



FINANCE COMMITTEE MEETING

CareerSource Central Florida | 6/3/26

[CareerSourceCentralFlorida.com](https://www.CareerSourceCentralFlorida.com)



6/3/26 FINANCE COMMITTEE MEETING DETAILS

Meeting Details

Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/

Discussion/

Action Items

Other Business

Adjournment

What: Finance Committee Meeting

When: Wednesday, June 3, 2026
2:30 p.m. – 4:00 p.m.

Where: CSCF Administration Office
390 N. Orange Ave., Suite 700 (7th Floor)
Orlando, FL 32801

or

Virtual Option via Zoom: <https://careersourcecf.zoom.us/j/83569251557?pwd=59Fvk0nW09CeaPIPmUxt0tKsYYlakn.1>

Link: Dial In: 1 (305) 224-1968 / Meeting ID: 835 6925 1557 / Passcode: 122111

6/3/26 FINANCE COMMITTEE MEETING DETAILS

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Agenda Item #	Topic	Presenter	Action Item
1.	Welcome	Matt Walton	
2.	Roll Call / Establishment of Quorum	Kaz Kasal	
3.	Public Comment		
4.	Approval of Minutes A. 4/9/26 Finance Committee Meeting	Matt Walton	X
5.	Action Items: A. Approval of FY 2026-2027 Draft Budget 1) Transfer Authority of WIOA Adult/DW Funding 2) Waiver Request of ITA Training Requirements B. Travel Policy Information Items: A. Retirement Plan Update B. Investment Account Update C. Financial Results thru 3rd Quarter	Committee Review/Discussion	X X X X
6.	Other Business		
7.	Adjournment		



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WELCOME



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ROLL CALL



Meeting Details

Meeting Agenda

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PUBLIC COMMENT



Meeting Details

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Public Comment

► **Approval of Minutes**

Information/
Discussion/
Action Items

Other Business

Adjournment

APPROVAL OF MINUTES



Thursday, April 9, 2026, 9:00 a.m.

MINUTES

MEMBERS PRESENT: Eric Ushkowitz, Trey Simpkins, and Michelle Sperzel**MEMBERS PRESENT:** Wendy Brandon, Shawn Hindle, and Matt Walton**STAFF PRESENT:** Leo Alvarez, Pam Nabors, Vince Bruno and Kaz Kasal

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Agenda Item	Topic	Action Item / Follow Up Item
1	Welcome Mr. Ushkowitz, Finance Committee Chair, called the meeting to order at 9:03 pm.	
2	Roll Call / Establishment of Quorum Ms. Kasal, CSCF Executive Coordinator, reported a quorum present.	
3	Public Comment None Offered.	
4	Approval of Minutes Finance Committee reviewed the minutes from the 1/14/26 Audit & Finance Committee's joint meeting.	Ms. Sperzel made a motion to approve the minutes from the 1/14/26 Audit & Finance Committee's joint meeting. Mr. Simpkins seconded; motion passed unanimously.
5	Information/Discussion/Action Items	
	<u>FY 2025-2026 Activities:</u> - Financial Results <u>thru</u> February 2026 - Reviewed financials through 2/28/26. (attachment) - Facilities Update (attachment) - Reviewed office closures of Seminole County – closed on 3/31/26, and Southeast Orange County – closing expected on 6/30/26. - Currently, <u>have</u> 4 full-service Community Hubs opened; goal is to have a total of 6 hubs by 6/30/26. <u>Also</u> have several specialized community hubs that operate on designated days to serve specific populations; this is in partnership with respective organizations that support those groups. - Reviewed lease schedule as well as a chart showing the continued cost savings in leases over the last three years,	

Respectfully submitted,

Finance Committee Meeting
April 9, 2026
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Adjournment

INFORMATION/ DISCUSSION/ ACTION ITEMS



ACTION ITEMS



FY 2026-2027 DRAFT BUDGET



Leo Alvarez, CFO

BUDGET WORKSHOP FY2026-27

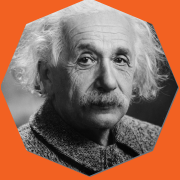
What do
these four
organizations
have in
common
with CSCF?



ORACLE®

In 2026 these organizations pivoted strategically to remain mission-driven while becoming economically sustainable in a changing environment

Agenda



“If I had an hour to solve a problem I'd spend 55 minutes thinking about the problem and 5 minutes thinking about solutions.”

EINSTEIN

- 1 Budget Focus
- 2 Strategic Priorities
- 3 Revenue Projections
- 4 Budget Allocations & Comparisons
- 5 Board Metrics
- 6 Fiscal Metrics
- 7 Summary

Budget Focus



**Increase Diversified
Revenue**

**Leverage Innovation &
Maximize Quality of
Customer Experience**

Strategic Priorities

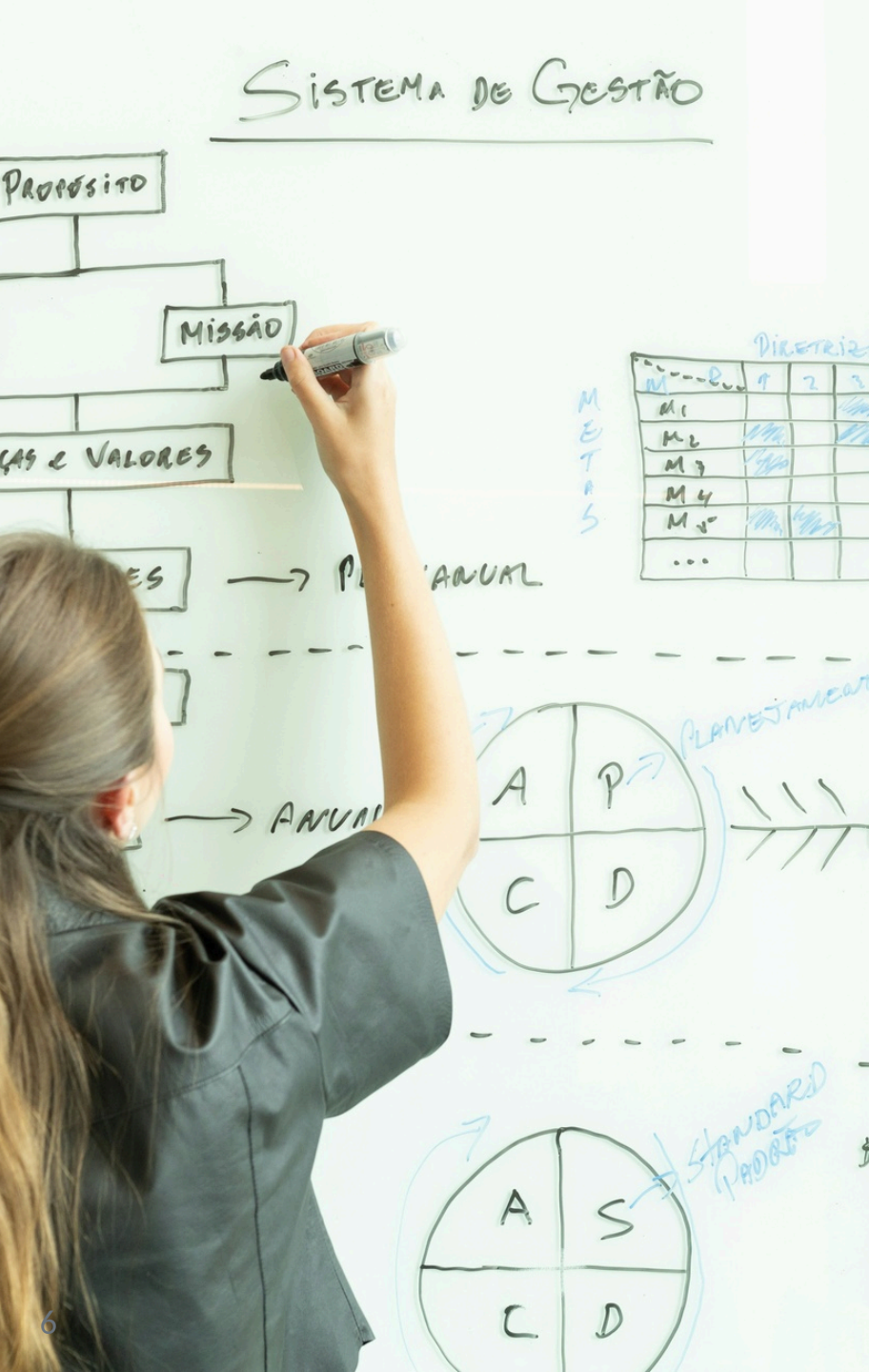
**Organization
Development
Strategies**

**Skill
Development-
Career Seeker
Training**

Innovation

**Diversified
Revenue**

Organization Development Strategy



- ✔ **Complete a Compensation Study**
 Conduct a comprehensive market and internal equity compensation analysis to evaluate pay competitiveness, alignment to organizational structure and future workforce needs to drive recruitment and retention.
- ✔ **Procure Employee Benefits Broker**
 Issue an RFP to evaluate current employee benefits services, ensuring alignment with organizational goals, cost effectiveness, compliance and employee experience to maximize partnership and value to the company.
- ✔ **Enhance Talent Development Strategy**
 Develop and strengthen a talent development strategy focused on competency development and career pathing, customer service excellence training, management training and succession management to upskill CareerSourcers.
- ✔ **Create a Workforce Optimization Strategy**
 Develop a workforce optimization strategy that assesses current and future FTE needs to maximize staffing resources, operational efficiency, and alignment with evolving business priorities.

Skill Development (Career Seeker Training)



- ✓ **Maximize Training Investments**
Focus training resources on programs that lead to high-demand careers and strong employment outcomes for residents and businesses
- ✓ **Align Career Pathways to Regional Demand**
Connect individuals to education and career opportunities that support Central Florida's growing industries and workforce needs.
- ✓ **Expand Apprenticeship Opportunities**
Increase access to hands-on learning opportunities while providing the support needed for individuals to successfully develop skills and advance into employment
- ✓ **Enhance Business Engagement**
Strengthen partnerships with employers to better understand workforce needs and develop talent solutions together.

Innovation



- ✓ **AI & Workforce Innovations**
Expand AI-enabled workforce solutions to improve career seeker engagement, rapid response efforts, and consistent service delivery.
- ✓ **Enterprise PMO Launch & Evolution**
Standardize project governance and prioritization to improve accountability, transparency, and organizational learning.
- ✓ **Business Intelligence Modernization**
Advance data-driven decision making through modern dashboards, impact insights, and stronger community reporting deliverables.
- ✓ **Enhance Virtual Services**
Expand and optimize virtual workforce services to increase accessibility, improve operational efficiency, and meet customers where they are through flexible digital engagement options.

Diversified Revenue



✓ Expand Earned Revenue Strategies

- Establish revenue-sharing partnerships
- Develop fee-for-service consulting opportunities

✓ Increase Corporate Investments

- Cultivate multi-year sponsorships and strategic gifts aligned with CSCF's four engagement pathways (Sponsor, Invest, Volunteer, Hire)
- Target corporations, business foundations, and community organizations for gifts ranging from event sponsorships to major program investments in High School Career Express, Access to Career Pathways, and Summer Youth Program

✓ Pursue Direct Federal Grants

- Partner with a strategic federal grant consulting firm to strengthen applications for federal workforce development and youth career exploration grants that align with existing program infrastructure

✓ Strengthen Sector Partnerships & Business Development

- Create employer engagement and contribution opportunities across sponsorship, internship investment, volunteering, and hiring to deepen long-term relationships and position CSCF as a trusted workforce solutions partner.

Revenue

In the last three years, revenues continue to decline.

2025 - \$33M

2026 - \$30M

2027 - \$28M

10 Year Lookback Revenue (Millions)

How it Breaks
Down



10Yr Average

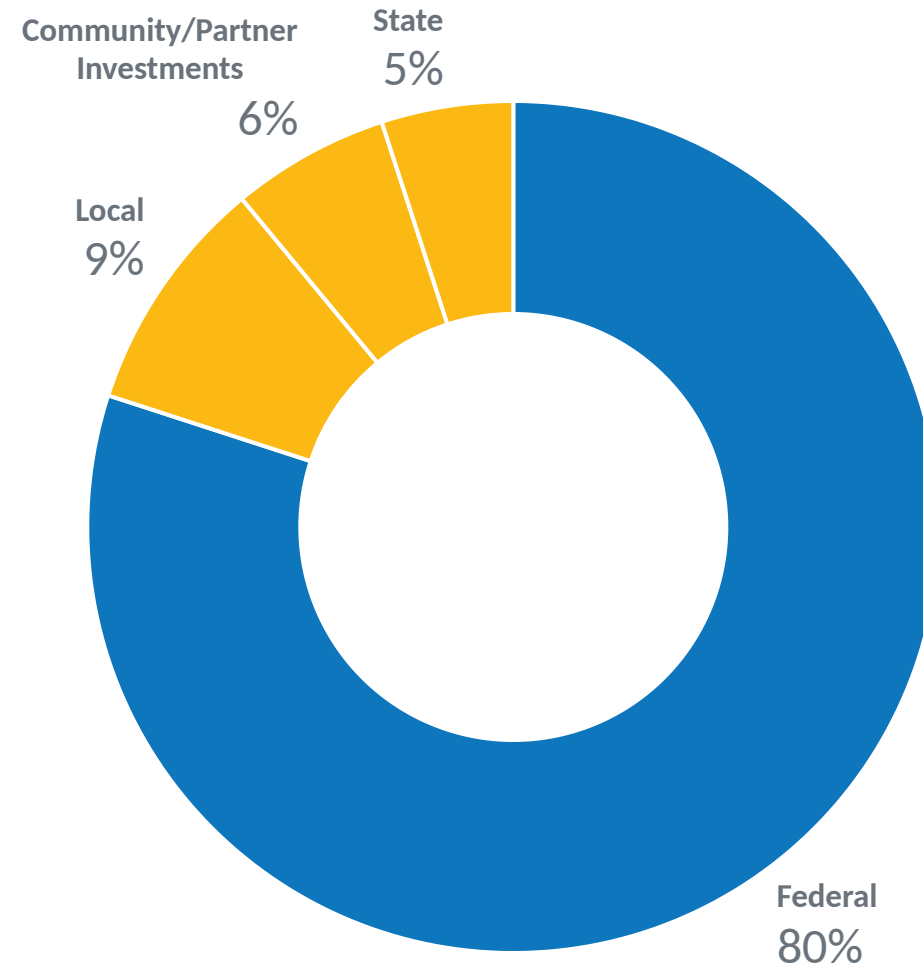


Peak Yr (2023)

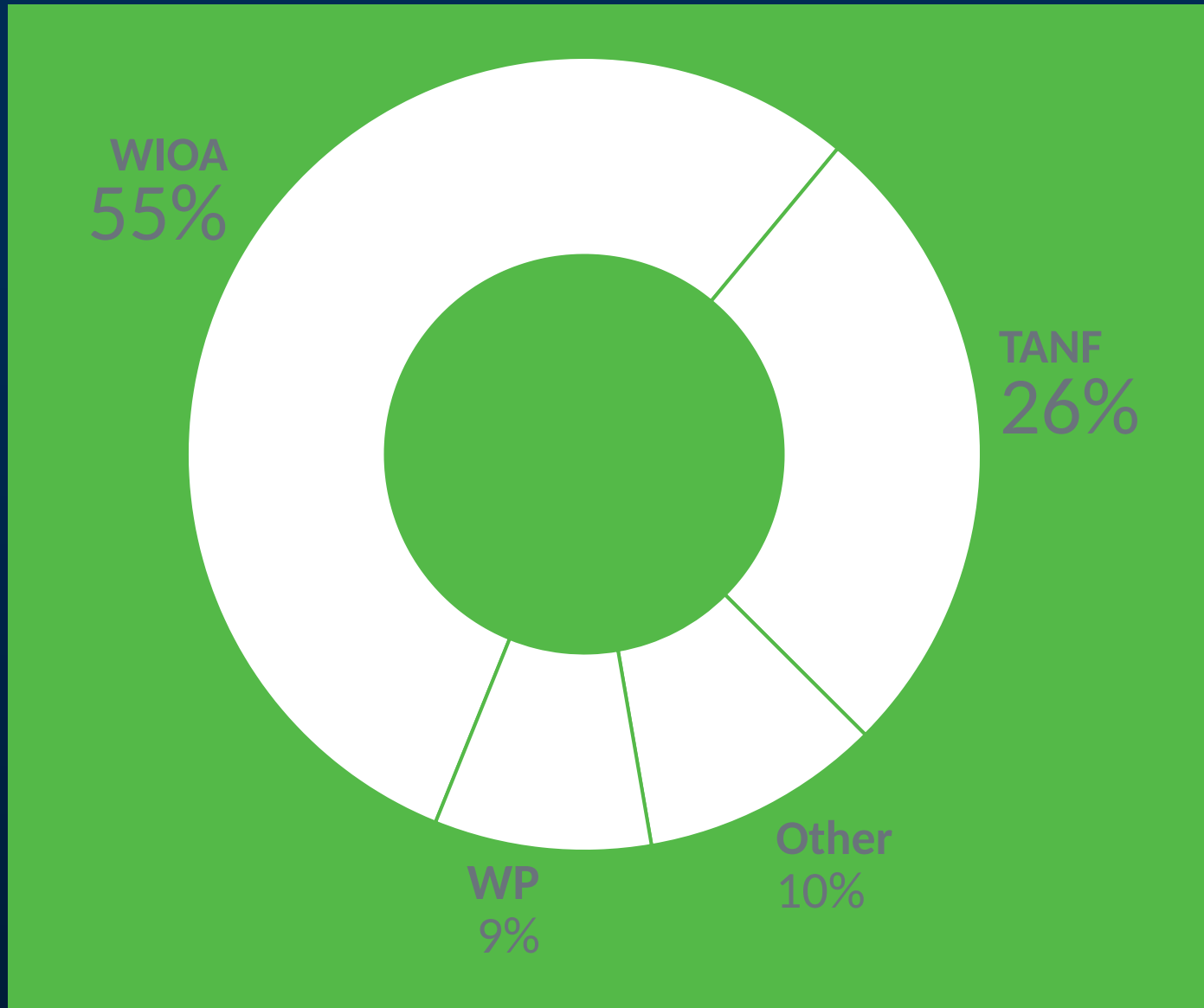


Current Year Budget

Budget Allocation



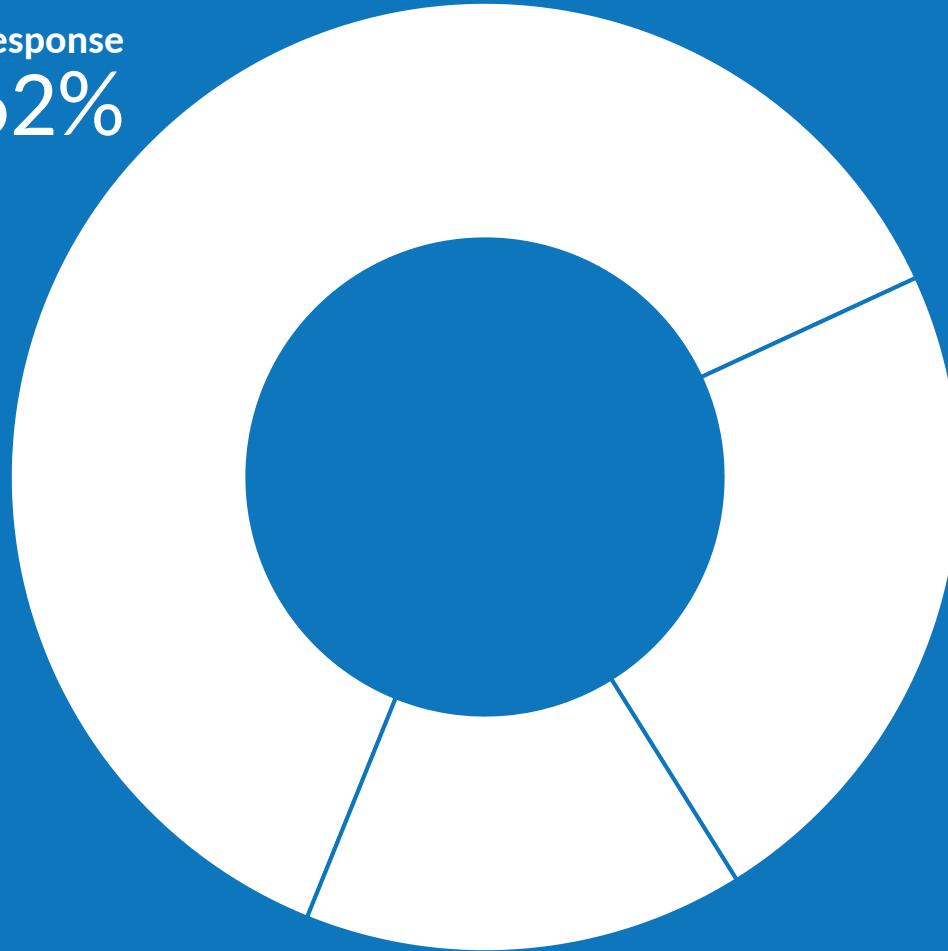
TOTAL
BUDGET
\$28M



Federal Revenue

\$22.5M
TOTAL BUDGET

Rapid Response
62%



Sector Based
23%

Navigators
15%

State Revenue

\$1.4M
TOTAL BUDGET

Orange County
77%



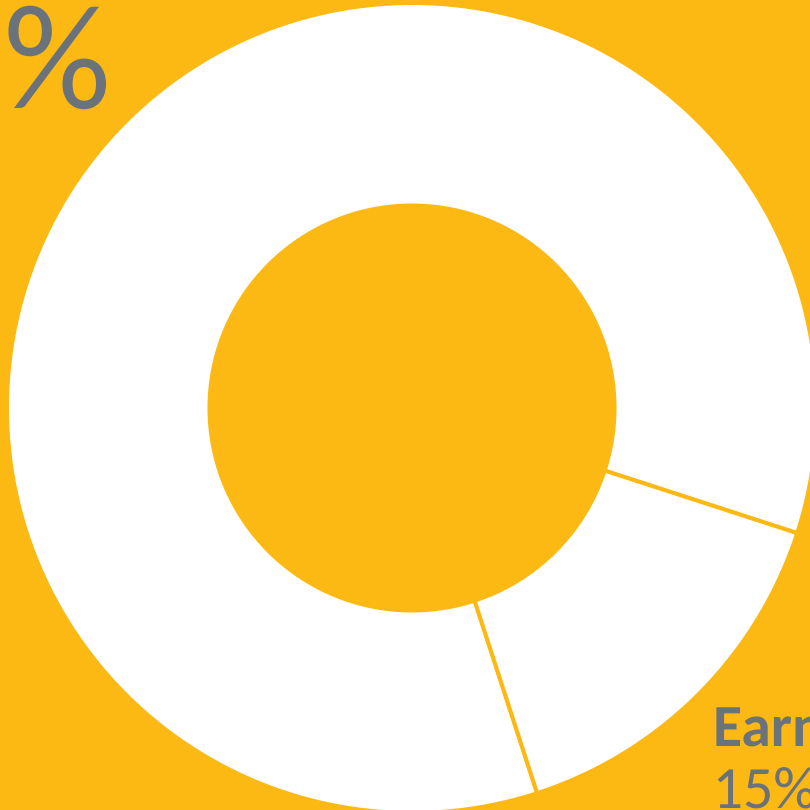
Other Public
5%

Other County
18%

Local Revenue

\$2.5M
TOTAL BUDGET

Corporate
85%



Earned/Cont.
15%

Community/Partner Investments

\$1.6M
TOTAL BUDGET

2026 - 2027 Budget Expenses (Millions)

How it Breaks Down

\$28.0

Total Expenses

\$14.5

Compensation

\$9.3

Skill Development

\$4.2

Innovation and Administration

Budget Allocations & Comparisons

Budget Allocations	FY 2026/27	FY 2025/26	Difference
Compensation	\$14,500,000	\$14,900,000	-\$400,000
<i>Operations</i>	\$10,100,000	\$10,400,000	
<i>Support</i>	\$4,400,000	\$4,500,000	
Skill Development (Training)	\$9,300,000	\$10,500,000	-\$1,200,000
Innovation & Administration	\$4,200,000	\$4,600,000	-\$400,000
<i>Innovation</i>	\$1,400,000	\$1,600,000	
<i>Administration</i>	\$2,800,000	\$3,000,000	
Total Expenses	\$28,000,000	\$30,000,000	-\$2,000,000

10 Year Lookback FTE Count

How it Breaks
Down



10Yr Average



Peak Yr (2023)



Current Year Budget

\$1M

1 Administrative Office

6 Community Hubs

Expand Virtual Services



BOARD METRICS

Diversify revenue streams to create resiliency.

✓ **\$5M
ATTAINED**

Identify and deliver skill development opportunities that address labor market demands.

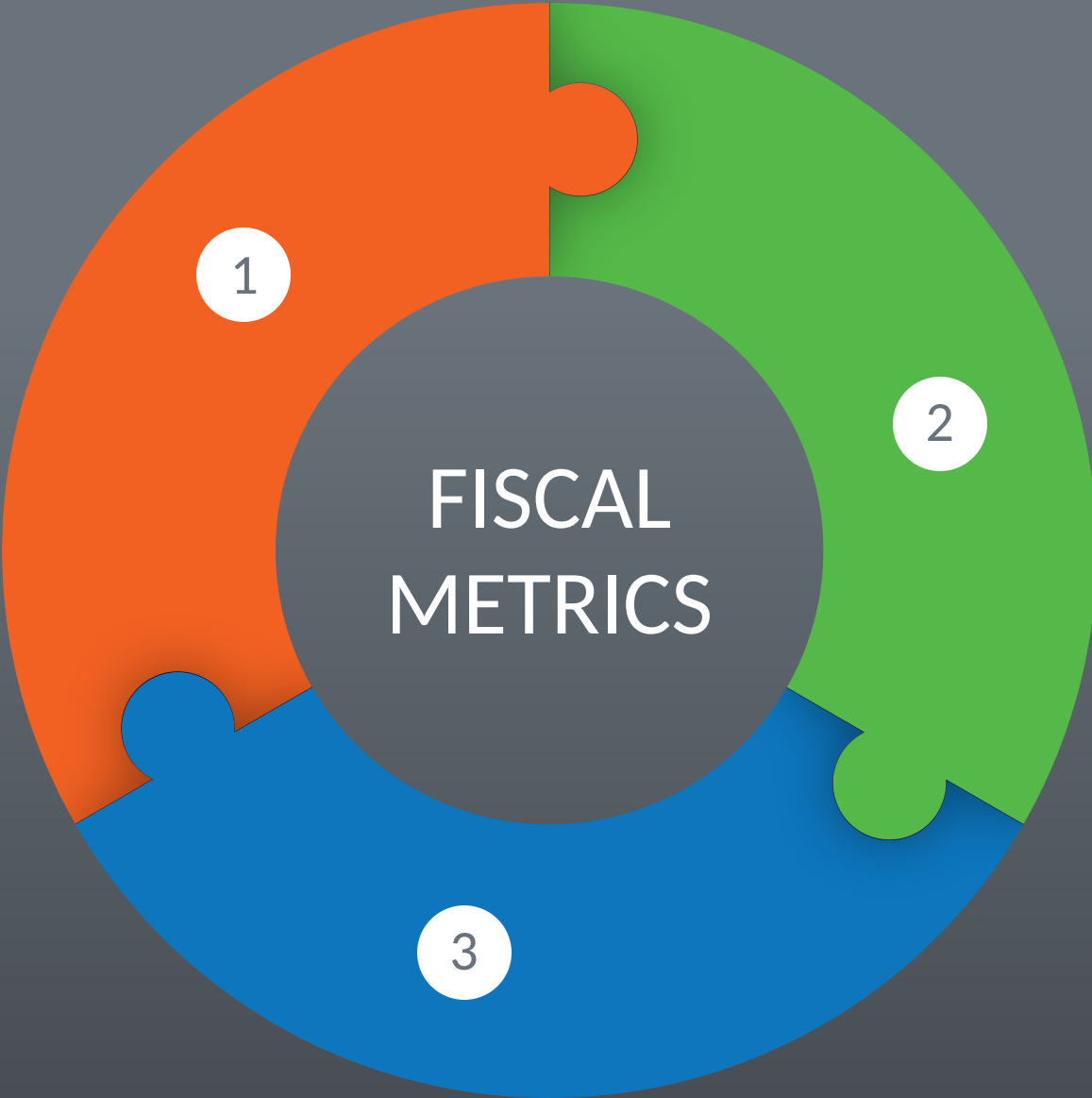
✓ **3,000 TRAINED**
✓ **4,000 EMPLOYED**
✓ **\$19/HR AVERAGE
WAGE**

Deliver personalized career support that ignites the potential of Central Florida residents.

✓ **20k ENGAGED IN
SERVICES**
✓ **90% CUSTOMER
SATISFACTION RATE**

Optimize workforce innovations to maximize organizational value.

✓ **3 NEW
INNOVATIONS**



- 1

Federal Metric
 - Administrative Costs Target - 10%
 - Young Adults Internship Target - 20%
- 2

State Metrics
 - Training Investment Target - 45%
- 3

Local Board Metrics
 - Career & Business Services Target - 70%
 - Innovation Support & Administration - 30%

Summary

Fiscal Responsibility

- Total Projected Revenue \$28M; Year-over-Year \$2M or 7% decrease
- 70% Earmarked for Career and Business Services; 30% in Innovation Support and Administration
- The proposed budget for salaries reflects a 3% merit increase average overall, with merits ranging between 2% and 4% based on performance evaluation scores. Incentive compensation has been set at an organizational cap of \$300,000 with employee eligibility based on requirements set by the incentive compensation policy.
- Employee health benefits reflect an increase of 9% of current cost based on maintaining current providers and plan structure.
- CSCF will be seeking approval from Florida Commerce to add transfer of funds flexibility of 90% between WIOA Adult and WIOA Dislocated Worker for program year 2026 funding.
- CSCF will request a waiver from CareerSource Florida to reduce the WIOA training state requirement from 50% to 45% for the fiscal year ending June 30, 2027.
- The total amount budgeted for administrative costs will not exceed the state allowable cap of 10%.



\$146,300,000

Each \$1 invested results in \$5 in wages earned by people we help get hired.

Return on Investment

ROI: (Career Seekers Hired) * (Average Hourly Wage Annualized)

Ratio: ROI/Cost of Investment



Thoughts? **Questions?**

Open for feedback and discussion.

RETURN TO AGENDA





To: CareerSource Central Florida Finance Committee
From: Leo Alvarez
Subject: CareerSource Central Florida – Regional Travel Policy Update
Date: June 3, 2026

Purpose:

To seek approval from the Finance Committee of CareerSource Central Florida (CSCF) to implement a revised Regional Travel Expense Reimbursement Policy designed to modernize, simplify, and improve the administration of local business travel expenses for employees whose positions require recurring in-town travel.

Background:

CareerSource Central Florida has evaluated its current regional travel reimbursement process and identified opportunities to improve administrative efficiency while maintaining compliance with applicable federal and state requirements. The existing mileage reimbursement model requires significant staff time and resources to administer and process employee travel claims.

During the prior year, CSCF incurred approximately \$138,500 in annual costs associated with administering and processing regional travel reimbursements. These costs include:

- Employee mileage reimbursement expenses;
- Concur subscription and processing system costs; and
- Approximately 0.5 Full-Time Equivalent (FTE) of staff support dedicated to reimbursement processing activities.

Under the proposed Monthly Travel Allowance Program, CSCF projects annual travel-related administrative and reimbursement costs of approximately \$90,000, resulting in an estimated annual savings of \$48,500.

Proposed Monthly Travel Allowance Program:

Under the revised policy, eligible employees whose positions require routine local travel will receive a taxable monthly travel allowance through payroll in lieu of submitting recurring mileage reimbursement requests.

Allowance levels were established based on:

- Historical travel reimbursement data;
- Employee job duties and operational responsibilities;
- Anticipated travel requirements;
- Geographic service areas; and
- Expected travel frequency associated with specific positions.

The allowance structure is designed to reasonably approximate business-related travel expenses while reducing administrative burden for both employees and CSCF. Allowance levels may be periodically reviewed and adjusted as operational needs evolve.



Allowance Tier Structure:

Tier	Average Travel Frequency	Annual Allowance
6	Daily Travel ~ 750mi annually	\$ 4,000
5	Daily Travel ~ 560mi annually	\$ 3,000
4	9-15 trips/month	\$ 1,500
3	2-8 trips/month	\$ 750
2	1 trip/month	\$ 240
1	Minimal recurring travel	\$ 120

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Oversight, Compliance, and Internal Controls:

The proposed policy has been developed to comply with:

- Section 112.061, Florida Statutes;
- Federal Uniform Guidance (2 C.F.R. § 200.475);
- Workforce Innovation and Opportunity Act (WIOA) requirements; and
- Other applicable federal and state travel expenditure regulations.

Legal counsel has reviewed the proposed policy and implementation framework.

To ensure continued reasonableness, accountability, and compliance, CSCF will maintain the following controls:

- Employees receiving an allowance must submit annual travel documentation and certification of business travel requirements;
- Allowance levels may be adjusted based on changes in job responsibilities, travel patterns, or operational needs;
- CSCF will maintain supporting documentation and methodology used to establish allowance amounts; and
- Management will periodically review allowance levels to ensure they remain reasonable and aligned with actual business travel requirements.

Timeline:

- **January 2026** – Initiated travel study and policy framework development.
- **March 2026** – Submitted policy for legal review.
- **April 2026** – Finalized operational processes and allowance methodology.
- **May 2026** – Developed draft Regional Travel Expense Reimbursement Policy.
- **June 2026** – Conduct management review and employee communication.
- **July 2026** – Policy implementation effective.

The revised policy is intended to balance fiscal stewardship, operational efficiency, administrative practicality, and regulatory compliance.

Action Item:

Requesting that the Finance Committee recommend approval to the CSCF Board of Directors to adopt the revised Regional Travel Expense Reimbursement Policy, transitioning from a traditional mileage reimbursement model to a monthly travel allowance program based on employee job duties, responsibilities, and business travel requirements.

[RETURN TO AGENDA](#)



INFORMATION ITEMS

RETIREMENT PLAN UPDATE



CENTRAL FLORIDA REGIONAL WORKFORCE DEVELOPMENT BOARD, INC.

RETIREMENT PLAN REVIEW

As of 3/31/2026



Eligible 133
Participants Deferring 128
Terminated 49
Participation Rate 96.2%



Average Deferral Rate (Active) 8.0%
Average Account Balance \$78K
Median Account Balance \$40K



Total Plan Assets \$12.38M
YOY Growth +3.7%
TDF Assets \$10.98M (88.69%)
Single TDF Holders 148
Partial TDF Holders 23

Data provided by Principal Financial Group and believed to be true and accurate



METRICS OF SUCCESS

Participation

90

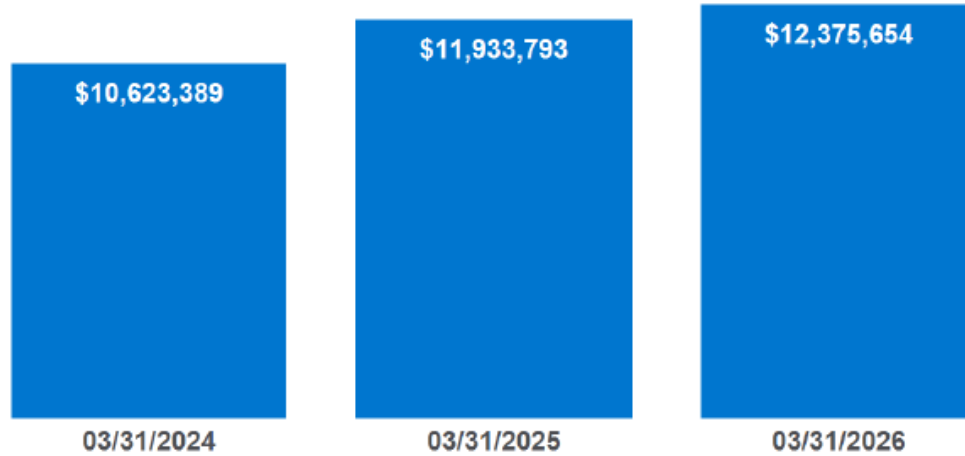
Deferral

10

Diversification

90

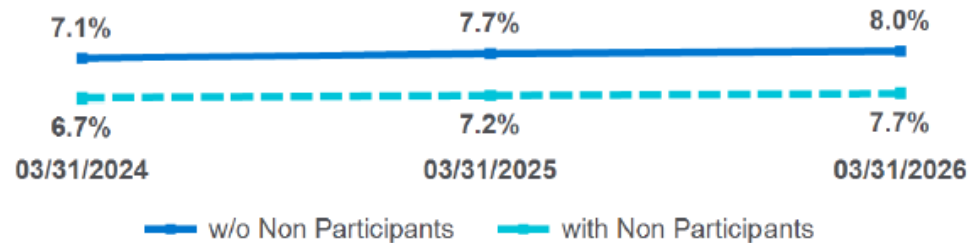
Total Account Value as of 3/31/2026



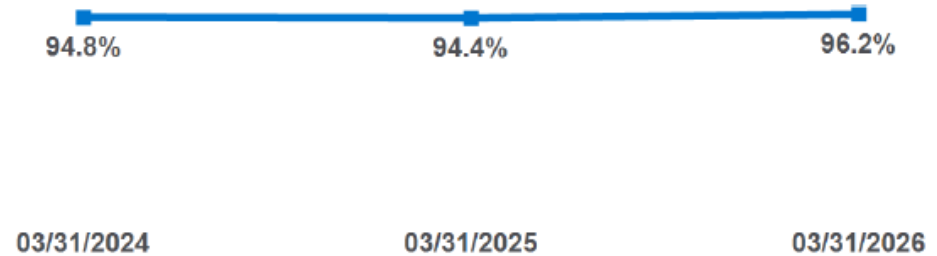
Participant Details as of 3/31/2026

Total Deferring Participants	128
Total Eligible Participants	133
Eligible Employees Participating %	96.2%
Eligible Employees Not Participating %	3.8%
Account Values for Participants w/o Term Date	\$10,390,977
Number of Participants with an Account Value	133
Average Account Balance	\$78,128
Terminated Participant Account Value	\$1,929,274
Terminated Participant Counts	49
Highly Compensated Employee Account Value	\$1,760,009
Highly Compensated Employee Counts	4

Average Deferral Rates as of 3/31/2026



Average Participation Rates as of 03/31/2026



Data provided by Principal Financial Group and believed to be true and accurate

Investment Review

Ensure investments and fiduciary obligations are appropriate and monitored

OneDigital Scoring Criteria Points

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Watch	Fail

	Metric	Criteria	Active Equity Funds	Active Fixed Income Funds	Passive Funds (Equity & FI)	Allocation Funds	Capital Preservation
Return	Total Return Rank 1-year	Top 50% of peers	2	2	2	2	5
	Total Return Rank 3-year		3	3	3	4	10
	Total Return Rank 5-year		5	5	5	8	14
	Total Return Rank 10-year		8	8	8	10	18
	Rolling Return Rank 3-year	Top half of peers more than 50% of the time (More than 70% of the time on a 5-year basis for active funds)	4	4	2	4	7
	Rolling Return Rank 5-year		7	7	5	7	10
	Excess Return 5-year	Greater than 0	3	3			
	Excess Return 10-year		5	5			
	Rolling Excess Return 3-year	Positive excess return more than 50% of the time (More than 70% of the time on a 5-year basis)	2	2			
	Rolling Excess Return 5-year		5	5			
	Batting Average 5-year	Top 50% of peers	3	3			
	Batting Average 10-year		3	3			
RISK	Information Ratio 3-year	Top 50% of peers	3	1			
	Information Ratio 5-year		4	3			
	Information Ratio 10-year		5	3			
	Sharpe Ratio 3-year	Top 50% of peers				5	
	Sharpe Ratio 5-year					8	
	Sharpe Ratio 10-year					12	
	Standard Deviation 3-year	Bottom 70% of peers (Bottom 50% for active FI funds)	5	5		6	3
	Standard Deviation 5-year		5	5		10	3
	Overall Capture Ratio 3-year	Greater than 1	3	3			
	Overall Capture Ratio 5-year		3	3			
	Overall Capture Ratio 10-year		3	3			
	Beta Collar 3-year	Between 1.3 & 0.7 (Between 1.1 & 0.9 for passive funds)	3		5		
	Beta Collar 5-year		3		5		
	Beta Collar 10-year		3		5		
	Max Drawdown 3-year	Lowest 70% of peers		5		7	
	Max Drawdown 10-year			9		7	
	Tracking Error 3-year	Less than 3% (Less than 2% on a 5-year basis)			10		
	Tracking Error 5-year				10		
Stewardship	R-squared 3-year	Above 80 (Above 95 for index funds)			5		
	R-squared 5-year		5		10		
	Rolling R-Squared 3-year	Above 95 more than 90% of the time			5		
	Expense Ratio	Bottom 70% of peers (Bottom 10% for passive, 30% for allocation)	5	10	20	10	30
Total			100	100	100	100	100

Investment advice offered through OneDigital Investment Advisors LLC. Past performance is not a guarantee of future results.

OneDigital Scoring Criteria Glossary

Metric	Short Label	Criteria	Definition
Total Return (Performance)	PERF 1Y, 3Y, 5Y, 10Y	Top 50% of peers	Overall return, measured relative to the fund's category peers.
Rolling Return Rank	RL PRF RK 3Y, 5Y	Top half of peers more than 50% of the time (3Y); more than 70% of the time (Active Funds - 5Y)	Returns measured over overlapping periods; helps show relative performance consistency. Looking at last 40 quarters, % of quarters the fund's 3Y/5Y return was in the top 50% of peers.
Excess Return	EX RET 5Y, 10Y	Greater than 0	Measures whether the fund has outperformed the index benchmark over a certain time horizon.
Rolling Excess Return	RL EX RET 3Y, 5Y	Top half of peers more than 50% of the time (3Y); more than 70% of the time (5Y)	Difference between a fund's rolling return and its benchmark rolling return; helps show how consistently a fund outperforms its benchmark over time. Looking at last 40 quarters, % of quarters the fund's 3Y/5Y return was greater than the index return.
Batting Average	BAT 5Y, 10Y	Greater than 50%	Percentage of periods in which an investment outperforms its benchmark.
Standard Deviation	STD DEV 3Y, 5Y	Lowest 70% of peers (Lowest 50% for FI funds)	Measures volatility of returns.
Max Drawdown	DRAW 3Y, 5Y, 10Y	Lowest 70% of peers	Measures the largest single drop from peak to bottom in the value of a portfolio .
Overall Capture Ratio	CAPT 3Y, 5Y, 10Y	Greater than 1	Measures how well an investment captures market gains (upside capture ratio) or avoids market losses (downside capture ratio) relative to a benchmark during periods when the benchmark rises or falls.
Information Ratio	INFO 3Y, 5Y, 10Y	Top 50% of peers	The ratio of active return (the investment's return minus the benchmark's return) to tracking error; it measures how efficiently excess returns are generated relative to the risk taken versus a benchmark.
Sharpe Ratio	SHRP 3Y, 5Y, 10Y	Top 50% of peers	The ratio of excess return (over the risk-free rate) to the standard deviation of those excess returns; it measures risk-adjusted performance.

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OneDigital Scoring Criteria Glossary

Metric	Short Label	Criteria	Definition
Tracking Error	TRK ERR 3Y, 5Y	Less than 3% (3Y), 2% (5Y)	The standard deviation of the difference between an investment's returns and its benchmark's returns
Beta Collar	BETA 3Y, 5Y, 10Y	Between 1.3 & 0.7 (Between 1.05 & 0.95 for index funds)	Beta is a measure of a fund's sensitivity to market movements and the systematic risk with respect to its benchmark. By construction, the beta of the index is 1.00.
R-Squared	R-SQ 5Y	Above 80 (Above 95 for index funds)	Reflected as a percentage of a fund's movements that can be explained by the movements of its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index.
Rolling R-Squared	RL R-SQ 3Y	Above 95 more than 90% of the time	Looking at last 40 quarters, % of quarters the fund's 3Y R-squared >95.
Expense Ratio	EXP RAT	Bottom 70% of peers (Bottom 10% for index funds, 30% for allocation funds)	Measures how much of a fund's assets are used for administrative and other operating expenses.

Investment advice offered through OneDigital Investment Advisors LLC. Past performance is not a guarantee of future results.

STATE OF AFFAIRS

12

INVESTMENTS
TO WATCH/REMOVE

0.45 %

WEIGHTED AVERAGE
NET EXP RATIO

1 investment(s) do not have data as of 03/31/2026.

ASSET ALLOCATION



BROAD ASSET CLASS	# INVESTMENTS	\$ ASSETS	% OF TOTAL ASSETS
U.S. Equity	9	552,971	4.47
International Equity	1	80,680	0.65
Sector Equity	2	758,984	6.13
Allocation	10	10,975,310	88.68
Taxable Bond	1	7,710	0.06
TOTAL	23	12,375,655	100

INVESTMENTS TO WATCH

The OneDigital Scoring methodology consists of unique sets of criteria for five investment categories: Active Equity, Active Fixed Income, Index, Allocation, and Capital Preservation. Each criterion is assigned a weight. The sum of all category criteria weights equals 100, and represents the maximum score. If the criterion is met, the investment receives the assigned weight. The sum of all weights (score) is displayed as a range from 100 (best) to 0 (worst) for each investment. Investment scores are assigned to colors: green if 60 or higher, yellow if 59-40 and red if <40.

INVESTMENTS NAME	PEER GROUP	ONEDIGITAL SCORE	\$ ASSETS	
			THIS FUND	% OF TOTAL
American Century Mid Cap Value R6 ^W	Mid-Cap Value	46	14,628.94	0.12
American Century One Choice 2030 R6 ^W	Target-Date 2030	40	1,450,650.12	11.72
American Century One Choice 2035 R6 ^W	Target-Date 2035	40	1,703,607.34	13.77
American Century One Choice 2040 R6 ^W	Target-Date 2040	40	2,123,736.01	17.16
American Century One Choice 2045 R6 ^W	Target-Date 2045	40	1,956,576.91	15.81
American Century One Choice 2050 R6 ^W	Target-Date 2050	40	789,409.46	6.38
American Century One Choice 2055 R6 ^W	Target-Date 2055	40	538,200.37	4.35
American Century One Choice 2060 R6 ^W	Target-Date 2060	40	186,617.75	1.51
American Century One Choice 2065 R6 ^W	Target-Date 2065+	55	93,675.56	0.76
American Century One Choice 2070 R6 ^W	Target-Date 2065+	-	-	-
BlackRock Mid-Cap Growth Equity K ^W	Mid-Cap Growth	35	20,251.16	0.16
Janus Henderson Triton N ^W	Small Growth	56	11,621.78	0.09

SUMMARY OF INVESTMENT CHANGES

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Investment changes went into effect on May 12, 2026.

Remove		Map To	
Fund Name	Ticker	Fund Name	Ticker
American Century One Choice In Ret R6	ARDTX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2030 R6	ARCUX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2035 R6	ARLDX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2040 R6	ARDUX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2045 R6	ARDOX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2050 R6	ARFEX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2055 R6	AREUX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2060 R6	ARGDX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2065 R6	ARHSX	Map to age-appropriate Nuveen Lifecycle Index TDF	
American Century One Choice 2070 R6	ARARX	Map to age-appropriate Nuveen Lifecycle Index TDF	
Principal Large Cap S&P 500 Index Inst	PLFIX	Fidelity 500 Index	FXAIX
Principal MidCap S&P 400 Index R6	PMAPX	Fidelity Mid Cap Index	FSMDX
Principal SmallCap S&P 600 Index R6	PSPIX	Fidelity Small Cap Index	FSSNX

IMR – 1st QUARTER ANALYSIS – HOLDINGS SUMMARY

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HOLDINGS SUMMARY

U.S. EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Principal Large Cap S&P 500 Index Inst	MF	PLFIX	Large Blend	-	100	0.1 (9)	319,845	2.58	320
AB Large Cap Growth Z	MF	APGZX	Large Growth	-	62	0.5 (16)	31,266	0.25	156
Putnam Large Cap Value R6	MF	PEQSX	Large Value	-	100	0.52 (23)	54,648	0.44	284
Principal MidCap S&P 400 Index R6	MF	PMAPX	Mid-Cap Blend	-	80	0.16 (11)	46,676	0.38	75
BlackRock Mid-Cap Growth Equity K ^W	MF	BMGKX	Mid-Cap Growth	Watch	35	0.71 (18)	20,251	0.16	144
American Century Mid Cap Value R6 ^W	MF	AMDVX	Mid-Cap Value	Watch	46	0.62 (21)	14,629	0.12	91
Principal SmallCap S&P 600 Index R6	MF	PSPIX	Small Blend	-	87	0.17 (8)	45,571	0.37	77
Janus Henderson Triton N ^W	MF	JGMNX	Small Growth	Watch	56	0.67 (8)	11,622	0.09	78
Nomura Small Cap Value R6	MF	DVZRX	Small Value	-	81	0.71 (15)	8,462	0.07	60
							552,970	4.46	1285

IMR – 1st QUARTER ANALYSIS – HOLDINGS SUMMARY

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HOLDINGS SUMMARY

INTERNATIONAL EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
MFS Intl Diversification R6	MF	MDIZX	Foreign Large Blend	-	61	0.73 (40)	80,680	0.65	589

SECTOR EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
Prin Fixed Inc Guar Option ^{CI}	CI	01000	Miscellaneous Sector	-	-	- (-)	670,147	5.42	-
Principal Real Estate Securities Fd R6	MF	PFRSX	Real Estate	-	92	0.81 (40)	88,837	0.72	720
							758,984	6.14	720

TAXABLE BOND

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
BlackRock Total Return K	MF	MPHQX	Intermediate Core-Plus Bond	-	73	0.37 (14)	7,710	0.06	29

IMR – 1st QUARTER ANALYSIS – HOLDINGS SUMMARY

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HOLDINGS SUMMARY

ALLOCATION

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	ONEDIGITAL SCORE	NET EXP. RATIO (% RANK)	\$ ASSETS	% OF TOTAL ASSETS	\$ COSTS
American Century One Choice 2030 R6 W	MF	ARCUX	Target-Date 2030	Watch	40	0.45 (34)	1,450,650	11.72	6,528
American Century One Choice 2035 R6 W	MF	ARLDX	Target-Date 2035	Watch	40	0.48 (40)	1,703,607	13.77	8,177
American Century One Choice 2040 R6 W	MF	ARDUX	Target-Date 2040	Watch	40	0.5 (40)	2,123,736	17.16	10,619
American Century One Choice 2045 R6 W	MF	ARDOX	Target-Date 2045	Watch	40	0.52 (44)	1,956,577	15.81	10,174
American Century One Choice 2050 R6 W	MF	ARFEX	Target-Date 2050	Watch	40	0.53 (43)	789,409	6.38	4,184
American Century One Choice 2055 R6 W	MF	AREUX	Target-Date 2055	Watch	40	0.54 (44)	538,200	4.35	2,906
American Century One Choice 2060 R6 W	MF	ARGDX	Target-Date 2060	Watch	40	0.54 (43)	186,618	1.51	1,008
American Century One Choice 2065 R6 W	MF	ARHSX	Target-Date 2065+	Watch	55	0.54 (46)	93,676	0.76	506
American Century One Choice 2070 R6 W	MF	ARARX	Target-Date 2065+	Watch	-	0.54 (46)	0	0.00	-
American Century One Choice In Ret R6	MF	ARDTX	Target-Date Retirement	-	84	0.41 (31)	2,132,837	17.23	8,745
							10,975,310	88.69	52847

IMR – 1st QUARTER ANALYSIS – ACTIVE & PASSIVE FUNDS

EXECUTIVE SUMMARY

Meeting Packet Page 56

ACTIVE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
AB Large Cap Growth Z	APGZX	LG	31,266	-	62	62	58	59	62	64	74	76	85	76	79	84
American Century Mid Cap Value R6 ^W	AMDVX	MV	14,629	Watch	46	50	55	61	70	62	69	69	69	86	86	86
BlackRock Mid-Cap Growth Equity K ^W	BMGKX	MG	20,251	Watch	35	39	44	43	41	59	56	64	66	75	70	64
BlackRock Total Return K	MPHQX	PI	7,710	-	73	77	75	82	79	84	87	84	84	85	90	90
Janus Henderson Triton N ^W	JGMNX	SG	11,622	Watch	56	55	50	70	77	57	68	68	71	74	79	77
MFS Intl Diversification R6	MDIZX	FB	80,680	-	61	68	68	76	82	91	94	89	81	85	88	88
Nomura Small Cap Value R6	DVZRX	SV	8,462	-	81	70	73	89	81	74	68	76	71	71	71	78
Prin Fixed Inc Guar Option ^{CI}	01000	-	670,147	-	-	-	-	-	-	-	-	-	-	-	-	-
Principal Real Estate Securities Fd R6	PFRSX	SR	88,837	-	92	92	91	94	94	92	92	94	92	94	97	94
Putnam Large Cap Value R6	PEQSX	LV	54,648	-	100	100	100	98	100	100	100	100	100	100	100	100

PASSIVE

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
Principal Large Cap S&P 500 Index Inst	PLFIX	LB	319,845	-	100	100	100	100	100	100	100	100	100	80	80	80
Principal MidCap S&P 400 Index R6	PMAPX	MB	46,676	-	80	78	98	98	78	78	98	100	100	100	100	100
Principal SmallCap S&P 600 Index R6	PSPIX	SB	45,571	-	87	90	95	90	95	90	97	90	90	93	93	93

IMR – 1st QUARTER ANALYSIS – TARGET DATE FUNDS

Meeting Packet Page 57

EXECUTIVE SUMMARY

TARGET DATE INVESTMENT

INVESTMENT NAME	TICKER	PEER GROUP	ASSETS	ACTION	PRIOR QUARTERS ONEDIGITAL SCORES											
					²⁶ Q1	²⁵ Q4	²⁵ Q3	²⁵ Q2	²⁵ Q1	²⁴ Q4	²⁴ Q3	²⁴ Q2	²⁴ Q1	²³ Q4	²³ Q3	²³ Q2
American Century One Choice 2030 R6 ^W	ARCUX	TH	1,450,650	Watch	40	40	40	52	40	52	52	52	60	60	60	60
American Century One Choice 2035 R6 ^W	ARLDX	TI	1,703,607	Watch	40	40	40	40	40	40	52	52	52	52	52	60
American Century One Choice 2040 R6 ^W	ARDUX	TJ	2,123,736	Watch	40	40	40	40	40	40	52	40	52	52	52	52
American Century One Choice 2045 R6 ^W	ARDOX	TK	1,956,577	Watch	40	40	40	40	40	40	52	52	52	52	52	52
American Century One Choice 2050 R6 ^W	ARFEX	TN	789,409	Watch	40	40	40	40	40	40	52	52	59	71	63	71
American Century One Choice 2055 R6 ^W	AREUX	TL	538,200	Watch	40	40	40	40	52	47	59	59	63	81	73	81
American Century One Choice 2060 R6 ^W	ARGDX	XQ	186,618	Watch	40	40	40	46	46	52	55	55	68	68	68	81
American Century One Choice 2065 R6 ^W	ARHSX	TU	93,676	Watch	55	55	55	67	67	67	67	67	67	67	67	83
American Century One Choice 2070 R6 ^W	ARARX	TU	-	Watch	-	-	-	-	-	-	-	-	-	-	-	-
American Century One Choice In Ret R6	ARDTX	RI	2,132,837	-	84	84	84	77	75	84	84	84	84	84	84	84

MARKETS IN FOCUS

Q2 began with a reset in sentiment. After several strong years for stocks, early 2026 volatility reminded investors that markets can turn quickly.

Geopolitics is having a larger impact on markets. The U.S./Iran conflict and Strait of Hormuz disruption pushed energy prices higher and added a new layer of uncertainty for investors.

Inflation remains above target while the labor market has softened. That leaves markets balancing two possibilities; rates stay higher if inflation rises, or rates decline if growth and jobs weaken further.

Stay disciplined, not reactive. In a more headline-driven market, the key actions are still the same: stay diversified, avoid emotional decisions, and make sure portfolios reflect long-term goals.



STRENGTH

- ✓ **Economic Resilience:** The economy has softened from very strong levels, but it is still resilient. Consumer activity, private sector balance sheets, and ongoing investment still provide support in the economy.
- ✓ **AI Still Matters:** Artificial Intelligence remains an important long-term theme. The market is becoming more selective, but companies that can turn AI spending into stronger earnings and productivity could stand to benefit the most from AI implementation.
- ✓ **Supportive Corporate Earnings:** While expectations remain high in some areas, corporate earnings have generally stayed supportive enough to keep the broader market backdrop from becoming outright negative.

- ✓ **Geopolitical Escalation:** The biggest near-term risk is that conflict spreads further and continues to affect energy, trade, and investor confidence. Markets may remain highly sensitive to global developments.
- ✓ **Inflation Pressure:** If energy prices stay elevated, inflation could move higher again and make it harder for the Fed to lower rates. That would keep policy uncertainty front and center.
- ✓ **Narrow Leadership:** A relatively small group of companies still carries high expectations. If earnings or returns on AI-related investment disappoint, markets may become less forgiving.



RISKS



OUTLOOK

- ✓ **Two-sided Rate Path:** Markets are balancing two possibilities: inflation that keeps rates elevated, and a softer labor market that eventually brings lower rates back into focus.
- ✓ **More Selective Market:** Broad index performance may hide bigger differences beneath the surface. Company fundamentals, earnings delivery, and valuation discipline may matter more from here.
- ✓ **Diversification Matters:** Whether leadership broadens or remains narrow, diversification remains one of the best ways to avoid relying too heavily on one theme, sector, or outcome.

Legislative & Regulatory Update

DOL Proposes 401(k) Investment Selection Framework, Clarifies Path for Alternatives

What happened:

- On March 30, 2026, the DOL's Employee Benefits Security Administration (EBSA) issued a proposed regulation clarifying how plan fiduciaries can evaluate investments, including alternatives like private equity and private credit
- The DOL's message: plan sponsors have full discretion to choose what's best for their participants
- The proposal introduces a **process-based safe harbor built on six factors: performance, fees, liquidity, valuation, benchmarks, and complexity**. Fiduciaries who follow a documented evaluation framework around these criteria could receive a "presumption of prudence." Meaning plaintiffs would need to prove imprudence rather than fiduciaries having to defend every decision

Why it Matters:

- For plan sponsors: This proposed safe harbor could reduce litigation exposure for fiduciaries acting in good faith. A clear, documented process would no longer just be best practice — it could be a legal shield
- For participants: This is about access. Alternatives have historically been reserved for institutions and the wealthy. When appropriate, these tools could improve diversification and strengthen long-term retirement outcomes for American workers

What's Next:

- The proposed rule is open for public comment. We're closely monitoring the rulemaking process and here to help you navigate what comes next

Sources:

<https://www.onedigital.com/en-US/articles/dol-proposes-401k-investment-selection-framework-clarifies-path-for-alternatives>

<https://www.dol.gov/newsroom/releases/ebsa/ebsa20260330>



Employee Engagement

2026 FINANCIAL ACADEMY CALENDAR

Live & On-Demand Webinars | Digital Resources | Complementary Online Tools

<u>JANUARY</u> 5 Questions to Ask Before Choosing Roth vs Pretax Retirement Savings	<u>FEBRUARY</u> How to Create an Estate Plan That Works For You ¹	<u>MARCH</u> Crafting a Fulfilling Retirement	<u>APRIL</u> Surviving Student Debt	<u>MAY</u> The Mental Health Benefits of Financial Literacy	<u>JUNE</u> A Crash Course on Budgeting & Debt Reduction
<u>JULY</u> Financial Basics: How to Start Your Financial Journey	<u>AUGUST</u> Home Buying 101 – Essential Considerations	<u>SEPTEMBER</u> Maximizing Your Employer Sponsored Benefits	<u>OCTOBER</u> Timeless Principles of Investing: The Fundamentals	<u>NOVEMBER</u> Investing Strategies 101: A Practical Dive	<u>DECEMBER</u> Market Outlook: 2027

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Employer Resources

2026 FIDUCIARY ACADEMY CALENDAR

Live & On-Demand Webinars | Digital Resources | Complimentary Online Tools

Q1

JANUARY

Q1 Litigation, Legislation,
and Retirement Trends

FEBRUARY

SECURE 2.0 Provisions
that will Impact Your Plan
in 2026

Q2

APRIL

Q2 Litigation, Legislation,
and Retirement Trends

MAY

Fiduciary Basics:
Understanding Your Fiduciary
Duties as a Plan Sponsor

Q3

JULY

Q3 Litigation, Legislation,
and Retirement Trends

AUGUST

Building a Financial Resilient
Workforce: The Benefits of a
Financial Wellness Program

Q4

OCTOBER

Q4 Litigation, Legislation,
and Retirement Trends

NOVEMBER

Operational Efficiency:
How To Run Your Plan
More Effectively

Want to learn more about how to run your plan more effectively?

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WEALTH MANAGEMENT

Tier 1

Seek Capital Preservation

Shorten duration to reduce interest rate risk and limit volatility

Tier 2

Maintain Liquidity

Flexibility and Diversification to enhance yield while keeping volatility low

Tier 3

Enhance Return Potential

Look to benefit from higher yields by adding duration and term premium



Tier 1

Seek Capital Preservation

Schwab Government Money Fund
Investor Shares

SNVXX – 3.33%**

Tier 2

Maintain Liquidity

Cash Alternative Sleeve

SPDR Barclays Short-Term Treasury ETF
Goldman Sachs Access Ultra Short Bd ETF
Invesco Ultra Short Duration
JPMorgan Ultra-Short Income ETF
Janus Henderson Short Duration

Yield: 3.87%***
Duration: 1.06***

Tier 3

Enhance Return Potential

Bond Ladder

PIMCO Corporate Ladder

1-3 Year

Yield: 4.57%* Duration: 1.84*

\$150,000 Minimum

Manager Fee: 15 bps

PIMCO Treasury Ladder

0-3 Year

Yield: 3.85%* Duration: 1.04*

\$100,000 Minimum

Manager Fee: 8 bps

* as of 05/18/2026

** as of 05/19/2026

*** as of 04/30/2026

Account Performance Overview

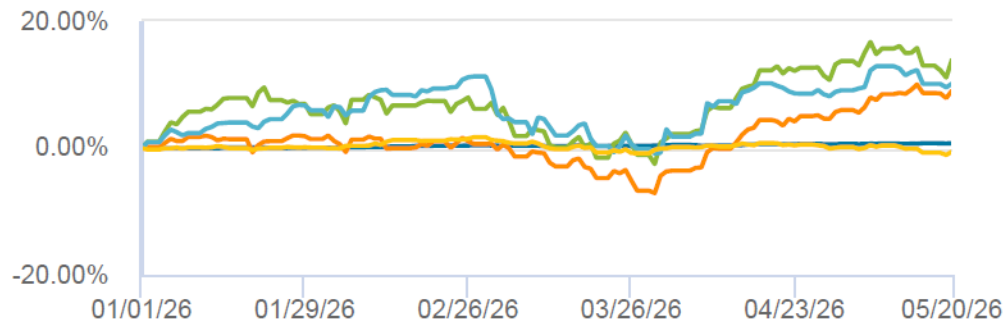
Account Name	Registration Type	Custodian	Account Number	Inception Date	Current Market Value			Net Return (TWR)			
					Managed	Unmanaged	Total	Year to Date	Previous Cal. Year	Trailing 3 Years	Trailing 5 Years
Central FI Regional Workforce Development Board, Inc	Corporate	Schwab	XXXX9420	12/18/2025	\$302,729.07		\$302,729.07	0.80 %	0.11 %	N/A	N/A
Central FI Regional Workforce Careersource Central Florida				12/18/2025	\$302,729.07		\$302,729.07	0.80 %	0.11 %	N/A	N/A

Note - Account(s) funded during return period will display return(s) calculated as of inception date.

Benchmark Comparison

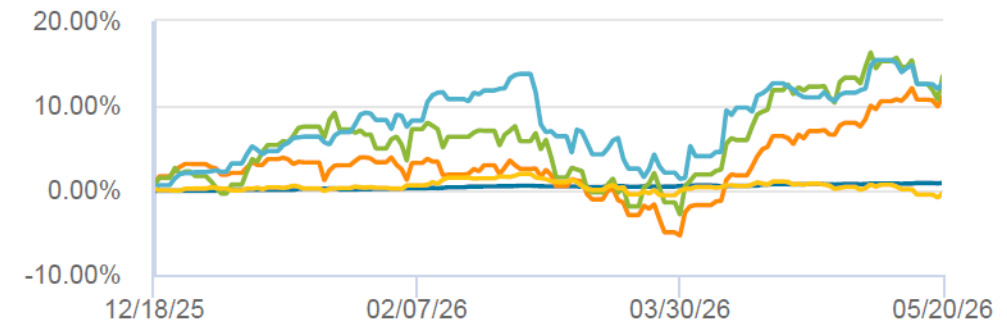
	Quarter to Date	Year to Date	Previous Quarter	Previous Calendar Year
Central FI Regional Workforce Careersource Central Florida	0.27 %	0.80 %	0.53 %	0.11 %
S&P 500 (TR)	14.01 %	9.07 %	-4.33 %	1.88 %
Russell 2000	12.98 %	13.99 %	0.89 %	-0.35 %
MSCI ACWI Ex USA (TR Net)	10.95 %	10.17 %	-0.71 %	2.22 %
Bloomberg US Agg Bond	-0.47 %	-0.51 %	-0.05 %	0.24 %

Year to Date



— Central FI Regional Workforce Careersource Central Florida
 — S&P 500 (TR)
 — Russell 2000
 — MSCI ACWI Ex USA (TR Net)
 — Bloomberg US Agg Bond

Inception to Date



— Central FI Regional Workforce Careersource Central Florida
 — S&P 500 (TR)
 — Russell 2000
 — MSCI ACWI Ex USA (TR Net)
 — Bloomberg US Agg Bond

Portfolio Allocation



Asset Category	Current Value	Allocation
Bond	\$193,866.48	64.04 %
Money Market	\$108,862.59	35.96 %
Total:	\$302,729.07	100.00 %
Managed Assets:	\$302,729.07	100.00 %
Unmanaged Assets:		N/A



Asset Class	Current Value	Allocation
Money Market-Taxable	\$105,539.32	34.86 %
Short Government	\$59,084.72	19.52 %
Ultrashort Bond	\$134,781.76	44.52 %
Cash or Equivalent	\$3,323.27	1.10 %
Total:	\$302,729.07	100.00 %
Managed Assets:	\$302,729.07	100.00 %
Unmanaged Assets:		N/A

Portfolio Performance Overview

	QTD	YTD	Previous Quarter	Previous Calendar Year
	4/1/2026 to 5/20/2026	1/1/2026 to 5/20/2026	1/1/2026 to 3/31/2026	12/18/2025 to 12/31/2025
Beginning Market Value	\$301,655.69	\$300,316.19	\$300,316.19	\$0.00
Contributions	\$0.00	\$0.00	\$0.00	\$300,000.00
Distributions	\$0.00	\$0.00	\$0.00	\$0.00
Income	\$1,837.17	\$4,156.52	\$2,319.35	\$316.19
Transfers In/Out	\$0.00	\$0.00	\$0.00	\$0.00
Advisory Fees	-\$376.04	-\$803.82	-\$427.78	\$0.00
Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00
Other Corporate Actions	\$0.00	\$0.00	\$0.00	\$0.00
Market Value Change	-\$387.75	-\$939.82	-\$552.07	\$0.00
Ending Market Value	\$302,729.07	\$302,729.07	\$301,655.69	\$300,316.19
Central FI Regional Workforce Careersource Central Florida	0.27 %	0.80 %	0.53 %	0.11 %
S&P 500 (TR)	14.01 %	9.07 %	-4.33 %	1.88 %
Russell 2000	12.98 %	13.99 %	0.89 %	-0.35 %
MSCI ACWI Ex USA (TR Net)	10.95 %	10.17 %	-0.71 %	2.22 %
Bloomberg US Agg Bond	-0.47 %	-0.51 %	-0.05 %	0.24 %

THANK YOU!

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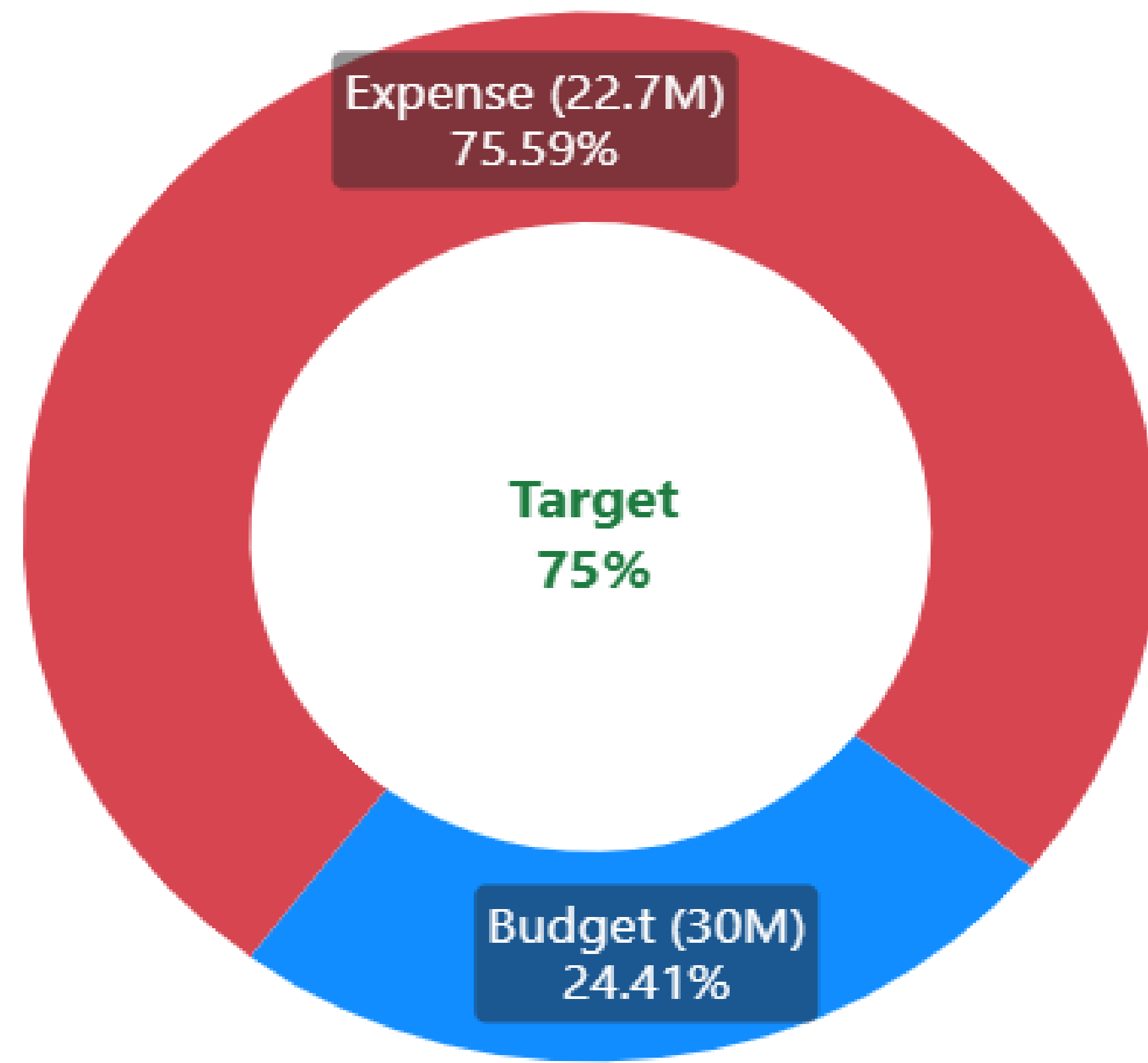
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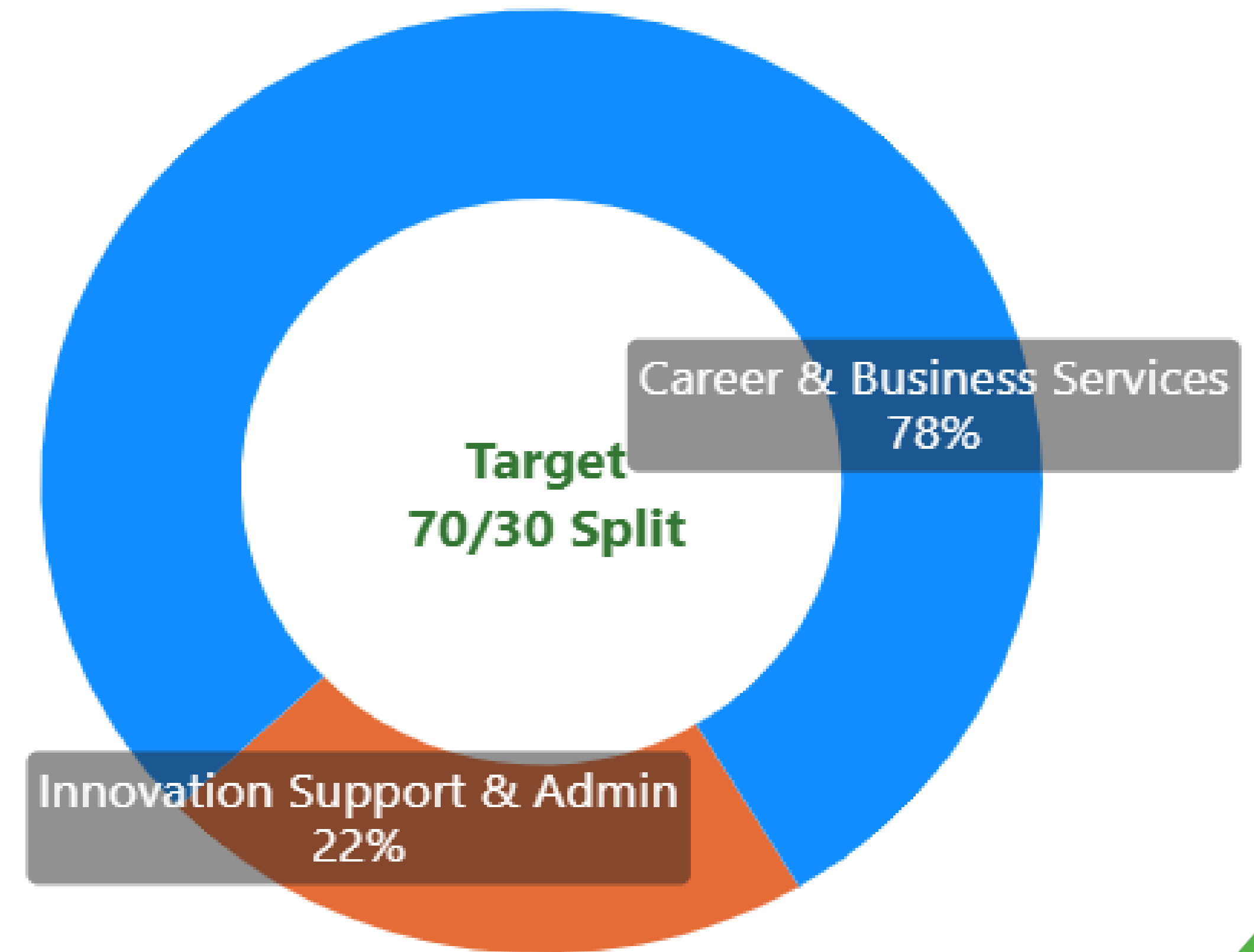
FINANCIALS THRU 3RD QUARTER (7/1/25 – 3/31/26)

BUDGET VS ACTUAL

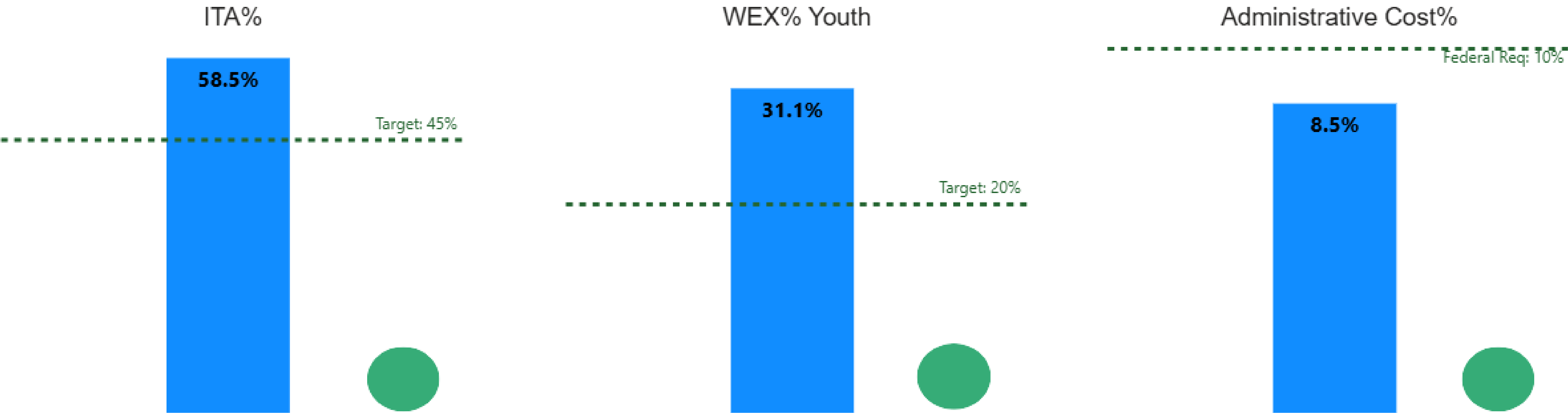
BUDGET VS ACTUAL EXPENSES



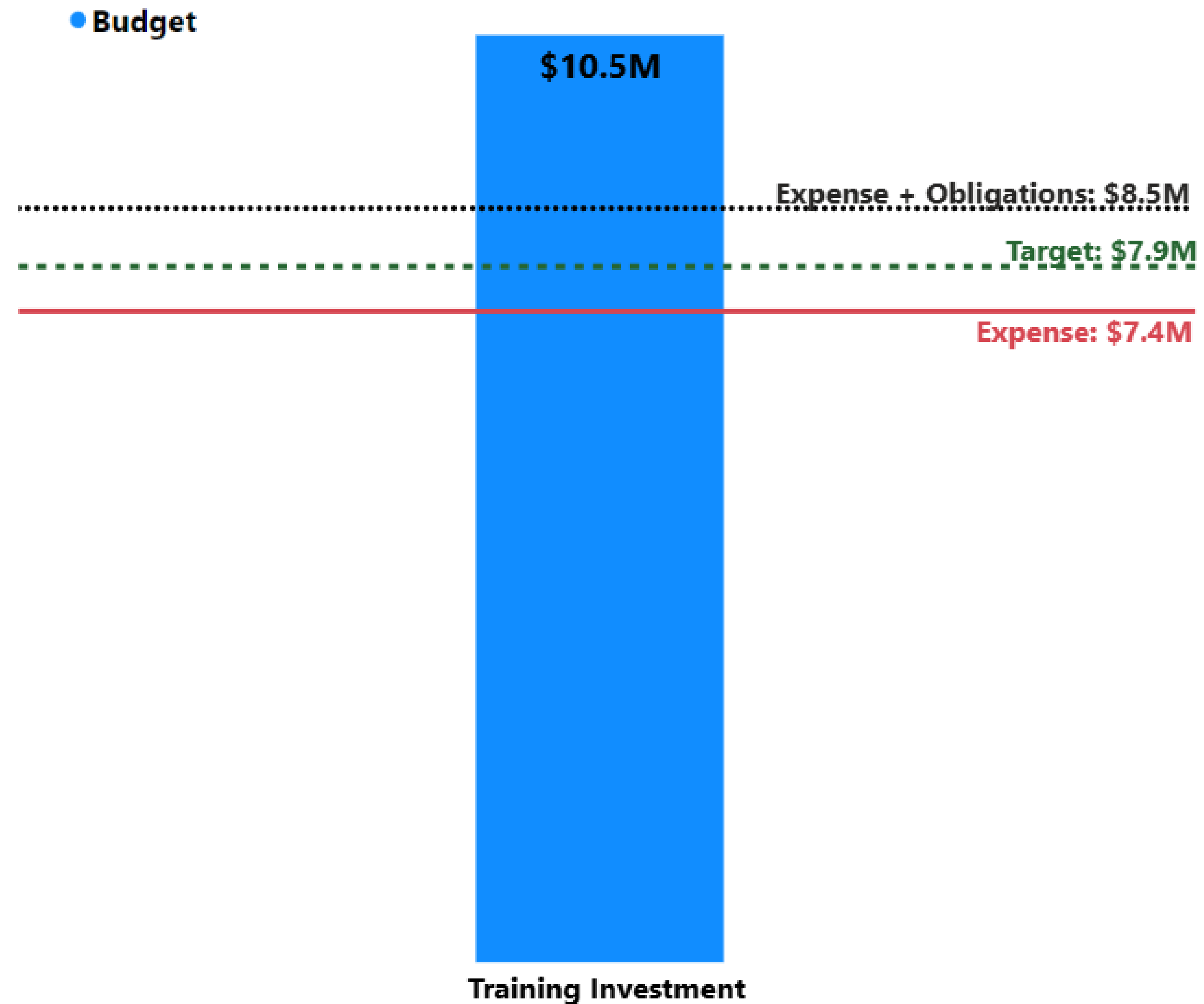
BUDGET OPERATIONS/SUPPORT



BUDGET FEDERAL/STATE REQUIREMENTS

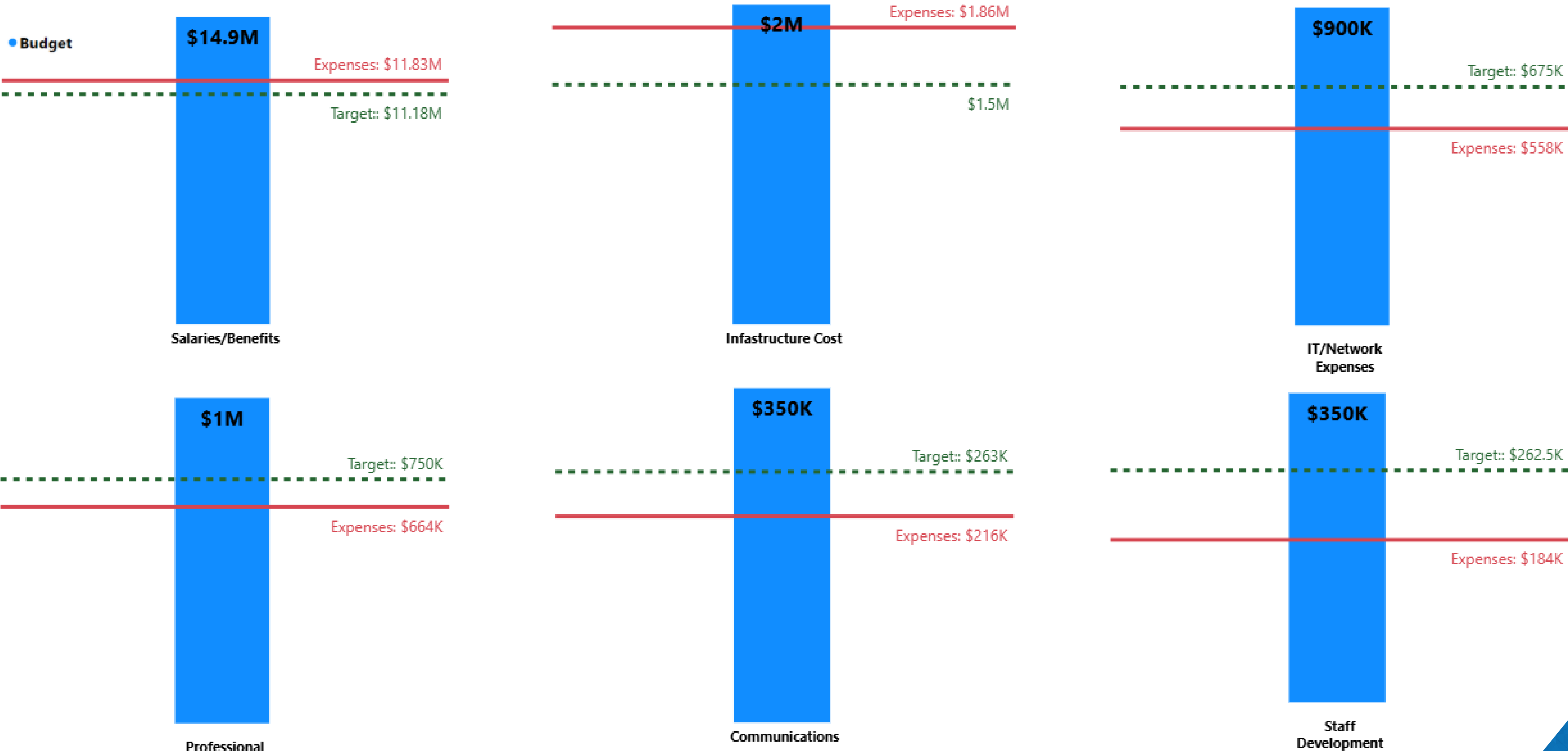


BUDGET VS ACTUAL BY EXPENDITURE CATEGORY



Training Investment

BUDGET VS ACTUAL BY EXPENDITURE CATEGORY



[RETURN TO AGENDA](#)



Meeting Details

Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/
Discussion/
Action Items

Other Business

Adjournment

OTHER BUSINESS



Meeting Details

Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

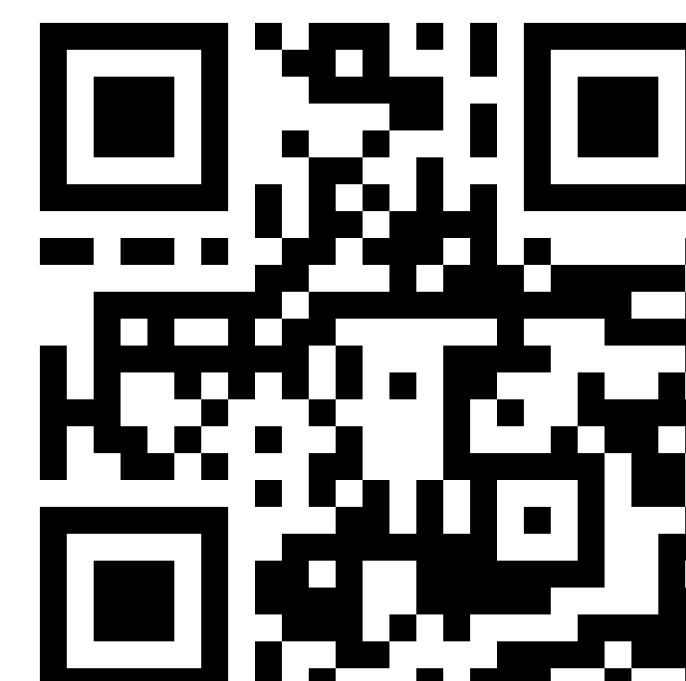
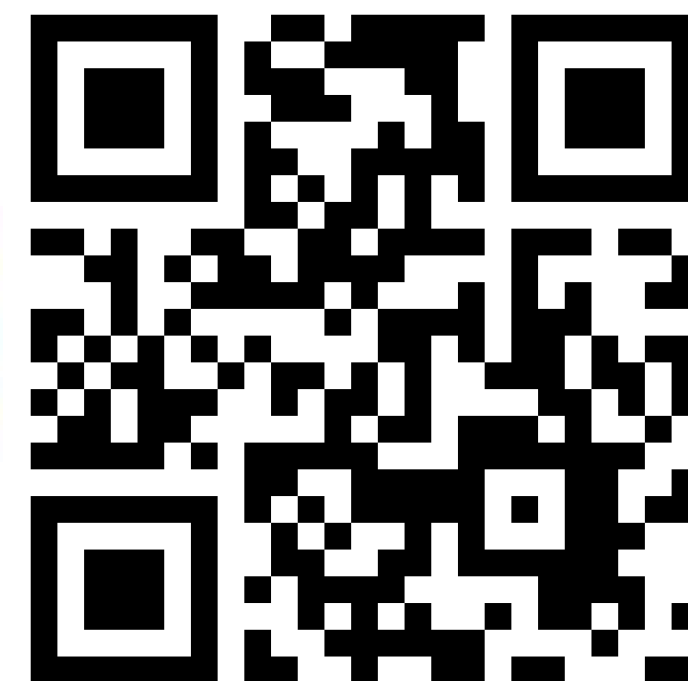
Information/
Discussion/
Action Items

Other Business

► **Adjournment**

ADJOURNMENT

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