



Human Resources Committee Meeting

August 15, 2022 at 5:00 p.m.

Fresno EOC Board Room

1920 Mariposa Street, Suite 310

Fresno, CA, 93721



HUMAN RESOURCES COMMITTEE MEETING AGENDA

AUGUST 15, 2021 AT 5:00 PM

1. CALL TO ORDER

2. ROLL CALL

3. APPROVAL OF MAY 16, 2022 MINUTES

A. May 16, 2022 Human Resources Meeting Minutes	Approve	3
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4. PERSONNEL POLICIES AND PROCEDURES MANUAL

A. Personnel Policies and Procedures Manual	Approve	6
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5. COMPENSATION PLAN

A. Salary Rate Table	Approve	13
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6. HR METRICS

A. HR Scorecard – Q2 2022	Information	16
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7. PLAN FINANCIALS AND INVESTMENT REPORT

A. Plan Financials and Investment Report	Approve	18
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8. INVESTMENT FUND CHANGE

A. Investment Fund Change	Information	23
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9. RETIREMENT PLAN DEMOGRAPHICS

A. Retirement Plan Demographics	Information	24
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10. INVESTMENT PERFORMANCE SUMMARY

A. Investment Performance Summary	Information	28
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11. OTHER BUSINESS

The next meeting is scheduled on Monday, September 12, 2022 at 5:00 p.m.

12. PUBLIC COMMENTS

(This portion of the meeting is reserved for persons wishing to address the Committee on items within jurisdiction but not on the agenda. Comments are limited to three minutes).

13. ADJOURNMENT



HUMAN RESOURCES COMMITTEE

Zoom

Monday, May 16, 2022

5:00 PM

MINUTE

1. **CALL TO ORDER**

Linda Hayes, Chair, called the meeting to order at 5:02 PM.

2. **ROLL CALL**

Roll was called and a quorum was established.

Commissioners Present:

Jimi Rodgers, Jewel Hurtado, Ruben Zarate, Robert Pimentel, and Linda Hayes

Commissioners Absent:

Barigye McCoy

Trustees:

Jim Rodriguez

Trustee Absent:

Emilia Reyes

Employee Representative:

Baldev Birk, and Guadalupe Zuniga

Guest Presenter(s):

Lloyd Engleman, and Fred Hamsayeh

Staff Present:

Melissa Soto, Steve Warnes, Karina Perez Elionora Vivanco, Sylvia Martinez, Jennifer Tierce, and Erica Reyes.

3. **APPROVAL OF MARCH 1, 2022 MINUTES**

A. March 1, 2022 Human Resources Meeting Minutes

Public Comment: None heard

Motion by: Rodgers **Second by:** Hurtado

Ayes: Jewel Hurtado, Jimi Rodgers, Ruben Zarate, Jim Rodriguez, Baldev Birk, Guadalupe Zuniga, and Linda Hayes

Nays: None

4. **HR STAFF INTRODUCTIONS**

Melissa Soto – Human Resources Director, introduce Priscilla Stuebner, Employee Relations Manager leading Head Start and Erica Reyes, HR Manager focusing on employee benefits.

5. **HR METRICS**

A. HR Scorecard – 1st Quarter 2022

Soto, reviewed the scorecard metrics. There have been 50 (fifty) new hires and 6 (six) internal promotions, including a 3 (three) directors positions filled. There were 52 (fifty-two) separations with the most common reason being the employee accepted another job. The average employee has 9 (nine) years of service with the agency and approximately

18.7% of employees have 20 or more years of service. Ninety-two percent of positions within Fresno EOC are benefit eligible. There were 16 (sixteen) injuries during the quarter. Lastly, 92% of agency is fully vaccinated.

Hayes asked if the new hire survey is mandatory and how is orientation being conducted? Soto responded that there is an incentive provided those that complete the survey within 30 days, and orientation is still conducted via zoom. Rodgers asked what is the process for SOUL wages for the teachers? Soto advised that because SOUL is a charter and not part of a school district that the agency did not have to follow the year-round paycheck practice as done by the school districts. Although the Agency often defers to FUSD guidelines, legal guidance is being sought.

6. LEGAL SUMMARY

A. Legal Recap – 1st Quarter 2022

Soto reviewed the legal summary. There are 4 (four) new workers compensation claims and two re-opened items litigated and seven have closed. In terms of labor law/employment claims, there are 3 (three) new cases totaling 5 (five) from former employees. One case from the Labor Commission was dismissed but is now being investigated by EEOC. Our legal counsel are responding as needed.

7. PLAN FINANCIALS AND INVESTMENT REPORTS

A. Plan Financials and Investment Report

Jim Rodriguez, Chief Financial Officer, presented to the committee for approval ending March 31, 2022. Each is categorized by quarterly, annual, and fund diversification lineup. First-quarter, the activity of each fund: 401A, 403B, and 457 started off with a 50.3 million and ended with 45.8 million. Contributions in each plan; there were two and a half million withdrawals and changes in values increases. Target-date funds are mostly utilized by employees with basic retirement investing. Some percentages of participants are using their savings in the target date funds as they start to withdraw.

Birk asked if there is an overall of return on the target date funds? Hamsayeh commented target date funds have their own various when they are being monitored and more benchmarks in stocks.

Public Comment: None heard

Motion by: Rodgers **Second by:** Zuniga

Ayes: Jewel Hurtado, Jimi Rodgers, Ruben Zarate, Robert Pimentel, Jim Rodriguez, Baldev Birk, Guadalupe Zuniga, and Linda Hayes

Nays: None

8. INVESTMENT FUND CHANGE

A. Investment Fund Change

Rodriguez advised Transamerica investment funds are changed based on performance and this happens automatically. Engelman advised that decisions are made based on the numbers. Hamsayeh indicated that the fees are much lower and scores higher. The other one is cheaper and kept within the index portion.

Public Comment: None heard

Motion by: Birk **Second by:** Hurtado

Ayes: Jewel Hurtado, Jimi Rodgers, Ruben Zarate, Robert Pimentel, Jim Rodriguez, Baldev Birk, Guadalupe Zuniga, and Linda Hayes

Nays: None

9. RETIREMENT PLAN DEMOGRAPHICS

A. Retirement Plan Demographics

Steve Warnes, Assistant Finance Director, page 18; presented four different reports in participant counts. Five staff out of 375 (three hundred seventy-five) have an active loan, the other two plans has no loan. Employees can put their funds into the plans and hopefully to see an increase. Page 20, participates are group by ages. 401A and 403B plans are within the age group 41-55 as other age group are 56-65. These numbers will change determine by the employee balances. Largest tier is 49% within the 401A plan that has a balances less than \$20,000. 403B, information are view by the activities in the past six years including other plan not within the agency. If they would like to roll over elsewhere, it will not be identify in the report. 403B saving rates, shows employees are contributing and activity in the past six quarters. It has grown from year 2020 and employees are contributing more from \$142 to \$172.

10. INVESTMENT PERFORMANCE SUMMARY

A. Investment Performance Summary

Warnes presented the scorecard of each investment offered comes from the performances available to the employees. Broken down by the components, risk base, target-date series, and assets are mostly invested. The vanguard scorecard show what is being replaced by I-shield.

11. OTHER BUSINESS

Public Comment: None heard

No action required.

12. PUBLIC COMMENTS

Public Comments: None heard.

No action required.

13. ADJOURNMENT

Meeting adjourned at 6:08 p.m.

Respectfully submitted,

Linda Hayes, Chair



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Human Resources
Agenda Item #: 4	Manager: Erica Reyes
Subject: Personnel Policies and Procedures Manual	Officer: Jim Rodriguez

Recommended Action

Staff recommends Committee review and approval for full Board consideration of proposed new policies.

Background

Due to the pandemic and adapting to change staff recommends review and approval of proposed policies outlined below to improve the retention and employee morale for the agency.

Attached are the new policies being proposed:

- A. Policy 5110 – Remote Work Policy
- B. Policy 5120 – Retention Policy
- C. Policy 2050 – Hazard Pay Policy
- D. Policy 3080 – Health Incentive Policy

Fiscal Impact

The fiscal impact will vary based on eligibility and utilization of the various policies.

Conclusion

If approved, the Personnel Policies and Procedures Manual will be updated accordingly. If not approved the agency will have less resources and strategies to retain and improve the employee culture and morale.

POLICY 5110 – REMOTE WORK POLICY

PURPOSE: To define remote work expectations of employees and the Agency.

POLICY: It is the policy of Fresno EOC to provide remote work arrangements, when possible, that would be of mutual benefit to the Agency and the employee.

PROCEDURES:

I. DEFINITION

Remote work (also known as telecommuting) is a business arrangement that allows employees to work from a remote location by virtually linking to Fresno Economic Opportunities Commission whether from home, the road, a client's location, or elsewhere.

II. REQUESTING PERMISSION TO WORK REMOTELY

Employees who would like to explore the option of remote work should communicate with their supervisor and with Human Resources. Fresno Economic Opportunities Commission will consider requests for remote work on a case-by-case basis, taking into account factors including appropriateness of the role for telecommuting, tenure, seniority, employee performance, prior disciplinary action, flexibility, the reason(s) for remote work and the ability to work independently. Employees who are permitted to work remotely must sign a Remote Work Agreement and, if approved to work remotely, will be expected to communicate with the Fresno Economic Opportunities Commission at a level consistent with employees working at the office or in a manner and frequency that seems appropriate for the job and the individuals involved.

III. EQUIPMENT AND SUPPLIES

On a case-by-case basis, and subject to change at any time, Fresno EOC will determine what equipment, if any, to provide to the employee to facilitate the remote working arrangement. The Agency accepts no responsibility for theft, loss, damage or repairs to employee-owned equipment. Any equipment that the Agency provides to an employee as part of a remote working arrangement shall remain the property of the Agency, and the Agency will maintain that equipment. This equipment must be used for business purposes only. Depending on the circumstances, the employee may be responsible for any theft, damage, or loss of property belonging to the Agency. Fresno EOC will supply the employee with appropriate office supplies (e.g., pens, paper, printer ink) for successful completion of job responsibilities. Fresno EOC will also reimburse the employee for certain business-related expenses (e.g., phone plan, shipping costs) that are reasonably incurred in accordance with job responsibilities. Unless otherwise agreed to in advance in writing, the Agency will not be responsible for any other costs the employee may incur while working remotely.

IV. REMOTE WORK SITE

An employee approved to work remotely should designate a workspace, at the off-site work area, for installation of any equipment to be used while working remotely. This workspace should be maintained in a safe condition, free from hazards to people and equipment. The employee will immediately report any injury sustained while working remotely immediately to the employee's supervisor. Prior to granting approval to remote work, Fresno EOC reserves the right to require that the employee provide a floor plan of their remote work sites and/or be subject to a visit by a representative of the Fresno EOC to determine the appropriateness and viability of the remote working space from a technical standpoint. Given a minimum of 24 hours advance notice, a representative of Fresno EOC, trained for the purpose of the visit, may make on-site visits to the remote worker's work site, including residence. The purpose of the visit would be to determine that the work site is safe and free from hazards and, where appropriate, to maintain, repair, inspect or retrieve equipment, software, data and supplies owned by the Fresno Economic Opportunities Commission.

V. ALL OTHER POLICIES APPLY

Fresno EOC's remote employees must continue to abide by all other policies and procedures including those in regard to computer use, social media and confidentiality. As a condition of remote work, all employees who receive permission to work remotely under this Policy must first sign a remote work agreement.

VI. REQUESTS FOR LEAVE

Unless a flexible schedule is agreed to, employees should not permit non-work-related events and activities to disrupt or interfere with scheduled work time. Requests to use sick leave, vacation or other leave must be approved in the same manner as the employee who does not work remotely. If a non-exempt employee becomes unable to work at an alternate work location due to illness or other reason, the employee must report the hours actually worked and use accrued time for those hours not worked.

VII. NONEXEMPT EMPLOYEES

Employees that are non-exempt under the Fair Labor Standards Act are not exempt from the overtime requirements and therefore must comply with all recordkeeping requirements. Non-exempt remote employees must accurately record and timely report all working time as a condition of continued participation in the remote work program. A supervisor must approve, in advance, any hours worked in excess of those specified per day and per week, in accordance with local, state and federal requirements. Fresno EOC reserves the right to revoke the remote working privileges of any employee failing to comply with this requirement.

VIII. TAX IMPLICATIONS

Employees who work remotely from another state or work in several states are responsible for determining their taxes correctly. Employees are encouraged to consult a tax professional to determine the correct method for withholding income taxes.

IX. DURATION OF THE REMOTE WORKING ARRANGEMENT

All remote working arrangements are granted on a revocable basis. Consequently, in its sole discretion, Fresno EOC may discontinue any remote working arrangement at any time, although reasonable advance notice will be provided where practicable. Unless other arrangements have been made, upon termination of the remote working arrangement or employment, whichever is first, the employee must return all company property to the Fresno EOC in good working order, less any normal wear and tear.

This Policy is not intended to alter the employment at-will relationship in any way. Accordingly, unless an employee has a valid written and signed contract of employment stating otherwise, employment is at-will and can be terminated by the employee or by Fresno EOC at any time.

POLICY 5120 – RETENTION POLICY

PURPOSE: To define strategic actions to keep employees motivated and focused so they elect to remain employed and fully productive for the benefit of the organization.

POLICY: It is the policy of Fresno EOC to show our employees that we care for them and how Fresno EOC will provide a culture to attract and retain employees.

PROCEDURES:

I. DEFINITION

Employee retention is the number of employees that stay with their company in a given period of time. Typically, these employees only count as retained if they are happy, engaged, productive, and not looking for other work. Employee retention strategies help organizations prevent high turnover, usually through boosting employee engagement and providing competitive benefits.

II. VALUING OUR EMPLOYEES

Fresno EOC understands how internal policies and practices reflect an organization's culture, which in turn can shape turnover. In general, a culture that supports retention employs the following practices:

- Employees are treated with dignity and respect;
- There are open lines of communication among organizational levels;
- Employees can participate in decisions affecting their jobs;
- Policies and rules are applied fairly and consistently;
- There is a shared understanding of how to advance one's career;
- There is work-life balance; and
- Employees are treated as organizational assets and not costs.

III. POLICIES TO PROMOTE A HEALTHY WORKPLACE

Creating psychologically healthy workplaces, coupled with the ability for employees to perform their jobs successfully and thereby receive ample rewards, results in a high-performance work culture. This, in turn, results in an organization that retains top performers and that replaces those employees who cannot meet its ever-increasing standards.

Fresno EOC is proud that the following policies support a high performance and retention culture:

- Diversity, equity and inclusion;
- Preventing workplace discrimination, harassment and retaliation;
- Pay;
- Open door;
- Professional development
- Sick leave;
- Physical and emotional wellness;
- Flexible work schedules;
- Remote work;
- Accountability;
- Employee feedback

POLICY 2050 – HAZARD PAY POLICY
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PURPOSE: To compensate employees that are required to perform hazardous duties on behalf of the Fresno EOC.

POLICY: It is the policy of Fresno EOC to recognize that employees must be compensated for their willingness to take on hazardous duties. Employees may perform hazardous duties, work in hazardous areas or both.

REFERENCE: Department of Labor

PROCEDURES:

I. DEFINITION

Hazard pay means additional pay for performing hazardous duty or work involving physical hardship. Work duty that causes extreme physical discomfort and distress which is not adequately alleviated by protective devices is deemed to impose a physical hardship.

II. ELIGIBILITY

All employees assigned to positions classified as “hazardous” are eligible for hazard duty pay, regardless of employment status.

III. HAZARD DUTY PAY

Employees assigned to positions eligible for hazard pay will receive a rate pre-determined by the program on a bi-weekly basis. Hazard rates must be applied consistently across all staff within the same position. Hazard pay will be paid as mandated by state or federal laws. Hazard Pay will not be paid when the employee is on a leave of absence.

IV. PAY AND TAX IMPLICATIONS

According to the Internal Revenue Service (IRS), hazard duty pay is considered taxable income. These amounts will be included on the employee’s W-2.

POLICY 3080 – HEALTH INCENTIVE POLICY

PURPOSE: Fresno EOC values its employees and their contributions to the success of the Agency. Fresno EOC endeavors to provide employees with wellness program that protects their health and wellbeing now and in the future. This health and wellness policy is in conjunction with any agency and program requirements/mandates for vaccinations.

POLICY: It is the policy of Fresno EOC to be committed to the health its employees.

PROCEDURES:

I. ELIGIBILITY

The employee wellness policy applies to all our employees. However, some specific benefits may be for benefit eligible or benefit enrolled employees only.

The Agency provides a wellness program that promotes employee health and disease prevention. Each employee can have a personalized wellness plan and a variety of wellness resources.

II. WELLNESS RESOURCES

Fresno EOC provides the following wellness resources, discounts or other incentives at no cost:

- Access to Health and Wellness Coach
- Wellness Competition Platform
- Discounted Gym Membership
- Fitness Activities
- Employee Assistance Program and wellness website

As part of the wellness program, Fresno EOC may use third-party vendors such as gyms, wellness centers, coaches, physicians and health education providers. Physicians or health experts may ask employees to answer assessment questions and take biometric screenings to determine their health risk and help them follow a suitable program. Participation in and completion of questions and screenings are voluntary and regulated.

III. WELLNESS INCENTIVES

Fresno EOC encourages employees to participate in our wellness programs and provides incentives to do so. Employees may be eligible for rewards for meeting wellness objectives as part of the personalized wellness plan. Incentives and rewards may come in the form of:

- A stipend
- Time off
- Reductions in insurance premiums
- Other gifts and awards

Some incentives and rewards may be considered taxable by the IRS. Fresno EOC will follow and process IRS regulations and others that may apply.

IV. EMPLOYEES WITH DISABILITIES

Fresno EOC wants all employees to have access to wellness plans and resources they can use. Fresno EOC will make reasonable accommodations for employees with disabilities, who are pregnant or have other medical restrictions. Physicians and wellness experts may consult with the Human Resources Office to help affected employees have a suitable wellness plan. The Agency will also provide wellness incentives and rewards to employees who participate in the wellness programs without discriminating against protected classes.

Employees are encouraged to reach out the Human Resources Department to request accommodations. Any information provided will be kept confidential.

III. LEGALITY OF WELLNESS PROGRAM

Fresno EOC will ensure that all information is handled and processed following legal and confidentiality requirements.

IV. GENETIC INFORMATION AND DISABILITY

Any genetic information and disability status information learned by the Agency during this process will not be used to create a disadvantage for employees in any way. Wellness incentives and rewards are not offered in exchange for genetic information or for health/medical information of employees or their family members. Fresno EOC and the providers used in the wellness program will not coerce employees into providing health/genetic information or taking medical examinations.

Fresno EOC and the wellness providers will endeavor to identify what information is needed prior to enrollment or use of the programs. Employees will be able to readily know who has access to this data and why. All data will be kept confidential and the Agency will be able to access aggregated (summarized) data.

V. VOLUNTARY PARTICIPATION

Fresno EOC encourages employees to participate in the wellness program but participation is strictly voluntary. There will be no punishment, retaliation or other adverse action for employees who choose not to use the wellness resources and program.

VI. INCENTIVES

Incentives and rewards given to employees will be issued within legal guidelines. All employees who participate in our wellness program will receive the same incentive or reward, regardless of accommodation status.

V. DESIGN

The wellness program is designed with employee health in mind. The goal for the program to be engaging without being time-consuming or a financial burden for participating employees. Fresno EOC welcomes ideas and suggestions from employees to make it an effective wellness program.



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Human Resources
Agenda Item #: 5	Manager: Jennifer Tierce
Subject: Salary Rate Table	Officer: Jim Rodriguez

Recommended Action

Staff recommends Committee approval for full Board consideration of approving the new salary rate tables to promote pay equity.

Background


Fresno EOC is committed to provide the financial, emotional, and organizational support to our greatest asset, our workforce, in order to fulfill our vision of “a strong Fresno County where people have resources to shape their future free from poverty”. The HR department engaged with an outside independent consultant to carry out salary compensation project by updating job description summaries, revising pay grades, aligning our internal position titles to external market titles, and finally updating the salary ranges/tables based on the market survey analysis. A primary goal of this project was to ensure pay equity as it compares to market salaries for like positions. The scope of this project did not include Head Start 0 – 5 staff, as they will have a separate compensation study conducted at a later date, nor does it include staff that belong in a bargaining unit and does not include final market adjustments will occur in November 2022 for Officer level positions.

While this project is months in the making, we are pleased to share a three-phase approach in rolling out the updates to the compensation study:

- Beginning with the hourly (non-exempt) staff, market adjustments will be effective the first pay period in July 2022.
- Market adjustments for exempt staff including Managers and Directors will be effective the first pay period in September 2022.

Fiscal Impact

On average there was a 12% increase to the overall salary tables. The three-phase approach will alleviate cash flow concerns and budget constraints. This will allow programs the time and budget planning needed to spread these increases over the remaining months of this year and into the new budget year. The annual cost impact projected by this study for the impacted workforce resulted in \$3.3 million dollars. This



includes the market adjustments to salaries, the additional costs of fringe and payroll tax related costs. Due to the three-phase rollout, approximately \$620,000 will be funded out of existing program funding sources.

Conclusion

If approved by the Committee, this item will move forward for full Board consideration at the August 24, 2022, Commission Meeting. If not approved, pay equity will remain unadjusted, there will be a greater risk of losing staff and increased challenges for recruiting for open positions.

Fresno EOC Salary Table

2022

Grade	MIN	MID	MAX
1	\$17.00	\$17.00	\$17.40
2	\$17.00	\$17.00	\$18.25
3	\$17.00	\$17.00	\$19.10
4	\$17.00	\$18.00	\$20.20
5	\$17.20	\$19.80	\$22.40
6	\$19.05	\$21.90	\$24.75
7	\$21.05	\$24.20	\$27.35
8	\$23.25	\$26.75	\$30.25
9	\$25.70	\$29.55	\$33.40
10	\$27.20	\$32.65	\$38.10
10E	\$5,200.00	\$5,659.00	\$6,603.00
11	\$30.10	\$36.10	\$42.10
11E	\$5,211.00	\$6,254.00	\$7,296.00
12	\$33.25	\$39.90	\$46.55
12E	\$5,758.00	\$6,910.00	\$8,062.00
13	\$36.75	\$44.10	\$51.45
13E	\$6,363.00	\$7,636.00	\$8,908.00
14	\$40.65	\$48.75	\$56.85
14E	\$7,031.00	\$8,438.00	\$9,844.00
15	\$44.85	\$53.85	\$62.85
15E	\$7,770.00	\$9,323.00	\$10,877.00
16	\$49.60	\$59.50	\$69.40
16E	\$8,585.00	\$10,302.00	\$12,019.00
17	\$54.80	\$65.75	\$76.70
17E	\$9,487.00	\$11,384.00	\$13,282.00
18	\$60.55	\$72.65	\$84.75
18E	\$10,483.00	\$12,580.00	\$14,676.00
19	\$66.90	\$80.30	\$93.70
19E	\$11,584.00	\$13,900.00	\$16,217.00
20	\$77.10	\$96.35	\$115.60
20E	\$13,900.00	\$16,680.00	\$19,460.00



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Human Resources
Agenda Item #: 6	Manager: Jennifer Tierce
Subject: HR Scorecard – Q2 2022	Officer: Jim Rodriguez

Background

The following information is intended to provide the Committee a high-level snapshot of Human Resources 2022 2nd quarter activity. The information is broken down into the six strategic goal areas that the program has identified:

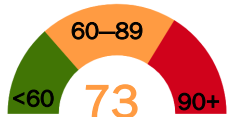
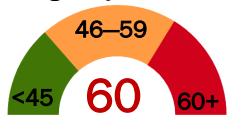
- Talent Acquisition
- New Hire Survey Highlights
- Separations & Turnover
- Employee Overview
- Benefits
- Safety & Worker's Compensation

This scorecard is meant to be a versatile tool that can adapt to present pertinent information to the HR Committee each month.

Talent Acquisition



41 Recruitment Hires
14 Agency Promotions

Avg. Days to Fill ¹Avg. Days to Hire ²

Director-Level Positions Filled:

Transit Systems Director
- Internal Promotion 4/4/2022

Job Fairs Attended: 3

New Hire Survey Highlights



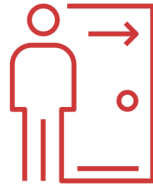
14 Responses

Did New Hire Orientation (NHO) meet your expectations? **Yes—86%**

Did you have to contact HR after NHO for clarification? **No—50%**

Separations and Turnover

22 staff separated within
first year of employment

Net Loss: **28 staff**

69 Separations

- 27 Accept Another Job
- 4 At Will
- 1 Attend School
- 1 Death
- 1 Dissatisfied with Job
- 2 End Temp. Assignment
- 2 Health Reasons
- 2 Moved out of Town
- 1 No Notice or Reason
- 11 Personal Reasons
- 12 Reduction in Force
- 5 Retirement

Turnover Tracker

Year	Fresno EOC	National Average ³
Q2—2021	12.12%	4.33%
Q2—2022	6.69%	4.33%

Employee Overview

As of June 30, 2022:

- Fresno EOC has 1019 employees
- Employees have an average of **10** years of service (vs. 2.9 years national average) ³
- 19.7% of employees have 20 or more years of service with Fresno EOC.

Staff Recognized for Years of Service Milestones

Years Achieved	5	10	20	30
# of Staff	12	1	3	2

Benefits

Benefit Eligible Enrollment Statistics

	Fresno EOC	National Average ³
Medical	75.5%	67%
Dental	79.1%	78%



92.4% of Fresno EOC jobs
are benefit eligible.

Safety & Worker's Compensation

15 Injuries

- 4 required medical treatment of which were preventable
- 11 required first aid only

Causes for Injuries requiring Medical Treatment:

1	Lack of Situational Awareness
1	Slip/Trip/Fall
1	Unruly Child
1	Motor Vehicle Accident/Incident



91% of Fresno EOC employees
are fully vaccinated
against COVID-19.

¹ Time to fill—posting date to hire date² Time to hire—date applied to hire date³ Bureau of Labor Statistics data for Private Industry employers



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Retirement Benefits
Agenda Item #: 7	Trustee/ Officer: Jim Rodriguez
Subject: Plan Financials and Investment Report	Trustee/ Officer: Emilia Reyes

Recommended Action

Trustees recommend Committee acceptance for full Board consideration of the retirement plan financial and investment reports for the period ending June 30, 2022.

Background

In accordance with the Agency's bylaws, the Committee will review and approve quarterly financial reports and investment performance reports of the retirement plans. Additionally, the Committee is to provide employees with a diversified slate of investment options and make changes to the funds offered as needed. As such, the below financial reports pertaining to the retirement plans are presented for acceptance.

Fiscal Impact

The following reports are compiled from information made available by Transamerica and RBG:

- A. Quarterly Activity Reconciliation
- B. Annual Activity Reconciliation
- C. Plan Diversification Report

Note: The interest rate for deposits received between 4/01/2022 and 6/30/2022 is 2.20% on an annualized basis for Standard Stable Asset Fund II, which is unchanged from the prior quarter.

Conclusion

The Committee's review of the financial reports and Investment summary is part of the Committee duties and with acceptance by the Committee, this item will move forward for full Board consideration at the August 24th Commission Meeting.

Fresno EOC
Retirement Plan Employer Report -- Quarterly Activity Reconciliation
as of June 30, 2022

Category	401(a)	403(b)	457(b)	All Plans
BEGINNING BALANCE April 1, 2022	\$38,216,400	\$6,837,663	\$833,014	\$45,887,077
CONTRIBUTION	345,520	268,638	5,250	\$619,408
CONVERSION ASSETS	57,236	8,465		\$65,701
WITHDRAWAL	(756,155)	(175,057)	(89,416)	(\$1,020,627)
CHANGE IN VALUE	(4,704,680)	(827,341)	(79,973)	(\$5,611,994)
ADMINISTRATIVE FEES	(37,890)	(7,290)	(261)	(\$45,442)
LOAN ISSUED		-		\$0
LOAN PAYMENTS		801		\$801
ENDING BALANCE June 30, 2022	\$33,120,432	\$6,105,879	\$668,614	\$39,894,925

# Distributions within Quarter	57	13	11	81
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Plan Balance by Source:

Employee After-Tax/Roth Contribution	\$1,617,385	\$825,045	\$0	\$2,442,430
Employee Pre-Tax Contribution / Deferred	-	4,815,799	518,010	5,333,809
Employer Contributions	31,503,046	-	150,604	31,653,650
Rollover	-	465,036	-	465,036
Total	\$33,120,432	\$6,105,879	\$668,614	\$39,894,924

Fresno EOC
Retirement Plan Employer Report – Annual Activity Reconciliation
as of June 30, 2022

Category	401(a)	403(b)	457(b)	All Plans
BEGINNING BALANCE July 1, 2021	\$42,733,799	\$7,384,260	\$889,413	\$51,007,472
CONTRIBUTION	1,600,849	1,115,004	19,256	2,735,109
CONVERSION ASSETS	57,236	8,465		65,701
WITHDRAWAL	(5,896,525)	(1,475,306)	(130,864)	(7,502,695)
CHANGE IN VALUE	(5,227,520)	(877,012)	(102,794)	(6,207,326)
ADMINISTRATIVE FEES	(147,407)	(40,796)	(6,397)	(194,600)
LOAN ISSUED		(17,688)		(17,688)
LOAN PAYMENTS		8,952		8,952
ENDING BALANCE June 30, 2022	\$33,120,432	\$6,105,879	\$668,614	\$39,894,925

Fresno EOC
Retirement Plan Summary Report
as of June 30, 2022

Fund Name	Ticker Symbol	401(a) Pension			403(b)			457(b)			Ranking (10 point maximum)
		Fund Amount	Percentage	Participant Count	Fund Amount	Percentage	Participant Count	Fund Amount	Percentage	Participant Count	
State Street Instl US Govt Money Market Premier	GVMXX	\$45.41	0.00%	0	\$595.28	0.00%	0	\$0.00	0.00%	0	
Standard Stable Asset Fund II		\$576,835.74	1.74%	75	\$601,008.18	9.84%	41	\$66,844.69	9.99%	1	
Fidelity Total Bond	FTBFX	\$330,850.74	0.99%	63	\$113,329.28	1.85%	62	\$0.00	0.00%	0	10
PIMCO Income Instl	PIMIX	\$65,510.46	0.19%	43	\$28,818.08	0.47%	38	\$72,577.55	10.85%	2	9
Eaton Vance High Income Opportunities I	EIHIX	\$12,312.06	0.03%	19	\$2,847.74	0.04%	12	\$0.00	0.00%	0	10
PIMCO International Bond (USD Hedged) Instl	PFORX	\$15,799.77	0.04%	38	\$6,606.97	0.10%	29	\$0.00	0.00%	0	9
American Funds American Balanced R6	RLBGX	\$345,893.81	1.04%	54	\$108,519.54	1.77%	53	\$0.00	0.00%	0	9
Vanguard Equity-Income Adm	VEIRX	\$412,609.29	1.24%	57	\$152,713.19	2.50%	60	\$0.00	0.00%	0	8
Calvert US Large Cap Core Rspnb Idx I	CISIX	\$17,447.68	0.05%	3	\$27,687.14	0.45%	11	\$0.00	0.00%	0	9
Vanguard 500 Index Admiral	VFIAX	\$241,000.53	0.72%	65	\$213,429.61	3.49%	68	\$0.00	0.00%	0	10
Vanguard Growth Index Adm	VIGAX	\$55,775.03	0.16%	7	\$92,980.27	1.52%	16	\$0.00	0.00%	0	10
Vanguard Mid-Cap Value Index Admiral	VMVAX	\$39,032.21	0.11%	60	\$15,864.79	0.25%	58	\$0.00	0.00%	0	9
Vanguard Strategic Equity Inv	VSEQX	\$213,843.86	0.64%	56	\$70,885.10	1.16%	58	\$0.00	0.00%	0	6
JPMorgan Mid Cap Growth R6	JMGMX	\$133,391.04	0.40%	60	\$81,966.62	1.34%	63	\$71,998.73	10.76%	1	10
Vanguard Small Cap Value Index Admiral	VSIAX	\$63,303.85	0.19%	59	\$34,771.30	0.56%	61	\$0.00	0.00%	0	10
Calvert Small Cap I	CSVIX	\$277.64	0.00%	1	\$4,209.56	0.06%	8	\$0.00	0.00%	0	8
PIMCO StocksPLUS Small Institutional	PSCSX	\$6,615.74	0.01%	21	\$3,335.82	0.05%	14	\$0.00	0.00%	0	7
T. Rowe Price QM U.S. Smll-Cap Grth Eqty	PRDSX	\$17,332.16	0.05%	19	\$19,792.02	0.32%	14	\$0.00	0.00%	0	7
American Beacon Intl Equity R5	AAIEX	\$50,155.44	0.15%	58	\$38,809.68	0.63%	60	\$0.00	0.00%	0	8
American Funds New Perspective R6	RNPGX	\$301,158.69	0.90%	60	\$139,417.31	2.28%	62	\$0.00	0.00%	0	10
Pax World Global Envrnmntl Markets Instl	PGINX	\$11,271.60	0.03%	29	\$14,702.00	0.24%	24	\$0.00	0.00%	0	7
Vanguard Total Intl Stock Index Admiral	VTIAX	\$420,971.21	1.27%	59	\$154,957.87	2.53%	61	\$0.00	0.00%	0	9
Goldman Sachs Intl Sm Cap Insights Instl	GICIX	\$650.51	0.00%	2	\$5,679.88	0.09%	7	\$0.00	0.00%	0	8
American Funds New World R6	RNWGX	\$9,972.19	0.03%	23	\$9,149.92	0.14%	20	\$0.00	0.00%	0	9

Fund Name	Ticker Symbol	401(a) Pension			403(b)			457(b)			Ranking (10 point maximum)
		Fund Amount	Percentage	Participant Count	Fund Amount	Percentage	Participant Count	Fund Amount	Percentage	Participant Count	
PIMCO RealPath Blend 2025 Institutional	PPZRX	\$4,329,074.26	13.07%	98	\$525,992.14	8.61%	32	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2030 Institutional	PBPNX	\$4,926,710.69	14.87%	119	\$670,964.40	10.98%	46	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2035 Institutional	PDGZX	\$4,609,181.98	13.91%	134	\$755,432.37	12.37%	54	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2040 Institutional	PVPNX	\$3,828,088.97	11.55%	129	\$715,204.01	11.71%	43	\$43,503.11	6.50%	1	9
PIMCO RealPath Blend 2045 Institutional	PVQNX	\$2,338,952.78	7.06%	123	\$381,056.26	6.24%	46	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2050 Institutional	PPQZX	\$1,016,701.58	3.06%	99	\$275,037.93	4.50%	38	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2055 Institutional	PRQZX	\$436,240.71	1.31%	80	\$137,282.19	2.24%	28	\$0.00	0.00%	0	9
PIMCO RealPath Blend 2060 Institutional	PRBMX	\$95,235.61	0.28%	39	\$0.00	0.00%	0	\$0.00	0.00%	0	9
PIMCO RealPath Blend Income Institutional	PBRNX	\$8,091,512.38	24.43%	111	\$674,237.89	11.04%	34	\$406,132.26	60.74%	3	9
T. Rowe Price Spectrum Moderate Gr Allocation	TRSGX	\$556.72	0.00%	2	\$141.44	0.00%	2	\$0.00	0.00%	0	7
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	\$106,164.62	0.32%	3	\$29,050.07	0.47%	3	\$7,557.55	1.13%	1	7
Total		\$ 33,120,476.96	100%		\$ 6,106,475.85	100%		\$ 668,613.89	100%		

% of Participants at least partially invested in
Target Date Funds

94%

86%

67%

If an investment fails to meet the criteria standards, as determined by its score, it may be placed on a "watch list". If the investment maintains a watch list score for four consecutive quarters, or five out of eight quarters, the investment may be considered for further action. In the event an investment receives a score which is below that of "watch list" status, or experiences extraordinary circumstances which may render it imprudent to maintain, it may be considered for action at the earliest administratively practicable date.

An investment may be removed when the Committee has lost confidence in the investment manager's ability to: 1) Achieve performance, style, allocation and/or risk objectives; 2) Maintain acceptable qualitative standards (e.g., stable organization, compliance guidelines). If the investment manager has failed to adhere to and/or remedy one or both above conditions, the investment may be considered for removal from the Plan. The Committee may also remove an investment option for any reason it deems necessary and prudent.



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Retirement Benefits
Agenda Item #: 8	Trustee/ Officer: Jim Rodriguez
Subject: Investment Fund Change	Trustee/ Officer: Emilia Reyes

Background

Our investment advisors routinely monitor and evaluate the various investment options contained within the retirement plan fund lineup. This review is shared with the Agency on a quarterly basis. This review uses a scoring matrix to compare each fund's management and performance against industry benchmarks.

At this time, there are no recommended changes to the fund lineup.



HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Retirement Benefits
Agenda Item #: 9	Trustee/ Officer: Jim Rodriguez
Subject: Retirement Plan Demographics	Trustee/ Officer: Emilia Reyes

Background

The information presented below is intended to keep the Board apprised on the demographics of the participants within the various retirement plans as of the quarter ending June 30, 2022.

The following reports are compiled and generated from information made available by Transamerica and by RBG:

- A. Participant Information Report – Quarterly Comparison
- B. Graph of Participants by Age
- C. Graph of Participants by Account Balance

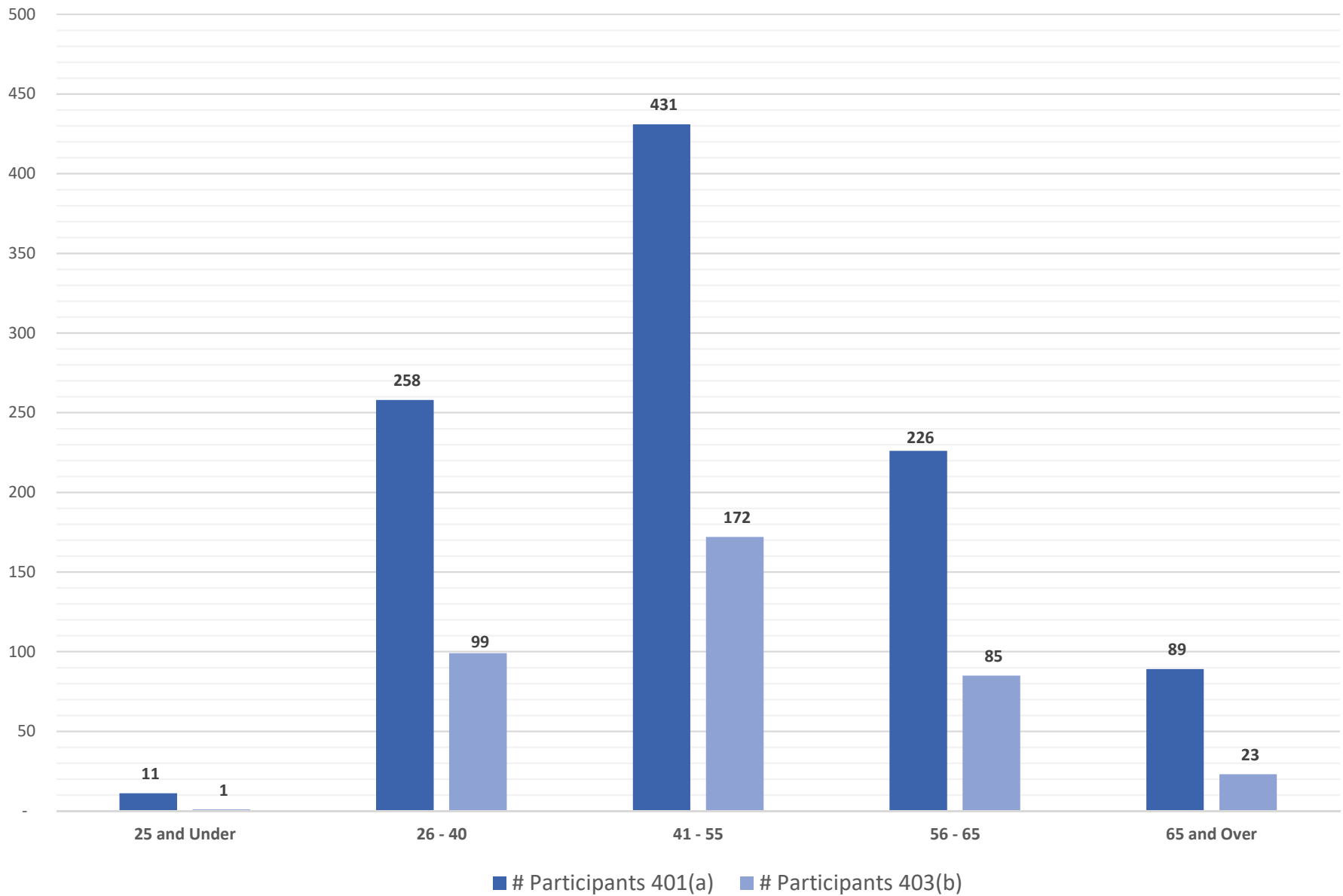
Fresno EOC
Retirement Plan Employer Report – Participant Information
as of June 30, 2022

Participant Count Report @ 6/30/2022	401(a) Pension	403(b)	457(b)
Participants With Balance	1,015	380	6
Non-Terminated Participants With Balance	736	308	1
Terminated Participants With Balance	279	72	5
Terminated Participants With Balance < \$5000	68	23	-
Auto Increase	n/a	41	-
# Employees with Active Loans	n/a	5	n/a
Managed Advice	53	50	-

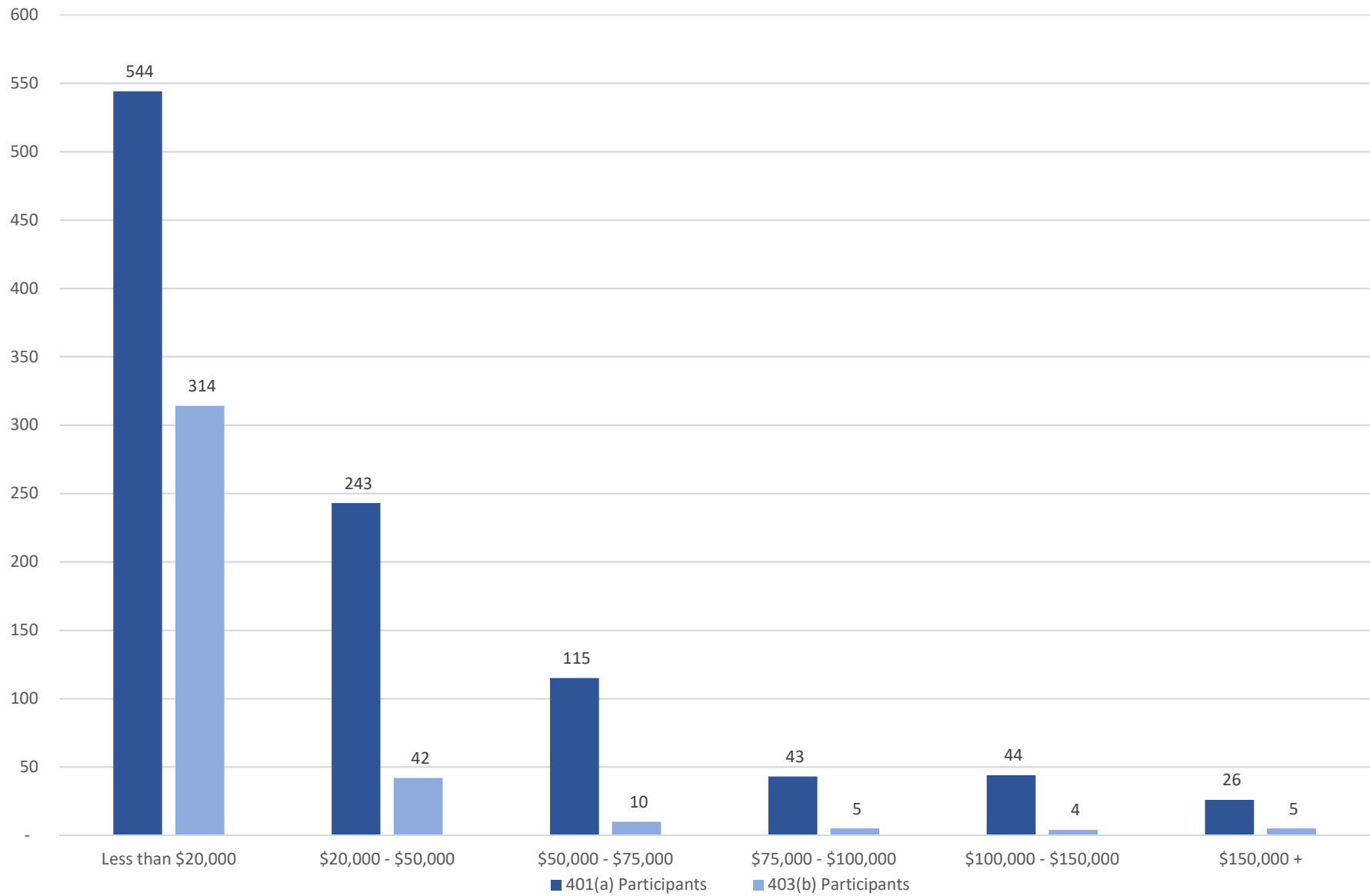
Participant Count Report @ 3/31/2022	401(a) Pension	403(b)	457(b)
Participants With Balance	996	375	6
Non-Terminated Participants With Balance	748	324	1
Terminated Participants With Balance	248	51	5
Terminated Participants With Balance < \$5000	36	3	-
Auto Increase	n/a	44	-
# Employees with Active Loans	n/a	5	n/a
Managed Advice	52	51	-

Change in Participant Count from Prior Quarter	401(a) Pension	403(b)	457(b)
Participants With Balance	19	5	-
Non-Terminated Participants With Balance	(12)	(16)	-
Terminated Participants With Balance	31	21	-
Terminated Participants With Balance < \$5000	32	20	-

Fresno EOC Plan Participants by Age
as of 6/30/22



Fresno EOC Plan Participants by Account Balance
as of 6/30/22





HUMAN RESOURCES COMMITTEE MEETING

Date: August 15, 2022	Program: Retirement Benefits
Agenda Item #: 10	Trustee/ Officer: Jim Rodriguez
Subject: Investment Performance Summary	Trustee/ Officer: Emilia Reyes

Background

The information presented below is intended to keep the Board apprised on the investment performance summary for the investment funds within the retirement plans and to receive an update of the current investment market, in accordance with the Committee's responsibilities as outlined in the Agency's bylaws.

The Performance Summary report is provided by our investment advisors as an excerpt from their full quarterly review report on the plans, investments, regulations, and economic environment. This detailed report provides information on the ranking of each fund against its peer group, on historic performance, on expense ratios, on rankings, and on the amount of funds being held.

Representatives from Accelerate Retirement and PensionMark will be available to response to any questions, to highlight any significant items, and to provide an update of the current investment market.

Scorecard™

Total Plan Assets: \$33,120,476.96 as of 6/30/2022

Risk-based Series

Asset Allocation	Assets	Asset Class	Risk Index	Allocation Score (Series Funds)		Selection Score (Underlying Funds)		Blended Score			
				# of Funds	Avg Score	# of Funds	Avg Score	Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard LifeStrategy Risk-Based Series Inv	\$106,164.62	N/A	N/A	4	5.0	4	9.0	7	7	8	8

Risk-based Series

Asset Allocation	Assets	Asset Class	Risk Index	Allocation Score (Series Funds)		Selection Score (Underlying Funds)		Blended Score			
				# of Funds	Avg Score	# of Funds	Avg Score	Q2 2022	Q1 2022	Q4 2021	Q3 2021
T. Rowe Price Personal Risk-Based Series	\$556.72	N/A	N/A	3	8.3	7	6.4	7	9	9	9

Target Date Series

Asset Allocation	Assets	Asset Class	Risk Index	Allocation Score (Series Funds)		Selection Score (Underlying Funds)		Blended Score			
				# of Funds	Avg Score	# of Funds	Avg Score	Q2 2022	Q1 2022	Q4 2021	Q3 2021
PIMCO RealPath Blend Target Date Series Instl	\$29,671,698.96	AGG	72	9	9.8	12	8.1	9	9	9	9

Core Lineup

Asset Allocation	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Risk Level	Style Diversity	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	SR Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
American Funds American Balanced R6	\$345,893.81	MOD	RLBGX	1	0	1	1	1	1	1	1	2	9	9	9	9
				10.2	59.3/ 40.7	96.8	10.2/ 7.2	105.6/ 98.1	0.63	8.0	7.0		MOD	MOD	MOD	MOD

Scorecard™

continued

Asset Allocation	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Risk Level	Style Diversity	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	SR Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
PIMCO Income Instl	\$65,510.46	MSB	PIMIX	1	0	1	1	1	1	1	1	2	9	9	9	9
				5.2	45.0/ 55.0	90.9	5.2/ 2.0	102.5/ 77.9	0.81	27.0	15.0		MSB	MSB	MSB	MSB
Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard Equity-Income Adm	\$412,609.29	LCV	VEIRX	1	1	1	1	1	1	1	1	0	8	10	10	10
				-86.8/ 87.3	1.8	97.6	15.4/ 9.6	96.3/ 85.4	0.74	26.0	26.0	T	LCV	LCV	LCV	LCV
JPMorgan Mid Cap Growth R6	\$133,391.04	MCG	JMGMX	1	1	1	1	1	1	1	1	2	10	10	10	10
				97.0/ -13.2	5.9	97.7	20.2/ 11.5	104.8/ 95.5	0.85	10.0	4.0		MCG	MCG	MCG	MCG
Calvert Small-Cap I	\$277.64	SCB	CSVIX	0	0	1	1	1	1	1	1	2	8	8	8	9
				-13.1/ -31.4	32.6	90.7	17.9/ 7.5	83.6/ 76.4	0.32	29.0	27.0		SCB	SCB	SCB	SCB
PIMCO StocksPLUS Small Institutional	\$6,615.74	SCB	PSCSX	1	1	1	0	0	0	1	1	2	7	7	10	10
				-3.8/ -100.0	2.5	99.5	23.9/ 4.3	104.5/ 106.9	-0.35	30.0	33.0		SCB	SCB	SCB	SCB
T. Rowe Price QM US Small-Cap Gr Eq	\$17,332.16	SCG	PRDSX	0	1	1	1	1	1	0	0	2	7	7	6	7
				47.1/ -21.9	17.5	93.4	19.7/ 6.7	88.1/ 83.1	0.3	71.0	70.0		SCG	SCG	SCG	SCG
Vanguard Strategic Equity Inv	\$213,843.86	SMCB	VSEQX	0	1	1	1	1	1	1	0	0	6	3	2	4
				-37.5/ -28.2	19.3	96.9	21.0/ 7.3	99.9/ 99.0	0.07	49.0	69.0	T	SMCB	SMCB	SMCB	SMCB

MA \$557 0.00% 7 T. Rowe Price Spectrum Mod Gr Allc 0.77% \$4 0.15% \$1 Net .62% Most Efficient Share Class

Scorecard™

continued

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
American Beacon International Eq R5	\$50,155.44	ILCV	AAIEX	1	1	1	0	1	0	1	1	2	8	7	9	9
				-95.9/ 54.2	15.5	95.7	19.1/ 0.6	103.1/ 102.7	-0.01	50.0	34.0		ILCV	ILCV	ILCV	ILCV
Goldman Sachs Intl Sm Cp Insights Instl	\$650.51	ISMB	GICIX	1	1	1	1	1	1	0	0	2	8	5	7	7
				6.6/ -98.1	14.0	95.6	17.9/ 1.4	102.6/ 102.0	0.01	58.0	58.0		ISMB	ISMB	ISMB	ISMB
American Funds New World R6	\$9,972.19	EME	RNWGX	0	1	1	1	1	1	1	1	2	9	9	9	9
				47.8/ 12.3	11.7	85.5	16.5/ 5.2	100.0/ 88.1	0.45	8.0	11.0		EME	EME	EME	EME
American Funds New Perspective R6	\$301,158.69	GE	RNP GX	1	1	1	1	1	1	1	1	2	10	10	10	10
				58.3/ 50.6	15.6	95.2	17.9/ 9.4	112.7/ 102.7	0.59	7.0	0.0		GE	GE	GE	GE
Pax Global Environmental Markets Instl	\$11,271.60	GE	PGINX	1	1	1	0	0	0	1	1	2	7	6	9	9
				34.6/ 35.7	24.8	88.9	18.3/ 5.8	105.0/ 111.1	-0.2	27.0	31.0		GE	GE	GE	GE
Fidelity Total Bond Fund	\$330,850.74	CFI	FTBFX	1	1	1	1	1	1	1	1	2	10	9	9	9
				-5.2/ 34.0	7.1	81.5	4.4/ 1.4	108.4/ 98.3	0.29	17.0	15.0		CFI	CFI	CFI	CFI
Eaton Vance High Income Opportunities I	\$12,312.06	HY	EIHIX	1	1	1	1	1	1	1	1	2	10	10	7	6
				98.6/ -98.6	3.1	97.3	8.5/ 2.5	98.9/ 92.4	0.38	25.0	30.0		HY	HY	HY	HY
PIMCO International Bond (USD-Hdg) Instl	\$15,799.77	GFI	PFORX	1	1	0	1	1	1	1	1	2	9	9	8	8
				-52.5/ 21.2	8.9	58.2	3.5/ 1.5	54.7/ 30.0	0.67	11.0	10.0		GFI	GFI	GFI	GFI
The Standard Stable Asset Fund II	\$576,835.74	SV	SSAFII.Stan										-	-	-	-
													-	-	-	-

ISMB \$651 0.00% 8 Goldman Sachs Intl Sm Cp Insights Instl 0.87% \$6 0.27% \$2

Scorecard™

continued

Active	Assets	Asset Class	Ticker/ ID	Style			Risk/Return			Peer Group		Qual	Score			
				Style	Style Drift	R ²	Risk/ Return	Up/ Down	Info Ratio	Return Rank	Info Ratio Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
State Street Instl US Govt MMkt Premier	\$45.41	MM	GVMXX										-	-	-	-
													-	-	-	-

Passive	Assets	Asset Class	Ticker/ ID	Style				Peer Group				Qual	Score			
				Style	Style Drift	R ²	Tracking Error	TE Rank	Expense Rank	Return Rank	SR Rank		Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard 500 Index Admiral	\$241,000.53	LCB-P	VFIAX	1	1	1	1	1	1	1	1	2	10	10	10	10
				2.9/ 98.0	2.3	99.7	1.2	30.0	12.0	14.0	13.0		LCB-P	LCB-P	LCB-P	LCB-P
Calvert US Large Cap Core Rspnb Idx I	\$17,447.68	LCB-P	CISIX	1	1	1	1	0	1	1	1	2	9	9	9	9
				22.6/ 91.2	2.7	99.2	1.7	80.0	33.0	9.0	22.0		LCB-P	LCB-P	LCB-P	LCB-P
Vanguard Growth Index Admiral	\$55,775.03	LCG-P	VIGAX	1	1	1	1	1	1	1	1	2	10	10	10	10
				97.6/ 97.3	1.8	99.7	1.4	53.0	10.0	50.0	56.0		LCG-P	LCG-P	LCG-P	LCG-P
Vanguard Mid-Cap Value Index Admiral	\$39,032.21	MCV-P	VMVAX	1	0	1	1	1	1	1	1	2	9	9	10	10
				-96.6/ 14.4	9.5	99.2	2.2	9.0	1.0	20.0	11.0		MCV-P	MCV-P	MCV-P	MCV-P
Vanguard Small Cap Value Index Admiral	\$63,303.85	SCV-P	VSIAX	1	1	1	1	1	1	1	1	2	10	10	10	9
				-98.3/ -55.0	4.1	97.7	3.9	66.0	8.0	19.0	18.0		SCV-P	SCV-P	SCV-P	SCV-P
iShares Russell Small/Mid-Cap Idx K		SMCB-P	BSMKX	1	1	1	1	1	1	1	1	2	10	10	10	9
				-18.4/ -56.9	12.2	100.0	0.2	21.0	51.0	6.0	5.0		SMCB-P	SMCB-P	SMCB-P	SMCB-P

Scorecard™

continued

Passive	Assets	Asset Class	Ticker/ ID	Style				Peer Group				Qual	Score			
				Style	Style Drift	R ²	Tracking Error	TE Rank	Expense Rank	Return Rank	SR Rank	2pt Max	Q2 2022	Q1 2022	Q4 2021	Q3 2021
Vanguard Total Intl Stock Index Admiral	\$420,971.21	IE-P	VTIAX	1	1	1	1	0	1	1	1	2	9	9	9	9
				-1.0/ 40.7	10.6	98.7	2.1	91.0	33.0	9.0	8.0		IE-P	IE-P	IE-P	IE-P