



COUNTY OF KENDALL, ILLINOIS
ADMIN HR COMMITTEE
County Office Building
County Board Rooms 210
Wednesday, April 18, 2018 at 5:30p.m.

MEETING AGENDA

- 1. Call to Order**
- 2. Roll Call:** Lynn Cullick (Chair), Judy Gilmour (Vice Chair), Elizabeth Flowers, Matthew Prochaska, John Purcell
- 3. Approval of Agenda**
- 4. Approval of Minutes from March 27, 2018**
- 5. CBIZ Update**
- 6. Department Head and Elected Official Reports**
- 7. Public Comment**
- 8. Committee Business**
 - *Discussion of part-time PBZ staff compensation and schedule*
 - *Discussion of additional IT support and services provided to KenCom and Grundy 911*
 - *Review of Employee Handbook Revisions*
 - *Job Description Review*
- 9. Executive Session**
- 10. Items for Committee of the Whole**
- 11. Action Items for County Board**
- 12. Adjournment**

If special accommodations or arrangements are needed to attend this County meeting, please contact the Administration Office at 630-553-4171, a minimum of 24-hours prior to the meeting time

COUNTY OF KENDALL, ILLINOIS
ADMINISTRATION HUMAN RESOURCES COMMITTEE
Meeting Minutes
Thursday, March 27, 2018

CALL TO ORDER - Committee Chair Lynn Cullick called the meeting to order at 5:33p.m.

ROLL CALL

Board Member	Status	Arrived	Left Meeting
Judy Gilmour	Here		
Matthew Prochaska	Here		
Lynn Cullick	Here		
Elizabeth Flowers	Present		
John Purcell		5:37p.m.	

With three members present a quorum was established to conduct committee business.

Staff Present: Matt Asselmeier, Latreese Caldwell, Matt Kinsey, Mike Neuenkirchen (Kendall Area Transit)

APPROVAL OF AGENDA

Motion: Member Prochaska
 Second: Member Gilmour
RESULT: The agenda was approved by a 4-0 Voice Vote

APPROVAL OF MINUTES – March 5, 2018

Motion: Member Flowers
 Second: Member Prochaska
RESULT: Approved with a 4-0 Voice Vote

WINE SERGI UPDATE – Rich Ryan provided an update on the first quarter statistics and stated that he can provide a claims review in April or early May to see where the trend is continuing.

Discussion on the Dental Office in the Health Department, and any additional liability due to the installation of electrical, bio-hazard, water pipes, donated equipment, professionals, nurses, or hygienists. Mr. Ryan stated that professionals (Doctors or dentists) are not covered, and that they have to provide their own, nurses are covered under the County's policy, and that he will check on the coverage for hygienists. Mr. Ryan said that the property is covered under the County policy, but there needs to be confirmation of the value of the donated equipment, and what the property limits are on the County policy. Ms. Cullick will research the value that was assessed to the donated equipment and contact Mr. Ryan.

DEPARTMENT HEAD AND ELECTED OFFICIAL REPORTS

Administration Department – Latreese Caldwell introduced new Technology Services Director to the Committee.

COMMITTEE BUSINESS

- *Approval of Resolution Authorizing Application for Public Transportation Financial Assistance Under Section 5311 of the Federal Transit Act of 1991, as Amended (49 U.S.C § 5311) for State Fiscal Year 2019* – Mike Neuenkirchen, Kendall Area Transit Director explained that this resolution is approved annually by the County Board. Discussion on the resolution, the contribution by the County, and the possible participation of the Village of Montgomery.

Member Purcell made a motion to forward the item to the County Board for approval, second by Member Flowers. **With five members voting aye, the motion carried.**

- *Announce Public Hearing for April 17, 2018 at County Board meeting to obtain public comment and consider economic, social, and environmental effects of the application for Public Transportation Financial Assistance under Section 5311 of the Federal Transit Act of 1991, as amended (49 U.S.C. §5311)* – Mr. Neuenkirchen stated this was a requirement for applying for Public Transportation Financial Assistance.

- *Discussion and Approval of Part-Time Office Assistant (Building) Job Description* – Matt Asselmeier explained that this position would be 25 hours a week, and would primarily be responsible for providing clerical assistance, ordering supplies, maintain code books, research of documents, publications and public documents, and customer service for any building or issuing of permits. This position currently is scheduled from 8:00a.m. to 1:00p.m. After discussion, there was consensus by the committee to remove Section III A, “GIS Experience preferred”, “FOIA knowledge”, and “Public Notary preferred”, and from Section III. C, remove “a minimum of at least one year in the construction and building field”.

Member Prochaska made a motion to forward the item, with requested changes, to the County Board for approval, second by Member Flowers. **With five members voting aye, the motion carried.**

- *Discussion and Approval of Part-Time Office Assistant (Zoning) Job Description* – Mr. Asselmeier stated that this is a new position that would assist the department with recording and transcribing meeting minutes, attending meetings (most at night), research, assist with taking pictures, filing of complaints, and clerical support/back-up as needed. After discussion, there was consensus by the committee to remove from Section III A, GIS Experience preferred”, “FOIA knowledge”, and “Public Notary preferred”, and from Section III C, “a minimum of at least one year

in construction, building, clerical, legal” and “Municipal or county planning, zoning, historic preservation, engineering or public administration field preferred”.

Member Purcell made a motion to forward the item, with requested changes, to the County Board for approval, second by Member Flowers. **With five members voting aye, the motion carried.**

- *Discussion and Approval of Property, Liability, and Workers Compensation Insurance Broker RFQ* – Ms. Caldwell briefed the committee on the proposed RFQ. The committee requested that page 4, section 3J example be changed to read “service providers”. The committee also requested that page 4, section 15, number 11 be changed to read “Experience with Governmental Insurance Pools”, and page 5, Section 2.0 be changed to read “Provide Proposer’s experience with Governmental Insurance Pools”.

Member Prochaska made a motion to forward the item, with requested changes, to the County Board for approval, second by Member Flowers. **With five members voting aye, the motion carried.**

- *Discussion of Property, Liability, and Workers Compensation Insurance Broker RFQ Calendar* – Discussion on the timeline, and the dates that need to be added to the RFQ prior to approval and posting.
- *Review of Employee Handbook Revisions* – Discussion on the IMRF Policy that is included in the Employee Handbook. There was consensus by the committee to remove “are budgeted to” under Section 5.7, paragraph 2. **Ms. Caldwell will contact IMRF for clarification of “year” terminology and report back to the committee.**

Member Purcell made a motion to forward the item to the County Board for approval, second by Member Prochaska. **With five members voting aye, the motion carried.**

ACTION ITEMS FOR APRIL 3, 2018 COUNTY BOARD AGENDA

Approval of Resolution Authorizing Application for Public Transportation Financial Assistance Under Section 5311 of the Federal Transit Act of 1991, as Amended (49 U.S.C § 5311) for State Fiscal Year 2019

Approval of Part-Time Office Assistant (Building) Job Description

Approval of Part-Time Office Assistant (Zoning) Job Description

Approval of Property, Liability, and Workers Compensation Insurance Broker RFQ

ITEMS FOR THE APRIL 12, 2018 COMMITTEE OF THE WHOLE – None

PUBLIC COMMENT – None

EXECUTIVE SESSION – Not needed

MEETING ADJOURNMENT

Motion: Member Prochaska
Second: Member Flowers
RESULT: Approved with a Unanimous Voice Vote

This meeting was adjourned at 7:35p.m.

Respectfully Submitted,

Valarie McClain
Administrative Assistant and Recording Secretary

Report Filter:

{(-Policy Number) = 000909985} And ({Book Year/Month} = 2018-01, 2017-12, 2017-11, 2017-10, 2017-09, 2017-08, 2017-07, 2017-06, 2017-05, 2017-04, 2017-03, 2017-02, 2017-01) And

Premium vs Claims Incurred Including IBNR - Underwriting - Non-Standard

Please Note:

For markets moving to service fees, premiums are shown with service fees included. For markets continuing to pay commissions, premium still includes commissions.

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio
2017-01	664	291	\$354,080	\$533.25	\$227,129	\$10,334	\$20,075	\$257,539	72.7%
2017-02	664	291	\$353,961	\$533.07	\$198,302	\$10,289	\$41,624	\$250,215	70.7%
2017-03	666	292	\$350,393	\$526.12	\$274,163	\$10,244	\$65,038	\$349,445	99.7%
2017-04	676	294	\$350,512	\$518.51	\$311,999	\$10,258	\$52,711	\$374,968	107.0%
2017-05	664	290	\$351,374	\$529.18	\$277,094	\$10,223	\$58,408	\$345,724	98.4%
2017-06	669	292	\$354,105	\$529.31	\$1,457,304	\$10,285	\$67,074	\$1,534,663	433.4%
2017-07	673	294	\$355,177	\$527.75	\$238,002	\$10,317	\$48,290	\$296,610	83.5%
2017-08	672	295	\$354,830	\$528.02	\$441,940	\$10,296	\$72,939	\$525,175	148.0%
2017-09	665	292	\$359,109	\$540.01	\$195,177	\$10,374	\$59,295	\$264,846	73.8%
2017-10	668	294	\$358,385	\$536.50	\$292,094	\$10,372	\$59,419	\$361,886	101.0%
2017-11	669	294	\$358,133	\$535.33	\$271,067	\$10,341	\$70,700	\$352,108	98.3%
2017-12	666	292	\$357,617	\$536.96	\$291,267	\$10,357	\$76,281	\$377,904	105.7%

Total by Experience Period

Current Period	8,016	3,511	\$4,257,676		\$4,475,539	\$123,690	\$691,855	\$5,291,083	124.3%
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Prior Period

Average Membership/PMPM Premium and Payments by Experience Period

Current Period	668	293	\$531.15		\$558.33	\$15.43	\$86.31	\$660.07	
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Claim Expenses by Size of Payment

Report Filter:

{Service Year/Month} = 2017-12, 2017-11, 2017-10, 2017-09, 2017-08, 2017-07, 2017-06, 2017-05, 2017-04, 2017-03, 2017-02, 201

Payment Category	Number of Claimants	% Claimants	Payments	% Payments
Total	578	100.0%	\$5,008,759.33	100.0%
<\$.01	1	0.2%	\$0.00	0.0%
\$.01-\$49	12	2.1%	\$183.89	0.0%
\$50-\$99	21	3.6%	\$1,598.59	0.0%
\$100-\$249	72	12.5%	\$12,698.84	0.3%
\$250-\$499	64	11.1%	\$23,051.34	0.5%
\$500-\$999	82	14.2%	\$58,046.04	1.2%
\$1,000-\$2,499	125	21.6%	\$201,429.76	4.0%
\$2,500-\$4,999	74	12.8%	\$250,708.18	5.0%
\$5,000-\$9,999	53	9.2%	\$377,076.07	7.5%
\$10,000-\$14,999	22	3.8%	\$272,515.26	5.4%
\$15,000-\$19,999	10	1.7%	\$167,030.31	3.3%
\$20,000-\$24,999	4	0.7%	\$88,925.41	1.8%
\$25,000-\$29,999	9	1.6%	\$244,100.42	4.9%
\$30,000-\$39,999	9	1.6%	\$325,762.68	6.5%
\$40,000-\$49,999	3	0.5%	\$134,523.85	2.7%
\$50,000-\$74,999	9	1.6%	\$550,103.94	11.0%
\$75,000-\$99,999	3	0.5%	\$259,115.00	5.2%
\$100,000-\$124,999	2	0.3%	\$221,572.02	4.4%
\$250,000-\$299,999	1	0.2%	\$264,644.64	5.3%
\$300,000-\$349,999	1	0.2%	\$330,340.69	6.6%
\$500,000+	1	0.2%	\$1,225,332.40	24.5%

This document contains UnitedHealthcare's confidential and/or proprietary business information (PBI). PBI

MONTHLY MEDICAL INSURANCE REPORT
March 31, 2018

	Non-Union	Union	<u>Total Enrolled</u>				Annual Plan Cost
			<u>Mar-17</u>	<u>Apr-17</u>	<u>Mar-18</u>	<u>Apr-18</u>	
HMO Employee	27	10	49	49	37	37	\$8,859.48
HMO Family	11	11	31	31	22	22	\$21,041.64
PPO Employee	0	6	4	4	6	6	\$14,299.44
PPO Family	0	0	3	3	0	0	\$35,747.76
H.S.A. - Emp	71	41	98	98	111	112	\$10,754.04 *
H.S.A. - Fam	55	55	102	102	114	110	\$24,978.60 *
Total Enrolled	164	123	287	287	290	287	
Total Eligible	206	137					

Dental EE	167
Dental Family	182
Total Enrolled	<u>349</u>

NOTES:

- 1) Premiums and headcount paid as of monthly report date
- * 2) Includes Employer HSA contribution

FY 18 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$5,502,000)*37.97 % of Budget

	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	Totals
UHC Medical Premium	0	742810	366253	358882									\$1,467,745
UHC Dental Premium	0	54544	28968	27327									\$108,835
UHC Life Premium	0	0	1679	589									\$2,238
Health Savings Account	495000	10500	3625	0									\$509,125
Insurance Refunds	0	0	0	0									\$0
HRA Admin Fee	83	0	83	185									\$330
FSA Admin Fee	170	0	188	376									\$733
TOTALS	\$495,252	\$807,854	\$398,792	\$367,109	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,089,007

0102-027-6547

FY 17 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$5,106,257)*98.84% of Budget

	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	Totals
UHC Medical Premium	350000	366848	348172	347668	348995	355552	357994	358354	355637	353212	365833	356453	\$4,280,420
BCBS Final Invoice	0	0	5200	0	0	0	0	0	0	0	0	0	\$5,200
Lincoln Life Dental Premium	25384	25884	27025	24392	26197	25788	25670	25842	25579	25525	25894	25804	\$308,783
Lincoln Life Premium	792	840	616	725	672	734	723	727	718	716	732	726	\$8,721
Health Savings Account	443800	1750	4375	0	0	1750	0	3625	2000	875	0	250	\$458,425
Insurance Refunds	271	0	0	0	142	584	0	0	1439	0	0	0	\$2,446
HRA Admin Fee	0	83	83	83	83	83	83	83	83	83	83	83	\$909
FSA Admin Fee	311	0	323	182	0	339	170	170	170	170	170	170	\$2,153
TOTALS	\$820,558	\$395,405	\$383,793	\$373,029	\$374,080	\$384,940	\$384,639	\$388,800	\$385,625	\$380,581	\$382,412	\$383,285	\$5,947,057

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FY 16 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$5,063,813)* 93.8% of Budget

	12/31/2015	1/31/2016	2/28/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	7/31/2016	8/31/2016	9/30/2016	10/31/2016	11/30/2016	Totals
BlueCross Medical Premium	347954	339151	344322	347599	342557	344748	342333	342917	333921	335258	338151	341085	\$4,099,896
Lincoln Life Dental Premium	23476	24220	24182	23782	23921	23986	23580	23721	23049	23330	23198	23365	\$283,818
Lincoln Life Premium	728	732	725	727	721	725	716	723	708	714	708	713	\$8,637
Health Savings Account	343500	0	0	0	0	10000	0	0	0	0	0	0	\$353,500
FSA Admin Fee	148	148	148	148	148	156	186	156	156	156	156	156	\$1,834
TOTALS	\$715,805	\$384,251	\$388,387	\$372,258	\$367,347	\$379,436	\$368,785	\$367,518	\$357,833	\$359,458	\$362,211	\$365,316	\$4,747,584

FY 15 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$4,747,400) 91.4% of Budget

	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	Totals
BlueCross Medical Premium	\$ 315,655	\$ 322,904	\$ 323,368	\$ 321,771	\$ 328,789	\$ 329,521	\$ 318,882	\$ 322,074	\$ 319,795	\$ 313,548	\$ 313,232	\$ 323,642	\$ 3,853,148
Met Life Dental Premium	22,281	22,179	22,235	22,772	22,897	22,601	22,372	22,315	22,077	22,043	22,089	22,293	\$ 268,164
Lincoln Life Premium	718	730	743	742	759	747	737	732	726	730	736	729	\$ 8,829
Health Savings Account	18,375	17,375	17,000	17,000	18,000	18,125	17,500	17,750	17,000	17,125	18,500	17,750	\$ 209,500
TOTALS	\$ 355,029	\$ 363,188	\$ 363,345	\$ 362,285	\$ 370,415	\$ 370,994	\$ 359,492	\$ 362,670	\$ 359,599	\$ 353,444	\$ 364,588	\$ 364,414	\$ 4,338,641

MONTHLY BENEFITS SUMMARY REPORT
 March 31, 2018

Retirees/COBRA (12/1/17 - 11/30/18) (42 Retirees / 2 COBRA)			
Vision	Family	6	\$368.08
Vision	Single	7	\$331.78
Medical	Family	2	\$12,981.19
Medical	Single	9	\$29,448.20
Dental	Family	30	\$6,222.44
Dental	Single	11	\$4,920.52
TOTAL		65	\$54,272.21

UNEMPLOYMENT CHARGES 2018	
1st Quarter	
2nd Quarter	
3rd Quarter	
4th Quarter	
TOTAL	

Full Time New Hires/Terminations (12/1/17 - 11/30/18)				
Department	New Hires		Resignations/Terms	
	YTD	Current Month	YTD	Current Month
Administration				
Animal Contr				
Circuit Clerk			2	2
Coroner				
County Clerk	1	1		
Facilities				
Forest Pres				
Health Dept.	2		5	
HWY				
KenCom	2			
PBZ				
Probation	1		1	
Public Defender				
Sheriff			1	1
State's Att	2			
Technology				
VAC			1	
Totals				

BENEFITWALLET HSA FUNDING	
Date	Deposit
12/31/17	495,000
01/31/18	10,500
02/28/18	3,625
03/31/18	0
04/30/18	
05/31/18	
06/30/18	
07/31/18	
08/31/18	
09/30/18	
10/31/18	
11/30/18	
Total	\$ 509,125

MONTHLY ADMINISTRATION / HR SUMMARY REPORT

March 31, 2018

W.C. Claims Expense (12/1/17 - 11/30/18)				
	2015-16 Policy	2016-17 Policy	2017-18 Policy	Total Claims
December	\$ 1,986	\$ 34,437		\$ 36,422
January	4,264	16,500		20,764
February	2,972	40,308	135	43,415
March	6,250	9,454	97	15,800
April				-
May				-
June				-
July				-
August				-
September				-
October				-
November				-
Total Claims Expense	\$ 15,472	\$ 100,697	\$ 231	\$ 116,401

PEDA Payments (Incl. in total claims)

PEDA Reimbursements YTD \$ 33,552

W.C. Annual Premium

W.C. Premium \$ 131,080 \$ 139,096 \$ 171,411

Self Insured Retention (SIR)

Self Insured Amount \$ 250,000 \$ 250,000 \$ 250,000

No. of claims >\$100k & <\$250k 0 0 0
 No. of claims <\$250k 40 46 0
 No. of claims >\$250k 0 0 0

W.C. Claims	2015-16 Policy	2016-17 Policy	2017-18 Policy
W.C. Claims paid prior year	\$ 246,337	\$ 181,295	\$ -
W.C. Claims paid current year	15,472	100,697	231
Total claims paid	\$ 261,809	\$ 281,992	\$ 231

Workers' Comp. Claims	2015-16 Policy	2016-17 Policy	2017-18 Policy	
	Prior Year Total	Prior Year Total	Dec - Feb	Mar
Administration	1			
Animal Control	6	1		
Circuit Clerk	1	1		
Coroner				
County Clerk	1	2		
Facilities				
Forest Preserve	3	2		
Health Dept.	3	2		
Highway	1	2		
Judiciary				
PBZ				
Probation	1			
Public Defender				
Sheriff - CORR	5	18	1	
Sheriff - Patrol	16	16		
State's Attorney	2	2		
Technology				
VAC				
Totals	40	46	1	0

MONTHLY ADMINISTRATION / HR SUMMARY REPORT
March 31, 2018

Property Claims (12/1/17 - 11/30/18)					
Department	Description	Insurance	2016-17 Policy	2017-18 Policy	Total Claims
Sherff	2013 Chevy Impala		3,211		3,211
Sherff	2014 Ford Transit	subrogation	-		-
Sherff	2012 Chevy Impala		1,150		1,150
					-
					-
					-
		Total	\$ 4,361	\$ -	\$ 4,361

**Illinois Counties Risk Management Trust
Claims Analysis
4/1/2018**

Workers Compensation

FY18 - Current Year's Total Claims

	Incident Date	Department/Office	Status	Paid	Missed > 3 Days Work	Returned to Work
1			open			

Total FY18 Claims Paid To Date \$ -

Workers Compensation

Prior Years' Active Claims

	Incident Date	Department/Office	Status	Paid	Missed > 3 Days Work	Returned to Work
	<u>2011-12 Policy</u>					
1	6/30/2012	Forest Preserve	re-opened	<u>159,983</u>	Y	Terminated
				159,983		
	<u>2013-14 Policy</u>					
2	5/10/2014	Sheriff	re-opened	<u>232,645</u>	Y	Y
				232,645		
	<u>2015-16 Policy</u>					
3	11/15/2016	Sheriff	open	20,372	N	Y
4	4/12/2016	Sheriff	open	89,785	Y	Y
5	9/13/2016	Sheriff	open	<u>93,559</u>	Y	Y
				203,715		
	<u>2016-17 Policy</u>					
6	1/1/2017	Corrections	open	64,661	Y	Y
7	2/28/2017	Corrections	open	24,805	Y	Y
8	10/26/2017	Corrections	open	657	Y	Y
9	11/28/2017	Corrections	open	2,546	Y	Y
10	9/26/2017	Corrections	closed	235	N	Y
11	4/3/2017	Health Dept.	re-opened	5,804	N	Y
12	4/19/2017	Sheriff	open	83,202	Y	Y
14	11/21/2017	Sheriff	open	23,730	Y	N
15	4/18/2017	Sheriff	open	6,581	N	Y
16	9/8/2017	Sheriff	closed	<u>107</u>	N	Y
				212,327		

Total Prior Year's Active Claims \$ 808,671

**Illinois Counties Risk Management Trust
Claims Analysis
4/1/2018**

Property & Casualty

FY18 - Auto PC

	Incident Date	Department/Office	Status	Paid	Coverage Type
1			open		

Total FY18 Auto Claims \$ -

Prior Years' - Auto PC

	Incident Date	Department/Office	Status	Paid	Coverage Type
1			closed		Auto PD - Collision

Total Prior Year's Auto Claims \$ -

FY18 - General Liability

	Incident Date	Department/Office	Status	Paid	Coverage Type
1			open		

Total FY18 General Liability Claims \$ -

FY18 - General Liability

	Incident Date	Department/Office	Status	Paid	Coverage Type
<u>2013-14 Policy</u>					
1	5/15/2014	Sheriff	open	\$ 431,075	Errors & Omissions
2	6/7/2014	Sheriff	open	<u>14,191</u>	Law Enforcement Liability
				445,266	
<u>2014-15 Policy</u>					
3	1/6/2015	Circuit Clerk	open	13,120	Errors & Omissions
4	9/28/2015	Circuit Clerk	open	10	Errors & Omissions
5	9/12/2015	Highway	closed	<u>21,942</u>	General Liability
				35,072	
<u>2016-17 Policy</u>					
6	9/23/2014	Various	open	<u>6,848</u>	General Liability
				6,848	

Total Prior Year's General Liability Claims \$ 487,186



PLEASE ADD PERCENT-BASED CONTRIBUTIONS AS AN OPTION TO OUR PLAN

This letter officially instructs Nationwide Retirement Solutions (NRS), as the service provider for the retirement plan(s) identified below, to add percent-based contributions as an option available to participants in our plan(s).

As Plan Sponsor, we will change deferral requests presented as a percent-of-pay into dollar amounts when submitting contribution data to Nationwide.

Questions? Call the Nationwide® Entity Support Line at 877-496-1630.

Plan Sponsor Name

Entity Number

Contact Name

Telephone Number

Contact E-mail Address

Plan Sponsor Official's Signature

Date

When this document is completed and signed, FAX it to **877-677-4329**.
Or mail it to:

Nationwide Retirement Solutions
Direct Access PW-05-07
PO Box 182386
Columbus, OH 43272-5392



Nationwide®

Nationwide Retirement Solutions
Roth Contribution Amendment to the
Deferred Compensation Plan for Public Employees
457 Governmental Plan and Trust

Plan Name: **KENDALL COUNTY**

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Preamble

1.1 Adoption and effective date of amendment - The Employer adopts this Amendment to reflect Code Section 402A, as amended by the Small Business Jobs Act of 2010 ("SBJA"). This Amendment is intended as good faith compliance with the requirements of Code Section 402A and guidance issued thereunder, and this Amendment shall be interpreted in a manner consistent with such guidance. This Amendment shall be effective as of the date specified below.

1.2 Eligible governmental 457 plan - The Employer is an eligible employer as defined in Code §457(e)(1)(A).

1.3 Supersession of inconsistent provisions - This Amendment shall supersede the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment.

Article II: Effective Date and Unforeseeable Emergency

2.1 Effective Date of Designated Roth Contributions - Designated Roth Contributions are permitted under the Plan as of the date this Amendment is executed below, which is no earlier than the earlier of (i) the Effective Date as defined herein or (ii) the effective date of any prior adoption of Designated Roth Contribution provisions.

2.2 Unforeseeable Emergency - If the Plan permits distributions of Elective Deferrals on account of an unforeseeable emergency, Designated Roth Contributions may be withdrawn on account of an unforeseeable emergency subject to the same qualifications that apply to Pre-tax Elective Deferrals.

Article III: Designated Roth Contributions

3.1 Designated Roth Contributions are permitted - The Plan's definitions and terms shall be amended as follows to allow for Designated Roth Contributions as of the Effective Date. Designated Roth Contributions shall be treated in the same manner as Deferral Contributions for all Plan purposes except as provided in Article II of this amendment. The Employer may, in operation, implement deferral election procedures provided such procedures are communicated to Participants and permit Participants to modify their elections at least once each Plan Year.

3.2 Deferral Contributions - The Plan's definition of Deferral Contributions at Section 1.08 is deleted and replaced as follows: "Deferral Contributions" means Salary Reduction Contributions, Non-elective Contributions, Matching Contributions and Designated Roth Contributions. The Employer or the Administrative Services Provider (if applicable) in applying the Code § 457(b) limit will take into account Deferral Contributions in the Taxable Year in which contributed. The Employer or Administrative Services Provider (if applicable) in determining the amount of a Participant's Deferral Contributions disregards the net income, gain and loss attributable to Deferral Contributions.

3.3 Salary Reduction Contributions - The Plan's definition of Salary Reduction Contributions at Section 1.27 is deleted and replaced as follows: "Salary Reduction Contributions" means a Participant's Elective Deferrals which are not includible in the Participant's gross income at the time deferred and have been irrevocably designated as Salary Reduction Contributions by the Participant in his or her deferral election. A Participant's Salary Reduction Contributions will be separately accounted for, as will net income, gain or loss, attributable to those Salary Reduction Contributions. All Deferral Contributions prior to this amendment are Salary Reduction Contributions.

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Roth Contribution Amendment to the
Deferred Compensation Plan for Public Employees
457 Governmental Plan and Trust

Plan Name: **KENDALL COUNTY**

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3.4 Designated Roth Contributions - "Designated Roth Contributions" means a Participant's Deferral Contributions that are includible in the Participant's gross income at the time deferred and have been irrevocably designated as Designated Roth Contributions by the Participant in his or her deferral election. A Participant's Designated Roth Contributions will be separately accounted for, as will gains and losses attributable to those Designated Roth Contributions. However, forfeitures may not be allocated to such account. The Plan must also maintain a record of a Participant's investment in the contract (i.e., designated Roth contributions that have not been distributed) and the year in which the Participant first made a Designated Roth Contribution.

3.5 Distribution Rule - Withdrawals (including, but not limited to, withdrawals on account of an unforeseeable emergency) from Participant's accounts may be directed by the Participant from either Salary Reduction Contributions, Designated Roth Contributions or pro rata from Salary Reduction Contributions and Designated Roth Contributions.

3.6 Corrective distributions attributable to Designated Roth Contributions - For any calendar year in which a Participant may make both Designated Roth Contributions and Salary Reduction Contributions, the corrective distribution from the Participant's accounts will be taken pro rata from a Participant's Salary Reduction Contributions and Designated Roth Contributions made during such calendar year. Furthermore, the Participant may elect which type of Deferral Contributions shall be distributed first.

3.7 Loans - If Participant loans are permitted under the Plan, all Participant Roth Accounts will be considered for the purposes of loans in accordance with this Section. Roth Accounts include the following: Designated Roth Contribution accounts, all Rollover and Transfer accounts, to the extent those accounts constitute Roth Accounts.

For any loans made on or after the Effective Date of this Amendment, the loan policy or program is amended to enable a Participant to use a Participant's Roth Account in the calculation of the loanable amount; however, loans may not be funded from the Participant's Roth Account.

For Plans that adopt or amend a loan policy or program on or after the date of this Amendment, the Plan's loan policy or program shall govern in the event of a conflict.

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3.8 Rollovers - A direct rollover of a distribution from the Designated Roth Contribution account shall only be made to a plan which includes Designated Roth Contributions as described in Code Section 402A(e)(1) or to a Roth IRA as described in Code Section 408A, and only to the extent the rollover is permitted under the rules of Code Section 402(c).

3.8.1 The Plan shall accept a rollover contribution of Designated Roth Contributions only if it is a direct rollover from another Plan which permits Designated Roth Contributions as described in Code Section 402A(e)(1) and only to the extent the rollover is permitted under the rules of Code Section 402(c). The Employer, operationally and on a uniform and nondiscriminatory basis, may decide whether to accept any such rollovers.

3.8.2 The Plan shall not provide for a direct rollover (including an automatic rollover) for distributions from a Participant's Designated Roth Contribution account if the amounts of the distributions that are eligible rollover distributions are reasonably expected to total less than \$200 during a year. In addition, any distribution from a Participant's Designated Roth Contribution account is not taken into account in determining whether distributions from a Participant's other accounts are reasonably expected to total less than \$200 during a year. Furthermore, the Plan will treat a Participant's Designated Roth Contribution account and the Participant's other accounts as held under two separate plans for purposes of applying the automatic rollover rules. However, eligible rollover distributions of a Participant's Designated Roth Contributions are taken into account in determining whether the total amount of the Participant's account balances under the Plan exceed the Plan's limits for purposes of mandatory distributions from the Plan.

3.9 Operational Compliance - The Plan and the Administrative Services Provider will administer Designated Roth Contributions in good faith with applicable regulations or other binding authority not reflected in this amendment. Any applicable regulations or other binding authority shall supersede any contrary provisions of this Amendment

This Amendment has been executed by a duly authorized individual this _____ day of _____, 20____.

By: _____
Signature

Title: _____

Email Address: _____

Name of Plan: **KENDALL COUNTY**

Plan Number: **0035512**

Effective Date of Amendment: _____



Nationwide®

Nationwide Retirement Solutions Governmental 457(b) Plan Loan Procedures

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Plan Name: **KENDALL COUNTY**

Nationwide Retirement Solutions, Inc. ("NRS") agrees as the Administrative Service Provider to administer loans in accordance with the terms of these Plan Loan Procedures and the attached "**Plan Election Worksheet**" (see Addendum A) as approved by the Plan Sponsor of the Plan. The Plan Sponsor directs the Plan Administrator of the Plan to administer loans in accordance with this document. The Plan Sponsor or the Plan Administrator may amend these Plan Loan Procedures within any constraints placed by NRS. Any such amendments shall bind the Plan Sponsor and the Plan Administrator. The Plan Sponsor is encouraged to consult with legal advisors in determining whether the procedures identified herein are appropriate for the Plan.

The Plan Sponsor and Plan Administrator (collectively the "Client") acknowledge that NRS may need to make changes from time-to-time to the administrative procedures set forth herein and may request amendments to the Plan documents to maintain the Plan's Loan Program. In such a case, NRS will provide the Client with timely notice of such changes as they become necessary.

The following Plan Loan Procedures shall govern Participant loans offered in the Plan Sponsor's 457(b) Plan ("Plan"):

- 1. Loan Administration** - Client delegates to NRS certain administrative duties regarding the administration of loans from the Plan, which are set forth herein and which may be modified by NRS upon timely notice to and acceptance by the Plan Sponsor.
- 2. Loan Eligibility** - Any Plan Participant, who falls into one of the employee statuses that the Client has elected, is eligible for a loan from the Plan. Each Participant is entitled to one outstanding loan from the Plan at any time. In addition, a Participant who has defaulted on a previous loan shall not be eligible for another loan from the Plan until all defaulted loans are repaid in full, including accrued interest.
- 3. Loan Initiation and Loan Application** - In order to receive a loan from the Plan, an eligible Participant must complete all required documents provided in the Loan Application and return them to NRS. Before a loan is issued, the Participant must enter into a legally enforceable Loan Agreement as provided by NRS in the Loan Application, on behalf of the Plan. A loan initiation fee will be deducted from the Participant's account(s) after the loan has been funded by the Participant's account(s).
- 4. Loan Security** - By accepting a loan, the Participant is giving the Plan a security interest in his or her vested Plan balance equal to the total loan amount, but not to exceed 50% of the Participant's vested Plan balance.
- 5. Loan Money Source** - A loan shall be modeled taking into account the Participant's entire Plan account balance. Loans shall be funded only from a Participant's available Plan account pre-tax money sources. To the extent that a Participant has a self-directed brokerage account, no funding from such self-directed brokerage account shall be permitted.
- 6. Minimum and Maximum Loan Term** - The minimum and maximum loan term over which a loan may be repaid is the term elected by the Client. Except as otherwise provided herein, the maximum loan term shall not exceed 5 years.
- 7. Minimum/Maximum Loan Amount** - The minimum loan amount permitted shall be the amount elected by the Client. The maximum amount of any loan permitted under the Plan shall comply with Section 72(p) of the Internal Revenue Code and (when added to the outstanding balance of all other loans from all plans sponsored by the same employer) is the lesser of (i) \$50,000, reduced by the excess (if any) of (A) the highest outstanding balance of loans from all plans sponsored by the same employer, during the one-year period ending on the day before the date on which the loan was made over (B) the outstanding balance of loans from all plans sponsored by the same employer, on the date on which the loan is made, or (ii) one half of the present value of the Participant's vested account balance.

Nationwide Retirement Solutions Governmental 457(b) Plan Loan Procedures

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Plan Name: **KENDALL COUNTY**

8. Loan Amortization - Each loan shall be amortized with interest accruing immediately, with repayments beginning approximately 30 days from the date the loan is processed, in substantially equal repayments consisting of principal and interest during the term of the loan. Repayments of principal and interest shall be made in a manner and pursuant to the terms set forth in the Loan Agreement. The amount of the final payment may be higher or lower depending upon the Participant's repayment history.

9. Loan Repayment - Repayment of any loan made to a Participant shall be made in a manner and pursuant to the terms set forth in the Loan Agreement. Loans must be repaid according to the repayment method elected by the Client. The Participant receiving a loan shall be required to furnish the information and authorization necessary to effectuate the foregoing repayments prior to the commencement of a loan. In the event that a Participant elects to receive a distribution from the Plan that is less than 100% of his outstanding account balance at a time when such person has a loan outstanding, the Participant shall continue to make repayments on the loan.

10. Loan Prepayment - The entire amount of a loan, including outstanding principal and any accrued interest, may be paid without penalty prior to the end of the term of the loan in the manner prescribed by NRS.

11. Loan Overpayment - In the event that NRS receives a loan overpayment, any amount over the repayment amount due will be applied or refunded according to the administrative policies of NRS.

12. Cure Period - If a Participant fails to make a loan repayment when due, the missed repayment must be made within the cure period elected by the Client.

13. Default - If any repayment is not received by NRS by the end of the cure period, the entire amount of the loan will be defaulted and treated as a deemed distribution, effective as of the end of the cure period elected by the Client. A deemed distribution is treated as a distribution from the Plan for federal (and possibly state or local) income tax purposes; therefore amounts treated as a deemed distribution will be subject to federal, state and/or local income taxes, and certain excise taxes and penalties may apply. NRS will issue a Form 1099-R to the Participant reflecting the deemed distribution. Any payment made on a defaulted loan will be applied to the outstanding balance of the loan including accrued interest. Such repayment(s), following the date of default, will be treated as after tax amounts and the Participant will receive tax basis in his or her Plan account for such amounts.

The entire loan, including any accrued interest, will also be due and payable immediately in the event of the death of the Participant. The outstanding balance of the loan will be treated as a deemed distribution following the date of notification of such death provided such notification is in good order as determined by NRS.

14. Loans Offered from Other Administrative Service Providers - In the event the employer offers the Plan through multiple service providers, the Client and/or Participant and not NRS shall at all times remain responsible for ensuring that any loan received under the Plan is in accordance with the limits in Section 7. NRS shall apply the maximum loan amount limit and any other limits imposed under the Internal Revenue Code without regard to any other loans received by the Participant from any other administrative service provider(s) under this Plan or any other plan maintained by the Plan Sponsor.

Nationwide Retirement Solutions Governmental 457(b) Plan Loan Procedures

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Plan Name: **KENDALL COUNTY**

15. Suspension of Loan Repayments.

a. Military Leave of Absence - A Participant's obligation to repay any loan under the Plan may be suspended as may be required by law, during the period in which the Participant is performing service in the United States military. The Participant must resume repayment of the loan upon his or her completion of military service and the outstanding loan balance, including any accrued interest and fees, must be repaid and may be re-amortized over a period that does not exceed the latest permissible term for a loan under the regulations plus the period of the military service. While the Participant is on active duty in the United States military, the interest rate on the loan shall not exceed 6%, compounded annually unless the Participant elects in writing during or after his or her military leave of absence to have the loan's higher existing interest rate, if applicable, apply to the loan. The Plan Sponsor assumes responsibility to notify NRS when a Participant begins and returns from a military leave of absence.

b. Non-Military Leave of Absence - In addition, a Participant's obligation to repay any loan under the Plan may be suspended during the period (not to exceed one year) while the Participant is on an approved non-military leave of absence and the Participant provides requested documentation regarding the non-military leave of absence from his or her employer. The Participant must resume repayment of the loan upon the earlier of his or her return from non-military leave of absence, or one year of suspension. At such point the outstanding loan balance, including any accrued interest and fees, must be repaid or may be re-amortized over a period that does not exceed the latest permissible term for a loan under the regulations. The Plan Sponsor assumes responsibility to notify NRS when a Participant begins and returns from a non military leave of absence.

16. Loan Interest Rate - The interest rates for a loan shall be commensurate with interest rates being charged by entities in the business of lending money under similar circumstances. The loan interest rate will be the Prime Rate plus an additional amount expressed as a percentage elected by the Client, plus any other administrative and/or asset fees, as applicable. The Prime Rate shall be the prime rate published by the Wall Street Journal two weeks prior to the end of the most current calendar-year quarter and the new rate will be effective on the first day of the new calendar quarter. The loan interest rate may be adjusted for Participants performing service in the United States military as may be required by law (See Provision 15a.)

17. Fees - Fees described in these loan procedures will appear as administrative charges on Participant statements. These fees are subject to change by NRS upon reasonable notice to the Plan Sponsor.

a. Loan Initiation Fee - A loan initiation fee of \$50 will be deducted from the Participant's account at the time the loan is funded.

b. Annual Loan Maintenance Fee - An annual loan maintenance fee of \$50 will be deducted from the Participant's account on the anniversary date of the original loan initiation, until the loan is repaid in full or the loan has defaulted. In the event that the loan defaults, the annual loan maintenance fee will no longer be assessed and the annual loan default fee described below (See Provision 17f) will be applied.

c. Asset Fees - The amount of the outstanding loan balance will be subject to the maximum asset fee, administrative charge or such other fees NRS is entitled to receive under its separate agreement with the Plan Sponsor.

d. Insufficient Funds Fee - If NRS is unable to process an ACH debit repayment or personal check on the date due, through no fault of NRS, a fee of \$25 will be deducted from the Participant's account.

e. Loan Default Fee - At the time a loan is treated as a deemed distribution, a \$50 fee will be deducted from the Participant's account.

f. Annual Loan Default Fee - An annual loan default fee of \$50 will be deducted from the Participant's account on the anniversary date of the original loan default until the loan is repaid in full or offset.

Nationwide Retirement Solutions

Governmental 457(b) Plan Loan Procedures

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Plan Name: **KENDALL COUNTY**

18. Loans for the Purchase of a Principal Residence - All loans issued by the Plan will be general purpose loans to be repaid in no more than five years unless the Client elects to offer loans for the purchase of the Participant's principal residence. If the Client elects to allow loans for the purchase of a principal residence, all of the provisions of this document will apply unless otherwise specified.

19. Loan Correction - In the event a loan correction becomes necessary, at the Plan Sponsor's direction, NRS may undertake methods prescribed by the IRS or through any IRS correction program.

20. Adoption of Plan Loan Procedures - The undersigned Plan Sponsor or Plan Administrator, as applicable, hereby adopt these Plan Loan Procedures effective for loans issued on or after the Effective Date set forth below, and instructs NRS to administer loans made to Plan Participants in accordance with these terms and the Client elections made on the attached "Plan Election Worksheet" (See Addendum A). Prior to implementing a loan program, the Plan Sponsor acknowledges or acknowledged the following: (i) that the Plan Sponsor has decided to offer loans under the Plan and the Plan Administrator is instructing NRS to administer loans under the Plan; (ii) that the Plan Sponsor understands that, as a result of offering loans under the Plan, the Plan Participants could be subject to adverse tax consequences upon default of the loan; (iii) that the Plan Sponsor has independently weighed these risks, and despite the risks has determined that offering loans under the Plan is in the best interest of Plan Participants; (iv) that any previous loan procedures or loan reference documents other than the Plan Document itself, are hereby superseded by these Plan Loan Procedures; and (v) NRS shall not be liable for any adverse tax consequences described in (ii), except as specifically stated under paragraph 14 herein, resulting from the Plan Sponsor's decision to offer loans under the Plan.

Plan Sponsor Name ("Sponsor"):
Street Address:
City, State, Zip Code:
Signer's Email Address:
Plan Name ("Plan"): KENDALL COUNTY
Plan Number: 035512
Plan Sponsor or Plan Administrator Signature:
Title:
Date of Adoption*: * Unless otherwise indicated below, the Date of Adoption shall be the Effective Date.
Effective Date:

An executed copy of these Procedures (including the attached Addendum A - Plan Election Worksheet) should be returned to Nationwide Retirement Solutions.



Nationwide Retirement Solutions

Governmental 457(b) Plan Loan Procedures

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Addendum A - Plan Election Worksheet

The following provisions identify Plan elections which are incorporated and made a part of the attached "Plan Loan Procedures." In the event that an election is not made within any section, Nationwide Retirement Solutions ("NRS") will administer the loan program according to current NRS policies as listed under each provision below. The current NRS policies may be changed by NRS at any time. Unless otherwise specified, only one election is allowed per provision.

The elections contained herein apply solely to the Plan. Any provisions, including limitations, do not extend to any other plans offered by the Sponsor.

1. Loan Eligibility:

Plan elects to allow the following Participants the ability to initiate a loan under the Plan. The Plan Sponsor is solely responsible for informing NRS of any future changes in the Participant's employment status (check all that apply).

- Employed
- Approved Non-military Leave of Absence (only available for ACH)
- Military Leave of Absence (only available for ACH)
- Disabled (only available for ACH)
- Retired (only available for ACH)
- Terminated (only available for ACH)

Current NRS Policy: All listed Participant employment statuses are eligible to initiate a loan if ACH is the elected repayment method (See Provision 4). If the repayment method elected is Payroll Deduction (See Provision 4), the only eligible Participant employment status is Employed.

2. General Purpose Loan Terms:

2(a). Minimum Loan Term

Plan elects the following minimum loan term:

- One year
- Other - Specify minimum loan term: _____ (not to be less than six months)

Current NRS Policy: The minimum loan term is one year.

2(b). Maximum Loan Term

Plan elects the following maximum loan term:

- Five years
- Other - Specify maximum loan term: _____ (not to exceed a term of five years)

Current NRS Policy: The maximum loan term is five years.

3. Minimum Loan Amount:

Plan elects to have a minimum loan amount of:

- \$1,000
- Other - Specify minimum loan amount: \$_____ (not to be less than \$500)

Current NRS Policy: The minimum loan amount is \$1,000.

4. Repayment Method:

Plan elects to provide Participants with one of the following loan repayment methods:

- Monthly Automated Clearing House ("ACH")
- Payroll Deduction (Plan Sponsor will be required to provide a payroll calendar.
(This repayment method is limited to Employed status - see Provision 1)

Current NRS Policy: Monthly ACH is the repayment method.

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Governmental 457(b) Plan Loan Procedures

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Addendum A - Plan Election Worksheet

5. Cure Period:

If a Participant misses a scheduled loan repayment, the missed repayment must be received by the end of the specified cure period. Plan elects to apply a cure period with the following length:

- 31 Days
 60 Days
 90 Days
 The quarter following the quarter in which the scheduled repayment was missed

Current NRS Policy: The cure period is 31 days when ACH is the elected repayment method (See Provision 4). The cure period is 60 days when the repayment method elected is Payroll Deduction (See Provision 4).

6. Loan Interest Rate:

Plan elects the following interest rate for Participant loans:

- Prime Rate plus 1% plus applicable fees
 Prime Rate plus 2% plus applicable fees
 Prime Rate plus _____% (not to be lower than 0%) plus applicable fees

Current NRS Policy: Prime Rate plus 2% plus applicable fees.

7. Loans for the Purchase of a Principal Residence:

7(a). Plan elects to permit loans for the purchase of the Participant's principal residence:

- Yes
 No

In the event Plan elects to allow Principal Residence loans, only one Principal Residence loan outstanding at a time is permitted. The Principal Residence loan is included in the maximum number of outstanding loans (See Provision 2 of the Plan Loan Procedures). Additionally, the Participant will be required to sign a Principal Residence Certificate and provide NRS with sufficient additional documents to support the purchase of a principal residence. Internet initiation is not available for Principal Residence loans.

Current NRS Policy: Principal Residence loans are not allowed.

7(b). Minimum Loan Term: Plan elects to have a minimum loan term for Principal Residence loans of:

- Five years
 Other - Specify minimum loan term: _____ (not to be less than one year)

Current NRS Policy: Principal Residence loans have a minimum term of five years.

7(c). Maximum Loan Term: Plan elects to have a maximum loan term for Principal Residence loans of:

- 15 Years
 Other - Specify maximum loan term: _____ (not to exceed a term of 30 years)

Current NRS Policy: Principal Residence loans have a maximum term of 15 years.

8. Internet Utilization:

Plan elects to allow Participants to use the internet for:

- Only the modeling of loans
 Both modeling and initiation of loans
 Plan declines the use of the internet for either the modeling or initiation of loans

Current NRS Policy: Participants can use the Internet for modeling and initiation of loans.

Loan initiation on the Internet is limited to General Purpose loans. Principal Residence loans will not be initiated electronically. Additional limitations exist for particular repayment methods and employment statuses.



Nationwide
Is on your side

Retirement Plan
participant loans

Overview

Considering loans in your plan?
Nationwide can help.

FOR PLAN SPONSOR USE ONLY

Introduction

As governmental plan sponsor, you may establish a loan program for your retirement plan, provided it is established and operated for the exclusive benefit of participants and beneficiaries. The Internal Revenue Code and regulations require the program follow a bona fide lender-borrower loan process that includes safeguards similar to what any prudent lender would require:

- An application procedure and an approval-and-denial process
- An enforceable agreement and repayment schedule

Beginning with the table immediately below through the reverse side of this flier, Nationwide can help you develop a loan program for your plan. It's another way that, as your provider, we're ready to help you address participant needs.

Nationwide Suggested Core Settings			
Election	Description	Core Setting	Rationale
Loan Eligibility	Identifies which participant statuses are eligible to take out a loan from the plan	<ul style="list-style-type: none"> • Employed • Approved Non-military Leave of Absence • Military Leave of Absence • Disabled • Retired • Terminated 	<ul style="list-style-type: none"> • Provides the greatest level of flexibility to the participant • Takes the burden off the plan sponsor and participants because they would not need to notify Nationwide every time employment status changes • Ease of administration utilizing the Automated Clearing House (ACH) repayment method
Loan Repayment Eligibility	Identifies which participant statuses are eligible to repay an existing loan utilizing a regularly scheduled repayment method	<ul style="list-style-type: none"> • Employed • Approved Non-military Leave of Absence • Military Leave of Absence • Disabled • Retired • Terminated 	<ul style="list-style-type: none"> • Provides the greatest level of flexibility to the participant • Takes the burden off the plan sponsor and participants because they would not need to notify Nationwide every time employment status changes • Ease of administration utilizing the Automated Clearing House (ACH) repayment method
Loans for the Purchase of a Principal Residence	Identifies whether the plan allows participants to take out loans to finance the purchase of a principal residence	<ul style="list-style-type: none"> • Not offered 	<ul style="list-style-type: none"> • The purpose of a retirement plan is to help participants plan for and live in retirement. Tying up retirement savings for periods greater than 5 years can limit retirement planning flexibility
Number of Outstanding Loans at any time	Identifies the number of active loans a participant can have at any one point in time	<ul style="list-style-type: none"> • One 	<ul style="list-style-type: none"> • The cost of loans — Interest rates on loans may be lower than returns on potential investments • Fees charged on each individual loan reduces the overall return on borrowed funds
Minimum General Purpose Loan Term	Identifies the shortest time frame for which a loan can be initiated	<ul style="list-style-type: none"> • 12 months 	<ul style="list-style-type: none"> • The cost associated with the initiation of a loan with a time period of less than 12 months may not benefit the participant
Maximum General Purpose Loan Term	Identifies the longest time frame for which a loan can be initiated	<ul style="list-style-type: none"> • 60 months 	<ul style="list-style-type: none"> • Maximum established by the IRS

Nationwide Suggested Core Settings

Election	Description	Core Setting	Rationale
Minimum General Purpose Loan Amount	Identifies the minimum dollar amount for which a loan can be initiated	<ul style="list-style-type: none"> • \$1,000 	<ul style="list-style-type: none"> • The cost associated with the initiation of a loan with an amount less than \$1,000 may not benefit the participant
Maximum General Purpose Loan Amount	Identifies the maximum dollar amount for which a loan can be initiated	<ul style="list-style-type: none"> • \$50,000 or 50% of account balance 	<ul style="list-style-type: none"> • Maximum established by the Internal Revenue Code
Cure Period (Automated Clearing House)	Identifies the period of time that a participant has to make up a missed loan repayment and avoid having the loan defaulted	<ul style="list-style-type: none"> • 31 days 	<ul style="list-style-type: none"> • Provides a reasonable time frame for a participant to make up a missed loan repayment in order to avoid a deemed distribution while not incurring ongoing insufficient funds fees • Works best for Automated Clearing House (ACH) repayment method
Loan Interest Rate	Identifies the interest rate which will be assessed against any outstanding loan balance	<ul style="list-style-type: none"> • Prime rate +2% 	<ul style="list-style-type: none"> • The cost of loans — interest rates on loans may be lower than returns on potential investments • Informal guidance from the Internal Revenue Service has indicated that the Prime Rate + 2% may be a reasonable rate commensurate with interest rates charged by lending institutions under similar circumstances
Loan Repayment Method	Identifies the method a participant will utilize to remit their scheduled loan repayments to Nationwide	<ul style="list-style-type: none"> • Automated Clearing House (ACH) 	<ul style="list-style-type: none"> • Ease of transition for terminated, retired, disabled participants • Consistency in timing of receipt and amount of loan repayments • Reduces the effort for the plan's payroll personnel • Automated method for participants to make their loan repayments • Aligns with systematic default monitoring • ACH method automatically attempts to collect any missed loan repayments which decreases the frequency of potential loan defaults
Money Sources for Loan Modeling	Identifies the money sources which will be used in calculating the maximum available loan amount	<ul style="list-style-type: none"> • All sources with the exception of Deemed IRA 	<ul style="list-style-type: none"> • Allows participants to maximize the amount they may borrow from their account
Money Sources for Loan Initiation	Identifies the money sources which will be utilized in funding the loan	<ul style="list-style-type: none"> • Limited to Pre-Tax sources and excluding Deemed IRA 	<ul style="list-style-type: none"> • Eliminates the complexities of tracking the basis separate from the pre-tax portion of the account if a participant defaults and repays the loan and avoid adverse tax consequences for the participant
Internet Utilization	Identifies whether or not participants may either/ both model and initiate loans on the web	<ul style="list-style-type: none"> • Loan Modeling allowed • Loan Initiation allowed 	<ul style="list-style-type: none"> • Provides greater access and flexibility to the participant and may accelerate loan processing and receipt of their loan proceeds

* This document is provided to assist the plan in making loan program decisions. The settings, as stated above, represent Nationwide's core settings, however other options may be selected by the plan at any time.

Kendall County Job Description

TITLE: Administrative Assistant
DEPARTMENT: Administrative Services
SUPERVISED BY: Deputy County Administrator
FLSA STATUS: Non-Exempt
APPROVED: 4/18/2018
REVISED: 4/18/2018

I. Position Summary:

Provides assistance in all areas of Administrative Services Department, including but not limited to clerical, secretarial, office management functions, and project-based work that effectively organizes, coordinates, and assists the County Administrator, Deputy County Administrator and County Board in implementing functions, procedures, and responsibilities.

II. Essential Duties and Responsibilities:

Administrative Services

- A. Serve as the Administrative Assistant for Administrative Services and Kendall County Board.
- B. Provide administrative assistance to Administrative Services with the general affairs of the department and special assigned projects, as assigned by the County Administrator, Deputy County Administrator and/or County Board members.
- C. Answer incoming telephone calls for Administrative Services and County Board Office appropriately respond to public inquiries by mail or phone.
- D. Provide general information to the public.
- E. Complete State-mandated training and serve as a Freedom of Information Act Officer for Administrative Services, departments reporting to County Administrator and County Board.
- F. Type, send and file letters and correspondence on behalf of the County Administrator, Deputy County Administrator and County Board members.
- G. Update various County informational lists for public and organizational distribution.
- H. Draft updates to certain County website pages including, but not limited to, the homepage, calendar and pages for Administrative Services, County Board and Board Committee volunteer opportunities.
- I. Manage all inter-office and outgoing mail functions, as well as maintain the postage machine and meter, and monitor and replenish the postage for County Administrative Office Building.
- J. Manage and record petty cash register, process Administrative Services' accounts payable claims and vouchers, track invoice payments and certain contracts for budget purposes and review certain budget line items of Administrative Services and County Board.
- K. Order and manage Administrative Services and County Board's office supplies and inventory.
- L. Assist with collecting and presenting data, developing reports, completing special projects, as it pertains to certain budget accounts.
- M. Organize Administrative Services' department files and process records disposal applications to the Local Records Commission.
- N. Handle confidential matters daily relating to all functions of Administrative Services, Kendall County Board and its committees and maintains confidentiality of said information.
- O. Complies with all applicable federal and state laws and regulations regarding or relating to assigned job duties including, but not limited to the Illinois Open Meetings Act, the Illinois Freedom of Information Act, and the Illinois Local Records Act.
- P. Complies with all applicable policies and procedures regarding or relating to assigned job duties.

Kendall County Job Description

- Q. Perform Criminal Background Checks and Motor Vehicle Record Checks for departments reporting to County Administrator.
- R. Type, send, file letters and correspondence for the County Administrator and Deputy County Administrator.
- S. Prepare, maintain and file notary public applications/renewals for all County employees.
- T. Maintain and file Administrative Services', Planning Building & Zoning and Department Heads reporting to County Administrator's time off requests, bi-weekly time sheets, and personnel files and produce monthly time off reports for same.
- U. Perform other duties as assigned.

County Board

- V. Attend County Board committee meetings (8-10 monthly), as assigned, both during and after regular business hours, including Mayors Managers meetings, special County Board receptions, ceremonies and presentations. Coordinate all aspects of County receptions, special recognitions, and special meetings.
- W. Electronically record and prepare minutes for County Board's various committee meetings; store and categorize recordings and minutes. Prepare executive session minutes for bi-annual review for various County Board committees.
- X. Coordinate administrative tasks for County Board committee meetings, including, but not limited to, typing and posting agendas, compiling and distributing meeting packets, notifying the media, communicating with board members for attendance and agenda topics, and updating county web calendar, as well as placing public notices and announcements with local media.
- Y. Prepare, maintain, update list of County Board's appointments to outside boards, commissions, and special districts.
- Z. Type, send, file letters and correspondence for the County Board, County Board committees and Board & Commission appointments.
- AA. Coordinate County Employee Appreciation and Recognition programs.

III. Supervisory Responsibilities:

This job has no supervisory responsibilities.

IV. Qualifications:

To perform this job successfully, an individual must be able to perform all essential duties satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required for the position.

A. Language Skills:

- Ability to research, read and interpret documents and simple instructions.
- Ability to prepare documents, reports, minutes, agendas, and correspondence.
- Ability to speak effectively with the public, employees, outside entities, vendors, and the County's elected officials in both a one-on-one and group settings.
- Requires good knowledge of the English language, spelling and grammar.

B. Mathematical Skills:

- Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

C. Reasoning Ability:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.

Kendall County Job Description

- Ability to deal with problems involving several concrete variables in standardized situations.

D. Skills, Knowledge and Abilities:

- Strong organization and multi-tasking skills.
- Excellent prioritization skills and the ability to meet deadlines.
- The ability to display a positive, cooperative, professional and team orientated attitude.
- The ability to listen, understand information and ideas, and work effectively with county personnel and elected officials.
- The ability to independently complete projects and follow guidance.
- Proficient knowledge of MS Word, Excel, Outlook, PowerPoint.
- Knowledge of office practices, principles of modern record keeping, setup and maintaining filing systems.
- May require skill in the use of Dictaphones and transcribing equipment.
- Requires skill in operating a personal computer, facsimile machine, copier, and other office equipment.

E. Education and Experience:

- A minimum of an Associate's Degree from an accredited college or university is required.
- A minimum of at least five (5) years of experience as an Executive Secretary or Administrative Assistant is required.

V. Physical Demands:

While performing the duties of this job, the employee must be able to:

- Frequently sit for long periods of time at desk or in meetings;
- Occasionally walk to other offices in the County Office Building and other County buildings (e.g., Kendall County Courthouse).
- Occasionally lift and/or move up to 40 pounds;
- Frequently lift and/or move up to 10 pounds;
- Use hands to finger, handle or feel;
- Reach, push and pull with hands and arms;
- Talk and hear in person and via use of telephone;
- Specific vision abilities include close and distance vision, as well as depth perception;
- Travel independently to other County office buildings and other locations in Kendall County to perform assigned job duties.

VI. Work Environment:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. While performing the duties of this job, the employee is subject to the following working conditions:

- Mostly inside environmental conditions except when outside traveling between various buildings/location in Kendall County to perform assigned job duties.
- The noise level in the work environment is usually quiet to moderately quiet.
- Employee may be exposed to stressful situations while working with staff, law enforcement, department heads, elected officials, vendors, and the public.
- Employee may be required to provide own transportation to travel to and from meetings, training, conferences, etc.
- Employee must be able to perform all assigned job duties during normal business hours

Kendall County Job Description

and outside of normal business hours.

By signing my name below, I hereby affirm that I received a copy of this job description.

Employee Receipt Acknowledgement & Signature

Date

Signature of Supervisor

Date

cc: personnel file, employee

Kendall County Job Description

TITLE: Economic Development & Special Projects Coordinator
DEPARTMENT: Administrative Services
SUPERVISED BY: Deputy County Administrator
FLSA STATUS: Non-Exempt
APPROVED: 04/18/2018
DATE REVISED: 04/18/2018

I. Position Summary:

Responsible for the coordination of Kendall County's ("County") Economic Development programs, coordination of the Kendall Area Transit grants and assisting the County Administrator and the Deputy County Administrator on special administrative projects as assigned.

II. Essential Duties and Responsibilities:

Economic Development

- A. Update County's Economic Development webpage with news, events, relevant demographic information, economic indicators, and web portals for property search, and/or other products listing available industrial / office properties and building space.
- B. Utilize social media to promote County economic development and administrative programs.
- C. Organize economic development events including, but not limited to business resource roundtables, economic forecasts, and business legislative forums.
- D. Implement and update County's Economic Development Plan including industrial market analysis in collaboration with other organizations.
- E. Coordinate County Economic Development Committee meetings by performing tasks, including, but not limited to providing monthly reports, identifying legislation regulations related to economic development, posting agendas, recording meetings and drafting meeting minutes.
- F. Complete State-mandated training and serve as an Open Meetings Act Officer for the Economic Development Committee.
- G. Process applications for real estate property tax abatement program.
- H. Administer County's Revolving Loan Fund program.
- I. Participate in regional economic development meetings including, but not limited to meetings held by the Chicago Regional Growth Corporation (CRGC), the Chicago Metro Metals Consortium (CMMC), and other regional organizations as directed.
- J. Attend tradeshows, create marketing materials such as brochures, handouts, information cards, and maps, and update existing marketing tools to attract business and development to Kendall County.
- K. Coordinate meetings and special projects with local economic development corporations, known collectively as the Kendall Economic Development Alliance (KEDA).
- L. Coordinate Business retention, expansion, and attraction activities with internal and external stakeholders.
- M. Work with Planning staff to track transportation infrastructure projects in and around the County.

Transportation

- N. Serve as Program Compliance Oversight Monitor (PCOM) for the County's Kendall Area Transit program. Prepare and submit quarterly PCOM reports to the Illinois Department of Transportation.

Kendall County Job Description

- O. Process and submit Grant requests for Kendall Area Transit to State of Illinois, Regional Transit Authority, and Federal Government.
- P. Assists Kendall Area Transit in purchasing and licensing of vehicles.

Administrative Services

- Q. Attend County Board and County Board Committee Meetings, as assigned, both during and after regular business hours as requested.
- R. Complete State-mandated training and serve as a Freedom of Information Act Officer for Administrative Services, departments reporting to County Administrator and County Board.
- S. Handles confidential matters daily relating to all functions of Administrative Services, the Kendall County Board, and its committees, and maintains confidentiality of said information.
- T. Complies with all applicable federal and state laws and regulations regarding or relating to assigned job duties including, but not limited to the Illinois Open Meetings Act, the Illinois Freedom of Information Act, and the Illinois Local Records Act.
- U. Creates and distributes news releases on the Kendall County website, to local stakeholders, and local media organizations.
- V. Coordinates personnel hiring for departments reporting to the County Administrator, including employment postings for vacant positions, collection and organization of employment applications, communication with applicants and communication of applicant responses.
- W. Serves as the back up to Administrative Assistant for posting agendas, recording meetings and drafting meeting minutes as directed.
- X. Complies with all applicable policies and procedures regarding or relating to assigned job duties.
- Y. Track and report relevant legislation at the state level that will have an impact on County related functions.
- Z. Draft resolutions and ordinances for the County Board and County Board Committee Meetings, as assigned.
- AA. Maintains regular attendance and punctuality.
- BB. Performs other duties as assigned.

III. Supervisory Responsibilities.

This job has no supervisory responsibilities.

IV. Qualifications:

To perform this job successfully, an individual must be able to perform all essential duties satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required for the position.

A. Language Skills:

- Ability to research, read, and interpret documents and simple instructions.
- Ability to prepare documents, reports, minutes, agendas, and correspondence.
- Ability to speak effectively with the public, employees, outside entities, vendors, and the County's elected officials, in both one-on-one and group settings.
- Requires good knowledge of the English language, spelling and grammar.

B. Mathematical Skills:

- Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

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C. Reasoning Ability:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.
- Ability to deal with problems involving several concrete variables in standardized situations.

D. Certificates, Licenses, and Registrations:

- Current and valid Driver's License.
- Any and all other certificates and registrations as required for the specific duties performed.

E. Other Skills, Knowledge and Abilities:

- Strong organization and multi-tasking skills.
- Excellent prioritization skills and the ability to meet deadlines.
- The ability to display a positive, cooperative, professional and team orientated attitude.
- The ability to listen, understand information and ideas, and work effectively with county personnel, department heads, and elected officials.
- The ability to follow guidance and work independently until project completion.
- Proficient knowledge of MS Word, Excel, Outlook, PowerPoint.
- Knowledge of office practices, principles of modern record keeping, set and maintaining filing systems
- Skills in operating a personal computer, facsimile machine, copier and typewriter.

F. Education and Experience:

- A minimum of a Bachelor's Degree from an accredited college or university is required; preferred areas of study are public administration, public management, public policy, or real estate.
- 2 years of experience in economic development preferred.
- Knowledge of state and federal tax incentive programs preferred.

IV. Physical Demands:

While performing the duties of this job, the employee must be able to:

- Frequently sit for long periods of time at a desk or in meetings;
- Occasionally walk to other offices in the County Office Building and other County buildings (e.g., Kendall County Courthouse).
- Occasionally lift and/or move up to 40 pounds;
- Frequently lift and/or move up to 10 pounds;
- Use hands to finger, handle or feel;
- Reach, push, and pull with hands and arms;
- Talk and hear in person and via use of telephone;
- Specific vision abilities include close and distance vision, as well as depth perception;
- Travel independently to locations throughout Kendall County and the Chicago region to perform assigned job duties.

V. Work Environment:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. While performing the duties of this job, the employee is subject to the following working conditions:

- Mostly inside environmental conditions, except when outside traveling between various

Kendall County Job Description

buildings/locations in Kendall County and the Chicago region to perform assigned job duties.

- The noise level in the work environment is usually quiet to moderately quiet.
- Employee may be exposed to stressful situations while working with users, law enforcement, department heads, elected officials, vendors, and the general public.
- Employee may be required to provide own transportation to travel to and from meetings, training, conferences, etc.
- Employee must be able to perform all assigned job duties during normal business hours and outside of normal business hours.

By signing my name below, I hereby affirm that I received a copy of this Job description.

Employee Receipt Acknowledgement & Signature

Date

Signature of Supervisor
cc: personnel file, employee

Date