

COASTSIDE FIRE PROTECTION DISTRICT
PARS OPEB Trust ProgramAccount Report for the Period
10/1/2018 to 10/31/2018Ian Larkin
Fire Chief
Coastside Fire Protection District
1191 Main Street
Half Moon Bay, CA 94019**Account Summary**

| Source | Beginning Balance as of 10/1/2018 | Contributions | Earnings | Expenses | Distributions | Transfers | Ending Balance as of 10/31/2018 |
|---------------|---|---------------|----------------------|-------------------|--------------------|---------------|---------------------------------------|
| OPEB | \$4,134,773.77 | \$0.00 | -\$201,661.72 | \$2,034.33 | \$48,106.41 | \$0.00 | \$3,882,971.31 |
| Totals | \$4,134,773.77 | \$0.00 | -\$201,661.72 | \$2,034.33 | \$48,106.41 | \$0.00 | \$3,882,971.31 |

Investment Selection

Coastside Fire Protection District

Investment Objective

Individual account based on Balanced HighMark PLUS. The dual goals of the Balanced Strategy are growth of principal and income. While dividend and interest income are an important component of the objective's total return, it is expected that capital appreciation will comprise a larger portion of the total return. The portfolio will be allocated between equity and fixed income investments.

Investment Return

| 1-Month | 3-Months | 1-Year | Annualized Return | | | Plan's Inception Date |
|---------|----------|--------|-------------------|---------|----------|-----------------------|
| | | | 3-Years | 5-Years | 10-Years | |
| -4.91% | -3.64% | 1.01% | 6.15% | 5.53% | - | 6/4/2009 |

Information as provided by US Bank, Trustee for PARS; Not FDIC Insured; No Bank Guarantee; May Lose Value

Past performance does not guarantee future results. Performance returns may not reflect the deduction of applicable fees, which could reduce returns. Information is deemed reliable but may be subject to change.

Investment Return: Annualized rate of return is the return on an investment over a period other than one year multiplied or divided to give a comparable one-year return.

Account balances are inclusive of Trust Administration, Trustee and Investment Management fees