

ITEM 8



County of Fresno

Deferred Compensation Plan

2Q2023 Quarterly Dashboard

Nationwide Retirement Solutions

Greg Sabin
Program Director

Jim Keeler
Executive Relationship Manager

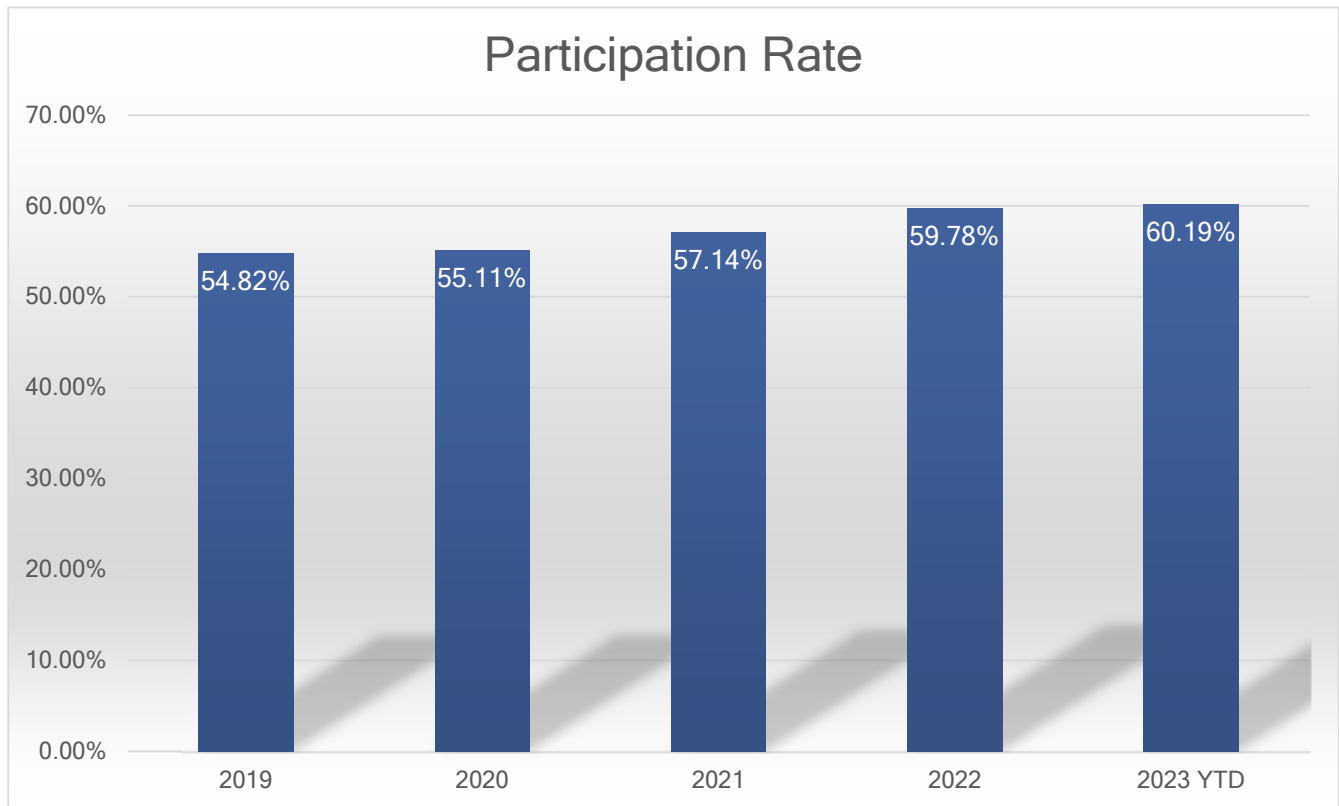
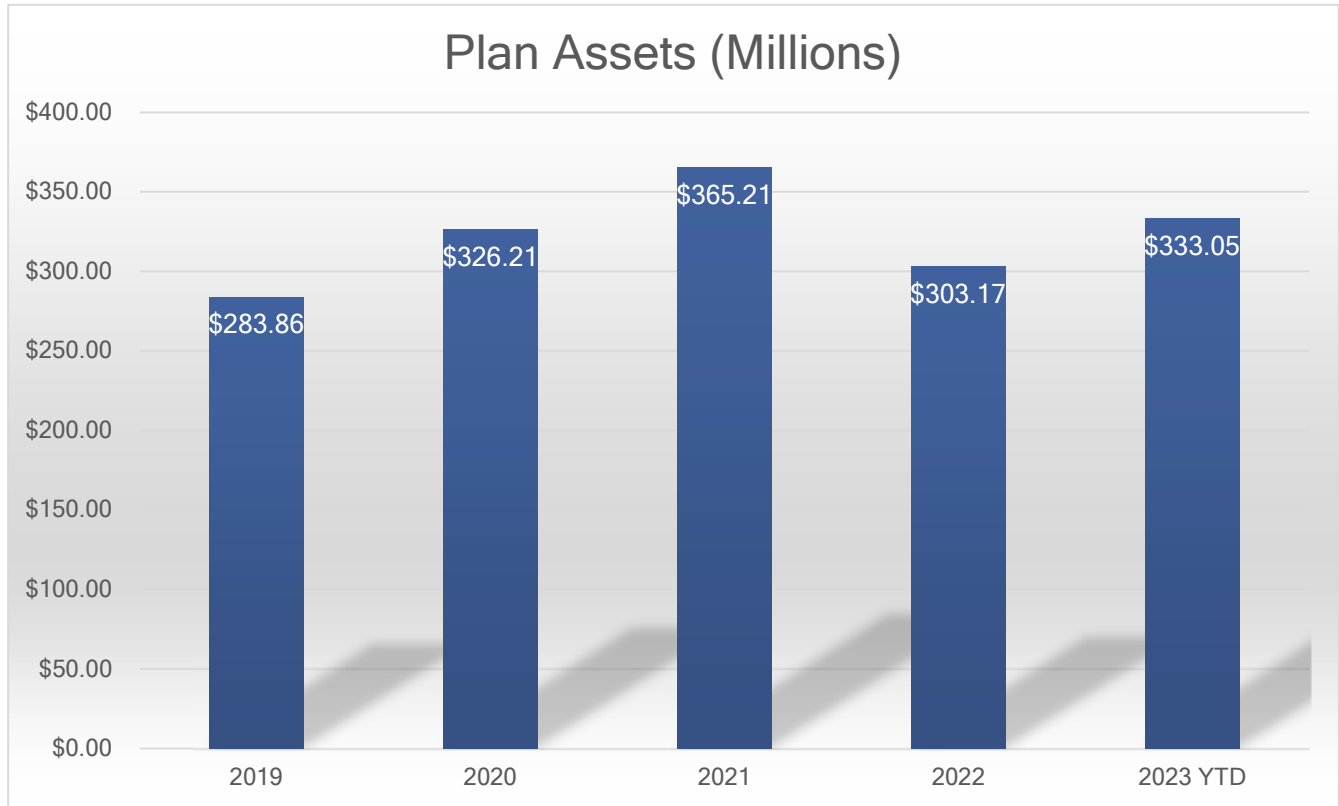


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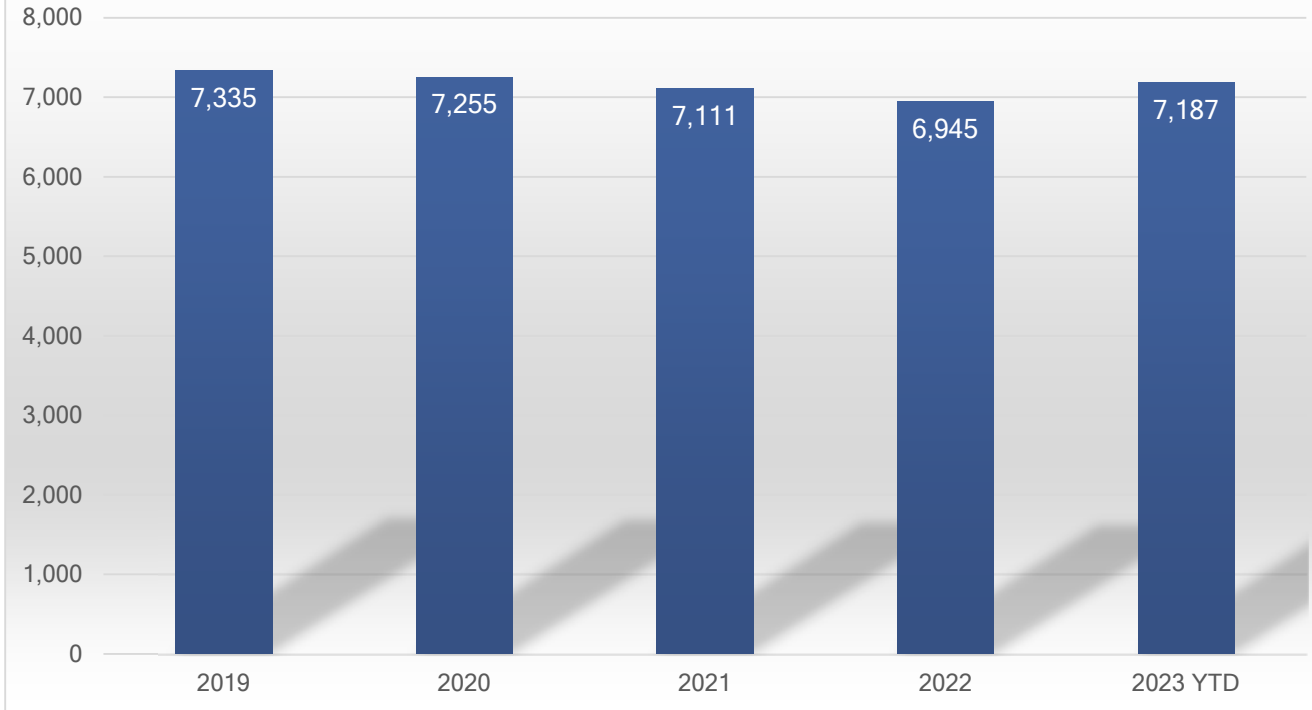
Section 1	Executive Summary
Section 2	Plan Health Report
Section 3	Explicit Asset Fee Summary
Section 4	Fee Normalization Calculation

Executive Summary

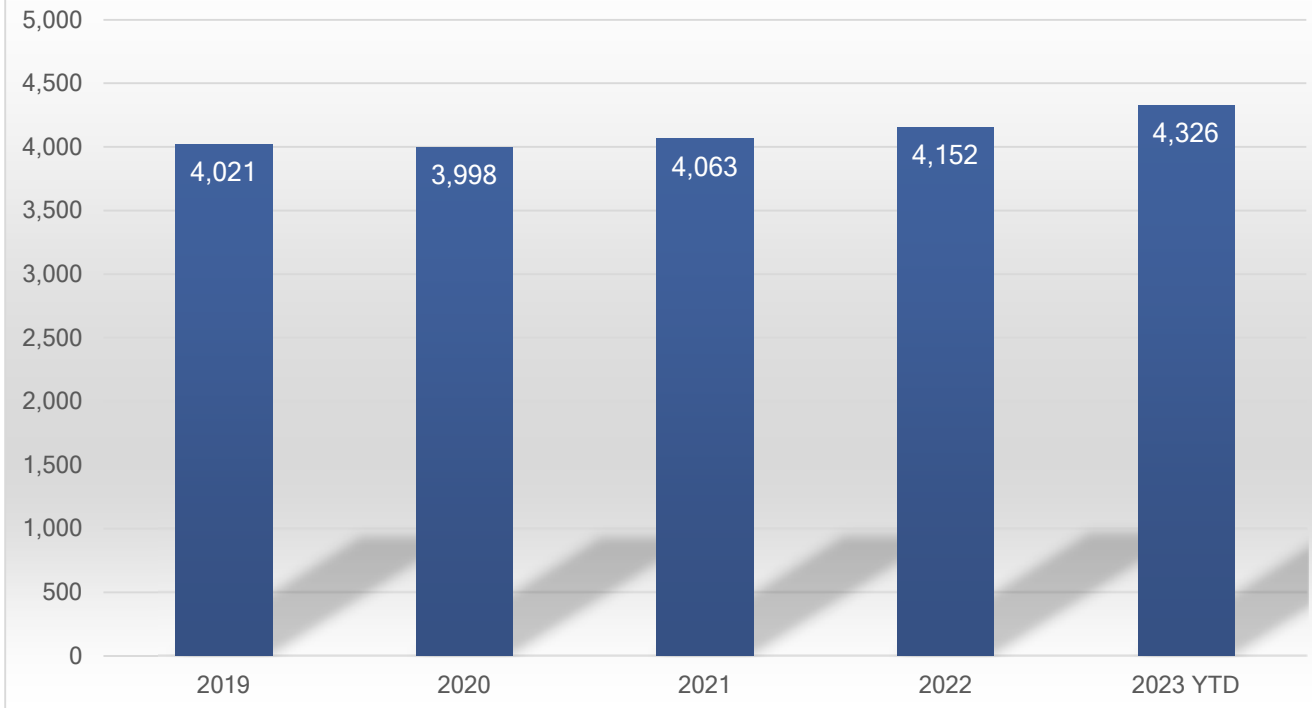
EXECUTIVE SUMMARY



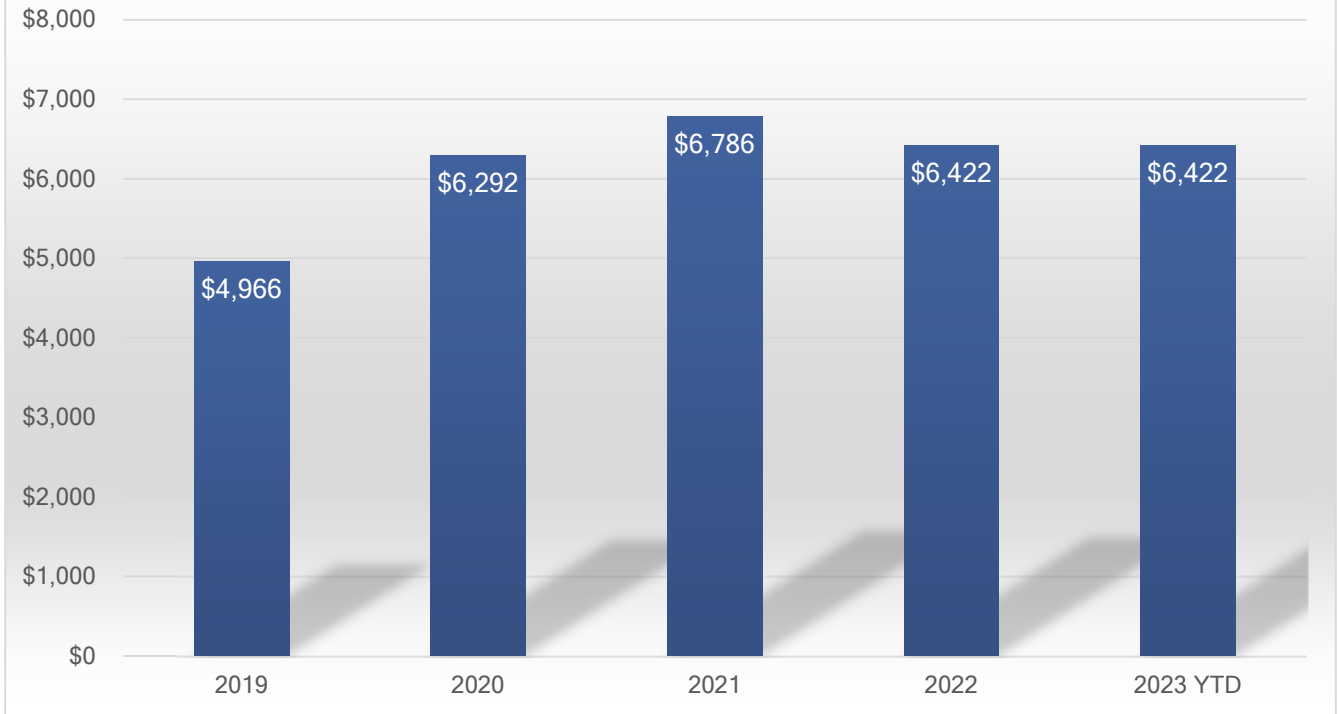
Eligible Employees



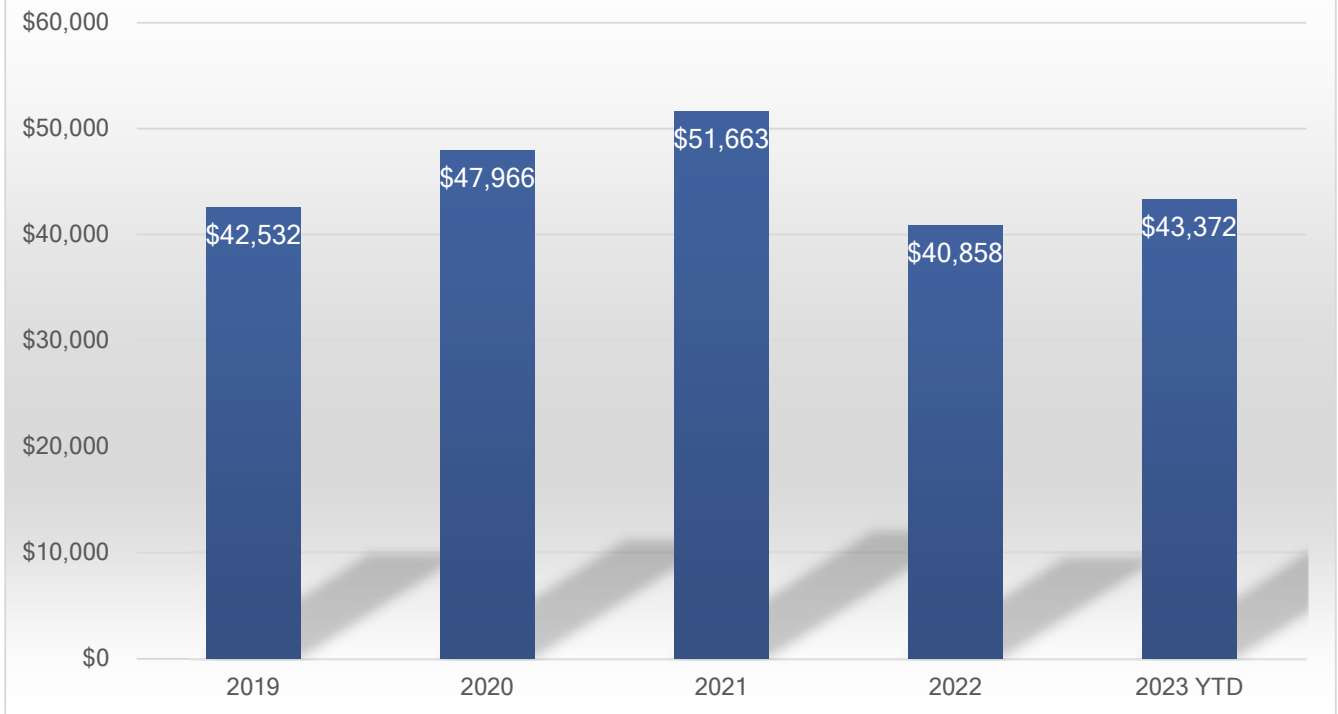
Actively Deferring Participants



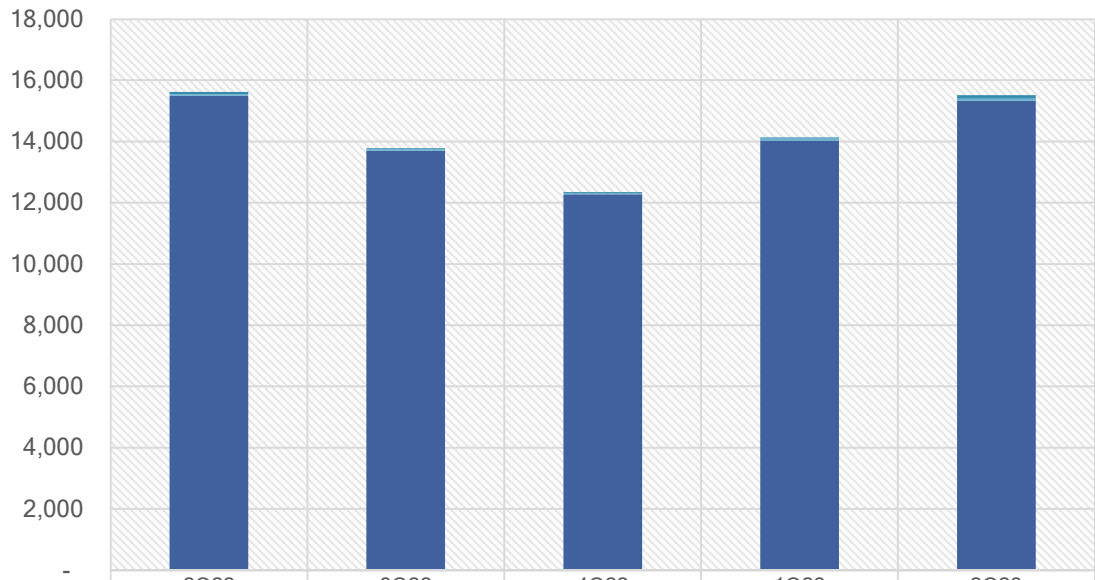
Average Annualized Deferral



Average Account Balance

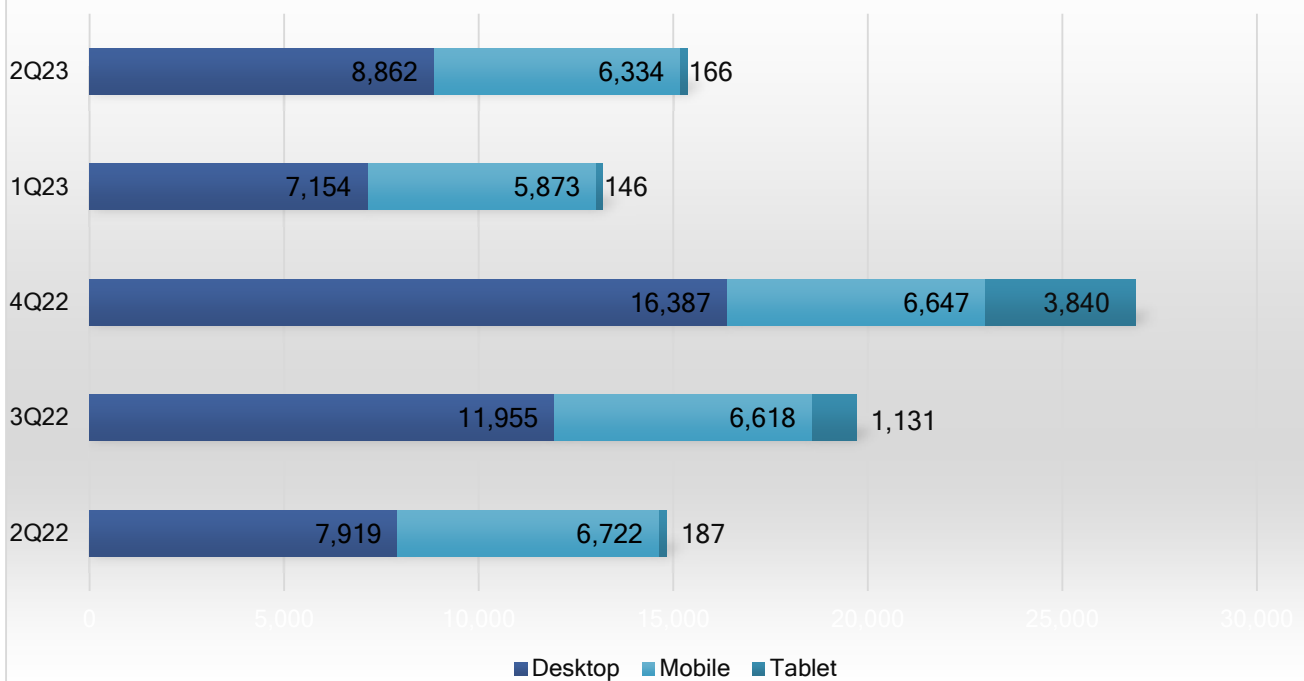


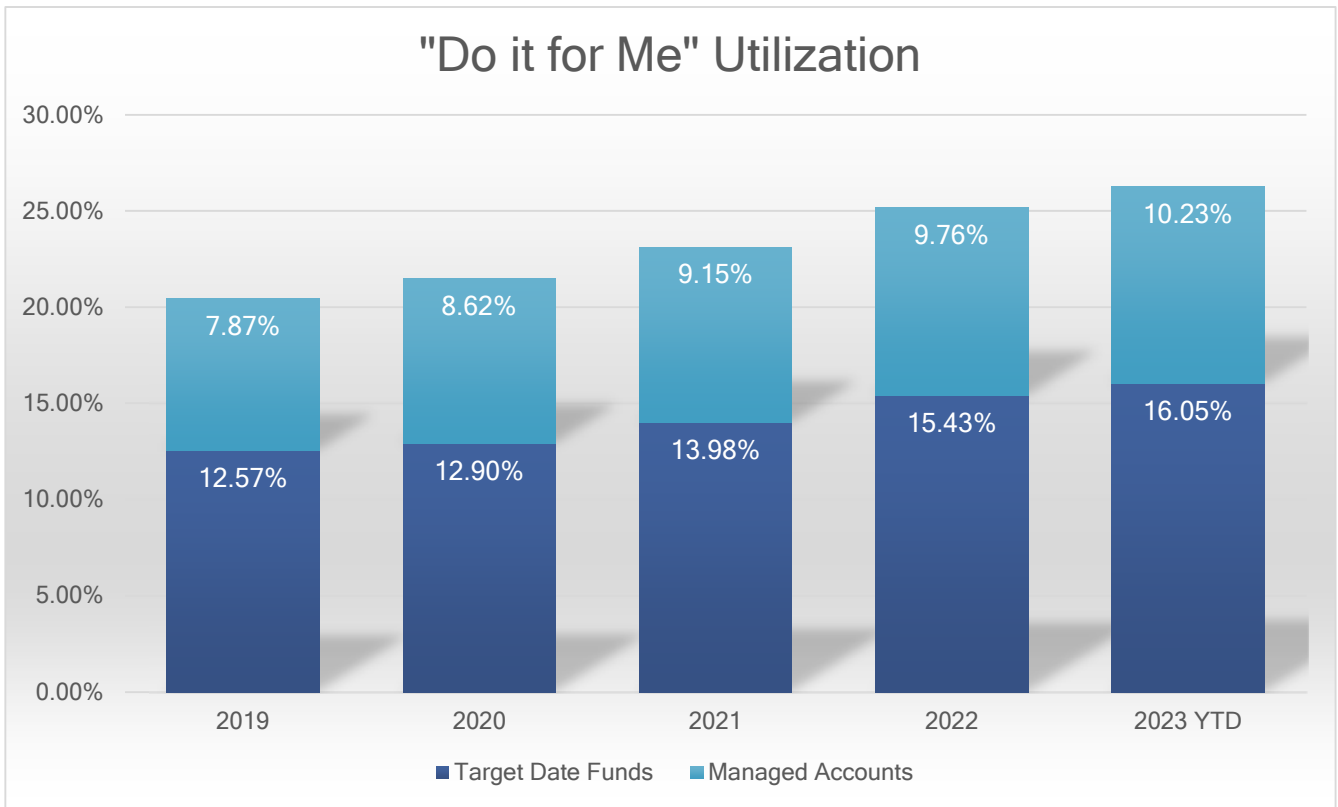
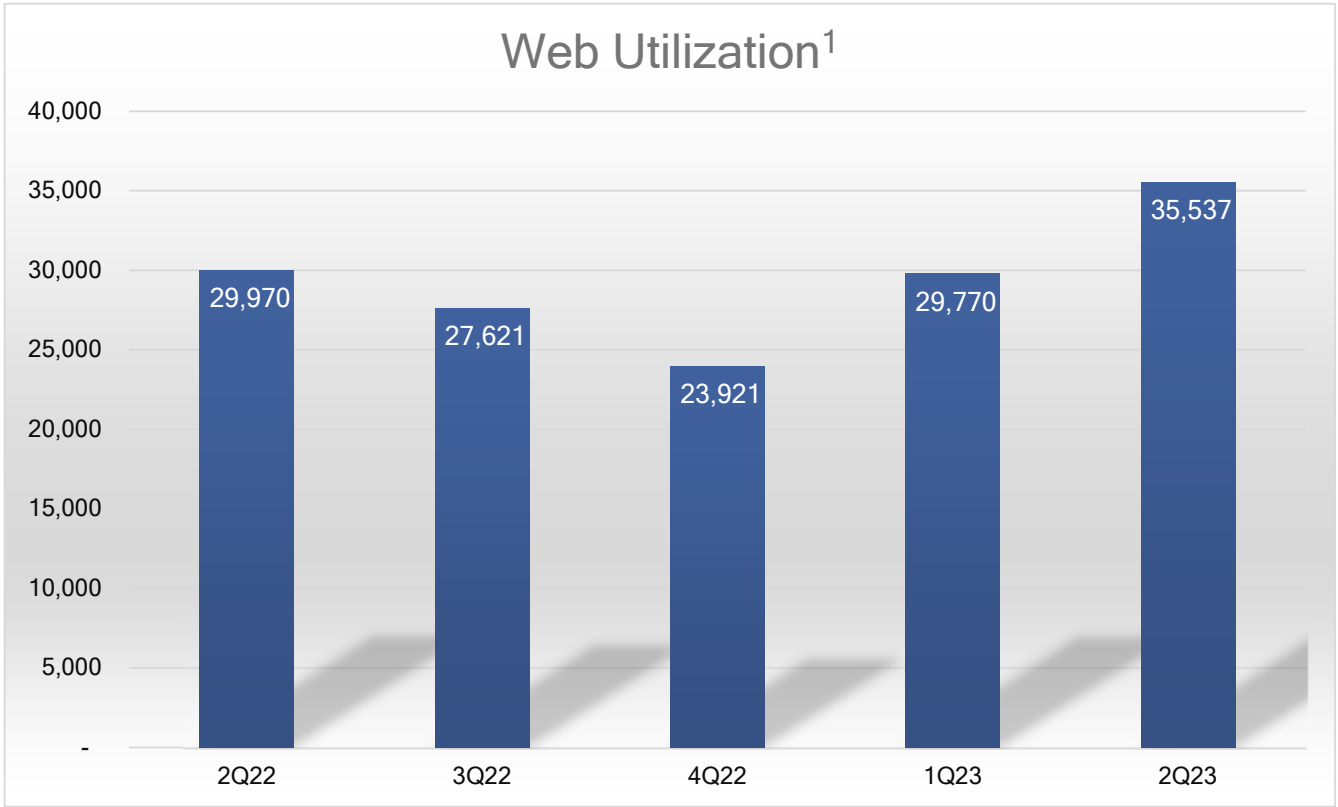
Web Activities by Category



Exchanges	64	36	34	37	115
Allocation Changes	54	51	31	67	68
Account Balance Inquires	15,496	13,696	12,277	14,031	15,326

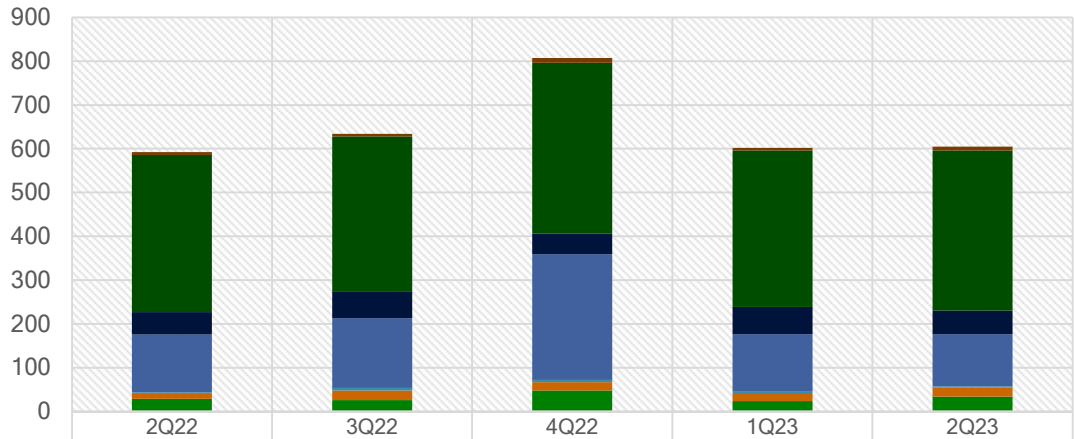
Devices





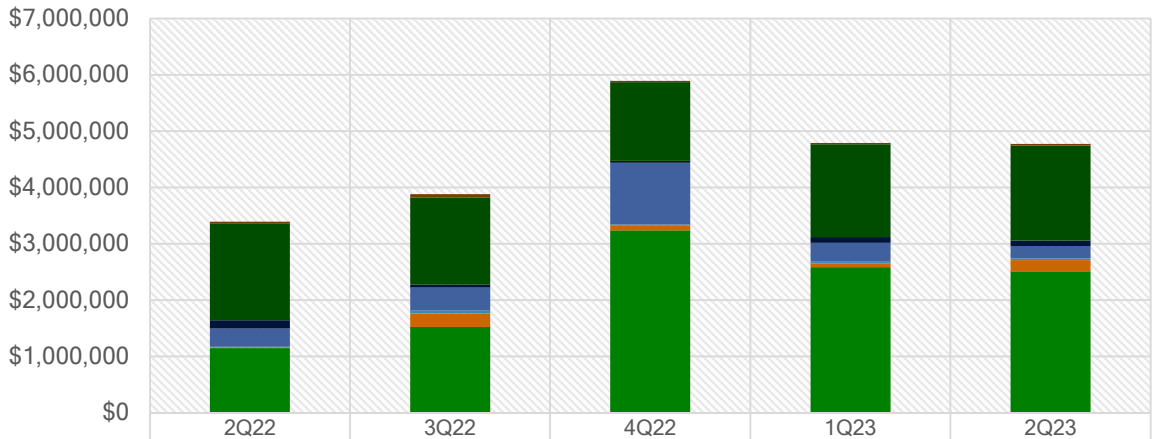
¹Web Utilization represents total web hits for the quarter

Distributions Count



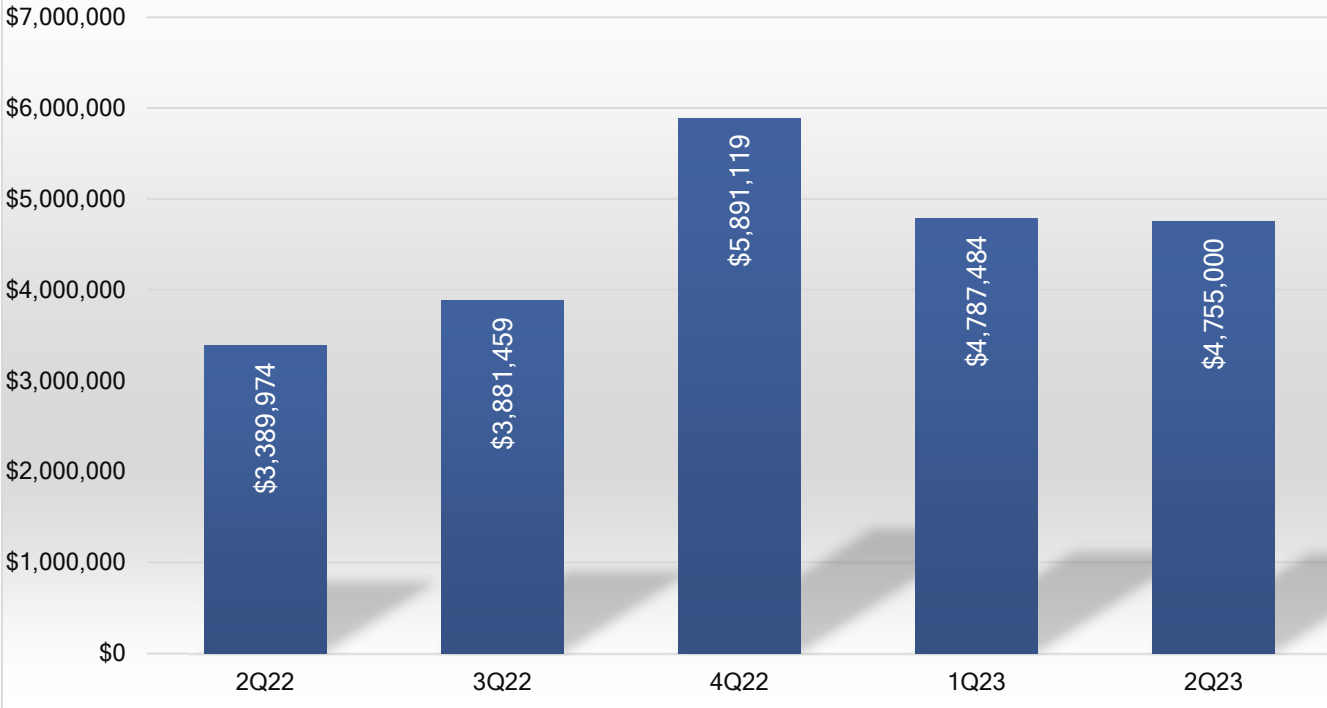
■ UE	6	6	11	6	9
■ Termination	359	355	390	357	365
■ Retirement	51	60	47	62	54
■ RMD	132	159	287	132	119
■ QDRO	0	0	0	0	0
■ In-Service	2	6	5	5	3
■ Death	13	22	19	16	21
■ Rollovers/Transfers Out	29	26	48	24	34

Distributions Amount



■ UE	\$38,838	\$57,556	\$23,690	\$18,410	\$29,779
■ Termination	\$1,708,006	\$1,550,314	\$1,393,897	\$1,648,497	\$1,685,444
■ Retirement	\$147,167	\$50,330	\$36,887	\$105,743	\$101,117
■ RMD	\$324,884	\$407,971	\$1,096,787	\$333,135	\$220,564
■ QDRO	\$0	\$0	\$0	\$0	\$0
■ In-Service	\$9,364	\$51,120	\$7,506	\$26,597	\$25,485
■ Death	\$14,367	\$241,793	\$93,512	\$69,693	\$201,904
■ Rollovers/Transfers Out	\$1,147,349	\$1,522,375	\$3,238,840	\$2,585,409	\$2,510,707

Total Distributions



Year to Date Rollovers & Transfers Out

Payee	Number of Participants	External Transfer Out 1/1/23 to 6/31/23
ALLIANZ LIFE INSURANCE COMPANY	1	\$ 111,559
AMERICAN ENTERPRISE INVESTMENT SERVICES	1	\$ 365
AMERICAN GENERAL LIFE INSURANCE COMPANY	1	\$ 48,326
AMERIPRISE FINANCIAL SERVICES INC	1	\$ 872,956
APEX CLEARING CORP	1	\$ 409
ATHENE ANNUITY AND LIFE COMPANY	2	\$ 149,316
CAPITAL BANK AND TRUST COMPANY	1	\$ 43,762
CHARLES SCHWAB & CO INC	1	\$ 84,300
EDWARD JONES INVESTMENTS	2	\$ 191,844
EQUITY TRUST COMPANY	1	\$ 182,992
E-TRADE SECURITIES LLC	1	\$ 35,042
FIDELITY MANAGEMENT TRUST COMPANY	5	\$ 379,679
FIIOC	1	\$ 2,427
GOLDEN 1 CREDIT UNION	1	\$ 200,000
LPL FINANCIAL LLC	3	\$ 272,409
MATRIX TRUST COMPANY	2	\$ 6,978
MISSIONSQUARE RETIREMENT	1	\$ 86,741
MORGAN STANLEY SMITH BARNEY LLC	4	\$ 844,853
NOBLE CU	2	\$ 125,353
NYLIAC	1	\$ 119,295
PERSHING LLC	1	\$ 112,958
PRIMERICA SHAREHOLDER SERVICES	1	\$ 16,805
STIFEL NICOLAUS & COMPANY	1	\$ 170,263
SYNCHRONY BANK - RETIREMENT SERVICES	1	\$ 141,189
TD AMERITRADE INSTITUTIONAL	1	\$ 150,000
THRIFT SAVINGS PLAN	1	\$ 48,019
TRANSAMERICA RETIREMENT SOLUTIONS	1	\$ 16,868
TRUSTEE CARRIER	9	\$ 478,882
USAA LIFE INSURANCE COMPANY	1	\$ 96,559
VANGUARD FIDUCIARY TRUST COMPANY	2	\$ 65,743
WELLS FARGO CLEARING SERVICES LLC	1	\$ 37,094
TOTAL	53	\$ 5,092,987

Plan Health Report

PLAN HEALTH REPORT

COUNTY OF FRESNO CA

as of 06/30/2023



We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$100 million - \$1 billion.

Thank you for your valued business. We look forward to helping improve retirement readiness for your participants.

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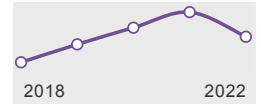
Quick plan facts

(as of 06/30/2023)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$326,768,690	5.00%	10.00%
Total Participant Count	7,679	1.91%	6.45%
Total New Enrollments YTD Count	409	22.28%	36.79%
Total Deferrals YTD	\$9,249,712	90.00%	3.00%
Total Rollovers-In YTD	\$569,122	28.00%	44.00%
ProAccount Participant Count	795	2.19%	2.85%
ProAccount Assets	\$32,557,275	4.00%	12.00%

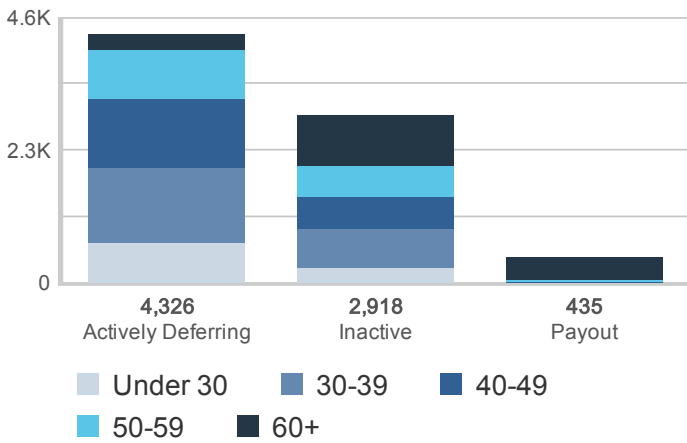
457 Plan Summary

\$ TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 06/30/2023)
\$333,053,285



How many are participating?

ENROLLED PARTICIPANTS
(as of 06/30/2023)
7,679

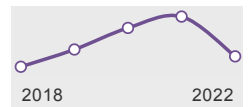


NEW ENROLLMENTS
(Calendar year to date)
409

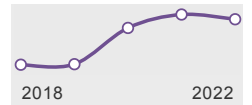
How are they saving & investing?

WHAT YOUR PARTICIPANTS ARE CONTRIBUTING
(as of 06/30/2023)

AVERAGE ACCOUNT BALANCE
\$43,369



AVERAGE CONTRIBUTION
\$247



How many participants are prepared for retirement

Online engagement
(as of 06/30/2023)

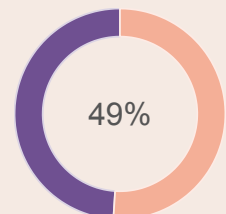
TOTAL ENROLLED PARTICIPANTS
7,679

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT
4,932

Retirement readiness
(as of 06/30/2023)

PARTICIPANTS WITH A RETIREMENT GOAL
3,054

PARTICIPANTS 'ON TRACK' FOR RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 06/30/2023)

7,679



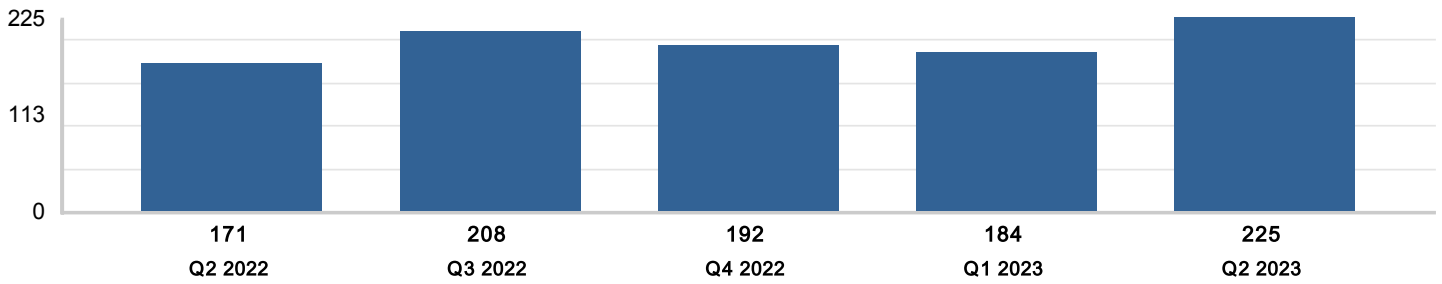
NEW ENROLLMENTS ²
(Calendar year to date)

409

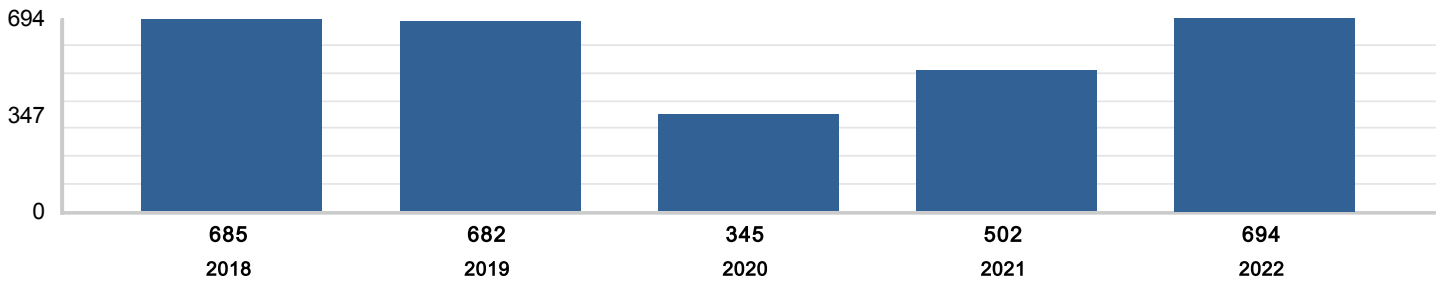
ONLINE ENROLLMENTS ³
(Calendar year to date)

59 out of 409

ENROLLMENT TRENDS (BY QUARTER) ⁴



ENROLLMENT TRENDS (BY YEAR) ⁴



¹ Total number of enrolled participants in this plan.

² Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

³ The number of online enrollments out of new enrollments.

⁴ Total number of participants enrolled by quarter or by year.

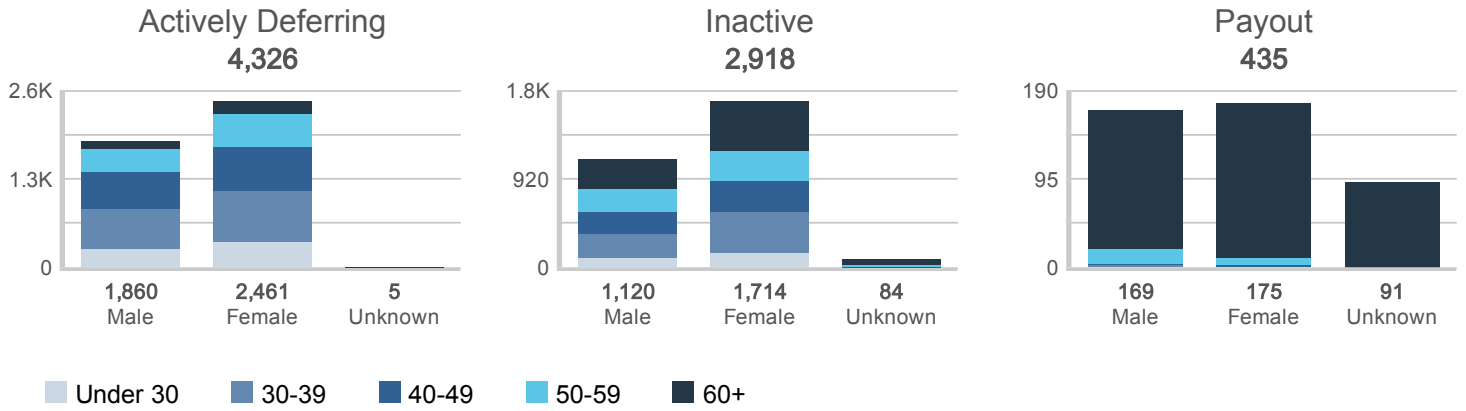
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁵

(as of 06/30/2023)



Actively Deferring
4,326

Inactive
2,918

Payout
435

	Actively Deferring (4,326)			Inactive (2,918)			Payout (435)		
	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	282	392	1	95	155	1	1	1	0
30 - 39	591	751	4	265	427	1	1	1	0
40 - 49	546	649	0	212	320	5	2	0	0
50 - 59	355	496	0	232	307	25	16	8	1
60+	86	173	0	316	505	52	149	165	90

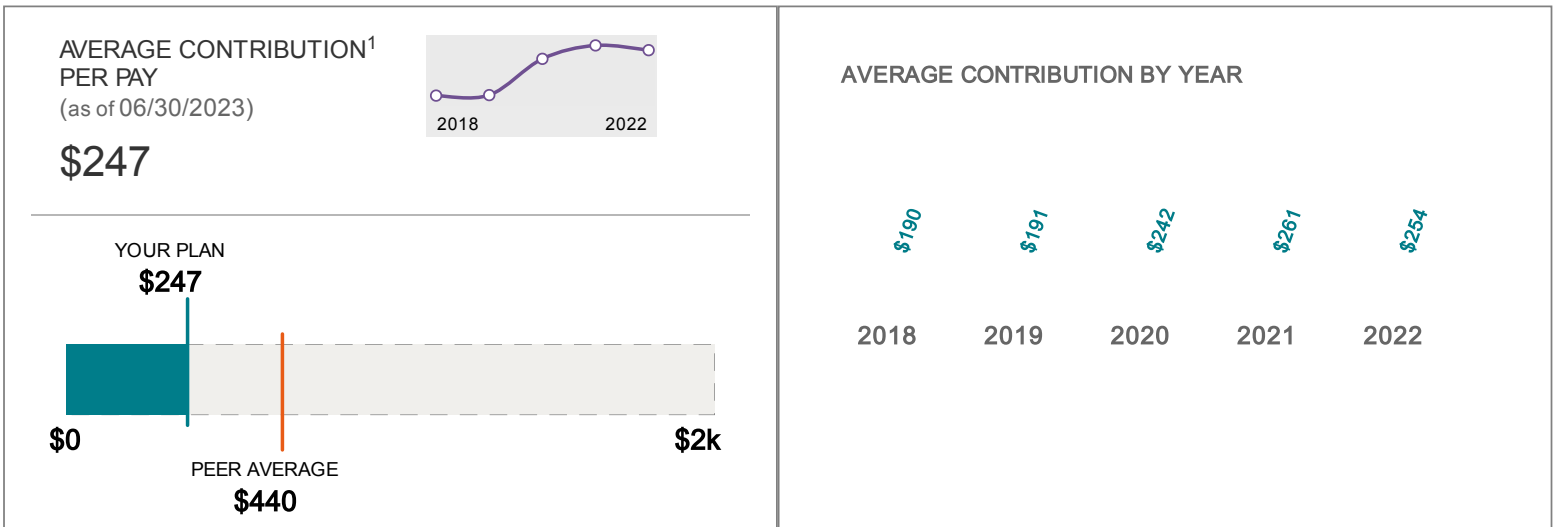
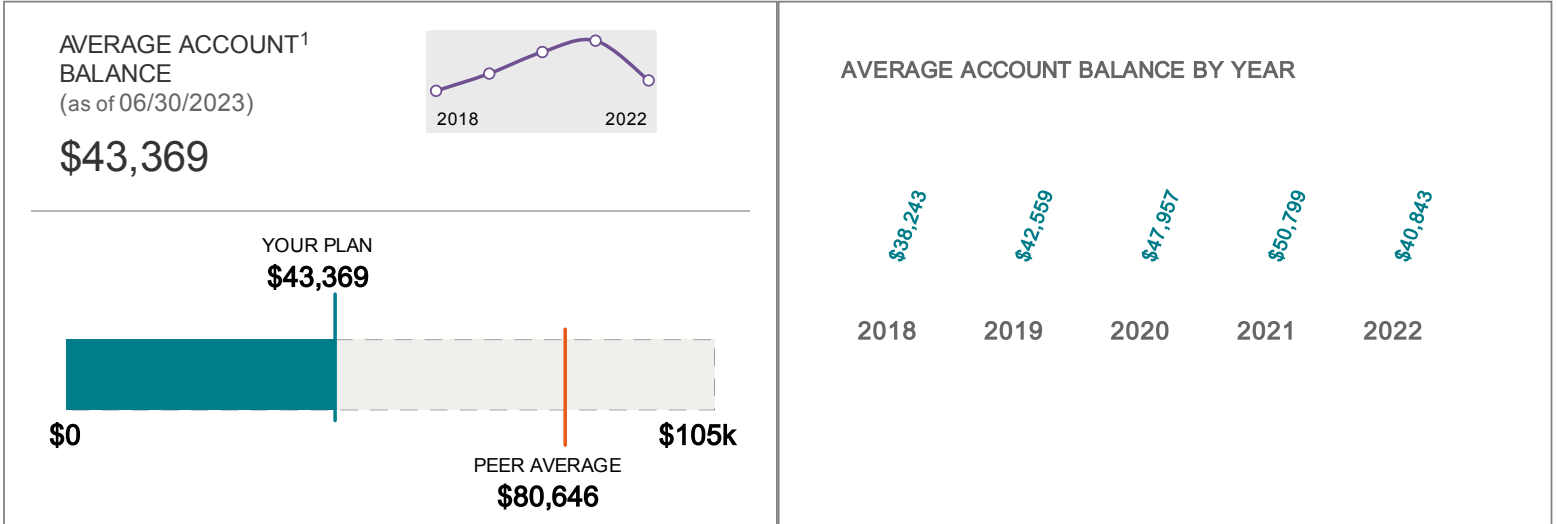
⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing



Balances & contributions by age & gender

(as of 06/30/2023)

	Average account balance			Average annualized contributions		
	Male	Female	Unknown	Male	Female	Unknown
Under 30	\$6,426	\$2,728	\$2,581	\$3,093	\$1,499	\$1,911
30 - 39	\$13,955	\$8,236	\$17,499	\$3,941	\$2,871	\$2,437
40 - 49	\$39,542	\$18,622	\$1,749	\$5,299	\$3,136	\$260
50 - 59	\$83,746	\$54,560	\$73,990	\$11,389	\$3,969	\$550
60+	\$133,941	\$92,487	\$76,034	\$24,292	\$12,007	\$58

¹A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$100 million - \$1 billion.

CONTRIBUTION & INVESTMENTS

What your participants are contributing

5% PARTICIPANTS WITH INCREASED CONTRIBUTIONS
(Calendar year to date)

3% PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE
(Calendar year to date)

2023 IRS limits

Regular Limit \$22,500

50+ Catch Up \$7,500

3-Year Catch Up \$22,500

How your participants are invested

ASSET ALLOCATION ¹ (as of 06/30/2023)

NUMBER OF ASSET CLASSES

1	13.1%
2	5.0%
3	3.8%
4	2.8%
5+	75.2%



ASSET DIVERSIFICATION ² (as of 06/30/2023)

AVG. # ASSET CLASSES

4.6

PEER GROUP

4.7

RECOMMENDED

5



ProAccount

(as of 06/30/2023)

TOTAL PROACCOUNT BALANCE

\$32,557,275

PARTICIPANTS WITH PROACCOUNT

795

out of 7,679 total enrolled participants

AVG ACCOUNT BALANCE WITH PROACCOUNT

\$40,953

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$100 million - \$1 billion) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

How many participants are prepared for retirement



Online engagement

(as of 06/30/2023)

TOTAL ENROLLED PARTICIPANTS

7,679

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT

4,932



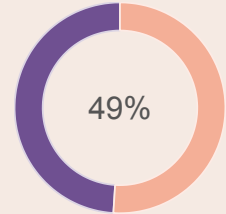
Retirement readiness

(as of 06/30/2023)

PARTICIPANTS WITH A RETIREMENT GOAL ¹

3,054

PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²

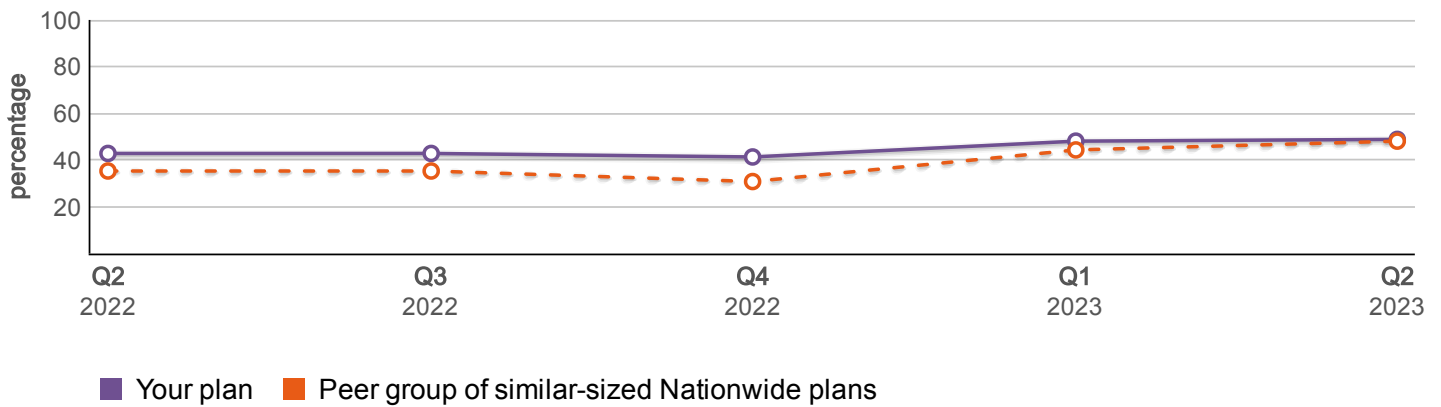


Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



Peer comparison

Retirement readiness peer comparison



NRM-17390AO

¹ Participants with a retirement goal from My Interactive Retirement Planner®.

² Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).

\$ Asset class totals

Asset class	2021	2022	2023 YTD	% of total
Mid cap	\$21,955,754.15	\$17,019,469.63	\$17,738,198.90	5.3%
Large cap	\$158,038,679.21	\$113,056,016.07	\$133,684,858.65	40.1%
Bonds	\$18,356,194.18	\$16,086,660.79	\$17,074,152.13	5.1%
Specialty	\$6,415,023.12	\$6,776,185.87	\$6,343,764.47	1.9%
Loan	\$6,111,535.22	\$6,081,619.51	\$6,284,594.28	1.9%
Asset allocation	\$50,188,368.99	\$45,841,177.31	\$52,441,103.92	15.7%
International	\$20,947,024.24	\$18,053,718.19	\$19,630,548.86	5.9%
Small cap	\$15,159,845.21	\$11,256,994.14	\$11,883,108.37	3.6%
Fixed assets and cash	\$68,034,517.25	\$68,995,534.53	\$67,972,955.07	20.4%
Total	\$365,206,941.57	\$303,167,376.04	\$333,053,284.65	100%

\$ Total contributions by asset class

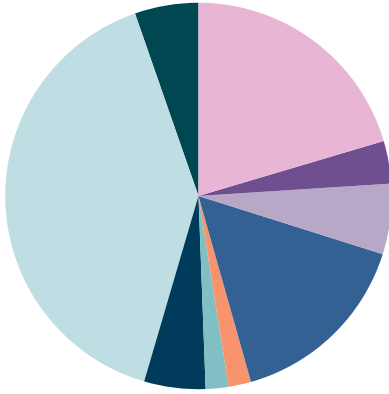
Asset class	2021	2022	2023 YTD	% of total
Mid cap	\$822,617.84	\$854,595.60	\$450,715.64	4.6%
Large cap	\$3,960,966.34	\$4,499,554.48	\$2,290,776.80	23.3%
Bonds	\$832,803.33	\$902,597.20	\$397,445.80	4.0%
Specialty	\$671,764.17	\$364,334.41	\$185,151.40	1.9%
Asset allocation	\$6,458,576.35	\$7,467,489.92	\$4,407,248.28	44.9%
International	\$1,299,754.43	\$1,463,593.41	\$734,724.09	7.5%
Small cap	\$655,754.80	\$624,858.11	\$306,577.37	3.1%
Fixed assets and cash	\$2,815,008.70	\$1,937,116.38	\$1,046,195.21	10.7%
Total	\$17,517,245.96	\$18,114,139.51	\$9,818,834.59	100%

2023



Asset allocation

(as of 06/30/2023)



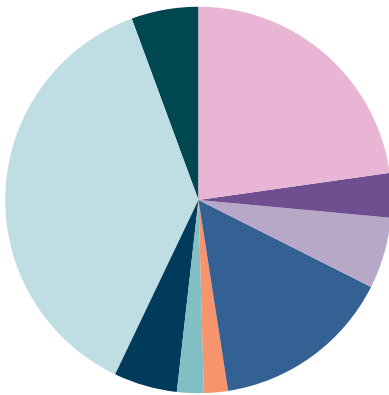
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.3%	4.4%	0.9% ●
Large cap	40.1%	19.0%	21.2% ●
Balanced	0.0%	1.5%	-1.5% ●
Bonds	5.1%	3.4%	1.8% ●
Short term	0.0%	2.0%	0.0%
SDO	0.0%	0.1%	0.0%
Specialty	1.9%	0.7%	1.2% ●
Loan	1.9%	0.0%	1.9% ●
Asset allocation	15.7%	14.4%	1.4% ●
International	5.9%	4.6%	1.3% ●
Small cap	3.6%	2.5%	1.1% ●
Fixed assets and cash	20.4%	47.5%	-27.1% ●
Fixed Indexed Annuity	0.0%	0.1%	0.0%

2022



Asset allocation

(as of 12/31/2022)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.6%	4.4%	1.2% ●
Large cap	37.3%	16.8%	20.5% ●
Balanced	0.0%	1.5%	-1.5% ●
Bonds	5.3%	3.6%	1.7% ●
Short term	0.0%	2.2%	0.0%
SDO	0.0%	0.1%	0.0%
Specialty	2.2%	0.8%	1.4% ●
Loan	2.0%	0.0%	2.0% ●
Asset allocation	15.1%	11.9%	3.2% ●
International	6.0%	4.8%	1.2% ●
Small cap	3.7%	2.5%	1.2% ●
Fixed assets and cash	22.8%	51.3%	-28.6% ●
Fixed Indexed Annuity	0.0%	0.0%	0.0%

BALANCE DETAILS



Total account balance

(as of 06/30/2023)

Money source	Current value
Participant assets	\$333,053,284.65
Rollover Repayment Event Related	\$5,187.04
Salary Reduction	\$311,395,586.22
Rollover (Pre-Tax)	\$9,055,160.18
Rollover 457	\$1,955,005.93
Roth Contribution	\$4,014,246.36
Roth Rollover	\$1,348.14
Roth Rollover 457	\$7,215.72
Salary Reduction IRR	\$334,940.78
Loan balance	\$6,284,594.28
Total plan assets	\$333,053,284.65

BALANCE DETAILS



Loan Details

(as of 06/30/2023)

Loan type	Number of loans	Principal value
Active loans		
General purpose loan	726	\$4,723,598.56
Primary residence loan	37	\$499,130.76
Defaulted loans*		
General purpose loan	164	\$982,843.13
Primary residence loan	6	\$79,021.83
Total	933	\$6,284,594.28

* Default amounts are included in Beginning and Ending Balance



Contributions and transfers/rollovers-in

(as of 06/30/2023)

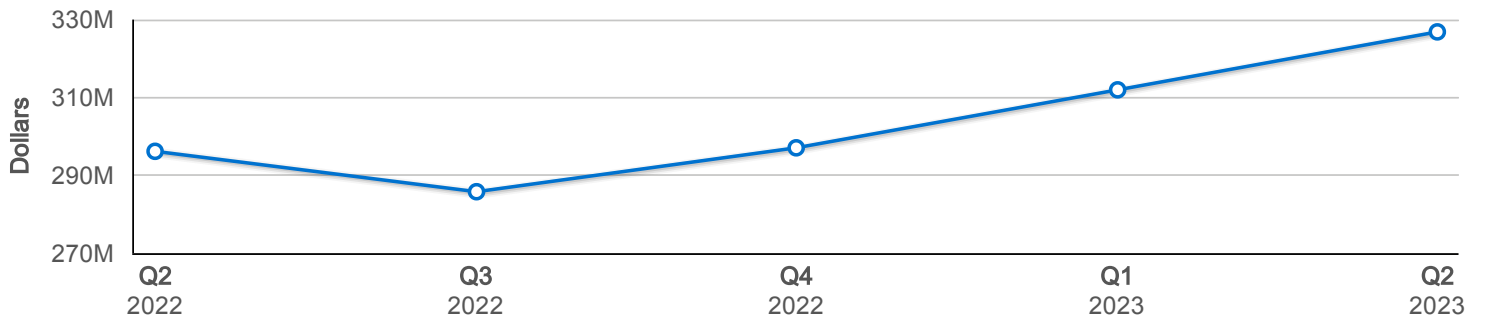
Type	Year to date
Contributions	\$9,249,712.20
Transfers/Rollovers-In	\$569,122.39
Total	\$9,818,834.59



Balance activity by quarter

Change in balance from last quarter

▲ 4.8%
FROM LAST QUARTER

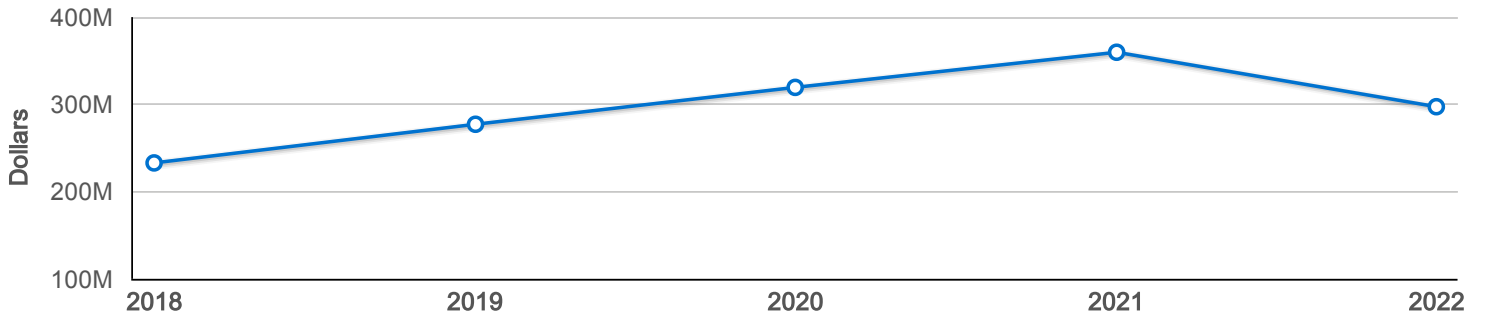




Balance activity by year

Change in balance from last year

▼ -17.3%
FROM LAST YEAR



	2018	2019	2020	2021	2022
Total balance	\$232,681,219.20	\$277,848,504.34	\$319,876,676.31	\$359,095,406.35	\$297,085,756.53

Top opportunities to improve plan health

- ✓ **Encourage enrollment**
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**
How participants are invested can play a big role in their retirement health

Additional opportunities

How participants are engaged in the plan

- ✓ **Are your participants in the correct status based on their age?**
Check in with participants who may not be in the correct status.

What your participants are contributing

- ✓ **Starting to save early is one of the best ways to prepare for retirement.**
Contact your Nationwide representative to schedule a workshop with your participants under the age of 30 to help them understand the benefits of saving more now.
- ✓ **Are your female participants actively contributing?**
Host a workshop for women eligible and enrolled in your plan. Nationwide's Women & Investing tools can help.
- ✓ **Incremental increases can go a long way.**
Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
- ✓ **Work with your Nationwide Retirement Specialist to help manage your loans.**
- ✓ **Are those closer to retirement aware of catch-up contributions?**
Let your participants know that catch-up contributions may help them reach their goal.

How your participants are invested

- ✓ **Are participants diversified enough?**
Call your Nationwide retirement specialist and discuss your participants' asset diversification.

How many participants are prepared for retirement

- ✓ **How many participants are getting close to retirement?**
Talk with your participants about which payout strategies may benefit them the most.

Explicit Asset Fee Summary

EXPLICIT ASSET FEE SUMMARY

	Plan Sponsor Fee Amount	NRS Fee Amount
April	\$20,694.89	\$25,868.15
May	\$21,328.13	\$26,660.84
June	\$21,465.19	\$26,830.63
2Q2023 Revenue Total	\$63,488.21	\$79,359.62

Fee Normalization Calculation

FEE NORMALIZATION CALCULATION

Fund Name	Fund	Ticker	4/30/2023 Account Value	5/31/2023 Account Value	6/30/2023 Account Value	Apr-2023 Annual Fund Srcv Fee Rate	May-2023 Annual Fund Srcv Fee Rate	Jun-2023 Annual Fund Srcv Fee Rate	2Q2023 Fund Service Fee Payment Amount
Alger Small Cap Focus Fund - Class Y	NTVB27	AOFYX	\$6,034,410	\$5,622,214	\$5,806,226	0.000%	0.000%	0.000%	\$0
Alger Spectra Fund - Class Y	NTVB24	ASPYX	\$45,694,428	\$48,160,420	\$51,230,714	0.000%	0.000%	0.000%	\$0
BlackRock Equity Index Fund M	NTV195	BLKBX	\$58,864,306	\$59,125,174	\$62,561,925	0.000%	0.000%	0.000%	\$0
BlackRock Mid Capitalization Equity Index Fund M	NTV196	BLKCX	\$10,394,967	\$10,047,617	\$10,763,301	0.000%	0.000%	0.000%	\$0
BlackRock Russell 2000 Index Fund M	NTV197	BLKDX	\$3,764,147	\$3,608,459	\$3,873,111	0.000%	0.000%	0.000%	\$0
BlackRock US Debt Index Fund W	NTV198	BLKEX	\$8,260,763	\$8,205,536	\$8,168,501	0.000%	0.000%	0.000%	\$0
Columbia Dividend Income Fund - Institutional 3 Class	NTV264	CDDYX	\$19,585,493	\$18,872,173	\$19,892,220	0.000%	0.000%	0.000%	\$0
Columbia Small Cap Value Fund II - Institutional 3 Class	NTV75	CRRYX	\$2,007,586	\$2,031,764	\$2,203,771	0.000%	0.000%	0.000%	\$0
Fidelity Advisor Real Estate Income Fund - Institutional Class	NTV265	FRIRX	\$2,210,139	\$2,240,424	\$2,270,233	0.250%	0.250%	0.250%	\$1,396
Franklin Utilities Fund - Class R6	NTV266	FURFX	\$4,421,780	\$3,972,717	\$4,073,532	0.000%	0.000%	0.000%	\$0
Fresno County Stable Value Fund	NTG004	Fixed	\$68,138,336	\$68,149,601	\$67,972,955	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2015 Trust	NTV354	GWLFX	\$3,599,812	\$3,553,113	\$3,617,595	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2020 Trust	NTVA03	XX180	\$18,005	\$18,359	\$19,435	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2025 Trust	NTV355	GWLGX	\$13,072,290	\$12,861,823	\$13,241,163	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2030 Trust	NTVA04	XX181	\$1,605,666	\$1,575,592	\$1,636,874	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2035 Trust	NTV356	GWLHX	\$10,647,251	\$10,595,435	\$10,988,472	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2040 Trust	NTVA05	XX182	\$97,362	\$97,935	\$105,571	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2045 Trust	NTV357	GWLIX	\$11,572,500	\$11,415,850	\$12,123,906	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2050 Trust	NTVA06	XX183	\$159,109	\$159,965	\$298,494	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2055 Trust	NTV358	GWLJX	\$9,622,416	\$9,541,154	\$10,114,632	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2060 Trust	NTVD17	XX293	\$227,210	\$253,681	\$294,962	0.000%	0.000%	0.000%	\$0
Invesco Developing Markets Fund - Class R6	NTV08X	ODVIX	\$3,118,093	\$2,746,106	\$2,975,094	0.000%	0.000%	0.000%	\$0
Loan Outstanding Principal Balance	LXM001	Loan	\$4,951,460	\$5,095,740	\$5,222,729	0.000%	0.000%	0.000%	\$0
Metropolitan West Funds - Total Return Bond Fund - Plan Class	NTV381	MWTSX	\$7,094,759	\$7,054,849	\$7,044,495	0.000%	0.000%	0.000%	\$0
T. Rowe Price Mid-Cap Growth Fund - I Class	NTV981	RPTIX	\$6,787,402	\$6,432,921	\$6,974,898	0.000%	0.000%	0.000%	\$0
T. Rowe Price Overseas Stock Fund - I Class	NTV509	TROIX	\$11,642,113	\$11,389,348	\$11,862,365	0.000%	0.000%	0.000%	\$0
Vanguard Developed Markets Index Fund - Admiral Shares	NTV370	VTMGX	\$4,538,361	\$4,579,772	\$4,793,090	0.000%	0.000%	0.000%	\$0
Vanguard Total International Bond Index Fund - Admiral Shares	NTV668	VTABX	\$1,828,307	\$1,856,123	\$1,861,156	0.000%	0.000%	0.000%	\$0
Total			\$319,958,473	\$319,263,866	\$331,991,420				\$1,396

The information contained on this report is confidential and proprietary to Nationwide Retirement Solutions. It is therefore not subject to disclosure to a third party via the Freedom of Information Act or any other means.

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YOUR DEDICATED SERVICE TEAM

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