



Executive Committee Meeting

Friday, July 7, 2023 – 8:00 a.m.

Barron County Government Center – Auditorium
335 East Monroe Avenue – Barron, Wisconsin 54812

AGENDA


1. Call to Order
2. Public Meeting Notification
3. Special Matters and Announcements (Non-Action Items)
4. Approve Agenda
5. Public Comment
6. Approve Minutes of June 9, 2023
7. Public Retirement Plan Trust Arrangement for Part-time Employees – Bruce Nelson, Pelion
8. Barron County Housing Authority Rehabilitation Update – Meg Skemp
9. Resolution – Authorizing Nationwide 401(a) Trust Agreement
10. Liability Insurance - Cyber Enhancement Endorsement and Crime Policy
11. 2024 NACo Leadership Academy - \$5,000
12. County Board Rules & Procedures Changes
13. Staff Reports & Updates
 - a. Homeland Security Election Audit
 - b. HSA Usage Data / Leave Sale Data
 - c. City of Barron TIF / TID Meeting
14. Review Voucher Edit Lists
15. Suggestions for Future Agenda Items
16. Set Date for Next Meeting – Suggest 8/3 at 10:00 a.m.
17. WPPA Union Negotiations
 - a. The Executive Committee may go into closed session pursuant to Section 19.85(1)(e) for the purpose of deliberating or negotiating the purchase of public properties, the investing of public funds, or conducting other specific business, whenever competitive or bargaining reasons require a closed session
 - b. Return to Open Session
 - c. Take Any Necessary Action
18. Adjournment

PLEASE CALL 715-537-6841 IF YOU ARE UNABLE TO ATTEND

cc: Okey, Bartlett, Hanson, Thompson, Heinecke, Moen, Cook, Buchanan, Rogers, Administrator, Corp Counsel, HR Director, Finance Director, Treasurer, Website & 3 Public Postings

Any person with a qualifying disability under the Americans with Disabilities Act and requires the meeting or materials at the meeting to be in an accessible format must contact the County Clerk's office at 715-537-6200 at least 24 hours prior to the meeting so that arrangements can be made to accommodate your request.

TO Executive Committee

FROM: Jeff French, County Administrator 

DATE: July 3, 2023

RE: July 7th 8am, Executive Committee Meeting
Veterans Memorial Auditorium

Public Retirement Plan Trust Arrangement for Part-time Employees - Bruce Nelson, Pelion

As I understand the facts from Bruce, because of the way in-which Barron County originally entered the Wisconsin Retirement System, January 1951, we have the opportunity to create a separate Public Retirement Plan for those part-time employees who do not work enough hours to meet the threshold for retirement contributions into WRS. If this plan was implemented it would result in the County saving \$62,885.98 based on information provided by Charla. Bruce is scheduled to be in-person at the meeting to provide specific information.

I recommend this Committee authorize a resolution to implement this plan 1-1-2024.

Barron County Housing Authority Rehabilitation Update:

Meg Skemp will be in attendance to provide an update on the current status of the Housing Authority rehabilitation funding, tax credits and timeline for the project.

Resolution - Authorizing Nationwide 401(a) Trust Agreement:

This resolution is the next step in establishing a County funded retirement contribution as approved in the 2023 budget. I recommend approval.

Liability Insurance - Cyber Enhancement Endorsement and Crime Policy:

Wisconsin County Mutual Insurance Corporation provides the County's liability coverage which includes a Cyber Enhancement Endorsement. This endorsement has been provided at no additional cost to the County since 2014. Coverage is provided for specific types of losses, liability for damages due to a breach as well as E-Crimes such as a result of fraudulent instruction or funds transfer. Wendy Coleman will provide additional information at the meeting.

2024 NACo Leadership Academy:

On or about June 16th, I received an email from Katherine Kaiser Enrollment Director stating if Barron County was interested we could get 50% off the enrollment fee for the National Association of Counties Leadership Academy in 2024. I emailed her back and asked if this Committee were to approve \$5,000.00, now, could she hold this price to 2024. She responded on June 22nd, that this was doable.

I have included in the packet information regarding this leadership training. I attended and my Cohort was taught by General Colin Powell, WOW!! Bar-none this was the best leadership academy I have ever attended. Chris Fitzgerald and Jeniffer Jako are also graduates. All classes are on-line.

If this Committee approves the \$5,000.00, now I recommend the following five be allowed to attend. Nate Nelson - Hwy Dept. Brent Bohn WTE, Chris Fitzgerald has two employees from his department and Jen Jako has one employee from her department. Rachael has graciously agreed to postpone her attendance until 2025.

This Committee has the authority to approve this expenditure, I recommend that you do so.

County Board Rules & Procedures Changes: As discussed at the June meeting, John Muench will present proposed changes to the County Board Rules & Procedures relating to the County Board Chair and Vice Chair(s) acting as alternates to any Committee.

Staff Reports

- a. Homeland Security Election Audit:** Jessica Hodek will provide an update on discussions with Homeland Security to conduct election reviews of the County and other interested municipalities.
- b. HSA Data:**
 - Charla on February 1st reported this data to me.
 - 6648.50 sick hours sold to Health Savings Accounts
 - 926 hours of vacation sold to Health Savings Accounts
 - The total value of **all** allowable leaves totaled \$312,892.03, \$316,123.93 with FICA
 - 1160.25 sick hours sold to deferred comp., plans
 - 100 vacation hours sold to deferred comp., plans
- c. City of Barron TIF / TID Meeting:**
 - Due to lack of attendance by key people this meeting had to be rescheduled to July 19th.

WPPA Union Negotiations: The WPPA Union has submitted their intent to begin contract negotiations with the County. I anticipate going into a closed session to discuss negotiation strategies. A Negotiations Committee will be appointed at the July County Board meeting.



Executive Committee Meeting

Friday, June 9, 2023 – 8:00 a.m.

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MINUTES

COMMITTEE MEMBERS PRESENT IN PERSON: Karolyn Bartlett, Stan Buchanan, Randy Cook Sr, Bun Hanson, Carol Moen, Louie Okey, Bob Rogers and Marv Thompson.

COMMITTEE MEMBERS ATTENDING VIRTUALLY: None.

COMMITTEE MEMBERS ABSENT: Dale Heinecke.

STAFF PRESENT IN PERSON: UW-Extension Area Director Baltrusis (departed after UW Extension Administrative Assistant agenda item), Finance Director Busch, Sheriff Fitzgerald, Administrator French, County Clerk Hodek, ROD Katterhagen (during Real Estate Transfer Fees Analysis agenda item), Chief Deputy Leu (departed after Creation of Two Patrol Deputy Positions agenda item), Deputy Corporation Counsel Mohns, Corporation Counsel Muench, HR Director Richie and Treasurer Sommerfeld.

OTHER COUNTY BOARD SUPERVISORS PRESENT: Kathy Krug and Diane Vaughn.

CALL TO ORDER: Chair Okey called the meeting to order at 8:00AM.

PUBLIC MEETING NOTIFICATION: Administrator French read the Public Meeting Notification.

SPECIAL MATTERS AND ANNOUNCEMENTS (NON-ACTION ITEMS): Administrator French noted that there will no contribution from the State on the Wild Rivers Trail signage and signage funding will be discussed at a future Property Committee meeting.

APPROVE AGENDA: Chair Okey requested to amend the agenda by removing Items #10 (Liability Insurance – Cyber Enhancement Endorsement and Crime Policy), #16 (401a Retirement Agreement) and #23 (Closed Session). **Motion: (Cook/Thompson)** to approve agenda as amended. Carried with all present voting Yes.

PUBLIC COMMENT: None at this time.

APPROVE MINUTES OF MAY 3, 2023: Motion: (Rogers/Hanson) to approve. Carried with all present voting Yes.

HEALTH INSURANCE UPDATE - TIM DEATON, THE HORTON GROUP: Deaton reviewed the final health insurance costs for 2022, current 2023 financials, the 2024 outlook for the self-funded health insurance plan and answered questions from the Committee.

REAL ESTATE TRANSFER FEE ANALYSIS: ROD Katterhagen gave an overview of past real estate transfer fees, the proposed legislation regarding real estate transfer fees and answered questions from the Committee.

REPEAL OF ACT 216: Treasurer Sommerfeld gave an overview of Act 216 and the recent changes resulting from a recent United States Supreme Court ruling. Corporation Counsel Muench discussed how the County currently handles legal proceedings for tax deed properties. Sommerfeld and Muench both answered questions from the Committee.

PERSONNEL POSITIONS

- A. **CREATE TWO (2) ADDITIONAL PATROL DEPUTY POSITIONS MIDYEAR – SHERIFF’S DEPARTMENT:** Sheriff Fitzgerald gave a presentation for the addition of two



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MINUTES

additional patrol deputies midyear and answered questions from the Committee. Finance Director Busch explained these two patrol positions would be funded via excess fund balance for the remainder of 2023 and then these two positions would be added into the 2024 budget as well as future years. **Motion: (Hanson/Buchanan)** to approve the creation of two patrol deputies starting in July of 2023. Discussion. Carried on a roll call vote with all present voting Yes.

- B. **COUNTY FUNDED ADMINISTRATIVE ASSISTANT – UW EXTENSION:** Area Extension Director Baltrusis discussed the recent UW Extension Administrative Assistant position retirement, future staffing options and answered questions from the Committee. **Motion: (Hanson/Moen)** to continue to support the county funded Administrative Assistant position at 32 hours as the County had done in the past. Motion failed on a roll call vote with 5 No – Bartlett, Buchanan, Cook, Okey & Thompson, 3 Yes – Hanson, Moen & Rogers and 1 Absent - Heinecke. **Motion: (Buchanan/Okey)** to not have the County fund the UW Extension Administrative Assistant position any longer. Discussion. Motion carried on a roll call vote with 5 Yes - Buchanan, Cook, Hanson, Okey & Thompson, and 3 No – Bartlett, Moen & Rogers and 1 Absent - Heinecke.

VACATION CARRYOVER FOR HIGHWAY & ADMINISTRATION STAFF (POLICY EXCEPTION): **Motion: (Cook/Buchanan)** to approve allowing the staff presented in the packet to carryover a total of 80 hours of vacation. The additional 40 hours may be carried over for up to one year from the employee's anniversary date. Carried with all present voting Yes.

Moen departed at 9:17AM.

COUNTY BOARD RULES & PROCEDURES CHANGES

- A. **COUNTY BOARD CHAIR – VICE CHAIR(S) AS COMMITTEE ALTERNATES:** Administrator French gave an overview for the potential County Board Rules and Procedures changes. Corporation Counsel Muench answered questions from the Board. **Motion: (Buchanan/Cook)** to approve. Discussion. Carried with all present voting Yes.
- B. **COUNTY BOARD / COMMITTEE PER DIEM RATES:** Chair Okey explained the request for County Board and Committee Per Diem Rates. Corporation Counsel Muench gave his legal opinion for not changing the per diem rates. **Motion: (Buchanan/Rogers)** to maintain the current per diem rates for County Board and Committee meetings. Carried with all present voting Yes.

RESOLUTION – ESTABLISHING 2024 BARRON COUNTY BUDGET PREPARATION GUIDELINES: **Motion: (Thompson/Hanson)** to approve. Carried with all present voting Yes.

RESOLUTION – AUTHORIZING NATIONWIDE 457B RETIREMENT PLAN AMENDMENT ALLOWING IN-SERVICE PLAN DISTRIBUTIONS BEGINNING AT AGE 59 ½ : **Motion: (Bartlett/Rogers)** to approve. Carried with all present voting Yes.

ATV/UTV SUPPORTIVE RESOLUTION: Administrator French distributed a Washburn County Resolution that was submitted to the WCA regarding ATV/UTV operational requirements. **Motion: (Thompson/Cook)** to support the Washburn County resolution. Carried with all present voting Yes.



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OUT OF STATE TRAVEL

- A. **DARBY SMITH TO 2023 MEALS ON WHEELS ANNUAL CONFERENCE - PHOENIX, ARIZONA: Motion: (Bartlett/Rogers)** to approve both out of state travel requests. Carried with all present voting Yes.
- B. **MIKE CARROLL TO ALPHA K9 TRAINING – NEW SPRINGFIELD, OHIO: Motion: (Bartlett/Rogers)** to approve both out of state travel requests. Carried with all present voting Yes.

STAFF REPORTS & UPDATES

- A. **REPLACEMENT OF HHS CLIENT MANAGEMENT SYSTEM:** Administrator French feels it is critical we hire and train a new IT Analyst prior to Jeff Sirek retiring since our County IT Department created the current HHS Client Management program and Sirek is the only staff member that can help service this program.
- B. **MANAGEMENT'S DISCUSSION & ANALYSIS (MD&A):** Finance Director Busch discussed information included in the packet.
- C. **PELION BENEFITS – CONTRACT AMENDMENT FOR HRA PARTICIPANT SUSPENSION:** French has authorized a plan amendment which allows employees who have an HRA to suspend their HRA so the employee can purchase health insurance on the exchanges.
- D. **TOWN OF CHETEK PURCHASE OF PARCEL #012-3300-42-010:** The Town of Chetek has agreed to purchase this small tax deed parcel of land for \$200.00.
- E. **218A FICA TAX EXEMPTION:** The Department of Employee Trust Funds has confirmed that Barron County is allowed to establish a Public Retirement Plan for its part time employees working less than 1200 hours in any year.

REVIEW VOUCHER EDIT LISTS: Included in the packet. Administrator French answered questions from the Board.

SUGGESTIONS FOR FUTURE AGENDA ITEMS:

- A. Potential Closed Session Regarding Highway
- B. Replacement of HHS Client Management System
- C. Review of Insurance Coverages (Fraud & Cyber Security)
- D. 218A FICA Exception Trust Fund
- E. HealthJoy Data

SET DATE FOR NEXT MEETING: Friday, July 7, 2023 at 8:00AM.

ADJOURNMENT: Chair Okey adjourned the meeting at 9:48AM.

Respectfully Submitted,
Jessica Hodek, Barron County Clerk



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

May 18, 2023

Jeffery French – County Administrator
Barron County
335 East Monroe Avenue, Rm. 2130
Barron, WI 51812

RE: Establishing a public retirement system for part-time, seasonal, and temporary employees

Dear Jeffery French,

I received your letter dated May 15, 2023, with questions regarding whether Barron County (County) can establish a public retirement system for its part-time, seasonal, and temporary employees (PST), i.e., those not eligible for WRS participation. In short, the County is not prohibited from establishing a public retirement system for its PST employees based on the County's participation in the State of Wisconsin's "218 Agreement". See 42 USC § 418.

The County first joined the 218 Agreement via modification #45 (effective January 1, 1951) to the original agreement. That agreement was for retirement system coverage. A retirement system coverage group is a grouping that covers positions that are also covered under a retirement system or public pension (e.g., the Wisconsin Retirement System). The County subsequently modified their participation in the 218 Agreement several times (via mods # 153, 223, and 486). These additional modifications did not change the County's retirement system coverage. Because the County continues to only have retirement system coverage, employees not eligible for the WRS are not covered under the 218 Agreement and are instead (in most cases) covered by the mandatory social security provisions of section 11332 of Public Law 101-508, in effect on July 2, 1991.

Because the County has only retirement system coverage, assuming all the other criteria for establishing a public retirement system are met, the County may establish a retirement plan for its PST employees. However, the County must continue to monitor part-time employees for eligibility in the WRS. If a part-time employee passes the criteria for becoming a participating employee in the WRS, they will need to be enrolled at that time and FICA withholdings will again need to begin.

More information on public retirement systems (aka FICA replacement plans) can be found in IRS pub. 963 at pg. 53 and IRS Rev. Proc. 91-40.

Please feel free to follow-up with me if you have additional questions.

Best Regards,

Kyle Kundert
Policy Advisor | Social Security Administrator
Retirement Services Policy & System Implementation
Wisconsin Department of Employee Trust Funds | etf.wi.gov
608 266-9317 | kyle.kundert1@etf.wi.gov

FICA Alternative Retirement Plan



PRECISION
Retirement Group

Providing Benefit Solutions for Governmental Employers



FICA Alternative Retirement Plan Saves Employers Money!

Why pay FICA taxes for part-time, seasonal or temporary employees (PST) if you don't have to? Qualified employers can save the matching 6.2% of Social Security on PST wages with the use of a FICA Alternative Retirement Plan. The plan is an authorized alternative to Social Security under Internal Revenue Code Section 3121.

A qualified employer can establish a FICA Alternative Retirement Plan that enables the employee to contribute a pre-tax 7.5% of gross wages to a FICA Alternative Retirement Plan. The employee's take home pay does not change in any noticeable way.

Plan Advantages for Employers

- Save the 6.2% of the matching Social Security portion of total PST payroll
- Easy implementation
- Limited on-going payroll administration
- Website access for payroll data transfers
- Annual employer statements
- Plan support

Potential Employer Savings

Annual PST Payroll	Employer Savings
\$50,000	\$3,100
\$100,000	\$6,200
\$250,000	\$15,500
\$750,000	\$46,500
\$1,000,000	\$62,000
\$1,500,000	\$93,000
\$5,000,000	\$310,000

Plan Advantages for Employees

With the FICA Alternative Retirement Plan, employees gain more control of when and how they can use their money. Unlike Social Security, with the FICA Alternative Retirement Plan, the employee contributions and interest are available upon:

- Termination of employment
- In the event of death or disability
- At normal retirement age

Contributions to the FICA Alternative Retirement Plan are deposited into a group annuity contract which provides guaranteed interest and guarantee of principal.

Here is how 6.2% equals 7.5 pre-tax

	Social Security	FICA Alternative
Gross Monthly Wage	\$1,000.00	\$1,000.00
Less 7.5% pre-tax contribution	-0-	\$(75.00)
Taxable Income	\$1,000.00	\$925.00
Less 15% Fed Income Taxes	\$(150.00)	\$(138.75)
Less 5% State Income Taxes	\$(50.00)	\$(46.25)
Less 6.2% FICA withholding	\$(62.00)	-0-
Less 1.45% Medicare	\$(14.50)	\$(14.50)
Net paycheck to you:	\$723.50	\$725.50

*Above calculations are based upon general assumptions. Actual calculations for your circumstance can and will be different based upon personal financial circumstances.

BARRON COUNTY RESOLUTION NO. 2023 -

Resolution Authorizing Nationwide 401(a) Trust Agreement

TO THE BARRON COUNTY BOARD OF SUPERVISORS:

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WHEREAS, on January 23, 2023, the Barron County Board of Supervisors approved Resolution 2023-4 “Resolution Authorizing 401(a) Sales Request Retirement Plan with Nationwide Retirement Solutions” (attached); and

WHEREAS, on June 9, 2023, Nationwide Retirement Solutions provided to County Administrator French the Plan Documents (attached) which would allow Barron County to establish a 401(a) Trust Account for Management Confidential employees; and

WHEREAS, this resolution was approved by the Executive Committee on July 7, 2023 on a vote of ____, with ____ voting in favor and ____ members against.

NOW, THEREFORE, BE IT RESOLVED, that with passage of this resolution, the Barron County Board of Supervisors does hereby authorize and establish a 401(a) Retirement Trust Agreement with Nationwide Retirement Solutions.

BE IT FURTHER RESOLVED that publication of this resolution may occur through posting in accordance with Section 985.02 of the Wisconsin Statutes.

OFFERED THIS 17th day of July, 2023.

<p>Number of readings required: One (X) Two ()</p> <p>Vote required for passage: Majority (X) 2/3 Entire Board (20) ()</p> <p>Source of funding: Budgeted (X) General Fund () Grant () Contingency () Other () Details _____</p> <p>Fiscal impact: - Current year total amount: \$50,400 - Future years total amount: \$ n/a - Effect on tax levy – current year - \$ - Effect on tax levy – future years - \$ Fiscal impact reviewed by County Finance Department</p> <p>_____ Jodi Busch, Finance Director</p> <p>Approved as to form by:</p> <p>_____ Jeffrey French, Administrator</p> <p>_____ John Muench, Corporation Counsel</p>	<p>_____ Louie Okey, Executive Committee Chair</p> <p>(The Committee Chair signature verifies the action taken by the Committee.)</p> <p>Board Action: Adopted () Failed () Tabled ()</p>
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BARRON COUNTY RESOLUTION NO. 2023 - 4

Resolution Authorizing 401 (a) Sales Request Retirement Plan with Nationwide Retirement Solutions

TO THE BARRON COUNTY BOARD OF SUPERVISORS:

1
2 **WHEREAS**, Barron County allows employees to make tax deferred retirement
3 savings account contributions to an Internal Revenue Service 457 (B) retirement account;
4 and
5

6 **WHEREAS**, Barron County is a member of the National Association of Counties
7 which allows Barron County to provide their employees with other types of deferred
8 retirement tax arrangements; and
9

10 **WHEREAS**, the Executive Committee, on November 3rd, 2022 approved that
11 Management/Confidential Staff may be allowed a County contribution up to a maximum
12 of \$100 per month, provided the employee is contributing and equal or greater amount to
13 their 457 (B) plan; and
14

15 **WHEREAS**, after researching the County's current retirement plan offerings CA
16 French determined, with input from Nationwide Retirement Solutions, and other deferred
17 comp., providers, that an official IRS Code Section 401 (a) authorizing trust agreement is
18 the most appropriate manner in which to allow the \$100 contribution to occur; and
19

20 **WHEREAS**, Nationwide Retirement Solutions will provide to Barron County, at
21 no cost to Barron County, the trust documents necessary to establish an IRS Code Section
22 401 (a) trust agreement; and
23

24 **WHEREAS**, attached to this Resolution is a Nationwide Retirement Solutions,
25 401(a) Sales Request, document which begins the process for establishing a 401(a) trust
26 account; and

27 **WHEREAS**, this resolution was approved by the Executive Committee on January
28 4, 2023, on a vote of 9 - 0, with Bartlett, Buchanan, Cook, Hanson, Heinecke, Moen, Okey,
29 Rogers and Thompson voting in favor and no members voting against.
30

31 **NOW, THEREFORE, BE IT RESOLVED**, that with passage of this Resolution
32 the Barron County Board of Supervisors does hereby approve the attached, Nationwide
33 Retirement Solutions, 401(a) Sales Request, document which begins the process for
34 establishing a 401(a) trust account.
35


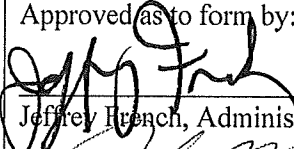
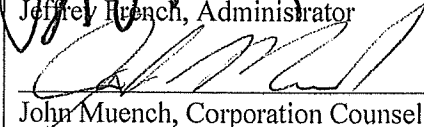
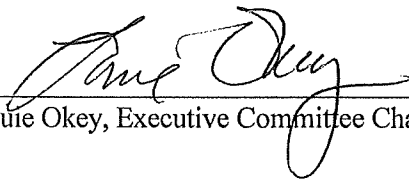
36 **BE IT FURTHER RESOLVED**, that with passage of this Resolution the County
37 Administrator is authorized to submit the attached to Nationwide Retirement Solutions,
38 401(a) Sales Request, document to Nationwide Retirement Solutions and to receive the
39 enabling trust documents from Nationwide Retirement Solutions.
40

BARRON COUNTY RESOLUTION NO. 2023 - 4

Resolution Authorizing 401 (a) Sales Request Retirement Plan with Nationwide Retirement Solutions

41 BE IT FURTHER RESOLVED that publication of this resolution may occur
42 through posting in accordance with Section 985.02 of the Wisconsin Statutes.
43

OFFERED THIS 23rd day of January, 2023.

<p>Number of readings required: One (X) Two ()</p> <p>Vote required for passage: Majority (X) 2/3 Entire Board (20) ()</p> <p>Source of funding: Budgeted () General Fund () Grant () Contingency () Other (X) Details: Discussed and approved by Exec Committee 11-3-2022</p> <p>Fiscal impact: - Current year total amount: \$ Unknown - Future years total amount: \$ Will be budgeted - Effect on tax levy – current year - \$ -0- - Effect on tax levy – future years - \$ Unknown</p> <p>Fiscal impact reviewed by County Finance Department</p> <p> _____ Jodi Busch, Finance Director</p> <p>Approved as to form by:</p> <p> _____ Jeffrey French, Administrator</p> <p> _____ John Muench, Corporation Counsel</p>	<p> _____ Louie Okey, Executive Committee Chair</p> <p>(The Committee Chair signature verifies the action taken by the Committee.)</p> <p>Board Action: Adopted (X) Failed () Tabled ()</p> <p>Motion: (Cook/Olson) to approve. Discussion. Carried with 27 Yes, 1 No (McRoberts) and 1 Absent (Fall).</p>
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6/9/23



Nationwide®
is on your side

Retirement Plans

Why Nationwide®

Help your participants
retire with confidence.



VOTED
TOP 10

Most Trusted Company
for Privacy*

**by the Ponemon Institute*

#1

MARKET SHARE

in 457 plans administered'

40+

YEARS

*of experience in the
public sector*



We surround and support you and your employees every step of the way.

Nationwide is a proven partner in delivering the kind of one-on-one support that Plan Sponsors need to ensure participants are ready for retirement.

We surround your plan with industry expertise.

- Simplify retirement planning with insights from the Nationwide Retirement InstituteSM
- Consult with highly experienced representatives in person or over the phone
- Access award-winning call center support²

We support your participants to help them reach their retirement goals.

- Personalize the experience with specific marketing messages tailored to each participant
- Connect with an award-winning mobile experience³
- Give employees a clearer picture of their retirement future with our suite of planning tools

Our better results mean your employees are better prepared for retirement.

Account Balance

Nationwide⁴:

\$56,243

+37%

Industry Average⁵:

\$41,195

We are Nationwide. And we want to help you and your employees prepare for and live in retirement.



Contact your Nationwide representative at 1-877-496-1630 for more information.



Nationwide®

¹ #1 Market Share: PLANSPONSOR 2014 Recordkeeping Survey.

² Dalbar Service Award: 2014 Plan Participant Service Award - December 2014.

³ Dalbar Inc. Innovations in the World of Mobile Optimized Websites: Quarter 3-2014.

⁴ Nationwide Internal Sales and Actuarial Reports, December 2014.

⁵ Plansponsor.com, 2014 Recordkeeping Survey.

Neither Nationwide® nor any of its representatives give legal or tax advice.

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Nationwide, through its affiliated retirement plan service and product providers, have endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

Nationwide and its affiliates offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA. Nationwide Retirement Institute is a division of NISC.

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

The unregistered group variable and fixed annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105AO, NRC-0105OR, NRC-0106AO, NRC-0106OR. In Oklahoma only: NRC-0105OK, NRC-0106OK.

Nationwide, the Nationwide N and Eagle, Nationwide Retirement Institute and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company, © 2015 Nationwide

FOR PLAN SPONSOR ONLY

NRM-13064AO.1 (09/15)



Cyber Enhancement Endorsement: Understanding Your Coverage

Since 2014, Community Insurance Corporation has provided cyber liability insurance through our Cyber Enhancement Endorsement – included at no additional premium. Cyber liability insurance provides coverage for many expenses that may arise from a data breach involving personal information or a security incident resulting in unauthorized access or misuse of your computer systems. Just as cyber, privacy and regulatory risks are evolving, so are our cyber insurance coverages. CIC continues its aim to deliver responsive coverage to address these emerging risks and trends affecting our members: emerging threat vectors, soon-to-be-enforced privacy regulations, and different risks that are developing because of new technologies.

This document provides an overview of the updated coverage in our Cyber Enhancement Endorsement and our assistive approach to improving your cybersecurity efforts across your organization. This document is intended to provide an overview summary of the coverage – refer to the terms and conditions of the actual coverage form.

What coverage forms and limits are included in your endorsement?

At Community Insurance Corporation (CIC), we provide more than data breach coverage response costs. We have considered our members' risk profiles to include and provide added coverage parts for a range of information security and online risks, including:

FIRST PARTY LOSS	Business Interruption Loss: Coverage is provided for loss of revenue due to an actual interruption of your business operations caused by a security incident.
	Cyber Extortion Loss: Coverage is provided for loss resulting from an extortion threat to perpetuate the unauthorized access or use of your computer systems, prevent access to your computer systems or data, or steal, misuse, or publicly disclose data, PII, or third-party information. Extortion payments include money, digital currency, marketable goods, or services.
	Data Recovery Costs: Coverage to provide forensic and other costs to regain access to, replace, or restore data.
	Reputation Loss: Coverage is provided for income loss that results from reputation damage following a data breach or security incident.
LIABILITY	Data & Network Liability: Coverage is provided for damages and claim expense you are legally obligated to pay as a result of a claim from a data breach or security incident. In other words, coverage to pay court costs, investigation fees, monetary judgment, award, or settlement assessed to your district through legal proceedings for involvement in a data breach or security incident claim.
	Regulatory Defense & Costs: Coverage is provided to pay civil fines and penalties assessed to your entity by a regulatory authority relating to a data breach or security incident.
	Payment Card Liabilities & Costs: Coverage is provided for any PCI fines owed by you under the terms of a merchant services agreement. Coverage is also provided for a PCI Forensic Investigator to investigate a data breach involving payment card data and for a Qualified Security Assessor to certify and assist in attesting to your PCI compliance.
	Media Liability: This coverage protects your entity from acts, errors, and omissions in the course of disseminating or releasing media material (i.e., words, numbers, images, or graphics) to the public.



E-CRIME	Fraudulent Instruction: This coverage protects your entity from loss resulting from the transfer, payment or delivery of money or securities as a result of fraudulent instructions provided by a third party that is intended to mislead you (e.g., social engineering techniques).
	Funds Transfer Fraud: Coverage is provided for the loss resulting from fraudulent instructions by a third party issued to a financial institution directing such institution to transfer, pay or deliver money from your account(s).
	Telephone Fraud: This coverage protects your organization from loss resulting from a third-party gaining access to and using your organization's telephone system in an unauthorized manner.
	Criminal Reward: Any amount offered or paid by your organization with our prior written consent for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to your coverages.

When does your policy respond?

While the response of each coverage will depend upon the specific terms of each coverage part, a number of coverages generally respond in relation to an actual or reasonably suspected data breach or security incident.

What potential insurable response costs are included?

Regardless of the source of the claim, the costs associated with a cyber incident can be high. Response costs may include:

- » Hiring counsel to advise on notification and other legal requirements.
- » Hiring forensic experts to investigate the incident or recreate the data.
- » Notifying potentially affected persons that their information was compromised.
- » Setting up a call center to respond to inquiries.
- » Providing credit monitoring, identity monitoring or other solutions.
- » Retaining public relations professionals or crisis managers.
- » Compensation for lost income resulting from the incident.
- » Costs incurred to recover data.
- » Regulatory costs, fines, and punitive damages.
- » Litigation defense costs and damages.

Reporting and responding to a security breach or incident

If you suspect your organization has been a victim of a cybersecurity incident or data breach, one of your first actions should be to notify us as soon as possible. This will help ensure that you are not jeopardizing coverage for any costs associated with the incident. If there is a covered data breach or security incident, we will guide you throughout the entire process. If we determine that assigning external support is appropriate, we will select providers chosen by us, from our panel, in consultation with you.

As soon as possible following a security breach or incident activity, please contact:

Sheila Mishich, AIC
 Litigation Case Manager
 800.236.6885
 sheila.mishich@charlestaylor.com



PLEASE DO NOT HIRE OR RETAIN YOUR OWN VENDOR(S) TO INVESTIGATE SUSPECTED OR ACTUAL CYBERCRIMINAL ACTIVITY. PLEASE CONTACT COMMUNITY INSURANCE CORPORATION AS SOON AS POSSIBLE.

Important Tips:

- » Restrict communications and use caution when discussing the incident. Limit discussions to a need-to-know basis, with communications taking place over the phone or face-to-face rather than email. And avoid using the term "breach" which can trigger legal obligations. Instead, call the event a "security incident" or simply state what it is (e.g., a lost laptop).
- » Do not turn off or reboot any systems. Record critical facts regarding the incident (date and time, when the incident was discovered, who discovered the incident, what occurred, what systems and information were potentially compromised).
- » Secure the scene to preserve evidence. Do not allow anyone to take any action on affected systems.

What cybersecurity resources and services are available?

Cybersecurity is one of the most important issues facing our members and the public today. Depending on your organization's structure, protecting data and other information technology (IT) assets from loss, destruction, or unauthorized access is your responsibility, but you don't have to do this alone. CIC can play an important role in helping you protect your organization from cyberattacks, data breaches, and other cyber incidents. Contact us and we can work towards proactive steps that you can take to minimize risks and get prepared before a cyberattack, data breach, or other cyber incident happens.

Seth Johnson
Cyber Risk Management Consultant
715.614.4150
seth.johnson@charlestaylor.com

Have more questions? Need consultation?

Coverage	Cyber Risk Management & Services
<p>Paul Schwegel Director of Underwriting Programs P: 262.252.6556 E: paul.schwegel@charlestaylor.com</p>	<p>Seth Johnson Cyber Risk Management Consultant P: 715.614.4150 E: seth.johnson@charlestaylor.com</p>



Coverage & Limit Structure	
First Party Loss	Limit
Business Interruption Loss: Coverage is provided for loss of revenue due to an actual interruption of your business operations caused by a security incident.	500,000
Cyber Extortion Loss: Coverage is provided for loss resulting from an extortion threat to perpetuate the unauthorized access or use of your computer systems, prevent access to your computer systems or data, or steal, misuse, or publicly disclose data, PII, or third-party information. Extortion payments include money, digital currency, marketable goods, or services.	500,000
Data Recovery Costs: Coverage to provide forensic and other costs to regain access to, replace, or restore data.	500,000
Reputation Loss: Coverage is provided for income loss that results from reputation damage following a data breach or security incident.	500,000
Liability	
Data & Network Liability: Coverage is provided for damages and claim expense you are legally obligated to pay as a result of a claim from a data breach or security incident. In other words, coverage to pay court costs, investigation fees, monetary judgment, award, or settlement assessed to your district through legal proceedings for involvement in a data breach or security incident claim.	1,000,000
Regulatory Defense & Costs: Coverage is provided to pay civil fines and penalties assessed to your entity by a regulatory authority relating to a data breach or security incident.	50,000
Payment Card Liabilities & Costs: Coverage is provided for any PCI fines owed by you under the terms of a merchant services agreement. Coverage is also provided for a PCI Forensic Investigator to investigate a data breach involving payment card data and for a Qualified Security Assessor to certify and assist in attesting to your PCI compliance.	50,000
Media Liability: This coverage protects your entity from acts, errors, and omissions in the course of disseminating or releasing media material (i.e., words, numbers, images, or graphics) to the public.	1,000,000
E-Crime	
Fraudulent Instruction: This coverage protects your entity from loss resulting from the transfer, payment or delivery of money or securities as a result of fraudulent instructions provided by a third party that is intended to mislead you (e.g., social engineering techniques).	500,000
Funds Transfer Fraud: Coverage is provided for the loss resulting from fraudulent instructions by a third party issued to a financial institution directing such institution to transfer, pay or deliver money from your account(s).	500,000
Telephone Fraud: This coverage protects your organization from loss resulting from a third-party gaining access to and using your organization's telephone system in an unauthorized manner.	500,000
Criminal Reward: Any amount offered or paid by your organization with our prior written consent for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to your coverages.	25,000
Aggregate Limit of Insurance	1,000,000
Deductible	See Endorsement

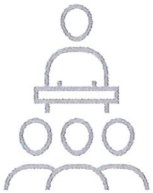


HIGH PERFORMANCE LEADERSHIP ACADEMY



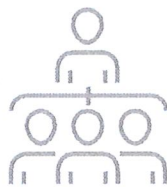
Counties affect the lives of residents every day. When our frontline staff are empowered as leaders, we deliver services more effectively. **The NACo High Performance Leadership Academy is a resource that connects your staff with practical leadership training.** HPLA uses an innovative, interactive online learning platform that combines real-time webinars, recorded sessions and small group discussions to deliver effective training without traveling away from the county – saving money and maximizing time.

THE ACADEMY FOCUSES ON FIVE ESSENTIAL SKILLS:



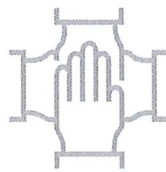
LEAD:

Engage teams and stakeholders to foster positive climates and exceed common expectations



ORGANIZE:

Plan, lead and execute organizational change more effectively and consistently



COLLABORATE:

Establish alignment and strong partnerships through building stronger relationships



DELIVER:

Measure projects and processes to deliver results aligned with county and community priorities



COMMUNICATE:

Create clarity, confidence and community

The NACo High Performance Leadership Academy empowers frontline county government professionals with fundamental, practical leadership skills to deliver results for counties and residents.

NACo Member County cost per enrollee begins at \$1,995.

Additional discounts may apply. Contact us for more details.

With a curriculum developed by *General Colin Powell* and public and private sector leaders, NACo High Performance Leadership Academy gives students the opportunity to learn from world-class faculty. All content is guided by an expert facilitator.

Find out more at NACo.org/Skills



This is a 12-week online program with content provided by industry leading executives. The curriculum provides best practices in leadership, organizational development and change management, negotiation and collaboration, effective business communication, and how to deliver increased value from high performance county management.

Course 1: Leadership Mindset & Positive Engagement

This course provides insights from members of the program's National Leadership Board on the ways leaders shift their mindset from being excellent individual contributors to becoming highly effective leaders. The course also focuses on increasing empowerment and engagement to achieve individual, team and enterprise success. The second half of this course demonstrates how leaders enable "positively deviant" performance and engender positive culture and communication.

Course 2: Leading Effective Change

The emphasis of this course is to prepare participants to engage in change initiated by others and to drive effective change as an active change agent. This course illustrates three facets of organizational change, including planning, executing and sustaining successful change. A balance of theoretical and pragmatic insights allows participants to understand the strategic, financial or market-based reasons for change and drive toward breakthrough results.

Course 3: Communication and Collaboration

Participants learn and practice the skills needed to improve the quality of interpersonal communication in a variety of contexts. Participants will learn how to effectively speak the language of business and convey information across diverse stakeholder groups, as well as break down silos between business divisions to drive better decision making. Each participant will understand effective communication as it relates to leading others, managing conflict, providing and receiving feedback, and negotiating with the Mutual Gains Approach.

Course 4: Leading High Performance Teams

This closing course focuses on measures, metrics, and practices used across the enterprise to achieve high performance. Participants learn that business results – values and benefits – may differ from one company to the next and even from department to department within a single company, but the consistent variable is It's All About People.

COURSE 1: September 18th – October 26th

- Module 1: Your Leadership Mindset
- Module 2: Your Potential as a Positive Leader
- Module 3: Positive Leadership and Your Team: Empowerment & Engagement
- Break Week: October 9th – October 13th
- Module 4: Leadership Rules and Your Oath

COURSE 2: October 23rd – November 17th

- Module 1: The Process of Change: Planning
- Module 2: The Process of Change: Executing
- Module 3: The Process of Change: Sustaining
- Module 4: Leadership Rules and Your Oath
- Break Week: November 20th – November 24th

COURSE 3: November 27th – December 15th

- Module 1: Speaking the Language of Business
- Module 2: Positive Communications
- Module 3: Mutual Gains Approach

COURSE 4: December 18th – December 22nd

- Module 1: It's All About People
- Graduation: December 22nd



“Many frontline managers are exactly the people we cannot afford to lose. The NACo High Performance County Leadership Academy helps to retain these vital employees and helps enable them to be better leaders.”

Matt Chase, Executive Director, NACo

A 12-week online collaborative readiness program led by Fortune 500 CISOs and peers who deliver their proven frameworks and insights on how to lead and secure a network and an organization – protecting data assets and the enterprise brand. This program coaches participants on what it means to think and act as a county cybersecurity leader.

Module 1: The Security Leadership Mindset

Program overview focused on what it means to think and act as a cybersecurity leader.

Module 2: The Art of Security Intelligence

Learn how data security professionals can best obtain, use, and distribute threat intelligence.

Module 3: The Balance Between Security & Innovation

Establish a mindset that embraces innovation and looks for ways to consistently simplify complexity.

Module 4: Security Change Management

Learn to be a change agent and use change practices to address and overcome security challenges.

Module 5: Positive Leadership in Security

Develop positive leadership practices to achieve positively deviant organizational outcomes.

Module 6: Collaboration and Negotiation

Apply Mutual Gains Approach and leverage collaboration necessary to provide satisfying outcomes and enhance relationships.

Module 7: Security Communication

Adapt practical and meaningful useful techniques for how IT security leaders can communicate within and outside of the organization.

Module 8: Relationship Management

Create and execute the steps to build strong professional relationships and form key strategic partnerships.

Module 9: Security & the Network of Things

Use your network to aid in developing and maintaining an effective risk management strategy.

Module 10: Your Changing Role in Security

Apply techniques for learning and adapting as a cybersecurity leader while establishing a clear leadership philosophy.

Module 11: Simulated Cyberattack

Foster development and alignment within cybersecurity individuals and work teams through drills, training, and war games.

Module 12: The Power of One

Communicate how your value as a cybersecurity leader directly impacts the long-term success of the enterprise and beyond.

MODULES 1 – 4: Jan. 8th – Feb. 2nd

Module 1: The Security Leadership Mindset

Module 2: The Art of Security Intelligence

Module 3: Balancing Security & Innovation

Module 4: Security Change Management

Break Week: Feb. 5th – Feb. 9th

MODULES 5 – 8: Feb. 12th – March 8th

Module 5: Positive Leadership in Security

Module 6: Collaboration and Negotiation

Module 7: Security Communication

Module 8: Relationship Management

Break Week: March 11th – March 15th

MODULES 9 – 12: March 18th – April 12th

Module 9: Security & the Network of Things

Module 10: Your Changing Role in Security

Module 11: Simulated Cyberattack

Module 12: The Power of One

Graduation: April 12th



“Counties are on the front line of securing data and are frequent targets of devastating cyberattacks. The NACo Enterprise Cybersecurity Leadership Academy gives cybersecurity managers the leadership tools they need to keep counties secure.”

Matt Chase, Executive Director, NACo