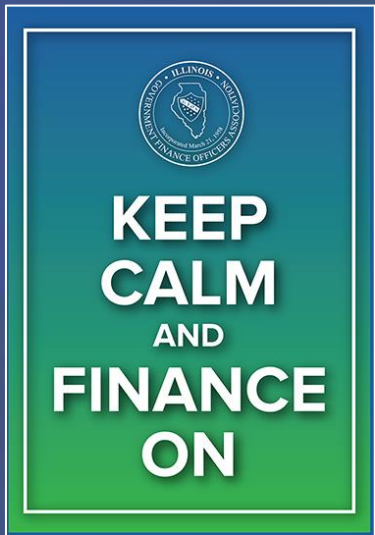


# Six Teachable Talks or 6T<sup>2</sup>

Six IGFOA partners share valuable information in a Ted Talk style presentation.

Moderators: Diane Gillian Lantz, Executive Director, *IGFOA*  
Kevin Wachtel, Finance Director, *Village of Orland Park*





# FLEET MANAGEMENT

**IGFOA 2021 SUMMER**

*keep calm and finance  
on*



# STATE OF THE OF THE INDUSTRY

## Dealer Inventory

- **According to Wards Auto, new vehicle inventory levels have decreased 46% since June of 2020 and 7.5% since May of 2021**
- Supply chain disruptions continue to impact the work truck and van market
- We strongly recommend placing 2022 vehicle orders early in the model year

## Incentives

- Cox Automotive reports due to strong vehicle demand and low supply, incentives have been lowered by an average of 25% YOY and are expected to continue to decrease during 2022MY

## Production Delays

- According to Auto Forecast Solutions, chip shortages, resin and foam, port delays, air freights and congestion, and Asian-based manufacturers will lead to cancellations in coming weeks
- Order to delivery times remain longer than normal
- Back ordered parts and labor shortages leading to longer lead times for upfitters
- Canceled orders up 1,475% YOY



# STATE OF THE OF THE INDUSTRY

## Ford

- **30-50% of unscheduled 2021 orders at risk of cancellation**
- Ford abruptly cut off orders at 1pm on 8/13 for F250-750 (HD) Trucks
- F150's ordering window expected to be condensed

## General Motors

- GM has announced limited allocation of popular models
  - *Less than 50% of 3 year order history*
- Supplier issues mean GM will need to re-evaluate some standard equipment and options
- Pushed ordering start date for many 2022 popular trucks and vans back to 8/12 and early September

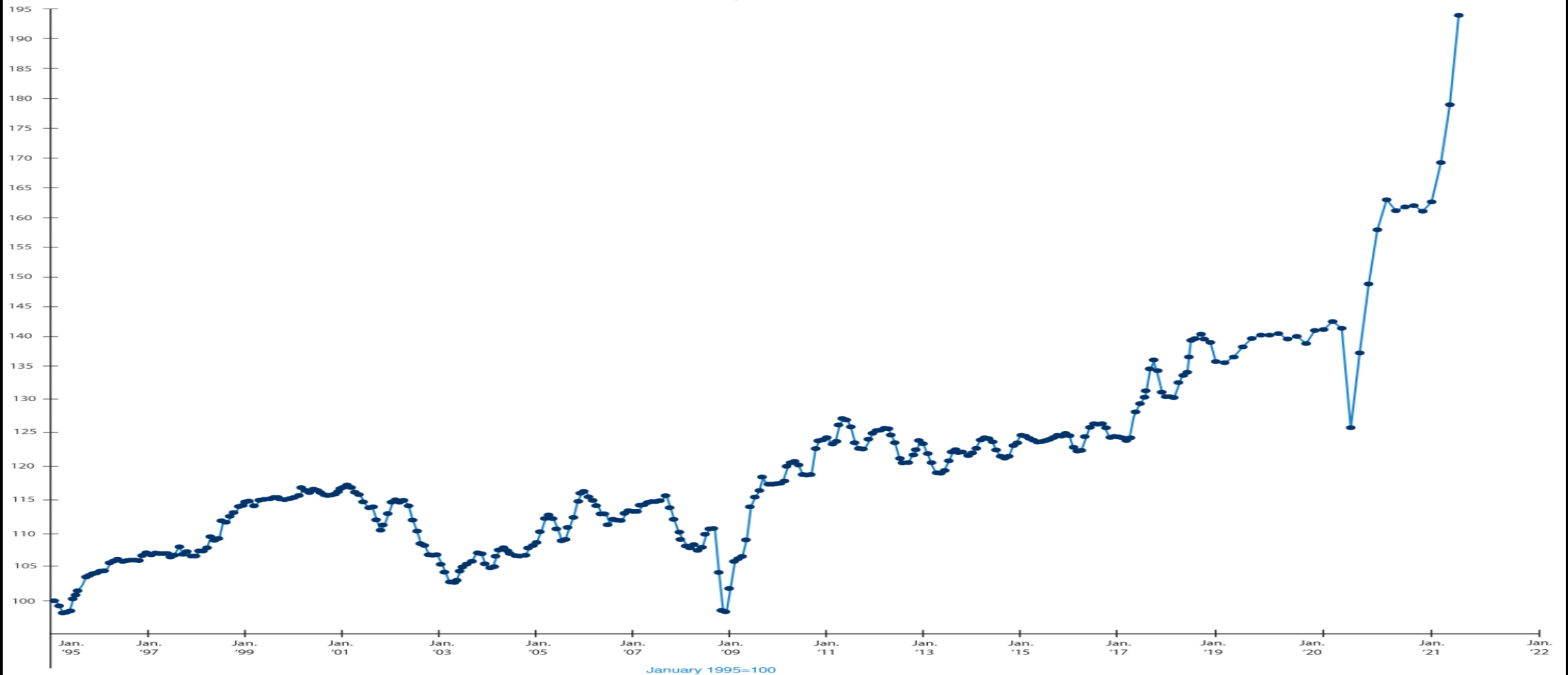
## Stellantis (Chrysler)

- Still working to finalize 2021 production plan
- Expects significant cancellations for 2021 unscheduled orders
- Ordering Open (or about to open) for many popular models (Trucks/vans) and we expect significant demand

# USED CAR MARKET

MANHEIM USED VEHICLE VALUE INDEX

April 2021



January 1995=100

COX  
AUTOMOTIVE™

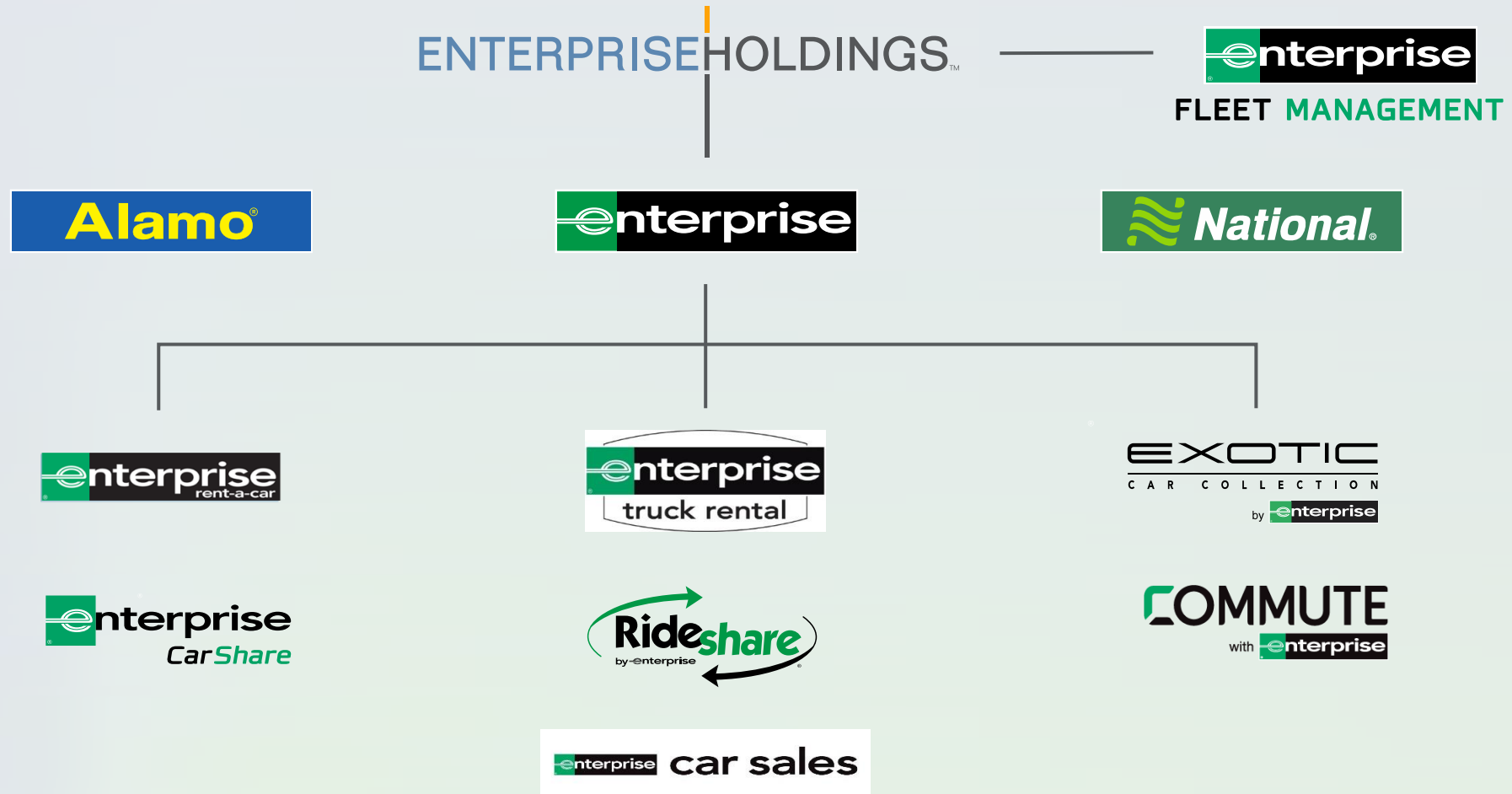
Manheim

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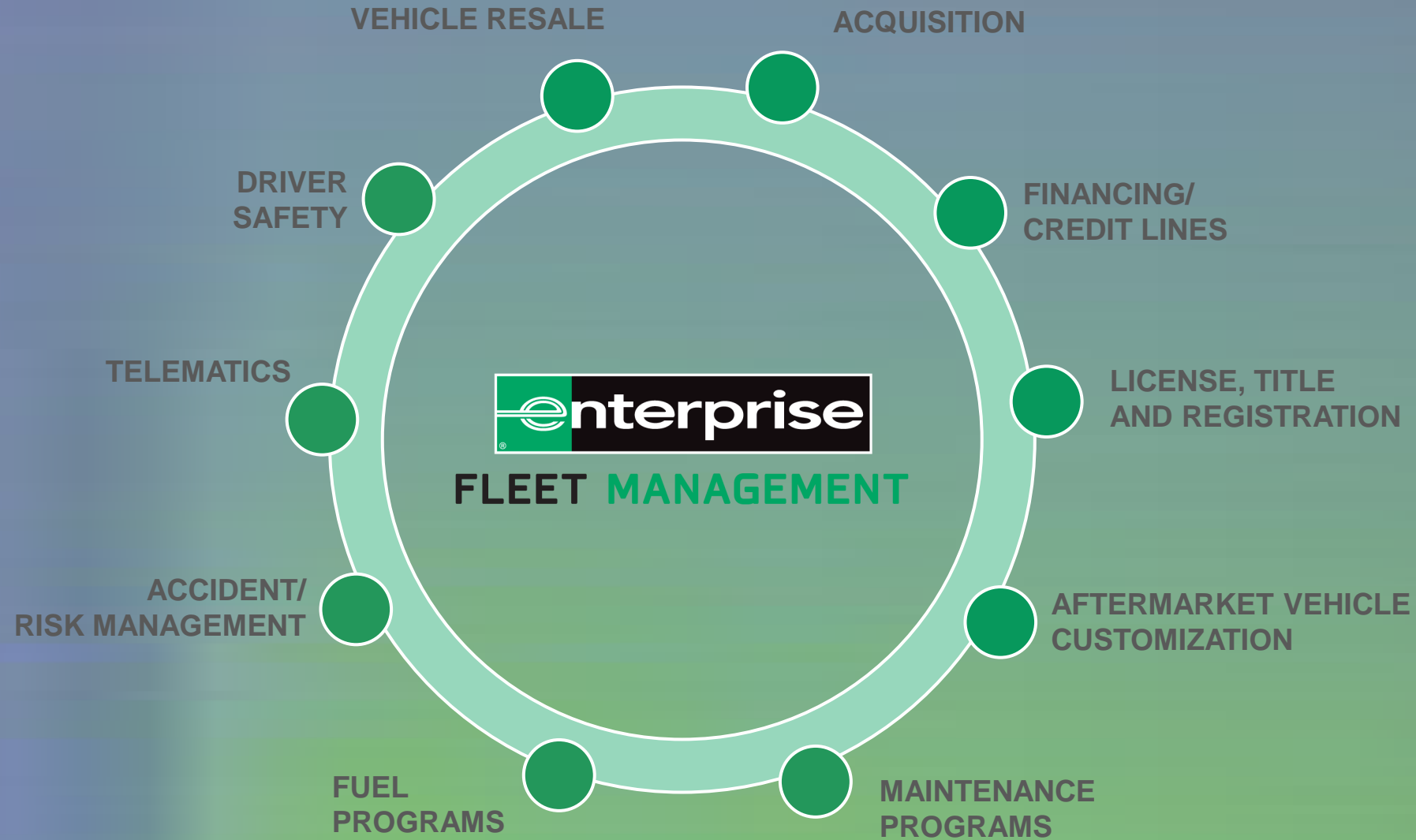
# USED CAR MARKET



# ENTERPRISE HOLDINGS



# DRIVING RESULTS





# FLEXIBLE FINANCING OPTIONS

## 1 Option

### Open-End Lease

- Equity lease
- Flexible term
- No mileage restrictions
- No abnormal wear and tear clauses
- Lessee responsible for book value at term
- Lessee keeps vehicle equity at term

## 2 Option

### Self-Funded

- Ideal for clients with strong cash position
- Pay down lease upfront to a \$1 book value or to projected residual book value
- No abnormal wear and tear charges or mileage restrictions
- EFM is title holder until term for vehicle management services

## 3 Option

### Closed-End Lease

#### Typical Dealer-Style Lease

- Walk-a-way lease
- Fixed term
- Mileage restrictions
- Abnormal wear and tear clauses
- No responsibility for vehicle resale at term
- Most appropriate for cars and SUV's and mileage predictability

# COMPETITIVE BIDS – DON'T REINVENT THE WHEEL



## MEASURING DEPRECIATION

**2021 GMC Sierra 1500  
Base 4x4 Double Cab**



**What does this  
truck cost for a  
retail buyer?**

## MEASURING DEPRECIATION

### 2021 GMC Sierra 1500 Base 4x4 Double Cab



<b>Total Vehicle and Options</b>	<b>\$38,745</b>
Destination Freight Charge	\$1,595
<b>Total Before Package Savings</b>	<b>\$40,340</b>
Package Discount	-\$2,000
<b>Total Vehicle Price</b>	<b>\$38,340</b>
Total Cash Allowance[s]	-\$750
<b>Net Price</b>	<b>\$37,590 ±</b>
Total Included Price Discounts and Cash Allowances:	-\$2,750

**+ Taxes**



MEASURING DEPRECIATION

2021 GMC Sierra 1500  
Base 4x4 Double Cab



Total Vehicle and Options	\$38,745
Destination Freight Charge	\$1,595
Total Before Package Savings	\$40,340
Package Discount	-\$2,000
Total Vehicle Price	\$38,340
Total Cash Allowance[s]	-\$750
Net Price	<del>\$37,590 ±</del>
Total Included Price Discounts and Cash Allowances:	-\$2,750

\$26,292

That's \$11,000 LESS than  
the retail price

## MEASURING DEPRECIATION

**How much does a 12 Year-Old Pickup (original cost \$26,292) w/ 120,000 miles sell for?**

- a) \$18,000
- b) \$8,300
- c) \$2,500
- d) I have never seen a municipality keep a truck longer than 10 years!

**The answer is “C” \$2,500.**

**How much does a 5 Year-Old Pickup (original cost \$26,292) w/ 50,000 miles sell for?**

- a) \$26,292
- b) \$22,500
- c) \$18,736
- d) \$11,500

**The answer is “C” \$18,736.**

## MEASURING DEPRECIATION

If you buy a truck for \$26,292, and sell it for \$2,500, your effective depreciation is:

**\$23,772 total**

or

**\$165/month over 12 years**

If you buy a truck for \$26,292, and sell it for \$18,736, your effective depreciation is:

**\$7,536 total**

or

**\$125/month over 5 years**



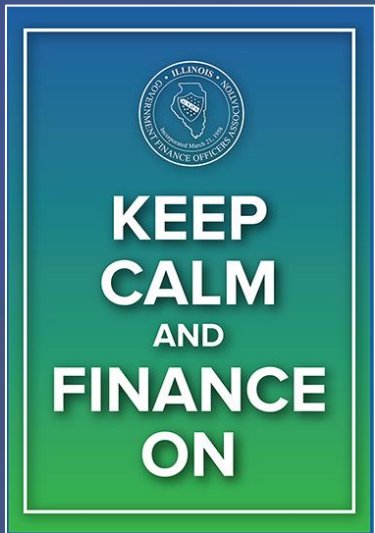
# COST EFFECTIVE CYCLING

6/21/2021	23N3GP	1GTR9AEH7MZ115942	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	758			
6/21/2021	23N3GT	1GTR9AEH7MZ115472	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	798			
6/21/2021	23N3GZ	1GTR9AEH2MZ115167	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	4,068			
6/21/2021	23N3H5	1GTR9AEH1MZ114737	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	4,797			
6/10/2021	23N3GH	1GTR9AEH4MZ113517	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	1,015			
6/10/2021	23N3GW	1GTR9AEH2MZ113757	2021	GMC	Sierra 1500	Base 4x4 Double Cab 6.6 ft. box 147.4 in. WB	7	3,643			
6/8/2021	23N3GM	1GTR9AEHXMZ114106	2								
6/8/2021	23N3GQ	1GTR9AEHXMZ114235	2								
6/8/2021	23N3GR	1GTR9AEH4MZ113677	2								
6/8/2021	23N3K3	1GTR9AEH5MZ121822	2								
					<b>Purchase Price</b>	<b>Monthly Payment</b>	<b>Total Monthly Payments</b>	<b>Reduced Book Value</b>	<b>Sale Price</b>	<b>Equity Gain/Cost</b>	<b>Net Gain/Co</b>
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 44,000.00	\$ 21,458.31	\$ 18,607.42
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 44,000.00	\$ 21,458.31	\$ 18,607.42
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 43,500.00	\$ 20,958.31	\$ 18,107.42
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 43,500.00	\$ 20,958.31	\$ 18,107.42
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 43,500.00	\$ 20,958.31	\$ 18,107.42
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 43,200.00	\$ 20,658.31	\$ 17,807.42
					\$ 26,404.10	\$420.91	\$ 2,525.46	\$ 23,897.04	\$ 43,200.00	\$ 19,302.96	\$ 16,777.50
					\$ 26,404.10	\$420.91	\$ 2,525.46	\$ 23,897.04	\$ 43,200.00	\$ 19,302.96	\$ 16,777.50
					\$ 26,404.10	\$407.27	\$ 2,850.89	\$ 22,541.69	\$ 43,200.00	\$ 20,658.31	\$ 17,807.42
					\$ 26,404.10	\$410.13	\$ 2,870.91	\$ 22,703.21	\$ 42,200.00	\$ 19,496.79	\$ 16,625.88
							\$ 27,878.06			\$ 205,210.88	\$ 177,332.82



# Understanding the Pros and Cons of Healthcare Pooling

Chris Heppner, ASA, MAAA  
SVP, Health Actuary and Midwest Health Practice Leader  
Segal

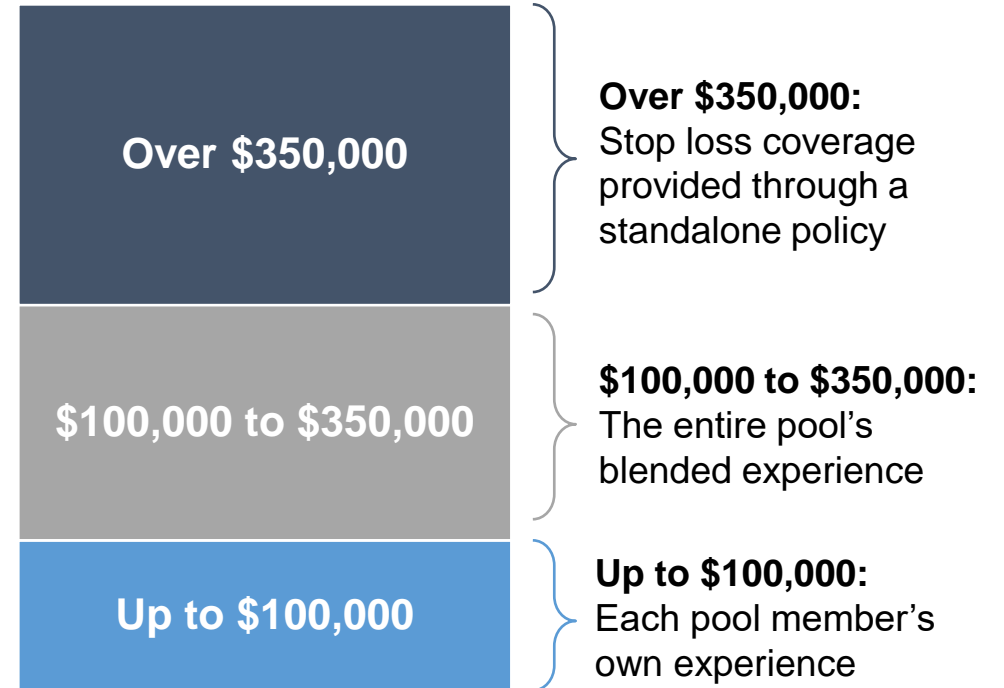


# What is healthcare pooling

- A health insurance risk pool is a group of entities who join together to share the risk of providing health insurance benefits
- A goal of pooling is to add stability to healthcare costs by pooling
- Pooling risks together allows the higher costs of the less healthy to be offset by the relatively lower costs of the healthy, either in a plan overall or within a premium rating category
- Pooling is becoming more common especially in the public sector market and there are several operational pools in the state

# How does it work

- In general, there are three levels of pooling:
  - Initial Level: Self-funded by each member
  - Mid-Level: Funded by the overall pool
  - Top Level: Funded through reinsurance
- As an alternative, the initial level may have a much lower self-funded amount or (e.g., \$5,000 or \$10,000); this is beneficial for members who are very small



# Pros of healthcare pooling

- Risk sharing – if your experience is less or equal to the average
- Economies of scale:
  - Improved rate stability (rates are based on a larger, credible pool with less fluctuation)
  - Lower fixed costs (administrative and stop loss fees)
  - Improved performance guarantees (service and financial)



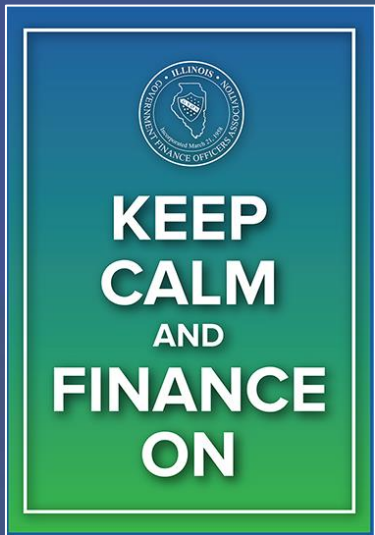
# Cons of healthcare pooling

- Risk sharing – if your experience is better than the average
- Ability to select and tailor carriers, products and services to meet your specific needs
  - Unique plan offerings (direct to provider contracts)
  - Customized performance guarantees (service and financial) – you receive payout on your performance alone

# Considerations

- How many employees do you have?
  - What is your risk tolerance?
  - What types of plans do you offer?
  - Are specific carriers, plans or benefits bargained for or included in your Collective Bargaining Agreements?
- Smaller or Larger
  - High or Low
  - Generic or Unique (direct provider contracts)
  - May need to negotiate removal of these specifics to allow for flexibility

# Why Using a Collection Agency Make Sense Now More Than Ever



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Matt Regan, CRO

[Matt.Regan@DACRAtech.com](mailto:Matt.Regan@DACRAtech.com)

708-227-4212

[www.DACRAtech.com](http://www.DACRAtech.com)

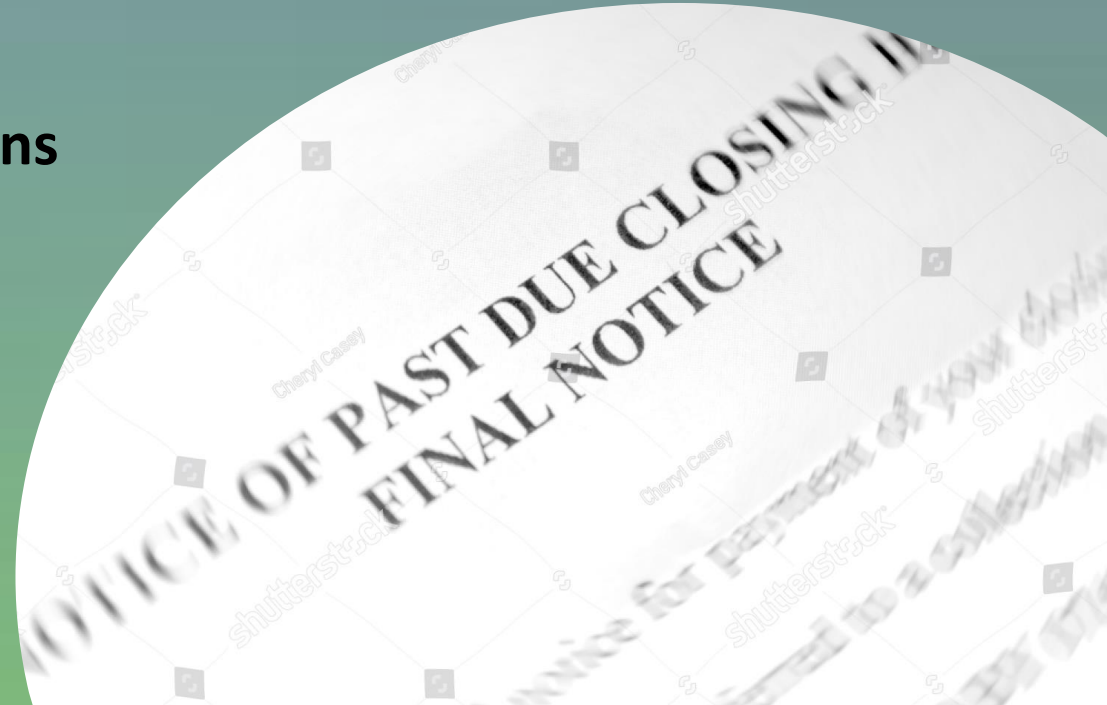
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# Debt Recovery is a Necessary Part of Administrative Adjudication

- **Three most common ways to handle unpaid citations**

1. Municipality handles the process themselves
2. Partner with collection agency
3. IOC's Local Debt Recovery Program



- Low Balances
- High Volume



- Typically Missing Crucial Information – Phone Number or Current Address

# Tips for Finding a Quality Collection Agency

- **Demonstrate Knowledge** of Illinois Debt Recovery Laws including offset program
- **Monitors Bankruptcies** on behalf of Municipality
- Has a Working Knowledge of Multiple Collection Efforts for **Better Recovery Rate**



# The Benefits of Working with the Right Collection Agency

- Done correctly, ethically and professionally an agency will employ professionally trained agents to interface with your citizens and transact the municipality's business in a dignified and respectful manner
- Any negative perception of “collections” can be steered away from the municipality and neutralized with the right approach





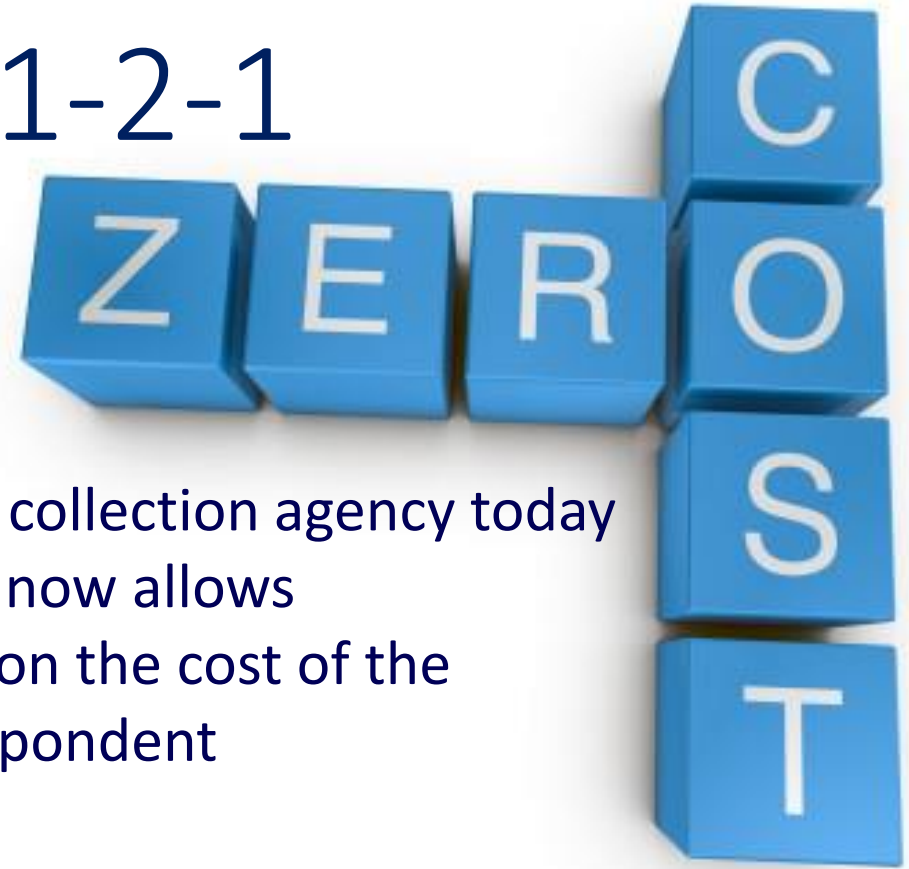
# Knowledgeable Staff/Collectors

- Answer Questions
- Rebut Erroneous Objections
- Instill Confidence to Encourage Payments and Resolution





# Illinois Statute 65 ILCS 5/1-2-1



- The upside to using a collection agency today is that the legislature now allows communities to pass on the cost of the collections to the Respondent



It isn't reasonable to think that the municipality should incur additional cost to recover the money owed to them



Additional fee is only added to debt that flows through to collections



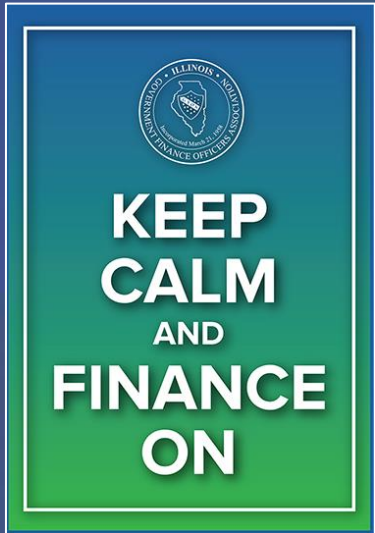
Matt Regan, CRO

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708-227-4212

[www.DACRAtech.com](http://www.DACRAtech.com)

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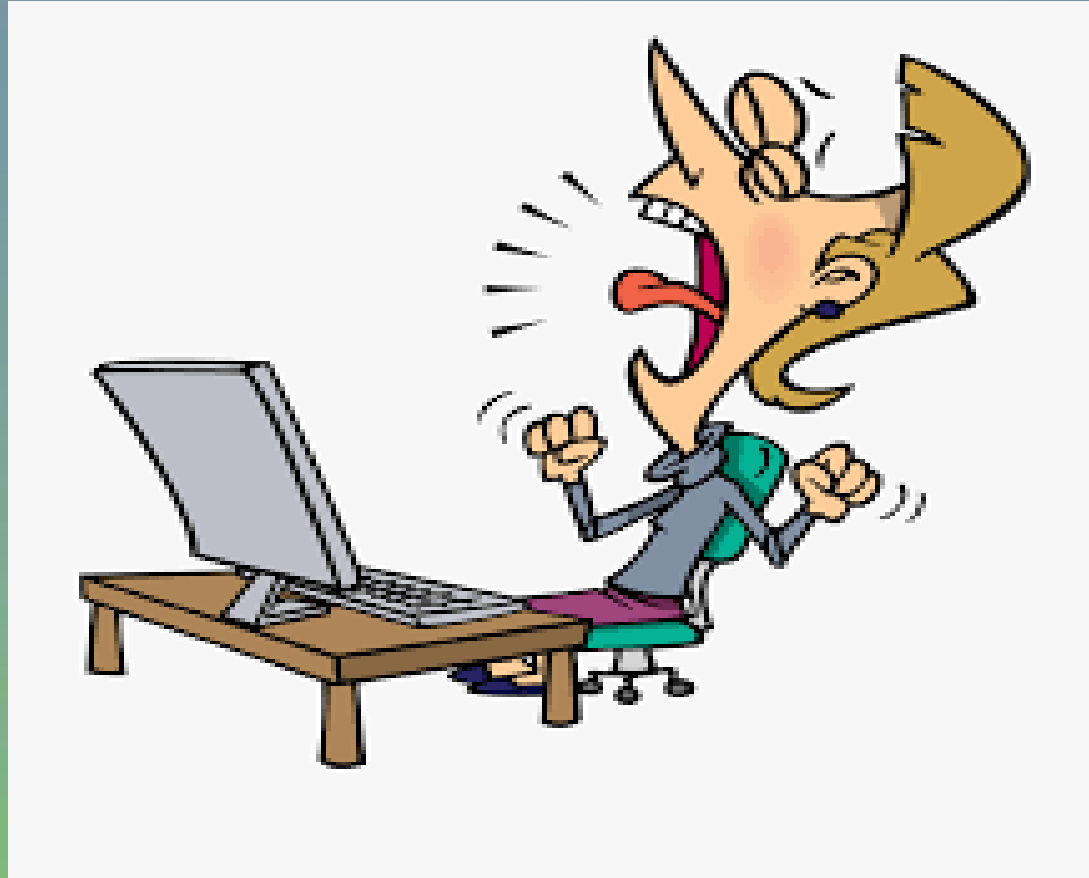
# Hot Topics in Investing Public Funds

Presented by: Nick Vaccari, Senior Public Funds Advisor

Contact Information: p. (614) 923-1152 e. [nvaccari@meederinvestment.com](mailto:nvaccari@meederinvestment.com)

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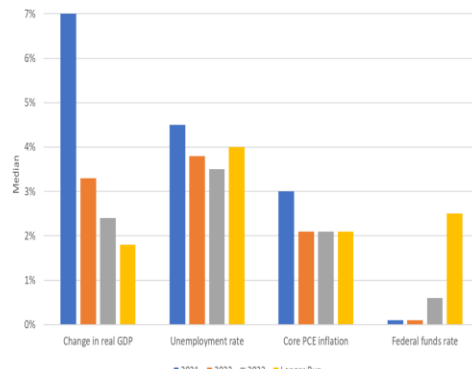
# Interest Income?



# Step 1: What's Moving the Markets?

## FEDERAL RESERVE OUTLOOK

Forward guidance projects current policy in place through 2022



## HISTORICAL YIELDS

LGIP rates remain anchored to Fed policy



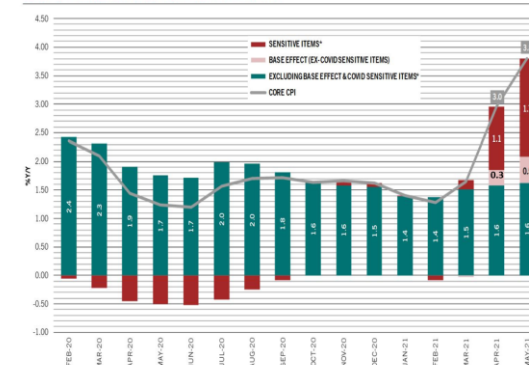
## NONFARM PAYROLLS

Strong pace of job creation needed to return to pre-pandemic levels

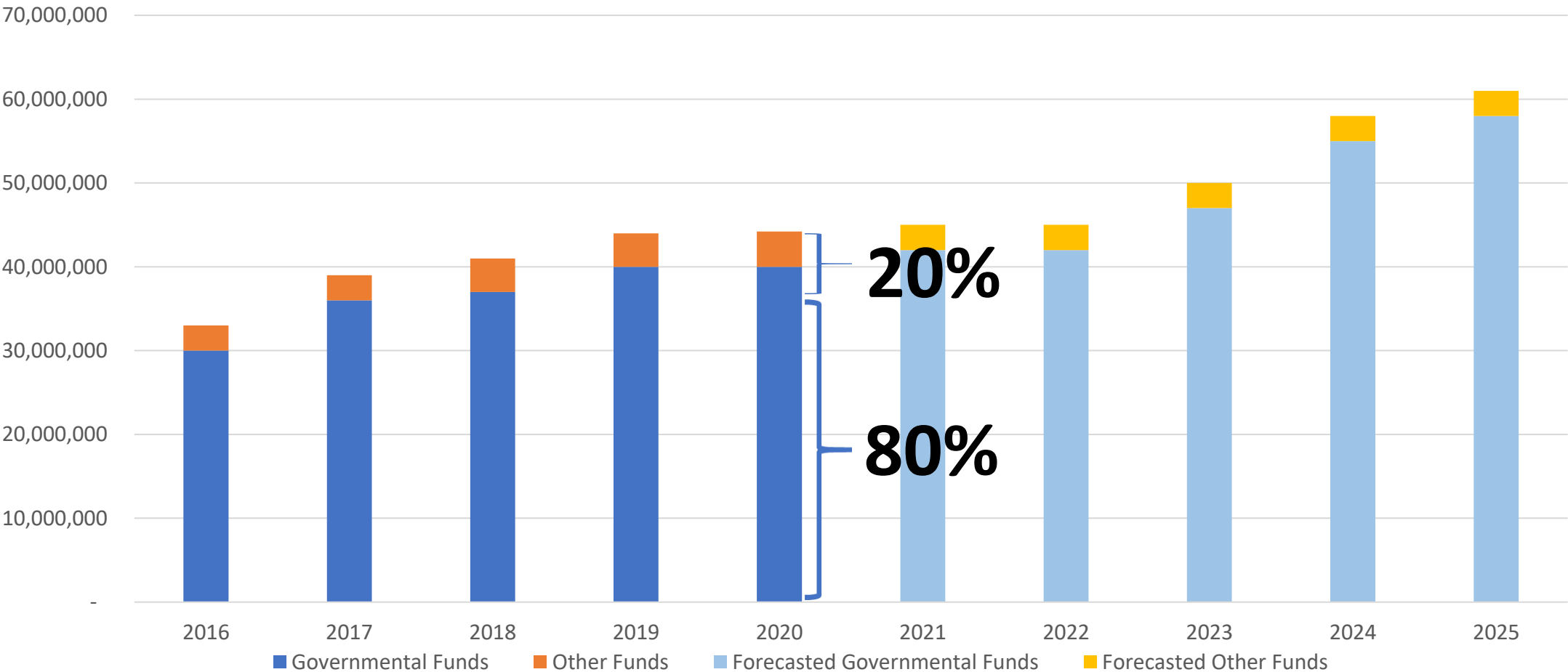


## CONTRIBUTIONS TO INFLATION

Covid Sensitive Items having a profound effect on inflation



# Step 2: Historical Cash Flow





# Step 3: Tactical Investment Strategy

## Your Portfolio

Cash	\$9,200,000
Securities	\$35,000,000
Total Portfolio	\$44,200,000

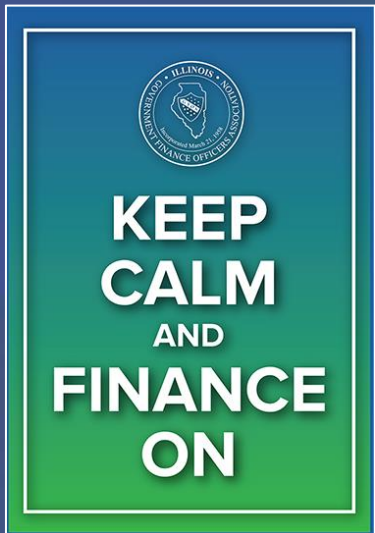
## Permissible Investments

US Government Agencies  
US Treasuries  
Corporate Obligations  
Municipal Bonds  
FDIC Insured Products

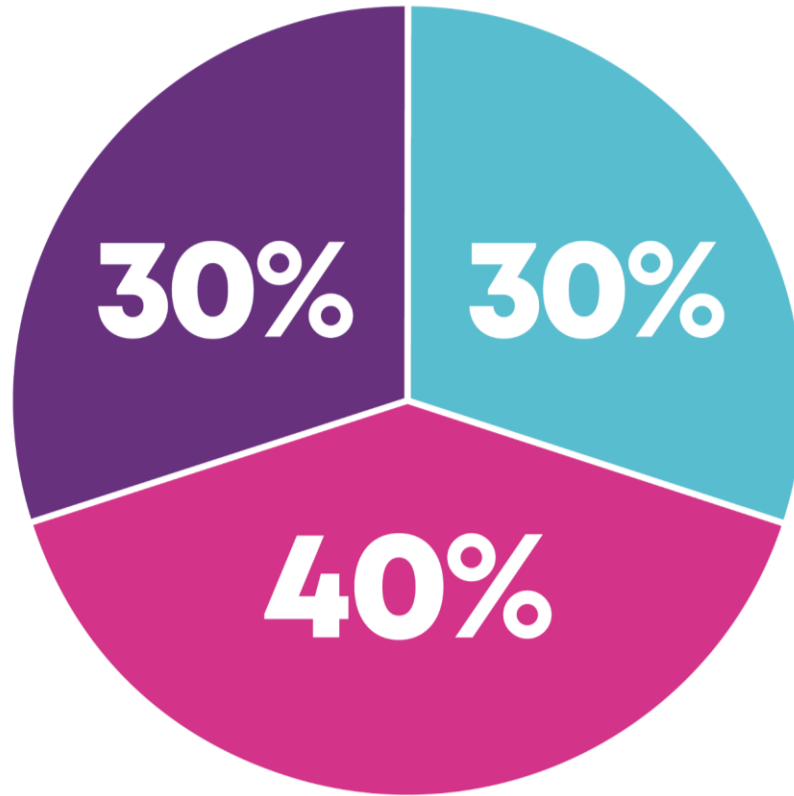




Are your business payments safe?  
How to fight vendor impersonation



# PAYMENT FRAUD IS ON THE RISE



Source: IOFM September 2020 Survey

Has your business been the target of attempted payments fraud in the past year?

- Yes: One Attempt
- Yes: Multiple Attempts
- No

# FRAUD IS GROWING

Business | Economy

## Washington's unemployment fraud may have hit \$650 million; state recovers \$333 million

Source: [The Seattle Times](#)

## Fraudsters Exploit COVID-19 To Scam \$5.6m From Victims

Source: [Forbes](#)

## Chester postal worker pleads guilty in \$75,000 check-theft scheme

Source: [Daily Record](#)

# FRAUD RISK IS HIGHER THAN EVER

81%

OF ORGANIZATIONS  
WERE TARGETS

OF PAYMENTS FRAUD

IN 2019

- This is the second highest percentage of reported fraud attacks/attempts since 2009, with the most often reported source of payments fraud attacks being Business Email Compromise (BEC)

Source: [Daily Record](#)

Source: 2020 AFP Payments Fraud & Control Survey

# FOUR LAYERS OF PROTECTION AVAILABLE

As long as there is money and valuable data, there will be fraud attempts and threats to security.



## PAYMENT

- Positive pay
- Use one-time use, preloaded virtual cards
- Encrypt account information
- Verify vendors before making changes
- Limit employee access
- Require approval for changes



## OPERATIONS

- Clean desk and secure documents
- Utilize certified shredding service
- Verify anomalous changes
- Assign fraud scores
- Suspicious links and fraudulent email detection training
- Multiple approvals
- Single payment limits
- Segregation of duties
- Job rotation and cross training
- Defined access controls



## NETWORK

- Antivirus Software and whitelisting technology
- Vulnerability management program
- Security posture scanning
- Software patching
- Expert penetration testing
- Spam and phishing defenses
- Email encryption
- Multi-factor authentication



## COMPLIANCE

- NACHA - read it, learn it, train it
- Do not store banking data if you can avoid it
- PCI- Secure cardholder data
- SOC 2- Security controls for integrity and confidentiality
- OFAC- Know your vendor and where your money is going





# **vendor impersonator persona**

# **ABCD**

**Aggressive**

**Bouncing**

**Clueless**

**Desperately Hasty**

# VENDOR IMPERSONATORS

- **A-Aggressor**
  - Is forceful and demanding. Don't be coerced!
- **B-Bouncer**
  - Uses multiple contacts in your company until someone does what they ask. Don't let them play games!
- **C-Clueless**
  - Phishes for information without knowing basic facts (i.e. their own invoice number or whether a payment has settled). Don't give them information!
- **D-Desperately Hasty**
  - In a rush for action with unnecessary urgency. Don't be pressured!

# CAN YOU SPOT THE VENDOR IMPERSONATION TACTIC

Re: Case #20SZDI:

PG

<[REDACTED]@djconstructionco.com>

Wed 7/8/2020 2:06 PM

To: Paymerang Support

Cc: [REDACTED]

Hello Kristin,

We have been unable to login can create a password reset link for us? Or we send you the new information so you help with this update?

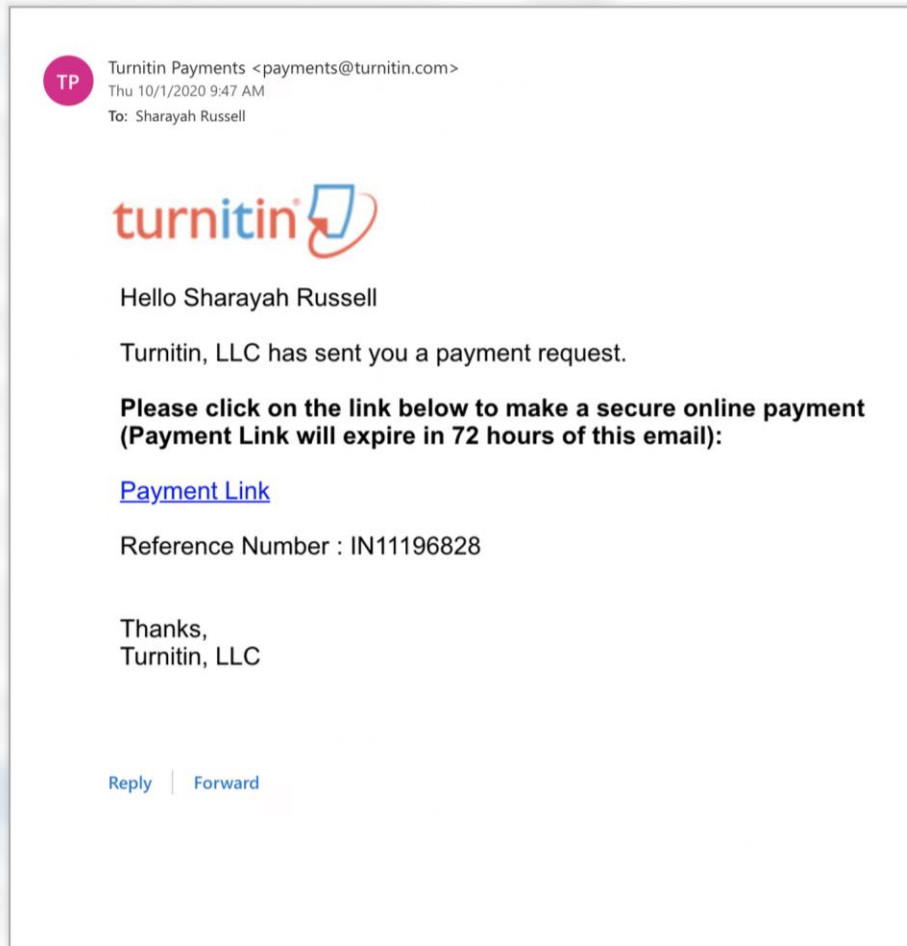
Please help rectify this problem in due time as we are expecting payment this week.

Regards

[REDACTED]  
[REDACTED]

This vendor impersonation example shows a slightly modified email address

# WHAT'S WRONG WITH THIS EMAIL REQUEST?



This email is looking for an unaware clerk to provide payment info into a form, where that payment info can be used elsewhere.

# VENDOR IMPERSONATION EXAMPLE-FAKE INVOICE

[illegible]

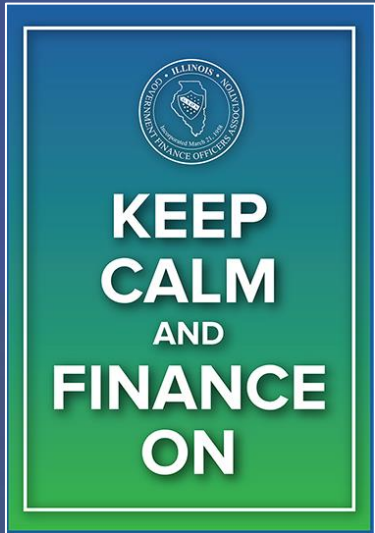
Please send any questions, comments or feedback to:

Michael Doerr

Vice President

[mdoerr@paymerang.com](mailto:mdoerr@paymerang.com)





# The Illinois 457 Plan Dilemma

Joel Clousing, CPA, AIF  
Chief Plan Consultant  
The 457 Consulting Group

# The Changing 457 Plan Landscape

- How many here can remember the last time they had their 457 retirement plan benchmarked?
- 5 years ago, the Florida 457 retirement plan landscape looked a lot like Illinois today.
- If we were to ask those in charge of the plan if they had benchmarked their plan within the past 3 years, the answer would have overwhelmingly been, “NO”.
- Today, a majority of those same plans have now been benchmarked, leading to reduced fees, increased fund performance/selection, higher employee participation rates, and the local governments have made great strides in protecting themselves.

# How The Illinois 457 Dilemma Was Discovered

- Between the president of our firm and myself, we have 45 years of financial advising experience – serving all types of municipal employees with their retirement planning needs
- Consistent theme when doing financial reviews and analyzing their 457 plans: high fees, poor fund performance
- AHA Moment: Fee disclosure documents for over 130 plans across Illinois
- Only a small handful of plans were found to have fees that could NOT have been reduced
- A large number of the plans were being charged over DOUBLE what top competitors would for similar service models

# What We Discovered

- High Fees – very few of plans across Illinois had fees that could not be reduced
- Proprietary Funds – poor performance and high fees, plan provider has disincentive to remove these funds for performance due to ‘double-dipping’ on fees

# What We Discovered

- Multiple Plans – Having multiple plans eliminates economy-of-scale discounts, causes confusion for employees, and adds extra work to the administration
- Low Stable Value Rates
- Mutual Fund Revenue Sharing – higher cost share classes included in the plan instead of lowest cost institutional shares
- Few With Investment Fiduciary Oversight– most plans had their rep employed by the plan provider (which makes it impossible to be a fiduciary) or had an advisor acting in a broker capacity (which is not a fiduciary)

BOND					
<del>Vantagepoint</del> Core Bond Index Fund <sup>1,2,3,5,6</sup>	Intermediate Core Bond	0.99	0.94	\$9.40	
<del>UT Western Asset</del> Core Plus Bond Fund <sup>1,2,3,5,6</sup>	Intermediate Core-Plus Bond	1.07	1.08	\$10.00	
<del>Vantagepoint</del> Inflation Focused Fund <sup>1,2,3,6</sup>	Inflation-Protected Bond	1.16	1.16	\$11.60	
<del>UT FINES</del> High Yield Fund <sup>1,2,3,6,7</sup>	High Yield Bond	1.39	1.39	\$13.90	
GUARANTEED LIFETIME INCOME					
<del>UT Retirement</del> Income Advantage Fund <sup>1,2,3,8</sup>	Guaranteed Income	2.25	2.25	\$22.50	
BALANCED/ASSET ALLOCATION					
<del>Vantagepoint</del> Milestone Retirement Income Fund <sup>1,2,3,5,9</sup>	Target-Date Retirement	1.27	1.21	\$12.10	
<del>Vantagepoint</del> Milestone 2015 Fund <sup>1,2,3,5,9</sup>	Target-Date 2015	1.30	1.25	\$12.50	
<del>Vantagepoint</del> Milestone 2020 Fund <sup>1,2,3,5,9</sup>	Target-Date 2020	1.31	1.27	\$12.70	
<del>Vantagepoint</del> Milestone 2025 Fund <sup>1,2,3,5,9</sup>	Target-Date 2025	1.35	1.29	\$12.90	
<del>Vantagepoint</del> Milestone 2030 Fund <sup>1,2,3,5,9</sup>	Target-Date 2030	1.36	1.31	\$13.10	
<del>Vantagepoint</del> Milestone 2035 Fund <sup>1,2,3,5,9</sup>	Target-Date 2035	1.39	1.32	\$13.20	
<del>Vantagepoint</del> Milestone 2040 Fund <sup>1,2,3,5,9</sup>	Target-Date 2040	1.40	1.34	\$13.40	
<del>Vantagepoint</del> Milestone 2045 Fund <sup>1,2,3,5,9</sup>	Target-Date 2045	1.42	1.34	\$13.40	

Competitive bid came in with the exact same index but priced at 0.38%

Competitive bid requiring an open fund platform produced a better performing target retirement fund at a total cost of 0.44%

- With the index fund, the bid produced the exact same index but priced 60% lower.
- With the Target Retirement fund, the bid produced a better performing and higher rated Target Retirement Fund and priced 67% lower.
- This shows just how problematic 'Proprietary' Funds are within a 457 Plan.



# What Does This Mean In Real Dollars?

- If fees and better performing funds gives just 1% extra in average returns (using 7% vs 8%) this is what the following hypothetical situations look like:
  - 30-year-old police officer has saved 100k to date
  - Plans on working until 55 and can save \$300 a month into plan
  - At the age of 55 earning just 1% more, that officer has **\$177,589** in extra returns.
  - If officer waits until 60 to move money into IRA, they will will have accumulated an extra **\$312,384!**

This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.

# Hypothetical Situation Using Entire Plans

- \$15 million dollar plan using 20-year time period
  - \$100,000 net flowing into plan between contributions and retirement distributions
  - Averaging 8% vs 7% yields extra **\$12,345,737**
- \$50 million dollar plan using 20-year time period
  - \$250,000 net flowing into plan between contributions and retirement distributions
  - Averaging 8% vs 7% yields extra **\$40,755,252**

This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.

# How To Identify If Benchmark Is Needed?

- If you have not had a plan benchmarked in 3 years or more
- If you didn't procure multiple bids when benchmarking your plan
- If a 457 Board of Trustees with an independent consultant does not review the investment fund lineup regularly
- If your 457 plan has multiple plan providers
- If your plan utilizes proprietary funds in the investment lineup

# Steps To Fix Potential Problems

- Mimic the retirement plan process perfected by the private sector. Due to the multitude of ERISA lawsuits alleging breach of fiduciary duty, private sector 401k plans have been forced to create an ironclad process that we are trying to bring to the public sector
- Hire a retirement plan consultant – Independent from any plan provider and legally acting as a fiduciary
- Form a 457 Board of Trustees that includes employee representatives from different departments to review plan alongside the plan consultant

# Steps To Fix Potential Problems

- With the help of a consultant, issue an RFP to force prices down while consolidating multiple plans to one provider
- Talk to employees to determine what is important to them when it comes to plan design and vendor selection
- Attend our roundtable to learn more!

**Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.**

**This information was developed as a general guide to educate plan sponsors but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.**

# Questions?

## IGFOA Partner

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