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TOWN OF KILLINGLY

OFFICE OF THE TOWN MANAGER
172 Main Street
Killingly, CT 06239
Tel: 860 779-5300, ext. 7 Fax: 860 779-5382

TOWN OF KILLINGLY
FISCAL SUBCOMMITTEE MEETING
Thursday, March 21, 2024
6:00 p.m.
Killingly Town Hall
Town Meeting Room

***Council Members*:**
Jason Anderson
Ulla Tiik-Barclay
Andrew Whitehead
Tony Giambattista, Alternate

This is an in-person meeting. Public can attend the meeting at the Town Hall. Emailed public comments will still be accepted and presented at the meeting.

Agenda

1. **Call to order**
2. **Citizens' participation**

   All comments by citizens shall be limited to an aggregate of forty-five minutes (45) and each citizen's presentation shall not exceed five (5) minutes unless otherwise indicated by a majority vote of the Subcommittee. Public comment can be emailed to publiccomment@killinglyct.gov or mailed to Town of Killingly, 172 Main Street, Killingly, CT 06239 on or before the meeting. All public comments must be received prior to 2pm the day of the meeting. Public comment will be posted on the Town's website www.killingly.org.

3. **Adoption of minutes:**
   a. January 29, 2024
4. **Unfinished business**
   a. Consideration and action on Shubael Hutchins Trust Fund requests – Westfield Church
5. **New business**
   a. Consideration and action on the recommendation of proposed allocation of American Rescue Plan Act funds that were allocated to Connecticut Senior Centers under Public Act 22-146
      i. Quinebaug Valley Senior Citizens Center, Inc. proposal
      ii. Town of Killingly proposal

   b. Consideration and action on a recommendation of proposed allocation of Town American Rescue Plan Act Funding for the replacement of the box culvert in the Brickyard

   c. Pension and Other Post Employment Benefit Fund update

6. **Executive Session**

8. **Adjournment**

TOWN OF KILLINGLY
FISCAL SUBCOMMITTEE MEETING
January 29, 2024 7:00 p.m.
Room 102, Killingly Town Hall, 172 Main Street
Meeting Minutes

1. **Call to Order**
Mary Calorio, Town Manager, called the meeting to order at 7:03pm.

Members Present:	Jason Anderson, Ulla Tiik-Barclay, Andrew Whitehead and Tony Giambattista
Others Present:	Mary T. Calorio, Town Manager Jennifer Hawkins, Finance Director

2. **Appointment of subcommittee chairperson**
M. Calorio opened the floor for nominations for Subcommittee Chairman. U. Tiik-Barclay nominated Jason Anderson, seconded by A. Whitehead. No other nominations were made. M. Calorio closed nominations.

Motion naming Jason Anderson as Chairman passed 3-0-0. Jason Anderson began duties as Chair.

3. **Citizens Participation:** None

4. **Adoption of Minutes:** October 4, 2023
Motion by A. Whitehead to accept minutes. **Second** by U. Tiik-Barclay. **Motion carries** unanimously.

5. **Unfinished Business:**
a. Consideration and action on Shubael Hutchins Trust Fund requests – no action
M. Calorio stated neither entity had supplied the additional information requested by the Subcommittee. No action needs to be taken at this time.

6. **New Business**
   a. **Consideration and action on the recommendation of a proposed resolution authorizing the Town Manager to execute a letter of intent for a Connecticut Non-Residential Renewable Energy Solutions Revenue Sharing Agreement.**

   Town Manager Calorio reviewed the Non-Residential Renewable Energy Solutions program provided by Titan Energy. Members discussed the letter of intent, possibly negotiating with the host community once known, impacts of solar on the environment and the difference from the last presentation.

   A motion to send this item to the full Council for discussion was made by A. Whitehead, seconded by U. Tiik-Barclay. Motion passed unanimously.

   b. **Update and discussion on the Opioid Settlement Funds**

   Town Manager Calorio reviewed the opioid settlement funds currently received and the schedule of future payments. Members discussed the use restrictions on funds. U. Tiik-Barclay requested the Town Manager investigate agencies that service newborns impacted by opioid use and inpatient support services. No action was taken or required.

   c. **Update and discussion on the Nips Funding**

   Town Manager Calorio reviewed the payments received to date under the nip bottle program. Members discussed possible uses for the funds. A. Whitehead recommended utilizing the funds towards the replacement of the Town sweeper. Discussion was had about other uses including a residential composting assistance program. Members were supportive of focusing funding on equipment replacement at this time. No action was taken or required.

d. **Update and discussion on the upcoming bond issuance for the Westfield Avenue project and note issuance for the KMS project.**

Town Manager Calorio reviewed the three options under consideration for the upcoming borrowing for the Westfield Avenue project and the likelihood of a one year note issuance for the KMS project due to the delay in receiving State grant reimbursement on the project. Members reviewed the fiscal impact on the upcoming budget and the total cost associated with each option. No action was taken or required.

7. **Executive Session – None**

8. **Adjournment**

Motion to adjourn by A. Whitehead at 8:31 PM. **Second** by U. Tiik-Barclay. **Motion carries** unanimously.

Respectfully submitted,
Mary T. Calorio

The Shubael Hutchins Fund Committee

Thursday, March 21, 2024

Original Investment of $5,000, interest and investment income to be disbursed.

	Expendable	Non-Expendable
Beginning Balance 06/30/21	23,843.57	5,000.00
Less: Contributions Paid out in 2021-22	(2,000.00)	N/A
Plus: Interest for 2021-22	235.29	N/A
Ending Balance 6/30/22	22,078.86	5,000.00
Plus: Interest for 2022-23	386.16	
Balance as of 6/30/23	22,465.02	

FY 23/24 Request Made:

Community Kitchens	$1,500
Westfield Congregational Church	$3,000

Killingly Fiscal Sub-Committee

Jason Anderson
Chairman

Dated at Killingly, Connecticut
this 21st day of March 2024

Previous Year Allocations:

FY 22/23	None	
FY 21/22	Community Kitchens	1,250
	Westfield Congregational	750
FY 20/21	Community Kitchens	1,000
FY 19/20	Community Kitchens	1,500

WESTFIELD CHURCH
UNITED CHURCH OF CHRIST
CARING FOR THE HEART OF KILLINGLY SINCE 1715
210 MAIN STREET, KILLINGLY | WESTFIELDUCC.ORG

February 1, 2024

To Whom It May Concern:

The funding provided by the Hutchins Fund will provide direct assistance to community members in deep need. In the past 12 months, that has looked like assistance purchasing food, assisting with payments toward rent, oil, gas, and electricity. We also use this funding to financially support our food outreach programs such as our weekly Soup on Sundays (through February) and monthly Be our Guest Suppers each second Friday of the month.

It will also support our outreach to local school programs. Our collaboration with KCS sends backpacks with food home over the weekends for families who find themselves in need. These funds also end up supporting our local food banks with regular donations of items.

The funding from our Pastor's Discretionary Fund, where the Hutchins funds would be deposited also buy supplies for our homeless population including (but not limited to) tents, sleeping bags, tarps and toiletries. These aren't life-changing offerings, and they don't end the problem. But they do get people through a night.

Churches like Westfield are the very frontline of aid to our most desperate populations. Your generous support from the Hutchins fund allows us to continue offering that assistance to the hungry and disenfranchised.

For full transparency, these funds are not used to support church programming outside the scope of direct aid to our homeless and needy populations. Funds are never given directly to individuals.

We are glad to use the funds to buy exclusively grocery store gift cards which will limit the use of the Hutchins Fund to food only, if that provides some assurance of fund usage.

Thank you for your consideration,

The Reverend Dr. Jonathan Chapman
Pastor & Teacher, Westfield Church

State of Connecticut
Department of Aging and Disability Services

April 17, 2023

Dear Municipal Leader:

I am thrilled to share more information about the American Rescue Plan Act (ARPA) funding that is available for senior centers through the Department of Aging and Disability Services (ADS).

The majority of this funding ($9,000,000) has been set aside for Connecticut senior centers; in February the SUA sent out a chart that illustrated the available allocation, broken down by municipality. All allocations contain two parts: the base allocation and a formulaic allocation. All municipalities receive a base allocation of $5,000. The remainder of the allocation is calculated using 2020 Census data on town demographics.

I want to encourage all senior centers to take advantage of this funding opportunity. The definition for an entity that qualifies as a "senior center" is as follows:

Senior centers include municipal senior centers and 501(c)(3) senior centers. For the purposes of this funding opportunity, senior centers are defined as those that provide multiple services including the core services of information, referral, and assistance. Additional services could include nutrition, wellness, educational, social, and recreational activities.

Municipalities with multiple senior centers that meet the funding definition of "senior center" shall allocate funding to each senior center in the municipality. Municipalities without a senior center within town limits are encouraged to partner with neighboring municipalities who host senior centers that serve their town's residents. When municipal leadership allocates a dollar amount to either a senior center, or another municipality, they must communicate that allocation on letterhead to the entity to whom the funds are appropriated.

Included in this communication is the electronic "Beneficiaries Information Form" (BIF) created for the purposes of collecting information regarding how senior centers anticipate using ARPA funds to support older/aging residents and users.

Municipalities are responsible for completing and submitting the form once they have a proposed plan in place regarding potential use of their allocation of ARPA funds. There is a separate "Non-profit senior center Beneficiaries Info Form" that leadership at non-profit senior centers will complete once the they are aware of their portion of their respective municipalities' funds are available for their center. Funds will be sent directly to the entity who completes the BIF that is appropriate to them.

ARPA funds may be used for certain purposes or "eligible uses." These eligible uses fall under two categories of expenditures within "Provision of Government Services" and are "facility improvements" and "programming"; both definitions are embedded within the BIF and some examples are included in the FAQ's.

Upon receipt of completed BIFs, the SUA will review the information and upon approval of the plan, a Beneficiary Agreement will be drafted. Once the Beneficiary Agreement is fully executed funds will be dispensed. Periodic and End of Project reporting will be required by all recipients of ARPA funds.

Virtual information sessions are scheduled for April 21st (9:30-11AM) and April 26th (2-3:30PM) where SUA program staff will provide an overview of the funding, eligible uses, and address general questions pertaining to the Beneficiaries Information Form; program staff will also walk attendees through the process of completing the form.

The SUA anticipates accepting Beneficiary Information Forms on a rolling basis through June of 2024, giving communities ample time to thoughtfully put together plans.

This letter, the BIF templates and the FAQ's will be shared with senior centers through the Connecticut Association of Senior Center Personnel (CASCP) as well as the five Area Agencies on Aging senior center distribution lists.

This is a great time to formally support senior centers and communities in Connecticut and I encourage you to take advantage of this opportunity. Thank you.

Sincerely,

Amy Porter

Amy Porter
Commissioner

Town	Town Population 60+	Equity Formula (See Info Tab)	Equity Formula Share	Total Allocation w/ $5k Base Grant	Per Capita Allocation w/ $5k Base Grant
Andover	820	950	0.1%	$9,815	$12
Ansonia	5043	10084	0.6%	$56,115	$11
Ashford	823	912	0.1%	$9,623	$12
Avon	5322	9936	0.6%	$55,365	$10
Barkhamsted	1079	1236	0.1%	$11,264	$10
Beacon Falls	2069	3580	0.2%	$23,145	$11
Berlin	6022	11395	0.7%	$62,762	$10
Bethany	1357	1929	0.1%	$14,779	$11
Bethel	4066	7450	0.5%	$42,765	$11
Bethlehem	1194	1286	0.1%	$11,519	$10
Bloomfield	7038	15886	1.0%	$85,523	$12
Bolton	1356	2064	0.1%	$15,460	$11
Bozrah	680	901	0.1%	$9,565	$14
Branford	9199	17520	1.1%	$93,806	$10
Bridgeport	25418	58111	3.6%	$299,561	$12
Bridgewater	757	817	0.1%	$9,141	$12
Bristol	14611	27829	1.7%	$146,063	$10
Brookfield	4263	8337	0.5%	$47,259	$11
Brooklyn	1919	3133	0.2%	$20,880	$11
Burlington	1968	2597	0.2%	$18,165	$9
Canaan	400	449	0.0%	$7,276	$18
Canterbury	1511	1717	0.1%	$13,703	$9
Canton	3431	5311	0.3%	$31,922	$9
Chaplin	701	870	0.1%	$9,412	$13
Cheshire	7895	14589	0.9%	$78,953	$10
Chester	1415	2133	0.1%	$15,811	$11
Clinton	3861	6967	0.4%	$40,314	$10
Colchester	3529	5463	0.3%	$32,691	$9
Colebrook	366	391	0.0%	$6,982	$19
Columbia	1771	2085	0.1%	$15,569	$9
Cornwall	542	602	0.0%	$8,052	$15
Coventry	3205	4248	0.3%	$26,533	$8
Cromwell	4081	7904	0.5%	$45,065	$11
Danbury	18216	35338	2.2%	$184,128	$10
Darien	4331	7778	0.5%	$44,427	$10
Deep River	1132	1786	0.1%	$14,055	$12

Town	Town Population 60+	Equity Formula (See Info Tab)	Equity Formula Share	Total Allocation w/ $5k Base Grant	Per Capita Allocation w/ $5k Base Grant
Derby	3502	6992	0.4%	$40,442	$12
Durham	2108	3336	0.2%	$21,910	$10
East Granby	1185	1641	0.1%	$13,319	$11
East Haddam	2736	3778	0.2%	$24,150	$9
East Hampton	3211	5204	0.3%	$31,380	$10
East Hartford	9680	20531	1.3%	$109,070	$11
East Haven	7306	13691	0.9%	$74,399	$10
East Lyme	5727	10562	0.7%	$58,540	$10
East Windsor	3056	5059	0.3%	$30,641	$10
Eastford	438	509	0.0%	$7,580	$17
Easton	2304	3202	0.2%	$21,231	$9
Ellington	3830	6549	0.4%	$38,197	$10
Enfield	10181	19038	1.2%	$101,500	$10
Essex	2077	3870	0.2%	$24,616	$12
Fairfield	13558	25045	1.6%	$131,953	$10
Farmington	6889	13511	0.8%	$73,486	$11
Franklin	452	558	0.0%	$7,827	$17
Glastonbury	9458	17157	1.1%	$91,967	$10
Goshen	906	1024	0.1%	$10,191	$11
Granby	3489	5123	0.3%	$30,970	$9
Greenwich	14847	27823	1.7%	$146,035	$10
Griswold	3157	4850	0.3%	$29,587	$9
Groton	8262	16382	1.0%	$88,041	$11
Guilford	7168	12541	0.8%	$68,570	$10
Haddam	2371	3449	0.2%	$22,483	$9
Hamden	13612	27310	1.7%	$143,432	$11
Hampton	556	636	0.0%	$8,224	$15
Hartford	20480	50940	3.2%	$263,212	$13
Hartland	589	649	0.0%	$8,290	$14
Harwinton	1622	2104	0.1%	$15,666	$10
Hebron	2253	2727	0.2%	$18,821	$8
Kent	1265	1504	0.1%	$12,624	$10
Killingly	3955	6249	0.4%	$36,674	$9
Killingworth	1998	2375	0.1%	$17,040	$9
Lebanon	1951	2169	0.1%	$15,993	$8
Ledyard	3116	4898	0.3%	$29,827	$10

Town	Town Population 60+	Equity Formula (See Info Tab)	Equity Formula Share	Total Allocation w/ $5k Base Grant	Per Capita Allocation w/ $5k Base Grant
Lisbon	1120	1336	0.1%	$11,773	$11
Litchfield	3139	4548	0.3%	$28,051	$9
Lyme	857	1016	0.1%	$10,152	$12
Madison	5565	10125	0.6%	$56,322	$10
Manchester	12392	24344	1.5%	$128,397	$10
Mansfield	3030	5526	0.3%	$33,011	$11
Marlborough	1428	2263	0.1%	$16,472	$12
Meriden	14029	27678	1.7%	$145,297	$10
Middlebury	2464	4440	0.3%	$27,507	$11
Middlefield	1296	2137	0.1%	$15,831	$12
Middletown	10610	20635	1.3%	$109,600	$10
Milford	14711	28152	1.7%	$147,701	$10
Monroe	4306	7522	0.5%	$43,129	$10
Montville	4012	7332	0.5%	$42,164	$11
Morris	622	667	0.0%	$8,381	$13
Naugatuck	6874	12620	0.8%	$68,971	$10
New Britain	13456	28289	1.8%	$148,395	$11
New Canaan	4556	8152	0.5%	$46,324	$10
New Fairfield	3505	6110	0.4%	$35,973	$10
New Hartford	1446	1869	0.1%	$14,475	$10
New Haven	19218	45480	2.8%	$235,535	$12
New London	4917	10276	0.6%	$57,088	$12
New Milford	6400	10301	0.6%	$57,213	$9
Newington	8501	16869	1.0%	$90,508	$11
Newtown	6840	10983	0.7%	$60,674	$9
Norfolk	606	716	0.0%	$8,629	$14
North Branford	4261	7884	0.5%	$44,962	$11
North Canaan	902	1061	0.1%	$10,378	$12
North Haven	7089	14043	0.9%	$76,183	$11
North Stonington	1817	2107	0.1%	$15,680	$9
Norwalk	19141	39213	2.4%	$203,770	$11
Norwich	9695	18678	1.2%	$99,677	$10
Old Lyme	2640	4368	0.3%	$27,143	$10
Old Saybrook	3987	6729	0.4%	$39,111	$10
Orange	4099	7956	0.5%	$45,328	$11
Oxford	3678	5874	0.4%	$34,777	$9

Town	Town Population 60+	Equity Formula (See Info Tab)	Equity Formula Share	Total Allocation w/ $5k Base Grant	Per Capita Allocation w/ $5k Base Grant
Plainfield	3846	6157	0.4%	$36,209	$9
Plainville	4710	8997	0.6%	$50,605	$11
Plymouth	3074	5240	0.3%	$31,562	$10
Pomfret	1202	1411	0.1%	$12,151	$10
Portland	2451	3972	0.2%	$25,135	$10
Preston	1258	1636	0.1%	$13,293	$11
Prospect	2783	4945	0.3%	$30,068	$11
Putnam	2500	4344	0.3%	$27,018	$11
Redding	2657	3697	0.2%	$23,739	$9
Ridgefield	6189	11326	0.7%	$62,409	$10
Rocky Hill	5675	11362	0.7%	$62,593	$11
Roxbury	797	934	0.1%	$9,732	$12
Salem	956	1244	0.1%	$11,308	$12
Salisbury	1406	1559	0.1%	$12,902	$9
Scotland	366	416	0.0%	$7,109	$19
Seymour	3769	6796	0.4%	$39,448	$10
Sharon	1222	1387	0.1%	$12,031	$10
Shelton	12123	22547	1.4%	$119,289	$10
Sherman	1548	1833	0.1%	$14,292	$9
Simsbury	5953	10848	0.7%	$59,990	$10
Somers	2673	4710	0.3%	$28,875	$11
South Windsor	6288	11356	0.7%	$62,564	$10
Southbury	7128	13660	0.8%	$74,240	$10
Southington	11617	22429	1.4%	$118,692	$10
Sprague	696	1001	0.1%	$10,074	$14
Stafford	2906	4409	0.3%	$27,349	$9
Stamford	27688	58343	3.6%	$300,738	$11
Sterling	804	919	0.1%	$9,658	$12
Stonington	6236	11084	0.7%	$61,183	$10
Stratford	14002	28087	1.7%	$147,371	$11
Suffield	3395	5806	0.4%	$34,429	$10
Thomaston	1983	3531	0.2%	$22,897	$12
Thompson	2587	3762	0.2%	$24,072	$9
Tolland	3716	5413	0.3%	$32,440	$9
Torrington	9414	17051	1.1%	$91,433	$10
Trumbull	8445	16400	1.0%	$88,131	$10

Town	Town Population 60+	Equity Formula (See Info Tab)	Equity Formula Share	Total Allocation w/ $5k Base Grant	Per Capita Allocation w/ $5k Base Grant
Union	312	375	0.0%	$6,901	$22
Vernon	6907	12585	0.8%	$68,793	$10
Voluntown	654	720	0.0%	$8,650	$13
Wallingford	13243	25043	1.6%	$131,942	$10
Warren	475	533	0.0%	$7,702	$16
Washington	1225	1420	0.1%	$12,199	$10
Waterbury	21544	46121	2.9%	$238,785	$11
Waterford	5540	10526	0.7%	$58,354	$11
Watertown	6293	11626	0.7%	$63,931	$10
West Hartford	16320	32671	2.0%	$170,606	$10
West Haven	10309	20147	1.3%	$107,124	$10
Westbrook	2647	4478	0.3%	$27,698	$10
Weston	2394	3884	0.2%	$24,689	$10
Westport	7035	12945	0.8%	$70,618	$10
Wethersfield	7394	14455	0.9%	$78,272	$11
Willington	1434	1826	0.1%	$14,255	$10
Wilton	3968	7120	0.4%	$41,089	$10
Winchester	3782	6407	0.4%	$37,475	$10
Windham	4781	9278	0.6%	$52,029	$11
Windsor	7868	16206	1.0%	$87,145	$11
Windsor Locks	3220	6023	0.4%	$35,530	$11
Wolcott	4647	8649	0.5%	$48,839	$11
Woodbridge	2694	5117	0.3%	$30,939	$11
Woodbury	3890	5523	0.3%	$32,998	$8
Woodstock	2307	2657	0.2%	$18,467	$8

QUINEBAUG VALLEY
SENIOR CITIZENS
CENTER, INC.

October 19, 2023

Town of Killingly
Town Manager
172 Main Street
Danielson, CT 06239

Dear Ms. Calorio,

We are contacting you regarding the ARPA funding that has been allocated to towns for senior centers. Killingly residents are approximately one third of Quinebaug Valley Senior Citizens Center membership. As a town that has been allocated funds, we are hoping that you will consider allocating a portion of that funding to the senior center. Killingly generously supports our senior center yearly through their budget.

We have two large projects that could qualify for ARPA funding. We need a replacement heat exchanger for our HVAC system, this project will cost between \$16,000.00 to \$20,000.00. We are also in need of a new roof; we have received several quotes, and that project will be in the range of \$60.000.00.

We are hoping that you might direct some of your funding to QVSCC. We humbly appreciate your consideration.

Thank you.

Sophie A Charron

Sophie A.Charron
Director QVSCC
(860)774-1243

TOWN OF BROOKLYN
P.O. Box 356 - Route 6 and 169
BROOKLYN, CONNECTICUT 06234

OFFICE OF SELECTMEN
(860) 779-3411 Option 2
TOWN CLERK
(860) 779-3411 Option 4
TAX COLLECTOR
(860) 779-3411 Option 5
ASSESSOR
(860) 779-3411 Option 6

July 26, 2023

Mary Calario, Town Manager
Town of Killingly
172 Main Street/2nd Floor
Killingly, CT 06239

Dear Mary:

The ARPA funding available through Department of Aging and Disability Services has been awarded to Senior Centers in municipalities throughout Connecticut.

The definition of Senior Center is "Senior centers include municipal senior centers and 501(c)(3) senior centers. For the purposes of this funding opportunity, senior centers are defined as those that provide multiple services including the core services of information, referral, and assistance. Additional services could include nutrition, wellness, educational, social, and recreational activities."

Multiple services provided by Quinebaug Valley Senior Center, besides meals, programs, recreational activities, and social activities, include Medicare support and help with trained staff available, which accepts referrals from your Town. Quinebaug Valley Senior Center is a full service senior center and fulfills all of the services needed to qualify as a designated senior center.

The guidelines encourage municipalities without a senior center, or one lacking the full services, to partner with neighboring municipalities who host their seniors and channel all or part of their "aging" ARPA Funds to be used to enhance better services and facilities.

I am requesting your support with your ARPA Funds to support your seniors at our Quinebaug Valley Senior Center which covers the ten towns in Northeastern Connecticut.

If you have any questions, please contact the Brooklyn First Selectman, Austin Tanner, at 860-779-3411, ext. 11, or Quinebaug Valley Senior Center Director, Sophie Charron, at 860-774-1243.

Very truly yours,

Austin Tanner

Austin Tanner
First Selectman

AT/lkm

Austen

Total Membership 659…Killingly Members 265

This is sampling of our programs and activities:

*Farmer's Market Cards	Total	130	Killingly	43
Monthly Food Boxes	Total	45	Killingly	15
Licenses/Registration Renewals 2023	Total	54	Killingly	25
Veterans	Total	7	Killingly	5
Fitness	Total	27	Killingly	14
Pitch	Total	66	Killingly	38
Bunco	Total	12	Killingly	10
Monthly Dinners 2023	Total	151	Killingly	63
2 BBQ's 5/22 & 6/19 Free	Total	132	Killingly	64
Beach Party $5.00	Total	77	Killingly	32
Ice Cream Social 7/11 Free	Total	51	Killingly	26
Pasta Dinner 7/19 Free	Total	74	Killingly	44

We took veteran's and their spouses to Elle Café at Ellis Tech and treated them to lunch.
We took 57 seniors to Elle Café for lunch…total of 57 members…19 members from Killingly.

Medicare counseling yearlong…to date for 2023 we have counseled 55 people with 23 from Killingly.
We act as municipal agent to the elderly for Killingly.
We aid seniors with paperwork from Dept of Social Services…recerts for benefits etc.
We do reimbursements for veterans travel.
We serve meals through TVCCA Tues-Friday. Meals on Wheels are sent out through our kitchen.
AARP classes are offered for Driver Safety several times per year.
Judge of Probate holds speaking events here…last event July 2023.
Hearing tests are scheduled for a monthly basis, starting 8/9/23.
Simple Haircuts are scheduled for a monthly basis starting 8/18/23.
We are in the process of booking monthly toenail clipping.
We have a speaker set up to speak on mobility…scooters, lift chairs, and stair lifts.
We have a speaker set up to speak on In Home Care.
We are coordinating with the local Health Department to have a wellness program. Also hope to set up a vaccine clinic…covid, flu, and shingles vaccine.

*Farmer's Market is electronic this year…each participant is entered into system. All information is entered by us. In the past they filled out a paper coupon.

Some examples of services that have been requested recently.

1) Contacted by State Marshall regards to eviction in Killingly. This involved calls to Department of Social Services…calls to Housing in Killingly etc.
2) 7/27/23 Senior from Killingly with letter from collection agency…we contacted collection agency…then insurance to confirm charges…then called collection agency to pay bill. He also had paperwork for breach with Day Kimball records…we set up his credit monitoring. This gentleman has hearing loss so he has difficulty with phone.
3) 8/2/23 had a call from homeless man in Killingly looking for housing. So we give referrals…apps to get on list for housing.
4) 8/4/23 Senior also a veteran in Killingly…working with daughter in Florida to get services for meals…looking for veterans group that might put in ramp and hand rails for him. I contacted daughter in Florida to fill out apps for meals and submitted them to meals on wheels.
5) We had a senior from Killingly on 8/2/23 to set up credit monitoring for a Medicare breach.

SERVICES/PROGRAMS PROVIDED BY QUINEBAUG VALLEY SENIOR CITIZENS CENTER

Services/Information/Referrals:

Medicare Choices Counseling
Medicare
Medicare Savings Program
Low Income Subsidy
Prescription Drug Plan Enrollment
Social Security
Veterans' Assistance/Benefits
Energy Assistance
Snap(Food Stamps)
Insurance
Housing Lists/Referrals
CT Legal Services
Consumer Law for Seniors
Advanced Directives
Living Wills

Programs:

AARP Safe Driving Course
Blood Pressure Clinics
Caregivers' Support Group
Daily Café Lunch
Meals on Wheels
Grab N Go Meals
Farmers Market Coupons
Monthly Food Boxes
Heating/Cooling Center
Nutrition Education
Talks/Lectures/Information
Transportation

Activities:

Art Class
Bible Study
Book Club
Bridge
Caregiver Group
Chair Yoga
Exercise Program
Knitting/Crocheting
Medicare Counseling Daily
Monthly Dinner/Entertainment
Monthly Newsletter
Pitch/Setback Leagues
Pokeno
Quilting
Rummikub
Vets Canteen
Volunteer Opportunities

TOWN OF KILLINGLY

PARKS & RECREATION
KILLINGLY COMMUNITY CENTER
185 Broad Street, Danielson, CT 06239
Tel: 860-779-5390 Fax: 860-779-2758

Request for funding allocation related to American Rescue Plan Act funds that were allocated to Connecticut Senior Centers under Public Act 22-146.

For the purpose of this funding opportunity, the definition of a Senior Center is:
"Senior centers include municipal senior center and 501(c) 3 senior centers. For the purpose of this funding opportunity, senior centers are defined and those that provide multiple services including core services of information, referral, and assistance. Additional services could include nutrition, wellness, educational, social, and recreational activities."

Killingly's Senior Center is not a stand-alone Senior Center for this funding opportunity Senior Center **programming can be hosted in a variety of places and spaces and may be embedded within the larger community centers or are housed with other departments or organizations provided that multiple services including core services of information, referral and assistance with additional services that could include nutrition, wellness, and educational, social and recreational activities"**

Under this allowable definition, Killingly **meets** these criteria in providing equitable access to our older residents. To determine whether Killingly's adult programming fits the definition of senior center, The Older American Act requires.
Information & Assistance is defined under the Older American Act (OAA) as: A service for older individuals that:

(A) provides the individual with current information on opportunities and services available within their communities, including information relating to assistive technology;

- The Killingly Library in partnership with the Killingly Parks and Recreation Department and the Killingly Elderly Agent promote the resources housed in the Killingly Library. Resources include an extensive large print and audiobook collection.
- Killingly Library is a Hub Library for the CT Library for Accessible Books
- The Killingly Library connects residents to The Connecticut Library for Accessible Books (CT LAB), is a network library of the Library of Congress, National Library Service for the Blind and Print Disabled (NLS)

- The Killingly Library connects older residents who are unable to read regular print due to visual, reading, or physical disability with books or magazines in audio and braille formats.

(B) Assesses the problems and capacities of the individuals;

- Interdepartmental approach of engagement in providing individuals with resources. Monthly department head meeting to communicate needs and resources within our aging population providing referral services.
- Municipal Agent for the Elderly point liaison coordinating older residents with resources and follow up information. Hours for appointments available and anticipated town supported staff position.

(C) Links the individuals to opportunities and services that are available;

- Multidepartment referral system to Municipal Elderly Agent to connect older population to town, regional and state resources, and opportunities.

(D) To the maximum extent practicable, ensures that the individuals receive the services needed by individuals receive services needed by the individuals and are aware of the opportunities available to the individuals, by establishing adequate follow up procedures:

- Municipal Elderly Agent provides information, referral services and assists with coordination of resources and services. Municipal agent assists recreation and library directors in partnership to distribute programming information and host educational and wellness workshops and health assessments.
- Partnership program offered at the Killingly Recreation Department Lifeline Screens Heart Health and Stroke Risk Screening
- Killingly Library partners with Alzheimer's Association to present educational workshop on early detection (10 Signs to Know)

(E) Serves the entire community of older individuals; particularly-

(i) Older individuals with the greatest social needs

- The Town of Killingly Library and Recreation Departments offer year-round programming for social engagement.

(ii) Older individuals with the greatest economic need

- Killingly Library partners with AARP Tax Assistance annually during tax season offering free tax filing appointments for 10-12 weeks.
- Killingly Library offers free Digital Literacy programs on how to protect online identity, smart economic online shopping, and one on one tech appointments to navigate appointments and e-commerce delivery services.

(iii) Older individuals at risk for institutional placement

- Municipal agent coordinates supportive service referrals to local healthcare and eldercare services such as meal delivery, medical transportation services and home healthcare agencies.

- Emergency and family contacts are collected for all participants in the Senior Recreational programs in the event interventive measures need to be discussed.

Additional senior center services:

Nutritional Programming

- Monthly Senior nutritional lunch meals provided at a low cost to older residents at the Community Recreational Center

Wellness Programming

- The Killingly Public Library offers free programming on "Aging Well" including sessions on The Benefits of a Good Night Sleep, 25 Ways to Train Your Brain, Absentmindedness and How to Overcome It, and Stress Reduction workshops.

Educational Programming

- The Killingly Public Library offers arts and cultural programming for senior activities such as author talks, book clubs, art programs, writing workshops, music performances poetry nights, knitting and floral arranging.

Social and Recreational Activities

- The Killingly recreational Department offers a weekly senior movie with weekly attendance of over 50 attendees.
- Killingly Recreation Department offers Senior Chair Yoga and Let's Get Moving Classes throughout the year.
- The Recreation Department hosts a monthly social lunch program with creative themes such as Senior Dessert and Story, Stew & A Story, and an Annual Senior Picnic.
- Drumming Circles and Ballroom Dance Lessons are offered to senior residents at a reduced price.

Total Funding Request: $36,674.00

Purchase of Optoma ZU1700 WUXGA DLP 17000 Lumen Laser Large Room Projector for Auditoriums & Conference Hall
Estimated cost $24,999.

Purchase of Draper 146009U-Black XL/Series E 295 diagonal 177 x236- Video [4:3]-1.0 Gain
Electric Projector Screen

Estimated Cost $12,030.

ARPA Senior Center funds **"must be used to mitigate the spread of COVID-19 and or respond to the negative health impacts of COVID-19."**

The purchase of the large screen and projector system will allow for greater social distancing during educational and recreational presentations. The current senior center equipment is a floor stand model with a smaller screen requiring viewers to be seated closer together for viewing purposes. The proposed system is a much larger ceiling model that will allow greater social distancing between viewers to mitigate the spread of COVID-19 and other known airborne pathogens associated with close contact. The Town of Killingly recognizes that our older population was disproportionately impacted by COVID-19 both in terms of severity of illness and mortality.

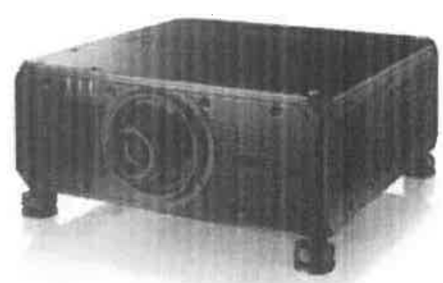
Consequently, COVID-19 pandemic contributed to greater social isolation for our older population creating a gap to in-person access to health, wellness, and recreational resources. The purchase of the new projector screen system **will improve access** to in-person programming whilst allowing greater social distancing and serve more members of our ageing population. The new equipment will also allow the "senior center" to expand wellness, educational and recreational programming.

The new equipment will serve to support new and existing senior programming held at the community/senior center location currently held at the Broad Street facility and the equipment will be relocated to the new location when the Westfield Avenue Community Center Project is completed. The funds will be obligated by 12/31/2024 and expended by 12/31/2026 as required by the ARPA funding requirement.

Thank you for your consideration.

Bucky Lohbusch

ome › Projectors › Optoma-ZU1700



Optoma ZU1700 WUXGA DLP 17000 Lumen Laser Large Room Projector For Auditoriums & Confrence Hall - No Lens

Item #: Optoma-ZU1700
Optoma Manufacturer Part #: ZU1700

Write a review

ProjectorScreen.com (86

$24,999.00

FREE shipping on all orders

Monthly payments available with affirm

Back Order

ADD TO CART

+Add to Compare

SPECS

Projector Resolution: WUXGA	**Brand:** Optoma
Product Status: Back Order	**Lumens:** 17000
Projector Type: Optional Lens	**Light Source:** Laser
Contrast Ratio: 2,000,000:1	**Chipset:** DLP
Aspect Ratio: 16:10 [WUXGA]	**Native Resolution:** 1920×1200
Lens Shift: Horizontal & Vertical	**3D Support:** Full HD 3D
Warranty: 3 Years	**Standard Lens Focus:** No
HDBaseT: Yes	

Best Used For: Large Venue Business House of Wor...

DESCRIPTION RELATED ITEMS **MORE SPECS** PROJECTOR CALCULATOR

EST FOR:

Large Venue Business

House of Worship Higher Education

CONNECTIVITY

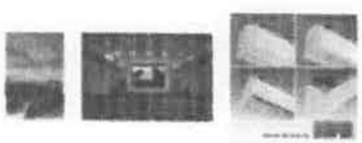
...gger
...t
...l Input
HD-SDI: BNC

Draper 146009U-Black Access XL/Series E 295 diag. (177×236) - Video [4:3] - 1.0 Gain

Item #: Draper-146009U-Black
Draper Manufacturer Part #: 146009U

Write a review

LVC-IV Low Voltage Controller



SPECS

Supported Resolution: 1080P	**Screen Type:** Electric
Mount Type: Ceiling	**Format:** Video [4:3]
Brand: Draper	**Viewable Diagonal in.:** 295
Viewable Width in.: 236	**Viewable Height in.:** 177
Surface Color: White	**Product Status:** Leaves Warehouse within 5-10 Business Days
Gain: 1.0	**Case Color:** Black
Product Line: Access XL/Series E	**Front/Rear Projection:** Front
Projection Surface: Matt White XT1000E	

ProjectorScreen.com

$12,030.00

FREE shipping on al

Starting at $584/mo o

See if you qualify

Leaves Warehouse
Days

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CUSTOMIZE

+Add to

IN

American Rescue Plan Act Funding

Killingly was allocated a total of $3,943,245.55 in funding under the American Rescue Act. The U.S. Department of Treasury issued final guidance creating a "standard allowance" for Revenue Loss in the amount of $10 million. Therefore, the Town was able to designate 100% of the ARPA funds as Revenue Loss. By doing so, the Town can expend the funds on Government services which include infrastructure, operations, and service organizations. The funds are required to be appropriated by December 2024 and fully expended by December 31, 2026.

Below is a list of the application that have been awarded to date:

Reynold Street Sewer/Box Culvert Replacement	$ 795,510
Relocation of Police Administrative Offices	800,000
Environmental Assessment/Remediation 125 Alexander Parkway	155,000
Emergency Services – Mobile Radio Units & Chest Compression Devices	206,500
QV Senior Center – HVAC	4,700
Windham 4-H – Dam Repair	100,000
ARC – Organizational Study	7,500
TVCCA – Facility Improvement	20,000
Access Agency – Window Replacements	21,000
Housing Authority – Elevator Repairs	150,000
Total allocated	$ 2,260,210
Remaining balance of unallocated ARPA Funds	$ 1,683,035.55

Below is a list of applications received and not yet acted upon:

Community Center – Westfield Ave Renovations	$ 2,500,000
Emergency Management – Regional Distribution Building	376,900

<u>New Request</u>

Box Culvert Replacement – Brickyard	$ 360,000

In 2021, The Town of Killingly retained Silva Engineering, LLC (SILVA) to locate, inspect and evaluate 1,000 lineal feet of a stone box culvert & associated drainage system in the downtown area of Killingly. The limits of the investigation were from the culvert's outlet at the Five Mile River to a manhole structure in the back yard of 99 School Street. As part of SILVA's investigation, it was determined that the culvert could be as old as 1895 & consists of several different construction materials. It was found that within the municipal parking lot, the culvert is constructed of dry laid stone walls with a cast in place concrete roof slab. SILVA included several suggested repairs to the culvert as part of their report.

The proposed "Brickyard" project is a beautification project to take place within the limits of the Municipally owned parking lot known as 128 Main Street & 30 Furnace Street parcels. The project includes lighting improvements, art structure installation, painting of the parking lot surface as well as other amenities. Within the 30 Furnace Street parcel, the above referenced stone box culvert crosses through the proposed "Brickyard" project area for approximately 230 feet.

SILVA's repair suggestions for the culvert are broken down into "immediate action" and "additional recommendations" (implementation within next 5-10 years). The two items in the immediate action section include addressing scour near the manhole at 99 School Street (addressed in spring 2022), as well as replacing the concrete flat top roof slab within the municipal parking lot. In the report SILVA writes, "The concrete top slab within the Municipal Parking Lot appears to have limited load carrying capacity. Due to the potential for sudden localized failure of the slab, the slab should be replaced". SILVA notes the slab having longitudinal cracking of the roof slab throughout this area, as well as rubble deposits in the bottom of the culvert.

Considering the culvert walls are constructed of dry laid stone, the removal and replacement of the roof slabs becomes more costly and time consuming with the assumption that portions of the stone walls will become disturbed or destroyed during construction.

It is recommended by the Town of Killingly Engineering Department that the section of culvert within the Municipal Parking Lot be replaced with a precast box culvert of equal dimensions, prior to the proposed brickyard project. This sequencing will ensure longevity of the culvert and will not interrupt the Brickyard Project. The removal and installation of the box culvert would be undertaken by Town Forces and would take an estimated four weeks for construction.

It Is also recommended that the Municipal Parking Lot be paved following the construction of the box culvert, and prior to the commencement of the Brickyard Project. The parking lot has not been paved since its original construction in 1998, and clearly has deteriorated significantly. Paving of the parking lot will not only finalize construction of the box culvert but ensure a new surface the Brickyard Project. A cost breakdown of any above proposed work is found attached.

TOWN OF KILLINGLY

ENGINEERING DEPARTMENT

COST ESTIMATE: SCENARIO #1 - BOX CULVERT REPLACEMENT

Item #	Item	Quantity	Unit	Unit Cost	Amount
1	Precast Box Culvert	31	Sections	$4,800	$148,800
2	Structural Backfill	207	C.Y.	$50	$10,350
3	Aggregate Base	63	C.Y.	$35	$2,205
4	Temporary Paving	46	Ton	$80	$3,680
5	Machine Rental	1	Month	$9,500	$9,500
6	Time & Labor	1	L.S.	$25,000	$25,000
7	4" Mill & Overlay Area 1	4406	S.Y.	$25	$110,150
8	4" Mill & Overlay Area 2	1798	S.Y.	$25	$44,950
				Total	**$354,635**
		Total (Mill & Overlay Area 1 Only)			**$309,685**

COST ESTIMATE: SCENARIO #2 - BOX CULVERT CUSTOM TOP SLAB REPLACEMENT

Item #	Item	Quantity	Unit	Unit Cost	Amount
1	Precast Roof Slabs	23	Ea.	$2,125	$48,875
2	5000 psi Concrete	70	C.Y.	$1,350	$94,500
3	Temporary Paving	46	Ton	$80	$3,680
4	Machine Rental	1	Month	$9,500	$9,500
5	Time & Labor	1	L.S.	$35,000	$35,000
6	4" Mill & Overlay Area 1	4406	S.Y.	$25	$110,150
7	4" Mill & Overlay Area 2	1798	S.Y.	$25	$44,950
				Total	**$346,655**
		Total (Mill & Overlay Area 1 Only)			**$301,705**

USI ADVISORS, INC.

FIDUCIARY OVERSIGHT REVIEW December | 2023

Presentation to: Town of Killingly Employees' Retirement Income Plan

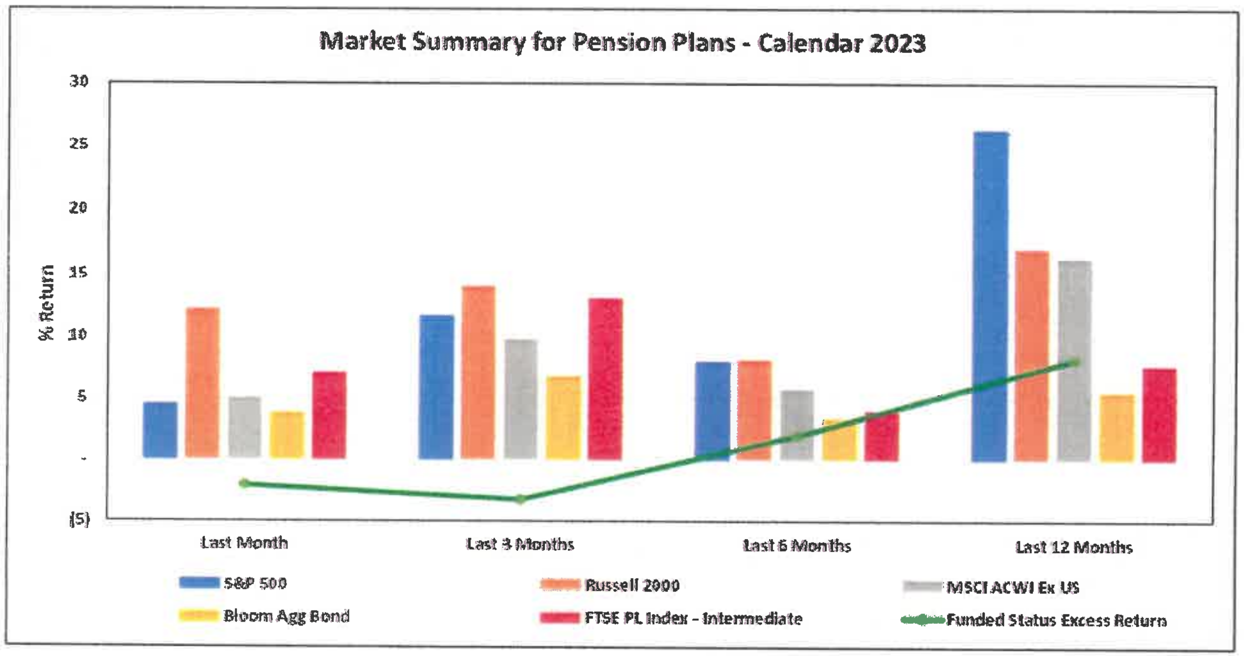
95 Glastonbury Boulevard | Glastonbury, CT 06033 | phone 860.633.5283 | fax 610.537.2898 | www.usiadvisorsinc.com

Trends in Pension Discount Rates and Funded Status

Equities Rising in Q4 of 2023
- US Large Cap (S&P 500) increasing 11.7%
- US Small/Mid Cap (Russell 2000) growing 14.0%
- International (MSCI ACWI Ex US) climbing 9.8%

Pension Plan Funded Status Declining in Q4 2023
- Plan assets with a traditional 60% equity / 40% fixed income allocation growing 9.8%
  - 40% S&P 500, 10% Russell 2000, 10% MSCI ACWI Ex US, & 40% Bloomberg US Aggregate Bond
- Plan liabilities with a 13 - 14 duration increasing 13.0%
- Excess return of assets over liabilities of -323bp

Interest Rates Dropping During Q4 of 2023
- Treasury Yields Moving Lower
  - 2 Year declining 80bp from 5.03% to 4.23%
  - 10 Year decreasing 71bp from 4.59% to 3.88%
  - 30 Year dropping 70bp from 4.73% to 4.03%
- Pension Discount Rates Moving Even Lower
  - FTSE Pension Liability Index - Intermediate dropping 83bp from 5.63% to 4.80%
  - Moody's Aa Corporate Rate declining 81bp from 5.72% to 4.91%



Asset Allocation

As of December 31, 2023

	Q4-2023		Q3-2023		Change	
	$	%	$	%	$	%
Town of Killingly Employees' Retirement Income Plan	**8,077,274.61**	**100.00**	**7,458,214.82**	**100.00**	**619,059.79**	**8.30**
JPMorgan Equity Income R6	400,241.46	4.96	369,410.32	4.95	30,831.14	8.35
Schwab Fundamental US Large Company Idx	402,847.49	4.99	370,322.44	4.97	32,525.05	8.78
Vanguard 500 Index Admiral	1,129,285.37	13.98	1,032,263.23	13.84	97,022.14	9.40
T. Rowe Price Blue Chip Growth	405,903.43	5.03	368,334.83	4.94	37,568.60	10.20
Vanguard Growth Index Admiral	404,672.32	5.01	367,805.84	4.93	36,866.48	10.02
Vanguard Mid Cap Index Admiral	484,613.11	6.00	444,164.09	5.96	40,449.02	9.11
Vanguard Small Cap Index Adm	406,903.63	5.04	370,872.10	4.97	36,031.53	9.72
Schwab Fdmtl Intl Lg Co Idx	162,579.87	2.01	147,498.54	1.98	15,081.33	10.22
MFS Intl Diversification R6	324,652.58	4.02	295,303.94	3.96	29,348.64	9.94
Vanguard FTSE All-Wld ex-US Idx Admiral	244,103.99	3.02	221,780.35	2.97	22,323.64	10.07
American Funds Europacific Growth R6	162,335.21	2.01	147,134.95	1.97	15,200.26	10.33
American Funds New World R6	162,624.45	2.01	147,835.19	1.98	14,789.26	10.00
Vanguard Emerging Mkts Stock Idx Adm	162,364.87	2.01	149,654.53	2.01	12,710.34	8.49
Fidelity® Real Estate Investment Port	318,681.25	3.95	287,144.85	3.85	31,536.40	10.98
Calamos Market Neutral Income I	239,806.25	2.97	228,854.24	3.07	10,952.01	4.79
PIMCO Income Instl	241,446.10	2.99	227,384.25	3.05	14,061.85	6.18
Pioneer Strategic Income K	241,700.24	2.99	227,010.92	3.04	14,689.32	6.47
Western Asset Core Bond FI	320,994.06	3.97	300,072.95	4.02	20,921.11	6.97
Vanguard Interm-Term Bond Index Adm	321,263.78	3.98	302,492.90	4.06	18,770.88	6.21
Dodge & Cox Income I	240,450.39	2.98	225,863.51	3.03	14,586.88	6.46
Fidelity® Total Bond Fund	241,005.88	2.98	226,576.58	3.04	14,429.30	6.37
Invesco Corporate Bond R6	160,760.17	1.99	150,855.51	2.02	9,904.66	6.57
PIMCO Investment Grade Credit Bond Instl	160,423.67	1.99	150,705.04	2.02	9,718.63	6.45
BlackRock Strategic Income Opps Instl	241,465.02	2.99	228,345.03	3.06	13,119.99	5.75
Western Asset Total Return Uncons I	241,633.64	2.99	226,062.43	3.03	15,571.21	6.89
Eaton Vance Floating Rate R6	80,574.25	1.00	76,661.02	1.03	3,913.23	5.10
Schwab Bank Savings	129,364.92	1.60	126,177.30	1.69	3,187.62	2.53
Schwab Bank Sweep	44,577.21	0.55	41,627.94	0.56	2,949.27	7.08

Asset values are subject to change due to transactions that may have been pending at the time this report was prepared.
Please refer to your Trust or Custodial Statement for further details.

Asset Allocation Compliance

As of December 31, 2023

	Asset Allocation $	Asset Allocation (%)	Target Allocation (%)	Minimum Allocation (%)	Maximum Allocation (%)
Large Value	803,088.95	9.94	10.00	0.00	100.00
Large Blend	1,129,285.37	13.98	14.00	0.00	100.00
Large Growth	810,575.75	10.04	10.00	0.00	100.00
Mid-Cap Blend	484,613.11	6.00	6.00	0.00	100.00
Small Blend	406,903.63	5.04	5.00	0.00	100.00
Foreign Large Value	162,579.87	2.01	2.00	0.00	100.00
Foreign Large Blend	568,756.57	7.04	7.00	0.00	100.00
Foreign Large Growth	162,335.21	2.01	2.00	0.00	100.00
Diversified Emerging Mkts	324,989.32	4.02	4.00	0.00	100.00
Real Estate	318,681.25	3.95	4.00	0.00	100.00
Multisector Bond	483,146.34	5.98	6.00	0.00	100.00
Intermediate Core Bond	642,257.84	7.95	8.00	0.00	100.00
Intermediate Core-Plus Bond	481,456.27	5.96	6.00	0.00	100.00
Corporate Bond	321,183.84	3.98	4.00	0.00	100.00
Nontraditional Bond	483,098.66	5.98	6.00	0.00	100.00
Bank Loan	80,574.25	1.00	1.00	0.00	100.00
Money Market-Taxable	173,942.13	2.15	2.00	0.00	100.00
Relative Value Arbitrage	239,806.25	2.97	3.00	0.00	100.00
Total	**8,077,274.61**	**100.00**	**100.00**	-	-

Asset Allocation & Performance

As of December 31, 2023

This document must be accompanied by the three page "Consolidated Analysis Disclosures" document: otherwise, this illustration is incomplete and should not be relied upon.

	Ticker	Allocation		Performance (%)							Expense Ratio Gross	Expense Ratio Net
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Town of Killingly EES Retirement Inc. Plan		8,077,274.61	100.00	9.81	16.59	3.55	8.96	-	4.35	08/01/2018	0.38	0.38
Benchmark - Retirment Inc. Plan				9.92	16.37	-	-	-	-		-	-
JPMorgan Equity Income R6	OIEJX	400,241.46	4.96	8.54 (76)	5.04 (90)	9.03 (63)	11.25 (51)	9.49 (15)	9.23 (26)	08/01/1987	0.45	0.45
Russell 1000 Value Index				9.50	11.46	8.86	10.91	8.40	9.47		-	-
Large Value Median				9.55	10.99	9.62	11.26	8.32	8.87		0.95	0.83
Schwab Fundamental US Large Company Idx	SFLNX	402,847.49	4.99	11.19 (18)	18.15 (10)	13.13 (7)	15.29 (4)	10.85 (2)	9.42 (3)	04/01/2007	0.25	0.25
Russell RAFI US Index				11.47	18.52	13.21	15.37	10.97	9.92		-	-
Large Value Median				9.55	10.99	9.62	11.26	8.32	6.99		0.95	0.83
Vanguard 500 Index Admiral	VFIAX	1,129,285.37	13.98	11.68 (46)	26.24 (25)	9.96 (25)	15.65 (18)	11.99 (8)	11.27 (51)	09/01/1976	0.04	0.04
S&P 500 Index				11.69	26.29	10.00	15.69	12.03	11.47		-	-
Large Blend Median				11.64	24.42	8.99	14.53	10.78	11.27		0.84	0.75
T. Rowe Price Blue Chip Growth	TRBCX	405,903.43	5.03	13.90 (53)	49.36 (12)	2.58 (77)	13.58 (83)	12.44 (48)	11.08 (18)	07/01/1993	0.71	0.71
Russell 1000 Growth Index				14.16	42.68	8.86	19.50	14.86	10.59		-	-
Large Growth Median				13.96	38.98	5.45	16.06	12.34	9.88		0.97	0.90
Vanguard Growth Index Admiral	VIGAX	404,672.32	5.01	14.41 (35)	46.77 (16)	7.69 (23)	19.16 (9)	13.97 (16)	10.68 (24)	12/01/1992	0.05	0.05
CRSP U.S. Large Cap Growth TR Index				14.42	46.86	7.73	19.21	14.02	-		-	-
Large Growth Median				13.96	38.98	5.45	16.06	12.34	9.90		0.97	0.90
Vanguard Mid Cap Index Admiral	VIMAX	484,613.11	6.00	12.27 (33)	15.98 (49)	5.49 (69)	12.71 (27)	9.41 (14)	9.89 (12)	06/01/1998	0.05	0.05
CRSP U.S. Mid Cap TR Index				12.27	15.98	5.50	12.73	9.44	-		-	-
Mid-Cap Blend Median				11.59	15.89	7.07	12.05	8.39	8.61		0.97	0.87
Vanguard Small Cap Index Adm	VSMAX	406,903.63	5.04	13.41 (38)	18.20 (24)	4.66 (64)	11.70 (31)	8.43 (15)	10.68 (42)	01/01/1974	0.05	0.05
CRSP U.S. Small Cap TR Index				13.41	18.09	4.61	11.66	8.41	-		-	-
Small Blend Median				13.00	16.27	5.83	10.80	7.30	10.68		1.13	1.00
Schwab Fdmtl Intl Lg Co Idx	SFNNX	162,579.87	2.01	9.18 (33)	19.92 (20)	8.10 (18)	9.26 (13)	4.80 (8)	3.51 (20)	04/01/2007	0.25	0.25
Russell RAFI Global ex US Index				8.97	19.49	7.58	9.14	5.47	5.12		-	-
Foreign Large Value Median				8.53	17.84	5.64	7.39	3.34	2.42		1.11	0.95
MFS Intl Diversification R6	MDIZX	324,652.58	4.02	8.85 (79)	14.44 (74)	0.77 (80)	8.29 (32)	5.48 (6)	7.17 (6)	10/01/2004	0.74	0.73
MSCI EAFE Index				10.47	18.85	4.53	8.69	4.78	6.07		-	-
Foreign Large Blend Median				9.98	16.39	2.45	7.82	3.97	5.55		1.06	0.90

The actual net expense ratio is the current expenses being assessed by the fund and indicates that the fund's investment manager with respect to the investment selection has agreed to waive a portion of their management fee and/or provide reimbursements that reduce the Gross Expense Ratio. The waiver and/or reimbursements may be voluntary or contractual and there is no guarantee that they will remain in effect. For important details regarding the fund's expense waiver/reimbursement arrangements, please see the fund prospectus. Please refer to the individual investment information pages that follow for specific investment characteristics and comparative information.

Asset Allocation & Performance

As of December 31, 2023

	Ticker	Allocation		Performance (%)								
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	Expense Ratio Gross	Expense Ratio Net
Vanguard FTSE All-Wld ex-US Idx Admiral	VFWAX	244,103.99	3.02	9.94 (53)	15.57 (62)	1.83 (61)	7.40 (63)	4.13 (40)	3.24 (41)	04/01/2007	0.12	0.12
FTSE All World Ex U.S. (Net)				9.70	15.62	1.82	7.34	4.06	-		-	-
Foreign Large Blend Median				9.98	16.39	2.45	7.82	3.97	3.01		1.06	0.90
American Funds Europacific Growth R6	RERGX	162,335.21	2.01	10.37 (79)	16.05 (50)	-2.66 (53)	8.04 (57)	4.90 (45)	9.99 (4)	05/01/1984	0.47	0.47
MSCI EAFE Growth Index				12.75	17.97	0.59	9.18	5.53	7.40		-	-
Foreign Large Growth Median				11.80	15.99	-2.34	8.31	4.70	9.53		1.14	0.99
American Funds New World R6	RNWGX	162,624.45	2.01	8.95 (24)	16.22 (19)	-1.49 (22)	8.93 (8)	5.51 (3)	7.73 (10)	07/01/1999	0.57	0.57
MSCI Emerging Markets Index				7.93	10.26	-4.71	4.08	3.05	6.57		-	-
Diversified Emerging Mkts Median				7.74	10.86	-5.63	3.96	2.43	6.26		1.47	1.15
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	162,364.87	2.01	6.56 (78)	9.21 (66)	-3.25 (33)	4.66 (37)	2.98 (37)	5.43 (29)	06/01/1994	0.14	0.14
MSCI Emerging Markets Index				7.93	10.26	-4.71	4.08	3.05	5.17		-	-
Diversified Emerging Mkts Median				7.74	10.86	-5.63	3.96	2.43	4.85		1.47	1.15
Fidelity® Real Estate Investment Port	FRESX	318,681.25	3.95	16.86 (33)	10.87 (74)	6.11 (28)	6.61 (72)	7.44 (42)	9.35 (1)	12/01/1986	0.72	0.72
FTSE NAREIT All Equity REITs				17.98	11.36	5.70	7.59	7.95	9.42		-	-
Real Estate Median				16.28	12.02	5.45	7.36	7.30	8.17		1.09	1.00
Calamos Market Neutral Income I	CMNIX	239,806.25	2.97	2.27 (45)	9.17 (6)	3.15 (6)	4.30 (77)	3.65 (34)	6.02 (1)	10/01/1990	0.93	0.93
ICE BofAML 3 Month U.S. T-Bill				1.37	5.02	2.15	1.88	1.25	2.67		-	-
Relative Value Arbitrage Median				2.18	6.89	2.32	4.59	3.46	5.85		1.54	1.39
PIMCO Income Instl	PIMIX	241,446.10	2.99	5.89 (63)	9.32 (36)	1.12 (17)	3.40 (37)	4.44 (1)	6.79 (1)	04/01/2007	0.62	0.62
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	3.27		-	-
Multisector Bond Median				6.33	8.57	-0.21	3.17	2.95	4.25		1.02	0.89
Pioneer Strategic Income K	STRKX	241,700.24	2.99	7.43 (18)	8.61 (50)	-0.90 (73)	3.02 (56)	3.11 (40)	5.61 (12)	05/01/1999	0.61	0.59
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	4.17		-	-
Multisector Bond Median				6.33	8.57	-0.21	3.17	2.95	4.87		1.02	0.89
Western Asset Core Bond FI	WAPIX	320,994.06	3.97	7.87 (4)	5.46 (61)	-5.12 (100)	0.45 (87)	1.74 (44)	5.35 (8)	10/01/1990	0.81	0.81
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	5.11		-	-
Intermediate Core Bond Median				6.70	5.59	-3.44	1.06	1.69	4.87		0.67	0.54
Vanguard Interm-Term Bond Index Adm	VBILX	321,263.78	3.98	6.87 (32)	6.07 (25)	-3.52 (58)	1.67 (13)	2.29 (7)	5.11 (1)	04/01/1994	0.07	0.07
Blmbg. U.S. Gov./Credit Float Adj: 5-10 Year				6.94	5.99	-3.46	1.73	2.36	-		-	-
Intermediate Core Bond Median				6.70	5.59	-3.44	1.06	1.69	4.28		0.67	0.54

The actual net expense ratio is the current expenses being assessed by the fund and indicates that the fund's investment manager with respect to the investment selection has agreed to waive a portion of their management fee and/or provide reimbursements that reduce the Gross Expense Ratio. The waiver and/or reimbursements may be voluntary or contractual and there is no guarantee that they will remain in effect. For important details regarding the fund's expense waiver/reimbursement arrangements, please see the fund prospectus. Please refer to the individual investment information pages that follow for specific investment characteristics and comparative information.

Asset Allocation & Performance

As of December 31, 2023

	Ticker	Allocation		Performance (%)							Expense Ratio Gross	Expense Ratio Net
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Dodge & Cox Income I	DODIX	240,450.39	2.98	7.32 (24)	7.70 (6)	-1.65 (6)	2.70 (4)	2.79 (6)	5.94 (11)	02/01/1989	0.41	0.41
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	-		-	-
Intermediate Core-Plus Bond Median				6.95	6.17	-3.31	1.41	1.92	5.27		0.77	0.66
Fidelity® Total Bond Fund	FTBFX	241,005.88	2.98	6.84 (60)	7.25 (14)	-2.28 (11)	2.31 (11)	2.58 (12)	4.01 (25)	11/01/2002	0.45	0.45
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	3.65		-	-
Intermediate Core-Plus Bond Median				6.95	6.17	-3.31	1.41	1.92	3.60		0.77	0.66
Invesco Corporate Bond R6	ICBFX	160,760.17	1.99	8.58 (14)	8.46 (50)	-3.02 (32)	3.47 (4)	3.64 (2)	6.65 (41)	10/01/1971	0.37	0.37
Blmbg. U.S. Credit Index				8.15	8.18	-3.21	2.45	2.83	-		-	-
Corporate Bond Median				8.13	8.46	-3.42	2.57	2.87	6.60		0.77	0.61
PIMCO Investment Grade Credit Bond Instl	PIGIX	160,423.67	1.99	7.85 (75)	8.35 (53)	-3.36 (48)	2.17 (77)	3.23 (15)	6.10 (1)	05/01/2000	1.04	1.04
Blmbg. U.S. Credit Index				8.15	8.18	-3.21	2.45	2.83	4.97		-	-
Corporate Bond Median				8.13	8.46	-3.42	2.57	2.87	4.88		0.77	0.61
BlackRock Strategic Income Opps Instl	BSIIX	241,465.02	2.99	5.51 (30)	7.26 (47)	0.73 (45)	3.35 (26)	2.82 (25)	3.81 (39)	03/01/2008	0.71	0.71
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	2.75		-	-
Nontraditional Bond Median				4.39	7.17	0.50	2.43	2.22	3.22		1.40	1.13
Western Asset Total Return Uncons I	WAARX	241,633.64	2.99	6.86 (13)	7.50 (43)	-3.16 (92)	0.75 (85)	1.68 (70)	3.19 (59)	08/01/2006	0.80	0.75
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	3.21		-	-
Nontraditional Bond Median				4.39	7.17	0.50	2.43	2.22	3.32		1.40	1.13
Eaton Vance Floating Rate R6	ESBLX	80,574.25	1.00	3.07 (27)	12.27 (39)	4.61 (46)	4.66 (40)	3.82 (20)	4.11 (42)	02/01/2001	0.72	0.72
Credit Suisse Leveraged Loan Index				2.85	13.04	5.64	5.56	4.44	4.75		-	-
Bank Loan Median				2.81	11.96	4.48	4.43	3.48	4.08		1.03	0.95

Percentile Ranks

1-50 51-75 76-100

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Financial Reconciliation

1 Quarter Ending December 31, 2023

	Market Value 10/01/2023	Contributions	Distributions	Transfer In	Transfer Out	Fees	Expenses	Capital App./Dep.	Market Value 12/31/2023
Town of Killingly Employees' Retirement Income Plan	7,458,215	34,729	-117,693	363,131	-363,131	-	-21,108	607,342	8,077,275
JPMorgan Equity Income R6	369,410	-	-	-	-698	-	-	26,306	400,241
Schwab Fundamental US Large Company Idx	370,322	-	-	-	-8,812	-	-	33,832	402,847
Vanguard 500 Index Admiral	1,032,263	-	-	-	-23,292	-	-	115,697	1,129,285
T. Rowe Price Blue Chip Growth	368,335	-	-	-	-13,442	-	-	36,874	405,903
Vanguard Growth Index Admiral	367,806	-	-	-	-15,970	-	-	52,086	404,672
Vanguard Mid Cap Index Admiral	444,164	-	-	-	-16,239	-	-	54,258	484,613
Vanguard Small Cap Index Adm	370,872	-	-	-	-17,930	-	-	51,940	406,904
Schwab Fdmtl Intl Lg Co Idx	147,499	-	-	1,499	-	-	-	8,497	162,580
MFS Intl Diversification R6	295,304	-	-	3,154	-	-	-	12,991	324,653
Vanguard FTSE All-Wld ex-US Idx Admiral	221,780	-	-	271	-	-	-	18,469	244,104
American Funds Europacific Growth R6	147,135	-	-	-	-62	-	-	9,665	162,335
American Funds New World R6	147,835	-	-	1,524	-	-	-	8,758	162,624
Vanguard Emerging Mkts Stock Idx Adm	149,655	-	-	3,393	-	-	-	6,054	162,365
Fidelity® Real Estate Investment Port	287,145	-	-	-	-16,706	-	-	42,453	318,681
Calamos Market Neutral Income I	228,854	-	-	5,730	-	-	-	-6,067	239,806
PIMCO Income Instl	227,384	-	-	653	-	-	-	9,705	241,446
Pioneer Strategic Income K	227,011	-	-	-	-2,160	-	-	14,330	241,700
Western Asset Core Bond FI	300,073	-	-	-	-2,656	-	-	20,622	320,994
Vanguard Interm-Term Bond Index Adm	302,493	-	-	-	-1,995	-	-	18,031	321,264
Dodge & Cox Income I	225,864	-	-	-	-1,943	-	-	14,098	240,450
Fidelity® Total Bond Fund	226,577	-	-	-	-1,027	-	-	12,819	241,006
Invesco Corporate Bond R6	150,856	-	-	-	-3,030	-	-	10,841	160,760
PIMCO Investment Grade Credit Bond Instl	150,705	-	-	-	-2,103	-	-	10,265	160,424
BlackRock Strategic Income Opps Instl	228,345	-	-	536	-	-	-	9,922	241,465
Western Asset Total Return Uncons I	226,062	-	-	67	-	-	-	14,518	241,634
Eaton Vance Floating Rate R6	76,661	-	-	1,553	-	-	-	377	80,574
Schwab Bank Savings	126,177	-	-	109,685	-107,000	-	-	-	129,365
Schwab Bank Sweep	41,628	34,729	-117,693	235,066	-128,066	-	-21,108	-	44,577

USI ADVISORS, INC.

FIDUCIARY OVERSIGHT REVIEW December | 2023

Presentation to: **Town of Killingly OPEB for Town & Board of Ed. EES**

95 Glastonbury Boulevard | Glastonbury, CT 06033 | phone 860.633.5283 | fax 610.537.2898 | www.usiadvisorsinc.com

Asset Allocation

As of December 31, 2023

	Q4-2023		Q3-2023		Change	
	$	%	$	%	$	%
Town of Killingly OPEB for Town & Board of Ed. EES	1,048,539.85	100.00	957,616.46	100.00	90,923.39	9.49
JPMorgan Equity Income R6	52,024.88	4.96	47,414.15	4.95	4,610.73	9.72
Schwab Fundamental US Large Company Idx	52,359.39	4.99	47,531.21	4.96	4,828.18	10.16
Vanguard 500 Index Admiral	146,776.70	14.00	132,491.79	13.84	14,284.91	10.78
T. Rowe Price Blue Chip Growth	52,756.60	5.03	47,276.07	4.94	5,480.53	11.59
Vanguard Growth Index Admiral	52,596.64	5.02	47,208.24	4.93	5,388.40	11.41
Vanguard Mid Cap Index Admiral	62,986.95	6.01	57,008.68	5.95	5,978.27	10.49
Vanguard Small Cap Index Adm	52,886.73	5.04	47,601.78	4.97	5,284.95	11.10
Schwab Fdmtl Intl Lg Co Idx	21,136.95	2.02	18,931.56	1.98	2,205.39	11.65
MFS Intl Diversification R6	42,211.45	4.03	37,904.43	3.96	4,307.02	11.36
Vanguard FTSE All-Wld ex-US Idx Admiral	31,726.00	3.03	28,467.21	2.97	3,258.79	11.45
American Funds Europacific Growth R6	21,092.43	2.01	18,885.84	1.97	2,206.59	11.68
American Funds New World R6	21,123.43	2.01	18,975.30	1.98	2,148.13	11.32
Vanguard Emerging Mkts Stock Idx Adm	21,099.08	2.01	19,208.92	2.01	1,890.16	9.84
Fidelity® Real Estate Investment Port	41,410.52	3.95	36,857.92	3.85	4,552.60	12.35
Calamos Market Neutral Income I	31,173.88	2.97	29,373.64	3.07	1,800.24	6.13
PIMCO Income Instl	31,385.32	2.99	29,184.22	3.05	2,201.10	7.54
Pioneer Strategic Income K	31,414.32	3.00	29,136.53	3.04	2,277.79	7.82
Western Asset Core Bond FI	41,718.49	3.98	38,515.23	4.02	3,203.26	8.32
Vanguard Interm-Term Bond Index Adm	41,752.93	3.98	38,826.37	4.05	2,926.56	7.54
Dodge & Cox Income I	31,252.69	2.98	28,989.40	3.03	2,263.29	7.81
Fidelity® Total Bond Fund	31,324.99	2.99	29,080.00	3.04	2,244.99	7.72
Invesco Corporate Bond R6	20,893.89	1.99	19,361.86	2.02	1,532.03	7.91
PIMCO Investment Grade Credit Bond Instl	20,850.35	1.99	19,342.90	2.02	1,507.45	7.79
BlackRock Strategic Income Opps Instl	31,369.56	2.99	29,307.73	3.06	2,061.83	7.04
Western Asset Total Return Uncons I	31,402.68	2.99	29,015.32	3.03	2,387.36	8.23
Eaton Vance Floating Rate R6	10,479.52	1.00	9,839.17	1.03	640.35	6.51
Schwab Government Money	20,859.09	1.99	19,637.61	2.05	1,221.48	6.22
Cash	474.39	0.05	2,243.38	0.23	-1,768.99	-78.85

Asset values are subject to change due to transactions that may have been pending at the time this report was prepared.
Please refer to your Trust or Custodial Statement for further details.

Asset Allocation & Performance

As of December 31, 2023

This document must be accompanied by the three page "Consolidated Analysis Disclosures" document: otherwise, this illustration is incomplete and should not be relied upon.

	Ticker	Allocation		Performance (%)							Expense Ratio Gross	Expense Ratio Net
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Town of Killingly OPEB for Town & Board of Ed. EES		1,048,539.85	100.00	9.75	16.61	3.58	8.86	-	7.47	09/01/2015	0.39	0.39
Benchmark - OPEB				9.92	16.37	-	-	-	-		-	-
JPMorgan Equity Income R6	OIEJX	52,024.88	4.96	8.54 (76)	5.04 (90)	9.03 (63)	11.25 (51)	9.49 (15)	9.23 (26)	08/01/1987	0.45	0.45
Russell 1000 Value Index				9.50	11.46	8.86	10.91	8.40	9.47		-	-
Large Value Median				9.55	10.99	9.62	11.26	8.32	8.87		0.95	0.83
Schwab Fundamental US Large Company Idx	SFLNX	52,359.39	4.99	11.19 (18)	18.15 (10)	13.13 (7)	15.29 (4)	10.85 (2)	9.42 (3)	04/01/2007	0.25	0.25
Russell RAFI US Index				11.47	18.52	13.21	15.37	10.97	9.92		-	-
Large Value Median				9.55	10.99	9.62	11.26	8.32	6.99		0.95	0.83
Vanguard 500 Index Admiral	VFIAX	146,776.70	14.00	11.68 (46)	26.24 (25)	9.96 (25)	15.65 (18)	11.99 (8)	11.27 (51)	09/01/1976	0.04	0.04
S&P 500 Index				11.69	26.29	10.00	15.69	12.03	11.47		-	-
Large Blend Median				11.64	24.42	8.99	14.53	10.78	11.27		0.84	0.75
T. Rowe Price Blue Chip Growth	TRBCX	52,756.60	5.03	13.90 (53)	49.36 (12)	2.58 (77)	13.58 (83)	12.44 (48)	11.08 (18)	07/01/1993	0.71	0.71
Russell 1000 Growth Index				14.16	42.68	8.86	19.50	14.86	10.59		-	-
Large Growth Median				13.96	38.98	5.45	16.06	12.34	9.88		0.97	0.90
Vanguard Growth Index Admiral	VIGAX	52,596.64	5.02	14.41 (35)	46.77 (16)	7.69 (23)	19.16 (9)	13.97 (16)	10.68 (24)	12/01/1992	0.05	0.05
CRSP U.S. Large Cap Growth TR Index				14.42	46.86	7.73	19.21	14.02	-		-	-
Large Growth Median				13.96	38.98	5.45	16.06	12.34	9.90		0.97	0.90
Vanguard Mid Cap Index Admiral	VIMAX	62,986.95	6.01	12.27 (33)	15.98 (49)	5.49 (69)	12.71 (27)	9.41 (14)	9.89 (12)	06/01/1998	0.05	0.05
CRSP U.S. Mid Cap TR Index				12.27	15.98	5.50	12.73	9.44	-		-	-
Mid-Cap Blend Median				11.59	15.89	7.07	12.05	8.39	8.61		0.97	0.87
Vanguard Small Cap Index Adm	VSMAX	52,886.73	5.04	13.41 (38)	18.20 (24)	4.66 (64)	11.70 (31)	8.43 (15)	10.68 (42)	01/01/1974	0.05	0.05
CRSP U.S. Small Cap TR Index				13.41	18.09	4.61	11.66	8.41	-		-	-
Small Blend Median				13.00	16.27	5.83	10.80	7.30	10.68		1.13	1.00
Schwab Fdmtl Intl Lg Co Idx	SFNNX	21,136.95	2.02	9.18 (33)	19.92 (20)	8.10 (18)	9.26 (13)	4.80 (8)	3.51 (20)	04/01/2007	0.25	0.25
Russell RAFI Global ex US Index				8.97	19.49	7.58	9.14	5.47	5.12		-	-
Foreign Large Value Median				8.53	17.84	5.64	7.39	3.34	2.42		1.11	0.95
MFS Intl Diversification R6	MDIZX	42,211.45	4.03	8.85 (79)	14.44 (74)	0.77 (80)	8.29 (32)	5.48 (6)	7.17 (6)	10/01/2004	0.74	0.73
MSCI EAFE Index				10.47	18.85	4.53	8.69	4.78	6.07		-	-
Foreign Large Blend Median				9.98	16.39	2.45	7.82	3.97	5.55		1.06	0.90

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Asset Allocation & Performance

As of December 31, 2023

	Ticker	Allocation		Performance (%)							Expense Ratio Gross	Expense Ratio Net
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Vanguard FTSE All-Wld ex-US Idx Admiral	VFWAX	31,726.00	3.03	9.94 (53)	15.57 (62)	1.83 (61)	7.40 (63)	4.13 (40)	3.24 (41)	04/01/2007	0.12	0.12
FTSE All World Ex U.S. (Net)				9.70	15.62	1.82	7.34	4.06	-		-	-
Foreign Large Blend Median				9.98	16.39	2.45	7.82	3.97	3.01		1.06	0.90
American Funds Europacific Growth R6	RERGX	21,092.43	2.01	10.37 (79)	16.05 (50)	-2.66 (53)	8.04 (57)	4.90 (45)	9.99 (4)	05/01/1984	0.47	0.47
MSCI EAFE Growth Index				12.75	17.97	0.59	9.18	5.53	7.40		-	-
Foreign Large Growth Median				11.80	15.99	-2.34	8.31	4.70	9.53		1.14	0.99
American Funds New World R6	RNWGX	21,123.43	2.01	8.95 (24)	16.22 (19)	-1.49 (22)	8.93 (8)	5.51 (3)	7.73 (10)	07/01/1999	0.57	0.57
MSCI Emerging Markets Index				7.93	10.26	-4.71	4.08	3.05	6.57		-	-
Diversified Emerging Mkts Median				7.74	10.86	-5.63	3.96	2.43	6.26		1.47	1.15
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	21,099.08	2.01	6.56 (78)	9.21 (66)	-3.25 (33)	4.66 (37)	2.98 (37)	5.43 (29)	06/01/1994	0.14	0.14
MSCI Emerging Markets Index				7.93	10.26	-4.71	4.08	3.05	5.17		-	-
Diversified Emerging Mkts Median				7.74	10.86	-5.63	3.96	2.43	4.85		1.47	1.15
Fidelity® Real Estate Investment Port	FRESX	41,410.52	3.95	16.86 (33)	10.87 (74)	6.11 (28)	6.61 (72)	7.44 (42)	9.35 (1)	12/01/1986	0.72	0.72
FTSE NAREIT All Equity REITs				17.98	11.36	5.70	7.59	7.95	9.42		-	-
Real Estate Median				16.28	12.02	5.45	7.36	7.30	8.17		1.09	1.00
Calamos Market Neutral Income I	CMNIX	31,173.88	2.97	2.27 (45)	9.17 (6)	3.15 (6)	4.30 (77)	3.65 (34)	6.02 (1)	10/01/1990	0.93	0.93
ICE BofAML 3 Month U.S. T-Bill				1.37	5.02	2.15	1.88	1.25	2.67		-	-
Relative Value Arbitrage Median				2.18	6.89	2.32	4.59	3.46	5.85		1.54	1.39
PIMCO Income Instl	PIMIX	31,385.32	2.99	5.89 (63)	9.32 (36)	1.12 (17)	3.40 (37)	4.44 (1)	6.79 (1)	04/01/2007	0.62	0.62
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	3.27		-	-
Multisector Bond Median				6.33	8.57	-0.21	3.17	2.95	4.25		1.02	0.89
Pioneer Strategic Income K	STRKX	31,414.32	3.00	7.43 (18)	8.61 (50)	-0.90 (73)	3.02 (56)	3.11 (40)	5.61 (12)	05/01/1999	0.61	0.59
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	4.17		-	-
Multisector Bond Median				6.33	8.57	-0.21	3.17	2.95	4.87		1.02	0.89
Western Asset Core Bond FI	WAPIX	41,718.49	3.98	7.87 (4)	5.46 (61)	-5.12 (100)	0.45 (87)	1.74 (44)	5.35 (8)	10/01/1990	0.81	0.81
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	5.11		-	-
Intermediate Core Bond Median				6.70	5.59	-3.44	1.06	1.69	4.87		0.67	0.54
Vanguard Interm-Term Bond Index Adm	VBILX	41,752.93	3.98	6.87 (32)	6.07 (25)	-3.52 (58)	1.67 (13)	2.29 (7)	5.11 (1)	04/01/1994	0.07	0.07
Blmbg. U.S. Gov./Credit Float Adj: 5-10 Year				6.94	5.99	-3.46	1.73	2.36	-		-	-
Intermediate Core Bond Median				6.70	5.59	-3.44	1.06	1.69	4.28		0.67	0.54

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Asset Allocation & Performance

As of December 31, 2023

	Ticker	Allocation		Performance (%)							Expense Ratio Gross	Expense Ratio Net
		Market Value $	%	1 Quarter	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Dodge & Cox Income I	DODIX	31,252.69	2.98	7.32 (24)	7.70 (6)	-1.65 (6)	2.70 (4)	2.79 (6)	5.94 (11)	02/01/1989	0.41	0.41
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	-		-	-
Intermediate Core-Plus Bond Median				6.95	6.17	-3.31	1.41	1.92	5.27		0.77	0.66
Fidelity® Total Bond Fund	FTBFX	31,324.99	2.99	6.84 (60)	7.25 (14)	-2.28 (11)	2.31 (11)	2.58 (12)	4.01 (25)	11/01/2002	0.45	0.45
Blmbg. U.S. Universal Index				6.83	6.17	-2.97	1.44	2.08	3.65		-	-
Intermediate Core-Plus Bond Median				6.95	6.17	-3.31	1.41	1.92	3.60		0.77	0.66
Invesco Corporate Bond R6	ICBFX	20,893.89	1.99	8.58 (14)	8.46 (50)	-3.02 (32)	3.47 (4)	3.64 (2)	6.65 (41)	10/01/1971	0.37	0.37
Blmbg. U.S. Credit Index				8.15	8.18	-3.21	2.45	2.83	-		-	-
Corporate Bond Median				8.13	8.46	-3.42	2.57	2.87	6.60		0.77	0.61
PIMCO Investment Grade Credit Bond Instl	PIGIX	20,850.35	1.99	7.85 (75)	8.35 (53)	-3.36 (48)	2.17 (77)	3.23 (15)	6.10 (1)	05/01/2000	1.04	1.04
Blmbg. U.S. Credit Index				8.15	8.18	-3.21	2.45	2.83	4.97		-	-
Corporate Bond Median				8.13	8.46	-3.42	2.57	2.87	4.88		0.77	0.61
BlackRock Strategic Income Opps Instl	BSIIX	31,369.56	2.99	5.51 (30)	7.26 (47)	0.73 (45)	3.35 (26)	2.82 (25)	3.81 (39)	03/01/2008	0.71	0.71
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	2.75		-	-
Nontraditional Bond Median				4.39	7.17	0.50	2.43	2.22	3.22		1.40	1.13
Western Asset Total Return Uncons I	WAARX	31,402.68	2.99	6.86 (13)	7.50 (43)	-3.16 (92)	0.75 (85)	1.68 (70)	3.19 (59)	08/01/2006	0.80	0.75
Blmbg. U.S. Aggregate				6.82	5.53	-3.31	1.10	1.81	3.21		-	-
Nontraditional Bond Median				4.39	7.17	0.50	2.43	2.22	3.32		1.40	1.13
Eaton Vance Floating Rate R6	ESBLX	10,479.52	1.00	3.07 (27)	12.27 (39)	4.61 (46)	4.66 (40)	3.82 (20)	4.11 (42)	02/01/2001	0.72	0.72
Credit Suisse Leveraged Loan Index				2.85	13.04	5.64	5.56	4.44	4.75		-	-
Bank Loan Median				2.81	11.96	4.48	4.43	3.48	4.08		1.03	0.95
Schwab Government Money	SWGXX	20,859.09	1.99	1.27 (58)	4.74 (62)	2.01 (59)	1.58 (66)	0.94 (71)	2.39 (69)	02/01/1990	0.45	0.44
ICE BofAML 3 Month U.S. T-Bill				1.37	5.02	2.15	1.88	1.25	2.78		-	-
Money Market-Taxable Median				1.29	4.82	2.04	1.65	1.02	2.48		0.45	0.36

Percentile Ranks

1-50 51-75 76-100

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