COMMUNITY ACTION PARTNERSHIP *of* KERN
BOARD OF DIRECTORS MEETING
Per Governor's Executive Order N-25-20
Meeting to be held via Tele-Conference
(213) 204-2374 - Conference ID: 205 440 135#
Join Microsoft Teams Meeting
Members of the public may join the tele-conference or listen to the call from the CAPK office at 5005 Business Park North, Bakersfield, CA
April 29, 2020
12:00 pm

AGENDA

I. Call to Order

a. Roll Call

Janea Benton	Nila Hogan	Yolanda Ochoa
Jimmie Childress	Michelle Jara-Rangel	Marian Panos
Curtis Floyd	Maritza Jimenez	Guadalupe Perez
Jose Gurrola	Mike Maggard	Fred Plane
Craig Henderson	Jonathan Mullings	Ana Vigil

II. Approval of Agenda

III. Approval of Meeting Minutes

a. Minutes of March 25, 2020 Board of Directors Meeting – ***Action Item (p. 4-10)***

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:

a. No Special Presentation.

VI. New Business

a. 2020 Q1 Pension Plan Update – Tracy Webster, Chief Financial Officer and Tom Ming, Managing Director of Pensionmark – ***Action Item (p. 11-244)***

b. Allied Universal Security Services, Contract for Services Agreement (LBNC Security Contract) – Sheila Shegos, Outreach & Grants Administrator / Homeless Project Lead – ***Action Item (p. 245-251)***

c. Low-Barrier Homeless Navigation Center Update – Laurie Hughey, LBNC Program Manager – ***Info Item (p. 252)***

d. Head Start/Early Head Start Funding Opportunities – Jerry Meade, Program Design & Management Administrator – ***Action Item (p. 253-256)***

e. Office of Head Start CARES Act Funding Request – Yolanda Gonzales, Director of Head Start / State Child Development and Jerry Meade, Program Design & Management Administrator – ***Action Item (p. 257-258)***

f. San Joaquin County Office of Education General Childcare Funding Opportunity – Jerry Meade, Program Design & Management Administrator – ***Action Item (p. 259-260)***

g. 2020 Head Start Community Assessment Update – Jerry Meade, Program Design & Management Administrator – ***Action Item (p. 261-317)***

h. Community Development Update – Pritika Ram, Director of Administration – ***Action Item***
   1. CAPK Monthly Reports & Addendum ***(p. 318-357)***
   2. Application Status Reports / COVID-19 Related Reports ***(p. 358)***
   3. Funding Requests
      i. Wells Fargo for CAPK Food Bank Emergency Response ***(p. 359)***
      ii. No Kid Hungry for CAPK Food Bank Emergency Response ***(p.360)***
      iii. No Kid Hungry for KLBNC Pass Through to Kern Homeless Continuum of Care ***(p. 361)***
      iv. Kaiser Permanente for KLBNC Pass Through to Kern Homeless Continuum of Care ***(p. 362)***
   4. Multiple Funders Funding Request ***(p. 363)***

i. Wipfli Review of Finance – Tracy Webster, Chief Financial Officer – ***Info Item (p. 364-379)***

j. Wipfli Review of Human Resources – Tracy Webster, Chief Financial Officer – ***Info Item (p. 380-411)***

k. Head Start & Early Head Start Budget to Actual Reports – Heather McCarley, Finance Manager – ***Info Item***
   1. Kern Head Start Budget to Actual for the Period Ended March 31, 2020 ***(p. 412-414)***
   2. Kern Early Head Start Budget to Actual or the Period Ended March 31, 2020 ***(p. 415-417)***
   3. San Joaquin Early Head Start Budget to Actual or the Period Ended March 31, 2020 ***(p. 418-420)***
   4. Early Head Start Child Care Partnerships & Expansion Budget to Actual for the Period Ended March 31, 2020 ***(p. 421-423)***

l. Financial Statements, March 2020 – Tracy Webster, Chief Financial Officer – ***Action Item (p. 424-478)***

VII. Committee Reports

a. Executive Committee Report – Jeremy Tobias, Chief Executive Officer – ***Action Item***
   i. Minutes from the April 9, 2020 Committee Meeting ***(p. 479-482)***
   ii. COVID-19 On-Site Employee Incentive Policy ***(p. 483-485)***
   iii. COVID-19 Temporary Suspension of Vacation Cap ***(p. 486-490)***
   iv. COVID-19 Program Update ***(Verbal Report)***

VIII. Advisory Board Reports

a. Head Start Policy Council Report – Nila Hogan, Policy Council Representative – ***Action Item***
   i. April 2020 Policy Council Report ***(p. 491)***
   ii. March 24, 2020 Policy Council Minutes ***(p. 492-495)***

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

a. 2019 Annual Report and 2020 One-Sheet – ***(p. 496-520)***
b. COVID-19 Update ***(Verbal Report)***

X. **Board Member Comments**

XI. **Closed Session**

XII. **Closed Session Report**

XIII. **Next Scheduled Meeting**

Board of Directors Meeting
Wednesday, May 27, 2020
12:00 pm
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 12:00 pm, April 24, 2020. Paula Daoutis, Administrative Coordinator.

COMMUNITY ACTION PARTNERSHIP *of* KERN
BOARD OF DIRECTORS MEETING
Per Governor's Executive Order N-25-20
Meeting was held via Tele-Conference
(213) 204-2374 – Conference ID: 491 699 26#
Members of the Public invited to join via tele-conference, or in person at
5005 Business Park North | Bakersfield, CA 93309
March 25, 2020

MEETING MINUTES

I. Call to Order

Vie-Chairman Fred Plane called the meeting to order at 12:06 pm at the Community Action Partnership of Kern Administrative Building, located at 5005 Business Park North, Bakersfield, CA.

a. Roll Call

Roll Call was taken with a quorum present:

Present: Janea Benton, Jimmie Childress, Jose Gurrola, Nila Hogan, Mike Maggard, Jonathan Mullings, Marian Panos, Guadalupe Perez, Fred Plane, Ana Vigil

Absent: Curtis Floyd, Craig Henderson, Yolanda Ochoa

Others Present: Jeremy Tobias, Chief Executive Officer; Yolanda Gonzales, Director of Head Start / State Child Development; Pritika Ram, Director of Administration; Carmen Segovia, Director of Health & Nutrition; Emilio Wagner, Director of Operations; Tracy Webster, Chief Financial Officer

II. Approval of Agenda

Motion was made and seconded to approve the Board of Directors Meeting Agenda for March 25, 2020. Carried by unanimous vote. (Maggard/Hogan).

III. Approval of Meeting Minutes

a. Minutes of the February 26, 2020 Board of Directors Meeting.

Motion was made and seconded to approve the minutes of the February 26, 2020 meeting. Carried by unanimous vote. (Gurrola/Mullings).

IV. Introduction of Guests / Public Forum

No one addressed the Board.

V. Special Presentations

There was no Special Presentation

VI. New Business

a. Head Start & State Child Development Center Closures – Sylvia Ortega, Quality Assurance Manager – ***Action Item***

Jeremy Tobias requested that this item be tabled until the time Head Start classes resume, as directed by state and federal funding sources.

b. Telecommuting Polity – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster reported that as a result of the current conditions from Federal and State guidelines regarding social distancing and stay home orders, CAPK has implemented these guidelines and transferred many staff to hybrid schedules and telecommuting work environments, and have revised the telecommuting Policy to encompass a greater variety of employee classification. Staff recommends Board approval of the revised Telecommuting Policy.

Motion was made and seconded to approve the Telecommuting Policy. Carried by unanimous vote (Maggard/Benton).

c. Check Signing Policy – Tracy Webster, Chief Financial Officer – ***Action Item***

As a result of the current conditions from the COVID-19 Federal and State orders, CAPK has implemented an electronic signature process for check signing. Board members and assigned Division Directors with signature authority will be able to review and approve the check register prior to the affixation of electronic signatures. The routing of the check register will be accomplished electronically with secure passwords and access. As a result, it is necessary to update the check signing policy that is included in the Accounting and Financial Policies Manual. This update will ensure adequate internal controls and authority prior to the printing of checks and it is likely that CAPK staff will continue to use this process for check-signing.

Motion was made and seconded to approve the Check Signing Policy. Carried by unanimous vote (Mullings/Hogan).

d. Emergency Temporary Layoffs Due to the Impact of Funding – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster reported that in the event that funding is reduced due to an emergency situation, such as COVID-19, it is often necessary to enact layoffs of staff. CAPK's current employee policies do not allow for layoffs with a right to return to a previously held position. The proposed policy will allow for an employee to be called back to a previously held position within a 6-month period, provided funding has been restored.

Motion was made and seconded to approve the Emergency Temporary Layoffs Due to the Impact of Funding Policy. Carried by unanimous vote (Maggard/Gurrola).

e. Administrative Time Off in the Event of Disaster Policy – Tray Webster – Chief Financial Officer – ***Action Item***

Tracy Webster reported that per the guidelines of CAPLAW, it is possible to pay staff who are not able to come to work and cannot work remotely under the Uniform Guidance. Federal grant funds may be used to pay for different types of leave so long as the grant recipient follows the criteria for a leave policy as set forth in the Uniform Guidance. Emergency closures could include a temporary reduction in staffing due to the declaration of a local, state, or national emergency. The Uniform Guidance specifically states that the cost of leave may be charged to federal grants if all of the criteria is met. Accordingly, CAPK is proposing to establish an Administrative Time Off in the Event of Disaster Policy to provide the allowance of paying staff for an emergency closure as a result of a federal, state, or local state of emergency order.

Motion was made and seconded to approve the Administrative Time off in the Event of Disaster Policy. Carried by unanimous vote (Vigil/Panos).

f. Low Barrier Homeless Navigation Center – Laurie Hughey, LBNC Program Manager – ***Action Item***

Sheila Shegos reported that the LBNC staff and CAPK leadership team is working closely with the County, City, and Local officials and other partners to achieve a successful shelter project launch, which is projected for mid-April. Staffing is nearly complete and management staff is in the process of finalizing the training schedule for the shelter staff. Vendors for both security and kitchen equipment were identified through the competitive bid process. During the first 30 days of operation, food service (lunch and dinner), clothing, hygiene items, laundry services, and personal possession storage services will be provided. The development of marketing materials is underway with the CAPK Community Development Team and the County. Kern Medical Center has agreed to be the medical provider on site and services will be incorporated into the intake workflow (HMIS).

Sheila also provided the draft version of the Policy & Procedures Manual for the Kern County Low-Barrier Homeless Navigation Center and recommended Board approval.

Motion was made and seconded to approve the Kern County Low-Barrier Homeless Navigation Center Policy & Procedures Manual. Carried by unanimous vote (Hogan/Gurrola).

g. Board of Directors Recruitment for (1) Private Sector, and (1) Low-Income South Kern Sector – Jeremy Tobias, Chief Executive Officer – ***Action Item***

Jeremy Tobias reported that the recruitment process to fill two vacant Board seats began in December 2019. Several applications were received for both the Private Sector and Low-Income Sector seats. An Ad Hoc committee, consisting of Board members Ana Vigil, Marian Panos, and Jose Gurrola, reviewed the applications and created a short list of individuals to be interviewed. Three Private Sector candidates were interviewed, and one candidate, the only candidate who qualified to serve as the Low-Income Sector representing the South Kern area, was also interviewed.

The Committee submitted 2 names to the Board for consideration for the Private Sector Seat: Michelle Jara-Rangel, Site Manager / Case Counselor for Owens Valley Career Development Center; and Hawau Bojuwon, Nutrition, Family & Consume Sciences Advisor for the University of California, Davis (located in Bakersfield). The Committee also agreed to recommend Maritza Jimenez, Marketing & Public Affairs Representative for Kern Health Systems as the candidate to fill the vacant Low-Income Sector seat representing the South Kern area.

Motion was made and seconded to approve the addition of Maritza Jimenez as the Low-Income Sector Representative serving the South Kern area. Carried by unanimous vote (Gurrola/Benton)

Each committee member provided their feedback and recommendation for the Private Sector seat. After discussion and comments from other members of the Board, Michelle Jara Rangel was selected to fill the vacant Private Sector seat.

Motion was made and seconded to approve the addition of Michelle Jara-Rangel as the Private Sector Representative. Carried by unanimous vote (Panos/Mullings)

VII. Committee Reports

a. PRE Committee Report – Pritika Ram, Director of Administration – ***Action Item***

Pritika Ram reported that the Committee met on March 11, 2020 and said that a special presentation of the MCAP Program was provided by Susana Magana, MCAP Program Manager. Pritika also provided an overview of the funding requests submitted and reported that the previously approved funding request for the Kern County Emergency Solutions Grant (ESG) was withdrawn by staff, all action items presented were approved.

Motion was made and seconded to approve the PRE Committee Report and all items. Carried by unanimous vote (Hogan/Mullings).

b. Personnel Committee Report – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster reported that the Committee met on March 12, 2020 to review the proposed restructure of the executive team, as well as the Head Start Division. Other job descriptions and policies were reviewed and approved.

Jeremy Tobias said that as the organization continues to grow, with 75 funding sources and a budget of $82 million, staffing has grown to over 925 employees and many new programs have been added. Staff is also looking at new initiatives, and with consideration of the long-term growth, it is necessary to restructure the management team. The proposed structure brings greater accountability and internal controls and will help the agency operate in an efficient manner. Many of the positions listed already exist and much of the proposed reorganization does not have budget impacts.

Janea Benton questioned the balance of responsibilities of the two Chief positions. Jeremy said that while it appears lopsided based on employee counts or other data, you need to look at the structure of each group and their management level organizational structure. Jeremy also said that by changing the structure to an administrative side and program side is more efficient. Janea also asked if there were any other options to have others report to the CEO. Jeremy replied that The Director of Administration position will continue to report directly to the CEO.

Fred Plane said the structure is well thought out and will relieve Jeremy of some of the day to day issues he has to deal with and suits his management style. Pastor Mullings said the presentation was well thought out, and he believes the workload is balanced.

Tracy said that the Committee also reviewed the proposed restructure of the Head Start Division and that includes bringing back two Assistant Director positions, revised job descriptions for the Food Bank Program Manager & Supervisor, and a revised job description for an Energy Accounting Manager.

Fred Plane said that by reinstating the Personnel Committee, there will be greater review and oversight.

Motion was made and seconded to approve the Personnel Committee Report and all action items. Carried by unanimous vote (Maggard/Panos).

c. Budget & Finance Committee Report – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster reported that the Committee met on March 18, 2020 via tele-conference and all action items presented were approved. It was not necessary to draw from the line of credit; however, staff has applied to increase the line of credit in the event funds are needed on a temporary basis due to the impact of COVID-19. The application was approved, and the Wells Fargo line of credit is now $4 million. Once the crisis has passed, staff will reduce the amount back to $2 million.

Tracy also reported that a remote check deposit machine has been ordered and will be delivered in the next day or two. Going forward, all check deposits can be made remotely from the office. Tracy also provided a summary of the February 2020 financials and said the agency expenditures are at 88% for the year, which is less than the 100% budgeted, which reflects the start-up funds that have been requested to be carried over for Head Start.

The Indirect Fund budget to actual report for February month end shows that revenue exceeded expenditures by $655,624 which is 125.6% of the budgeted indirect surplus. Overall expenditures are at 94.5% of budget and less than 100% at month 12 of the 12-month budget period.

Tracy advised the Board that in last check run, $19,000 was paid to the IRS for an assessed fee for the late filing of the 999 form for tax year 2017. Prior to Tracy starting at CAPK, staff was one day late in completing the filing and Tracy was unsuccessful in getting the fee waived, therefore, the fee amount was deducted from the Discretionary Fund.

Motion was made and seconded to approve the Budget & Finance Committee Report and all items. Carried by unanimous vote (Benton/Hogan).

VIII. Advisory Board Reports

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

Nila Hogan provided the Head Start Policy Council Report on behalf of Nila Hogan for the month of March and provided a summary from the February 2020 meeting minutes. Next meeting is scheduled for April 28, 2020.

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

IX. Chief Executive Officer Report

a. COVID-19 Update ***(Verbal Report).***

Jeremy Tobias reported that due to the COVID-19 pandemic, our Head Start program sites were closed on March 18th. Direction from the Office of Head Start indicated they suggest we follow local needs and guidelines from local school districts and offices of education. Unfortunately, at this time we were unable to receive a food service waiver for Central Kitchen to continue serving food to our families, but we will continue to look at options.

The Food Bank has had a huge increase in activity and has initiated several drive-through food distributions to assist in mitigating the social distancing requirements. The State of California notified us that we will receive 10,000 food boxes to distribute to our outlying areas. SoCal Gas is donating $50,000 and the Wonderful Company has authorized staff to redirect previously approved funding for the Free Farmers

Markets to emergency food distributions, with the restriction that the food distributions be held in the areas previously designated for the Free Farmers Markets. AmeriCorps and CalFresh programs have allowed us to reassign staff temporarily to assist at the Food Bank.

The WIC program continues to be operational and staff is able to remotely upload funds to the clients new WIC Cards.

Jeremy reported that most of the volunteers with the VITA program have resigned and to adhere to the social distancing orders, staff is having clients drop off paperwork at the office and their taxes will be filed electronically.

The 2-1-1 call center is fully operational and responding to increased calls. Many staff are able to work remotely and follow distance requirements when in the office.

We expect to receive additional funding through CSBG. The recent CARES act does include a one-time funding opportunity from CSBG funding to help pay for increased services due to COVID-19. The exact amount is unknown, but I expect it to be at least equivalent to one years' worth of our annual CSBG funding, which is currently around $1.5 million. We will also receive a small CSBG discretionary fund of around $32,000 that may be used for the Food Bank. The Board will ultimately approve the use of both the CSBG discretionary funds and the CARES CSBG funds.

Regarding staff, Jeremy reported that most of the staff are assigned to work from home, some are working half in the office and half at home. Staff continues to support vital programs on the front line, and we are following all necessary guidelines.

Mike Maggard asked, what are we doing about daycare for employees showing up to the office. Jeremy said we are currently not providing daycare and are unable to use Head Start centers to provide staff with childcare. We have discussed different options, but we do not have a solution for that problem yet.

Tracy Webster mentioned that we have had some staff not wanting to report to work due to childcare issues. Our current policy states they have 40 hours of time off for childcare issues. If staff is unable to find childcare and must vacate their position, we must terminate the employee to allow for the position to be filled. But we will continue to explore other options for this issue.

Calls have been received in HR from Head Start parents asking what we can do to help them with their childcare issues. Yolanda Gonzales mentioned that teachers have been checking in with parents. Many have expressed concern about childcare, and some are able to have older children care for the younger children in the household.

Jeremy said we will seek best practices on how to deal with staff being laid off due to childcare issues.

Mike Maggard asked if we could furlough employees if they do not have daycare and emphasized the Board does not want to terminate staff due to lack of childcare.

Jeremy stated that the policies approved today are in preparation for the various scenarios due to the COVID-19 pandemic. Rather than terminate, we can put them on paid status at home. Some contracts, such as the HVI contract, are not able to pay staff who are not working. The agency has 75 sources of funding and it is a complex issue depending on how positions are funded under each individual contract.

Janea Benton said that Aera donated $200,000 to the Boys and Girls Club to provide childcare and meals. Staff would be required to produce a letter from Jeremy stating they are essential staff. There are 3 locations, 2 in Bakersfield and 1 in Lamont.

Janea Benton requested weekly or bi-weekly Executive Committee meetings. Fred Plane concurred and staff will seek guidance from the Chair, Curtis Floyd.

Jeremy said we are working hard to keep everyone working and we are hoping to not have any layoffs.

Mike Maggard asked what we are doing about the cleaning of our work environment. Jeremy said that a large number of hand sanitizers have been placed in the building. The Risk Manager has met with staff onsite and offered advice and training regarding how to clean surfaces, and maintaining social distancing. Hand washing stations have been placed at food bank, and there are no longer any in-person meetings. Jeremy said that at the Food Bank distribution events, it is difficult, but staff have initiated drive-through distributions. Overall, Jeremy said he is pleased with the safety and hygiene at our sites.

Jose Gurrola asked if staff has a contingency plan if any of our essential employees are required to be quarantined. Jeremy said that all departments have enhanced their plans and we are comfortable that all essential job functions will be covered.

Motion was made and seconded to approve the Chief Executive Officer's Report. Carried by unanimous vote and all items (Hogan/Vigil).

X. Board Member Comments

- Mike Maggard congratulated staff on their outstanding performance on dealing with the COVID-19 pandemic.
- Ana Vigil asked about updating services on social media. Jeremy said that the CAPK website has COVID-19 updates that includes program updates. James Burger has also been adding updates on Social Media and Jeremy said that we are pushing calls to the 211 number for more immediate access to services.
- Marian Panos said staff is doing a great job.
- Janea Benton thanked staff for the COVID-19 updates on the Website. Janea also requested website presence for the new homeless center and she wants the public to be able to provide feedback.
- Fred Plane thanked the Board Members for attending the tele-conference meeting and said that Staff is doing an incredible job.

XI. Closed Session

XII. Closed Session Report

XIII. Next Scheduled Meeting

Board of Directors Meeting
Wednesday, April 29, 2020
12:00 p.m.
5005 Business Park North
Bakersfield, CA 93309

XIV. Adjournment

The meeting adjourned at 1:30 p.m.

Investment Review

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

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

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Pensionmark

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Market & Economic Review

For Period Ending 3/31/2020

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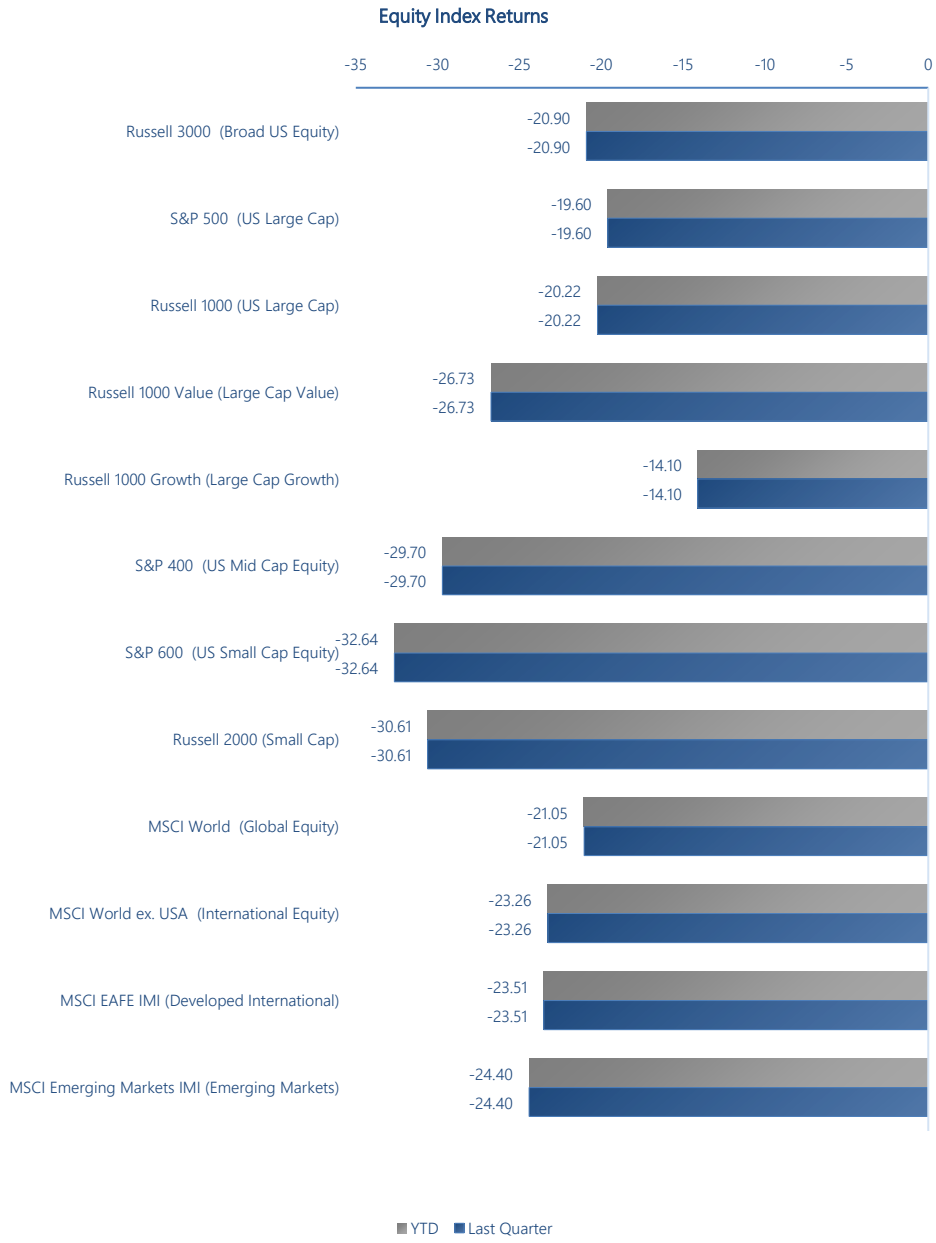
Equity Review

Domestic Equity

- S&P 500 lost 19.6% during the quarter and entered bear market territory in March after reaching a record high on February 19th.
- Large Cap (Russell 1000) outperformed Small Cap (Russell 2000).
- Growth (Russell 1000 Growth) outperformed Value (Russell 1000 Value).
- Technology, Healthcare, and Consumer Staples were the best performing sectors while Energy, Financial Services, and Basic Materials were the worst performers.
- Market volatility reached levels not seen since the 2008 Global Financial Crisis.
- The global threat of coronavirus (COVID-19) and the nationwide response to effectively shut down the U.S. economy led to the significant market losses experienced this quarter.

International Equity

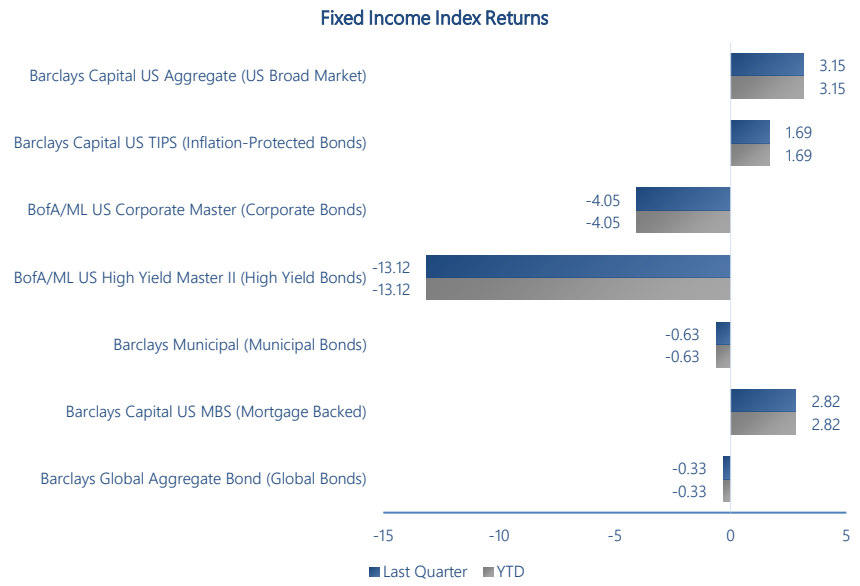
- MSCI World ex. US posted a 23.3% loss for the quarter.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- Like the United States, international equities suffered severe market losses due to the global responses to the COVID-19 healthcare crisis; leading many nationwide shutdowns, effectively halting their economies.
- Italy and Spain were particularly hard hit with serious COVID-19 outbreaks occurring in both countries.
- Emerging markets were particularly hard hit as the COVID-19 crisis led to decreased demand and a stronger U.S. dollar, exacerbating losses.
- In China, the country-of-origin for the COVID-19 virus, markets fell 10.2% as it appeared to have a handle on the crisis; reporting very few new cases each day by the end of the quarter.

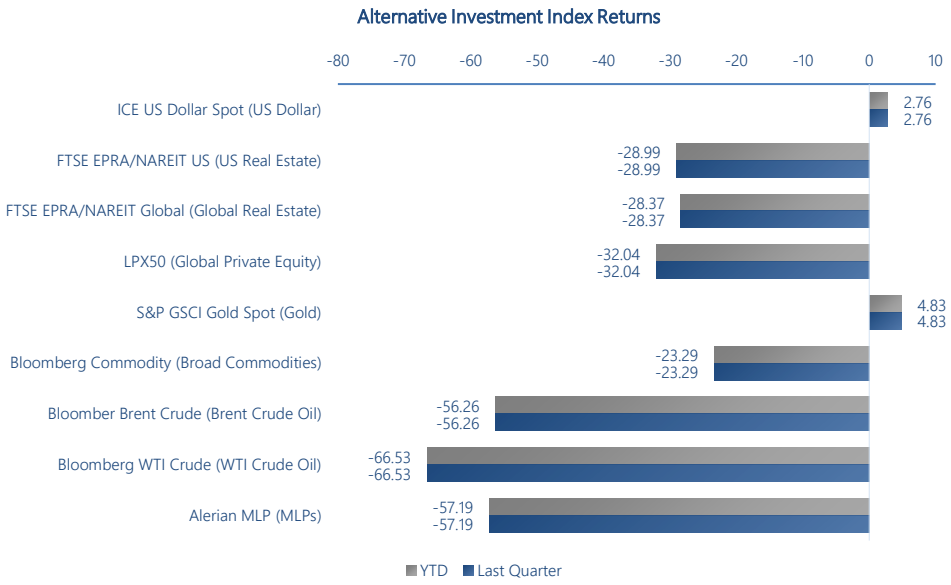


Source: Index Factsheets as of 3/31/2020 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

Fixed Income

- Yields across the yield curve fell drastically over the quarter. The yield curve steepened with short-term rates dropping as the Federal Reserve cut interest rates to respond to the COVID-19 crisis.
- The yield on the 10-year Treasury note fell by 122 bps to 0.70%.
- The Federal Reserve made two emergency rate cuts; an initial 50 bps rate cut, followed by a 100 bps rate cut – the first emergency rate cuts since the Global Financial Crisis – to help support financial markets.
- Credit concerns and liquidity issues led high yield and investment grade corporate bonds lower by 13% and 4%, respectively.
- In the international markets, sovereign governmental bonds outperformed corporate bonds, as a flight to safety drove government bond yields lower.
- Emerging market bonds saw significant declines, particularly local currency bonds more sensitive to growth and oil prices.





Alternative Investments

- Commodities lost 23.3% during the quarter. The top performers were gold (4.2%), soybean meal (3.5%), and wheat (1.8%). The worst performing commodities were unleaded gas (-68.2%), WTI crude oil (-66.5%), and Brent crude oil (-56.3%).
- The US dollar rose against most major currencies, as a flight to safety drove demand for the dollar higher.
- Brent crude and West Texas Intermediate (WTI) crude oil sold off significantly as Saudi Arabia and Russia entered a price war over oil that sent the oil markets into a nosedive.
- Both domestic and global real estate fell significantly during the quarter, falling 29% and 28%, respectively.
- Private Equity fell along with other alternative investments, losing 32% during the quarter amid the crisis.

Source: Index Factsheets as of 3/31/2020 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 & Geopolitical Review

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP *(% Q/Q Annualized)*	2.1% *(Q4 2019)*	2.1% *(Q3 2019)*	0.1%
Headline Inflation *(% Y/Y)*	1.5% *(March 2020)*	2.3% *(December 2019)*	0.8%
Core Inflation *(% Y/Y)*	2.1% *(March 2020)*	2.3% *(December 2019)*	0.2%
Unemployment *(%)*	4.4% *(March 2020)*	3.5% *(December 2019)*	0.9%
Hours Worked *(Average/Week)*	34.2 *(March 2020)*	34.3 *(December 2019)*	00.1
Average Hourly Wages *($)*	$28.62 *(March 2020)*	$28.32 *(December 2019)*	$0.30
Average Price of Gas *($/Gallon - Regular)*	$2.234 *(March 2020)*	$2.555 *(December 2019)*	$0.321
Dollar/Euro *($/€)*	1.1016 *(March 2020)*	1.1227 *(December 2019)*	0.0211
Yen/Dollar *(¥/$)*	107.53 *(March 2020)*	108.67 *(December 2019)*	1.14
Yuan/Dollar *(¥/$)*	7.0808 *(March 2020)*	6.9618 *(December 2019)*	0.119
Fed Funds Rate *(% Range)*	0.00 – 0.25% *(March 2020)*	1.50 – 1.75% *(December 2019)*	1.50%
S&P 500 *(Price Level)*	2,584.59 *(March 2020)*	3,230.78 *(December 2019)*	646.19
Ten Year Treasury Yield *(%)*	0.70 *(March 2020)*	1.92 *(December 2019)*	1.22%

Macroeconomic Review

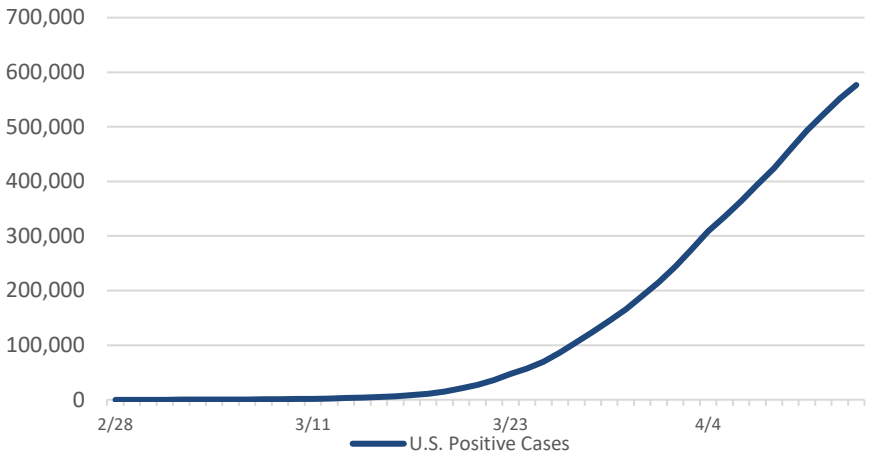
- Real GDP growth came in at 2.1% in Q4 helped by consumer spending, residential fixed investment, and government spending. Private inventory investment and nonresidential fixed investment were negative contributions to GDP.
- Headline inflation fell 0.8%; a sharp decline in gasoline prices was a major contributor to the decline. Core inflation fell 0.2% during the quarter as airline fares, lodging, and apparel contributed to the decline.
- The unemployment rate rose to 4.4% in March, one of the largest monthly increases in the unemployment rate on record, as employers issue mass layoffs in the face of the COVID-19 crisis.
- The number of unemployed persons rose to 7.1 million in the March report, but that did not account for the last two weeks of March, which saw a record 10 million initial jobless claims filed in that period.

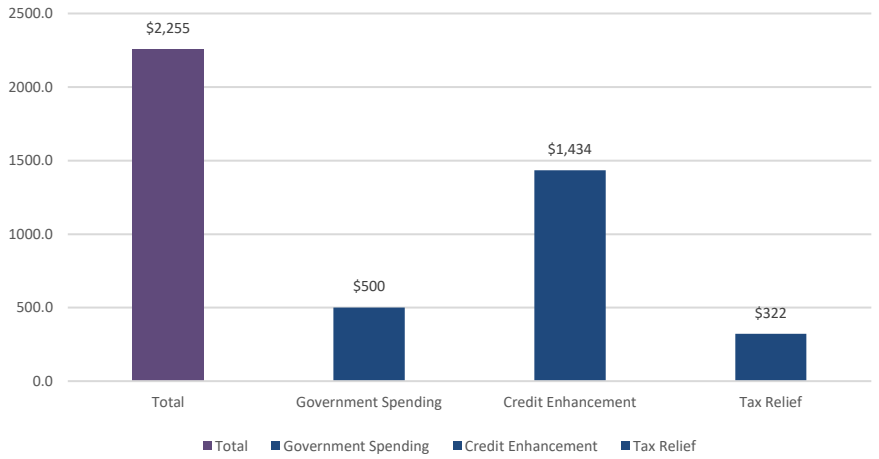
Geopolitical Review

- The COVID-19 coronavirus spread across the world in a global pandemic, causing an effective shutdown in global growth as the world tries to grapple with the crisis.
- The U.S. and China entered in to a "Phase 1" trade agreement, which provided optimism to markets in the first half of the quarter.
- The United Kingdom officially withdrew from the European Union on January 31st, moving the country into the transition period, whereby it must negotiate new trade agreements.
- Tensions between the U.S. and Iran rose to an alarming level after the U.S. conducted a drone strike and killed Iran's major general Qasem Soleimani near an airport in Iraq.
- In a 52-to-48 vote, the U.S. Senate voted to acquit President Trump on both articles of impeachment passed by the House of Representatives.

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

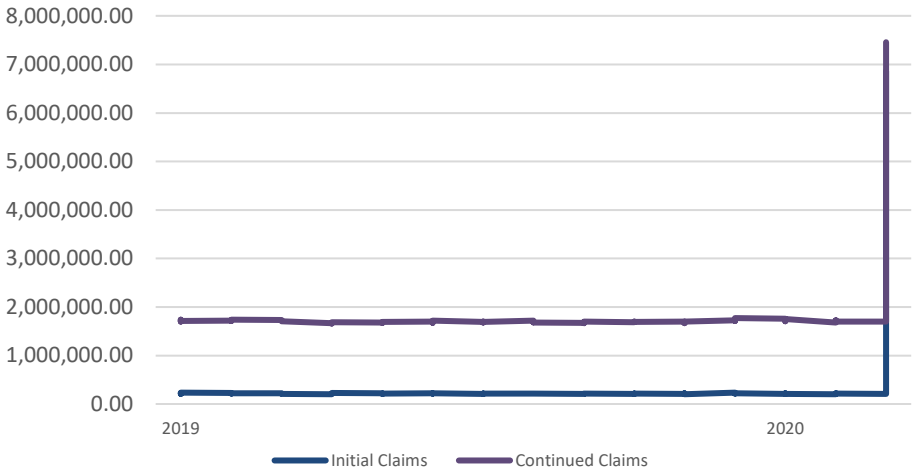
Looking Ahead



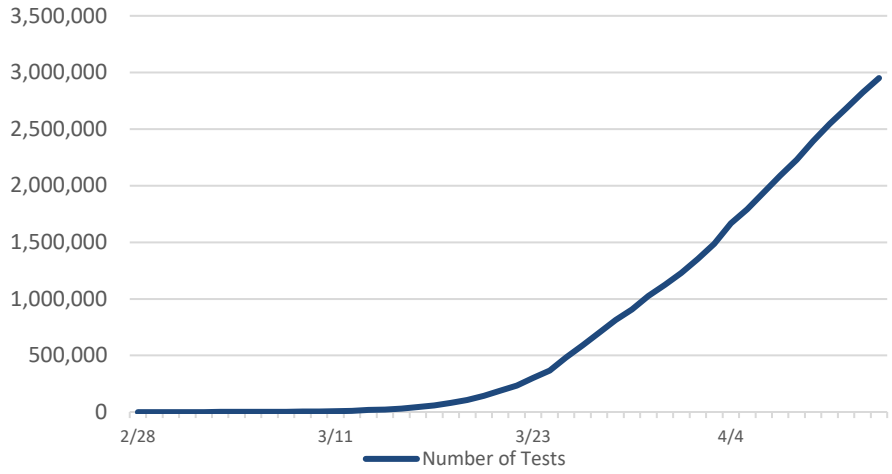


COVID-19 Curve	As the nation sits under various stay-at-home and physical distancing orders, it will be important to monitor how effective those measures are at bending or lowering the curve to decrease the rate of daily new cases. As that rate declines, the economy may begin to open again.

Government/ Fiscal Response	It will be important to monitor how the federal government continues to support workers and businesses through this crisis. Government has already spent a historic amount to try and keep the economy in suspended animation, but many believe that much more will need to be spent before the crisis is over.



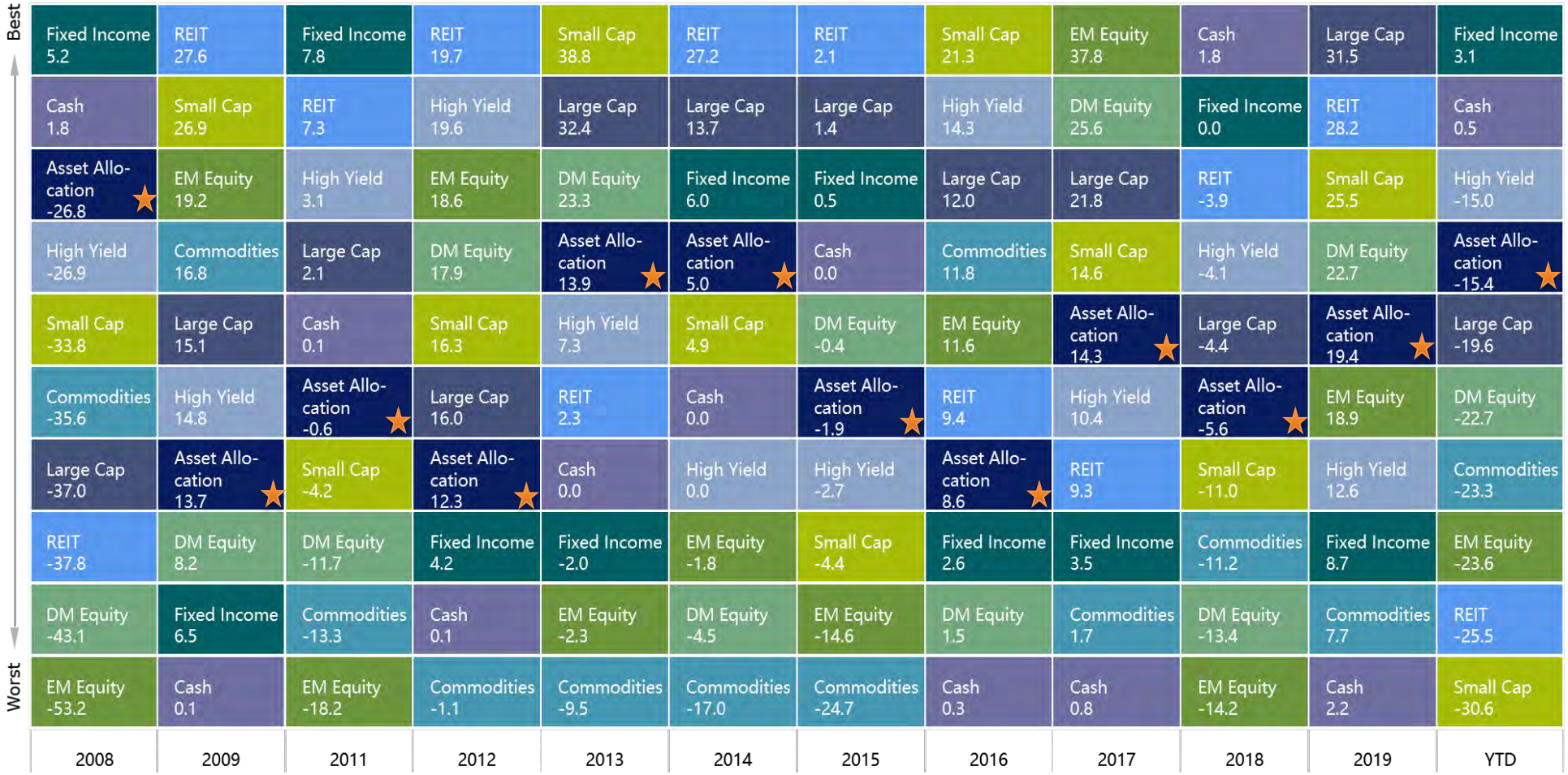
Weekly Jobless Claims	As the government tries to keep businesses from shutting down and laying off workers, it will be important to monitor weekly jobless claims to see the effectiveness of the government's spending programs in keeping workers and businesses afloat.



Testing	In order for the economy to begin opening up again, testing and tracing capacity will need to increase significantly from where it has been. This includes both testing for those currently infected, as well as testing those who may already be immune from the virus.

Source: The COVID Tracking Project (www.covidtracking.com) data as of 4/14/2020, Center for Strategic & International Studies (https://www.csis.org/analysis/breaking-down-g20-covid-19-fiscal-response) data as of 4/14/2020, Federal Reserve of St. Louis (www.fred.stlouisfed.org) data as of 3/31/2020. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

The Importance of Diversification



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

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

EXECUTIVE SUMMARY

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
23	0	1	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
Small Value		
Northern Small Cap Value	Passing	****

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	# of Participants	Plan Assets	% of total plan	Status	Morningstar Rating
Small Value					
DFA US Small Cap Value I	37	$15,589.88	0.33%	Review	**
Northern Small Cap Value	0			Passing	****

Review : Watch : Addition :

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

PORTFOLIO REVIEW

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

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

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

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

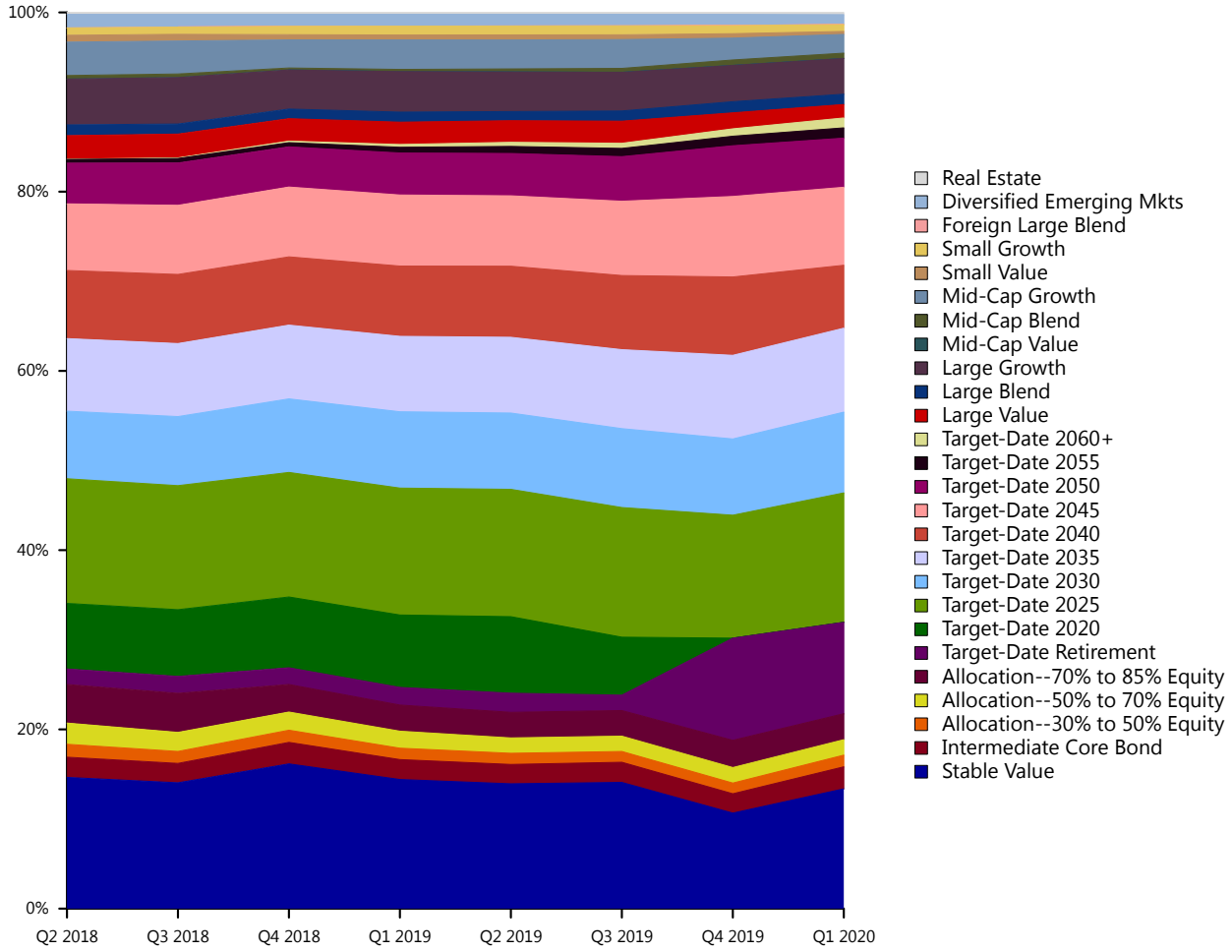
Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	The Standard Stable Asset

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

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

Historical Allocation



Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Stable Value					
The Standard Stable Asset	66	$628,500.72	13.37%	$577,834.35	8.77%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	42	$115,642.56	2.46%	$116,849.19	(1.03%)
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	14	$61,308.79	1.30%	$64,670.30	(5.20%)
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y	32	$81,082.14	1.72%	$93,979.61	(13.72%)
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	11	$136,226.16	2.90%	$164,560.86	(17.22%)
Target-Date Retirement					
BlackRock LifePath® Index Retire K	55	$479,428.49	10.20%	$617,948.88	(22.42%)
Target-Date 2025					
BlackRock LifePath® Index 2025 K	86	$679,066.18	14.44%	$743,481.52	(8.66%)
Target-Date 2030					
BlackRock LifePath® Index 2030 K	92	$423,900.07	9.02%	$461,050.78	(8.06%)
Target-Date 2035					
BlackRock LifePath® Index 2035 K	82	$440,371.43	9.37%	$505,970.36	(12.96%)
Target-Date 2040					
BlackRock LifePath® Index 2040 K	82	$330,052.11	7.02%	$473,766.63	(30.33%)
Target-Date 2045					
BlackRock LifePath® Index 2045 K	102	$409,351.44	8.71%	$486,938.22	(15.93%)

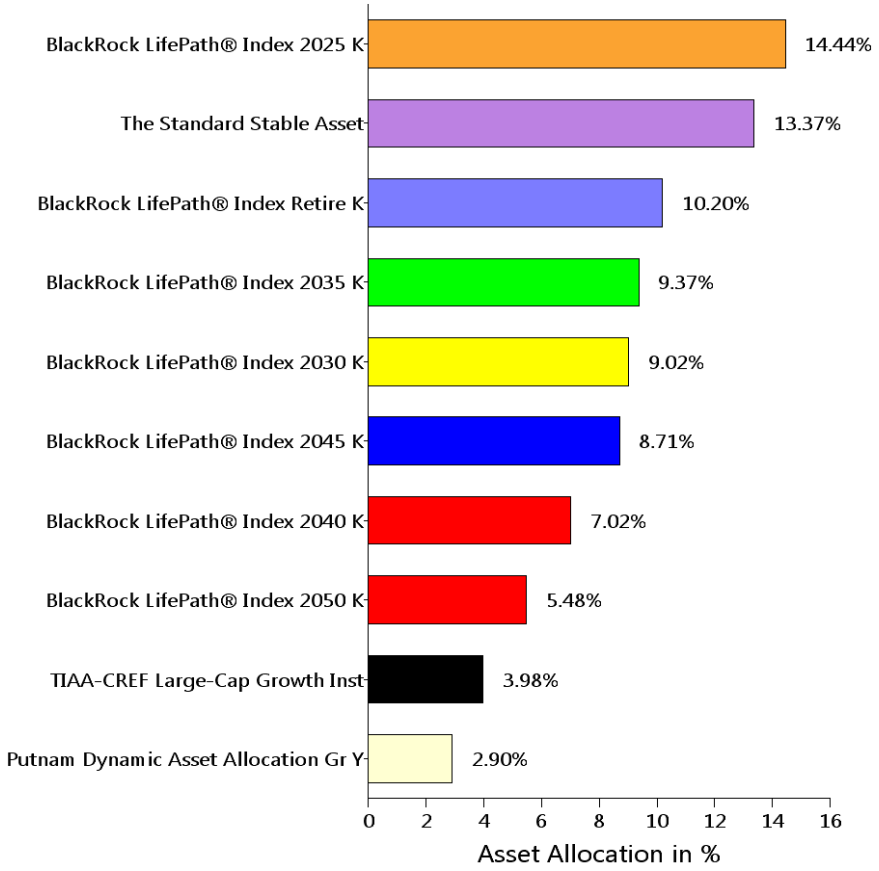
Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	100	$257,778.73	5.48%	$306,639.92	(15.93%)
Target-Date 2055					
BlackRock LifePath® Index 2055 K	62	$53,912.46	1.15%	$57,674.29	(6.52%)
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	61	$51,976.72	1.11%	$44,736.50	16.18%
Large Value					
MFS Value R6	23	$70,631.20	1.50%	$94,490.10	(25.25%)
Large Blend					
iShares S&P 500 Index K	28	$53,928.20	1.15%	$69,568.51	(22.48%)
Large Growth					
TIAA-CREF Large-Cap Growth Inst	49	$187,089.63	3.98%	$218,333.00	(14.31%)
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	7	$1,050.83	0.02%	$1,469.53	(28.49%)
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	10	$27,325.96	0.58%	$32,608.14	(16.20%)
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I	45	$98,343.85	2.09%	$132,098.43	(25.55%)
Small Value					
DFA US Small Cap Value I	37	$15,589.88	0.33%	$26,742.46	(41.70%)
Northern Small Cap Value					

Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Small Growth					
Janus Henderson Triton T	29	$35,610.29	0.76%	$48,360.88	(26.37%)
Foreign Large Blend					
Hartford International Opportunities R6	7	$1,362.85	0.03%	$1,337.18	1.92%
Diversified Emerging Mkts					
American Funds New World R6	40	$50,970.65	1.08%	$67,260.42	(24.22%)
Real Estate					
Principal Real Estate Securities Inst	6	$11,615.60	0.25%	$11,558.43	0.49%
Total:		$4,702,116.94		$5,419,928.49	(13.24%)

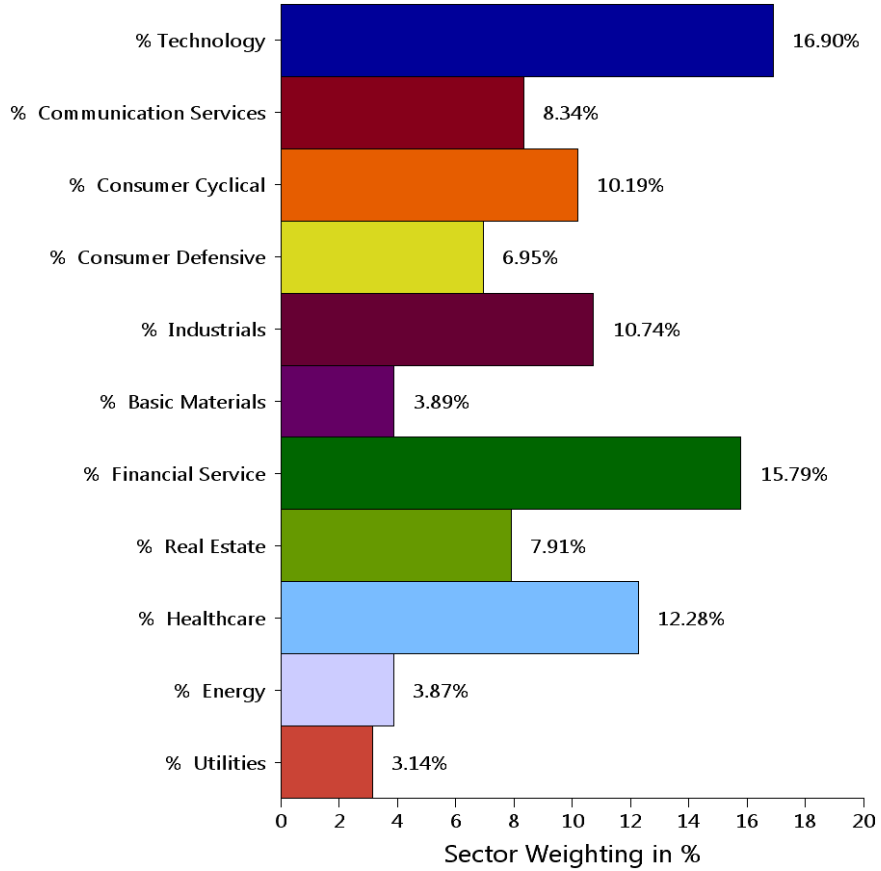
Review : Watch : Addition :

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

Top 10 Holdings

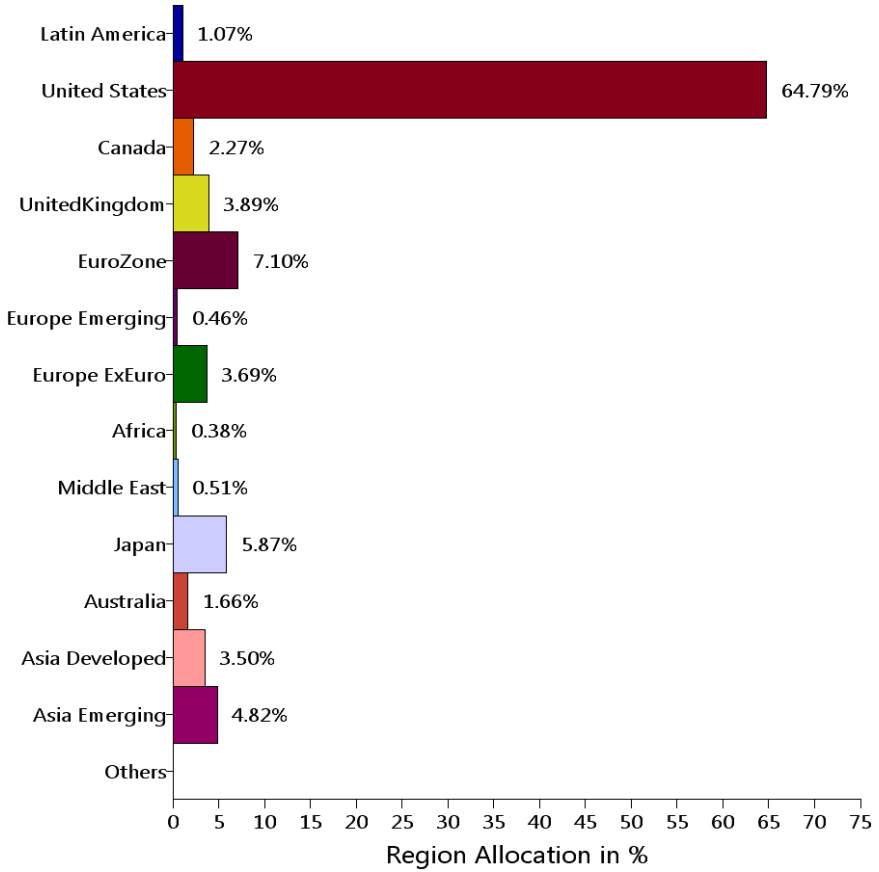


Sector Allocation

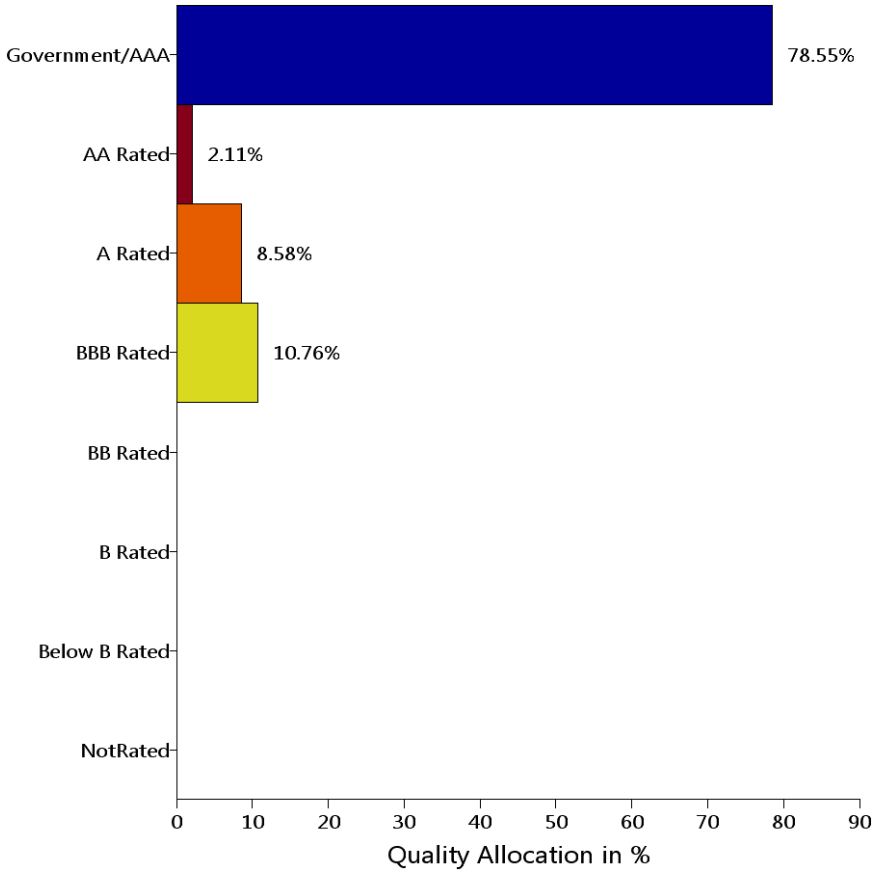


For source information, please see the "Important Disclosures" section of this report.

Region Allocation

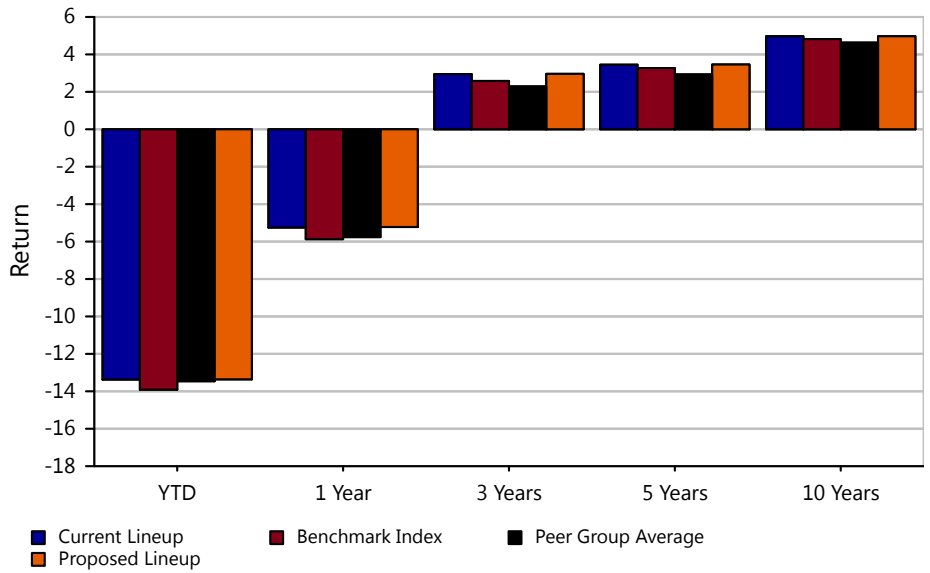


Quality Allocation

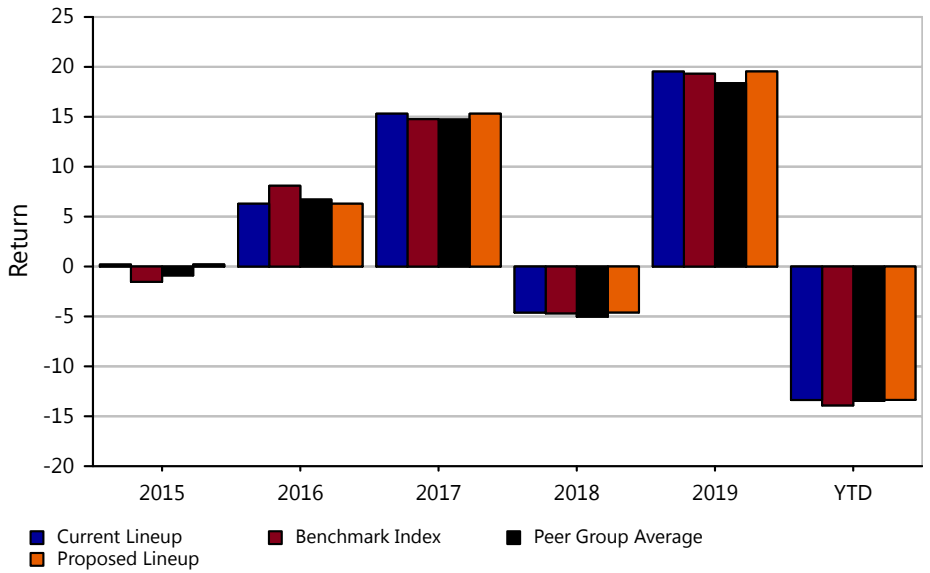


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	-13.37	-5.25	2.95	3.45	4.97	0.18
Benchmark Index	-13.91	-5.87	2.58	3.27	4.82	NA
Peer Group Average	-13.46	-5.76	2.29	2.93	4.63	0.80
Proposed Lineup	-13.36	-5.22	2.96	3.46	4.97	0.18

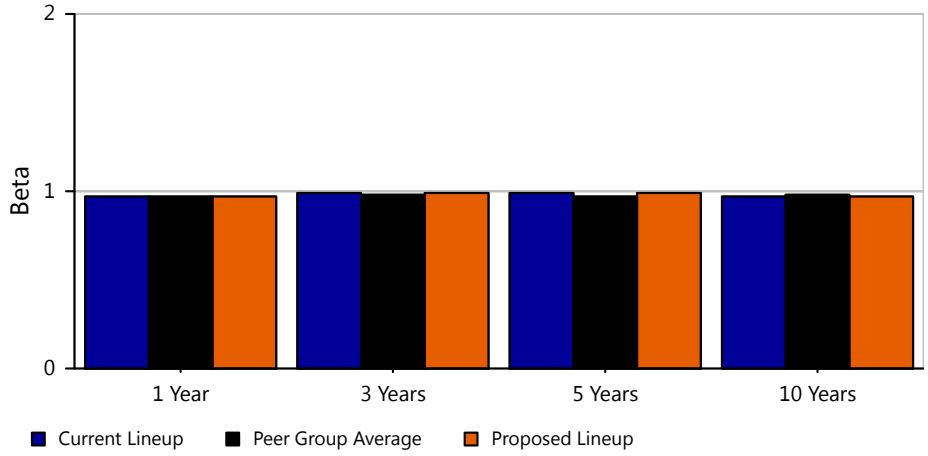
Calendar Year Returns

	2015	2016	2017	2018	2019	YTD	Net Exp.Ratio
Current Lineup	0.20	6.29	15.31	-4.61	19.53	-13.37	0.18
Benchmark Index	-1.53	8.09	14.76	-4.69	19.31	-13.91	NA
Peer Group Average	-0.89	6.71	14.73	-5.02	18.37	-13.46	0.80
Proposed Lineup	0.21	6.29	15.31	-4.60	19.54	-13.36	0.18

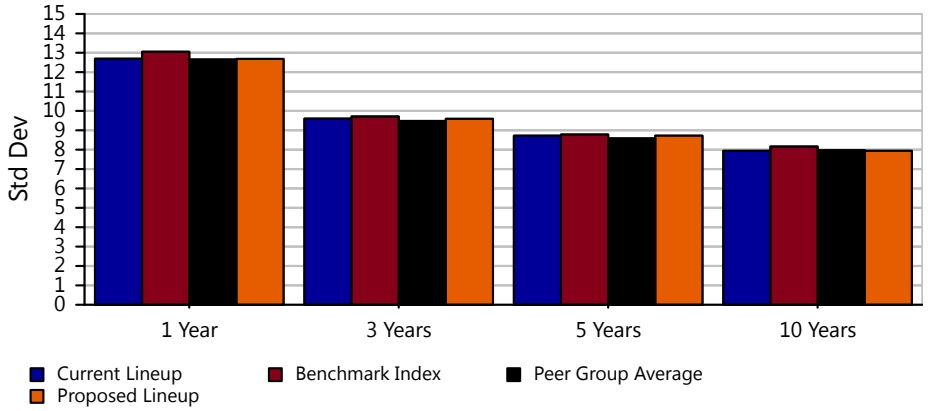
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important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

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

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.97	0.99	0.99	0.97
Peer Group Average	0.97	0.98	0.97	0.98
Proposed Lineup	0.97	0.99	0.99	0.97

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	12.69	9.60	8.72	7.94
Benchmark Index	13.05	9.71	8.78	8.16
Peer Group Average	12.65	9.48	8.58	7.97
Proposed Lineup	12.68	9.59	8.72	7.94

Calendar Year Beta

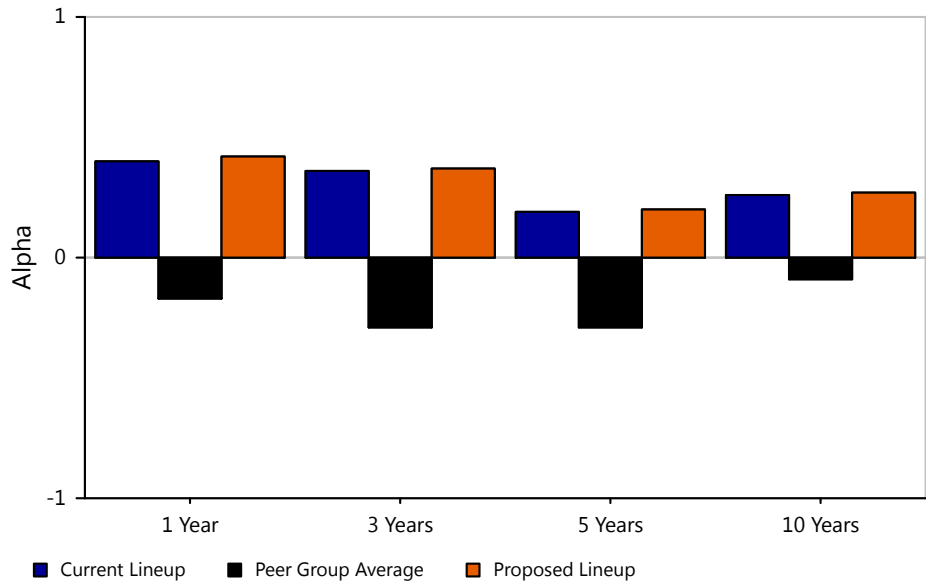
	2015	2016	2017	2018	2019
Current Lineup	1.01	0.98	0.95	1.02	0.98
Peer Group Average	1.00	0.95	0.93	1.00	0.96
Proposed Lineup	1.01	0.98	0.95	1.02	0.98

Calendar Year Standard Deviation

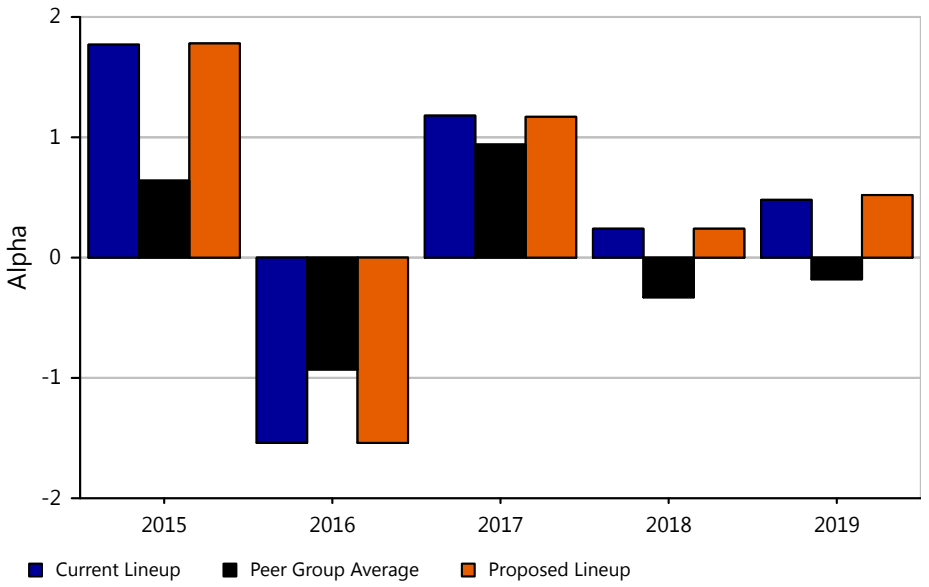
	2015	2016	2017	2018	2019
Current Lineup	8.08	7.29	1.79	8.68	7.75
Benchmark Index	7.88	7.39	1.86	8.49	7.89
Peer Group Average	7.88	7.06	1.76	8.50	7.57
Proposed Lineup	8.08	7.28	1.80	8.68	7.73

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

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

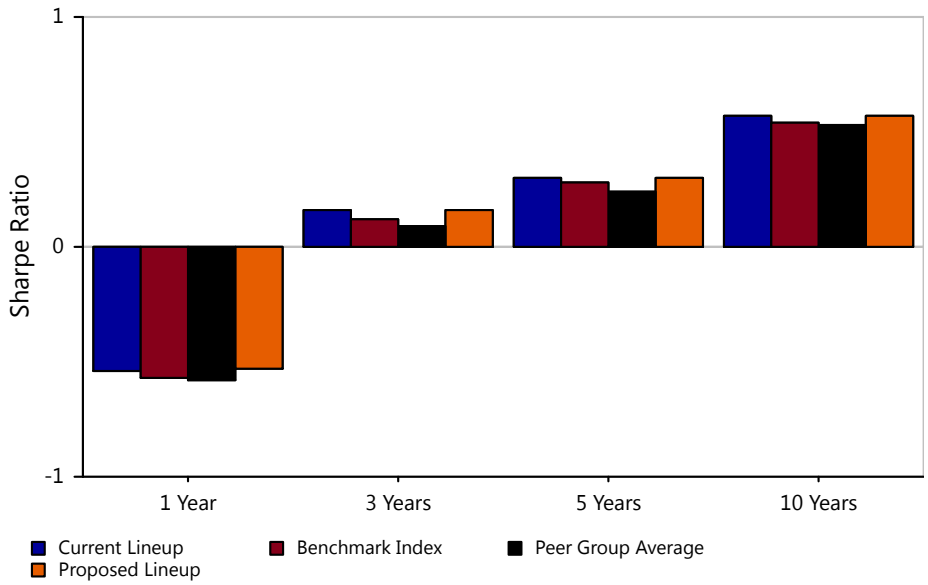
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.40	0.36	0.19	0.26
Peer Group Average	-0.17	-0.29	-0.29	-0.09
Proposed Lineup	0.42	0.37	0.20	0.27

Calendar Year Alpha

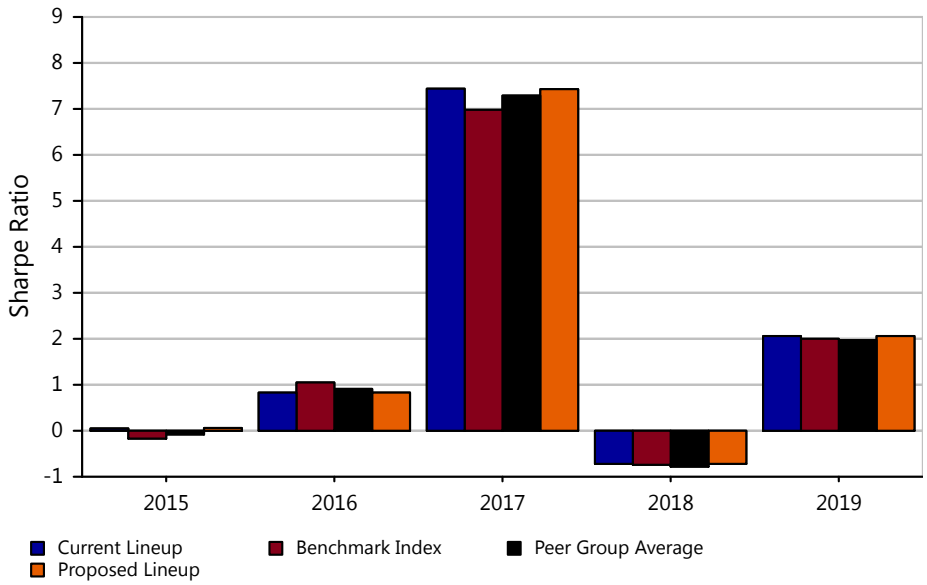
	2015	2016	2017	2018	2019
Current Lineup	1.77	-1.54	1.18	0.24	0.48
Peer Group Average	0.64	-0.93	0.94	-0.33	-0.18
Proposed Lineup	1.78	-1.54	1.17	0.24	0.52

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

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

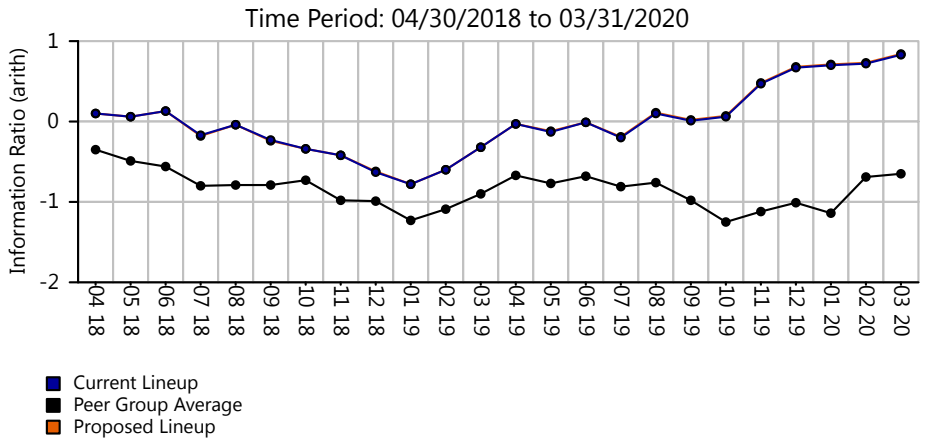
	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.54	0.16	0.30	0.57
Benchmark Index	-0.57	0.12	0.28	0.54
Peer Group Average	-0.58	0.09	0.24	0.53
Proposed Lineup	-0.53	0.16	0.30	0.57

Calendar Year Sharpe Ratio

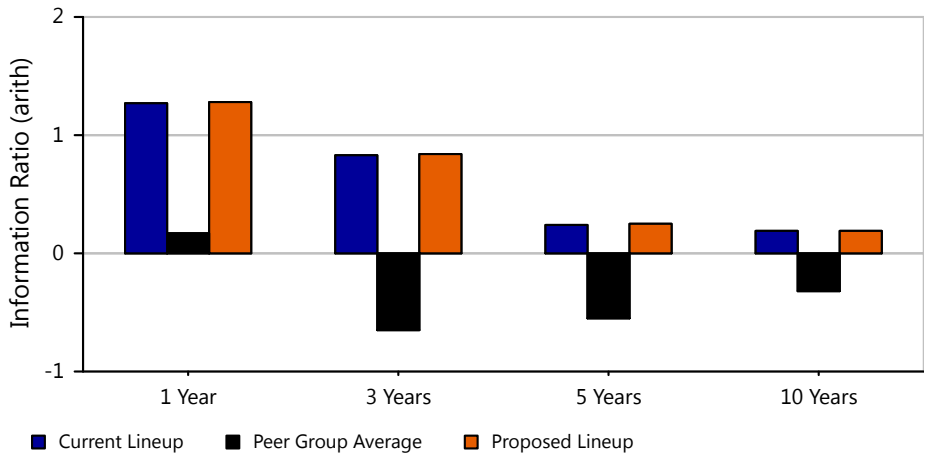
	2015	2016	2017	2018	2019
Current Lineup	0.05	0.83	7.44	-0.72	2.06
Benchmark Index	-0.17	1.05	6.98	-0.74	2.00
Peer Group Average	-0.08	0.91	7.29	-0.78	1.97
Proposed Lineup	0.06	0.83	7.43	-0.72	2.06

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

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.75	0.27	0.13	0.22	0.11
Peer Group Average	-0.83	-0.88	-0.59	-0.43	-0.01
Proposed Lineup	0.76	0.27	0.13	0.23	0.11

Calendar Year Information Ratio

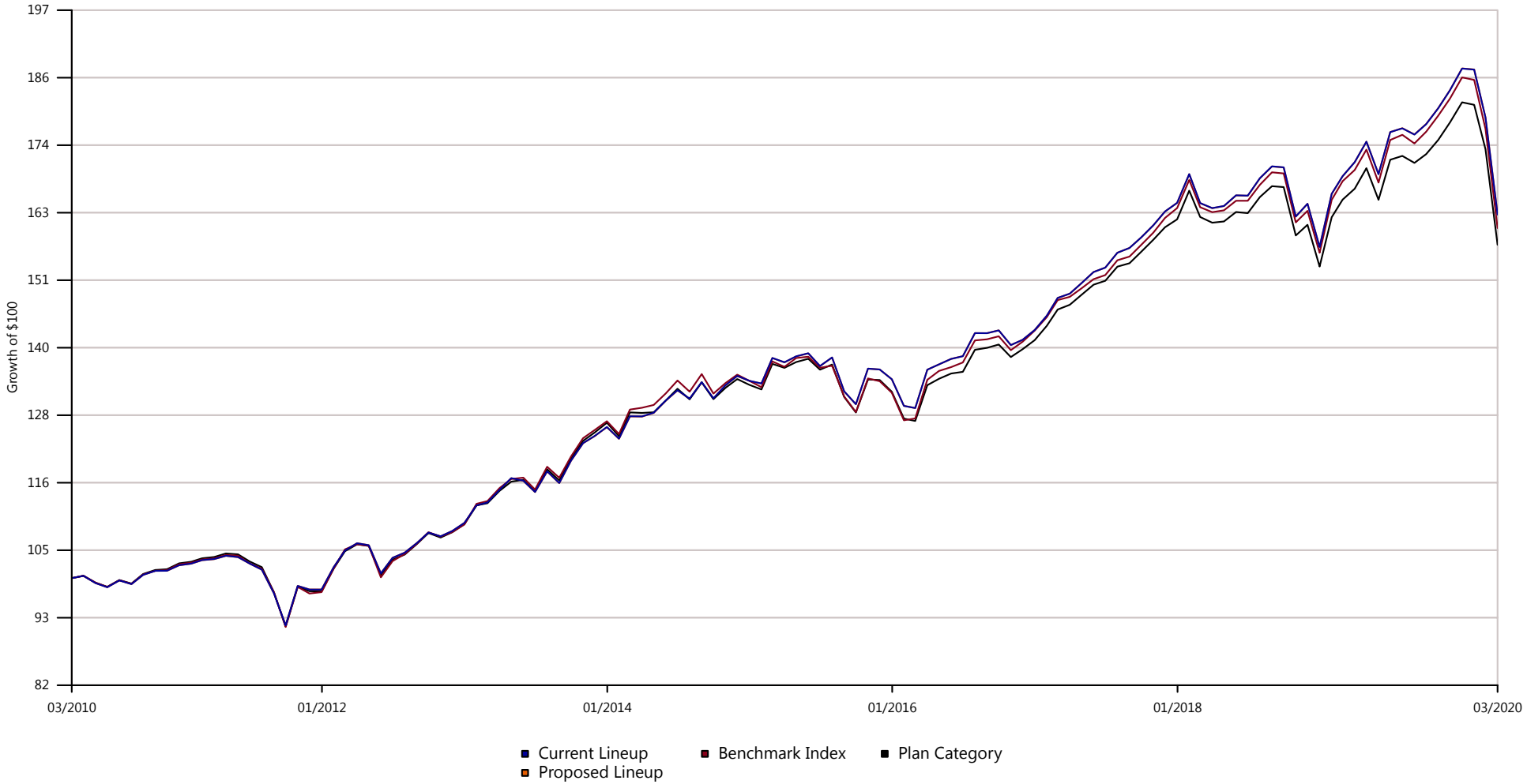
	2015	2016	2017	2018	2019
Current Lineup	1.45	-2.16	1.26	0.26	0.46
Peer Group Average	0.84	-1.60	-0.08	-1.26	-1.88
Proposed Lineup	1.45	-2.14	1.24	0.28	0.48

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.27	0.83	0.24	0.19
Peer Group Average	0.17	-0.65	-0.55	-0.32
Proposed Lineup	1.28	0.84	0.25	0.19

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

Time period : March 2010 - March 2020



	1 YR	3 YR	5 YR	10 YR
Current Lineup	-5.25%	9.12%	18.50%	62.41%
Proposed Lineup	-5.22%	9.15%	18.55%	62.46%
Benchmark Index	-5.87%	7.96%	17.48%	60.09%
Plan Category	-5.76%	7.01%	15.53%	57.23%

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

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense	Proposed Weighted Expense
$4,702,116.94	$8,347.56	0.18%	0.18%

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
The Standard Stable Asset	66	$628,500.72	13.37%	0.10%	$628.50
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTLX	42	$115,642.56	2.46%	0.05%	$57.82
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	14	$61,308.79	1.30%	0.75%	$459.82
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y - PABYX	32	$81,082.14	1.72%	0.73%	$591.90
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	11	$136,226.16	2.90%	0.82%	$1,117.05
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	55	$479,428.49	10.20%	0.09%	$431.49
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	86	$679,066.18	14.44%	0.09%	$611.16
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	92	$423,900.07	9.02%	0.09%	$381.51

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	82	$440,371.43	9.37%	0.09%	$396.33
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	82	$330,052.11	7.02%	0.09%	$297.05
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	102	$409,351.44	8.71%	0.09%	$368.42
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	100	$257,778.73	5.48%	0.09%	$232.00
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	62	$53,912.46	1.15%	0.09%	$48.52
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	61	$51,976.72	1.11%	0.09%	$46.78
Large Value					
MFS Value R6 - MEIKX	23	$70,631.20	1.50%	0.47%	$331.97
Large Blend					
iShares S&P 500 Index K - WFSPX	28	$53,928.20	1.15%	0.03%	$16.18
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	49	$187,089.63	3.98%	0.42%	$785.78
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	7	$1,050.83	0.02%	0.82%	$8.62

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	10	$27,325.96	0.58%	0.05%	$13.66
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I - MEFZX	45	$98,343.85	2.09%	0.71%	$698.24
Small Value					
DFA US Small Cap Value I - DFSVX	37	$15,589.88	0.33%	0.51%	$79.51
Northern Small Cap Value - NOSGX		$15,589.88	0.33%	1.00%	$155.90
Small Growth					
Janus Henderson Triton T - JATTX	29	$35,610.29	0.76%	0.91%	$324.05
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	7	$1,362.85	0.03%	0.71%	$9.68
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	40	$50,970.65	1.08%	0.60%	$305.82
Real Estate					
Principal Real Estate Securities Inst - PIREX	6	$11,615.60	0.25%	0.91%	$105.70

Review : Watch : Addition :

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INVESTMENT REVIEW - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTLX	100	42	$115,642.56	2.46%	88	78	70	100	100	100	100
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	14	$61,308.79	1.30%	64	76	82	82	82	85	86
Allocation--50% to 70% Equity											
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	32	$81,082.14	1.72%	69	72	79	82	80	90	93
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	11	$136,226.16	2.90%	72	82	88	92	86	98	96
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	93	55	$479,428.49	10.20%	92	92	92	92	90	96	96
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	98	86	$679,066.18	14.44%	94	86	90	88	90	84	88
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	95	92	$423,900.07	9.02%	90	88	88	90	90	86	87
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	95	82	$440,371.43	9.37%	95	88	90	92	92	86	87
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	88	82	$330,052.11	7.02%	98	93	93	93	92	88	89
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	84	102	$409,351.44	8.71%	98	96	93	93	92	88	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	81	100	$257,778.73	5.48%	98	96	93	95	92	94	93

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	81	62	$53,912.46	1.15%	98	95	93	93	92	94	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	81	61	$51,976.72	1.11%	92	86	76	82	72	72	72
Large Value											
MFS Value R6 - MEIKX	100	23	$70,631.20	1.50%	94	93	91	86	78	75	78
Large Blend											
iShares S&P 500 Index K - WFSPX	100	28	$53,928.20	1.15%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	93	49	$187,089.63	3.98%	84	85	92	96	90	96	92
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	94	7	$1,050.83	0.02%	96	96	92	91	79	78	78
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	10	$27,325.96	0.58%	100	100	100	100	100	100	100
Mid-Cap Growth											
MassMutual Select Mid Cap Growth I - MEFZX	76	45	$98,343.85	2.09%	90	95	91	92	95	89	90
Small Value											
DFA US Small Cap Value I - DFSVX	66	37	$15,589.88	0.33%	67	65	69	72	74	77	76
Northern Small Cap Value - NOSGX	85	0			78	88	86	88	88	80	81
Small Growth											
Janus Henderson Triton T - JATTX	78	29	$35,610.29	0.76%	94	96	92	91	91	93	91

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	80	7	$1,362.85	0.03%	77	74	80	75	58	72	85
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	98	40	$50,970.65	1.08%	96	96	96	96	88	95	98
Real Estate											
Principal Real Estate Securities Inst - PIREX	94	6	$11,615.60	0.25%	94	96	96	95	93	96	96

Review : Watch : Addition :

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	0.23% (11)	2.89% (17)	2.76% (21)	0.22 (15)	0.33 (14)	-0.05 (17)	-0.25 (21)	17.83 (5)	0.75% (31)	2.25 (10)	1.01 (13)
DJ US Moderately Conservative TR USD		-2.33%	3.01%	3.28%	0.20	0.36	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		-5.78%	0.88%	1.63%	-0.04	0.12	-0.68	-0.57	8.53	1.06%	5.66	0.83
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	-6.43% (52)	1.86% (48)	2.77% (46)	0.05 (48)	0.21 (48)	-0.26 (51)	-0.33 (49)	17.83 (12)	0.73% (28)	4.18 (38)	0.96 (49)
DJ US Moderate TR USD		-6.82%	2.40%	3.43%	0.11	0.28	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		-7.01%	1.48%	2.40%	0.04	0.19	-0.22	-0.30	10.24	1.09%	5.38	0.94
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	-10.85% (50)	0.87% (46)	2.44% (38)	0.00 (42)	0.16 (40)	-0.05 (46)	-0.04 (39)	17.83 (9)	0.82% (31)	6.00 (24)	0.99 (44)
DJ Moderately Aggressive TR USD		-11.46%	0.97%	2.52%	0.00	0.17	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		-11.75%	0.00%	1.66%	-0.05	0.11	-0.20	-0.22	9.98	1.12%	8.01	0.96
Large Value												
MFS Value R6 - MEIKX	100	-12.01% (12)	0.25% (23)	3.57% (17)	-0.02 (22)	0.24 (17)	0.87 (16)	0.64 (10)	18.16 (13)	0.47% (14)	7.59 (22)	1.10 (17)
Russell 1000 Value TR USD		-17.17%	-2.18%	1.90%	-0.15	0.12	-	-	-	-	-	-
Morningstar Large Value		-17.74%	-2.12%	1.40%	-0.14	0.10	0.04	-0.14	9.95	0.94%	12.63	0.99
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	93	-2.04% (45)	12.19% (21)	9.98% (23)	0.70 (18)	0.65 (23)	0.32 (18)	-0.12 (23)	14.00 (32)	0.42% (8)	11.84 (47)	0.96 (27)
Russell 1000 Growth TR USD		0.91%	11.32%	10.36%	0.66	0.69	-	-	-	-	-	-
Morningstar Large Growth		-3.72%	8.63%	7.60%	0.48	0.49	-0.71	-0.71	10.95	1.04%	13.42	0.88

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	94	-20.27% (20)	-4.32% (15)	0.37% (19)	-0.22 (13)	0.04 (18)	0.56 (13)	0.37 (13)	11.16 (37)	0.82% (30)	12.21 (46)	1.06 (19)
Russell Mid Cap Value TR USD		-24.13%	-5.97%	-0.76%	-0.30	-0.03	-	-	-	-	-	-
Morningstar Mid-Cap Value		-25.38%	-6.89%	-1.79%	-0.32	-0.06	-0.17	-0.20	9.71	1.04%	13.67	0.97
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	76	-13.22% (68)	4.39% (57)	5.31% (39)	0.23 (56)	0.34 (36)	-0.67 (63)	-0.10 (39)	19.83 (11)	0.71% (13)	12.26 (43)	1.00 (34)
Russell Mid Cap Growth TR USD		-9.45%	6.53%	5.61%	0.35	0.35	-	-	-	-	-	-
Morningstar Mid-Cap Growth		-11.17%	4.66%	4.33%	0.25	0.28	-0.50	-0.37	10.96	1.14%	14.67	0.95
Small Value												
DFA US Small Cap Value I - DFSVX	66	-35.36% (74)	-12.74% (72)	-5.43% (72)	-0.49 (70)	-0.19 (65)	-0.94 (87)	-0.95 (90)	8.09 (51)	0.51% (7)	0.63 (13)	0.89 (64)
Russell 2000 Value TR USD		-29.64%	-9.51%	-2.42%	-0.41	-0.08	-	-	-	-	-	-
Morningstar Small Value		-31.64%	-11.14%	-4.27%	-0.45	-0.16	-0.33	-0.39	9.58	1.19%	9.46	0.92
Northern Small Cap Value - NOSGX	85	-28.37% (25)	-9.56% (29)	-2.57% (23)	-0.44 (43)	-0.10 (30)	-0.02 (29)	-0.06 (25)	18.67 (13)	1.00% (37)	5.44 (27)	0.99 (26)
Russell 2000 Value TR USD		-29.64%	-9.51%	-2.42%	-0.41	-0.08	-	-	-	-	-	-
Morningstar Small Value		-31.64%	-11.14%	-4.27%	-0.45	-0.16	-0.33	-0.39	9.58	1.19%	9.46	0.92
Small Growth												
Janus Henderson Triton T - JATTX	78	-21.21% (70)	1.36% (52)	3.06% (47)	0.08 (53)	0.19 (47)	0.30 (52)	0.33 (43)	6.83 (63)	0.91% (22)	7.51 (25)	1.07 (45)
Russell 2000 Growth TR USD		-18.58%	0.10%	1.70%	0.02	0.12	-	-	-	-	-	-
Morningstar Small Growth		-17.66%	1.69%	2.71%	0.10	0.18	0.22	0.18	11.04	1.23%	12.38	1.06

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
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	80	-13.68% (30)	-2.42% (52)	-0.45% (26)	-0.18 (41)	-0.04 (26)	-0.13 (43)	0.04 (28)	13.25 (14)	0.71% (30)	7.60 (45)	1.01 (27)
MSCI EAFE NR USD		-14.38%	-1.82%	-0.62%	-0.18	-0.06	-	-	-	-	-	-
Morningstar Foreign Large Blend		-15.66%	-2.74%	-1.13%	-0.21	-0.09	-0.22	-0.12	7.32	0.95%	8.22	0.97
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	98	-12.42% (11)	1.81% (7)	2.23% (4)	0.07 (9)	0.14 (4)	0.65 (9)	0.38 (11)	20.75 (3)	0.60% (10)	10.84 (50)	1.14 (3)
MSCI EM NR USD		-17.69%	-1.62%	-0.37%	-0.11	0.00	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		-19.16%	-3.34%	-1.35%	-0.20	-0.06	-0.34	-0.19	7.12	1.26%	11.24	0.95
Real Estate												
Principal Real Estate Securities Inst - PIREX	94	-13.70% (16)	1.35% (11)	2.10% (11)	0.05 (10)	0.14 (11)	1.45 (4)	1.11 (5)	19.25 (12)	0.91% (41)	14.91 (55)	1.19 (10)
DJ US Select REIT TR USD		-23.96%	-4.28%	-1.42%	-0.24	-0.06	-	-	-	-	-	-
Morningstar Real Estate		-19.21%	-2.83%	-0.51%	-0.14	0.00	0.49	0.26	11.06	1.12%	14.52	1.05

Review : Watch : Addition :

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

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	0.29% (7)	0.26% (8)	0.27% (8)	0.05% (6)	$259,337,572,716	9.11% (9)	4.88% (6)	3.38% (9)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	9.06%	4.87%	3.38%
Morningstar Intermediate Core Bond		1.73%	1.17%	1.07%	0.65%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.07% (6)	0.05% (4)	0.04% (3)	0.03% (2)	$18,479,712,434	-6.90% (24)	5.14% (18)	6.74% (10)
S&P 500 TR USD		-	-	-	-	-	-6.98%	5.10%	6.73%
Morningstar Large Blend		3.90%	3.19%	3.14%	0.86%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.04% (2)	0.03% (2)	0.03% (2)	0.05% (3)	$98,807,944,460	-16.60% (20)	-0.21% (12)	2.13% (12)
CRSP US Mid Cap TR USD		-	-	-	-	-	-16.65%	-0.25%	2.11%
Morningstar Mid-Cap Blend		5.41%	4.72%	4.90%	0.98%	-	-	-	-

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	93	0.19% (39)	3.54% (6)	3.42% (1)	8.30 (57)	0.29 (18)	0.41 (13)	0.75 (3)	0.54 (1)	8.84 (47)	0.09% (2)	1.04 (25)
Morningstar Lifetime Mod Incm TR USD		-1.38%	2.73%	2.82%	-	0.18	0.34	-	-	-	-	-
Morningstar Target-Date Retirement		-1.12%	2.36%	2.32%	8.10	0.14	0.25	-0.14	-0.26	8.53	0.76%	0.98
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	98	-2.82% (13)	3.38% (16)	3.63% (10)	11.45 (18)	0.22 (18)	0.34 (9)	0.09 (17)	-0.03 (10)	8.84 (33)	0.09% (2)	1.01 (11)
Morningstar Lifetime Mod 2025 TR USD		-3.44%	3.33%	3.66%	-	0.21	0.33	-	-	-	-	-
Morningstar Target-Date 2025		-4.31%	2.54%	2.91%	12.65	0.13	0.24	-0.59	-0.48	7.60	0.73%	0.94
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	95	-5.42% (30)	2.91% (21)	3.51% (21)	14.27 (34)	0.15 (20)	0.29 (16)	0.07 (19)	-0.07 (22)	8.84 (36)	0.09% (2)	1.00 (19)
Morningstar Lifetime Mod 2030 TR USD		-5.79%	2.87%	3.57%	-	0.15	0.29	-	-	-	-	-
Morningstar Target-Date 2030		-5.98%	2.30%	2.93%	14.63	0.10	0.22	-0.43	-0.39	7.76	0.76%	0.95
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	95	-7.76% (44)	2.45% (24)	3.39% (21)	17.01 (44)	0.11 (24)	0.25 (18)	0.48 (21)	0.09 (18)	8.84 (32)	0.09% (2)	1.01 (21)
Morningstar Lifetime Mod 2035 TR USD		-8.69%	2.12%	3.29%	-	0.08	0.24	-	-	-	-	-
Morningstar Target-Date 2035		-7.75%	2.01%	2.86%	16.89	0.08	0.21	-0.15	-0.28	7.55	0.75%	0.98
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	-10.03% (53)	1.98% (31)	3.23% (23)	19.56 (68)	0.08 (30)	0.23 (23)	0.77 (16)	0.24 (19)	8.84 (37)	0.09% (2)	1.02 (28)
Morningstar Lifetime Mod 2040 TR USD		-11.16%	1.36%	2.93%	-	0.03	0.20	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		-9.31%	1.59%	2.70%	18.53	0.05	0.19	0.07	-0.12	7.94	0.78%	1.00
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	84	-11.58% (70)	1.66% (36)	3.09% (23)	21.27 (80)	0.06 (35)	0.21 (28)	0.98 (9)	0.35 (19)	8.84 (32)	0.09% (2)	1.03 (28)
Morningstar Lifetime Mod 2045 TR USD		-12.64%	0.84%	2.63%	-	0.00	0.18	-	-	-	-	-
Morningstar Target-Date 2045		-10.36%	1.37%	2.62%	19.82	0.04	0.18	0.24	-0.02	7.50	0.76%	1.01
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	-12.28% (78)	1.44% (37)	2.99% (33)	22.00 (90)	0.05 (36)	0.20 (35)	0.93 (18)	0.38 (23)	8.84 (37)	0.09% (2)	1.03 (37)
Morningstar Lifetime Mod 2050 TR USD		-13.22%	0.60%	2.47%	-	-0.01	0.16	-	-	-	-	-
Morningstar Target-Date 2050		-10.82%	1.17%	2.55%	20.22	0.02	0.17	0.30	0.05	7.59	0.79%	1.01
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	-12.31% (76)	1.44% (38)	3.01% (32)	22.08 (83)	0.05 (37)	0.20 (31)	1.08 (12)	0.45 (20)	8.84 (23)	0.09% (2)	1.04 (33)
Morningstar Lifetime Mod 2055 TR USD		-13.45%	0.48%	2.38%	-	-0.02	0.15	-	-	-	-	-
Morningstar Target-Date 2055		-11.02%	1.19%	2.57%	20.62	0.03	0.17	0.37	0.09	6.36	0.76%	1.02
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	-12.34% (70)	1.44% (43)	-	-	0.05 (41)	-	1.13 (11)	-	4.09 (33)	0.09% (2)	-
Morningstar Lifetime Mod 2060 TR USD		-13.61%	0.39%	2.29%	-	-0.02	0.15	-	-	-	-	-

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+		-11.15%	1.31%	2.88%	20.54	0.04	0.20	0.49	0.33	2.99	0.75%	1.05

Review : Watch : Addition :

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Investment Scorecard | Criteria Scoring

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	6	8	10	8	10	8	10	10	8	10	8
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	3.6	6.4	8	6.4	8	4.8	8	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	4.8	6.4	8	6.4	8	6.4	8	10	8	10	6
Large Value												
MFS Value R6 - MEIKX	100	6	8	10	8	10	8	10	10	10	10	10
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	93	4.8	8	10	8	10	8	10	10	10	8	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	94	6	8	10	8	10	8	10	10	8	8	8
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	76	3.6	4.8	8	4.8	8	4.8	8	10	10	8	6
Small Value												
DFA US Small Cap Value I - DFSVX	66	3.6	4.8	6	4.8	6	3.2	4	10	10	10	4
Northern Small Cap Value - NOSGX	85	6	6.4	10	6.4	8	6.4	10	10	8	8	6
Small Growth												
Janus Henderson Triton T - JATTX	78	3.6	4.8	8	4.8	8	4.8	8	8	10	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	80	4.8	4.8	8	6.4	8	6.4	8	10	8	8	8
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	98	6	8	10	8	10	8	10	10	10	8	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	94	6	8	10	8	10	8	10	10	8	6	10

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - 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	93	4.8	8	10	6	8	10	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	98	6	8	10	10	8	10	8	10	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	95	4.8	8	10	8	8	10	8	10	10	10	8
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	95	4.8	8	10	8	8	10	8	10	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	3.6	6.4	10	6	6.4	10	8	10	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	84	3.6	6.4	10	4	6.4	8	8	10	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	2.4	6.4	8	4	6.4	8	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	2.4	6.4	8	4	6.4	8	8	10	10	10	8

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

Review : Watch : Addition :

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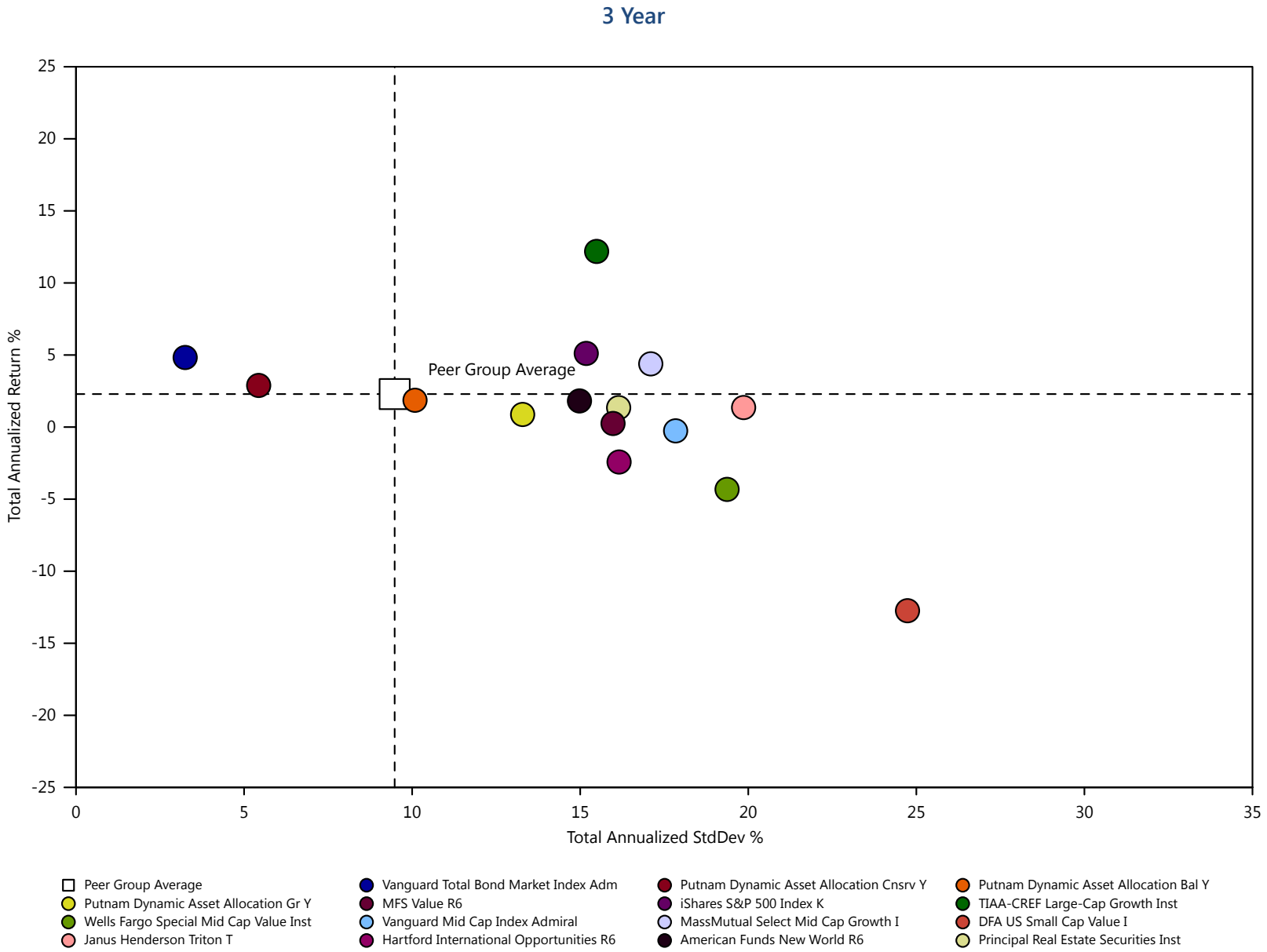

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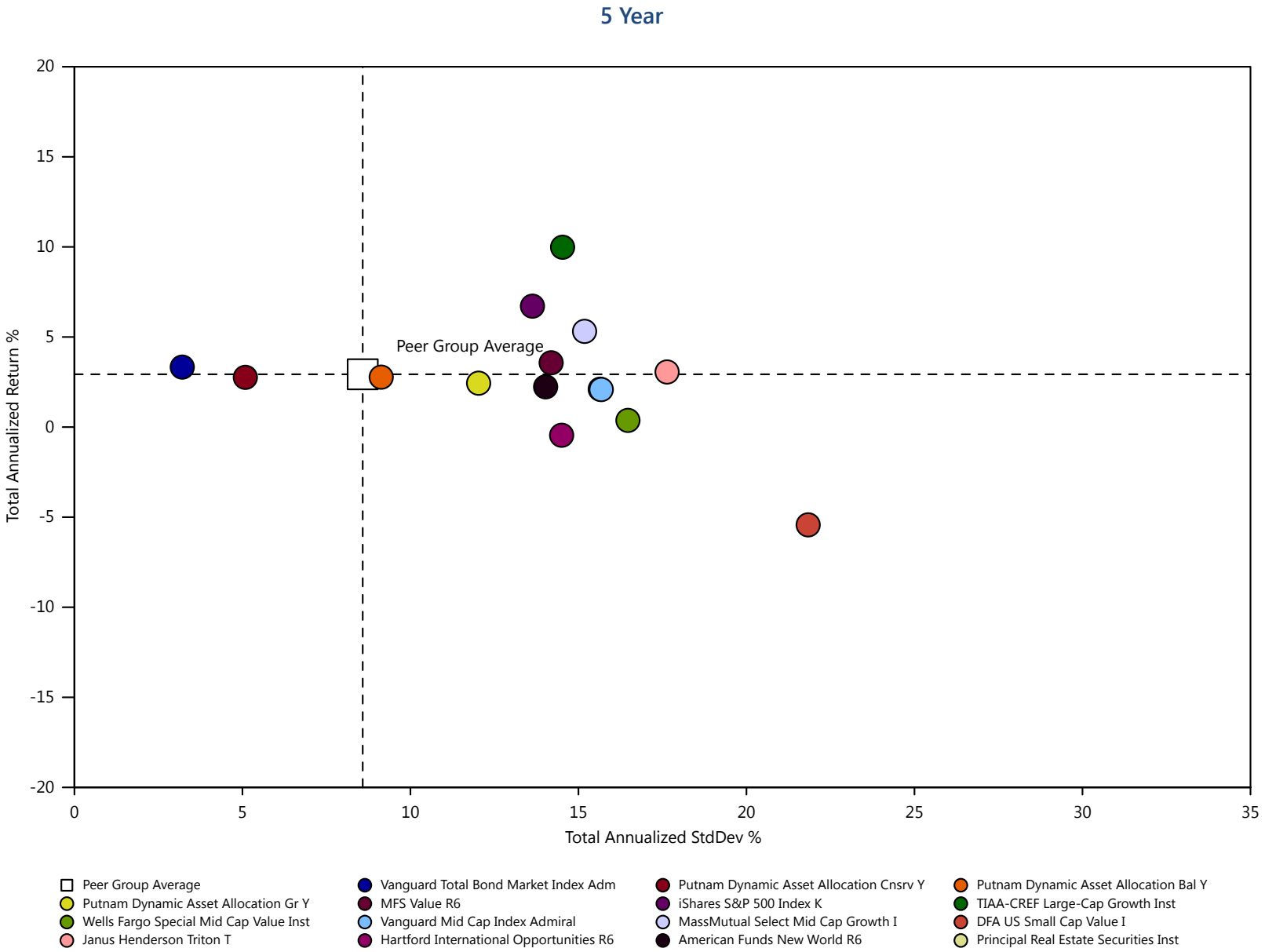

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Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Stable Value													
The Standard Stable Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	*0.64%*	*0.64%*	*2.34%*	*1.75%*	*1.12%*	*-*	*-*	*-*	*2.30%*	*1.69%*	*0.71%*	*0.25%*	*0.03%*
Morningstar US SA Stable Value	*0.50%*	*0.50%*	*2.16%*	*1.93%*	*1.73%*	*1.79%*	*-*	*-*	*2.17%*	*1.90%*	*1.60%*	*1.48%*	*1.41%*
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	3.27%	3.27%	9.06%	4.83%	3.33%	3.84%	5.97%	12/11/1986	8.71%	(0.03%)	3.56%	2.60%	0.40%
BBgBarc US Agg Float Adj TR USD	*3.18%*	*3.18%*	*9.06%*	*4.87%*	*3.38%*	*3.91%*	*-*	*-*	*8.87%*	*(0.08%)*	*3.63%*	*2.75%*	*0.44%*
Morningstar Intermediate Core Bond	*1.57%*	*1.57%*	*6.78%*	*3.90%*	*2.74%*	*3.51%*	*-*	*-*	*8.12%*	*(0.27%)*	*3.20%*	*2.54%*	*0.37%*
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	(5.13%)	(5.13%)	0.23%	2.89%	2.76%	5.37%	5.78%	02/07/1994	12.02%	(4.55%)	10.04%	4.84%	0.51%
DJ US Moderately Conservative TR USD	*(9.70%)*	*(9.70%)*	*(2.33%)*	*3.01%*	*3.28%*	*6.13%*	*-*	*-*	*16.07%*	*(2.26%)*	*9.55%*	*6.96%*	*0.24%*
Morningstar Allocation--30% to 50% Equity	*(12.21%)*	*(12.21%)*	*(5.78%)*	*0.88%*	*1.63%*	*4.55%*	*-*	*-*	*14.90%*	*(4.98%)*	*10.16%*	*6.91%*	*(2.15%)*
Allocation--50% to 70% Equity													
Putnam Dynamic Asset Allocation Bal Y	(13.09%)	(13.09%)	(6.43%)	1.86%	2.77%	6.76%	6.69%	02/07/1994	17.63%	(6.95%)	15.44%	6.99%	0.55%
DJ US Moderate TR USD	*(15.07%)*	*(15.07%)*	*(6.82%)*	*2.40%*	*3.43%*	*7.25%*	*-*	*-*	*20.80%*	*(3.92%)*	*13.12%*	*9.26%*	*(0.13%)*
Morningstar Allocation--50% to 70% Equity	*(14.74%)*	*(14.74%)*	*(7.01%)*	*1.48%*	*2.40%*	*5.75%*	*-*	*-*	*19.22%*	*(5.61%)*	*13.64%*	*7.73%*	*(1.80%)*
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	(18.06%)	(18.06%)	(10.85%)	0.87%	2.44%	6.98%	7.16%	02/08/1994	21.05%	(9.41%)	20.08%	8.14%	(0.06%)
DJ Moderately Aggressive TR USD	*(19.77%)*	*(19.77%)*	*(11.46%)*	*0.97%*	*2.52%*	*6.29%*	*-*	*-*	*22.84%*	*(7.33%)*	*19.08%*	*9.31%*	*(1.89%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Allocation--70% to 85% Equity	*(19.68%)*	*(19.68%)*	*(11.75%)*	*0.00%*	*1.66%*	*5.80%*	-	-	*21.47%*	*(7.73%)*	*16.45%*	*8.41%*	*(2.53%)*
Target-Date Retirement													
BlackRock LifePath® Index Retire K	(7.59%)	(7.59%)	0.19%	3.54%	3.42%	-	4.64%	05/31/2011	15.90%	(3.50%)	10.75%	5.82%	(0.31%)
Morningstar Lifetime Mod Incm TR USD	*(7.69%)*	*(7.69%)*	*(1.38%)*	*2.73%*	*2.82%*	-	-	-	*13.27%*	*(2.20%)*	*8.55%*	*5.98%*	*(1.30%)*
Morningstar Target-Date Retirement	*(7.27%)*	*(7.27%)*	*(1.12%)*	*2.36%*	*2.32%*	*4.05%*	-	-	*12.85%*	*(3.11%)*	*8.58%*	*5.13%*	*(1.14%)*
Target-Date 2025													
BlackRock LifePath® Index 2025 K	(11.26%)	(11.26%)	(2.82%)	3.38%	3.63%	-	5.29%	05/31/2011	18.98%	(4.78%)	14.43%	6.87%	(0.45%)
Morningstar Lifetime Mod 2025 TR USD	*(11.86%)*	*(11.86%)*	*(3.44%)*	*3.33%*	*3.66%*	-	-	-	*19.36%*	*(4.90%)*	*14.54%*	*8.39%*	*(2.06%)*
Morningstar Target-Date 2025	*(12.19%)*	*(12.19%)*	*(4.31%)*	*2.54%*	*2.91%*	*5.86%*	-	-	*18.27%*	*(5.28%)*	*14.63%*	*6.86%*	*(1.26%)*
Target-Date 2030													
BlackRock LifePath® Index 2030 K	(14.27%)	(14.27%)	(5.42%)	2.91%	3.51%	-	5.40%	05/31/2011	21.08%	(5.56%)	16.36%	7.29%	(0.50%)
Morningstar Lifetime Mod 2030 TR USD	*(14.58%)*	*(14.58%)*	*(5.79%)*	*2.87%*	*3.57%*	-	-	-	*21.24%*	*(5.82%)*	*16.59%*	*9.26%*	*(2.30%)*
Morningstar Target-Date 2030	*(14.26%)*	*(14.26%)*	*(5.98%)*	*2.30%*	*2.93%*	*6.03%*	-	-	*20.09%*	*(6.18%)*	*16.57%*	*7.42%*	*(1.40%)*
Target-Date 2035													
BlackRock LifePath® Index 2035 K	(17.01%)	(17.01%)	(7.76%)	2.45%	3.39%	-	5.48%	05/31/2011	23.08%	(6.36%)	18.29%	7.74%	(0.56%)
Morningstar Lifetime Mod 2035 TR USD	*(17.72%)*	*(17.72%)*	*(8.69%)*	*2.12%*	*3.29%*	-	-	-	*23.04%*	*(6.82%)*	*18.52%*	*10.07%*	*(2.58%)*
Morningstar Target-Date 2035	*(16.56%)*	*(16.56%)*	*(7.75%)*	*2.01%*	*2.86%*	*6.30%*	-	-	*22.06%*	*(7.01%)*	*18.47%*	*7.69%*	*(1.52%)*
Target-Date 2040													
BlackRock LifePath® Index 2040 K	(19.56%)	(19.56%)	(10.03%)	1.98%	3.23%	-	5.54%	05/31/2011	25.01%	(7.08%)	19.95%	8.10%	(0.56%)

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Lifetime Mod 2040 TR USD	*(20.29%)*	*(20.29%)*	*(11.16%)*	*1.36%*	*2.93%*	*-*	*-*	*-*	*24.35%*	*(7.65%)*	*19.87%*	*10.61%*	*(2.83%)*
Morningstar Target-Date 2040	*(18.27%)*	*(18.27%)*	*(9.31%)*	*1.59%*	*2.70%*	*6.25%*	*-*	*-*	*23.21%*	*(7.68%)*	*19.54%*	*8.04%*	*(1.57%)*
Target-Date 2045													
BlackRock LifePath® Index 2045 K	(21.27%)	(21.27%)	(11.58%)	1.66%	3.09%	-	5.57%	05/31/2011	26.25%	(7.50%)	21.07%	8.28%	(0.64%)
Morningstar Lifetime Mod 2045 TR USD	*(21.76%)*	*(21.76%)*	*(12.64%)*	*0.84%*	*2.63%*	*-*	*-*	*-*	*24.97%*	*(8.17%)*	*20.53%*	*10.84%*	*(3.03%)*
Morningstar Target-Date 2045	*(19.60%)*	*(19.60%)*	*(10.36%)*	*1.37%*	*2.62%*	*6.35%*	*-*	*-*	*24.38%*	*(8.14%)*	*20.54%*	*8.09%*	*(1.59%)*
Target-Date 2050													
BlackRock LifePath® Index 2050 K	(22.00%)	(22.00%)	(12.28%)	1.44%	2.99%	-	5.63%	05/31/2011	26.77%	(7.82%)	21.43%	8.41%	(0.67%)
Morningstar Lifetime Mod 2050 TR USD	*(22.30%)*	*(22.30%)*	*(13.22%)*	*0.60%*	*2.47%*	*-*	*-*	*-*	*25.09%*	*(8.41%)*	*20.78%*	*10.89%*	*(3.19%)*
Morningstar Target-Date 2050	*(20.04%)*	*(20.04%)*	*(10.82%)*	*1.17%*	*2.55%*	*6.29%*	*-*	*-*	*24.57%*	*(8.38%)*	*20.69%*	*8.30%*	*(1.61%)*
Target-Date 2055													
BlackRock LifePath® Index 2055 K	(22.08%)	(22.08%)	(12.31%)	1.44%	3.01%	-	5.76%	05/31/2011	26.89%	(7.85%)	21.51%	8.38%	(0.60%)
Morningstar Lifetime Mod 2055 TR USD	*(22.48%)*	*(22.48%)*	*(13.45%)*	*0.48%*	*2.38%*	*-*	*-*	*-*	*25.05%*	*(8.57%)*	*20.95%*	*10.90%*	*(3.34%)*
Morningstar Target-Date 2055	*(20.37%)*	*(20.37%)*	*(11.02%)*	*1.19%*	*2.57%*	*6.32%*	*-*	*-*	*24.94%*	*(8.43%)*	*21.11%*	*8.16%*	*(1.61%)*
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	(22.07%)	(22.07%)	(12.34%)	1.44%	-	-	6.22%	02/29/2016	26.92%	(7.84%)	21.51%	-	-
Morningstar Lifetime Mod 2060 TR USD	*(22.58%)*	*(22.58%)*	*(13.61%)*	*0.39%*	*2.29%*	*-*	*-*	*-*	*24.96%*	*(8.69%)*	*21.06%*	*10.88%*	*(3.48%)*
Morningstar Target-Date 2060+	*(20.73%)*	*(20.73%)*	*(11.15%)*	*1.31%*	*2.88%*	*-*	*-*	*-*	*25.20%*	*(8.48%)*	*21.22%*	*8.06%*	*(1.00%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Large Value													
MFS Value R6	(23.74%)	(23.74%)	(12.01%)	0.25%	3.57%	8.43%	9.01%	01/02/1996	30.18%	(9.78%)	17.86%	14.25%	(0.42%)
Russell 1000 Value TR USD	*(26.73%)*	*(26.73%)*	*(17.17%)*	*(2.18%)*	*1.90%*	*7.67%*	-	-	*26.54%*	*(8.27%)*	*13.66%*	*17.34%*	*(3.83%)*
Morningstar Large Value	*(26.76%)*	*(26.76%)*	*(17.74%)*	*(2.12%)*	*1.40%*	*6.90%*	-	-	*25.04%*	*(8.52%)*	*16.20%*	*15.15%*	*(3.47%)*
Large Blend													
iShares S&P 500 Index K	(19.54%)	(19.54%)	(6.93%)	5.11%	6.71%	10.46%	8.75%	07/30/1993	31.43%	(4.38%)	21.77%	11.92%	1.35%
S&P 500 TR USD	*(19.60%)*	*(19.60%)*	*(6.98%)*	*5.10%*	*6.73%*	*10.53%*	-	-	*31.49%*	*(4.38%)*	*21.83%*	*11.96%*	*1.38%*
Morningstar Large Blend	*(20.92%)*	*(20.92%)*	*(9.97%)*	*2.80%*	*4.45%*	*8.84%*	-	-	*28.84%*	*(6.06%)*	*20.57%*	*10.83%*	*(0.62%)*
Large Growth													
TIAA-CREF Large-Cap Growth Inst	(11.85%)	(11.85%)	(2.04%)	12.19%	9.98%	12.93%	9.29%	03/31/2006	30.71%	0.04%	34.51%	(0.85%)	9.20%
Russell 1000 Growth TR USD	*(14.10%)*	*(14.10%)*	*0.91%*	*11.32%*	*10.36%*	*12.97%*	-	-	*36.39%*	*(1.51%)*	*30.21%*	*7.08%*	*5.67%*
Morningstar Large Growth	*(15.48%)*	*(15.48%)*	*(3.72%)*	*8.63%*	*7.60%*	*10.96%*	-	-	*31.95%*	*(2.20%)*	*27.78%*	*3.80%*	*3.65%*
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	(31.74%)	(31.74%)	(20.27%)	(4.32%)	0.37%	8.10%	9.97%	04/08/2005	35.53%	(13.10%)	11.16%	21.59%	(2.73%)
Russell Mid Cap Value TR USD	*(31.71%)*	*(31.71%)*	*(24.13%)*	*(5.97%)*	*(0.76%)*	*7.22%*	-	-	*27.06%*	*(12.29%)*	*13.34%*	*20.00%*	*(4.78%)*
Morningstar Mid-Cap Value	*(32.53%)*	*(32.53%)*	*(25.38%)*	*(6.89%)*	*(1.79%)*	*5.69%*	-	-	*25.18%*	*(13.04%)*	*13.86%*	*18.94%*	*(5.07%)*
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	(25.72%)	(25.72%)	(16.65%)	(0.26%)	2.08%	8.86%	8.53%	05/21/1998	31.03%	(9.23%)	19.25%	11.22%	(1.34%)
CRSP US Mid Cap TR USD	*(25.74%)*	*(25.74%)*	*(16.65%)*	*(0.25%)*	*2.11%*	*9.05%*	-	-	*31.09%*	*(9.22%)*	*19.30%*	*11.25%*	*(1.28%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Mid-Cap Blend	*(28.28%)*	*(28.28%)*	*(20.69%)*	*(3.71%)*	*(0.58%)*	*6.60%*	-	-	*26.39%*	*(10.90%)*	*16.11%*	*15.02%*	*(4.36%)*
Mid-Cap Growth													
MassMutual Select Mid Cap Growth I	(23.01%)	(23.01%)	(13.22%)	4.39%	5.31%	10.99%	8.45%	05/31/2000	32.22%	(3.10%)	24.66%	6.19%	5.95%
Russell Mid Cap Growth TR USD	*(20.04%)*	*(20.04%)*	*(9.45%)*	*6.53%*	*5.61%*	*10.89%*	-	-	*35.47%*	*(4.75%)*	*25.27%*	*7.33%*	*(0.20%)*
Morningstar Mid-Cap Growth	*(20.64%)*	*(20.64%)*	*(11.17%)*	*4.66%*	*4.33%*	*9.46%*	-	-	*32.49%*	*(5.98%)*	*24.32%*	*6.89%*	*(0.42%)*
Small Value													
DFA US Small Cap Value I	(39.02%)	(39.02%)	(35.36%)	(12.74%)	(5.43%)	4.16%	8.95%	03/02/1993	18.12%	(15.13%)	7.21%	28.26%	(7.81%)
Northern Small Cap Value	(34.43%)	(34.43%)	(28.37%)	(9.56%)	(2.57%)	5.48%	7.84%	03/31/1994	22.27%	(13.68%)	6.42%	27.87%	(4.62%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*
Small Growth													
Janus Henderson Triton T	(27.86%)	(27.86%)	(21.21%)	1.36%	3.06%	10.57%	10.13%	02/25/2005	28.30%	(5.26%)	26.90%	10.42%	1.21%
Russell 2000 Growth TR USD	*(25.76%)*	*(25.76%)*	*(18.58%)*	*0.10%*	*1.70%*	*8.89%*	-	-	*28.48%*	*(9.31%)*	*22.17%*	*11.32%*	*(1.38%)*
Morningstar Small Growth	*(24.59%)*	*(24.59%)*	*(17.66%)*	*1.69%*	*2.71%*	*8.80%*	-	-	*27.83%*	*(5.36%)*	*21.93%*	*11.77%*	*(2.27%)*
Foreign Large Blend													
Hartford International Opportunities R6	(21.95%)	(21.95%)	(13.68%)	(2.42%)	(0.45%)	3.20%	4.64%	07/22/1996	26.15%	(18.61%)	24.77%	1.15%	1.49%
MSCI EAFE NR USD	*(22.83%)*	*(22.83%)*	*(14.38%)*	*(1.82%)*	*(0.62%)*	*2.72%*	-	-	*22.01%*	*(13.79%)*	*25.03%*	*1.00%*	*(0.81%)*
Morningstar Foreign Large Blend	*(23.38%)*	*(23.38%)*	*(15.66%)*	*(2.74%)*	*(1.13%)*	*2.18%*	-	-	*21.59%*	*(14.52%)*	*25.28%*	*1.66%*	*(1.25%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Diversified Emerging Mkts													
American Funds New World R6	(22.11%)	(22.11%)	(12.42%)	1.81%	2.23%	3.77%	6.95%	06/17/1999	28.03%	(11.97%)	33.06%	4.31%	(5.62%)
MSCI EM NR USD	*(23.60%)*	*(23.60%)*	*(17.69%)*	*(1.62%)*	*(0.37%)*	*0.68%*	-	-	*18.42%*	*(14.57%)*	*37.28%*	*11.19%*	*(14.92%)*
Morningstar Diversified Emerging Mkts	*(25.25%)*	*(25.25%)*	*(19.16%)*	*(3.34%)*	*(1.35%)*	*0.48%*	-	-	*19.50%*	*(16.06%)*	*34.86%*	*8.91%*	*(13.41%)*
Real Estate													
Principal Real Estate Securities Inst	(22.72%)	(22.72%)	(13.70%)	1.35%	2.10%	8.93%	10.02%	12/06/2000	31.13%	(4.31%)	9.03%	5.93%	4.22%
DJ US Select REIT TR USD	*(28.52%)*	*(28.52%)*	*(23.96%)*	*(4.28%)*	*(1.42%)*	*6.88%*	-	-	*23.10%*	*(4.22%)*	*3.76%*	*6.68%*	*4.48%*
Morningstar Real Estate	*(26.35%)*	*(26.35%)*	*(19.21%)*	*(2.83%)*	*(0.51%)*	*7.02%*	-	-	*27.12%*	*(5.98%)*	*7.06%*	*7.65%*	*1.94%*

Review : Watch : Addition :

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

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

INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

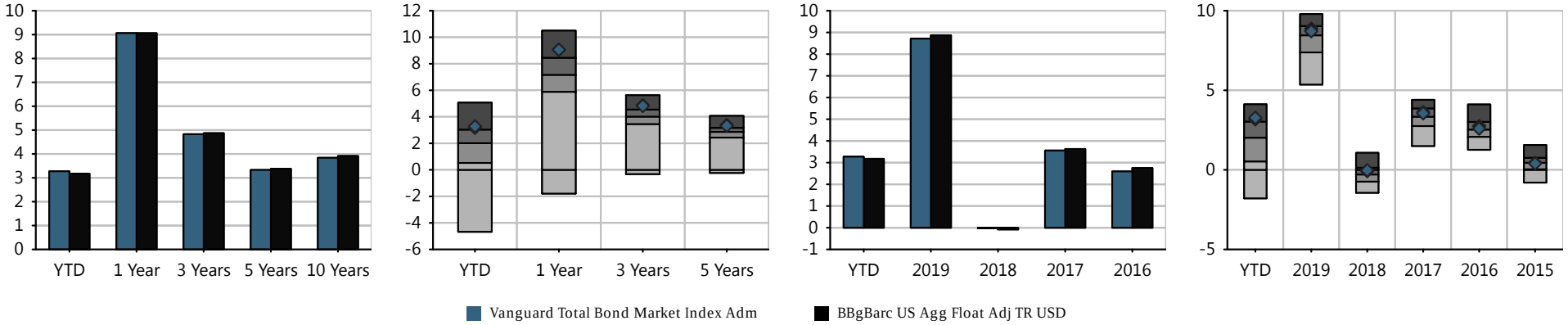
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.29%	0.26%	0.27%	0.05%	$259,337,572,716	9.11%	4.88%	3.38%
	Peer Group Scoring	*1.73%*	*1.17%*	*1.07%*	*0.65%*	-	-	-	-
	Criteria Peer Ranking	7	8	8	6	-	9	6	9

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 2019	2018	2017	2016	2015
Vanguard Total Bond Market Index Adm	3.27%	3.27%	9.06%	4.83%	3.33%	3.84%	5.97%	12/11/1986	8.71%	(0.03%)	3.56%	2.60%	0.40%
BBgBarc US Agg Float Adj TR USD	*3.18%*	*3.18%*	*9.06%*	*4.87%*	*3.38%*	*3.91%*	-	-	*8.87%*	*(0.08%)*	*3.63%*	*2.75%*	*0.44%*
Morningstar Intermediate Core Bond	*1.57%*	*1.57%*	*6.78%*	*3.90%*	*2.74%*	*3.51%*	-	-	*8.12%*	*(0.27%)*	*3.20%*	*2.54%*	*0.37%*

Morningstar Rating: ****

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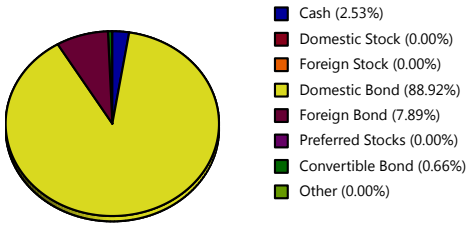
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other 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	0.59
1 to 3 Yrs	21.27
3 to 5 Yrs	15.07
5 to 7 Yrs	11.00
7 to 10 Yrs	9.44
10 Yrs or more	42.63

Regional Distribution

United States	91.88
Supranational	1.36
Canada	1.08
United Kingdom	1.05
Japan	0.64
Mexico	0.60
Germany	0.54
Netherlands	0.41
Belgium	0.34
Australia	0.21

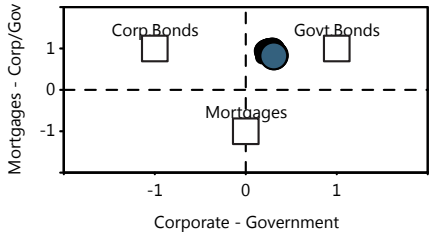
Sector Distribution

	Fund	Index
Government	46.98	-
Corporate	25.99	-
Securitized	23.84	-
Municipal	-	-
Cash & Equivalents	2.53	-
Other	0.66	-

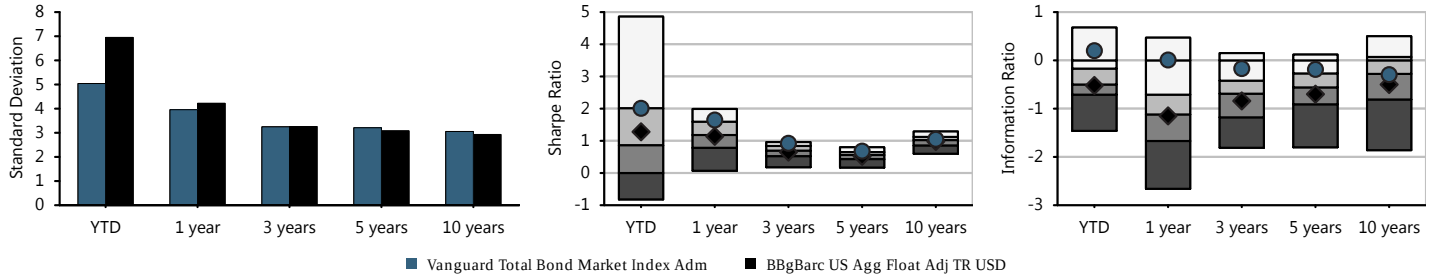
Credit Quality

	Fund	Index
AAA	67.55	-
AA	3.43	-
A	11.37	-
BBB	17.65	-
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 Core Bond
Net Assets(This Class $mn)	259,338 m
Net Assets(All Classes $mn)	-
Manager	Joshua Barrickman
Manager Tenure	7.09
Fund Inception	Dec 11,1986
Avg Maturity	8.30
Avg Duration	6.22

Fee And Expenses

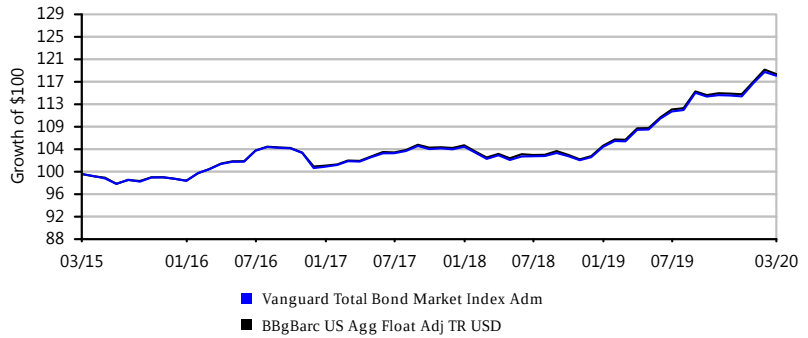
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Federal National Mortga...	0.52
United States Treasury ...	0.42
United States Treasury ...	0.41
United States Treasury ...	0.39
United States Treasury ...	0.39
United States Treasury ...	0.39
United States Treasury ...	0.38
United States Treasury ...	0.38
United States Treasury ...	0.37
United States Treasury ...	0.37

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

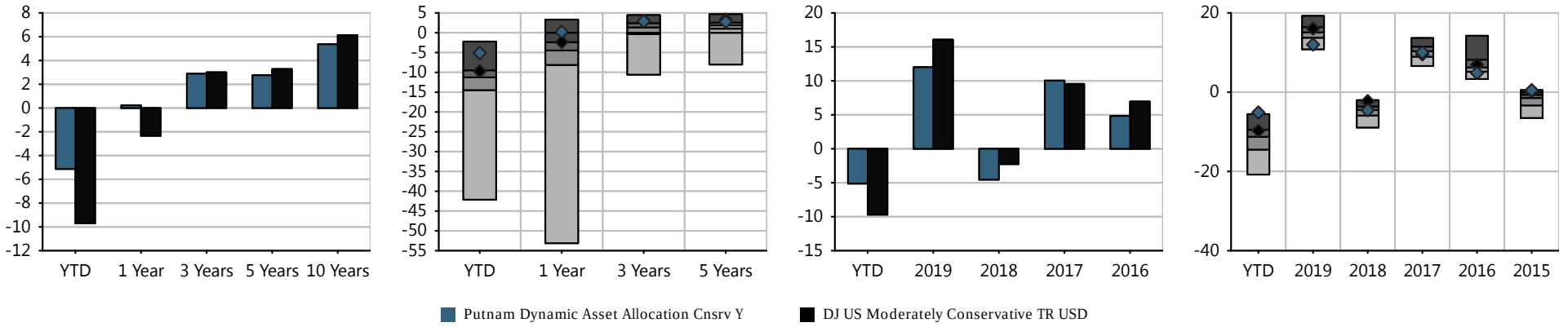
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

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
96 Passing	Criteria Scoring	0.23%	2.89%	2.76%	0.22	0.33	-0.05	-0.25	17.83	0.75%	2.25	1.01
	Peer Group Scoring	*-5.78%*	*0.88%*	*1.63%*	*-0.04*	*0.12*	*-0.68*	*-0.57*	*8.53*	*1.06%*	*5.66*	*0.83*
	Criteria Peer Ranking	11	17	21	15	14	17	21	5	31	10	13

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Cnsrv Y	(5.13%)	(5.13%)	0.23%	2.89%	2.76%	5.37%	5.78%	02/07/1994	12.02%	(4.55%)	10.04%	4.84%	0.51%
DJ US Moderately Conservative TR USD	*(9.70%)*	*(9.70%)*	*(2.33%)*	*3.01%*	*3.28%*	*6.13%*	*-*	*-*	*16.07%*	*(2.26%)*	*9.55%*	*6.96%*	*0.24%*
Morningstar Allocation--30% to 50% Equity	*(12.21%)*	*(12.21%)*	*(5.78%)*	*0.88%*	*1.63%*	*4.55%*	*-*	*-*	*14.90%*	*(4.98%)*	*10.16%*	*6.91%*	*(2.15%)*

Morningstar Rating: ****

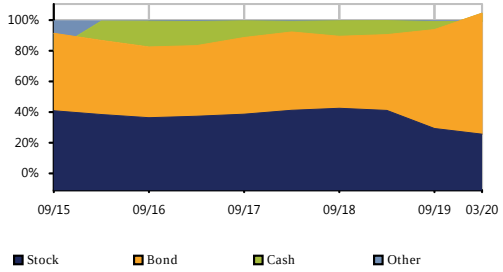
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

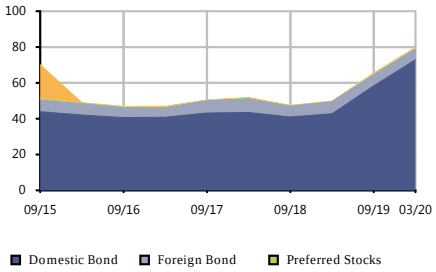
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



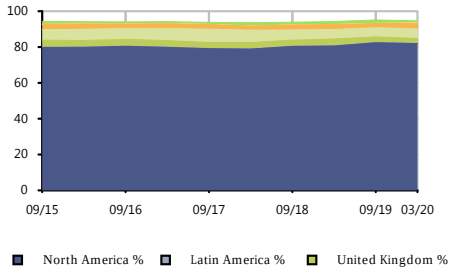
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



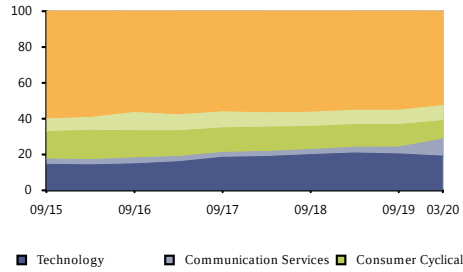
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

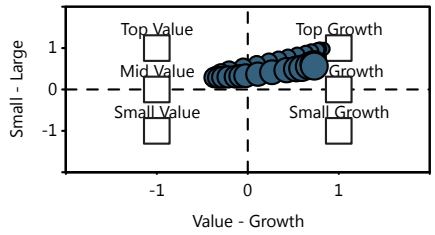


Sector Distribution

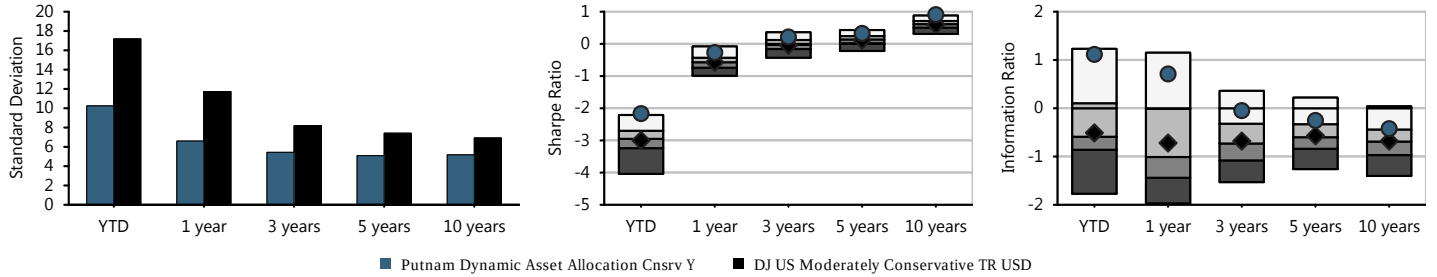
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class $mn)	1,091 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 07,1994

Fee And Expenses

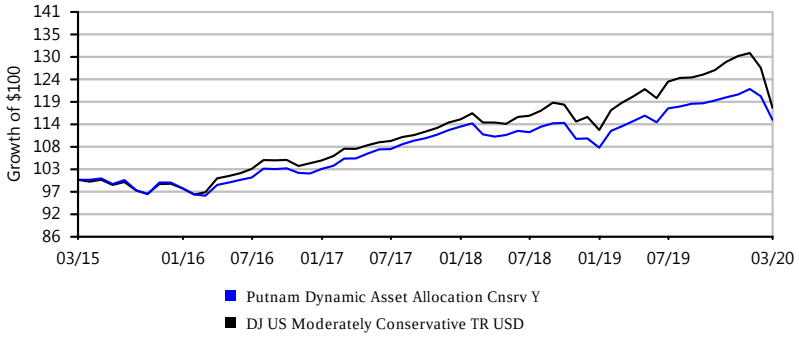
Expense Ratio	0.75
Gross Expense Ratio	0.75
Prospectus Net Expense Ratio	0.75
Prospectus Gross Expense Ratio	0.75
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future M...	-13.38
2 Year Treasury Note Fu...	9.30
5 Year Treasury Note Fu...	8.89
Government National Mor...	6.08
Ultra US Treasury Bond ...	4.85
10 Year Treasury Note F...	3.69
Gsglpwdl R Us0001m P 12...	3.15
Gsglpwds P Us0001m R 12...	-2.99
Federal National Mortga...	2.80
Federal Home Loan Mortg...	2.79

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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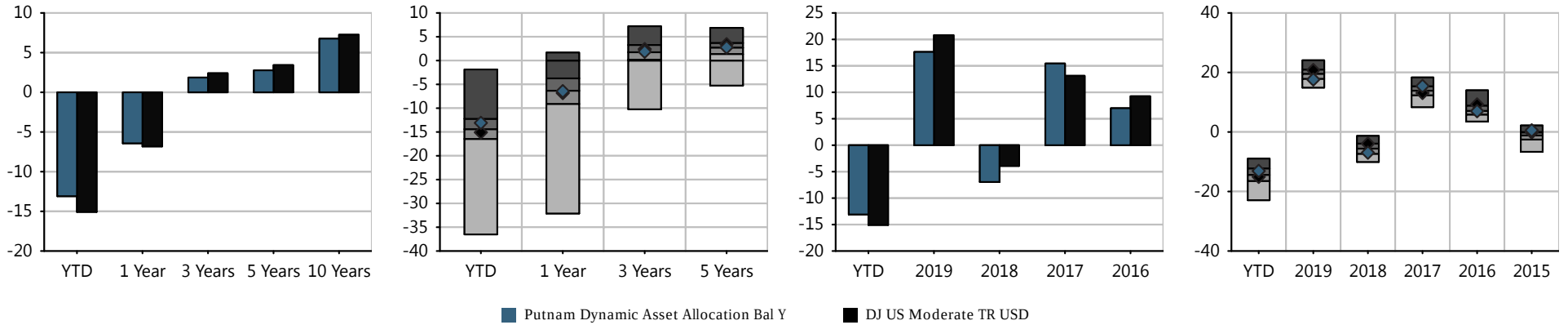
PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	-6.43%	1.86%	2.77%	0.05	0.21	-0.26	-0.33	17.83	0.73%	4.18	0.96
	Peer Group Scoring	*-7.01%*	*1.48%*	*2.40%*	*0.04*	*0.19*	*-0.22*	*-0.30*	*10.24*	*1.09%*	*5.38*	*0.94*
	Criteria Peer Ranking	52	48	46	48	48	51	49	12	28	38	49

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 2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Bal Y	(13.09%)	(13.09%)	(6.43%)	1.86%	2.77%	6.76%	6.69%	02/07/1994	17.63%	(6.95%)	15.44%	6.99%	0.55%
DJ US Moderate TR USD	*(15.07%)*	*(15.07%)*	*(6.82%)*	*2.40%*	*3.43%*	*7.25%*	*-*	*-*	*20.80%*	*(3.92%)*	*13.12%*	*9.26%*	*(0.13%)*
Morningstar Allocation--50% to 70% Equity	*(14.74%)*	*(14.74%)*	*(7.01%)*	*1.48%*	*2.40%*	*5.75%*	*-*	*-*	*19.22%*	*(5.61%)*	*13.64%*	*7.73%*	*(1.80%)*

Morningstar Rating: ****

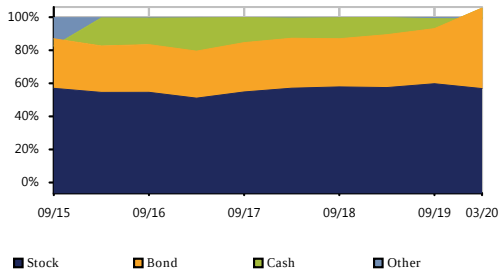
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

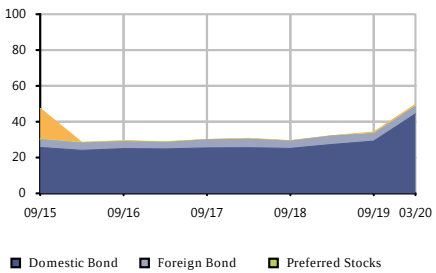
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



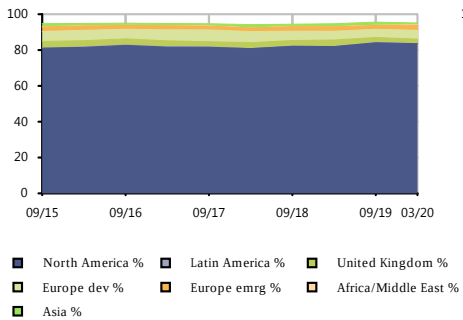
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



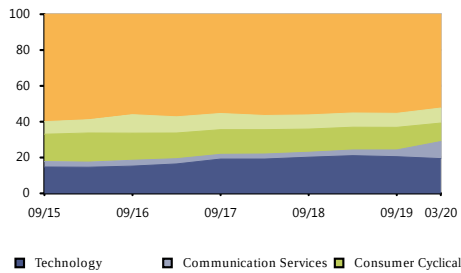
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

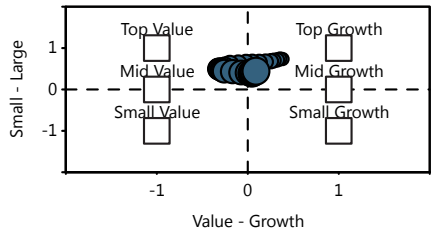


Sector Distribution

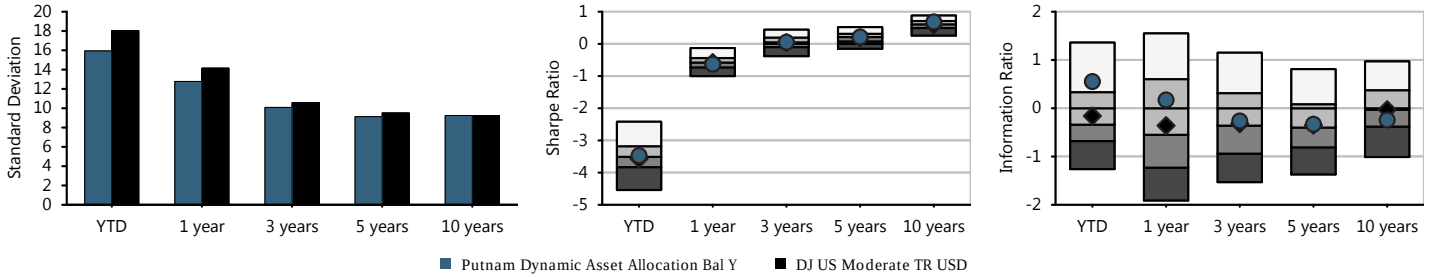
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PABYX
Category	Allocation--50% to 70% Equity
Net Assets(This Class $mn)	2,625 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 07,1994

Fee And Expenses

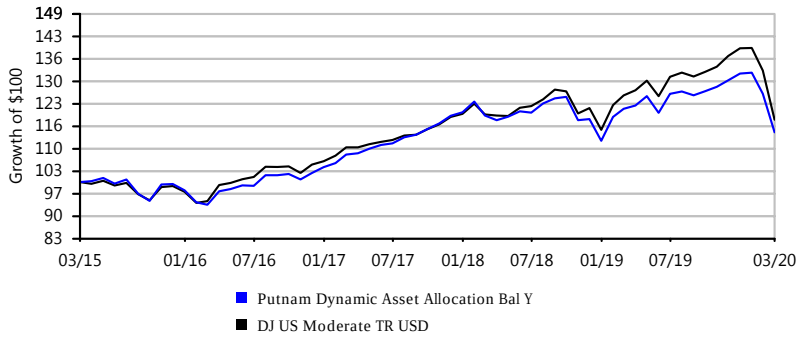
Expense Ratio	0.72
Gross Expense Ratio	0.72
Prospectus Net Expense Ratio	0.73
Prospectus Gross Expense Ratio	0.73
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Gsglpwdl R Us0001m P 12...	5.91
Gsglpwds P Us0001m R 12...	-5.61
2 Year Treasury Note Fu...	5.23
5 Year Treasury Note Fu...	5.11
E-mini S&P 500 Future M...	-4.48
E-mini Russell 2000 Ind...	3.91
Government National Mor...	3.39
Cgputql2 R Us0003m P 11...	3.06
Ultra US Treasury Bond ...	2.73
Ru10intr P Us0003m R 11...	-2.66

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

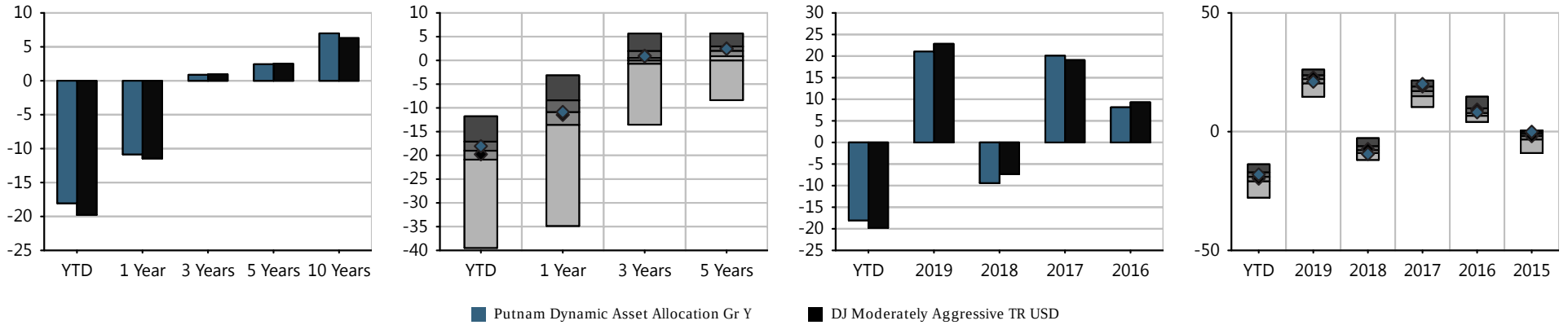
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	-10.85%	0.87%	2.44%	0.00	0.16	-0.05	-0.04	17.83	0.82%	6.00	0.99
	Peer Group Scoring	*-11.75%*	*0.00%*	*1.66%*	*-0.05*	*0.11*	*-0.20*	*-0.22*	*9.98*	*1.12%*	*8.01*	*0.96*
	Criteria Peer Ranking	50	46	38	42	40	46	39	9	31	24	44

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 2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Gr Y	(18.06%)	(18.06%)	(10.85%)	0.87%	2.44%	6.98%	7.16%	02/08/1994	21.05%	(9.41%)	20.08%	8.14%	(0.06%)
DJ Moderately Aggressive TR USD	*(19.77%)*	*(19.77%)*	*(11.46%)*	*0.97%*	*2.52%*	*6.29%*	*-*	*-*	*22.84%*	*(7.33%)*	*19.08%*	*9.31%*	*(1.89%)*
Morningstar Allocation--70% to 85% Equity	*(19.68%)*	*(19.68%)*	*(11.75%)*	*0.00%*	*1.66%*	*5.80%*	*-*	*-*	*21.47%*	*(7.73%)*	*16.45%*	*8.41%*	*(2.53%)*

Morningstar Rating: ****

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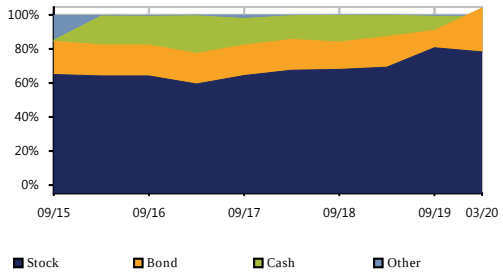
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

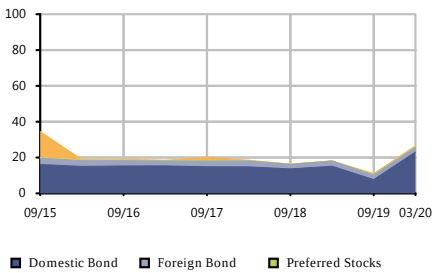
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



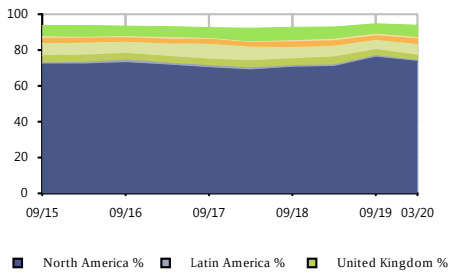
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



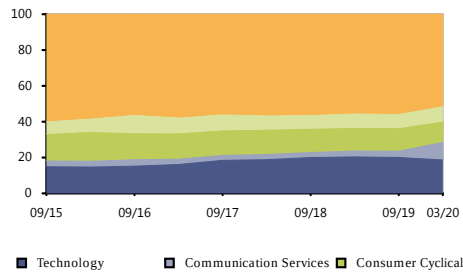
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

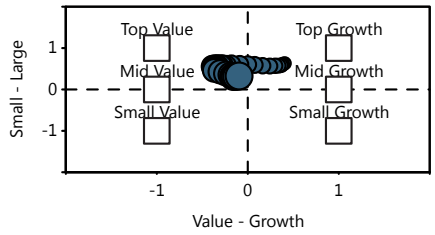


Sector Distribution

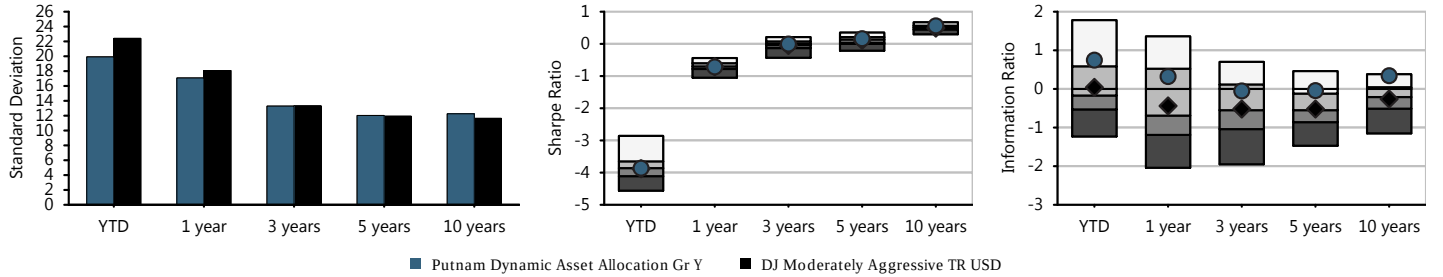
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class $mn)	2,657 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 08,1994

Fee And Expenses

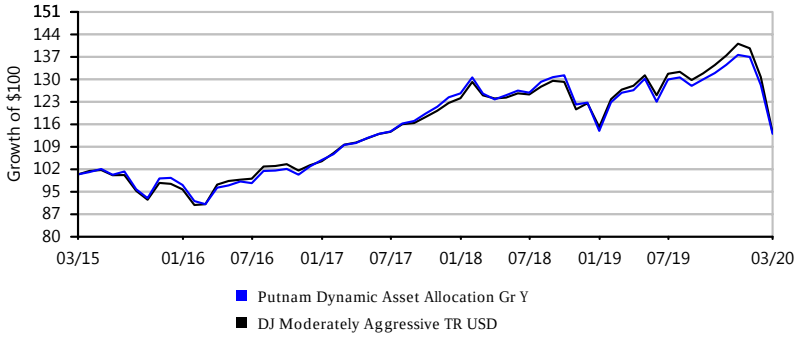
Expense Ratio	0.81
Gross Expense Ratio	0.81
Prospectus Net Expense Ratio	0.82
Prospectus Gross Expense Ratio	0.82
Actual 12b1	0.00
Management Fee	0.59

Top 10 Holdings (%)

Gsglpwdl R Us0001m P 12...	6.01
Gsglpwds P Us0001m R 12...	-5.71
E-mini Russell 2000 Ind...	4.77
Cgputql2 R Us0003m P 11...	3.06
Ru10intr P Us0003m R 11...	-2.66
Apple Inc	2.45
2 Year Treasury Note Fu...	2.33
E-mini S&P MidCap 400 F...	2.18
5 Year Treasury Note Fu...	2.10
E-mini S&P 500 Future M...	2.04

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



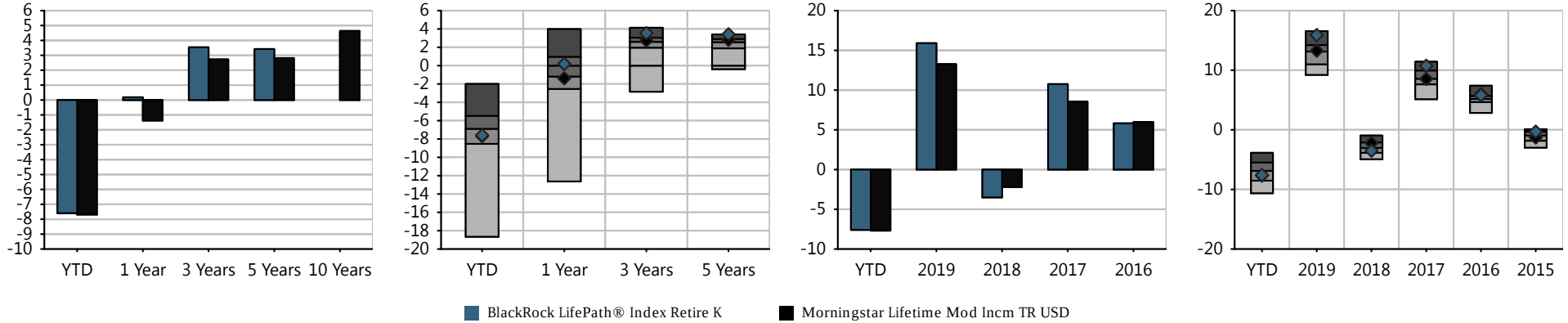
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
93 Passing	Criteria Scoring	0.19%	3.54%	3.42%	8.30	0.29	0.41	0.75	0.54	8.84	0.09%	1.04
	Peer Group Scoring	*-1.12%*	*2.36%*	*2.32%*	*8.10*	*0.14*	*0.25*	*-0.14*	*-0.26*	*8.53*	*0.76%*	*0.98*
	Criteria Peer Ranking	39	6	1	57	18	13	3	1	47	2	25

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index Retire K	(7.59%)	(7.59%)	0.19%	3.54%	3.42%	-	4.64%	05/31/2011	15.90%	(3.50%)	10.75%	5.82%	(0.31%)
Morningstar Lifetime Mod Incm TR USD	*(7.69%)*	*(7.69%)*	*(1.38%)*	*2.73%*	*2.82%*	*-*	*-*	*-*	*13.27%*	*(2.20%)*	*8.55%*	*5.98%*	*(1.30%)*
Morningstar Target-Date Retirement	*(7.27%)*	*(7.27%)*	*(1.12%)*	*2.36%*	*2.32%*	*4.05%*	*-*	*-*	*12.85%*	*(3.11%)*	*8.58%*	*5.13%*	*(1.14%)*

Morningstar Rating: ***

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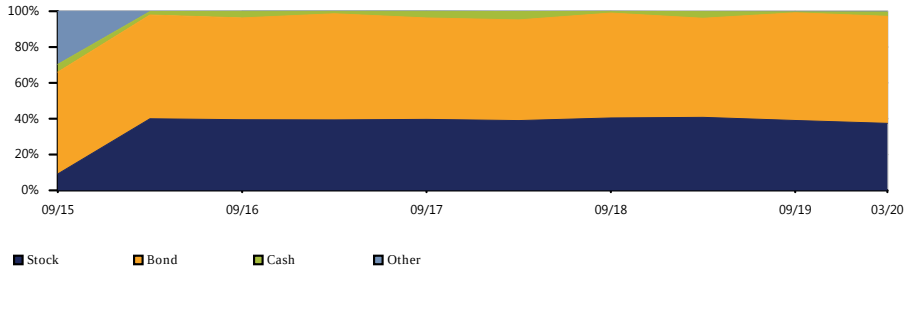
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BlackRock LifePath® Index Retire K | Fund Fact Sheet

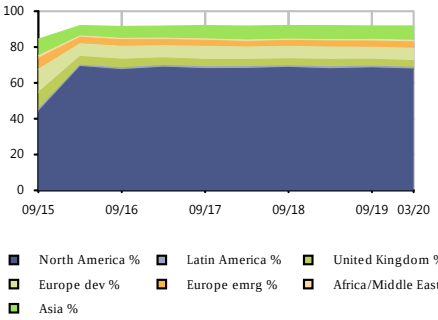
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



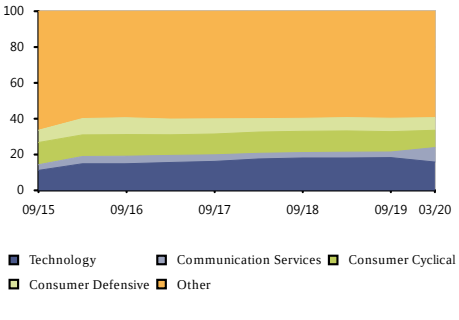
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020



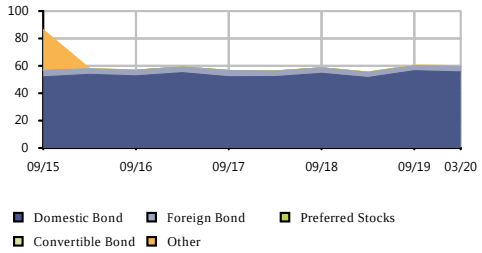
Sector Distribution

Time Period: 04/30/2015 - 03/31/2020

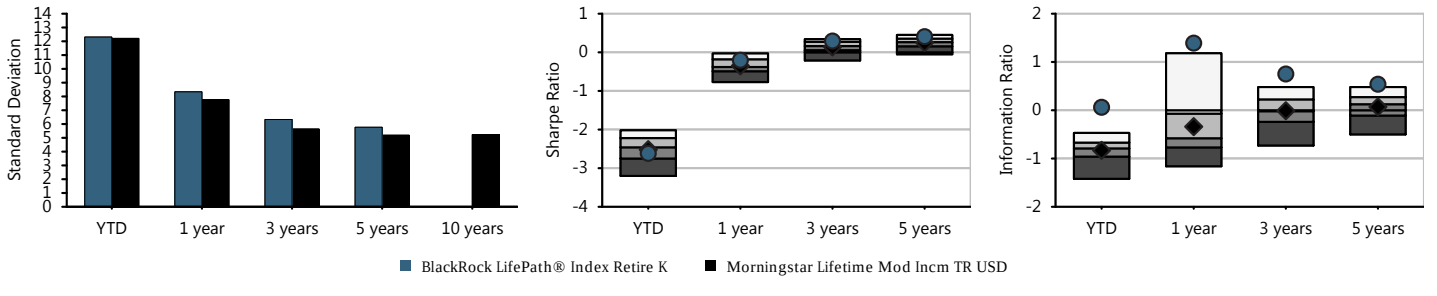


Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

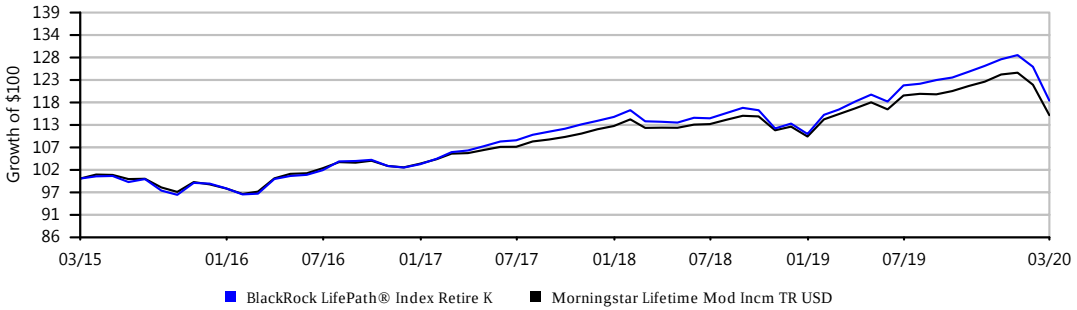
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class $mn)	7,117 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



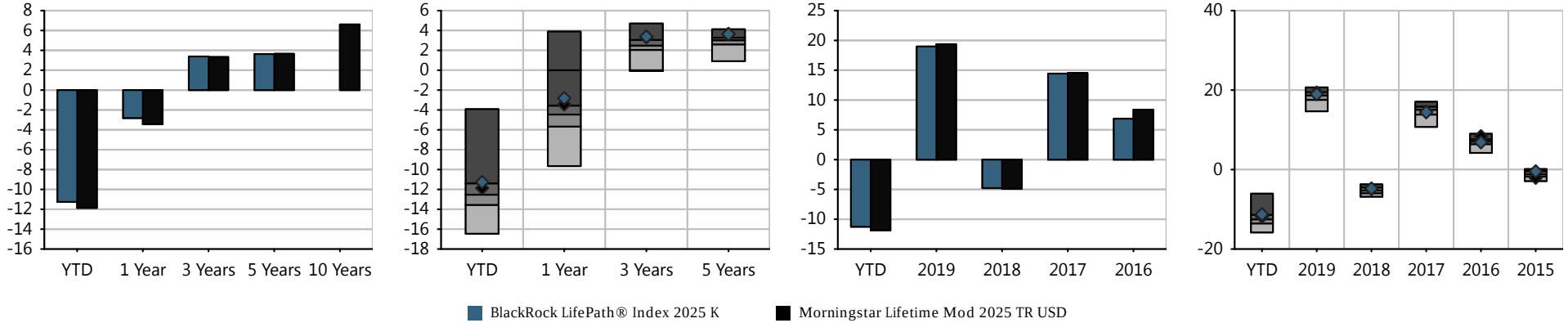
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
98 Passing	Criteria Scoring	-2.82%	3.38%	3.63%	11.45	0.22	0.34	0.09	-0.03	8.84	0.09%	1.01
	Peer Group Scoring	*-4.31%*	*2.54%*	*2.91%*	*12.65*	*0.13*	*0.24*	*-0.59*	*-0.48*	*7.60*	*0.73%*	*0.94*
	Criteria Peer Ranking	13	16	10	18	18	9	17	10	33	2	11

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2025 K	(11.26%)	(11.26%)	(2.82%)	3.38%	3.63%	-	5.29%	05/31/2011	18.98%	(4.78%)	14.43%	6.87%	(0.45%)
Morningstar Lifetime Mod 2025 TR USD	*(11.86%)*	*(11.86%)*	*(3.44%)*	*3.33%*	*3.66%*	*-*	*-*	*-*	*19.36%*	*(4.90%)*	*14.54%*	*8.39%*	*(2.06%)*
Morningstar Target-Date 2025	*(12.19%)*	*(12.19%)*	*(4.31%)*	*2.54%*	*2.91%*	*5.86%*	*-*	*-*	*18.27%*	*(5.28%)*	*14.63%*	*6.86%*	*(1.26%)*

Morningstar Rating: ***

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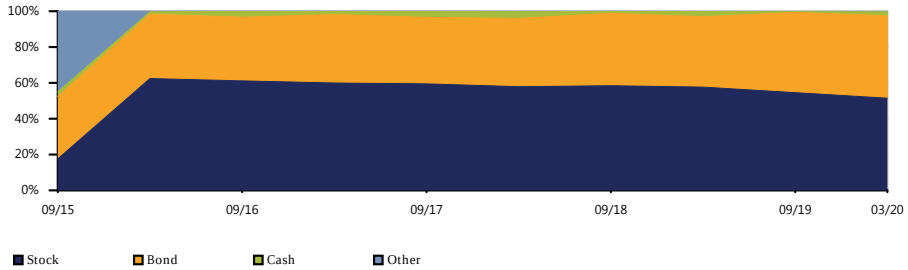
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2025 K | FUND FACT SHEET

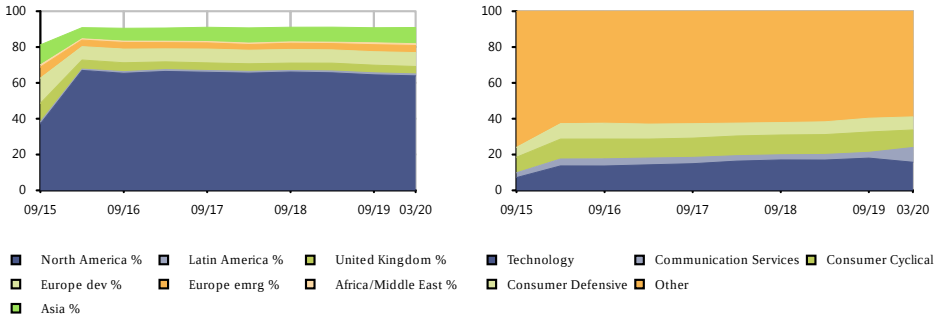
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

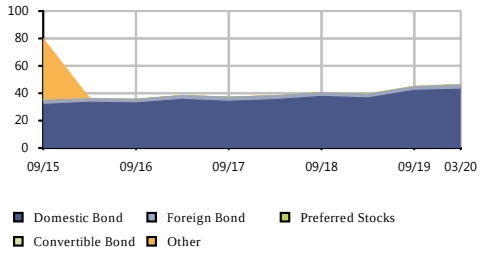


Sector Distribution

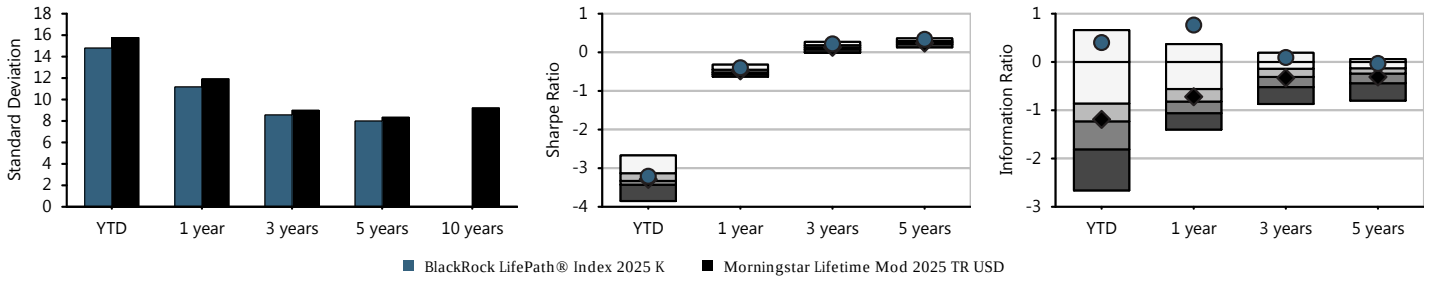
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

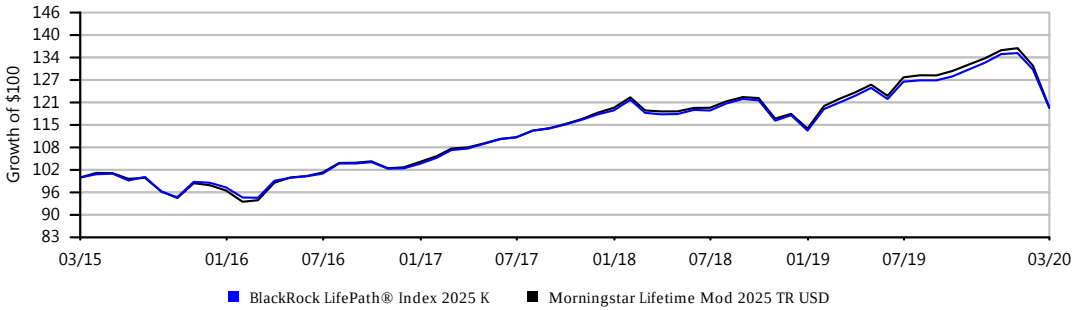
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class $mn)	4,190 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



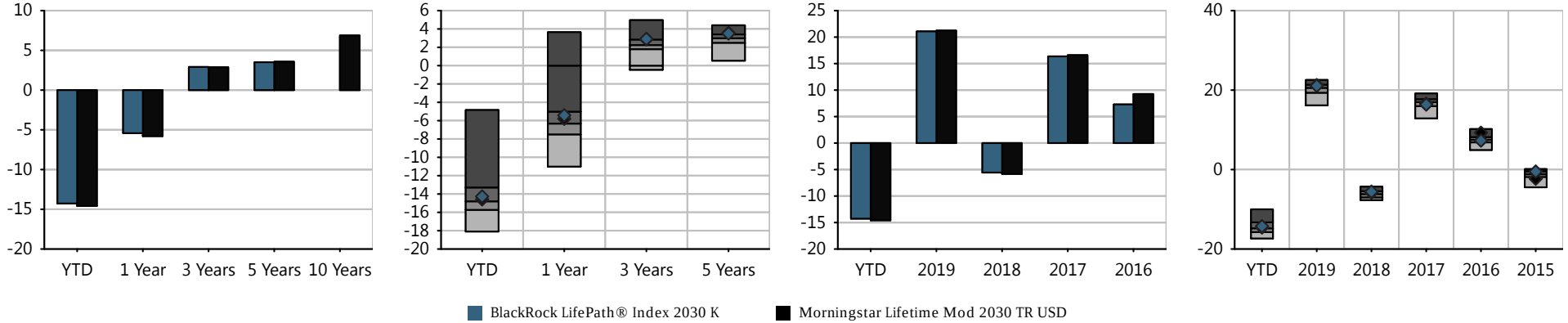
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	-5.42%	2.91%	3.51%	14.27	0.15	0.29	0.07	-0.07	8.84	0.09%	1.00
	Peer Group Scoring	*-5.98%*	*2.30%*	*2.93%*	*14.63*	*0.10*	*0.22*	*-0.43*	*-0.39*	*7.76*	*0.76%*	*0.95*
	Criteria Peer Ranking	30	21	21	34	20	16	19	22	36	2	19

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2030 K	(14.27%)	(14.27%)	(5.42%)	2.91%	3.51%	-	5.40%	05/31/2011	21.08%	(5.56%)	16.36%	7.29%	(0.50%)
Morningstar Lifetime Mod 2030 TR USD	*(14.58%)*	*(14.58%)*	*(5.79%)*	*2.87%*	*3.57%*	*-*	*-*	*-*	*21.24%*	*(5.82%)*	*16.59%*	*9.26%*	*(2.30%)*
Morningstar Target-Date 2030	*(14.26%)*	*(14.26%)*	*(5.98%)*	*2.30%*	*2.93%*	*6.03%*	*-*	*-*	*20.09%*	*(6.18%)*	*16.57%*	*7.42%*	*(1.40%)*

Morningstar Rating: ****

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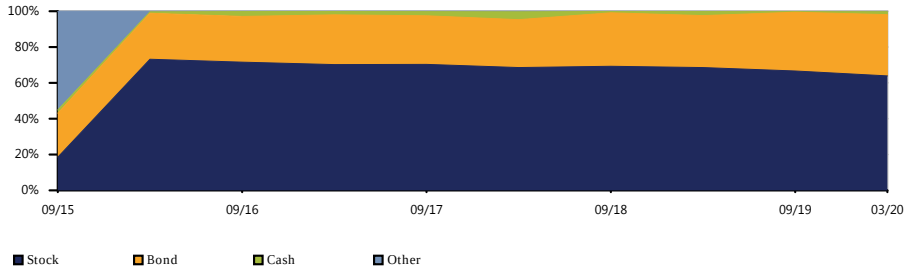
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2030 K | FUND FACT SHEET

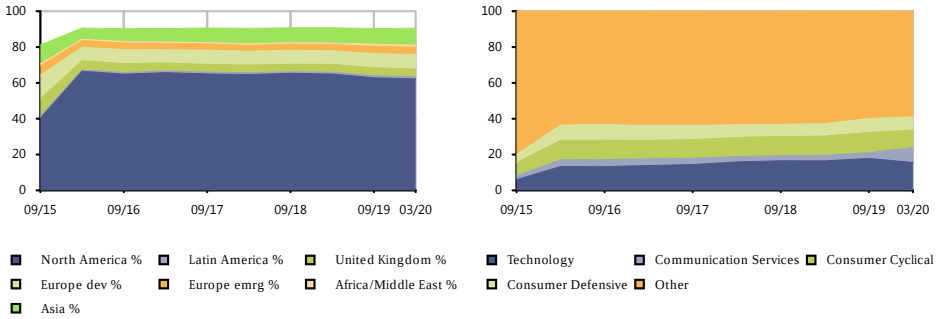
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

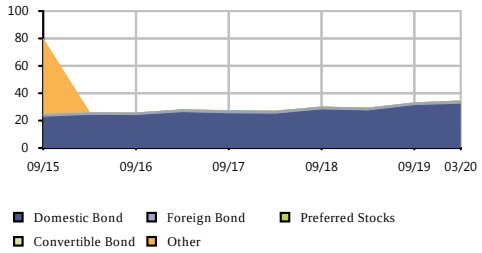


Sector Distribution

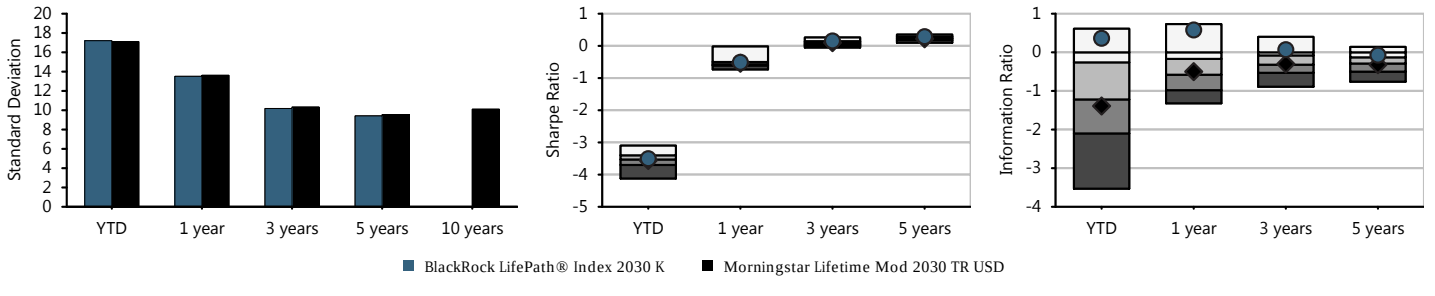
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

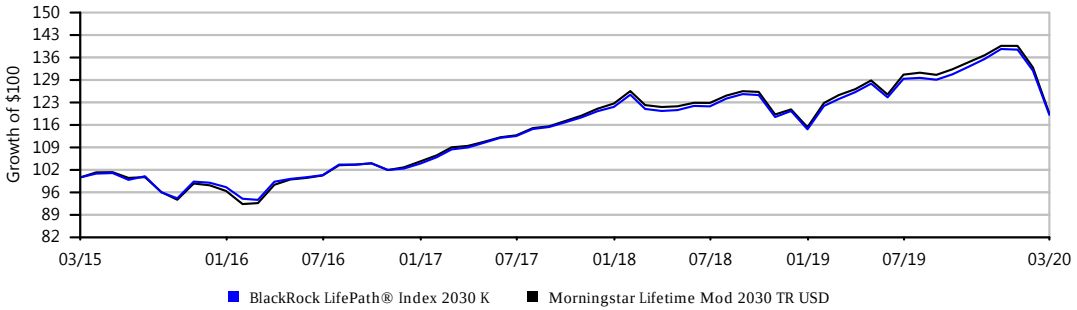
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class $mn)	6,803 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



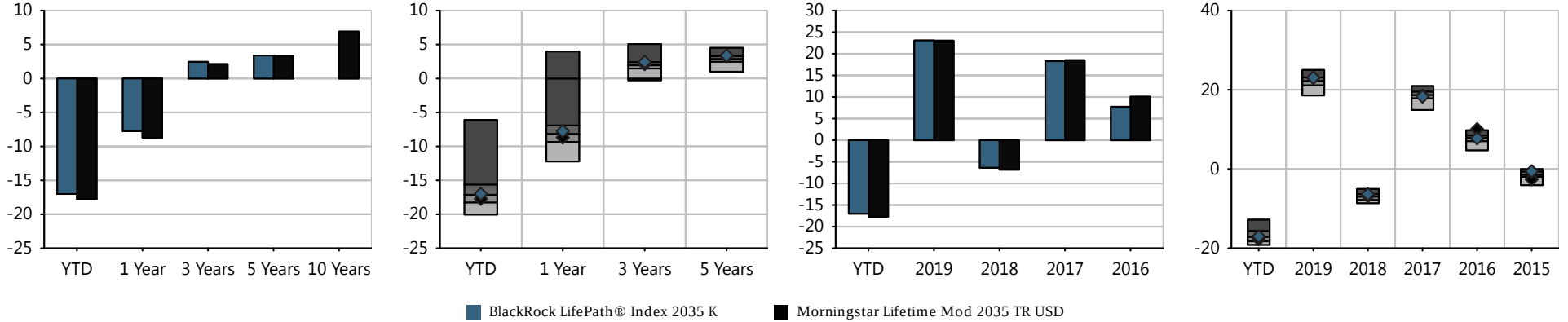
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	-7.76%	2.45%	3.39%	17.01	0.11	0.25	0.48	0.09	8.84	0.09%	1.01
	Peer Group Scoring	*-7.75%*	*2.01%*	*2.86%*	*16.89*	*0.08*	*0.21*	*-0.15*	*-0.28*	*7.55*	*0.75%*	*0.98*
	Criteria Peer Ranking	44	24	21	44	24	18	21	18	32	2	21

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2035 K	(17.01%)	(17.01%)	(7.76%)	2.45%	3.39%	-	5.48%	05/31/2011	23.08%	(6.36%)	18.29%	7.74%	(0.56%)
Morningstar Lifetime Mod 2035 TR USD	*(17.72%)*	*(17.72%)*	*(8.69%)*	*2.12%*	*3.29%*	*-*	*-*	*-*	*23.04%*	*(6.82%)*	*18.52%*	*10.07%*	*(2.58%)*
Morningstar Target-Date 2035	*(16.56%)*	*(16.56%)*	*(7.75%)*	*2.01%*	*2.86%*	*6.30%*	*-*	*-*	*22.06%*	*(7.01%)*	*18.47%*	*7.69%*	*(1.52%)*

Morningstar Rating: ****

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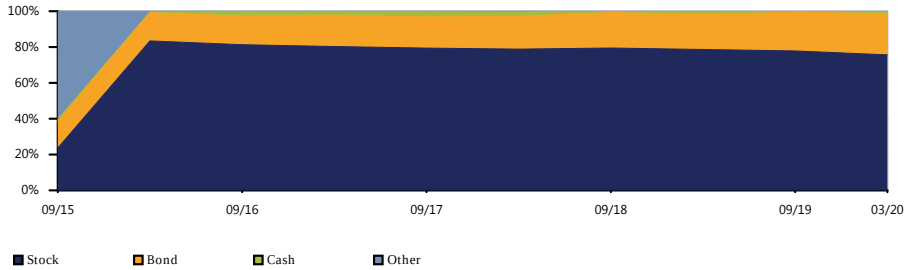
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2035 K | FUND FACT SHEET

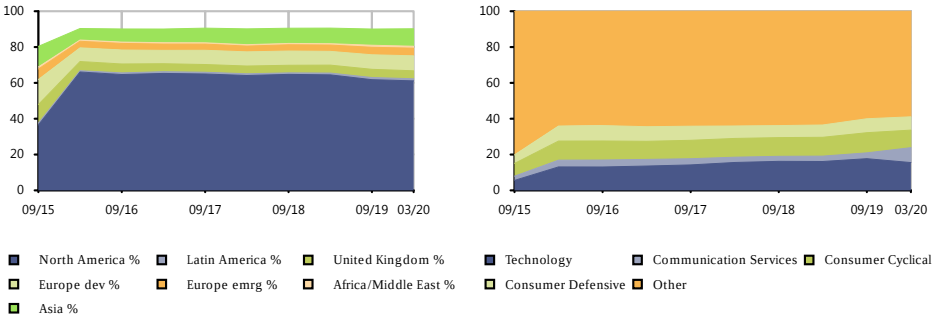
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

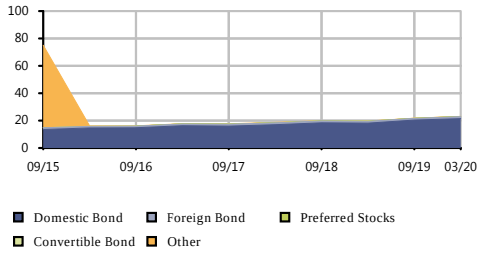


Sector Distribution

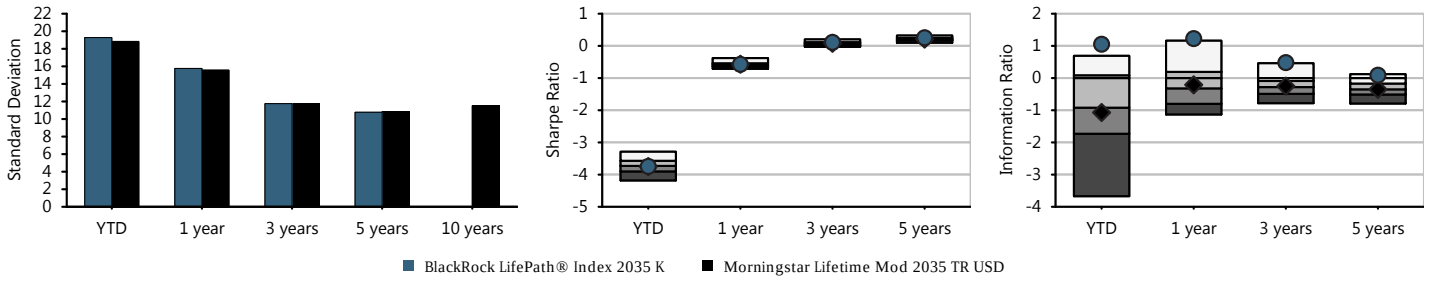
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

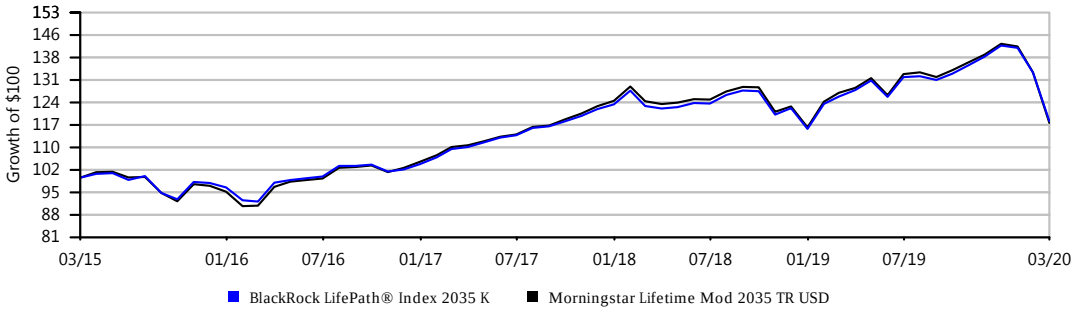
Ticker	LIJKX
Category	Target-Date 2035
Net Assets(This Class $mn)	3,605 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

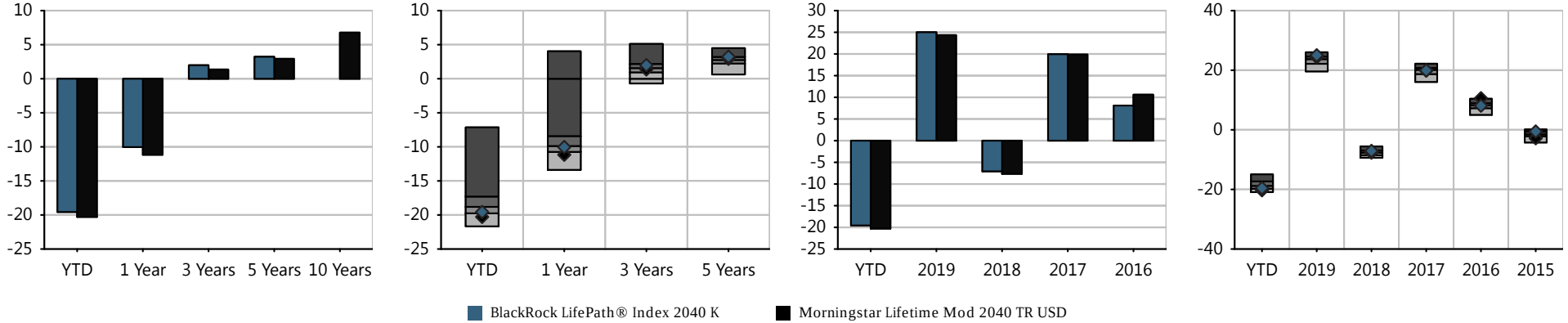
BLACKROCK LIFEPATH® INDEX 2040 K | FUND FACT SHEET

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	-10.03%	1.98%	3.23%	19.56	0.08	0.23	0.77	0.24	8.84	0.09%	1.02
	Peer Group Scoring	*-9.31%*	*1.59%*	*2.70%*	*18.53*	*0.05*	*0.19*	*0.07*	*-0.12*	*7.94*	*0.78%*	*1.00*
	Criteria Peer Ranking	53	31	23	68	30	23	16	19	37	2	28

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2040 K	(19.56%)	(19.56%)	(10.03%)	1.98%	3.23%	-	5.54%	05/31/2011	25.01%	(7.08%)	19.95%	8.10%	(0.56%)
Morningstar Lifetime Mod 2040 TR USD	*(20.29%)*	*(20.29%)*	*(11.16%)*	*1.36%*	*2.93%*	*-*	*-*	*-*	*24.35%*	*(7.65%)*	*19.87%*	*10.61%*	*(2.83%)*
Morningstar Target-Date 2040	*(18.27%)*	*(18.27%)*	*(9.31%)*	*1.59%*	*2.70%*	*6.25%*	*-*	*-*	*23.21%*	*(7.68%)*	*19.54%*	*8.04%*	*(1.57%)*

Morningstar Rating: ****

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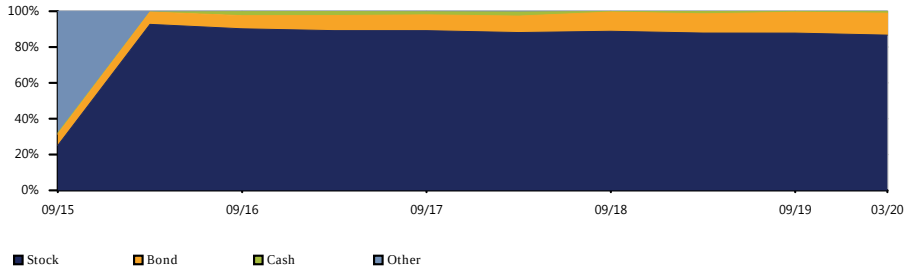
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

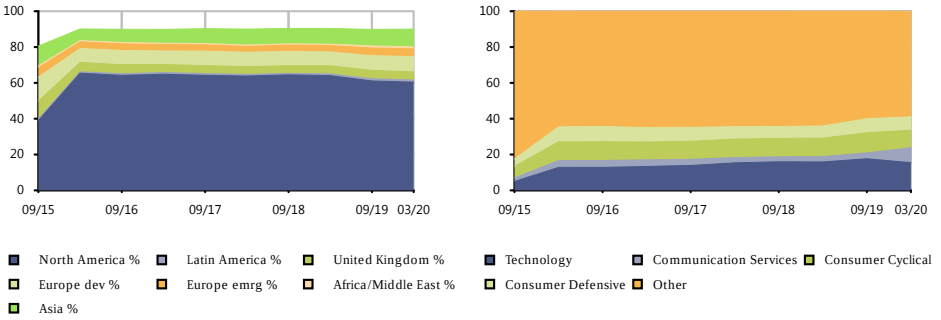
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

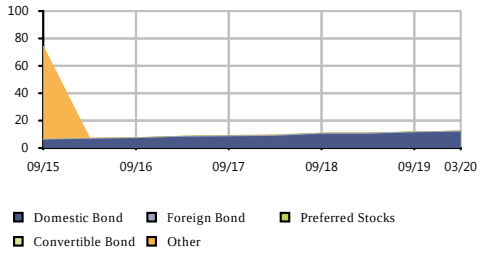


Sector Distribution

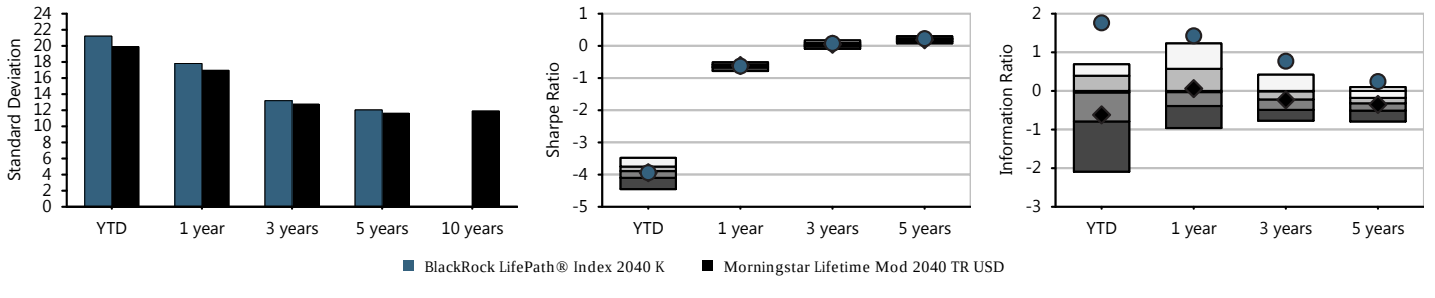
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

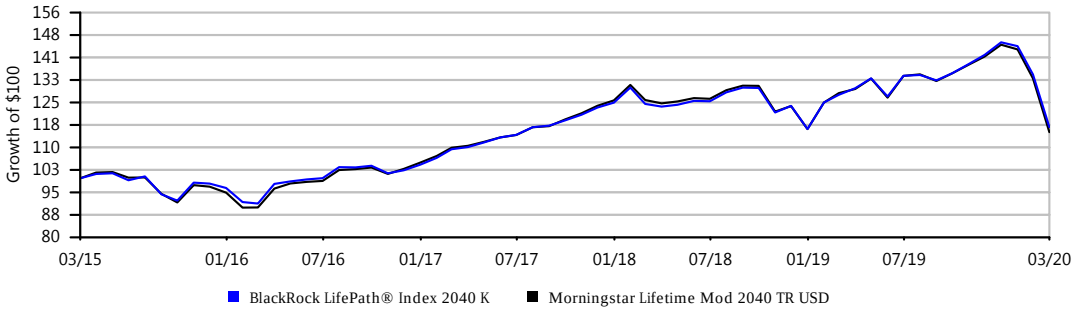
Ticker	LIKKX
Category	Target-Date 2040
Net Assets(This Class $mn)	5,134 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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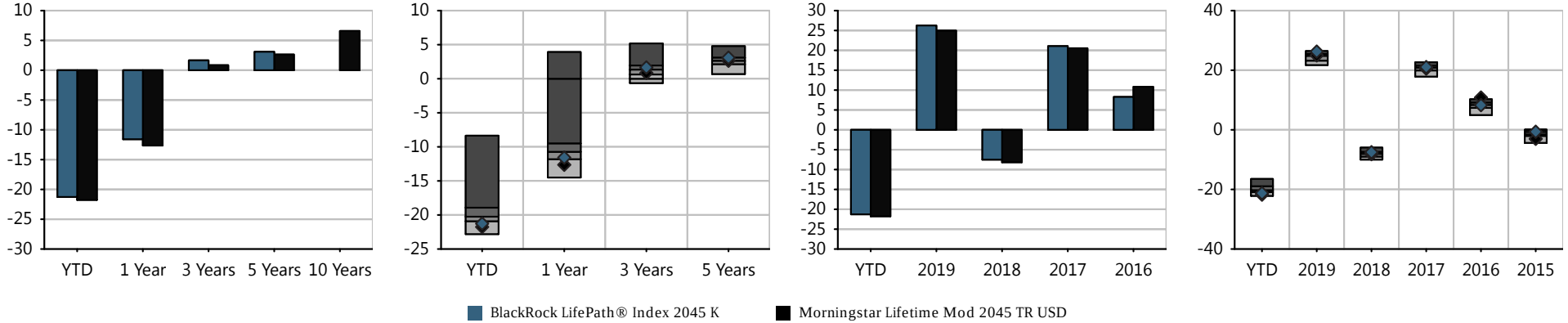
IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
84 Passing	Criteria Scoring	-11.58%	1.66%	3.09%	21.27	0.06	0.21	0.98	0.35	8.84	0.09%	1.03
	Peer Group Scoring	*-10.36%*	*1.37%*	*2.62%*	*19.82*	*0.04*	*0.18*	*0.24*	*-0.02*	*7.50*	*0.76%*	*1.01*
	Criteria Peer Ranking	70	36	23	80	35	28	9	19	32	2	28

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2045 K	(21.27%)	(21.27%)	(11.58%)	1.66%	3.09%	-	5.57%	05/31/2011	26.25%	(7.50%)	21.07%	8.28%	(0.64%)
Morningstar Lifetime Mod 2045 TR USD	*(21.76%)*	*(21.76%)*	*(12.64%)*	*0.84%*	*2.63%*	*-*	*-*	*-*	*24.97%*	*(8.17%)*	*20.53%*	*10.84%*	*(3.03%)*
Morningstar Target-Date 2045	*(19.60%)*	*(19.60%)*	*(10.36%)*	*1.37%*	*2.62%*	*6.35%*	*-*	*-*	*24.38%*	*(8.14%)*	*20.54%*	*8.09%*	*(1.59%)*

Morningstar Rating: ****

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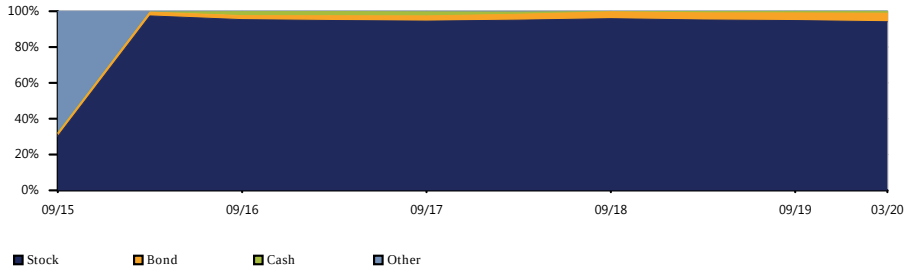
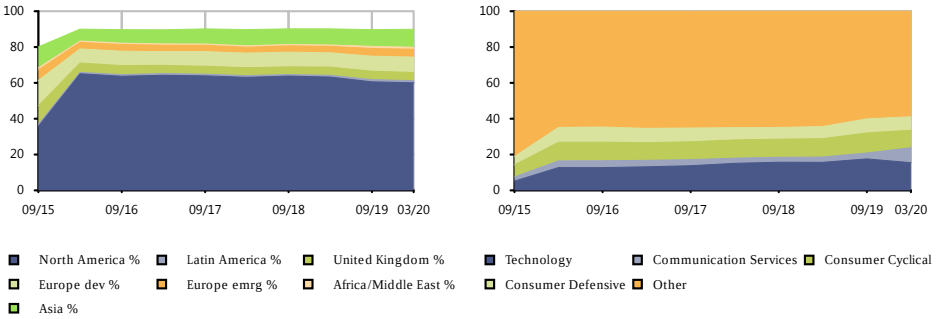
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

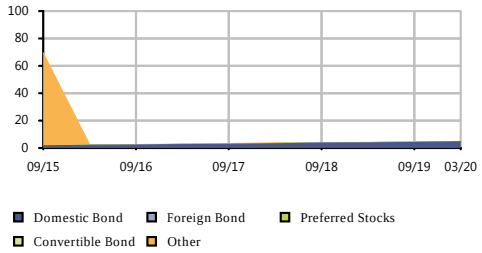


Sector Distribution

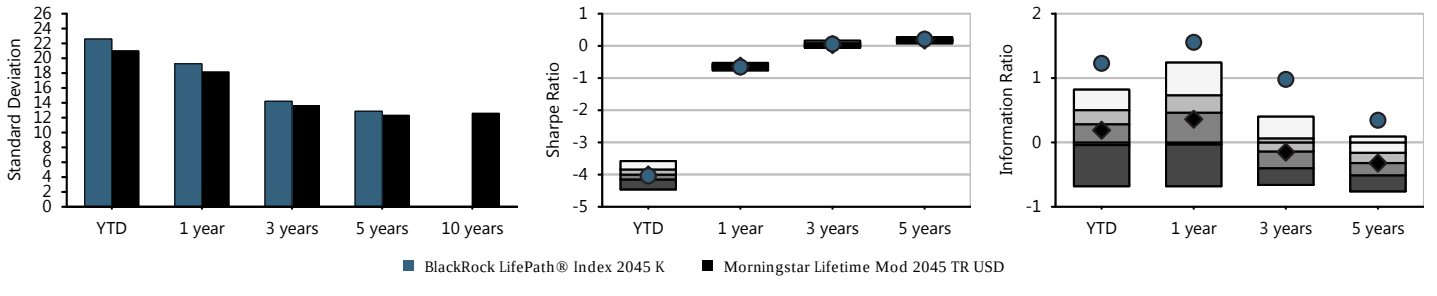
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

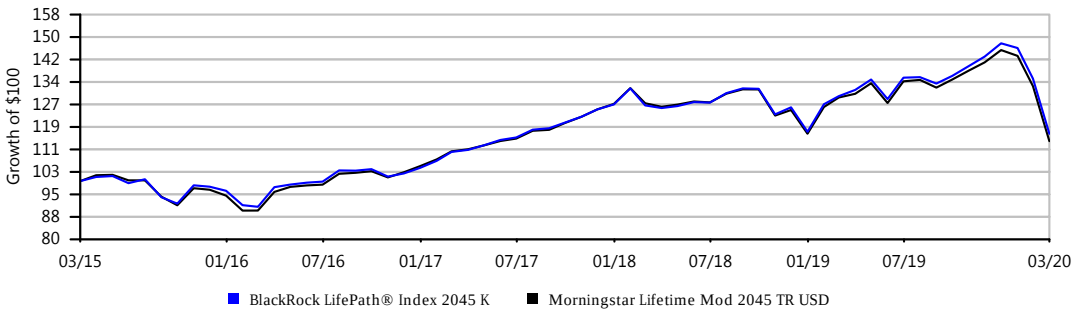
Ticker	LIHKX
Category	Target-Date 2045
Net Assets(This Class $mn)	2,525 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



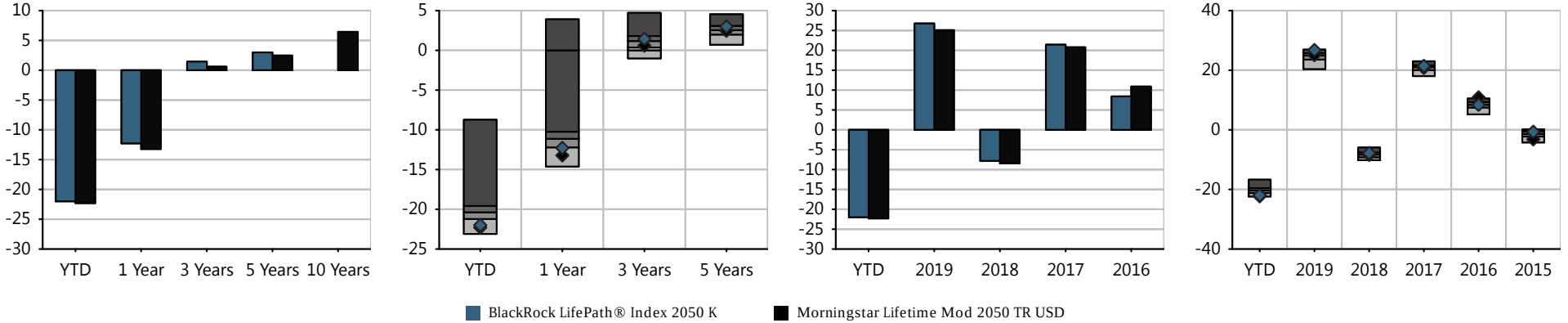
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	-12.28%	1.44%	2.99%	22.00	0.05	0.20	0.93	0.38	8.84	0.09%	1.03
	Peer Group Scoring	*-10.82%*	*1.17%*	*2.55%*	*20.22*	*0.02*	*0.17*	*0.30*	*0.05*	*7.59*	*0.79%*	*1.01*
	Criteria Peer Ranking	78	37	33	90	36	35	18	23	37	2	37

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2050 K	(22.00%)	(22.00%)	(12.28%)	1.44%	2.99%	-	5.63%	05/31/2011	26.77%	(7.82%)	21.43%	8.41%	(0.67%)
Morningstar Lifetime Mod 2050 TR USD	*(22.30%)*	*(22.30%)*	*(13.22%)*	*0.60%*	*2.47%*	*-*	*-*	*-*	*25.09%*	*(8.41%)*	*20.78%*	*10.89%*	*(3.19%)*
Morningstar Target-Date 2050	*(20.04%)*	*(20.04%)*	*(10.82%)*	*1.17%*	*2.55%*	*6.29%*	*-*	*-*	*24.57%*	*(8.38%)*	*20.69%*	*8.30%*	*(1.61%)*

Morningstar Rating: ***

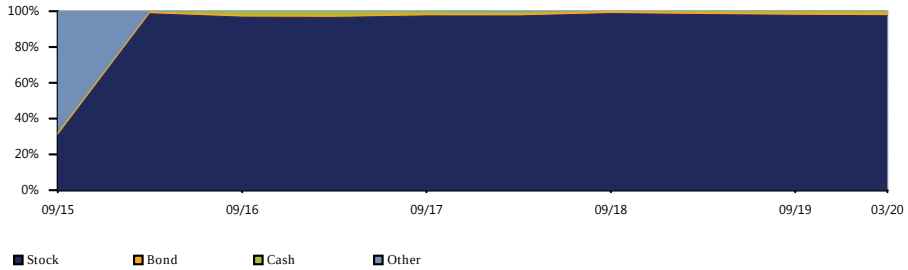
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

BLACKROCK LIFEPATH® INDEX 2050 K | FUND FACT SHEET

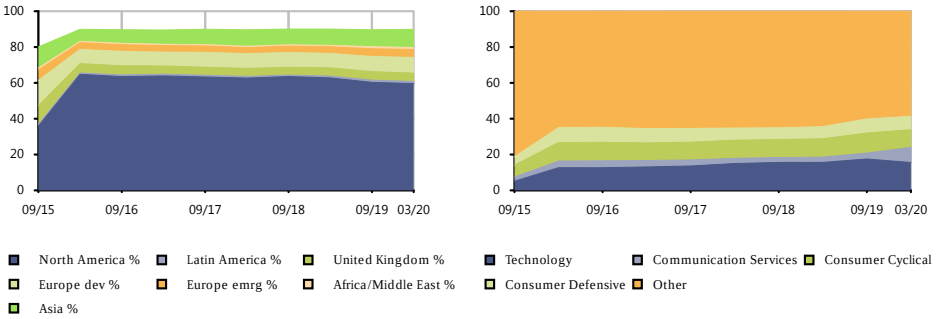
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

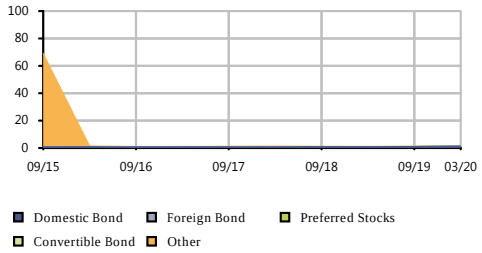


Sector Distribution

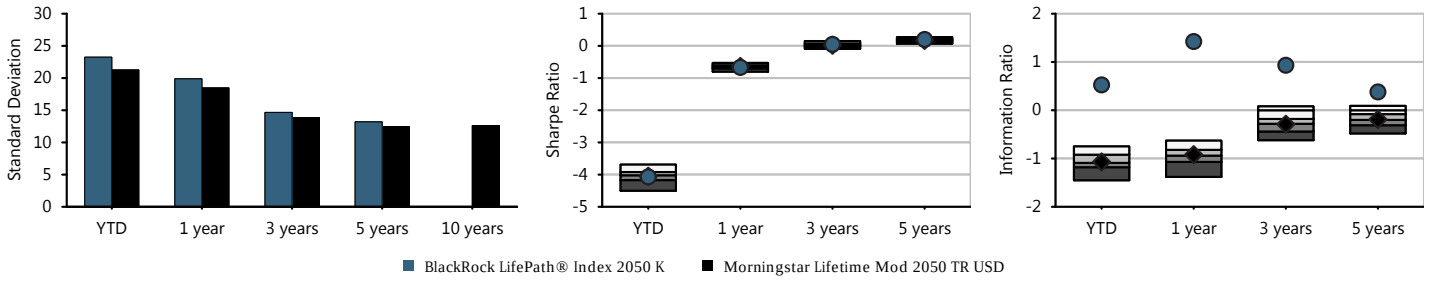
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

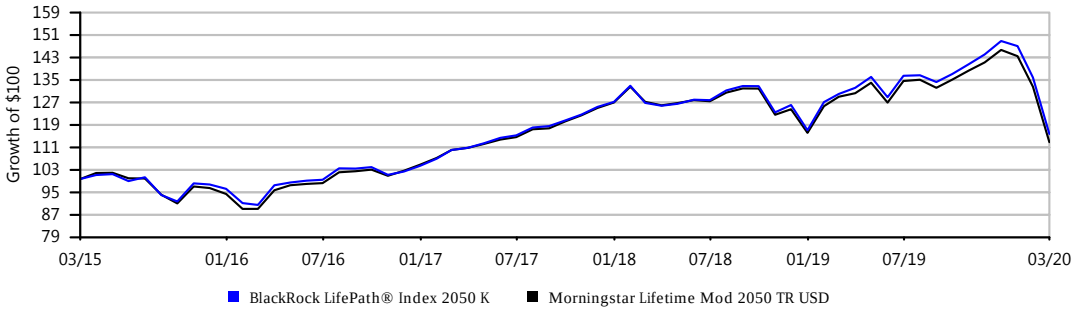
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class $mn)	2,613 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



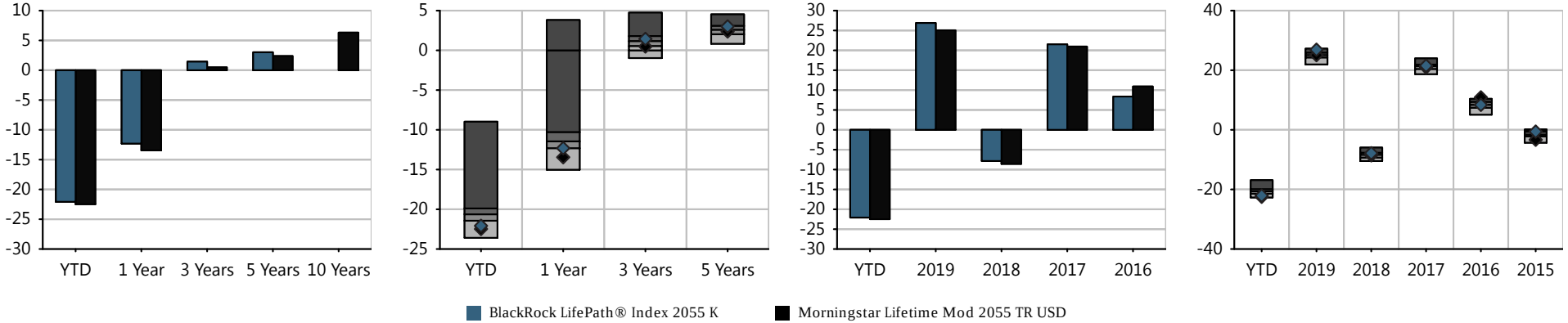
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	-12.31%	1.44%	3.01%	22.08	0.05	0.20	1.08	0.45	8.84	0.09%	1.04
	Peer Group Scoring	*-11.02%*	*1.19%*	*2.57%*	*20.62*	*0.03*	*0.17*	*0.37*	*0.09*	*6.36*	*0.76%*	*1.02*
	Criteria Peer Ranking	76	38	32	83	37	31	12	20	23	2	33

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2055 K	(22.08%)	(22.08%)	(12.31%)	1.44%	3.01%	-	5.76%	05/31/2011	26.89%	(7.85%)	21.51%	8.38%	(0.60%)
Morningstar Lifetime Mod 2055 TR USD	*(22.48%)*	*(22.48%)*	*(13.45%)*	*0.48%*	*2.38%*	*-*	*-*	*-*	*25.05%*	*(8.57%)*	*20.95%*	*10.90%*	*(3.34%)*
Morningstar Target-Date 2055	*(20.37%)*	*(20.37%)*	*(11.02%)*	*1.19%*	*2.57%*	*6.32%*	*-*	*-*	*24.94%*	*(8.43%)*	*21.11%*	*8.16%*	*(1.61%)*

Morningstar Rating: ***

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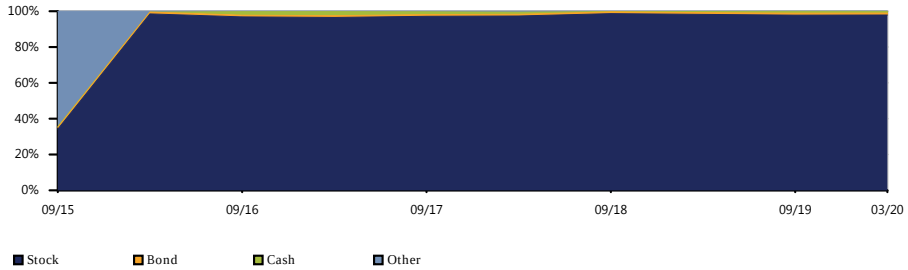
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BLACKROCK LIFEPATH® INDEX 2055 K | FUND FACT SHEET

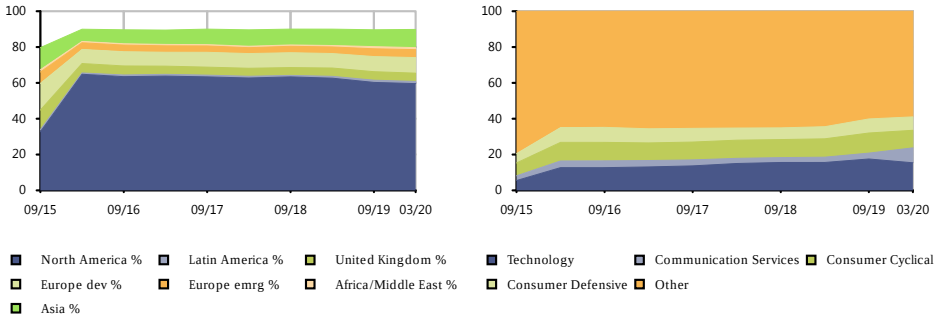
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

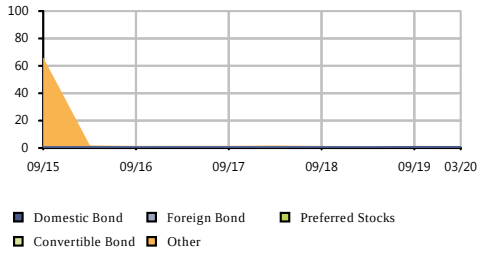


Sector Distribution

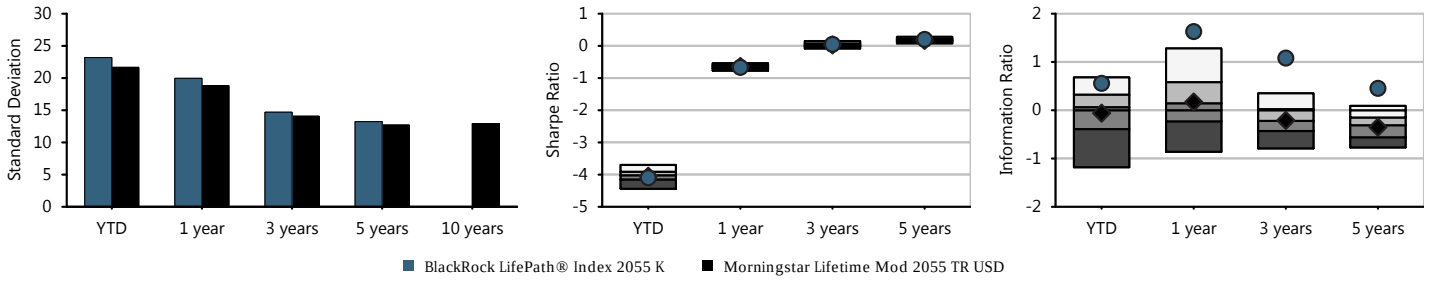
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

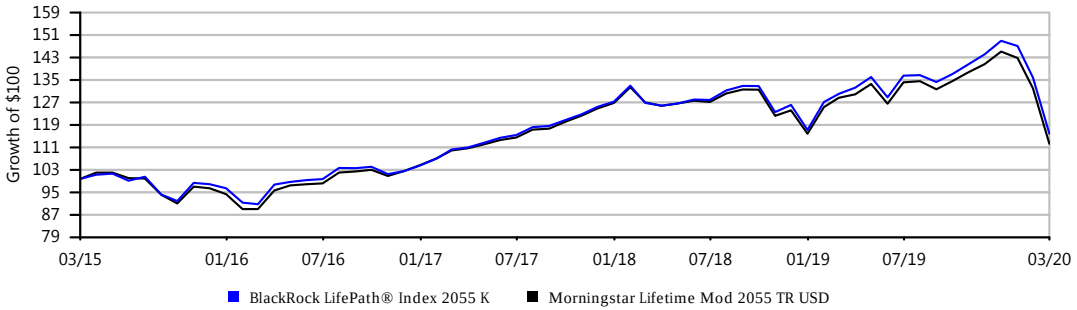
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class $mn)	1,303 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

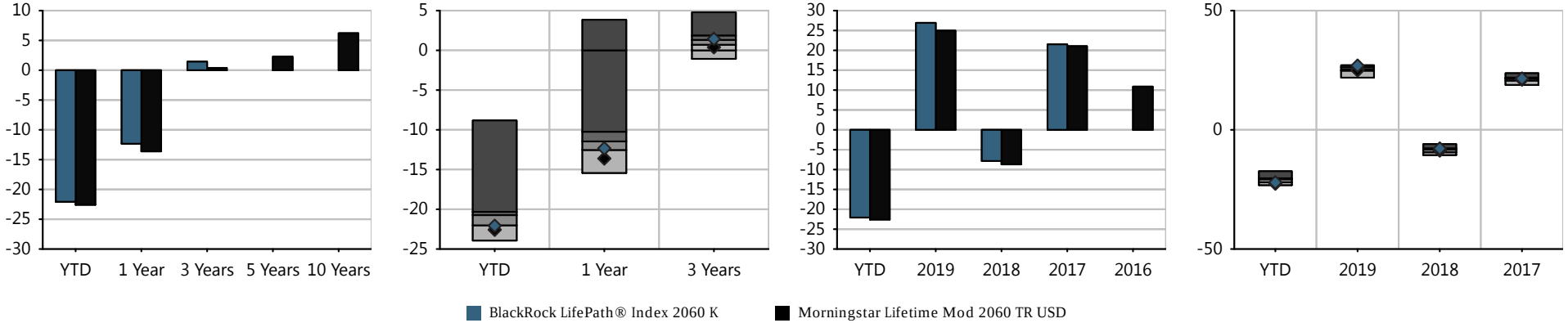
BLACKROCK LIFEPATH® INDEX 2060 K | FUND FACT SHEET

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
81 Passing	Criteria Scoring	-12.34%	1.44%	-	-	0.05	-	1.13	-	4.09	0.09%	-
	Peer Group Scoring	*-11.15%*	*1.31%*	*2.88%*	*20.54*	*0.04*	*0.20*	*0.49*	*0.33*	*2.99*	*0.75%*	*1.05*
	Criteria Peer Ranking	70	43	-	-	41	-	11	-	33	2	-

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2060 K	(22.07%)	(22.07%)	(12.34%)	1.44%	-	-	6.22%	02/29/2016	26.92%	(7.84%)	21.51%	-	-
Morningstar Lifetime Mod 2060 TR USD	*(22.58%)*	*(22.58%)*	*(13.61%)*	*0.39%*	*2.29%*	-	-	-	*24.96%*	*(8.69%)*	*21.06%*	*10.88%*	*(3.48%)*
Morningstar Target-Date 2060+	*(20.73%)*	*(20.73%)*	*(11.15%)*	*1.31%*	*2.88%*	-	-	-	*25.20%*	*(8.48%)*	*21.22%*	*8.06%*	*(1.00%)*

Morningstar Rating: ***

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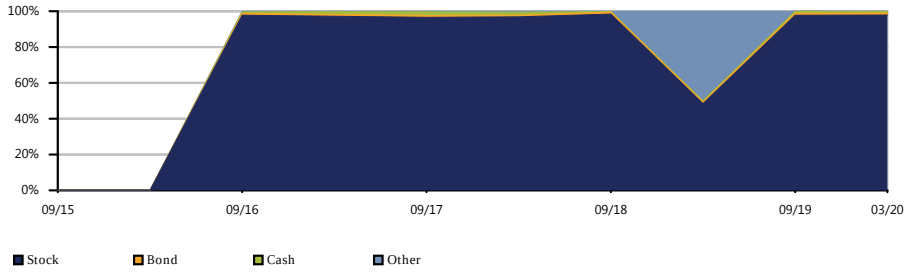
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

BlackRock LifePath® Index 2060 K | Fund Fact Sheet

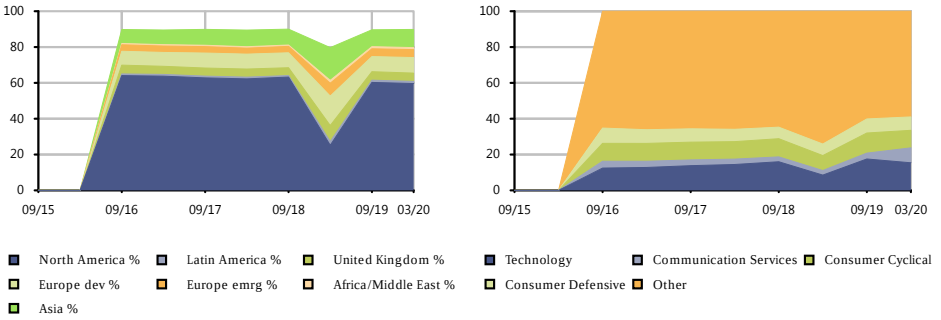
Historical Glidepath

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



Equity Regional Distribution

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

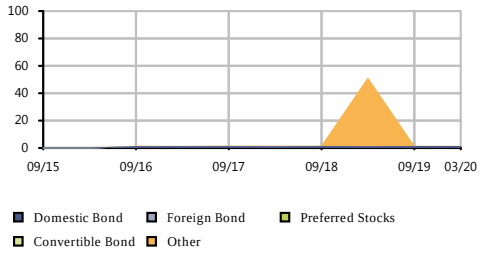


Sector Distribution

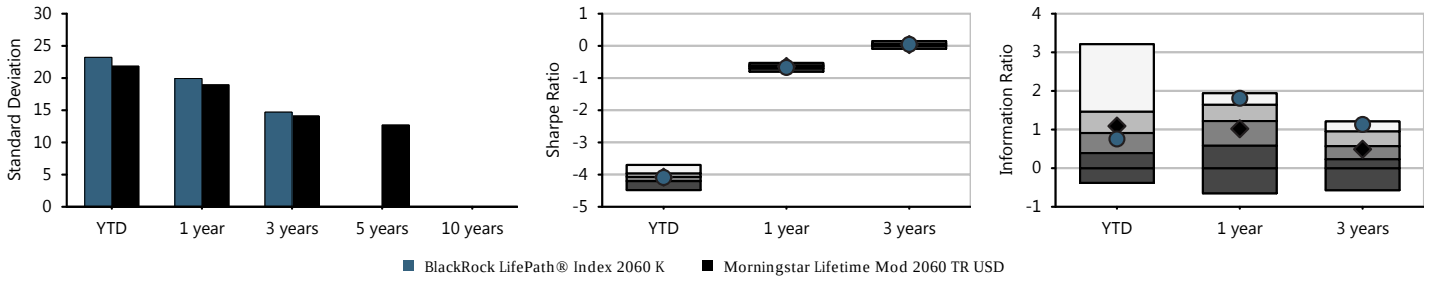
Time Period: 03/31/2016 - 03/31/2020

Bond Distribution

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



Risk/Return vs Peer Group



Fund Basics

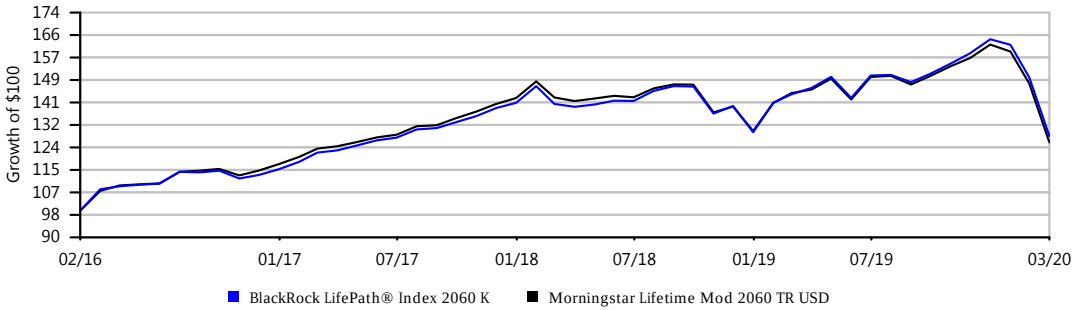
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class $mn)	391 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	4.09
Fund Inception	Feb 29,2016

Fee And Expenses

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

Cumulative Performance

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



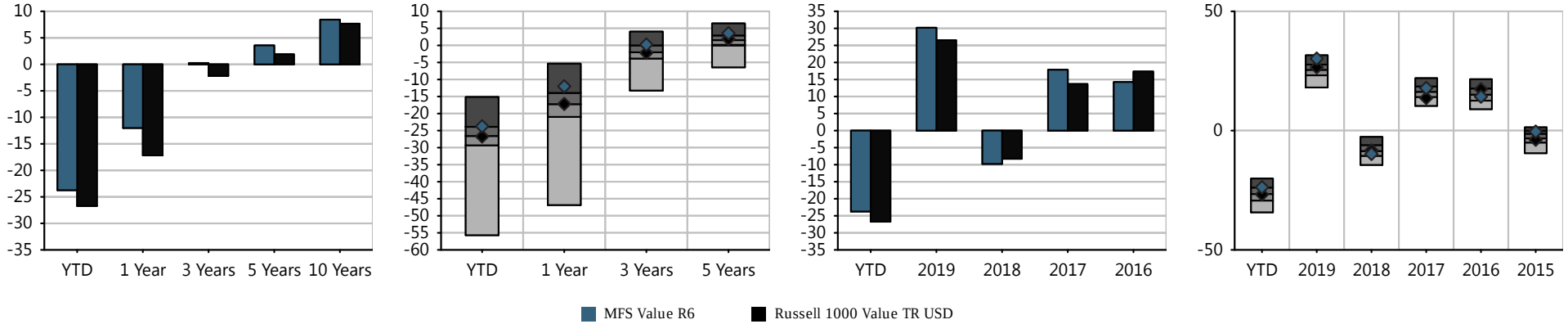
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
100 Passing	Criteria Scoring	-12.01%	0.25%	3.57%	-0.02	0.24	0.87	0.64	18.16	0.47%	7.59	1.10
	Peer Group Scoring	*-17.74%*	*-2.12%*	*1.40%*	*-0.14*	*0.10*	*0.04*	*-0.14*	*9.95*	*0.94%*	*12.63*	*0.99*
	Criteria Peer Ranking	12	23	17	22	17	16	10	13	14	22	17

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
MFS Value R6	(23.74%)	(23.74%)	(12.01%)	0.25%	3.57%	8.43%	9.01%	01/02/1996	30.18%	(9.78%)	17.86%	14.25%	(0.42%)
Russell 1000 Value TR USD	*(26.73%)*	*(26.73%)*	*(17.17%)*	*(2.18%)*	*1.90%*	*7.67%*	-	-	*26.54%*	*(8.27%)*	*13.66%*	*17.34%*	*(3.83%)*
Morningstar Large Value	*(26.76%)*	*(26.76%)*	*(17.74%)*	*(2.12%)*	*1.40%*	*6.90%*	-	-	*25.04%*	*(8.52%)*	*16.20%*	*15.15%*	*(3.47%)*

Morningstar Rating: ****

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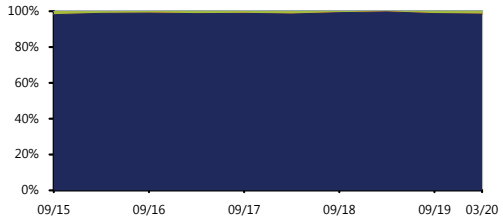
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MFS Value R6 | Fund Fact Sheet

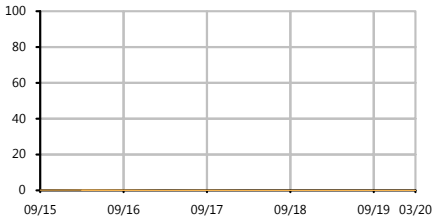
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



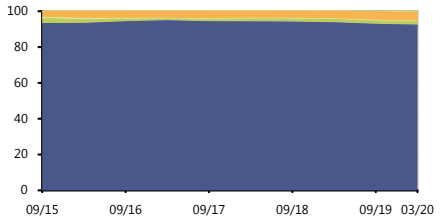
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



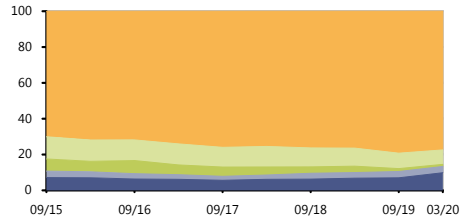
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

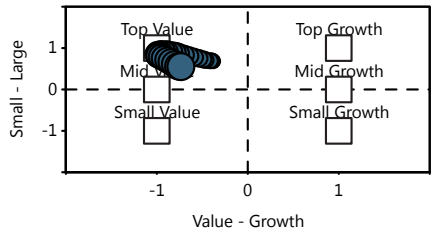


Sector Distribution

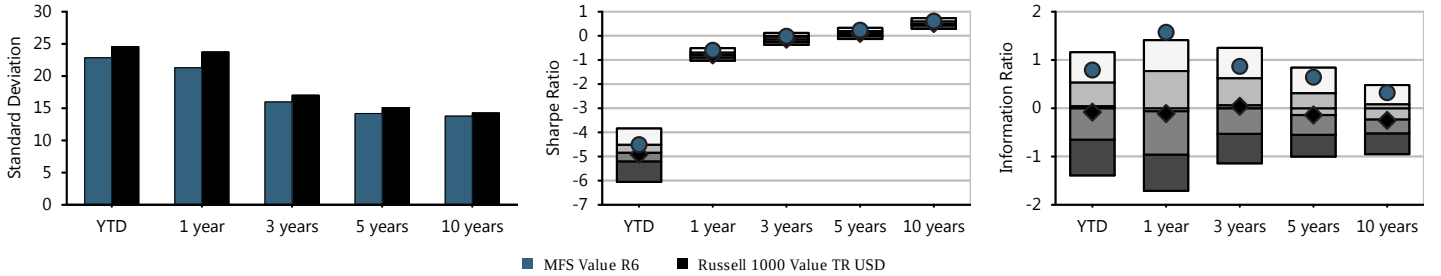
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEIKX
Category	Large Value
Net Assets(This Class $mn)	39,409 m
Net Assets(All Classes $mn)	0 m
Manager	Steven Gorham
Manager Tenure	18.16
Fund Inception	Jan 02,1996

Fee And Expenses

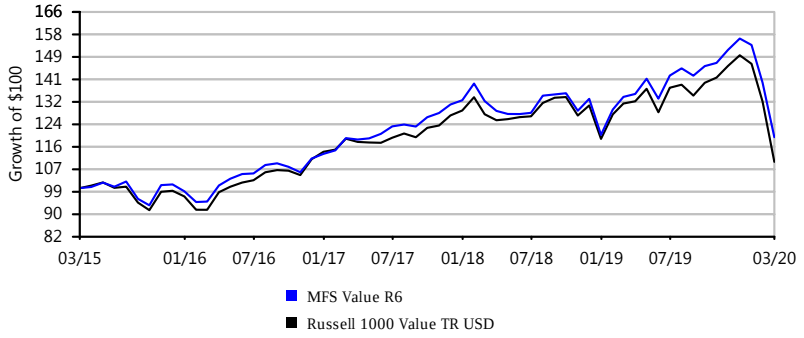
Expense Ratio	0.47
Gross Expense Ratio	0.48
Prospectus Net Expense Ratio	0.47
Prospectus Gross Expense Ratio	0.47
Actual 12b1	0.00
Management Fee	0.46

Top 10 Holdings (%)

JPMorgan Chase & Co	4.62
Johnson & Johnson	3.49
Medtronic PLC	2.88
Comcast Corp Class A	2.82
Accenture PLC Class A	2.63
Aon PLC	2.61
Duke Energy Corp	2.53
Honeywell International...	2.51
Northrop Grumman Corp	2.42
Citigroup Inc	2.41

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



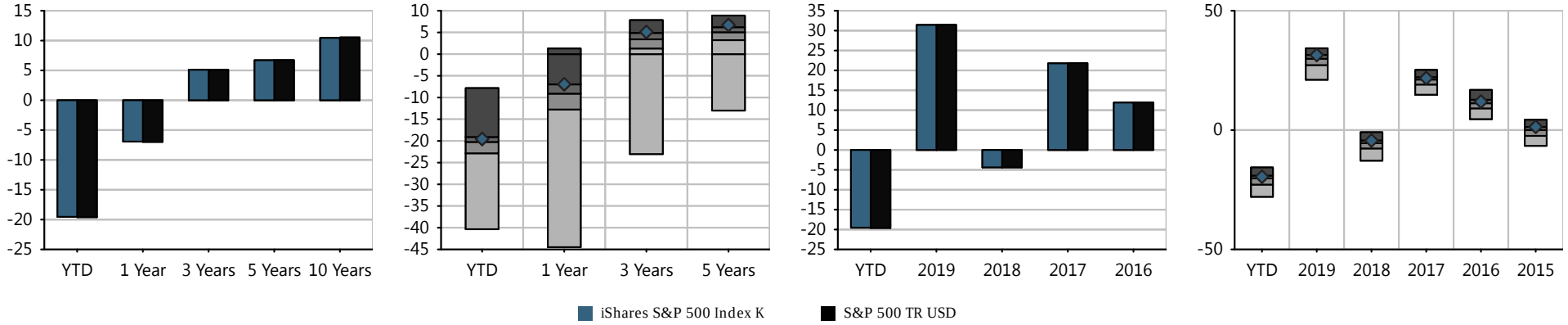
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		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	0.07%	0.05%	0.04%	0.03%	$18,479,712,434	-6.90%	5.14%	6.74%
	Peer Group Scoring	*3.90%*	*3.19%*	*3.14%*	*0.86%*	-	-	-	-
	Criteria Peer Ranking	6	4	3	2	-	24	18	10

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 2019	2018	2017	2016	2015
iShares S&P 500 Index K	(19.54%)	(19.54%)	(6.93%)	5.11%	6.71%	10.46%	8.75%	07/30/1993	31.43%	(4.38%)	21.77%	11.92%	1.35%
S&P 500 TR USD	*(19.60%)*	*(19.60%)*	*(6.98%)*	*5.10%*	*6.73%*	*10.53%*	-	-	*31.49%*	*(4.38%)*	*21.83%*	*11.96%*	*1.38%*
Morningstar Large Blend	*(20.92%)*	*(20.92%)*	*(9.97%)*	*2.80%*	*4.45%*	*8.84%*	-	-	*28.84%*	*(6.06%)*	*20.57%*	*10.83%*	*(0.62%)*

Morningstar Rating: *****

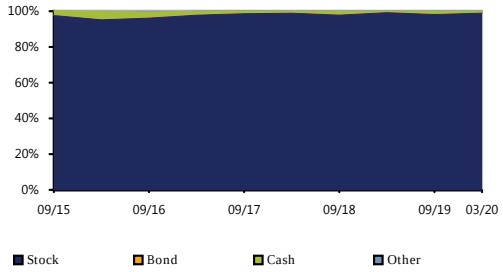
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

iShares S & P 500 Index K | Fund Fact Sheet

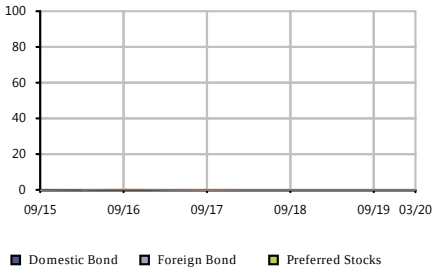
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



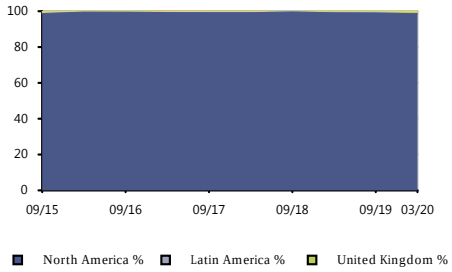
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



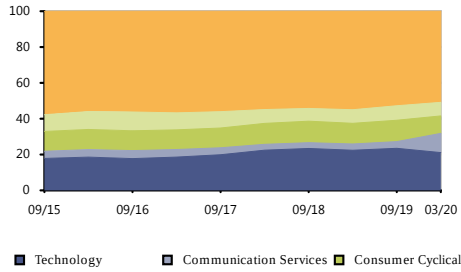
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

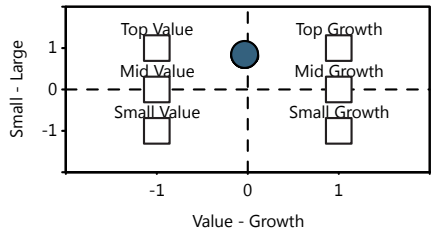


Sector Distribution

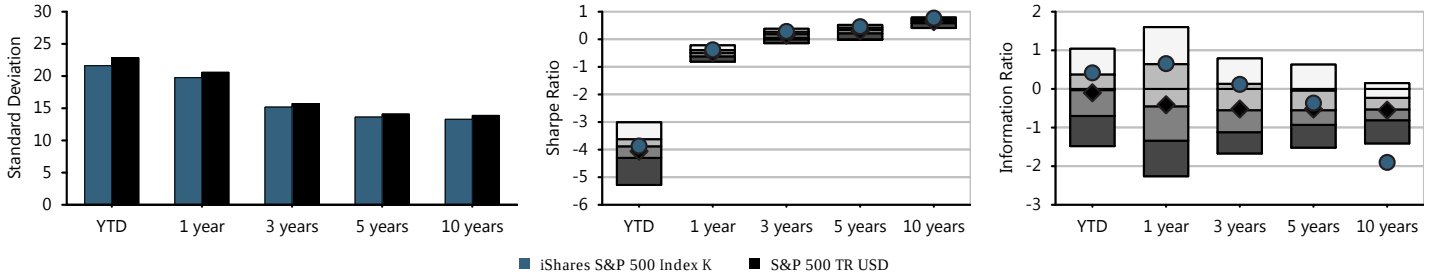
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFSPX
Category	Large Blend
Net Assets(This Class $mn)	18,480 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	6.09
Fund Inception	Jul 30,1993

Fee And Expenses

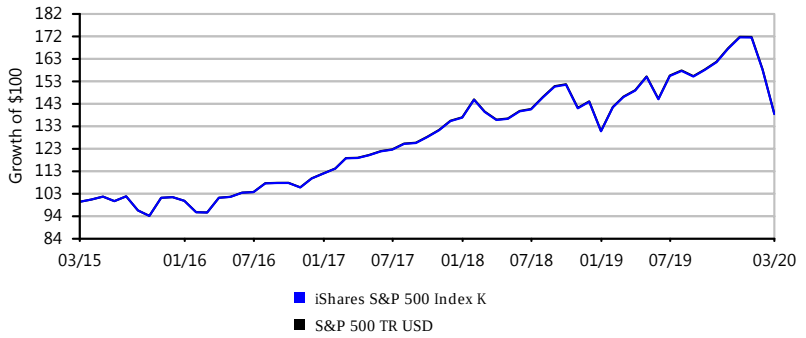
Expense Ratio	0.03
Gross Expense Ratio	0.03
Prospectus Net Expense Ratio	0.03
Prospectus Gross Expense Ratio	0.03
Actual 12b1	0.00
Management Fee	0.01

Top 10 Holdings (%)

Microsoft Corp	4.97
Apple Inc	4.59
Amazon.com Inc	3.16
Facebook Inc A	1.86
Berkshire Hathaway Inc B	1.62
Alphabet Inc Class C	1.61
Alphabet Inc A	1.61
JPMorgan Chase & Co	1.47
Johnson & Johnson	1.42
Visa Inc Class A	1.25

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

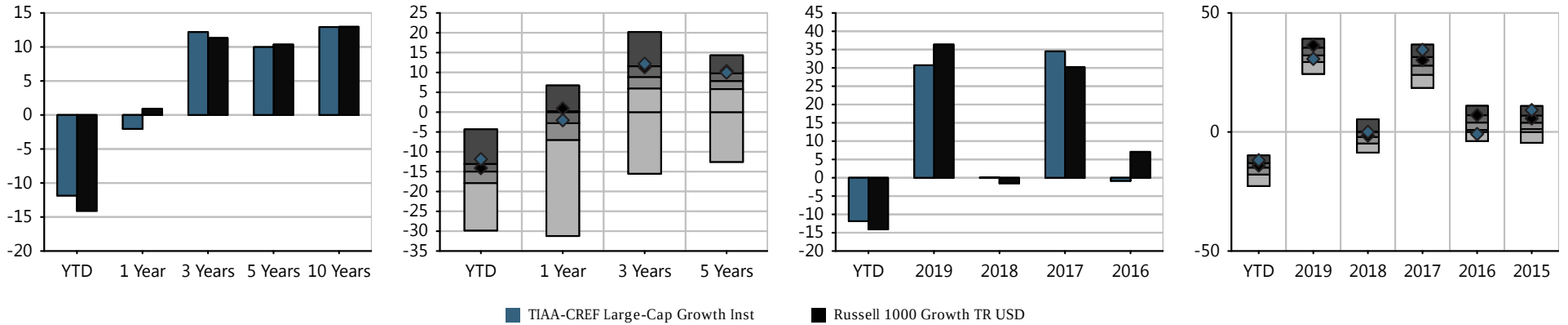
TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

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
93 Passing	Criteria Scoring	-2.04%	12.19%	9.98%	0.70	0.65	0.32	-0.12	14.00	0.42%	11.84	0.96
	Peer Group Scoring	*-3.72%*	*8.63%*	*7.60%*	*0.48*	*0.49*	*-0.71*	*-0.71*	*10.95*	*1.04%*	*13.42*	*0.88*
	Criteria Peer Ranking	45	21	23	18	23	18	23	32	8	47	27

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
TIAA-CREF Large-Cap Growth Inst	(11.85%)	(11.85%)	(2.04%)	12.19%	9.98%	12.93%	9.29%	03/31/2006	30.71%	0.04%	34.51%	(0.85%)	9.20%
Russell 1000 Growth TR USD	*(14.10%)*	*(14.10%)*	*0.91%*	*11.32%*	*10.36%*	*12.97%*	*-*	*-*	*36.39%*	*(1.51%)*	*30.21%*	*7.08%*	*5.67%*
Morningstar Large Growth	*(15.48%)*	*(15.48%)*	*(3.72%)*	*8.63%*	*7.60%*	*10.96%*	*-*	*-*	*31.95%*	*(2.20%)*	*27.78%*	*3.80%*	*3.65%*

Morningstar Rating: ****

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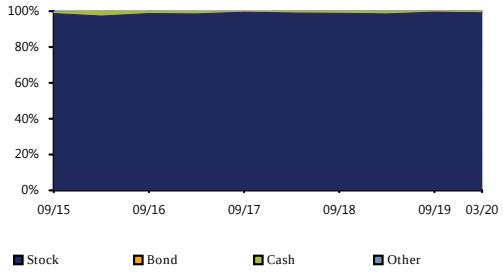
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

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

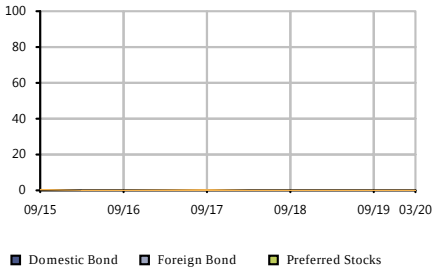
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



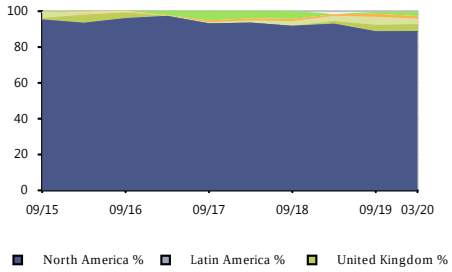
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



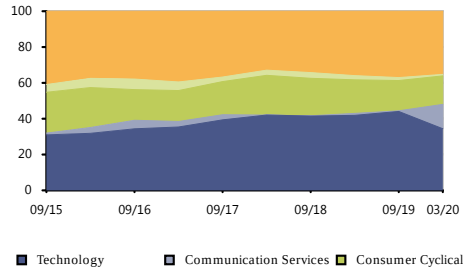
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

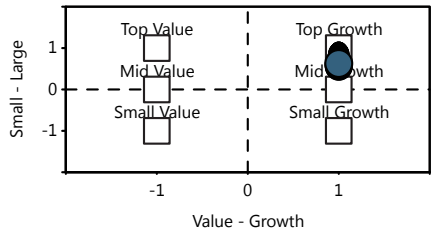


Sector Distribution

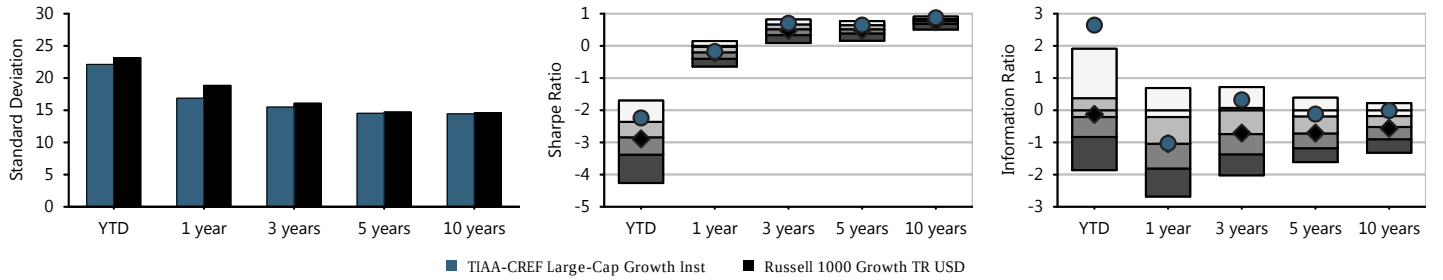
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	TILGX
Category	Large Growth
Net Assets(This Class $mn)	5,133 m
Net Assets(All Classes $mn)	0 m
Manager	Susan Hirsch
Manager Tenure	14.00
Fund Inception	Mar 31,2006

Fee And Expenses

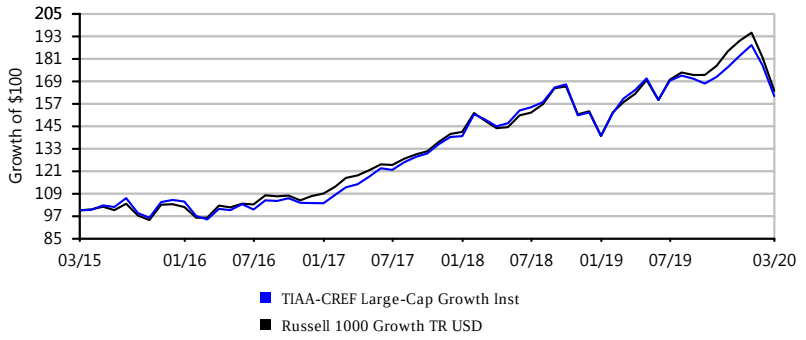
Expense Ratio	0.39
Gross Expense Ratio	0.41
Prospectus Net Expense Ratio	0.42
Prospectus Gross Expense Ratio	0.42
Actual 12b1	0.00
Management Fee	0.40

Top 10 Holdings (%)

Microsoft Corp	7.12
Amazon.com Inc	5.84
Apple Inc	4.75
Mastercard Inc A	3.66
Salesforce.com Inc	3.50
Adobe Inc	3.30
Facebook Inc A	3.19
Tesla Inc	2.78
Alphabet Inc A	2.67
Nike Inc B	2.43

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

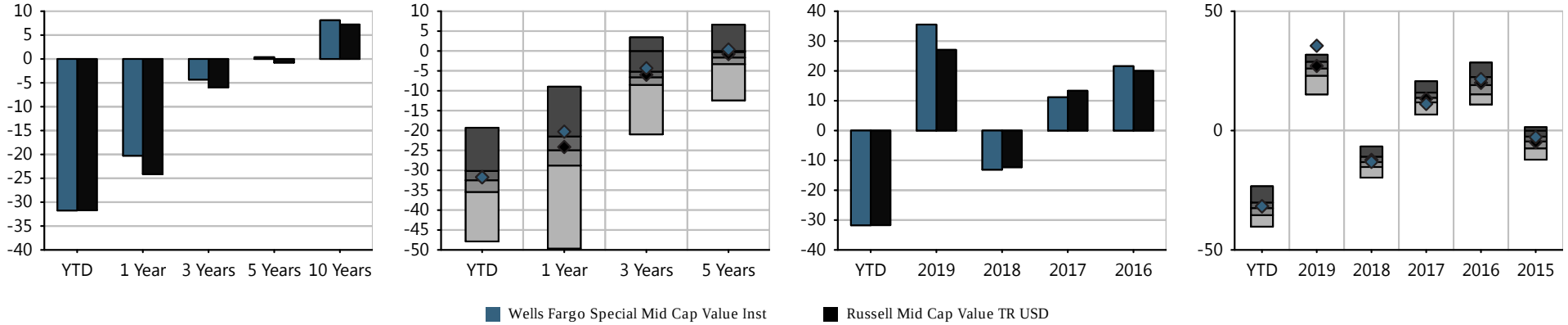
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

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
94 Passing	Criteria Scoring	-20.27%	-4.32%	0.37%	-0.22	0.04	0.56	0.37	11.16	0.82%	12.21	1.06
	Peer Group Scoring	*-25.38%*	*-6.89%*	*-1.79%*	*-0.32*	*-0.06*	*-0.17*	*-0.20*	*9.71*	*1.04%*	*13.67*	*0.97*
	Criteria Peer Ranking	20	15	19	13	18	13	13	37	30	46	19

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Wells Fargo Special Mid Cap Value Inst	(31.74%)	(31.74%)	(20.27%)	(4.32%)	0.37%	8.10%	9.97%	04/08/2005	35.53%	(13.10%)	11.16%	21.59%	(2.73%)
Russell Mid Cap Value TR USD	*(31.71%)*	*(31.71%)*	*(24.13%)*	*(5.97%)*	*(0.76%)*	*7.22%*	-	-	*27.06%*	*(12.29%)*	*13.34%*	*20.00%*	*(4.78%)*
Morningstar Mid-Cap Value	*(32.53%)*	*(32.53%)*	*(25.38%)*	*(6.89%)*	*(1.79%)*	*5.69%*	-	-	*25.18%*	*(13.04%)*	*13.86%*	*18.94%*	*(5.07%)*

Morningstar Rating: *****

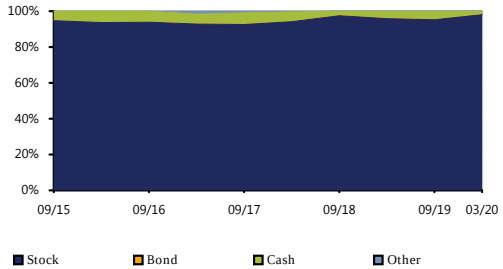
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

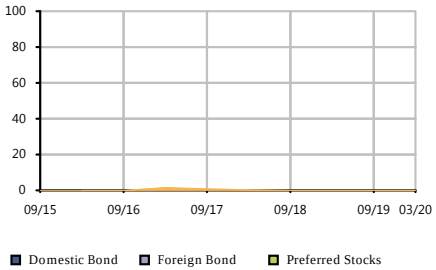
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



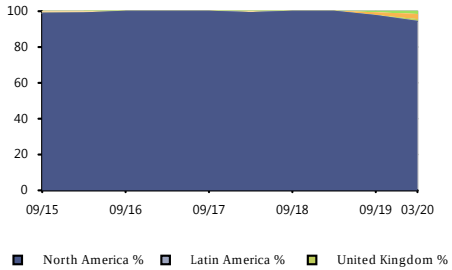
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



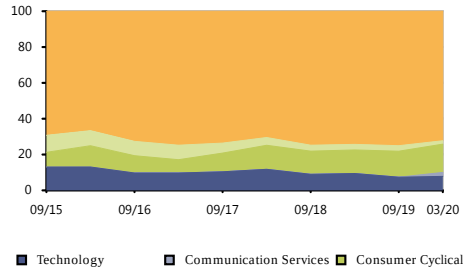
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

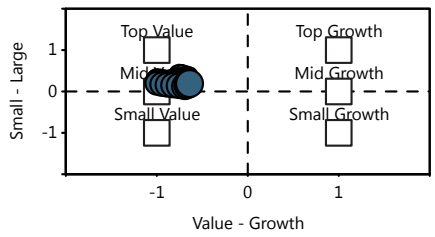


Sector Distribution

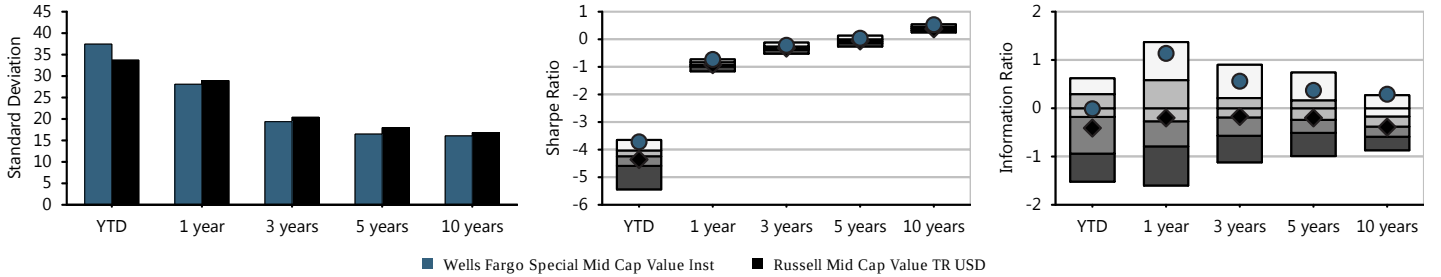
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFMIX
Category	Mid-Cap Value
Net Assets(This Class $mn)	7,405 m
Net Assets(All Classes $mn)	0 m
Manager	Bryant VanCronkhite
Manager Tenure	11.16
Fund Inception	Apr 08,2005

Fee And Expenses

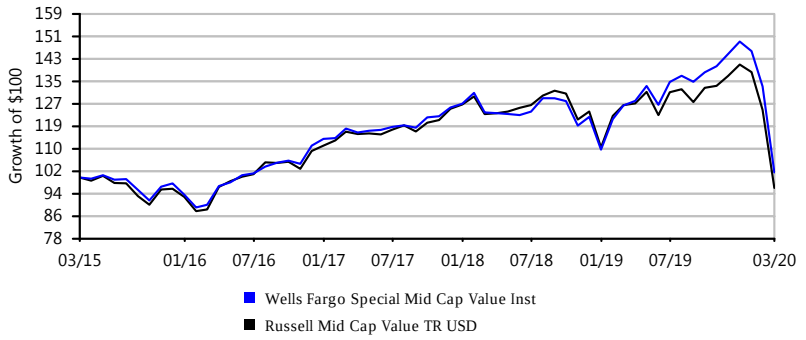
Expense Ratio	0.82
Gross Expense Ratio	0.82
Prospectus Net Expense Ratio	0.82
Prospectus Gross Expense Ratio	0.82
Actual 12b1	0.00
Management Fee	0.67

Top 10 Holdings (%)

Brown & Brown Inc	3.01
Alcon Inc	2.80
Amdocs Ltd	2.76
Republic Services Inc C...	2.28
Arch Capital Group Ltd	2.26
Discovery Inc C	2.18
Stanley Black & Decker Inc	2.15
Reynolds Consumer Produ...	2.13
Varian Medical Systems Inc	2.11
Invitation Homes Inc	2.08

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

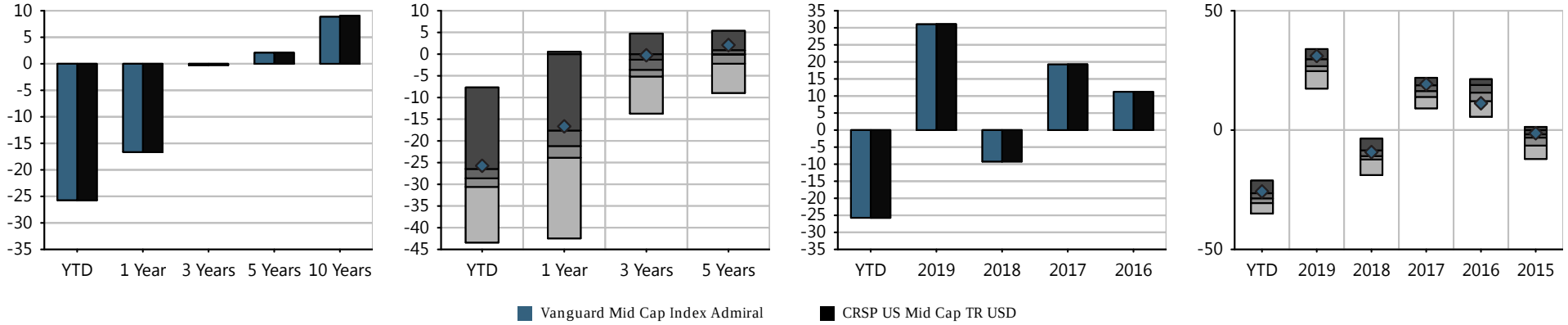
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.04%	0.03%	0.03%	0.05%	$98,807,944,460	-16.60%	-0.21%	2.13%
	Peer Group Scoring	*5.41%*	*4.72%*	*4.90%*	*0.98%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	20	12	12

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						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Vanguard Mid Cap Index Admiral	(25.72%)	(25.72%)	(16.65%)	(0.26%)	2.08%	8.86%	8.53%	05/21/1998	31.03%	(9.23%)	19.25%	11.22%	(1.34%)
CRSP US Mid Cap TR USD	*(25.74%)*	*(25.74%)*	*(16.65%)*	*(0.25%)*	*2.11%*	*9.05%*	-	-	*31.09%*	*(9.22%)*	*19.30%*	*11.25%*	*(1.28%)*
Morningstar Mid-Cap Blend	*(28.28%)*	*(28.28%)*	*(20.69%)*	*(3.71%)*	*(0.58%)*	*6.60%*	-	-	*26.39%*	*(10.90%)*	*16.11%*	*15.02%*	*(4.36%)*

Morningstar Rating: *****

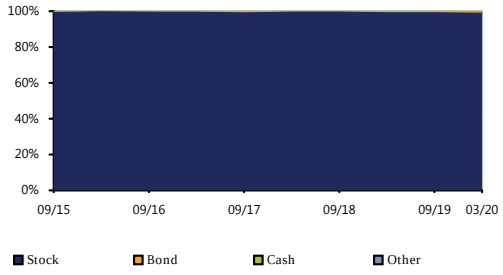
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

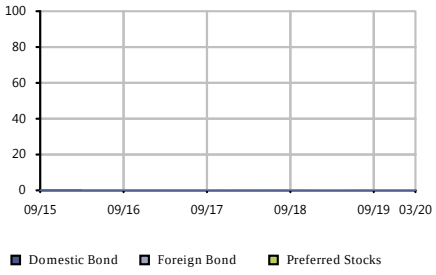
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



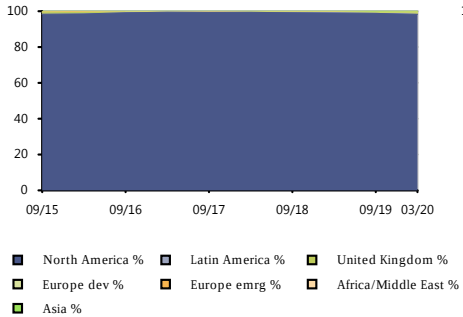
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



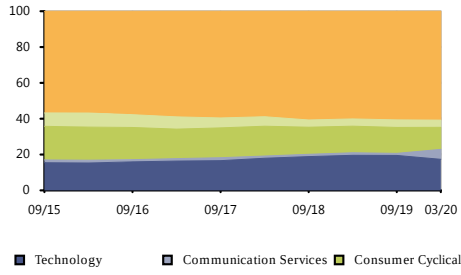
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

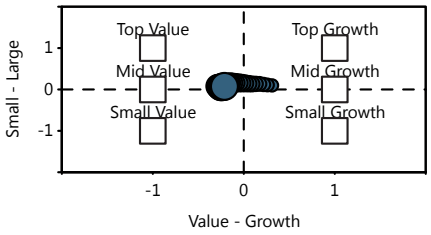


Sector Distribution

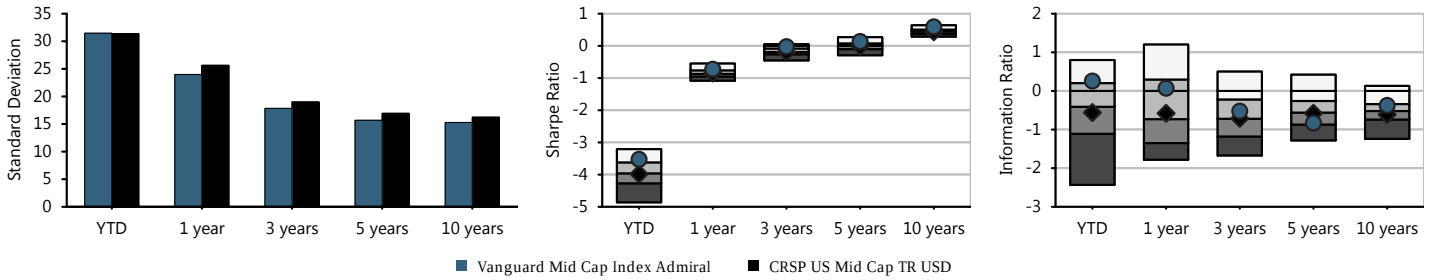
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VIMAX
Category	Mid-Cap Blend
Net Assets(This Class $mn)	98,808 m
Net Assets(All Classes $mn)	0 m
Manager	Donald Butler
Manager Tenure	21.84
Fund Inception	May 21,1998

Fee And Expenses

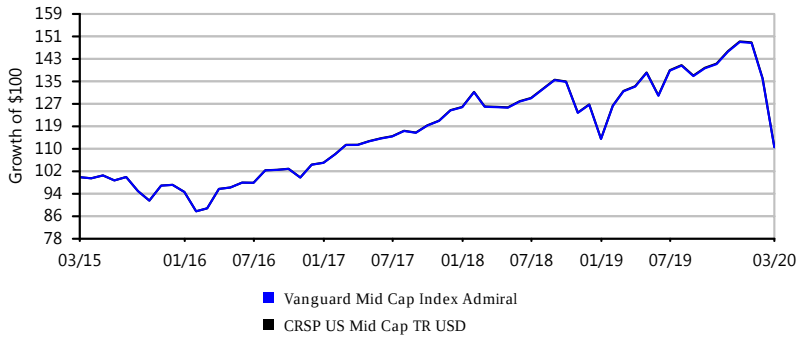
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Newmont Corp	0.90
Centene Corp	0.76
SBA Communications Corp	0.74
WEC Energy Group Inc	0.72
TransDigm Group Inc	0.70
Motorola Solutions Inc	0.70
Eversource Energy	0.69
ONEOK Inc	0.68
Amphenol Corp Class A	0.67
IHS Markit Ltd	0.67

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

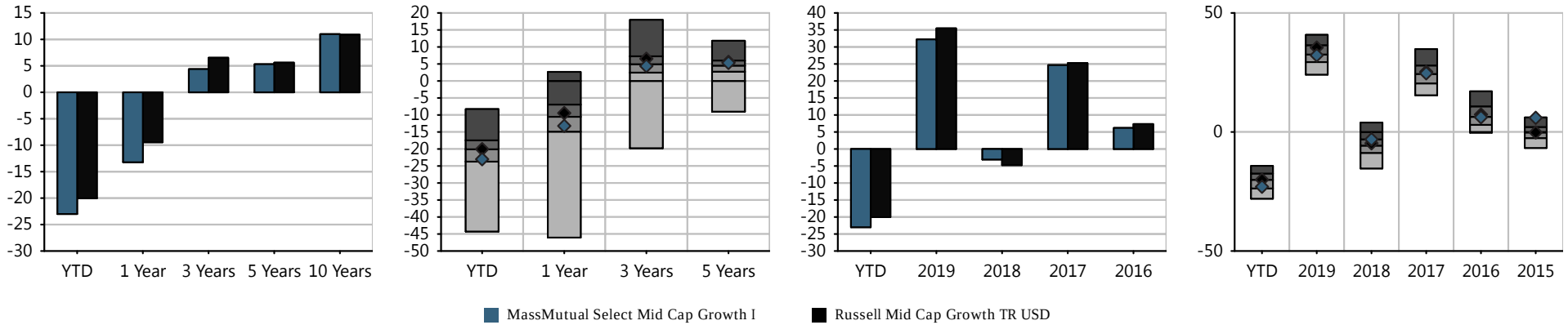
MassMutual Select Mid Cap Growth I | Fund Fact Sheet

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
76 Passing	Criteria Scoring	-13.22%	4.39%	5.31%	0.23	0.34	-0.67	-0.10	19.83	0.71%	12.26	1.00
	Peer Group Scoring	*-11.17%*	*4.66%*	*4.33%*	*0.25*	*0.28*	*-0.50*	*-0.37*	*10.96*	*1.14%*	*14.67*	*0.95*
	Criteria Peer Ranking	68	57	39	56	36	63	39	11	13	43	34

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
MassMutual Select Mid Cap Growth I	(23.01%)	(23.01%)	(13.22%)	4.39%	5.31%	10.99%	8.45%	05/31/2000	32.22%	(3.10%)	24.66%	6.19%	5.95%
Russell Mid Cap Growth TR USD	*(20.04%)*	*(20.04%)*	*(9.45%)*	*6.53%*	*5.61%*	*10.89%*	*-*	*-*	*35.47%*	*(4.75%)*	*25.27%*	*7.33%*	*(0.20%)*
Morningstar Mid-Cap Growth	*(20.64%)*	*(20.64%)*	*(11.17%)*	*4.66%*	*4.33%*	*9.46%*	*-*	*-*	*32.49%*	*(5.98%)*	*24.32%*	*6.89%*	*(0.42%)*

Morningstar Rating: ****

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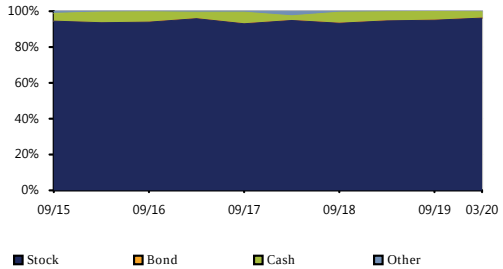
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MassMutual Select Mid Cap Growth I | Fund Fact Sheet

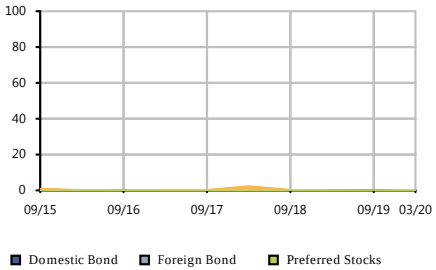
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



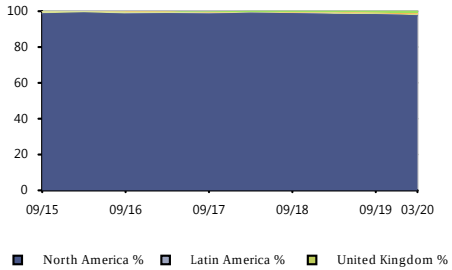
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



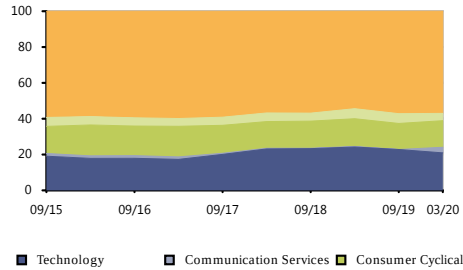
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

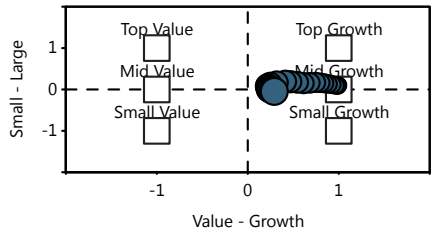


Sector Distribution

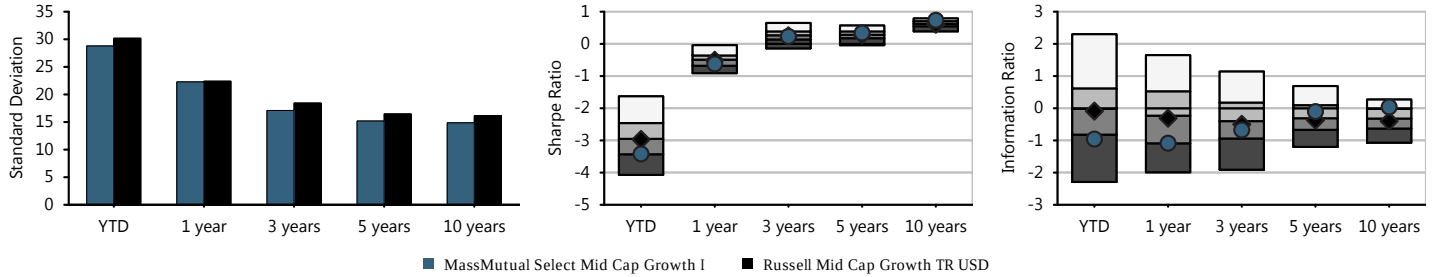
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class $mn)	6,704 m
Net Assets(All Classes $mn)	0 m
Manager	Brian Berghuis
Manager Tenure	19.83
Fund Inception	May 31,2000

Fee And Expenses

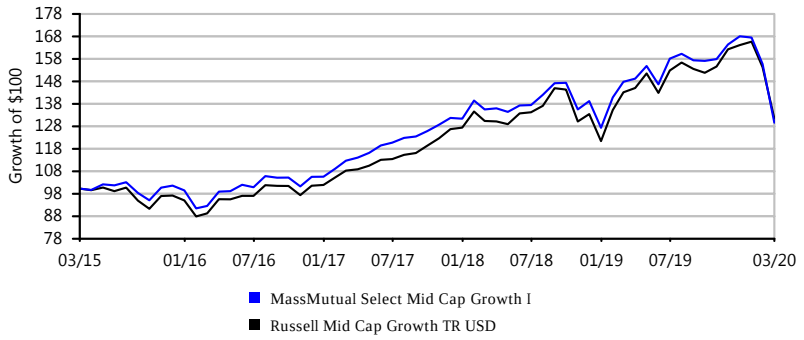
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Teleflex Inc	2.34
Microchip Technology Inc	1.83
Ball Corp	1.80
The Cooper Companies Inc	1.79
Global Payments Inc	1.74
Dollar General Corp	1.74
L3Harris Technologies Inc	1.48
Hologic Inc	1.48
IAC/InterActiveCorp	1.39
Agilent Technologies Inc	1.30

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

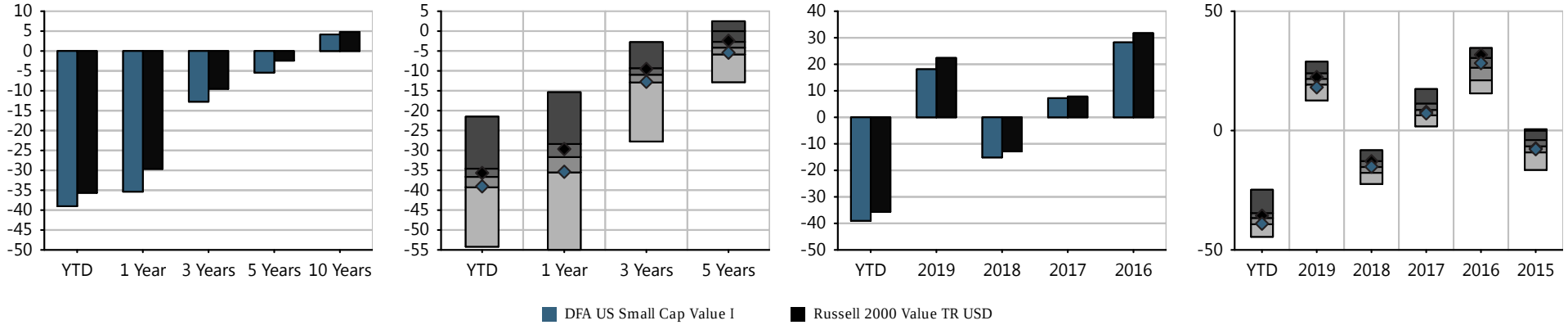
DFA US Small Cap Value I | Fund Fact Sheet

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
66 Review	Criteria Scoring	-35.36%	-12.74%	-5.43%	-0.49	-0.19	-0.94	-0.95	8.09	0.51%	0.63	0.89
	Peer Group Scoring	*-31.64%*	*-11.14%*	*-4.27%*	*-0.45*	*-0.16*	*-0.33*	*-0.39*	*9.58*	*1.19%*	*9.46*	*0.92*
	Criteria Peer Ranking	74	72	72	70	65	87	90	51	7	13	64

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 2019	2018	2017	2016	2015
DFA US Small Cap Value I	(39.02%)	(39.02%)	(35.36%)	(12.74%)	(5.43%)	4.16%	8.95%	03/02/1993	18.12%	(15.13%)	7.21%	28.26%	(7.81%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*

Morningstar Rating: **

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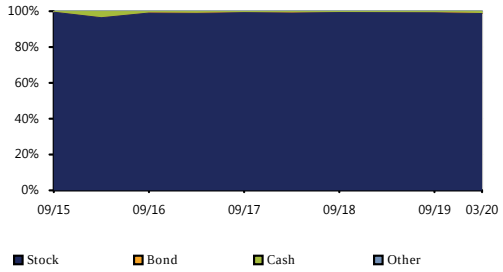
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

DFA US Small Cap Value I | Fund Fact Sheet

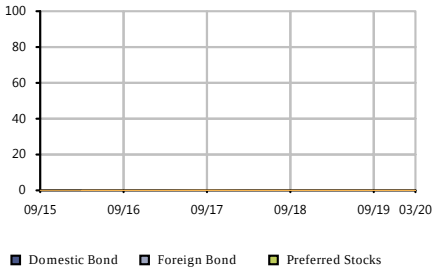
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



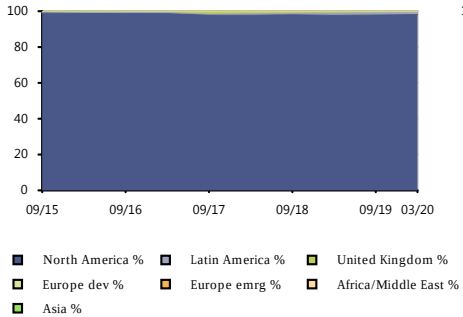
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



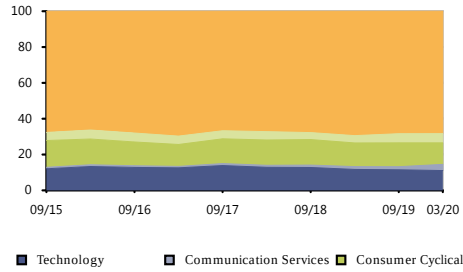
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

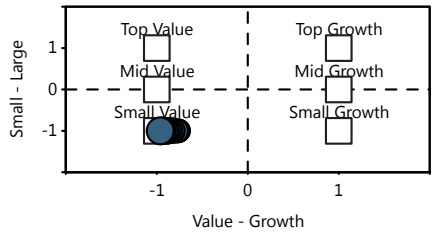


Sector Distribution

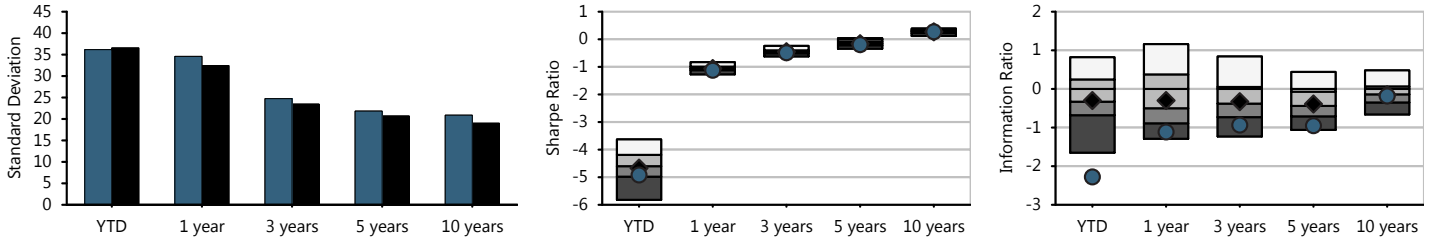
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	DFSVX
Category	Small Value
Net Assets(This Class $mn)	8,923 m
Net Assets(All Classes $mn)	0 m
Manager	Jed Fogdall
Manager Tenure	8.09
Fund Inception	Mar 02,1993

Fee And Expenses

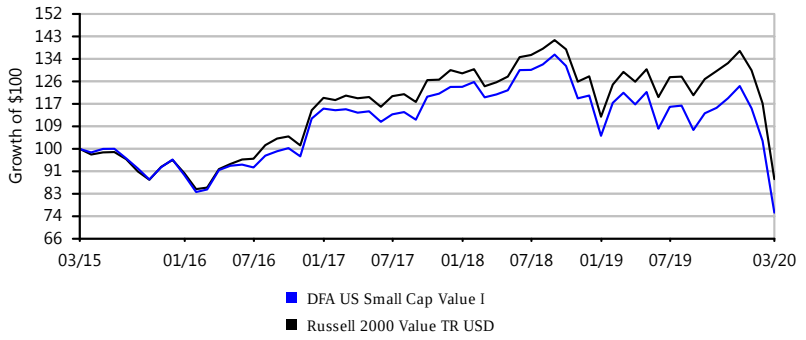
Expense Ratio	0.53
Gross Expense Ratio	0.53
Prospectus Net Expense Ratio	0.51
Prospectus Gross Expense Ratio	0.51
Actual 12b1	0.00
Management Fee	0.48

Top 10 Holdings (%)

Tech Data Corp	1.09
Darling Ingredients Inc	0.96
Taylor Morrison Home Co...	0.87
FTI Consulting Inc	0.79
Aircastle Ltd	0.78
Meritage Homes Corp	0.76
GATX Corp	0.73
CACI International Inc ...	0.69
American Equity Investm...	0.67
Regal Beloit Corp	0.66

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



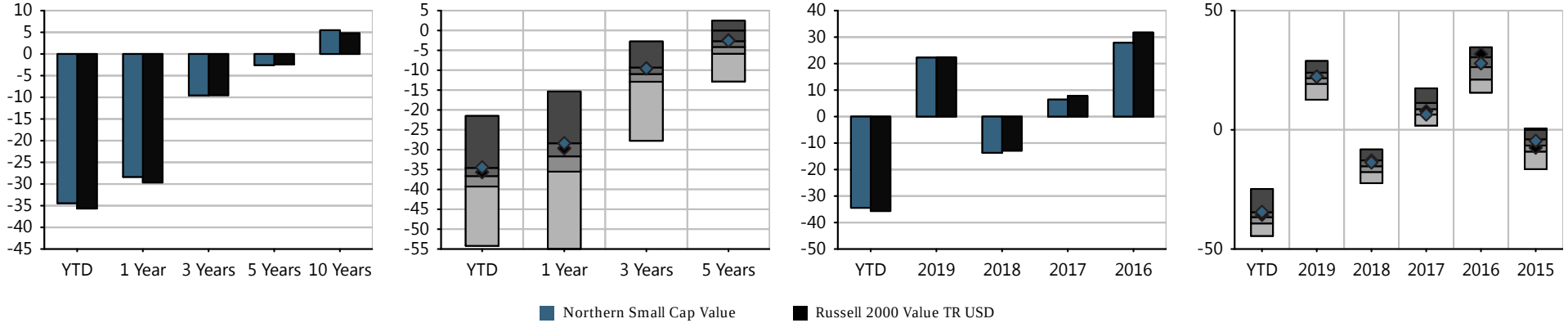
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
85 Passing	Criteria Scoring	-28.37%	-9.56%	-2.57%	-0.44	-0.10	-0.02	-0.06	18.67	1.00%	5.44	0.99
	Peer Group Scoring	*-31.64%*	*-11.14%*	*-4.27%*	*-0.45*	*-0.16*	*-0.33*	*-0.39*	*9.58*	*1.19%*	*9.46*	*0.92*
	Criteria Peer Ranking	25	29	23	43	30	29	25	13	37	27	26

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Northern Small Cap Value	(34.43%)	(34.43%)	(28.37%)	(9.56%)	(2.57%)	5.48%	7.84%	03/31/1994	22.27%	(13.68%)	6.42%	27.87%	(4.62%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*

Morningstar Rating: ****

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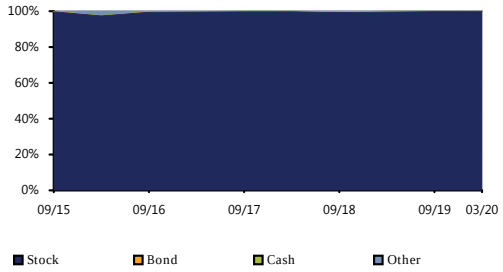
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

NORTHERN SMALL CAP VALUE | FUND FACT SHEET

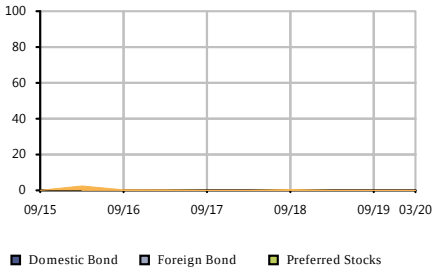
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



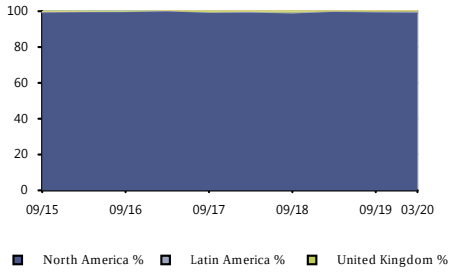
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



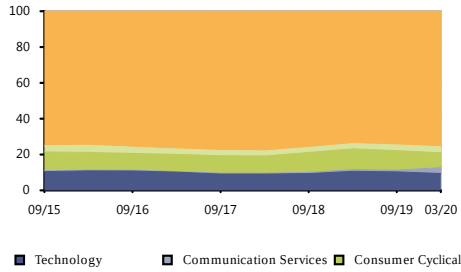
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

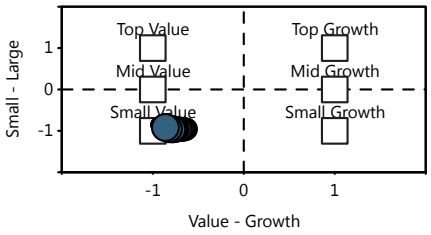


Sector Distribution

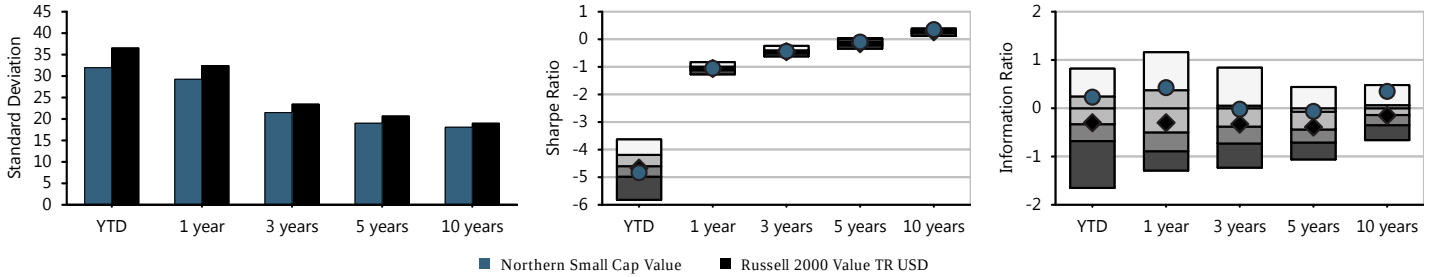
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	NOSGX
Category	Small Value
Net Assets(This Class $mn)	2,078 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Bergson
Manager Tenure	18.67
Fund Inception	Mar 31,1994

Fee And Expenses

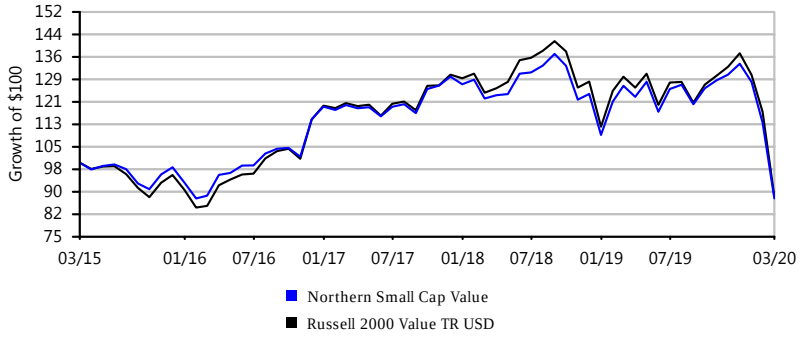
Expense Ratio	1.00
Gross Expense Ratio	1.12
Prospectus Net Expense Ratio	1.00
Prospectus Gross Expense Ratio	1.14
Actual 12b1	0.00
Management Fee	0.95

Top 10 Holdings (%)

FTI Consulting Inc	1.30
Insight Enterprises Inc	1.22
Radian Group Inc	0.90
Group 1 Automotive Inc	0.85
Cathay General Bancorp	0.80
Southwest Gas Holdings Inc	0.76
Plexus Corp	0.76
NorthWestern Corp	0.74
Darling Ingredients Inc	0.73
PNM Resources Inc	0.73

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



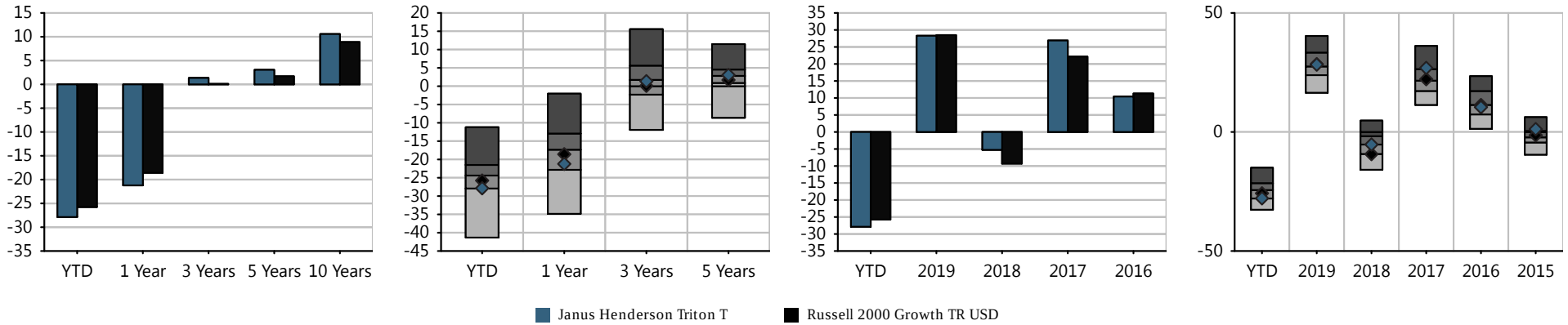
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	-21.21%	1.36%	3.06%	0.08	0.19	0.30	0.33	6.83	0.91%	7.51	1.07
	Peer Group Scoring	*-17.66%*	*1.69%*	*2.71%*	*0.10*	*0.18*	*0.22*	*0.18*	*11.04*	*1.23%*	*12.38*	*1.06*
	Criteria Peer Ranking	70	52	47	53	47	52	43	63	22	25	45

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Janus Henderson Triton T	(27.86%)	(27.86%)	(21.21%)	1.36%	3.06%	10.57%	10.13%	02/25/2005	28.30%	(5.26%)	26.90%	10.42%	1.21%
Russell 2000 Growth TR USD	*(25.76%)*	*(25.76%)*	*(18.58%)*	*0.10%*	*1.70%*	*8.89%*	*-*	*-*	*28.48%*	*(9.31%)*	*22.17%*	*11.32%*	*(1.38%)*
Morningstar Small Growth	*(24.59%)*	*(24.59%)*	*(17.66%)*	*1.69%*	*2.71%*	*8.80%*	*-*	*-*	*27.83%*	*(5.36%)*	*21.93%*	*11.77%*	*(2.27%)*

Morningstar Rating: ****

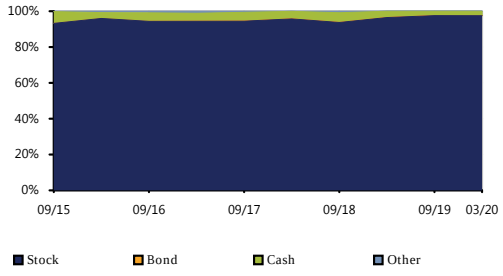
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

JANUS HENDERSON TRITON T | FUND FACT SHEET

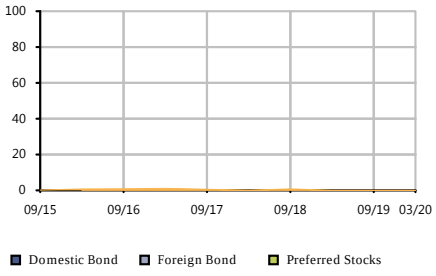
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



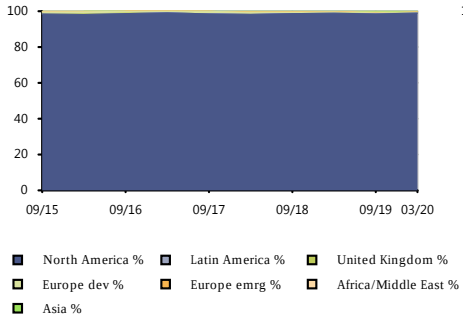
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



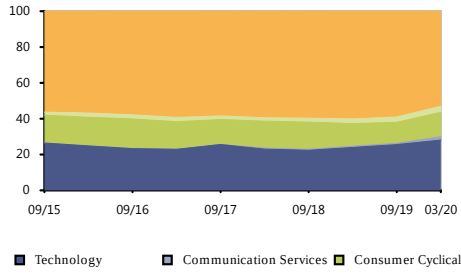
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

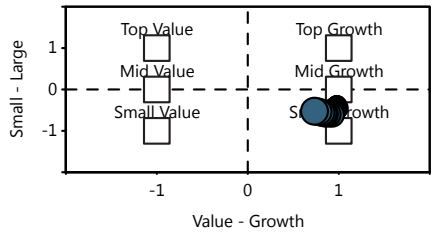


Sector Distribution

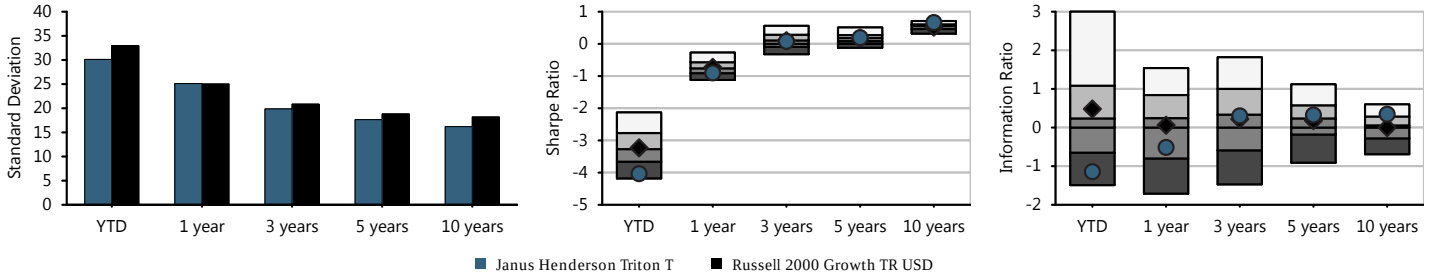
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	JATTX
Category	Small Growth
Net Assets(This Class $mn)	10,622 m
Net Assets(All Classes $mn)	0 m
Manager	Jonathan Coleman
Manager Tenure	6.83
Fund Inception	Feb 25,2005

Fee And Expenses

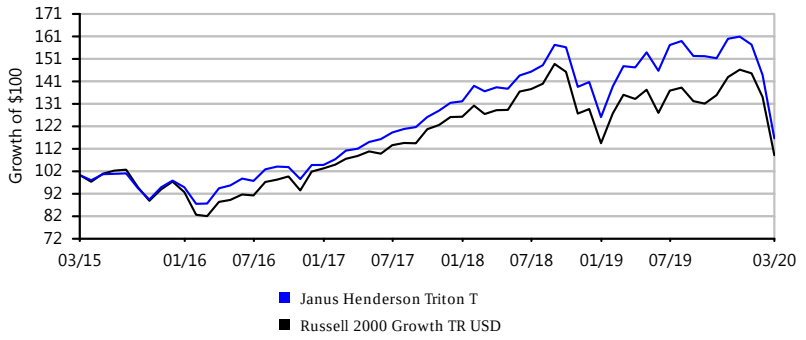
Expense Ratio	0.90
Gross Expense Ratio	0.91
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.91
Actual 12b1	0.00
Management Fee	0.64

Top 10 Holdings (%)

Catalent Inc	2.73
Crown Holdings Inc	2.22
LPL Financial Holdings Inc	2.15
Euronet Worldwide Inc	2.13
SS&C Technologies Holdi...	2.01
ON Semiconductor Corp	1.97
Blackbaud Inc	1.74
ITT Inc	1.71
Carlisle Companies Inc	1.69
Integra Lifesciences Ho...	1.63

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



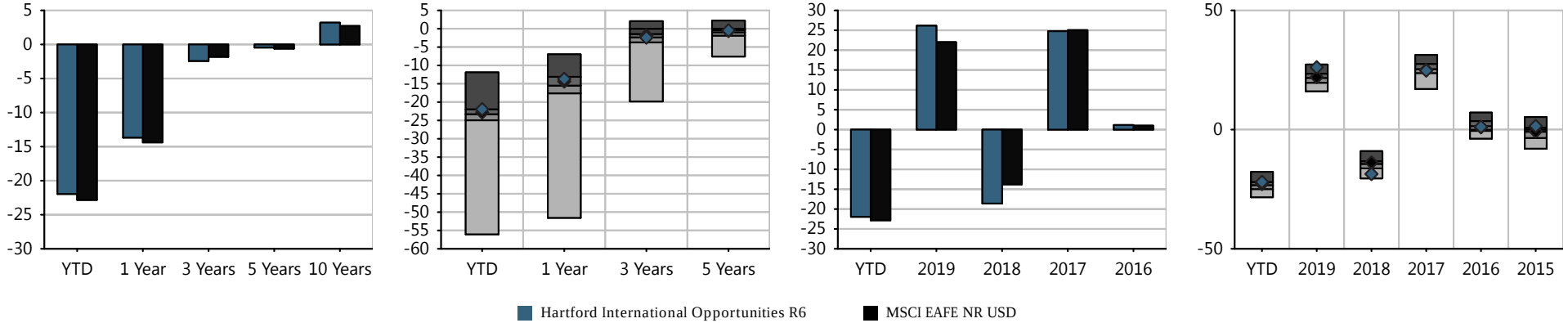
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	-13.68%	-2.42%	-0.45%	-0.18	-0.04	-0.13	0.04	13.25	0.71%	7.60	1.01
	Peer Group Scoring	*-15.66%*	*-2.74%*	*-1.13%*	*-0.21*	*-0.09*	*-0.22*	*-0.12*	*7.32*	*0.95%*	*8.22*	*0.97*
	Criteria Peer Ranking	30	52	26	41	26	43	28	14	30	45	27

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
Hartford International Opportunities R6	(21.95%)	(21.95%)	(13.68%)	(2.42%)	(0.45%)	3.20%	4.64%	07/22/1996	26.15%	(18.61%)	24.77%	1.15%	1.49%
MSCI EAFE NR USD	*(22.83%)*	*(22.83%)*	*(14.38%)*	*(1.82%)*	*(0.62%)*	*2.72%*	-	-	*22.01%*	*(13.79%)*	*25.03%*	*1.00%*	*(0.81%)*
Morningstar Foreign Large Blend	*(23.38%)*	*(23.38%)*	*(15.66%)*	*(2.74%)*	*(1.13%)*	*2.18%*	-	-	*21.59%*	*(14.52%)*	*25.28%*	*1.66%*	*(1.25%)*

Morningstar Rating: ****

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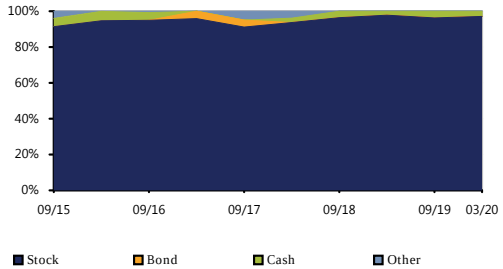
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

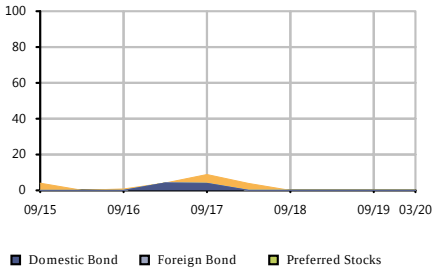
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



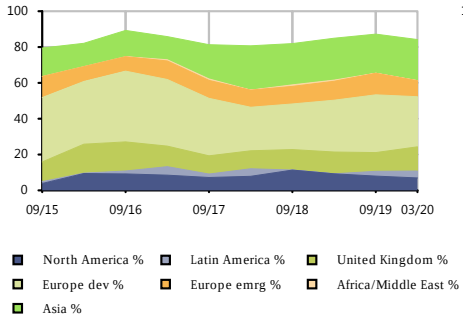
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



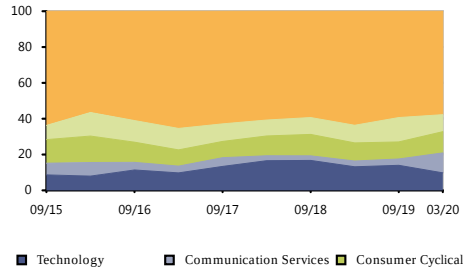
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

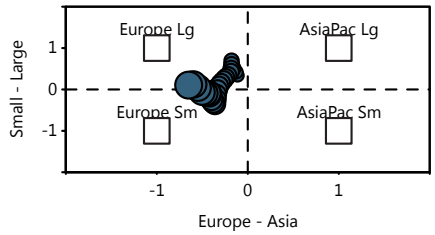


Sector Distribution

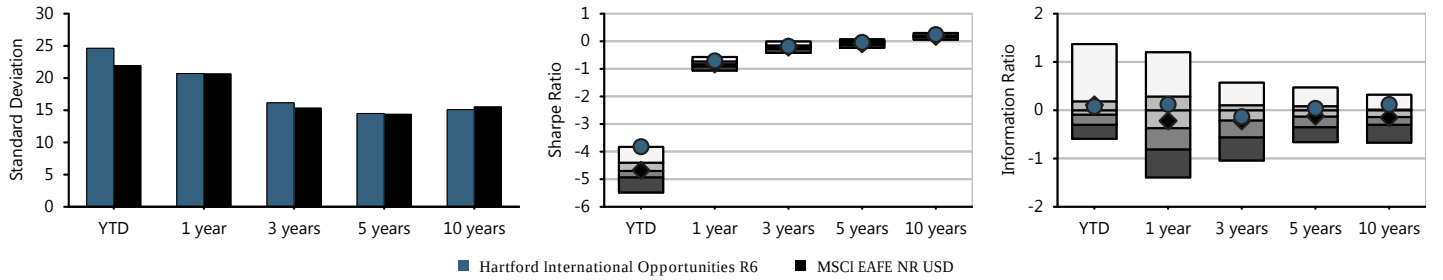
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	IHOVX
Category	Foreign Large Blend
Net Assets(This Class $mn)	2,985 m
Net Assets(All Classes $mn)	0 m
Manager	Nicolas Choumenkovitch
Manager Tenure	13.25
Fund Inception	Jul 22,1996

Fee And Expenses

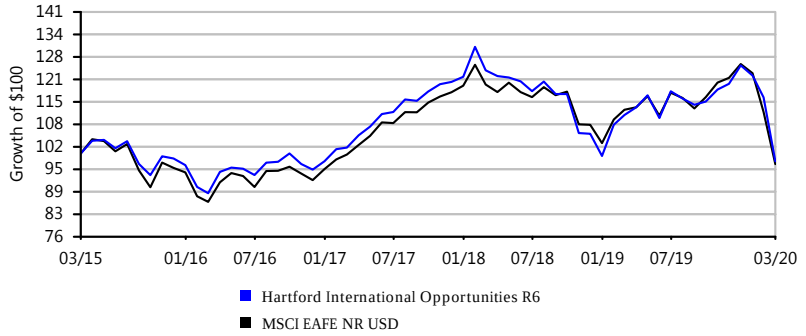
Expense Ratio	0.70
Gross Expense Ratio	0.70
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.66

Top 10 Holdings (%)

Alibaba Group Holding L...	3.52
Tencent Holdings Ltd	3.39
Nestle SA	2.55
China Tower Corp Ltd Or...	2.14
National Grid PLC	2.05
Engie SA	2.02
AXA SA	1.98
Canadian National Railw...	1.95
Novartis AG	1.89
Banco Santander SA	1.85

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

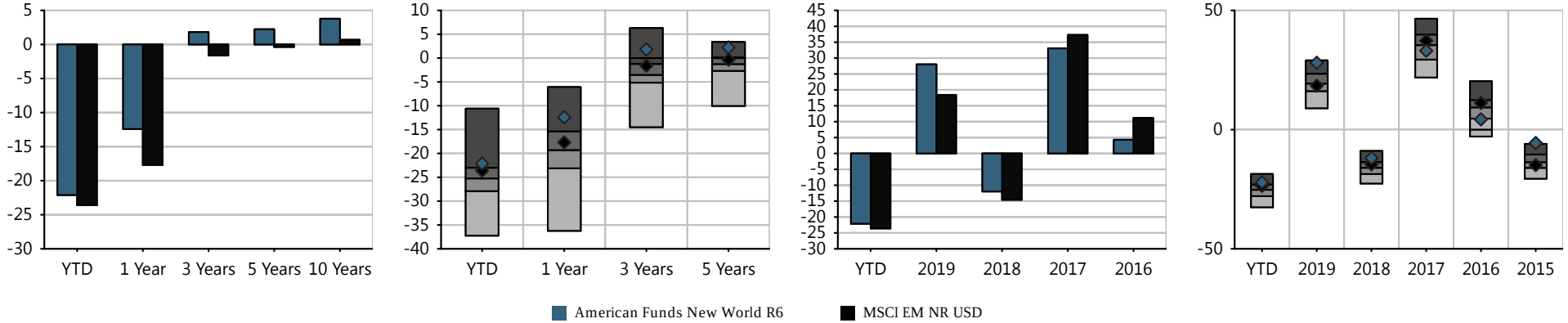
American Funds New World R6 | Fund Fact Sheet

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
98 Passing	Criteria Scoring	-12.42%	1.81%	2.23%	0.07	0.14	0.65	0.38	20.75	0.60%	10.84	1.14
	Peer Group Scoring	*-19.16%*	*-3.34%*	*-1.35%*	*-0.20*	*-0.06*	*-0.34*	*-0.19*	*7.12*	*1.26%*	*11.24*	*0.95*
	Criteria Peer Ranking	11	7	4	9	4	9	11	3	10	50	3

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund 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	2019	2018	2017	2016	2015
American Funds New World R6	(22.11%)	(22.11%)	(12.42%)	1.81%	2.23%	3.77%	6.95%	06/17/1999	28.03%	(11.97%)	33.06%	4.31%	(5.62%)
MSCI EM NR USD	*(23.60%)*	*(23.60%)*	*(17.69%)*	*(1.62%)*	*(0.37%)*	*0.68%*	*-*	*-*	*18.42%*	*(14.57%)*	*37.28%*	*11.19%*	*(14.92%)*
Morningstar Diversified Emerging Mkts	*(25.25%)*	*(25.25%)*	*(19.16%)*	*(3.34%)*	*(1.35%)*	*0.48%*	*-*	*-*	*19.50%*	*(16.06%)*	*34.86%*	*8.91%*	*(13.41%)*

Morningstar Rating: *****

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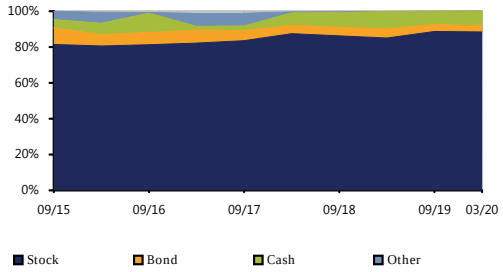
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

American Funds New World R6 | Fund Fact Sheet

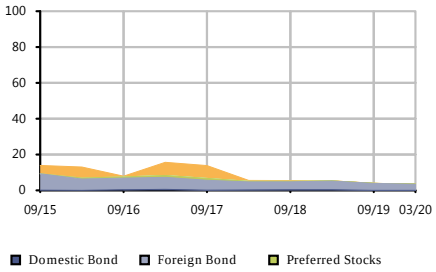
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



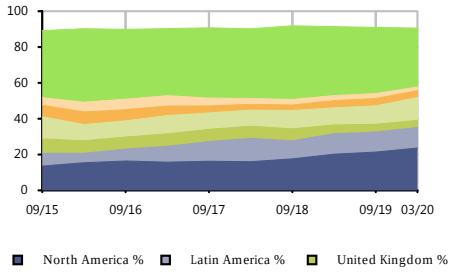
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



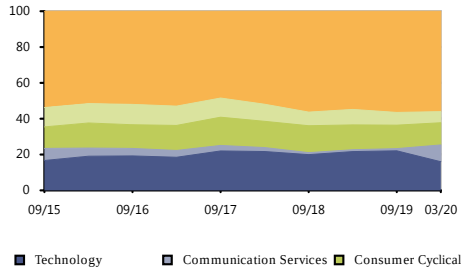
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

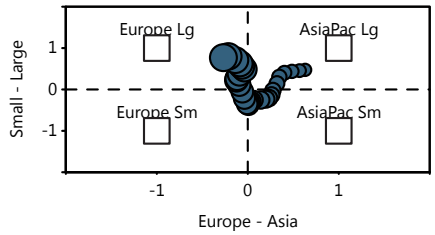


Sector Distribution

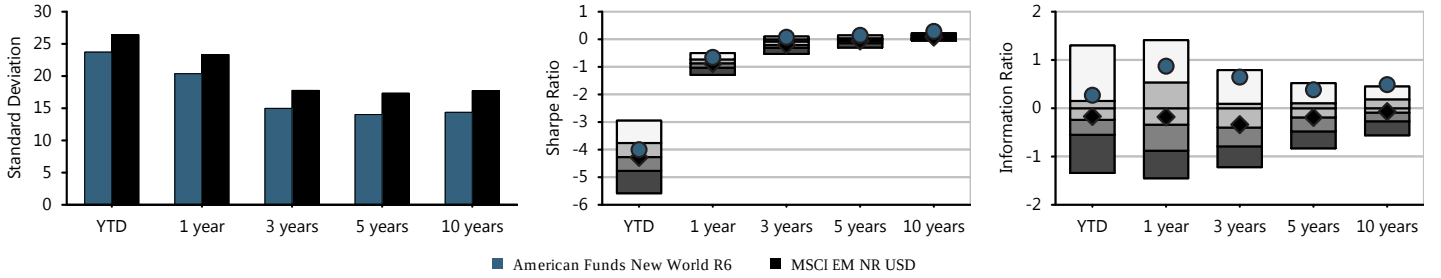
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class $mn)	34,496 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Lovelace
Manager Tenure	20.75
Fund Inception	Jun 17,1999

Fee And Expenses

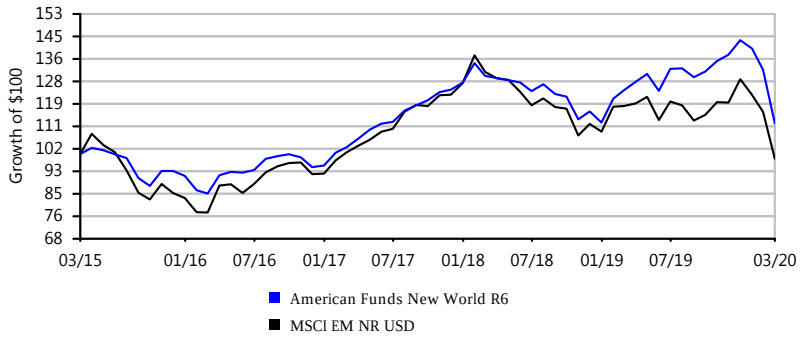
Expense Ratio	0.61
Gross Expense Ratio	0.61
Prospectus Net Expense Ratio	0.60
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Reliance Industries Ltd	2.11
Microsoft Corp	2.02
Taiwan Semiconductor Ma...	1.85
Kotak Mahindra Bank Ltd	1.79
Mastercard Inc A	1.44
Tencent Holdings Ltd	1.40
HDFC Bank Ltd	1.39
AIA Group Ltd	1.26
Facebook Inc A	1.24
Alphabet Inc Class C	1.21

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

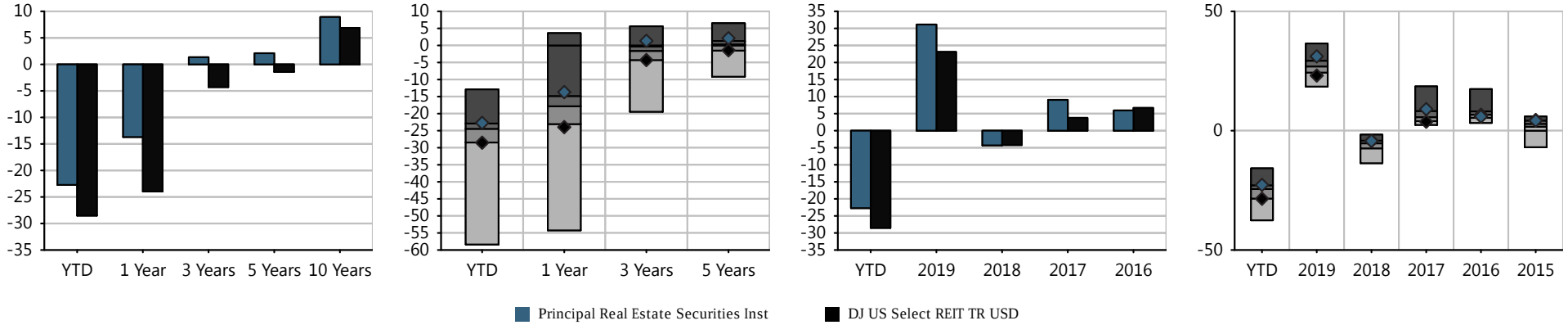
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
94 Passing	Criteria Scoring	-13.70%	1.35%	2.10%	0.05	0.14	1.45	1.11	19.25	0.91%	14.91	1.19
	Peer Group Scoring	*-19.21%*	*-2.83%*	*-0.51%*	*-0.14*	*0.00*	*0.49*	*0.26*	*11.06*	*1.12%*	*14.52*	*1.05*
	Criteria Peer Ranking	16	11	11	10	11	4	5	12	41	55	10

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 2019	2018	2017	2016	2015
Principal Real Estate Securities Inst	(22.72%)	(22.72%)	(13.70%)	1.35%	2.10%	8.93%	10.02%	12/06/2000	31.13%	(4.31%)	9.03%	5.93%	4.22%
DJ US Select REIT TR USD	*(28.52%)*	*(28.52%)*	*(23.96%)*	*(4.28%)*	*(1.42%)*	*6.88%*	-	-	*23.10%*	*(4.22%)*	*3.76%*	*6.68%*	*4.48%*
Morningstar Real Estate	*(26.35%)*	*(26.35%)*	*(19.21%)*	*(2.83%)*	*(0.51%)*	*7.02%*	-	-	*27.12%*	*(5.98%)*	*7.06%*	*7.65%*	*1.94%*

Morningstar Rating: *****

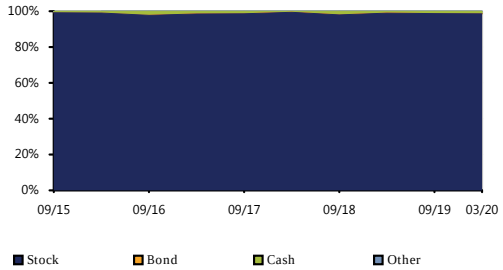
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



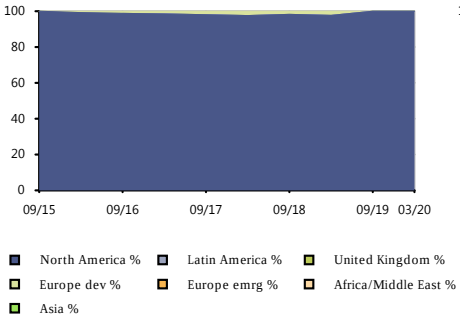
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020

Insufficient data to display graph

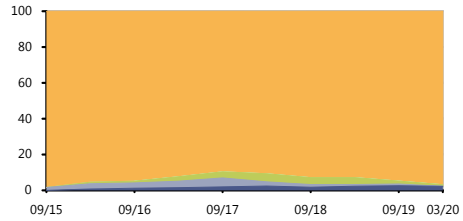
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

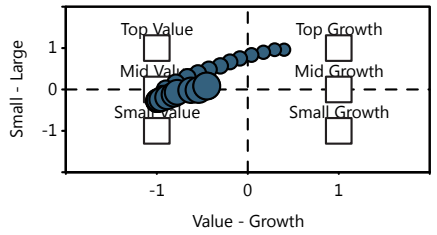


Sector Distribution

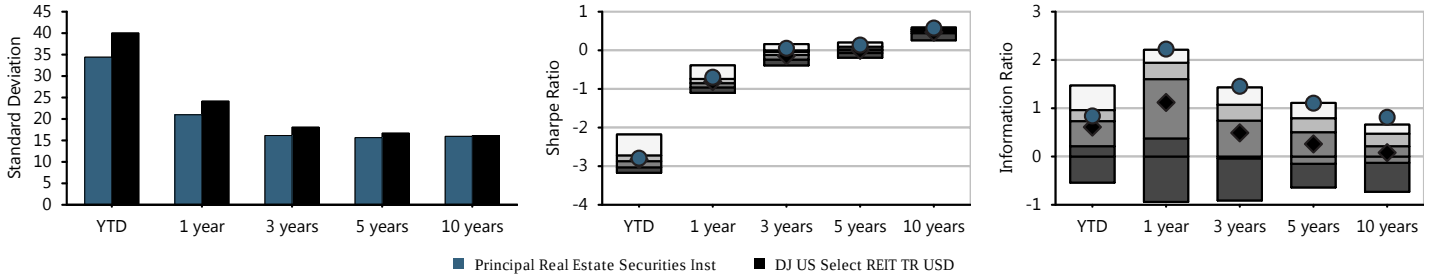
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class $mn)	4,078 m
Net Assets(All Classes $mn)	0 m
Manager	Kelly Rush
Manager Tenure	19.25
Fund Inception	Dec 06,2000

Fee And Expenses

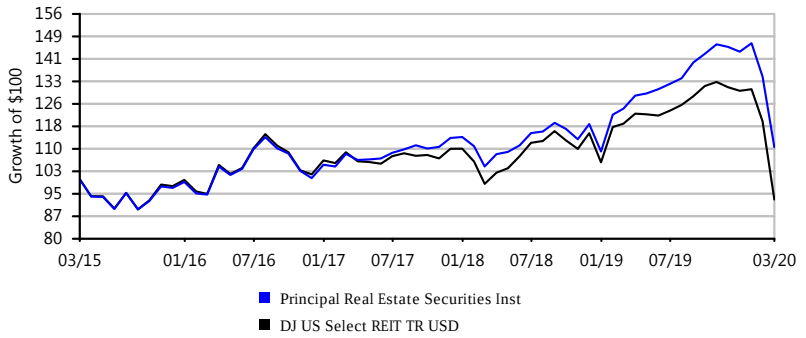
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	8.11
Equinix Inc	6.90
AvalonBay Communities Inc	5.54
Invitation Homes Inc	5.36
Welltower Inc	4.89
Essex Property Trust Inc	4.29
Alexandria Real Estate ...	4.24
Healthcare Trust of Ame...	3.63
Sun Communities Inc	3.16
American Homes 4 Rent C...	2.98

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

IMPORTANT DISCLOSURES

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

Important Disclosures, Source Information, & Index Definitions

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Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark is affiliated through common ownership with Pensionmark Securities, LLC (member SIPC).

Important Disclosures & Source Information

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

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

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

Risk Disclosures:
Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.
Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.
International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.
Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.
Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.
Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

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

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group
Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Investment Scorecard | Current & Historical Scoring
Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions
Investment Scorecard | Investment Performance: Morningstar andEnvestnet Retirement Solutions
Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group
Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US echanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FlAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FlAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDADAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NANASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITS in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITS in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of $100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions

Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices,each corresponding to a particular traget retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target data allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.
Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership ERISA 403(b)

For Period Ending 03/31/2020

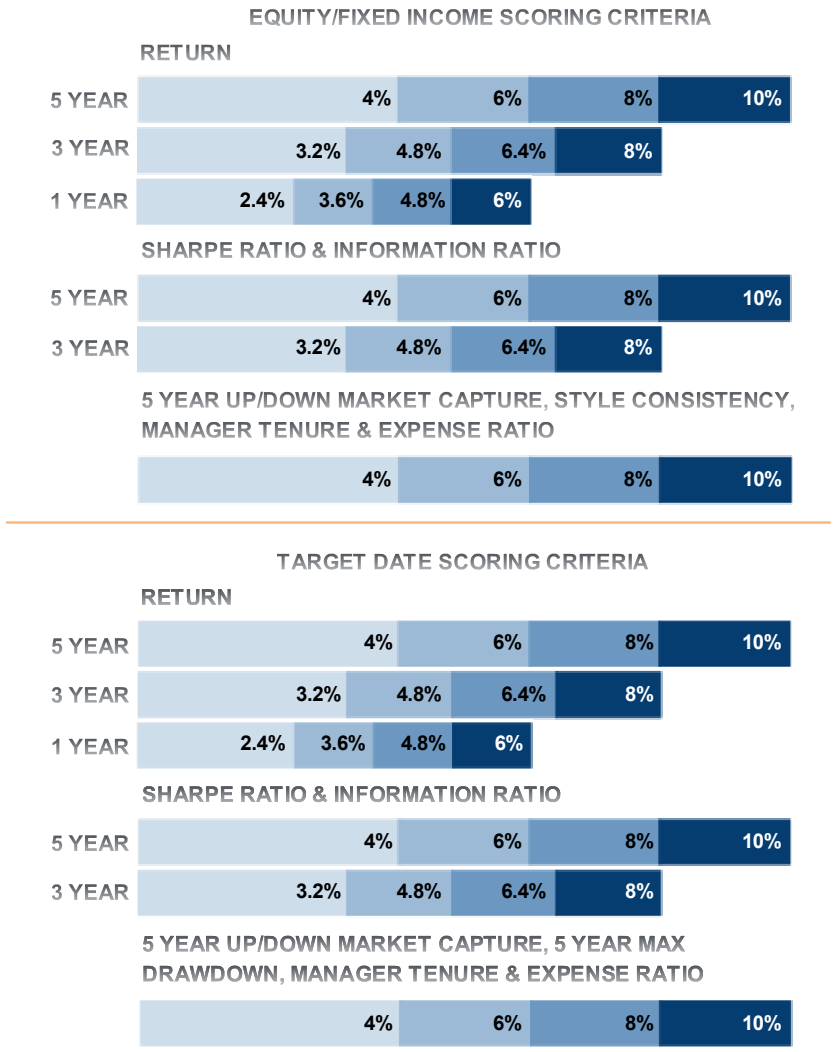
Investment Scoring Methodology

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.



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%

For Plan Sponsor Use Only

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.

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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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INVESTMENT REVIEW

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

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Market & Economic Review

For Period Ending 3/31/2020

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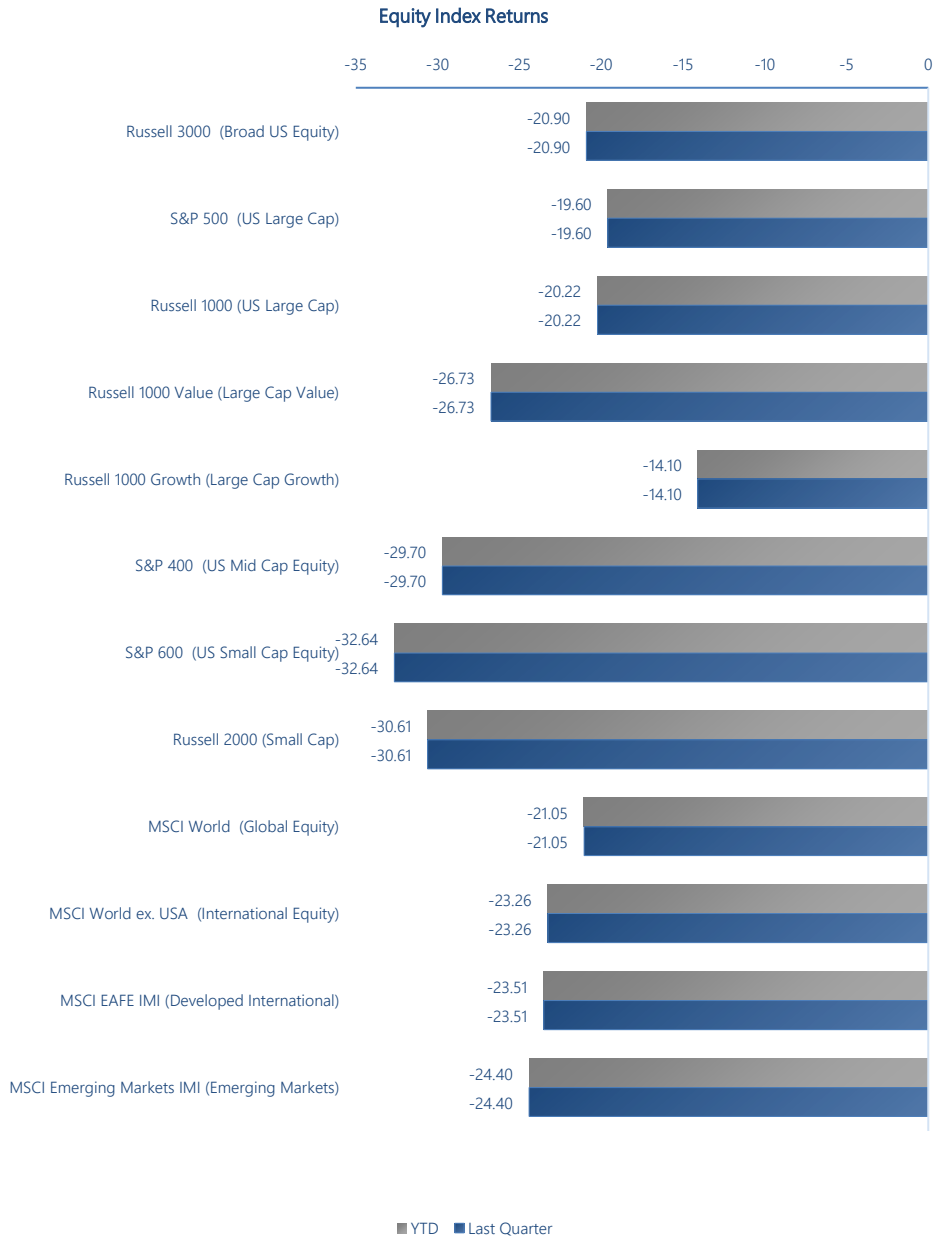
Equity Review

Domestic Equity

- S&P 500 lost 19.6% during the quarter and entered bear market territory in March after reaching a record high on February 19th.
- Large Cap (Russell 1000) outperformed Small Cap (Russell 2000).
- Growth (Russell 1000 Growth) outperformed Value (Russell 1000 Value).
- Technology, Healthcare, and Consumer Staples were the best performing sectors while Energy, Financial Services, and Basic Materials were the worst performers.
- Market volatility reached levels not seen since the 2008 Global Financial Crisis.
- The global threat of coronavirus (COVID-19) and the nationwide response to effectively shut down the U.S. economy led to the significant market losses experienced this quarter.

International Equity

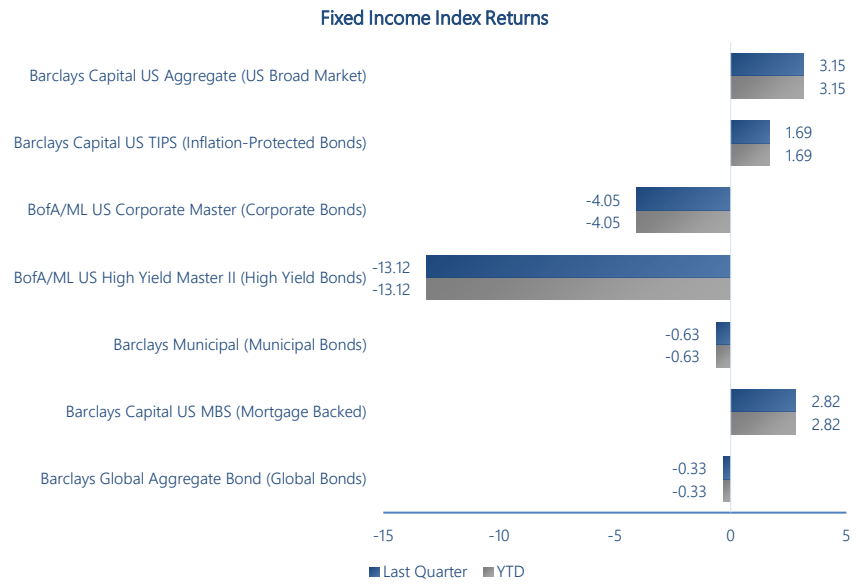
- MSCI World ex. US posted a 23.3% loss for the quarter.
- Domestic equities outperformed international equities.
- Developed market equities outperformed emerging market equities.
- Like the United States, international equities suffered severe market losses due to the global responses to the COVID-19 healthcare crisis; leading many nationwide shutdowns, effectively halting their economies.
- Italy and Spain were particularly hard hit with serious COVID-19 outbreaks occurring in both countries.
- Emerging markets were particularly hard hit as the COVID-19 crisis led to decreased demand and a stronger U.S. dollar, exacerbating losses.
- In China, the country-of-origin for the COVID-19 virus, markets fell 10.2% as it appeared to have a handle on the crisis; reporting very few new cases each day by the end of the quarter.

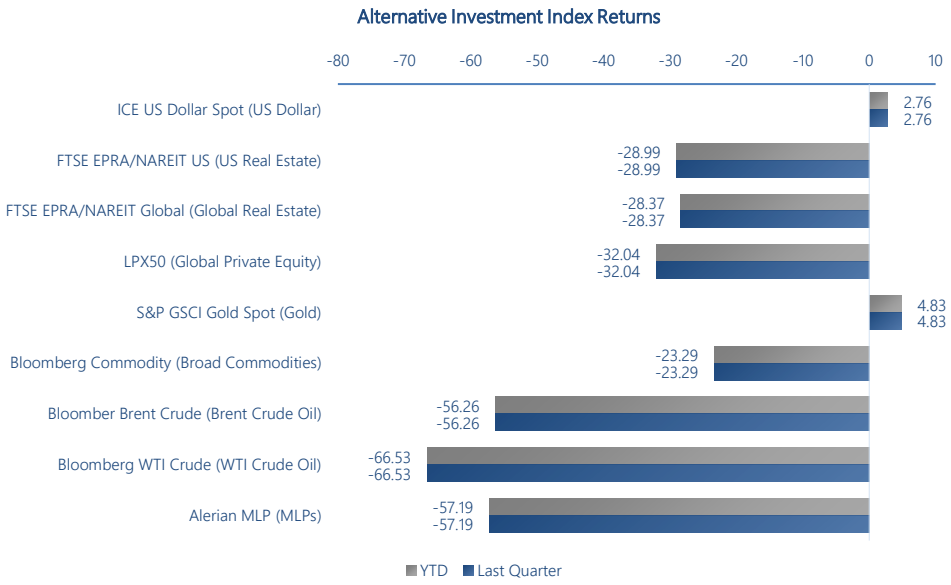


Source: Index Factsheets as of 3/31/2020 from the following index providers: MSCI Indices (www.msci.com), S&P Dow Jones Indices (www.us.spindices.com), FTSE Russell Indices (www.ftse.com).

Fixed Income

- Yields across the yield curve fell drastically over the quarter. The yield curve steepened with short-term rates dropping as the Federal Reserve cut interest rates to respond to the COVID-19 crisis.
- The yield on the 10-year Treasury note fell by 122 bps to 0.70%.
- The Federal Reserve made two emergency rate cuts; an initial 50 bps rate cut, followed by a 100 bps rate cut – the first emergency rate cuts since the Global Financial Crisis – to help support financial markets.
- Credit concerns and liquidity issues led high yield and investment grade corporate bonds lower by 13% and 4%, respectively.
- In the international markets, sovereign governmental bonds outperformed corporate bonds, as a flight to safety drove government bond yields lower.
- Emerging market bonds saw significant declines, particularly local currency bonds more sensitive to growth and oil prices.





Alternative Investments

- Commodities lost 23.3% during the quarter. The top performers were gold (4.2%), soybean meal (3.5%), and wheat (1.8%). The worst performing commodities were unleaded gas (-68.2%), WTI crude oil (-66.5%), and Brent crude oil (-56.3%).
- The US dollar rose against most major currencies, as a flight to safety drove demand for the dollar higher.
- Brent crude and West Texas Intermediate (WTI) crude oil sold off significantly as Saudi Arabia and Russia entered a price war over oil that sent the oil markets into a nosedive.
- Both domestic and global real estate fell significantly during the quarter, falling 29% and 28%, respectively.
- Private Equity fell along with other alternative investments, losing 32% during the quarter amid the crisis.

Source: Index Factsheets as of 3/31/2020 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 & Geopolitical Review

Macroeconomic Variable	Latest Data	Previous Quarter	Change
Real U.S. GDP *(% Q/Q Annualized)*	2.1% *(Q4 2019)*	2.1% *(Q3 2019)*	0.1%
Headline Inflation *(% Y/Y)*	1.5% *(March 2020)*	2.3% *(December 2019)*	0.8%
Core Inflation *(% Y/Y)*	2.1% *(March 2020)*	2.3% *(December 2019)*	0.2%
Unemployment *(%)*	4.4% *(March 2020)*	3.5% *(December 2019)*	0.9%
Hours Worked *(Average/Week)*	34.2 *(March 2020)*	34.3 *(December 2019)*	00.1
Average Hourly Wages *($)*	$28.62 *(March 2020)*	$28.32 *(December 2019)*	$0.30
Average Price of Gas *($/Gallon - Regular)*	$2.234 *(March 2020)*	$2.555 *(December 2019)*	$0.321
Dollar/Euro *($/€)*	1.1016 *(March 2020)*	1.1227 *(December 2019)*	0.0211
Yen/Dollar *(¥/$)*	107.53 *(March 2020)*	108.67 *(December 2019)*	1.14
Yuan/Dollar *(¥/$)*	7.0808 *(March 2020)*	6.9618 *(December 2019)*	0.119
Fed Funds Rate *(% Range)*	0.00 – 0.25% *(March 2020)*	1.50 – 1.75% *(December 2019)*	1.50%
S&P 500 *(Price Level)*	2,584.59 *(March 2020)*	3,230.78 *(December 2019)*	646.19
Ten Year Treasury Yield *(%)*	0.70 *(March 2020)*	1.92 *(December 2019)*	1.22%

Macroeconomic Review

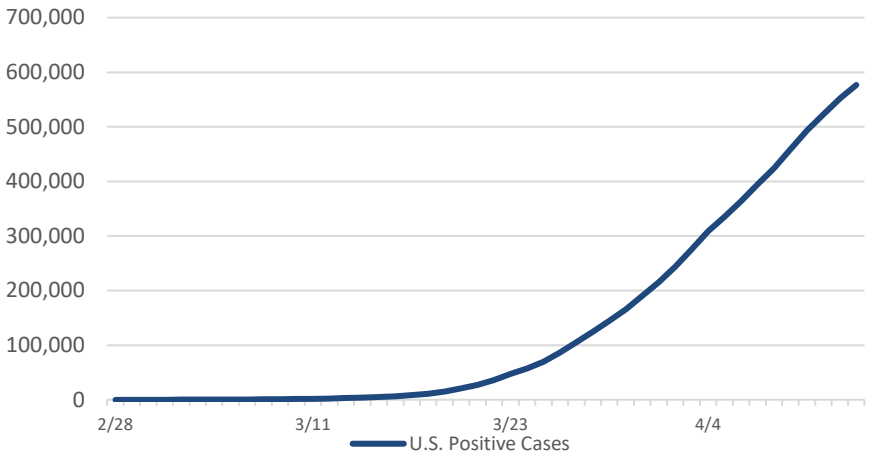
- Real GDP growth came in at 2.1% in Q4 helped by consumer spending, residential fixed investment, and government spending. Private inventory investment and nonresidential fixed investment were negative contributions to GDP.
- Headline inflation fell 0.8%; a sharp decline in gasoline prices was a major contributor to the decline. Core inflation fell 0.2% during the quarter as airline fares, lodging, and apparel contributed to the decline.
- The unemployment rate rose to 4.4% in March, one of the largest monthly increases in the unemployment rate on record, as employers issue mass layoffs in the face of the COVID-19 crisis.
- The number of unemployed persons rose to 7.1 million in the March report, but that did not account for the last two weeks of March, which saw a record 10 million initial jobless claims filed in that period.

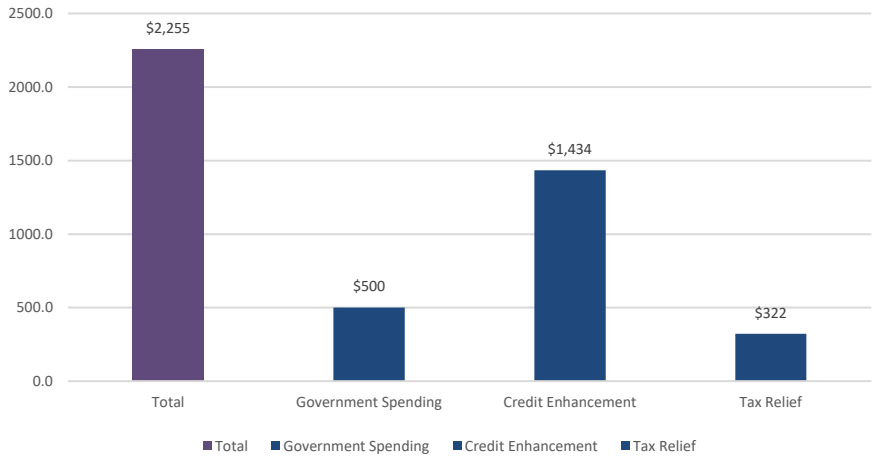
Geopolitical Review

- The COVID-19 coronavirus spread across the world in a global pandemic, causing an effective shutdown in global growth as the world tries to grapple with the crisis.
- The U.S. and China entered in to a "Phase 1" trade agreement, which provided optimism to markets in the first half of the quarter.
- The United Kingdom officially withdrew from the European Union on January 31st, moving the country into the transition period, whereby it must negotiate new trade agreements.
- Tensions between the U.S. and Iran rose to an alarming level after the U.S. conducted a drone strike and killed Iran's major general Qasem Soleimani near an airport in Iraq.
- In a 52-to-48 vote, the U.S. Senate voted to acquit President Trump on both articles of impeachment passed by the House of Representatives.

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

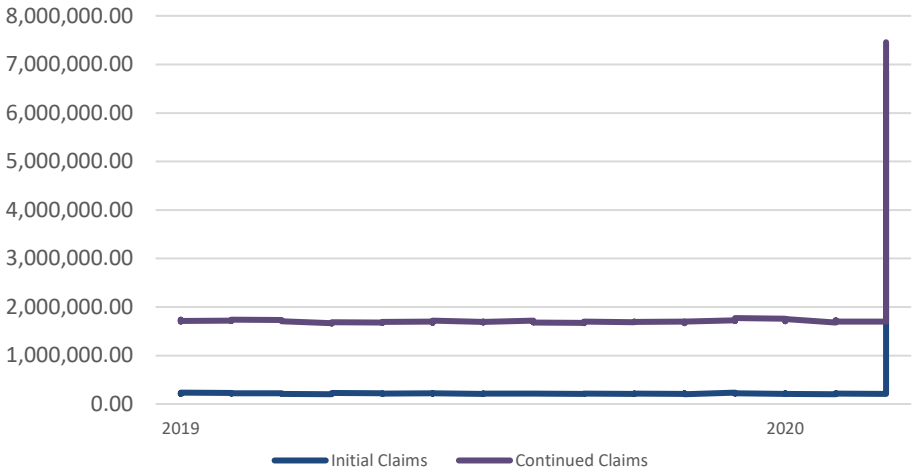
Looking Ahead



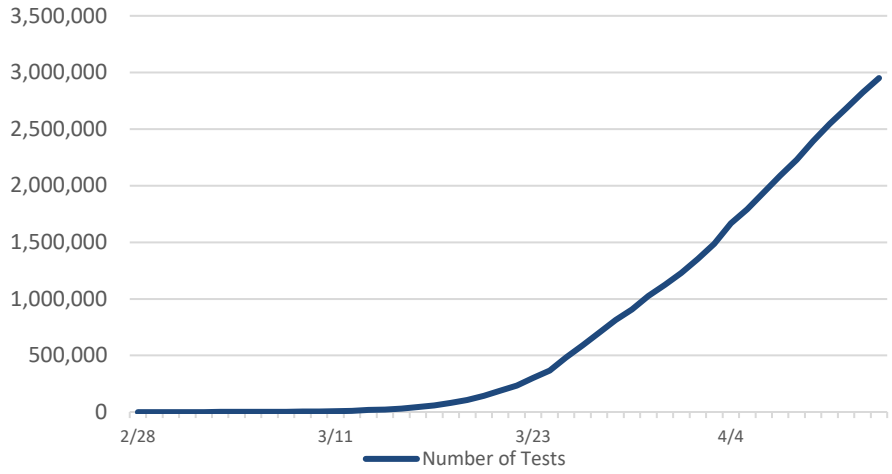


COVID-19 Curve	As the nation sits under various stay-at-home and physical distancing orders, it will be important to monitor how effective those measures are at bending or lowering the curve to decrease the rate of daily new cases. As that rate declines, the economy may begin to open again.

Government/ Fiscal Response	It will be important to monitor how the federal government continues to support workers and businesses through this crisis. Government has already spent a historic amount to try and keep the economy in suspended animation, but many believe that much more will need to be spent before the crisis is over.



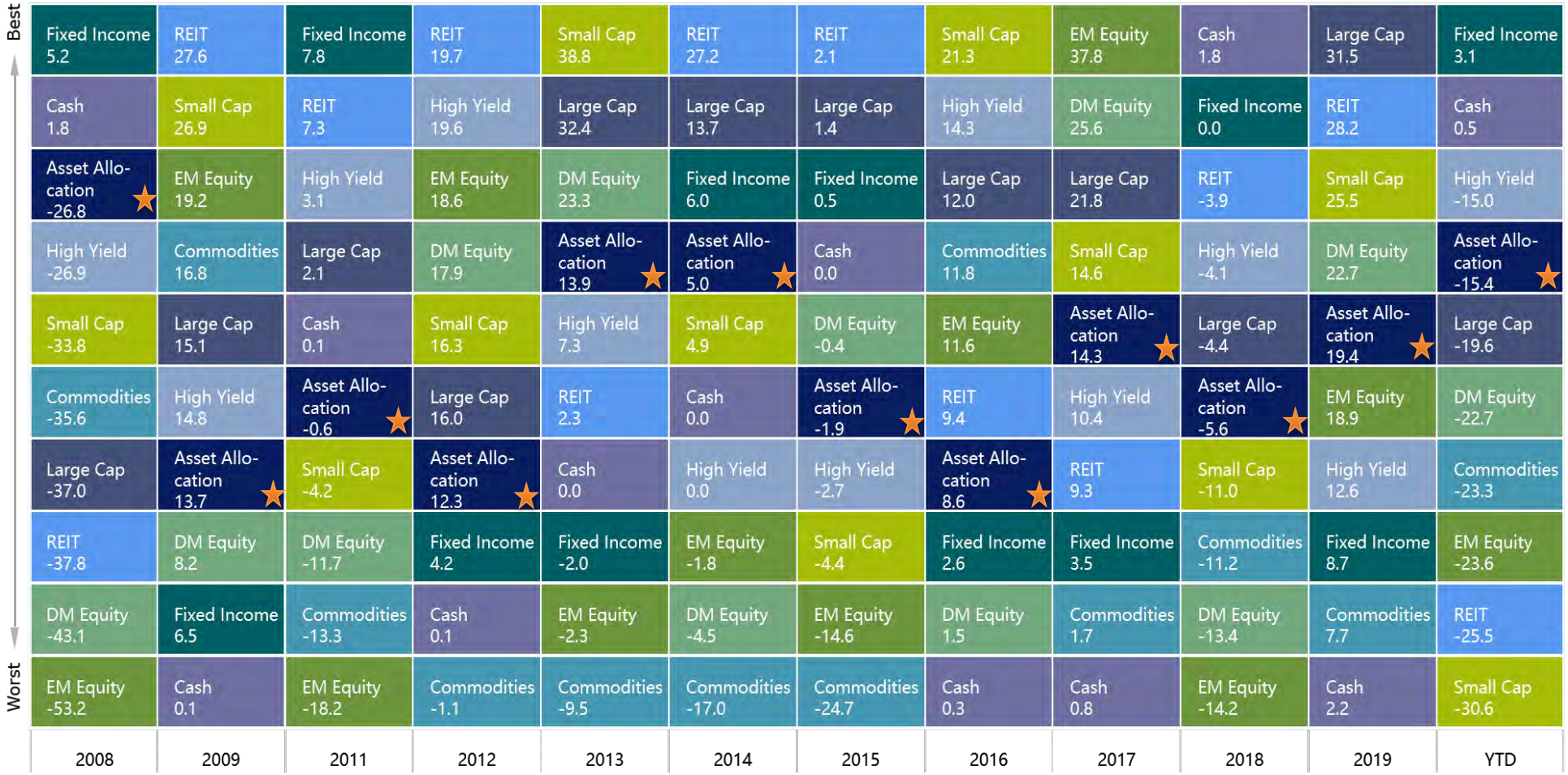
Weekly Jobless Claims	As the government tries to keep businesses from shutting down and laying off workers, it will be important to monitor weekly jobless claims to see the effectiveness of the government's spending programs in keeping workers and businesses afloat.



Testing	In order for the economy to begin opening up again, testing and tracing capacity will need to increase significantly from where it has been. This includes both testing for those currently infected, as well as testing those who may already be immune from the virus.

Source: The COVID Tracking Project (www.covidtracking.com) data as of 4/14/2020, Center for Strategic & International Studies (https://www.csis.org/analysis/breaking-down-g20-covid-19-fiscal-response) data as of 4/14/2020, Federal Reserve of St. Louis (www.fred.stlouisfed.org) data as of 3/31/2020. This data does not contain sufficient information for any investment decision and should not be relied upon when considering an investment strategy.

The Importance of Diversification



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

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

Executive Summary

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

Investment Scoring Summary

Passing	Watch	Review	Not Scored	Total
23	0	1	1	25

Investment Additions

Investment Name	Status	Morningstar Rating
Small Value		
Northern Small Cap Value	Passing	****

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	# of Participants	Plan Assets	% of total plan	Status	Morningstar Rating
Small Value					
DFA US Small Cap Value I	70	$113,448.94	0.68%	Review	**
Northern Small Cap Value	0			Passing	****

Review : Watch : Addition :

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

Portfolio Review

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

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

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

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

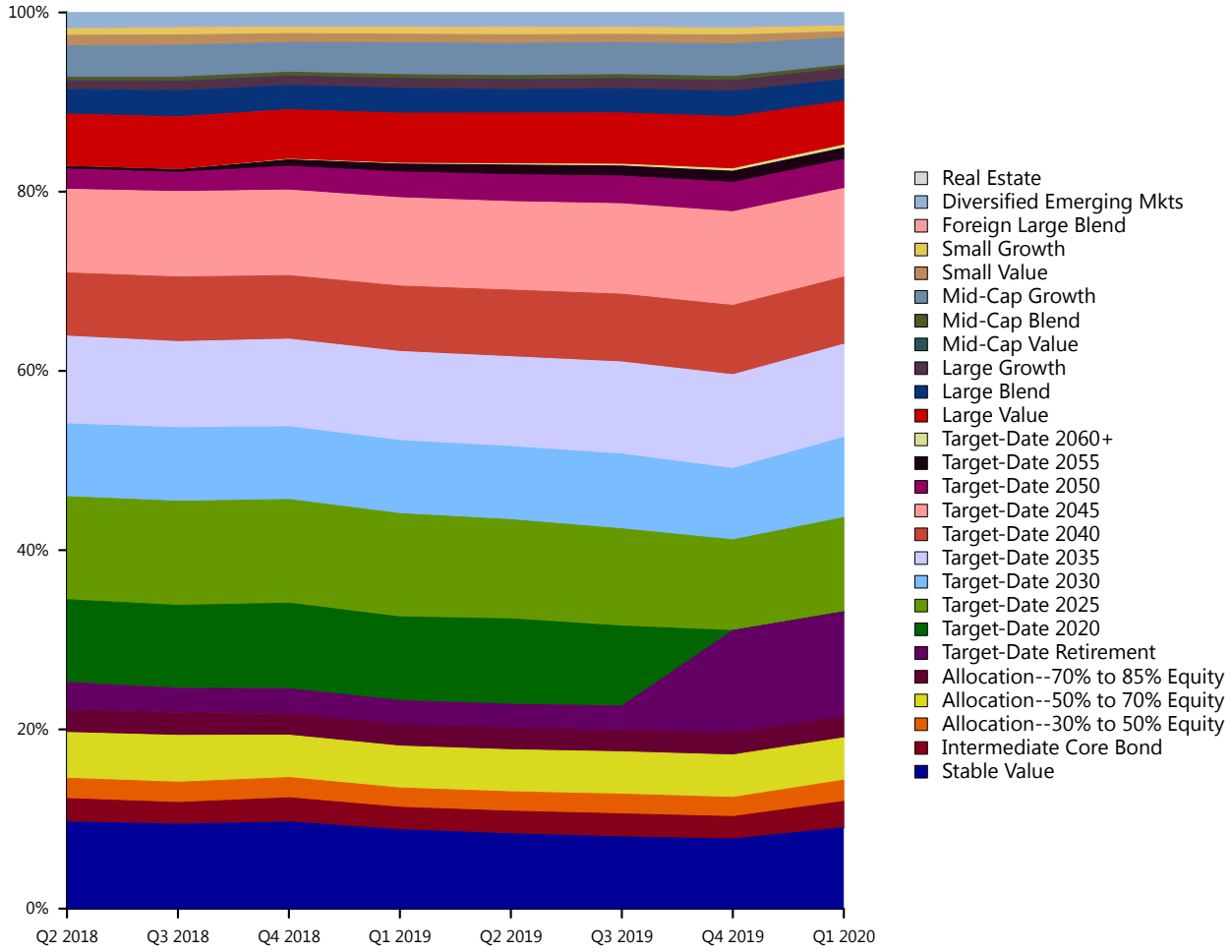
Fixed Income	Cash/Stable Value
Vanguard Total Bond Market Index Adm	The Standard Stable Asset

Other
Principal Real Estate Securities Inst

Review : Watch : Addition :

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

Historical Allocation



Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Stable Value					
The Standard Stable Asset	87	$1,510,590.19	9.03%	$1,510,136.27	0.03%
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm	72	$491,129.42	2.94%	$484,723.42	1.32%
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y	19	$396,859.86	2.37%	$414,049.58	(4.15%)
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y	40	$790,476.57	4.72%	$921,381.37	(14.21%)
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y	14	$395,323.11	2.36%	$476,547.77	(17.04%)
Target-Date Retirement					
BlackRock LifePath® Index Retire K	68	$1,955,722.21	11.69%	$2,218,337.89	(11.84%)
Target-Date 2025					
BlackRock LifePath® Index 2025 K	77	$1,759,084.13	10.51%	$1,967,799.72	(10.61%)
Target-Date 2030					
BlackRock LifePath® Index 2030 K	85	$1,497,909.62	8.95%	$1,544,569.13	(3.02%)
Target-Date 2035					
BlackRock LifePath® Index 2035 K	100	$1,739,933.58	10.40%	$2,033,351.68	(14.43%)
Target-Date 2040					
BlackRock LifePath® Index 2040 K	108	$1,254,423.52	7.50%	$1,501,686.26	(16.47%)
Target-Date 2045					
BlackRock LifePath® Index 2045 K	164	$1,654,711.80	9.89%	$2,030,612.38	(18.51%)

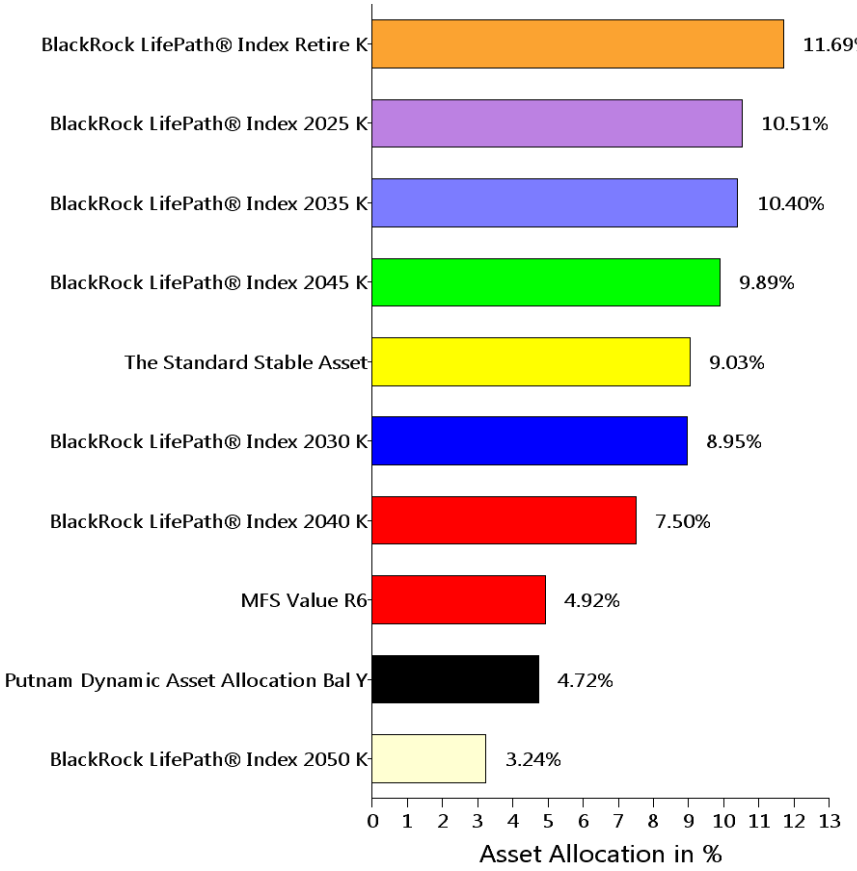
Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Target-Date 2050					
BlackRock LifePath® Index 2050 K	142	$541,866.24	3.24%	$635,736.13	(14.77%)
Target-Date 2055					
BlackRock LifePath® Index 2055 K	109	$211,660.38	1.27%	$241,866.60	(12.49%)
Target-Date 2060+					
BlackRock LifePath® Index 2060 K	59	$55,282.13	0.33%	$51,458.31	7.43%
Large Value					
MFS Value R6	81	$823,130.52	4.92%	$1,133,159.84	(27.36%)
Large Blend					
iShares S&P 500 Index K	49	$401,499.28	2.40%	$547,794.79	(26.71%)
Large Growth					
TIAA-CREF Large-Cap Growth Inst	73	$203,561.15	1.22%	$227,381.44	(10.48%)
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst	1	$3,142.80	0.02%	$4,608.64	(31.81%)
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral	10	$61,621.27	0.37%	$89,070.71	(30.82%)
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I	76	$510,183.06	3.05%	$707,789.14	(27.92%)
Small Value					
DFA US Small Cap Value I	70	$113,448.94	0.68%	$190,183.60	(40.35%)
Northern Small Cap Value					

Investment Name	# of Participants	03/31/2020 Balance	% of Plan	12/31/2019 Balance	% Change
Small Growth					
Janus Henderson Triton T	45	$106,121.21	0.63%	$149,932.47	(29.22%)
Foreign Large Blend					
Hartford International Opportunities R6	0	$0.00	0.00%	$0.00	0.00%
Diversified Emerging Mkts					
American Funds New World R6	76	$249,241.61	1.49%	$335,585.69	(25.73%)
Real Estate					
Principal Real Estate Securities Inst	4	$4,141.62	0.02%	$5,256.90	(21.22%)
Total:		$16,731,064.22		$19,423,019.73	(13.86%)

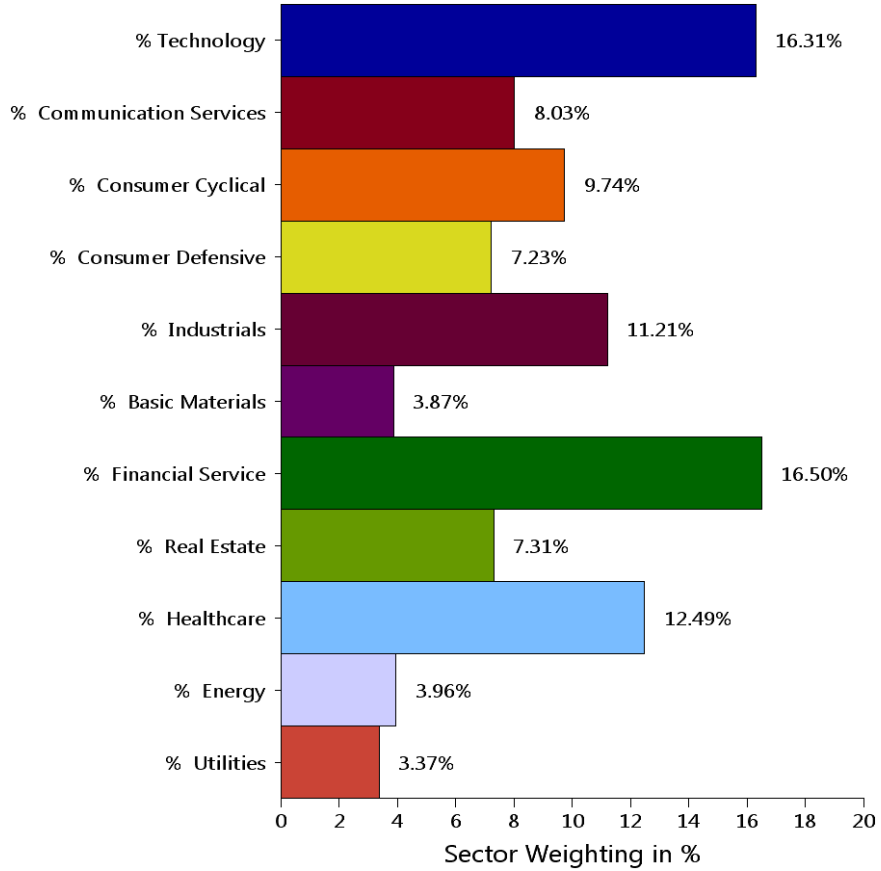
Review : Watch : Addition :

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

Top 10 Holdings

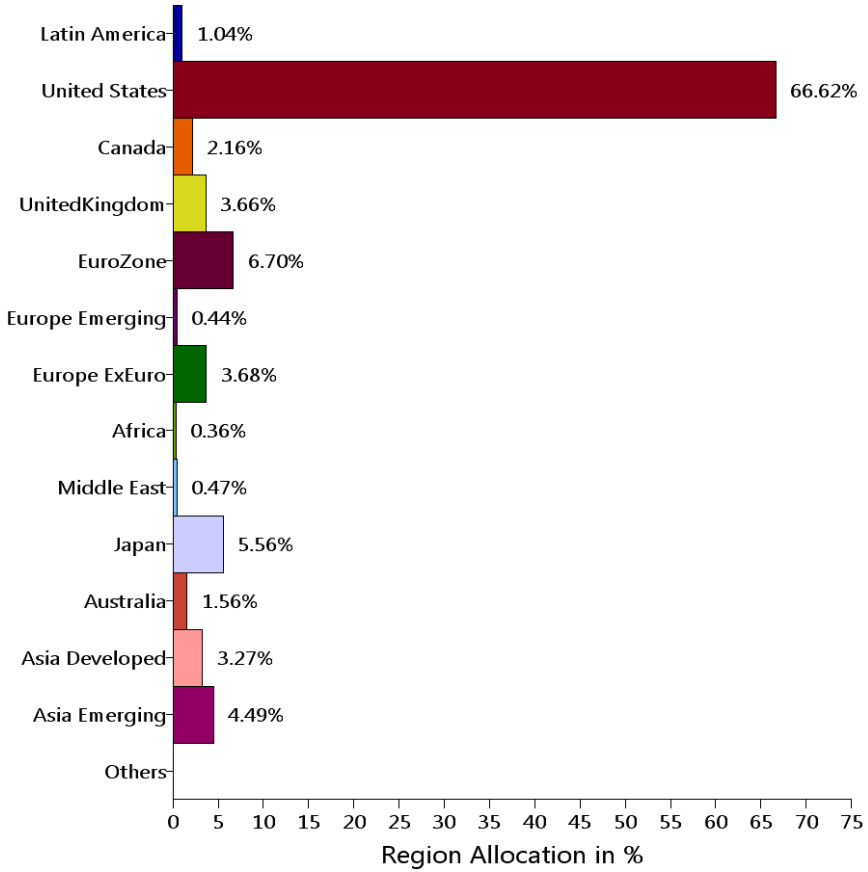


Sector Allocation

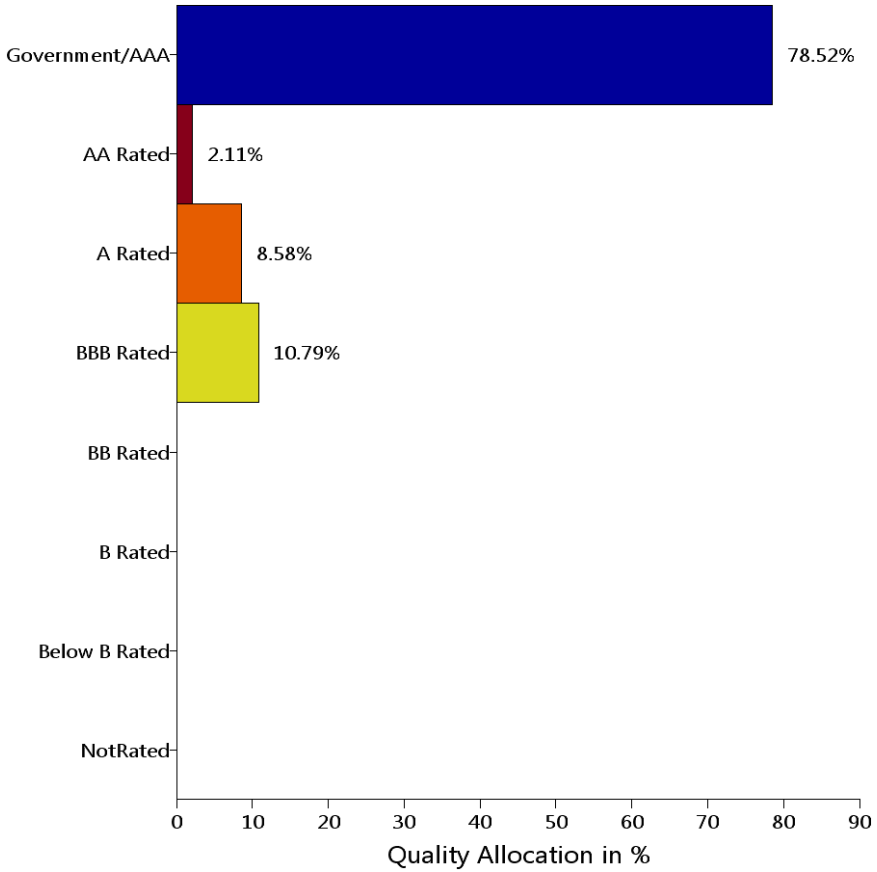


For source information, please see the "Important Disclosures" section of this report.

Region Allocation

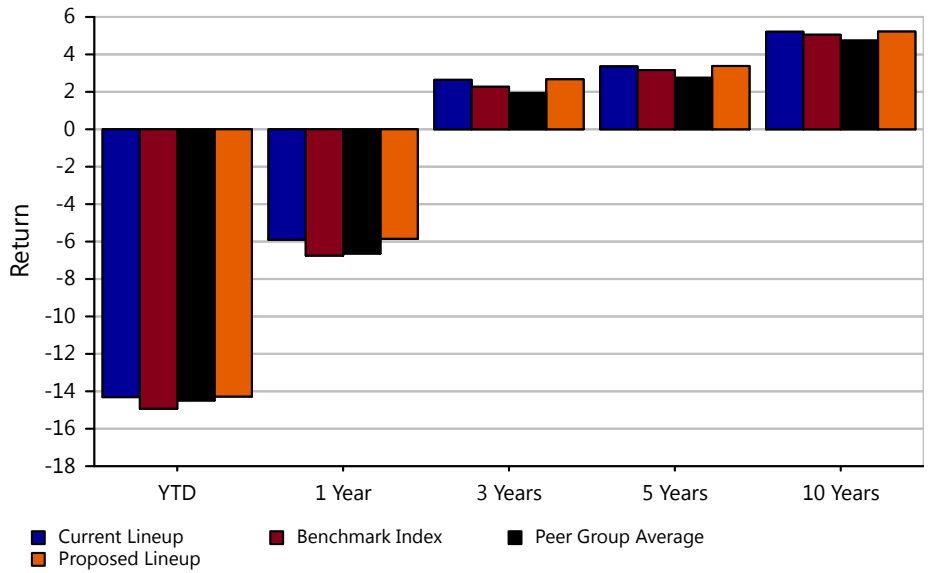


Quality Allocation

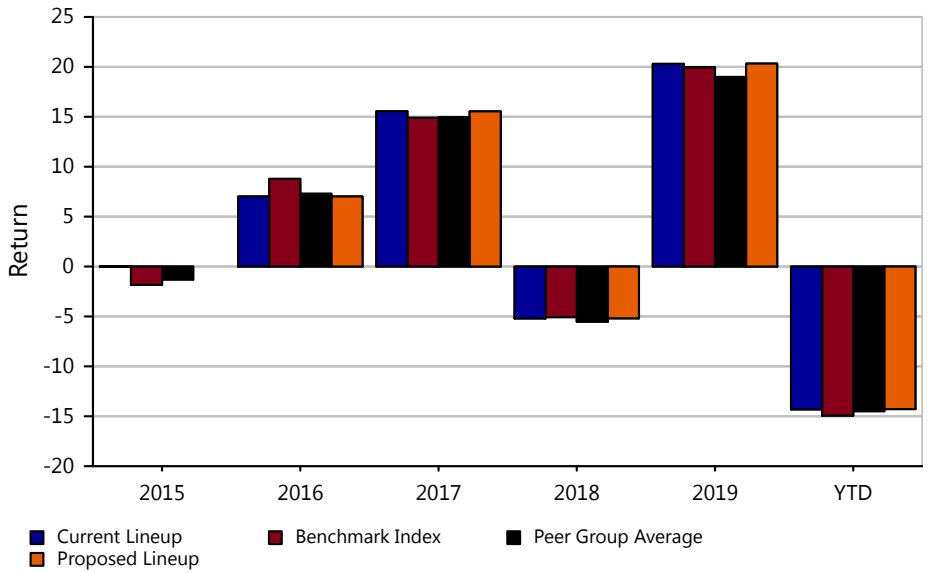


For source information, please see the "Important Disclosures" section of this report.

Annualized Returns



Calendar Year Returns



Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	Net Exp.Ratio
Current Lineup	-14.31	-5.90	2.64	3.36	5.21	0.21
Benchmark Index	-14.93	-6.75	2.27	3.16	5.05	NA
Peer Group Average	-14.49	-6.64	1.94	2.75	4.74	0.82
Proposed Lineup	-14.28	-5.85	2.67	3.38	5.22	0.21

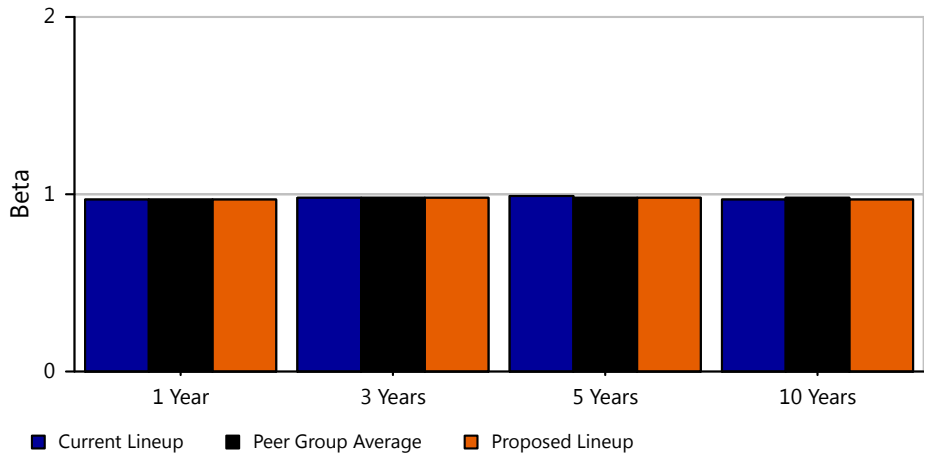
Calendar Year Returns

	2015	2016	2017	2018	2019	YTD	Net Exp.Ratio
Current Lineup	-0.02	7.02	15.55	-5.20	20.30	-14.31	0.21
Benchmark Index	-1.83	8.78	14.90	-5.07	19.96	-14.93	NA
Peer Group Average	-1.30	7.29	14.96	-5.52	18.99	-14.49	0.82
Proposed Lineup	0.00	7.02	15.54	-5.19	20.33	-14.28	0.21

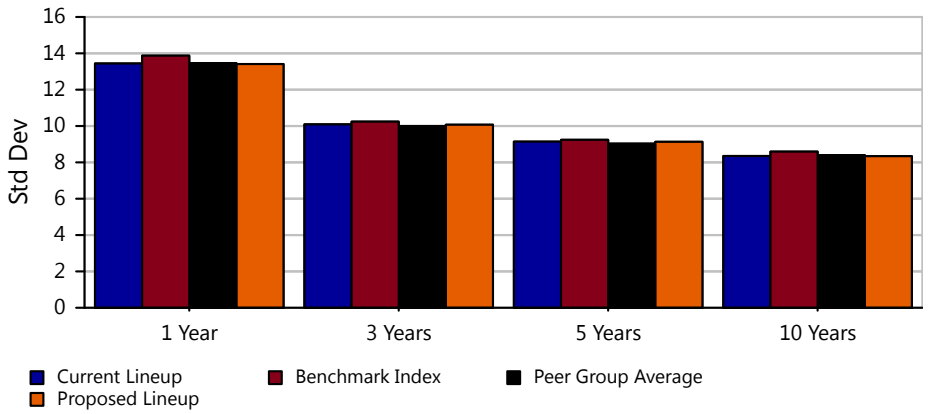
The Benchmark Index is constructed utilizing the underlying indexes of the Plan's investment options weighted in proportion to the asset allocation of the Plan. The underlying indexes are illustrated on the standardized performance pages of the report. For source information, please see the "Important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

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

Annualized Beta



Annualized Standard Deviation



Trailing Beta

	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.97	0.98	0.99	0.97
Peer Group Average	0.97	0.98	0.98	0.98
Proposed Lineup	0.97	0.98	0.98	0.97

Trailing Standard Deviation

	1 Year	3 Years	5 Years	10 Years
Current Lineup	13.44	10.09	9.14	8.35
Benchmark Index	13.87	10.24	9.24	8.59
Peer Group Average	13.46	10.00	9.03	8.40
Proposed Lineup	13.41	10.07	9.13	8.34

Calendar Year Beta

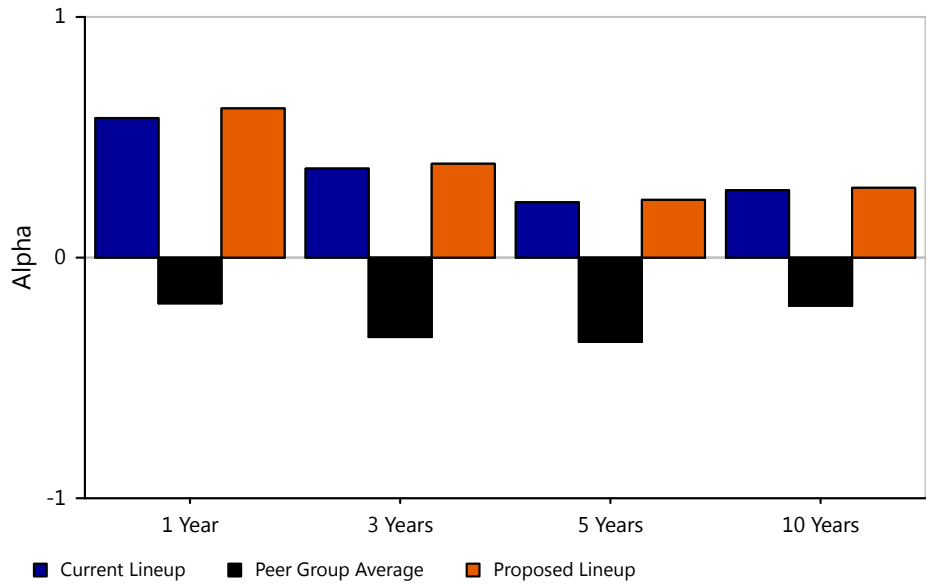
	2015	2016	2017	2018	2019
Current Lineup	1.02	0.97	0.91	1.02	0.97
Peer Group Average	1.00	0.95	0.91	1.00	0.96
Proposed Lineup	1.02	0.97	0.91	1.02	0.97

Calendar Year Standard Deviation

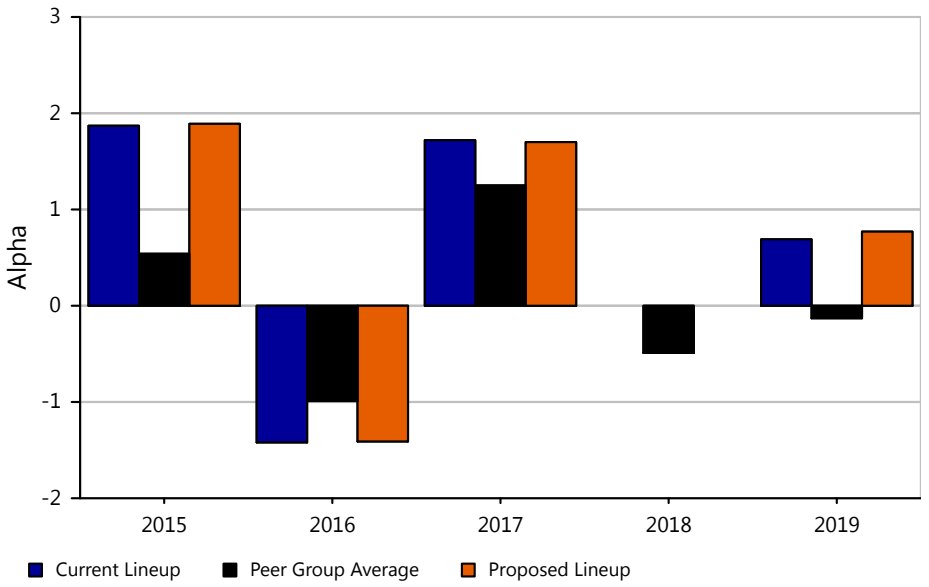
	2015	2016	2017	2018	2019
Current Lineup	8.49	7.51	1.85	9.02	8.12
Benchmark Index	8.26	7.68	1.98	8.85	8.31
Peer Group Average	8.30	7.34	1.83	8.85	7.95
Proposed Lineup	8.49	7.50	1.85	9.02	8.08

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

Annualized Alpha



Calendar Year Alpha



Trailing Alpha

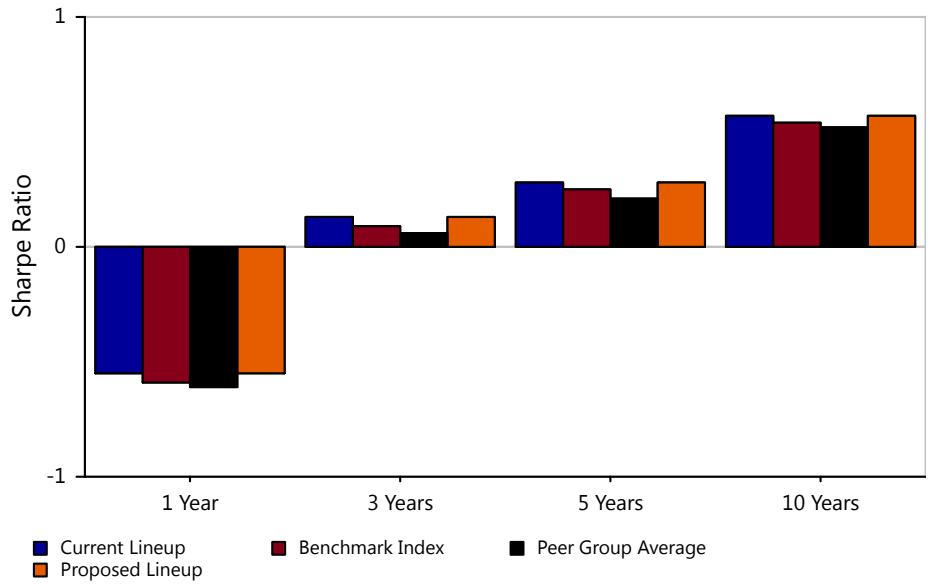
	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.58	0.37	0.23	0.28
Peer Group Average	-0.19	-0.33	-0.35	-0.20
Proposed Lineup	0.62	0.39	0.24	0.29

Calendar Year Alpha

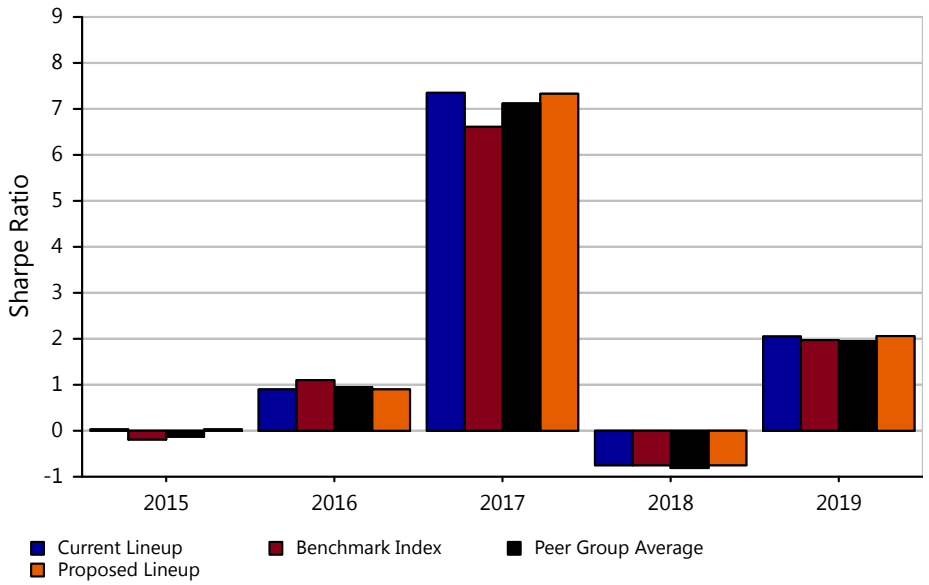
	2015	2016	2017	2018	2019
Current Lineup	1.87	-1.42	1.72	0.00	0.69
Peer Group Average	0.54	-0.99	1.25	-0.49	-0.13
Proposed Lineup	1.89	-1.41	1.70	0.00	0.77

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

Annualized Sharpe Ratio



Calendar Year Sharpe Ratio



Trailing Sharpe Ratio

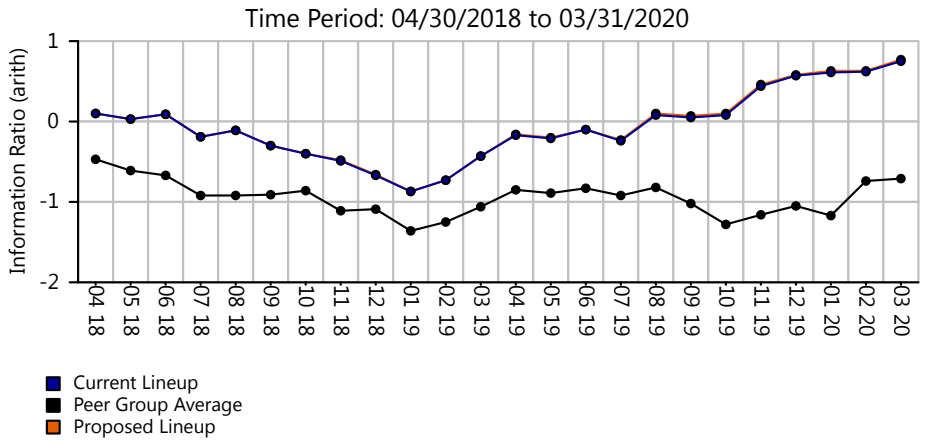
	1 Year	3 Years	5 Years	10 Years
Current Lineup	-0.55	0.13	0.28	0.57
Benchmark Index	-0.59	0.09	0.25	0.54
Peer Group Average	-0.61	0.06	0.21	0.52
Proposed Lineup	-0.55	0.13	0.28	0.57

Calendar Year Sharpe Ratio

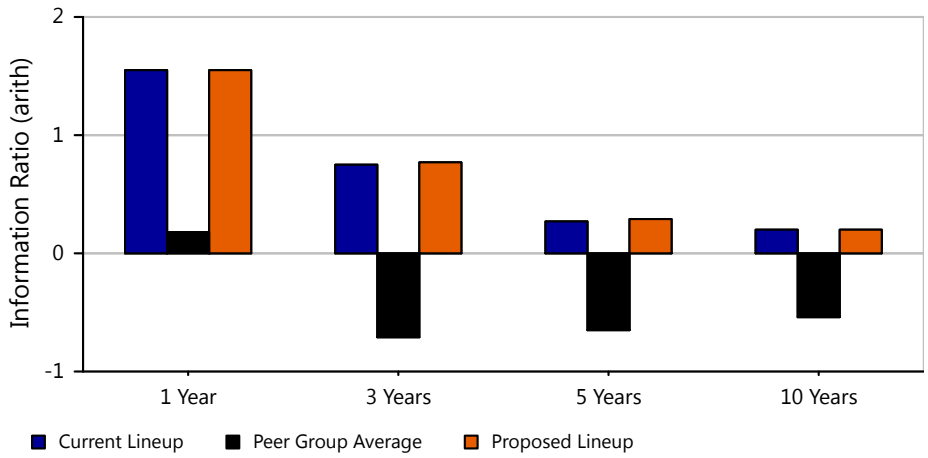
	2015	2016	2017	2018	2019
Current Lineup	0.03	0.90	7.35	-0.75	2.05
Benchmark Index	-0.19	1.10	6.61	-0.75	1.97
Peer Group Average	-0.13	0.95	7.12	-0.81	1.95
Proposed Lineup	0.03	0.90	7.33	-0.75	2.06

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

Rolling Information Ratio(Trailing 3 Year)



Annualized Information Ratios



Rolling Information Ratio (Rolling - 3 Year)

	YTD	1 Year	3 Years	5 Years	10 Years
Current Lineup	0.66	0.21	0.11	0.22	0.12
Peer Group Average	-0.87	-0.95	-0.71	-0.60	-0.37
Proposed Lineup	0.68	0.22	0.12	0.23	0.11

Calendar Year Information Ratio

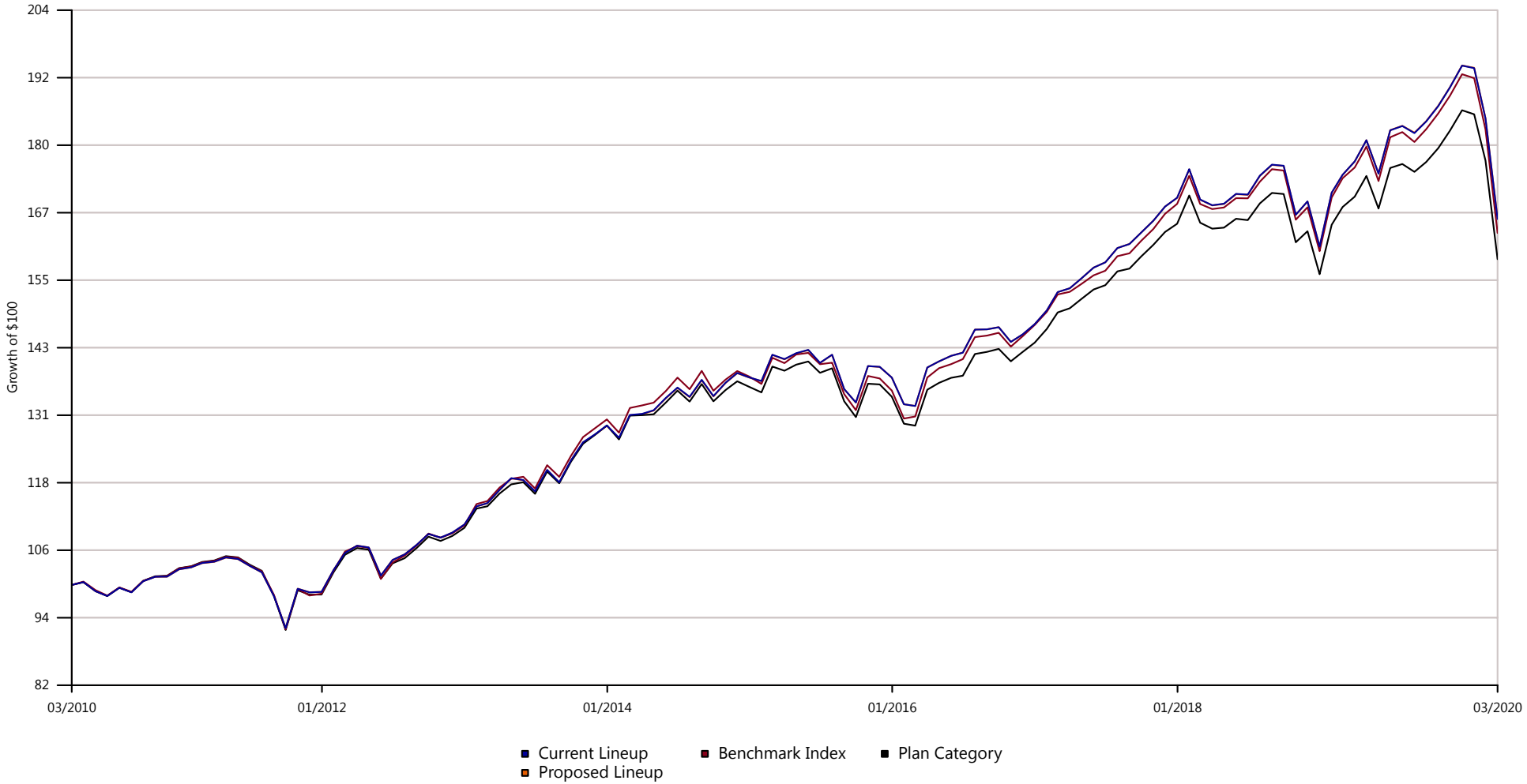
	2015	2016	2017	2018	2019
Current Lineup	1.53	-2.16	1.38	-0.32	0.69
Peer Group Average	0.74	-1.79	0.12	-1.60	-1.87
Proposed Lineup	1.52	-2.13	1.34	-0.29	0.71

Trailing Information Ratio

	1 Year	3 Years	5 Years	10 Years
Current Lineup	1.55	0.75	0.27	0.20
Peer Group Average	0.18	-0.71	-0.65	-0.54
Proposed Lineup	1.55	0.77	0.29	0.20

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

Time period : March 2010 - March 2020



	1 YR	3 YR	5 YR	10 YR
Current Lineup	-5.90%	8.15%	17.99%	66.20%
Proposed Lineup	-5.85%	8.21%	18.09%	66.30%
Benchmark Index	-6.75%	6.96%	16.80%	63.68%
Plan Category	-6.64%	5.92%	14.54%	58.94%

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

Total Plan Assets	Weighted Investment Cost	Weighted Investment Expense	Proposed Weighted Expense
$16,731,064.22	$34,948.69	0.21%	0.21%

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Stable Value					
The Standard Stable Asset	87	$1,510,590.19	9.03%	0.10%	$1,510.59
Intermediate Core Bond					
Vanguard Total Bond Market Index Adm - VBTLX	72	$491,129.42	2.94%	0.05%	$245.56
Allocation--30% to 50% Equity					
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	19	$396,859.86	2.37%	0.75%	$2,976.45
Allocation--50% to 70% Equity					
Putnam Dynamic Asset Allocation Bal Y - PABYX	40	$790,476.57	4.72%	0.73%	$5,770.48
Allocation--70% to 85% Equity					
Putnam Dynamic Asset Allocation Gr Y - PAGYX	14	$395,323.11	2.36%	0.82%	$3,241.65
Target-Date Retirement					
BlackRock LifePath® Index Retire K - LIRKX	68	$1,955,722.21	11.69%	0.09%	$1,760.15
Target-Date 2025					
BlackRock LifePath® Index 2025 K - LIBKX	77	$1,759,084.13	10.51%	0.09%	$1,583.18
Target-Date 2030					
BlackRock LifePath® Index 2030 K - LINKX	85	$1,497,909.62	8.95%	0.09%	$1,348.12

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Target-Date 2035					
BlackRock LifePath® Index 2035 K - LIJKX	100	$1,739,933.58	10.40%	0.09%	$1,565.94
Target-Date 2040					
BlackRock LifePath® Index 2040 K - LIKKX	108	$1,254,423.52	7.50%	0.09%	$1,128.98
Target-Date 2045					
BlackRock LifePath® Index 2045 K - LIHKX	164	$1,654,711.80	9.89%	0.09%	$1,489.24
Target-Date 2050					
BlackRock LifePath® Index 2050 K - LIPKX	142	$541,866.24	3.24%	0.09%	$487.68
Target-Date 2055					
BlackRock LifePath® Index 2055 K - LIVKX	109	$211,660.38	1.27%	0.09%	$190.49
Target-Date 2060+					
BlackRock LifePath® Index 2060 K - LIZKX	59	$55,282.13	0.33%	0.09%	$49.75
Large Value					
MFS Value R6 - MEIKX	81	$823,130.52	4.92%	0.47%	$3,868.71
Large Blend					
iShares S&P 500 Index K - WFSPX	49	$401,499.28	2.40%	0.03%	$120.45
Large Growth					
TIAA-CREF Large-Cap Growth Inst - TILGX	73	$203,561.15	1.22%	0.42%	$854.96
Mid-Cap Value					
Wells Fargo Special Mid Cap Value Inst - WFMIX	1	$3,142.80	0.02%	0.82%	$25.77

Investment	#of Participants	2020-03-31 Balance	% of Total Plan	Fund Expense	Weighted Cost
Mid-Cap Blend					
Vanguard Mid Cap Index Admiral - VIMAX	10	$61,621.27	0.37%	0.05%	$30.81
Mid-Cap Growth					
MassMutual Select Mid Cap Growth I - MEFZX	76	$510,183.06	3.05%	0.71%	$3,622.30
Small Value					
DFA US Small Cap Value I - DFSVX	70	$113,448.94	0.68%	0.51%	$578.59
Northern Small Cap Value - NOSGX		$113,448.94	0.68%	1.00%	$1,134.49
Small Growth					
Janus Henderson Triton T - JATTX	45	$106,121.21	0.63%	0.91%	$965.70
Foreign Large Blend					
Hartford International Opportunities R6 - IHOVX	0	$0.00	0.00%	0.71%	-
Diversified Emerging Mkts					
American Funds New World R6 - RNWGX	76	$249,241.61	1.49%	0.60%	$1,495.45
Real Estate					
Principal Real Estate Securities Inst - PIREX	4	$4,141.62	0.02%	0.91%	$37.69

Review : Watch : Addition :

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

INVESTMENT REVIEW - 100 POINT

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Intermediate Core Bond											
Vanguard Total Bond Market Index Adm - VBTLX	100	72	$491,129.42	2.94%	88	78	70	100	100	100	100
Allocation--30% to 50% Equity											
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	19	$396,859.86	2.37%	64	76	82	82	82	85	86
Allocation--50% to 70% Equity											
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	40	$790,476.57	4.72%	69	72	79	82	80	90	93
Allocation--70% to 85% Equity											
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	14	$395,323.11	2.36%	72	82	88	92	86	98	96
Target-Date Retirement											
BlackRock LifePath® Index Retire K - LIRKX	93	68	$1,955,722.21	11.69%	92	92	92	92	90	96	96
Target-Date 2025											
BlackRock LifePath® Index 2025 K - LIBKX	98	77	$1,759,084.13	10.51%	94	86	90	88	90	84	88
Target-Date 2030											
BlackRock LifePath® Index 2030 K - LINKX	95	85	$1,497,909.62	8.95%	90	88	88	90	90	86	87
Target-Date 2035											
BlackRock LifePath® Index 2035 K - LIJKX	95	100	$1,739,933.58	10.40%	95	88	90	92	92	86	87
Target-Date 2040											
BlackRock LifePath® Index 2040 K - LIKKX	88	108	$1,254,423.52	7.50%	98	93	93	93	92	88	89
Target-Date 2045											
BlackRock LifePath® Index 2045 K - LIHKX	84	164	$1,654,711.80	9.89%	98	96	93	93	92	88	93
Target-Date 2050											
BlackRock LifePath® Index 2050 K - LIPKX	81	142	$541,866.24	3.24%	98	96	93	95	92	94	93

Investment Scorecard | Current & Historical Scoring

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Target-Date 2055											
BlackRock LifePath® Index 2055 K - LIVKX	81	109	$211,660.38	1.27%	98	95	93	93	92	94	93
Target-Date 2060+											
BlackRock LifePath® Index 2060 K - LIZKX	81	59	$55,282.13	0.33%	92	86	76	82	72	72	72
Large Value											
MFS Value R6 - MEIKX	100	81	$823,130.52	4.92%	94	93	91	86	78	75	78
Large Blend											
iShares S&P 500 Index K - WFSPX	100	49	$401,499.28	2.40%	100	100	100	100	100	100	100
Large Growth											
TIAA-CREF Large-Cap Growth Inst - TILGX	93	73	$203,561.15	1.22%	84	85	92	96	90	96	92
Mid-Cap Value											
Wells Fargo Special Mid Cap Value Inst - WFMIX	94	1	$3,142.80	0.02%	96	96	92	91	79	78	78
Mid-Cap Blend											
Vanguard Mid Cap Index Admiral - VIMAX	100	10	$61,621.27	0.37%	100	100	100	100	100	100	100
Mid-Cap Growth											
MassMutual Select Mid Cap Growth I - MEFZX	76	76	$510,183.06	3.05%	90	95	91	92	95	89	90
Small Value											
DFA US Small Cap Value I - DFSVX	66	70	$113,448.94	0.68%	67	65	69	72	74	77	76
Northern Small Cap Value - NOSGX	85	0			78	88	86	88	88	80	81
Small Growth											
Janus Henderson Triton T - JATTX	78	45	$106,121.21	0.63%	94	96	92	91	91	93	91

INVESTMENT SCORECARD | CURRENT & HISTORICAL SCORING

Investment Name	Current Status	# of Participants	Assets	% of Plan	Q4/19	Q3/19	Q2/19	Q1/19	Q4/18	Q3/18	Q2/18
Foreign Large Blend											
Hartford International Opportunities R6 - IHOVX	80	0	$0.00	0.00%	77	74	80	75	58	72	85
Diversified Emerging Mkts											
American Funds New World R6 - RNWGX	98	76	$249,241.61	1.49%	96	96	96	96	88	95	98
Real Estate											
Principal Real Estate Securities Inst - PIREX	94	4	$4,141.62	0.02%	94	96	96	95	93	96	96

Review : Watch : Addition :

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Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	0.23% (11)	2.89% (17)	2.76% (21)	0.22 (15)	0.33 (14)	-0.05 (17)	-0.25 (21)	17.83 (5)	0.75% (31)	2.25 (10)	1.01 (13)
DJ US Moderately Conservative TR USD		-2.33%	3.01%	3.28%	0.20	0.36	-	-	-	-	-	-
Morningstar Allocation--30% to 50% Equity		-5.78%	0.88%	1.63%	-0.04	0.12	-0.68	-0.57	8.53	1.06%	5.66	0.83
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	-6.43% (52)	1.86% (48)	2.77% (46)	0.05 (48)	0.21 (48)	-0.26 (51)	-0.33 (49)	17.83 (12)	0.73% (28)	4.18 (38)	0.96 (49)
DJ US Moderate TR USD		-6.82%	2.40%	3.43%	0.11	0.28	-	-	-	-	-	-
Morningstar Allocation--50% to 70% Equity		-7.01%	1.48%	2.40%	0.04	0.19	-0.22	-0.30	10.24	1.09%	5.38	0.94
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	-10.85% (50)	0.87% (46)	2.44% (38)	0.00 (42)	0.16 (40)	-0.05 (46)	-0.04 (39)	17.83 (9)	0.82% (31)	6.00 (24)	0.99 (44)
DJ Moderately Aggressive TR USD		-11.46%	0.97%	2.52%	0.00	0.17	-	-	-	-	-	-
Morningstar Allocation--70% to 85% Equity		-11.75%	0.00%	1.66%	-0.05	0.11	-0.20	-0.22	9.98	1.12%	8.01	0.96
Large Value												
MFS Value R6 - MEIKX	100	-12.01% (12)	0.25% (23)	3.57% (17)	-0.02 (22)	0.24 (17)	0.87 (16)	0.64 (10)	18.16 (13)	0.47% (14)	7.59 (22)	1.10 (17)
Russell 1000 Value TR USD		-17.17%	-2.18%	1.90%	-0.15	0.12	-	-	-	-	-	-
Morningstar Large Value		-17.74%	-2.12%	1.40%	-0.14	0.10	0.04	-0.14	9.95	0.94%	12.63	0.99
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	93	-2.04% (45)	12.19% (21)	9.98% (23)	0.70 (18)	0.65 (23)	0.32 (18)	-0.12 (23)	14.00 (32)	0.42% (8)	11.84 (47)	0.96 (27)
Russell 1000 Growth TR USD		0.91%	11.32%	10.36%	0.66	0.69	-	-	-	-	-	-
Morningstar Large Growth		-3.72%	8.63%	7.60%	0.48	0.49	-0.71	-0.71	10.95	1.04%	13.42	0.88

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	94	-20.27% (20)	-4.32% (15)	0.37% (19)	-0.22 (13)	0.04 (18)	0.56 (13)	0.37 (13)	11.16 (37)	0.82% (30)	12.21 (46)	1.06 (19)
Russell Mid Cap Value TR USD		-24.13%	-5.97%	-0.76%	-0.30	-0.03	-	-	-	-	-	-
Morningstar Mid-Cap Value		-25.38%	-6.89%	-1.79%	-0.32	-0.06	-0.17	-0.20	9.71	1.04%	13.67	0.97
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	76	-13.22% (68)	4.39% (57)	5.31% (39)	0.23 (56)	0.34 (36)	-0.67 (63)	-0.10 (39)	19.83 (11)	0.71% (13)	12.26 (43)	1.00 (34)
Russell Mid Cap Growth TR USD		-9.45%	6.53%	5.61%	0.35	0.35	-	-	-	-	-	-
Morningstar Mid-Cap Growth		-11.17%	4.66%	4.33%	0.25	0.28	-0.50	-0.37	10.96	1.14%	14.67	0.95
Small Value												
DFA US Small Cap Value I - DFSVX	66	-35.36% (74)	-12.74% (72)	-5.43% (72)	-0.49 (70)	-0.19 (65)	-0.94 (87)	-0.95 (90)	8.09 (51)	0.51% (7)	0.63 (13)	0.89 (64)
Russell 2000 Value TR USD		-29.64%	-9.51%	-2.42%	-0.41	-0.08	-	-	-	-	-	-
Morningstar Small Value		-31.64%	-11.14%	-4.27%	-0.45	-0.16	-0.33	-0.39	9.58	1.19%	9.46	0.92
Northern Small Cap Value - NOSGX	85	-28.37% (25)	-9.56% (29)	-2.57% (23)	-0.44 (43)	-0.10 (30)	-0.02 (29)	-0.06 (25)	18.67 (13)	1.00% (37)	5.44 (27)	0.99 (26)
Russell 2000 Value TR USD		-29.64%	-9.51%	-2.42%	-0.41	-0.08	-	-	-	-	-	-
Morningstar Small Value		-31.64%	-11.14%	-4.27%	-0.45	-0.16	-0.33	-0.39	9.58	1.19%	9.46	0.92
Small Growth												
Janus Henderson Triton T - JATTX	78	-21.21% (70)	1.36% (52)	3.06% (47)	0.08 (53)	0.19 (47)	0.30 (52)	0.33 (43)	6.83 (63)	0.91% (22)	7.51 (25)	1.07 (45)
Russell 2000 Growth TR USD		-18.58%	0.10%	1.70%	0.02	0.12	-	-	-	-	-	-
Morningstar Small Growth		-17.66%	1.69%	2.71%	0.10	0.18	0.22	0.18	11.04	1.23%	12.38	1.06

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
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	80	-13.68% (30)	-2.42% (52)	-0.45% (26)	-0.18 (41)	-0.04 (26)	-0.13 (43)	0.04 (28)	13.25 (14)	0.71% (30)	7.60 (45)	1.01 (27)
MSCI EAFE NR USD		-14.38%	-1.82%	-0.62%	-0.18	-0.06	-	-	-	-	-	-
Morningstar Foreign Large Blend		-15.66%	-2.74%	-1.13%	-0.21	-0.09	-0.22	-0.12	7.32	0.95%	8.22	0.97
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	98	-12.42% (11)	1.81% (7)	2.23% (4)	0.07 (9)	0.14 (4)	0.65 (9)	0.38 (11)	20.75 (3)	0.60% (10)	10.84 (50)	1.14 (3)
MSCI EM NR USD		-17.69%	-1.62%	-0.37%	-0.11	0.00	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts		-19.16%	-3.34%	-1.35%	-0.20	-0.06	-0.34	-0.19	7.12	1.26%	11.24	0.95
Real Estate												
Principal Real Estate Securities Inst - PIREX	94	-13.70% (16)	1.35% (11)	2.10% (11)	0.05 (10)	0.14 (11)	1.45 (4)	1.11 (5)	19.25 (12)	0.91% (41)	14.91 (55)	1.19 (10)
DJ US Select REIT TR USD		-23.96%	-4.28%	-1.42%	-0.24	-0.06	-	-	-	-	-	-
Morningstar Real Estate		-19.21%	-2.83%	-0.51%	-0.14	0.00	0.49	0.26	11.06	1.12%	14.52	1.05

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - VBTLX	100	0.29% (7)	0.26% (8)	0.27% (8)	0.05% (6)	$259,337,572,716	9.11% (9)	4.88% (6)	3.38% (9)
BBgBarc US Agg Float Adj TR USD		-	-	-	-	-	9.06%	4.87%	3.38%
Morningstar Intermediate Core Bond		1.73%	1.17%	1.07%	0.65%	-	-	-	-
Large Blend									
iShares S&P 500 Index K - WFSPX	100	0.07% (6)	0.05% (4)	0.04% (3)	0.03% (2)	$18,479,712,434	-6.90% (24)	5.14% (18)	6.74% (10)
S&P 500 TR USD		-	-	-	-	-	-6.98%	5.10%	6.73%
Morningstar Large Blend		3.90%	3.19%	3.14%	0.86%	-	-	-	-
Mid-Cap Blend									
Vanguard Mid Cap Index Admiral - VIMAX	100	0.04% (2)	0.03% (2)	0.03% (2)	0.05% (3)	$98,807,944,460	-16.60% (20)	-0.21% (12)	2.13% (12)
CRSP US Mid Cap TR USD		-	-	-	-	-	-16.65%	-0.25%	2.11%
Morningstar Mid-Cap Blend		5.41%	4.72%	4.90%	0.98%	-	-	-	-

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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	93	0.19% (39)	3.54% (6)	3.42% (1)	8.30 (57)	0.29 (18)	0.41 (13)	0.75 (3)	0.54 (1)	8.84 (47)	0.09% (2)	1.04 (25)
Morningstar Lifetime Mod Incm TR USD		-1.38%	2.73%	2.82%	-	0.18	0.34	-	-	-	-	-
Morningstar Target-Date Retirement		-1.12%	2.36%	2.32%	8.10	0.14	0.25	-0.14	-0.26	8.53	0.76%	0.98
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	98	-2.82% (13)	3.38% (16)	3.63% (10)	11.45 (18)	0.22 (18)	0.34 (9)	0.09 (17)	-0.03 (10)	8.84 (33)	0.09% (2)	1.01 (11)
Morningstar Lifetime Mod 2025 TR USD		-3.44%	3.33%	3.66%	-	0.21	0.33	-	-	-	-	-
Morningstar Target-Date 2025		-4.31%	2.54%	2.91%	12.65	0.13	0.24	-0.59	-0.48	7.60	0.73%	0.94
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	95	-5.42% (30)	2.91% (21)	3.51% (21)	14.27 (34)	0.15 (20)	0.29 (16)	0.07 (19)	-0.07 (22)	8.84 (36)	0.09% (2)	1.00 (19)
Morningstar Lifetime Mod 2030 TR USD		-5.79%	2.87%	3.57%	-	0.15	0.29	-	-	-	-	-
Morningstar Target-Date 2030		-5.98%	2.30%	2.93%	14.63	0.10	0.22	-0.43	-0.39	7.76	0.76%	0.95
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	95	-7.76% (44)	2.45% (24)	3.39% (21)	17.01 (44)	0.11 (24)	0.25 (18)	0.48 (21)	0.09 (18)	8.84 (32)	0.09% (2)	1.01 (21)
Morningstar Lifetime Mod 2035 TR USD		-8.69%	2.12%	3.29%	-	0.08	0.24	-	-	-	-	-
Morningstar Target-Date 2035		-7.75%	2.01%	2.86%	16.89	0.08	0.21	-0.15	-0.28	7.55	0.75%	0.98
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	-10.03% (53)	1.98% (31)	3.23% (23)	19.56 (68)	0.08 (30)	0.23 (23)	0.77 (16)	0.24 (19)	8.84 (37)	0.09% (2)	1.02 (28)
Morningstar Lifetime Mod 2040 TR USD		-11.16%	1.36%	2.93%	-	0.03	0.20	-	-	-	-	-

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Morningstar Target-Date 2040		-9.31%	1.59%	2.70%	18.53	0.05	0.19	0.07	-0.12	7.94	0.78%	1.00
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	84	-11.58% (70)	1.66% (36)	3.09% (23)	21.27 (80)	0.06 (35)	0.21 (28)	0.98 (9)	0.35 (19)	8.84 (32)	0.09% (2)	1.03 (28)
Morningstar Lifetime Mod 2045 TR USD		-12.64%	0.84%	2.63%	-	0.00	0.18	-	-	-	-	-
Morningstar Target-Date 2045		-10.36%	1.37%	2.62%	19.82	0.04	0.18	0.24	-0.02	7.50	0.76%	1.01
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	-12.28% (78)	1.44% (37)	2.99% (33)	22.00 (90)	0.05 (36)	0.20 (35)	0.93 (18)	0.38 (23)	8.84 (37)	0.09% (2)	1.03 (37)
Morningstar Lifetime Mod 2050 TR USD		-13.22%	0.60%	2.47%	-	-0.01	0.16	-	-	-	-	-
Morningstar Target-Date 2050		-10.82%	1.17%	2.55%	20.22	0.02	0.17	0.30	0.05	7.59	0.79%	1.01
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	-12.31% (76)	1.44% (38)	3.01% (32)	22.08 (83)	0.05 (37)	0.20 (31)	1.08 (12)	0.45 (20)	8.84 (23)	0.09% (2)	1.04 (33)
Morningstar Lifetime Mod 2055 TR USD		-13.45%	0.48%	2.38%	-	-0.02	0.15	-	-	-	-	-
Morningstar Target-Date 2055		-11.02%	1.19%	2.57%	20.62	0.03	0.17	0.37	0.09	6.36	0.76%	1.02
Target-Date 2060+												
BlackRock LifePath® Index 2060 K - LIZKX	81	-12.34% (70)	1.44% (43)	-	-	0.05 (41)	-	1.13 (11)	-	4.09 (33)	0.09% (2)	-
Morningstar Lifetime Mod 2060 TR USD		-13.61%	0.39%	2.29%	-	-0.02	0.15	-	-	-	-	-

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+		-11.15%	1.31%	2.88%	20.54	0.04	0.20	0.49	0.33	2.99	0.75%	1.05

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Investment Scorecard | Criteria Scoring

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Allocation--30% to 50% Equity												
Putnam Dynamic Asset Allocation Cnsrv Y - PACYX	96	6	8	10	8	10	8	10	10	8	10	8
Allocation--50% to 70% Equity												
Putnam Dynamic Asset Allocation Bal Y - PABYX	77	3.6	6.4	8	6.4	8	4.8	8	10	8	8	6
Allocation--70% to 85% Equity												
Putnam Dynamic Asset Allocation Gr Y - PAGYX	82	4.8	6.4	8	6.4	8	6.4	8	10	8	10	6
Large Value												
MFS Value R6 - MEIKX	100	6	8	10	8	10	8	10	10	10	10	10
Large Growth												
TIAA-CREF Large-Cap Growth Inst - TILGX	93	4.8	8	10	8	10	8	10	10	10	8	6
Mid-Cap Value												
Wells Fargo Special Mid Cap Value Inst - WFMIX	94	6	8	10	8	10	8	10	10	8	8	8
Mid-Cap Growth												
MassMutual Select Mid Cap Growth I - MEFZX	76	3.6	4.8	8	4.8	8	4.8	8	10	10	8	6
Small Value												
DFA US Small Cap Value I - DFSVX	66	3.6	4.8	6	4.8	6	3.2	4	10	10	10	4
Northern Small Cap Value - NOSGX	85	6	6.4	10	6.4	8	6.4	10	10	8	8	6
Small Growth												
Janus Henderson Triton T - JATTX	78	3.6	4.8	8	4.8	8	4.8	8	8	10	10	8

Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
Foreign Large Blend												
Hartford International Opportunities R6 - IHOVX	80	4.8	4.8	8	6.4	8	6.4	8	10	8	8	8
Diversified Emerging Mkts												
American Funds New World R6 - RNWGX	98	6	8	10	8	10	8	10	10	10	8	10
Real Estate												
Principal Real Estate Securities Inst - PIREX	94	6	8	10	8	10	8	10	10	8	6	10

Review : Watch : Addition :

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Index Funds

Investment Name	IPS Score	Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
Intermediate Core Bond									
Vanguard Total Bond Market Index Adm - 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

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Target Date Funds

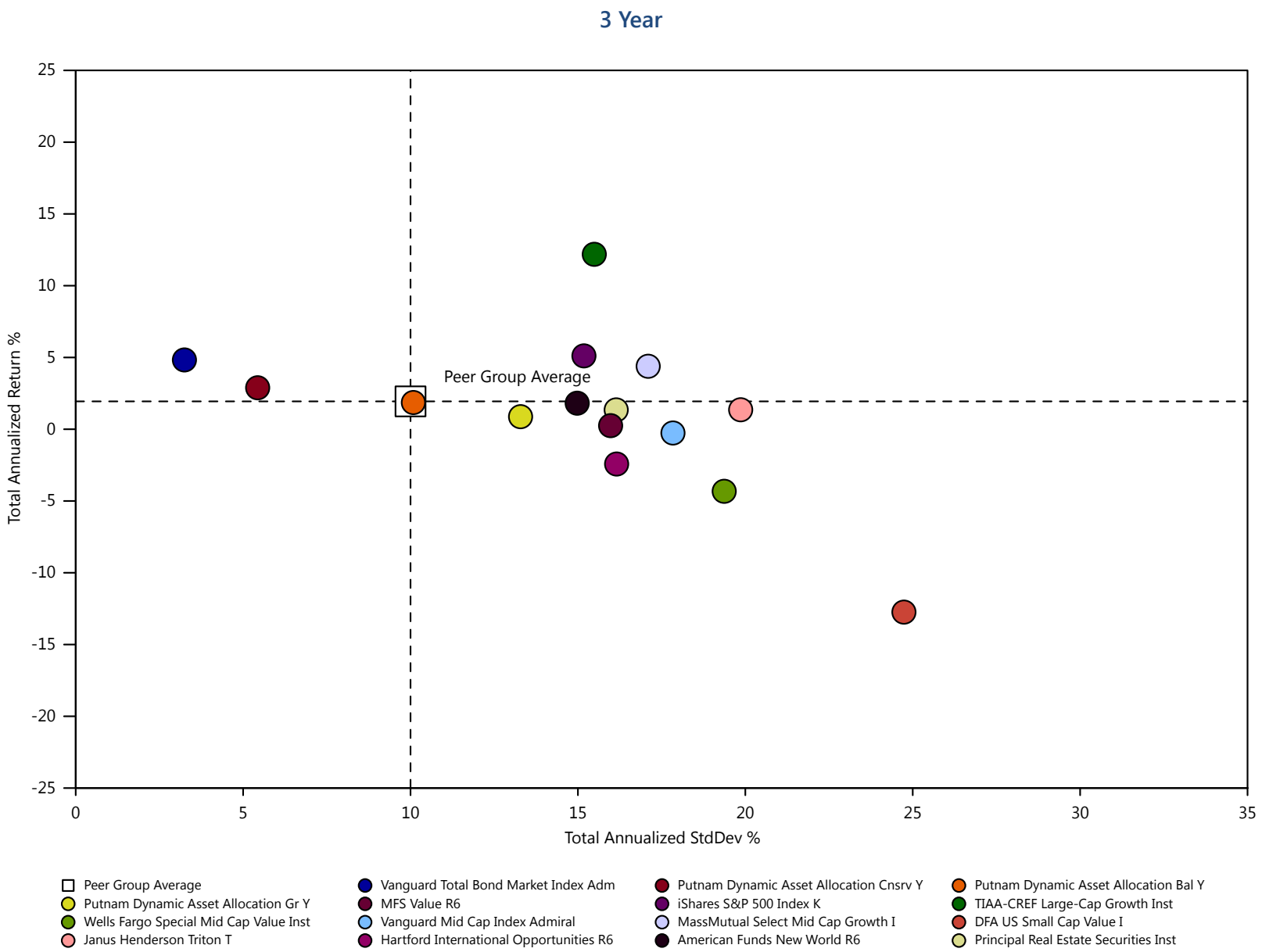
Investment Name	IPS Score	Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
Target-Date Retirement												
BlackRock LifePath® Index Retire K - LIRKX	93	4.8	8	10	6	8	10	8	10	10	10	8
Target-Date 2025												
BlackRock LifePath® Index 2025 K - LIBKX	98	6	8	10	10	8	10	8	10	10	10	8
Target-Date 2030												
BlackRock LifePath® Index 2030 K - LINKX	95	4.8	8	10	8	8	10	8	10	10	10	8
Target-Date 2035												
BlackRock LifePath® Index 2035 K - LIJKX	95	4.8	8	10	8	8	10	8	10	10	10	8
Target-Date 2040												
BlackRock LifePath® Index 2040 K - LIKKX	88	3.6	6.4	10	6	6.4	10	8	10	10	10	8
Target-Date 2045												
BlackRock LifePath® Index 2045 K - LIHKX	84	3.6	6.4	10	4	6.4	8	8	10	10	10	8
Target-Date 2050												
BlackRock LifePath® Index 2050 K - LIPKX	81	2.4	6.4	8	4	6.4	8	8	10	10	10	8
Target-Date 2055												
BlackRock LifePath® Index 2055 K - LIVKX	81	2.4	6.4	8	4	6.4	8	8	10	10	10	8

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

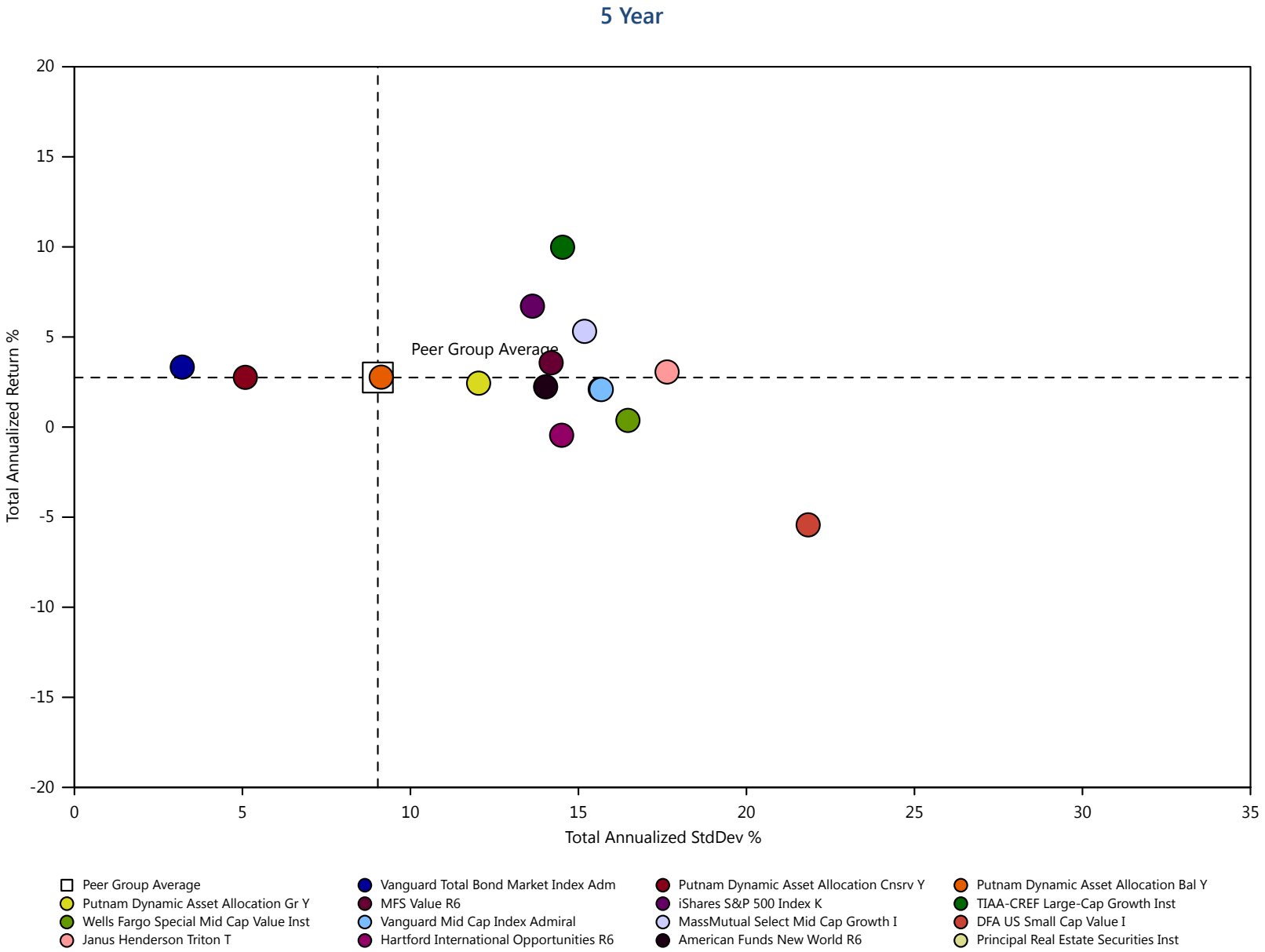
Review : Watch : Addition :

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

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



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



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

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Stable Value													
The Standard Stable Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
USTREAS T-Bill Sec Mkt 3 Mon	*0.64%*	*0.64%*	*2.34%*	*1.75%*	*1.12%*	*-*	*-*	*-*	*2.30%*	*1.69%*	*0.71%*	*0.25%*	*0.03%*
Morningstar US SA Stable Value	*0.50%*	*0.50%*	*2.16%*	*1.93%*	*1.73%*	*1.79%*	*-*	*-*	*2.17%*	*1.90%*	*1.60%*	*1.48%*	*1.41%*
Intermediate Core Bond													
Vanguard Total Bond Market Index Adm	3.27%	3.27%	9.06%	4.83%	3.33%	3.84%	5.97%	12/11/1986	8.71%	(0.03%)	3.56%	2.60%	0.40%
BBgBarc US Agg Float Adj TR USD	*3.18%*	*3.18%*	*9.06%*	*4.87%*	*3.38%*	*3.91%*	*-*	*-*	*8.87%*	*(0.08%)*	*3.63%*	*2.75%*	*0.44%*
Morningstar Intermediate Core Bond	*1.57%*	*1.57%*	*6.78%*	*3.90%*	*2.74%*	*3.51%*	*-*	*-*	*8.12%*	*(0.27%)*	*3.20%*	*2.54%*	*0.37%*
Allocation--30% to 50% Equity													
Putnam Dynamic Asset Allocation Cnsrv Y	(5.13%)	(5.13%)	0.23%	2.89%	2.76%	5.37%	5.78%	02/07/1994	12.02%	(4.55%)	10.04%	4.84%	0.51%
DJ US Moderately Conservative TR USD	*(9.70%)*	*(9.70%)*	*(2.33%)*	*3.01%*	*3.28%*	*6.13%*	*-*	*-*	*16.07%*	*(2.26%)*	*9.55%*	*6.96%*	*0.24%*
Morningstar Allocation--30% to 50% Equity	*(12.21%)*	*(12.21%)*	*(5.78%)*	*0.88%*	*1.63%*	*4.55%*	*-*	*-*	*14.90%*	*(4.98%)*	*10.16%*	*6.91%*	*(2.15%)*
Allocation--50% to 70% Equity													
Putnam Dynamic Asset Allocation Bal Y	(13.09%)	(13.09%)	(6.43%)	1.86%	2.77%	6.76%	6.69%	02/07/1994	17.63%	(6.95%)	15.44%	6.99%	0.55%
DJ US Moderate TR USD	*(15.07%)*	*(15.07%)*	*(6.82%)*	*2.40%*	*3.43%*	*7.25%*	*-*	*-*	*20.80%*	*(3.92%)*	*13.12%*	*9.26%*	*(0.13%)*
Morningstar Allocation--50% to 70% Equity	*(14.74%)*	*(14.74%)*	*(7.01%)*	*1.48%*	*2.40%*	*5.75%*	*-*	*-*	*19.22%*	*(5.61%)*	*13.64%*	*7.73%*	*(1.80%)*
Allocation--70% to 85% Equity													
Putnam Dynamic Asset Allocation Gr Y	(18.06%)	(18.06%)	(10.85%)	0.87%	2.44%	6.98%	7.16%	02/08/1994	21.05%	(9.41%)	20.08%	8.14%	(0.06%)
DJ Moderately Aggressive TR USD	*(19.77%)*	*(19.77%)*	*(11.46%)*	*0.97%*	*2.52%*	*6.29%*	*-*	*-*	*22.84%*	*(7.33%)*	*19.08%*	*9.31%*	*(1.89%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Allocation--70% to 85% Equity	*(19.68%)*	*(19.68%)*	*(11.75%)*	*0.00%*	*1.66%*	*5.80%*	*-*	*-*	*21.47%*	*(7.73%)*	*16.45%*	*8.41%*	*(2.53%)*
Target-Date Retirement													
BlackRock LifePath® Index Retire K	(7.59%)	(7.59%)	0.19%	3.54%	3.42%	-	4.64%	05/31/2011	15.90%	(3.50%)	10.75%	5.82%	(0.31%)
Morningstar Lifetime Mod Incm TR USD	*(7.69%)*	*(7.69%)*	*(1.38%)*	*2.73%*	*2.82%*	*-*	*-*	*-*	*13.27%*	*(2.20%)*	*8.55%*	*5.98%*	*(1.30%)*
Morningstar Target-Date Retirement	*(7.27%)*	*(7.27%)*	*(1.12%)*	*2.36%*	*2.32%*	*4.05%*	*-*	*-*	*12.85%*	*(3.11%)*	*8.58%*	*5.13%*	*(1.14%)*
Target-Date 2025													
BlackRock LifePath® Index 2025 K	(11.26%)	(11.26%)	(2.82%)	3.38%	3.63%	-	5.29%	05/31/2011	18.98%	(4.78%)	14.43%	6.87%	(0.45%)
Morningstar Lifetime Mod 2025 TR USD	*(11.86%)*	*(11.86%)*	*(3.44%)*	*3.33%*	*3.66%*	*-*	*-*	*-*	*19.36%*	*(4.90%)*	*14.54%*	*8.39%*	*(2.06%)*
Morningstar Target-Date 2025	*(12.19%)*	*(12.19%)*	*(4.31%)*	*2.54%*	*2.91%*	*5.86%*	*-*	*-*	*18.27%*	*(5.28%)*	*14.63%*	*6.86%*	*(1.26%)*
Target-Date 2030													
BlackRock LifePath® Index 2030 K	(14.27%)	(14.27%)	(5.42%)	2.91%	3.51%	-	5.40%	05/31/2011	21.08%	(5.56%)	16.36%	7.29%	(0.50%)
Morningstar Lifetime Mod 2030 TR USD	*(14.58%)*	*(14.58%)*	*(5.79%)*	*2.87%*	*3.57%*	*-*	*-*	*-*	*21.24%*	*(5.82%)*	*16.59%*	*9.26%*	*(2.30%)*
Morningstar Target-Date 2030	*(14.26%)*	*(14.26%)*	*(5.98%)*	*2.30%*	*2.93%*	*6.03%*	*-*	*-*	*20.09%*	*(6.18%)*	*16.57%*	*7.42%*	*(1.40%)*
Target-Date 2035													
BlackRock LifePath® Index 2035 K	(17.01%)	(17.01%)	(7.76%)	2.45%	3.39%	-	5.48%	05/31/2011	23.08%	(6.36%)	18.29%	7.74%	(0.56%)
Morningstar Lifetime Mod 2035 TR USD	*(17.72%)*	*(17.72%)*	*(8.69%)*	*2.12%*	*3.29%*	*-*	*-*	*-*	*23.04%*	*(6.82%)*	*18.52%*	*10.07%*	*(2.58%)*
Morningstar Target-Date 2035	*(16.56%)*	*(16.56%)*	*(7.75%)*	*2.01%*	*2.86%*	*6.30%*	*-*	*-*	*22.06%*	*(7.01%)*	*18.47%*	*7.69%*	*(1.52%)*
Target-Date 2040													
BlackRock LifePath® Index 2040 K	(19.56%)	(19.56%)	(10.03%)	1.98%	3.23%	-	5.54%	05/31/2011	25.01%	(7.08%)	19.95%	8.10%	(0.56%)

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Lifetime Mod 2040 TR USD	*(20.29%)*	*(20.29%)*	*(11.16%)*	*1.36%*	*2.93%*	*-*	*-*	*-*	*24.35%*	*(7.65%)*	*19.87%*	*10.61%*	*(2.83%)*
Morningstar Target-Date 2040	*(18.27%)*	*(18.27%)*	*(9.31%)*	*1.59%*	*2.70%*	*6.25%*	*-*	*-*	*23.21%*	*(7.68%)*	*19.54%*	*8.04%*	*(1.57%)*
Target-Date 2045													
BlackRock LifePath® Index 2045 K	(21.27%)	(21.27%)	(11.58%)	1.66%	3.09%	-	5.57%	05/31/2011	26.25%	(7.50%)	21.07%	8.28%	(0.64%)
Morningstar Lifetime Mod 2045 TR USD	*(21.76%)*	*(21.76%)*	*(12.64%)*	*0.84%*	*2.63%*	*-*	*-*	*-*	*24.97%*	*(8.17%)*	*20.53%*	*10.84%*	*(3.03%)*
Morningstar Target-Date 2045	*(19.60%)*	*(19.60%)*	*(10.36%)*	*1.37%*	*2.62%*	*6.35%*	*-*	*-*	*24.38%*	*(8.14%)*	*20.54%*	*8.09%*	*(1.59%)*
Target-Date 2050													
BlackRock LifePath® Index 2050 K	(22.00%)	(22.00%)	(12.28%)	1.44%	2.99%	-	5.63%	05/31/2011	26.77%	(7.82%)	21.43%	8.41%	(0.67%)
Morningstar Lifetime Mod 2050 TR USD	*(22.30%)*	*(22.30%)*	*(13.22%)*	*0.60%*	*2.47%*	*-*	*-*	*-*	*25.09%*	*(8.41%)*	*20.78%*	*10.89%*	*(3.19%)*
Morningstar Target-Date 2050	*(20.04%)*	*(20.04%)*	*(10.82%)*	*1.17%*	*2.55%*	*6.29%*	*-*	*-*	*24.57%*	*(8.38%)*	*20.69%*	*8.30%*	*(1.61%)*
Target-Date 2055													
BlackRock LifePath® Index 2055 K	(22.08%)	(22.08%)	(12.31%)	1.44%	3.01%	-	5.76%	05/31/2011	26.89%	(7.85%)	21.51%	8.38%	(0.60%)
Morningstar Lifetime Mod 2055 TR USD	*(22.48%)*	*(22.48%)*	*(13.45%)*	*0.48%*	*2.38%*	*-*	*-*	*-*	*25.05%*	*(8.57%)*	*20.95%*	*10.90%*	*(3.34%)*
Morningstar Target-Date 2055	*(20.37%)*	*(20.37%)*	*(11.02%)*	*1.19%*	*2.57%*	*6.32%*	*-*	*-*	*24.94%*	*(8.43%)*	*21.11%*	*8.16%*	*(1.61%)*
Target-Date 2060+													
BlackRock LifePath® Index 2060 K	(22.07%)	(22.07%)	(12.34%)	1.44%	-	-	6.22%	02/29/2016	26.92%	(7.84%)	21.51%	-	-
Morningstar Lifetime Mod 2060 TR USD	*(22.58%)*	*(22.58%)*	*(13.61%)*	*0.39%*	*2.29%*	*-*	*-*	*-*	*24.96%*	*(8.69%)*	*21.06%*	*10.88%*	*(3.48%)*
Morningstar Target-Date 2060+	*(20.73%)*	*(20.73%)*	*(11.15%)*	*1.31%*	*2.88%*	*-*	*-*	*-*	*25.20%*	*(8.48%)*	*21.22%*	*8.06%*	*(1.00%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Large Value													
MFS Value R6	(23.74%)	(23.74%)	(12.01%)	0.25%	3.57%	8.43%	9.01%	01/02/1996	30.18%	(9.78%)	17.86%	14.25%	(0.42%)
Russell 1000 Value TR USD	*(26.73%)*	*(26.73%)*	*(17.17%)*	*(2.18%)*	*1.90%*	*7.67%*	-	-	*26.54%*	*(8.27%)*	*13.66%*	*17.34%*	*(3.83%)*
Morningstar Large Value	*(26.76%)*	*(26.76%)*	*(17.74%)*	*(2.12%)*	*1.40%*	*6.90%*	-	-	*25.04%*	*(8.52%)*	*16.20%*	*15.15%*	*(3.47%)*
Large Blend													
iShares S&P 500 Index K	(19.54%)	(19.54%)	(6.93%)	5.11%	6.71%	10.46%	8.75%	07/30/1993	31.43%	(4.38%)	21.77%	11.92%	1.35%
S&P 500 TR USD	*(19.60%)*	*(19.60%)*	*(6.98%)*	*5.10%*	*6.73%*	*10.53%*	-	-	*31.49%*	*(4.38%)*	*21.83%*	*11.96%*	*1.38%*
Morningstar Large Blend	*(20.92%)*	*(20.92%)*	*(9.97%)*	*2.80%*	*4.45%*	*8.84%*	-	-	*28.84%*	*(6.06%)*	*20.57%*	*10.83%*	*(0.62%)*
Large Growth													
TIAA-CREF Large-Cap Growth Inst	(11.85%)	(11.85%)	(2.04%)	12.19%	9.98%	12.93%	9.29%	03/31/2006	30.71%	0.04%	34.51%	(0.85%)	9.20%
Russell 1000 Growth TR USD	*(14.10%)*	*(14.10%)*	*0.91%*	*11.32%*	*10.36%*	*12.97%*	-	-	*36.39%*	*(1.51%)*	*30.21%*	*7.08%*	*5.67%*
Morningstar Large Growth	*(15.48%)*	*(15.48%)*	*(3.72%)*	*8.63%*	*7.60%*	*10.96%*	-	-	*31.95%*	*(2.20%)*	*27.78%*	*3.80%*	*3.65%*
Mid-Cap Value													
Wells Fargo Special Mid Cap Value Inst	(31.74%)	(31.74%)	(20.27%)	(4.32%)	0.37%	8.10%	9.97%	04/08/2005	35.53%	(13.10%)	11.16%	21.59%	(2.73%)
Russell Mid Cap Value TR USD	*(31.71%)*	*(31.71%)*	*(24.13%)*	*(5.97%)*	*(0.76%)*	*7.22%*	-	-	*27.06%*	*(12.29%)*	*13.34%*	*20.00%*	*(4.78%)*
Morningstar Mid-Cap Value	*(32.53%)*	*(32.53%)*	*(25.38%)*	*(6.89%)*	*(1.79%)*	*5.69%*	-	-	*25.18%*	*(13.04%)*	*13.86%*	*18.94%*	*(5.07%)*
Mid-Cap Blend													
Vanguard Mid Cap Index Admiral	(25.72%)	(25.72%)	(16.65%)	(0.26%)	2.08%	8.86%	8.53%	05/21/1998	31.03%	(9.23%)	19.25%	11.22%	(1.34%)
CRSP US Mid Cap TR USD	*(25.74%)*	*(25.74%)*	*(16.65%)*	*(0.25%)*	*2.11%*	*9.05%*	-	-	*31.09%*	*(9.22%)*	*19.30%*	*11.25%*	*(1.28%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Morningstar Mid-Cap Blend	*(28.28%)*	*(28.28%)*	*(20.69%)*	*(3.71%)*	*(0.58%)*	*6.60%*	-	-	*26.39%*	*(10.90%)*	*16.11%*	*15.02%*	*(4.36%)*
Mid-Cap Growth													
MassMutual Select Mid Cap Growth I	(23.01%)	(23.01%)	(13.22%)	4.39%	5.31%	10.99%	8.45%	05/31/2000	32.22%	(3.10%)	24.66%	6.19%	5.95%
Russell Mid Cap Growth TR USD	*(20.04%)*	*(20.04%)*	*(9.45%)*	*6.53%*	*5.61%*	*10.89%*	-	-	*35.47%*	*(4.75%)*	*25.27%*	*7.33%*	*(0.20%)*
Morningstar Mid-Cap Growth	*(20.64%)*	*(20.64%)*	*(11.17%)*	*4.66%*	*4.33%*	*9.46%*	-	-	*32.49%*	*(5.98%)*	*24.32%*	*6.89%*	*(0.42%)*
Small Value													
DFA US Small Cap Value I	(39.02%)	(39.02%)	(35.36%)	(12.74%)	(5.43%)	4.16%	8.95%	03/02/1993	18.12%	(15.13%)	7.21%	28.26%	(7.81%)
Northern Small Cap Value	(34.43%)	(34.43%)	(28.37%)	(9.56%)	(2.57%)	5.48%	7.84%	03/31/1994	22.27%	(13.68%)	6.42%	27.87%	(4.62%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*
Small Growth													
Janus Henderson Triton T	(27.86%)	(27.86%)	(21.21%)	1.36%	3.06%	10.57%	10.13%	02/25/2005	28.30%	(5.26%)	26.90%	10.42%	1.21%
Russell 2000 Growth TR USD	*(25.76%)*	*(25.76%)*	*(18.58%)*	*0.10%*	*1.70%*	*8.89%*	-	-	*28.48%*	*(9.31%)*	*22.17%*	*11.32%*	*(1.38%)*
Morningstar Small Growth	*(24.59%)*	*(24.59%)*	*(17.66%)*	*1.69%*	*2.71%*	*8.80%*	-	-	*27.83%*	*(5.36%)*	*21.93%*	*11.77%*	*(2.27%)*
Foreign Large Blend													
Hartford International Opportunities R6	(21.95%)	(21.95%)	(13.68%)	(2.42%)	(0.45%)	3.20%	4.64%	07/22/1996	26.15%	(18.61%)	24.77%	1.15%	1.49%
MSCI EAFE NR USD	*(22.83%)*	*(22.83%)*	*(14.38%)*	*(1.82%)*	*(0.62%)*	*2.72%*	-	-	*22.01%*	*(13.79%)*	*25.03%*	*1.00%*	*(0.81%)*
Morningstar Foreign Large Blend	*(23.38%)*	*(23.38%)*	*(15.66%)*	*(2.74%)*	*(1.13%)*	*2.18%*	-	-	*21.59%*	*(14.52%)*	*25.28%*	*1.66%*	*(1.25%)*

Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Diversified Emerging Mkts													
American Funds New World R6	(22.11%)	(22.11%)	(12.42%)	1.81%	2.23%	3.77%	6.95%	06/17/1999	28.03%	(11.97%)	33.06%	4.31%	(5.62%)
MSCI EM NR USD	*(23.60%)*	*(23.60%)*	*(17.69%)*	*(1.62%)*	*(0.37%)*	*0.68%*	-	-	*18.42%*	*(14.57%)*	*37.28%*	*11.19%*	*(14.92%)*
Morningstar Diversified Emerging Mkts	*(25.25%)*	*(25.25%)*	*(19.16%)*	*(3.34%)*	*(1.35%)*	*0.48%*	-	-	*19.50%*	*(16.06%)*	*34.86%*	*8.91%*	*(13.41%)*
Real Estate													
Principal Real Estate Securities Inst	(22.72%)	(22.72%)	(13.70%)	1.35%	2.10%	8.93%	10.02%	12/06/2000	31.13%	(4.31%)	9.03%	5.93%	4.22%
DJ US Select REIT TR USD	*(28.52%)*	*(28.52%)*	*(23.96%)*	*(4.28%)*	*(1.42%)*	*6.88%*	-	-	*23.10%*	*(4.22%)*	*3.76%*	*6.68%*	*4.48%*
Morningstar Real Estate	*(26.35%)*	*(26.35%)*	*(19.21%)*	*(2.83%)*	*(0.51%)*	*7.02%*	-	-	*27.12%*	*(5.98%)*	*7.06%*	*7.65%*	*1.94%*

Review : Watch : Addition :

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INVESTMENT FACT SHEETS - 100 POINT

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

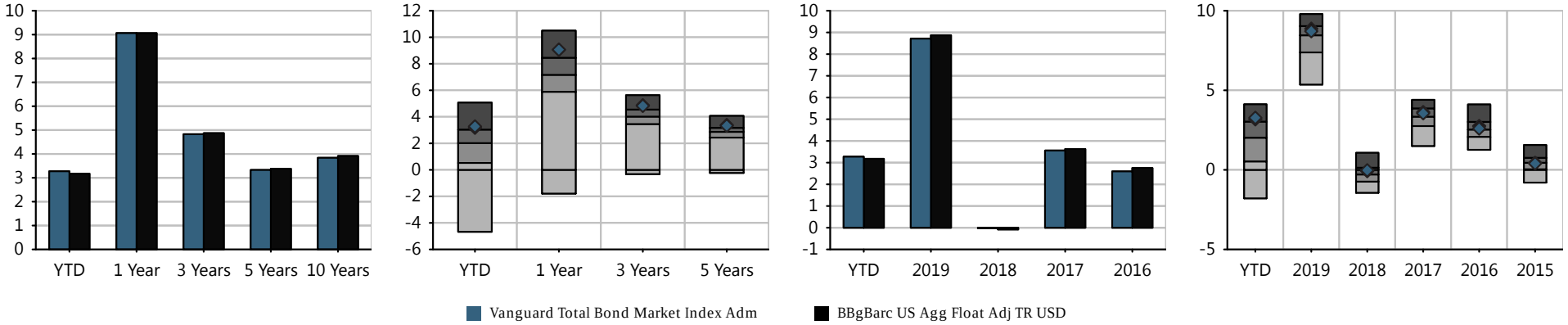
VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.29%	0.26%	0.27%	0.05%	$259,337,572,716	9.11%	4.88%	3.38%
	Peer Group Scoring	*1.73%*	*1.17%*	*1.07%*	*0.65%*	-	-	-	-
	Criteria Peer Ranking	7	8	8	6	-	9	6	9

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 2019	2018	2017	2016	2015
Vanguard Total Bond Market Index Adm	3.27%	3.27%	9.06%	4.83%	3.33%	3.84%	5.97%	12/11/1986	8.71%	(0.03%)	3.56%	2.60%	0.40%
BBgBarc US Agg Float Adj TR USD	*3.18%*	*3.18%*	*9.06%*	*4.87%*	*3.38%*	*3.91%*	-	-	*8.87%*	*(0.08%)*	*3.63%*	*2.75%*	*0.44%*
Morningstar Intermediate Core Bond	*1.57%*	*1.57%*	*6.78%*	*3.90%*	*2.74%*	*3.51%*	-	-	*8.12%*	*(0.27%)*	*3.20%*	*2.54%*	*0.37%*

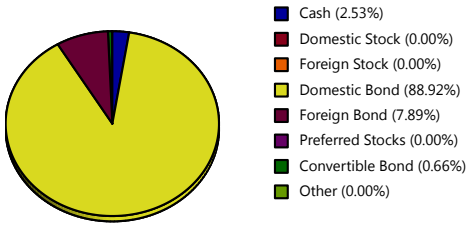
Morningstar Rating: ****

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

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

VANGUARD TOTAL BOND MARKET INDEX ADM | FUND FACT SHEET

Asset Allocation



Maturity Distribution

	Fund
Less than 1 Yr	0.59
1 to 3 Yrs	21.27
3 to 5 Yrs	15.07
5 to 7 Yrs	11.00
7 to 10 Yrs	9.44
10 Yrs or more	42.63

Regional Distribution

United States	91.88
Supranational	1.36
Canada	1.08
United Kingdom	1.05
Japan	0.64
Mexico	0.60
Germany	0.54
Netherlands	0.41
Belgium	0.34
Australia	0.21

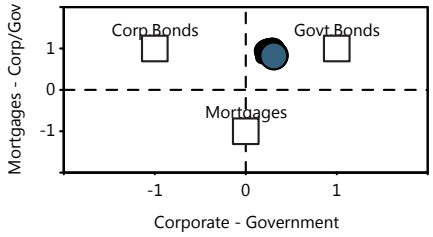
Sector Distribution

	Fund	Index
Government	46.98	-
Corporate	25.99	-
Securitized	23.84	-
Municipal	-	-
Cash & Equivalents	2.53	-
Other	0.66	-

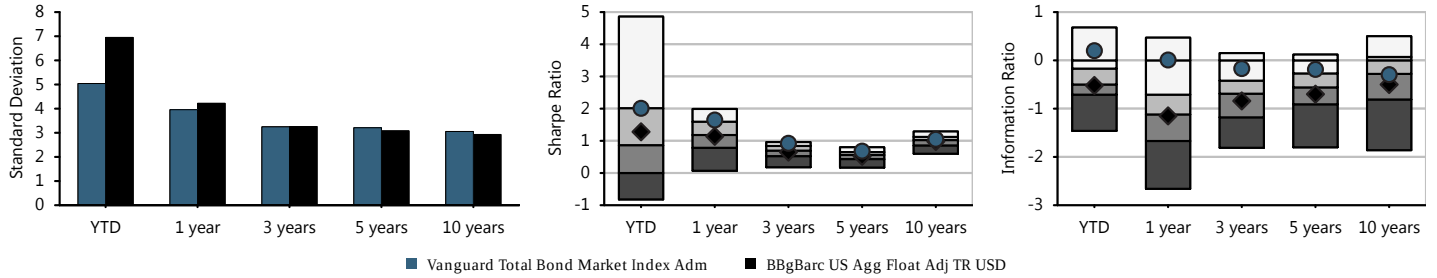
Credit Quality

	Fund	Index
AAA	67.55	-
AA	3.43	-
A	11.37	-
BBB	17.65	-
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 Core Bond
Net Assets(This Class $mn)	259,338 m
Net Assets(All Classes $mn)	-
Manager	Joshua Barrickman
Manager Tenure	7.09
Fund Inception	Dec 11,1986
Avg Maturity	8.30
Avg Duration	6.22

Fee And Expenses

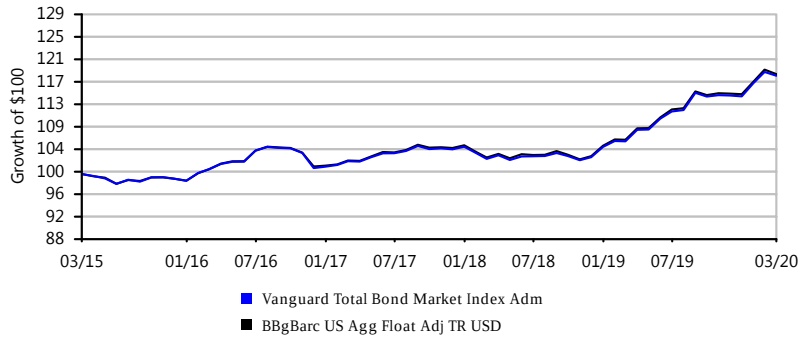
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Federal National Mortga...	0.52
United States Treasury ...	0.42
United States Treasury ...	0.41
United States Treasury ...	0.39
United States Treasury ...	0.39
United States Treasury ...	0.39
United States Treasury ...	0.38
United States Treasury ...	0.38
United States Treasury ...	0.37
United States Treasury ...	0.37

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

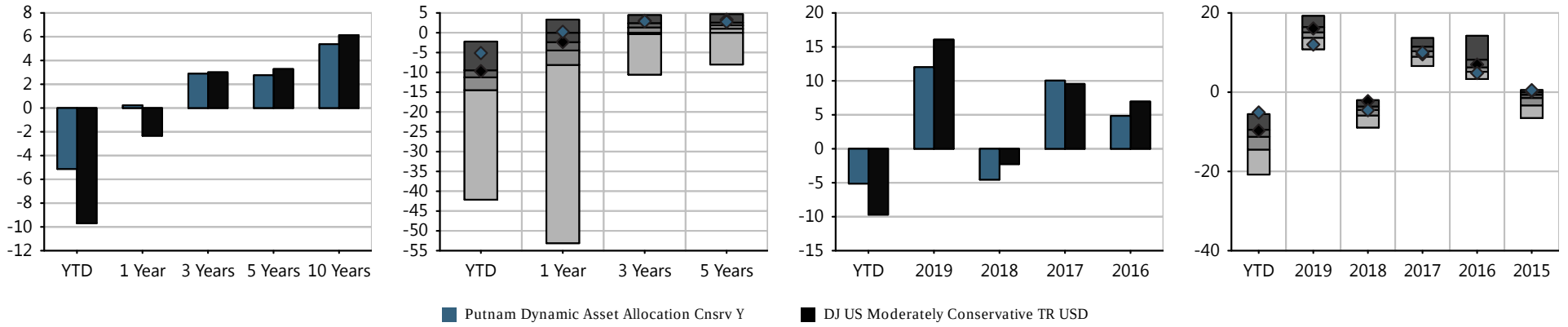
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

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
96 Passing	Criteria Scoring	0.23%	2.89%	2.76%	0.22	0.33	-0.05	-0.25	17.83	0.75%	2.25	1.01
	Peer Group Scoring	*-5.78%*	*0.88%*	*1.63%*	*-0.04*	*0.12*	*-0.68*	*-0.57*	*8.53*	*1.06%*	*5.66*	*0.83*
	Criteria Peer Ranking	11	17	21	15	14	17	21	5	31	10	13

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Cnsrv Y	(5.13%)	(5.13%)	0.23%	2.89%	2.76%	5.37%	5.78%	02/07/1994	12.02%	(4.55%)	10.04%	4.84%	0.51%
DJ US Moderately Conservative TR USD	*(9.70%)*	*(9.70%)*	*(2.33%)*	*3.01%*	*3.28%*	*6.13%*	*-*	*-*	*16.07%*	*(2.26%)*	*9.55%*	*6.96%*	*0.24%*
Morningstar Allocation--30% to 50% Equity	*(12.21%)*	*(12.21%)*	*(5.78%)*	*0.88%*	*1.63%*	*4.55%*	*-*	*-*	*14.90%*	*(4.98%)*	*10.16%*	*6.91%*	*(2.15%)*

Morningstar Rating: ****

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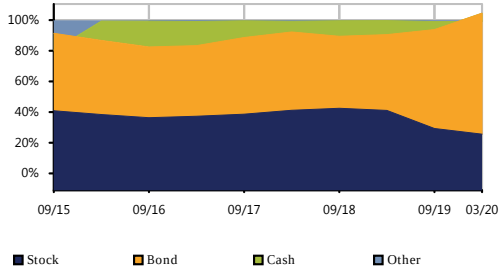
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION CNSRV Y | FUND FACT SHEET

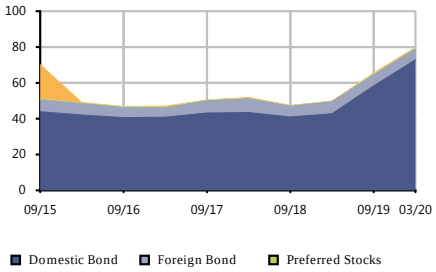
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



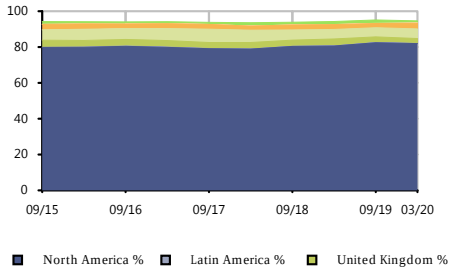
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



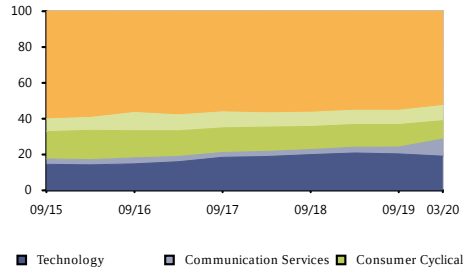
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

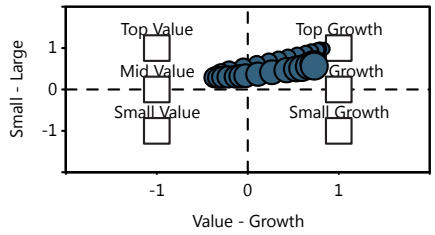


Sector Distribution

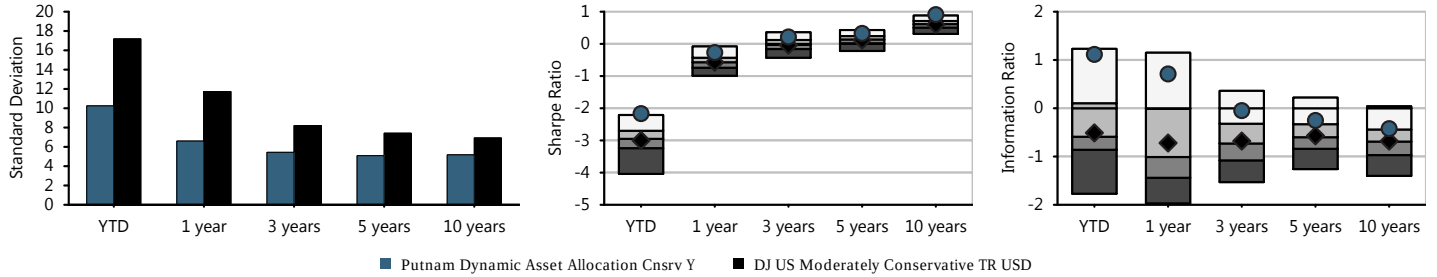
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PACYX
Category	Allocation--30% to 50% Equity
Net Assets(This Class $mn)	1,091 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 07,1994

Fee And Expenses

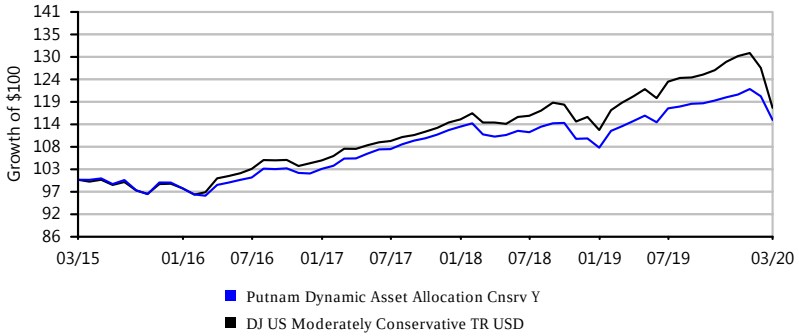
Expense Ratio	0.75
Gross Expense Ratio	0.75
Prospectus Net Expense Ratio	0.75
Prospectus Gross Expense Ratio	0.75
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

E-mini S&P 500 Future M...	-13.38
2 Year Treasury Note Fu...	9.30
5 Year Treasury Note Fu...	8.89
Government National Mor...	6.08
Ultra US Treasury Bond ...	4.85
10 Year Treasury Note F...	3.69
Gsglpwdl R Us0001m P 12...	3.15
Gsglpwds P Us0001m R 12...	-2.99
Federal National Mortga...	2.80
Federal Home Loan Mortg...	2.79

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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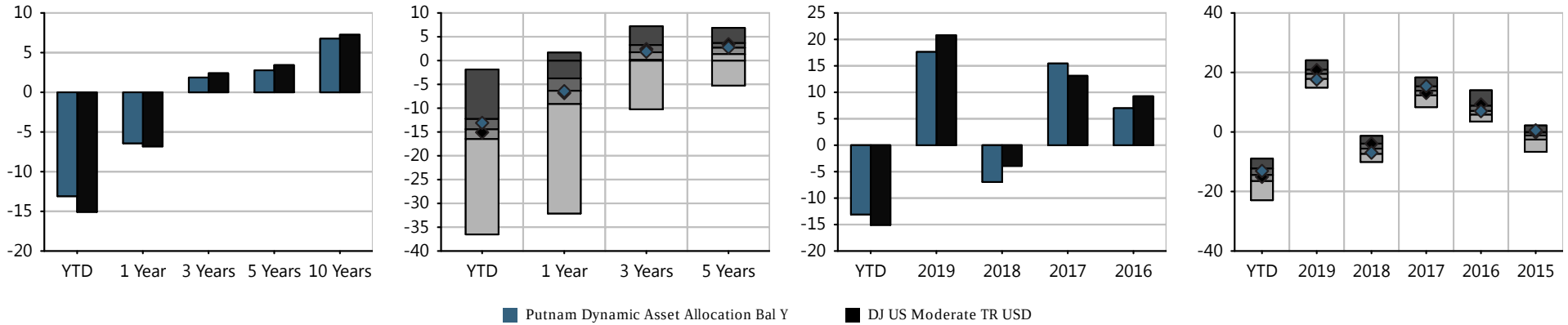
IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
77 Passing	Criteria Scoring	-6.43%	1.86%	2.77%	0.05	0.21	-0.26	-0.33	17.83	0.73%	4.18	0.96
	Peer Group Scoring	*-7.01%*	*1.48%*	*2.40%*	*0.04*	*0.19*	*-0.22*	*-0.30*	*10.24*	*1.09%*	*5.38*	*0.94*
	Criteria Peer Ranking	52	48	46	48	48	51	49	12	28	38	49

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Bal Y	(13.09%)	(13.09%)	(6.43%)	1.86%	2.77%	6.76%	6.69%	02/07/1994	17.63%	(6.95%)	15.44%	6.99%	0.55%
DJ US Moderate TR USD	*(15.07%)*	*(15.07%)*	*(6.82%)*	*2.40%*	*3.43%*	*7.25%*	-	-	*20.80%*	*(3.92%)*	*13.12%*	*9.26%*	*(0.13%)*
Morningstar Allocation--50% to 70% Equity	*(14.74%)*	*(14.74%)*	*(7.01%)*	*1.48%*	*2.40%*	*5.75%*	-	-	*19.22%*	*(5.61%)*	*13.64%*	*7.73%*	*(1.80%)*

Morningstar Rating: ****

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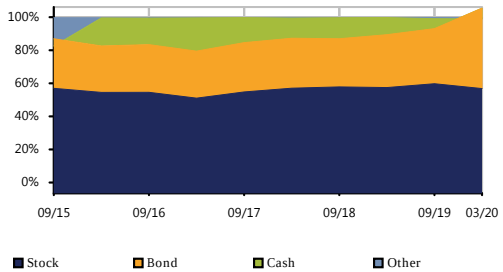
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION BAL Y | FUND FACT SHEET

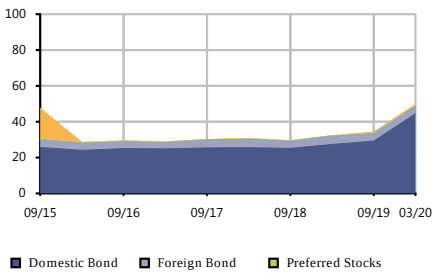
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



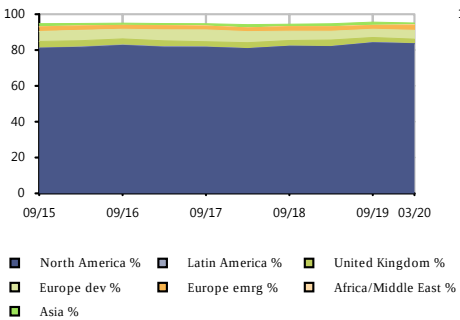
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



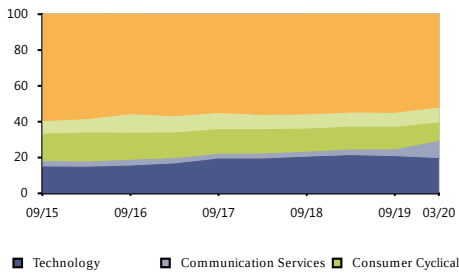
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

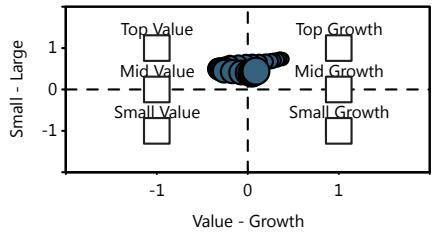


Sector Distribution

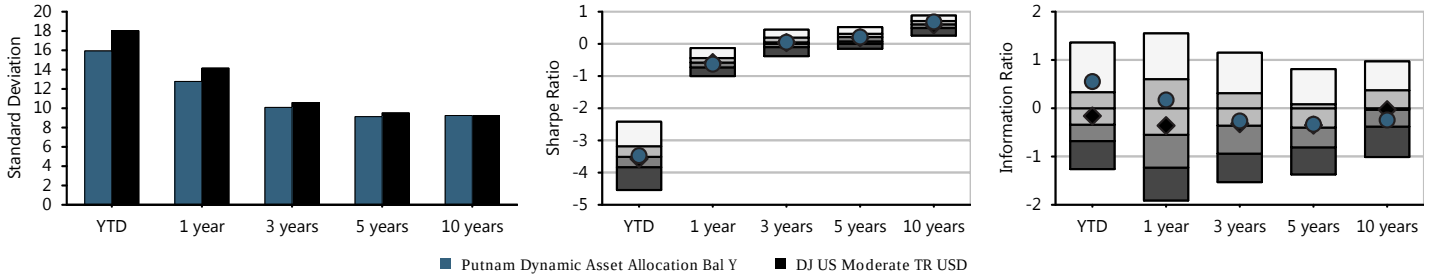
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PABYX
Category	Allocation--50% to 70% Equity
Net Assets(This Class $mn)	2,625 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 07,1994

Fee And Expenses

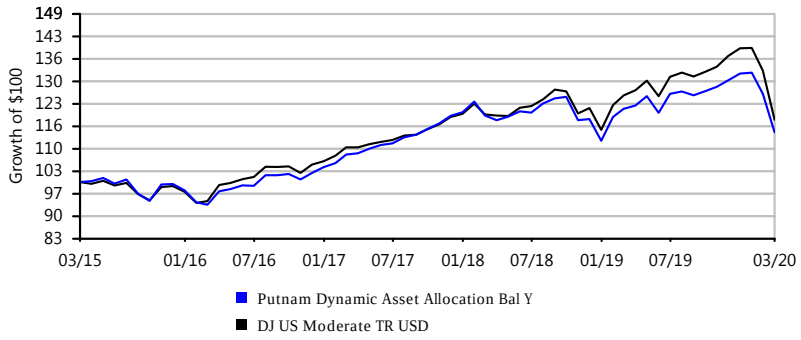
Expense Ratio	0.72
Gross Expense Ratio	0.72
Prospectus Net Expense Ratio	0.73
Prospectus Gross Expense Ratio	0.73
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Gsglpwdl R Us0001m P 12...	5.91
Gsglpwds P Us0001m R 12...	-5.61
2 Year Treasury Note Fu...	5.23
5 Year Treasury Note Fu...	5.11
E-mini S&P 500 Future M...	-4.48
E-mini Russell 2000 Ind...	3.91
Government National Mor...	3.39
Cgputql2 R Us0003m P 11...	3.06
Ultra US Treasury Bond ...	2.73
Ru10intr P Us0003m R 11...	-2.66

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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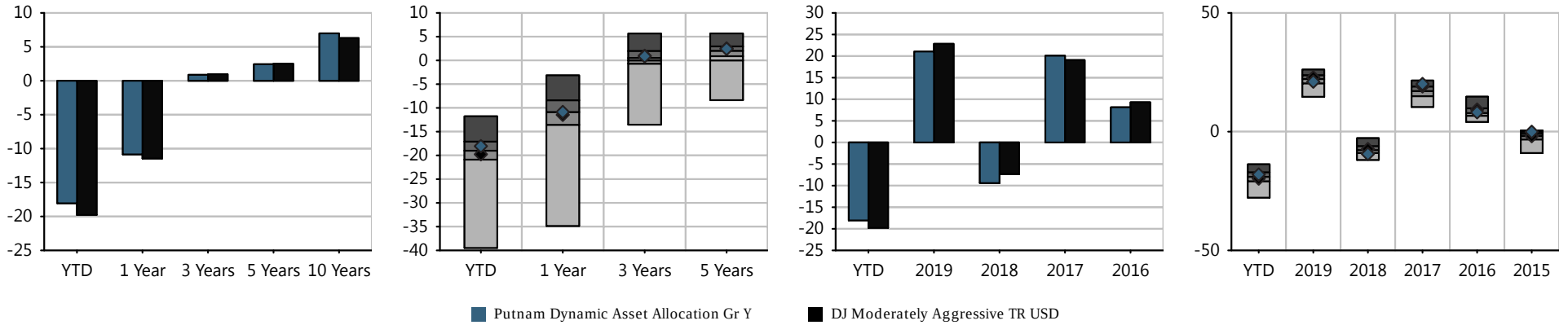
PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
82 Passing	Criteria Scoring	-10.85%	0.87%	2.44%	0.00	0.16	-0.05	-0.04	17.83	0.82%	6.00	0.99
	Peer Group Scoring	*-11.75%*	*0.00%*	*1.66%*	*-0.05*	*0.11*	*-0.20*	*-0.22*	*9.98*	*1.12%*	*8.01*	*0.96*
	Criteria Peer Ranking	50	46	38	42	40	46	39	9	31	24	44

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 2019	2018	2017	2016	2015
Putnam Dynamic Asset Allocation Gr Y	(18.06%)	(18.06%)	(10.85%)	0.87%	2.44%	6.98%	7.16%	02/08/1994	21.05%	(9.41%)	20.08%	8.14%	(0.06%)
DJ Moderately Aggressive TR USD	*(19.77%)*	*(19.77%)*	*(11.46%)*	*0.97%*	*2.52%*	*6.29%*	*-*	*-*	*22.84%*	*(7.33%)*	*19.08%*	*9.31%*	*(1.89%)*
Morningstar Allocation--70% to 85% Equity	*(19.68%)*	*(19.68%)*	*(11.75%)*	*0.00%*	*1.66%*	*5.80%*	*-*	*-*	*21.47%*	*(7.73%)*	*16.45%*	*8.41%*	*(2.53%)*

Morningstar Rating: ****

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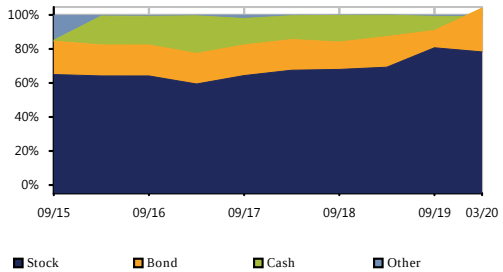
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PUTNAM DYNAMIC ASSET ALLOCATION GR Y | FUND FACT SHEET

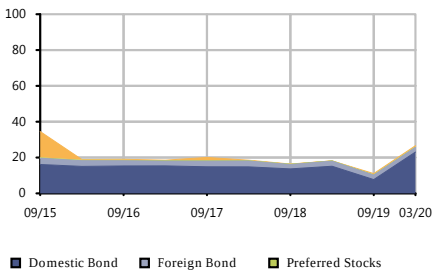
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



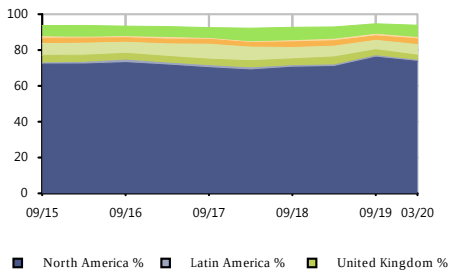
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



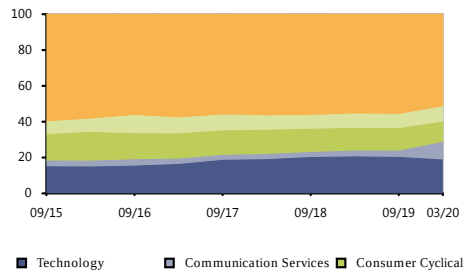
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

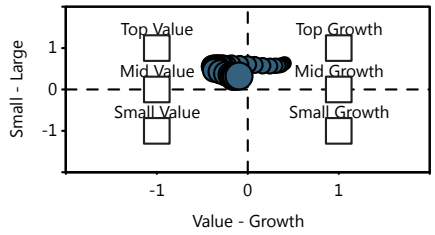


Sector Distribution

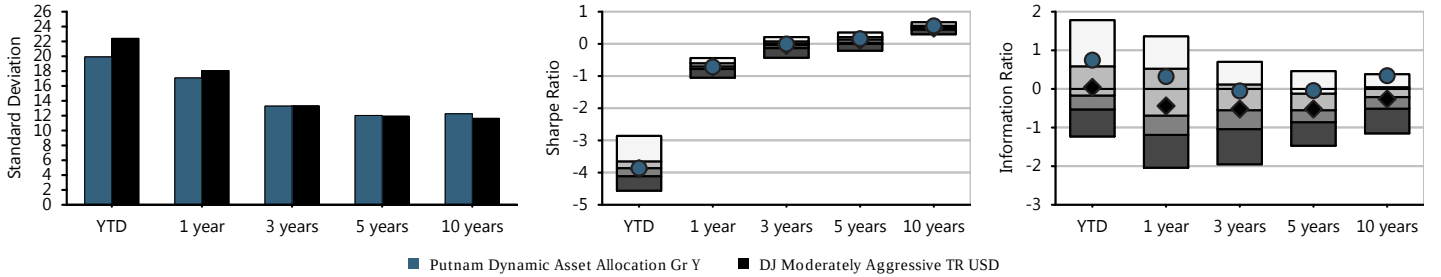
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PAGYX
Category	Allocation--70% to 85% Equity
Net Assets(This Class $mn)	2,657 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Schoen
Manager Tenure	17.83
Fund Inception	Feb 08,1994

Fee And Expenses

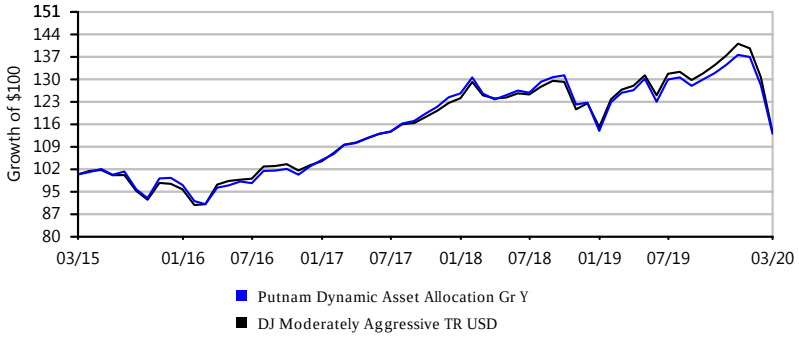
Expense Ratio	0.81
Gross Expense Ratio	0.81
Prospectus Net Expense Ratio	0.82
Prospectus Gross Expense Ratio	0.82
Actual 12b1	0.00
Management Fee	0.59

Top 10 Holdings (%)

Gsglpwdl R Us0001m P 12...	6.01
Gsglpwds P Us0001m R 12...	-5.71
E-mini Russell 2000 Ind...	4.77
Cgputql2 R Us0003m P 11...	3.06
Ru10intr P Us0003m R 11...	-2.66
Apple Inc	2.45
2 Year Treasury Note Fu...	2.33
E-mini S&P MidCap 400 F...	2.18
5 Year Treasury Note Fu...	2.10
E-mini S&P 500 Future M...	2.04

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



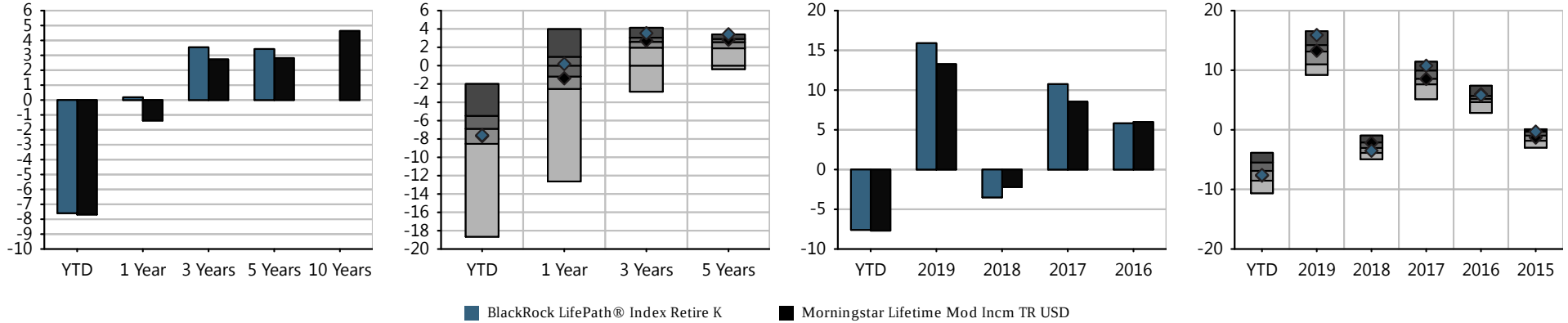
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
93 Passing	Criteria Scoring	0.19%	3.54%	3.42%	8.30	0.29	0.41	0.75	0.54	8.84	0.09%	1.04
	Peer Group Scoring	*-1.12%*	*2.36%*	*2.32%*	*8.10*	*0.14*	*0.25*	*-0.14*	*-0.26*	*8.53*	*0.76%*	*0.98*
	Criteria Peer Ranking	39	6	1	57	18	13	3	1	47	2	25

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index Retire K	(7.59%)	(7.59%)	0.19%	3.54%	3.42%	-	4.64%	05/31/2011	15.90%	(3.50%)	10.75%	5.82%	(0.31%)
Morningstar Lifetime Mod Incm TR USD	*(7.69%)*	*(7.69%)*	*(1.38%)*	*2.73%*	*2.82%*	*-*	*-*	*-*	*13.27%*	*(2.20%)*	*8.55%*	*5.98%*	*(1.30%)*
Morningstar Target-Date Retirement	*(7.27%)*	*(7.27%)*	*(1.12%)*	*2.36%*	*2.32%*	*4.05%*	*-*	*-*	*12.85%*	*(3.11%)*	*8.58%*	*5.13%*	*(1.14%)*

Morningstar Rating: ***

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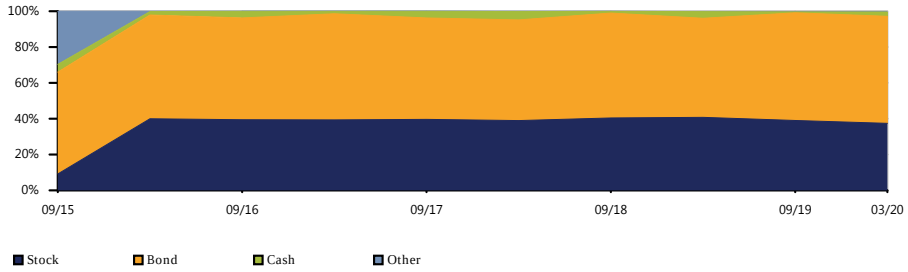
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

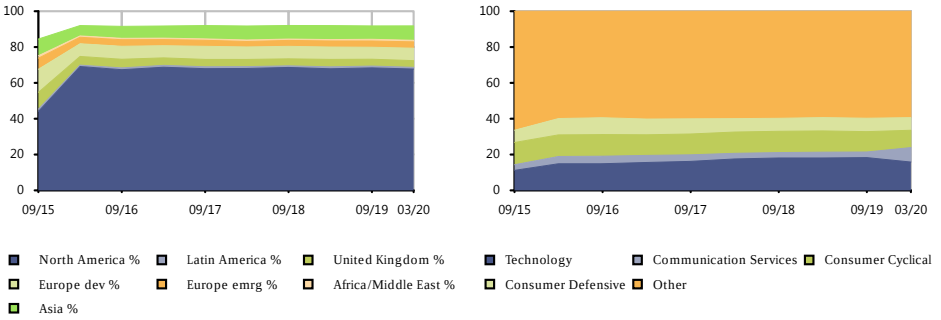
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

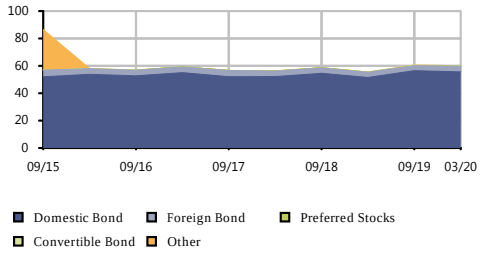


Sector Distribution

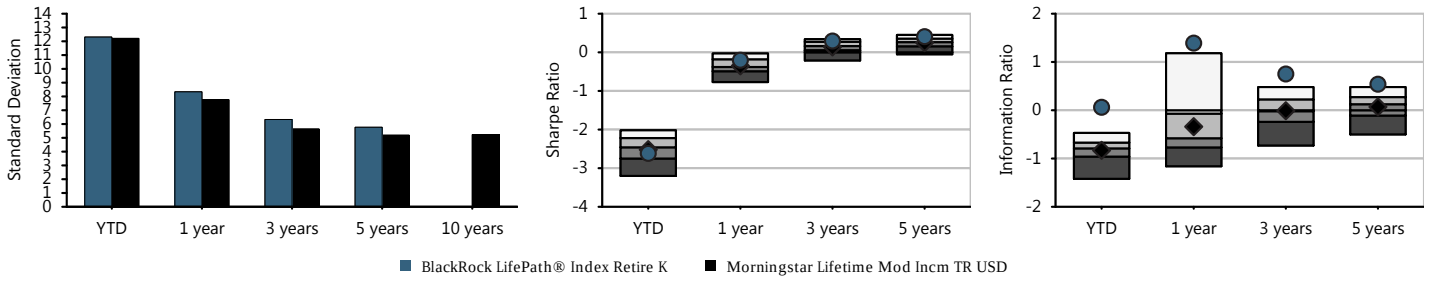
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

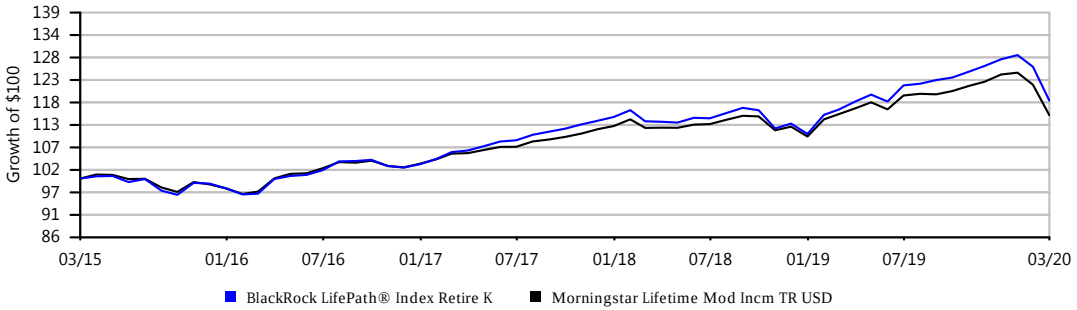
Ticker	LIRKX
Category	Target-Date Retirement
Net Assets(This Class $mn)	7,117 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



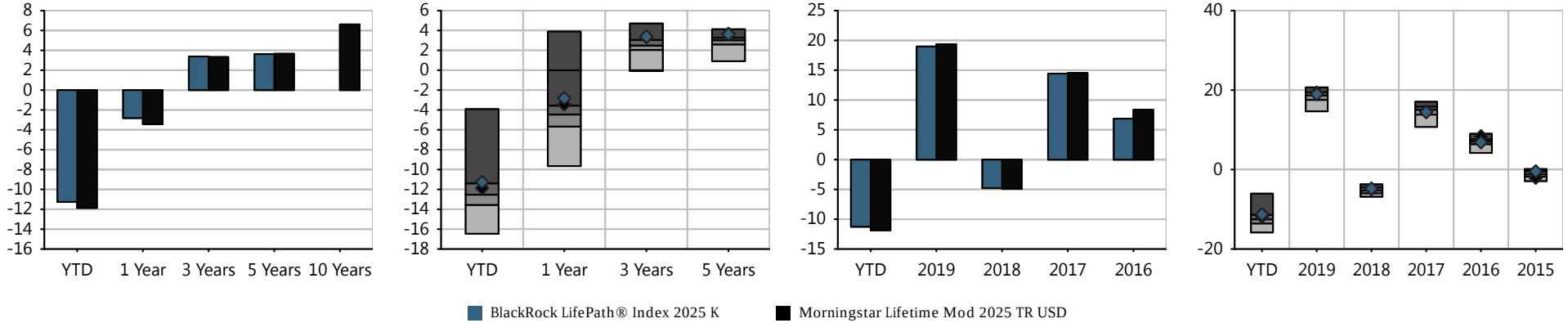
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
98 Passing	Criteria Scoring	-2.82%	3.38%	3.63%	11.45	0.22	0.34	0.09	-0.03	8.84	0.09%	1.01
	Peer Group Scoring	*-4.31%*	*2.54%*	*2.91%*	*12.65*	*0.13*	*0.24*	*-0.59*	*-0.48*	*7.60*	*0.73%*	*0.94*
	Criteria Peer Ranking	13	16	10	18	18	9	17	10	33	2	11

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2025 K	(11.26%)	(11.26%)	(2.82%)	3.38%	3.63%	-	5.29%	05/31/2011	18.98%	(4.78%)	14.43%	6.87%	(0.45%)
Morningstar Lifetime Mod 2025 TR USD	*(11.86%)*	*(11.86%)*	*(3.44%)*	*3.33%*	*3.66%*	*-*	*-*	*-*	*19.36%*	*(4.90%)*	*14.54%*	*8.39%*	*(2.06%)*
Morningstar Target-Date 2025	*(12.19%)*	*(12.19%)*	*(4.31%)*	*2.54%*	*2.91%*	*5.86%*	*-*	*-*	*18.27%*	*(5.28%)*	*14.63%*	*6.86%*	*(1.26%)*

Morningstar Rating: ***

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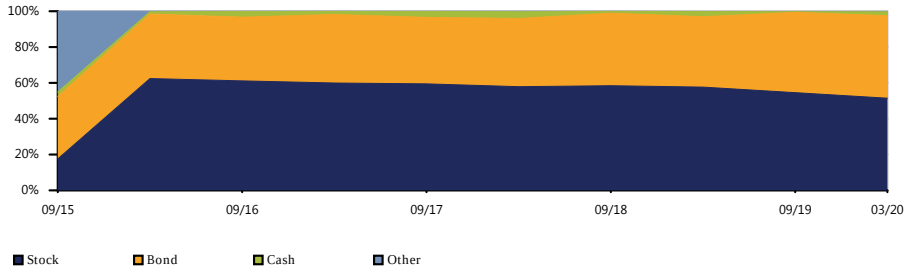
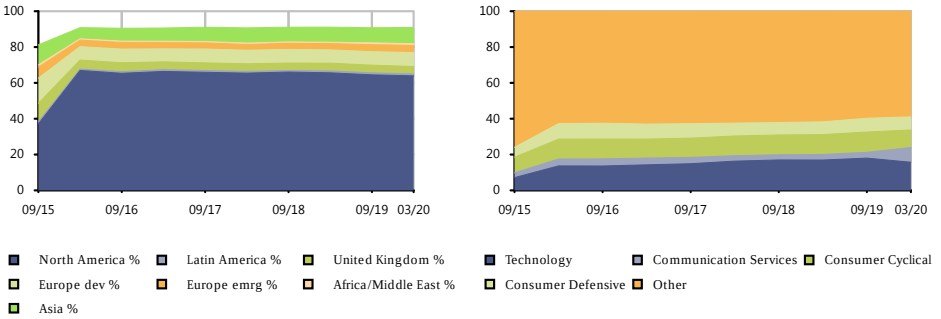
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

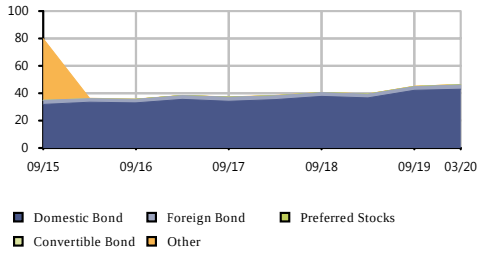


Sector Distribution

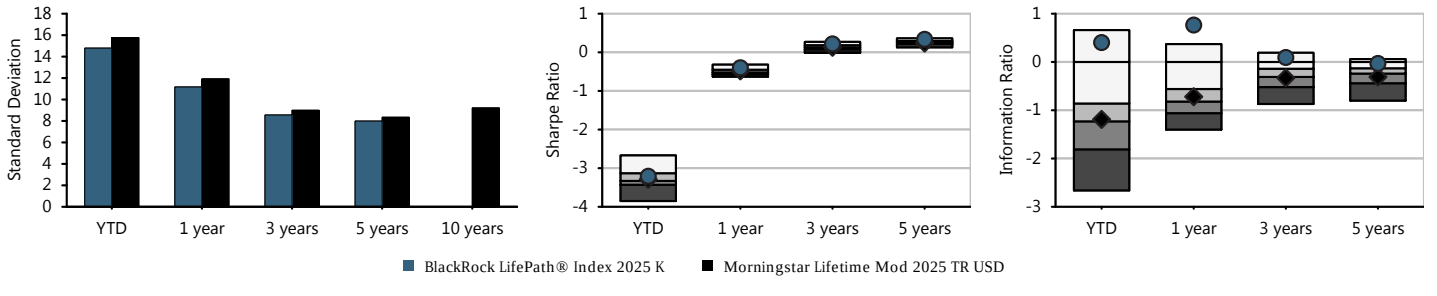
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

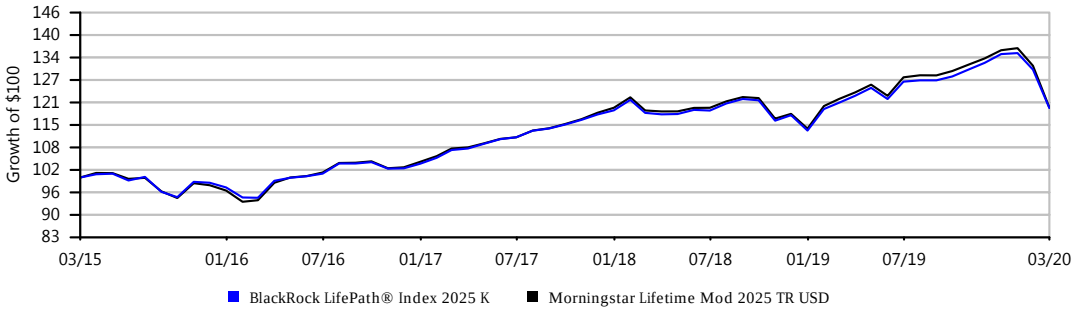
Ticker	LIBKX
Category	Target-Date 2025
Net Assets(This Class $mn)	4,190 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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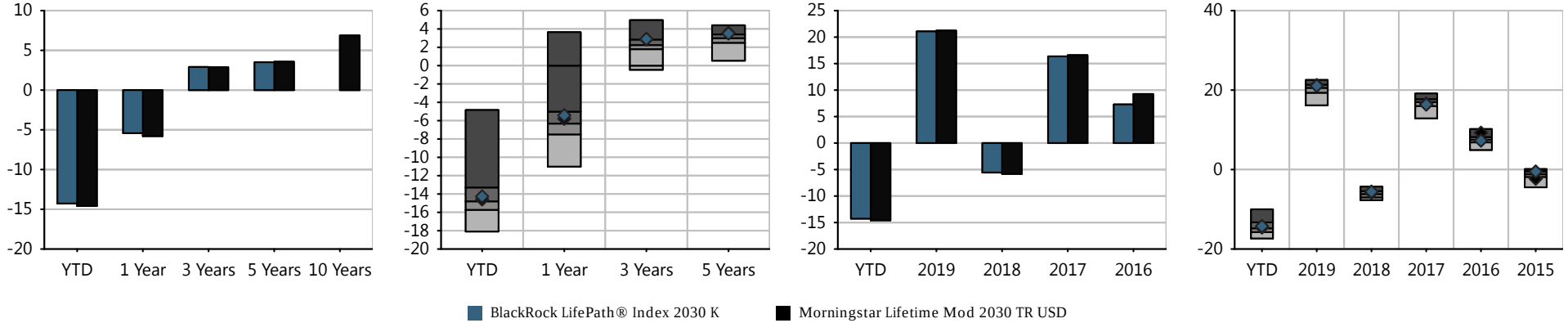
IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
95 Passing	Criteria Scoring	-5.42%	2.91%	3.51%	14.27	0.15	0.29	0.07	-0.07	8.84	0.09%	1.00
	Peer Group Scoring	*-5.98%*	*2.30%*	*2.93%*	*14.63*	*0.10*	*0.22*	*-0.43*	*-0.39*	*7.76*	*0.76%*	*0.95*
	Criteria Peer Ranking	30	21	21	34	20	16	19	22	36	2	19

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2030 K	(14.27%)	(14.27%)	(5.42%)	2.91%	3.51%	-	5.40%	05/31/2011	21.08%	(5.56%)	16.36%	7.29%	(0.50%)
Morningstar Lifetime Mod 2030 TR USD	*(14.58%)*	*(14.58%)*	*(5.79%)*	*2.87%*	*3.57%*	*-*	*-*	*-*	*21.24%*	*(5.82%)*	*16.59%*	*9.26%*	*(2.30%)*
Morningstar Target-Date 2030	*(14.26%)*	*(14.26%)*	*(5.98%)*	*2.30%*	*2.93%*	*6.03%*	*-*	*-*	*20.09%*	*(6.18%)*	*16.57%*	*7.42%*	*(1.40%)*

Morningstar Rating: ****

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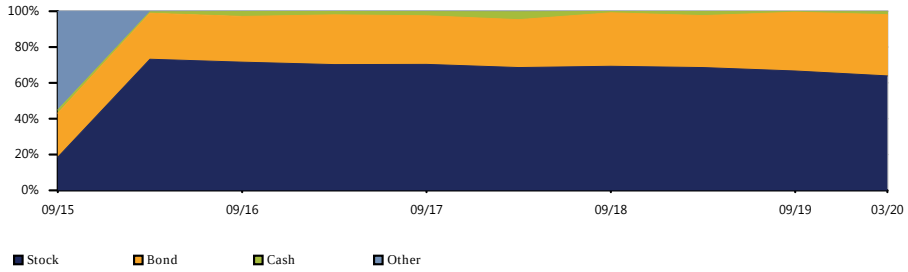
BlackRock LifePath® Index 2030 K | Fund Fact Sheet

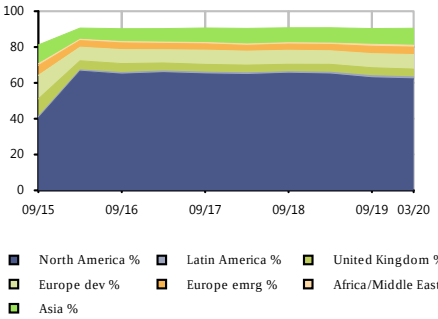
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



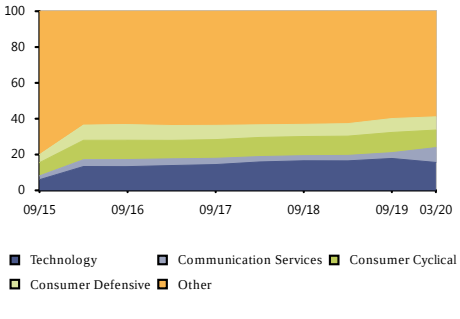
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020



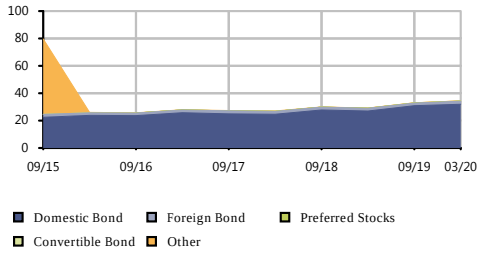
Sector Distribution

Time Period: 04/30/2015 - 03/31/2020

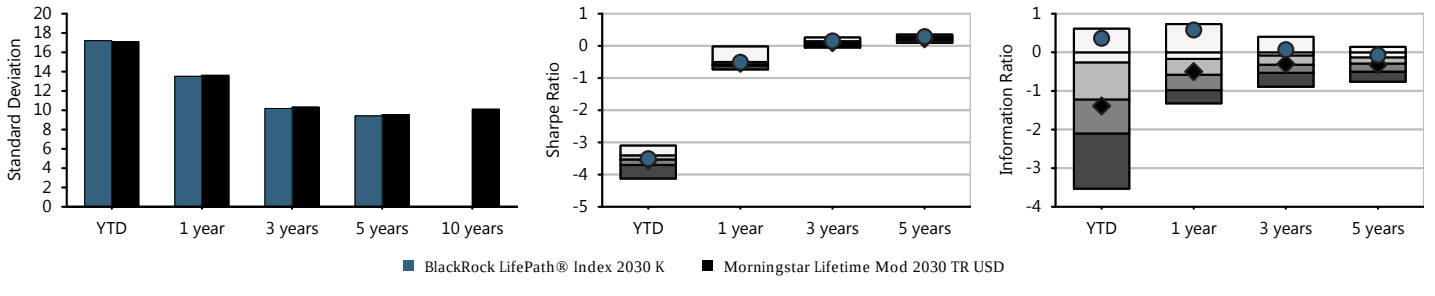


Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

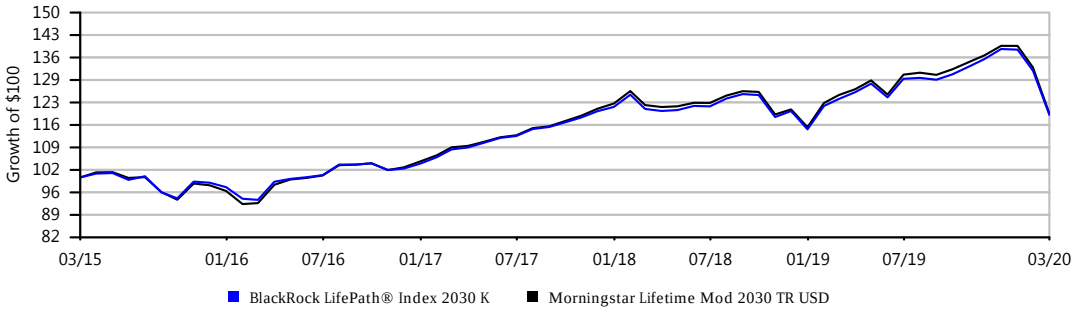
Ticker	LINKX
Category	Target-Date 2030
Net Assets(This Class $mn)	6,803 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

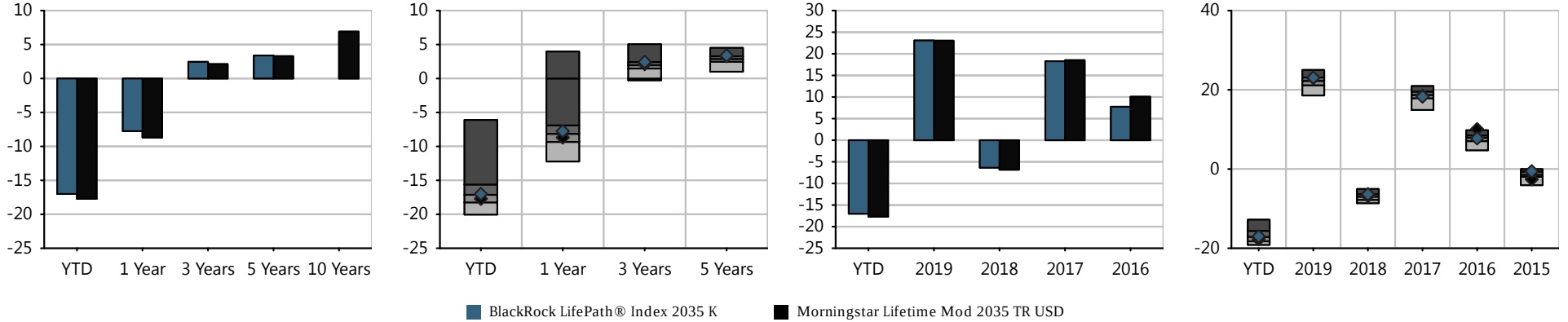
BLACKROCK LIFEPATH® INDEX 2035 K | FUND FACT SHEET

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
95 Passing	Criteria Scoring	-7.76%	2.45%	3.39%	17.01	0.11	0.25	0.48	0.09	8.84	0.09%	1.01
	Peer Group Scoring	*-7.75%*	*2.01%*	*2.86%*	*16.89*	*0.08*	*0.21*	*-0.15*	*-0.28*	*7.55*	*0.75%*	*0.98*
	Criteria Peer Ranking	44	24	21	44	24	18	21	18	32	2	21

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2035 K	(17.01%)	(17.01%)	(7.76%)	2.45%	3.39%	-	5.48%	05/31/2011	23.08%	(6.36%)	18.29%	7.74%	(0.56%)
Morningstar Lifetime Mod 2035 TR USD	*(17.72%)*	*(17.72%)*	*(8.69%)*	*2.12%*	*3.29%*	*-*	*-*	*-*	*23.04%*	*(6.82%)*	*18.52%*	*10.07%*	*(2.58%)*
Morningstar Target-Date 2035	*(16.56%)*	*(16.56%)*	*(7.75%)*	*2.01%*	*2.86%*	*6.30%*	*-*	*-*	*22.06%*	*(7.01%)*	*18.47%*	*7.69%*	*(1.52%)*

Morningstar Rating: ****

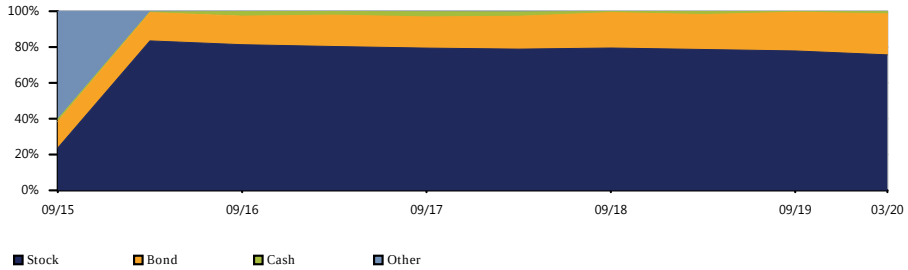
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

BLACKROCK LIFEPATH® INDEX 2035 K | FUND FACT SHEET

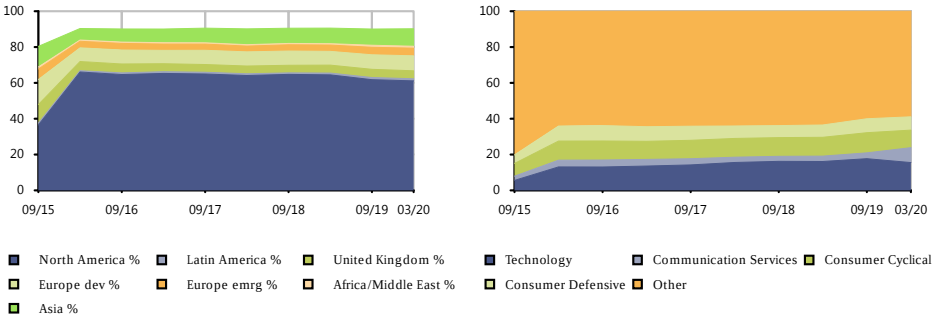
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

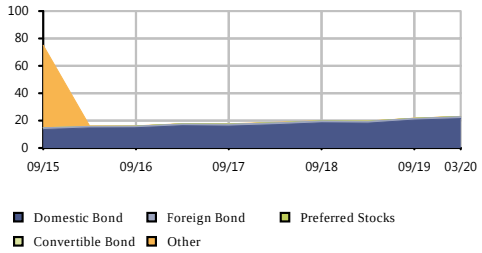


Sector Distribution

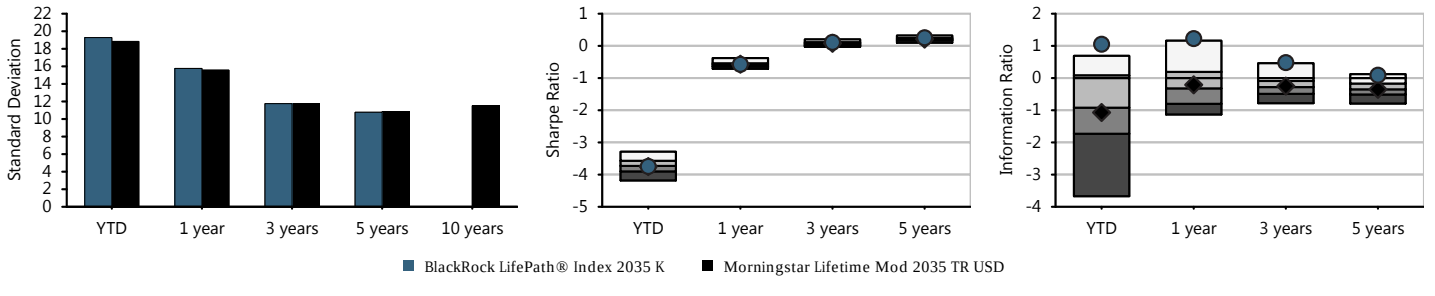
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

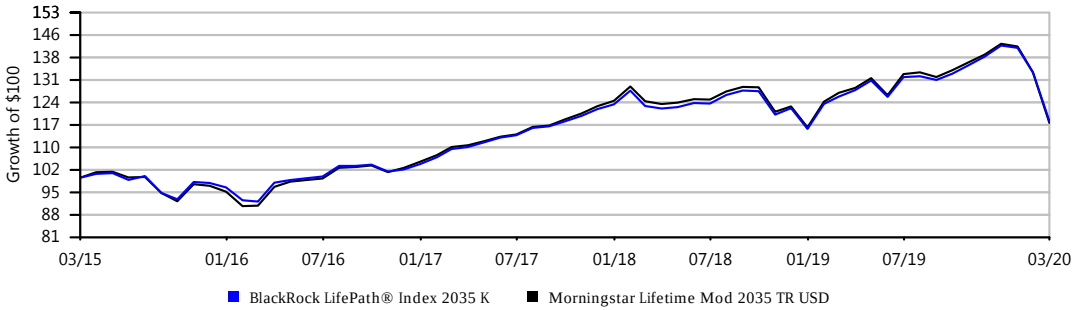
Ticker	LIJKX
Category	Target-Date 2035
Net Assets(This Class $mn)	3,605 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



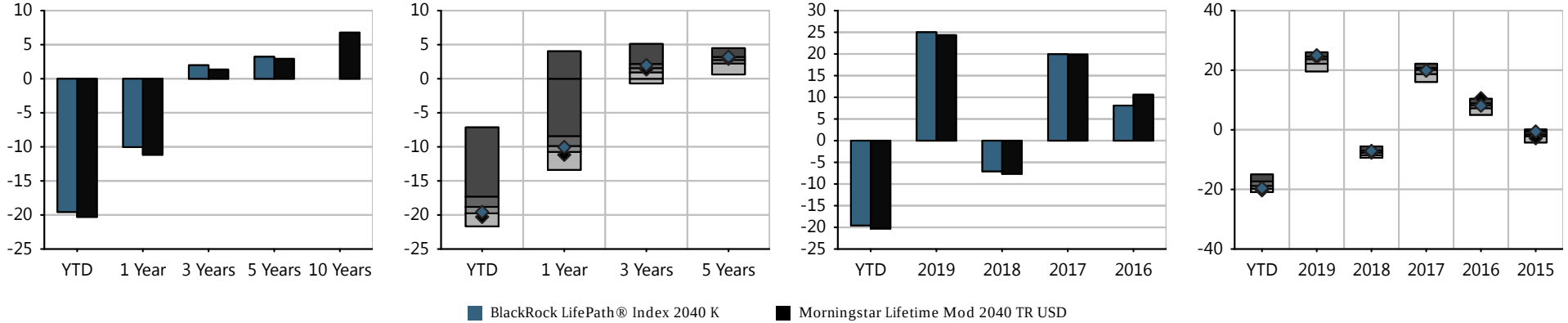
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
88 Passing	Criteria Scoring	-10.03%	1.98%	3.23%	19.56	0.08	0.23	0.77	0.24	8.84	0.09%	1.02
	Peer Group Scoring	*-9.31%*	*1.59%*	*2.70%*	*18.53*	*0.05*	*0.19*	*0.07*	*-0.12*	*7.94*	*0.78%*	*1.00*
	Criteria Peer Ranking	53	31	23	68	30	23	16	19	37	2	28

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
BlackRock LifePath® Index 2040 K	(19.56%)	(19.56%)	(10.03%)	1.98%	3.23%	-	5.54%	05/31/2011	25.01%	(7.08%)	19.95%	8.10%	(0.56%)
Morningstar Lifetime Mod 2040 TR USD	*(20.29%)*	*(20.29%)*	*(11.16%)*	*1.36%*	*2.93%*	*-*	*-*	*-*	*24.35%*	*(7.65%)*	*19.87%*	*10.61%*	*(2.83%)*
Morningstar Target-Date 2040	*(18.27%)*	*(18.27%)*	*(9.31%)*	*1.59%*	*2.70%*	*6.25%*	*-*	*-*	*23.21%*	*(7.68%)*	*19.54%*	*8.04%*	*(1.57%)*

Morningstar Rating: ****

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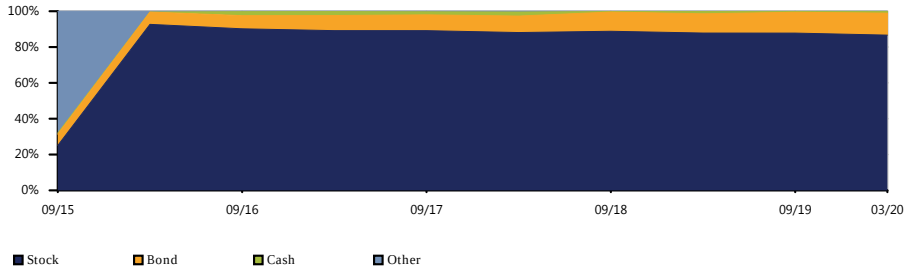
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

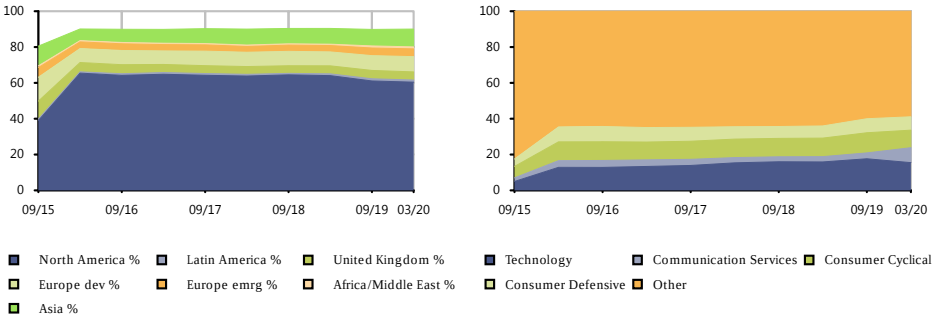
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

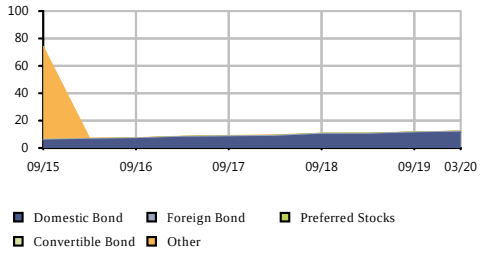


Sector Distribution

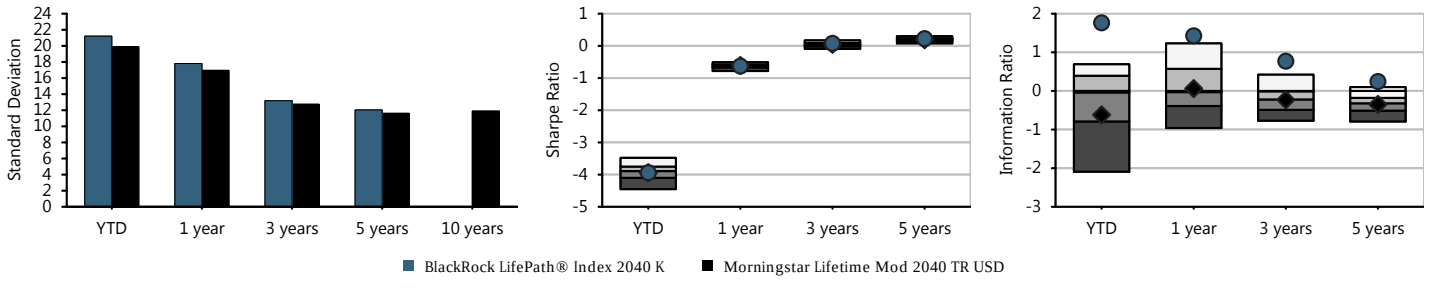
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

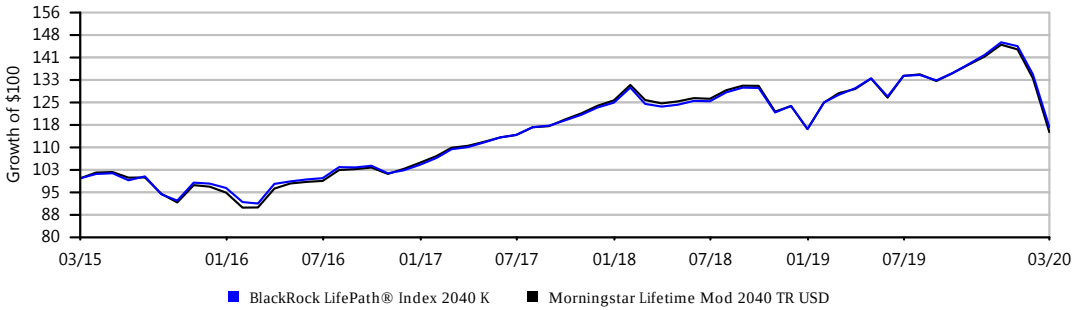
Ticker	LIKKX
Category	Target-Date 2040
Net Assets(This Class $mn)	5,134 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

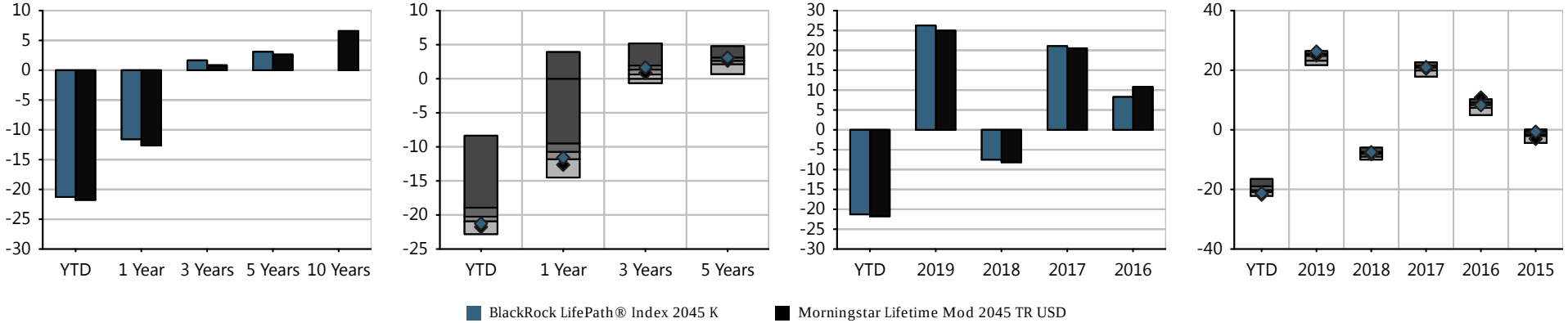
BLACKROCK LIFEPATH® INDEX 2045 K | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
84 Passing	Criteria Scoring	-11.58%	1.66%	3.09%	21.27	0.06	0.21	0.98	0.35	8.84	0.09%	1.03
	Peer Group Scoring	*-10.36%*	*1.37%*	*2.62%*	*19.82*	*0.04*	*0.18*	*0.24*	*-0.02*	*7.50*	*0.76%*	*1.01*
	Criteria Peer Ranking	70	36	23	80	35	28	9	19	32	2	28

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2045 K	(21.27%)	(21.27%)	(11.58%)	1.66%	3.09%	-	5.57%	05/31/2011	26.25%	(7.50%)	21.07%	8.28%	(0.64%)
Morningstar Lifetime Mod 2045 TR USD	*(21.76%)*	*(21.76%)*	*(12.64%)*	*0.84%*	*2.63%*	*-*	*-*	*-*	*24.97%*	*(8.17%)*	*20.53%*	*10.84%*	*(3.03%)*
Morningstar Target-Date 2045	*(19.60%)*	*(19.60%)*	*(10.36%)*	*1.37%*	*2.62%*	*6.35%*	*-*	*-*	*24.38%*	*(8.14%)*	*20.54%*	*8.09%*	*(1.59%)*

Morningstar Rating: ****

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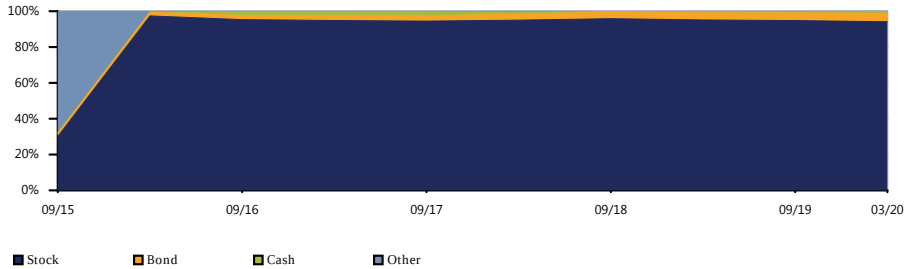
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

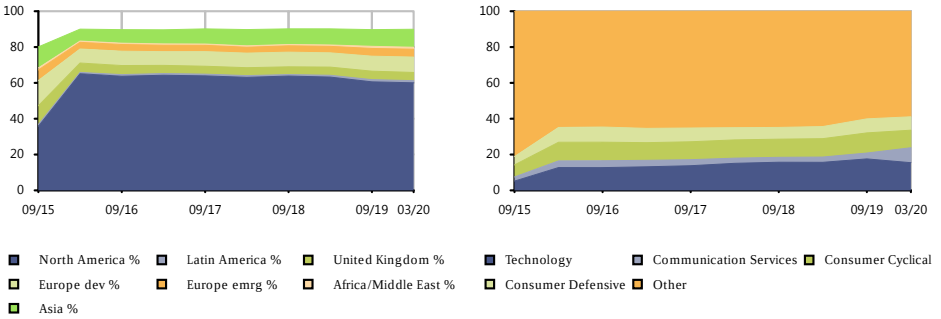
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

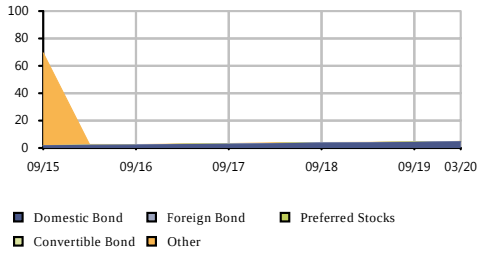


Sector Distribution

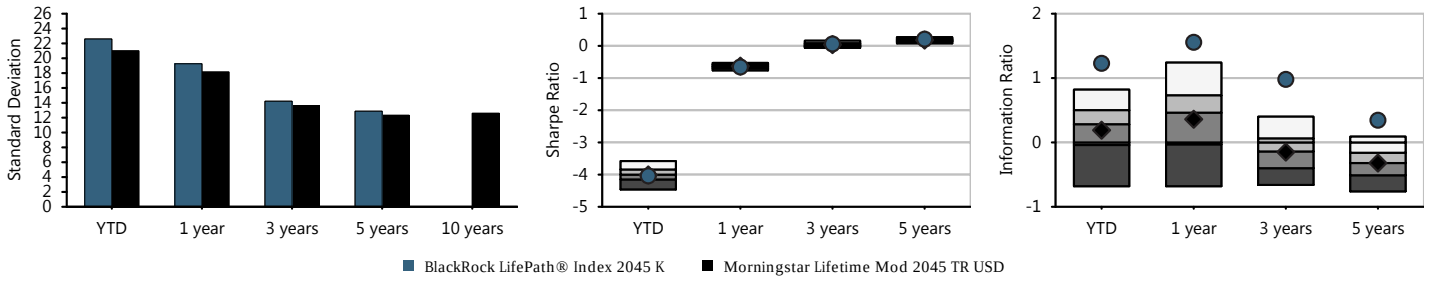
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

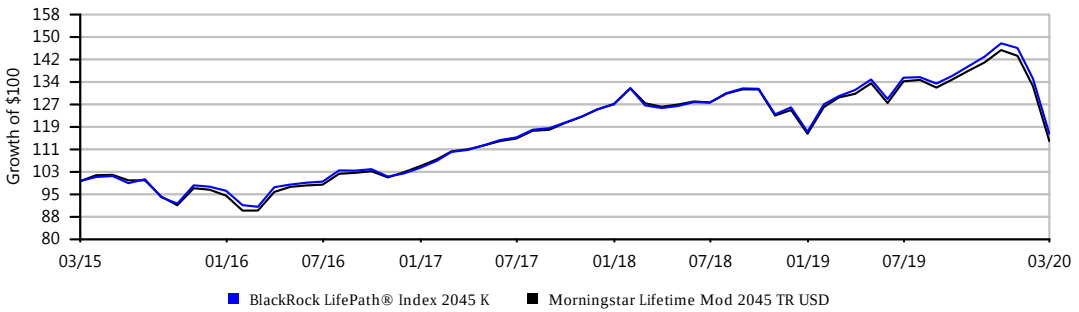
Ticker	LIHKX
Category	Target-Date 2045
Net Assets(This Class $mn)	2,525 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



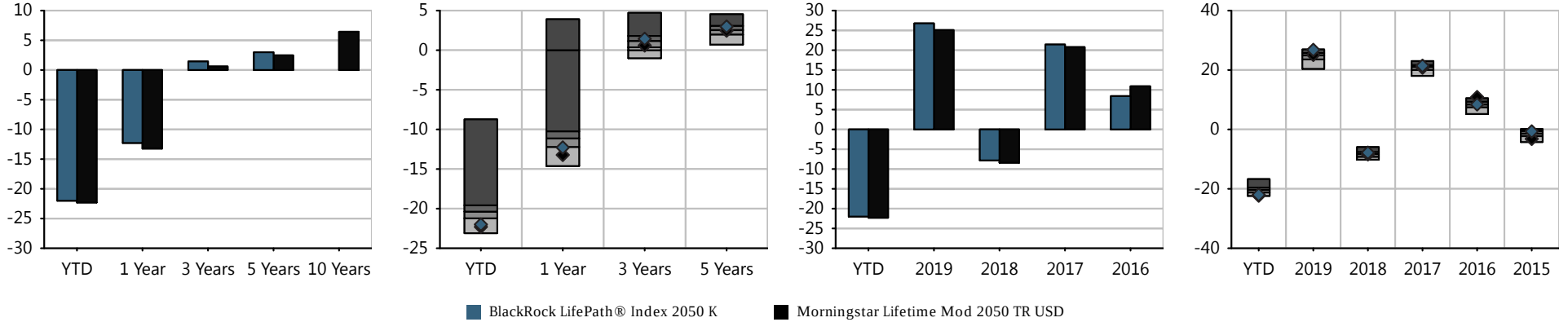
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	-12.28%	1.44%	2.99%	22.00	0.05	0.20	0.93	0.38	8.84	0.09%	1.03
	Peer Group Scoring	*-10.82%*	*1.17%*	*2.55%*	*20.22*	*0.02*	*0.17*	*0.30*	*0.05*	*7.59*	*0.79%*	*1.01*
	Criteria Peer Ranking	78	37	33	90	36	35	18	23	37	2	37

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2050 K	(22.00%)	(22.00%)	(12.28%)	1.44%	2.99%	-	5.63%	05/31/2011	26.77%	(7.82%)	21.43%	8.41%	(0.67%)
Morningstar Lifetime Mod 2050 TR USD	*(22.30%)*	*(22.30%)*	*(13.22%)*	*0.60%*	*2.47%*	*-*	*-*	*-*	*25.09%*	*(8.41%)*	*20.78%*	*10.89%*	*(3.19%)*
Morningstar Target-Date 2050	*(20.04%)*	*(20.04%)*	*(10.82%)*	*1.17%*	*2.55%*	*6.29%*	*-*	*-*	*24.57%*	*(8.38%)*	*20.69%*	*8.30%*	*(1.61%)*

Morningstar Rating: ***

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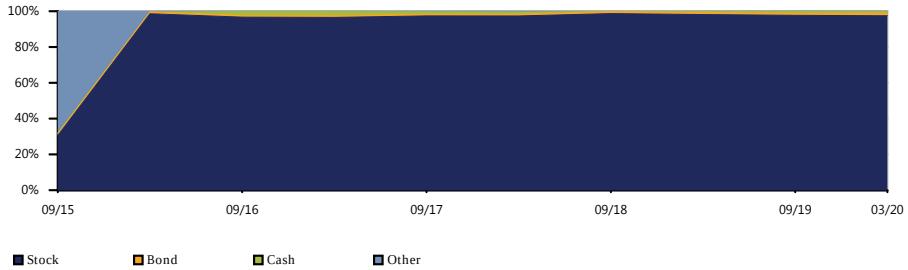
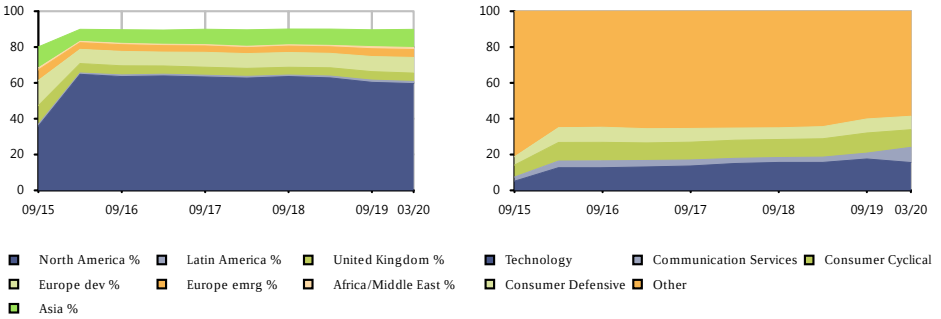
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

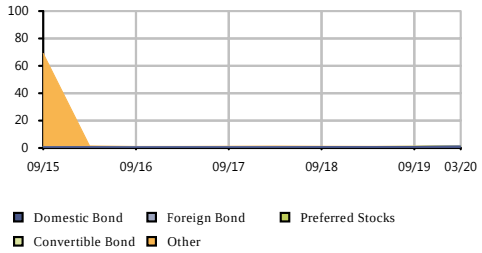


Sector Distribution

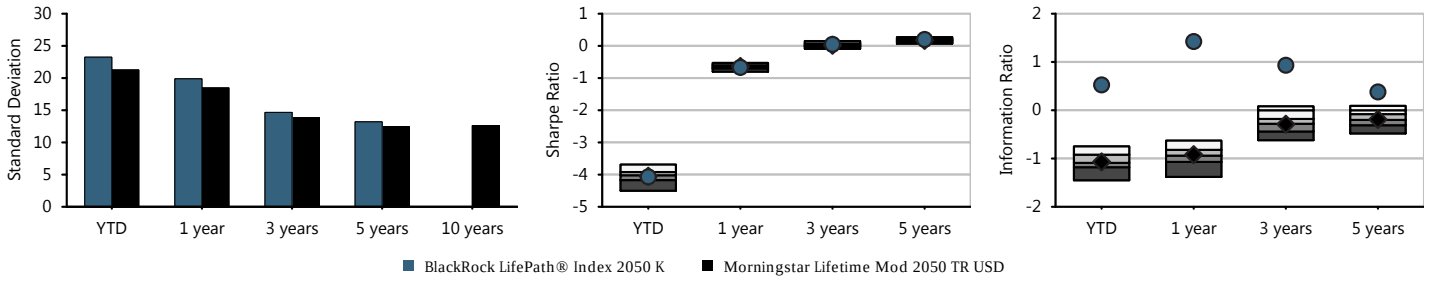
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

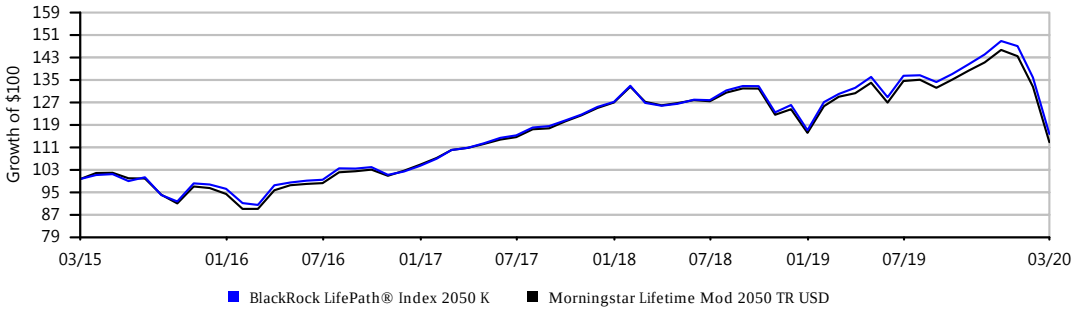
Ticker	LIPKX
Category	Target-Date 2050
Net Assets(This Class $mn)	2,613 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



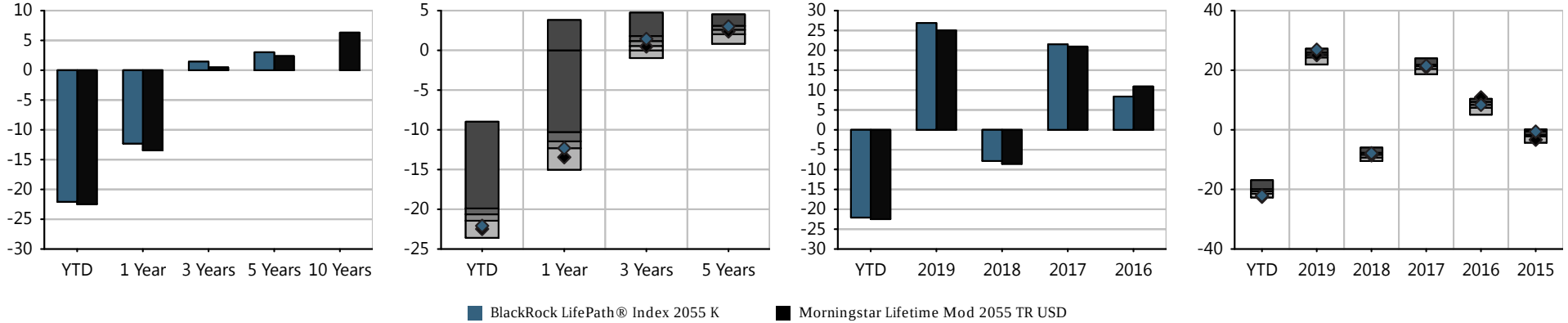
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Max Draw Down 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Up/Down Capture 5Yr
81 Passing	Criteria Scoring	-12.31%	1.44%	3.01%	22.08	0.05	0.20	1.08	0.45	8.84	0.09%	1.04
	Peer Group Scoring	*-11.02%*	*1.19%*	*2.57%*	*20.62*	*0.03*	*0.17*	*0.37*	*0.09*	*6.36*	*0.76%*	*1.02*
	Criteria Peer Ranking	76	38	32	83	37	31	12	20	23	2	33

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2055 K	(22.08%)	(22.08%)	(12.31%)	1.44%	3.01%	-	5.76%	05/31/2011	26.89%	(7.85%)	21.51%	8.38%	(0.60%)
Morningstar Lifetime Mod 2055 TR USD	*(22.48%)*	*(22.48%)*	*(13.45%)*	*0.48%*	*2.38%*	*-*	*-*	*-*	*25.05%*	*(8.57%)*	*20.95%*	*10.90%*	*(3.34%)*
Morningstar Target-Date 2055	*(20.37%)*	*(20.37%)*	*(11.02%)*	*1.19%*	*2.57%*	*6.32%*	*-*	*-*	*24.94%*	*(8.43%)*	*21.11%*	*8.16%*	*(1.61%)*

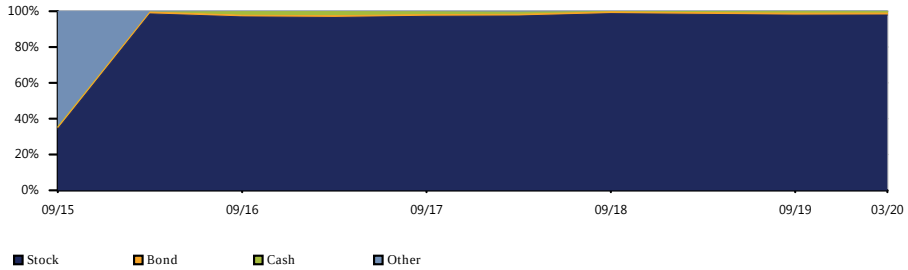
Morningstar Rating: ***

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

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

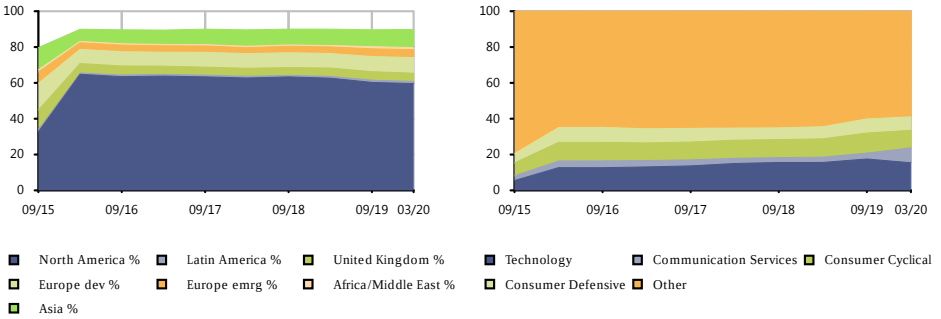
Historical Glidepath

Time Period: 04/30/2015 - 03/31/2020



Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

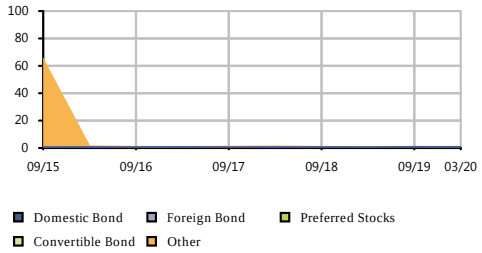


Sector Distribution

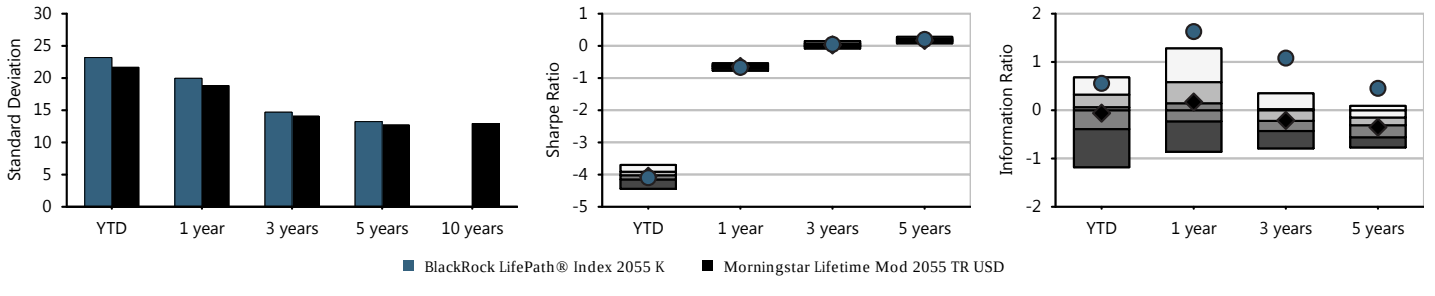
Time Period: 04/30/2015 - 03/31/2020

Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



Risk/Return vs Peer Group



Fund Basics

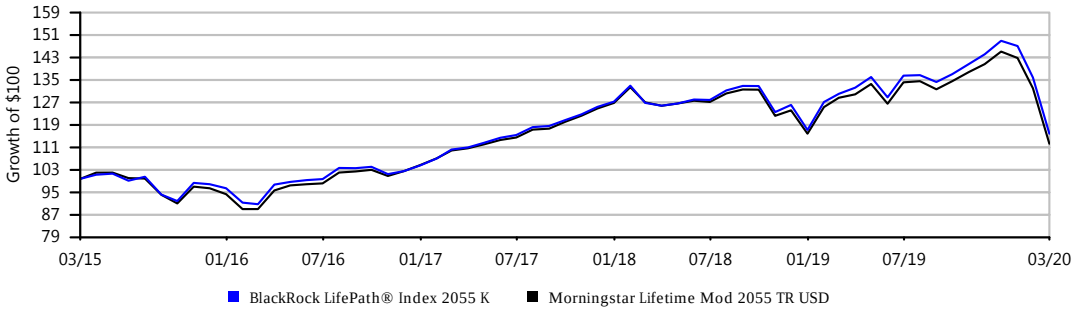
Ticker	LIVKX
Category	Target-Date 2055
Net Assets(This Class $mn)	1,303 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	8.84
Fund Inception	May 31,2011

Fee And Expenses

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

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

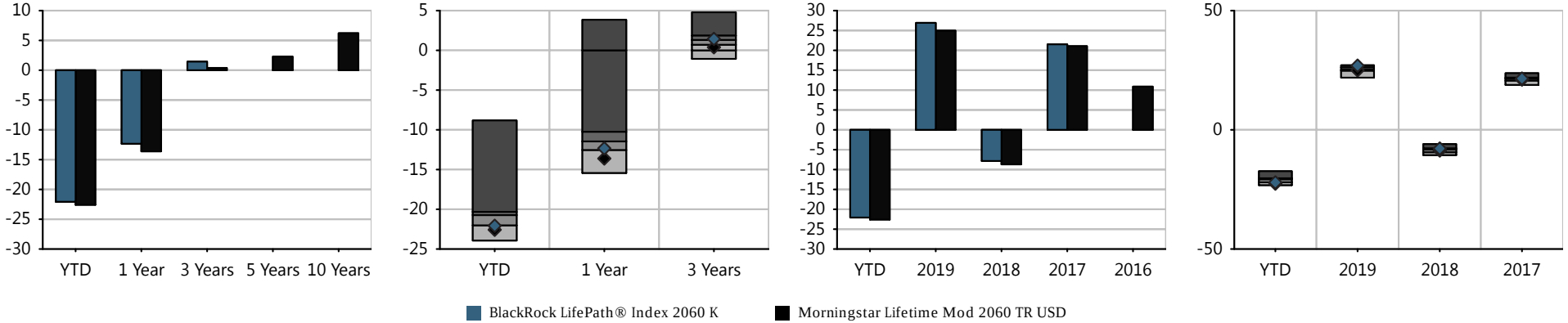
BLACKROCK LIFEPATH® INDEX 2060 K | FUND FACT SHEET

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
81 Passing	Criteria Scoring	-12.34%	1.44%	-	-	0.05	-	1.13	-	4.09	0.09%	-
	Peer Group Scoring	*-11.15%*	*1.31%*	*2.88%*	*20.54*	*0.04*	*0.20*	*0.49*	*0.33*	*2.99*	*0.75%*	*1.05*
	Criteria Peer Ranking	70	43	-	-	41	-	11	-	33	2	-

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
BlackRock LifePath® Index 2060 K	(22.07%)	(22.07%)	(12.34%)	1.44%	-	-	6.22%	02/29/2016	26.92%	(7.84%)	21.51%	-	-
Morningstar Lifetime Mod 2060 TR USD	*(22.58%)*	*(22.58%)*	*(13.61%)*	*0.39%*	*2.29%*	-	-	-	*24.96%*	*(8.69%)*	*21.06%*	*10.88%*	*(3.48%)*
Morningstar Target-Date 2060+	*(20.73%)*	*(20.73%)*	*(11.15%)*	*1.31%*	*2.88%*	-	-	-	*25.20%*	*(8.48%)*	*21.22%*	*8.06%*	*(1.00%)*

Morningstar Rating: ***

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

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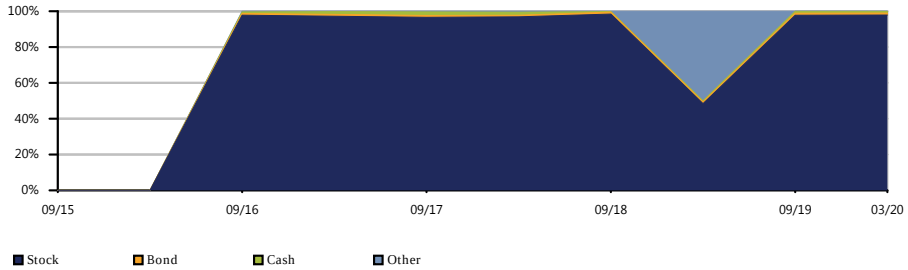
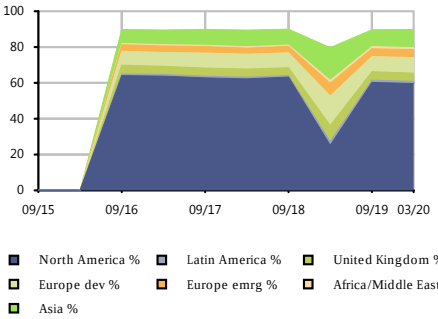
Historical Glidepath

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



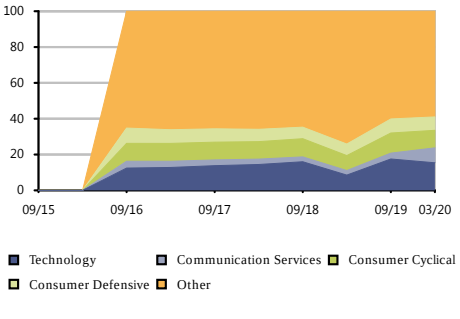
Equity Regional Distribution

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



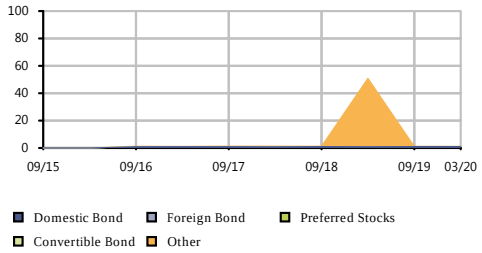
Sector Distribution

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

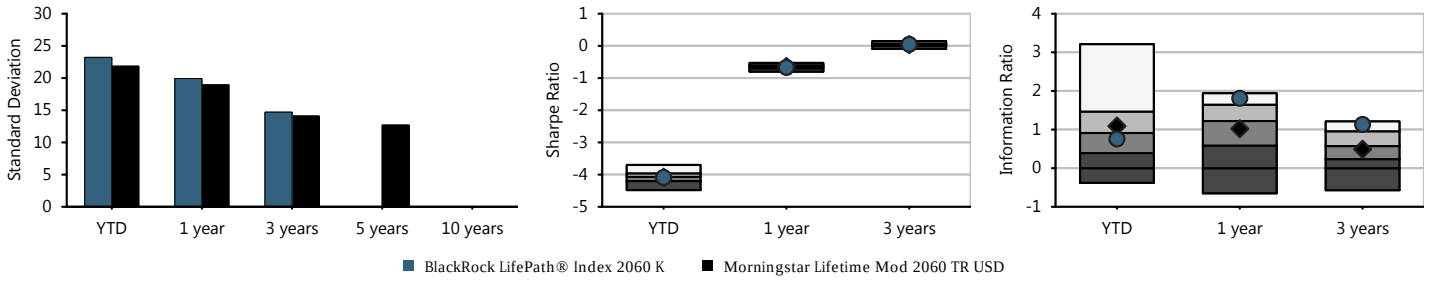


Bond Distribution

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



Risk/Return vs Peer Group



Fund Basics

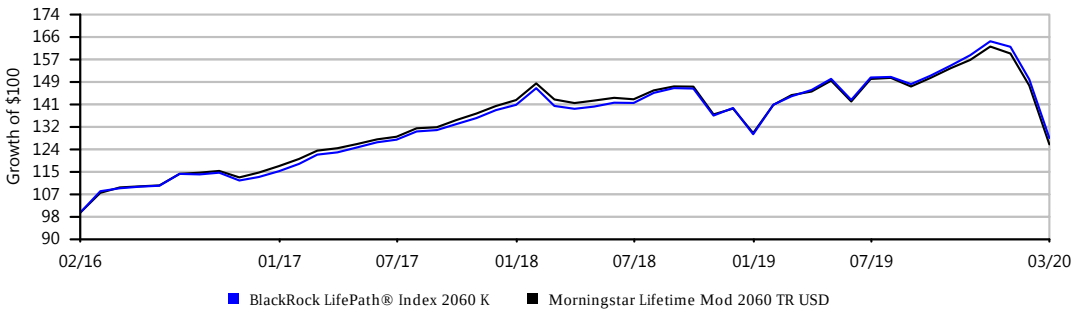
Ticker	LIZKX
Category	Target-Date 2060+
Net Assets(This Class $mn)	391 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	4.09
Fund Inception	Feb 29,2016

Fee And Expenses

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

Cumulative Performance

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



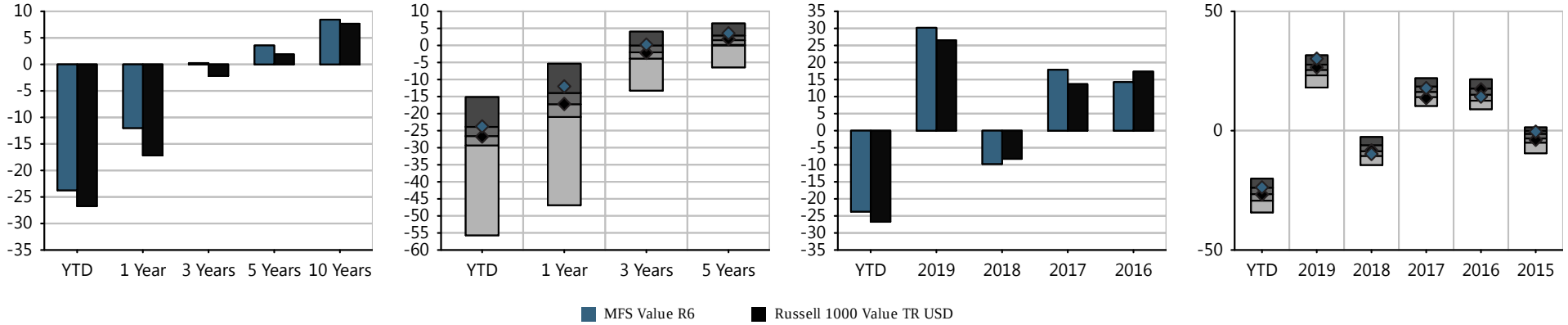
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
100 Passing	Criteria Scoring	-12.01%	0.25%	3.57%	-0.02	0.24	0.87	0.64	18.16	0.47%	7.59	1.10
	Peer Group Scoring	*-17.74%*	*-2.12%*	*1.40%*	*-0.14*	*0.10*	*0.04*	*-0.14*	*9.95*	*0.94%*	*12.63*	*0.99*
	Criteria Peer Ranking	12	23	17	22	17	16	10	13	14	22	17

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
MFS Value R6	(23.74%)	(23.74%)	(12.01%)	0.25%	3.57%	8.43%	9.01%	01/02/1996	30.18%	(9.78%)	17.86%	14.25%	(0.42%)
Russell 1000 Value TR USD	*(26.73%)*	*(26.73%)*	*(17.17%)*	*(2.18%)*	*1.90%*	*7.67%*	-	-	*26.54%*	*(8.27%)*	*13.66%*	*17.34%*	*(3.83%)*
Morningstar Large Value	*(26.76%)*	*(26.76%)*	*(17.74%)*	*(2.12%)*	*1.40%*	*6.90%*	-	-	*25.04%*	*(8.52%)*	*16.20%*	*15.15%*	*(3.47%)*

Morningstar Rating: ****

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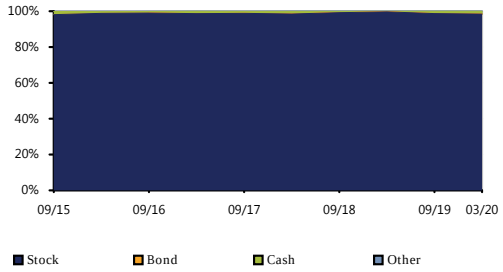
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

MFS Value R6 | Fund Fact Sheet

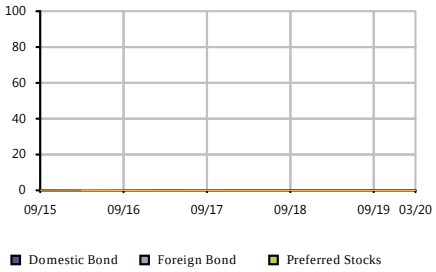
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



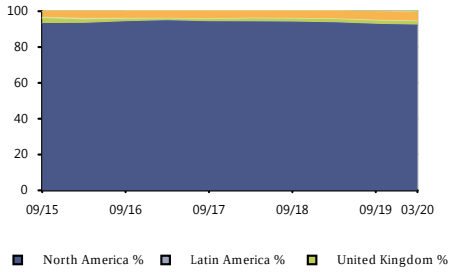
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



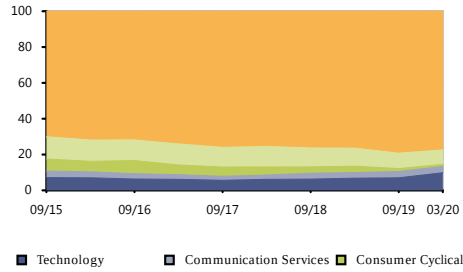
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

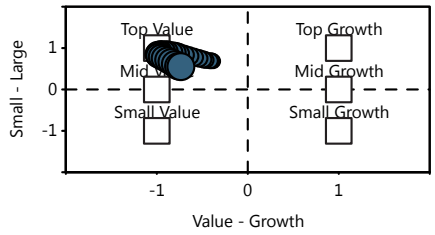


Sector Distribution

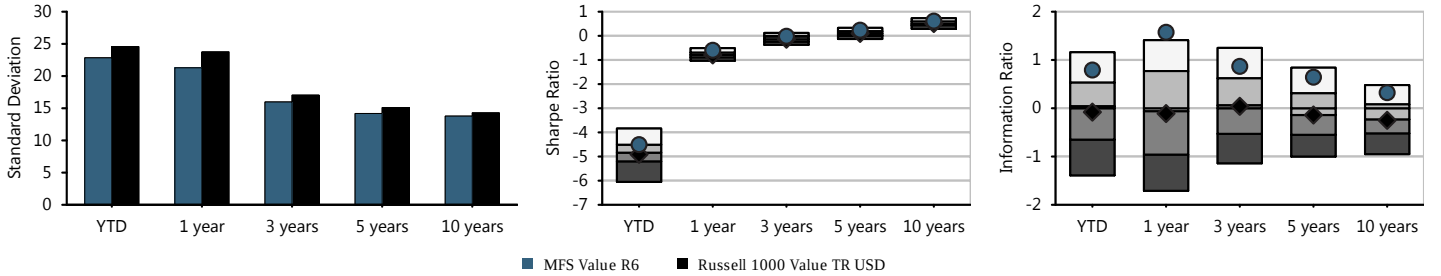
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEIKX
Category	Large Value
Net Assets(This Class $mn)	39,409 m
Net Assets(All Classes $mn)	0 m
Manager	Steven Gorham
Manager Tenure	18.16
Fund Inception	Jan 02,1996

Fee And Expenses

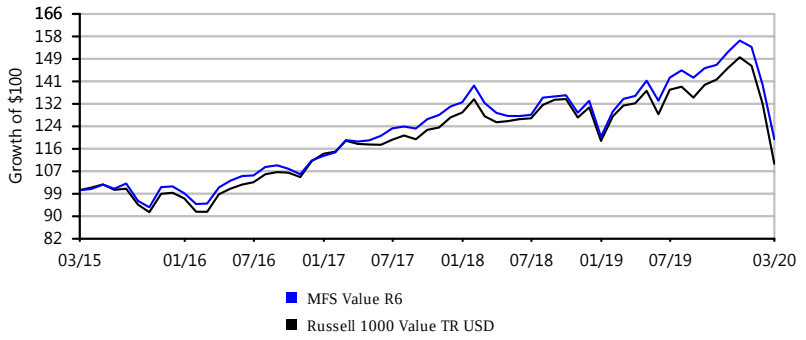
Expense Ratio	0.47
Gross Expense Ratio	0.48
Prospectus Net Expense Ratio	0.47
Prospectus Gross Expense Ratio	0.47
Actual 12b1	0.00
Management Fee	0.46

Top 10 Holdings (%)

JPMorgan Chase & Co	4.62
Johnson & Johnson	3.49
Medtronic PLC	2.88
Comcast Corp Class A	2.82
Accenture PLC Class A	2.63
Aon PLC	2.61
Duke Energy Corp	2.53
Honeywell International...	2.51
Northrop Grumman Corp	2.42
Citigroup Inc	2.41

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



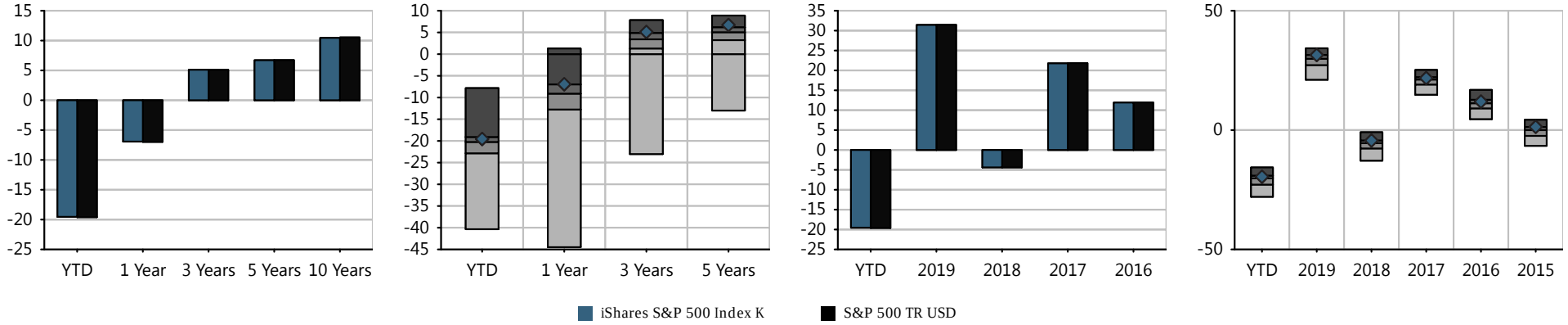
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		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	0.07%	0.05%	0.04%	0.03%	$18,479,712,434	-6.90%	5.14%	6.74%
	Peer Group Scoring	*3.90%*	*3.19%*	*3.14%*	*0.86%*	-	-	-	-
	Criteria Peer Ranking	6	4	3	2	-	24	18	10

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 2019	2018	2017	2016	2015
iShares S&P 500 Index K	(19.54%)	(19.54%)	(6.93%)	5.11%	6.71%	10.46%	8.75%	07/30/1993	31.43%	(4.38%)	21.77%	11.92%	1.35%
S&P 500 TR USD	*(19.60%)*	*(19.60%)*	*(6.98%)*	*5.10%*	*6.73%*	*10.53%*	-	-	*31.49%*	*(4.38%)*	*21.83%*	*11.96%*	*1.38%*
Morningstar Large Blend	*(20.92%)*	*(20.92%)*	*(9.97%)*	*2.80%*	*4.45%*	*8.84%*	-	-	*28.84%*	*(6.06%)*	*20.57%*	*10.83%*	*(0.62%)*

Morningstar Rating: *****

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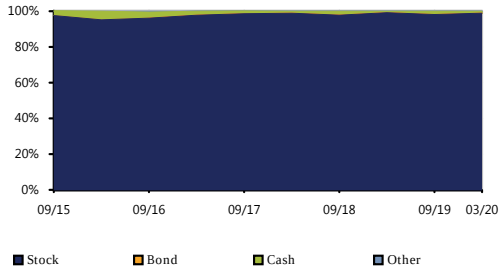
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

iShares S & P 500 Index K | Fund Fact Sheet

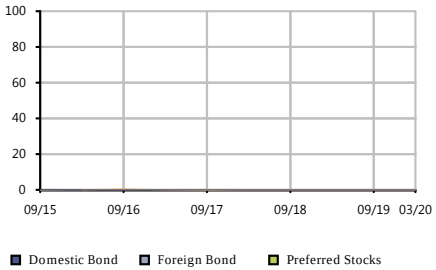
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



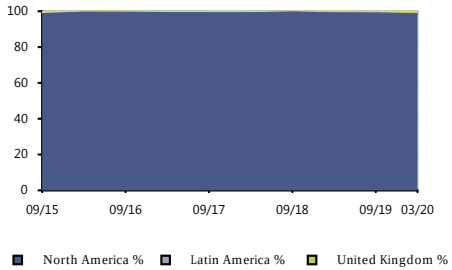
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



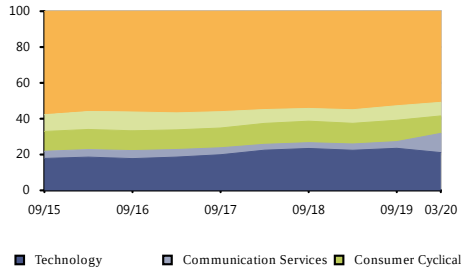
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

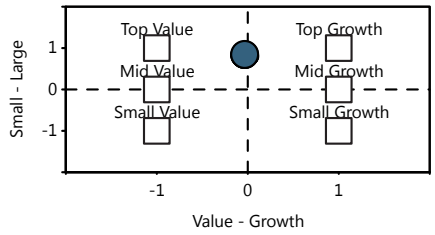


Sector Distribution

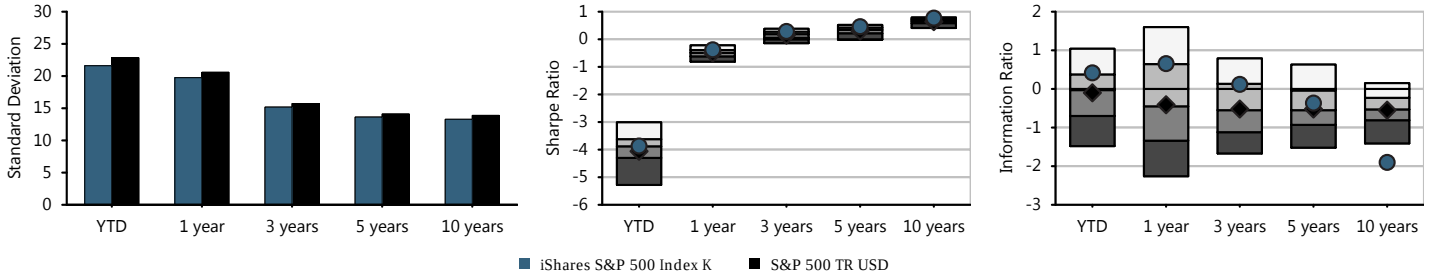
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFSPX
Category	Large Blend
Net Assets(This Class $mn)	18,480 m
Net Assets(All Classes $mn)	0 m
Manager	Alan Mason
Manager Tenure	6.09
Fund Inception	Jul 30,1993

Fee And Expenses

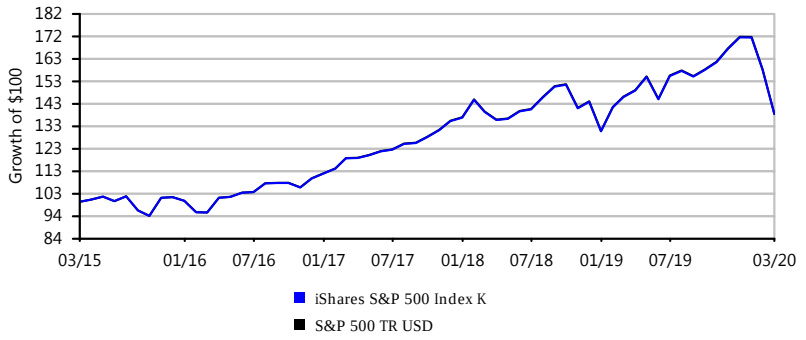
Expense Ratio	0.03
Gross Expense Ratio	0.03
Prospectus Net Expense Ratio	0.03
Prospectus Gross Expense Ratio	0.03
Actual 12b1	0.00
Management Fee	0.01

Top 10 Holdings (%)

Microsoft Corp	4.97
Apple Inc	4.59
Amazon.com Inc	3.16
Facebook Inc A	1.86
Berkshire Hathaway Inc B	1.62
Alphabet Inc Class C	1.61
Alphabet Inc A	1.61
JPMorgan Chase & Co	1.47
Johnson & Johnson	1.42
Visa Inc Class A	1.25

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

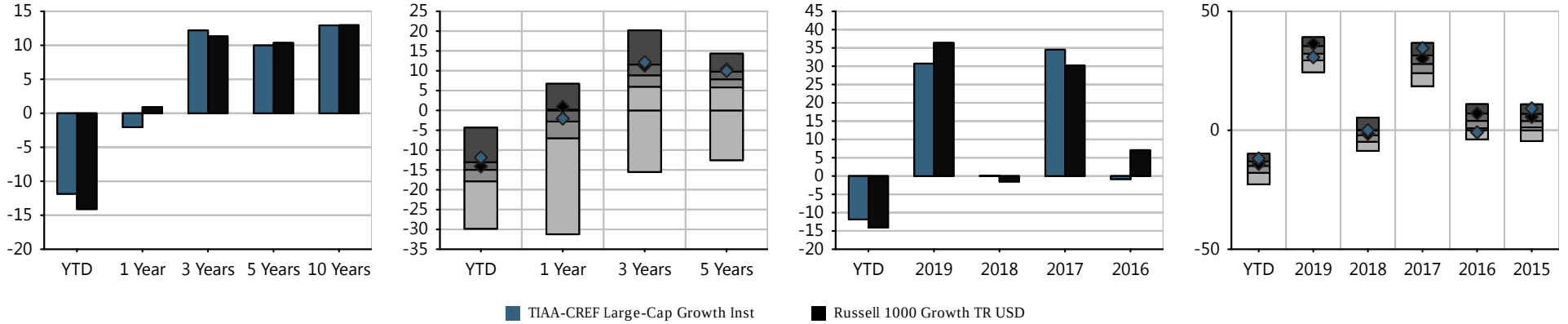
TIAA-CREF Large-Cap Growth Inst | Fund Fact Sheet

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
93 Passing	Criteria Scoring	-2.04%	12.19%	9.98%	0.70	0.65	0.32	-0.12	14.00	0.42%	11.84	0.96
	Peer Group Scoring	*-3.72%*	*8.63%*	*7.60%*	*0.48*	*0.49*	*-0.71*	*-0.71*	*10.95*	*1.04%*	*13.42*	*0.88*
	Criteria Peer Ranking	45	21	23	18	23	18	23	32	8	47	27

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
TIAA-CREF Large-Cap Growth Inst	(11.85%)	(11.85%)	(2.04%)	12.19%	9.98%	12.93%	9.29%	03/31/2006	30.71%	0.04%	34.51%	(0.85%)	9.20%
Russell 1000 Growth TR USD	*(14.10%)*	*(14.10%)*	*0.91%*	*11.32%*	*10.36%*	*12.97%*	*-*	*-*	*36.39%*	*(1.51%)*	*30.21%*	*7.08%*	*5.67%*
Morningstar Large Growth	*(15.48%)*	*(15.48%)*	*(3.72%)*	*8.63%*	*7.60%*	*10.96%*	*-*	*-*	*31.95%*	*(2.20%)*	*27.78%*	*3.80%*	*3.65%*

Morningstar Rating: ****

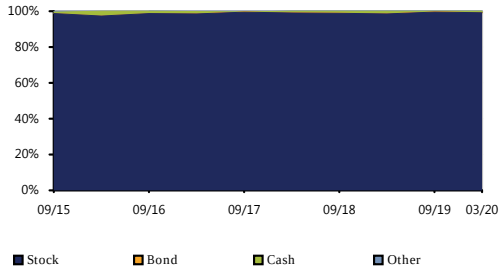
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

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

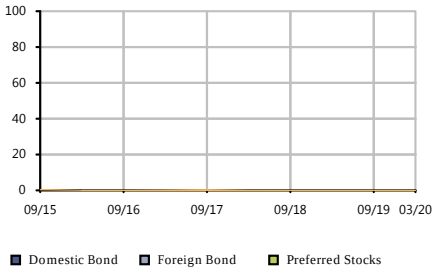
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



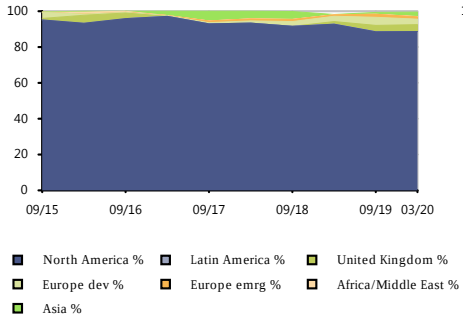
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



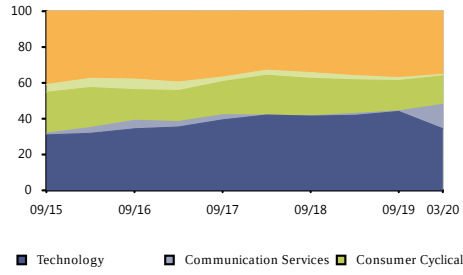
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

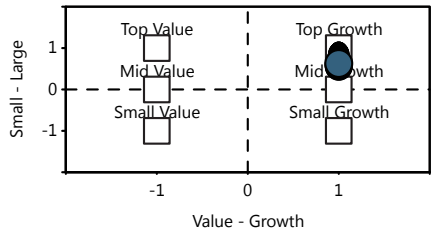


Sector Distribution

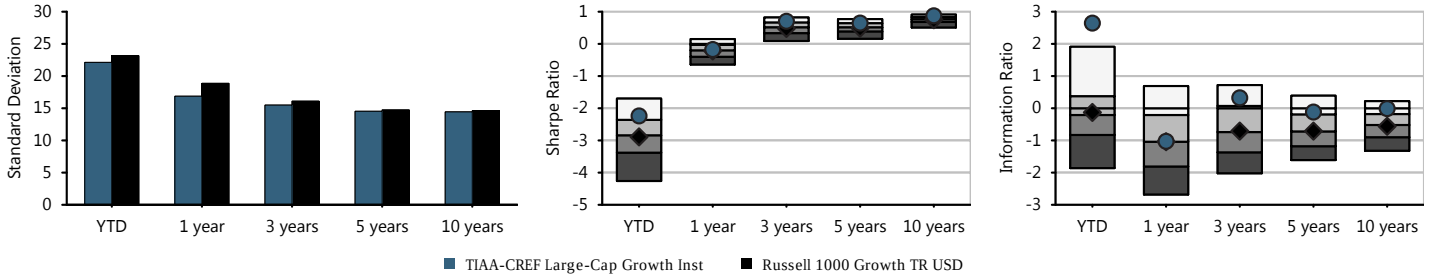
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	TILGX
Category	Large Growth
Net Assets(This Class $mn)	5,133 m
Net Assets(All Classes $mn)	0 m
Manager	Susan Hirsch
Manager Tenure	14.00
Fund Inception	Mar 31,2006

Fee And Expenses

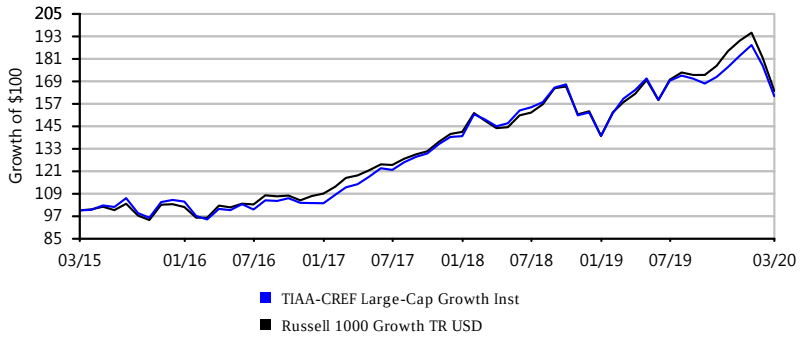
Expense Ratio	0.39
Gross Expense Ratio	0.41
Prospectus Net Expense Ratio	0.42
Prospectus Gross Expense Ratio	0.42
Actual 12b1	0.00
Management Fee	0.40

Top 10 Holdings (%)

Microsoft Corp	7.12
Amazon.com Inc	5.84
Apple Inc	4.75
Mastercard Inc A	3.66
Salesforce.com Inc	3.50
Adobe Inc	3.30
Facebook Inc A	3.19
Tesla Inc	2.78
Alphabet Inc A	2.67
Nike Inc B	2.43

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

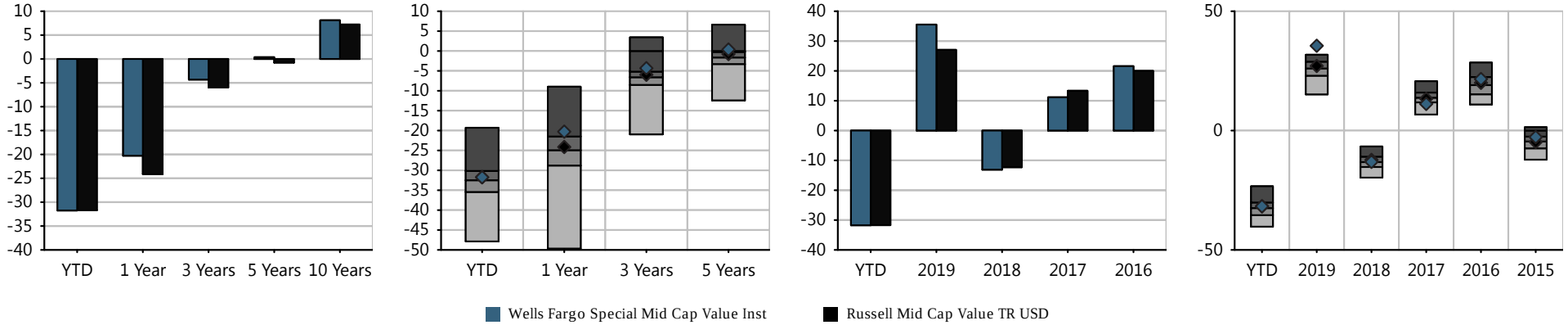
WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

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
94 Passing	Criteria Scoring	-20.27%	-4.32%	0.37%	-0.22	0.04	0.56	0.37	11.16	0.82%	12.21	1.06
	Peer Group Scoring	*-25.38%*	*-6.89%*	*-1.79%*	*-0.32*	*-0.06*	*-0.17*	*-0.20*	*9.71*	*1.04%*	*13.67*	*0.97*
	Criteria Peer Ranking	20	15	19	13	18	13	13	37	30	46	19

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Wells Fargo Special Mid Cap Value Inst	(31.74%)	(31.74%)	(20.27%)	(4.32%)	0.37%	8.10%	9.97%	04/08/2005	35.53%	(13.10%)	11.16%	21.59%	(2.73%)
Russell Mid Cap Value TR USD	*(31.71%)*	*(31.71%)*	*(24.13%)*	*(5.97%)*	*(0.76%)*	*7.22%*	-	-	*27.06%*	*(12.29%)*	*13.34%*	*20.00%*	*(4.78%)*
Morningstar Mid-Cap Value	*(32.53%)*	*(32.53%)*	*(25.38%)*	*(6.89%)*	*(1.79%)*	*5.69%*	-	-	*25.18%*	*(13.04%)*	*13.86%*	*18.94%*	*(5.07%)*

Morningstar Rating: *****

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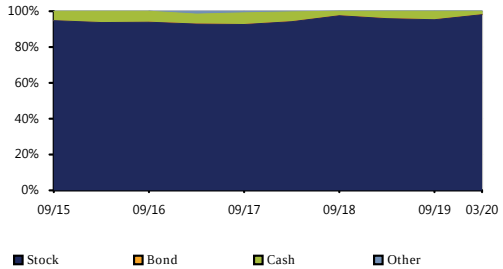
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

WELLS FARGO SPECIAL MID CAP VALUE INST | FUND FACT SHEET

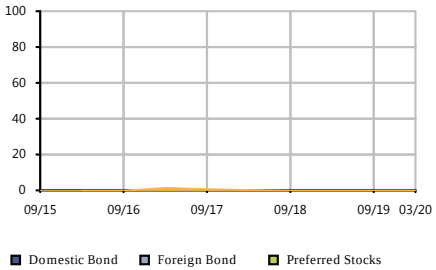
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



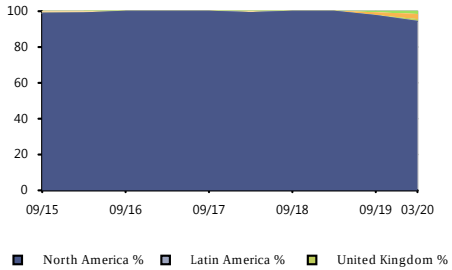
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



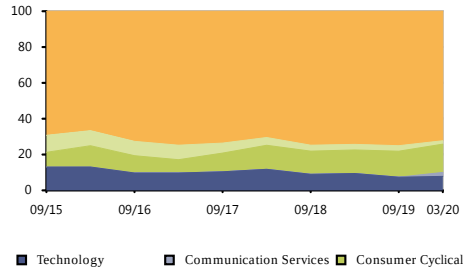
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

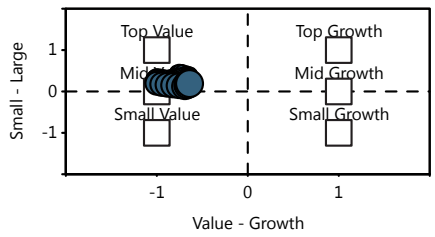


Sector Distribution

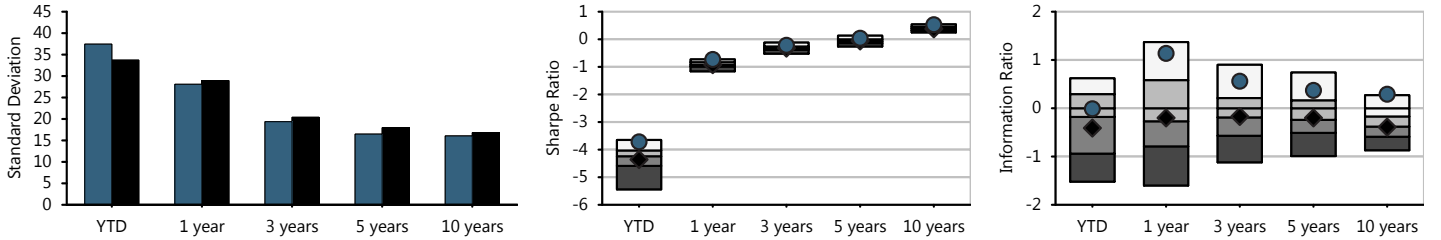
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	WFMIX
Category	Mid-Cap Value
Net Assets(This Class $mn)	7,405 m
Net Assets(All Classes $mn)	0 m
Manager	Bryant VanCronkhite
Manager Tenure	11.16
Fund Inception	Apr 08,2005

Fee And Expenses

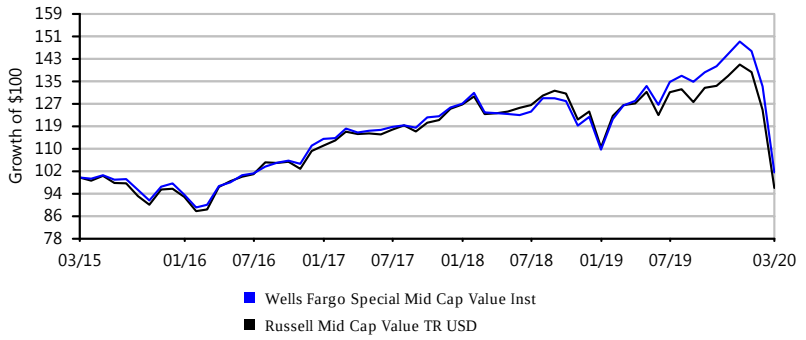
Expense Ratio	0.82
Gross Expense Ratio	0.82
Prospectus Net Expense Ratio	0.82
Prospectus Gross Expense Ratio	0.82
Actual 12b1	0.00
Management Fee	0.67

Top 10 Holdings (%)

Brown & Brown Inc	3.01
Alcon Inc	2.80
Amdocs Ltd	2.76
Republic Services Inc C...	2.28
Arch Capital Group Ltd	2.26
Discovery Inc C	2.18
Stanley Black & Decker Inc	2.15
Reynolds Consumer Produ...	2.13
Varian Medical Systems Inc	2.11
Invitation Homes Inc	2.08

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

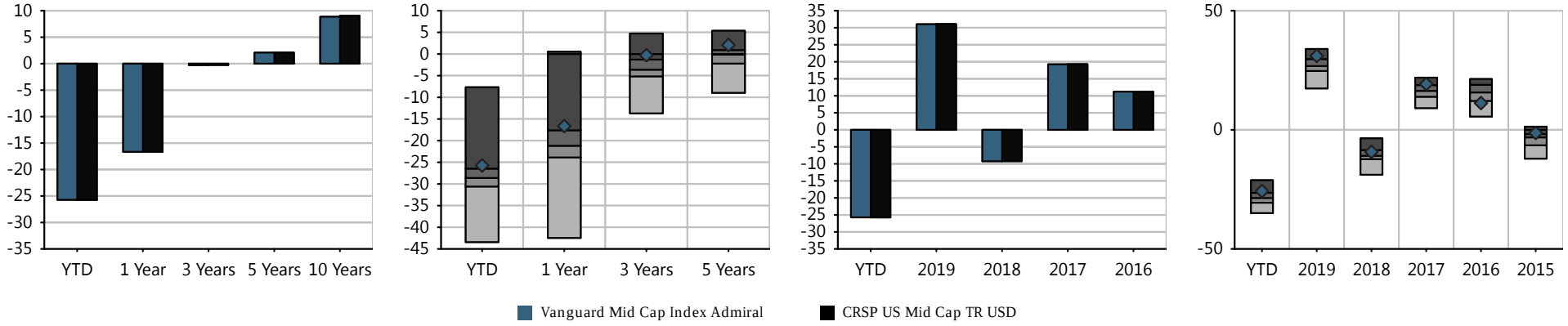
VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

IPS Score		Tracking Error 1Yr	Tracking Error 3Yr	Tracking Error 5Yr	Expense Ratio	AUM	Expense adj. 1Yr Outperf. Index	Expense adj. 3Yr Outperf. Index	Expense adj. 5Yr Outperf. Index
100 Passing	Criteria Scoring	0.04%	0.03%	0.03%	0.05%	$98,807,944,460	-16.60%	-0.21%	2.13%
	Peer Group Scoring	*5.41%*	*4.72%*	*4.90%*	*0.98%*	-	-	-	-
	Criteria Peer Ranking	2	2	2	3	-	20	12	12

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						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Vanguard Mid Cap Index Admiral	(25.72%)	(25.72%)	(16.65%)	(0.26%)	2.08%	8.86%	8.53%	05/21/1998	31.03%	(9.23%)	19.25%	11.22%	(1.34%)
CRSP US Mid Cap TR USD	*(25.74%)*	*(25.74%)*	*(16.65%)*	*(0.25%)*	*2.11%*	*9.05%*	-	-	*31.09%*	*(9.22%)*	*19.30%*	*11.25%*	*(1.28%)*
Morningstar Mid-Cap Blend	*(28.28%)*	*(28.28%)*	*(20.69%)*	*(3.71%)*	*(0.58%)*	*6.60%*	-	-	*26.39%*	*(10.90%)*	*16.11%*	*15.02%*	*(4.36%)*

Morningstar Rating: *****

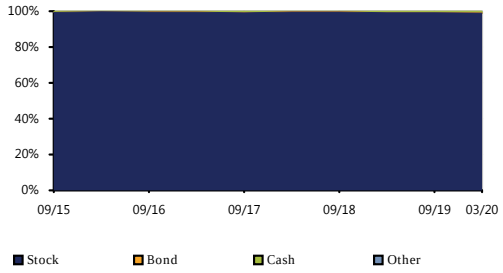
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

VANGUARD MID CAP INDEX ADMIRAL | FUND FACT SHEET

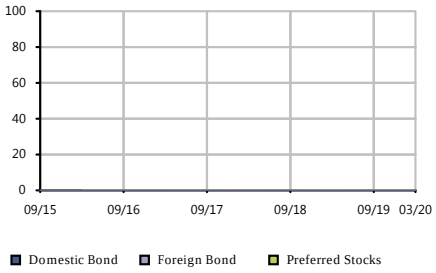
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



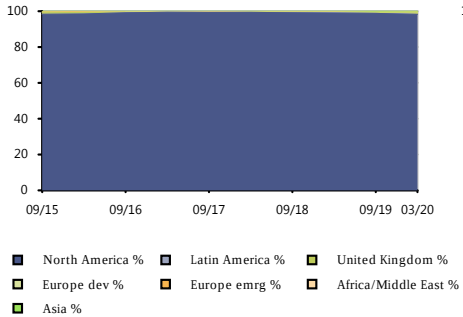
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



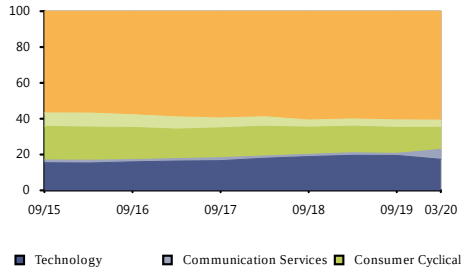
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

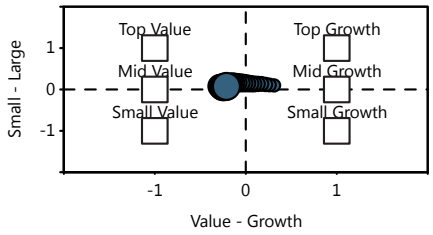


Sector Distribution

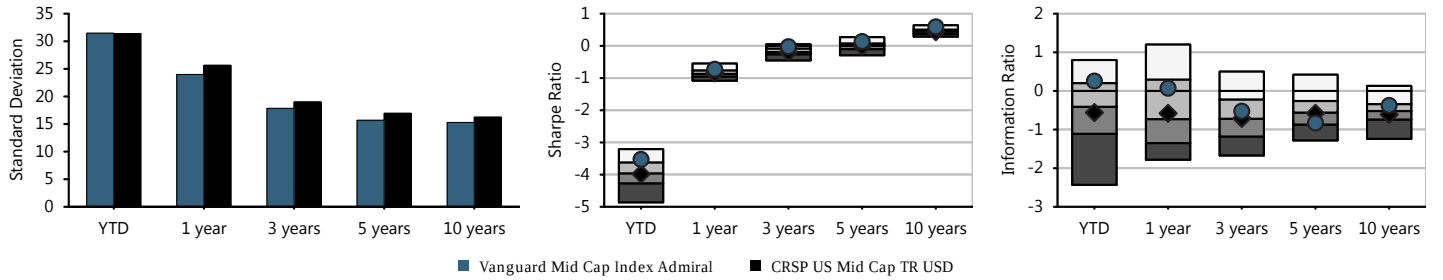
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	VIMAX
Category	Mid-Cap Blend
Net Assets(This Class $mn)	98,808 m
Net Assets(All Classes $mn)	0 m
Manager	Donald Butler
Manager Tenure	21.84
Fund Inception	May 21,1998

Fee And Expenses

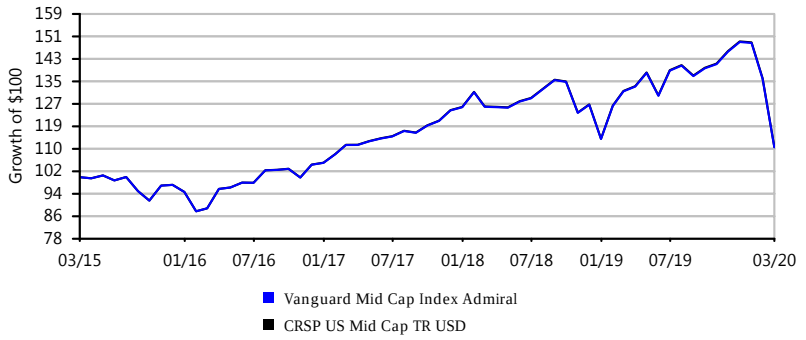
Expense Ratio	0.05
Gross Expense Ratio	0.05
Prospectus Net Expense Ratio	0.05
Prospectus Gross Expense Ratio	0.05
Actual 12b1	0.00
Management Fee	0.04

Top 10 Holdings (%)

Newmont Corp	0.90
Centene Corp	0.76
SBA Communications Corp	0.74
WEC Energy Group Inc	0.72
TransDigm Group Inc	0.70
Motorola Solutions Inc	0.70
Eversource Energy	0.69
ONEOK Inc	0.68
Amphenol Corp Class A	0.67
IHS Markit Ltd	0.67

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

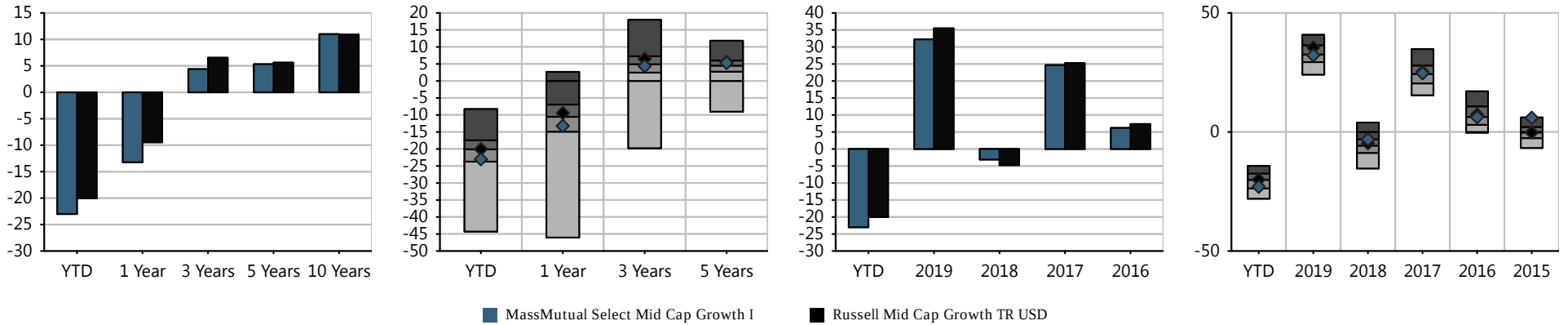
MassMutual Select Mid Cap Growth I | Fund Fact Sheet

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
76 Passing	Criteria Scoring	-13.22%	4.39%	5.31%	0.23	0.34	-0.67	-0.10	19.83	0.71%	12.26	1.00
	Peer Group Scoring	*-11.17%*	*4.66%*	*4.33%*	*0.25*	*0.28*	*-0.50*	*-0.37*	*10.96*	*1.14%*	*14.67*	*0.95*
	Criteria Peer Ranking	68	57	39	56	36	63	39	11	13	43	34

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 1 Year	3 Year	5Year	10 Year	ITD	Inception Date	Calendar Year Returns 2019	2018	2017	2016	2015
MassMutual Select Mid Cap Growth I	(23.01%)	(23.01%)	(13.22%)	4.39%	5.31%	10.99%	8.45%	05/31/2000	32.22%	(3.10%)	24.66%	6.19%	5.95%
Russell Mid Cap Growth TR USD	*(20.04%)*	*(20.04%)*	*(9.45%)*	*6.53%*	*5.61%*	*10.89%*	*-*	*-*	*35.47%*	*(4.75%)*	*25.27%*	*7.33%*	*(0.20%)*
Morningstar Mid-Cap Growth	*(20.64%)*	*(20.64%)*	*(11.17%)*	*4.66%*	*4.33%*	*9.46%*	*-*	*-*	*32.49%*	*(5.98%)*	*24.32%*	*6.89%*	*(0.42%)*

Morningstar Rating: ****

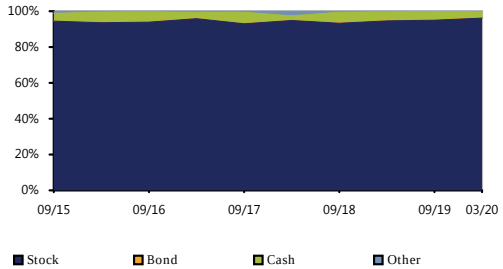
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

MassMutual Select Mid Cap Growth I | Fund Fact Sheet

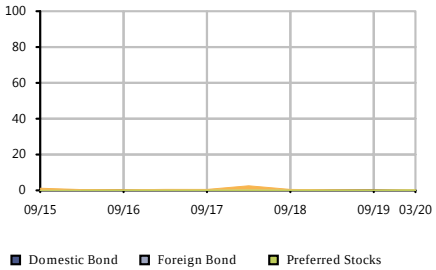
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



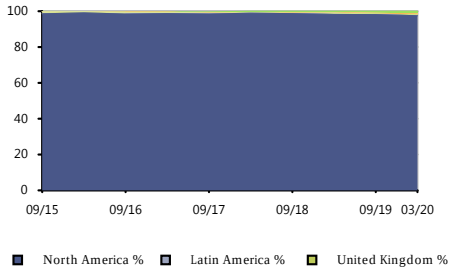
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



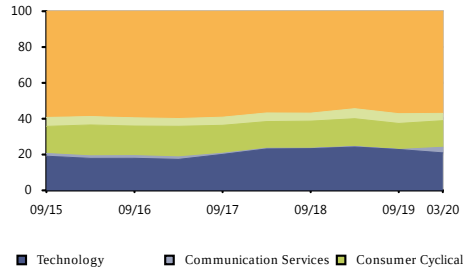
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

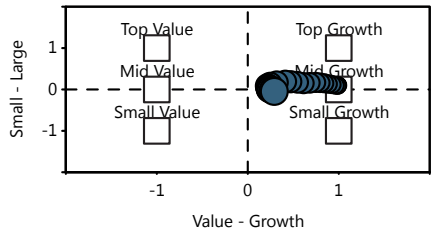


Sector Distribution

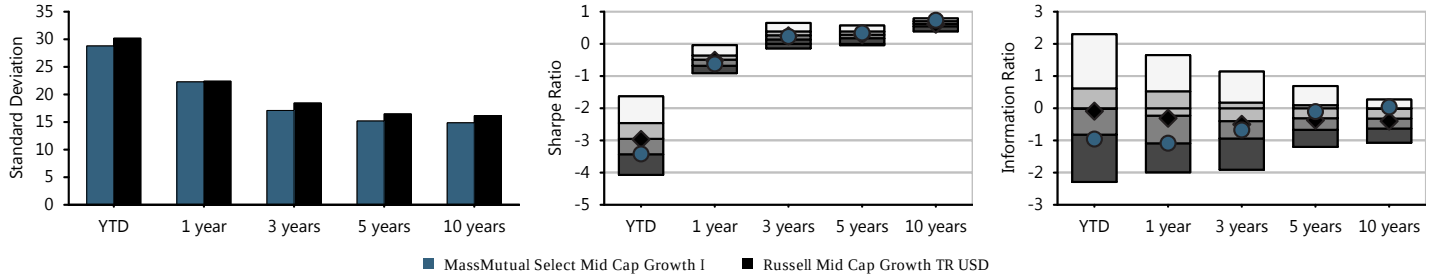
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	MEFZX
Category	Mid-Cap Growth
Net Assets(This Class $mn)	6,704 m
Net Assets(All Classes $mn)	0 m
Manager	Brian Berghuis
Manager Tenure	19.83
Fund Inception	May 31,2000

Fee And Expenses

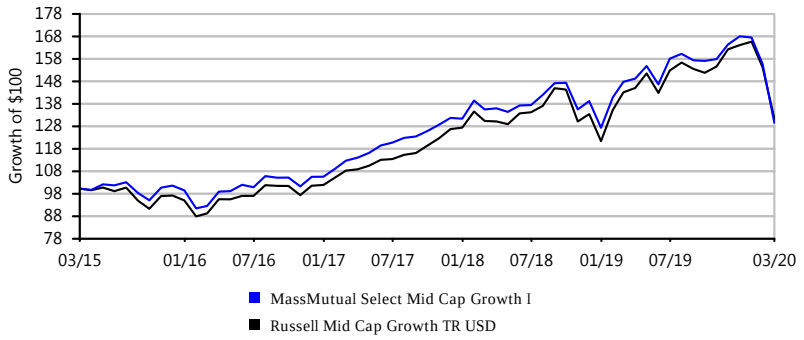
Expense Ratio	0.71
Gross Expense Ratio	0.71
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.68

Top 10 Holdings (%)

Teleflex Inc	2.34
Microchip Technology Inc	1.83
Ball Corp	1.80
The Cooper Companies Inc	1.79
Global Payments Inc	1.74
Dollar General Corp	1.74
L3Harris Technologies Inc	1.48
Hologic Inc	1.48
IAC/InterActiveCorp	1.39
Agilent Technologies Inc	1.30

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

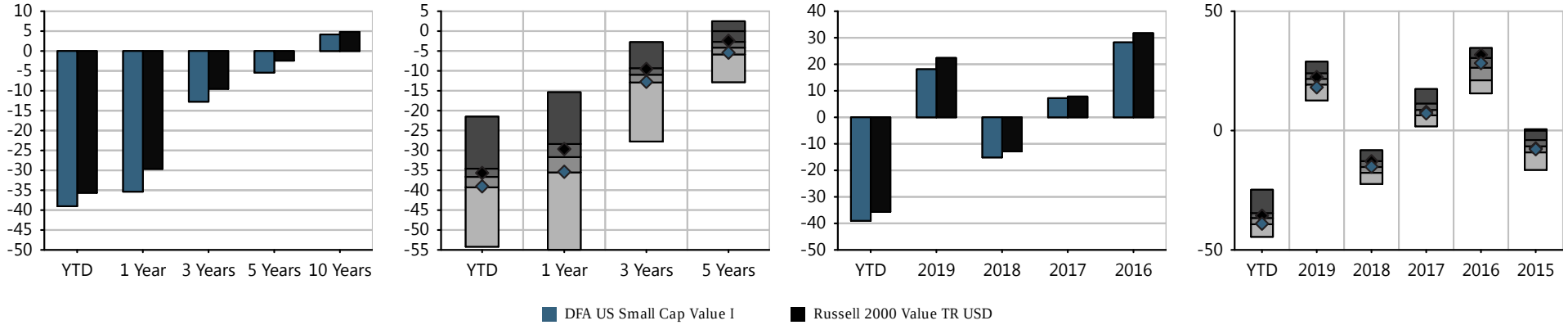
DFA US Small Cap Value I | Fund Fact Sheet

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
66 Review	Criteria Scoring	-35.36%	-12.74%	-5.43%	-0.49	-0.19	-0.94	-0.95	8.09	0.51%	0.63	0.89
	Peer Group Scoring	*-31.64%*	*-11.14%*	*-4.27%*	*-0.45*	*-0.16*	*-0.33*	*-0.39*	*9.58*	*1.19%*	*9.46*	*0.92*
	Criteria Peer Ranking	74	72	72	70	65	87	90	51	7	13	64

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 2019	2018	2017	2016	2015
DFA US Small Cap Value I	(39.02%)	(39.02%)	(35.36%)	(12.74%)	(5.43%)	4.16%	8.95%	03/02/1993	18.12%	(15.13%)	7.21%	28.26%	(7.81%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*

Morningstar Rating: **

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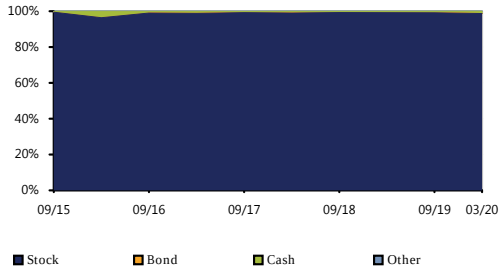
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

DFA US Small Cap Value I | Fund Fact Sheet

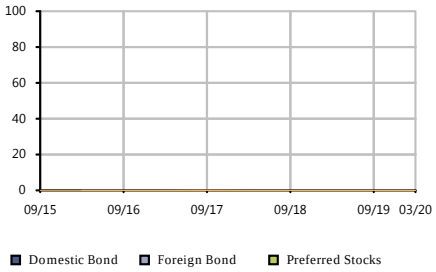
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



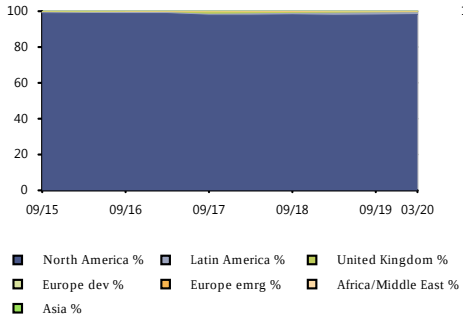
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



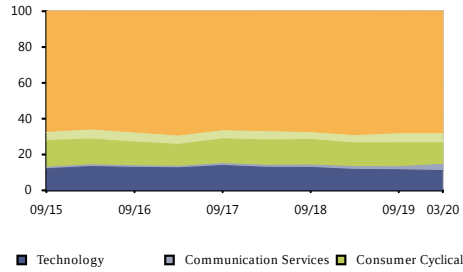
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

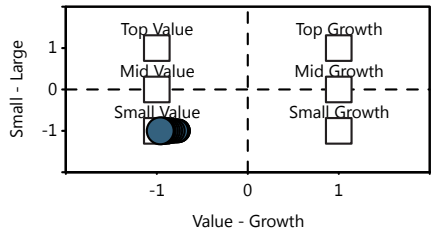


Sector Distribution

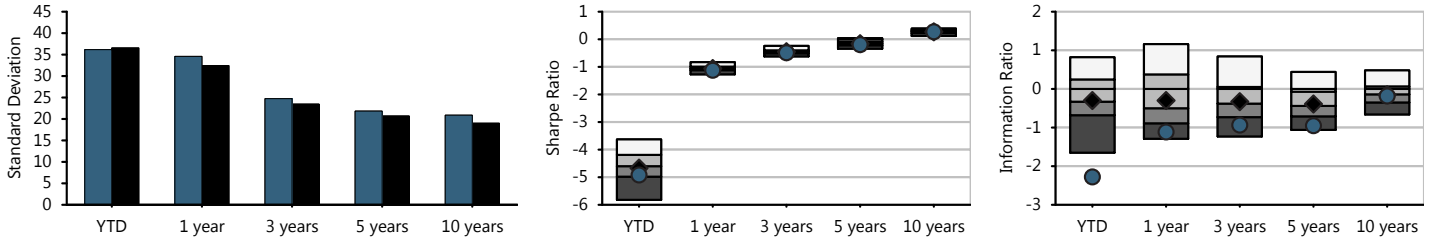
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	DFSVX
Category	Small Value
Net Assets(This Class $mn)	8,923 m
Net Assets(All Classes $mn)	0 m
Manager	Jed Fogdall
Manager Tenure	8.09
Fund Inception	Mar 02,1993

Fee And Expenses

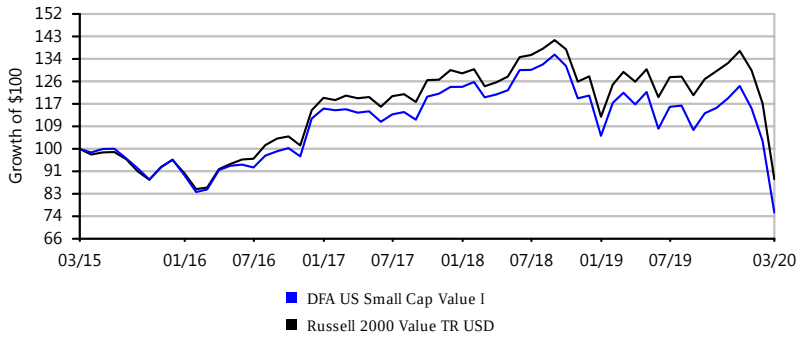
Expense Ratio	0.53
Gross Expense Ratio	0.53
Prospectus Net Expense Ratio	0.51
Prospectus Gross Expense Ratio	0.51
Actual 12b1	0.00
Management Fee	0.48

Top 10 Holdings (%)

Tech Data Corp	1.09
Darling Ingredients Inc	0.96
Taylor Morrison Home Co...	0.87
FTI Consulting Inc	0.79
Aircastle Ltd	0.78
Meritage Homes Corp	0.76
GATX Corp	0.73
CACI International Inc ...	0.69
American Equity Investm...	0.67
Regal Beloit Corp	0.66

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



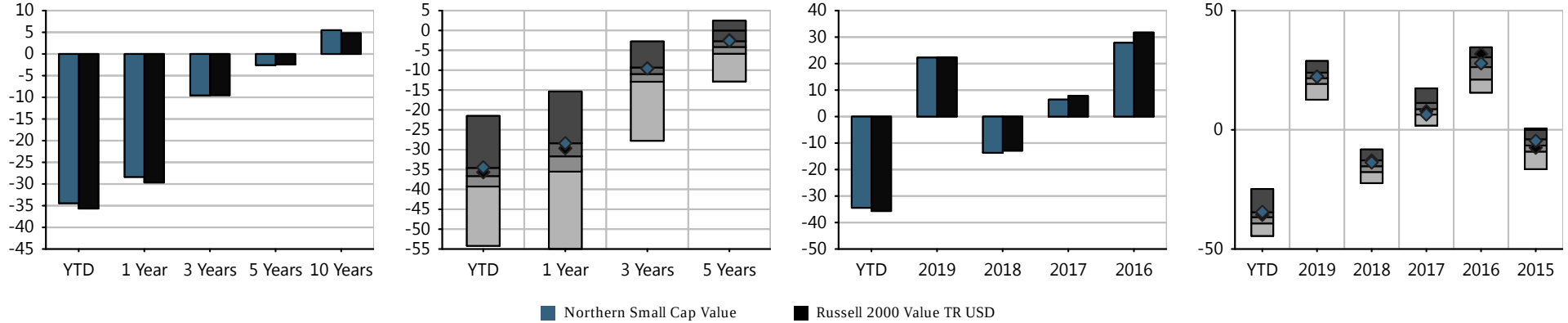
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
85 Passing	Criteria Scoring	-28.37%	-9.56%	-2.57%	-0.44	-0.10	-0.02	-0.06	18.67	1.00%	5.44	0.99
	Peer Group Scoring	*-31.64%*	*-11.14%*	*-4.27%*	*-0.45*	*-0.16*	*-0.33*	*-0.39*	*9.58*	*1.19%*	*9.46*	*0.92*
	Criteria Peer Ranking	25	29	23	43	30	29	25	13	37	27	26

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Northern Small Cap Value	(34.43%)	(34.43%)	(28.37%)	(9.56%)	(2.57%)	5.48%	7.84%	03/31/1994	22.27%	(13.68%)	6.42%	27.87%	(4.62%)
Russell 2000 Value TR USD	*(35.66%)*	*(35.66%)*	*(29.64%)*	*(9.51%)*	*(2.42%)*	*4.79%*	-	-	*22.39%*	*(12.86%)*	*7.84%*	*31.74%*	*(7.47%)*
Morningstar Small Value	*(36.89%)*	*(36.89%)*	*(31.64%)*	*(11.14%)*	*(4.27%)*	*3.93%*	-	-	*21.40%*	*(15.49%)*	*8.73%*	*26.41%*	*(7.19%)*

Morningstar Rating: ****

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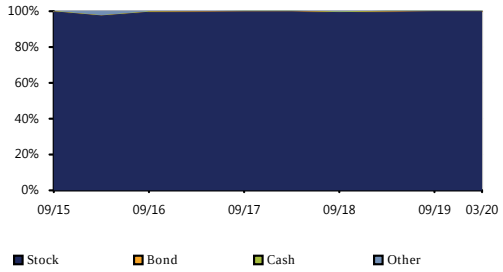
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

NORTHERN SMALL CAP VALUE | FUND FACT SHEET

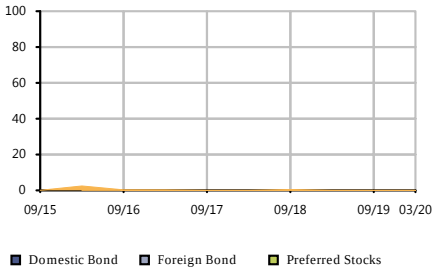
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



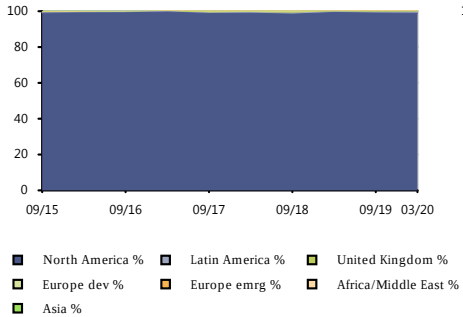
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



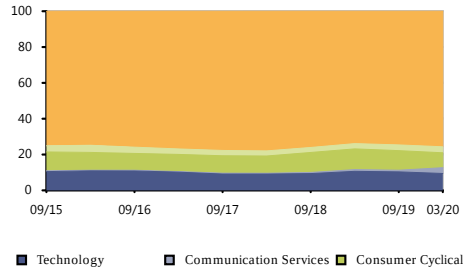
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

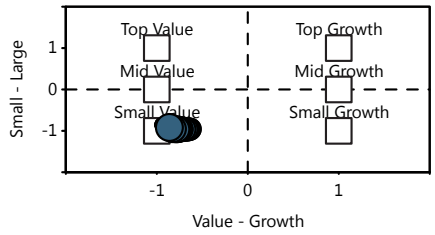


Sector Distribution

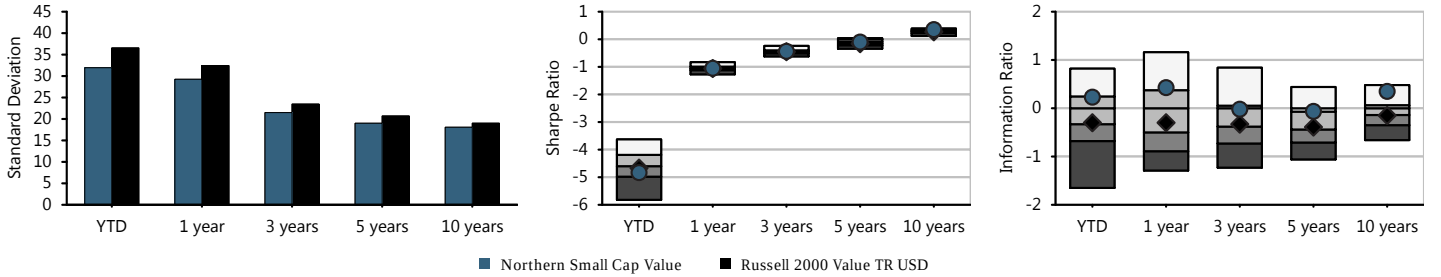
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	NOSGX
Category	Small Value
Net Assets(This Class $mn)	2,078 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Bergson
Manager Tenure	18.67
Fund Inception	Mar 31,1994

Fee And Expenses

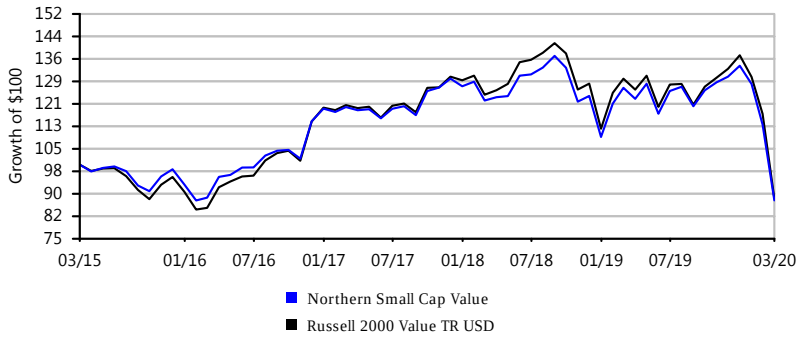
Expense Ratio	1.00
Gross Expense Ratio	1.12
Prospectus Net Expense Ratio	1.00
Prospectus Gross Expense Ratio	1.14
Actual 12b1	0.00
Management Fee	0.95

Top 10 Holdings (%)

FTI Consulting Inc	1.30
Insight Enterprises Inc	1.22
Radian Group Inc	0.90
Group 1 Automotive Inc	0.85
Cathay General Bancorp	0.80
Southwest Gas Holdings Inc	0.76
Plexus Corp	0.76
NorthWestern Corp	0.74
Darling Ingredients Inc	0.73
PNM Resources Inc	0.73

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



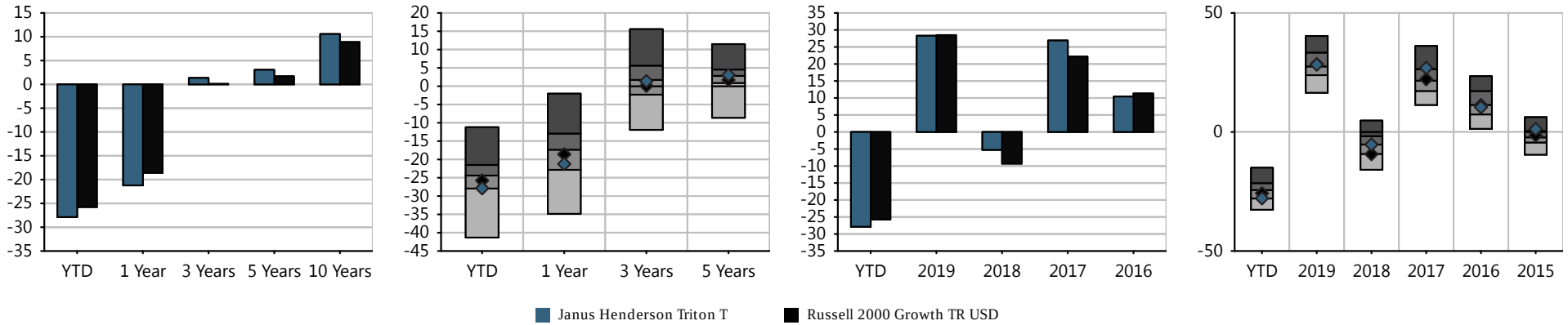
Growth of $100 is calculated at NAV and assumes that all dividend and capital gain distributions were reinvested. It does not take into account sales charges or the effect of taxes. Results are not indicative of future performance.

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
78 Passing	Criteria Scoring	-21.21%	1.36%	3.06%	0.08	0.19	0.30	0.33	6.83	0.91%	7.51	1.07
	Peer Group Scoring	*-17.66%*	*1.69%*	*2.71%*	*0.10*	*0.18*	*0.22*	*0.18*	*11.04*	*1.23%*	*12.38*	*1.06*
	Criteria Peer Ranking	70	52	47	53	47	52	43	63	22	25	45

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Janus Henderson Triton T	(27.86%)	(27.86%)	(21.21%)	1.36%	3.06%	10.57%	10.13%	02/25/2005	28.30%	(5.26%)	26.90%	10.42%	1.21%
Russell 2000 Growth TR USD	*(25.76%)*	*(25.76%)*	*(18.58%)*	*0.10%*	*1.70%*	*8.89%*	*-*	*-*	*28.48%*	*(9.31%)*	*22.17%*	*11.32%*	*(1.38%)*
Morningstar Small Growth	*(24.59%)*	*(24.59%)*	*(17.66%)*	*1.69%*	*2.71%*	*8.80%*	*-*	*-*	*27.83%*	*(5.36%)*	*21.93%*	*11.77%*	*(2.27%)*

Morningstar Rating: ****

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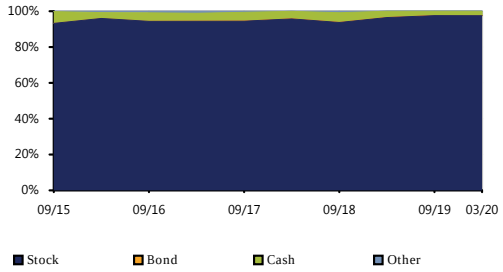
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

JANUS HENDERSON TRITON T | FUND FACT SHEET

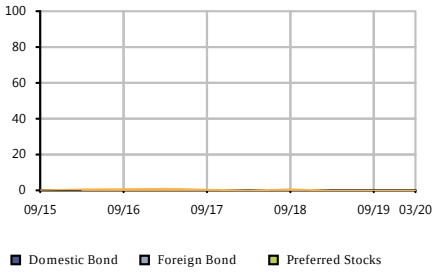
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



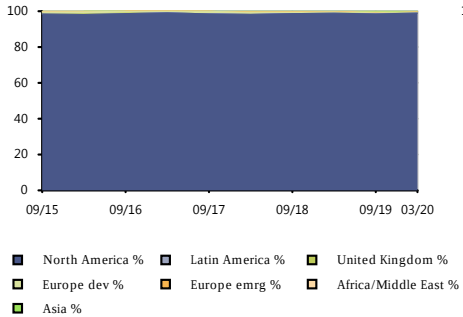
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



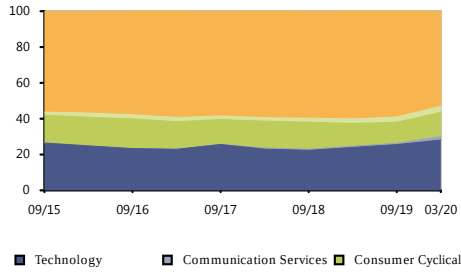
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

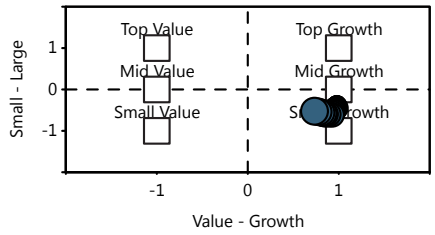


Sector Distribution

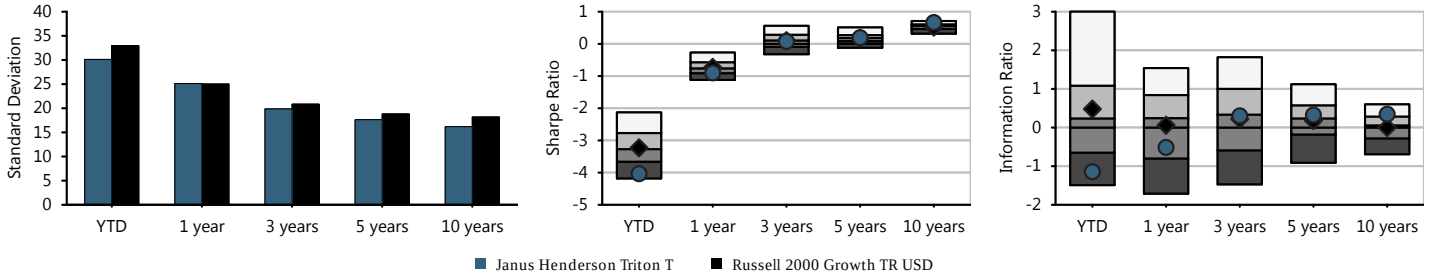
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	JATTX
Category	Small Growth
Net Assets(This Class $mn)	10,622 m
Net Assets(All Classes $mn)	0 m
Manager	Jonathan Coleman
Manager Tenure	6.83
Fund Inception	Feb 25,2005

Fee And Expenses

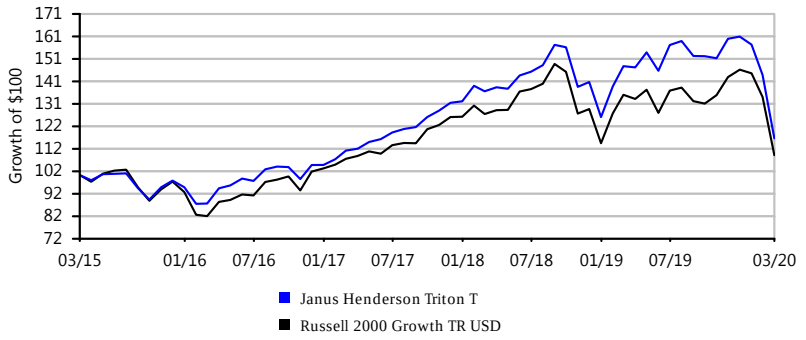
Expense Ratio	0.90
Gross Expense Ratio	0.91
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.91
Actual 12b1	0.00
Management Fee	0.64

Top 10 Holdings (%)

Catalent Inc	2.73
Crown Holdings Inc	2.22
LPL Financial Holdings Inc	2.15
Euronet Worldwide Inc	2.13
SS&C Technologies Holdi...	2.01
ON Semiconductor Corp	1.97
Blackbaud Inc	1.74
ITT Inc	1.71
Carlisle Companies Inc	1.69
Integra Lifesciences Ho...	1.63

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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

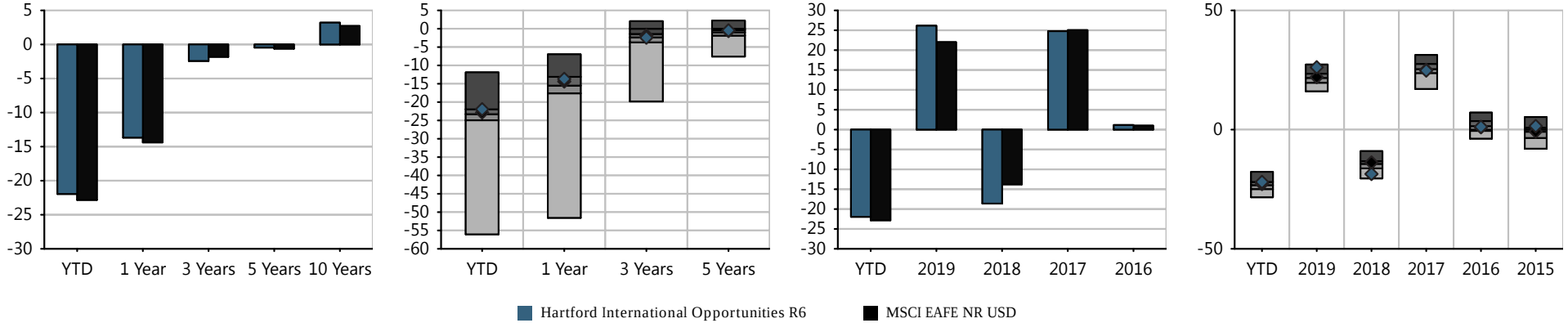
HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

IPS Score		Return 1Yr	Return 3Yr	Return 5Yr	Sharpe 3Yr	Sharpe 5Yr	Info Ratio 3Yr	Info Ratio 5Yr	Manager Tenure	Expense Ratio	Style Consistency (RBSA)	Up/Down Capture 5Yr
80 Passing	Criteria Scoring	-13.68%	-2.42%	-0.45%	-0.18	-0.04	-0.13	0.04	13.25	0.71%	7.60	1.01
	Peer Group Scoring	*-15.66%*	*-2.74%*	*-1.13%*	*-0.21*	*-0.09*	*-0.22*	*-0.12*	*7.32*	*0.95%*	*8.22*	*0.97*
	Criteria Peer Ranking	30	52	26	41	26	43	28	14	30	45	27

Investment Strategy

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

Manager Vs Benchmark Performance



Investment Name	Last Qtr	YTD	Annualized Returns						Calendar Year Returns				
			1 Year	3 Year	5Year	10 Year	ITD	Inception Date	2019	2018	2017	2016	2015
Hartford International Opportunities R6	(21.95%)	(21.95%)	(13.68%)	(2.42%)	(0.45%)	3.20%	4.64%	07/22/1996	26.15%	(18.61%)	24.77%	1.15%	1.49%
MSCI EAFE NR USD	*(22.83%)*	*(22.83%)*	*(14.38%)*	*(1.82%)*	*(0.62%)*	*2.72%*	-	-	*22.01%*	*(13.79%)*	*25.03%*	*1.00%*	*(0.81%)*
Morningstar Foreign Large Blend	*(23.38%)*	*(23.38%)*	*(15.66%)*	*(2.74%)*	*(1.13%)*	*2.18%*	-	-	*21.59%*	*(14.52%)*	*25.28%*	*1.66%*	*(1.25%)*

Morningstar Rating: ****

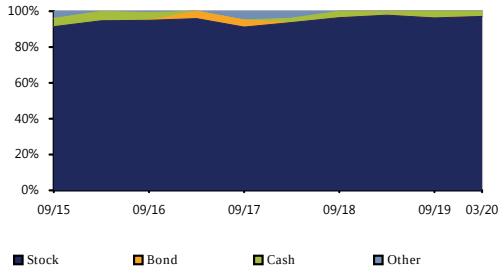
The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher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

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

HARTFORD INTERNATIONAL OPPORTUNITIES R6 | FUND FACT SHEET

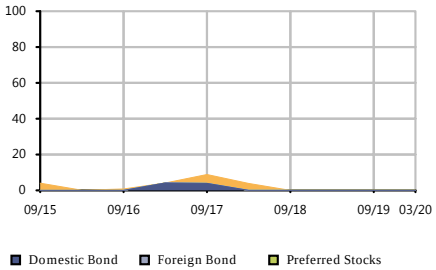
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



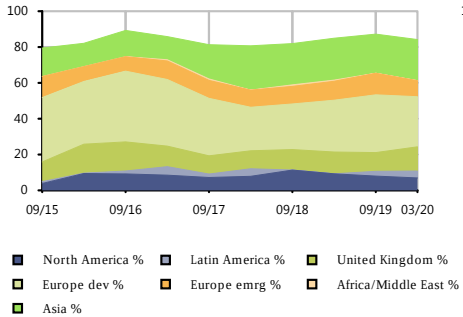
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



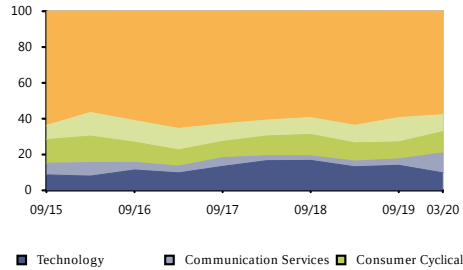
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

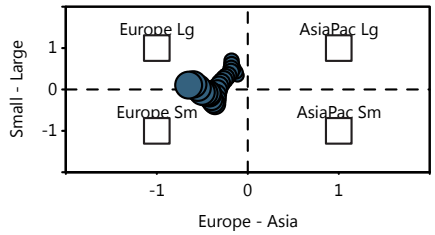


Sector Distribution

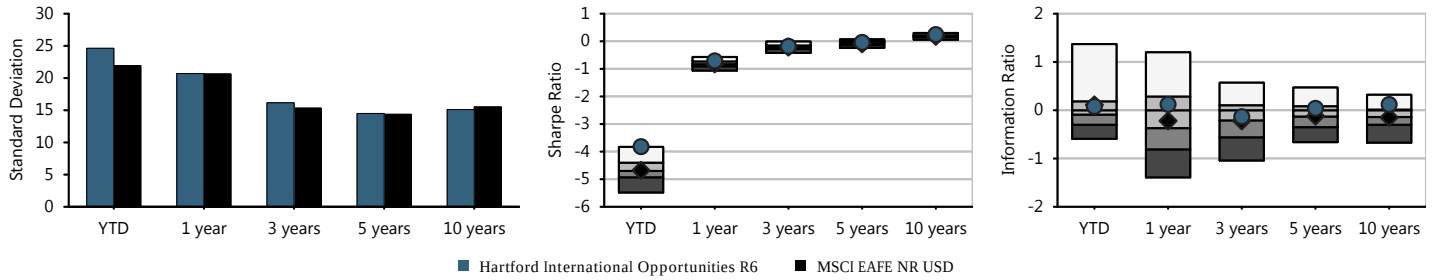
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	IHOVX
Category	Foreign Large Blend
Net Assets(This Class $mn)	2,985 m
Net Assets(All Classes $mn)	0 m
Manager	Nicolas Choumenkovitch
Manager Tenure	13.25
Fund Inception	Jul 22,1996

Fee And Expenses

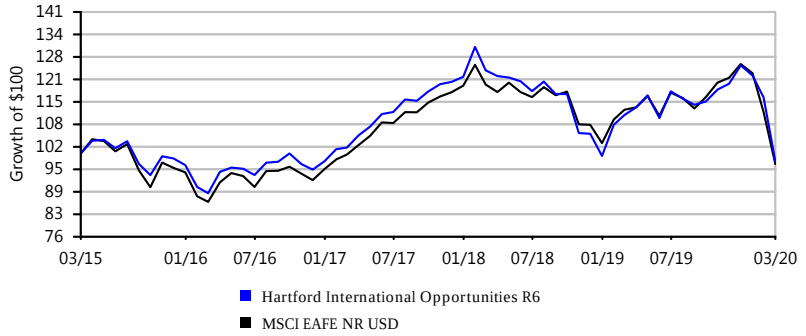
Expense Ratio	0.70
Gross Expense Ratio	0.70
Prospectus Net Expense Ratio	0.71
Prospectus Gross Expense Ratio	0.71
Actual 12b1	0.00
Management Fee	0.66

Top 10 Holdings (%)

Alibaba Group Holding L...	3.52
Tencent Holdings Ltd	3.39
Nestle SA	2.55
China Tower Corp Ltd Or...	2.14
National Grid PLC	2.05
Engie SA	2.02
AXA SA	1.98
Canadian National Railw...	1.95
Novartis AG	1.89
Banco Santander SA	1.85

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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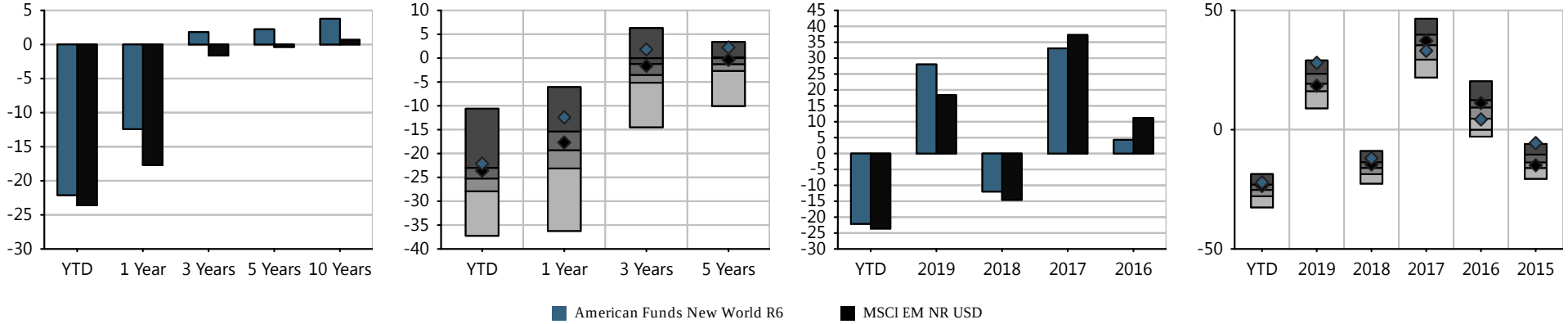
American Funds New World R6 | Fund Fact Sheet

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
98 Passing	Criteria Scoring	-12.42%	1.81%	2.23%	0.07	0.14	0.65	0.38	20.75	0.60%	10.84	1.14
	Peer Group Scoring	*-19.16%*	*-3.34%*	*-1.35%*	*-0.20*	*-0.06*	*-0.34*	*-0.19*	*7.12*	*1.26%*	*11.24*	*0.95*
	Criteria Peer Ranking	11	7	4	9	4	9	11	3	10	50	3

Investment Strategy

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund 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	2019	2018	2017	2016	2015
American Funds New World R6	(22.11%)	(22.11%)	(12.42%)	1.81%	2.23%	3.77%	6.95%	06/17/1999	28.03%	(11.97%)	33.06%	4.31%	(5.62%)
MSCI EM NR USD	*(23.60%)*	*(23.60%)*	*(17.69%)*	*(1.62%)*	*(0.37%)*	*0.68%*	*-*	*-*	*18.42%*	*(14.57%)*	*37.28%*	*11.19%*	*(14.92%)*
Morningstar Diversified Emerging Mkts	*(25.25%)*	*(25.25%)*	*(19.16%)*	*(3.34%)*	*(1.35%)*	*0.48%*	*-*	*-*	*19.50%*	*(16.06%)*	*34.86%*	*8.91%*	*(13.41%)*

Morningstar Rating: *****

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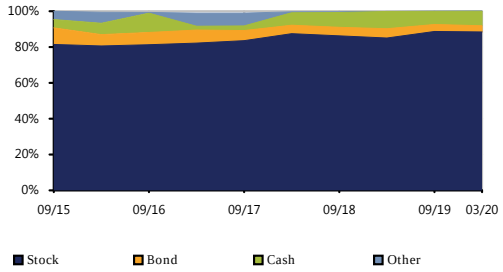
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

American Funds New World R6 | Fund Fact Sheet

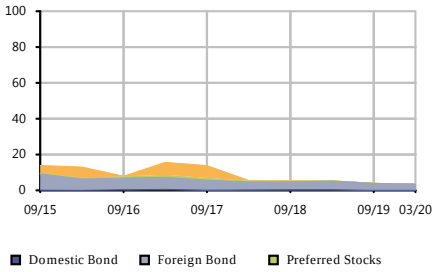
Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



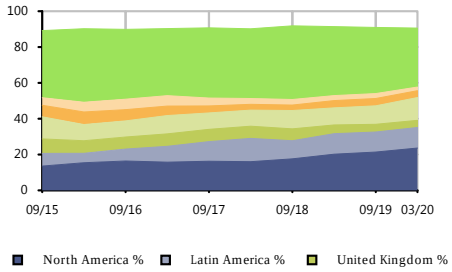
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020



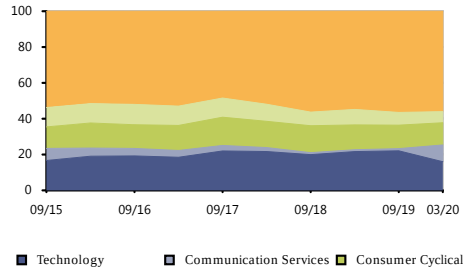
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

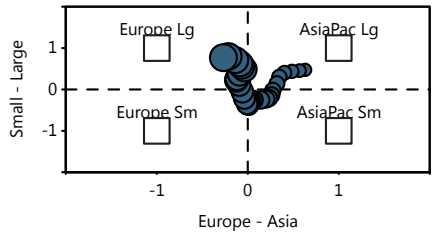


Sector Distribution

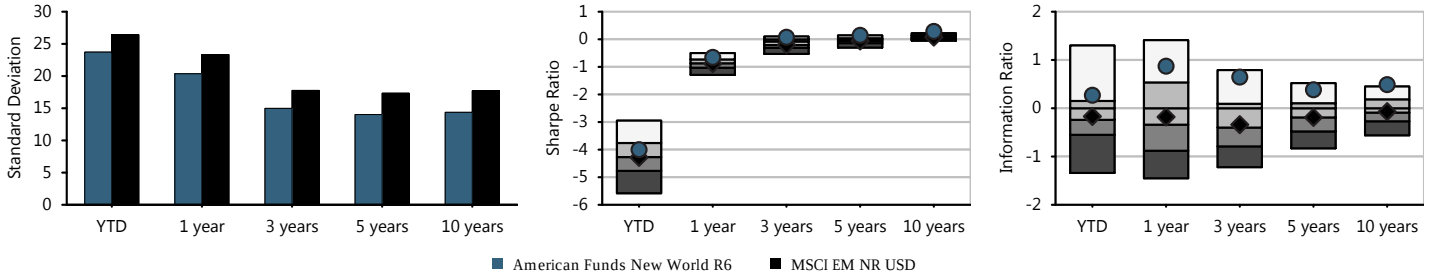
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	RNWGX
Category	Diversified Emerging Mkts
Net Assets(This Class $mn)	34,496 m
Net Assets(All Classes $mn)	0 m
Manager	Robert Lovelace
Manager Tenure	20.75
Fund Inception	Jun 17,1999

Fee And Expenses

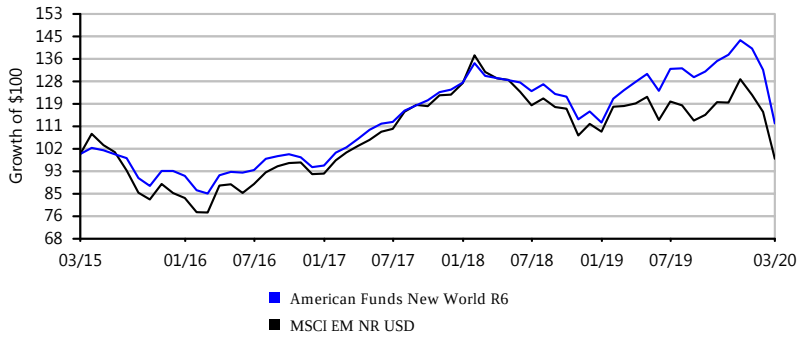
Expense Ratio	0.61
Gross Expense Ratio	0.61
Prospectus Net Expense Ratio	0.60
Prospectus Gross Expense Ratio	0.60
Actual 12b1	0.00
Management Fee	0.52

Top 10 Holdings (%)

Reliance Industries Ltd	2.11
Microsoft Corp	2.02
Taiwan Semiconductor Ma...	1.85
Kotak Mahindra Bank Ltd	1.79
Mastercard Inc A	1.44
Tencent Holdings Ltd	1.40
HDFC Bank Ltd	1.39
AIA Group Ltd	1.26
Facebook Inc A	1.24
Alphabet Inc Class C	1.21

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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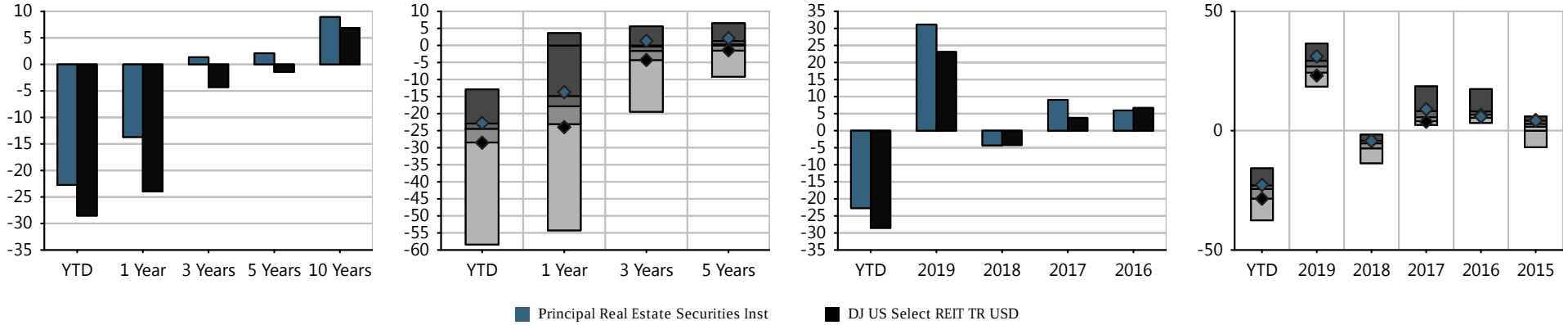
PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

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
94 Passing	Criteria Scoring	-13.70%	1.35%	2.10%	0.05	0.14	1.45	1.11	19.25	0.91%	14.91	1.19
	Peer Group Scoring	*-19.21%*	*-2.83%*	*-0.51%*	*-0.14*	*0.00*	*0.49*	*0.26*	*11.06*	*1.12%*	*14.52*	*1.05*
	Criteria Peer Ranking	16	11	11	10	11	4	5	12	41	55	10

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 2019	2018	2017	2016	2015
Principal Real Estate Securities Inst	(22.72%)	(22.72%)	(13.70%)	1.35%	2.10%	8.93%	10.02%	12/06/2000	31.13%	(4.31%)	9.03%	5.93%	4.22%
DJ US Select REIT TR USD	*(28.52%)*	*(28.52%)*	*(23.96%)*	*(4.28%)*	*(1.42%)*	*6.88%*	-	-	*23.10%*	*(4.22%)*	*3.76%*	*6.68%*	*4.48%*
Morningstar Real Estate	*(26.35%)*	*(26.35%)*	*(19.21%)*	*(2.83%)*	*(0.51%)*	*7.02%*	-	-	*27.12%*	*(5.98%)*	*7.06%*	*7.65%*	*1.94%*

Morningstar Rating: *****

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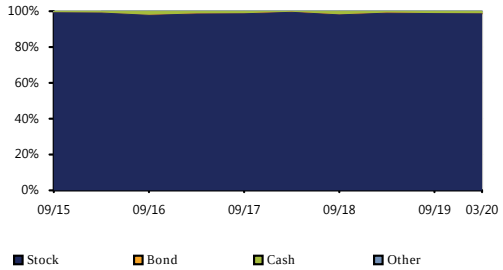
Peer groups based on Morningstar category. Fund rankings are based on trailing total returns, including reinvestment of dividends and capital gains. Funds are ranked between 1 and 100, with 1 being the top percentile and 100 being the bottom percentile. The ranking is for the indicated share class; other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

PRINCIPAL REAL ESTATE SECURITIES INST | FUND FACT SHEET

Portfolio Composition

Time Period: 04/30/2015 - 03/31/2020



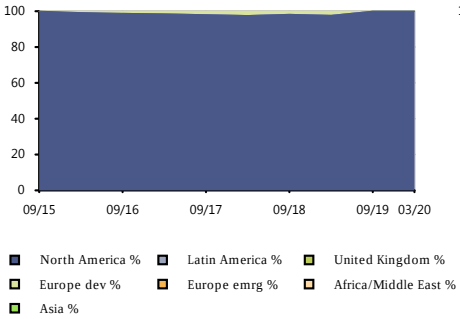
Bond Distribution

Time Period: 04/30/2015 - 03/31/2020

Insufficient data to display graph

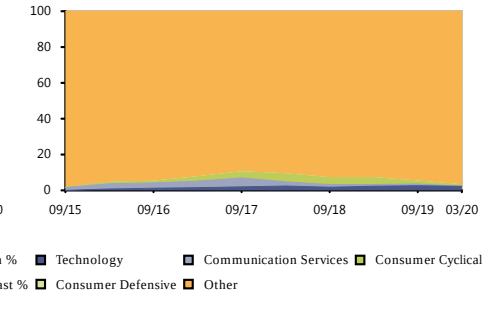
Equity Regional Distribution

Time Period: 04/30/2015 - 03/31/2020

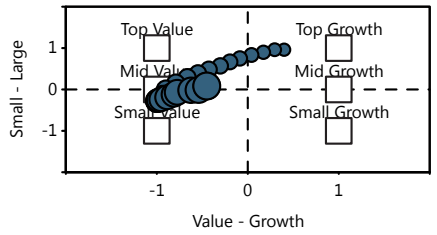


Sector Distribution

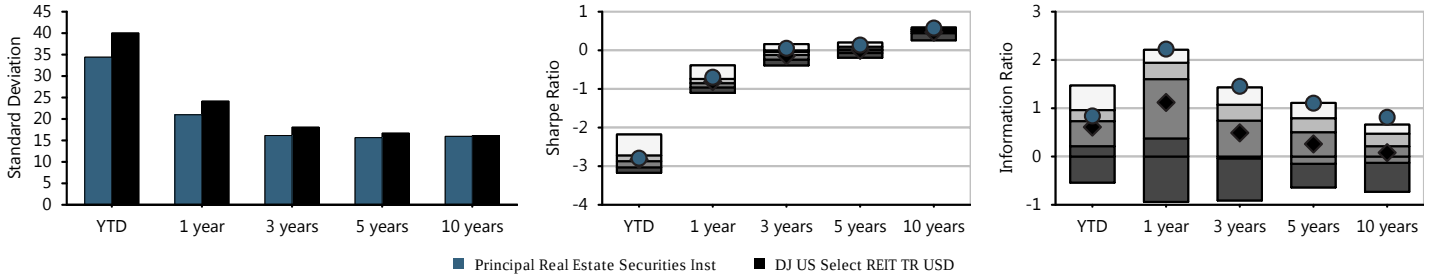
Time Period: 04/30/2015 - 03/31/2020



Style Analysis



Risk/Return vs Peer Group



Fund Basics

Ticker	PIREX
Category	Real Estate
Net Assets(This Class $mn)	4,078 m
Net Assets(All Classes $mn)	0 m
Manager	Kelly Rush
Manager Tenure	19.25
Fund Inception	Dec 06,2000

Fee And Expenses

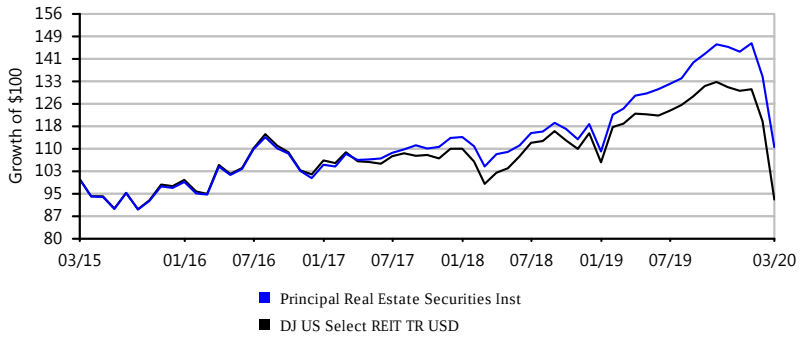
Expense Ratio	0.91
Gross Expense Ratio	0.00
Prospectus Net Expense Ratio	0.91
Prospectus Gross Expense Ratio	0.93
Actual 12b1	0.00
Management Fee	0.80

Top 10 Holdings (%)

Prologis Inc	8.11
Equinix Inc	6.90
AvalonBay Communities Inc	5.54
Invitation Homes Inc	5.36
Welltower Inc	4.89
Essex Property Trust Inc	4.29
Alexandria Real Estate ...	4.24
Healthcare Trust of Ame...	3.63
Sun Communities Inc	3.16
American Homes 4 Rent C...	2.98

Cumulative Performance

Time Period: 01/31/2015 - 03/31/2020



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IMPORTANT DISCLOSURES

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

Important Disclosures, Source Information, & Index Definitions

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Important Disclosures & Source Information

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

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

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

Risk Disclosures:
Bond Funds- An increase in interest rates may cause the price of bonds and bond mutual funds to decline.
Government Bond Funds- An investor can lose money when investing in government bond funds. Fund itself is not guaranteed and fund's performance will vary.
International/Emerging Markets Funds- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.
Real Estate Funds- Investing in real estate involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of the fund will be attained.
Small and Mid Cap Funds- The prices of small and mid-cap stocks are generally more volatile than large cap stocks.
Target Date Funds- The target date is the approximate date when investors plan to start withdrawing their money. The glidepath is how the asset allocation of the fund changes over time. The principal value of a target fund is not guaranteed at any time, including at the target date.

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

Source Information:

Executive Summary: Recommendations based on qualitative and/or quantitative investment methodology of Pensionmark Financial Group
Portfolio | Diversification: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Asset Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Holdings & Sector Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Region & Quality Allocation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Returns : Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Beta/Standard Deviation: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Alpha: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Sharpe Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Information Ratio: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Cumulative Performance: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Portfolio | Weighted Fee Analysis: Assets aggregated from recordkeeper data as of quarter-end and compiled by Envestnet Retirement Solutions.
Investment Scorecard | Current & Historical Scoring
Investment Performance vs. Risk: Morningstar/Envestnet Retirement Solutions
Investment Scorecard | Investment Performance: Morningstar andEnvestnet Retirement Solutions
Fund Fact Sheets: Morningstar, Envestnet Retirement Solutions, and Pensionmark Financial Group
Investment Scoring Methodology: Pensionmark Financial Group

Index Descriptions

Index Name	Index Description
Alerian MLP TR USD	The index measures the performance of energy segment US equity securities. It is a composite of the 50 most prominent energy Master Limited Partnerships ('MLPs'). The index is calculated using a float-adjusted, capitalization-weighted methodology.
Bloomberg Commodity TR USD	The index measures the performance of future contracts on physical commodities which traded on US echanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.
Bloomberg Sub Brent Crude TR USD	The index is a single commodity index composed of futures contracts on Brent crude. The index is part of the Bloomberg CITR family. It reflects the return on fully collateralized futures positions and is quoted in USD.
Bloomberg Sub WTI Crude Oil TR USD	The index is a single commodity subindex of the Bloomberg CI composed of futures contracts on crude oil. It reflects the return of underlying commodity futures price movements only and is quoted in USD.
BBgBarc US Treasury Bill 1-3 Mon TR USD	The index measures the performance of public obligations of the U.S. Treasury with maturities of 1-3 month, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.
BBgBarc Credit 1-5 Yr TR USD	The index measures the performance of the investment grade, US dollar denominated, fixed-rate, taxable corporate and government related bonds with maturity of 1-5 years. It is comprised of the US Corporate Index and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities.
BBgBarc Global Aggregate TR USD	The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
BBgBarc Global High Yield TR USD	The index measures the performance of the global high-yield fixed income markets. It represents the union of the U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield, and Pan-European Emerging Market High-Yield Indices. The index is a component of the Multiverse Index, along with the Global Aggregate Index.
BBgBarc Municipal TR USD	This index measures the performance of the Bloomberg Barclays U.S. Municipal bond, which covers the USD-denominated Long-Term tax exempt bond market with four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds.
BBgBarc US 1-5Y GovCredit FlAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 1-5 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US 5-10Y GovCredit FlAdj TR USD	The index measures the performance of the non-securitized component of the US Aggregate index with maturities of 5-10 years. It uses alternative weighting schemes instead of market value weights.
BBgBarc US Agg Bond TR USD	The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
BBgBarc US Credit 5-10 Yr TR USD	The index measures the performance of the US Corporate and a non-corporate component with maturities of 5-10 year that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.
BBgBarc US Govt/Credit Long TR USD	The index measures the performance of non-securitized component of the U.S. Aggregate Index with maturities of 10 years and greater, including Treasuries, government-related issues and corporates. It is a subset of the U.S. Aggregate Index.
BBgBarc US MBS TR USD	The index measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).
BBgBarc US Treasury US TIPS TR USD	The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).
CRSP US Large Cap Growth TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Large Cap Value TR USD	The index measures the performance of US securities which are assigned to the large cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Total Market TR USD	The index measures the performance of broad US securities that traded on NYSE, NYSE Market, NANASDADAQ or ARCA. It captures nearly 100% of the US investable equity market with around 4000 constituents across mega, large, small and micro capitalizations.

Index Descriptions

Index Name	Index Description
CRSP US Mid Cap Growth TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Mid Cap TR USD	The index measures the performance of US companies that fall between the top 70%-85% of investable market capitalization. It includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.
CRSP US Mid Cap Value TR USD	The index measures the performance of US securities which are assigned to the mid cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
CRSP US Small Cap Growth TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as growth securities by using CRSP's multifactor model. CRSP classifies growth securities using the following factors: future long-term growth in earnings per share (EPS), future short-term growth in EPS, 3-year historical growth in EPS, 3-year historical growth in sales per share, current investment-to-assets ratio, and return on assets.
CRSP US Small Cap TR USD	The index measures the performance of US companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. It includes securities traded on NYSE, NYSE Market, NANASDADAQ or ARCA.
CRSP US Small Cap Value TR USD	The index measures the performance of US securities which are assigned to the small cap index and classified as value securities by using CRSP's multifactor model. CRSP classifies value securities using the following factors: book to price, forward earnings to price, historical earnings to price, dividend-to-price ratio and sales-to-price ratio.
DJ US Completion Total Stock Mkt TR USD	The index measures the performance of all US equity securities with readily available prices, excluding components of the S&P 500. It is float-adjusted market capitalisation weighted.
DJ US Total Stock Market TR USD	The index measures the performance of all US equity securities with readily available prices. It represents the top 95% of the US stock market based on market capitalisation. The index is float-adjusted market capitalisation weighted.
FTSE Developed ex North America NR USD	The index measures the performance of Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada. It is derived from the FTSE Global Equity Index Series (GEIS). The index is market-capitalization weighted.
FTSE Emerging NR USD	The index measures the performance of Large, Mid and Small cap securities listed in Advanced Emerging and Secondary Emerging countries.
FTSE EPRA Nareit Global TR USD	The index measures the performance of listed real estate companies and REITS in both developed and emerging markets. It includes a range of regional and country indices, capped indices, Dividend+ indices, Global Sectors, Investment Focused and REITs and Non-REITs series.
FTSE EPRA Nareit United States TR USD	The index measures the performance of listed real estate companies and REITS in the United States.
FTSE Treasury Bill 3 Mon USD	The index measures the performance of the last three three-month Treasury bill month-end rates.
ICE BofAML US Corporate TR USD	The index tracks the performance of US dollar denominated investment grade rated corporate debt publically issued in the US domestic market. To qualify for inclusion in the index, securities must have an investment grade rating (based on an average of Moody's, S&P, and Fitch) and an investment grade rated country of risk (based on an average of Moody's, S&P, and Fitch foreign currency long term sovereign debt ratings).
ICE BofAML US HY Master II OAS USD	The index measures the performance of short-term US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have at least 18 months to final maturity at the time of issuance, at least one year remaining term to final maturity as of the rebalancing date, a fixed coupon schedule and a minimum amount outstanding of $100 million. It is capitalization-weighted.
ICE USD Spot	The index is a measure of the value of the U.S. dollar relative to the value of a basket of currencies of the majority of the U.S.'s most significant trading partners. This index is similar to other trade-weighted indexes, which also use the exchange rates from the same major currencies.
LPX 50 TR USD	The index is designed to represent the global performance of the 50 most highly capitalised and liquid Listed Private Equity companies. The index is diversified across regions, private equity investment styles, financing styles and vintages.

Index Descriptions

Index Name	Index Description
MSCI ACWI Ex USA NR USD	The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
MSCI EAFE NR USD	The index measures the performance of the large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.
MSCI EAFE IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Developed Markets countries around the world, excluding the US and Canada. The index is free-adjusted market capitalization weighted.
MSCI EM IMI NR USD	The index measures the performance of the large, mid and small cap equity representation across Emerging Markets (EM) countries. It is free-adjusted market capitalization weighted.
MSCI EM NR USD	The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.
MSCI US REIT GR USD	The index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.
MSCI US Small Cap Growth GR USD	The index measures the performance of the growth small cap segments of US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World ex USA NR USD	The index measures the performance of the large and mid cap segments of world, excluding US equity securities. It is free float-adjusted market-capitalization weighted.
MSCI World NR USD	The index measures the performance of the large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.
Russell 1000 Growth TR USD	The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 1000 TR USD	The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
Russell 1000 Value TR USD	The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 TR USD	The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 2000 Value TR USD	The index measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell 3000 TR USD	The index measures the performance of the largest 3000 US companies representing approximately 98% of the investable US equity market. It is market-capitalization weighted.
Russell Mid Cap Growth TR USD	The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
Russell Mid Cap TR USD	The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.
Russell Mid Cap Value TR USD	The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Index Descriptions

Index Name	Index Description
S&P MidCap 400 TR	The index measures the performance of mid-sized US companies, reflecting the distinctive risk and return characteristics of this market segment. It comprises stocks in the middle capitalization range, covering approximately 7% of the of US equity market.
S&P 500 TR USD	The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.
S&P GSCI Gold Spot	The Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.
S&P SmallCap 600 TR USD	The index measures the performance of small cap segment of US equity market. It consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation and covers approximately 3% of the domestic equities market.
S&P Target Date 2010 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2010, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2015 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2015, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2020 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2020, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2025 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2025, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2030 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2030, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2035 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2035, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2040 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2040, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2045 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. It has target retirement date of 2045, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2050 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2050, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2055 TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index has target retirement date of 2055, and belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.
S&P Target Date 2060+ TR USD	The S&P Target Date Series comprises eleven multi-asset class indices,each corresponding to a particular traget retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target data allocation is created and retired according to a pre-determined schedule related to the respective target date.
S&P Target Date Retirement Income TR USD	The index measures the performance of a portfolio of multi-asset including equities, fixed income and commodities. The index belongs to S&P Target Date Index Series which comprises eleven indexes with different target retirement date. Each index in this series is determined once a year through survey of large fund management companies that offer target date products.

Benchmark: A standard against which the performance of a mutual fund can be measured.
Index: an imaginary portfolio of securities representing a particular market or a portion of it. Each index has its own calculation methodology and is usually expressed in terms of a change from a base value.

GLOSSARY

Community Action Partnership Profit Sharing

For Period Ending 03/31/2020

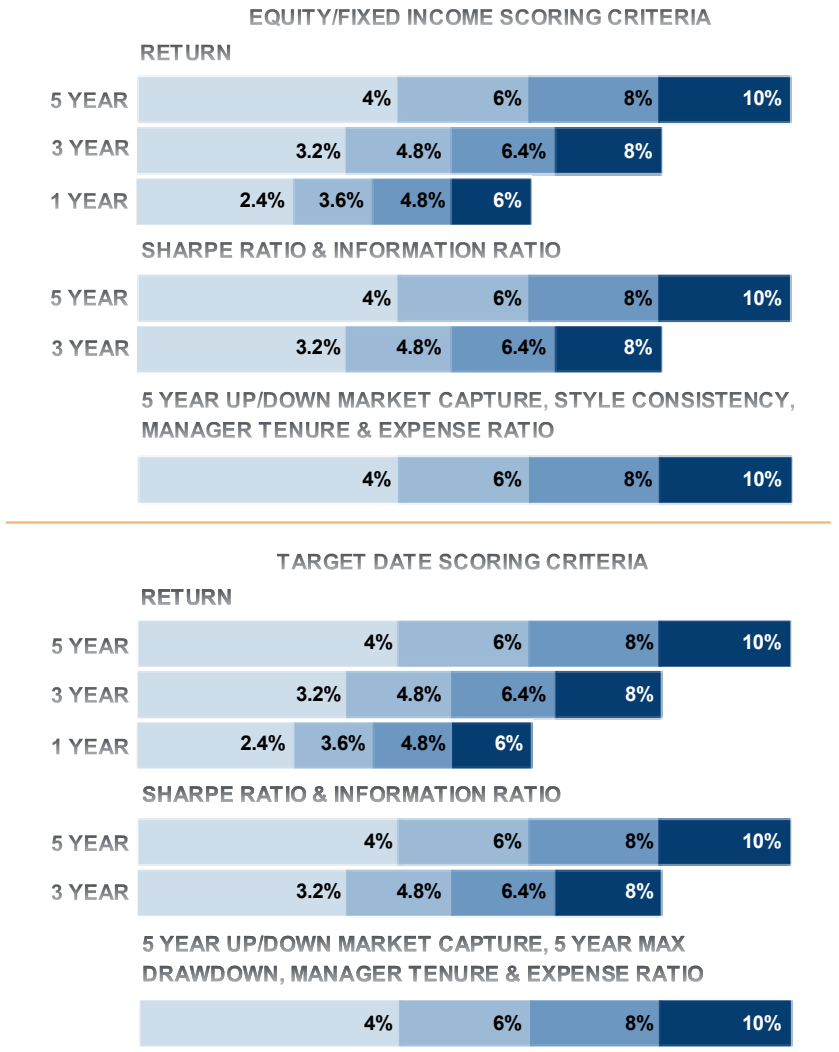
Investment Scoring Methodology

-Equity, Fixed Income, and Target Date Investments are reviewed on 11 distinct criteria. Each criteria is scale-scored; the better an investment performs in a given criteria, the higher score the investment will receive.

-Index investments are reviewed on 8 distinct criteria. Each criteria is scored on a binary pass/fail method.

-A fund that does not have at least a score of 70 will be identified as an investment on watch. Any Investment on watch for the current quarter and at least three of the previous seven quarters, or any investment with a score below 60 will be marked for review and potential replacement.

-Investments such as Stable Value and Money Market investments are not included on the quantitative IPS scoring methodology but are evaluated on a qualitative basis.



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.

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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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COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Sheila Shegos, Community Outreach and Grants Administrator/Homeless Shelter Project Lead

Date: April 29, 2020

Subject: *Agenda Item VI(b):* Allied Universal Security Services - Contract for Services Agreement (LBNC Security Contract) – **Action Item**

Summary

Opening of the county of Kern Low-Barrier Navigation Center as the contracted operator is tentatively planned for early May. We are eager to receive the green light from the county and public health to open the facility and support homeless individuals, knowing the final preparations and assurances are currently underway.

Contract bids for onsite security services at the facility, located at 2900 M Street, Bakersfield, were issued by the CAPK business office to seven pre-screened security vendors. Three of the seven vendors were fully responsive to the Request for Proposal (RFP) and scored by a point system and review panel of individuals from the CAPK business office and LBNC program.

Allied Universal Security Services scored the highest. A contract was prepared and presented to Allied to be sure they were in agreement with the terms prior to submitting to the CAPK board for approval. The partially executed contract dated April 15, 2020 is included in your board packet for review.

Highlights of the contract include: 2 security officers per 8-hour shift and 24/7, incl. weekends and holidays; Collaboration on safety practices with law enforcement (Sherriff Deputy Trainee), staff, providers & volunteers; Weapons checks (at entrance); Site patrol of buildings and grounds; Perimeter checks; Opening and closing of gates/facilities; Client/visitor removal for violence or infractions of Center policy; Security logs and reporting, including incident reporting.

Recommendation: Board approval for CEO to execute security services contract supporting the county of Kern Low-Barrier Navigation Center.

Attachment:
Allied Universal Security Services - Contract for Services Agreement (LBNC Security Contract)

Community Action Partnership of Kern
5005 Business Park North • Bakersfield, CA 93309
P: (661) 336-5236 F: (661) 864-1312

ACCOUNT CODE:

Contract Log:

CONTRACT FOR SERVICES AGREEMENT

This Contract for Services Agreement (the "Agreement") is made and entered into as of this 10th day of March 2020 by and between Universal Protection Services, LP dba Allied Universal Security Services ("Vendor") and Community Action Partnership of Kern ("CAPK"). In consideration of mutual promises and agreements of the parties as herein set forth, the parties agree as follows:

1. **DESCRIPTION OF SERVICES.** Vendor is to perform Security Services as per the Scope of Work contained in the proposal submitted by Vendor in response to RFP LBNC 2020-001, found in the link below:

   http://www.capk.org/wp-content/uploads/2020/03/Proposal-CAPK.pdf

2. **LOCATION FOR SERVICES.** Kern County Low Barrier Navigation Center, 2900 M. Street, Bakersfield California 93301

3. **PAYMENT FOR SERVICES.** Payment shall be made when CAPK has confirmed receipt of formal invoices. Vendor will submit monthly invoices that are not to exceed the total amount of $378,556.00. A price breakdown of Vendor's total estimated value can be found in **Attachment A** attached hereto and incorporated herein for reference.

   Terms are Net 45 from the date the original invoice is received at CAPK's Finance Department.

   Note: Vendor shall mail all invoices, with required detail, to: Community Action Partnership of Kern, Attn: Accounts Payable, 5005 Business Park North, Bakersfield, CA 93309.

4. **TERM.** The period of performance for this Agreement is March 15, 2020 through March 15, 2021. CAPK may discharge Vendor at any time by written notice effective when such notice is received by Vendor. Unless specifically agreed to between Vendor and CAPK, Vendor will provide no further services and incur no further costs on CAPK's behalf upon receipt of the notice.

5. **OPTION TO RENEW.** Upon mutual agreement of both parties, this Agreement can be renewed for (3) three additional (1) one-year terms following the expiration of this Agreement. CAPK shall notify Lessor of its intent to exercise such option by giving 30 days written notice prior to the expiration of this Agreement. During any such renewal period, all terms and conditions of this Agreement shall remain in full force and effect.

6. **RELATIONSHIP OF PARTIES.** While engaged in carrying out and complying with terms and conditions of this Agreement, Vendor is an independent contractor and is not an officer or employee of CAPK.

7. **INSURANCE.** Vendor shall procure, furnish and maintain at all times for the duration of this Agreement the types and limits of insurance specified in **Attachment B**, incorporated herein by reference, and will name CAPK as an additional insured.

8. **RESPONSIBILITIES.** Vendor shall perform the services provided for under this Agreement and shall keep CAPK informed of progress and developments and will respond within a reasonable time to CAPK's inquiries and communications. CAPK shall provide on a timely basis all information and documents necessary for Vendor's effective representation of CAPK's interests. Additionally, Vendor acknowledges that Vendor is responsible for and will remain in compliance with the scope of work described and explained in CAPK's RFP LBNC 2020-001 found at the link below:

   http://www.capk.org/wp-content/uploads/2020/03/RFP-LBNC-2020-001-Security-Services-1.pdf

9. **CONFIDENTIALITY.** Vendor shall not at any time or in any manner, either directly or indirectly, use for its benefit, or divulge, disclose or communicate in any manner any information that is proprietary to CAPK. Vendor will protect such information and treat it as strictly confidential. This provision shall continue to be effective even after the termination of this Agreement for a period of three (3) years.

10. **RELEASE OF PAPERS AND PROPERTY.** Upon termination of this Agreement, Vendor will return to CAPK all records, notes, documentation and other items that were used, created or controlled by Vendor on behalf of CAPK during the term of this Agreement. In the event that CAPK requests that Vendor relinquish CAPK's original documents in its

file, CAPK agrees to give Vendor at least five (5) working days written notice of CAPK's request in order to provide Vendor sufficient time to make a copy for Vendor's records.

11. **NOTICES.** Any notice or notices required or permitted to be given pursuant to this Agreement may be personally served on the other party by the party giving such notice, or may be served by Certified Mail, to the address set forth below.

Vendor:	CAPK:
Allied Universal Security Services	Community Action Partnership of Kern
ATTN: Zachary Julien	ATTN: Emilio Wagner
4540 California Avenue	5005 Business Park North
Bakersfield, CA 93309	Bakersfield, CA 93309
Phone: (661) 304-9691	Phone: (661) 336-5236

12. **INDEMNIFICATION.** Vendor agrees to indemnify and hold harmless CAPK from all claims, losses, expenses, fees, including attorney fees, costs and judgments that may be asserted against Vendor while executing this Agreement.
13. **HOLDING OVER.** Any holdover after the expiration date of this Agreement shall be construed as a month-to-month agreement in accordance with the terms hereof as applicable until the Agreement has been renewed in accordance with Section 4 above, not to exceed 12 months.
14. **ENTIRE AGREEMENT.** This Agreement contains the entire agreement of the parties. No other agreement, statement or promise made on or before the effective date of this Agreement will be binding on the parties.
15. **SEVERABILITY.** If any provision of this Agreement is held in whole or in part to be unenforceable for any reason, the remainder of that provision will remain in full force and effect.
16. **APPLICABLE LAW.** The Laws of the State of California shall govern this Agreement.
17. **ADDITIONAL TERMS AND CONDITIONS.** **Attachment B**, attached hereto and incorporated herein, contains CAPK's Additional Terms and Conditions which are made a part of this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date hereinabove first written.

VENDOR: ALLIED UNIVERSAL

Signature: _____ **Date:** 4/15/20

Printed Name: Steve Clark **Title:** President

CAPK: COMMUNITY ACTION PARTNERSHIP OF KERN

Signed by: _____ **Date:** _____

Printed Name: _____ **Title:** _____

Attachment A

2 officers per shift 24/7 the total per week = 336 Hours per week (HPW)

336 HPW x 51 weeks of straight time = 17,136 hours

17,136 hours x 21.25 straight time bill rate = $364,140.00 straight time cost

336 HPW Holiday/OT x 28.75 OT rate= $9,660.00 OT cost

2 HELIAUS devices x 199.00 Per month each = $4,776.00

Total estimated value- $378,556.00 annually

Attachment B

Community Action Partnership of Kern
Additional Terms and Conditions

1. **TAXES.** The Vendor is solely responsible to pay all taxes and comply with all Federal, State, and local laws, ordinances, rules, regulations and lawful orders bearing on the performance of work.

2. **ASSIGNMENT OR SUBCONTRACTING.** The Vendor may not assign or transfer the Agreement, or any interest therein or claim thereunder, or subcontract any portion of the work thereunder, without the prior written approval of CAPK. If CAPK consents to such assignment or transfer, the terms and conditions of the Agreement shall be binding upon any assignee or transferee. Any transfer shall be considered an addendum to the Agreement and must be included as such.

3. **TERMINATION FOR CONVENIENCE OF CAPK.** CAPK may terminate the Agreement at any time by giving written notice to the Vendor of such termination and specifying the effective date thereof. In that event, all finished or unfinished documents and other materials as described herein, at the option of CAPK, shall become its property. If the Agreement is terminated by CAPK as provided herein, the Vendor shall be entitled to receive just and equitable compensation for any satisfactory work completed on such documents and other materials. The Vendor hereby expressly waives any and all claims for damages or compensation arising under the Agreement except as set forth in this section in the event of such termination.

4. **CHANGES.** CAPK may from time to time, require changes in the scope of the services of the Vendor to be performed hereunder. Such changes, including any increase or decrease in the amount of the Vendor's compensation which are mutually agreed upon by and between CAPK and the Vendor, shall be effective when incorporated in written amendments to the Agreement. Amendments shall be valid only after approval by Vendor and CAPK's Chief Executive Officer.
5. **CLAIMS.** All claims for money due or to become due to the Vendor from CAPK under the Agreement may not be assigned to a bank, trust company, or other financial institution without CAPK approval. Notice or requests of any such assignment or transfer shall be furnished promptly in writing to CAPK.
6. **NOTICE.** Any notice or notices required or permitted to be given pursuant to the Agreement may be personally served on the other party by the party giving such notice, or may be served by certified mail, return receipt requested.
7. **AFFIRMATIVE ACTION.** The Vendor agrees to abide by all State and Federal Affirmative Action policies and laws.
8. **DISPUTE RESOLUTION.** Any dispute arising regarding the interpretation or implementation of the Agreement, including any claims for breach of the Agreement, shall be resolved by submitting the claim for arbitration to the American Arbitration Association in accordance with its rules and procedures applicable to commercial disputes. The location of any arbitration hearing shall be Bakersfield, California, and any enforcement of the arbitrator's decision shall be brought in the Superior Court of the County of Kern, Bakersfield, California.
9. **EQUAL EMPLOYMENT OPPORTUNITY.** All hiring and other employment practices by the Vendor shall be non-discriminatory, based on merit and qualifications without regard to race, color, religion, national origin, ancestry, disability, medical condition, marital status, age or sex.
10. **SBE/MBE/WBE POLICY STATEMENT.** It is the policy of Community Action Partnership of Kern, consistent with Federal, State and local laws, to promote and encourage the development, participation, and continued expansion of Small Business Enterprises, Minority Business Enterprises and Women's Business Enterprises.
11. **AMERICAN MADE.** To the extent practicable, all equipment and products provided by Vendor will be American made.
12. **CONFIDENTIALITY.** The Vendor shall use his or her best efforts to keep confidential any information obtained during the performance of the Agreement.

13. **RESPONSIBILITY.** If Vendor is part of a corporation, the individual or individuals who sign the Agreement on behalf of the corporation are jointly responsible for performance of the Agreement.

14. **PROTEST BY VENDOR.** If the Vendor wishes to file a protest against CAPK for any action, the Vendor must do so in writing with CAPK within 72 hours after the action to be protested has occurred. All protests will be taken under advisement. Any protests received after that will not be recognized.

15. **CONFLICT OF INTEREST.** In accordance with California Public Contract Code 10410, no officer or employee of CAPK shall engage in any employment, activity or enterprise from which the officer or employee receives compensation or has a financial interest in the Agreement, which may be in whole, or in part, sponsored or funded by a Local, State, or Federal agency. Also, no relative of an employee of CAPK may enter into or bid on an Agreement while said employee is still employed by CAPK. No relative of an employee of CAPK may bid on an Agreement until 12 months after the date said employee of CAPK has left employment of CAPK, either voluntarily or involuntarily. It is contrary to CAPK policy for any CAPK employee to personally solicit, demand or receive any gratuity of any kind from a Vendor in connection with any decision affecting a CAPK purchase or Agreement for Goods or Services. Thus, if such a case were to occur, the Vendor may file a protest with CAPK as specified in the section titled "Protest by Vendor."

16. **DEBARMENT AND SUSPENSION CERTIFICATION**. Vendor, under penalty of perjury, certified that, except as noted below, he/she or any person associated therewith in the capacity of owner, partner, director, officer, manager:

    a. Is not currently under suspension, debarment, voluntary exclusion, or determination of ineligibility by any federal agency;

    b. Has not been suspended, debarred, voluntarily excluded or determined ineligible by any federal agency within the past three (3) years;

    c. Does not have a proposed debarment pending; and

    d. Has not been indicted, convicted, or had a civil judgment rendered against it by a court of competent jurisdiction in any matter involving fraud or official misconduct within the past three (3) years.

    If there are any exceptions to the Certifications above, insert the exceptions in the following space:

    Exceptions will not necessarily result in denial of award but will be considered in determining Vendor responsibility. For any exception noted above, indicate below to whom it applies, initiating agency, and dates of action.

    Note: Providing false information may result in criminal prosecution or administrative sanctions.

17. **WORKER'S COMPENSATION**. Labor Code Section 3700 provides:

    "Every employer except the State and all political subdivisions or institutions thereof, shall secure the payment of compensation in one or more of the following ways:

    "(a) By being insured against liability to pay compensation in one or to more than one of the insurers duly authorized to write compensation insurance in this State.

    "(b) By securing from the Director of Industrial Relations a certificate of consent to self-insure, which may be given upon furnishing proof satisfactory to the Director of Industrial Relations of ability to self-insure and to pay any compensation that may become due to his employees."

    Vendor is aware of the provisions of Section 3700 of the Labor Code which require every employer to be insured against liability for Worker's Compensation or to undertake self-insurance in accordance with the provisions of that Code, and Vendor will comply with those provisions before commencing the performance of the work of the Agreement.

    (In accordance with Article 5 [commencing at Section 1860], Chapter 1, Part 7, Division 2 of the Labor Code, this certificate must be signed and filed with the awarding body prior to performing any work under the Agreement.)

18. **INSURANCE REQUIREMENTS.** Vendor shall procure, furnish and maintain for the duration of the Agreement the following types and limits of insurance herein:

a. Automobile Liability Insurance, providing coverage on an occurrence basis for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than One Million Dollars ($1,000,000) per occurrence; and the policy shall:
b. Provide coverage for owned, non-owned and hired autos.
c. Contain an additional insured endorsement in favor of Community Action Partnership of Kern, its board, officers, agents, employees and volunteers.
d. Broad Form Commercial General Liability Insurance, ISO form CG00 01 11 85 or 88 providing coverage on an occurrence basis for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than One Million Dollars ($1,000,000) per occurrence; and the policy shall:
e. Provide Contractual Liability coverage for the terms of the Agreement.
f. Contain an additional insured endorsement in favor in favor of Community Action Partnership of Kern, its board, officers, agents, employees and volunteers.
g. Workers' compensation insurance with statutory limits and employer's liability insurance with limits of not less than One Million Dollars ($1,000,000) per occurrence; and the policy shall contain a waiver of subrogation endorsement in favor of Community Action Partnership of Kern, its board, officers, agents, employees and volunteers.

All policies required of the Vendor shall be primary insurance as to Community Action Partnership of Kern, its board, officers, agents employees and volunteers and any insurance or self-insurance maintained by Community Action Partnership of Kern, its board, officers, agents employees and designated volunteers shall be in excess of the Vendor's insurance and shall not contribute with it. Additional insured endorsement shall use ISO form CG20 10 11 85 (in no event with an edition date later than 1990).

Insurance is to be placed with insurers with a Best's rating of no less than A: VII. Any deductibles, self-insured retentions or insurance in lesser amounts, or lack of certain types of insurance otherwise required by the Agreement, or insurance rated below Best's A: VII, must be declared prior to execution of the Agreement and approved by CAPK in writing.

All policies shall contain an endorsement providing Community Action Partnership of Kern with thirty (30) days written notice of cancellation or material change in policy language or terms. All policies shall provide that there shall be continuing liability thereon, notwithstanding any recovery on any policy.

The insurance required hereunder shall be maintained until all work required to be performed by the Agreement is satisfactorily completed.

Vendor shall furnish CAPK with a certificate of insurance and required endorsements evidencing the insurance required. CAPK may withdraw its offer of an Agreement or cancel the Agreement if certificates of insurance and endorsements required have not been provided prior to the execution of the Agreement.



4/15/20

Signature **Date**

Print Name

Company Name

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Laurie Hughey, Low-Barrier Homeless Navigation Center, Program Manager

Date: Wednesday, April 29, 2020

Subject: *Agenda Item VI(c):* Low-Barrier Homeless Navigation Center Update – **Info Item**

Summary

The county of Kern Low-Barrier Navigation Center is scheduled for opening in early May after final inspections and clearances are given. We are recruiting for the 3 remaining staffing positions and anticipate the center to be fully staffed by May 1. Social distancing during our staff onboarding process and trainings has been implemented and will continue onsite in working with clients, providers and others from the community.

Onsite security and linen services contracts have been received through a competitive bid process, with selected vendor/contract to be presented for board review and approval on April 29. Operational supplies have been received or are in transit for delivery at the end of April, early May. Common area dining tables and chairs have been set up at the facility. Kitchen equipment and washer/dryer installation was completed on April 21. Office furniture is being installed no later than April 30. Connectivity at the facility is in process and security cameras will be installed soon.

As it relates to services delivery at the center, post-COVID, we are completing the intake process and materials to provide meals, new clothing, personal care and hygiene items, client needs and health assessments, case management and housing assistance, onsite medical, telehealth mental health and enrollment services, and personal possessions storage. Pet care and kennels will open at a later date, as will laundry services for walk-in clients. In addition, a CRM database is under development to capture contract-related information and outcomes due to the county each month, where tracking using the existing COC required HMIS software system does not allow.

The CAPK marketing team, leadership and others are working closely with the county of Kern to ensure a successful project launch and announcement to the community soon via social media, website, virtual tour, press conference and more.

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Jerry Meade, Program Design and Management Administrator

Subject: *Agenda Item VI(d):* Head Start/Early Head Start Funding Opportunities – **Action Item**

Date: April 29, 2020

The Further Consolidated Appropriations Act of 2020 includes an increase in funding of $550 million over the fiscal year (FY) 2020 funding level for programs under the Head Start Act. A portion of this funding increase provides for a 2.0 percent cost of living adjustment (COLA), and Quality Improvement investments for Head Start. Pursuant to U.S Department of Health & Human Services funding guidance letter dated March 13, 2020 the COLA funds will be used to (1) permanently increase the Head Start pay scale by 2.0 percent, and (2) to offset higher operational costs. COLA funds are effective at the start of the Fiscal Year 2020 budget period and are retroactive to March 1, 2020. Quality Improvement Funds were allocated proportionately based on federal funded enrollment. The Head Start and each Early Head Start grant was allotted specific funding amounts in the funding guidance letter received.

Staff are requesting approval from the Board of Directors to submit a funding application for HS/EHS Kern (09CH011132); EHS Child Care Partnership (09HP000163) and EHS San Joaquin (09CH011406) programs to the Office of Head Start prior to May 15, 2020. These applications will include both the COLA funding as well as the Quality Improvement funding for each grant. Below you will find a summary of the COLA and Quality Improvement funding priorities with a budget detail by major cost category for each grant.

COLA
The COLA applications will request the following funding amounts as indicated in the funding guidance received from Office of Head Start, Region IX. The primary intent of these funds will be used to permanently increase staff salaries and EHS Child Care Partners contracts by 2.0 percent. Remaining funds will we used to offset costs to fringe benefits and utilities. Once the funding award is received, adjustments will be made to the Head Start pay scale and any staff member currently employed on April 29, 2020 will receive a retroactive payment back to March 1, 2020. The funding amount per grant for COLA is:

- Head Start/Early Head Start Kern COLA - $513,437
- Early Head Start Child Care Partnership COLA - $45,937
- Early Head Start San Joaquin COLA - $105,383

Quality Improvement
The program is proposing to use Quality Improvement funds to invest into program efforts and activities that help better incorporate a trauma-informed approach that will support children, families, and staff impacted by adverse experiences. The expansion of mental health professionals including behavioral specialists, contracted professionals, and additional support staff in the classrooms make up the primary use of this funding for all HS/EHS grants. The remaining funds will be used to offset cost associated with professional development designed to support staff in support those impacted by adverse experiences. The funding amount per grant for Quality improvement is:

- Head Start/Early Head Start Kern Quality Improvement - $513,558
- Early Head Start Child Care Partnership Quality Improvement - $55,632
- Early Head Start San Joaquin Quality Improvement - $114,558

The attached document provides budget detail by major cost category for the review and consideration of the Board of Directors. In total, this funding opportunity will provide an additional $1,348,505 in Head Start funding. Board of Director's approval is required to submit these applications, as well as approve the permanent increase of 2.0 percent to the Head Start pay scale with a March 1, 2020 effective date.

Recommendation

Staff recommends the Board approve with resolution the submission of the Head Start and Early Head Start Cost of Living Adjustment (COLA) and Quality Improvement funding applications and changes to the Head Start pay scale.

Attachments:

Budget Overview
Resolution #2020-05

Community Action Partnership of Kern
Head Start and Sate Child Development Division
Cost of Living Adjustment (COLA) and Quality Improvement (QI) Funding by Category
Budget Overview

Head Start & Early Head Start Kern (09CH011132)

CATEGORY/LINE ITEM	TOTAL	Head Start QI	Head Start COLA	Early Head Start QI	Early Head Start COLA
SUMMARY LINE ITEM BUDGET - BASE GRANT					
a. PERSONNEL (6a)	**727,425**	**260,883**	**245,656**	**88,487**	**132,399**
b. FRINGE BENEFITS (6b)	**120,899**	**43,359**	**40,829**	**14,706**	**22,005**
h. OTHER (6h)	**75,971**	**11,048**	**21,195**	**43,719**	**9**
4. Utilities	21,204	0	21,195	0	9
16. Training or Staff Development	54,767	11,048	0	43,719	0
INDIRECT	**102,700**	**35,032**	**34,187**	**16,324**	**17,157**
TOTALS	**1,026,995**	**350,322**	**341,867**	**163,236**	**171,570**

Early Head Start Child Care Partnership (09HP000163)

CATEGORY/LINE ITEM	TOTAL	Early Head Start QI	Early Head Start COLA
SUMMARY LINE ITEM BUDGET - BASE GRANT			
a. PERSONNEL (6a)	**57,076**	**38,769**	**18,307**
b. FRINGE BENEFITS (6b)	**14,239**	**11,300**	**2,939**
h. CONTRACTUAL (6f)	**20,097**	**0**	**20,097**
INDIRECT	**10,157**	**5,563**	**4,594**
TOTALS	**101,569**	**55,632**	**45,937**

Early Head Start San Joaquin (09CH011406)

CATEGORY/LINE ITEM	TOTAL	Early Head Start QI	Early Head Start COLA
SUMMARY LINE ITEM BUDGET - BASE GRANT			
a. PERSONNEL (6a)	**151,742**	**74,355**	**77,387**
b. FRINGE BENEFITS (6b)	**48,205**	**29,789**	**18,416**
INDIRECT	**19,994**	**10,414**	**9,580**
TOTALS	**219,941**	**114,558**	**105,383**

RESOLUTION # 2020-05

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the submission of the Head Start / Early Head Start Cost-of-Living Adjustment (COLA) and Quality Improvement Funding Applications

The Board of Directors of Community Action Partnership of Kern located at 5005 Business Park North, Bakersfield, CA 93309, met on April 29, 2020, in Bakersfield, California at a scheduled Board meeting and resolved as follows:

WHEREAS, Community Action Partnership of Kern (CAPK) is a private, non-profit 501(c)(3) corporation established as a result of the Economic Opportunity Act of 1964, and is the federally designated community action agency serving the low-income, elderly and disadvantaged residents of Kern County; and

WHEREAS, CAPK is charged with the responsibility of continuing the battle to alleviate poverty in Kern County by developing and implementing creative and innovative programs, and has adopted the philosophical position of "Helping People, Changing Lives' in its quest to assist people in need, and families with minimal or no resources; and

WHEREAS, the Head Start / Early Head Start Kern (09CH011132), Early Head Start Child Care Partnership (09HP000163) and Early Head Start San Joaquin (09CH011406) programs will submit COLA and Quality Improvement funding applications; and

WHEREAS, the Head Start / Early Head Start programs pay scales will be permanently adjusted with an increase of 2.0 percent; and

WHEREAS, the Head Start / Early Head Start programs will support a trauma-informed approach though mental health professionals in personnel and contractual expenses; and

WHEREAS, the Office of Head Start requires that an authorized signatory be named for the supplemental funding; 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 the funding applications; 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 COLA/QI funding applications for Head Start / Early Head Start Kern (09CH011132), Early Head Start Child Care Partnership (09HP000163) and the Early Head Start San Joaquin (09CH011406)

APPROVED by a majority vote of the Directors of Community Action Partnership of Kern, this 29th day of April 2020.

_____ _____

Curtis Floyd, Chair Date
CAPK Board of Directors

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Yolanda Gonzales, Director of Head Start and State Child Development

Jerry Meade, PDM Administrator

Date: April 29, 2020

Subject: *Agenda Item VI(e):* Office of Head Start CARES Act Funding Request – **Info Item**

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act 2020. This legislation includes $750 million for programs under the Head Start Act to support preventative, preparedness, and response activities related to the coronavirus. $500 million is available to grantees to operate a supplemental summer program and $250 million is available for one-time activities in response to the COVID-19 situation.

Through guidance receive from Program Instruction (ACF-PI-HS-20-03) dated April 14, 2020, grantees were advised to submit an application for funding to support a Summer Bridge program as well as funding to support a wide range of one-time, specific actions or activities in response to COVID-19. Based on this guidance, staff began the development of these application even though a specific dollar amount per grant has yet to be determined.

Summer Bridge
Staff are currently developing a Summer Bridge program model to support families of Head Start Pre-K children that will be transitioning to Kindergarten in the Fall of 2020 and children with an Individualized Education Plans (IEP). This program would consist of a 6-week highly focused Kindergarten Readiness program to address any lost learning opportunities experienced from the program closure in mid-March. Currently staff are polling families to validate the total number of children that would participate if this program were to open. Class sizes will be determined based on this demand and new safety regulation required for program services. This data is essential for developing staffing patterns which in turn is the largest component of the budget development process. Staff will continue to work on building this program option and provide updates to the board as we near completion.

COVID-19
The second funding opportunity available within the CARES Act is to address one-time activities in response to COVID-19. Staff are tracking expenses that were not anticipated but a necessary result of the COVID-19 situation. These expenses include provisions of meals and snacks not reimburse by the USDA, the purchasing of necessary supplies, investing in technology infrastructure, and emergency assistance needs. In planning for the return of services, staff are preparing to obligate action steps necessary to maintain and resume operations including facility sanitation, mental health consulting, the purchases of Personal

Protective Equipment (PPE) supplies, professional development/training on infectious disease management, and other such related expenses. All of these aforementioned expenses qualify for COVID-19 supplemental funds. Staff will continue to develop budgetary estimates to include in this funding application.

The Office of Head Start has indicated that approval from governing bodies will be waived as a condition of funding as long as efforts are made to keep the governing bodies abreast. With this said, staff are committed to maintaining CAPK's customary and usual practices. We will keep the Board of Directors informed as this funding opportunity materializes with the hope to request approval from the Executive Committee prior to the application deadline of May 15, 2020.

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Jerry Meade, PDM Administrator

Date: April 29, 2020

Subject: *Agenda Item VI(f):* San Joaquin County Office of Education General Childcare Funding Opportunity – **Action Item**

On September 18, 2019, staff requested approval from the Board of Directors to apply for funding made available from San Joaquin County Office of Education (SJCOE) for General Child Care and Development (CCTR) funds. This funding will support the blending of CCTR funding with Early Head Start (EHS) funds to provide center-based services for children of families needing childcare for 8 hours or longer in order to work, attend school, or job-training.

Since the Board approval in September 2019, staff have subsequently been offered the opportunity to enter into contract with SJCOE with an award more than previously approved. The amount of funding will now be $2,641,247. This is an increase of $268,126 stemming from a higher reimbursement rate from the California Department of Education. The funds will be used to expand EHS center-based slots by 24 for a total of 190. Additionally, the funding requested will expand service hours for all 190 slots using the blending methodology currently used in Kern.

The funding calculations estimated below are based on an annualized budget to serve 190 children no less than 245 days:

General Child Care and Development SJC County: $2,641,247

With the approval from the board, contract development will continue with the amount identified above. Staff will bring the entire contract to the Board for approval in May 2020. The anticipated effective date for this contract is July 1, 2020.

Recommendation

Staff recommends the Board of Director approve with resolution the adjusted funding amount of the San Joaquin County Office of Education Funding Application for our SJC EHS program.

Attachment:
Resolution #2020-04

RESOLUTION # 2020-04

A Resolution of the Board of Directors of the Community Action Partnership of Kern Approving the Submission of the San Joaquin County Office of Education Funding Application

The Board of Directors, of Community Action Partnership of Kern located at 5005 Business Park North, Bakersfield, CA 93309, met on April 29, 2020, in Bakersfield, California at a scheduled Board meeting and resolved as follows:

WHEREAS, Community Action Partnership of Kern (CAPK) is a private, non-profit 501(c)(3) corporation established as a result of the Economic Opportunity Act of 1964, and is the federally designated community action agency serving the low-income, elderly and disadvantaged residents of Kern County; and

WHEREAS, CAPK is charged with the responsibility of continuing the battle to alleviate poverty in Kern County by developing and implementing creative and innovative programs, and has adopted the philosophical position of "Helping People, Changing Lives' in its quest to assist people in need, and families with minimal or no resources; and

WHEREAS, the San Joaquin County Office 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 $2,641,247 to serve 190 children in San Joaquin County; and

WHEREAS, the San Joaquin County Office of Education requires that an authorized signatory be named for the funding 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 San Joaquin County Office of Education Funding Application.

APPROVED by a majority vote of the Board of Directors of Community Action Partnership of Kern, this 29th day of April 2020.

_____ _____

Curtis Floyd, Chair Date
CAPK Board of Directors

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors



From: Jerry Meade, Program Design and Management Administrator

Date: April 29, 2020

Subject: *Agenda Item VI(g):* 2020 Head Start Community Assessment Update – **Action Item**

The Community Action Partnership of Kern *2020 Head Start & Early Head Start Programs Community Assessment Update* details recent changes, conditions, and trends within CAPK's service areas and the Head Start/Early Head Start (HS/EHS) eligible population that could impact CAPK's HS/EHS programs.

The attached document includes key findings on page 6. Some of the changes from the last updated assessment include:

- Kern County had a slight increase in the ages 0-5 years population of .05%
- 66% of Kern County's foreign-born population is Hispanic/Latino
- Unemployment rate has decreased to 8%
- 20% of the working resident live in poverty (working poor)
- Kern County median income has increased to $50,826
- 22% of Kern County residents live in poverty (6th highest County in CA)
- 91% of Kern County children have health insurance

The information included above as well as additional information within the document will drive informed decision making for the Head Start programs. Staff will use the data support recommended program option changes to be presented later in the year.

Attachment:
2020 Community Assessment Update



Head Start
A Program of CAPK

Head Start Kern County Community Assessment Update 2020

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EXECUTIVE SUMMARY

Community Action Partnership of Kern (CAPK) has been serving low-income people and families since 1965. As the dedicated poverty fighting agency in Kern County, the Agency provides quality, life changing services through an array of programs designed to meet basic needs as well as empower people and families to improve their lives. CAPK's Head Start/Early Head Start (HS/EHS) program plays a crucial role in the fight against poverty by giving children and families the support they need for children to be successful academically and throughout their lives.

CAPK's HS/EHS mission is to "provide rich, high quality early learning experiences to a diverse population of children ages birth to five. We will promote access to comprehensive services with a holistic focus on the family by encouraging family engagement, supporting school readiness and instilling self-reliance in children and their families." CAPK's HS/EHS provides high quality early childhood education to children from pre-natal to five years-old through part-day, full-day and home-based options.

For this assessment, CAPK HS/EHS used primary and secondary data sources to identify community needs of Kern County low-income children and families. Finding will assist CAPK to identify and respond to gaps in services and emerging needs in the community for low-income HS/EHS eligible children and families. The data and analysis are used to guide CAPK's strategic planning process to better serve HS/EHS children and families

In accordance with the requirements of 45 CFR Part 1305 Section 1305.3(e), 1302.11the CAPK Head Start and Early Head Start Programs 2020 Community Assessment Update was completed and approved by the Head Start Policy Council on March 3, 2020 and the CAPK Board of Directors on XX

When comparing the current findings to the previous assessment, there has been very little change in the determinants of needs affecting Head Start eligible children and families, with the exception of homelessness. In Metro Bakersfield the number of people who are homeless rose by 42% over the previous year, driven by a 108% jump in the number of unsheltered homeless people. Rural homelessness rose by 131%.

Another notable change is the increase in transitional kindergarten public school enrollments. Over the past five years, there has been a 38% increase.

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KEY FINDINGS

The results of the needs analysis of Kern County confirms the continued need in the County for Head Start Services for low-income children and families. Head Start/Early Head Start is an important part of community efforts to break the cycle of poverty by providing low-income preschool children and their families a wholistic and culturally responsive approach to help them meet their emotional, social, health, nutritional and psychological needs.

- Kern County is a large and geographically diverse county with a high need for services in rural communities.
- Approximately ***8% (71,850) of Kern's children are ages 0-5 years***.
- Although the ***0-5 years*** population has decreased overall in California and the United States, ***Kern County has seen a slight increase (.5%) in this age group***.
- Slightly over half (52%) of Kern Residents ***and 62% of children ages 0-5 years are Hispanic or Latino***.
- An estimated ***66% of Kern's foreign-born population is Hispanic/Latino***.
- Of Kern County residents for whom ***Spanish is their primary language, 49% have less than a High School education***.
- Approximately ***65% of residents that use a language other than English at home, speak Spanish***.
- The ***unemployment rate has decreased in recent years but remains high*** (8%) in comparison to the State of California and the United States (3.9% and 4.2% respectively).
- Kern County ***median income ($50,826)*** has seen steady increases over the past 5 years but remains lower than the Nation and State—***$6,826 less than the United States and $16,343 lower than the State of California.***
- At least ***22% of Kern residents live in poverty, the 6th highest rate for California Counties***.
- Over ***60% of single women headed families live in poverty***, compared to 19% of married couples and 31% of single male headed families.
- An estimated ***34% of Kern Children ages 0-5 years live in poverty***.
- An estimated ***89% of children ages 0-5 who live in communities served by CAPK Head Start/Early Head Start, live in poverty***.
- ***At least 20% of working residents in Kern County are living in poverty (working poor)***.
- Most ***(91%) of Kern County children have health insurance***.
- Access to health care remains an issue throughout the County with a ***ratio of one primary care physician per 2,040 residents***.
- ***Kern County Ranks 57th of 58 of California Counties for worst health outcomes***.
- The results from the ***CAPK 2019 Community Needs survey are consistent with the overall needs identified in the Head Start Community Assessment***.

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METHODS

In 2019, the Community Action Partnership of Kern (CAPK) Head Start/State Child Development (HS/SCD) Division completed a comprehensive three-year community assessment and report detailing the most current data and source material available. The Community Assessment provided a detailed understanding of the characteristics of Kern County's children and families, their childcare needs, and the conditions that impact their health, development, and economic stability.

This Community Assessment includes updated statistics and considerations of county and incorporated community population numbers, household characteristics and relationships, estimates of income eligible children, disability, educational attainment, health, child welfare, prenatal health, homeless children and families, and Head Start and Early Head Start program information. Wherever possible data was sought for the 0-3 and 3-5 age groups, (areas that this age breakdown for data was not available, are noted throughout the report.

The primary data source (unless otherwise sited) for the 2020 Community Assessment Update is the U.S. Census Bureau American Community Survey, 2013-2017 estimates. Although Census estimates are available for 2018, the 2013-2017 estimates were used because they contain the most complete data sets. Other sources of local, state, regional, and national data and intelligence are cited throughout the report and presented in the "Work Cited" page. The CAPK Head Start & Early Head Start Program 2018/2019 Information Reports (PIR) was used for data directly related to HS/EHS.

CAPK performs a comprehensive bi-annual community needs survey of clients, staff, and Agency partners. Along with the 2019 CAPK Community Needs Survey, CAPK held focus groups in select locations representing the diversity of Kern County to gain deeper understandings and insights of the survey results. Findings from the 2019 survey and focus groups are included in this current report.

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AGENCY OVERVIEW

Established in 1965, CAPK is a private nonprofit 501(c)(3) corporation. In carrying out its mission *to provide and advocate for resources that will empower the members of the communities we serve to be self-sufficient,* CAPK develops and implements programs that meet specific needs of low-income individuals and families.

CAPK is one of the largest nonprofit agencies in Kern County and one of the oldest and largest Community Action Agencies in the United States. Originating as the Community Action Program Committee of Kern County in 1965, CAPK later became the Kern County Economic Opportunity Corporation, and in 2002 became the Community Action Partnership of Kern.

CAPK operates seven divisions, which include Head Start/State Child Development (HS/SCD); Health and Nutrition Services; Administration; Finance; Human Resources; Operations; and Community Development. Head Start and Early Head Start (HS/EHS) programs are operated under the HS/SCD Division.

As Kern County's federally designated Community Action Agency in the fight against poverty, CAPK provides assistance to over 100,000 low-income individuals annually through 16 direct-service programs including but not limited to 2-1-1 Kern County; CalFresh Healthy Living Program; the East Kern Family Resource Center; Energy; CAPK Food Bank; Friendship House Community Center; Head Start/Early Head Start; Migrant Childcare Alternative Payment; Shafter Youth Center; CAPK Volunteer Income Tax Assistance (VITA); and Women, Infants and Children (WIC) Supplemental Nutrition.

CAPK has offices located in 27 cities/communities In Kern County and offers services at over 100 sites. The Agency also operates programs in other counties in the San Joaquin Valley including Migrant Childcare Alternative Payment (MCAP) Program, enrolling families through six Central Valley counties that include Kern, Madera, Merced, Tulare, Kings, and Fresno; WIC program services in San Bernardino County; and 2-1-1 Information and Referral Helpline in Kings, Tulare, Stanislaus, and San Diego Counties. In 2015 CAPK's EHS program expanded to San Joaquin County (Stockton, Lodi, Manteca, and Tracy). The information below further details CAPK's programs.

2-1-1 Kern County: *24*/7 information and referral service that provides residents with comprehensive information and linkage to community health and human services at no cost. In addition to live phone operators, 2-1-1 Kern has a database of over 1,500 social service agencies that is available to the public through the 2-1-1 Kern Online Resource Directory at www.capk.org > 2-1-1 Kern. Additionally, 2-1-1 Kern is the Homeless Coordinated Entry Services provider in partnership with the Kern County Homeless Collaborative.

CAPK Food Bank: Provides emergency food assistance to eligible food-insecure Kern County residents through a network of over 130 pantry and commodity distribution sites. Food Bank also operates a senior food program providing over 3,500 seniors with healthy and nutritious food each month. Community support as well as volunteer hours are essential to the operation of the Food Bank, which is the third largest food bank in California.

Energy Program: Assists income-eligible Kern County residents with utility bill payment, free weatherization, and energy education, at no cost to the participant. Weatherization services include weather stripping; repair or replacement of windows and doors; heating and cooling; and energy efficient appliances, stoves, and refrigerators.

East Kern Family Resource Center: Case management to east Kern County families identified by Child Protective Services as high-risk for child abuse and/or neglect. Other services and programs offered at the center include the Financial Empowerment for Families program and school readiness for prekindergarten-age children. An emergency supplies closet and referral services are also provided to individuals and families in the community who require assistance with basic and other needs.

Friendship House Community Center and Shafter Youth Center: Educational and recreational activities are provided to children ages 6-18 from low-income families at community centers in southeast Bakersfield and Shafter. Activities and programs for children, adults and families include youth after-school, summer and pre-employment programs, parenting classes, nutrition education, sports, mentoring, community gardens, and access to social services.

Head Start and Early Head Start: High quality early childhood education for children from pre-natal to age five through part-day, full-day and home-based options. The program uses a wholistic approach by not only addressing the needs of the child, but by teaching parents to become advocates and self-reliant providers for their children through its Parent Policy Council and Family Engagement programs.

Migrant Childcare Alternative Payment (MCAP) Program: A voucher-based childcare program that allows migrant, agriculturally working families to choose the best childcare option for their situation. Parents can enroll one time and use the vouchers to access childcare as they travel throughout the state for employment.

Volunteer Income Tax Assistance (VITA): Free tax preparation and e-filing for low- and medium-income individuals and families. VITA also assists eligible clients to take advantage of the Earned Income Tax Credit (EITC), thereby increasing the amount of their tax return and boosting the local economy. All VITA services are provided through trained IRS-certified staff and community volunteers.

Women, Infants, and Children (WIC) Supplemental Nutrition Assistance: Provides free nutrition education, breast feeding support, and food vouchers for infants, children, and women who are pregnant, postpartum, or breast feeding and who are at nutritional risk. Foster parents, grandparents, and single parents can apply on behalf of their children.

CAPK's New Programs:

Homeless Services: in partnership with the County of Kern, CAPK operates a new 150 bed homeless Low Barrier Navigation Center on M Street in Bakersfield. This 24-hour shelter offers housing, meals and an array of mental health, medical care and economic assistance to unsheltered homeless people including those with partners and pets.

AmeriCorps: CAPK's AmeriCorps program, Kern Youth Making a Change, connects AmeriCorps mentors with students in Bakersfield, Arvin and Lamont who need positive role models. AmeriCorps staff also identify critical needs in low-income communities and mobilize solutions.

CalFresh Healthy Living: CAPK CalFresh Healthy Living improves the nutrition health of low-income Kern County residents by providing access to nutrition education, physical activity education, and training that will help build a healthy, knowledgeable community.

CAPK's HS/EHS serves over 2,800 children and their families at 36 locations across Kern County. Children and families also have access to CAPK's network of comprehensive programs and services, all of which are in place to assist and empower families towards self-sufficiency.

Table 1, CAPK Head Start and Early Head Start Kern County Locations

HS/EHS Site Name	Address
Administration Office	5005 Business Park North, Bakersfield 93309
Alberta Dillard	5704 Pioneer Dr Bakersfield, CA 93306-6546
Alicante	7998 Alicante Ave Lamont, CA 93241-1744
Bakersfield College	1801 Panorama Bakersfield CA 93305
Blanton	315 E. 18th Street, Bakersfield, CA 93301
Broadway	929 Broadway St., Wasco, CA 93280
California City	9124 Catalpa Ave California City, CA 93505-2781
Cleo Floran	1410 11th Street Bakersfield, CA 93304-1432
Delano	1835 Cecil Ave Delano, CA 93215-1519
East California	1900 E. California Ave Bakersfield CA 93307
Fairfax	1500 S. Fairfax Rd. Bakersfield, CA 93307
Fairview	425 E Fairview Rd Bakersfield, CA 93307-5322
Garden Pathways	1130 17th St. Bakersfield, CA 93301
Harvey L. Hall	315 Stine Rd Bakersfield, CA 93309-3268
Heritage Park	2320 Mt Vernon Ave Bakersfield, CA 93306-3300
Jewett	4032 Jewett Ave, Bakersfield CA, 93301
Lamont	8201 Palm ave Lamont, CA 93241-2118

Martha J. Morgan	3811 River Blvd Bakersfield, CA 93305-1004
McFarland	410 E Perkins Ave McFarland, CA 93250-1230
Mojave	1940 Inyo St Mojave, CA 93501-1765
Oasis	814 North Norma, Ridgecrest, CA 93555
Planz	2400 Planz Rd Bakersfield, CA 93304-5939
Primeros Pasos	1111 Bush St Arvin, CA 93203-2056
Rosamond	2584 Felsite Rosamond, CA 93560-7688
San Diego	10300 1/2 San Diego St Lamont, CA 93241-1743
Shafter EHS	459 E. Euclid Ave Shafter, CA 93263-2777
Shafter HS	452 W. Los Angeles Ave Shafter, CA 93263-2590
Seibert	2800 Agate St Bakersfield, CA 93304-5306
Sterling	3000 Sterling Road Bakersfield, CA 93306-4569
Sunrise Villa	1600 Poplar Ave Wasco, CA 93280-3405
Taft	819 6th Street Taft, CA 93268-2305
Taft College	29 Cougar Ct. Taft, CA 93268
Tehachapi	1120 S Curry St Tehachapi, CA 93561-2300
Vineland	14327 S Vineland Rd Bakersfield, CA 93307-9463
Virginia	3301 Virginia Ave Bakersfield, CA 93307-2931
Wesley	1314 Oswell St, Bakersfield CA 93306
Willow Tree	400 Willow Dr Bakersfield, CA 93308-4761

Source: CAPK Operations

Kern County has an abundant list of providers of services for low-income families and children. CAPK 2-1-1 Information and Referral Help-Line has a data base of over 1,500 social service and other agencies that people can be linked to through calling 2-1-1 or on the CAPK 2-1-1 web page www.capk.org. Common resources for Kern families include Addiction Resource Center, Alliance Against Family Violence, Bakersfield Homeless Center, Clinica Sierra Vista, Department of Fair Housing and Employment, Delores Huerta Foundation, Ebony Counseling Center, Kern County Behavioral Health, Kern County Department Of Human Services, Employers Training Resources, Family Growth Counselling, Independent Living Center of Kern County, New Advances for People with Disabilities, Operation Fresh Start, Salvation army, Social Security administration, and many more.

DETERMINANTS OF NEED

KERN COUNTY OVERVIEW

Kern County is in Central California, at the southern end of the San Joaquin Valley. At 8,172 square miles, Kern is California's third-largest county by land area. Terrain varies dramatically within the County, from the valley lowlands to the mountain peaks of the southern Sierra Nevada, to arid stretches of the Mojave Desert. Because of this geographic diversity, the county has a wide range of climates, determined largely by elevation and precipitation. Summer temperatures often reach over 100 degrees on the valley floor and in the Mojave Desert, and winter temperatures drop into the teens in the higher mountains.

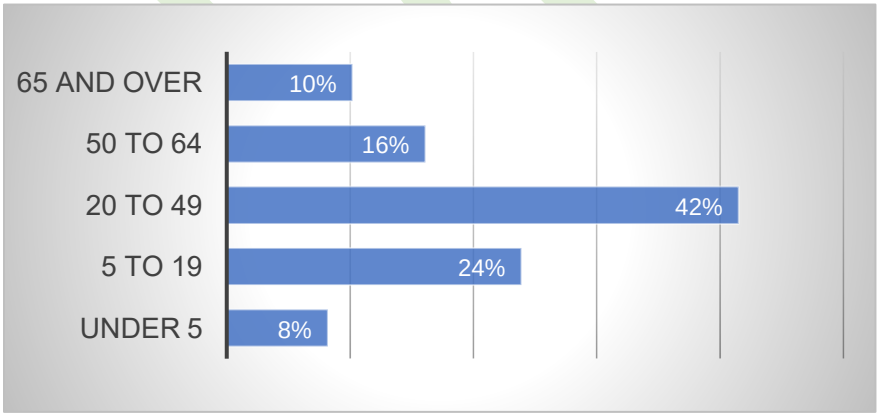
Figure 1, Kern County Location



POPULATION

There are 878,744 people living in Kern County with most residents living in Bakersfield, the County's major metropolitan area. A total of 10 other cities contain 23% of the population and the remaining residents (35%) live in unincorporated mostly rural areas of the county Approximately **71,850** of the County's residents are **under the age of 5** years; 210,769 are ages 5 to 19; 506,898 are ages 20 – 64; and 89,227 are ages 65 and over.

Figure 2, Kern Population Age Distribution



Source: US Census American Community Survey Estimates, 2017

Of the estimated ***71,850*** children ages 0 to 5 in Kern County, approximately ***57% (40,955) are in the 0-3 years age group*** (California Department of Finance, 2018.) Gender for children in the 0-5 age group is almost even with 49% female and 51% male.

POPULATION GROWTH

Kern County's overall population growth from 2010-2017 is similar to trends for the State and Nation. However, when looking at population growth in young children, the State and Nation have seen decreases in population growth for ages 0-5, while Kern has seen a slight increase.

Table 2, Population Growth Comparison

Location	2010	2017	Growth
Kern	**839,631**	**878,744**	**4.5%**
California	37,253,956	38,982,847	4.4%
United States	308,745,538	321,004,407	3.8%
Children Ages 0-5			
Kern	**71,484**	**71,850**	**0.5%**
California	2,545,065	2,493,545	-2.1%
United States	20,131,420	19,853,515	-1.4%

Source: US Census American Community Survey Estimates, 2017

RACE/ETHNICITY

Kern County's racial and ethnic composition is diverse. After White, the largest Racial/Ethnic group is Hispanics/Latino (52.2%), compared to 38.8% of California's population and 17.6% of the United States. The smallest group are Native Hawaiian/Pacific Islander. African Americans comprise close to 6% of Kern's population, (the same as the State).

Table 3, Kern County Race and Ethnicity

Race/Ethnicity	All Residents
White	75.1%
African American	5.5%
American Indian or Alaska Native	1.1%
Asian	4.7%
Native Hawaiian or Other, Pacific Islander	.2%
Hispanic or Latino	52.2
Some Other Race	11%

Source: US Census American Community Survey Estimates, 2017

From 2013 to 2017, Kern County has seen growth in most race/ethnicities with Native Hawaiians and other Pacific Islanders seeing the highest percent rate of growth, followed by Asians. The only decrease was in American Indian and Alaskan Native groups. Whites and Hispanics grew at almost the same rate, with Hispanics seeing slightly more growth.

Table 4, Kern Population Change by Race/Ethnicity, 2013-2017

Race/Ethnicity	Population Change	Percent
White	47,053	7%
Black or African American	530	1%
American Indian and Alaska Native	(141)	-1%
Asian	5,045	12%
Native Hawaiian and Other Pacific Islander	461	28%
Hispanic or Latino (of any race)	36,512	8%

Source: US Census American Community Survey Estimates, 2013-2017

NATIVITY AND FOREIGN BORN

Of Kern County's population, 80% (703,457) were born in the United States, and 20% (175,287) were foreign born. Of the county's foreign born population, 66% (115,689) are not U.S. citizens.

LANGUAGE

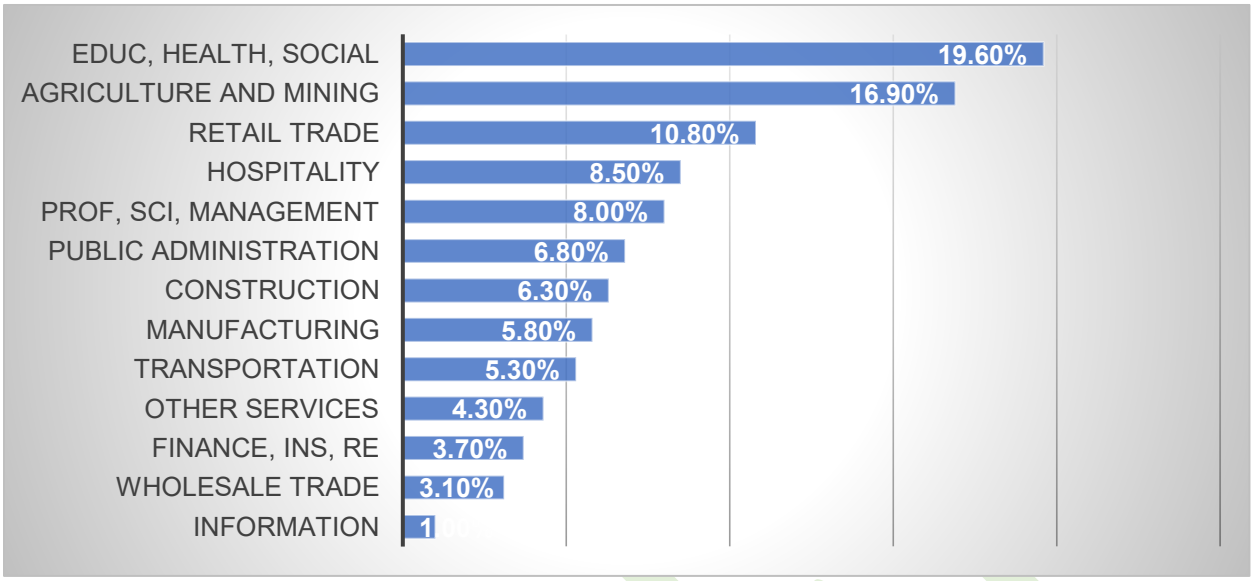
Approximately 32.1% of Kern adults speak a language other than English at home, with most of these comprised of Spanish speakers (86.5%). By comparison, 28.7% of California's adults speak a language other than English at home. Of the population that spoke a language other than English at home, 65.5% spoke Spanish (U.S. Census, 2017).

EMPLOYMENT

The petroleum and agriculture industries are the main drivers of Kern County's economy. According to the Kern Economic Development Corporation, Kern is the top agricultural producing and the second highest oil-producing county in the nation. The County also has two military bases on its eastern edge and has seen growth in the alternative energy, (wind and solar) and aerospace industries. Agriculture and oil are not consistent in employment and are affected by seasons, environmental, national, and global economic factors. For example, while most of the Country was recovering from the recession, decreases in oil production resulted in mass layoffs in Kern County and the recent California drought had dire consequences for seasonal farm workers.

There are 648,709 Kern County residents ages 16 and over. Of these, an estimated 51.7% that are in the labor force are employed. The largest employment sector in Kern is Education, Health, and Social Work which has large variances in types and pay rates of jobs. The second, Agriculture and mining (which include the oil industry), can be unstable sources of employment due to strong seasonal cycles as well as other factors discussed previously.

Figure 3, Kern County Workers by Industry

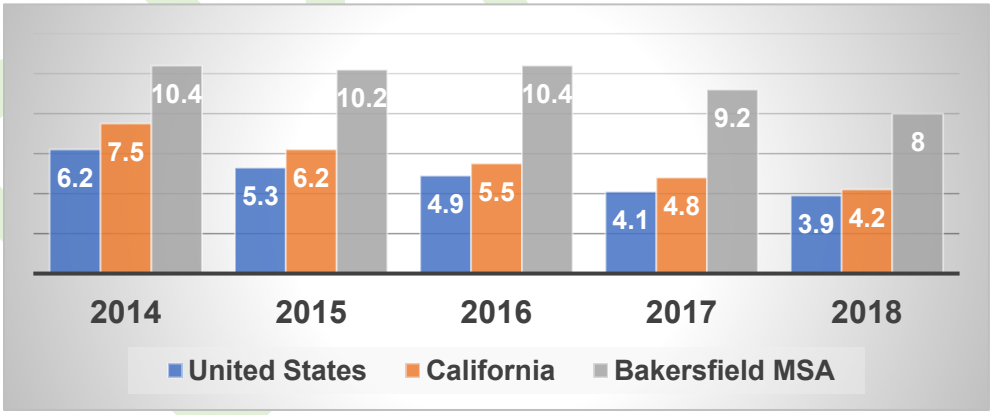


Source: US Census American Community Survey Estimates, 2017

UNEMPLOYMENT

Although the County, State, and Nation have seen sharp decreases in unemployment since the recession, Kern County consistently has a higher rate of unemployment. Additionally, for those who are participating in the work force, 20% are living below the Federal Poverty level.

Figure 4, Unemployment Comparison, Not Seasonally Adjusted

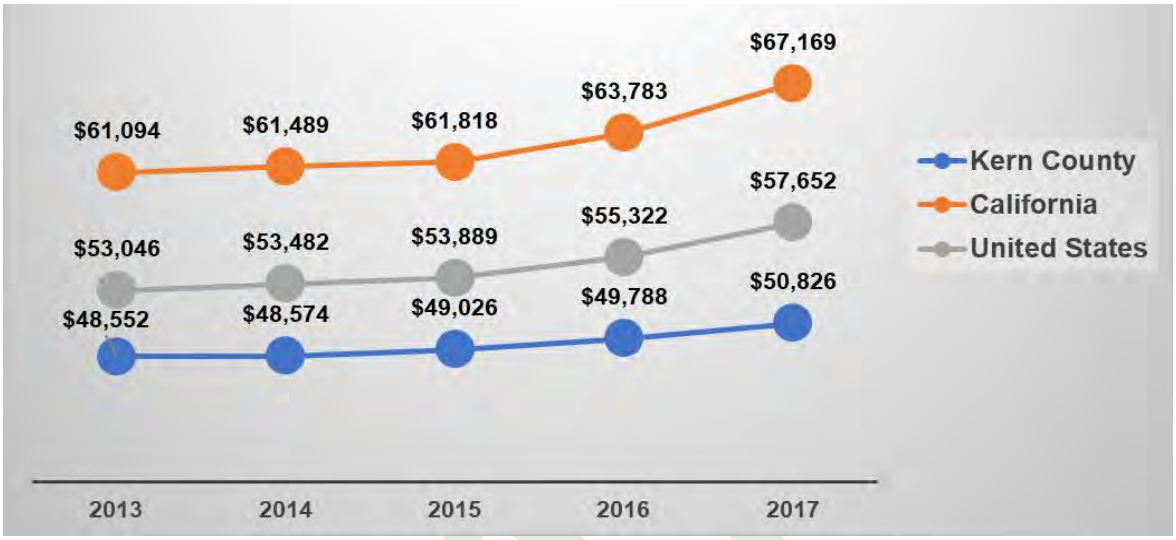


Sources: State of California Employment Development Department and US Federal Bureau of Labor Statistics

INCOME

Kern County median income, at $50,826 in 2017, is ***$6,826 less than the United States and $16,343 lower than the State of California.***

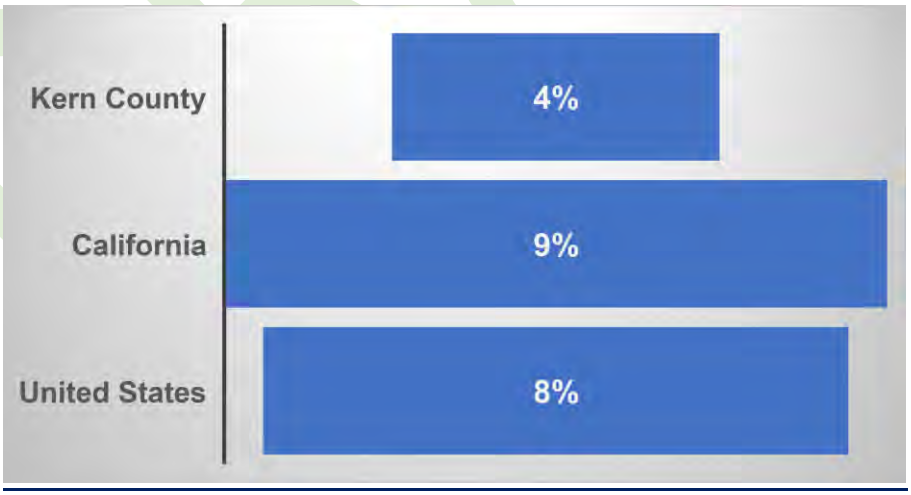
Figure 5, Median Income Comparison



Source: US Census American Community Survey Estimates, 2017

Overall, income has seen a steady increase over the last 5 years, however, Kern County income has risen at about half the rate of the State and Country.

Figure 6, Income Growth Comparison



Source: US Census American Community Survey Estimates, 2017

POVERTY

According to the US Census, 22.6% of Kern County residents live in poverty, ***the 6th highest poverty rate of all 58 California Counties*** (The Public Policy Institute of California, 2018).

Within Kern County, there are pockets of extreme poverty with some communities having more than 45% of residents living below the federal poverty level.

WORKING POOR

The face of poverty in the United States has changed greatly over the last decade. In a report presented at the National Community Action Partnership Mega Trends Learning Cluster, *Inequality in America*, former Secretary of Labor Robert Reich discusses trends of those living in poverty in the U.S. According to Reich, as the median family income continues to drop, an estimated 65% of U.S. families live paycheck to paycheck. He goes on to say that a significant number of people in poverty are working but are unable to earn enough to lift themselves out of poverty. Reich also claims that about 55% of all Americans aged 25 to 60 have experienced at least one year of poverty or near poverty (below 150% of the poverty line), and at least half of all U.S. children have relied on food stamps at least once in their life time.

This is also supported by the California Budget and Policy Center, *Five Facts Everyone Should Know About Poverty,* which states that the majority of families that live in poverty are working and 67% of those families have one or more workers supporting them. The key reasons cited for working families remaining in poverty are a lack of good paying jobs and the low minimum wage. In Kern County, almost 20% of employed residents who are 16 years of age or over are living in poverty (U.S. Census, 2017).

HOUSING

According to the US Census Estimates, there are 264,993 occupied housing units in Kern County and of these approximately 57% are owner occupied and 43% are renter occupied. The demand for affordable housing in Kern County is greater than the available inventory.

The Kern County Council of Governments' (KCOG) Housing Element 2015-2023 reports that Bakersfield (Kern County's most populated city) is projected to only meet 42.7% of their Regional Housing Needs Allocation (RHNA) for very low and low-income households. Other factors affecting housing, are as follows:

- Jobs to housing ratio of 1 job very every .13 of housing.
- Majority of available housing is single family homes.
- Approximately 50% of households are at 50% of the median income—51% earn less than $50,000 per year.
- Limited inventory of Section 8 housing for larger families.
- Subsidized multifamily units are at risk of becoming market rate units.

The U.S. Department of Housing and Urban Development states that families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Based on the 2017 American Community Survey estimates, 30.6% of all Kern County homeowners with a mortgage paid 35% or more of their household income on housing. Renters paid an even

higher percentage of their income on housing, with almost half of renters spending 35% or more of their household income on rent.

The Housing Authority of the County of Kern indicates that there are at least 15,000 households in Kern County and 5,300 households in the city of Bakersfield that—due to very low to extremely low incomes—have a rent cost burden that exceeds 50% of their income. In addition, there are 28,885 "non-homeless, special needs" households that need housing in Kern County with another 8,837 in the City of Bakersfield. Each year there are ***at least 7,000 households on the Section 8 waiting list and more than 8,000 on the Public Housing waiting list.***

HOUSING QUALITY

Substandard housing is common in much of the County. The KCOG Regional Housing Needs Allocation Plan 2013-2023, included an assessment of county housing quality which shows that an estimated 54% of Kern County Housing is substandard, ranging from a low of 30% in Tehachapi to almost 96% of homes in California City.

Table 5, Kern Substandard Housing

City	Substandard Stock
Arvin	57.1%
Bakersfield	34.0%
California City	95.9%
Delano	42.0%
Maricopa	94.3%
McFarland	50.8%
Ridgecrest	39.6%
Shafter	44.2%
Taft	54.9%
Tehachapi	29.6%
Wasco	54.4%
Unincorporated	56.5%

Source: Kern Council of Governments, 2013-2023

TRANSPORTATION

Transportation poses challenges in Kern County, particularly for those in rural areas. Bakersfield is the hub of the county where people can access employment, doctors, social services, and other needed resources. In rural areas of Kern, many low-income people with limited incomes rely on public transportation to get to Bakersfield, which in most of these areas has one trip to Bakersfield in the morning and one return trip in the afternoon.

For those who own a vehicle, the higher gas prices in California, approximately $1.20 per gallon over the national average, can be an additional burden for low-income families.

Figure 7, Public Bus Routes in Rural Kern County



Source: Kern Transit

MENTAL HEALTH

According to the California Health Interview Survey, over 10% of Kern County residents experienced serious psychological distress last year, which is slightly higher than for California as a whole. Obtaining mental health treatment can be difficult. HealthyKern.org reported that only 59% of those who felt they needed mental health treatment received it. According to the National Mental Health Services Survey, 2018, California has approximately 851 mental health treatment facilities with many of those private care facilities. In California, there are approximately 10 public psychiatric hospitals and more than 30 private psychiatric hospitals. In Bakersfield there are approximately eight mental health facilities with three of those accepting patients for in-hospital treatment. Most of the rest of the county is in a mental health shortage area. Bakersfield and the county lack mental health professionals especially those who serve low-income populations and the San Joaquin Valley has one of the lowest ratios of behavioral health professionals to population in California. (Coffman, Bates, Geyn, and Spetz, 2018)

SUBSTANCE USE DISORDER

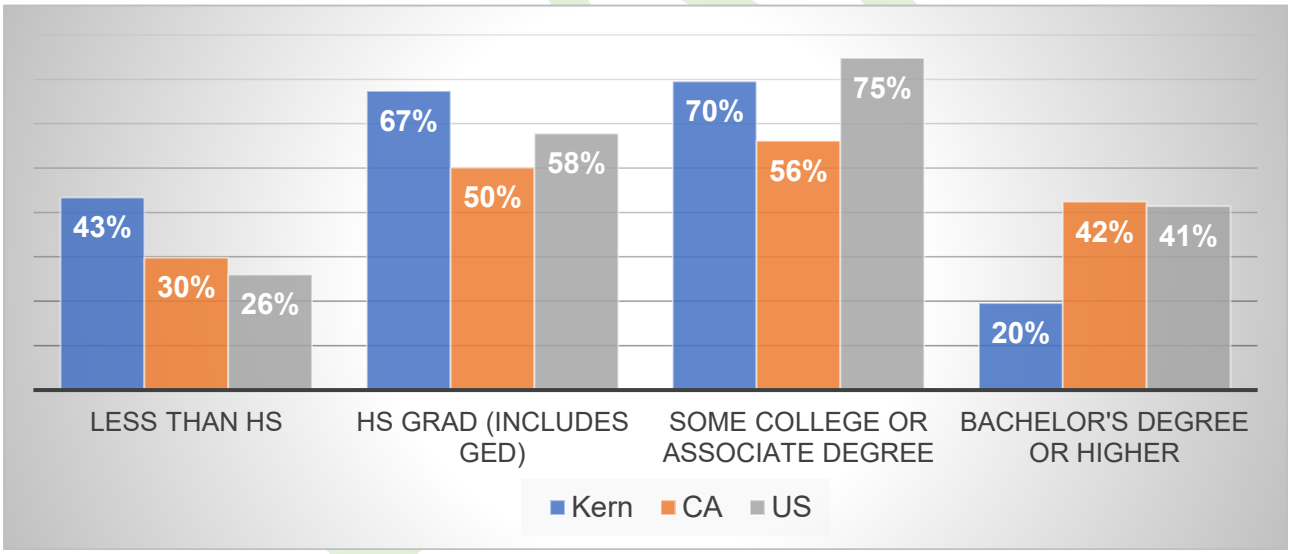
According to the California Health Care Foundation, substance use disorders are common; about 8% of California meets the criteria for a substance use disorder and only 10% of people with a substance use disorder receive any type of treatment. Many rural areas of the state lack access to treatment. In 2016, Kern County had only 12 beds licensed to provide inpatient chemical dependency services. In California, only 10 counties had this type of service. Los Angeles County offered 232 of these beds.

NEEDS AND RESOURCES OF ELIGIBLE CHILDREN AND THEIR FAMILIES

EDUCATIONAL ATTAINMENT

In 2017, 26% of people ages 18 and older had less than a high schooldiploma;13% fewer HS graduates than the State of California and 17% fewer graduates than the United States. However, Kern had more high school graduates than both the state and nation. The most concerning for Kern County is the low attainment of college degrees—more than half as many Kern residents have a bachelor's degree or higher than the state or nation. Today, college is the new high school, with many entry level jobs requiring higher levels of education and skills than what can be acquired as a high school graduate.

Figure 8, Educational Attainment Comparison, 2017



Source: US Census American Community Survey Estimates, 2017

The lack of higher educational attainment has far reaching implications for Kern residents. According to a report by The PEW Charitable Trust, a four-year college degree encourages upward mobility from the lower rungs of society and prevents downward mobility from the middle and top. The report states that about 47% of people who are raised in the bottom quartile of the family income ladder who do not get a college degree stay at that level compared to 10% who have earned a college degree. Also, about 39% of those raised in the middle

income ladder who don't get a college degree move down, while 22% with a degree stay in the middle or advance.

According to the U.S. Census Community Data for Kern County, approximately 48% of people age 25 years or older that have a high school diploma (includes GED) or less live in poverty compared to 5% with a bachelor's degree or higher.

Table 6 Educational Attainment by Race Ethnicity, 2017

	Kern		CA		US	
Race/Ethnicity	**HS or Higher**	**BA or Higher**	**HS or Higher**	**BA or Higher**	**HS or Higher**	**BA or Higher**
White	74.4%	15.4%	85.0%	33.5%	87.3%	30.9%
Black	81.0%	14.5%	89.0%	24.0%	84.9%	20.6%
American Indian or Alaska Native alone	76.7%	6.0%	75.3%	13.9%	79.7%	14.3%
Asian	78.7%	35.5%	87.2%	51.1%	86.5%	52.7%
Native Hawaiian and Other Pacific Islander alone	83.4%	17.3%	85.7%	18.1%	86.9%	16.9%
Some other race	59.3%	7.8%	58.7%	9.5%	61.0%	11.1%
Hispanic or Latino Origin	56.5%	6.7%	62.4%	12.2%	66.7%	15.2%

Source: US Census American Community Survey 2013-2017

ADULT EDUCATION

In Kern County, 12.2% of residents over age 25 lack a high school diploma. Among families enrolling in Head Start/Early Head Start the figure is even higher with 34% (approximately 960) of parents not having a high school diploma. This number demonstrates a need for Adult Basic Education (ABE) or General Education Development (GED) preparation. ABE and GED preparation is available in most populated areas in Kern County. Job training is an unmet need as demonstrated in the table here.

Table 7, HS/EHS Families Obtaining Diploma, GED, Professional Training or Job Skills

Head Start			**Early Head Start**			**Early Head Start Partnership**		
In Job Training or School	**In Job Training or School**	**Completing GED/Diploma, Job Training, Professional Certificate or License**	**In Job Training or School**	**In Job Training or School**	**Completing GED/Diploma, Job Training, Professional Certificate or License**	**In Job Training or School**	**In Job Training or School**	**Completing GED/Diploma, Job Training, Professional Certificate or License**
337	1,999	277	88	418	175	84	34	29

Source: 2018/2019 Kern PIR DATA

Undergraduate education opportunities exist in Kern County with 4-year degrees offered on-campus and online in Bakersfield through several institutions and 2-year/vocational/associates degrees offered in Bakersfield via the Kern Community College District (KCCD) campuses and online learning as well as others. Locations in Ridgecrest, Lake Isabella, California City, and Tehachapi offer classes through KCCD as well. There doesn't seem to be a shortage of undergraduate education opportunities. Head Start families in Kern County can receive the educational services they need. It is noted that some families are already enrolled in adult education or job training upon their children's entry into the Head Start/Early Head Start programs.

Low cost or free GED preparation, ESL classes, and vocational training are often offered by the same institutions. A GED is also available online through the public schools. Some colleges also offer vocational training. Although multiple locations are available, gaps in the current training system were observed when compiling the information:

- Locations are concentrated in more populated areas and may be difficult for others to reach.
- Inconsistent options for vocational training among varying locations.
- Programs associated with the public-school system were not necessarily linked to the school district website and their websites were sometimes difficult to find.
- Schedules and offerings were not always listed on the websites.
- Programs have differing eligibility criteria.
- Some programs may charge fees.
- Different directories list different programs and/or different services for the same location.

EMPLOYMENT AND JOB TRAINING

Employment and job training for Head Start/Early Head Start families is critical in ensuring the ability of families to become self-sufficient and capable of adequately providing for themselves and their children. According to the Kern County PIR, ***more than 1,943 parents of Head Start/Early Head Start children are employed or are active-duty military***. Head Start/Early Head Start parents can work and feel secure about the care of their children while they are working. The numbers from this report do not preclude the need for job training and education opportunities for the families served by Head Start and Early Head Start. Although many HS/EHS parents are employed, (over half), their low-income status indicates a high need for further job skills and/or education.

ENGLISH AS A SECOND LANGUAGE

There is a high need for English as a second language (ESL) education in Kern County with many foreign-born Kern residents indicating a low English-speaking ability. Among Head Start/Early Head Start families in Kern, 31.5% stated that they primarily speak another language at home. ESL training opportunities are relatively abundant in Kern County with each city/populated area showing availability.

Table 8, Population over Age 25 with no Diploma and Languages Used

	No HS Diploma	Speaks English only or "Very Well"	Speaks English less than "Very Well"
Kern County English Speakers	12.4%	82.1%	17.9%
Kern County Spanish Speakers	49.1%	59.3%	40.7%
California English Speakers	6.9%	82%	18.4%
California Spanish Speakers	42.7%	58.7%	41.3%
United States English Speakers	13.4%	91.5%	8.5%
United States Spanish Speakers	33.3%	58.9%	41.1%

Source: US Census American Community Survey 2017 Estimates

FINANCIAL LITERACY/ASSET BUILDING SERVICES

Financial empowerment helps families with low incomes build financial stability. Services focus on strengthening low-income people's financial position by providing access to proven routes out of poverty—education/ training, employment, entrepreneurship, safe/affordable credit, asset building, and home ownership. Financial empowerment is not a substitute for other poverty reduction programs, however, when integrated into existing programs, financial empowerment can significantly boost a family's ability to rise out of poverty. Approximately 408 of Head Start/Early Head Start families in the county had a need for services that would help them build assets or reduce debt, and 404 received these services.

In 2019, CAPK HS/EHS began staff training and implementation of the Your Money Your Goals (YMYG) Tool Kit. Created by the U.S. Consumer Financial Protection Bureau, the YMYG Toolkit is a collection of important financial empowerment information and tools that can be selected based on the needs and goals of families. The goal is to help someone get started on solving specific financial challenges and reaching their goals. And, when they want or need additional help, the aim is to help you refer them for financial counseling. Unlike a financial education curriculum that may have a specific set of goals and requires materials be presented in a set order, the YMYG toolkit is made up of modules that can be selected based on the family's specific needs.

HEALTH

Lower income and fewer bachelor's degrees are linked to worse health outcomes including increases in asthma, obesity, diabetes, stroke, cancer, low birth weight, poor mental health days, and heart attack ER visits, (Kern County Community Health Needs Assessment, 2019).
Overall, the health of Kern County residents falls far behind residents of other California counties.

According to the County Health Rankings and Roadmaps for 2019, Kern County ranked ***52 out of 58*** California counties in ***'Health Outcomes'*** and ***57 out of 58 in 'Health Factors'.***

According to this study, health factors that affect people living in Kern County include many of the socio-economic factors previously discussed, such as educational attainment, unemployment, and income inequality. When comparing scores over the past five years, scores have remained dangerously high.

Table 9, Kern County Health Rankings, 2015-2019

Outcomes	2015	2016	2017	2018	2019
Health Outcomes	**51**	**52**	**53**	**52**	**52**
Length of Life	44	44	46	47	46
Quality of Life	55	51	54	55	55
Health Factors	**55**	**57**	**55**	**57**	**57**
Health Behaviors	52	57	57	57	58
Clinical Care	55	50	N/A	52	52
Social & Economic Factors	52	54	51	53	53
Physical Environment	44	45	52	52	57

Source: County Health Rankings.org

Some of the most prevalent health conditions affecting Kern County residents are Asthma, Obesity and Diabetes.

Asthma is one of the most common chronic diseases among children in the U.S. and a leading cause of hospitalizations and absences from school. Although identifying the impact of independent risk factors for asthma is difficult, low-income and minority children are at disproportionately high risk for severe symptoms, missed school days, and emergency room visits due to asthma. (U.S. Environmental Protection Agency,2013).

More than one-third (35%) of U.S. children ages 2-19 are overweight or obese, according to a 2015-2016 survey from the Centers for Disease Control and Prevention (Fryar, C. D., et al., 2018). Statistics for California and Kern County show a higher percentage of overweight and obesity in school aged children.

According to the Centers for Disease Control, among children and adolescents younger than 20, non-Hispanic whites had the highest rate of new cases of Type 1 diabetes compared to members of other U.S. racial and ethnic groups. Among children and adolescents age 10-19 years, U.S. minority populations had higher rates of new cases of type 2 diabetes compared to non-Hispanic whites. The risk of developing type 2 diabetes increases with age. The number of children diagnosed with type 2 diabetes is growing due to more overweight youth. Still, it is less common in children and young adults than it is in older people.

Asthma: A key contributor to the high asthma rates is Kern's poor air quality (American Lung Association, 2019).

- Kern residents experiencing asthma – 19.9% (California Department of Public Health, 2018).
- ***Kern children*** suffering from Asthma – **31.1%** (Kidsdata.org, 2018).

Obesity

- Of Kern adults, 75% are overweight or obese.
- People of color have obesity rates higher than average at 25%.
- Children aged 11-14, 39% are obese.
- Children aged 11-14, 46% are considered overweight or obese. (Kidsdata.org, 2015-2017)

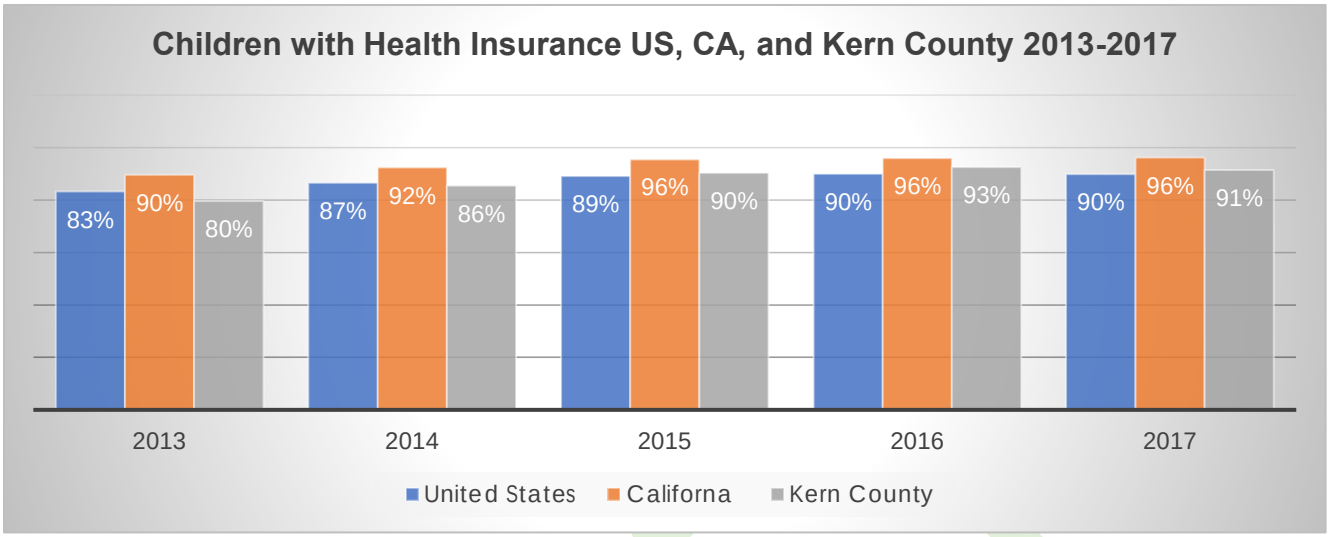
Diabetes:

- In Kern County, 9% of adults have been diagnosed with diabetes, (County Health Rankings, 2018).
- Of children discharged from hospitals in Kern County, 1.7% were diagnosed with diabetes. This rate is slightly higher than that of California overall. (Kidsdata.org, 2015-2017)

HEALTH INSURANCE

The US census estimates the percentage of children with health insurance each year by county. Estimates are available for children younger than 19 and living at 138% of the federal poverty level or below. Coverage rates in Kern County have been rising and are now at 95.9%, which is above national and state estimates. Data from Kern County's Head Start/Early Head Start program information report (PIR) is similar. All (100%) of children in Head Start and Early Head Start had health insurance at the end of the reporting period.

Figure 9, Children with Health Insurance in the United States, California and Kern County



Source: US Census Small Area Health Insurance Estimates

Despite these successes, there are still groups of people without health insurance. The US Census estimates above indicate that 4.1% of children at 138% of the FPL do not have health insurance and the California Department of Public Health, Maternal and Infant Health Assessment found that 4% of women were uninsured during pregnancy. The survey also reported that 14% were uninsured post-partum and 2% had no infant health insurance.

HEALTH CARE ACCESS

Although most of Kern Residents (and all of HS/EHS children) are insured, having access to quality and timely care is an issue. In Kern County there are 2,040 people for each primary care physician (2,040:1) compared to a ratio of 1,270:1 for the State of California (County Health Rankings and Roadmaps, 2019). Where a family lives in the county also plays a crucial role in access. According to the 2019 Kern Community Health Needs Assessment, approximately 2 out of every 3 Kern residents (over 519,000) are living in a severely under-resourced area. Communities identified in this report as majorly under resourced include Oildale, East Bakersfield, Southeast Bakersfield, Arvin, Lamont, Greenfield, Wasco, McFarland, Delano, Shafter, Taft and Buttonwillow. Pregnant women are a priority in the health care system but continue to face access issues. The California Maternal and Infant Health Assessment reported several important findings:

- Almost 63% of pregnant women had a routine source of pre-pregnancy care;
- During the first trimester, 82% initiated care; and
- Nearly 12% reported either they or their infant needed care post-partum, but they could not afford it.

Although 100% of program participants at Kern County Head Start/Early Head Start had health insurance, keeping children up to date on screenings was challenging, as shown in Table 16. This may be partially related to the access issues previously discussed.

Table 10, HS/EHS Medical Care Received

Care Type	Received Care
Pre-and post-natal care for pregnant women	80%
Medical home	100%
Received all possible immunizations or exempt	100%
Up to date on EPSDT schedule	83.5%

Source: 2018/2019 Kern PIR

DENTAL CARE

Kern County faces a general scarcity of dentists. The Robert Wood Johnson Foundation reports there are 2,080 Kern residents for every one dentist (2,080:1). California shows a much higher rate of dental professionals per person, with a ratio of 1,200:1.

Data for Head Start/Early Head Start in Kern County show that while 99% of participants have a dental home, only 54% of Early Head Start and 60% of Head Start participants had completed a professional dental examination. A much lower percentage of HS/EHS children who were identified as needing dental treatment had received it (9%).

EXPECTANT MOTHERS

In addition to access to health care mentioned previously, pregnant women continue to face a variety of challenges. According to the California Department of Public Health, Maternal and Infant Health Assessment Survey, of the poorest 6,900 pregnant Kern County women, only 29% self-reported taking folic acid daily in the month prior to their pregnancy, and nearly 25% did not seek first term care. Also noteworthy is that 30.5% reported being food insecure, and almost 22% did not gain adequate weight. An additional 45% gained excessive weight.

Many poor women in Kern County experience a range of hardships during pregnancy. Some of these instances include experiencing two or more hardships during childhood, 30.3%; homelessness, 5.2%; moving locations due to problems paying rent or mortgage, 9.4%; woman or their partner losing job, 25.3%; woman or partner cut in pay or hours, 18%; becoming separated or divorced, 12%; and having no practical or emotional support during pregnancy, almost 5%. Out of this same group of women, 87% had Medi-Cal insurance pre-natal coverage with 4.4% being uninsured, and 8.4% having private insurance. In 12.4% of cases, either the mother or infant needed post-partum care but did not afford said care.

Other data for the county show 70.8% of pregnant women are unmarried, 26% did not complete high school or obtain a GED, and nearly 75% live in a high poverty neighborhood.

AIR QUALITY

Kern County has the worst air quality in the nation, (American Lung Association, 2019.) The rankings were based on three types of pollutants:

- Short term particulate—episodes of increased particulates caused by events such as wild fires.
- Year round particulate—chronic exposure to particulates caused by things like soot, diesel exhaust, chemicals, metals, and aerosols.
- Ozone—mostly attributed to wood burning and auto exhaust.

Kern County ranked as having the worst short-term particle pollution; 2nd worst year-round particle pollution; and 3rd worst ozone pollution in the nation. Climate change and the resulting California droughts and wildfires further exasperates this problem of short- term particulate matter due to weather patterns that trap the pollutants in the lower atmosphere (American Lung Association, 2019).

These particulates are of special concern for Kern County residents because of the significant health risks. As mentioned in this report, Kern County has significantly high rates of death for respiratory conditions and heart disease, which are known to be related to poor air quality. Also, as noted in this report, Kern has a high poverty rate, especially in our rural farming communities, which is linked to lower access to health care. A last factor to consider is that Kern's main industries, agriculture and oil, are major contributors to the poor air quality.

FOOD INSECURITY

According to the United States Department of Agriculture, food insecurity occurs when there are reports of multiple indications of disrupted and reduced food intake. Although Kern County is one of the largest producers of agriculture in the world, it also hosts the city with the highest food insecurity rate in America. The Food Research and Action Center's (FRAC), identified Bakersfield as first among the 100 largest metropolitan cities in the U.S. for food insecurity.

CAPK's Food Bank is the largest emergency food distributor in Kern County. The Food Bank provides an emergency means of food for Kern County's low-income children, families, and other vulnerable people such as elderly, disabled, and the homeless. Over the last few years the Food Bank has seen dramatic increases in food needs going from 13 million lbs. of food distributed in 2015 to over 20 million lbs. in 2019.

According to the Feeding America, Map the Meal Gap 2017 statistics, ***24% of children in Kern County are food insecure*** compared to 18% of children in California and 17% of U.S. children.

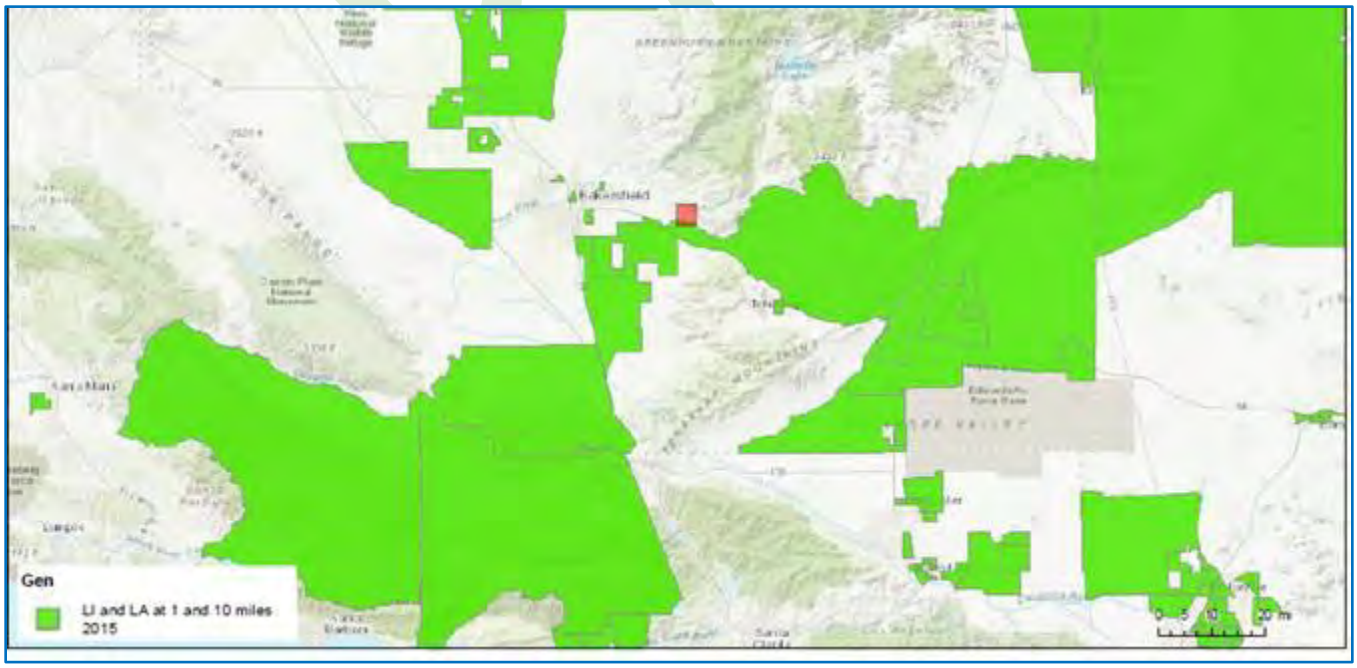
- California Department of Education: up to 140,000 Kern children receive free or reduced-price school lunch
- California Department of Social Services: Approximately 83,589 children receive CalFresh (SNAP) benefits
- Over 25,692 children are served by WIC in Kern County

The CAPK Food Bank provides food distributions throughout the County. In 2019, the Food Bank served approximately 40,000 households per month, the majority of which include children. The CAPK Head Start Central Kitchen prepares approximately 72,000 meals and snacks each month for HS/EHS children and parent volunteers. Additionally, CAPK's Friendship House and Shafter Youth Center serve daily no- cost meals and snacks, to children and parents throughout the year.

FOOD DESERTS

A **food desert** is an area that has limited access to affordable and nutritious food, (Wikipedia, 2019). They are most common in low-income and/or rural areas but can also appear in metropolitan areas. As seen in the map below, where the green areas represent low-income and low access areas, most of Kern County is considered food desert. (United States Department of Agriculture, 2015).

Figure 10, Kern County Food Deserts



Source: United States Department of Agriculture

The Kern County Food System Assessment reports 17 community gardens; Edible School Year program with cooking classes and a garden in Shafter, Bakersfield, and Arvin; Certified Farmer's Markets in Bakersfield, Delano, Lake Isabella, Lamont, Shafter, Tehachapi, Wasco, and Wofford Heights. Additionally, in response to the lack of fresh and healthy foods for many low-income people in Kern, the CAPK Food Bank began holding "Free Farmers Markets" — giving fresh locally sourced donated produce at no-cost to low-income people in Bakersfield. These occasional produce distributions have grown into regularly scheduled Free Farmers Markets held in Delano, Wasco, and low-income Bakersfield areas.

HEAD START/EARLY HEAD START ELIGIBLE CHILDREN AND FAMILIES

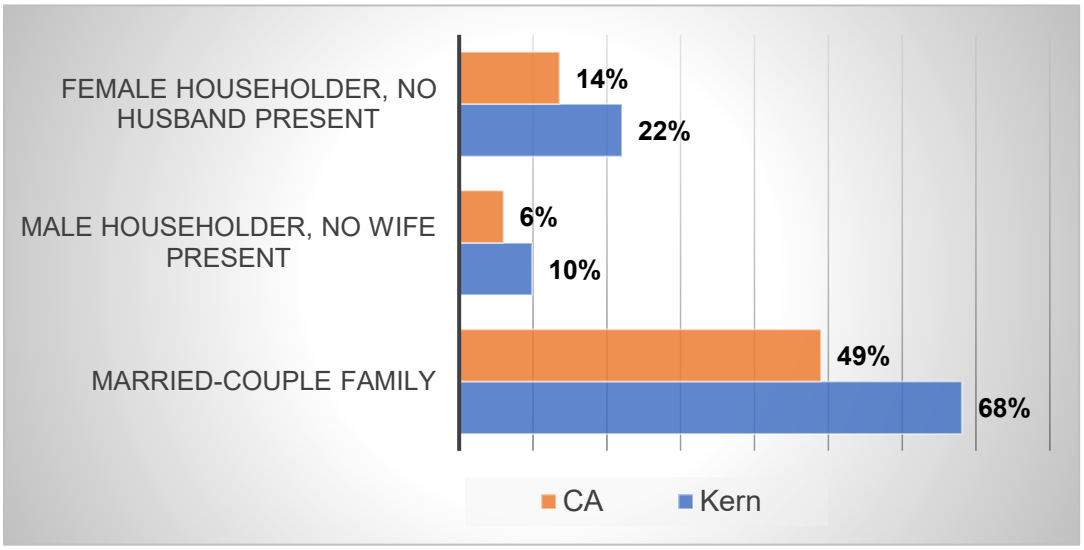
CAPK's Head Start/Early Head Start (HS/EHS) provides services and programs that positively impact low-income children ages 0-5 years and their families. Income limits for eligibility to enroll into HS/EHS programs are set by current federal poverty guidelines. Additionally, foster children, children experiencing homelessness, and children with disabilities, as well as those receiving TANF/CalWORKs assistance, are given priority.

Unless otherwise indicated in this section, the data source for the CAPK Head Start and Early Head Start programs are the 2018-2019 CAPK Head Start Program and Early Head Start Program Information Reports (PIR).

HOUSHOLDS AND FAMILIES

In 2017 there were an estimated 264,993 households in Kern County, California (US Census) with families making up 78.3% (198,056) of these. Married Couple Families were just over half of all households, with single male and single female comprising 42% of all Kern family households. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder. In Kern County, 43.4% of all households have related children under the age of 18. Of the estimated 32% of households with their own children under age 18, most are married couple families.

Figure 11, Family Household Types Comparison, Kern County and California



Source: US Census American Community Survey Estimates, 2017

HOUSEHOLD INCOME

Kern County disparities in income are especially apparent when looking at family types. Single ***female headed households with underage children have median incomes 41% lower than their male counterparts and 136% lower than married couples.*** Having an unmarried partner may have some influence on the differences between male and female headed households with 53.8% of male households having an unmarried partner in the home compared to 24.8% of single female households.

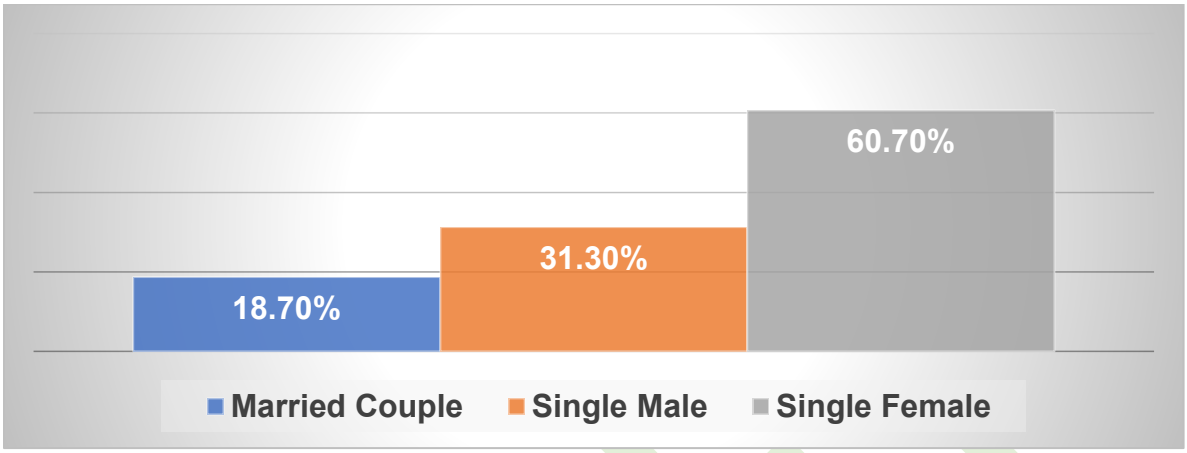
Figure 12, Kern County Median Income by Household Type



Source: US Census American Community Survey Estimates, 2017

There are wide inequities in poverty among family types, with single female headed households with children experiencing poverty at almost twice the rate of their male counterparts and over three times more than married couples.

Figure 13, Kern County Poverty by Household Type



Source: US Census American Community Survey Estimates, 2017

AGE-ELIGIBLE CHILDREN

According to data from the Kern County Network for Children, of the 71,850 Kern County children 5 years of age and under, approximately half (50.1%%) are in the 0-3 age group and 49.9% are ages 3-5 years.

INCOME-ELIGIBLE CHILDREN

Of Kern County children ages 0-5 years, approximately 24,224 (33.7%) live in poverty and are Head Start income eligible and 74% (53,094) live in zip codes with CAPK HS/EHS centers. ***An estimated 89% of impoverished Kern children ages 0-5 live in zip codes where HS/EHS centers are located.*** Some of these communities have poverty rates for this age group as high as 58%.

HEAD START AGE CHILDREN – RACE AND ETHNICITY

The following data from the Kern County Network for Children, *2016 Report Card,* provides the most current information for racial characteristics for children broken out by age groups. Of Kern children ages 0-5, most (61.7%) are Hispanic.

Table 11, Kern Children by Age, Race, and Ethnicity

Age Group	African American	Caucasian	Latino	Asian/Pacific Islander	Native American	Multi-Race
Under 1	0.9%	4.4%	10.4%	0.5%	0.1%	0.6%
1 to 2	1.7%	8.8%	20.5%	1.0%	0.1%	1.1%
3 to 5	2.6%	13.2%	30.8%	1.5%	0.2%	1.5%
Total	**5.2%**	**26.5%**	**61.7%**	**3.0%**	**0.4%**	**3.2%**

Source: Kern County Network for Children, *2016 Report Card (Numbers may not match US Census data in Table 3, due to different data collection methods.)*

Other notable facts as reported by the Kern County Network for Children include:

- A small percentage (5.4%) of Kern County children were born outside the United States.
- Students in Kern County public schools are linguistically diverse—20% of County enrollments were English Learners.
- In 2016, 42% of Kern County children ages 0-17 lived with one or more foreign-born parents.

KINSHIP CARE

Traditionally, grandparents and other relatives have played an important role in a child's life. From being the occasional visitor bearing treats to being full-time caregivers to children, these relatives contribute much to the life of a child and family. According to *Zero to Three*, a national non-profit organization that informs, trains and supports professionals, policymakers and parents, in 2011, upwards of 24% of America's preschool children were being cared for by grandparents. Other relatives, including siblings made up almost 10% of the caregiving for preschoolers. Although convenient, it can often be conflicting with relatives having different ideas for care and they may not be able to provide educational and experiential benefit to children's early development.

https://www.zerotothree.org/resources/1979-grandparents-as-caregivers-by-the-numbers

HOMELESS CHILDREN

According to the annual Homeless Point-in-Time Count, conducted by the Kern County Homeless Collaborative, in 2019, there were an estimated 1,330 people living in homelessness in Kern County—a 50% increase from 2018. ***Families with children accounted for 16% of the homeless population and children constituted almost 11% of homeless people counted.*** Other findings from the study include:

- Over 80% of Kern County's homeless population was in Metro Bakersfield and 20% in rural cities and communities outside of Bakersfield.

- About 4% of Bakersfield's homeless population had shelter on the count night, 56% were unsheltered.
- Only 11% of rural homeless people had shelter;
- Homelessness in Metro Bakersfield rose by 42% over the previous year, driven by a 108% jump in the number of unsheltered homeless people. Rural homelessness rose by 131%.
- Countywide, 85% of homeless families with children had shelter; 69% of single adults were unsheltered

CHILDREN IN FOSTER CARE

Foster care is intended to provide temporary, safe living arrangements and therapeutic services for children who cannot remain safely at home because of risk for maltreatment or inadequate care. The U.S. foster care system aims to safely reunify children with their parents or secure another permanent home, e.g., through adoption; however, too often this goal is not achieved, especially for older youth and children with disabilities. Instead, many children spend years in foster homes or group homes, often moving many times.

Children in foster care are at increased risk for a variety of emotional, physical, behavioral, and academic problems, with outcomes generally worse for children in group homes. Recognizing this, advocates and policymakers have made efforts to prevent children from entering the system and to safely reduce the number of children living in foster care, particularly in group homes. While the number of children in foster care nationally has decreased since the 2000s, it has risen in recent years, and California continues to have the largest number of children entering the system each year. Further, children of color continue to be overrepresented in the foster care system; in California, for example, African American/black children make up 23% of foster children but only 6% of the general child population. (U.S. Department of Health and Human Services, Children's Bureau, 2018.)

Although Kern County has slightly more children in foster care compared to the state, the numbers have remained essentially static over the years spanning 2013 to 2018. (kidsdata.org, 2020)

Table 12, Kern and California Children in Foster Care

Locations	Rate per 1,000					
	2013	2014	2015	2016	2017	2018
California	5.3	5.6	5.6	5.5	5.4	5.3
Kern County	5.6	5.9	6.0	6.2	6.1	5.6

Source: Kidsdata.org, 2020

CHILDREN WITH DISABILITIES

Among the civilian non-institutionalized population in Kern County, 34.8% reported a disability. The likelihood of having a disability varied by age with people under 18 years least likely to have a disability and those 65 and over having the highest rates (US Census, 2017). According to

Kidsdata.org, there are ***21,108 children K-12 with disabilities in Kern County, with learning disabilities being the most prevalent*** followed by Speech or Language difficulties.

Table 13, Kern Children Disabilities, K-12

K-12 Disabilities	Number	Percent
Learning Disability	8,422	39.9%
Speech or Language Impairment	4,283	20.3%
Autism	2,633	12.5%
Other Health Impairment	2,220	10.5%
Intellectual Disability	1,887	8.9%
Emotional Disturbance	706	3.3%
Hard of Hearing	355	1.7%
Orthopedic Impairment	209	1.0%
Multiple Disability	141	0.7%
Visual Impairment	86	0.4%
Deaf	83	0.4%
Traumatic Brain Injury	63	0.3%
Established Medical Disability	20	0.1%
Total	**21,108**	

Source: Kidsdata.org

Resources for children who have disabilities in Kern County include California Children's Services, Clinica Sierra Vista, Kern regional Center. Kern Autism Network, and First Five Kern. CAPK 2-1-4-1 also offers free developmental screenings for any callers with children under 5 years of age. If the screening indicates that the child may need assistance, they are connected with the appropriate services.

CHILDREN AND BODY MASS INDEX (BMI)

Body mass index is a measurement value that often can determine the health outcomes for individuals. This is especially true for children with a high amount of body fat. This high measure can lead to weight-related health problems both in the near-term and in the future. For Kern County children enrolled in Head Start, statistics show 66% at a healthy BMI with 27% of them either overweight or obese. 5% of the children enrolling in the program are underweight at enrollment. Statistics for Early Head Start are not available.

TRAUMA INFORMED CARE

As quoted from Child Trends, "How to Implement Trauma-informed Care to Build Resilience to Childhood Trauma", *Children who are exposed to traumatic life events are at significant risk for developing serious and long-lasting problems across multiple areas of development. However, children are far more likely to exhibit resilience to childhood trauma when child-serving programs, institutions, and service systems understand the impact of childhood trauma, share common ways to talk and think about trauma, and thoroughly integrate effective practices and policies to address it—an approach often referred to as trauma-informed care.*

Some common types of childhood trauma include abuse and neglect, family, community, and school violence, life-threatening accidents and injuries, frightening or painful medical procedures, serious and untreated parental mental illness, loss of or separation from a parent or other loved one, natural or manmade disasters, discrimination, and extreme poverty. Any of these exposures can lead to post-traumatic stress disorder (PTSD), which can lead to aggressive, self-destructive, or reckless behavior.

Young children who experience trauma may have difficulties forming attachments to caregivers, experience excessive fear of strangers or separation anxiety, have trouble sleeping and eating and can be especially fussy. Oftentimes, these young children will show regression after reaching a developmental milestone such as sleeping through the night, toilet training, and others.

Trauma-informed care benefits children by providing a sense of safety and predictability, protection from further adversity, and offering pathways to recovery from the trauma. By implementing realization of the wide impact of trauma and understanding the paths for recovery, recognizing the signs and symptoms of trauma, responding by fully integrating knowledge about trauma into the policies, procedures, and practices surrounding trauma-informed care, and by resisting re-traumatization of children, as well as the adults who care for them, trauma-informed care can be healing and beneficial to young children. Trauma informed care must include comprehensive, ongoing professional development and education for parents, families, school staff and other service providers on jointly addressing childhood trauma.

Secondary trauma among adults working with children who have experienced trauma should be addressed. Care for staff is an important component to trauma-informed care. This is accomplished through high-quality, reflective supervision, maintaining trauma caseload balance, supporting workplace self-care groups, enhancing the physical safety of staff, offering flex-time scheduling, providing training for staff and leadership about secondary traumatic stress, development of self-care practices for staff and leadership, such as the Staff Wellness Clinic, and creating a buddy-system for self-care accountability.

https://www.childtrends.org/publications/how-to-implement-trauma-informed-care-to-build-resilience-to-childhood-trauma

CAPK HEAD START AND EARLY HEAD START ENROLLED CHILDREN

The 2018-2019 CAPK Head Start/Early Head Start Program Information Reports (PIRs) provide a wide variety of information pertaining to enrolled children. The following information is provided to give an overview of the children in the program. As stated previously,

PROGRAM ENROLLMENT

During the 2018/2019 school year, CAPK HS/EHS had cumulative enrollment of 3,185 children with the majority, (78%), enrolled in the Head Start program.

Table 14, Enrollment 2018/2019

	Head Start	Early Head Start	Total
Funded Enrollment	2,041	384	2,425
Cumulative Enrollment	*2,475*	*710*	*3,185*

Source: Kern PIR 2018/2019

Head Start/Early Head Start centers are located in low-income communities across Kern County's 8,163 square miles.

Table 15, Head Start/Early head Start Enrollment by Zip Code

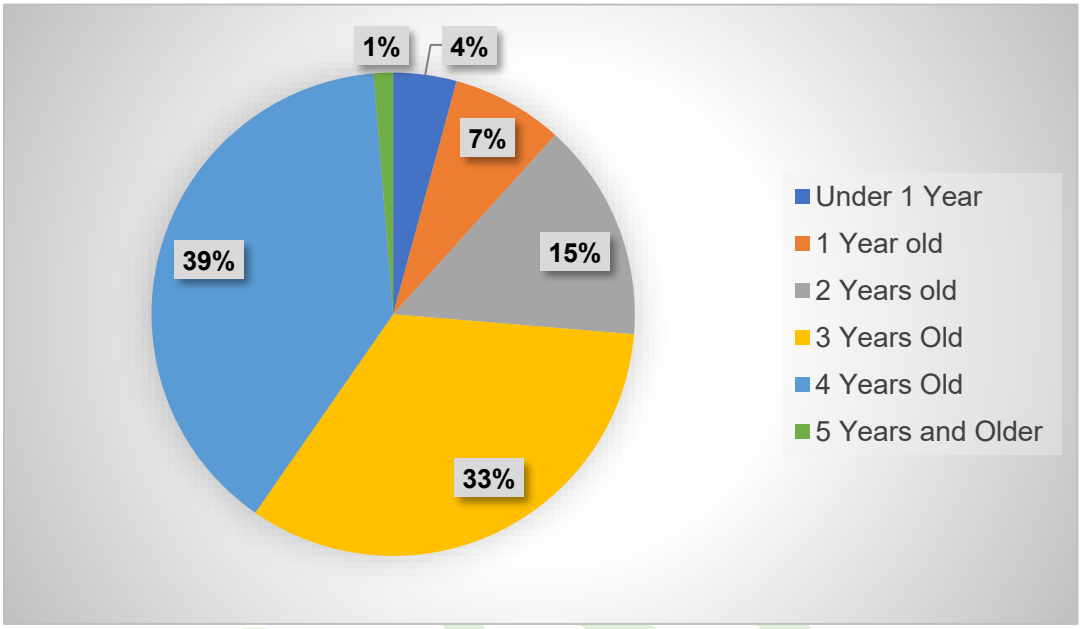
Zip Code	Head Start	Early Head Start	Total Slots	Zip Code	Head Start	Early Head Start	Total Slots
93203	71	32	103	**93309**	74	31	105
93215	79	1	80	**93311**	15	10	25
93241	92	6	98	**93312**	12	11	23
93249	2	0	2	**93313**	51	22	73
93250	26	0	26	**93314**	6	4	10
93252	7	0	7	**93386**	1	0	1
93257	1	0	1	**93387**	1	0	1
93263	29	34	63	**93501**	27	0	27
93268	53	0	53	**93504**	1	0	1
93280	62	15	77	**93505**	42	0	42
93301	9	17	26	**93516**	1	0	1
93304	90	29	119	**93523**	2	0	2
93305	72	44	116	**93527**	1	0	1
93306	244	63	307	**93555**	64	0	64
93307	208	72	280	**93560**	87	0	87
93308	56	29	85	**93561**	43	0	43

Source Kern PIR 2018/2019

AGE

Of the 3,185 children who participated HS/EHS during the 2018-2019 school year, the majority, 61% were ages 0-3 years.

Figure 14, Enrollment by Age



Source: Kern PIR 2018/2019

RACE AND ETHNICITY

Most children (76.5%) enrolled in HS/EHS are of Hispanic or Latino origin and accounted for 76.5% of CAPK's Head Start enrollments. Of HS/EHS children, 36% were from families where Spanish is the primary language.

Table 16, Enrollment by Race/Ethnicity

Race/Ethnicity	HS	EHS	Total
American Indian/Alaska Native	0.04%	0.14%	0.06%
Asian	0.93%	0.85%	0.91%
Black or African American	9.13%	9.30%	9.17%
Hispanic/Latino	76.28%	77.32%	76.51%
White	11.15%	10.85%	11.08%
Biracial/Multi-Racial	1.74%	0.70%	1.51%
Other Race	0.32%	0.42%	0.35%

Source: Kern PIR 2018/2019

HOMELESS CHILDREN

Within the context of Head Start and Early Head Start enrollment, approximately 51 children (48 families) experienced homelessness during the enrollment year with 26 of these families affected acquiring housing during the enrollment year.

FOSTER CARE

PIR data show that 209 children enrolled during the program year for both Head Start and Early Head Start were in foster care at some point during the year. There were 145 HS/EHS enrolled children referred by a child welfare agency was 145.

DISABLED

CAPK Head Start had 170 children enrolled with diagnosed primary disabilities. All these children received special services. Of the children enrolled in the Early Head Start program, 73 infants and toddlers have an Individualized Family Service Plan (IFSP) indicating they have been determined eligible to receive early intervention services.

OBESITY

At enrollment in the Head Start program, 27% of children of children were overweight or obese. Obesity and overweight are not measured for Early Head Start children.

CHILDCARE AND PRESCHOOL

LICENSED CARE

Childcare is a critically important need for many families in the United States. High-quality childcare centers and homes deliver consistent, developmentally sound, and emotionally supportive care and education (U.S. Dept. Education, 2011.) Research indicates that high-quality early care and education can have long-lasting positive effects; specifically, high-quality childcare before age 5 is related to higher levels of behavioral/emotional functioning, school readiness, academic achievement, educational attainment, and earnings, with improvements particularly pronounced for children from low-income families and those at risk for academic failure (UC Berkeley Center for Labor Research and Education, 2011)

However, finding affordable, high-quality childcare is a major challenge for many families, and access differs based on geography, race/ethnicity, and income. In 2017, licensed childcare was available for an estimated 23% of California children ages 0-12 with working parents. And the cost is high. For example, center-based infant care costs in California made up an estimated 19% of the median annual income for married couples and 60% for single parents in 2017 That same year, California was ranked the least affordable state for center-based infant care in the nation. (Childcare Aware of America, 2018)

Head Start operates within the context of California's early childcare and education system, described by the Learning Policy Institute as a "patchwork of programs" (Melnick, et al., 2017) and one that "can be difficult for policymakers, providers, and families to understand because of its complexity". Childcare and preschool providers are typically divided into two categories: licensed and unlicensed.

Recent data show a gap in childcare availability across California and in comparing Kern County with other counties of comparable size and demographics as well as with larger, more metropolitan counties, it is apparent that qualified and licensed childcare is mostly unaffordable for many in California, but especially for those living in poverty. According to kidsdata.org 2019 figures, the average monthly rate for private preschool is $683, a 3.5% increase over 2017 numbers. Cost is a primary factor for families in poverty finding appropriate care for their children (Corcoran and Steinley, 2017). In Kern County there are slots available across the many zip-codes, but that availability is uneven.

Capacity continues to be a factor in determining what childcare and early childhood education is available. As illustrated in the most recent California Childcare Resources and Referral Network data, it seems there is not enough available child-care slots. Overall California, only 23% of children 0-12 with parents in the labor force have licensed childcare. Kern County families do not fare any better. As the economy continues to improve, parents going back to work may have difficulty finding care that best fits the needs of their families.

Table 17, Childcare Slots by Type of Care

Type of Care	Infant/Toddler Ages - 2	Preschool Ages 3 - 5
Center-based Private	340	5,782
Center-based Subsidized	656	5,928
Family Childcare	1,962	3,803
Total Slots	**2,618**	**15,513**

Source: Kern County Early Childhood Council 2018/2019

Publicly funded Early Childhood Education (ECE) programs currently do not have capacity to serve all of California's children and families. In 2015–16, ***only 33% of children under age 5 who qualified for one of California's publicly funded ECE programs were served—***based on family income and having working parents. In extrapolating from the statistics for California, (33%) to Kern County, of the 24,224 income eligible children, approximately 8,000 are in a publicly funded state program—***an estimated 16,000 Kern eligible children not receiving***

services. Many of these children were enrolled in programs that ran for only a few hours each day. The state is making strides toward meeting the needs of 4-year-olds, with roughly 69% of low-income 4-year-olds enrolled in an ECE program. However, nearly 650,000 children birth to age 5 do not have access to the publicly funded ECE programs for which they are eligible.

Access to publicly funded ECE programs is extremely limited for infants and toddlers. Approximately 14% of eligible infants and toddlers are enrolled in subsidized programs—a large portion of whom are in family childcare homes or license-exempt (friend, family, or neighbor) care. Subsidized ECE for this age group is mostly limited to working families.

Full-day programs are particularly limited in scope. Many of California's largest early learning programs offer mostly part-day slots, despite a demand for full-day services, which is challenging for working families. Furthermore, ***few of California's ECE programs are available during the nontraditional hours that many low-income working parents need. Working evening, weekends, or overnight hours are especially challenging in getting childcare***. In research conducted by the US American Children and Families Bureau, single parents are most likely to need care for their children during non-traditional work hours. However, two-parent families tend to be able to more readily adjust their schedules to cover childcare needs.

According to the available data, only 3% of licensed childcare facilities in the state of California offer non-traditional childcare hours. The same data shows this care is more available in licensed family childcare homes at 41%, a somewhat better option. Kern County data shows percentages for alternative care at 5% in licensed childcare centers and 67% in licensed childcare homes for off-hours, certainly an improvement.

Table 18, Kern County Childcare Providers by Type

Childcare Supply	Infant/Toddler	Preschool
Center	29%	24,422
Relative	24%	20,426
Non-relative	12%	10,213
No Regular Weekly Arrangement	47%	39,377

Source: Corcoran and Steinley, 2017

Per the report from the Learning Policy Institute, 2017, California's ECE programs are too limited in scope to serve all the state's vulnerable young children, presenting a challenge for families who cannot independently afford the high cost of care, which can be as high as college tuition.

Kern County Head Start and Early Head Start programs continue to have waiting lists for eligible children. These numbers are a snapshot of the need for quality child-care in the county.

Table 19 Head Start/Early Head Start Waitlist

Program	Average number of children waitlisted	Highest number on list	Lowest number on list
Head Start	330	652	321
Early Head Start	402	765	330
Early Head Start Partnership	2	3	1

Source: HS/EHS Data Base

EARLY CHILDHOOD EDUCATION

According to the *Childcare Resource & Referral Network, 2017* between 2014 and 2017 the number of Licensed Childcare Center slots in Kern County was essentially static. During this same period, the number of Family Childcare Home showed only a 1% decrease. These changes are likely attributed to the economy and better job market, leading to a more stable supply of childcare. This is good news/bad news. Even though the economy is improving, and the job market is on the upswing, this means that more parents are working. The supply of childcare is not meeting the demand, and unfortunately, this stable supply is still out of reach for families living in poverty.

Table 20, Childcare Supply in Kern County

Age and Type	Licensed Childcare Centers			Licensed Childcare Family Homes		
	2014	2017	Change	2014	2017	Change
Total number of slots	12,525	12,258	0%	7,196	7,136	-1%
Infant slots (under 2 years old)	563	623	11%	n/a	n/a	n/a
Preschool slots (2-5 years old)	10,421	10,330	-1%	n/a	n/a	n/a
School-age slots (6 years and older)	1,268	1,305	3%	n/a	n/a	n/a
Total number of sites	183	185	-1%	685	670	-2%

Source: Childcare Resource & Referral Network, 2017

Early education has a great impact on a child's future by preparing them for success in school and life. The *2016 Childcare Portfolio* also provided insight into the nature of childcare requests countywide; it shows that while 29% of requests for provider referrals were from parents seeking infant/toddler care, only 6% of licensed center slots in Kern County were specifically for children under the age of 2 years.

CHILDCARE WORKFORCE SHORTAGE

According to the Early Childhood Workforce Index (2018), there is an overall shortage of childcare workers in California. For the industry in general, pay is not especially good and approximately 58% of child-care worker families in the state receive some sort of public assistance. Many child-care workers lack higher education credits as many jobs in the field do not require anything more than a high school diploma. This combination of low pay and low expectations is not a good formula for having a quality childcare workforce. There are initiatives in the works for potentially unionizing child-care providers and with that an increase in pay for those workers. Should this come to pass, it might be good for the workers but unless it is properly funded, the cost would eventually be passed along to already strapped families.

STAFF WELLNESS

According to the National Head Start Association, there are seven dimensions of wellness:

- Physical
- Social
- Emotional
- Spiritual
- Environmental
- Occupational
- Intellectual

The wellness of employees in the education and childcare sector is often overlooked. Recognizing the importance of their wellness is vital to improving overall child health and development. Healthy workers make for healthier children. With teachers being role models, the classroom setting is an excellent place for promoting healthy behaviors, with life-long effect on the children. Teachers modeling nutritious eating, physical activity, happiness and other good-health attributes pass along to their students these opportunities for a healthy life.

An emphasis on staff wellness is not only good for the childcare workers but is consequently good for the children in their care, too. By addressing the seven dimensions of wellness among staff, the results across the board are good for all concerned. Reduced absenteeism, lower health care costs and worker's compensation claims, increased productivity and employee morale are just a few of the benefits. Ultimately, addressing the seven dimensions of wellness in childcare employees pays off for staff and for the children under their care.

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At CAPK, wellness takes the form of activities such as the Staff Wellness Clinic featuring guided meditation, yoga, and art projects. This initiative allows staff to take a break and focus on their personal wellbeing and health.

CHILDREN AGES 0 TO 5 WHO ARE NOT IN LICENSED CARE

The National Household Education Survey conducted a national study of childcare choices for children not enrolled in kindergarten ages birth through 6. The study estimated the percentage of children aged 0 to 5 in each type of childcare setting. Although percentages are not given for Kern County, they are provided for the Western region. These percentages were applied to Kern County population numbers to create estimates for the number of children in Kern County, as shown in the table below (Children may be in multiple sources of care).

Table 21, Kern Children by Childcare Type

Type of Care	Percent of Children	Number of Children
Center	29%	20,836
Relative	24%	17,244
Non-Relative	12%	8,622
No Regular Weekly Arrangement	47%	33,770

Source: National Household Education Survey, 2017

The estimated number of children in center-based care is higher than the number of childcare slots in the county. Consequently, the estimates above are likely underestimates of the number of children in relative and non-relative care. Nevertheless, the table shows a very large number of relative and non-relative caregivers. There are over 17,000 children with relative caregivers and over 8,500 children with non-relative caregivers. There are also over 33,000 children with no regular childcare arrangement, although some of them may not have working parents. As seen in the table below, grandparents are the most common relative caregiver.

Table 22, Kern Children Ages 0 to 5 by Type of Relative Caregiver

Statistic	Percent	Number
Grandparent	73%	14,911
Aunt or Uncle	14%	2,860
Other Relative	13%	2,655
	Total	**17,244**

Source: National Household Education Survey, 2017

LOW INCOME CHILDREN AGES 3 AND 4 WHO ARE NOT IN PRESCHOOL

Of the 15,620 Kern children ages 3 and 4 qualified for Head Start, less than half are enrolled in preschool. This figure is based on current Head Start enrollment and the level of poverty in Kern County. The study found that in Kern County in 2014, 4,719 or 69% of low-income children aged 3 were not in public preschool and 2,046 or 32% of low-income children aged 4 were not in public preschool.

PRE- KINDERGARTEN

Enacted in 2010 by the California state legislature, the Kindergarten Readiness Act changed admission requirements for kindergarten and established a Transitional Kindergarten (TK) program. Prior to this legislation, kindergarten-eligible children were required to have their 5th birthday by December 2. The new legislation moved that date back to September 2.

Coinciding with this change was the implementation of TK, the first year of a two-year kindergarten program for 4-year old children who would turn 5 between September 2 and December 2. TK is an early year kindergarten experience for young 5- year old children and provides students with a year of kindergarten readiness to help them transition to traditional kindergarten. TK programs, as defined in statute, are not preschool classrooms or child development programs. They are part of the K-12 public school system and use a modified kindergarten curriculum. Each elementary or unified school district in California is required by law to provide TK classes for all age-eligible children. Enrollment in TK is optional and free to all children. Additionally, many school districts provide transportation for TK students.

Head Start-eligible families may choose to enroll their children in TK instead of Head Start because TK is a more convenient option for them. TK has no income eligibility requirements, transportation is often provided, and families may have older children already attending the same school site. TK, however, cannot provide the same level of service to low-income families and children with disabilities as Head Start. This lack of focus on low-income and disabled children

and their families means that disadvantaged children enrolled in TK may not receive the specialized services needed to prepare them to perform at or above the level of their peers when entering the K-12 system. In addition, while TK teachers must be credentialed, legislation allows the credentialing to be undetermined verses the early childhood specific credential that better serves children in the TK age group (as required by Head Start).

Head Start locations are seeing an impact from transitional kindergarten with fewer children ages 4-5 years and have re-focused their efforts on recruiting younger children for Early Head Start. As noted previously in this report, there is a high level of unmet need for childcare for children ages 0 to 3. The Early Head Start programs help to bridge that gap. This can be demonstrated an increased enrollment of 38% in Kern County public schools pre-kindergarten classes (California Department of Education, Data Quest.)

Table 23, Kern Public School Transitional Kindergarten Enrollments

	2018/19	2017/18	2016/17	2015/16	2014/15	Difference
Hispanic or Latino of Any Race	2,901	2,145	2,045	1,879	1,887	35%
American Indian or Alaska Native	20	18	11	17	9	55%
Asian	89	105	73	75	82	8%
Pacific Islander	13	4	5	2	9	31%
Filipino	34	32	25	22	20	41%
African American	252	182	188	177	143	43%
White	1,116	922	731	589	616	45%
Two or More Races	113	101	85	57	56	50%
Not Reported	35	38	31	32	9	74%
Total	**4,573**	**3,547**	**3,194**	**2,850**	**2,831**	**38%**

Source: California Department of Education, Data Quest

DRAFT

CAPK 2019 COMMUNITY NEEDS SURVEY

Every two years, Community Action Partnership of Kern completes the Community Action Plan (CAP) as a two-year roadmap demonstrating how Community Services Block Grant (CSBG) eligible entities plan to deliver CSBG services. Similar to the Head Start Community Assessment, 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. The 2019 Community Needs Survey and Focus Groups are integral components of the CAP, by assisting to identify needed programs and services for low-income residents and families in Kern County.

Three community needs surveys were administered to CAPK Clients; Partner/Community Agencies; and CAPK Staff, Volunteer and Board Members. A total of 1,783 surveys were completed, a 65% increase from the previous 2017 survey, with 90% of the surveys completed by CAPK clients.

Table 24, Survey Completion by Group

Survey	Response
CAPK Clients	1,603
Partners/Community Agencies	59
Staff, Volunteers and Board Members	121
Total Responses	**1,783**

Source: Survey Monkey, CAPK 2019 Community Needs Survey

The brief survey had a list of 26 program/services. Respondents were asked to rank each service on a scale form 0-3 with higher scores indicating the most need. The following table shows the results, with the top five scores for each survey group, highlighted in green.

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Table 25, Survey Results

Needed Services	All Combined	Clients	Partners	CAPK Staff,
Adult Education	**2.17**	1.87	2.37	2.44
Affordable Childcare	**2.42**	2.19	2.76	2.73
Affordable Housing	**2.06**	2.25	1.32	2.75
After School/Summer Recreation	**2.34**	2.07	2.64	2.65
Anti-Gang/Violence	**2.01**	1.93	1.80	2.39
Building Credit	**2.08**	1.98	2.25	2.52
Business Start-up	**1.78**	1.70	1.90	2.01
Domestic Violence	**2.01**	1.89	1.83	2.57
Financial Education	**2.19**	1.89	2.53	2.57
Health Insurance	**2.27**	2.04	2.47	2.48
Health/Nutrition Education	**2.22**	1.89	2.54	2.51
Homeless Services	**2.04**	2.03	1.44	2.64
Immigration/Citizenship	**1.98**	1.76	1.85	2.32
Job Skills Training	**2.40**	2.09	2.78	2.74
Mental Health Treatment	**2.31**	1.93	2.88	2.63
Nutritious Food	**2.31**	2.00	2.58	2.53
Pre-School (Kindergarten readiness)	**2.16**	1.97	2.31	2.51
Senior Programs	**2.08**	1.71	2.31	2.41
Services/Program in Rural Areas	**2.03**	1.63	2.42	2.35
Substance Abuse Treatment	**2.29**	1.93	2.80	2.64

Needed Services	All Combined	Clients	Partners	CAPK Staff,
Teen Pregnancy Prevention	**2.18**	1.94	2.44	2.37
Transportation	**2.17**	1.93	2.36	2.52
Tutoring/Reading Assistance	**2.06**	1.85	2.32	2.36
Utility Assistance	**2.02**	2.05	1.68	2.61
Youth Employment	**2.17**	1.83	2.44	2.45
Youth leadership	**2.10**	1.81	2.47	2.44

Source: Survey Monkey, CAPK 2019 Community Needs Survey

In all three groups, ***affordable childcare, after school/summer recreation,*** and ***job skills training*** were identified as top needs. ***Affordable housing*** was identified by CAPK clients and staff as a top need. Clients also identified ***utility assistance*** as a top need, while partners and community agencies chose ***mental health*** and ***substance abuse*** as some of the most needed services.

Due to the vast geographic and demographic diversity across Kern County CAPK conducted focus groups to further explore and define the top needs in Kern's rural and/or high need communities of Central Bakersfield, East Kern, Lamont, Shafter, and South East Bakersfield. Each focus group participant received the list of possible services/programs from the 2019 Community Needs Survey. They were asked to choose and prioritize the top five needs for their community. After completing the individual lists, the group discussed their choices, and together, identified the top five needs for their communities. The following table shows the top five needs identified by each focus group:

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Table 26, CAPK 2019 Community Needs Survey, Focus Groups Top Needs

	Central Bakersfield	East Kern	Lamont	Shafter	South East Bakersfield
1	Mental Health	Access	Affordable Housing	Adult Education	Affordable Housing
2	Affordable Housing	Affordable Housing	Homeless	Affordable Housing	Mental Health
3	Youth	Youth Programs	Substance Abuse	Affordable Childcare	Anti-Gang
4	Homeless	Homeless	Access	Seniors	Transportation
5	Seniors	Substance Abuse	Affordable Child Care	Business Start-up	Youth Employment

Focus Group Discussion Points:

Affordable Housing

- Available low-income rental housing is sub-standard and in short supply;
- Rising rents;
- Absentee landlords contribute to the poor condition of some low-income housing;
- Drastic increase in multiple *working* families living in one home; and
- Need for low-income homeowners to receive assistance with repairs and upkeep.

Homelessness

- Increase of homeless on the streets;
- Concerns that homeless people are being sent to their communities by other cities;
- Link to the rising/high housing costs and increased homelessness;
- Homelessness as a substance abuse and/or mental health issue;
- Need for community education including the definition of homelessness and risks; and
- Housing programs for undocumented migrant families.

Youth

- Connect youth to higher education;
- Exposure and guidance to choices for their future;
- Feelings of hopelessness in rural areas and youth not being aware of options outside the community;
- High drug use, early pregnancy, and continuing the cycle of poverty;
- Need for youth leadership and activities to connect youth to the community;
- Youth job and life skills; and
- Anti-gang programs.

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Affordable Child Care

- Lack of available free/low cost childcare for working families;
- Need for flexible/extended hours that match those of working families; and
- Availability of early mornings for agriculture workers.

Mental Health

- Mental health services for homeless persons;
- Prevention and interventions needed for children, youth, and adults;
- Addressing mental health as a family issue.

Substance Abuse

- Substance abuse/addiction linked to increases in child abuse/neglect;
- Methamphetamine is the most common drug used; and
- Increase in grandparents caring for grandchildren due to parental drug use/addiction.

Seniors

- Free or low-cost day/respite care for seniors with disabilities such as Alzheimer's;
- Need more healthy food; and
- Caregiver support.

Access to Services (Rural Areas)

- Need more local services in rural areas i.e. such as mental health, dental, substance abuse, and emergency housing/shelters;
- Local health clinics shutting down;
- Limited public transportation;
- Food and clothing are mostly only available in Bakersfield; and
- Bakersfield organizations only giving to Bakersfield residents.

Transportation

- Rural areas have limited access to public transportation;
- Public transportation has raised their rates; and
- Most residents can't afford private vehicles, gas, repairs, etc.

Adult Education

- Adult literacy to improve employability;
- Many parents lack the literacy skills to read to their children;
- Education and skills to advance in employment; and
- Community college and technical programs unavailable in rural communities.

Business start-up

- Small business ownership is a way to get out of poverty;
- Helps improve the community; and
- Helps keep people from leaving the area once they get education/skills.

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In review of the CAPK 2019 Community Needs Survey, results are aligned with many of the identified community needs in this current report. Specifically, “Affordable Childcare” was identified as the number one top need in Kern. In focus group discussions, people discussed the need for free or affordable childcare that matches their work schedules including nights and weekends.

COMMUNITY STRENGTHS AND OPPORTUNITIES

As indicated in this report, Kern County is a region with many needs. However, there are many strengths in the community that can be built upon.

Kern County is centrally located in California, with two main freeways that run up and down the state, SR 5 and SR 99. This is drawing new businesses and increased opportunities for Kern residents. According to an article in Industry Today, 2019, Kern County is quickly establishing itself as a major location for distribution centers and the creation of new jobs. Many companies have opened sites here over the last couple of years including Targe, IKEA, L’Oreal, and Dollar general. Most recently Amazon is planning on opening a new distribution center in Bakersfield this year, which will provide hundreds of needed jobs.

With the High Speed Rail project, Bakersfield will be a destination on the route through the Valley. This can assist the County in building a greater tourism niche as a destination or as a gateway to the Sierras.

Another strength of Kern County is the growing aerospace and alternative (wind and solar) industries, as well as the existing oil industry. These industries have a high demand for higher educated employees with STEM related skills to fill high paying jobs. In recent years, area schools and community agencies have increased efforts to provide STEM education and in South East Bakersfield, one of Kern’s poorest neighborhoods, a new STEM based High School will be opening in 2022.

Although Kern County has lower rates of higher educational attainment, the County also boasts a higher High School graduation rate than the State of California and the Nation. Engaging students to further their education can be a key path out of poverty, and assist youths in peparing for the growing industries discussed above.

The high needs in Kern County has resulted in a community that knows how to pool resources and work together to serve our children and families more efficiently. Community agencies work collaboratively towards assisting residents. For example, CAPK leadership and staff are engaged in over 32 community collaboratives and partnerships.

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COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Administration/Pritika Ram		**Month/Year: March 2020**
Program/Work Unit: 2-1-1 Kern County	**Staffing:** 23	**Program Manager:** Irene Fonseca

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, and Stanislaus Counties. 2-1-1 serves as the call center for the CAPK Energy Program and VITA. 2-1-1 operates the Kern County Coordinated Entry System—screening callers experiencing homelessness and connecting them with CES Homeless Navigators who prioritizes by urgency and links the client to necessary services. 2-1-1 in collaboration with First 5 of Kern, is an access point for parents of children ages 0-5 to complete an online developmental assessment to aid in early intervention of identified delays. 2-1-1 also offers onsite Calfresh application assistance to eligible Kern County residents, via the C4Yourself website.

Activities	**Description**			
Information & Referral Services	**Incoming**	**Answered**	**Unanswered**	**Referrals**
Kern County	9,166	6,995	2,171(24%)	17,339
Kings County	656	562	94(14%)	*
Tulare County	6661	6,273	388 (6%)	*
Stanislaus County	1930	1,594	336(17%)	*
Total	18,413	15,424	2989(16%)	

*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	Disaster Food Services	COVID19 Testing	Stimulus Check Information
Top 3 Unmet Needs	Financial Assistance	COVID19 Testing	Homeless Shelter

Other Services		**Month**	**YTD**
LIHEAP	Calls Answered	2,555	8,983
Weatherization	Calls Routed through 2-1-1	95	513
Mental Health	Calls Answered	153	564
Website Visitors	Duplicated Visitors to CAPK's 2-1-1 Kern web page	26,598	66,533
VITA	Calls Routed through 2-1-1	2,578	6,837

CalFresh Enrollments	Onsite enrollment into CalFresh (Supplemental Nutrition Assistance Program (SNAP/food stamps)	**Submitted**	**Approved**	**Pending**
		15	**4**	**11**

Coordinated Entry System (CES)	Entry point for the homeless population in Kern County.	**211 Homeless Calls**	**QRT Received**	**Assessments Completed**
		795	**8**	**190**

Outreach Activities	**Outcomes**
• 3/12/2020 2-1-1 Presentation Sunrise Villa	– 211 Kern - informational cards: 100

Highlights: 2-1-1 Kern has implemented IVR recorded messaging which provides callers with Kern Public Health website information and the opportunity to opt in to receive daily COVID related informational messages via text. To date, there has been over 600 Kern County residents that have opted in to receive text messaging.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Administration Pritika Ram	**Report Month and Year**	March 2020
Wok Unit / Program	2-1-1 Kern County	**Program Manager / Supervisor**	Irene Fonseca

What program changes have you made to continue providing services during the COVID-19 crisis?

2-1-1 is currently responding by assisting a high volume of callers in accessing available resources for disaster and health and human services. Top needs requested are: COVID-19 testing information, food assistance, meal delivery for seniors and financial assistance. Our call volume has tripled in the last three weeks and continues to climb. 2-1-1 answers calls 24 hours a day for Kern, Tulare, Kings and Stanislaus County.

We are using IVR recorded messages and SMS to share CDC and local Public Health information. 211 has implemented mandatory overtime for all Call Specialists and Supervisory staff to assist with disaster call handling and the influx of calls and need for services. We have also enlisted call handling assistance from our Coordinated Entry Program Homeless Navigators.

How are clients reacting to these changes?

Callers have been appreciative of the IVR informational prompts and have been receptive to the option of receiving SMS for COVID information. To date, we have had over 600 Kern County residents opt in to receive daily SMS messaging.

What does your program need to assist in service delivery during this crisis?

The Challenge for our program has been, due to closures and availability of direct service delivery in the community, the ability to provide callers with needed services.

Please share a client success story or positive outcome from the current reporting month.

2-1-1 disaster response services has allowed additional funding opportunities for the 2-1-1 program. Funding opportunities are through United Way Worldwide and State Funding.

The Governor announced the creation of a statewide hotline -- 833-544-2374 - in coordination with the non-profit local 2-1-1 systems, so that Californians have a one-stop-shop to answer their questions and get assistance during the crisis. Callers can dial this state line and then be transferred to their local 2-1-1 Call Center for disaster information and referral.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** MARCH 2020
Program/Work Unit: Kern Youth Making Change, AmeriCorps Program	**Total Program Staffing:** 1 staff and 22 AmeriCorps Members (ACM)	**Program Manager/Supervisor:** Carrie Farwell

Services: AmeriCorps Members (ACM) serve for up to one year, and provide 1700 hours of service in the community. ACM's receive a small living allowance and at the end of their service they receive an education stipend. This year Gov. Newsom allocated state funds to match the federal shares that were allocated to create the largest stipend to date, $10,000. CAPK members volunteer at 7 different sites throughout Kern County providing mentoring, tutoring, and evidence-based small group facilitation, as well as assisting with afterschool programs, coordinating community service projects, and develop strategic planning, research and evaluation for identified needs in the community. (SEE BELOW & ADDENDUM FOR UPDATED COVID-19 ACTIVITIES)

Activities		
	YTD Reporting Period January - December	
Description	**Month**	**YTD**
CAPK Food Bank & Distribution Due to the closure of our 7 original partner sites, we have transitioned 11 members to the CAPK Food Bank to volunteer. We currently have: 5 ACM's at CAPK Food Bank (in the warehouse building commodities) 3 ACM's at CAPK High School Distribution Sites (drive through food distribution) 2 ACM's at Food Bank Reception (answering calls, receiving clients, calling seniors) 1 ACM at CAPK Senior Food Bank (building commodities, and distribution) Since 3/18/20 ACM's have served approximately 200 food boxes per day, and created 1 commodity box a day in the warehouse.	3	N/A
Aging & Adult Services Department (AASD) 5 ACM's are currently serving at 2 AASD locations, providing phone calls to medically fragile seniors, evaluating their needs, providing resources and/or referrals and giving home bound seniors a friendly person to chat with.		
Vineland School District 4 of our Immune Compromised ACM's are volunteering in Vineland School District to help renovate and remodel an old house, at Vineland Elementary into a Parent Resource Center. They work primarily outside, or take shifts removing storage items from within the house, and preparing for construction, and paint, maintaining proper social distancing.		
COVID-19 Social Media Team, (Originally YPAR) 2 ACM's are providing media coverage of all of the COVID-19 Emergency Response activities that are taking place within the AmeriCorps Program. They visit the sites and highlight activities, and services. They manage the promotion of AmeriCorps services on our FaceBook & Instagram pages **@ Kern Youth Making Change AmeriCorps**. They are currently working on interview questions for clients of the Food Bank, to gather more information about services during Covid-19. They are working on food scarcity surveys that may be useful as wee move forward.		

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Nutrition Services/Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	Kern Youth Making Change, AmeriCorps	**Program Manager / Supervisor**	Carrie Farwell

What program changes have you made to continue providing services during the COVID-19 crisis?

Due to COVID-19, each of our 7 member sites closed. Due to the closures AmeriCorps was directed by California Volunteers to transition into emergency food services volunteers, or serve the senior population. We moved most members to the CAPK Food Bank & Food Distribution sites, and the Senior Food Bank, and a few moved to Aging and Adult Services to help evaluate and check in on medically fragile seniors and help maintain services for that population. A handful of our members, who were identified as immune compromised have either been given teleservice activities, or been placed on a project at Vineland Elementary, where they can properly social distance and work mostly outside. It has been critical to keep AmeriCorps serving "safely" in order to maintain their average time, and keep on a schedule for their educational stipend. We are fortunate to have a partnership with the Food Bank.

How are clients reacting to these changes?

Almost all of our 22 members have showed up daily, and served with gusto. They have taken on this new assignment with determination and at times compassion. Although chaotic at times, they are facing the needs of the community with the strength of the team. AmeriCorps never give up.

What does your program need to assist in service delivery during this crisis?

We just need stable opportunities to safely serve. Proper masks (we have handmade masks, but the proper grade of mask would be great), gloves, and hand sanitizer. All of those things are very helpful for the 22 members while serving in the community.

Training, which they have been receiving from our Safety Coordinator. Most of our volunteers were trained to lead socio-emotional groups and translate and evaluate data, not work pallet jacks, and distribute food. We are maneuvering these murky waters with a great team at CAPK. Serving safely is the matra.

Please share a client success story or positive outcome from the current reporting month.

We have been serving in the community with so many different agencies, and it has been so amazing to see how we all work together. The energy at the food distribution sites has been so inspiring and you can see it on the faces of clients when they leave, the smiles, we know we are doing more than merely volunteering. We are lifting the spirits of those who are in need. It's more than a food distribution, it is a life line. When an AmeriCorps member calls a senior, to check-in, they might be on the phone for an hour. They are giving that person more than a referral, or information about meals on wheels, they give them hope and encouragement in an otherwise isolating time.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** March/2020
Program/Work Unit: CalFresh Healthy Living	**Total Program Staffing**: 10	**Program Manager/Supervisor:** Tammy Fisher
Program/Work Unit Description: CAPK with funded and unfunded community partners that reflect the geographic, cultural, and ethnic diversity of Kern County will implement strategies and/or interventions in communities to help establish healthy eating habits and a physically active lifestyle, in accordance with the Supplemental Nutrition Assistant Program Education (SNAP-Ed) guidance mandated by the Food and Nutrition Act under Section 28, with an interest in improving nutrition, physical activity, public health, the built environment, and health care where we work, live, shop, learn and play.		

Activities	Description	Status	
		Month	YTD
Program Partnerships Attend monthly Community Collaboratives in Wasco and Delano	• CalFresh Healthy Living staff attended three collaboratives and announced upcoming trainings for the CalFresh Healthy Living program.	3	19
CalFresh Healthy Living SHOP Attend local food bank assistant sites in Bakersfield and Taft	• Health Educators completed one food pantry assessment at the Taft N.E.E.D.S Center. • Direct Education Contacts: Health Educators provided direct nutrition education materials to 134 participants at three Food Bank distribution sites.	1 134	10 370
CalFresh Healthy Living LIVE Attend Direct Education Classes at Wasco Branch Library	• Direct Education Contacts: Health Educators provided direct nutrition education materials to 8 participants at Wasco Branch Library. • Indirect Education contacts: Health Educators provided indirect nutrition education to Mercy Downtown Hospital • Health Educators met with Adventist Health staff to discuss collaboration.	2 3	2 30,000
CalFresh Healthy Living Trainings	CalFresh Healthy Living staff were scheduled to attend SNAP, CRACKLE, and Learner-Centered Education training in Fresno, CA, but was cancelled due to COVID-19.	3	5
CAPK County Action Nutrition Plan *CNAP Steering Committee meeting* *March 5, 2020 10-11:30 AM at CAPK*	• CAPK hosted the CNAP Collaborative Steering Committee Meeting on March 5, 2020 to build opportunities and partnerships as well as leverage resources across Kern to meet CalFresh Healthy Living program goals.	12	41

Other Items of Note:

1. CAPK CalFresh Healthy Living website is updated for the Month of March at www.capk.org/programs/calfresh
2. All in-person trainings, RYD Day, and meetings are on hold due to CoVid-19 and more guidance is expected soon.
3. The CalFresh Healthy Living program is staffed as of 3/2/2020.
4. CAPK CalFresh Healthy Living FaceBook page updated weekly provides healthy eating active living resources.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Nutrition Health Services/Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	CalFresh Healthy Living	**Program Manager / Supervisor**	Tammy Fisher

What program changes have you made to continue providing services during the COVID-19 crisis?

CAPK CalFresh Healthy Living scope of work remains the same. California Department of Public Health will provide guidance if any program changes develop. The CAPK CalFresh Healthy Living staff continue working in the office but in lieu of being able to provide direct education they are assigned to help volunteers distribute food at the CAPK Food Bank distribution sites and help as assigned at the CAPK Food Bank Warehouse.

How are clients reacting to these changes?

A majority of our community partners are not open due to COVID-19 so community building efforts are on hold. CAPK CalFresh Healthy Living will continue to connect with new partners and be flexible in meeting the needs of the SNAP-Ed community with this program during this time.

What does your program need to assist in service delivery during this crisis?

Computer software like Web-ex for CAPK CalFresh Healthy Living Health Educators to have participants enroll/register and then Healthy Educators would deliver live nutrition education classes on-line at the given time. Promotion and awareness by CAPK that the CalFresh Healthy Living education classes are available on-line.

Please share a client success story or positive outcome from the current reporting month.

CAPK CalFresh Healthy Living Health Educators participated in the Senior Drive Thru Food Distribution on 3/27/2020 and were acknowledged and thanked by Seniors in attendance for their help.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Director of Administration, Pritika Ram		**Month/Year:** March 2020
Program/Work Unit: Community Development	**Total Staffing**: 4	**Program Manager/Supervisor:** Pritika Ram

Services: Grant research on funding resources and opportunities, proposal preparation, and special projects. Media and public relations, agency and program promotional materials, advocacy, social media and website management, special events and fundraising, English-Spanish translations.

Community Development Team Activities

The Outreach Team promoted the Read Across America event.

When the COVID-19 pandemic began to impact Kern County, Outreach coordinated efforts to update the community on changes in CAPK operations, highlight what CAPK was doing to respond to the crisis, encourage support for CAPK programs and recognize the work of CAPK staff who continue to make a difference every day.

The Grants Team has been focusing on responding to the COVID-19 emergency. We have reached out to many of our funders and responded to new opportunities. The grant making community has been very supportive of CAPK. Going forward we will focus on what is needed for long-term efforts to help the people and families we serve to recover from this crisis.



Advocacy	• Set up COVID-19 Status Page on the CAPK website. • Released a press alert regarding the closure of Head Start sites. • Coordinated CAPK communications with the Kern County Office of Emergency Services on response to COVID-19 Crisis.
Outreach	• Coordinated a comprehensive EITC Advertising campaign for the VITA program including advertisements on three radio stations, in three newspapers and three television stations including scripting and production of video and audio ad spots. • Coordinated presentation to the Downtown Kiwanis Club. • Finalized CAPK Brand Manual, Annual Report and Agency One-Sheet and prepared for release. • Provided support of CAPK Food Bank drive-through food distributions. • Did social media posts acknowledging CAPK staff contributions to the fight against COVID-19. • Recognized supporters who donated to support CAPK efforts to ease the impact of COVID-19 on our community.
Grants-In Progress	• Kern County ESG
Research	• COVID related funding to support the Food Bank, 211, and other Vital services
Projects	• COIVD emergency relief funding.
	• Head Start Community Assessment. • Youth Centers Policy & Procedure Manual. • 2020 Census, Kern County Census Committee. • Affordable Housing

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADDENDUM: COVID-19 RESPONSE

Division / Director	Director of Administration, Pritika Ram	**Report Month and Year**	March 2020
Work Unit / Program	Community Development	**Program Manager / Supervisor**	Pritika Ram

What program changes have you made to continue providing services during the COVID-19 crisis?

Community Development staff have been assigned to work from home. Outreach has been focused on using social media, e-mail and CAPK website updates to create awareness of what all CAPK programs are doing to support the community through this crisis. We have created a campaign to increase donations to the CAPK Food Bank and establish 2-1-1 as a primary community resource for those in need. As well, we have worked to highlight the brave work of CAPK staff who are on the frontlines of our efforts – dealing with the public every day. Grants team has been working on securing funding to support COVID efforts for the Food Bank and 2-1-1. As well as establishing new processes and protocols for researching, tracking, and reporting of COVID related funding opportunities.

How are clients reacting to these changes?

Community engagement in CAPK social media has seen sharp increases. The primary CAPK Facebook page has seen a 71 percent increase in Page Views, an 89 percent increase in reach to 8,103 people, a 407 percent increase in post engagement to 4,277 and 1,092 video views. Supporters and community members have been very supportive online. A Food Bank donate button on the CAPK Website, a pop-up request and a Constant Contact mailing were used to ask for assistance to the Food Bank. In less than one month that appeal has brought in $11,760 in since March 24, with $9,164 coming in in the past nine days after the Constant Contact appeal went out. Grants team does not have direct contact with CAPK clients. Our contact is with potential funders. We have reached out to many of our funders for extra support during the crisis and have had a good response. Many have stepped-up and provided funds for the Food Bank and 211.

What does your program need to assist in service delivery during this crisis?

Community Development Outreach needs to hear of any additional opportunities to promote CAPK's work during COVID-19. We are looking for personal stories about how programs and individual employees are serving those in need during these trying times. We've enjoyed sharing many of these stories already but there is more great work to document.

Please share a client success story or positive outcome from the current reporting month.

USDA Nutrition outreach staffer Julie Yee collaborated with Community Development and CAPK WIC Outreach Coordinator Jaquelin Byrd to profile Terriva Porter, WIC Breastfeeding Counselor, about why she loves the work she does. It was shared across CAPK social media and on the USDA Nutrition Twitter page.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** March/ 2020
Program/Work Unit: East Kern Family Resource Center	**Total Program Staffing**: 5	**Program Manager/Supervisor: TaVia Wooley** Choose an item.
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 Economic Empowerment	11 3 7	75 6 17
Children enrolled in center-base program		1	1
Adults in Court Mandated Parenting Classes		6	6
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	58	248
Emergency Supplies Closet and Other Services	Food (individuals)	6	20
	Clothing (individuals)	21	95
	Photocopies (individuals) HEAP Application Supporting Docs	444 30	662 198

Other: N/A

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Health Nutrition/ Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	East Kern Family Resource Center	**Program Manager / Supervisor**	TaVia Wooley

What program changes have you made to continue providing services during the COVID-19 crisis?

DR (Differential Response)/First 5/Economic Empowerment we are proving services via phone calls and video conference to support families with linkages to community resources.

In addition we have provided online workshops and education training to support families to mitigate any challenges they may have during this time as well. We are currently sending home educational packets for children apart of our Play and Learn school readiness program. Utilize video conference for live lessons when appropriate.

How are clients reacting to these changes?

Clients have responded well to changes. Staff have reported an increase in clients desire to communicate and seek out additional resources .

What does your program need to assist in service delivery during this crisis?

Additional postage in order to be able to mail out necessary items for students in play and learn program.

Please share a client success story or positive outcome from the current reporting month.

We have parents from our Play and Learn program sharing pictures of the youth with their educational material we gave mailed to them.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Operations/Emilio Wagner		**Month/Year: March 2020**
Program/Work Unit: Energy	**Total Program Staffing**: 38	**Program Manager/Supervisor:** Todd Payne
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.		

YTD Reported from 01/02/2020 to 3/31/2020

Activities	Description	Status	
		Households Served	
		Month	YTD
1. Low Income Home Energy Assistance Program (LIHEAP Utility Assistance -2019)	• Utility bill payments	**-0-**	**261**
2. Low Income Home Energy Assistance Program (LIHEAP Utility Assistance – 2020)	• Utility bill payments	**793**	**2258**
1. Low Income Home Energy Assistance Program (LIHEAP) Weatherization Assistance (2019)	• Residential repair/weatherization (e.g., weather stripping, thermostats, door/window replacement, etc.) • Energy-efficient appliance installation	**-0-** **-0-**	**242** **345**
2. Low Income Home Energy Assistance Program (LIHEAP) Weatherization Assistance (2020)	• Residential repair/weatherization (e.g., weather stripping, thermostats, door/window replacement, etc.) • Energy-efficient appliance installation	**5** **14**	**15** **29**
3. Department of Energy Weatherization Assistant Program (DOE-WAP) (2018)	• Residential repair/weatherization (e.g., weather stripping, thermostats, door/window replacement, etc.) • Energy-efficient appliance installation	**-0-** **-0-**	**4** **4**
5. Total Value of Services (utility payments only)		**$500,021**	**$1,417,920**
		Results	
6. Energy calls received (from 2-1-1)		**2592**	
		HEAP	**Wx**
7. Number of LIHEAP applications Received		**909**	**9**
8. Number of LIHEAP applications Completed		**793**	**9**
9. Number of LIHEAP applications in Progress		**116**	**-0-**
10. Outreach Events attended	All Outreach events were cancelled due to COVID-19 Pandemic	Give presentations, distribute brochures, tote bags, ink pens and energy savings wheels.	

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Emilio Wagner	**Report Month and Year**	March 2020
Work Unit / Program	Utility Assistance/ Energy	**Program Manager / Supervisor**	Todd Payne, Program Administrator

What program changes have you made to continue providing services during the COVID-19 crisis?

The UA team is currently working from home; however, we go to the office every Monday to complete any applications we may have received through the mail.

How are clients reacting to these changes?

Our clients are not aware we are working from home; however, since all the utility companies have publicly stated they will not disconnect any of their customers during the COVID-19 pandemic, our clients are not panicking.

What does your program need to assist in service delivery during this crisis?

Nothing currently.

Please share a client success story or positive outcome from the current reporting month.

Right before the COVID-19 stay at home orders went into effect, we had a disabled senior applicant we made two attempts to do a home visit, but the day before each visit, she would say we needed to reschedule. After the stay at home orders went into effect, she sent an email to capk.org and said, she needed our help. I had staff contact her and she asked us to send her an application and she will email it back to us so we can process it. After our contact with her, she sent an email saying ***"Thank you, I just want to thank both of you guys for being so kind and so generous and so sweet you were going to come to my home and do a home visit before all the virus stuff started and I thought that was just wonderful because I'm disabled I truly think you guys are probably the sweetest people I've ever met at least you're sweet to me and I appreciate it so much."***
Thank you
Dara

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** March 2020
Program/Work Unit: Food Bank	**Total Staffing**: 18	**Program Manager:** Jaime Orona
Services: Partners with 147 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 (February)	39,734	80,422
	Poundage Received all Programs	2,947,089	6,753,194
	Total Poundage Distributed, All Sites	1,637,808	5,838,050
	Total Distributed pounds 2019	1,252,016	3,999,023
Food Sourcing	**Produce Received: 111,600 pounds of produce (donated or purchased) & 7 different produce items:** **Country Sweet Produce-Sweep Potatoes** **Gem Pack Berries-Strawberries** **Grimmway: Romaine** **Target: Mixed produce** **Walmart: Mixed produce** **Wonderful: Citrus** **Trade Mitigation Produce: 262,189Pounds / 5 different produce items**		
Food Drives:	**CSFP Produce Distribution:** **500 pounds of Strawberries, & Bananas at 4 sites, serving 150 seniors**		

Other:

3/5- Wendy and Albert where invited to Bakersfield College for a presentation on the Food Bank and how to volunteer.

3/6- Food Bank Outreach team attended a Homeless Resource Fair in Lamont

3/13- Food Bank Outreach team went to Delano for a resource event.

3/23- Commodity drive-thru distribution at West High School

3/24/- Commodity drive-thru distribution at East High School

3/25- Commodity drive-thru distribution at Bakersfield High School

3/26- Commodity drive-thru distribution at South High School

3/27- Commodity drive-thru distribution at North High School

Our CSFP program held 35 distributions for the month of January and distributed 34 pound boxes of healthy and non-perishable food to 4,336 seniors throughout Kern County.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	Food Bank	**Program Manager / Supervisor**	Jaime Orona

What program changes have you made to continue providing services during the COVID-19 crisis?

Hold 5 drive-thru commodity distributions and emergency box distributions.

How are clients reacting to these changes?

The clients are pleased with the drive-thru distributions

What does your program need to assist in service delivery during this crisis?

We do not do home delivery distributions

Please share a client success story or positive outcome from the current reporting month.

Family was very grateful for having drive-thru distribution in these times that it may be a bit scary to be around people you do not know. She felt very safe staying in her car.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Carmen Segovia: Choose an item.		**Month/Year:** March 2020
Program/Work Unit: Friendship House	**Total Program Staffing: 3**	**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.		99
Summer Program Recreational activities, educational games, and activities.		130
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.		26
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.		
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**.**		3919
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.		109
Positive Youth Development Services- Mentor program for at-risk youth.		88

Other:

- Due to COVID-19 concerns, FHCC doors are closed to the public, for the time being.
- FHCC staff are staying connected to program youth, their parents, and mentors by phone to determine needs and to provide appropriate resources.
- Program mentors are staying connected to their mentees by phone and are providing activities such as reading stories to youth and assisting with academics.
- FHCC program staff are gearing up to implement a new Med-Cal grant, which will be provided in connection with CAPK's 211 program. Through this grant, program staff will be providing Medi-Cal information to the community, signing individuals up for Medi-Cal, and assisting with Medi-Cal renewals.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Health & Nutrition/Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	Friendship House Community Center	**Program Manager / Supervisor**	Lois Hannible

What program changes have you made to continue providing services during the COVID-19 crisis?

Due to COVID-19 concerns, CAPK Friendship House has closed its' doors to the public for the time being. However, program staff are still working hard to ensure that our program youth are supported, during this time of uncertainty. Friendship House staff are connecting with program youth and their parents by phone to find out if there are any needs and to provide appropriate resources, and mentors are providing youth with activities and academic assistance by phone. Program staff are also connecting with program mentors by phone, to provide support and assistance as needed.

How are clients reacting to these changes?

The parents of the Friendship House participants are very appreciative of the support and services that are being provided to their children during this challenging time, and the program youth look forward to the phone calls from program staff and mentors. The program mentors have also been very appreciative to have program staff connect with them to see how they're doing and connect them with resources when needed.

What does your program need to assist in service delivery during this crisis?

No assistance is needed at this time. However, the CAPK Friendship House will soon be implementing a new Medi-Cal outreach program, in which Medi-Cal information will be provided to the community through various social media platforms. Once this program has been rolled out, Friendship House staff will be connecting with CAPK Marketing to ensure that outreach information is provided to all agency contacts, in addition to others.

Please share a client success story or positive outcome from the current reporting month.

Friendship House staff was recently informed by a parent of a program participant that their child was struggling with math. Program staff was able to connect the participant to a program mentor who has been able to assist. School may be out for now, but thanks to dedicated staff and mentors, teaching and learning continues.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Head Start/State Child Development/Yolanda Gonzales	**Month/Year:** March 2020
Program/Work Unit: Head Start/Early Head Start	**Program Manager/Supervisor:** Ginger Mendez/Donna Holland
Services: Head Start and Early Head Start childhood education for low-moderate income children ages 0-5 in center-based, part-day or full-day environments and home-based options.	

Program	Funded Enrollment	Reportable Enrollment	Percentage	Enrollment Breakdown	Disabilities Goal 10%	Over Income Goal <10%
Head Start Kern	**1317**	**1317**	**100%**		**10.6%**	**9%**
Early Head Start Kern	**446**	**395**	**89%**		**14.8%**	**3.8%**
• EHS Center Based	210		100%	202/210		
• EHS Home Based	124		100%	124/124		
• EHS Home Based-Interim	112		47%	52/112		
Early Head Start San Joaquin	**313**	**304**	**97%**		**21.1%**	**8.3%**
Early Head Start Partnership	**152**	**90**	**59%**		4.3%	**4.6%** (101-130%)
• Bakersfield College	32		84%	27/32	9.4%	**7.2%** (>130%)
• Blanton	16		100%	17/16	6.3%	
• Garden Pathways	11		82%	9/11	0%	
• Taft College	42		83%	35/42	0%	
• Jewett	24		0%	0/24	0%	
• Escuelita Hernandez	16		12.5%	2/16	0%	
• Seeking Partner	11		0%	0/11	0%	

****Face-to-face services suspended starting end of business day March 17, 2020 for Kern Head Start/Early Head Start and March 13, 2020 for San Joaquin EHS.**

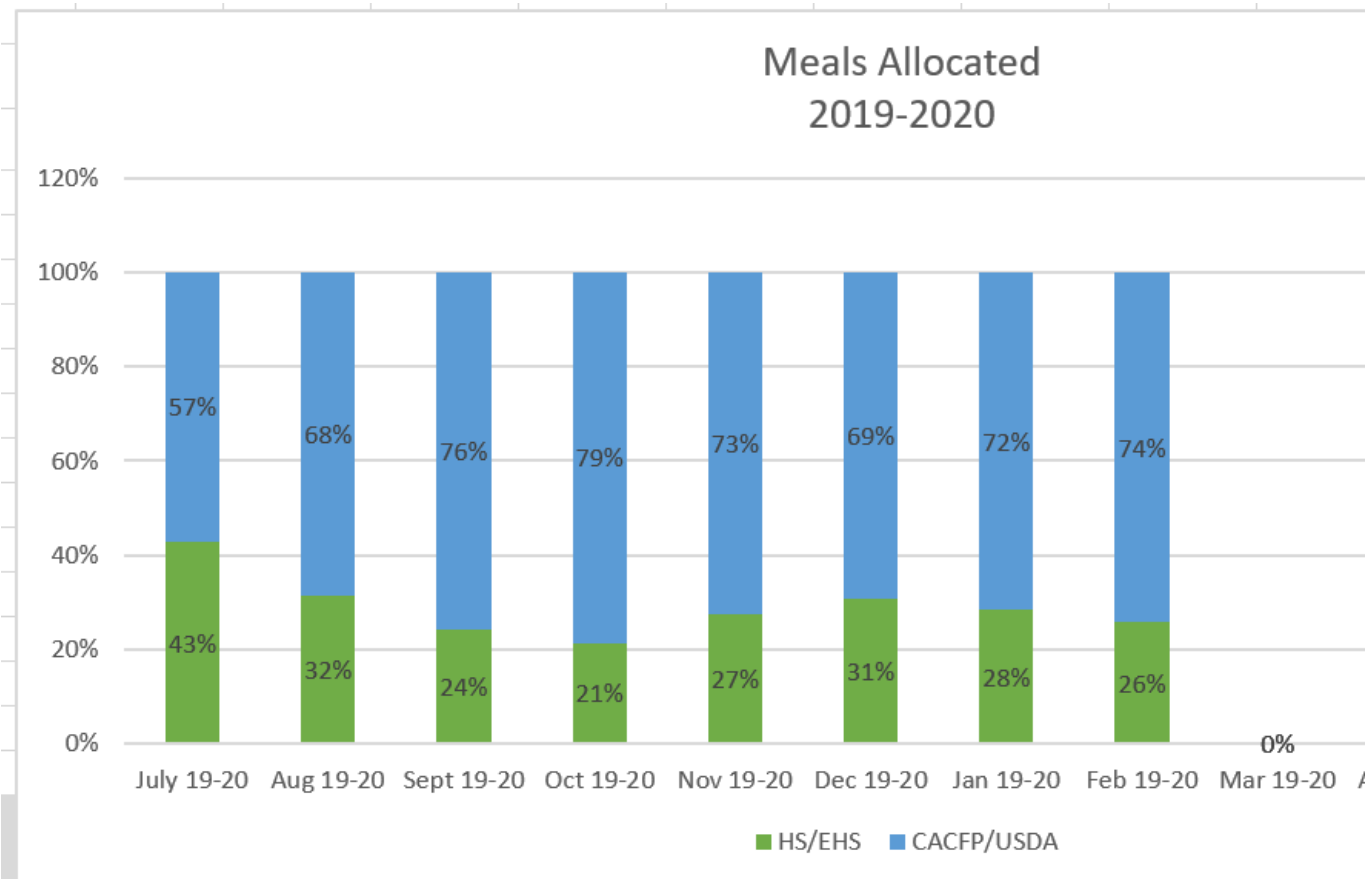
Average Daily Attendance	Goal > 85%	99%

Division Staffing			
Currently Employed	**Vacant Positions**	**Continuous Family Leave**	**Intermittent Family Leave**
624	19	14	136

Compliance
Based on recommendations from Kern County Public Health, we temporarily closed our Head Start and State Child Development centers due to COVID-19 effective March 18, 2020. The EHS San Joaquin annual self-assessment that was scheduled for the week of March 23, 2020 was postponed for a later date. Desk reviews and closing out Corrective Action Plans on ChildPlus are being completed.

Central Kitchen March 2020				
Meals & Snacks	**Total # Prepared**	**Breakfast**	**Lunch**	**Snack**
Head Start / Early Head Start Centers	43,333	16,613	13,240	13,480
Home Based Meals	46	30	8	8
TOTAL	**43,379**			

CACFP						
February 2020						
Total Meals Requested				Meals Allocated		% of Meals Served
Central Kitchen	Vendor Meals	**Total Meals**		CACFP/USDA	HS/EHS	February2020
81,310	14,397	95,707		71,070	24,637	**89%**



COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Head Start/State Child Development Program	**Report Month and Year**	March 2020
Wok Unit / Program		**Program Manager / Supervisor**	Ginger Mendez, Program Manager/Donna Holland, Administrator

What program changes have you made to continue providing services during the COVID-19 crisis?

Program staff began supporting school readiness through remote engagement of families via phone calls, social media, SMORES and more.

The Central Kitchen worked with program staff to plan for weekly food distributions to enrolled children, adhering to meal patterns reimbursable by CACFP to the greatest extent possible. These distributions will begin in April.

Staff continued to support services that do not require direct contact with families, working remotely from home and/or reporting to the office when necessary while practicing CDC recommended precautions and social distancing.

How are clients reacting to these changes?

Families expressed appreciation and gratitude for the support of CAPK.

What does your program need to assist in service delivery during this crisis?

Program staff have been communicating via Microsoft Teams and utilizing equipment to enhance efficiency of communications and remote work, e.g. laptops, Surfaces, mobile hot spots and smart phones.

Please share a client success story or positive outcome from the current reporting month.

We anticipate distributing food for 1,000 or more enrolled children weekly beginning with the week of April 6, 2020.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Tracy Webster		**Month/Year: March 2020**
Program/Work Unit: HR/Staffing	**Total Division Staffing**: 6	**Program Manager/Supervisor:** Barbara Imdorf, Dawn Bledsoe
Services: All functions and activities related to staffing, employee benefits (including the pension plan) administration, labor law compliance, human resources management, and SEIU Contract.		

		Status	
Activities	**Description**	**Month**	**YTD Reporting Period Jan-Dec.2020**
Employee Count	Regular	897	
	Subs/Temps	28	
	Total Staff	925	
New Hires	**All divisions and programs**		
	Regular	13	165
	Subs/Temp	1	59
	Total New Hires	14	224
Leaves of Absence	Full-time Leave	23	
Terminations	**All divisions and programs**		
	Voluntary	19	181
	Involuntary	5	69
	Total Terminations	24	250
Staffing	**Vacancy**	31	365
	Total Online/ADP Applications Received	3,000	5,127
Payroll	**Total Hours Paid**	136,531	
	Total Gross Payroll	2,662,254	

Projects:	***Completed:***
ADP Recruitment *Employee Survey*	

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Tracy Webster, Interim	**Report Month and Year**	March 2020
Work Unit / Program	Human Resources	**Program Manager / Supervisor**	Barbara Imdorf, Dawn Bledsoe

What program changes have you made to continue providing services during the COVID-19 crisis?

The Human Resources Department has remained opened during this time. Office operating from the Kaiser (5055 California Ave Ste 220) building has been closed to the public a notification has been placed on the door stating the following: To Minimize Exposure of COVID-19 our doors will remain closed. If you need assistance please call 661-336-5236 Ext: 1188, 1175 or 1115. If you would like to apply for a position, please go to our website www.capk.org. All staff in the department has been working alternative scheduled.

How are clients reacting to these changes?

Clients reached to HR to provide guidance and inquired about our processes during the crisis. Employees reached out with concerns with childcare, school closures, etc. some employees had no communication from their departments they were concerned about their positions and their health & safety. As time progressed it has settled a bit as HR addressed and answered many of their questions there hasn't been many concerns from employees.

What does your program need to assist in service delivery during this crisis?

Communication HR needs to have communication from all departments on what they are currently doing, implementing etc. We need to have an understanding of their current or future plans with the school closures etc.

Please share a client success story or positive outcome from the current reporting month.

HR worked diligently on an FAQ questionnaire for COVID-19 questions that created answers to some of the questions around school closures, daycare etc. It was a guide for managers to help in answering the questions their employees had regarding the pandemic. This was very successful, and many appreciated the FAQ's.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Community Development/Pritika Ram		**Month/Year:** March, 2020
Program /Work Unit: Low-Barrier Homeless Navigation Center (LBNC)	**Total Program Staffing: 16** **Leadership Team: 3**	**Program Manager/Supervisor:** Laurie Hughey/Sheila Shegos

Services: The LBNC will provide food, shelter, clothing, personal hygiene items, laundry services, personal possession storage, pet care and kennels for overnight guests. The Center will partner with other agencies to provide substance abuse, medical and mental health services, employment services, housing and navigation assistance, case management and information and referral services. The Center is capable of housing 150 overnight guests. Walk-in hours of operation 10am-8pm.

Updates:

- LBNC Policy & Procedures approved by BOD 3/25/2020
- Staffing needs: 1 custodian, all other positions are filled.
- Position work-flow & staff training is ongoing.
- Ordering/receiving supplies for kitchen, laundry, janitorial, personal care.
- Office equipment delay due to Covid-19 (ship date 4/9)
- Bed assembly 4/13 & move-in date 4/17
- Program intake & data collection tools under development
- Opening date TBD, working with Public Health, Medical & the County to determine services & safety protocols

Activities	**Participants**	
Description	**Month**	**YTD**
Statement of Program Deliverables once the center opens		
# of overnight residents		
# of daytime residents		
Total # of residents		
# of overnight resident meals		
# of daytime resident meals		
Total # of meals		
# of assigned beds		
# of available beds		
# of Critical incidents		
# of Suspected abuse reports		
# of volunteers		
Total # of volunteer hours		
Donations-Monetary		
Donations-In kind		
# of exits into permanent housing		
# of total exits		
Average length of stay for all exits		
Average length of stay for exits to permanent housing		

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Community Development/Pritika Ram	**Report Month and Year**	March 2020
Wok Unit / Program	Low Barrier Navigation Center	**Program Manager / Supervisor**	Laurie Hughey/Sheila Shegos

What program changes have you made to continue providing services during the COVID-19 crisis?

Due to final construction phase, the LBNC is not operational at this time. With public health and medical professionals to include appropriate crisis response.

How are clients reacting to these changes?

N/A

What does your program need to assist in service delivery during this crisis?

Once the LBNC is opened, personal protective equipment will be needed to ensure the safety of staff and clients. Items have been requested through local CoC/Homeless Collaboratives as required. Request from Public Health have also been made to ensure safety for all.

Please share a client success story or positive outcome from the current reporting month.

Many people including staff and providers are anxiously engaged in efforts to further strengthen and support homeless and each other.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Health & Nutrition Services/Carmen Segovia		**Month/Year:** March 2020
Program/Work Unit: Migrant Childcare AP Program (MCAP)	**Total Staffing**: 19, *Vacancies-3* *2 Family Specialists & 1 Reimbursement Specialist*	**Program Manager/Supervisor:** Susana Magana

Services: The Migrant Childcare Alternative Payment Program is a voucher-based childcare program for migrant agriculturally working families. The program has six entry counties: Kern, Kings, Madera, Merced, Tulare, and Fresno. Once enrolled, families can continue childcare services as they migrate throughout the state following agricultural work. The program's current Fiscal Year is July 1, 2019, to June 30, 2020. **This report is for the service month of February2019, which was processed in the month of March2020.*

Activities	County	Total	% by County
Active Enrollments	Kern*	449	45%
	Madera	123	10%
	Merced	4	0
	Tulare	233	22%
	Kings	86	8%
	Fresno	157	15%
	Total	1052	**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.

Current Activities:

The MCAP office is still operational Monday to Friday from 7am-5pm. To comply with social distancing staff has been split into two shifts and is telecommuting part of the day. Our office lobby is open by appointment only.

The MCAP program has experience an increase in phone calls requesting changes in providers due to some providers temporarily closing their family childcare home due to Covid-19. Staff is working diligently to assist families in finding temporary childcare providers.

Program manager is working closely with the California Alternative Payment Program Association CEO and the CA Department of Education (CDE) staff to ensure the needs of the MCAP program are being considered, as CDE moves forward in issuing emergency Covid-19 regulation management bulletins.

Upcoming Activities

Due to Covid-19 outreach activities, meetings and trainings for April & May have been cancelled.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Health & Nutrition Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	MCAP	**Program Manager / Supervisor**	Susana Magana

What program changes have you made to continue providing services during the COVID-19 crisis?

- All program staff is working and continues to provide case management to families/providers
- Office is closed for walk-ins, but program participants can reach staff via phone, email and mail

How are clients reacting to these changes?

- Clients are glad that they can still reach a live person during our regular business hours even though the office is closed.

What does your program need to assist in service delivery during this crisis?

- Face coverings for staff
- The amount of mail we are receiving and sending has increased because there has been several California Department of Education (CDE) mandated written notices we had to mail out and because clients are mailing in paperwork instead of stopping by the office. The increase in mail cost through this pandemic may exceed the budgeted amount allocated

Please share a client success story or positive outcome from the current reporting month.

- The positive outcome from this reporting month is that the MCAP staff has stepped up, adjusted, adapted, and re committed to continue to serve our clients to the best of our abilities through this pandemic.
- While other programs have closed and stopped providing services to working families, MCAP continues to provide childcare subsidy and support services such as referrals to over 450 families and over 1000 children.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Operations/Emilio Wagner		**Month/Year:** March 2020
Program/Work Unit: Business Services/ Maintenance & Operations/Information Technology/Risk Management	**Total Division Staffing:** 23	**Program Manager/Supervisor:** Dan Ripoli, Douglas Dill, Kerri Davis, Laurie Sproule
Services: Facility repair and maintenance, procurement, information technology, risk insurance, vehicle registration, contracts, facility leases and facility planning.		

Operations Report begins March 1st

		STATUS	
Activities	**Description**	**Received**	**Completed to Date**
Business Services			
Purchase Orders Processed		176	176
Contracts/Leases Processed		64	64
Request for Proposals (RFP)	Security Services (LBNC) Laundry Services (LBNC) Food Services – (HS/EHS)	In Progress In Progress Completed	
Leases	Chrisman Road (Head Start) 701 S. Hutchins Street (Head Start) 277 E. Front Street. Buttonwillow (WIC) 11336 Bartlett Ave. (WIC) 8401 California Ave. (WIC) 452 West Los Angeles (Head Start) 2739 Diamond Ave. (WIC) 401 Willow Drive (Head Start)	In Progress Completed In Progress In Progress In Progress In Progress In Progress In Progress	
Contracts	Escuelita Hernandez (Partnership) GameTime (Head Start) Sarana Educational Consulting, LLC (Head Start) ACS Amendment I (Energy) HSI Amendment I Stine & Oswell (Head Start) HSI Amendment I Broadway (Head Start) Trans West Amendment I (Operations) Wellworks For You (Finance) Econo West, Inc. Amendment (Energy) Colombo Construction (Head Start) Tel-Tec Security (Operations) Turks Kern Copy (Cal Fresh) S.U.S.D. Food Service Contract (Head Start) MOU Cal Fresh (Head Start-SJ) Blue Ribbon Automotive (Head Start) McWilliams and Walden, Inc. (Head Start)	In Progress Completed Completed In Progress In Progress In Progress Completed In Progress Completed In Progress In Progress Completed Completed Completed In Progress In Progress In Progress In Progress In Progress In Progress	

	Motor City	In Progress
	(HeadStart)	Completed
	Big O Tires (Operations)	In Progress
	Ordiz Melby (Head Start)	In Progress
	K.H.S.D. contract (Head Start Kern)	In Progress
	PLC System Services (Head Start)	Completed
	Tres Hombres Fence Company (Jewett/Head Start)	Completed
	CCS Fundraising (Comm. Dev.)	Completed
	AAI Pest Control (HS Stockton)	Completed
	Mojave Veteran's Bldg. Rental Agreement (WIC)	Completed
	San Joaquin Interiors (Head Start/Jewett)	Completed
	PLC System Services (Jewett/Data Drops/Head Start)	Completed
	PLC System Services (Jewett/Exit Signs/Head Start)	Completed
	Apex General Construction (Head Start)	Completed
	Premiere Services (Jewett/Bollard Installation/Head Start)	Completed
	Valbridge Property Advisors (Operations)	Completed
	Computer Linx (Homeless Shelter/Operations)	In Progress
	Advanced Data Storage, Inc. (VITA)	Completed
	Frog Street Press, Inc. (Head Start)	Completed
	MAKE Bakersfield (Shafter Youth Center)	Completed
	One Circle Foundation (AmeriCorps)	Completed
	Soils Engineering (Head Start)	In Progress
	Brain Storm (Operations)	In Progress
	Pyramid Model Consortium	In Progress
	GameTime	In Progress
	GameTime	Completed
	Turk Kern Copy (Maintenance)	Completed
	Reliable Janitorial Services (Cal Fresh)	In Progress
	Turks Kern Copy (LBNC)	In Progress
	Allied Universal (Cal Fresh)	In Progress
	ACI Amendment I (Head Start/Jewett)	In Progress
	ACI Amendment I (Head Start/Cleo/East)	In Progress
	RM Industries (Head Start/Jewett)	In Progress
	ACI (Head Start/Concrete project/Jewett)	In Progress
	RM Industries Amendment IV (Friendship House)	In Progress
	Orkin Amendment (Head Start/Jewett)	In Progress
	Premiere Services (Energy)	In Progress
	Premiere Services (Maintenance)	In Progress
	Premiere Services (Maintenance)	In Progress
	ACI General Contractor (Head Start, Jewett)	In Progress
	ACI General Contractor (Head Start, Jewett)	In Progress

Maintenance & Operations		**Work in Progress**	**Closed To Date**
Facility Work Orders Processed	Repair and maintenance of CAPK facilities and vehicles. 3/1/2020 to Date	108	142
Projects	• "Jewett" Fire alarm system is completed and has passed the Fire Marshall inspection. Friday we will be looking to get the final inspection from the City of Bakersfield. The City inspector	In Progress	

	is requiring us to install a ADA parking space and exit to the West end on the facility that will require us to add ramps and a gate to the sidewalk, we are in the process of procuring this work. We did receive a 30 day occupancy grant from the city and it will expire on 4/5/2020.	
	• Cleo Foran Renovation: Construction has been completed and we have received final inspection from the City of Bakersfield. We have also received final inspection from the Fire Marshall on the fire system. Program has requested to add Pour Down play material in the new EHS play yard and install new sod, we are in the process off procuring the work. New sod has been installed and we are awaiting scheduling for the pour down material.	In Progress
	• East Cal: EHS interior renovations are complete. Exterior renovations are complete. The County inspector is requiring us to install a ADA parking space and exit to the West end on the facility that will require us to add ramps and a gate to the sidewalk, we are in the process of procuring this work.	In Progress

Information Technology		**Received**	**Closed To Date**
Help Desk Work Orders Processed	Technical assistance to employees, repairs, troubleshooting, coordination of services with IT services subcontractor	311	284
Projects	• AT&T E-rate Category 1 Installation	In Progress	
	• Mitel Upgrades MCAP, SJC, WIC	In Progress	
	• Jewett	In Progress	
	• SJC computer upgrades	In Progress	
	• Census	In Progress	
	• LBNC	In Progress	
Risk Management		**Reported**	**01/01/2020 to Date**
Workers Compensation Incidents	• For Report Only	10	22
	• First Aid	1	5
	• Medical Treatment	1	1
	• Modified Duty	0	0
	• Lost Time	0	2
	• Non-Industrial (not work related)	0	0
	• Under Investigation	0	0
General Liability		0	0
Property Incidents		3	8
Vehicle Incidents		1	8
Projects	Charter for Operational Risk Mgmt Advisory Committee	Completed	
	Safety & Security Policies for Front Desk	Completed	

	Workplace Violence Prevention Program	Completed
	Operational Risk Management Advisory Committee	On-going
	Update Vehicle Safety Program	Completed
	Safety Meetings Monthly Maintenance & Energy	On-going
	Homeless Shelter Liability and W/C Insurance	On-going
	New safety Program for Homeless Shelter ATD	Completed
	Update safety programs to include Homeless Shelter & Staff	Completed
		In progress

- **Other:** "Jewett" The City inspector is requiring us to install ADA parking space that will require us to add ramps and a gate to the sidewalk procuring work in progress. We received a thirty day occupancy grant from the city that will expire on April 5, 2020. "Cleo Foran" New sod has been installed and we are awaiting scheduling for the pour down material. "East Cal" EHS interior renovations are complete. Exterior renovations are complete. The City inspector is requiring us to install ADA parking space that will require us to add ramps and a gate to the sidewalk procuring work in progress.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Operations/Emilio Wagner	**Report Month and Year**	March 2020
Wok Unit / Program	Business Services/Maintenance & Operations/Information Technology/Risk Management	**Program Manager / Supervisor**	Dan Ripoli, Douglas Dill, Kerri Davis, Laurie Sproule

What program changes have you made to continue providing services during the COVID-19 crisis?

CAPK's Business Services department is telecommuting maintaining business as usual; our current electronic system helped with a smooth transition to accommodate working from home. We continue the communication and collaboration via Microsoft Teams, and we are obtaining electronic signatures running paperless. We haven't experienced any issues.

Maintenance & Operations some staff are partially telecommuting, we continue to provide the support through TheWorxHub completing work orders as requested, emergency repairs and conducting business as usual. Maintenance & Operations Manager continues to meet with vendors, contractors, inspectors, as required. However, we are practicing social distancing guidelines. We have a designated Maintenance Technician who is assigned to all non-head start facilities. One Maintenance Technician is assigned to East Kern desert sites, checking the facilities during this crisis. All others assigned to HS facilities. Procuring and the Fiscal process continues as usual electronically.

Information Technology department is providing their essential support working remotely by telecommuting. Installation of hardware and repairs have been prioritized with only essential installs being conducted.

Risk Management essential services continue with a mix of telecommute and in office. We are currently not conducting safety training orientation; pending discussion possibly to conduct in mid-April 2020; however, it would consist of following social distancing guidelines.

How are clients reacting to these changes?

For our Information Technology department, some of the issues we are facing is the desire for new computers. Resources are limited with vendors and have identified two to three-month lead times. Critical hardware has been purchased through local vendors although stock is limited. These purchases are mainly for those that need to work remotely. Our services are being performed remotely. We had an incident of phishing email attacks where ten of our users fell for the attempt. Email coming from a legitimate email the Fire Department and under the crisis, we are in, it was very easy for users to overlook that it was a phishing email attack. However, those user accounts were quickly secured and continue to monitor the situation.

Risk Management department we are experiencing complaints about neck pain due to posture from

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

employees who are telecommuting. Our Risk Manager is working on providing guidance to programs, tips on ergonomics to cope and help with their environment during this COVID-19 uncertain times.

What does your program need to assist in service delivery during this crisis?

Please share a client success story or positive outcome from the current reporting month.

In our Business Services department, we are getting feedback from landlords and vendors of how pleased they are with our services and for the continuation of business as usual during this time, they are pleased with the seamless process.

Maintenance & Operations, we are happy to continue to support the programs needs and provide our essential services during this crisis.

Information Technology on a positive note, we are closing IT Helpdesk tickets very quickly. We have increased our monitoring network security much more, we are watching reports every day, and looking for any suspicious activity closely.

Risk Management we'd like to share a positive note that none of our working CAPK staff have contracted COVID-19 at this point.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year:** March 2020
Program/Work Unit: Shafter Youth Center	**Total Program Staffing:** 2.5	**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.	1	20
Evening Program – Open Basketball, Zumba, Fitness Boot Camp, Mental Health Support Group Mtg, Tai Chi	20 – 45 per night	
Summer Program Academics, sports, recreation, health & nutrition education, themed weeks with coordinated guest speakers.		

Other:

- Shafter Youth Center participated in Read Across America in different ways.
  - Program Manager, Angie Nelson, participated as a Guest Reader at Shafter EHS and also at Grimmway Academy Shafter.
  - Shafter Youth Center kids, (Mariana, Ramzy, Kayla, and Shayanne) served as guest readers to the younger kids at Shafter EHS.
  - Mrs. Priscilla Neufeld and Mrs. Diane Waterhouse of the Shafter Woman's Club, were guest readers to the kids at Shafter Youth Center.

- Shafter Youth Center Kids were awarded a field trip from the National Park Trust. This is the fourth year that our kids have won the prize. This year, the trip will focus on visiting Carrizo Plains National Monument. Due to COVID-19, the trip has been postponed to a date to be determined in the Fall, 2020. This prize is the result of a grant, that was researched, composed and submitted by our 4th-8th grade students.

- Due to the public health concern on COIV-19, Shafter Youth Center had to postpone the Community Wellness Fair to be held on March 11th.


OH THE PLACES
YOU'LL GO








LISTENING CENTER



COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Health and Nutrition/Carmen Segovia	**Report Month and Year**	March 2020
Wok Unit / Program	Shafter Youth Center	**Program Manager / Supervisor**	Angelica Nelson

What program changes have you made to continue providing services during the COVID-19 crisis?

Since SYC currently does not have children attending the After School Program at this time, we have started a temporary pantry program, to meet the needs of those with food insecurity.

How are clients reacting to these changes?

Clients have been happy and relieve to have additional resources in the community. With so many clients being out of work, the act of being available to provide staples of household items has been well received.

What does your program need to assist in service delivery during this crisis?

Please share a client success story or positive outcome from the current reporting month.

COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Administration/Pritika Ram		**Month/Year:** March 2020
Program/Work Unit: VITA	**Staffing:** 2 Regular and 2 Temps	**Program Manager:** Jacquelyn Guerra
Services: Train and certify volunteers, provide free tax preparation and electronic filing for low-moderate income individuals and families and assist clients with ITIN (Individual Tax Identification Number) renewals and applications.		

Due to transferring to new software, the numbers for January through March have been updated. Please disregard the numbers reported in previous reports

Description	January	February	March	Year To Date Totals
Federal Refund	$384,919	$1,629,421	$825,887	$2,840,227
Federal Earned Income Credits	$358,252	$1,161,864	$446,887	$1,967,003
Federal Total	**$743,171**	**$2,791,285**	**$1,272,774**	**$4,807,230**
State Refund	$70,530	$325,047	$182,519	$578,096
State Earned Income Credits (CalEITC)	$39,476	$160,447	$92,669	$292,592
State Total	**$110,006**	**$485,494**	**$275,188**	**$870,688**
Total State and Federal Refunds and Credits	**$853,177**	**$3,276,779**	**$1,547,962**	**$5,677,918**
Total Tax Returns	**223**	**1,344**	**914**	**2,481**

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Pritika Ram	**Report Month and Year**	March 2020
Wok Unit / Program	VITA	**Program Manager / Supervisor**	Jackie Guerra

What program changes have you made to continue providing services during the COVID-19 crisis?

We have stopped all face to face appointments and made accommodations for less contact with the public by using what is called the "drop off method" and minimizing hours open to public. New hours are Monday through Thursday 8:30 am – 10:30 am. The drop off method is as follows: 1) taxpayer fills out intake form, provides all tax documents and is greeted and interviewed by a tax preparer using the HEAP glass windows by way of interaction 2)tax return is processed and client is called to return to review information and
sign for submission to IRS. I have also installed application holders and a VITA mailbox for clients to be able to come outside of business hours and have a safe place to leave their information for their tax return to be processed. (Pictures included)

How are clients reacting to these changes?

Clients have been mostly understanding and happy that we are still available to assist, our turn around rate for a completed return and call back is a little longer than usual since we do not have any volunteers to assist with processing and on an average day we have 60-80 tax returns dropped off. For example, staff is currently working on tax returns that were dropped off on April 8th and today is April 13th .

What does your program need to assist in service delivery during this crisis?

None to specify at the moment.

Please share a client success story or positive outcome from the current reporting month.

Not any success stories in particular, however clients are constantly expressing their gratitude for VITA remaining open and available to assist during this time.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE



COMMUNITY ACTION PARTNERSHIP OF KERN

DIVISION/PROGRAM MONTHLY ACTIVITY REPORT

Division/Director: Nutrition Services/Carmen Segovia		**Month/Year: March, 2020**
Program/Work Unit: WIC	**Total Program Staffing**: 68 staff 1 vacancies	**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 10/1/18 – 9/30/19			
Description			**Case Load**	**Month**	**Central Valley Avg.**	**State Avg.**
Total	All services March, 2020		**16,160**	**13,392/83%**	**N/A**	**N/A**
Participation by WIC site	**Location**	**Participants**	**Location**			**Participants**
Note: Currently unable to run a report by WIC site due to the limitations of the new WIC software, WIC WISE	Arvin Bakersfield E. California Niles Street Montclair Friendship House Panama Boron Buttonwillow California City Delano Edwards Air Force Lost Hills *** state ave unable to calculate		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 have a Facebook and Instagram presence. Facebook has 747 followers and Instagram has 832 followers. This is up from last month.

CAPK WIC decided to close its doors to the public in mid March due to the COVID-19 pandemic. Most all WIC staff has continued to work from the WIC offices contacting WIC participants by phone and issuing the new WIC Card and WIC benefits. WIC has temporarily closed the mobile offices at Edwards, Mojave, Lost Hills, Buttonwillow, and Boron. This was done to reduce contact. WIC is temporarily not sending staff to other offices. In an effort to control the spread of COVID_19 and reduce contact staff has been assigned temporary work stations.

The Outreach and Public Relations Coordinator was busy doing outreach informing the public of the new situation and spreading the work that CAPK WIC benefits were still available.

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

Division / Director	Health and Nutrition/ Carmen Segovia	**Report Month and Year**	03/2020
Wok Unit / Program	WIC	**Program Manager / Supervisor**	Kathlyn Lujan

What program changes have you made to continue providing services during the COVID-19 crisis?

WIC began by closing its doors on 3/18/2020 to in person consultation and issuing at the WIC offices. All appointments are done over the phone. The new WIC Card system began 2/18/2020 and we still have many participants who need to be issued the new WIC Card in order to receive food benefits. We have begun mailing the cards but some participants express the need to have the card immediately, so we ask them to come to the WIC office where we meet them at the door and hand off the card. As of 4/8/2020 we are only mailing a new WIC Card unless the participant expresses immediate need for food. We then arrange a time and place to pick up the WIC Card. CDPH WIC and USDA have relaxed certain requirements to meet the needs of phone only appointments. For instance, participants no longer need to bring their children in to the offices and many other program modifications. The participants email their required documents to a CAPK email.

We have one staff member who was forced to resign because of the lack of child care, one staff has gone part time because of child care, and one staff member self quarantined on 3/16/2020 because age.

I have 4 staff members working from home.

The remainder of the staff is coming into the WIC offices and performing their duties by phone. I have been able to assign each person a desk so that contact is minimal. We have instituted social distancing at the Main Office. We have instituted TEAMS in all the offices so that we do not have to congregate to have a meeting.

We are not traveling to WIC offices and some of our "mobile" offices are closed: Lost Hills, Buttonwillow, Boron, and Edwards AFB. The WIC Card has made it easier to issue food benefits because participants no longer need a physical check to get their food benefits.

How are clients reacting to these changes?

The participants like having their WIC appointment by phone. There have been no complaints to my knowledge.

We are challenged in the amount of calls coming into the call center. I can't add more staff because there is no place to have them work safely.

I have heard some complaints that the participant did not receive a call at their appointment time or that they were unable to get through to our call center. We are working on this.

What does your program need to assist in service delivery during this crisis?

WIC needs to have headsets for each phone. Our staff is on the phone most of the day and it is very loud using the speaker function. Ideally, a phone system that contacts participants' phone numbers over the computer so that the use of a phone would be unnecessary. This would be ideal as State WIC is moving toward telehealth and we could see our participants during the WIC visit. We also need to be connected with ZOOM or some other video platform. CDPH WIC is currently working on a contract to be used during this pandemic.

WIC did not get issued the new phone system so we are working off the old Mitels. This makes it so

COMMUNITY ACTION PARTNERSHIP OF KERN
MONTHLY DIVISION/PROGRAM REPORT
ADENDUM: COVID-19 RESPONSE

that I cannot get headsets. Also, IT must install the headsets and they are not going to offices.

IT is not an essential service but WIC is. If I need any onsite support I will need help in obtaining that.

We currently have most staff working in the WIC offices.
A letter from CAPK stating that WIC is an essential service would be good. Some of my staff are worried about being pulled over if the "Shelter in place" order is more strictly enforced. CDPH WIC has yet to provide us with a letter so one from CAPK would be helpful.

If it becomes mandated that essential services work off site, WIC will be very challenged because we are not ready to work off site. WIC does not have company computers for all staff to have at their homes and the staff is not equipped to have a home office.

Please share a client success story or positive outcome from the current reporting month.

WIC is able to get food packages issued without participants coming into the office. We have also become better at communicating because we have been forced to get comfortable with TEAMS. We can now do a remote meeting so this is a benefit.

Community Development Division
Application Status Report COVID-19
March 2020
Awarded: 13 Pending: 7 Declined: 0

Funder	CAPK Program	Amount Requested	Amount Awarded	Status
Ca Public Health/Community Link	211 Kern	90,681	90,681	Awarded
United Way Worldwide	211 Kern	45,000	45,000	Awarded
California Department of Social Services	Food Bank	-	-	Awarded
Stater Bros. Charities	Food Bank	10,000	10,000	Awarded
So Cal Gas Co	Food Bank	50,000	50,000	Awarded
Calpine	Food Bank	5,000	5,000	Awarded
Farm Credit West	Food Bank	4,000	4,000	Awarded
Sandberg Foundation Inc	Food Bank	-	40,000	Awarded
Kern Community Foundation	Food Bank	30,000	15,000	Awarded
S.A. Camp	Food Bank	2,000	2,000	Awarded
Valley Strong	Food Bank	5,000	2,500	Awarded
Wells Fargo	Food Bank	180,415	42,500	Awarded
Rotary International District 5204	Food Bank	9,036	9,036	Awarded
CA Department of Community Services and Development (CSD)	Food Bank	32,000	-	Pending
CA Department of Community Services and Development (CSD)	Food Bank	2,000,000	-	Pending
No Kid Hungry	Food Bank	180,410	-	Pending
RIO Tinto	Food Bank	10,000	-	Pending
Westamerica Bank	Food Bank	5,000	-	Pending
Kaiser Permanente	KLBNC-CoC	50,000	-	Pending
No Kid Hungry	KLBNC-CoC	63,000	-	Pending
Total		**$2,771,542**	**$315,717**	

Community Action Partnership of Kern
Funding Profile

Funding Information			
Funding Type	Private	**CAPK Program**	CAPK Food Bank
Funding Agency	Wells Fargo	**Project Name**	CAPK Food Bank Emergency Response
CFDA	N/A	**Target Population**	Kern low-income and COVID impacted
New Funder or Reapplication	New	**Number to be served**	150,000 (estimated) per month
Estimated Request	$180,410	**Division Director**	Carmen Segovia
Award Period	6 months	**Program Manager**	Jaime Orona

Project Goal (One sentence goal statement)

Provide low-income and COVID-19 impacted people and families with food and basic necessities to help them through the current crisis.

Project Description (Brief one paragraph description)

As a result of the current COVID-19 crisis, it is expected that the Food Bank will need to almost double the pounds of food distributed (an additional 1,000,000 lbs. per month) to help meet the needs of Kern County residents. The CAPK Food Bank receives a tremendous amount of food donations from retail grocery chains, due to the demand on these retailers, donations from these sources has decreased at least 85-90%. To meet the needs of Kern low-income and vulnerable residents, the Food Bank will need to purchase additional food and acquire resources for distribution.

Estimated Budget Summary

Food procurement, additional staff, leased trucks and related costs such as gas and upkeep, personal protective equipment (PPE) and other items to aid in assuring that food gets to the families who need it most.

Approvals:

1. Division Director	Date 04/10/2020	3. Chief Financial Officer	Date
2. Director of Community Development	Date	4. Chief Executive Officer	Date

Date Presented/Approved

Policy Council:	_____	PRE Presentation:	_____	B&F Approval:	_____	Board Approval:	_____

Community Action Partnership of Kern
Funding Profile

Funding Information			
Funding Type	Private	**CAPK Program**	CAPK Food Bank
Funding Agency	No Kid Hungry	**Project Name**	CAPK Food Bank Emergency Response
CFDA	N/A	**Target Population**	Kern low-income and COVID impacted
New Funder or Reapplication	New	**Number to be served**	150,000 (estimated) per month
Estimated Request	$180,410	**Division Director**	Carmen Segovia
Award Period	6 months	**Program Manager**	Jaime Orona

Project Goal (One sentence goal statement)

Provide low-income and COVID-19 impacted people and families with food and basic necessities to help them through the current crisis.

Project Description (Brief one paragraph description)

As a result of the current COVID-19 crisis, it is expected that the Food Bank will need to almost double the pounds of food distributed (an additional 1,000,000 lbs. per month) to help meet the needs of Kern County residents. The CAPK Food Bank receives a tremendous amount of food donations from retail grocery chains, due to the demand on these retailers, donations from these sources has decreased at least 85-90%. To meet the needs of Kern low-income and vulnerable residents, the Food Bank will need to purchase additional food and acquire resources for distribution.

Estimated Budget Summary

Food procurement, additional staff, leased trucks and related costs such as gas and upkeep, personal protective equipment (PPE) and other items to aid in assuring that food gets to the families who need it most.

Approvals:

Carmen Segovia — Digitally signed by Carmen Segovia Date: 2020.04.09 14:36:19 -07'00'

1. Division Director — Date

Pritika Ram — Digitally signed by Pritika Ram Date: 2020.04.10 12:12:01 -07'00' — 04/10/2020

2. Director of Community Development — Date

Tracy Webster — Digitally signed by Tracy Webster Date: 2020.04.10 12:21:11 -07'00'

3. Chief Financial Officer — Date

Jeremy T. Tobias — Digitally signed by Jeremy T. Tobias Date: 2020.04.13 11:10:54 -07'00'

4. Chief Executive Officer — Date

Date Presented/Approved

Policy Council: _____ PRE Presentation: _____ B&F Approval: _____ Board Approval: _____

Community Action Partnership of Kern
Funding Profile

Funding Information			
Funding Type	Private	**CAPK Program**	Kern Low Barrier Navigation Center
Funding Agency	NoKidHungry	**Project Name**	NoKidHungry Grab-and-Go Sack Meals
CFDA	N/A	**Target Population**	Kern County Children/Families
New Funder or Reapplication	New Funder	**Number to be served**	approximately 10,000
Estimated Request	$63,000	**Division Director**	Pritika Ram
Award Period	4/1/2020-12/31/2020	**Program Manager**	Laurie Hughey

Project Goal (One sentence goal statement)

Provide support resources and information at partner meal distribution sites for health and self-sufficiency families in Kern County during the course of COVID-19 pandemic recovery

Project Description (Brief one paragraph description)

CAPK is requesting $63,000 from the NoKidHungry organization, and will provide approximately 13,000 nutritionally balanced grab-and-go and/or drive-by sack meals to children/families in Kern County at new and existing food distribution sites and

Estimated Budget Summary

The requested $63,000 in funds will be utilized to purchase the sack lunches for children/families in Kern County, pay for CAPK Food Bank rented trucks, and its gas/mileage.

Approvals:

1. Division Director — Pritika Ram, Digitally signed by Pritika Ram, Date: 2020.04.23 11:44:18 -07'00' — Date 04/23/2020

2. Director of Community Development — Date

3. Chief Financial Officer — Tracy Webster, Digitally signed by Tracy Webster, Date: 2020.04.23 12:39:50 -07'00' — Date 04/23/2020

4. Chief Executive Officer — Jeremy T. Tobias, Digitally signed by Jeremy T. Tobias, Date: 2020.04.23 14:57:54 -07'00' — Date

Date Presented/Approved

Policy Council: _____ PRE Presentation: _____ B&F Approval: _____ Board Approval: _____

Community Action Partnership of Kern
Funding Profile

Funding Information			
Funding Type	Private	**CAPK Program**	BKRHC
Funding Agency	Kaiser Permanente and the National Healthcare for the Homeless Council	**Project Name**	Homeless in the COVID-19 Pandemic
CFDA	N/A	**Target Population**	Homeless people in Kern County
New Funder or Reapplication	New Funder	**Number to be served**	Approx. 10,000
Estimated Request	$50,000	**Division Director**	Pritika Ram
Award Period	4/10/2020-12/31/2020	**Program Manager**	Laurie Hughey

Project Goal (One sentence goal statement)

To meet the health needs of people experiencing homelessness in the face of the COVID-19 pandemic. (Kern County)

Project Description (Brief one paragraph description)

Pass through funding to area COC members/homeless providers will allow for the purchase of COVID-19 response supplies and services in support of homeless persons accessing services at their various locations.

Estimated Budget Summary

The requested $50,000 will be utilized by homeless service providers to purchase food and necessities, wrap-around services, medical and PPE and to screen/assess needs of the homeless.

Approvals:

1. Division Director	Date	3. Chief Financial Officer	Date
Pritika Ram — Digitally signed by Pritika Ram, Date: 2020.04.23 11:43:35 -07'00'	04/23/2020	Jeremy T. Tobias — Digitally signed by Jeremy T. Tobias, Date: 2020.04.23 14:55:38 -07'00'	
2. Director of Community Development	Date	4. Chief Executive Officer	Date
		Tracy Webster — Digitally signed by Tracy Webster, Date: 2020.04.23 12:41:02 -07'00'	04/23/2020

Date Presented/Approved

Policy Council:	_____	PRE Presentation:	_____	B&F Approval:	_____	Board Approval:	_____

Community Action Partnership of Kern
Multiple Funding Requests

March 2020

Funding Information			
Funding Type	Private	**CAPK Program**	Kern Low Barrier Navigation Center (KLBNC)
Funding Agency	KFHC	**Project Name**	KLBNC-Hygiene
CFDA	NA	**Target Population**	Homeless
Request	$2,000	**Division Director**	Pritika Ram
Award Period	04/16/2020-12/31/2020	**Program Manager**	Laurie Hughey
Description	The grant will be used to purchase hygiene items to be used by the LBNC. These items are to include, shampoo, soap, toothpaste, tooth brush, socks, and underwear.		

Funding Information			
Funding Type	Private	**CAPK Program**	CAPK Food Bank
Funding Agency	Kern Community Foundation	**Project Name**	CAPK Food Bank Emergency Response
CFDA	N/A	**Target Population**	Kern Low-income & COVID impacted residents
Estimated Request	$30,000	**Division Director**	Carmen Segovia
Award Period	ASAP	**Program Manager**	Jaime Orona
Description	Request to go towards CAPK Food Bank COVID-19 response		

Funding Information			
Funding Type	Private	**CAPK Program**	CAPK Food Bank
Funding Agency	Valley Strong Credit Union	**Project Name**	CAPK Food Bank Emergency Response
CFDA	N/A	**Target Population**	Kern Low-income & COVID impacted residents
Estimated Request	$5,000	**Division Director**	Carmen Segovia
Award Period	ASAP	**Program Manager**	Jaime Orona
Description	Request to go towards CAPK Food Bank COVID-19 response		

Funding Information			
Funding Type		**CAPK Program**	
Funding Agency		**Project Name**	
CFDA		**Target Population**	
Estimated Request		**Division Director**	
Award Period		**Program Manager**	
Description			

Date Presented/Approved

Policy Council: _____ PRE Presentation: _____ B&F Approval: _____ Board Approval: _____

MEMORANDUM

To: Board of Directors

From: Tracy Webster, Chief Finance Officer

Date: April 29, 2020

Subject: *Agenda Item VI(i):* Wipfli Finance Process Review – **ACTION ITEM**

CAPK engaged with Wipfli CPAs and Consultants to complete a review of the Finance Department. The consultant from Wipfli interviewed all members of the Finance department as well as the staff from the Head Start Fiscal Team. The consultant offered strategies to streamline accounting processes and improve the reporting timeline.

The Wipfli consultant identified reviewed the following processes:

1. Purchasing / procurement / expenses
2. Vendor invoice processing
3. Disbursement approval
4. Payroll
5. General ledger, receivables
6. Volunteer in-kind

The consultant recommended the following improvements:

1. Purchasing / procurement / expenses
    a. Secure electronic signatures for purchase orders instead of routing paper documents.
    b. Implement a contract management module.
    c. Work with Abila to fix Microix workflow for purchase orders and check requests.
    d. Eliminate review steps that do not require approval.
    e. Standardize allowable purchases by category.
        i. Brand the type of furniture allowed, equipment, etc.
        ii. Train purchase approvers on grant regulations and allowability of cost.
    f. Centralize purchasing.
2. Vendor invoice processing
    a. Re-train program staff about coding and expectation of documentation.
    b. Accept electronic signatures for authorization.
3. Disbursement approval
    a. Utilize electronic signature for approval and authorized check signer on account
    b. Change approval thresholds based on risk assessment.
    c. Reduce number of paper checks and increase electronic payment.
4. Payroll process
    a. Exception review in timekeeping

    b. Scheduler training
5. General ledger
    a. Streamline review and approval process.
        i. Accounts review coding and budget earlier in the process preferably prior to procurement.
6. Account segments
    a. Review account segment structure changes to maximize efficiency in reporting.
7. Volunteer In-Kind
    a. Adopt an automated systems such as InKind Pro that allows for electronic timekeeping in a web-based environment

The Finance team is committed to maximizing any available efficiency to improve processes. The team has created a timeline for making the recommended changes.

Recommendation: Staff recommends acceptance of the Wipfli Financial Process Review Summary and authorize staff to implement recommendations described in the report.

Attachment: Wipfli CPAs and Consultants Financial Process Review Summary, March 2020



CAP of Kern Financial Process Review Summary 2020

WIPFLI

Community Action Partnership of Kern

Team Discussions

WIPFLI

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Team Identified Financial Processes

- Purchasing / procurement / expenses
- Vendor invoice processing
- Disbursement approval
- Payroll
- General ledger, receivables
- Volunteer in-kind

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Purchasing Process

- What we learned
  - Centralized Procurement Team
    - Review and approve purchasing and procurement actions (requests)
      - Contracts
      - Non-contracts
      - Leases
    - Process ~ 100-200 per month
    - Use Excel for contracts log



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Purchasing Process, cont.

- What we learned, cont.
  - Centralized Procurement Team, cont.
    - Save contracts on Sharepoint
    - Documents are printed to paper
      - Purchase Orders
      - Contracts (to obtain manual signatures)
    - Manual entry into Abila
      - Microix Workflow Module issue
    - Most processing steps involve a review; fewer steps require an approval

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Purchasing Process, cont.

- What we learned, cont.
  - Programs have flexibility to approve purchases, determine needs
    - Best practice
    - Inconsistencies in purchases across Organization

      Furniture

      Reasonable cost concern
  - Also see General Ledger section (approval process)

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Purchasing Process, cont.

- Possible solutions
  - Electronic signatures
  - Contract management module
  - Workflow to replace Microix, if no Microix fix
  - Eliminate review steps that do not require an approval
  - Standardize allowable purchases by category
    - "Brand" the type of furniture allowed, equipment, etc.
    - Train purchase approvers on grant regulations and allowability of cost
  - Centralize purchasing

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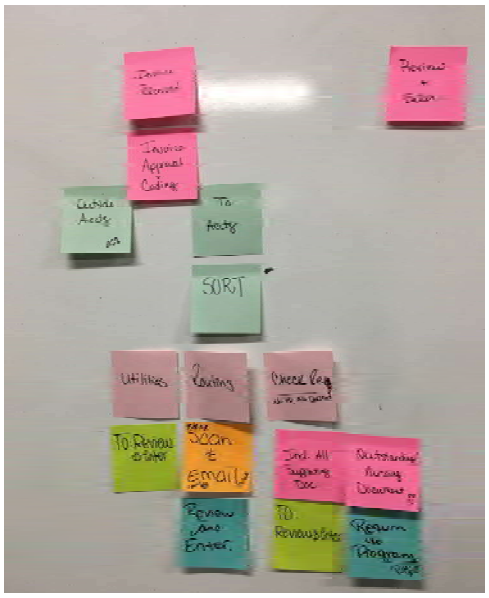
Vendor Invoice Processing

- What we learned
  - Time consuming
    - Routing
      - Scanning and emailing information
      - Manage returned information; re-verify
- Possible solutions
  - Staff re-training; done by A/P
  - Accept electronic invoices



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Disbursement Approval

- What we learned
  - Three dollar ranges for disbursements
    - Up to $2,500 – requires 1 signature
      - ~ 70%
      - Manual signature
    - $2,500 - $4,999
      - 2 signatures
    - Over $5,000
      - 2 signatures

9

Disbursement Approval, cont.

- Possible solutions
  - Utilize electronic signature
    - Electronic signer - review and approve disbursement listing
    - Authorized check signer on account
  - Change approval thresholds
    - Consider
      - Up to $5,000 – 1 electronic signature
      - $5,000 - $20,000 – 1 electronic signature, 1 manual signature (management)
      - $20,000 and over – 1 electronic signature, 1 manual signature (board)
      - Or other structure, based on risk assessment

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Disbursement Approval, cont.

- Possible solutions
  - Reduce number of paper checks and increase electronic payment
    - Reduces bank reconciliation time
    - Improves internal controls – fraudulent vendors

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Payroll Process

- What we learned
  - Employee Status Forms
    - Process 30-40 forms per week
    - Processing time ~ 1-2 days per month, including a status review
    - Follow-up review by 2nd person ~ 1 day
    - Four levels of approval before given to payroll

Payroll Process, cont.

- What we learned, cont.
  - Pre-payroll processing – before submitted to ADP
    - Timecard review of 900 employees ~ 1.5 days
      - Dedicated staff ~ 2-3 per pay period
    - Manual review of flex time, shift time, recorded time against attendance policy, missed or improper punches, total hour calculation, leave / protected time, supervisor approval
      - Find ~ 100 errors per pay period

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Payroll Process, cont.

- What we learned, cont.
  - Pre-payroll processing – Batch to ADP Workforce Now
    - Exceptions are reviewed
    - Preview status completed (Excel reports, manual check reports, etc.)
      - Dedicated staff ~ 3 people for 2-3 hours
    - Make changes, with another review
    - Submit, then email leadership team that payroll is submitted

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Payroll Process, cont.

- Possible solutions
  - Exception review in Timekeeping
  - Scheduler Training
    - Volunteer In-kind staff

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General Ledger

- What we learned
  - Significant time spent evaluating the general ledger
    - For errors, classifications, completeness, allowability
    - First – allocations must be prepared



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General Ledger, cont.

- What we learned, cont.
  - General ledger evaluation, cont.
    - Adjustments ~ 75/month
      - Non-payroll 20-30 minutes ea
      - Payroll 30-60 minutes ea
      - Determine, prepare, review, approve, post
    - Re-run allocation, re-evaluate
    - Extends length of time between providing services and requesting funds

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General Ledger, cont.

- What we learned, cont.
  - Multiple methods / formats to request funds (receivables)
    - Excel, PDF, web-based
    - Billings done outside accounting department
  - Multiple logs to track receivables
    - Completeness risk

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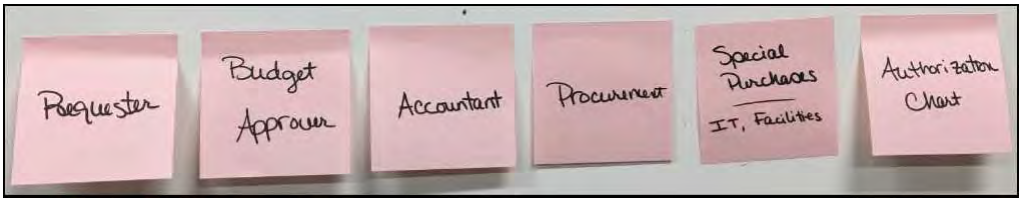
General Ledger, cont.

- Possible solutions
  - Streamline review and approval process
    - Accountants review coding, budget earlier in process
      - Reduces time spent researching allocation effect of a miscode to make a correcting entry



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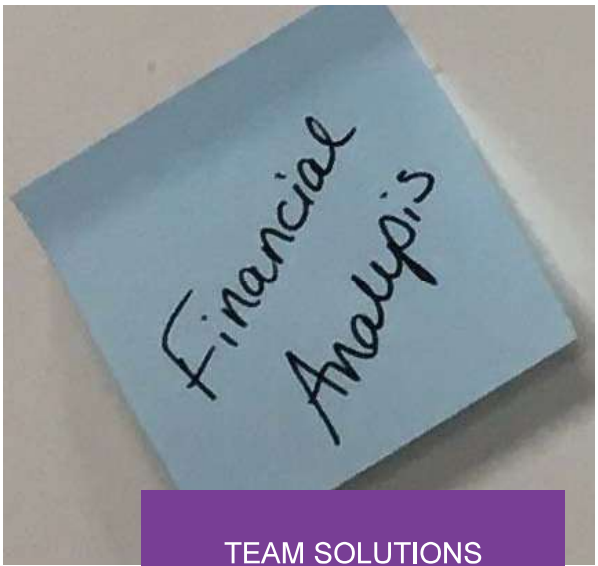
General Ledger, cont.

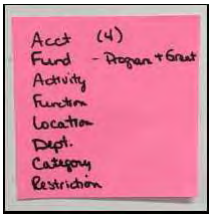
- Possible solutions, cont.
  - Lead to capacity for financial analysis

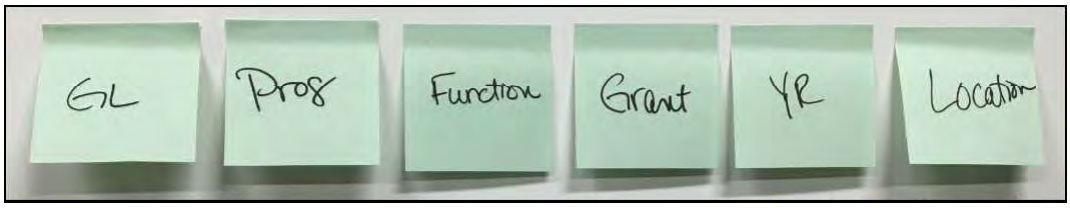


TEAM SOLUTIONS

Account Segments

- What we learned & possible solution
  - Account segment structure changes to maximize efficiency in reporting





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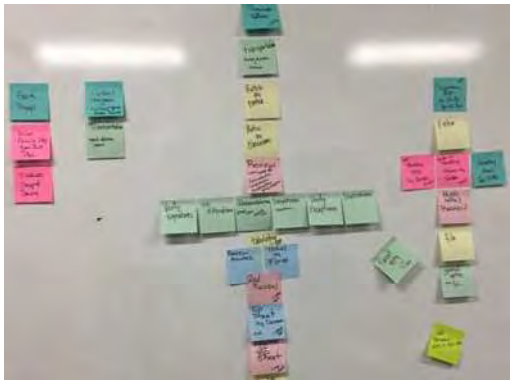
Volunteer In-kind

- What we learned
  - Prepare form in Excel
    - Curriculum
    - Determine days of service
    - Print family information from Child Plus
  - Distribute to classrooms



Volunteer In-kind, cont.

- What we learned, cont.
  - Process ~ 2,500 forms/mo
  - Paper forms, physically transported to main office
  - Manually sorted and grouped
  - Review

~ 2 people, 3 days

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Volunteer In-kind, cont.

- What we learned, cont.
  - Tabulation

~ 2 people, 3-5 days

  - Review

~ 2 people, 1-2 days

  - Prepare top sheet, by classroom

~ 2 people, 1-2 days

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Volunteer In-kind, cont.

- What we learned, cont.
  - Reporting
    - Summary sheet to Accounting
      - Manually enter numbers into Excel
        - Tracking & reporting
      - Manual entry into general ledger
    - Difference between non-federal share documentation and general ledger

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Volunteer In-kind, cont.

- Possible solutions
  - InkindPro.com
  - Pseudo-timekeeping system; web-based
    - Staff creating manual form can maintain parent needs in system
      - Also maintain Scheduler

TEAM SOLUTIONS

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Final Considerations

- Re-examine areas with the accounting teams
- Discuss the items they noted
  - What are their ideas?
  - What notes did they take?
- Prioritize
  - High-risk
  - Most cumbersome
  - Other processes or system affected

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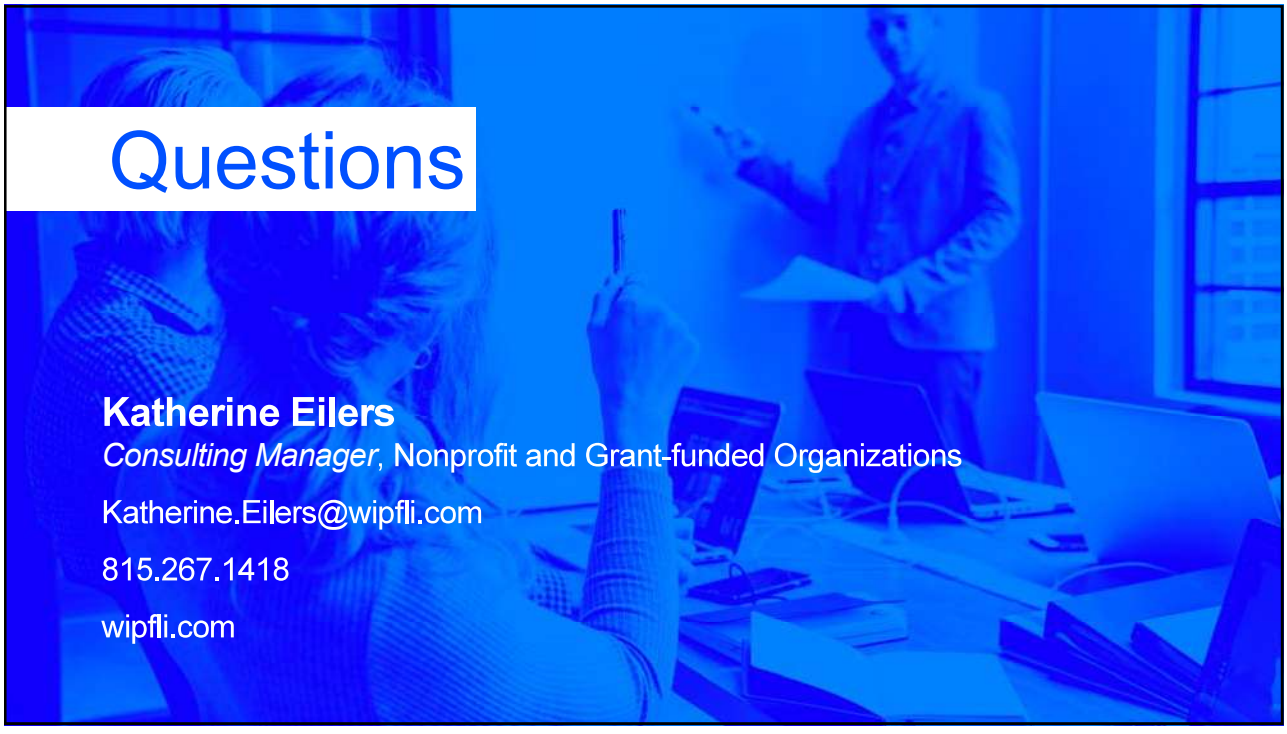

MEMORANDUM

To: Board of Directors

From: Tracy Webster, Chief Finance Officer

Date: April 29, 2020

Subject: *Agenda Item VI(j):* Wipfli Human Resources Review – **ACTION ITEM**

CAPK engaged with Wipfli CPAs and Consultants to complete a review of the Human Resources Department. The consultants from Wipfli interviewed 15 individuals, documented current practices, and offered comprehensive recommendations for the Human Resources Department. They offered strategies to streamline tactical functions, adjust the HR organizational structure, and improve capacity of the Human Resources department. An improved Human Resources department supports the overall organizational strategic plan.

The Wipfli teams identified the following categories for improvement:

1. Human Resources structure and functions
2. Recruitment, selection, and new employee onboarding practices
3. Performance Management systems
4. Succession Planning
5. Supervisory, management, and employee training and development
6. Corrective action and termination procedures
7. Employee communication systems
8. Employee record keeping
9. Benefit management process

The Human Resources department has made significant progress on each of these items as follows:

1. ADP recruitment was fully implemented on March 1, 2020.
2. Leave policies have been drafted and sent to our attorney for review. We have been working through issues with The Hartford and have set up bi-weekly check-in calls.
3. The CAPK Leadership Academy in August will address the matter of succession planning. The HR staff has been using the downtime as a result of the COVID-19 crisis to work on presentations.
4. CAPK will start ~~the~~ targeted supervisory training commencing through ~~the~~ company-wide management meetings starting the end of April.
5. The HR team is currently working on the areas identified with respect to employment record keeping. This will be a lengthy project that may need to involve acquiring an electronic system as some files are kept off site in San Joaquin.
6. With respect to the HR Organization structure, this was addressed in Jeremy's reorganization plan. We have interviewed and offered a position to a new HR Generalist. We will be onboarding

the candidate after the COVID-19 restrictions have been lifted. We are currently recruiting for a new ~~position of~~ Director of Human Resources.
7. The Employee Handbook is currently being revised in segments.
8. We are currently working on an ADP electronic onboarding process that we hope to roll out June 1st.

The following items are pending:

1. Performance Management will need to be renovated. This should be worked on after the job description titling project is finished.
2. The HR teams needs to map out improved corrective action and termination procedures. This would involve extensive training for supervisors and managers.
3. Communication agency-wide continues to be a struggle to involve improved strategies and the adoption of a cohesive methodology for cascading and communicating information with employees.
4. Job descriptions and titling agency-wide is a project that has not been completed. We would like to engage the Wipfli group as soon as there is capacity to finish this project. This will then allow the compensation project to take place so that we can identify inconsistencies in pay practices and ensure that we are paying market wages consistently across the agency.

The Human Resources team is committed to improving the delivery of service to employees and management. The team is presently using a Gantt chart to monitor progress to date on the items identified by the Wipfli review team. The key to success will be effective project management and implementation of changes with fidelity.

Recommendation: Staff recommends the acceptance of the Wipfli Human Resources Review and authorize staff to implement recommendations described in the report.

Attachment: Wipfli CPAs and Consultants Human Resources Review Final Report, March 2020

Community Action Partnership of Kern

Bakersfield, California



WIPFLi LLP
CPAs and Consultants

Talent Management Consulting

Human Resources Review Final Report

March 2020

Prepared by:

Wipfli LLP

WIPFLI LLP
CPAs and Consultants

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March 16, 2020

Ms. Tracy Webster, Chief Financial Officer
Mr. Emilio Wagner, Director of Operations
Community Action Partnership of Kern
5005 Business Park North
Bakersfield, CA 93309

Dear Tracy and Emilio:

Thank you for the opportunity to be of support and assistance to Community Action Partnership of Kern ("CAPK") in conducting a Human Resources Department Process and Structure Review.

Wipfli is confident that this report and associated observations and recommendations will assist CAPK in prioritizing critical action items to accomplish the objectives established at the time this engagement was approved and through our discussions with various team members. We are available to assist in the implementation of our recommendations as may be requested.

This report and the related tools are considered a confidential work product and are provided solely for the information of the Organization. Their contents should not be otherwise disclosed without the expressed permission of the Organization and Wipfli LLP.

Sincerely,

Wipfli LLP

Wipfli LLP

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Human Resources Business Models ..... B

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PREFACE

Wipfli was engaged by Community Action Partnership of Kern ("CAPK" or the "Organization") to assist in the review of the Human Resources Department's process and organizational structure in order to assess how well these areas are contributing to the management of CAPK's most critical assets—its employees.

As outlined in our Engagement Letter and through discussion, we took the following approach to conducting the Human Resources Department Process and Structure Review:

- Met with you and others at the start of the project to gain understanding on the current state of the Human Resources (HR) Department, concerns regarding the functioning of the department and/or employees, and any historical information that would provide perspective prior to coming on-site.
- Worked with you in the receipt of requested documentation to provide us the opportunity to review various materials and practices before our on-site visit.
- Conducted interviews with you, and other key employees you selected, to gain a clear understanding of what is working well and what areas may benefit from improvement. Interviews held with employees ran approximately 45 minutes to 1.5 hours in length dependent on the level of involvement each employee has in the administration of the HR function and/or direct experience with using the services of the HR Department.
- Conducted an on-site review of various human-resource-related practices and information not reviewed prior to our visit, including corrective action documentation, completed performance appraisal documents, human resource files, employment postings, and general record keeping.
- Reviewed the following areas:
    - Human Resources Department structure and functions
    - Recruitment, selection, and new employee onboarding practices
    - Performance management systems
    - Succession plans
    - Supervisory, management, and employee training/development
    - Corrective action and termination procedures
    - Employee communication systems
    - Employment record keeping
    - Benefit management process
- Developed an alternative organizational structure for the HR Department for consideration and reviewed with select members of the senior management team to surface concerns that may result in barriers to successful implementation. We also, identified additional positions that achieve the stated goals and objectives of the Executive Director.

- Conducted an exit meeting at the end of our on-site visit with the Executive Director, Chief Financial Officer and Interim Human Resources Director, and the newly hired Human Resources Administrator.
- Prepared a written report outlining our findings and recommendations with realistic time frames for implementing the proposed action plans.
- Held a Skype meeting with you and other key individuals you identified to discuss the final report and results and how to begin addressing short-term and long-term human resource issues.

This project was initiated in December 2019 and led by Julia Johnson, Director of Organizational Performance. Julia was supported by Bre Woodruff, Consultant, throughout the project. We worked closely with Tracy Webster, Chief Financial Officer and Kristen Rubio, Assistant throughout the project to request and obtain information, coordinate schedules for on-site interviews, and request clarification on questions as they surfaced. On-site interviews and organizational structure preliminary considerations discussions were held on January 28 through January 30, 2020.

The observations and recommendations shared within this report are the result of a limited period of time spent looking at and discussing the HR Department at CAPK. These observations and recommendations are not intended to be absolute.

This report summarizes our findings and provides a detailed plan of actions that will guide CAPK to create a functioning operational and tactical HR Department to lay the foundation to transition to a strategic HR Department. Streamlining the daily tactical functions will create the capacity to evolve into a strategic team and support the overall organizational strategic plan.

INDIVIDUAL INTERVIEWS

Individual interviews were held with thirteen (13) team members to ensure a broad perspective was considered. Interviews were held with the following individuals during this process:

1. Jeremy Tobias, Executive Director
2. Tracy Webster, Chief Financial Officer and Interim Human Resources Director
3. Emilio Wagner, Director of Operations
4. Carmen Segovia, Director of Health and Nutrition
5. Barbara Human Resources Administrator
6. Eric Kelley, Payroll/HRIS/Benefits Administrator
7. Dawn Bledsoe, Recruitment Supervisor
8. Mike Lackman, HR Generalist
9. Maura Sandoval, Staffing Specialist

10. Lupe Flores, Benefit Specialist
11. Valerie Serna, Benefit Technician
12. Delia Cobian, HR Technician
13. Aurora Hernandez, HR Technician
14. Yolanda Gonzales, Director of Head Start/State Child Development Programs
15. Jolene Vang, HR Specialist

Yolanda Gonzales and Jolene Vang were not available for an in-person interview while we were on-site. We did have individual phone conversations with each of them during the week of February 10th.

Those interviewed were welcoming and willing to share observations, thoughts, and ideas in an open manner. Individuals demonstrated knowledge of the work they perform today and recognize the need for change to support CAPK now and into the future. While the HR Team acknowledges the need for change and implementation of technology to support more efficient ways of managing the varied HR functions, it is evident there is some level of apprehension to move forward as it will require individuals to step away from what is known and familiar. In the absence of effective leadership within the HR Department, the department has not evolved and kept pace with the needs of the Organization, have not received clear direction, and have not been held accountable for execution.

The HR Team is hungry for leadership, goal setting, project planning and management.

Projects of this nature tend to focus on what can be approved upon or enhanced. Therefore, it is important to briefly capture what the HR Team believes and what we observe is working well before moving into how things could be improved.

In brief, the HR Team wants to do well. It is evident they care about the Organization and the people served. It appears the team has respect for the contributions and efforts of each individual. The majority of the individuals are open to new ideas and methods for streamlining manual processes and taking advantage of technology to advance the individual team members and the contributions of the HR Department as a whole.

GENERAL THEMES, TEAM OBSERVATIONS, AND WIPFLI RECOMMENDATIONS

The following major general themes and team observations were developed using the comments and content of discussions held with those interviewed. We have taken the liberty of combining comments shared and have provided comment summaries related to the themes. Themes and comment summaries reflect comments made by more than a single individual. A single comment by those interviewed, did not result in inclusion within a theme. No comments are shared verbatim to preserve the anonymity of those sharing the information.

Human Resources Structure and Functions

Observations:

- The Organization has approximately 900 employees in approximately 75 locations with approximately 14 programs.
- The current HR Team is comprised of seven individuals as the benefits and payroll team members now report through the Finance Department. When counting those team members, the HR Team expands to approximately 12 individuals (includes 3 payroll; and 2 benefits).
- The team appears to be cohesive and works effectively together. Significant turnover in the HR leadership roles over the past 10 years. They are hungry for effective, consistent leadership.
- Currently, there appears to only be one team member holding a degree in HR. It is unclear (out of scope for purposes of this project) as to whether or not members of the team have the necessary knowledge, skills, and abilities to be successful.
- The roles, responsibilities, and scope of authority are not clearly known within the team or to others who engage with the team. This can lead to sporadic information sharing drops and delays.
- Non-HR Team members get frustrated when a HR need surfaces, and they are told they need to wait for assistance until a specific individual returns to the office.
- Unclear decision-making authority and sense if they can challenge management team members when a process isn't followed. It is perceived the team does not want to make decisions.
- Lack of ownership to implement new technology, processes or procedures as a result no project planning occurs and execution fails.
- The Workers' Compensation and Safety professional is not part of the HR Department.
- The HR Department is not visible throughout the Organization.

Recommendations:

- **Restructure the HR Department.** Consider the alternative structures in Appendix A – Human Resources Organizational Structure Options. Establish clear lines of authority and responsibilities for a specific area of HR. Develop comprehensive job descriptions concentrating on roles and accountabilities versus duties and tasks. Appendix B contains examples of two Human Resources Business Models for your consideration. Use of these will assist in combining operational and strategic functions to maximize HR impact on the Organization.
- **Conduct a talent assessment.** Evaluate team members in consideration of new roles and responsibilities and determine what gaps exist and how to best fill those gaps. Engage in open dialogue and exchange on the expectations associated with each position and the standard to which team members will be held.
- **Create personal development plans.** In consideration of newly defined jobs and assignment of roles, create a personal development plan for each team member to assist in personal and professional growth and development.
- **Add a HR Generalist or two.** Adding degreed individuals to the team as Generalists will be beneficial to achieving technology utilization, updating the processes and policies and other action items identified as a result of this HR Review. Consider having one of the new positions focus exclusively on the Head Start Program given the size of the program.

Recruitment, Selection, and New Employee Onboarding Practices

Observations:

- The recruitment process is cumbersome and inefficient.
- Not fully taking advantage of ADP recruiting module at this time. Today, the HR Department is not posting all jobs using ADP and continues to accept paper applications and resumes. As such, hiring managers may need to tap into ADP and still obtain physical applications by coming to the HR Department.
- The recruitment module has been in place since 2015 and has only just recently begun to be utilized. Utilization appears to be restricted to select programs. Initial feedback appears favorable.
- Lack of clear process and procedure as to who plays what role in the process. Hiring managers have different expectations of the role of HR and vice versa resulting in mutual frustration and inefficiencies.
- The process takes too long. Chance of losing qualified candidates.
- Some have a lack of trust in HR to engage in effective screening of prospective candidates and therefore have taken ownership of this process. Others are indicating a desire to have HR be more knowledgeable, supportive and involved in the process.

- Inconsistent participation of HR in the interview process particularly when the interview would occur outside of the immediate area.
- Hiring managers have not received interview training to identify best practices and what may or may not be asked of a candidate.
- The HR Department maintains physical copies of application materials that may extend beyond the required record retention requirements thereby increasing the physical space needed for record retention and exposure to potential liability.
- The onboarding process is lackluster and not reflective of the dynamic organization that is CAPK. The materials are perceived to be outdated and not consistently provided.

Recommendations:

- **Exploit ADP.** Establish clear expectations for the consistent and comprehensive use of ADP for recruitment and selection purposes. Identify any outstanding concerns in using the tool and address internally or through additional contact with ADP representative. At this time we do not recommend exploring other HRIS systems as the team has not taken full advantage of ADP and therefore cannot identify if it is meeting their needs or has any gaps.
- **Create workflow.** Work with current stakeholders to define an effective workflow to meet the needs of the Organization. Set and define expectations. Build safety for the HR employees to hold program leaders accountable to follow new processes and procedures.
- **Communicate and train users.** Ensure hiring managers have the appropriate understanding of how to use ADP in the recruitment process.

Performance Management Systems

Observations:

- The old Performance Management forms were placed into ADP without any updates.
- The same form is used for most employees, there are not customized forms for supervisory or management roles.
- There are formal 3, 6, 12-month reviews and then anniversary thereafter.
- Reviews often are not completed, or they are completed poorly by giving employees standard scores across the board. Training is not provided for management on how to complete review.
- Managers/Supervisors will complain about insubordinate employees but then give them a standard review.
- No accountability for management to complete the reviews. There are no consequences for management or employees for missing reviews.

- There is no evidence of formal or informal coaching in between Performance Management cycles after the first year of employment.
- Job descriptions are not serving as the basis for the reviews and pay increases are not linked to results of the performance reviews.
- The current process is not conducive to growth and development for employees.
- Managers/Supervisors would like more notification and preparation on the front end of the process kicking off versus the back end after they've missed completing the review.
- The Performance Management review process is not owned or managed by HR currently – it is initiated by payroll via a notification to managers/supervisors that a team member has an anniversary and that it is time for a review.

Recommendations:

- **Create level specific Performance Management review templates.** Having different templates available will ensure that various levels within the Organization are being appropriately reviewed. Managers, supervisors, etc. should be evaluated on how effectively they are leading their team.
- **Tie pay increases to performance.** Tying compensation adjustments to completion of performance reviews by those with supervisory and management responsibility will increase compliance to complete reviews.
- **Create accountability for directors/managers/supervisors to complete Performance Management reviews.** Managers/supervisors/directors must be up to date on administering Performance Management reviews for their team/direct reports in order to receive a compensation adjustment.
- **Build a career pathing system.** Implement career development plans so employees can visualize their career growth within the Organization. Focus on skills and competencies so employees can explore vertical, lateral and cross-functional career moves that may align with their interests and goals.

Succession Planning

Observations:

- Succession planning has not been a focus of the Organization.
- Relies upon hiring of external resources, the development of the next generation of leaders is absent.

Recommendations:

- **Build the succession planning process after key foundational items have been established.** Before creating a succession plan we recommend concentrating on the foundational items that we have outlined in other sections of this report.
- **Build leadership university.** Utilize leadership curriculum for development of internal employees to grow into leadership roles. Create a library of leadership training both internally and externally. Align training to succession plan to ensure a continued supply of leadership talent.

Supervisory, Management, and Employee Training and Development

Observations:

- There does not appear to be a consistent, intentional training program to assist in the development of employees and future leaders.
- There is no formal training process for managers/supervisors on how to lead, manage, assess and discipline their teams.
- Management team members have opportunities to take advantage of external training opportunities. However, these development opportunities do not appear to be linked to a specific development goal and are generally at the request of the manager and not recommended by their performance coach.
- There is no process in place to request approval or funds for training opportunities.

Recommendations:

- **Tie training to goals.** Ensure trainings that are being attended are in alignment with the goals of that program or the department.

- **Training request form.** Create a standard template for employees to complete detailing their training request, how it aligns to their goals and a cost estimate. See Appendix C for and example Education Assistance Application Form.
- **Nonprofit training through grants.** Explore grants that can be utilized for customized training for employees.

Corrective Action and Termination Procedures

Observations:

- The CEO currently approves all termination and suspension requests, regardless of position.
- There process for termination is unclear and it is uncertain if there is a consistent documentation process that occurs before corrective action is taken, and ultimately, termination.
- Corrective action forms are the same for all employees with no distinction for those with responsibility. Perhaps more importantly, there are not separate forms for those who serve as part of the union. It was shared that a blurb is added for union employees.
- There are years of physical files for past terminations saved both on-site and at an off-site location.
- The lack of consistency in the corrective and termination process creates an opportunity for risk and potential litigation if challenged.

Recommendations:

- **Create termination approval workflow.** Consider allowing Program Directors in partnership with the HR leader to approve terminations if the proper corrective action process has already occurred. The Executive Director maintains approval authority for terminations of management team members.
- **Train Management.** Create a training program introducing the corrective action and termination process. Provide specific corrective action training for managers/supervisors on how to address and respond to difficult situations and behaviors of employees.
- **Purge old files of terminated employees.** Files should be saved for four years following the termination of an employee to comply with both federal and California's record retention requirements.

- **Create corrective action templates and process.** Upload separate templates for managers/supervisors to ADP for union and non-union employees. Create a corrective action process that incorporates consistent HR support for program managers/supervisors.
- **Create electronic files.** Utilize SharePoint for electronic employee files.

Employee Communication Systems

Observations:

- With 75 distinct locations there does not appear to be a consistent methodology and approach for cascading and communicating information with employees.
- Most Organization-wide communication is done through email. It is challenging because some employees don't always have access to a computer, so they don't see the information in a timely manner.
- In certain programs, face-to-face staff meetings are held to share information.
- There are periodic management meetings monthly but there does not appear to be a clear agenda or expectation for information sharing with employees.

Recommendations:

- **Communication from the top down.** Since email access is limited for some employees, information should be shared down through management. Create expectations for Program Directors, managers, supervisors, etc. to share important information with their employees and build accountability to ensure communication has occurred. For example, share director to manager to supervisor and so forth down the line to ensure information is disseminated.
- **Ask for feedback.** Ask employees how they prefer to be notified of information and changes/updates in the Organization. Retool communication systems in response to their feedback.
- **Pulse understanding.** Periodically engage in conversation with employees to determine if important organizational messaging has occurred. If not, engage in accountability discussion with management. If it has occurred, celebrate and recognize the manager.

Employment Record Keeping

Observations:

- Stockton maintains separate physical files for employees which does not allow the centralized HR function to have access to files without physically going on-site.
- The paper files appear to be well organized and comprehensive.
- Physical files are housed on-site for current and recently terminated employees. There are additional physical files for terminated employees and other HR files at an offsite location.
- Current employee I-9s and terminated I-9s are physically kept on-site. It appears the team is appropriately discarding I-9s that no longer need to be saved.
- There is a cumbersome task of printing, sending for signature/approval, copying, shredding and then filing of employee information.
- The team is conducting monthly DMV checks of those employees with driving responsibilities.

Recommendations:

- **Create electronic files.** Utilize a secured SharePoint site for files with permissions given only to those who have a need to access.
- **Purge old files.** Purge employee files and related documentation that are no longer needed to avoid unnecessary liabilities and to reduce off-site storage space needs.

Benefit Management Process

Observations:

- The Organization appears to offer a comprehensive benefit program.
- A third-party vendor, The Hartford, is utilized to manage leave throughout the Organization.
- The Hartford simplifies tracking but many times they don't respond to employee's questions in a timely manner, so the benefits team is still fielding those questions.
- Benefits are covered during the orientation process; they walk through ADP and educate employees on how they can use the tool in a self-serve capacity.
- The shift out of HR has been difficult for the benefits team and they desire to be back on the HR Team.

Recommendations:

- **Consider moving the Benefits Team back into the HR Department.** Realignment to the HR Department with clear expectations of performance and accountability.
- **Evaluate other leave management administrators.** Many have not been satisfied with the services provided by The Hartford for leave management. Create a small project team to research and recommend other solutions.

SUMMARY OF RECOMMENDATIONS AND TIMELINES

Based on the results of our assessment, our primary recommendation is for CAPK to restructure the HR organizational chart. Through the restructure, CAPK should determine leaderships roles, revisit roles and responsibilities of all employees and subsequently, create new job descriptions. The lack of solid leadership and accountability is limiting the HR Department's ability to accomplish projects, make decisions and make progress on strategic plans. The HR Department is keeping up with the "nuts and bolts" details of daily tasks, but significant time is being spent on processes that could be streamlined with the correct tools and leadership. Having the right leadership would allow the HR Department to move beyond just being a tactical department and progress towards a strategic, future thinking department.

A strong HR infrastructure is necessary to ensure core HR duties are being accomplished, legal risk is managed to CAPK's comfort-level, and planned growth is supported efficiently. This report outlines our observations and provides a timeline for recommendations, as summarized below. The recommendations below are roughly in an "order of importance" for each time frame but are not absolute. Some recommendations provided above have been combined in the list that follows to be more succinct. Some recommendations are dependent on others being completed first.

IMMEDIATELY – WITHIN 1 MONTH

- **New HR Organizational Chart** – This is our single most important recommendation for this project. The need for leadership and direction for the HR Department is critical for other items to be accomplished. Hold on hiring an HR Director for strategic efforts until confidence is restored in the tactical and operational aspect of HR.
- **Utilize ADP Recruitment Module Fully** – We recommend using ADP for all recruitment activity immediately. We also recommend mapping the current process and creating a workflow for the recruitment process that both HR and hiring managers will follow. This well help surface and resolve any concerns with the process. Create kiosks out front so interested applicants can apply online within the office.

- **Utilize the HR Administrator** – Use this position to build tactical and operational discipline within the HR Department. Empower the HR Administrator to hold team meetings outlining key goals and objectives, appoint champions, create accountability and carry out consequences for lack of achievement. Share expectations for ownership of roles and responsibilities with the team.
- **Improve HR Department Morale** – Establish trust and create safety for employees to step out of their lane and share thoughts and ideas in a supportive environment. Create weekly/bi-weekly huddles to share successes in updating processes, identifying other issues, etc.

MID-TERM - WITHIN 3 MONTHS

- **Review Job Descriptions for HR Department Positions** – Redesign job description for all HR functions to align with the new HR Organizational Chart. Ensure job descriptions are non-incumbent specific
- **Conduct a Talent Assessment** – Based on the new HR structure and job descriptions, conduct a talent assessment of current team members to determine which positions are best suited for current team members, identify gaps and create personal development plans to close gaps. Conduct an analysis on the cost of legal support for HR each year (less litigation costs). Are there consistent areas that the team reached out for support on? How can we improve knowledge in HR to reduce attorney costs?
- **Conduct a Staffing Analysis** – Given new organizational chart and gaps, determine if there are additional positions necessary for the HR Department. Consider adding 1 or 2 degreed HR Generalists to assist with the implementation of technology, the action items of the HR Review and to update processes and procedures. Consider having one of the new positions focus exclusively on the Head Start Program given the size of the program.
- **Consolidate Other Functions into HR** – The payroll and Benefits Teams both desire to be within HR from a team perspective and confidentiality of work. The Workers Compensations and Safety role should also be housed within HR.
- **Electronic Filing** – Create electronic storage of employee files (personal, medical, etc.) to ensure accessibility of all files to those who need access.
- **Compensation Project** – Prepare the job descriptions so the compensation project can move forward. Progress will assist in addressing concerns and inconsistencies in pay practices. Revisit job description titling through this process to ensure consistent structure throughout the Organization.
- **Process and Procedure Training** – Require training for impacted teams on the new processes and procedures around recruitment, pay adjustments, corrective action, etc. This may be ongoing as these processes will update overtime and likely not all at once.

LONG-TERM – WITHIN 6 MONTHS

- **Full ADP Implementation** – Fully utilize all modules that the Organization has access to. Recruitment, Performance Management, Scheduling, etc.
- **Modernize the Onboarding Experience** – Create more engaging onboarding experience for new hires, start with moving paperwork to the preemployment stage so new hires are completing those forms prior to their first day. Build onboarding content around the culture, vision, mission and promise of CAPK.
- **Standardize Compensation Adjustments** – Create workflow for compensation changes to ensure effective and appropriate audit trail. Establish effective compensation pay administration practices and communicate with program managers/supervisors the new approach once established.
- **Supervisory Training** – Implement foundational training across the Organization for individuals with supervisory responsibilities.
- **Update the Employee Handbook** – We recommend the document be developed from scratch to minimize transference of inconsistent language. Give close consideration to original and current intent for policies. Through this process explore moving away from 12 sick days and 10 vacation days to more vacation days as a policy that encourages more planned time off versus unplanned time off. Align the language to the desired organizational culture. EX. corrective action vs. discipline; attendance bonus vs. sick leave cash out, etc.
- **Enhance Corrective Action Process** – Create a corrective action process that incorporates consistent HR support for program managers/supervisors. Upload separate templates for managers/supervisors to ADP for union and non-union employees. For termination cases, create an approval process for various levels.

LONG-TERM – 12 MONTHS AND BEYOND

- **Strategic Initiatives** – Once tactical and operational systems are in place, move to more strategic initiatives such as learning and development, career pathing, succession planning, etc.
- **Modernize the Onboarding Experience** – Create more engaging onboarding experience for new hires, start with moving paperwork to the preemployment stage so new hires are completing those forms prior to their first day. Build onboarding content around the culture, vision, mission and promise of CAPK.

CONCLUSION

We wish to express our sincere appreciation to the employees we interviewed at CAPK for the courtesy and cooperation extended to our consultants during the on-site visit. The individuals we spoke with were very open and shared much about CAPK and the HR function, and were highly receptive to the thoughts and ideas we shared while there. It is apparent everyone truly cares about the success of CAPK and the environment in which employees work.

Please note our recommendations are the result of a limited period of time spent looking at and discussing the HR function at CAPK. The observations and recommendations are not intended to be absolute. We are not attorneys and do not intend any of our recommendations to be legal advice. The Leadership Team is best qualified to determine what will and will not work for CAPK. We do feel our observations are indicative of opportunities for improvement and can be used as a starting point for continued discussion on further development of the HR function.

We would be happy to provide ongoing support and assistance to CAPK in implementing any of the recommendations contained in this report. Our Talent Management Consulting Services are designed to provide you the level of support you need, when you need it.

If you have any questions as you go forward, please do not hesitate to contact Julia Johnson at 920.662.2876 or e-mail at jajohnson@wipfli.com.

Human Resources Organizational Structure Options

A

Human Resources Business Models

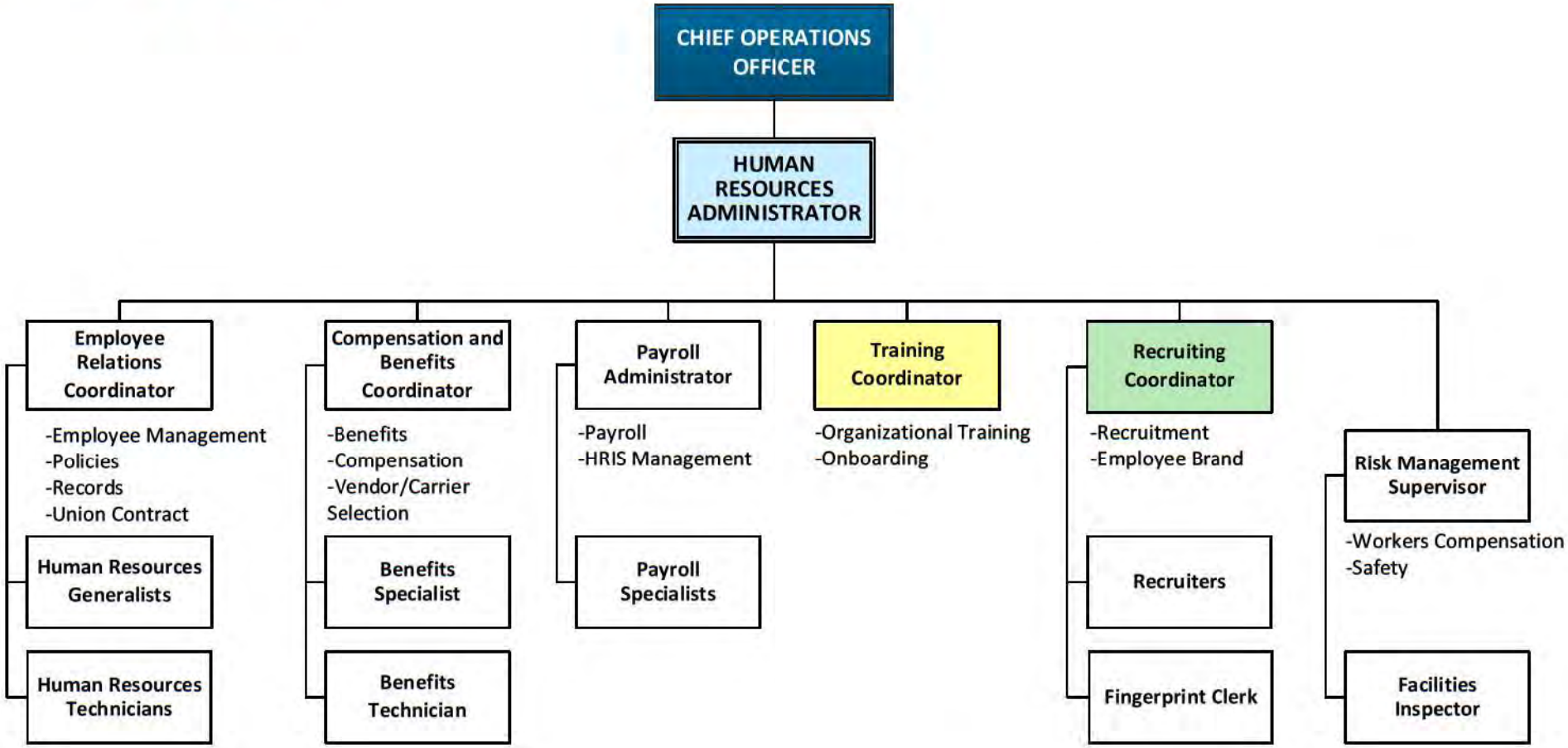
B

Educational Assistance Application Form

C

Human Resources Organizational Structure

Option 1



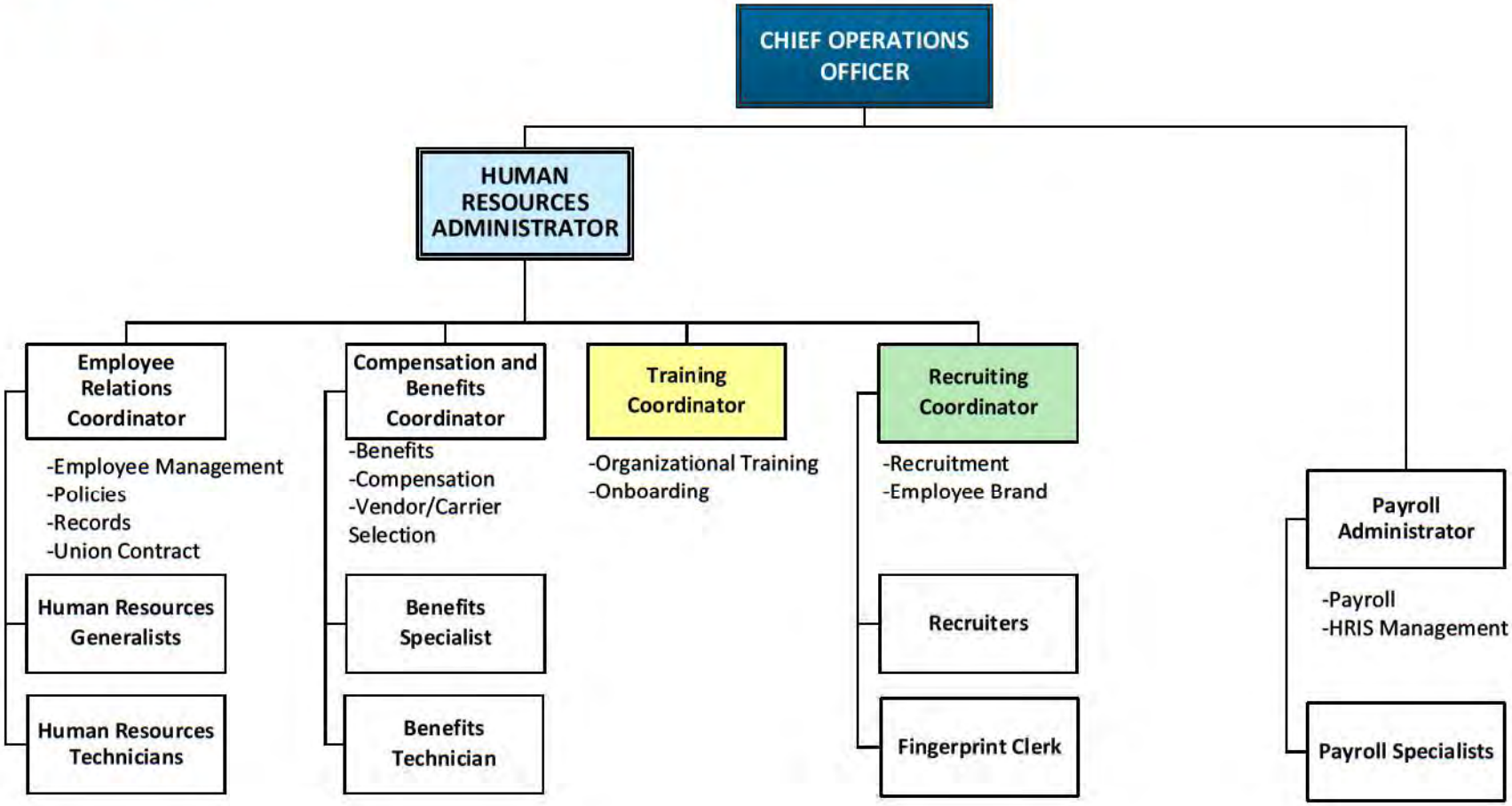
Recommended future role

Recommended new hire

Wipfli LLP: March 2020

Human Resources Organizational Structure

Option 2: Phase I



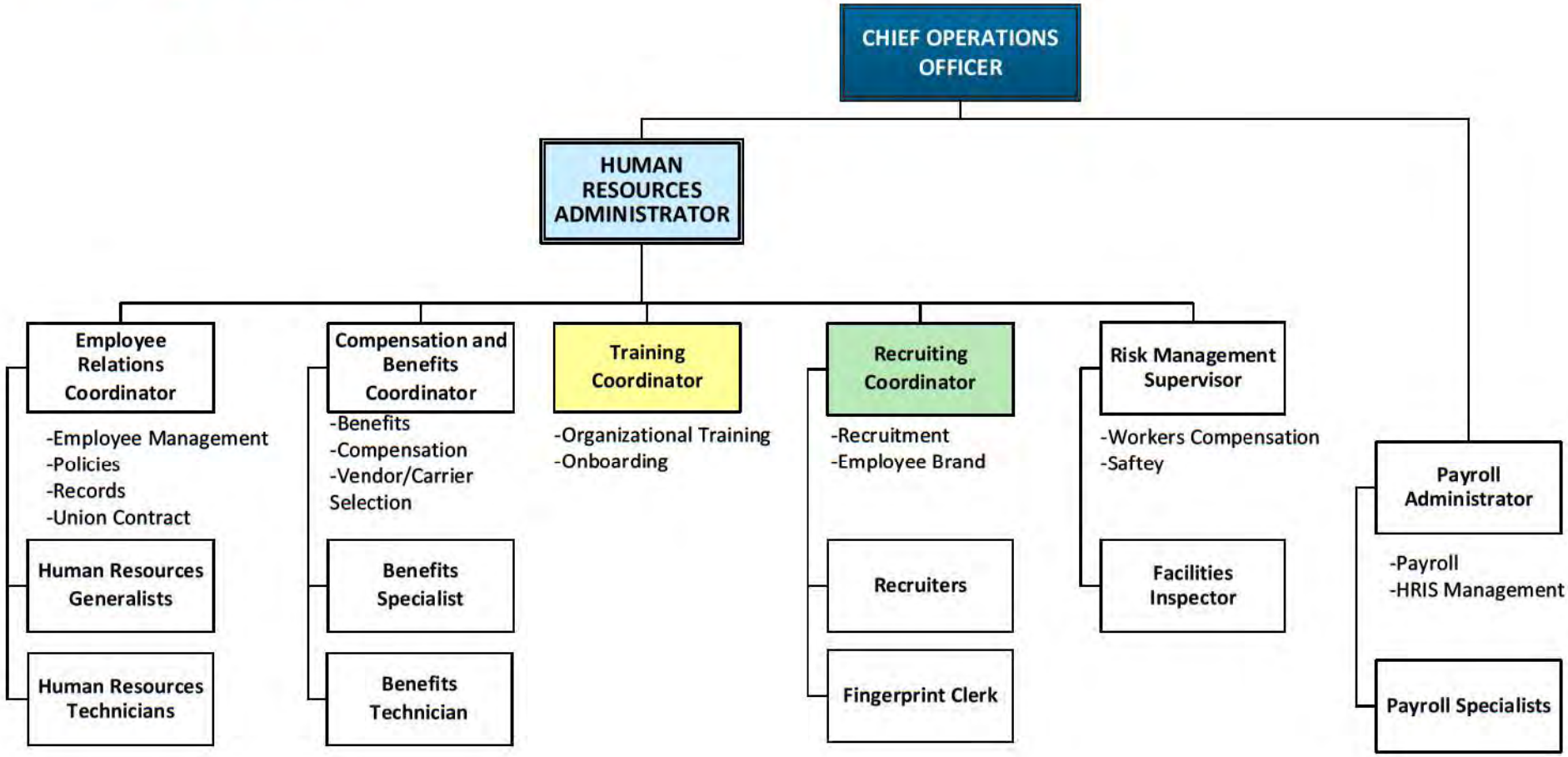
Recommended future role

Recommended new hire

Wipfli LLP: March 2020

Human Resources Organizational Structure

Option 2: Phase II



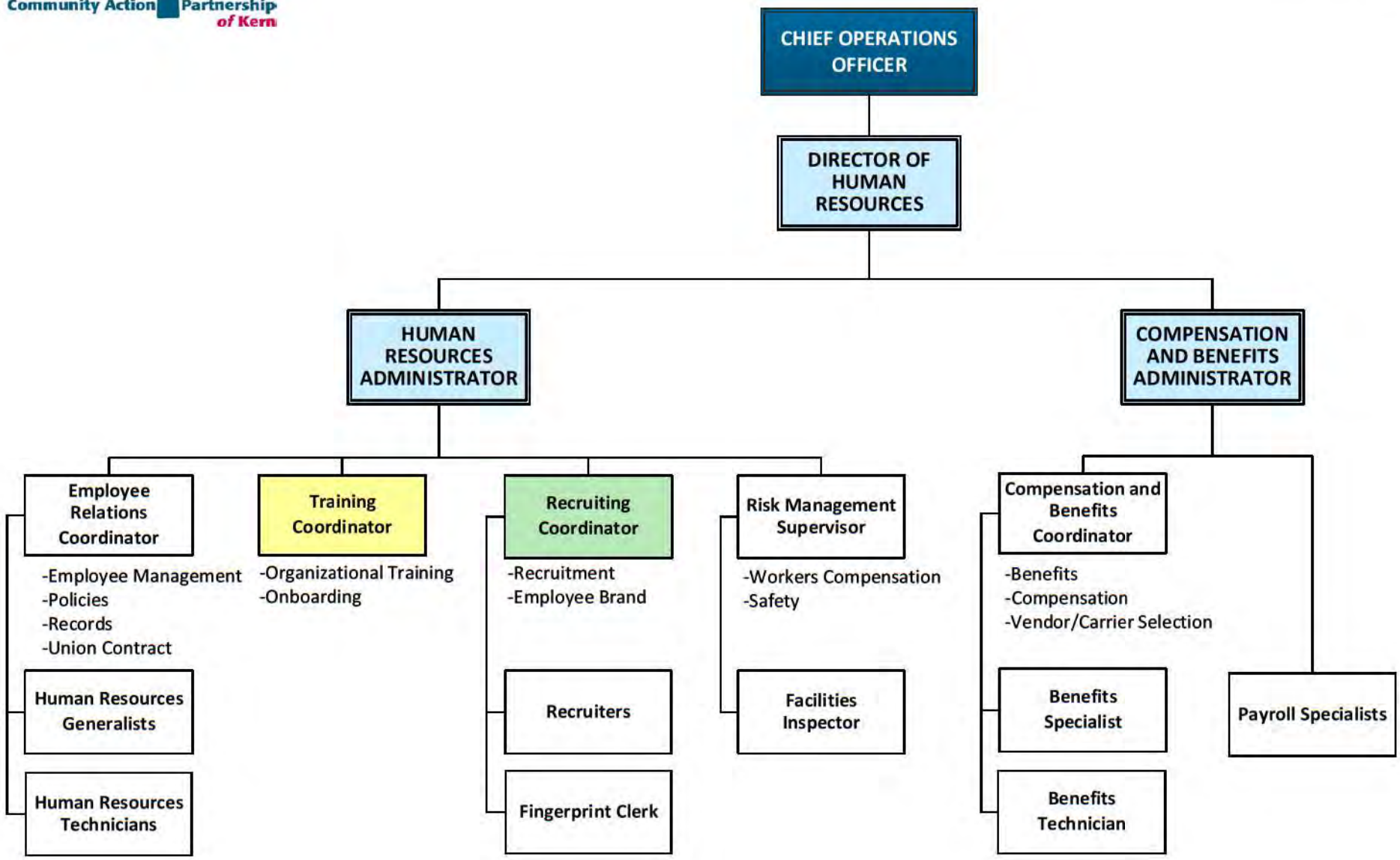
Recommended future role

Recommended new hire

Wipfli LLP: March 2020

Human Resources Organizational Structure

Option 2: Phase III



Recommended future role

Recommended new hire

Wipfli LLP: March 2020

Human Resources Organizational Structure Options

A

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C

Two Human Resources Business Models

1. Human Resources—Operational Focus (Tactical and Operational)

The Human Resources—Operational Focus Model takes a traditional tactical and operational approach to resolving employee concerns, mitigating risk for non-compliance, and ensuring capacity to fulfil operational needs. In this model, the Human Resources Department engages in interactions with employees and managers to safeguard employee and employer wellbeing. For example, when hiring for a position, staff may: ensure EEOC and other compliance matters are adhered to; refresh job description of vacant position; confirm the compensation range established for the position; post job announcements in response to an opening; provide interview support and candidate evaluation; ensure compliance with state and federal employment laws; maintain employee files; and resolves employee issues.

This model requires staff to maintain deep, technical expertise in order interpret, apply, and enforce both internal and external policies and to implement related actions. Typically, actions are taken in response to requests from employees or managers and may appear to be more reactionary, transactional and operational in focus. In effort to ensure stability and consistency over time, updates to processes and tools are often limited and infrequent.

2. Human Resources—Strategic Focus (People & Culture)

The Human Resources—Strategic Focus Model provides a holistic, proactive approach to improve people and organizational performance in support of an organization's operational strategy. This model requires staff to regularly engage in future-focused conversations with all levels and departments across an organization. There is a stronger need for forecasting and analytics to help make informed decisions. For example, when hiring for a position, staff may: analyze staff utilization and capacity; assess competency and core responsibilities for the role and adjust job description; evaluate compensation model to enhance retention; and, apply targeted outreach strategies when posting positions.

In this model, technical expertise is leveraged to develop and implement strategies that improve individual, team and organization performance. Human Resources is viewed as an advocate for employees, a consultant to managers, and a partner to executive leadership. The need to support growth and sustainability over time warrants the need for Human Resources to drive change within the department and throughout an organization. In order to do so, Human Resources needs to be an integral part of leadership team, be provided the freedom and confidence to challenge the status quo, and to be supported by the CEO when implementing change—even when that change may be perceived as unpopular.

The table below outlines key elements of the above-mentioned models. The table provides a general description for each model, in addition to typical functions, activities and roles respective to each framework. It is important that CAPK strike an appropriate combination of operational and strategic focus as the human resources function continues to evolve.

Human Resources-Operational Focus			**Human Resources-Strategic Focus**		
Oversees day-to-day operations essential to meeting short-term employee and compliance needs.			Develops and implements an approach to align organizational talent in a way that supports operational business goals, now and into the future.		
Function	**Responsibilities**	**Roles***	**Function**	**Responsibilities**	**Roles***
Recruitment & Staffing	• Prepare job descriptions for current vacancies • Post vacant positions on job boards • Work with hiring manager to coordinate and prepare materials for interviews using standard interview materials • Conduct background checks in compliance with local, state and federal regulations	Staffing Specialist Recruitment Specialist HR Recruiter HR Coordinator	**Talent Acquisition**	• Forecast staffing needs over the next 6 months to 1 year • Create customized interview materials that identify culture, team, and job fit for each candidate • Assess the structural and competency needs of roles and teams to ensure alignment with operational strategies • Use analytics and data marketing to improve outreach strategies and improve acquisition efforts	Talent Acquisition Specialist Talent Marketing Strategist Talent Operations Analyst
Orientation & Training	• Deliver employee orientation consisting of company overview and required skills based and compliance training • Provide and/or research opportunities (internal training, educational programs, conferences, etc.) to keep employees up to date in their respective fields	HR Specialist Training Specialist	**Learning & Development**	• Provide ongoing support for company, team, and job orientation of new employees • Analyze organizational need and availability of skills and develop training plan and timeline to address gaps • Develop a framework that fosters and sustains a continuous learning mindset • Use metrics to support ongoing quality and effectiveness of training programs	Employee Development Advisor Instructional Designer L&D Specialist Learning Analyst
Employee Relations	• Maintain employee files • Consult directly with workers about policy or work conditions • Resolve employee complaints and grievances	Employee Relations Specialist Labor Relations Rep. Compliance Coordinator	**People Services**	• Coach employees on employee relation concerns • Consult with employees and leader across the organization as HR subject matter and process expert • Develop and implement positive associate relations programs	HR Generalist HR Business Advisor

Human Resources-Operational Focus			Human Resources-Strategic Focus		
Performance Management	• Ensure compliance with annual performance review process • Maintain performance evaluations, and review as necessary • Oversee disciplinary or performance improvement procedures	HR Specialist HR Supervisor HR, Office Services	**Talent Management**	• Promote ongoing coaching, feedback and development planning to improve individual performance • Develop career pathing framework for employees to understand requirements for career transitions • Design initiatives that foster high levels of employee engagement and empowerment • Partner with leaders to create comprehensive and fluid succession plans for key positions	Performance Analyst People & Engagement Advisor Project Manager, Talent Management
Compensation & Benefits	• Provide compensation and benefits in accordance with industry or market standards • Process payroll and manage absence tracking • Coordinate and process paperwork for open enrollment	Payroll Specialist Payroll Supervisor Benefits Coordinator	**Total Rewards**	• Design compensation plans around drivers for performance • Understands employee needs and implements benefits packages that increase satisfaction and performance • Conduct compensation analyses to ensure external competitive advantage and internal employee equity	Compensation Analyst Total Rewards Manager
Operational Efficiency	• Deliver effective and efficient HR processes and services to organizational units • Measure financial efficiency of HR operations • Detect and mitigate people and safety risks • Ensure all members of the organization are aware of or have access to company policies and procedures	Office Manager HR Manager	**Organizational Development**	• Develop framework and processes to ensure individual, team and departmental alignment to the overall organizational strategy • Align organization workflow, procedures, structures and systems to fit business goals • Ensure appropriate accountability for implementation of organization-wide change initiatives • Influence culture through programs and initiatives, in alignment with operational strategy, vision, mission and values	Organizational Development Advisor Culture and Talent Leader People Strategy & Communications Advisor

*The titles are examples only to illustrate how the use of language within the title itself can convey a strategic focus. It is also important to note and reiterate that a truly successful human resources function executes both the operational and strategic roles effectively. These titles are not specific recommendations for CAPK. All titles should be created to align with appropriate title convention used throughout the organization.

Human Resources Organizational Structure Options

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Educational Assistance Application Form

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EDUCATIONAL ASSISTANCE APPLICATION FORM

Section A: Employee Request

Employee Name:_____ Application Date:_____

Current Position:_____ Date of Hire:_____

Supervisor:_____

Check one:

[ ] Seminar [ ] College Course [ ] Workshop [ ] Conference [ ] GSB: [ ] Other:_____

Course Title:_____

School/Organization:_____

Registrar's Phone Number/Email:_____

Dates of Attendance:_____ Total Hours Training:_____

Expected Date of Completion:_____

Cost of Course:	$
Cost of Books:	$
Cost of Airfare:	$
Cost of Hotel:	$
Cost of Per Diems:	$
Other:	$
Total Anticipated Cost:	**$**

What specific knowledge or skill will you learn?_____

_____

_____

_____

How will the acquired knowledge or skill help improve your performance and/or prepare you for more advanced responsibilities?_____

_____

_____

_____

I understand that if I fail to complete the course or do not receive a passing grade of a "C" or better, I understand that my expenses will not be reimbursed. I further understand that the maximum reimbursable amount per calendar year is $3,000.

I further understand that if my employment with the organization terminates prior to completing 4 years of employment after each course completion, that I will be required to reimburse the organization according to the schedule outlined in the Employee Handbook.

Employee Signature:_____

Attach description of training with completed application form and forward to your supervisor for approval process.

Section B: Approvals

Review and approve based on appropriateness, cost, scheduling, and quality of training.

Payable in Advance or Upon Completion of Course (circle one) *Please note: Educational assistance is only payable in advance when the training is specifically requested by the Bank.*

Supervisor:_____ Date:_____

Director of Human Resources:_____ Date:_____

President/CEO:_____ Date:_____

Section C: Registration and Payment

Process payment, check method of payment.

If payable in advance due to Bank requested participation in training:

[ ] Check #_____ [ ] Purchase Order #_____ [ ] Credit Card_____

Completed by Accounting:_____ Date:_____

If payable upon completion of course, employee must submit transcript, invoice disclosing proof of tuition payment, and receipt disclosing proof of payment for textbooks and related expenses for reimbursement.

Amount Reimbursed to Employee:_____ Date:_____

Completed by Accounting:_____ Date:_____

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Heather McCarley, Finance Manager

Subject: *Agenda Item VI(l):* Head Start - Kern
Budget to Actual Report for the Period Ended March 31, 2020 – **Info Item**

Date: April 29, 2020

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year project period. The second-year budget period is March 1, 2020 through February 28, 2021.

The following are highlights of the Kern Head Start Budget to Actual Report for the period March 1, 2020 through March 31, 2020. One month (8.33%) of the twelve-month budget period have elapsed.

Base Funds
Overall expenditures are at 6% of the budget, which is on trend with expenditures at this point in the prior budget period.

Training & Technical Assistance Funds
Overall expenditures are at 1% of the budget.

Non-Federal Share (Head Start and Early Head Start Combined)
Non-Federal share is at 0% of the budget. Non federal share has not been calculated for the current fiscal year due classroom closures.

Community Action Partnership of Kern
Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2020 - February 28, 2021
Report Period: March 1, 2020 - March 31, 2020
Month 1 of 12 (8.33%)

Prepared 4/22/2020

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	8,617,742	515,808	8,101,934	6%	94%
FRINGE BENEFITS	3,145,745	198,571	2,947,174	6%	94%
TRAVEL	0	0	0		
EQUIPMENT	0	0	0		
SUPPLIES	592,203	21,455	570,748	4%	96%
CONTRACTUAL	112,749	8,484	104,265	8%	92%
CONSTRUCTION	191,358	0	191,358		
OTHER	2,935,604	231,018	2,704,586	8%	92%
INDIRECT	1,497,958	97,534	1,400,424	7%	93%
TOTAL BASE FUNDING	**17,093,359**	**1,072,869**	**16,020,490**	**6%**	**94%**

TRAINING & TECHNICAL ASSISTANCE

TRAVEL	45,136	0	45,136	0%	100%
SUPPLIES	23,986	0	23,986	0%	100%
CONTRACTUAL	10,005	0	10,005	0%	100%
OTHER	82,315	1,880	80,435	2%	98%
INDIRECT	16,144	188	15,956	1%	99%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**177,586**	**2,068**	**175,518**	**1%**	**99%**

GRAND TOTAL HS FEDERAL FUNDS	**17,270,945**	**1,074,937**	**16,196,008**	**6%**	**94%**

HEAD START and EARLY HEAD START KERN NON-FEDERAL SHARE

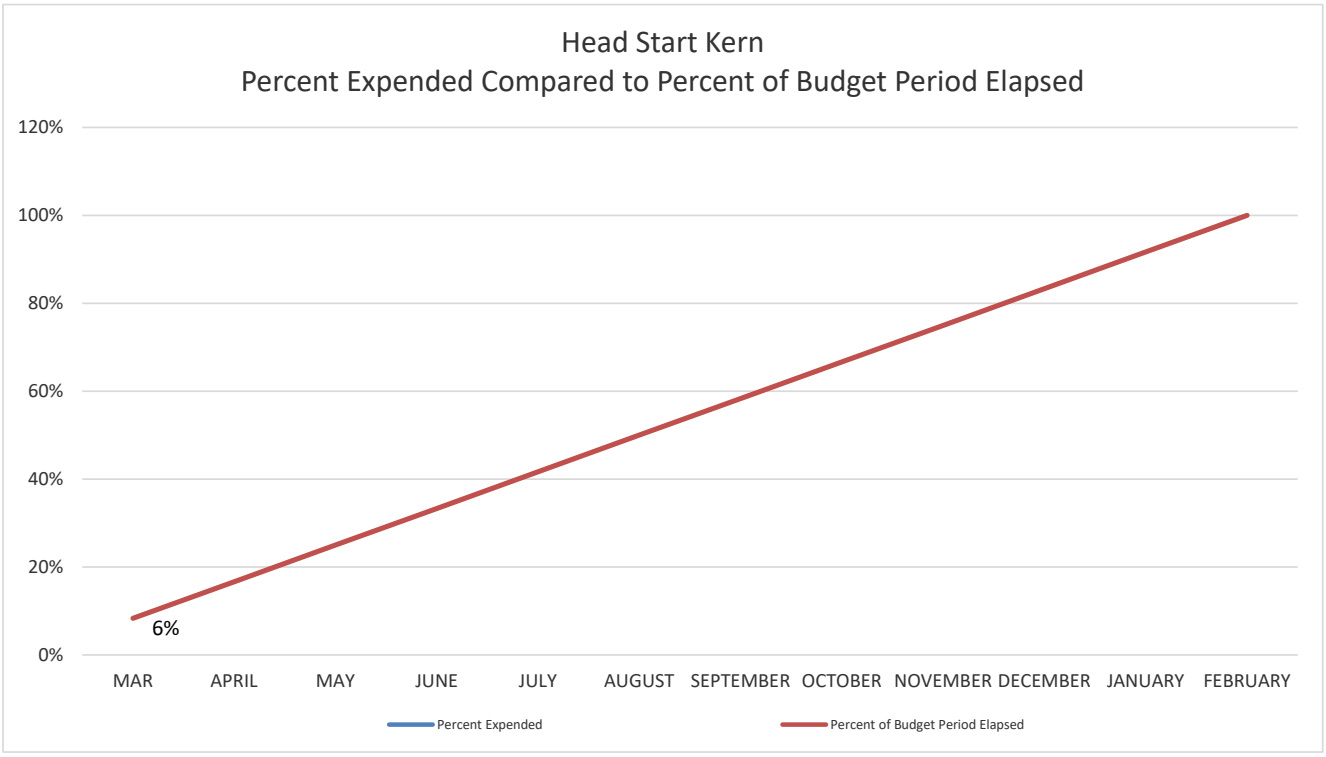
SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,567,638		1,567,638	0%	100%
CALIF DEPT OF ED	5,130,608		5,130,608	0%	100%
TOTAL NON-FEDERAL	**6,698,246**	**0**	**6,698,246**	**0%**	**100%**

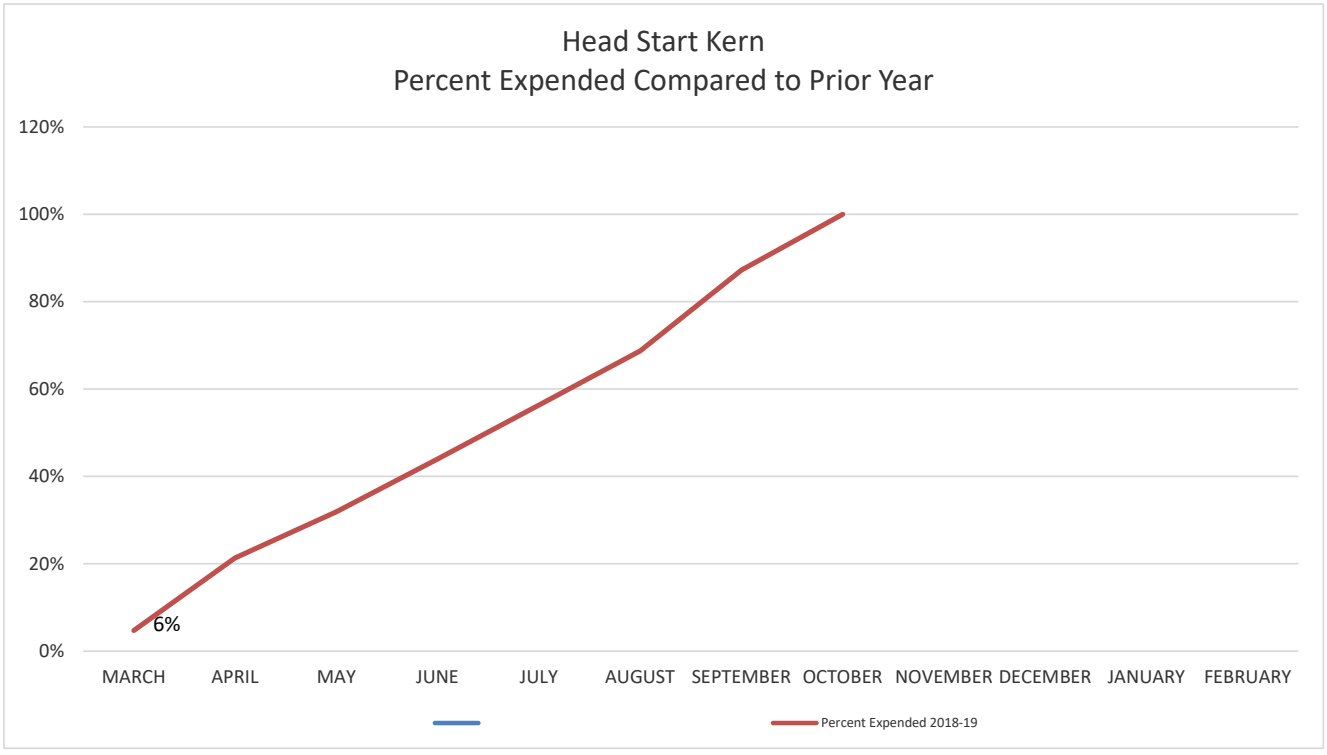
Actual expenditures include posted expenditures and estimated adjustments through 3/31/2020

Administrative Cost for HS and EHS Kern **10.0%**

Agency-Wide Credit Card Report

	CURRENT	1 TO 30	31 TO 60	61 TO 90	TOTAL	STATEMENT DATE
Wells Fargo	17,843				**17,843**	4/1/2020
Lowe's	14,007				**14,007**	3/25/2020
Smart & Final	523				**523**	3/3/2020
Save Mart	596				**596**	4/7/2020
Chevron & Texaco Business Card	4,736				**4,736**	4/26/2020
Home Depot	5,951				**5,951**	4/5/2020
	43,657	**0**	**0**	**0**	**43,656**	


Head Start Kern
Percent Expended Compared to Percent of Budget Period Elapsed
120%
100%
80%
60%
40%
20%
0%
6%
MAR
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER
JANUARY
FEBRUARY
Percent Expended
Percent of Budget Period Elapsed


Head Start Kern
Percent Expended Compared to Prior Year
120%
100%
80%
60%
40%
20%
0%
6%
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER
JANUARY
FEBRUARY
Percent Expended 2018-19

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Heather McCarley, Finance Manager

Subject: *Agenda Item VI(l):* Early Head Start – Kern
Budget to Actual Report for the Period Ended March 31, 2020 – **Info Item**

Date: April 29, 2020

The Office of Head Start has awarded CAPK the full amount of its Head Start and Early Head Start grant for a five-year project period. The second-year budget period is March 1, 2020 through February 28, 2021.

The following are highlights of the Kern Head Start Budget to Actual Report for the period March 1, 2020 through March 31, 2020. One month (8.33%) of the twelve-month budget period has elapsed.

Base Funds
Overall expenditures are at 5% of the budget, which is on trend with expenditures at this point in the prior budget period.

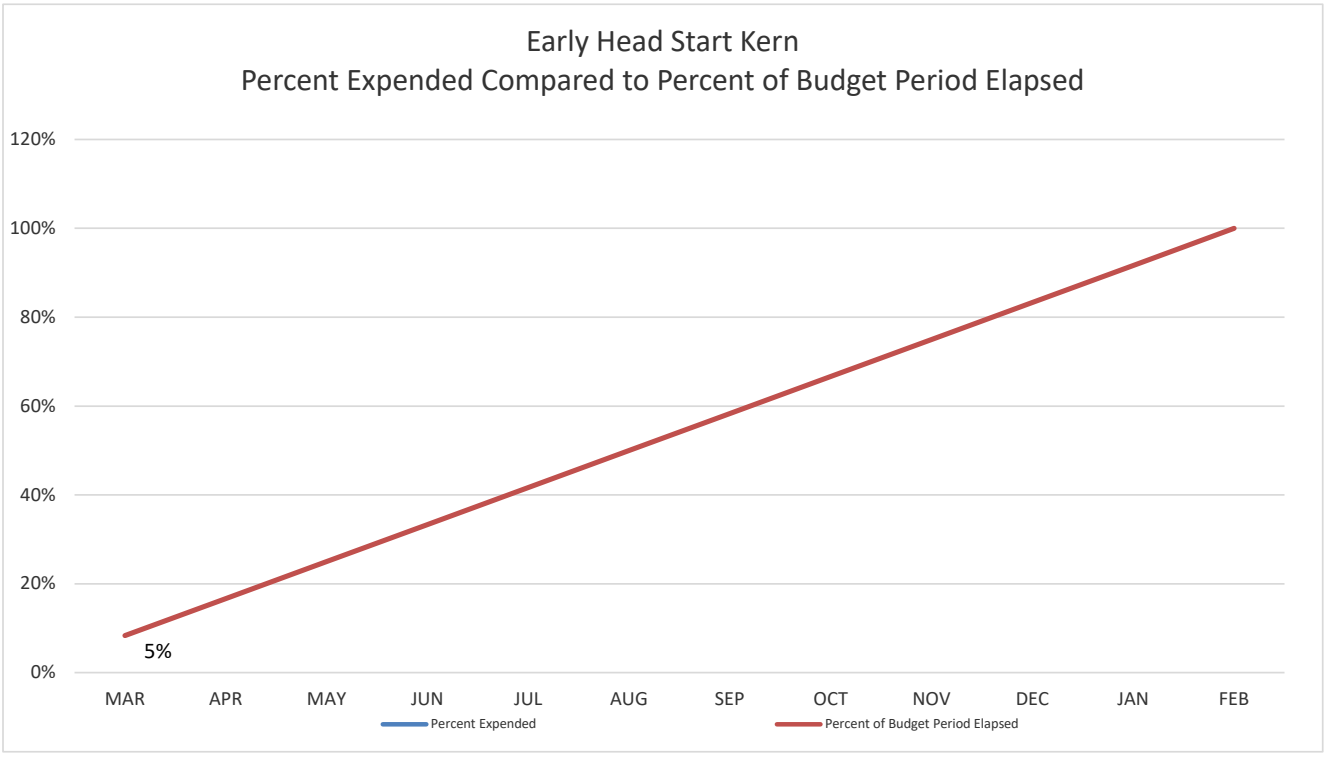
Training & Technical Assistance Funds
Overall expenditures are at 10% of the budget.

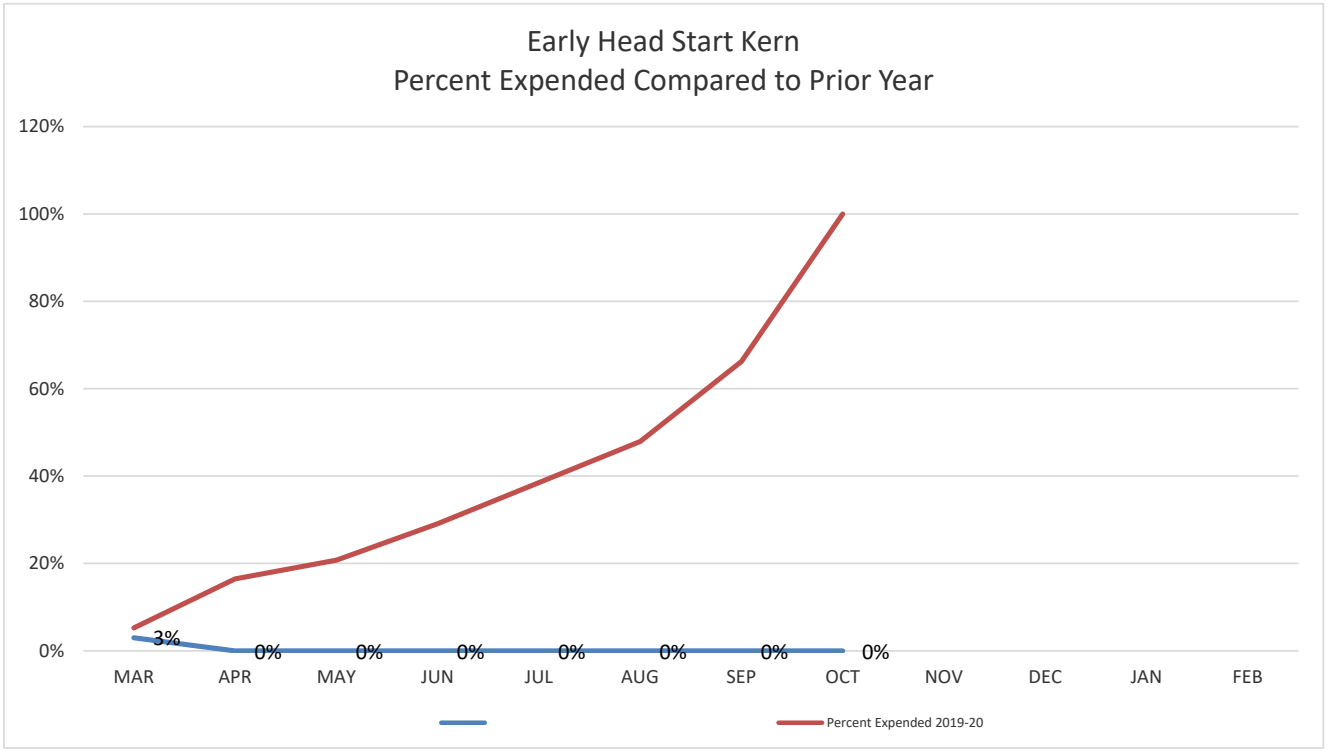
Community Action Partnership of Kern
Early Head Start - Kern
Budget to Actual Report
Budget Period: March 1, 2020 - February 28, 2021
Report Period: March 1, 2020 - March 31, 2020
Month 1 of 12 (8.33%)

Prepared 3/13/20

BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	4,346,346	226,423	4,119,923	5%	95%
FRINGE BENEFITS	1,551,385	77,763	1,473,622	5%	95%
TRAVEL	0	62	(62)		
EQUIPMENT	0	0	0		
SUPPLIES	433,822	23,779	410,043	5%	95%
CONTRACTUAL	64,349	1,588	62,761	2%	98%
CONSTRUCTION	610,874	0	610,874		
OTHER	802,984	54,189	748,795	7%	93%
INDIRECT	768,737	38,380	730,357	5%	95%
TOTAL BASE FUNDING	**8,578,497**	**422,184**	**8,156,313**	**5%**	**95%**
TRAINING & TECHNICAL ASSISTANCE					
TRAVEL	36,140	165	35,975	0%	100%
SUPPLIES	6,807	0	6,807	0%	100%
CONTRACTUAL	7,169	4,543	2,626	63%	37%
OTHER	103,144	10,787	92,357	10%	90%
INDIRECT	15,326	1,549	13,777	10%	90%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**168,586**	**17,044**	**151,542**	**10%**	**90%**
GRAND TOTAL EHS FEDERAL FUNDS	**8,747,083**	**439,228**	**8,307,855**	**5%**	**95%**

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2020


Early Head Start Kern
Percent Expended Compared to Percent of Budget Period Elapsed
120%
100%
80%
60%
40%
20%
0%
5%
MAR
APR
MAY
JUN
JUL
AUG
SEP
OCT
NOV
DEC
JAN
FEB
Percent Expended
Percent of Budget Period Elapsed


Early Head Start Kern
Percent Expended Compared to Prior Year
120%
100%
80%
60%
40%
20%
0%
3%
0%
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0%
0%
0%
0%
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MAR
APR
MAY
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JUL
AUG
SEP
OCT
NOV
DEC
JAN
FEB
Percent Expended 2019-20

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Budget & Finance Committee

From: Heather McCarley, Finance Manager

Subject: *Agenda Item VI(l):* Head Start – San Joaquin
Budget to Actual Report for the Period Ended March 31, 2021 – **Info Item**

Date: April 29, 2020

The following are highlights of the San Joaquin Early Head Start Budget to Actual Report for the period February 1, 2020 through March 31, 2020. Two months (16.67%) of the 12-month budget period have elapsed.

Base Funds
Overall expenditures are at 20% of the budget, which is on trend compared to last year at this time.

Training & Technical Assistance Funds
Overall expenditures are at 6% of the budget. The combined personnel and fringe benefits expenses are at 15% of the budget.

Non-Federal Share
Non-Federal share is at 3% of the budget.

Community Action Partnership of Kern

Early Head Start - San Joaquin County

Budget to Actual Report

Budget Period: February 1, 2020 - January 31, 2021

Report Period: February 1, 2020 - March 31, 2020

Month 2 of 12 (16.67%)

Prepared 4/22/2020

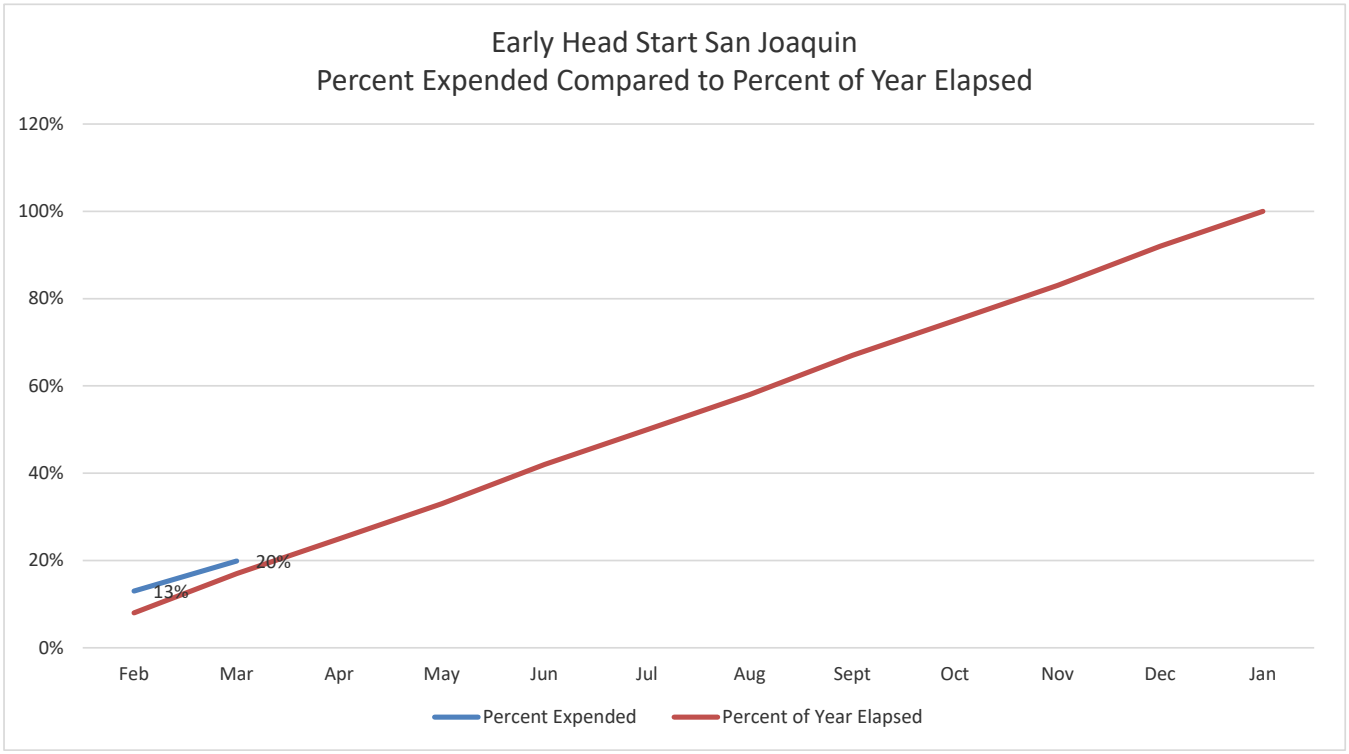
BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	3,237,521	614,752	2,622,769	19%	81%
FRINGE BENEFITS	916,396	191,682	724,714	21%	79%
TRAVEL	18,360	0	18,360	0%	100%
SUPPLIES	105,820	24,571	81,249	23%	77%
CONTRACTUAL	10,600	1,856	8,744	18%	82%
OTHER	521,927	130,819	391,108	25%	75%
INDIRECT	458,529	83,799	374,730	18%	82%
TOTAL	**5,269,153**	**1,047,479**	**4,221,674**	**20%**	**80%**
TRAINING & TECHNICAL ASSISTANCE FUNDS					
PERSONNEL	21,912	3,773	18,139	17%	83%
FRINGE BENEFITS	13,758	1,713	12,045	12%	88%
TRAVEL	18,226	0	18,226	0%	100%
SUPPLIES	6,815	0	6,815	0%	100%
CONTRACTUAL	3,845	0	3,845	0%	100%
OTHER	43,785	512	43,273	1%	99%
INDIRECT	10,834	600	10,234	6%	94%
TOTAL	**119,175**	**6,598**	**112,577**	**6%**	**94%**
GRAND TOTAL EHS FEDERAL FUNDS	**5,388,328**	**1,054,077**	**4,334,251**	**20%**	**80%**

NON-FEDERAL SHARE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	1,347,082	39,786	1,307,296	3%	97%
TOTAL NON-FEDERAL FUNDS	**1,347,082**	**39,786**	**1,307,296**	**3%**	**97%**

Centralized Administrative Cost	7.7%
Program Administrative Cost	3.4%
Total Administrative Cost	**11.2%**

Budget reflects Notice of Award #09CH011406-01-00

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2020


Early Head Start San Joaquin
Percent Expended Compared to Percent of Year Elapsed
120%
100%
80%
60%
40%
20%
0%
13%
20%
Feb
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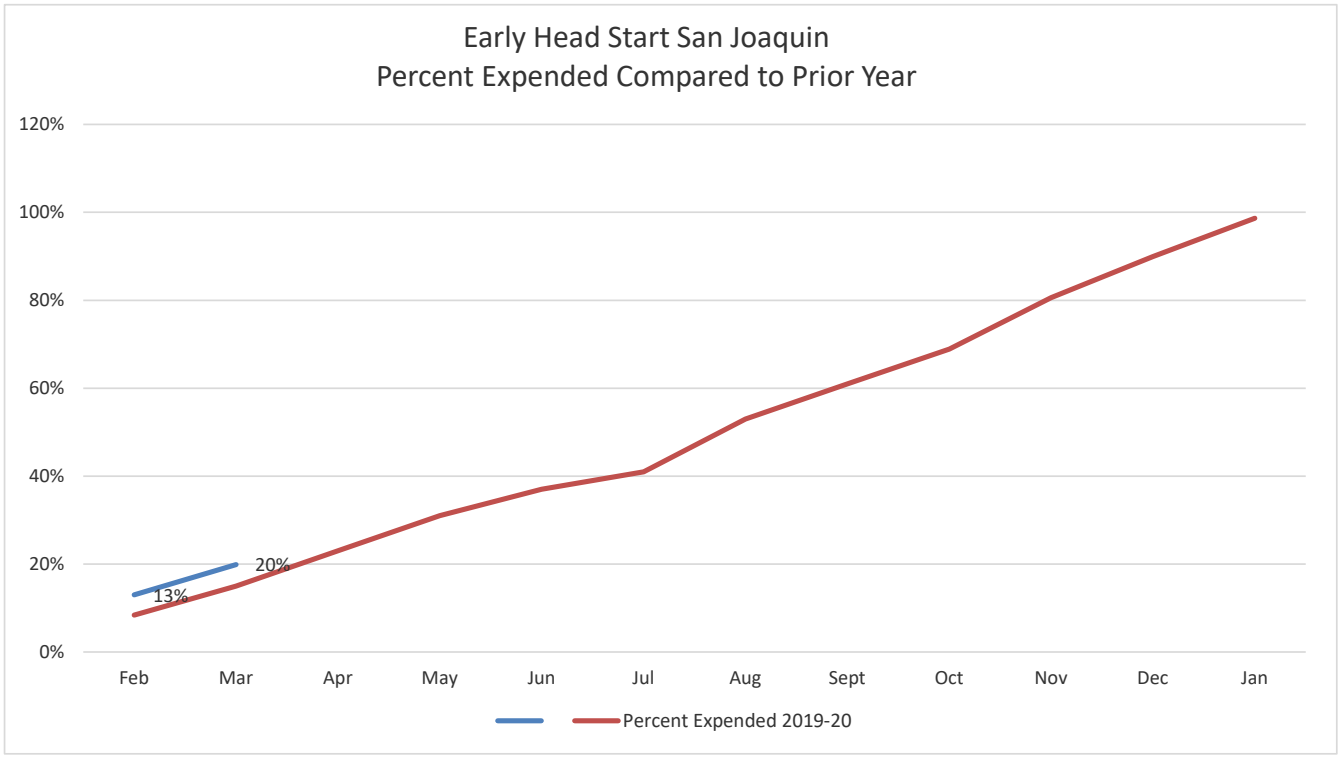
Jan
Percent Expended
Percent of Year Elapsed


Early Head Start San Joaquin
Percent Expended Compared to Prior Year
120%
100%
80%
60%
40%
20%
0%
13%
20%
Feb
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Apr
May
Jun
Jul
Aug
Sept
Oct
Nov
Dec
Jan
Percent Expended 2019-20

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Heather McCarley, Finance Manager

Subject: *Agenda Item VI(l):* Early Head Start Child Care Partnerships + Expansion Budget to Actual Report for the Period Ended March 31, 2020 – **Info Item**

Date: April 29, 2020

The following are highlights of the Early Head Start Child Care Partnerships & Expansion Budget to Actual Report for the period March 1, 2020 through March 31, 2020. One month (8.33%) of the 12-month budget period has elapsed.

Base Funds
Overall expenditures are at 4% of the budget.

Training & Technical Assistance (T&TA)
Overall expenditures are at 6% of the budget.

Non-Federal Share
Non-Federal share is at 0% of the budget. Non-Federal share has not been calculated for the current fiscal year due classroom closures.

Community Action Partnership of Kern
Early Head Start Child Care Partnerships + Expansion
Budget to Actual Report
Budget Period: March 1, 2020 - February 29, 2021
Report Period: March 1, 2020 - March 31, 2020
Month 1 of 12 (8.33%)

Prepared 4/22/2020

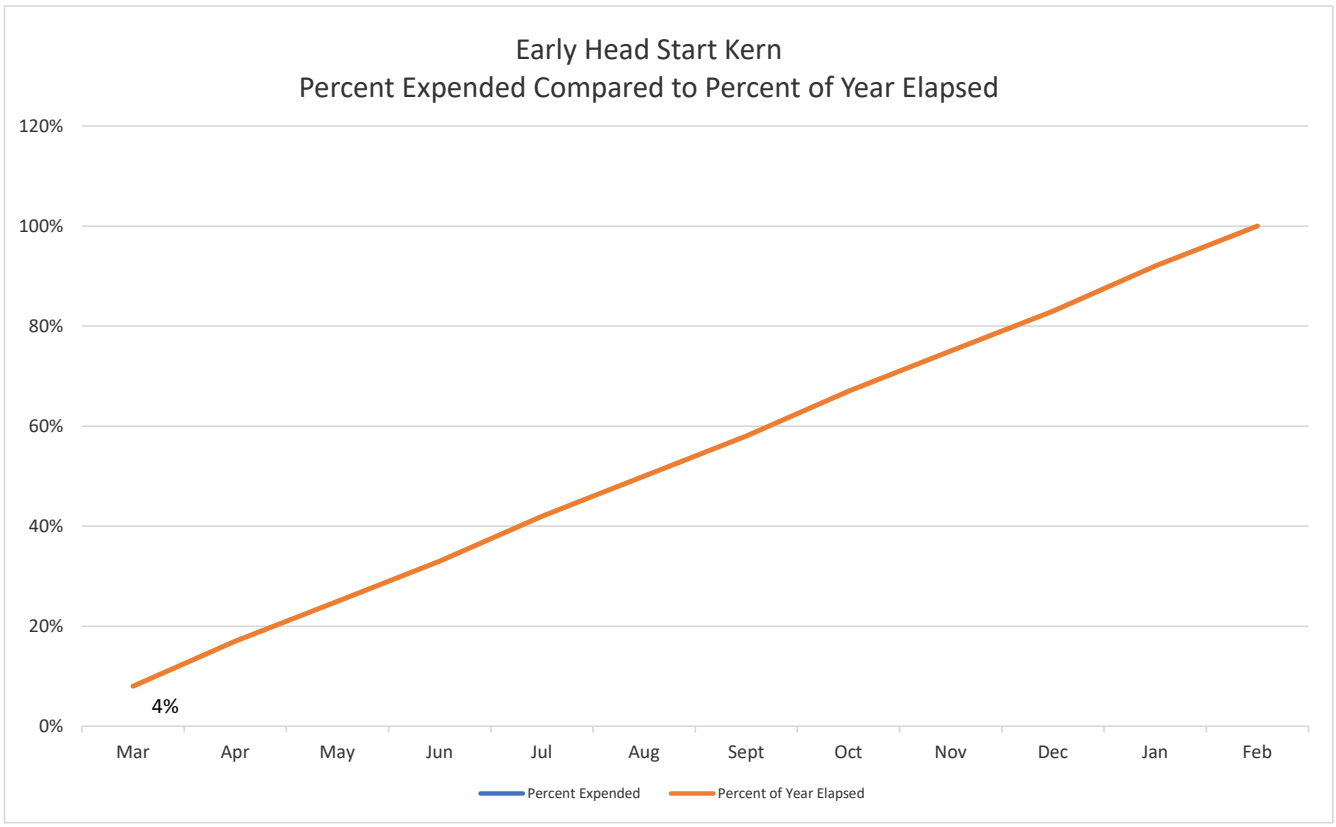
BASE FUNDS	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
PERSONNEL	704,216	22,565	681,651	3%	97%
FRINGE BENEFITS	208,046	5,402	202,644	3%	97%
SUPPLIES	28,175	218	27,957	1%	99%
CONTRACTUAL	1,009,556	30,349	979,207	3%	97%
OTHER	143,707	30,635	113,072	21%	79%
INDIRECT	203,138	7,613	195,525	4%	96%
TOTAL BASE FUNDING	**2,296,838**	**96,782**	**2,200,056**	**4%**	**96%**
TRAINING & TECHNICAL ASSISTANCE					
TRAVEL	5,294	0	5,294	0%	100%
SUPPLIES	16,391	58	16,333	0%	100%
OTHER	29,393	65	29,329	0%	100%
INDIRECT	5,107	287	4,820	6%	94%
TOTAL TRAINING & TECHNICAL ASSISTANCE	**56,185**	**3,160**	**53,025**	**6%**	**94%**
GRAND TOTAL EHS FEDERAL FUNDS	**2,353,023**	**401,510**	**1,951,513**	**17%**	**83%**

NON-FEDERAL SHARE

SOURCE	BUDGET	ACTUAL	REMAINING	% SPENT	% REMAINING
IN-KIND	588,256	0	588,256	0%	100%
TOTAL NON-FEDERAL	**588,256**	**0**	**588,256**	**0%**	**100%**

Budget reflects Notice of Award **#09HP000163-01-01**

Actual expenditures include posted expenditures and estimated adjustments through 3/31/2020


Early Head Start Kern
Percent Expended Compared to Percent of Year Elapsed
120%
100%
80%
60%
40%
20%
0%
4%
Mar
Apr
May
Jun
Jul
Aug
Sept
Oct
Nov
Dec
Jan
Feb
Percent Expended
Percent of Year Elapsed

Helping People. . . Changing Lives.

COMMUNITY ACTION PARTNERSHIP OF KERN

BOARD MEETING

APRIL 29, 2020

FINANCIAL REPORT

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COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
UNRESTRICTED						
GENERAL FUND			NOT APPLICABLE	03/01/20 - 02/28/21	501	NOT APPLICABLE
DISCRETIONARY FUND			NOT APPLICABLE	03/01/20 - 02/28/21	502	NOT APPLICABLE
FOOD BANK			NOT APPLICABLE	03/01/20 - 02/28/21	504	SHARED MAINTENANCE, MEMBERSHIP FEES, DONATIONS, ETC.
ENERGY			NOT APPLICABLE	03/01/20 - 02/28/21	524	NOT APPLICABLE
SHAFTER YOUTH CENTER			NOT APPLICABLE	03/01/20 - 02/28/21	527	DONATIONS, RENTAL INCOME
FRIENDSHIP HOUSE			NOT APPLICABLE	03/01/20 - 02/28/21	531	DONATIONS, RENTAL INCOME
211			NOT APPLICABLE	03/01/20 - 02/28/21	536	FEE FOR SERVICE
FUND RAISING			NOT APPLICABLE	03/01/20 - 02/28/21	595	DONATIONS
RESTRICTED						
EARLY HEAD START EXPANSION	2,353,023	93.600	09HP000163-02	03/01/20 - 02/28/21	107	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START/HEAD START EARLY HEAD START/HEAD START - **START UP FUNDS**	26,018,030 0	93.600 93.600	09CH011132-02 09CH011132-02	03/01/20 - 02/28/21 03/01/20 - 02/28/21	108/109 108/109	U S DEPT OF HEALTH & HUMAN SERVICES
EARLY HEAD START SAN JOAQUIN	5,388,328	93.600	09-CH011406-01	02/01/20 - 01/31/21	117	U S DEPT OF HEALTH & HUMAN SERVICES
HUD - COORDINATED ENTRY SYSTEM	236,838	14.267	CA1799L9D041800	04/02/19 - 04/01/20	160	U S DEPT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
VITA	94,012 122,216	21.009	19VITAA0228	08/01/18 - 07/31/19 08/01/19 - 07/31/20	149	U S DEPT OF THE TREASURY - INTERNAL REVENUE SERVICE
CSBG (COMMUNITY SERVICES BLOCK GRANT)	1,489,531	93.569	20F - 3015	01/01/20 - 12/31/20	103	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
AMERICORPS PLANNING GRANT	69,959		17AFHY26-PG87	1/15/2020 - 12/31/2020	155-007	CALIFORNIA VOLUNTEERS, AMERICORPS, STATE OF CALIFORNIA - DEPARTMENT OF GENERAL SERVICES
AMERICORPS OPERATIONAL	653,691			2/1/2020 - 1/31/2021	155-000	CALIFORNIA VOLUNTEERS, AMERICORPS, STATE OF CALIFORNIA - DEPARTMENT OF GENERAL SERVICES
CSBG DISCRETIONARY RIDGECREST EARTHQUAKE RESPONSE (COMMUNITY SERVICES BLOCK GRANT)	177,018	93.569	19F - 4463	09/01/19 - 03/31/20	175/032	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
LIHEAP (LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM)	9,615,849 4,415,991		19B - 5012 20B - 2012	10/01/18 - 06/30/20 10/01/19 - 06/30/21	122-39 122-30	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF DEPT OF COMMUNITY SERVICES AND DEVELOPMENT

A1

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
DOE	1,364,399	81.042	17C-4010	06/01/18 - 06/30/20	123-65	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
GENERAL CENTER CHILD CARE	600,085	93.575	CCTR - 9050	07/01/19 - 06/30/20	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	275,855	93.596	CCTR - 9050	07/01/19 - 06/30/20	253	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT ALTERNATIVE PAYMENT	5,411,000	93.575	CMAP - 9000	07/01/19 - 06/30/20	261	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	164,081	93.575	CSPP - 9121	07/01/19 - 06/30/20	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	357,247	93.596	CSPP - 9121	07/01/19 - 06/30/20	258	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF EDUCATION
NEOPB CAL FRESH HEALTHY LIVING	1,491,998	10.561	19-10324	10/01/19 - 09/30/20	145	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA DEPT OF PUBLIC HEALTH, NUTRITION EDUCATION AND OBESITY PREVENTION BRANCH
ECONOMIC EMPOWERMENT	50,000	93.590	EE - KERN - 17 - 20	07/01/19 - 06/30/20	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 C	10,000	93.074	659 - 2017	PENDING	186	U S DEPT OF HEALTH & HUMAN SERVICES - STATE OF CALIFORNIA, DEPT OF HEALTH SERVICES, COUNTY OF KERN, DEPT OF PUBLIC HEALTH
EFAP (EMERGENCY FOOD ASSISTANCE PROGRAM)	373,833	10.568/.569	15 - MOU - 00118	10/01/19 - 09/30/20	105/111	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
EF&S Phase 36	79,598			7/1/2019 - 3/31/2020	114	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
TRADE MITIGATION BONUS OFFERING	$1,992.62 PER TRUCK LOAD			10/01/19 - 09/30/20	106	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES

A2

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
CSFP (COMMODITY SUPPLEMENTAL FOOD PROGRAM)	332,408	10.565	16 - 6017	10/01/19 - 09/30/20	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	10/01/19 - 09/30/20	112/139	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF EDUCATION
WIC (WOMEN, INFANTS & CHILDREN)	4,001,061	10.557	19 - 10139	10/01/19 - 09/30/20	115	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF PUBLIC HEALTH
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AKA CALFRESH PRO	96,442	10.561	18 - 7012 - SUB - CAPK	10/01/19 - 09/30/20	164	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, INFO LINE OF SAN DIEGO dba 211 SAN DIEGO
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AKA CALFRESH PRO SSI	60,476 43,513	10.561		10/01/19 - 09/30/20 10/01/20 - 09/30/21	164-005	U S DEPT OF AGRICULTURE - STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, INFO LINE OF SAN DIEGO dba 211 SAN DIEGO
QUALITY RATING AND IMPROVEMENT SYSTEM (QRIS) - SAN JOAQUIN	20,000	84.412	N/A	07/01/19 - 06/30/20	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
CSPP QRIS BLOCK GRANT	17,990		N/A	07/01/19 - 06/30/20	258-005	STATE OF CALIFORNIA, DEPT OF EDUCATION - KERN COUNTY SUPERINTENDENT OF SCHOOLS, KERN EARLY STARS
MIGRANT ALTERNATIVE PAYMENT	4,173,682		CMAP - 9000	07/01/19 - 06/30/20	261	STATE OF CALIFORNIA, DEPT OF EDUCATION
GENERAL CENTER CHILD CARE	2,659,082		CCTR - 9050	07/01/19 - 06/30/20	253	STATE OF CALIFORNIA, DEPT OF EDUCATION
CALIFORNIA STATE PRESCHOOL PROGRAM	3,846,369		CSPP - 9121	07/01/19 - 06/30/20	258	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT CHILD CARE	262,661		CMIG - 9004	07/01/19 - 06/30/20	250	STATE OF CALIFORNIA, DEPT OF EDUCATION
MIGRANT SPECIALIZED SERVICES	39,399		CMSS - 9004	07/01/19 - 06/30/20	252	STATE OF CALIFORNIA, DEPT OF EDUCATION
CAL EITC FREE TAX PREPARATION ASSISTANCE GRANT	174,000		19T - 9011	10/01/19 - 06/30/20	234	STATE OF CALIFORNIA, DEPT OF COMMUNITY SERVICES AND DEVELOPMENT
HOME VISIT INITIATIVE (COUNTY OF KERN)	1,877,011		N/A	07/01/19 - 06/30/20	270	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN
POSITIVE YOUTH DEVELOPMENT SERVICES (COUNTY OF KERN)	70,000 70,000		509-2019	07/01/19 - 06/30/20 07/01/20 - 06/30/21	271	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN

A3

COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
POSITIVE YOUTH DEVELOPMENT SERVICES (COUNTY OF KERN) - MEDI-CAL	147,879 328,862		509-2019	01/01/20 - 06/30/20 07/01/20 - 06/30/21	274	STATE OF CALIFORNIA, DEPT OF HUMAN SERVICES, COUNTY OF KERN
CALIFORNIA EMERGENCY SOLUTIONS AND HOUSING PROGRAM	57,000		18-CESH-12453	10/03/19 - 07/24/24	272	STATE OF CALIFORNIA, DEPT OF GENERAL SERVICES, UNITED WAY OF KERN
COUNTY OF KERN 2020 CENSUS	47,707		N/A	01/14/20 - 09/30/20	273	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN
COUNTY OF KERN LOW BARRIER HOMELESS SHELTER **START-UP**	239,630		017-2020	01/14/20 - 06/30/20	275-007	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN
COUNTY OF KERN LOW BARRIER HOMELESS SHELTER OPERATIONAL	1,027,736		017-2020	01/14/20 - 06/30/20	275-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN
COUNTY OF KERN LOW BARRIER HOMELESS SHELTER OPERATIONAL	2,054,472		017-2020	07/01/20-06/30/21	275-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES, COUNTY OF KERN
FOOD BANK CAPACITY PROGRAM	101,490		SGRT-19-0012	07/01/17 - 06/30/20	215	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
TAX CHECK - OFF (FOOD BANK)	13,758		15 MOU - 00118	07/01/19 - 06/30/20	216-000	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
STATE EMERGENCY FOOD ASSISTANCE (FOOD BANK) CAL FOOD	274,439		N/A	07/01/19 - 06/30/20	216-087	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
STATE EMERGENCY FOOD COVID-19 DISASTER BOXES (FOOD BANK)	21,334		N/A	07/01/19 - 06/30/20	216-093	STATE OF CALIFORNIA, DEPT OF SOCIAL SERVICES
DIFFERENTIAL RESPONSE SERVICES	219,006		N/A	07/01/19 - 06/30/20	280	OF KERN, SUPERINTENDENT OF SCHOOLS, CHILD AND FAMILY SERVICES AGENCY, NETWORK FOR CHILDREN
FIRST 5 KERN - HELPLINE 211	105,697		2015.2.5	07/01/19 - 06/30/20	288	KERN, FIRST 5 KERN
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	135,637		2015.2.6	07/01/19 - 06/30/20	281	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN, FIRST 5 KERN
FIRST 5 KERN - HELP ME GROW	169,641		2017.2.01	07/01/19 - 06/30/20	284	STATE OF CALIFORNIA, FIRST 5 CALIFORNIA, COUNTY OF KERN FIRST 5 KERN
COUNTY OF KERN HELPLINE 211	45,000		669-2019	07/01/19 - 06/30/20	389	COUNTY OF KERN

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COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

PROGRAM (COMPONENT)	AMOUNT	CFDA #	GRANT NUMBER	PROGRAM YEAR	FUND#	FUNDING SOURCE
READY KERN	1,126		N/A	07/01/19 - 06/30/20	366	COUNTY OF KERN, FIRE DEPT - OFFICE OF EMERGENCY SERV
SIERRA FOUNDATION - 2020 CENSUS	40,000		N/A	01/01/20 - 07/31/20	408	SIERRA FOUNDATION
NALEO EDUCATIONAL FOUNDATION - 2020 CENSUS	15,000		N/A	01/13/20 - 09/30/20	409	NALEO EDUCATIONAL FOUNDATION
GOODWILL INDUSTRIES - CALIFORNIA STATEWIDE COVID-19 CALL CENTER RESPONSE	90,681		N/A	03/30/20 - 03/29/21	430	GOODWILL INDUSTRIES OF SACRAMENTO & NORTHERN NEVADA, INC.
UNITED WAY - COVID-19 211 COMMUNITY RESPONSE AND RELIEF	45,000		N/A	04/01/20 - 06/30/20	431	UNITED WAY WORLDWIDE
EAST KERN HEALTH LINK - RESOURCE FAIRS	3,000		N/A	06/01/19 - 05/31/20	501-005	BORAX VISITOR CENTER FOUNDATION
SHAFTER YOUTH CENTER - COASTAL CLEAN-UP	4,000		N/A	05/28/20 - 08/31/20	527-261	CALIFORNIA COASTAL COMMISSION, WHALE TAIL FUND GRANT
FRIENDSHIP HOUSE - COASTAL CLEAN-UP	4,000		N/A	05/28/20 - 08/31/20	531-261	CALIFORNIA COASTAL COMMISSION, WHALE TAIL FUND
211 KINGS COUNTY	22,868 22,868		N/A	07/01/19 - 06/30/20 07/01/20 - 06/30/21	536-231	KINGS UNITED WAY
211 TULARE COUNTY	63,017 63,017		N/A	07/01/19 - 06/30/20 07/01/20 - 06/30/21	536-232	UNITED WAY OF TULARE COUNTY
211 STANISLAUS COUNTY	66,000 70,019		N/A	07/01/19 - 06/30/20 07/01/20 - 06/30/21	536-234	UNITED WAY OF STANISLAUS COUNTY
SOUTHERN CA EDISON - 211 CUSTOMER RELATIONS MANAGEMENT (CRM) DEVELOPMENT PROGRAM	35,000		N/A	1/1/20 - 10/1/20	429	SOUTHERN CALIFORNIA EDISON
PREP WORKS - YOUTH CENTERS			N/A		444	STARBUCKS
PREP WORKS PROGRAM			N/A		448	WELLS FARGO FOUNDATION
EAST KERN EMERGENCY CLOSET	PENDING		N/A	PENDING	501-005	FRIENDS OF MERCY FOUNDATION, SISTER PHYLLIS HUGHES ENDOWMENT FOR SPECIAL NEEDS
EAST KERN HEALTH LINK	PENDING		N/A	PENDING	454	DIGNITY HEALTH
FOOD BANK FREE FARMERS MARKET - WASCO	66,000		N/A	01/01/20 - 12/31/20	467	THE WONDERFUL COMPANY FOUNDATION
DAP (DISGORGEMENT ASSISTANCE PROGRAM)	346,238		20D - 1012	10/01/19 - 12/31/20	484	SERVICES AND DEVELOPMENT, BARCLAY'S BANK SETTLEMENT WITH FETC

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COMMUNITY ACTION PARTNERSHIP OF KERN
SCHEDULE OF PROGRAMS (FUNDS)
FOR THE PERIOD MARCH 1, 2020 THROUGH FEBRUARY 28, 2021

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

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COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2020/21

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
103	Community Services Block Grant (CSBG)	X	X		X		X
501	General Fund				X		X
800	GAAP Fund						X
910	Community Development Pool				X		
915	Operations Pool			X	X		X
920	Facilities Pool						X
925	Health & Nutrition Pool	X	X		X		
999	Indirect Fund						X
502	Discretionary Fund					X	
595	Fund Raising					X	
107	EHS Expansion	X					
108	Early Head Start	X					
109	Head Start	X					
110	Early Head Start Child Care Partnership	X					
117	Early Head Start San Joaquin	X					
117-005	EHS San Joaquin QRIS	X					
250.0	Migrant Child Care	X					
252	Migrant Specialized	X					
253	General Child Care	X					
253-005	CCTR - QRIS	X					
258	California State Preschool (CSPP)	X					
258-005	CSPP QRIS	X					
260	Child Care Facilities	X					
261	Migrant Alternative Payment	X					
262/265	Child Development Reserve	X					
270	Home Visit Initiative	X					
112	Child Care Food Program (CACFP)		X				
115	Women, Infants & Children		X				
145	NEOPB Cal Fresh		X				
139	CACFP - San Joaquin		X				
	Food Bank		X				
105	Emergency Food Assistance		X				
111	USDA Commodities		X				
114	Emergency Food & Shelter		X				
147	Commodity Supplemental Food Program		X				
175-032	CSBG Discretionary - Ridgecrest		X				
215	Food Bank Capacity Project		X				
216-000	Food Bank Tax Check-Off		X				
216-087	State Emergency Food Assistance		X				
413	Resnick Foundation		X				
485	Southern California Gas Company (Solar)		X				
467	Wonderful Company Foundation		X				
504	Food Bank		X				
	Energy						
122	Low Income Home Energy Assistance			X			
123	Dept of Energy Weatherization			X			
241	LIWP Solar PV Pilot			X			

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2020/21

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
245	LIWP Single Family			X			
484	DAP (Disgorgement Assistance Program)			X			
494	PG&E			X			
524	Energy			X			
	VITA (Volunteer Income Tax Assistance)						
149	Internal Revenue Service - VITA				X		
234	CalEITC				X		
	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		
501-005	EKFRC: KHS Emergency Closet				X		
	Youth Services						
120	Information & Education				X		
155	Americorps				X		
242	Youth Authority				X		
246	Realignment for Success				X		
271	Positive Youth Development Svcs				X		
274	Positive Youth Development Svcs-Medi-Cal				X		
335	Gang Prevention				X		
444	Starbucks Foundation				X		
448	Wells Fargo Foundation				X		
527	Shafter Youth Center				X		
527-068	SYC - Robotics/STEM				X		
527-260	SYC - KHS Make Bakersfield				X		
531	Friendship House Community Center				X		
531-068	FHCC - Robotics/STEM				X		
531-070	FHCC - Aggression Replacement Training				X		
531-260	FHCC - KHS Museum on the Move				X		
	Census						
273	County of Kern 2020 Census				X		
408	Sierra Foundation 2020 Census				X		
409	NALEO Education Foundation 2020 Census				X		
	Homeless Services						
275	County of Kern LBNC				X		
275-007	County of Kern LBNC - Start-up				X		
	2-1-1						
160	HUD Coordinated Entry System				X		
164	Cal Fresh				X		
164-005	Cal Fresh (SSI)				X		
186	2-1-1 Hospital Preparedness Program				X		
272	United Way - CESH				X		
284	First 5 Kern Help Me Grow				X		
288	First 5 Kern 2-1-1				X		

COMMUNITY ACTION PARTNERSHIP OF KERN
FUNCTIONAL CLASSIFICATIONS BY FUND
FISCAL YEAR 2020/21

Abila Fund #	Fund Name	PROGRAM SERVICES				SUPPORT SERVICES	
		Education	Nutrition	Energy Conservation	Community Services	Discretionary/ Fund Raising	General & Admin
366	ReadyKern				X		
389	County of Kern 2-1-1				X		
428	2-1-1 United Way				X		
428-240	United Way - Coordinate Entry System				X		
430	Goodwill Industries - CA COVID-19 Call Ctr				X		
431	United Way - COVID-19 Comm Resp & Relief				X		
536-231	2-1-1: Kings County				X		
536-232	2-1-1: Tulare County				X		
536-233	2-1-1: Merced County				X		
536-234	2-1-1: Stanislaus County				X		
536-260	2-1-1: KHS Homeless Collaborative				X		

COMMUNITY ACTION PARTNERSHIP OF KERN
LINE OF CREDIT ADVANCES AND REPAYMENTS
FISCAL YEAR 2020/21

Date	Advance Amount	Repayment Amount	No. of Days Borrowed	Interest Expense	Interest Rate
02/29/20	n/a				
03/29/20	n/a				

Note 1: Line of Credit agreement was entered into with Wells Fargo Bank as of March 23, 2020 for $4 million and will terminate on March 22, 2021. A $2 million increase
Note 2: Interest expense is calculated at 3.75% above daily one month LIBOR.
Note 3: Line of credit was not required for the month of March 2020.

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
12/31/19 - 3/30/20	90 days	$ 1,253.47	0.25%

Note 3: The interest expense and commitment fee are automatically deducted from CAPK's operating bank account at Wells Fargo Bank.

COMMUNITY ACTION PARTNERSHIP OF KERN
OPERATING CASH SUMMARY AS OF MARCH 31, 2020

PROGRAM (FUND)	CASH BALANCE
CHILD AND ADULT CARE FOOD PROGRAM	(167,686.70)
HEAD START/EARLY HEAD START	(236,358.21)
SUBTOTAL	**(404,044.91)**
CHILD DEVELOPMENT RESERVE No. 1	(0.30)
GENERAL CHILD CARE	(119,694.53)
MIGRANT A/P	880,791.82
MIGRANT CHILD CARE	29,389.88
MIGRANT SPECIALIZED SERVICES	(3,469.57)
STATE PRESCHOOL	(124,833.86)
SUBTOTAL	**662,183.44**
COMMODITY SUPPLEMENTAL FOOD PROGRAM	(68,211.18)
EF&S	0.00
EFAP	(28,805.98)
FOOD BANK	176,835.89
FOOD BANK CAPACITY PROGRAM	(2,706.84)
FOOD BANK - STATE	71,283.61
SOCAL GAS	578.66
WONDERFUL FOUNDATION	55,731.95
SUBTOTAL	**204,706.11**
ENERGY	(221,748.49)
DOE WAP	(11,019.76)
LIHEAP	(600,934.14)
PG&E	(20,720.99)
DAP (Disgorgement Assistance Program)	(1,030.25)
TRANSFER NEGATIVE BALANCE	855,453.63
SUBTOTAL	**0.00**
CALIFORNIA ENDOWMENT	
CENTRAL VALLEY SMALL BUSINESS DEVELOPMENT	2,000.00
SUBTOTAL	**2,000.00**
211	197,768.88
AMERICORPS - CALIFORNIA VOLUNTEERS	(92,780.11)
BANK OF THE WEST	13,705.48
CAL FRESH	(26,647.81)
CALEITC	(40,042.47)
COST POOLS	307,776.91
COUNTY OF KERN LOW BARRIER HOMELESS CENTER	287,719.45
CSBG	18,210.78
CSBG DISCRETIONARY	(138,716.21)
DIFFERENTIAL RESPONSE	(35,686.01)
DIGNITY HEALTH	4,677.72
DISCRETIONARY FUND	1,687,933.47
ECONOMIC EMPOWERMENT	(12,839.93)
FIRST 5 KERN 211	(24,724.99)
FIRST 5 KERN EAST KERN FAMILY RESOURCE CENTER	(18,509.36)
FIRST 5 HELP ME GROW	2,416.51
FRIENDSHIP HOUSE	10,537.74
FUNDRAISING	333,612.70
GANG PREVENTION	(37.75)
GAPP FUND	0.00
GENERAL FUND	174,402.62
HOME VISIT INITIATIVE (CO OF KERN)	(171,053.42)
HUD-COORDINATED ENTRY SYSTEM	(6,893.56)
INDIRECT FUND	811,199.26
IRS - VITA	(982.40)
INFORMATION & EDUCATION	90.66
NALEO - 2020 Census	13,500.00
NEOPB CAL FRESH HEALTHY LIVING	(159,638.15)
POSITIVE YOUTH DEV SVC	(9,711.72)
SHAFTER YOUTH CENTER	(3,525.50)
Sierra Foundation - 2020 Census	40,000.00
SO CA EDISON - 211 CUSTOMER RELATIONS	35,000.00
TRADE MITIGATION	18,482.84
UNITED WAY 211	(640.20)
UNITED WAY CESH	44,545.33
WELLS FARGO FOUNDATION	6,400.18
WIC	(935,686.05)
LESS: ENERGY NEGATIVE BALANCE	(855,453.63)
ADD: LINE OF CREDIT	
SUBTOTAL	**1,474,411.26**
TOTAL OPERATING CASH	1,939,255.90

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
March 31, 2020

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

OPERATING ACCOUNT
ACCOUNT NO: XXXXX-X2976

BANK BALANCE AT 03/31/20		2,765,328.97
LESS: OUTSTANDING CHECKS	826,073.08	
ADJUSTED BANK BALANCE AT 03/31/20		1,939,255.89
GENERAL LEDGER BALANCE AT 02/29/20		3,447,191.68
ADD: DEPOSITS	744,794.91	
US TREAS DRAWDOWNS	3,130,532.73	
FUNDS FROM OTHER GRANTS	607,039.37	
TRANSFERS FROM RESTRICTED ACCOUNT LIHEAP/DOE/CSBG	496,272.19	
LINE OF CREDIT LOAN	-	
ONLINE DONATION	20.00	
ADP /HEALTH EQUITY REFUND	1,915.68	
BANK ACCOUNT TRANSFER FROM HEAD START ACCURED VACATION ACCT	11,351.71	
STALE DATED CHECKS	-	
LESS: CHECKS	3,233,514.04	
ADP PAYROLL 3/13/20	1,307,604.94	
ADP PAYROLL 3/27/20	1,315,202.89	
EFTS FOR HRA/HSA/ STD/403B	191,345.96	
REC LOAN PRINCIPAL/INT EXPENSES	31,424.43	
CREDIT CARD	31,851.00	
BANK FEES	2,394.92	
ACH VOUCHERS	363,820.78	
PAYBACK LINE OF CREDIT LOAN	-	
BANK ACCOUNT TRANSFER FROM HEAD START ACCURED VACATION ACCT	22,703.42	
GENERAL LEDGER BALANCE AT 03/31/20		1,939,255.89
	DIFFERENCE:	-

PREPARED BY: Lorraine Casillas TITLE: Controller DATE: 04/06/2020

APPROVED BY: TITLE: Chief Financial Officer DATE: 04/06/2020

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

BANK RECONCILIATION FOR MONTH ENDING
March 31, 2020

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

ACCOUNT NO.: XXXXX-X6256

BANK BALANCE ENDING:	**03/31/20**		**656,129.59**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**03/31/20**		**656,129.59**

BALANCE PER G/L	**02/29/20**		**644,697.12**
ADD:	DEPOSITS	22,703.42	
	INTEREST	80.76	
	ROUNDING ERROR	0.00	
	BANK ACCOUNT TRANSFER FROM GENERAL FUND	0.00	
LESS:	CHECKS	0.00	
	CLIENT ANALYSIS SERVICE CHARGE	0.00	
	BANK ACCOUNT TRANSFER TO GENERAL FUND	11,351.71	
BALANCE PER G/L	**03/31/20**		**656,129.59**

DIFFERENCE: 0.00

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

PREPARED BY: Lorraine Casillas TITLE: Controller DATE: 04/06/20

APPROVED BY: TITLE: Chief Financial Officer DATE: 04/06/20

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

BANK RECONCILIATION FOR MONTH ENDING
March 31, 2020

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

ACCOUNT NO.: XXXXX-X1095

BANK BALANCE ENDING:	**03/31/20**		**86,665.78**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**03/31/20**		**86,665.78**

BALANCE PER G/L	**02/29/20**		**210,504.72**
ADD:	DEPOSITS	372,383.00	
	INTEREST	50.25	
	BANK ACCOUNT TRANSFER FROM GENERAL FUND	0.00	
LESS:	CHECKS	0.00	
	CLIENT ANALYSIS SERVICE CHARGE	0.00	
	WIRE TRANSFER	496,272.19	
	BANK ACCOUNT TRANSFER TO GENERAL FUND	0.00	
BALANCE PER G/L	**03/31/20**		**86,665.78**

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

DIFFERENCE: 0.00

PREPARED BY: Lorraine Casillas TITLE: Controller DATE: 04/06/20

APPROVED BY: TITLE: Chief Financial Officer DATE: 04/06/20

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

BANK RECONCILIATION FOR MONTH ENDING
March 31, 2020

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

ACCOUNT NO.: XXXXX-X1921

BANK BALANCE ENDING:	**03/31/20**		**4,717.44**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE	**03/31/20**		**4,717.44**
BALANCE PER GENERAL LEDGER	**02/29/20**		**3,513.87**
ADD: DEPOSITS (Credit Card Donations & Shared Fee)		0.00	
ONLINE DONATIONS		1,215.55	
PAYPAL DEPOSIT		0.00	
INTEREST		0.47	
LESS: APPLIED MERCHANT DEBITS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		12.45	
BANKCARD FEES		0.00	
CASH CONCENTRATION FEE		0.00	
FUND TRANSFER TO GENERAL FUND		0.00	
		0.00	
BALANCE PER GENERAL LEDGER:	**03/31/20**		**4,717.44**

** 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: Lorraine Casillas TITLE: Controller DATE: 04/06/20

APPROVED BY: _____ TITLE: Chief Financial Officer DATE: 04/06/20

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

BANK RECONCILIATION FOR MONTH ENDING
March 31, 2020

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

ACCOUNT NO.: XXXXX-X2049

BANK BALANCE ENDING:	**03/31/20**		**2.11**
DEPOSITS IN TRANSIT		0.00	
OUTSTANDING CHECKS		0.00	
OTHER		0.00	
ADJUSTED BANK BALANCE:	**03/31/20**		**2.11**
BALANCE PER G/L	**02/29/20**		**2.11**
ADD: DEPOSITS		0.00	
INTEREST		0.00	
BANK ACCOUNT TRANSFER FROM GENERAL FUND		0.00	
LESS: CHECKS		0.00	
CLIENT ANALYSIS SERVICE CHARGE		0.00	
BANK ACCOUNT TRANSFER TO GENERAL FUND		0.00	
BALANCE PER G/L	**03/31/20**		**2.11**
		DIFFERENCE:	0.00

PREPARED BY: Lorraine Casillas TITLE: Controller DATE: 04/06/20

APPROVED BY: TITLE: Chief Financial Officer DATE: 04/06/20

COMMUNITY ACTION PARTNERSHIP OF KERN
WELLS FARGO VISA SUMMARY
STATEMENTS DATED March 1, 2020 - March 31, 2020

Cardholder	Position	Amount Charged
CAPK	Accounts Payable	$ -
Gloria Barbero	Administrator - EHS San Joaquin	110.00
Yolanda Gonzales	Director of Head Start/State Child Development Programs	948.06
Donna Holland	Fiscal Administrator	2,408.82
Pritika Ram	Director of Administration	1,868.67
Carmen Segovia	Director of Health & Nutrition Services	683.93
Jeremy Tobias	Chief Executive Officer	-
Emilio Wagner	Director of Operations	8,895.06
Tracy Webster	Chief Financial Officer	2,928.91
	Total	$ 17,843.45

WELLS FARGO

Statement Expenses

04/01/2020 11:14 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**AP, CAPK**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7017**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**0.00 USD**	**04/01/2020** through	**04/03/2020**
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**0.00 USD**	**04/04/2020** through	**04/06/2020**
		Approval Period:	
		04/07/2020 through	**04/10/2020**
		Download Period:	
		04/11/2020 through	**04/28/2020**

Charges

There are no results.

---End of Report---

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WELLS FARGO

Statement Expenses

04/01/2020 11:16 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**BARBERO, GLORIA**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7058**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**110.00 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**110.00 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/13/2020	03/16/2020	Usps Po 0575280217 Stockton,CA		CAPK Pcard (CAPL Pcard)	No	110.00 USD / 110.00

Total Charges: 110.00 USD

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WELLS FARGO

Statement Expenses

04/01/2020 11:17 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**GONZALES, YOLANDA**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7009**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**948.06 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**948.06 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
1.	02/28/2020	03/02/2020	Doubletree Norwalk Norwalk,CA		CAPK Pcard (CAPL Pcard)	No	164.20 USD / 164.20
2.	03/02/2020	03/03/2020	San Diego Regional Con Www.teachston,VA		CAPK Pcard (CAPL Pcard)	No	550.00 USD / 550.00
3.	03/03/2020	03/04/2020	Hyatt Regency Sacramento 8885884384,CA		CAPK Pcard (CAPL Pcard)	No	251.12 USD / 251.12
4.	03/03/2020	03/04/2020	Hyatt Regency Sacramento 8885884384,CA		CAPK Pcard (CAPL Pcard)	No	502.24 USD / 502.24
5.	03/07/2020	03/09/2020	American Air0012120117386 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	469.39 USD / 469.39
6.	03/07/2020	03/09/2020	American Air0012120117383		CAPK Pcard (CAPL Pcard)	No	469.39 USD / 469.39

			Fort Worth,TX				
7.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	American Air0012120117385 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	469.39 USD / 469.39
8.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	American Air0012120117384 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	469.39 USD / 469.39
9.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	Costco Whse #0688 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	50.86 USD / 50.86
10.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	Costco Whse #0688 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	50.86 USD / 50.86
11.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/14/2020	03/16/2020	Hyatt Regency Sacramento 8885884384,CA		CAPK Pcard (CAPL Pcard)	No	(502.24) USD / (502.24)
12.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/14/2020	03/16/2020	Hyatt Regency Sacramento 8885884384,CA		CAPK Pcard (CAPL Pcard)	No	(251.12) USD / (251.12)
13.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	San Diego Regional Con 8669988352,VA		CAPK Pcard (CAPL Pcard)	No	(550.00) USD / (550.00)
14.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	San Diego Regional Con 8669988352,VA		CAPK Pcard (CAPL Pcard)	No	(550.00) USD / (550.00)
15.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	San Diego Regional Con 8669988352,VA		CAPK Pcard (CAPL Pcard)	No	(550.00) USD / (550.00)
16.	**Transaction Date**	**Posting Date**	**Merchant**		**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**

				General Ledger Code			
	03/13/2020	03/16/2020	San Diego Regional Con 8669988352,VA		CAPK Pcard (CAPL Pcard)	No	(550.00) USD / (550.00)

17.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/20/2020	03/23/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	454.58 USD / 454.58

Total Charges: 948.06 USD

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WELLS FARGO

Statement Expenses

04/01/2020 11:17 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**HOLLAND, DONNA**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7033**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**2,408.82 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**2,408.82 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
1.	03/02/2020	03/03/2020	Cacfp.org Cacfp.org,MD		CAPK Pcard (CAPL Pcard)	No	2,100.00 USD / 2,100.00
2.	03/04/2020	03/04/2020	American Air0012119146920 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	618.40 USD / 618.40
3.	03/04/2020	03/04/2020	American Air0012119146921 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	618.40 USD / 618.40
4.	03/04/2020	03/04/2020	American Air0012119146918 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	618.40 USD / 618.40
5.	03/04/2020	03/04/2020	American Air0012119146919 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	618.40 USD / 618.40
6.	03/06/2020	03/06/2020	Target.com 800-591-3869,MN		CAPK Pcard (CAPL Pcard)	No	85.93 USD / 85.93

7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2020	03/06/2020	American Air0012119146918 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	(618.40) USD / (618.40)

8.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2020	03/06/2020	American Air0012119146919 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	(618.40) USD / (618.40)

9.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2020	03/06/2020	American Air0012119146920 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	(618.40) USD / (618.40)

10.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/04/2020	03/06/2020	American Air0012119146921 Fort Worth,TX		CAPK Pcard (CAPL Pcard)	No	(618.40) USD / (618.40)

11.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2020	03/10/2020	Lassens Natural Foods-bk Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	222.89 USD / 222.89

Total Charges: 2,408.82 USD

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WELLS FARGO

Statement Expenses

04/01/2020 11:18 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**RAM, PRITIKA**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7074**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**1,868.67 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**1,868.67 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

1.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
02/28/2020	03/02/2020	Grubhubjuicyburger Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	77.06 USD / 77.06

Description Meal for VITA Volunteers on 2/27/20

2.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
02/29/2020	03/02/2020	Grubhubsliceofitaly Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	55.63 USD / 55.63

Description Meal for VITA Volunteers on 2/28/20

3.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/04/2020	03/05/2020	Eb Heal Summit Persis 801-413-7200,CA		CAPK Pcard (CAPL Pcard)	No	80.00 USD / 80.00

4.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/04/2020	03/05/2020	Grubhubmountainmikesp Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	49.10 USD / 49.10

Description Meal for VITA Volunteers on 3/3/20

5.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/05/2020	03/06/2020	Grubhubpopeyes Grubhub.com,NY		CAPK Pcard	No	49.68 USD / 49.68

					(CAPL Pcard)		
	Description	Meal for VITA Volunteers on 3/4/20					
6.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	Grubhubtoofatsandwich Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	47.16 USD / 47.16
	Description	Meal for VITA Volunteers on 3/6/20					
7.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/08/2020	03/09/2020	Grubhubsliceofitaly Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	53.36 USD / 53.36
	Description	Meal for VITA Volunteers on 3/7/20					
8.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	Marriott S Diego Marin 866-435-7627,CA		CAPK Pcard (CAPL Pcard)	No	1,045.19 USD / 1,045.19
9.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	Marriott S Diego Marin 866-435-7627,CA		CAPK Pcard (CAPL Pcard)	No	1,045.19 USD / 1,045.19
10.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/07/2020	03/09/2020	Marriott S Diego Marin 866-435-7627,CA		CAPK Pcard (CAPL Pcard)	No	1,045.19 USD / 1,045.19
11.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/10/2020	03/12/2020	Eb Heal Summit Pers 8014137200,CA		CAPK Pcard (CAPL Pcard)	No	(80.00) USD / (80.00)
12.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/12/2020	03/13/2020	Grubhubsubstationstoc Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	61.60 USD / 61.60
	Description	Meal for PRE Committee on 3/11/20					
13.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/12/2020	03/13/2020	Grubhubsequoiasandwic Grubhub.com,NY		CAPK Pcard	No	60.07 USD / 60.07

					(CAPL Pcard)		
	Description	Meal for VITA Volunteers on 3/11/20					
14.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/13/2020	03/16/2020	Grubhubpopeyes Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	49.68 USD / 49.68
	Description	Meal for VITA Volunteers on 3/12/20					
15.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/15/2020	03/16/2020	Grubhubjuicyburger Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	14.19 USD / 14.19
	Description	Meal for VITA Volunteers on 3/14/20					
16.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/19/2020	03/20/2020	Grubhubtoofatsandwich Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	47.16 USD / 47.16
17.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/20/2020	03/23/2020	Grubhubjuicyburger Grubhub.com,NY		CAPK Pcard (CAPL Pcard)	No	56.85 USD / 56.85
	Description	Meal for VITA Volunteers on 3/19/20					
18.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/23/2020	03/26/2020	Mgm Grand - Adv Dep 8552755733,NV		CAPK Pcard (CAPL Pcard)	No	(88.44) USD / (88.44)
	Description	Refund - Hotel Deposit for J. Guerra for Latino Tax Professionals Conf. in LV, NV					
19.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/31/2020	03/31/2020	Wpy 211 San Diego 855-469-3729,CA		CAPK Pcard (CAPL Pcard)	No	(600.00) USD / (600.00)
20.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/31/2020	03/31/2020	Wpy 211 San Diego 855-469-3729,CA		CAPK Pcard (CAPL Pcard)	No	(600.00) USD / (600.00)
21.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**

	03/31/2020	03/31/2020	Wpy 211 San Diego 855-469-3729,CA	CAPK Pcard (CAPL Pcard)	No	(600.00) USD / (600.00)

Total Charges: 1,868.67 USD

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WELLS FARGO

Statement Expenses

04/01/2020 11:18 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**SEGOVIA, CARMEN**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7025**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**683.93 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**683.93 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
1.	02/29/2020	03/02/2020	Facebk G8bv4q2532 Fb.me/ads,CA		CAPK Pcard (CAPL Pcard)	No	20.00 USD / 20.00
2.	03/12/2020	03/16/2020	Kern Co Parks And Rec 661-868-7000,CA		CAPK Pcard (CAPL Pcard)	No	7.00 USD / 7.00
3.	03/18/2020	03/19/2020	Walmart.com 800-966-6546,AR		CAPK Pcard (CAPL Pcard)	No	259.11 USD / 259.11
4.	03/20/2020	03/23/2020	Knight S Pumping & Portab Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	53.08 USD / 53.08
5.	03/23/2020	03/24/2020	American Academy Of Pedi Mperri@aap.or,IL		CAPK Pcard (CAPL Pcard)	No	159.00 USD / 159.00
6.	03/27/2020	03/30/2020	Knight S Pumping & Portab Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	185.74 USD / 185.74

Total Charges: 683.93 USD

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WELLS FARGO

Statement Expenses

04/01/2020 11:19 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**TOBIAS, JEREMY**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7066**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**0.00 USD**	**04/01/2020** through	**04/03/2020**
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**0.00 USD**	**04/04/2020** through	**04/06/2020**
		Approval Period:	
		04/07/2020 through	**04/10/2020**
		Download Period:	
		04/11/2020 through	**04/28/2020**

Charges

There are no results.

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WELLS FARGO

Statement Expenses

04/01/2020 11:19 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**WAGNER, EMILIO**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-7041**	End Date:	**03/31/2020**
Status:	**Cardholder Reviewed**	Reminder Period:	
Charges:	**8,895.06 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**8,895.06 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

1.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
02/29/2020	03/02/2020	Ups 530069061 800-333-7400,GA		CAPK Pcard (CAPL Pcard)	Yes	1,105.43 USD / 1,105.43

Description Freight cost for return of Hewlett-Packard Equipment Rent/Lease 1 Pallet 6610-999-901-000-000-00-5-1

2.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/05/2020	03/06/2020	City Of Bakersfield Build Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	263.00 USD / 263.00

Description Inspection cost area specific 6715-270-000-120-000-00-1-1 .55 6715-108-001-120-000-16-1-1 .45

3.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/11/2020	03/12/2020	Zackacademy.com 646-564-3546,FL		CAPK Pcard (CAPL Pcard)	Yes	1,020.00 USD / 1,020.00

Description Energy registration training for five employees 6645-123-002-138-000-65-3-1 13.5 6645-122-002-138-000-30-3-1 86.5

4.

Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
03/12/2020	03/13/2020	Springhill Suites Sacr Sacramento,CA		CAPK Pcard (CAPL Pcard)	Yes	357.10 USD / 357.10

Description Lodging cost for Todd Payne, Roundtable LSP Meeting Sacramento, CA March 9-11, 2020 6120-123-002-138-000-65-3-1 13.5 6120-122-002-138-000-30-3-1 86.5

5. **Merchant** **Unit**

	Transaction Date	Posting Date		General Ledger Code		Receipt Submitted ‡	Amount / Original Currency
	03/12/2020	03/13/2020	Springhill Suites Sacr Sacramento,CA		CAPK Pcard (CAPL Pcard)	Yes	178.55 USD / 178.55
	Description	Lodging cost for Emilio Wagner, Roundtable LSP Meeting Sacramento, CA March 10-11, 2020 6120-123-002-138-000-65-3-1 13.5 6120-122-002-138-000-30-3-1 86.5					

6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/17/2020	03/19/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	98.43 USD / 98.43
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/17/2020	03/19/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	293.24 USD / 293.24
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

8.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/20/2020	Microsoft Store Msbill.info,WA		CAPK Pcard (CAPL Pcard)	Yes	99.00 USD / 99.00
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

9.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/20/2020	03/20/2020	Onestepgpscom 181-865-9203,CA		CAPK Pcard (CAPL Pcard)	Yes	209.25 USD / 209.25
	Description	Monthly subscription renewal order with OneStepGps.com 6667-524-000-147-000-00-3-1					

10.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/20/2020	Amzn Digital O55po6d73 888-802-3080,WA		CAPK Pcard (CAPL Pcard)	Yes	99.99 USD / 99.99
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

11.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/23/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	54.11 USD / 54.11
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

12.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/23/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	762.73 USD / 762.73
	Description	VIVO Laptop Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

13.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/23/2020	Office Depot #2175 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	741.09 USD / 741.09
	Description	VIVO Laptop Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

14.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/20/2020	03/23/2020	Office Depot #2175 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	832.68 USD / 832.68
	Description	VIVO Laptops Computer Peripheral Supplies 6310-275-000-101-000-00-4-1 LBNC					

15.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/20/2020	03/23/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	27.05 USD / 27.05
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

16.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/20/2020	03/23/2020	Mindbody, Inc 805-4762700,CA		CAPK Pcard (CAPL Pcard)	Yes	445.40 USD / 445.40
	Description	MindBody Premier Basic Monthly Charge and Subscription fee for March 2020 Service SEE ATTACHED					

17.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/21/2020	03/23/2020	Amzn Digital Ak4un5f43 888-802-3080,WA		CAPK Pcard (CAPL Pcard)	Yes	99.99 USD / 99.99
	Description	Computer Peripheral Supplies 6310-999-901-000-000-00-5-1					

18.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/21/2020	03/23/2020	Amzn Digital Lk74d9st3 888-802-3080,WA		CAPK Pcard (CAPL Pcard)	Yes	199.98 USD / 199.98
	Description	Computer Peripheral Supplies 6310-275-000-101-000-00-4-1 LBNC					

19.			Merchant		Unit		

	Transaction Date	Posting Date		General Ledger Code		Receipt Submitted ‡	Amount / Original Currency
	03/23/2020	03/24/2020	Bestbuycom805698440129 888-bestbuy,MN		CAPK Pcard (CAPL Pcard)	Yes	1,682.86 USD / 1,682.86
	Description ASUS Laptop Computer Peripheral Supplies 6310-999-901-000-000-00-5-1 will become spare laptop in operations after COVID-19						

20.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/19/2020	03/24/2020	Cad Masters Inc 925-9391378,CA		CAPK Pcard (CAPL Pcard)	Yes	(1,125.00) USD / (1,125.00)
	Description REFUND, Cancellation Registration CAD Masters Training for Dan Ripoli Cancelled due to COVID-19 Walnut Creek, CA April 19-23, 2020 6645-999-901-000-000-00-5-1						

21.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/23/2020	03/25/2020	Office Depot #952 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	Yes	54.10 USD / 54.10
	Description Computer Peripheral Supplies 6310-999-901-000-000-00-5-1						

22.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/26/2020	03/27/2020	Bestbuycom805699989151 888-bestbuy,MN		CAPK Pcard (CAPL Pcard)	Yes	708.61 USD / 708.61
	Description Acer Laptop Computer Peripheral Supplies 6310-999-901-000-000-00-5-1 will become spare laptop in operations after COVID-19						

23.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/26/2020	03/27/2020	Bestbuycom805699989151 888-bestbuy,MN		CAPK Pcard (CAPL Pcard)	Yes	1,087.49 USD / 1,087.49
	Description Dell Laptop Computer Peripheral Supplies 6310-999-901-000-000-00-5-1 will become spare laptop in operations after COVID-19						

24.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/26/2020	03/27/2020	Amzn Digital Sg7zb6jv3 888-802-3080,WA		CAPK Pcard (CAPL Pcard)	Yes	199.98 USD / 199.98
	Description Computer Peripheral Supplies 6310-999-901-000-000-00-5-1						

25.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/31/2020	03/31/2020	Wpy 211 San Diego 855-469-3729,CA		CAPK Pcard (CAPL Pcard)	Yes	(600.00) USD / (600.00)

Description REFUND, Cancellation Registration 2020 Summit for Emilio Wagner March 17-20, 2020 San Diego, CA 6645-999-901-000-000-00-5-1

Total Charges: 8,895.06 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---

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WELLS FARGO

Statement Expenses

04/01/2020 11:20 AM PT
Requested By: ALBITRE, ROSEMARY

Cardholder Summary

Cardholder Name:	**WEBSTER, TRACY**	Start Date:	**03/01/2020**
Card Number:	**xxxx-xxxx-xxxx-6993**	End Date:	**03/31/2020**
Status:	**Open**	Reminder Period:	
Charges:	**2,928.91 USD**	**04/01/2020** through **04/03/2020**	
Out-of-pocket:	**0.00 USD**	Grace Period:	
Total Amount:	**2,928.91 USD**	**04/04/2020** through **04/06/2020**	
		Approval Period:	
		04/07/2020 through **04/10/2020**	
		Download Period:	
		04/11/2020 through **04/28/2020**	

Charges

1.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	02/28/2020	03/02/2020	Verticalscr 888-291-1369,PA		CAPK Pcard (CAPL Pcard)	No	7.50 USD / 7.50

2.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/05/2020	03/06/2020	Verticalscr 888-291-1369,PA		CAPK Pcard (CAPL Pcard)	No	7.50 USD / 7.50

3.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/05/2020	03/06/2020	Indeed 203-564-2400,CT		CAPK Pcard (CAPL Pcard)	No	205.29 USD / 205.29

4.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/09/2020	03/11/2020	Hotel Med Park Sacramento,CA		CAPK Pcard (CAPL Pcard)	No	296.50 USD / 296.50

5.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2020	03/13/2020	Target 00025247 Bakersfield,CA		CAPK Pcard (CAPL Pcard)	No	35.66 USD / 35.66

6.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency
	03/12/2020	03/13/2020	Paypal Kerncountyc 402-935-7733,CA		CAPK Pcard (CAPL Pcard)	No	25.00 USD / 25.00

7.	Transaction Date	Posting Date	Merchant	General Ledger Code	Unit	Receipt Submitted ‡	Amount / Original Currency

	03/12/2020	03/13/2020	Paypal Kerncountyc 402-935-7733,CA		CAPK Pcard (CAPL Pcard)	No	25.00 USD / 25.00
8.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/12/2020	03/13/2020	Paypal Kerncountyc 402-935-7733,CA		CAPK Pcard (CAPL Pcard)	No	25.00 USD / 25.00
9.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/12/2020	03/13/2020	Paypal Kerncountyc 402-935-7733,CA		CAPK Pcard (CAPL Pcard)	No	25.00 USD / 25.00
10.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/12/2020	03/17/2020	Hotel Med Park Sacramento,CA		CAPK Pcard (CAPL Pcard)	No	(296.50) USD / (296.50)
11.	**Transaction Date**	**Posting Date**	**Merchant**	**General Ledger Code**	**Unit**	**Receipt Submitted ‡**	**Amount / Original Currency**
	03/20/2020	03/23/2020	Relationspecialtyrisk 800-9551991,KS		CAPK Pcard (CAPL Pcard)	No	2,572.96 USD / 2,572.96

Total Charges: 2,928.91 USD

‡ - The Receipt Submitted column indicates that a receipt was submitted via fax, email, at the statement level, or using a system other than the Commercial Card Expense Reporting service.

---End of Report---

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COMMUNITY ACTION PARTNERSHIP OF KERN
CENTRAL KITCHEN - BUDGET TO ACTUAL
FOR THE PERIOD MARCH 1, 2020 TO FEBRUARY 28, 2021 (1 OF 12 MONTHS OR 8.33**%)**

Line Item	2020/21 Budget	3/1/20 - 02/28/21 Actual	% Expended	Available Budget
USDA Revenue (Note A)	1,944,268	70,780	3.6%	1,873,488
Head Start Subsidy	444,776	91,344	20.5%	353,432
Total Revenue	2,389,044	162,124	6.8%	2,226,920
Expenditures (Note B)				
Salaries	682,557	51,025	7.5%	631,532
Benefits	225,244	17,305	7.7%	207,939
Vehicle Gasoline, Repair/Maintenance	70,000	1,702	2.4%	68,298
Space Costs	101,200	8,399	8.3%	92,801
Supplies - Office & Food Service	120,000	8,391	7.0%	111,609
Equipment Repair/Maintenance & Lease	20,000	834	4.2%	19,166
Communication	13,000	1,122	8.6%	11,878
Risk Insurance	12,700	1,967	15.5%	10,733
Printing	1,700	381	22.4%	1,319
Hiring & Employee Costs	1,800	-	0.0%	1,800
First Aid	2,600	-	0.0%	2,600
Other Misc	-	-	-	-
Raw Food/Vended Meals	1,149,490	55,032	4.8%	1,094,458
Sub Total	2,400,291	146,157	6.1%	2,254,134
Adult Meals Prepared	188,000	9,570	5.1%	178,430
Indirect	176,753	6,397	3.6%	170,356
Total Expenditures	2,765,044	162,124	5.9%	2,602,920

	Prior Period	March 2020	Cumulative
Total Meals Prepared and Vended (Note C)	-	46,083	46,083
Total Meals Claimed	-	30,720	30,720
Difference	-	15,363	15,363

Percentage Claimed to Prepared/Vended		66.7%	66.7%

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 7/1/19 - 6/30/20 (8 OF 12 MONTHS = 66.67%)

Contract CMAP-9000	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	June 2020	Total	%	% Earned to MRA
Provider Payments	$ 463,474	$ 625,316	$ 713,655	$ 729,041	$ 751,020	$ 726,457	$ 681,430	$ 718,756	$ -	$ -	$ -	$ -	$ 5,409,149		
Add: Family Fees	7,020	9,948	10,275	10,730	11,617	11,450	12,216	12,203	-	-	-	-	$ 85,460		
Net Provider Payments	$ 470,495	$ 635,264	$ 723,930	$ 739,771	$ 762,637	$ 737,907	$ 693,646	$ 730,959	$ -	$ -	$ -	$ -	$ 5,494,609	81.36%	
Maximum Reimburseable Amount (MRA) for Provider Payments													**7,907,363**		**69.49%**
Administration & Support Services Revenue															
Provider Payments	$ 470,495	$ 635,264	$ 723,930	$ 739,771	$ 762,637	$ 737,907	$ 693,646	$ 730,959	$ -	$ -	$ -	$ -	$ 5,494,609		
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	$ 99,802	$ 134,753	$ 153,561	$ 156,921	$ 161,771	$ 156,526	$ 147,137	$ 155,052	$ -	$ -	$ -	$ -	$ 1,165,522		
Program Administration/Support Services Costs	43,743	95,469	122,501	77,848	69,931	332,349	78,677	116,519	-	-	-	-	937,037	13.87%	
Indirect (10% x MTDC) Costs	50,675	72,283	78,548	80,994	82,553	83,066	76,343	82,731	-	-	-	-	607,193	4.77%	
Transfer Indirect to CSBG	-	-	(53,276)	-	-	(231,767)	-	-	-	-	-	-	(285,043)		
Total Operating Costs	$ 94,418	$ 167,752	$ 147,773	$ 158,842	$ 152,484	$ 183,648	$ 155,020	$ 199,250	$ -	$ -	$ -	-	1,259,187	18.64%	
Revenue Earned Over/(Under) Costs	$ 5,383	$ (32,999)	$ 5,788	$ (1,921)	$ 9,287	$ (27,123)	$ (7,883)	$ (44,198)	$ -	$ -	$ -	-	(93,665)		
TOTAL COSTS - NET OF FAMILY FEES	$ 564,913	$ 803,016	$ 871,703	$ 898,613	$ 915,121	$ 921,555	$ 848,666	$ 930,209	$ -	$ -	$ -	$ -	6,753,796	100.00%	

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

Provider payments	5,494,609
Reimbursement Rate (17.5% / 82.5%)	x 21.2121%
Revenue Earned	1,165,522

Note 2: The maximum reimburseable amount per the 2019/20 State contract is as follows:

Provider Payments	7,907,363	82.50%
Administration	1,437,702	15.00%
Support Services	239,617	2.50%
Maximum Reimbursable Amount (MRA)	9,584,682	100.00%

Note 3: The MRA for 2019/20 is $1,126,877 greater than 2018/19

COMMUNITY ACTION PARTNERSHIP OF KERN
STATE DEPARTMENT OF EDUCATION 2019/20 CONTRACTS - EARNED REVENUE
FOR THE PERIOD 7/1/19 - 6/30/20 (9 OF 12 MONTHS = 75.00%)

	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	TOTAL	% Earned to MRA
GENERAL CHILD CARE (CCTR-9050)														
Adjusted Days of Enrollment - Certified	4,284	4,437	4,439	5,590	4,629	4,031	6,243	5,433	4,016				43,100	
Reimbursement Rate per Child per Day	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	
Revenue Earned	$ 212,213	$ 219,803	$ 219,911	$ 276,925	$ 229,327	$ 199,674	$ 309,255	$ 269,150	$ 198,940	$ -	$ -	$ -	$ 2,135,197	**60.40%**
Maximum Reimburseable Amount (MRA)													**$3,535,022**	
Flex Factor														
Attendance Percentage (Attendance/Enrollment)	97.42%	99.38%	99.96%	99.80%	99.01%	99.38%	98.68%	99.56%	98.13%					**99.04%**
Five Percent Flexibility, Maximum = 100 Percent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					100.00%
CALIFORNIA STATE PRESCHOOL (CSPP-9121)														
Adjusted Days of Enrollment - Certified	1,904	1,992	3,219	7,217	7,189	7,470	9,722	8,683	5,975				53,370	
Reimbursement Rate per Child per Day	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	X $49.85	
Revenue Earned	$ 94,897	$ 99,297	$ 160,457	$ 359,757	$ 358,372	$ 372,375	$ 484,657	$ 432,832	$ 297,834	$ -	$ -	$ -	$ 2,660,478	**60.91%**
Maximum Reimburseable Amount (MRA)													**$4,367,697**	
Flex Factor														
Attendance Percentage (Attendance/Enrollment)	85.15%	94.12%	99.06%	99.20%	98.43%	98.50%	98.63%	99.20%	99.05%					**98.02%**
Five Percent Flexibility, Maximum = 100 Percent	90.15%	99.12%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					100.00%
MIGRANT CHILD CARE (CMIG-9004)														
Adjusted Days of Enrollment - Certified	298	257	228	143	55	74	82	465	113				1,715	
Reimbursement Rate per Child per Day	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	X $49.54	
Revenue Earned	$ 14,766	$ 12,732	$ 11,317	$ 7,073	$ 2,725	$ 3,665	$ 4,051	$ 23,036	$ 5,574	$ -	$ -	$ -	$ 84,940	**33.39%**
Maximum Reimburseable Amount (MRA)													**$254,377**	
Flex Factor														
Attendance Percentage (Attendance/Enrollment)	99.13%	100.00%	100.00%	100.00%	95.24%	100.00%	100.00%	99.27%	100.00%					**99.54%**
Five Percent Flexibility, Maximum = 100 Percent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					100.00%

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 2019/20 State contracts.

Division/CFO: Tracy Webster, CFO **Month/Year:** March-2020

Program/Work Unit: Not Applicable **Director of Finance:** Lorraine Casillas

Services: Overall financial and accounting functions of the organization

Activities	March-2020		Year to Date 03/1/20 -03/31/20	
Description	**Number**	**Amount**	**Number**	**Amount**
Bank Deposits	17	1,201,305	17	1,201,305
Wire Deposits	8	629,763	8	629,763
Head Start/IRS Drawdowns	8	3,130,533	8	3,130,533
Vendor Checks Issued	1083	3,629,186	1083	3,629,186
Payroll Disbursed		2,622,808		2,622,808
Grant Reports Prepared	19		19	
Cal EITC Outreach				
Cal Fresh Outreach				
CESH				
Census 2020				
CSBG				
CSBG Discretionary				
Differential Response				
DOE				
Economic Empowerment				
First 5 Kern – Help Me Grow				
Home Visit Initiative				
HUD – Coordinated Entry System				
LBHC - Startup				
LBHC - Operational				
Positive Youth				
VITA FFR				
WIC				

Total Division Staffing 22 positions 1 vacancy (Accountant)

CFO	Accounting Technician (5)
Director of Finance	Administrative Assistant to CFO
Finance Manager	Benefits Specialist
Payroll Manager	Benefits Technician
Accounting Manager	Fiscal Technician (2)
Accountant (3)	Payroll Specialists (2)
Accounting Specialist	

Community Action of Partnership of Kern
Agency Total

STATEMENT OF POSITION (UNAUDITED)
AS OF FEBRUARY 29, 2020

ASSETS	
Cash in Bank	3,655,113
Cash - Vacation Reserve	644,697
Petty Cash	500
Accounts Receivable	1,804,669
Travel Advance	3,475
Prepaid Expense	406,532
Inventory	1,350,335
Net Fixed Assets - Unrestricted	1,656,674
Net Fixed Assets - Restricted	8,727,507
Total Assets	18,249,503
LIABILITES AND NET ASSETS	
Accounts Payable	2,653,830
Accrued Expenses	885,538
Accrued Vacation	1,048,870
Line of Credit	-
Note Payable	1,852,804
Advance Payable	3,056
Deferred Revenue	(2,449,805)
Total Liabilites	3,994,294
Total Net Assets	14,255,209
Total Liabilities and Net Assets	18,249,503

STATEMENT OF OPERATIONS (UNAUDITED)
FOR THE PERIOD MARCH 1, 2019 TO FEBRUARY 29, 2020

REVENUE	
Grant Revenue	66,463,203
Donations	191,712
Other Revenue	6,688,614
In-Kind	8,720,223
Total Revenue	82,063,752
EXPENDITURES	
Salaries	31,380,555
Benefits	9,031,486
Travel	757,563
Space Costs	5,855,814
Supplies	2,654,829
Consultant/Contract Services	3,144,273
Other Costs	2,741,101
Program Costs	10,085,148
Capital Expenditures	-
Indirect	5,920,214
In-Kind	8,720,223
Total Expenditures	80,291,205
Net Change in Assets	1,772,546
Net Assets, beginning	12,482,663
Net Assets, ending	14,255,209

Community Action of Partnership of Kern
Agency Total

STATEMENT OF POSITION (UNAUDITED)
AS OF MARCH 31, 2020

ASSETS	
Cash in Bank	2,024,743
Cash - Vacation Reserve	656,130
Petty Cash	500
Accounts Receivable	35,246,992
Travel Advance	3,392
Prepaid Expense	572,549
Inventory	1,370,038
Net Fixed Assets - Unrestricted	1,630,604
Net Fixed Assets - Restricted	8,727,507
Total Assets	50,232,455
LIABILITES AND NET ASSETS	
Accounts Payable	735,510
Accrued Expenses	938,364
Accrued Vacation	656,049
Line of Credit	-
Note Payable	1,826,735
Advance Payable	2,692
Deferred Revenue	31,914,795
Total Liabilites	36,074,144
Total Net Assets	14,158,311
Total Liabilities and Net Assets	50,232,455

STATEMENT OF OPERATIONS (UNAUDITED)
FOR THE PERIOD MARCH 1, 2020 TO MARCH 31, 2020

REVENUE	
Grant Revenue	3,850,659
Donations	11,873
Other Revenue	373,931
In-Kind	2,100
Total Revenue	4,238,563
EXPENDITURES	
Salaries	2,285,515
Benefits	721,467
Travel	16,142
Space Costs	319,795
Supplies	76,036
Consultant/Contract Services	157,115
Other Costs	269,955
Program Costs	135,366
Capital Expenditures	-
Indirect	351,969
In-Kind	2,100
Total Expenditures	4,335,461
Net Change in Assets	(96,898)
Net Assets, beginning	14,255,209
Net Assets, ending	14,158,311

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	AGENCY TOTAL			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	32,651,697	2,287,240	30,364,457	7%
BENEFITS	10,410,782	686,423	9,724,359	7%
TRAVEL	817,093	14,513	802,580	2%
SPACE COST	11,123,300	307,089	10,816,211	3%
SUPPLIES	2,080,850	69,937	2,010,913	3%
EQUIPMENT	92,760	-	92,760	0%
CONSULTANT/CONTRACT SERVICES	4,153,742	88,363	4,065,379	2%
OTHER COSTS	2,828,723	184,053	2,644,670	7%
PROGRAM COSTS	11,302,823	135,366	11,167,457	1%
INDIRECT	6,768,370	358,799	6,409,571	5%
TOTAL	82,230,140	4,131,782	78,098,358	5%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	EDUCATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	24,254,440	1,835,207	22,419,233	8%
BENEFITS	8,093,456	540,677	7,552,779	7%
TRAVEL	420,236	5,613	414,623	1%
SPACE COST	9,896,853	237,979	9,658,874	2%
SUPPLIES	1,555,024	48,916	1,506,108	3%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	1,319,386	38,049	1,281,337	3%
OTHER COSTS	1,194,260	90,030	1,104,230	8%
PROGRAM COSTS	8,019,281	13,055	8,006,226	0%
INDIRECT	4,579,281	277,767	4,301,514	6%
TOTAL	59,332,217	3,087,293	56,244,924	5%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	NUTRITION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	3,883,096	229,309	3,653,787	6%
BENEFITS	1,149,013	74,424	1,074,589	6%
TRAVEL	173,890	5,892	167,998	3%
SPACE COST	596,640	43,428	553,212	7%
SUPPLIES	256,622	11,564	245,058	5%
EQUIPMENT	87,760	-	87,760	0%
CONSULTANT/CONTRACT SERVICES	561,751	25,186	536,565	4%
OTHER COSTS	409,191	24,152	385,039	6%
PROGRAM COSTS	1,755,159	98,617	1,656,542	6%
INDIRECT	754,762	42,200	712,562	6%
TOTAL	9,627,884	554,772	9,073,112	6%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	ENERGY CONSERVATION			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	1,872,858	68,457	1,804,401	4%
BENEFITS	487,438	26,853	460,585	6%
TRAVEL	136,389	2,580	133,809	2%
SPACE COST	283,566	11,197	272,369	4%
SUPPLIES	95,488	3,829	91,659	4%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	1,714,880	14,123	1,700,757	1%
OTHER COSTS	835,065	36,908	798,157	4%
PROGRAM COSTS	817,251	23,464	793,787	3%
INDIRECT	624,293	18,056	606,237	3%
TOTAL	6,867,228	205,467	6,661,761	3%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	COMMUNITY SERVICES			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	1,869,380	100,318	1,769,062	5%
BENEFITS	476,632	22,063	454,569	5%
TRAVEL	64,888	428	64,460	1%
SPACE COST	219,141	13,831	205,310	6%
SUPPLIES	148,196	5,333	142,863	4%
EQUIPMENT	5,000	-	5,000	0%
CONSULTANT/CONTRACT SERVICES	505,975	11,006	494,969	2%
OTHER COSTS	334,442	11,027	323,415	3%
PROGRAM COSTS	708,132	230	707,902	0%
INDIRECT	383,805	12,946	370,859	3%
TOTAL	4,715,591	177,182	4,538,409	4%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	CSBG			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	685,727	35,806	649,921	5%
BENEFITS	183,376	17,365	166,011	9%
TRAVEL	21,690	-	21,690	0%
SPACE COST	124,900	654	124,246	1%
SUPPLIES	19,420	295	19,125	2%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	1,750	-	1,750	0%
OTHER COSTS	41,955	1,135	40,820	3%
PROGRAM COSTS	3,000	-	3,000	0%
INDIRECT	407,713	5,511	402,202	1%
TOTAL	1,489,531	60,765	1,428,766	4%

COMMUNITY ACTION PARTNERSHIP OF KERN
BUDGET TO ACTUAL
FOR THE PERIOD 03-01-20 TO 03-31-20 (8.33%)

	DISCRETIONARY & FUND RAISING			
	ANNUAL BUDGET	EXPENDITURES	BUDGET AVAILABLE	PERCENTAGE EXPENDED
EXPENDITURES				
SALARIES	86,196	18,142	68,054	21%
BENEFITS	20,867	5,039	15,828	24%
TRAVEL	-	-	-	0%
SPACE COST	2,200	-	2,200	0%
SUPPLIES	6,100	-	6,100	0%
EQUIPMENT	-	-	-	0%
CONSULTANT/CONTRACT SERVICES	50,000	-	50,000	0%
OTHER COSTS	13,810	20,802	(6,992)	151%
PROGRAM COSTS	-	-	-	0%
INDIRECT	18,516	2,319	16,197	13%
TOTAL	197,689	46,302	151,387	23%

COMMUNITY ACTION PARTNERSHIP OF KERN
INDIRECT FUND - FY 2019/2020
BUDGET TO ACTUAL - 3/1/19 TO 02/29/20 (12 OF 12 MONTHS = 100.00%)

	Budget	Actual	% Earned/ Expended	Available Balance
Revenue	**$ 5,799,844**	**$ 5,827,528**	**100.5%**	**$ (27,684)**
Expenditures				
Salaries	3,070,550	2,838,451	92.4%	232,099
Benefits @ 24.11% actual	756,241	660,735	87.4%	95,506
Total Personnel Costs	3,826,791	3,499,186	91.4%	327,605
Operating Costs				
Travel	93,650	93,031	99.3%	619
Space Costs	186,800	195,160	104.5%	(8,360)
Supplies	166,500	173,287	104.1%	(6,787)
Consultant/Contract	659,100	665,184	100.9%	(6,084)
Other Operating Costs	345,050	369,891	107.2%	(24,841)
Total Operating Costs	1,451,100	1,496,552	103.1%	(45,452)
Total Expenditures	**$ 5,277,891**	**$ 4,995,738**	**94.7%**	**$ 282,153**
Excess Indirect Revenue	**$ 521,953**	**$ 831,790**		

RECAP BY SUPPORT DIVISION	Revised Budget	Actual	% Expended	Available Balance
HR	$ 1,034,632	$ 858,669	83.0%	$ 175,963
Operations	1,361,350	1,417,550	104.1%	(56,200)
Executive	612,204	535,423	87.5%	76,781
Community Development	705,930	605,848	85.8%	100,082
Finance	1,563,775	1,578,248	100.9%	(14,473)
	$ 5,277,891	$ 4,995,738	94.7%	$ 282,153

Prepared Date: 04/13/2020

COMMUNITY ACTION PARTNERSHIP OF KERN
INDIRECT FUND - FY 2020/21
BUDGET TO ACTUAL - 3/1/20 TO 3/31/20 (1 OF 12 MONTHS = 8.33%)

	Budget	Actual	% Earned/ Expended	Available Balance
Revenue	**$ 6,768,370**	**$ 358,799**	**5.3%**	**$ 6,409,571**
Expenditures				
Salaries	3,549,957	146,461	4.1%	3,403,496
Benefits @ 24.2% actual	859,588	45,807	5.3%	813,781
Total Personnel Costs	4,409,545	192,268	4.4%	4,217,277
Operating Costs				
Travel	92,300	414	0.4%	91,886
Space Costs	193,300	12,536	6.5%	180,764
Supplies	122,700	16,148	13.2%	106,552
Consultant/Contract	1,123,000	78,386	7.0%	1,044,614
Other Operating Costs	285,000	(845)	-0.3%	285,845
Total Operating Costs	1,816,300	106,640	5.9%	1,709,660
Total Expenditures	**$ 6,225,845**	**$ 298,907**	**4.8%**	**$ 5,926,938**
Excess Indirect Revenue	**$ 542,525**	**$ 59,892**		

RECAP BY SUPPORT DIVISION	Budget	Actual	% Expended	Available Balance
HR	$ 917,844	$ 27,212	3.0%	$ 890,632
Operations	1,986,752	94,954	4.8%	1,891,798
Executive	821,364	17,264	2.1%	804,100
Community Development	742,266	29,826	4.0%	712,440
Finance	1,757,619	129,651	7.4%	1,627,968
	$ 6,225,845	$ 298,907	4.8%	$ 5,926,938

Prepared Date: 04/17/2020

COMMUNITY ACTION PARTNERSHIP of KERN
BOARD OF DIRECTORS
EXECUTIVE COMMITTEE MEETING
Per Governor's Executive Order N-25-20
Meeting was held via Tele-Conference
(213) 204-2374 – Conference ID: 532 558 927#
April 9, 2020
10:00 am

MINUTES

1. Call to Order

Committee Chair Curtis Floyd called the meeting to order at 10:04 am via Tele-Conference.

2. Roll Call

Roll call was taken with a quorum present:

Present: Curtis Floyd, Fred Plane, Nila Hogan, Janea Benton, Yolanda Ochoa

Absent: Yolanda Ochoa, Guadalupe Perez

Others Present: Jeremy Tobias, Chief Executive Officer; Yolanda Gonzales, Director of Head Start / State Child Development; Carmen Segovia, Director of Health & Nutrition; Pritika Ram, Director of Administration; Emilio Wagner, Director of Operations; and Tracy Webster, Chief Financial Officer

3. Approval of Agenda

Motion was made and seconded to approve the Executive Committee Agenda for April 9, 2020. Carried by unanimous vote (Plane/Benton).

4. Public Forum

No one addressed the committee.

5. New Business

a. COVID-19 On-Site Employee Incentive Policy – Tracy Webster, Chief Financial Officer - ***Action Item***

Tracy Webster reported that in response to the Governor's order to shelter in place, most CAPK employees have been offered telecommute schedules or administrative time. However, some staff have functions that rely on being physically present to perform their duties during the COVID-19 pandemic. A COVID-19 On-Site Employee Incentive Policy was drafted to allow for employees to receive incentive pay. A two-tiered pay schedule was presented that authorizes staff to receive $50 per bi-weekly pay period when at least one-half of their day is at the office with moderate public contact. Employees who spend ½ of their day with high public exposure will receive $100 per bi-weekly pay period. It is also recommended that employees in both tiers will receive a total of 4 hours of Comp time off, without a cash value, that is accrued at a rate of 4 hours per bi-weekly pay period during the COVID-10 crisis. Comp time may not be used until the restrictions related to the pandemic has been lifted and comp time must be used within 3 months of the time the shelter in place has ended.

Curtis Floyd said he is in favor of the program and asked if gloves and masks are being provided to employees with high public contact. Tracy Webster said that we are not able to acquire masks, but we are providing gloves. Curtis said he may be able to acquire some masks and hand sanitizer and will discuss with Jeremy Tobias following the meeting.

Janea Benton and Curtis Floyd feel that the amount of bi-weekly incentive pay may need to be increased. Janea asked for an analysis for the estimated costs. Tracy replied that the most impact will be felt at the Food Bank, but there are others that are physically required to be on site.

Jeremy Tobias said that most employees are working from home or being paid to be at home and that Tier one is a smaller group of individuals.

Janea Benton recommended that staff increase the rate of comp time accrued. Fred Plane said he is in favor of increasing the comp time and recommended an increase from 4 hours to 8 hours bi-weekly.

Motion was made and seconded to approve the COVID-10 On-Site Employee Incentive Policy, and increasing the comp time to 8 hours bi-weekly for those that qualify, with a cap at 160 hours. Carried by unanimous vote (Plane/Benton).

b. COVID-19 Temporary Suspension of Vacation Cap – Tracy Webster, Chief Financial Officer – ***Action Item***

Tracy Webster reported that during the COVID-19 pandemic, several CAPK employees will not be able to use their vacation time because they are either on administrative leave or classified as an essential worker. A Temporary Suspension of Vacation Cap Policy has been drafted and will suspend the vacation cap limits during the shelter in place orders described by the Governor of the State of California. Limitations described in the CAPK Employee Manual will renew following the lifting of the shelter in place restrictions and employees will be required to use the excess time within a three (3) month period following the lifting of restrictions.

Motion was made and seconded to approve the COVID-19 Temporary Suspension of Vacation Cap. Carried by unanimous vote (Hogan/Plane).

c. COVID-19 Program Update – Jeremy Tobias, Chief Executive Officer – ***Action Item***

Jeremy Tobias reported that staff is doing a phenomenal job, with everyone having a role to play. Most of our funding is federal and given this is a federal emergency, most employees are being paid and we have not had to lay off or furlough staff.

Jeremy provided program updates, beginning with the Head Start / Early Head Start programs. Federal guidelines have allowed us to follow the lead from the local School Districts and all Public schools have extended closures to the end of the school year. As of today, we are looking at opening full-day / full-year on June 1st. However, it is possible that the target date of June 1st may be pushed back depending on the recommendations from the California State Governor and our local leadership and School Districts.

Jeremy announced the receipt of a waiver to provide meals for children who normally received meals on school days. Diapers are also being provided for infants and toddlers enrolled in CAPK

EHS programs. Diaper distributions are and will continue to take place throughout the shelter in place orders.

Additional funding opportunities are available and the Head Start staff will apply for a summer bridge program to serve children entering kindergarten. If funding is approved, it is estimated the program will begin on July 1st, if the shelter in place orders have been lifted by that time.

Jeremy reported that 2-1-1 calls have increased dramatically, and staff have applied for two grants totaling $135,000 to offset additional costs associated with the pandemic.

The VITA program is only accepting drop off paperwork and it appears to be working well.

For the Low Barrier Navigation Center, the County has provided staff with a move-in date of Friday, April 17th. Staff is preparing for the move now, and while the opening date has not been set, it is expected to open in May. Jeremy advised the Committee that he will send an invitation to the Board to tour the facility using social distancing guidelines in the coming weeks.

Community Development staff is working from home, they are busy applying for special funding opportunities.

Friendship House has closed due to no attendance; however, the Shafter Youth Center remains open for help with homework and food distribution.

WIC staff continues to provide services and with the new WIC Cards, staff can add funds to the cards remotely.

The Food Bank was averaging a distribution rate of 1.7 million pounds of food per month prior to the COVID-19 pandemic. The demand for food had increased substantially but many of the volunteers have been pulled due to the COVID-19 pandemic. AmeriCorps staff and CalFresh Healthy Living staff have been reassigned to the Food Bank and are working alongside the Food Bank staff and a minimal crew of volunteers to ensure that food distributions continue. Jeremy reported that the Feeding America Network is providing additional grants to procure food to meet the increasing demands. To minimize exposure and follow the social distance orders, drive-through food distributions are taking place across the county. It is expected the total food distribution may double.

Fred Plane asked if there had been any layoffs and expressed his concern about childcare needs of the staff. Jeremy Tobias said that there have not been any layoffs it is not a serious issue at this time, but it is something to watch and strategize about. Tracy Webster said that there have been a few employees file for FMLA.

Curtis Floyd asked about non-profits applying for funds for forgiving loans. Jeremy said we are prohibited to apply for the recent CARES Payroll Protection funding due to the size of the agency; the program is limited to 500 employees or less, and we are around 950 employees. Curtis said that there are some exceptions and we should investigate that. Tracy said the Office of Head Start has issued guidance for staff to be paid and although we are eligible to apply as a mid-size organization, the restrictions state that we must certify that we have used 90% of funds for payroll only. We would have difficulty justifying the loan since our employees are being paid. Jeremy

strongly believes we will not need the funding, however, by splitting the agency by program geographically, it might be possible to qualify, we will have to dig deeper into the regulations.

Janea Benton asked if there are mental health resources available to assist employees with managing stress. Tracy replied that the USI broker has shared the availability of this type of assistance and Blue Shield is waiving COVID-19 co-pays.

Motion was made and seconded to approve the COVID-19 Program Update. Carried by unanimous vote (Plane/Hogan).

6. Committee Member Comments

- Fred Plane asked Jeremy Tobias to express his thanks to Jaime Orona and the staff for responding so quickly to a call for assistance to provide food for some CSUB students.

7. Closed Session

8. Closed Session Report

9. Next Scheduled Meeting

Executive Committee
Thursday, April 23, 2020
10:00 am
5005 Business Park North
Bakersfield, CA 93309

10. Adjournment

The meeting adjourned at 10:43 am

MEMORANDUM

To: Board of Directors

From: Tracy Webster, Chief Finance Officer

Date: April 9, 2020

Subject: *Agenda Item 5a:* COVID-19 On-Site Employee Incentive Policy – **ACTION ITEM**

In response to the Governor's order to shelter in place, most employees of CAPK have been offered telecommute schedules or administrative time. However, some staff have functions that rely on being physically present to perform their duties during the COVID-19 pandemic.

The attached COVID-19 On-Site Employee Incentive Policy allows for Incentive Pay to be earned by essential staff who are required to be on site 50% or more of their workday. It also allows for the additional accrual of comp time during this period. Each of these benefits end when the shelter in place restrictions have been lifted. The policy differentiates the reimbursement by Tier 1 (moderate public contact) and Tier 2 (high public contact).

Recommendation:
Staff recommends the approval of the COVID-19 On-Site Employee Incentive Policy

Attachment: COVID-19 On-Site Employee Incentive Policy

ADMINISTRATIVE POLICY AND PROCEDURE

TITLE:	COVID-19 On-Site Employee Incentive Policy
APPROVED:	
APPLIES TO:	Community Action Partnership of Kern Employees

POLICY:

In response to the shelter in place orders placed on the State of California by Governor Gavin Newsom, some employees of CAPK have been deemed as essential and are required to interact with the public regularly. This policy allows for temporary incentive pay and the accrual of comp time for employees who are present on work sites during the COVID-19 crisis.

AFFECTED DEPARTMENTS:

This policy may be applied to all eligible CAPK employees who are required to be physically present at work during the shelter in place order placed ordered by California Governor Gavin Newsom in response to the COVID-19 pandemic.

DEFINITION:

Incentive Pay Tier 1– Incentive Pay Tier 1 is additional pay in the amount of $50 per bi-weekly pay period intended to offset the costs of employee sanitation and acquisition of protection measures for employees with moderate public contact. Incentive Pay Tier 1 commences during the week of March 23rd and ends when the shelter in place restrictions have been lifted.

Incentive Pay Tier 2– Incentive Pay Tier 2 is additional pay in the amount of $100 per bi-weekly pay period intended to offset the costs of employee sanitation and acquisition of protection measures for employees deemed to have a high public contact. Incentive Pay Tier 2 commences during the week of March 23rd and ends when the shelter in place restrictions have been lifted.

Comp Time – Comp time is time off without cash value accrued at a rate of 4 hours per bi-weekly pay period during the COVID-19 crisis for employees who are required to be on site to perform their duties. Special Comp Time may not be utilized until the restrictions related to the pandemic have been lifted.

GUIDELINES:

As determined by Division Directors, employees who work on site 50% or more of their time as a requirement of their duties during the COVID-19 pandemic and have moderate public interaction, will be eligible to receive Incentive Pay Tier 1 in the amount of $50 per pay period starting March 23, 2020, and ending on the day the shelter in place restrictions for the State of California have been lifted. This Incentive Pay Tier 1 will be distributed in $50 increments per pay period for eligible employees.

As determined by Division Directors, employees who work on site 50% or more of their time as a requirement of their duties during the COVID-19 pandemic and have high public interaction, will be eligible to receive Incentive Pay Tier 2 in the amount of $100 per pay period starting March 23, 2020, and ending on the day the shelter in place restrictions for the State of California have been lifted. This Incentive Pay Tier 2 will be distributed in $100 increments per pay period for eligible employees.

As determined by Division Directors, employees who work on site 50% of more of their workday as a requirement of their duties during the COVID-19 pandemic, will accrue 4 hours of comp time per bi-weekly pay period. The accrual of comp time will cease following the lifting of restrictions from the State of California. The comp time because available for use following the lifting of the shelter in place restrictions. Employees must use the accrued comp time within a three (3) month period following the lifting of restrictions.

MEMORANDUM

To: Board of Directors

From: Tracy Webster, Chief Finance Officer

Date: April 9, 2020

Subject: *Agenda Item 5b:* COVID-19 Temporary Suspension of Vacation Cap Policy – **ACTION ITEM**

CAPK's Employee Manual places maximums on employee vacation accruals as follows:

Length of Continuous Service	Accrual Rate	Maximum Accrual
0-36 months	3.08 hours/per pay period (10 days/year)	160 hours (20 days)
37-96 months	4.62 hours/per pay period (15 days/year)	240 hours (30 days)
97-180 months	6.15 hours/per pay period (20 days/year)	320 hours (40 days)
181-240 months	6.46 hours/per pay period (21 days/year)	336 hours (42 days)
241 or more months	6.77 hours/per pay period (22 days/year)	352 hours (44 days)

During the COVID-19 pandemic, several CAPK employees will not be able to use their vacation time because they are either on administrative leave or they are classified as essential workers who must be on site to complete required business services. Accordingly, please find the attached COVID-19 Temporary Suspension of Vacation Cap Policy which provides a temporary remedy to this issue.

Recommendation:

Staff recommends the approval of the COVID-19 Temporary Suspension of Vacation Cap Policy.

Attachment: COVID-19 Temporary Suspension of Vacation Cap Policy

ADMINISTRATIVE POLICY AND PROCEDURE

TITLE:	COVID-19 Temporary Suspension of Vacation Cap Policy
APPROVED:	
APPLIES TO:	Community Action Partnership of Kern Employees

POLICY:

In response to the shelter in place orders placed on the State of California by Governor Gavin Newsom, employees of CAPK may be unable to utilize their vacation time as many employees are either on administrative leave or in essential positions during the crisis. This implementation of the COVID-19 Temporary Suspension of Vacation Cap Policy allows for the vacation cap limit to be suspended until restrictions have been lifted.

AFFECTED DEPARTMENTS:

This policy may be applied to all eligible CAPK employees who have reached their vacation limit starting March 16, 2020, when schools were closed in San Joaquin County and March 18, 2020, when schools were closed in Kern County.

GUIDELINES:

The vacation cap limits as described in the CAPK Employee Manual will be suspended during the shelter in place period described by the Governor of the State of California. Employees will be permitted to retain and continue to accrue vacation time beyond the prescribed caps during the COVID-19 crisis.

The limitations described in the CAPK Employee Manual will renew following the lifting of the shelter in place restrictions. Employees will be required to use the excess time within a three (3) month period following the lifting of restrictions. Human Resources and Payroll will communicate with employees and managers who have excess time so that arrangements can be made to accommodate time off within a three (3) month period following the end of the restrictions.

ADMINISTRATIVE POLICY AND PROCEDURE

TITLE:	COVID-19 On-Site Employee Incentive Policy
APPROVED:	April 9, 2020
APPLIES TO:	Community Action Partnership of Kern Employees

POLICY:

In response to the shelter in place orders placed on the State of California by Governor Gavin Newsom, some employees of CAPK have been deemed as essential and are required to interact with the public regularly. This policy allows for temporary incentive pay and the accrual of comp time for employees who are present on work sites during the COVID-19 crisis.

AFFECTED DEPARTMENTS:

This policy may be applied to all eligible CAPK employees who are required to be physically present at work during the shelter in place order placed ordered by California Governor Gavin Newsom in response to the COVID-19 pandemic.

DEFINITION:

Incentive Pay Tier 1– Incentive Pay Tier 1 is additional pay in the amount of $50 per bi-weekly pay period intended to offset the costs of employee sanitation and acquisition of protection measures for employees with moderate public contact. Incentive Pay Tier 1 commences during the week of March 23rd and ends when the shelter in place restrictions have been lifted.

Incentive Pay Tier 2– Incentive Pay Tier 2 is additional pay in the amount of $100 per bi-weekly pay period intended to offset the costs of employee sanitation and acquisition of protection measures for employees deemed to have a high public contact. Incentive Pay Tier 2 commences during the week of March 23rd and ends when the shelter in place restrictions have been lifted.

Comp Time – Comp time is time off without cash value accrued at a rate of 8 hours per bi-weekly pay period during the COVID-19 crisis for employees who are required to be on site to perform their duties. The accrual of Comp Time shall not exceed a limit of 160 hours. This special Comp Time may not be utilized until the restrictions related to the pandemic have been lifted.

GUIDELINES:

As determined by Division Directors, employees who work on site 50% or more of their time as a requirement of their duties during the COVID-19 pandemic and have moderate public interaction, will be eligible to receive Incentive Pay Tier 1 in the amount of $50 per pay period starting March 23, 2020, and ending on the day the shelter in place restrictions for the State of California have been lifted. This Incentive Pay Tier 1 will be distributed in $50 increments per pay period for eligible employees.

As determined by Division Directors, employees who work on site 50% or more of their time as a requirement of their duties during the COVID-19 pandemic and have high public interaction, will be eligible to receive Incentive Pay Tier 2 in the amount of $100 per pay period starting March 23, 2020, and ending on the day the shelter in place restrictions for the State of California have been lifted. This Incentive Pay Tier 2 will be distributed in $100 increments per pay period for eligible employees.

As determined by Division Directors, employees who work on site 50% of more of their workday as a requirement of their duties during the COVID-19 pandemic, will accrue 8 hours of comp time per bi-weekly pay period. The accrual of comp time will cease following the lifting of restrictions from the State of California. The comp time because available for use following the lifting of the shelter in place restrictions. The accrual of this special comp time shall not exceed 160 hours. Employees must use the accrued comp time within a three (3) month period following the lifting of restrictions.

ADMINISTRATIVE POLICY AND PROCEDURE

TITLE:	COVID-19 Temporary Suspension of Vacation Cap Policy
APPROVED:	April 9, 2020
APPLIES TO:	Community Action Partnership of Kern Employees

POLICY:

In response to the shelter in place orders placed on the State of California by Governor Gavin Newsom, employees of CAPK may be unable to utilize their vacation time as many employees are either on administrative leave or in essential positions during the crisis. This implementation of the COVID-19 Temporary Suspension of Vacation Cap Policy allows for the vacation cap limit to be suspended until restrictions have been lifted.

AFFECTED DEPARTMENTS:

This policy may be applied to all eligible CAPK employees who have reached their vacation limit starting March 16, 2020, when schools were closed in San Joaquin County and March 18, 2020, when schools were closed in Kern County.

GUIDELINES:

The vacation cap limits as described in the CAPK Employee Manual will be suspended during the shelter in place period described by the Governor of the State of California. Employees will be permitted to retain and continue to accrue vacation time beyond the prescribed caps during the COVID-19 crisis.

The limitations described in the CAPK Employee Manual will renew following the lifting of the shelter in place restrictions. Employees will be required to use the excess time within a three (3) month period following the lifting of restrictions. Human Resources and Payroll will communicate with employees and managers who have excess time so that arrangements can be made to accommodate time off within a three (3) month period following the end of the restrictions.

COMMUNITY ACTION PARTNERSHIP OF KERN

MEMORANDUM

To: Board of Directors

From: Lisa Price, Program Governance Coordinator

Date: April 29, 2020

Subject: *Agenda Item VIII(a)*: March Policy Council Report – **Action Item**

The March 24, 2020 scheduled Policy Council Meeting was conducted via teleconference as an Executive Committee Meeting per California Governor Executive Order N-25-20 and in accordance with Policy Council Bylaws, Article VI, Section 1 item(c) and Article VII, Section 1 item(e); quorum was established.

The 2019-2020 Head Start/State Child Development Self-Assessment was presented to the Executive Committee. This self-assessment was conducted across various components of the program. While it was found that Head Start/State Child Development operates a high-quality program; the self-assessment also resulted in two findings. Plans of Action to address both of these areas (toothbrushing, policies & procedures) have been completed. Information obtained through the self-assessment is utilized to update applicable policies and procedures. A motion was made with subsequent unanimous approval obtained to approve the 2019-2020 Head Start/State Child Development Self-Assessment.

Additionally, budgetary and financial documents and information across all Head Start/State Child Development grants were presented for review, discussion and approval. Upon conclusion of such, all items received unanimous approval from the committee.

The next Policy Council meeting is scheduled for May 19, 2020.

COMMUNITY ACTION PARTNERSHIP OF KERN
POLICY COUNCIL EXECUTIVE COMMITTEE MEETING MINUTES
March 24, 2020
Teleconference ID: 428 697 896
Per Governor's Executive Order N-25-20

1. Call to Order
   Chairperson Nila Hogan called the meeting to order at 5:34 p.m.
   a. Moment of Silence
   b. Reading of the Promise of Community Action
   "Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other."

2. Roll Call/Set Quorum
   Chairperson, Nila Hogan conducted roll call; quorum was established.
   Executive Committee Members Present: Nila Hogan, Chairperson; Destiny Thompson Butler, Vice-Chairperson; Kaylonie Howard, Secretary; Hernan Lozano, Treasurer; Nicole Cabe, Parliamentarian

3. Approval of Agenda *ACTION
   a. A motion was made by Nicole Cabe to approve the revised agenda dated March 24, 2020; seconded by Destiny Thompson Butler. Motion carried unanimously.

4. Approval of Minutes Chairperson *ACTION
   a. A motion was made by Nicole Cabe to approve the minutes of February 25, 2020; seconded by Destiny Thompson Butler. Motion carried unanimously.

5. Presentation of Guests /Public Forum
   The following guests were in attendance: Yolanda Gonzales, Director Head Start/State Child Development; Jerry Meade, Program Design & Management Administrator; Donna Holland, Fiscal Administrator; Esperanza Contreras, Partnership Administrator; Sylvia Ortega, Quality Assurance Manager; Heather McCarley, Fiscal Manager; Lisa Price, Program Governance Coordinator
   a. *The public wishing to address the full Policy Council may do so at this time. Policy Council members may respond briefly to statements made or questions posed. However, the PC will take no action other than that referring the item(s) to staff for study and analysis. Speakers are limited to five minutes each. If more than one person wishes to address the same topic, total group time for the topic will be 10 minutes. Please state your name before making your presentation. Thank you.*

6. Standing Committee Reports
   a. School Readiness Committee
      The School Readiness Committee did not have a scheduled meeting during the month of March. However, prior to recent center closures students were participating in the Exercise Study, learning new and creative ways to be active. The next School Readiness Meeting with a primary focus on Health & Nutrition will be scheduled on a date yet to be determined.
   b. Planning Committee
      The Planning Committee met on March 3, 2020; quorum was established. Kathline Moessner, Senior Community Development Specialist presented updated information with regard to the current Community Needs Assessment. Upon conclusion of her presentation the committee approved the 2020 Community Needs Assessment. Additional information shared included the Enrollment Report for February as well as the average daily attendance report which was at 99% across all programs. The January CACFP report was also shared. The next Planning Meeting will be determined at a later date

c. Budget & Finance Committee
The Budget & Finance Committee did not meet this month due to the Governor's Order and health concerns regarding COVID-19. All financial documents were included in the Policy Council packet and will be voted on during this Executive Committee Meeting.

d. Bylaws Committee
The Bylaws Committee was scheduled to meet next month to review updates and edits made to the current document. However, that meeting has since been rescheduled to May. Prior to this meeting, subcommittee members will receive a draft version of the document for their review and subsequent comments and discussion to take place at the upcoming meeting.

7. Presentations
a. None

8. New Business *ACTION
a. 2019-2020 Head Start/State Child Development Self-Assessment ~ Sylvia Ortega, Quality Assurance Manager
Sylvia Ortega reviewed the annual self-assessment for Head Start/State Child Development. The purpose of the self-assessment is to involve the agency in a review of program operations, goals and objectives. Sylvia further shared that it has been quite some time since the Head Start/State Child Development program has had a review; the program is currently scheduled for a review in 2021. Self-assessment is conducted on a variety of components within the program such as the implementation systems and services of program governance, fiscal integrity, environmental health and safety, as well as ERSEA (Enrollment Recruitment Selection Eligibility and Attendance) and CLASS (Classroom Assessment Scoring System) comprehensive services and school readiness. While it was found Head Start/State Child Development operates a high-quality program, the program is always looking ahead and continuing to strive for excellence. Based upon information obtained through the self-assessment there were two areas which resulted in program findings. The first area was in policies and procedures. It was noted that the program is currently undergoing a review of such and is in the process of updating its policies and procedures. The other area was with regard to toothbrushing and inconsistencies in following toothbrush procedures as established. Plans of Action to address both of these areas have been completed. The results of the self-assessment will be utilized to update applicable policies and procedures as well as to assist in developing improved strategies for the grant application for the subsequent year. Upon conclusion of this report a request for approval was made. Nicole Cabe motioned to approve the 2019-2020 Head Start/State Child Development Self-Assessment Report; Destiny Thompson Butler seconded. Motion carried unanimously.

b. Budget & Finance Reports ~ Heather McCarley, Finance Manager
   i. Kern Head Start Budget vs. Actual Expenditures, July 1, 2019 through February 29, 2020
   ii. Kern Early Head Start Budget vs. Actual Expenditures, July 1, 2019 through February 29, 2020
   iii. San Joaquin Early Head Start Budget vs. Actual Expenditures, February 1, 2019 through February 29, 2020
   iv. Early Head Start Child Care Partnerships Budget vs. Actual Expenditures, March 1, 2019 through February 29, 2020
   v. Parent Local Travel & Child Care through February 29, 2020
   vi. Parent Activity Funds through February 29, 2020
   vii. Kern Head Start and Early Head Start Non-Federal Share and In-Kind Report, July 1, 2019 through February 29, 2020
   viii. San Joaquin Early Head Start Non-Federal and In-Kind Report, February 1, 2020 through February 29, 2020
   ix. San Joaquin Early Head Start Non-Federal and In-Kind Report, February 1, 2019 through February 29, 2020 -FINAL

Heather McCarley shared budgetary information across all grants. Information shared for each report included but was not limited to base funds as well as training & technical assistance funds. Also included was Parent Local Travel & Child Care as well as the Parent Activity Funds

report. Brief question and discussion ensued. Upon conclusion of such, a motion was made by Destiny Thompson Butler to approve all budget and finance reports as presented; seconded by Nicole Cabe. Motion carried unanimously.

9. Communications
   a. Letter from Congressman TJ Cox ~ January 29, 2020
   b. Planning Meeting Minutes ~ February 4, 2020
   c. Bylaws Meeting Minutes ~ February 11, 2020 (English/Spanish)
   d. School Readiness Minutes ~ February 18, 2020 (English/Spanish)
   e. Budget & Finance Meeting Minutes ~ February 18, 2020 (English/Spanish)
   f. Planning Meeting Minutes ~ March 3, 2020 (English/Spanish)
   g. Letter to Community Action Partnership of Kern Families ~ March 16, 2020 (English/Spanish)
   h. COVID19 What you need know about coronavirus disease 2019 (COVID-19) ~ CDC, March 3, 2020 (English/Spanish)
   i. FY 2020 Head Start Funding Increase ACF-PI-HS-20-02; Issuance Date: March 11, 2020
   j. Stuff the Bus ~ Valley Plaza Parking Lot; March 27, 2020
   k. Industrial Technology & Transportation Career Expo ~ April 1, 2020; Bakersfield College
   l. Spring Community Resource Fair ~ April 1, 2020; RJH Activity Center, Shafter, CA (English/Spanish)
   m. Kern County Sheriff's Office Headquarters Tours ~ April 2, 2020
   n. The Micke Grove Easter Egg Hunt ~ April 4, 2020; Micke Grove Regional Park, Stockton, CA
   o. Business & Entrepreneurial Career Expo ~ April 22, 2020; Bakersfield College
   p. Bug Fest ~ April 25, 2020; Micke Grove Regional Park, Stockton, CA
   q. 2020 Census and Confidentiality (English/Spanish)
   r. Census 101: What You Need to Know (English/Spanish)
   s. First 5 San Joaquin Our Kids Count (English/Spanish)
   t. Daddy's Tool Bag ~ First 5 San Joaquin
   u. Literacy ~ Stockton-San Joaquin Public Library
   v. Head Start/ Early Head Start School Readiness Meeting Dates
   w. Policy Council Meeting Dates

   Motion was made by Nicole Cabe to receive and file items (a) through (w).

10. Program Governance Report/Training ~ Lisa Price

    Lisa Price thanked everyone for being a part of the meeting. She went on to say that this is a unique time as we charter unknown territory. Lisa encouraged everyone to enjoy this time with their family as we all practice different & new ways in which we communicate and interact with each other. She stated that though staff may not be working from their desks they are still here to serve and support our families in anyway possible. She encouraged members to reach out if they have a need. Lisa added that she will continue to share updates and educational support links she receives with members. In closing she again thanked the Policy Council Executive Committee as well as staff for their participation and attendance.

11. Director's Report (HS/State Child Development) ~ Yolanda Gonzales

    Yolanda Gonzales expressed her thankfulness for the support shown in this difficult time and indicated we will view this as a learning opportunity. She shared timeline information on programs stating the last day of services for our San Joaquin program was on March 16, 2020 with staffs last day on March 17, 2020. Last day of services in Kern was on March 17, 2020 with staff beginning to work from home on March 18, 2020. The EHSCC Partnership is also closed and Home Base educators are not making home visits. Yolanda stated that staff are conducting weekly check-ins with families and providing them with activities. Support teams are remotely connecting with teachers and providing them support. Yolanda shared that via the drive-thru method diapers and wipes were provided to parents in need. As a result of such, many stories have been shared with her about families who were extremely appreciative and didn't have access to these necessities. Additionally, newsletters are being sent to parents to provide disciplinary support in the event they experience issues in this area. Children have been uprooted from their daily routine and may be expressing themselves in a variety of ways. Newsletters and email updates regarding COVID-19 are

being sent to staff keeping them informed. All iPads have been updated for staff to use as a means of staying connected to parents. School district mealtimes have also been shared with parents so they may pick up a meal for their child. Additional resources provided to parents were 211 as well as the Food Bank. Yolanda shared that Zoom (a form of video/telecommunications) will soon be available. This will allow teachers an opportunity to read a story and send to parents to share with their child. An additional resource that is being looked at is Class Dojo which will provide the ability for even more connections to be made and resources to be shared with families. Ready Rosie and Ready Baby are also being widely used. Yolanda expressed an overwhelming, heartfelt appreciation and sense of pride for staff, noting they have families of their own and concerns during this time but yet they are going above and beyond in supporting the families we serve. In closing Yolanda thanked Policy Council for their support, stating we are all in this together and we will be stronger for it.

12. Policy Council Chairperson/Announcements ~ Nila Hogan
    Nila Hogan thanked the Executive Committee for their participation. She expressed her appreciation for their willingness to take part in this different meeting setting adding how important it is for the program and ultimately for our children. Nila shared that she received a phone call from her son's teacher and it really made her day to know that staff was reaching out, checking in and sharing resources available to families. She added that her son was also able to speak to his teacher for a moment which was of great joy to him. It also gave him that added incentive in completing his schoolwork knowing that Miss Norma was checking in. Nila shared that she knows how important this call was to her and is confident that it will mean a lot to other parents as well. In closing Nila was appreciative to staff for the alternate method (teleconference) provided in conducting this meeting stating it was comforting to be able to meet and conduct necessary business without having to meet in a public setting. Gratitude was expressed to everyone for all they do.

13. Adjournment ~ Chairperson
    The meeting was adjourned at 6:02 p.m. The next Policy Council Meeting is scheduled for April 28, 2020.

COMMUNITY ACTION PARTNERSHIP OF KERN
MEMORANDUM

To: Board of Directors

From: Jeremy Tobias, CEO

Date: April 29, 2020

Subject: *Agenda Item IX(a):* 2019 Annual Report and 2020 Agency One-Sheet – **Action Item**

A new format for the 2019 CAPK Annual Report

We are proud to present the Board of Directors with the Community Action Partnership of Kern 2019 Annual Report and the updated 2020 CAPK One-Sheet. This year we have combined the Agency Annual Report and the Head Start Annual Report into a single document that helps our employees, community partners, supporters and the people we serve understand the scope and impact of the work CAPK does.

The 2020 One-Sheet updates the list of CAPK programs to 15, including the new AmeriCorps, CalFresh Healthy Living and Homeless Services programs which became active in 2020. The One-Sheet serves as a tool to quickly educate the public about CAPK's various programs.

Recommendation

Board of Directors receive the 2019 Community Action Partnership of Kern Annual Report/2019 Head Start/Early Childhood Education Report and the 2020 Agency One-Sheet

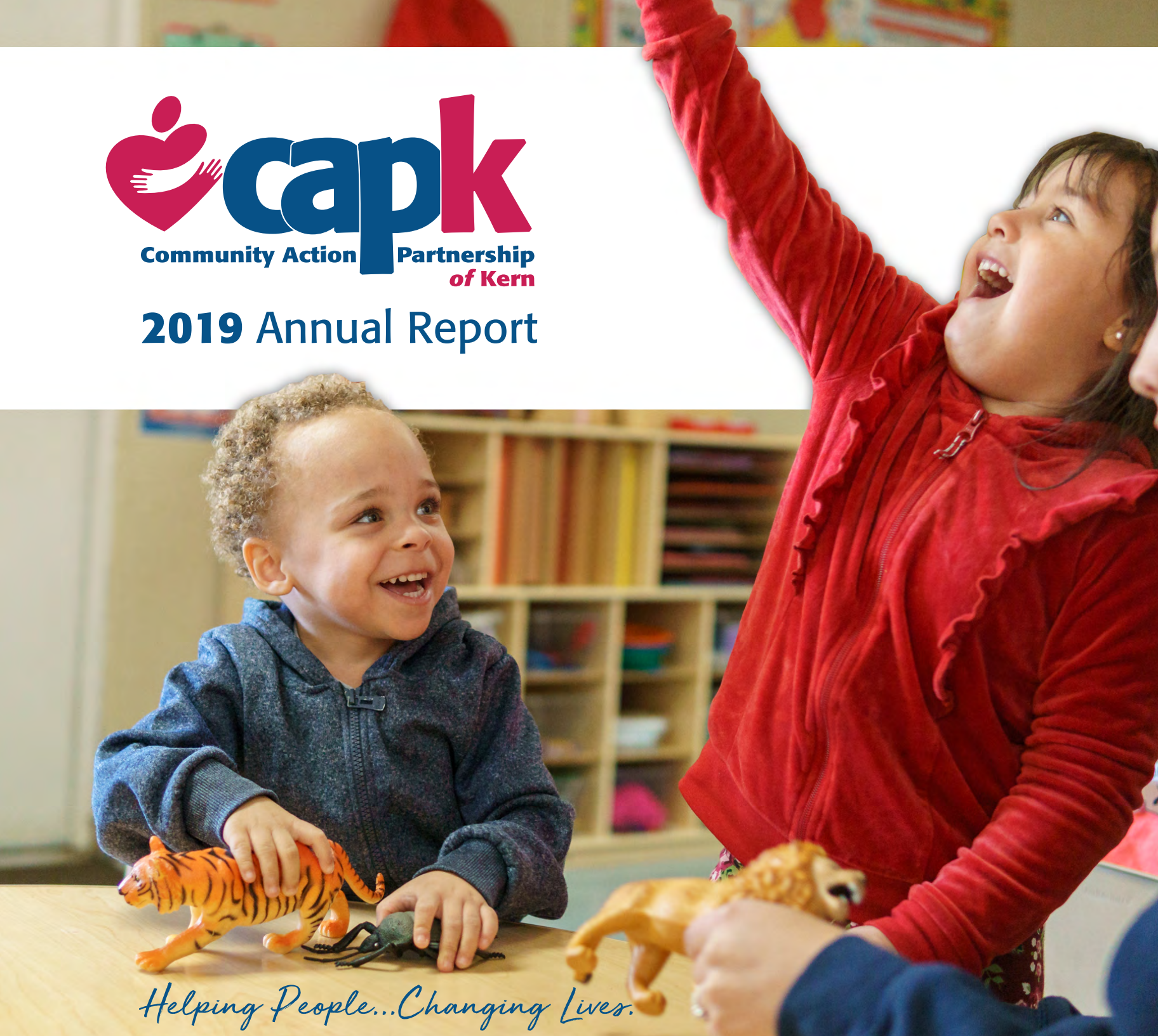
Attachment

2019 Community Action Partnership of Kern Annual Report and 2019 Head Start/Early Childhood Education Report

capk

Community Action Partnership *of* Kern

2019 Annual Report



Helping People...Changing Lives.

2019 Board of Directors

Officers

Curtis Floyd, *Chair*
Warren Peterson, *Vice Chair*
Janea Benton, *Treasurer*
Yolanda Ochoa, *Secretary*

Low-Income Sector Representatives

Lorena Fernandez, *South Kern*
Nila Hogan, *Head Start Policy Council*
Yolanda Ochoa, *East Kern*
Guadalupe Perez, *Greater Bakersfield*
Ana Vigil, *North Kern*

Private Sector Representatives

Jimmie D. Childress, *Retired Teacher/Contractor*
Curtis Floyd, *Law Offices of Curtis Floyd*
Craig Henderson, *The Henderson Group*
Pastor Jonathan Mullings, *Truth Tabernacle*
Warren Peterson, *Warren Peterson Construction*

Public Sector Representatives

Janea Benton, *32nd State Assembly District*
Jose Gurrola, *14th State Senate District*
Mike Maggard, *Kern County Board of Supervisors*
Marian Panos, *City of Bakersfield Mayor's Office*
Fred A. Plane, *23rd U.S. Congressional District*



A Growing Commitment

Making Kern County a better place to live by helping people improve themselves, their families and their communities requires Community Action Partnership of Kern (CAPK) to constantly search for ways it can make a bigger impact, grow services and increase its commitment to success.

In 2019, CAPK staff completed a landmark year in many of our programs. At the same time we laid the groundwork to launch exciting new initiatives in 2020, including operation of the new Kern County Low Barrier Navigation Center for the homeless, the CAPK AmeriCorps program, CalFresh Healthy Living services and our Home Visiting Program.

None of this would be possible without the thousands of employees, volunteers, community partners and individuals who support CAPK and labor beside us to help those who face poverty find their way to a secure and prosperous future.



Curtis Floyd
Board Chairman



Jeremy T. Tobias
Chief Executive Officer



Energy Program

Community Action Partnership of Kern's Energy Program offers eligible low-income residents who struggle with high utility costs a chance to catch up on bills and weatherize their homes so they can reduce their energy expenses. Homeowners and renters can, at no cost, receive home improvements that include weather stripping, repair or replacement of windows and doors, heating/cooling appliances, stoves, refrigerators, and more. Increasing home energy efficiency can save families hundreds of dollars each year.

7,725
Homes Received Utility Bill Assistance

358
Household Installations of Energy-Efficient Appliances

300
Households Received Repair and Weatherization Services

171
Households Received Propane Assistance

2-1-1 Kern County

A simple phone call to 2-1-1 Kern County links families and individuals in need with more than 1,500 social service agencies offering thousands of resources. Information and referral staff working for 2-1-1 Kern County are ready to help 24 hours a day, seven days week throughout the year. An online database at www.211kerncounty.org is also available to the public, allowing them to browse the resources and make connections on their own. "Leaders of the Bakersfield-Kern Regional Homeless Collaborative designated 2-1-1 Kern as the official homeless Coordinated Entry System in 2019, putting those living without shelter in contact with help at any time through a quick call to 2-1-1.



102,000
Health & Social Service Referrals

152,000
Calls Received

465
Social Service Providers

3,000
Resources Available for Callers



East Kern
Family Resource Center

East Kern Family Resource Center in Mojave assists individuals and families in communities across eastern Kern County. The program provides case management, emergency resources and financial empowerment that strengthens families and helps them prepare their children to enter kindergarten successfully. Clients are linked to basic services from dental care and utility bill assistance to mental health counseling and substance abuse treatment through this vital community resource hub. A community pantry is also available to help East Kern residents in crisis secure food, clothes and basic necessities.

1,200
East Kern Residents Served

281
Referrals to Differential Response

21
Children Enrolled in Kindergarten Prep

47
East Kern Residents Received Economic Empowerment Training

380
Individuals Received Emergency Food and Clothing

Migrant Childcare Alternative Payment (MCAP)

Migrant families employed in California's diverse agricultural industry face major challenges finding quality care for their children as they move around the state for their work. CAPK's Migrant Childcare Alternative Payment program helps them make a swift connection with a childcare provider through vouchers that can be used in any county in California.Hundreds of families connect to MCAP services each year through six entry counties – Kern, Kings, Madera, Merced, Tulare and Fresno. The program is the only one of its kind in California.



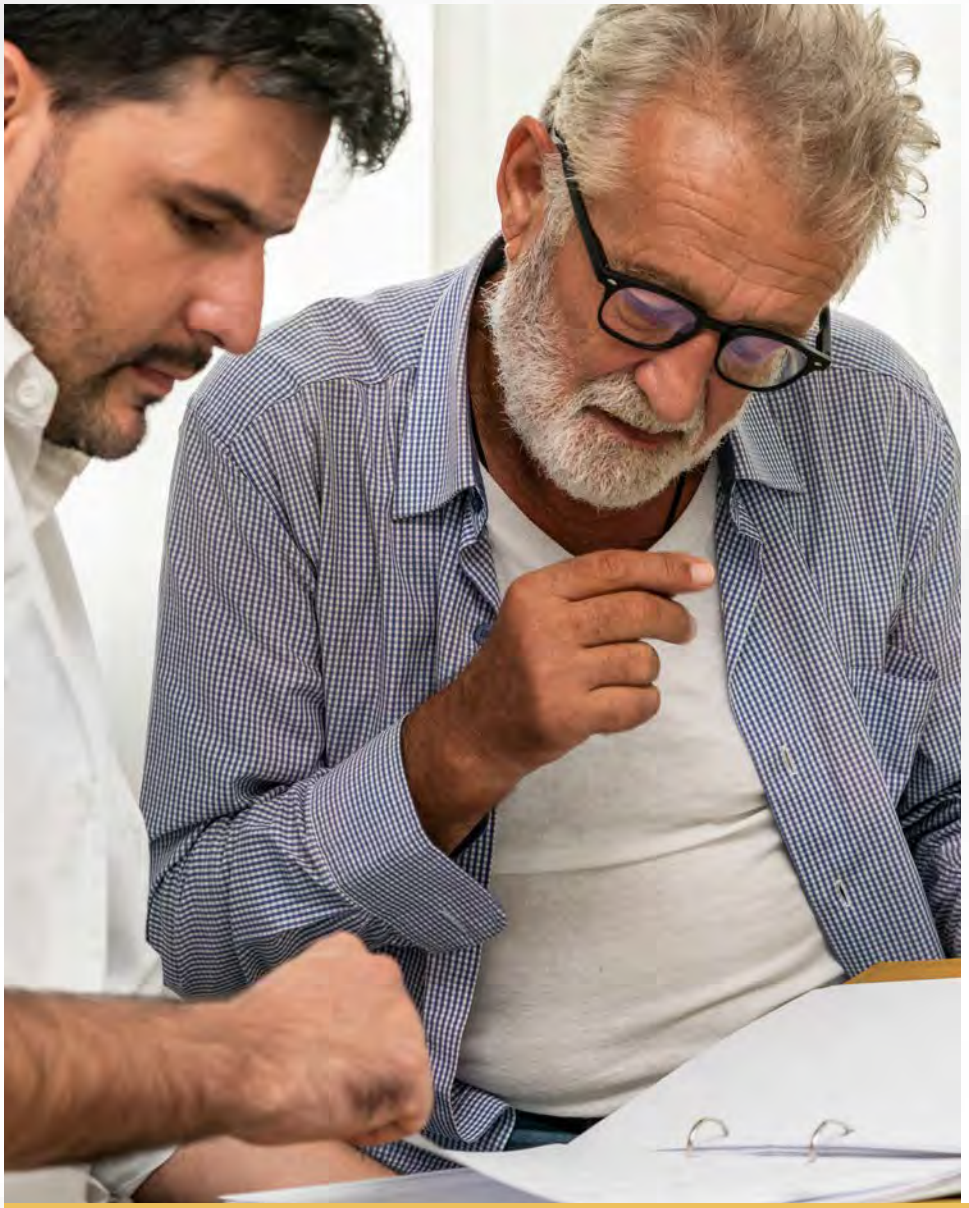
1,340
Children Served

554
Families Served

$7,300,000
Reimbursed to Childcare Providers

$1,877,000
Reimbursed to Childcare Providers in Kern County

16
Communities Served Throughout California



Volunteer Income Tax Assistance (VITA)

Thousands of Kern County residents benefit annually from CAPK's Volunteer Income Tax Assistance (VITA) program. Volunteers are trained and IRS-certified to provide low-income residents with top-notch tax preparation and e-filing at no cost. This year-round service also helps tax filers claim the Earned Income Tax Credit (EITC) which can return thousands of dollars to low-income working families and individuals, giving them the financial power to progress toward a brighter future.

5,113
Tax Returns Completed

$3,428,637
Federal and State Earned Income Tax Credit

$1,003,120
State Tax Refunds

$8,882,378
Total Refunds & Credits

Youth and Community Centers

Shafter Youth Center and Friendship House Community Center provide education, enrichment and community for youth and families with the support of volunteers, partners and mentors. Children find a welcoming, safe environment in after school and summer youth programs where they can learn to garden, make a healthy meal, play a new sport, create art and build friendships. The youth centers also serve as community hubs where nearby residents connect with food distributions, gang prevention services, family engagement skills, and other resources that assist them in building healthier families.



118
After School Participants

101
PREP Works Graduates

222
Summer Program Participants

26
Gang Prevention Participants

3,919
Served by the Mexican Consulate at Friendship House

New Programs



Homeless Services

CAPK mobilized a new program in 2019 that will open and operate a 150-bed Low Barrier Navigation Center for the homeless on M Street in Bakersfield. The center is projected to begin service in April 2019, in partnership with the County of Kern. This 24-hour facility offers shelter beds, meals, mental health services, medical care, case management and housing services, through local providers, to unsheltered individuals who face significant barriers to supportive housing care.



AmeriCorps

CAPK's AmeriCorps program, Kern Youth Making Change, connects AmeriCorps mentors with students in Bakersfield, Arvin, and Lamont who need positive role models. AmeriCorps staff also identify critical needs in low-income communities and mobilize solutions.



CalFresh Healthy Living

CAPK's CalFresh Healthy Living program improves the nutrition health of low-income Kern County residents by providing access to nutrition education, physical activity education, and training that will help build a healthy, knowledgeable community.

Women, Infants, and Children (WIC)

Health is critical for infants, new mothers and their children during the first five years of life. Community Action Partnership of Kern's Women, Infants and Children program connects low-income pregnant women, babies, new mothers and pre-school aged children with nutritional food, education, breastfeeding support and other services designed to make sure the whole family is eating well, staying healthy and growing strong. Our WIC staff serve thousands of families across Kern and San Bernardino counties and ensure that, no matter their resources, they have good food and powerful knowledge that can shape their lives for the better.



16,160
Families Served

5,948
Received Breastfeeding and Nutritional Support Health Education

18
Sites in Kern County

5
Sites in San Bernardino County

WIC helps get children ready to start school: children who receive WIC benefits demonstrate improved intellectual development.



Food Bank

Community Action Partnership of Kern's Food Bank is the heart of a dynamic food distribution network that delivered 20 million pounds of staple foods, fresh produce, breads and meat to Kern County families in 2019. Food Bank staff, volunteers and community partners are a critical part of addressing food insecurity that challenges low-income families every day. Partnerships are the key to this life-saving resource. Federal and state programs, as well as local growers and donors, provide support to the CAPK Food Bank, community distribution sites and our Senior Nutrition Program that help connect individuals, families and seniors across Kern County's 8,200 square miles with the food they need.

20,400,000
Pounds of Food Distributed

147
Partner Distribution Sites

300
Children Served Emergency Food

4,315
Participants in Senior Food Program



Head Start
A Program of CAPK

Head Start/State Child Development

Early Education

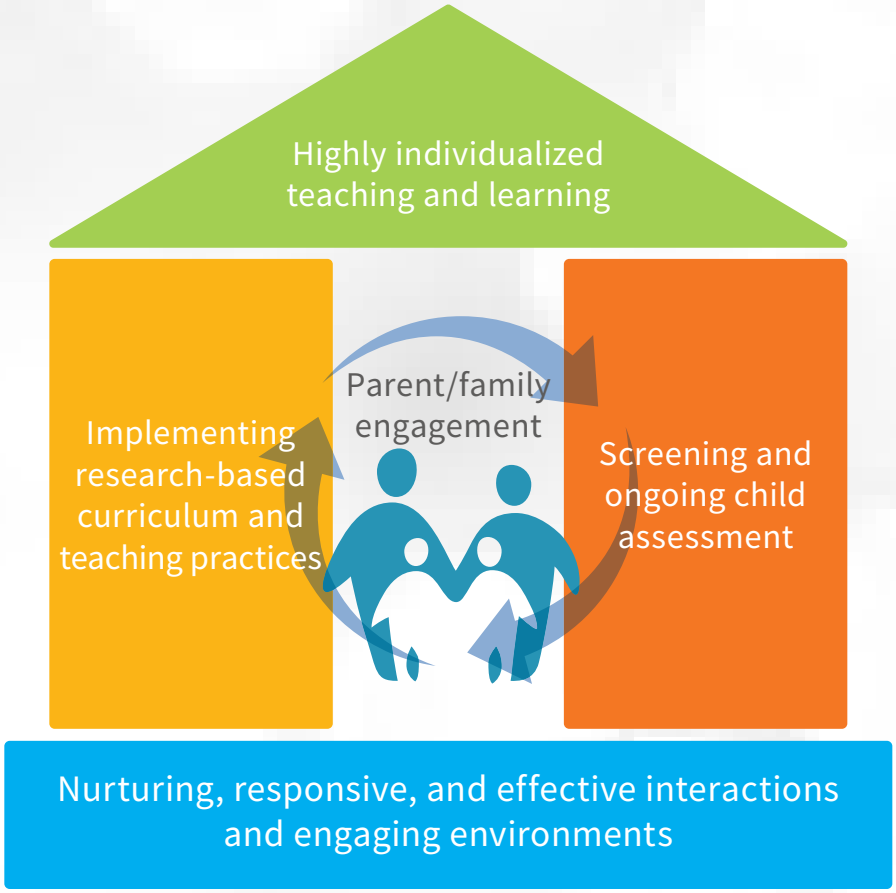
School Readiness

The Head Start Approach to School Readiness means that families are ready to support their children's learning, children are ready for school, and schools are ready for children. Historically, Head Start often has led the early childhood development field with a clear and comprehensive focus on all aspects of healthy development, we achieve this by observing research-based strategies, curricula and philosophies.

School Readiness for All Children
Our program observes the House Framework for effective everyday practices. The house illustrates four integral elements of quality teaching and learning. In this framework, these elements correspond, respectively, to parts of a house - the foundation, two pillars, and a roof - and when connected with one another, they form a single structure surrounding the family in the center, fostering children's learning and development.

Dual Language Learners
CAPK celebrates the linguistic, ethnic, and cultural diversity that exists among all of our families. This is done in the spirit of ensuring the best early education experience possible.

All assessments are performed in a culturally and linguistically inclusive manner, whereby children are assessed in their preferred language. The majority of our students are English Language Learners, therefore, CAPK makes a strong effort to hire bilingual team members, supporting both children and families with the preservation of the home language, while also helping families develop in their use of English.



Central Kitchen

CAPK's Central Kitchen provides nutritious breakfasts, lunches and snacks that are prepared and delivered to each Head Start Center every day. Nearly 780,000 meals were served in 2019. Menus are prepared for pre-k, toddler and infant, and special dietary needs for the thousands of Head Start children.

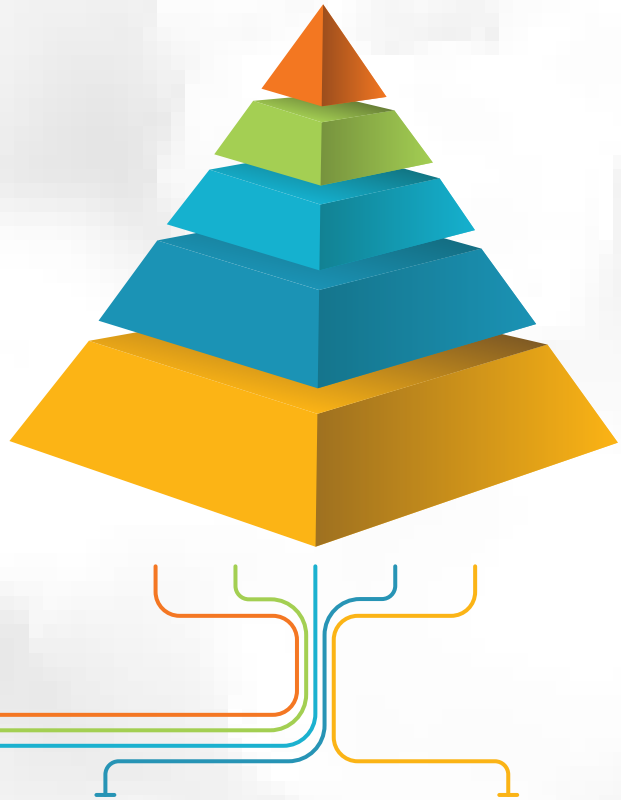
The Central Kitchen is expanding its services to provide 150 meals a day to homeless individuals at the Low Barrier Navigation Center in Bakersfield.

Positive Behavior Support

Relationships, both in and out of the classroom, shape the way children learn, interpret, and connect with others. A child's first years of school are filled with wondrous moments and it's a time of tremendous physical, and intellectual development. Children are also developing self-regulation - the ability to calm themselves when they are upset, and this process can lead to some challenging moments for both adults and children.

The Pyramid Model's Positive Behavior Support framework offers proven strategies that support the learning and engagement of all children, giving teachers and parents strategies for promoting children's healthy social and emotional development.

The Pyramid Model builds upon a tiered public health approach to providing universal support to all children to promote wellness, targeted services to those who need more support, and intensive services to those who need them.



Intensive Intervention
Assessment-based intervention that results in individualized behavior support plans.

Targeted Social Emotional Supports
Systematic approaches to teaching social skills can have a preventive and remedial effect.

High-Quality Support Environments
High-quality early childhood environments promote positive outcomes for all children.

Nurturing & Responsive Relationships
Supportive & responsive relationships among adults and children is an essential component to promote healthy social and emotional development.

Effective Workforce
Systems and policies promote and sustain the use of evidence-based practices.

Family Engagement

Positive & Goal-Oriented Relationships

Parent and Family Engagement in Head Start is about building relationships with families that support family well-being, strong family relationships, as well as ongoing learning and development for both parents and children. The Parent, Family, and Community Engagement (PFCE) Framework is our road map for achieving those kinds of outcomes which lead to positive and enduring change for children and families.

Parent and family engagement activities are grounded in positive, goal-oriented relationships with families. When parent and family engagement activities are systemic and integrated across program foundations, family engagement outcomes are achieved, resulting in children who are healthy and ready for school. For example, correlations between our parent surveys and DRDP outcomes show a significant increase in the Cognition, Math, Science, and the Self-Regulation ELOF central domains.

Parents are the primary educators of their children, and research shows engagement activities at home are paramount to their child's success. To that end, CAPK adopted ReadyRosie, a research-based parenting curriculum which provides families with customized parenting videos and activities to reinforce learning initiatives from the classroom, while away from the classroom.

ReadyRosie builds on parents' knowledge, harnessing the power of video modeling and mobile technology to build powerful partnerships between families and educators, resulting in Ready Families, Ready Educators, Ready Children.



Ready Rosie

43

Seven workshops were provided to 43 parents and families to guide them on the use of the Ready Rosie mobile application.

2,827

2,805 parents and families were registered to use the Ready Rosie mobile service during the 2018-2019 School Year.

Get Involved

- Monthly Parent Policy Council and Sub-Committee Meetings, including Planning, School Readiness, Finance and By-Laws committee meetings.
- Quarterly Regional Parent Committee Meetings;
- Health, Nutrition and the Disabilities Advisory Committee Meetings;
- Center Family Engagement and School Readiness Parent Activities;
- Family Education Night (Open House);
- Monthly VIP Parent Meetings;
- Workshops such Families as Partners, You Can Make A Difference, and Relationship Matters;
- Annual School Readiness Resource Fair.

Follow us:

@CAPKHeadStart



Did You Know

98%

We are funded to serve 2,425 children and families each day. Cumulatively, 3,185 Head Start and Early Head Start children and families were served. Our monthly enrollment, as a percentage of funded enrollment, was 98%.



93%

93% of children served in the 2018-2019 School Year were income or categorically eligible. This includes families on Public Assistance, experiencing homelessness, and foster children.



74%

74% of enrolled children received medical exams. These children were up-to-date on a schedule of age-appropriate preventive and primary health care, according to California's EPSDT schedule for well child care.



60%

60% of preschool-aged children, including those enrolled in Medicaid or CHIP, received a professional dental exam during the 2018-2019 School Year.





Program Operations

Accountability

The Office of Head Start (OHS) conducted a Classroom Assessment Scoring System (CLASS) review of our Head Start program March 3 - 10, 2017.

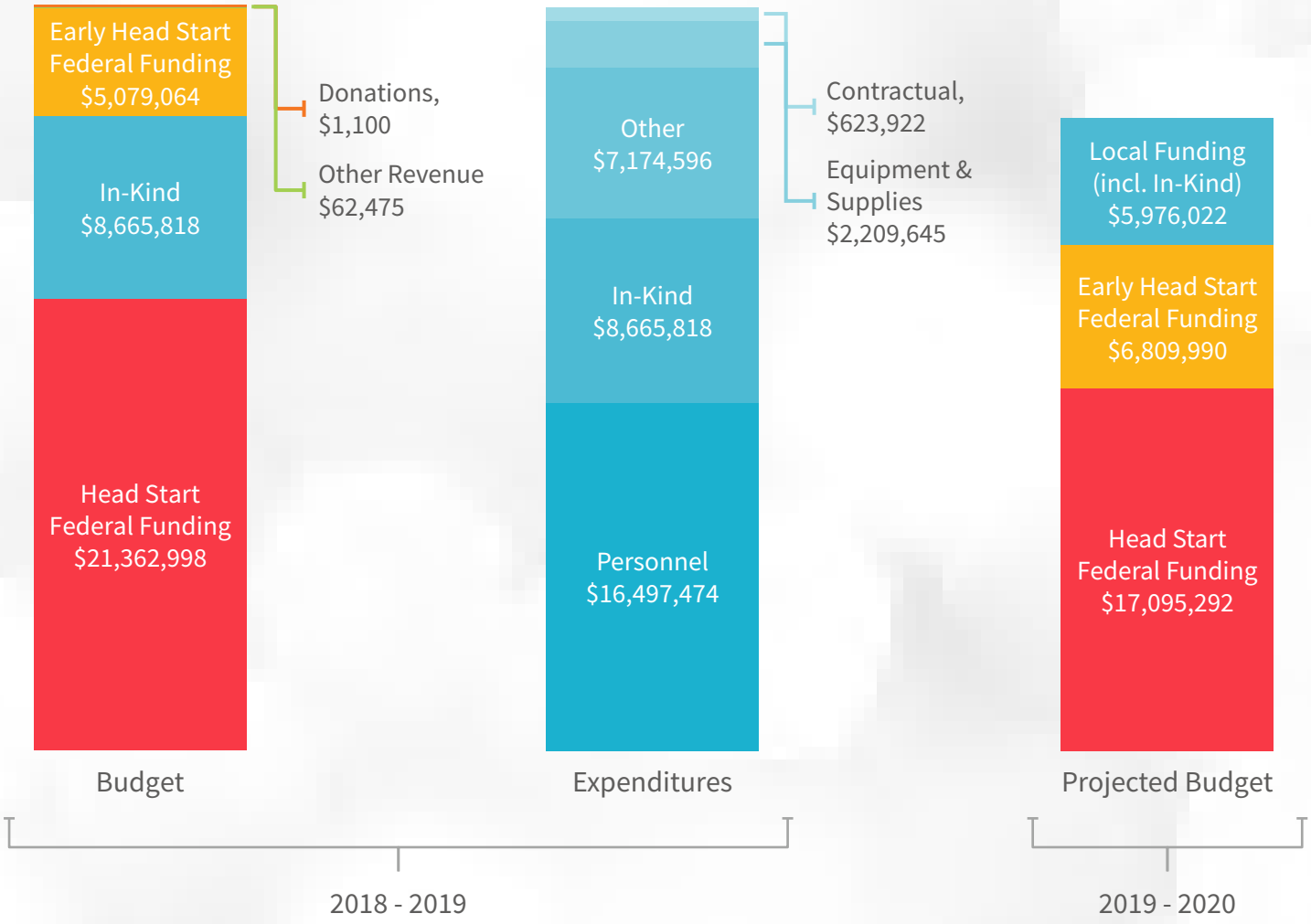
CLASS® assesses interactions between children and teachers in three domains of classroom quality: *Emotional Support, Classroom Organization,* and *Instructional Support*. Each domain consists of three or four dimensions. The OHS believes that the domains of quality measured by CLASS® remain central to our approach to child development and education and serve as important indicators of the future school readiness of all Head Start children.

Domain	Domain Score	Dimension	Dimension Score
Emotional Support	6.3	Positive Climate	6.2
		Negative Climate*	1.0
		Teacher Sensitivity	6.1
		Regard for Student Perspective	5.8
Classroom Organization	6.1	Behavior Management	6.1
		Productivity	6.5
		Instructional Learning Formats	5.7
Instructional Support	3.5	Concept Development	2.9
		Quality of Feedback	3.4
		Language Modeling	4.1

** A score of one is desirable for Negative Climate; seven is the least desirable. For all other dimensions, a score of seven is desirable.*

CAPK scored higher than the national average in all dimensions, but received the highest in our region for Instructional Support. Our regional area includes California, Nevada, Arizona, Hawaii, and six territories.

An independent, external audit for fiscal year ending February 28, 2019, found no deficiencies in our financial oversight, expenditures, or program operations.


Early Head Start Federal Funding $5,079,064
In-Kind $8,665,818
Head Start Federal Funding $21,362,998
Donations, $1,100
Other Revenue $62,475
Budget
Other $7,174,596
In-Kind $8,665,818
Personnel $16,497,474
Contractual, $623,922
Equipment & Supplies $2,209,645
Expenditures
2018 - 2019
Local Funding (incl. In-Kind) $5,976,022
Early Head Start Federal Funding $6,809,990
Head Start Federal Funding $17,095,292
Projected Budget
2019 - 2020

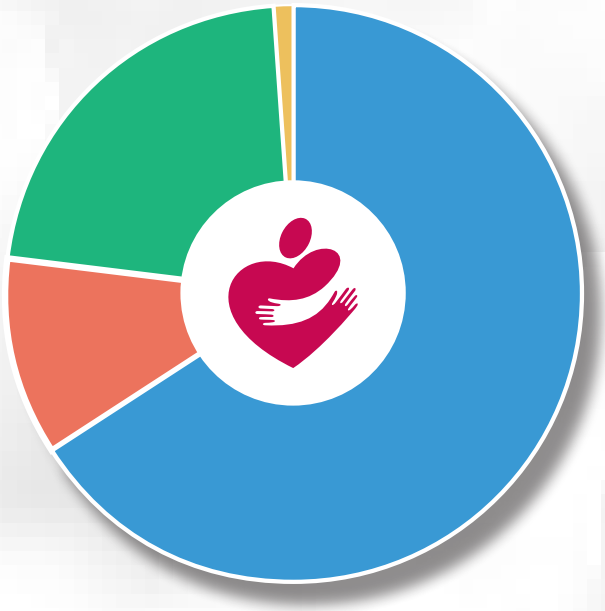
Agency Financial Report



	2019
ASSETS	
Current Assets:	
Cash	$ 2,209,818
Grants and contracts receivable	4,389,972
Inventory	1,355,245
Prepaid expenses	274,336
Total current assets	8,229,371
Noncurrent Assets:	
Property and equipment	11,324,632
Total assets	$ 19,554,003
LIABILITIES AND NET ASSETS	
Current Liabilities:	
Current maturities of long-term debt	360,933
Accounts payable	2,026,795
Accrued expenses	1,431,363
Advances payable	100,083
Deferred revenue	1,084,356
Total current liabilities	5,003,530
Noncurrent Liabilities:	
Long-term debt, less current maturities	2,067,810
Total liabilities	7,071,340
Net Assets:	
With Donor Restrictions	79,421
Without Restrictions	12,403,242
Total net assets	12,482,663
Total liabilities and net assets	$ 19,554,003

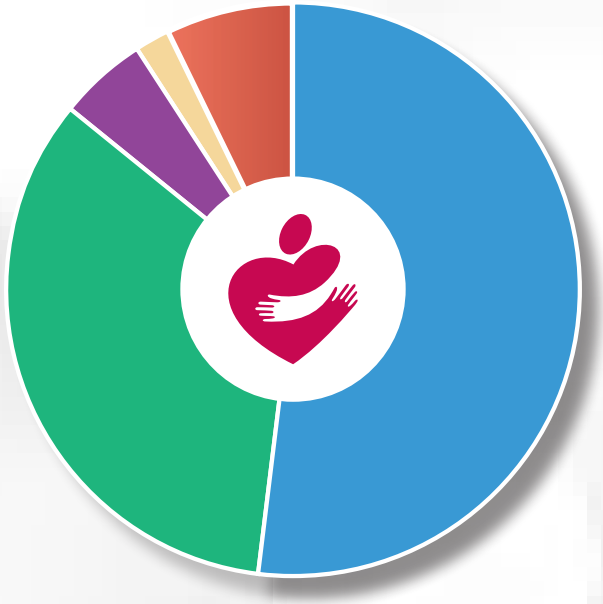
Revenue

Federal Grants	$53,255,061	66%
State/Local Grants	8,698,036	11%
Donations/Contributions	17,348,758	22%
Other	900,676	1%



Expenses

Childcare & Education	$41,216,023	52%
Nutrition	27,046,078	34%
Energy Conservation	4,050,918	5%
Community Services	2,016,316	2%
General & Administrative	5,360,117	7%



Community Action Partnership of Kern

The Promise of Community Action

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

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2·1·1
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