

M.C.C.A.

Richard Dutremble, President
York County

Norm Fournier, Vice President
Aroostook County

George Jabar, Secretary-Treasurer
Kennebec County

Stephen Gorden, Past President
Cumberland County

William Blodgett, Emeritus
Lincoln County



Lauren Haven
Administrator

4 Gabriel Drive, Suite 2
Augusta, ME 04330
207-623-4697
www.mainecounties.org

MAINE COUNTY COMMISSIONERS ASSOCIATION

Board of Directors Meeting Agenda

June 14th, 2023, 10:00 am via Zoom

1. Call to Order
2. Consent Agenda:
 - 2.1. Approval of the Agenda
 - 2.2. Approval of the Minutes
 - 2.3. Finance Reports – Lauren Haven
3. Officer Reports:
 - 3.1. Secretary/Treasurer, George Jabar
 - 3.2. Vice President, Norm Fournier
 - 3.3. President Report, Richard Dutremble
4. Standing Committee Reports:
 - 4.1. NACo Update: Peter Baldacci & Sharyn Pohlman
 - 4.2. Convention Planning Committee – Lauren Haven
 - 4.2.1. Convention Planning Update
 - 4.2.2. Educational Session Topic Survey
 - 4.3. Legislative Policy Committee – Steve Gorden, Chair
 - 4.3.1. James Cohen, Verrill Dana
 - 4.3.1.1. Legislative Update
 - 4.3.1.2. Next Steps
5. Association Reports - MACCAM, MARP, MRODA, MSA, others.
6. NACo/Nationwide Presentation of Programs
7. Adjournment

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MAINE COUNTY COMMISSIONERS ASSOCIATION

Board of Directors Meeting

May 10th, 2023 at 10:00 am

MCCA Offices, 4 Gabriel Drive, Augusta

1. Call to Order

MCCA President Richard Dutremble called the meeting to order at approximately 10:20 am.

DIRECTORS PRESENT:

Aroostook – Comm. Norman Fournier
Cumberland – Comm. Steve Gorden
Franklin – Admin Amy Bernard proxy for Comm. Bob Carlton
Knox – Sharyn Pohlman
Lincoln – Comm. William Blodgett
Penobscot – Comm. Peter Baldacci
Piscataquis – Comm. Paul Davis
Somerset – Comm. Robert Sezak
Waldo – Comm. Betty Johnson

DIRECTORS ABSENT:

Androscoggin – Comm. Garrett Mason
Franklin – Comm. Bob Carlton
Hancock – Comm. John Wombacher
Kennebec – Comm. George Jabar
Oxford – Comm. Steven Merrill
Sagadahoc – Comm. Carol Grose
Washington – Comm. Chris Gardner

OTHERS PRESENT:

Lincoln – Admin. Carrie Kipfer
MCCA Risk Pool - Manager Malcolm Ulmer
MCCA - Admin. Lauren Haven
Piscataquis – Manager Mike Williams

2. Consent Agenda:

- 3.1. Approval of the Agenda
- 3.2. Approval of the Minutes
- 3.3. Finance Reports – Lauren Haven

Comm. Baldacci **moved** to approve the consent agenda **seconded** by Comm. Fournier, and the motion **passed** with no opposition.

3. Officer Reports:

- 3.1. Secretary/Treasurer, George Jabar
- 3.2. Vice President, Norm Fournier
- 3.3. President Report, Richard Dutremble

No reports were given at this juncture of the meeting.

4. Standing Committee Reports:

4.1. NACo Update: Peter Baldacci & Sharyn Pohlman

Comm. Peter Baldacci reported on the NACo meeting held in Portland with the NACo Financial Services Corporations and Nationwide Retirement Services May 3rd-5th. MCCA generates supplemental revenue through a partnership with Nationwide Insurance. He said he had an opportunity to speak to the NACo group about the diversity of Maine counties, including having counties with various sizes, populations, and unique challenges. He explained the situation with jail overcrowding, the status Medicaid coverage, and rural patrol coverage. In the future, he would like to see NACo spend time growing their membership in New England.

4.2. Convention Planning Committee – Lauren Haven

Administrator Lauren Haven reported that the convention planning was underway. The group met on April 21st to brainstorm for the event including the educational sessions. She invited the Board of Directors to make suggestions about the programming content. Some ideas included the following: The Process of Getting Bills Passed, Commissioner Roles and Responsibilities, Risk Pool Training, Probate Changes and Planning Ahead, First Amendment Audit Protocols, Updates from the Maine State Economist. Lauren said she would bring these topics back to the Committee. The group planned to visit Poland Spring Resort on May 19th to meet with the staff and get an idea of the space available for our conference activities.

4.2. Legislative Policy Committee – Steve Gorden, Chair

Comm. Gorden reported on the status of Legislative matters referencing the Legislative Policy

Committee meeting that had occurred on Monday. In response to the letter sent about jail funding, the Governor was not in favor of the increase in funding. Subsequently there was still work to be done to secure additional funding for jails. There would always be an issue as long as the jails continue to be flat funded. Commissioners would need to let legislators know a standard percentage increase would need to be added annually or jails would continue to experience short falls.

Steve reported that there were bills that have not even been published yet. They would need to be out of committee by the 18th of this month.

The progress on rural patrol funding had been impeded by the lack of available data. A request had been made to MSA, but the numbers that were needed to prove the need for funding had not yet been provided. Admin Amy Bernard said her sheriff did not support the bill. He was worried about strings that might be attached or mandates that might be put in place that would make using the funds difficult. Steve said we need to justify the need for the new officers. Admin Carrie Kipfer said Sheriff Morton had provided testimony which elaborated on the reasons why more officers were needed. Comm. Baldacci talked about exploring other sources of funding. It looked like the bill would be carried over, but we would need to continue to fight for funding. Paul Davis commented that this was an uphill battle. He said we might get traction if we go to the local people for support. Legislators would listen to their constituents, so we needed to get them involved.

The Blue Ribbon Commission to Study Emergency Medical Services has been reestablished as was the recommendation of the Commission in their final report. Comm. Fournier made a motion to reappoint Admin. Carrie Kipfer to the Commission. The motion was seconded by Comm. Baldacci, and the motion passed unanimously. President Dutremble thanked Ms. Kipfer for being willing to serve again on the Blue Ribbon Commission.

4.2.1. James Cohen, Verrill Dana

4.2.1.1. Legislative Update

4.2.1.2. Jail Funding Legislation

5. Association Reports - MACCAM, MARP, MRODA, MSA, others.

Admin. Carrie Kipfer said that MACCAM had nothing to report. Comm. Gorden said the Board of Directors would like to stay apprised of the Association's activities. Ms. Kipfer responded that their association was struggling with an unusually high turnover rate of administrators and managers. The newer association members were getting up to speed with the support of the group.

6. Adjournment

President Dutremble requested further comments. Hearing none, Comm. Dutremble invited a ***motion*** to adjourn at approximately 11:15 a.m. Comm. Bill Blodgett made the ***motion***, ***seconded*** by Comm. Gorden, and the motion to adjourn was **approved**.

Respectfully submitted,



MCCA Administrator, Lauren Haven

Attested:

MCCA Secretary-Treasurer, George Jabar

MAINE COUNTY COMMISSIONERS ASSOCIATION

May 2023 Financial Report

Attached please find the financial reports for the month of May 2023. The Balance Sheet shows the total assets and liabilities at \$217,970.44. This amount includes \$12,464.56 from the money market account MCCA established for MainePERS employer contributions and petty cash of \$200.

Debits to the bank account in May totaled \$15,370.10, and \$810.90 was credited to the checking account. The credits were from a periodic payment from NACo for our endorsement, payments for ads in the Directory of Maine Counties, and accrued interest on the checking account. Please note the reports reflect the authorized transfer of \$1,000 from the Annual Meeting budget line to NACo Conferences. This was completed in case one of our NACo representatives is able to attend the Annual Conference.

Additional details of financial transactions appear in the *Profit & Loss Budget vs. Actual, Transaction Detail, Expenses by Vendor*, and *Profit & Loss Previous Year Comparison* reports. Please don't hesitate to contact me with any questions and let me know if you would like to see anything presented differently or additionally in the financial reports.

Respectfully submitted,



Lauren Haven
Administrator

Accepted by:

Date: June 2023

George Jabar, Secretary-Treasurer

Maine County Commissioners Association
Balance Sheet (accrual)
As of May 31, 2023

	May 2023
ASSETS	
Current Assets	
Checking/Savings	
1000-00 · Bank and Cash Accounts	
1010-00 · MCCA Checking-Savings Bank	203,955.88
1020-00 · Money Market Account	12,464.56
1030-00 · Petty Cash Account	200.00
Total 1000-00 · Bank and Cash Accounts	216,620.44
Total Checking/Savings	216,620.44
Accounts Receivable	
1300-00 · Receivables	1,350.00
Total Accounts Receivable	1,350.00
Total Current Assets	217,970.44
TOTAL ASSETS	217,970.44
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000-00 · Accounts Payable	-45.94
Total Accounts Payable	-45.94
Other Current Liabilities	
2100-00 · Other Current Liabilities	
2120-00 · MainePERS Employee Contribution	312.72
2130-00 · Employee Health Insurance Contr	10.16
Total 2100-00 · Other Current Liabilities	322.88
Total Other Current Liabilities	322.88
Total Current Liabilities	276.94
Total Liabilities	276.94
Equity	
3000-00 · Equity Accounts	
3020-00 · Fund Balance to Current Yr Inc	-86,023.06
Total 3000-00 · Equity Accounts	-86,023.06
3100-00 · Earnings	213,581.53
Net Income	90,135.03
Total Equity	217,693.50
TOTAL LIABILITIES & EQUITY	217,970.44

Maine County Commissioners Association Reconciliation Summary

1020-00 · Money Market Account, Period Ending 05/18/23

	May 2023
Beginning Balance	12,464.05
Cleared Transactions	
Deposits and Credits - 1 item	0.51
Total Cleared Transactions	0.51
Cleared Balance	12,464.56
Register Balance as of 05/18/23	12,464.56
Ending Balance	12,464.56

Maine County Commissioners Association

Reconciliation Summary

1010-00 · MCCA Checking-Savings Bank, Period Ending 05/31/23

	May 2023
Beginning Balance	226,240.00
Cleared Transactions	
Checks and Payments - 17 items	-15,370.10
Deposits and Credits - 3 items	810.90
Total Cleared Transactions	-14,559.20
Cleared Balance	211,680.80
Uncleared Transactions	
Checks and Payments - 5 items	-7,724.92
Total Uncleared Transactions	-7,724.92
Register Balance as of 05/31/23	203,955.88
Ending Balance	203,955.88

Maine County Commissioners Association**Reconciliation Detail**

1010-00 · MCCA Checking-Savings Bank, Period Ending 05/31/23

	Type	Date	Name	Amount	Balance
Beginning Balance					226,240.00
Cleared Transactions					
Checks and Payments - 17 items					
	Bill Pmt -Check	4/28	Verrill	-5,416.00	-5,416.00
	Bill Pmt -Check	4/28	Maine Farm Bureau	-1,497.17	-6,913.17
	Bill Pmt -Check	4/28	Camden National Bank	-545.88	-7,459.05
	Bill Pmt -Check	4/28	US Bank	-410.99	-7,870.04
	Bill Pmt -Check	4/28	Maine Municipal Association	-132.00	-8,002.04
	Bill Pmt -Check	4/28	Haven, Lauren	-75.00	-8,077.04
	Bill Pmt -Check	5/5	Bangor Payroll	-1,105.56	-9,182.60
	Bill Pmt -Check	5/11	MainePERS	-692.44	-9,875.04
	Bill Pmt -Check	5/11	Spectrum Business/TWC	-192.95	-10,067.99
	Bill Pmt -Check	5/11	Technology Solutions	-100.00	-10,167.99
	Bill Pmt -Check	5/11	Liberty Mutual Insurance	-64.00	-10,231.99
	Bill Pmt -Check	5/11	Google LLC	-6.00	-10,237.99
	Bill Pmt -Check	5/12	Bangor Payroll	-1,105.56	-11,343.55
	Bill Pmt -Check	5/19	Bangor Payroll	-1,105.56	-12,449.11
	Bill Pmt -Check	5/26	Bangor Payroll	-2,385.10	-14,834.21
	Bill Pmt -Check	5/30	US Bank	-410.99	-15,245.20
	Bill Pmt -Check	5/30	Camden National Bank	-124.90	-15,370.10
Total Checks and Payments				-15,370.10	-15,370.10
Deposits and Credits - 3 items					
	Payment	5/9	Kofile Preservation	700.00	700.00
	Deposit	5/15	National Association of Counties	105.40	805.40
	Deposit	5/31		5.50	810.90
Total Deposits and Credits				810.90	810.90
Total Cleared Transactions				-14,559.20	-14,559.20
Cleared Balance				-14,559.20	211,680.80
Uncleared Transactions					
Checks and Payments - 5 items					
	Bill Pmt -Check	10/24	Treasurer, State Of Maine	-100.00	-100.00
	Bill Pmt -Check	5/30	Verrill	-5,416.00	-5,516.00
	Bill Pmt -Check	5/30	Maine Farm Bureau	-1,497.17	-7,013.17
	Bill Pmt -Check	5/30	Lisa's White Flour Catering	-507.40	-7,520.57
	Bill Pmt -Check	5/30	Haven, Lauren	-204.35	-7,724.92
Total Checks and Payments				-7,724.92	-7,724.92
Total Uncleared Transactions				-7,724.92	-7,724.92
Register Balance as of 05/31/23				-22,284.12	203,955.88
Ending Balance				-22,284.12	203,955.88

Maine County Commissioners Association
Profit & Loss Budget vs. Actual
January through May 2023

	2023 Budget	May 2023	Jan-May 2023	\$ Over Budget	% of Budget
Accrual Basis					
Income					
4100-00 · Convention Income					
4110-00 · Plaques	400		39	-361	10%
4120-00 · Registration	26,000			-26,000	
4130-00 · Sponsorship	10,000			-10,000	
4140-00 · Vendor	9,000			-9,000	
Total 4100-00 · Convention Income	45,400		39	-45,361	0%
4300-00 · Dues	166,425		166,426	1	100%
4400-00 · Other Income	7,000	105	6,137	-863	88%
4500-00 · NACo Roster	500			-500	
4600-00 · MCCA Risk Pool Assessment	24,063			-24,063	
4810-00 · Interest Earned	100	6	27	-73	27%
4920-00 · Transfer in from Fund Balance	647			-647	
Total Income	244,135	111	172,629	-71,506	71%
Gross Profit	244,135	111	172,629	-71,506	71%
Expense					
5000-00 · Payroll Expenses					
5020-00 · Payroll Fees	1,950	148	781	-1,169	40%
5030-00 · FICA	4,443	326	1,717	-2,726	39%
5040-00 · MainePERS Contributions	4,667	380	2,048	-2,619	44%
5050-00 · Salary-Administrator	58,074	4,467	23,453	-34,621	40%
Total 5000-00 · Payroll Expenses	69,134	5,321	27,999	-41,135	41%
5100-00 · Insurance					
5110-00 · Health Insurance	11,986	1,073	5,365	-6,621	45%
5120-00 · Commercial, Crime, D&O Ins	2,200	64	1,796	-404	82%
5130-00 · Workers Comp	550		109	-441	20%
5140-00 · Unemployment Comp Ins	350		132	-218	38%
Total 5100-00 · Insurance	15,086	1,137	7,402	-7,684	49%
6010-00 · Prof. Services					
6012-00 · Prof Services - Legal Services	500		115	-385	23%
6013-00 · Financial Audit	3,500			-3,500	
Total 6010-00 · Prof. Services	4,000		115	-3,885	3%
6030-00 · Lobbying					
6032-00 · Lobbying - Contractual	65,800	5,416	27,580	-38,220	42%
Total 6030-00 · Lobbying	65,800	5,416	27,580	-38,220	42%
6040-00 · NACO Expenses					
6041-00 · Conferences	6,465		4,241	-2,224	66%
Total 6040-00 · NACO Expenses	6,465		4,241	-2,224	66%
6050-00 · Education and Training	500			-500	
6100-00 · Bank Charges	50		8	-42	16%

	2023	May	Jan-May	\$ Over	% of
Accrual Basis	Budget	2023	2023	Budget	Budget
6110-00 · Convention Expense					
6113-00 · Entertainment/Speakers	6,500			-6,500	
6114-00 · MCCA Staff Registration Expense	500			-500	
6118-00 · Meeting Exp.	32,500			-32,500	
6121-00 · Supplies	300			-300	
6124-00 · Commissioner Retirement Plaques	400	78	78	-322	20%
Total 6110-00 · Convention Expense	40,200	78	78	-40,122	0%
6140-00 · Copies-Printing					
6142-00 · Directory	100		100	0	100%
Total 6140-00 · Copies-Printing	100		100	0	100%
6145-00 · Dues Expense	625		625		100%
6150-00 · Equipment - Office					
6151-00 · Computer Hardware & Software	500	6	135	-365	27%
6152-00 · IT Services	1,800	112	560	-1,240	31%
6153-00 · Photocopier Lease	4,850	411	2,055	-2,795	42%
6154-00 · Printer & Supplies	500		73	-427	15%
6156-00 · Other	400			-400	
Total 6150-00 · Equipment - Office	8,050	529	2,823	-5,227	35%
6160-00 · Fees	100	35	54	-46	54%
6170-00 · Meeting Expense					
6171-00 · Annual Meeting	2,000		1,573	-427	79%
6172-00 · County Officials' Workshop	4,000			-4,000	
6173-00 · Monthly	2,000	577	736	-1,264	37%
6175-00 · Meetings - Other	2,000			-2,000	
Total 6170-00 · Meeting Expense	10,000	577	2,309	-7,691	23%
6180-00 · Mileage & Travel Expense	200	60	60	-140	30%
6195-00 · Office Space Rental	19,000	1,497	7,486	-11,514	39%
6215-00 · Postage-Shipping	225		254	29	113%
6230-00 · Advertising	100			-100	
6235-00 · Supplies	400		120	-280	30%
6240-00 · Telephone, Fax & Internet					
6241-00 · Cell Phone	900	75	375	-525	42%
6243-00 · Phone, Fax & Internet	2,500	193	865	-1,635	35%
Total 6240-00 · Telephone, Fax & Internet	3,400	268	1,240	-2,160	36%
6250-00 · Website	200			-200	
6260-00 · Contingency	500			-500	
Total Expense	244,135	14,918	82,494	-161,641	34%

Maine County Commissioners Association
Expenses by Vendor Detail
May 2023

Accrual Basis	Type	Date	Account	Amount	Balance
Bangor Payroll					
	Bill	5/5	5050-00 · Salary-Administrator	1,116.81	1,116.81
	Bill	5/5	5030-00 · FICA	81.56	1,198.37
	Bill	5/5	5020-00 · Payroll Fees	36.00	1,234.37
	Bill	5/12	5050-00 · Salary-Administrator	1,116.81	2,351.18
	Bill	5/12	5030-00 · FICA	81.56	2,432.74
	Bill	5/12	5020-00 · Payroll Fees	36.00	2,468.74
	Bill	5/19	5050-00 · Salary-Administrator	1,116.81	3,585.55
	Bill	5/19	5030-00 · FICA	81.56	3,667.11
	Bill	5/19	5020-00 · Payroll Fees	36.00	3,703.11
	Bill	5/26	5050-00 · Salary-Administrator	1,116.81	4,819.92
	Bill	5/26	5030-00 · FICA	81.61	4,901.53
	Bill	5/26	5020-00 · Payroll Fees	40.00	4,941.53
	Bill	5/26	5110-00 · Health Insurance	1,072.97	6,014.50
Total Bangor Payroll				6,014.50	6,014.50
Camden National Bank					
	Bill	5/30	6152-00 · IT Services	12.00	12.00
	Bill	5/30	6124-00 · Commissioner Retirement Plaqu	77.90	89.90
	Bill	5/30	6160-00 · Fees	35.00	124.90
Total Camden National Bank				124.90	124.90
Google LLC					
	Bill	5/11	6151-00 · Computer Hardware & Software	6.00	6.00
Total Google LLC				6.00	6.00
Haven, Lauren					
	Bill	5/30	6241-00 · Cell Phone	75.00	75.00
	Bill	5/30	6180-00 · Mileage & Travel Expense	59.61	134.61
	Bill	5/30	6173-00 · Monthly	69.74	204.35
Total Haven, Lauren				204.35	204.35
Liberty Mutual Insurance					
	Bill	5/11	5120-00 · Commercial, Crime, D&O Ins	64.00	64.00
Total Liberty Mutual Insurance				64.00	64.00
Lisa's White Flour Catering					
	Bill	5/30	6173-00 · Monthly	507.40	507.40
Total Lisa's White Flour Catering				507.40	507.40
Maine Farm Bureau					
	Bill	5/30	6195-00 · Office Space Rental	1,497.17	1,497.17
Total Maine Farm Bureau				1,497.17	1,497.17
MainePERS					
	Bill	5/11	5040-00 · MainePERS Contributions	379.72	379.72
Total MainePERS				379.72	379.72
Spectrum Business/TWC					
	Bill	5/11	6243-00 · Phone, Fax & Internet	192.95	192.95

Accrual Basis	Type	Date	Account	Amount	Balance
Total Spectrum Business/TWC				192.95	192.95
Technology Solutions					
	Bill	5/11	6152-00 - IT Services	100.00	100.00
Total Technology Solutions				100.00	100.00
US Bank					
	Bill	5/30	6153-00 - Photocopier Lease	410.99	410.99
Total US Bank				410.99	410.99
Verrill					
	Bill	5/30	6032-00 - Lobbying - Contractual	5,416.00	5,416.00
Total Verrill				5,416.00	5,416.00
TOTAL				14,917.98	14,917.98

Maine County Commissioners Association
Transaction Detail by Account
May 2023

	Accrual Basis	Type	Date	Name	Amount	Balance
1000-00 · Bank and Cash Accounts						
1010-00 · MCCA Checking-Savings Bank						
		Bill Pmt -Check	5/5	Bangor Payroll	-1,105.56	-1,105.56
		Payment	5/9	Kofile Preservation	700.00	-405.56
		Bill Pmt -Check	5/11	Google LLC	-6.00	-411.56
		Bill Pmt -Check	5/11	Liberty Mutual Insurance	-64.00	-475.56
		Bill Pmt -Check	5/11	MainePERS	-692.44	-1,168.00
		Bill Pmt -Check	5/11	Spectrum Business/TWC	-192.95	-1,360.95
		Bill Pmt -Check	5/11	Technology Solutions	-100.00	-1,460.95
		Bill Pmt -Check	5/12	Bangor Payroll	-1,105.56	-2,566.51
		Deposit	5/15	National Association of Counties	105.40	-2,461.11
		Bill Pmt -Check	5/19	Bangor Payroll	-1,105.56	-3,566.67
		Bill Pmt -Check	5/26	Bangor Payroll	-2,385.10	-5,951.77
		Bill Pmt -Check	5/30	Camden National Bank	-124.90	-6,076.67
		Bill Pmt -Check	5/30	US Bank	-410.99	-6,487.66
		Bill Pmt -Check	5/30	Verrill	-5,416.00	-11,903.66
		Bill Pmt -Check	5/30	Lisa's White Flour Catering	-507.40	-12,411.06
		Bill Pmt -Check	5/30	Maine Farm Bureau	-1,497.17	-13,908.23
		Bill Pmt -Check	5/30	Haven, Lauren	-204.35	-14,112.58
		Deposit	5/31		5.50	-14,107.08
Total 1010-00 · MCCA Checking-Savings Bank					-14,107.08	-14,107.08
1020-00 · Money Market Account						
		Deposit	5/18		0.51	0.51
Total 1020-00 · Money Market Account					0.51	0.51
Total 1000-00 · Bank and Cash Accounts					-14,106.57	-14,106.57
1300-00 · Receivables						
		Payment	5/9	Kofile Preservation	-700.00	-700.00
Total 1300-00 · Receivables					-700.00	-700.00
2000-00 · Accounts Payable						
		Bill	5/5	Bangor Payroll	-1,105.56	-1,105.56
		Bill Pmt -Check	5/5	Bangor Payroll	1,105.56	0.00
		Bill	5/11	MainePERS	-692.44	-692.44
		Bill	5/11	Liberty Mutual Insurance	-64.00	-756.44
		Bill	5/11	Spectrum Business/TWC	-192.95	-949.39
		Bill	5/11	Technology Solutions	-100.00	-1,049.39
		Bill	5/11	Google LLC	-6.00	-1,055.39
		Bill Pmt -Check	5/11	Google LLC	6.00	-1,049.39
		Bill Pmt -Check	5/11	Liberty Mutual Insurance	64.00	-985.39
		Bill Pmt -Check	5/11	MainePERS	692.44	-292.95
		Bill Pmt -Check	5/11	Spectrum Business/TWC	192.95	-100.00
		Bill Pmt -Check	5/11	Technology Solutions	100.00	0.00
		Bill	5/12	Bangor Payroll	-1,105.56	-1,105.56
		Bill Pmt -Check	5/12	Bangor Payroll	1,105.56	0.00
		Bill	5/19	Bangor Payroll	-1,105.56	-1,105.56
		Bill Pmt -Check	5/19	Bangor Payroll	1,105.56	0.00
		Bill	5/26	Bangor Payroll	-2,385.10	-2,385.10
		Bill Pmt -Check	5/26	Bangor Payroll	2,385.10	0.00
		Bill	5/30	Maine Farm Bureau	-1,497.17	-1,497.17

Accrual Basis	Type	Date	Name	Amount	Balance
	Bill	5/30	Verrill	-5,416.00	-6,913.17
	Bill	5/30	Camden National Bank	-124.90	-7,038.07
	Bill	5/30	US Bank	-410.99	-7,449.06
	Bill	5/30	Lisa's White Flour Catering	-507.40	-7,956.46
	Bill	5/30	Haven, Lauren	-204.35	-8,160.81
	Bill Pmt -Check	5/30	Camden National Bank	124.90	-8,035.91
	Bill Pmt -Check	5/30	US Bank	410.99	-7,624.92
	Bill Pmt -Check	5/30	Verrill	5,416.00	-2,208.92
	Bill Pmt -Check	5/30	Lisa's White Flour Catering	507.40	-1,701.52
	Bill Pmt -Check	5/30	Maine Farm Bureau	1,497.17	-204.35
	Bill Pmt -Check	5/30	Haven, Lauren	204.35	0.00
Total 2000-00 · Accounts Payable				0.00	0.00
2100-00 · Other Current Liabilities					
2120-00 · MainePERS Employee Contribution					
	Bill	5/5	Bangor Payroll	-78.18	-78.18
	Bill	5/11	MainePERS	312.72	234.54
	Bill	5/12	Bangor Payroll	-78.18	156.36
	Bill	5/19	Bangor Payroll	-78.18	78.18
	Bill	5/26	Bangor Payroll	-78.18	0.00
Total 2120-00 · MainePERS Employee Contribution				0.00	0.00
2130-00 · Employee Health Insurance Contr					
	Bill	5/5	Bangor Payroll	-50.63	-50.63
	Bill	5/12	Bangor Payroll	-50.63	-101.26
	Bill	5/19	Bangor Payroll	-50.63	-151.89
	Bill	5/26	Bangor Payroll	202.52	50.63
	Bill	5/26	Bangor Payroll	-50.63	0.00
Total 2130-00 · Employee Health Insurance Contr				0.00	0.00
Total 2100-00 · Other Current Liabilities					
				0.00	0.00
4400-00 · Other Income					
	Deposit	5/15	National Association of Counties	-105.40	-105.40
Total 4400-00 · Other Income				-105.40	-105.40
4810-00 · Interest Earned					
	Deposit	5/18		-0.51	-0.51
	Deposit	5/31		-5.50	-6.01
Total 4810-00 · Interest Earned				-6.01	-6.01
5000-00 · Payroll Expenses					
5020-00 · Payroll Fees					
	Bill	5/5	Bangor Payroll	36.00	36.00
	Bill	5/12	Bangor Payroll	36.00	72.00
	Bill	5/19	Bangor Payroll	36.00	108.00
	Bill	5/26	Bangor Payroll	40.00	148.00
Total 5020-00 · Payroll Fees				148.00	148.00
5030-00 · FICA					
	Bill	5/5	Bangor Payroll	81.56	81.56
	Bill	5/12	Bangor Payroll	81.56	163.12
	Bill	5/19	Bangor Payroll	81.56	244.68
	Bill	5/26	Bangor Payroll	81.61	326.29
Total 5030-00 · FICA				326.29	326.29
5040-00 · MainePERS Contributions					
	Bill	5/11	MainePERS	379.72	379.72
Total 5040-00 · MainePERS Contributions				379.72	379.72

Accrual Basis	Type	Date	Name	Amount	Balance
5050-00 · Salary-Administrator					
	Bill	5/5	Bangor Payroll	1,116.81	1,116.81
	Bill	5/12	Bangor Payroll	1,116.81	2,233.62
	Bill	5/19	Bangor Payroll	1,116.81	3,350.43
	Bill	5/26	Bangor Payroll	1,116.81	4,467.24
Total 5050-00 · Salary-Administrator				4,467.24	4,467.24
Total 5000-00 · Payroll Expenses				5,321.25	5,321.25
5100-00 · Insurance					
5110-00 · Health Insurance					
	Bill	5/26	Bangor Payroll	1,072.97	1,072.97
Total 5110-00 · Health Insurance				1,072.97	1,072.97
5120-00 · Commercial, Crime, D&O Ins					
	Bill	5/11	Liberty Mutual Insurance	64.00	64.00
Total 5120-00 · Commercial, Crime, D&O Ins				64.00	64.00
Total 5100-00 · Insurance				1,136.97	1,136.97
6030-00 · Lobbying					
6032-00 · Lobbying - Contractual					
	Bill	5/30	Verrill	5,416.00	5,416.00
Total 6032-00 · Lobbying - Contractual				5,416.00	5,416.00
Total 6030-00 · Lobbying				5,416.00	5,416.00
6110-00 · Convention Expense					
6124-00 · Commissioner Retirement Plaques					
	Bill	5/30	Camden National Bank	77.90	77.90
Total 6124-00 · Commissioner Retirement Plaques				77.90	77.90
Total 6110-00 · Convention Expense				77.90	77.90
6150-00 · Equipment - Office					
6151-00 · Computer Hardware & Software					
	Bill	5/11	Google LLC	6.00	6.00
Total 6151-00 · Computer Hardware & Software				6.00	6.00
6152-00 · IT Services					
	Bill	5/11	Technology Solutions	100.00	100.00
	Bill	5/30	Camden National Bank	12.00	112.00
Total 6152-00 · IT Services				112.00	112.00
6153-00 · Photocopier Lease					
	Bill	5/30	US Bank	410.99	410.99
Total 6153-00 · Photocopier Lease				410.99	410.99
Total 6150-00 · Equipment - Office				528.99	528.99
6160-00 · Fees					
	Bill	5/30	Camden National Bank	35.00	35.00
Total 6160-00 · Fees				35.00	35.00
6170-00 · Meeting Expense					
6173-00 · Monthly					
	Bill	5/30	Lisa's White Flour Catering	507.40	507.40
	Bill	5/30	Haven, Lauren	69.74	577.14
Total 6173-00 · Monthly				577.14	577.14
Total 6170-00 · Meeting Expense				577.14	577.14
6180-00 · Mileage & Travel Expense					
	Bill	5/30	Haven, Lauren	59.61	59.61
Total 6180-00 · Mileage & Travel Expense				59.61	59.61
6195-00 · Office Space Rental					

	Accrual Basis	Type	Date	Name	Amount	Balance
		Bill	5/30	Maine Farm Bureau	1,497.17	1,497.17
Total 6195-00 · Office Space Rental					1,497.17	1,497.17
6240-00 · Telephone, Fax & Internet						
6241-00 · Cell Phone						
		Bill	5/30	Haven, Lauren	75.00	75.00
Total 6241-00 · Cell Phone					75.00	75.00
6243-00 · Phone, Fax & Internet						
		Bill	5/11	Spectrum Business/TWC	192.95	192.95
Total 6243-00 · Phone, Fax & Internet					192.95	192.95
Total 6240-00 · Telephone, Fax & Internet					267.95	267.95

Maine County Commissioners Association
Profit & Loss Prev Year Comparison
May 2023

Accrual Basis	May 2023	May 2022	\$ Change	% Change
Income				
4400-00 · Other Income	105.40	0.00	105.40	100.0%
4810-00 · Interest Earned	6.01	11.31	-5.30	-46.86%
Total Income	111.41	11.31	100.10	885.06%
Gross Profit	111.41	11.31	100.10	885.06%
Expense				
5000-00 · Payroll Expenses				
5020-00 · Payroll Fees	148.00	148.00	0.00	0.0%
5030-00 · FICA	326.29	304.24	22.05	7.25%
5040-00 · MainePERS Contributions	379.72	417.50	-37.78	-9.05%
5050-00 · Salary-Administrator	4,467.24	4,175.00	292.24	7.0%
Total 5000-00 · Payroll Expenses	5,321.25	5,044.74	276.51	5.48%
5100-00 · Insurance				
5110-00 · Health Insurance	1,072.97	1,024.29	48.68	4.75%
5120-00 · Commercial, Crime, D&O Ins	64.00	59.00	5.00	8.48%
Total 5100-00 · Insurance	1,136.97	1,083.29	53.68	4.96%
6030-00 · Lobbying				
6032-00 · Lobbying - Contractual	5,416.00	5,000.00	416.00	8.32%
Total 6030-00 · Lobbying	5,416.00	5,000.00	416.00	8.32%
6110-00 · Convention Expense				
6124-00 · Commissioner Retirement Plaques	77.90	0.00	77.90	100.0%
Total 6110-00 · Convention Expense	77.90	0.00	77.90	100.0%
6150-00 · Equipment - Office				
6151-00 · Computer Hardware & Software	6.00	0.00	6.00	100.0%
6152-00 · IT Services	112.00	112.00	0.00	0.0%
6153-00 · Photocopier Lease	410.99	398.93	12.06	3.02%
Total 6150-00 · Equipment - Office	528.99	510.93	18.06	3.54%
6160-00 · Fees	35.00	0.00	35.00	100.0%
6170-00 · Meeting Expense				
6173-00 · Monthly	577.14	0.00	577.14	100.0%
Total 6170-00 · Meeting Expense	577.14	0.00	577.14	100.0%
6180-00 · Mileage & Travel Expense	59.61	0.00	59.61	100.0%
6195-00 · Office Space Rental	1,497.17	1,497.17	0.00	0.0%
6240-00 · Telephone, Fax & Internet				
6241-00 · Cell Phone	75.00	75.00	0.00	0.0%
6243-00 · Phone, Fax & Internet	192.95	168.08	24.87	14.8%
Total 6240-00 · Telephone, Fax & Internet	267.95	243.08	24.87	10.23%
Total Expense	14,917.98	13,379.21	1,538.77	11.5%

Educational Session Topic Survey

Please rate the following topics from 1-5 based on your level of interest.
 "1" means you would not be interested in attending a session on this topic.
 "5" means you would be very interested in attending a session on the topic.

Rate 1-5	Programming Ideas Received for Educational Sessions
	Maine's Demographics and Workforce
	Cost and Benefits of Regionalizing Local Gov Functions
	Commissioner Roles and Responsibilities
	Risk Pool - Peter Marchesi - Topic TBA
	Pinetree Takeover of CMP
	Legislative Review and Goals for Future
	Integration of Future Programing & AI / Google
	County Departments: Who's doing what?
	Round Table: What are the Common Local Services that Need Assistances
	Opportunities to Obtain New Funding Streams
	Rural Patrol Roundtable Discussion: Transition from State's responsibility to County's? What its definition? How do we make it equitable?
	Active Shooter Protocols
	Grant Writing, Applications and Opportunities
	How to Become a Better Listener
	Security in the Courthouse
	Supervisor Training - How to Handle Sticky Situations
	Tax Abatement and Appeals
	Employment Law - What You Need to Know
	County Investments
	New Laws to Triage Mental Health
	Future of Maine Workforce - How to Stay Competitive
	Dispatch - Regional Requirements and Training
	First Amendment Audit Protocols
	Drone Presentation
	K-9 Presentation
	Delivering Shared Services/How to Enter into Cooperative Agreements
	Drug Impairment in the Workplace
	Understanding County Jail Inspections
	FOAA Training
	Round table presentation: (LD 1654) County Corrections Professional Council : What is it; who does it affect; how may it and its programs be funded?
	What common county IT programming may we integrate?
	What Are Our MCCA Commissioners' Common/Individual Goals?
	Who is responsible for County Jails - facilities, personnel, programming, administration, funding
	Legislatively, with whom do Counties interact? CJPS, Judiciary, DHHS, State & Local, Governor, Transportation

Have a Great Idea for This or Future Programming? Please share it here:

Please return this survey by email to lauren.haven@mainecounties.org or fax 512-2124
 on or before June 29th for the Convention Planning Committee to consider on 6/30/23.



Helping America prepare for and live in retirement

We help counties protect their employees'
futures with extraordinary care

A message from NACo CEO/Executive Director, Matthew Chase



The National Association of Counties (NACo) is passionate about advancing excellence in public service to help people and places thrive across America. We pursue our mission by strengthening the leadership skills, knowledge and wellness of our nearly 40,000 county elected officials and more than 3.6 million county employees. The most important asset across America's county governments is our people, and we're thrilled to showcase their amazing diversity of heritage, experience and talent.

That's why since 1981, we have partnered with Nationwide Retirement Solutions to help enhance the overall financial wellness and retirement security of our nation's county workers and their families. Nationwide continues to innovate and create new and improved solutions that allow county employees to save extra money and plan effectively for their future. As a U.S.-based mutual company, Nationwide is one of the most progressive and caring corporate citizens in the country and their values align with those of NACo. They also have the proven experience, financial strength, corporate integrity and public sector focus that serves our state associations, county governments and county workforce best.

I encourage you to take advantage of the strength, resources, tools and services of our proud partner, Nationwide Retirement Solutions. There is so much information in this brochure that can provide your county employees with sound strategies to a more secure financial retirement. Lastly, please share this information with other colleagues who may be able to add these services to their employee benefits.




We are steadfast in our pursuit to enrich our membership value exponentially, guided by the belief that stronger counties result in a stronger America.

With respect,

Matt Chase, CEO/ Executive Director
NACo

It's the right time for the right partner

Nationwide® has a foundation and heritage you can trust and a customized approach that meets participants where they are. We know it's not just about what we do — it's how we do it.

BETTER PARTICIPANT EXPERIENCES	ADMINISTRATIVE SIMPLICITY	EXTRAORDINARY SERVICE
 <p>We offer a variety of tools and solutions designed to educate your participants and give them information that drives retirement. Our solutions are both simple and comprehensive; this helps your employees know where they're going.</p>	 <p>We provide thought leadership and serve as your partner by breaking down challenges and offering clear solutions.</p>	 <p>We're a U.S.-based company that's more than just a business. We're committed to creating a brighter future for our communities.</p>

We help your employees prepare

We help drive retirement readiness, providing employees resources and comprehensive plan support.

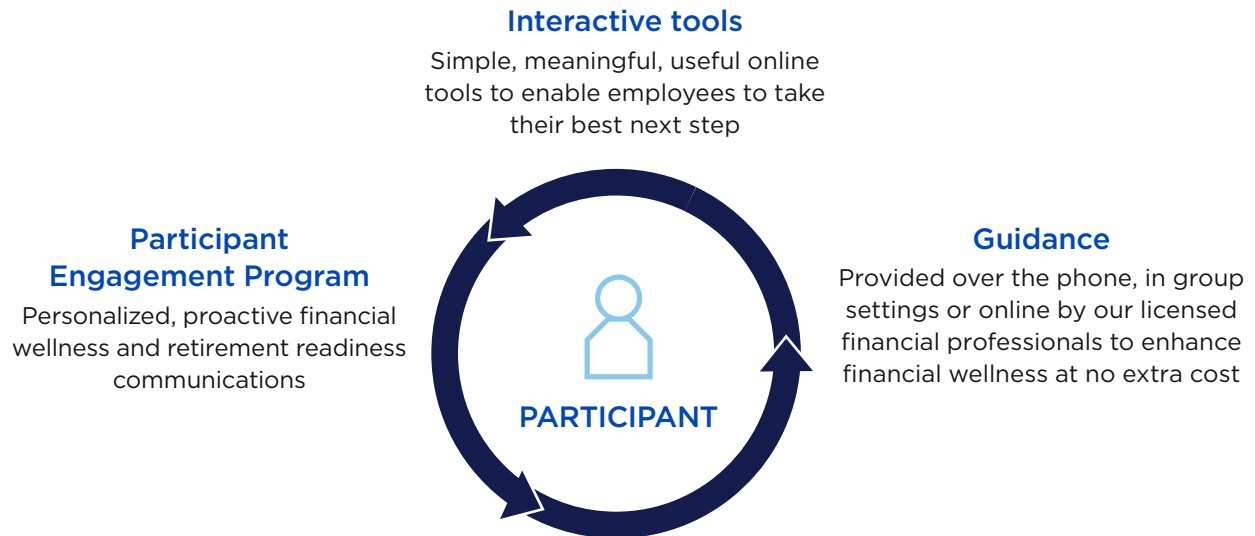
We offer support every step of the way

The decisions your employees make about their retirement plans today will impact them for years to come. That's why they need support as they prepare — from their initial enrollment all the way through retirement.

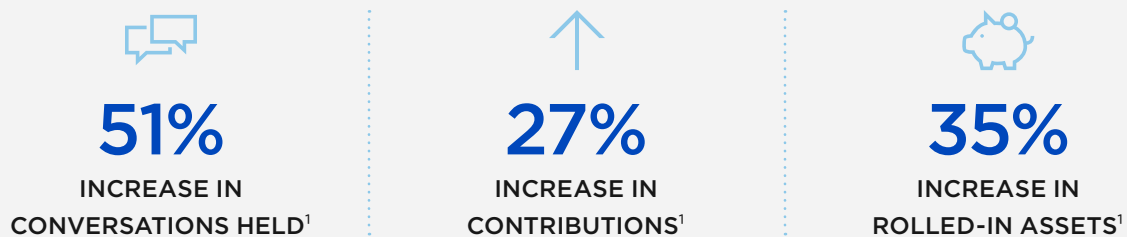
We provide a consultative and simplified enrollment process

- Online enrollment — a secure process to help enable fraud protection
- Auto enrollment
- Annual increase of participant contributions
- Virtual and in-person meetings

A connected experience to help improve employee outcomes



Our Participant Engagement Program works



The Participant Engagement Program drives employees to the My Interactive Retirement PlannerSM tool to generate their personalized Retirement Readiness score and report. Those enrolled in PEP were 35% more likely to use My Interactive Retirement Planner.¹

¹ Nationwide results: 2021 year-end results across 7,600+ plans. Lift is based on comparison to control group.

Our Retirement Readiness experience helps your employees determine whether they're on track

Retirement Readiness is a big-picture assessment of how likely one is to reach their retirement goals. It takes into account:

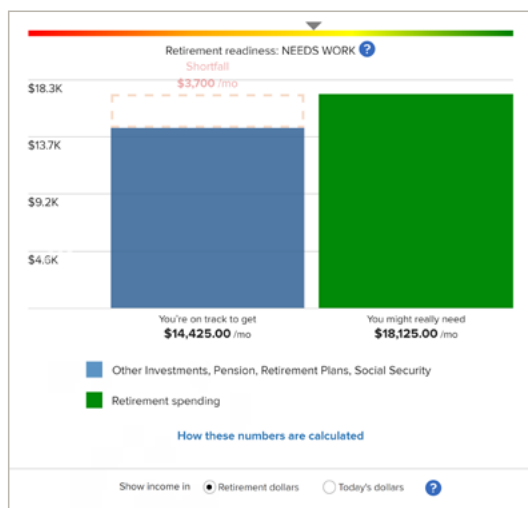

Planned retirement date


Resources for retirement income


How much one is saving


The long-term investment strategy

We can help your employees understand their retirement outlook in just minutes. When they log on to their account and answer a few simple questions, they'll receive a personalized snapshot of their projected retirement readiness.



Where they stand

Participants get a quick, personalized retirement readiness snapshot.

The full picture

With **My Interactive Retirement Planner**, they can add more details and refine goals.

Actions to consider

They'll also find options for ways to help close retirement income gaps.

The experience is simple, actionable and personalized. They can even download their personalized Retirement Readiness Report for future reference.

Drive participant engagement with mobile-responsive online education

Participants can securely access up-to-date retirement account information anytime and anywhere using our mobile-responsive website.

Our online learning center features:



Education



Calculators



Videos



Tools



Presentations



Relevant articles



No. 1-ranked mobile website

in DALBAR's review of retirement plan providers
for eight consecutive years (2014–2021)

Earned DALBAR's Communications Seal for plan
participants' online experience consistently since 2016

Mobile-optimized website

- Full functionality on any device
- Videos and other resources to educate participants
- Online enrollment

Mobile app

Available for download in Apple
and Google Play app stores

Powerful tools for a holistic view

- My Interactive Retirement Planner
- Paycheck Impact Calculator
- My Health Care Estimator®

Help your employees get REAL about their finances and retirement

The Nationwide REALtirementSM Experience

Your Enrollment and Education Specialist will work with you to offer presentations — virtually or in person — to help educate your employees on financial planning and saving.

GETTING STARTED	EARLY SAVERS	MID-CAREER SAVERS	APPROACHING RETIREMENT	LIVING IN RETIREMENT
Basics of Personal Finance				
Cyber Security Basics				
Investment Basics				
Online Resources				
Retirement 101				
	Avoiding Emotional Investing			
	Smart Ways to Help Save, Grow and Protect Your Money			
	Retirement Myths and Realities			
	Women and Retirement			
	Contributing to Your Retirement Account			
	Health Savings Account			
	Investment Types and Risks			
		Health Care		
		Social Security		
			Approaching and Living in Retirement	

We help participants think more broadly about their personal financial wellness

The Nationwide Retirement Institute® mission:

Providing practical thought leadership and actionable solutions to improve financial health and retirement outcomes.



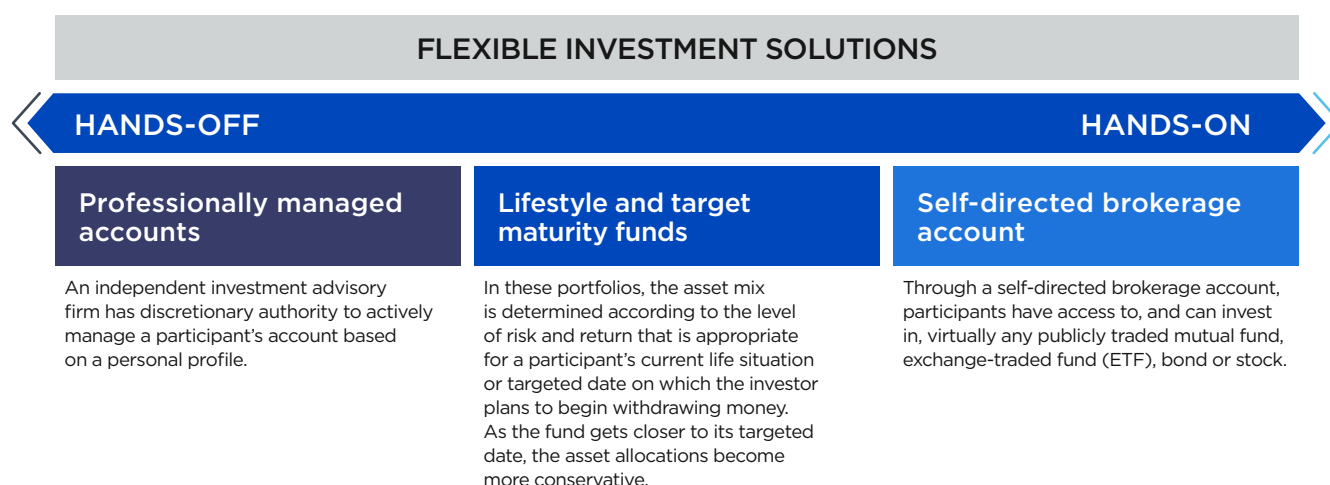
Highest tier of service center support

We've been recognized with DALBAR's Plan Participant Service Award for eight consecutive years.²

² DALBAR Plan Participant Service Award, 2014-2021

We offer strategies for many types of investors

We understand that your employees will have different degrees of knowledge and interest in investment management. That's why we encourage you to consider offering options for both "hands-off" and "hands-on" investors — with no additional expenses to you as the plan sponsor.



Lifestyle funds—also known as target risk funds—are asset allocation funds that are managed based on different levels of risk, from conservative to aggressive.

Target maturity funds—also known as target date funds—are asset allocation funds that are based on a targeted date as to when an investor plans to begin to withdraw money. These funds target the year of retirement, and the asset allocations become more conservative as retirement nears.

Target maturity funds and lifestyle funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target maturity funds and lifestyle funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Fund Window investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of these investment options may have higher Nationwide asset fees than the designated investment options. Nationwide does not make recommendations or give investment advice.

Deploying a service model built around you

1

**Knowing you
and your needs**

2

**Making it simple
for you**

3

**Being your
advocate**

We provide streamlined support to you and your staff with confidence and commitment.

We attract, hire and maintain an experienced, knowledgeable staff of consummate professionals to best serve you.

A dedicated point of contact

We assign every new plan an implementation specialist who will assist you throughout the setup process.

Once you're set up, you'll have a personal primary contact, backed by a team of professionals, to provide consistency as we help manage your plan.

Education and certifications for the individuals who service your plan

- More than 100 service associates have completed a designation from ASPPA or LOMA
- More than 300 are currently pursuing an industry designation

A support system created to make retirement plan management easier

Payroll integration

Nationwide offers several secure methods for payroll integration.

Payroll management

We partner with more than 40 payroll providers to offer an easy-to-use, full-service solution that provides secure payroll integration. Our Payroll 180/360 solution uses a secure connection between payroll provider and Nationwide to transmit contribution, salary and census information, plus receive timely deferral notices.

If you don't have a payroll provider, we offer FastPay, an easy online solution to submit payroll and contribution files.

Contribution process flexibility

This feature allows us to initiate automated clearinghouse debits from the employer's bank to fund contributions and send data files back to the payroll provider when a participant changes a deferral amount or initiates a loan.

Online tools

Online document vault³

Nationwide provides self-service for plans to access important plan documents such as summary plan descriptions, QDIA notice, safe harbor notices, etc.

Notice delivery

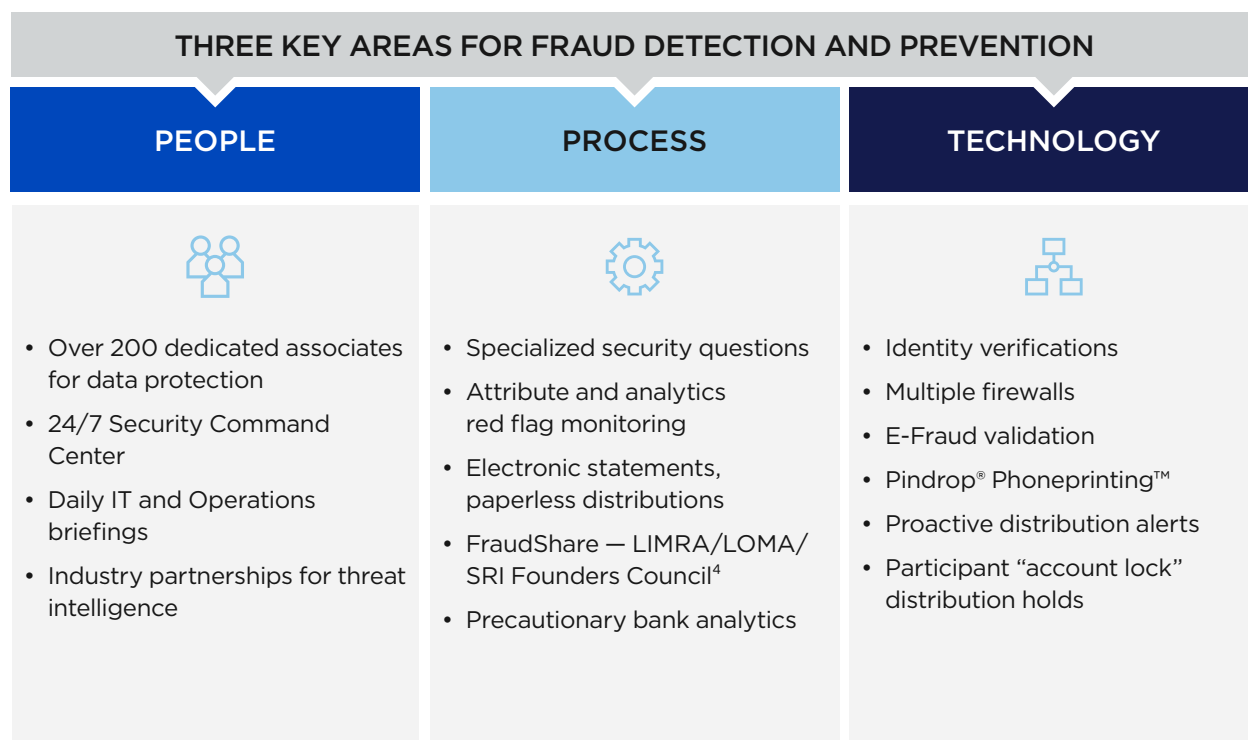
We give you and your participants a paperless statement delivery experience and the option for a paperless disclosure delivery.

Our mobile-responsive website will help you monitor and manage your retirement plan, including:

- View balances at the participant, plan or fund level
- Process contributions and loans
- Obtain reports

³ This information is available after the third-party administrator (TPA) uploads the data.

We provide a holistic approach to securing your data



⁴ LIMRA — Life Insurance Marketing & Research; LOMA — Life Office Management Association; SRI — Secure Retirement Institute

Starting with a strong foundation

We are a U.S.-based company with decades of experience in helping America's workers prepare for and live in retirement.

We serve as a provider
for approximately

33,000

plans⁵

We service
more than

2.5 million

participants⁵

We manage and
administer more than

\$193 billion

in retirement assets⁵

Your plan is backed by our strength and stability

Nationwide® began in 1926 with a commitment to America's farmers. Since then, we've kept our focus on our members and doing what's right for them. As a mutual company, we believe people are our greatest strength, our largest investment, and the inspiration for everything we do. Over the decades, we've grown to be a strong and stable presence, a Fortune 100 company offering a range of financial services, committed as ever to the members who make us strong.

Financial strength ratings

A+

AM BEST

received 10/17/2002
affirmed 12/22/2021

A1

MOODY'S

received 3/10/2009
affirmed 5/27/2020

A+

STANDARD & POOR'S

received 12/22/2008
affirmed 5/7/2021

Note: These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

⁵ Nationwide Financial (Dec. 31, 2021).

We're more than just a business

We have a history of community engagement and philanthropy.



The Nationwide Foundation supports Feeding America, its National Produce Program and 23 of its member food banks across the nation, granting more than **\$1.5 million in 2021**.



For more than 60 years, Nationwide has been working with Nationwide Children's Hospital to help ensure that every child has access to quality medical care. In 2014, the Nationwide Foundation established the Nationwide Foundation Pediatric Innovation Fund to support research and innovative projects. The foundation has given \$10 million to the fund annually, reaching a total investment of **\$80 million** in 2021. We added to that **\$6.2 million** in fundraising efforts.



Giving blood has been a tradition at Nationwide since 1944. And today, we work with partners across the country, giving over **14,000 pints annually**. As a founding member of the Annual Disaster Giving Program, the Nationwide Foundation helps the Red Cross with immediate resources to respond to disasters. In 2021, the Nationwide Foundation supplied **\$1.75 million** in aid.



Our associates have been giving to United Way since our first workplace campaign in 1951. The Nationwide Foundation began matching associates' contributions dollar for dollar in the 1960s. Last year, our associates, agents and retirees contributed more than **\$6.3 million** through our campaign.



More than

\$588 million

contributed to nonprofit organizations by the Nationwide Foundation since 2000

We have an employee-focused culture

Our great culture fosters engaged associates. This leads to better service for your plan and participants.

#76
on FORTUNE 100 list⁶



**TOP
100**
companies for Latinos¹²



⁶ Based on revenue, Fortune magazine (June 2, 2021).

⁷ "The 100 Best Workplaces for Diversity," Fortune magazine, fortune.com/best-workplaces-for-diversity (2019).

⁸ "100 Best Companies to Work For," Fortune magazine, fortune.com/best-companies/2021 (2021).

⁹ "The 50 Best Workplaces for Giving Back," fortune.com/2017/02/09/best-workplaces-giving-back (Feb. 9, 2017).

¹⁰ Gallup Exceptional Workplace Award, gallup.com/workplace/391211/announcing-2022-gallup-exceptional-workplace-award-winners.aspx (March 31, 2022).

¹¹ Catalyst Award Winners, catalyst.org/catalyst-award-winners (2018).

¹² 2016 Latino 100, latinomagazine.com/spring2016/latino-100.html (2016).

¹³ "U.S. Veterans Magazine Announces its 2021 Best of the Best Results Lists," usveteransmagazine.com/recognition-lists (Aug. 12, 2021).

We can help you make your plan a success

We look forward to our partnership and to helping you prepare your employees for retirement.

To learn more, please contact:

David Belnick | Endorsement Partner Director



1-410-790-5440



Belnid1@nationwide.com



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Target maturity funds, also known as target date funds, are designed for people who plan to begin withdrawing money during or near a specific target date, such as at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the target maturity funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.

My Interactive Retirement PlannerSM is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

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Help improve participants' retirement readiness



A recent survey¹ revealed that employees want help with planning for retirement and are looking to you for that help. In fact:

51%

of respondents are willing but don't know how to plan for retirement (65% for persons under age 30)

66%

believe that employers should provide financial professional help (74% for persons under age 30)

The **Nationwide® Participant Engagement Program (PEP)** is designed to be an “always on” marketing and education source that helps you respond to employee needs by getting them engaged with your plan and, thus, driving retirement readiness. Here's how:



Moments that matter by life stage

- We help participants throughout their retirement journey so they can make informed decisions to improve their retirement readiness and financial wellness
- Participant recordkeeping and behavioral data help us deliver a personalized experience unique to each participant, from relevant financial wellness content to driving their next best action



Personalized campaigns

The Participant Engagement Program targets marketing that focuses on:

- Driving plan awareness and participation
- Improving financial health and wellness to inform confident decisions
- Increasing retirement readiness and driving positive financial action



Successful, measurable results²

↑ **27%**
Contributions

↑ **43%**
Rolled-in assets

↑ **22%**
Conversations held

↑ **22%**
My Interactive Retirement PlannerSM usage

You can rely on PEP to deliver the right message at the right time. It can help participants optimize their financial wellness in ways that also drive retirement readiness, so they can feel more confident about where they are on their retirement journey.



To learn about the Participant Engagement Program and how we drive successful outcomes, contact your Nationwide Retirement Specialist.

¹ 2021 Defined Contribution Plan Participant Survey Finding, J.P. Morgan Asset Management.

² Nationwide 2022 results across approximately 7,600 plans; increases are based on comparison with a control group.

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