



The premier health benefit option for Illinois local governments

Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2025 and 2024

19482 W Grand Ave, Lake Villa IL 60046



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as of and for the Fiscal Years Ended
June 30, 2025 and 2024

Prepared by
Josh Peacock – IPBC Treasurer
& David Cook – IPBC Executive
Director

19482 W Grand Ave, Lake Villa, IL 60046

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
Annual Comprehensive Financial Report

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June 30, 2025 and 2024

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Annual Comprehensive Financial Report

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Introductory Section



The premier health benefit option for Illinois local governments

Letter of Transmittal

December 19, 2025

To: Chairman Anderson, the Board of Directors, and the Members of the Intergovernmental Personnel Benefit Cooperative

The Annual Comprehensive Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2025, is submitted herewith. This report was prepared by the IPBC Treasurer and the IPBC Executive Director. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with IPBC's management. We believe the data, as presented, is accurate in all material respects; that it is presented in a manner designed to fairly set forth the financial position and results of operations of IPBC as measured by the financial activity of its various membership years; and that all disclosures necessary to enable the reader to gain the maximum understanding of IPBC's financial affairs have been included.

IPBC's accounting system is organized so that each membership year is accounted for and can be evaluated independently. The assets, liabilities, revenues, and expenses of each year are reported separately on a full accrual basis. This financial reporting practice is necessary because the composition of IPBC's membership may change from year-to-year.

In developing and evaluating IPBC's accounting system, consideration is given to the adequacy of internal accounting controls. Internal accounting controls are designed to provide reasonable assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit preparation of financial statements in accordance with generally accepted accounting principles (GAAP) in the United States of America. The concept of reasonable assurance recognizes that the cost of a control should not exceed the benefits likely to be derived, and that the evaluation of costs and benefits requires reasonable business judgment by management.

All internal control decisions occur within the above framework. We believe that IPBC's internal accounting controls adequately safeguard assets and provide reasonable assurance of proper recording of financial transactions.

The IPBC bylaws require an annual audit to be conducted of the financial statements of IPBC by a certified public accounting firm. Final selection of the financial auditor is made by the IPBC Board of Directors. IPBC's financial statements for the year ended June 30, 2025, were audited in accordance with generally accepted auditing standards in the United States of America by Sikich CPA LLC. The goal of the independent audit is to provide reasonable assurance that the financial statements of IPBC for the fiscal year ended June 30, 2025, are free of material misstatement. The independent audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. The independent auditor's report is presented as the first component of the financial section of this report.

As required by GAAP, these financial statements present the Cooperative. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

This letter of transmittal is designed to complement Management's Discussion and Analysis (MD&A) and should be read in conjunction with it.

Profile of the IPBC

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental, vision and life insurance.

The IPBC acts as an intergovernmental entity risk pool to receive, process, and pay such claims as may come within the benefit programs of each participating member.

All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules, and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. The Board of Directors elects an Executive Board to help manage the operations of the IPBC which consists of the Chair, Vice Chair, Treasurer, six Directors elected based on membership size and six Directors elected at large. All officers of the IPBC serve two-year terms.

The IPBC employs an Executive Director who is responsible for the management and supervision of the policies and procedures established by the IPBC By-Laws and the Board of Directors.

During the fiscal year ended June 30, 2025, there were 174 members participating in IPBC including 166 individual members 8 listed entities. A complete list of the individual members participating in the IPBC is contained in the schedules.

Budgetary control is an administrative function of the Executive Director's Office. All disbursements are reported by the Treasurer to the Executive Board. The IPBC staff develops a line-item budget for the Administration and Wellness Funds that is consistent with municipal budgeting, which is reviewed and approved by the Executive Board and Board of Directors. Actual comparisons for the 2024-25 membership year are presented in the Other Supplementary Information section.

Major Initiatives & Accomplishments

The following are highlights for 2024-25 fiscal year:

Claims Performance of Major Accounts for the 2024-25 Plan Year:

- The PPO plan had a loss ratio of 109.4% for the 2024-25 plan year and ended the year with a deficit of \$30,306,745. This is significantly unfavorable to the 2023-24 plan year which had a loss ratio of 98.8% and a surplus of \$3,259,910.
- The HMO plan had a loss ratio of 102.8% for the 2024-25 plan year and ended the year with a deficit of \$2,691,542. This is significantly unfavorable to the 2023-24 plan year which had a loss ratio of 93.2% and a surplus of \$6,378,103.
- The Dental ASO plan had a loss ratio of 100.6% for the 2024-25 plan year and ended the year with a deficit of \$94,159. This is comparable to the 2023-24 plan year which had a loss ratio of 100.5% and a deficit of \$71,593.

- The Wellness plan returned \$1,958,250 in Wellness incentives as compared to last year of \$1,794,250 to members that participated in the wellness program.

2025-26 Rate Renewal: At their March meeting, the Board of Directors approved the new rates for the 2025-26 fiscal year. The average rate changes for members were: 11.1% for the PPO plan, 6.2% for the HMO plan, 4.5% for the Dental ASO plan, 4% for the Dental Fully Insured Plans, 0% for the Vision plans and 0% for the Basic Life Insurance plan.

Cost Containment Items:

- The self-insured retention (SIR) was increased to \$2 million for the PPO plans through Sun Life. This change is estimated to save the IPBC over \$500,000 per year.
- The IPBC extended agreements with Securian Financial for life insurance and with VSP for vision insurance at no increases from current rates.

Membership Recruitment and Retention: During the fiscal year, the IPBC continued its membership recruitment and retention efforts, including attendance and sponsorship at local government conferences. During the 2024-25 plan year, the IPBC added eleven new members including: Bartlett, Charleston, Dixon, Fox Lake, Kendall County, Lake Forest, Lake Consolidated Emergency Communications, Metropolitan Airport Authority of Rock Island County, Morrison, Peoria County and St. Charles Library: IPBC expects membership growth to continue as Bethalto, East Dundee, East Dundee Fire Protection District, Elk Grove Park District, Gurnee, Highland, Hoffman Estates Park District, Jersey County, Oak Brook, Orland Park, Vernon Hills and Winnebago will be joining the IPBC during the 2025-26 plan year. The IPBC also has interest from several other entities on future membership.

Cash and Investments: The Finance Committee continued to monitor the investment allocation and investment managers to achieve the maximum return within its risk tolerance. Total return on investments for the 2024-25 plan year amounted to \$14,846,990 which was slightly higher than the investment earnings in the 2023-24 plan year of \$14,784,250. The details of the 2024-25 total return on investments is listed below.

| Investment | Interest, Dividends, Realized Gains | Unrealized Gains/(Losses) | Grand Total |
|---------------------------|---|------------------------------|--------------|
| Fifth Third Fixed Income | \$1,928,548 | \$2,521,090 | \$4,449,638 |
| Mischler Fixed Income | \$281,195 | \$1,338,760 | \$1,619,955 |
| Mischler Fixed Annuities | \$1,882,100 | \$0 | \$1,882,100 |
| Stifel Fixed Income | \$565,335 | \$201,570 | \$766,905 |
| IMET | \$1,256,796 | \$0 | \$1,256,796 |
| Vanguard Mutual Funds | \$763,687 | \$3,647,208 | \$4,410,895 |
| Wintrust MaxSafe Interest | \$460,702 | \$0 | \$460,702 |
| Grand Total | \$7,138,363 | \$7,708,627 | \$14,846,990 |

Member Training: The IPBC's Membership Development Committee is responsible for planning and conducting quarterly training for the IPBC members on a wide range of topics. During the fiscal year, the IPBC provided training on several topics including HIPPA Compliance and IPBC's financial results.

For the Future

At its March 2023 meeting, the IPBC Board of Directors approved a new Strategic Plan to guide the IPBC for the next three to five years. The Strategic Plan has six priorities including revamping the Governance structure, Enhanced Communications to the Members, Retention & Strategic Growth, Increasing the value of Benefit Consulting, Modernizing Plan Designs and Succession Planning. The IPBC Membership and staff along with the IPBC Service Partners will all be involved in the Strategic Plan process. The new Strategic Plan will help ensure that IPBC remains a national leader of intergovernmental pooling and continues its partnership of excellence with its members. During the 2024-25 plan year, the IPBC completed the following Strategic Plan priorities: Governance structure, Enhanced Communications to the Members, Retention & Strategic Growth, and Succession Planning.

At its meeting in June 2024, the IPB-C Board of Directors approved a new IPBC Contract and By-Laws which revamps the Governance structure effective July 1, 2024. The new Board of Directors includes all IPBC members, eliminates the six sub-pools, gives more authority to an expanded Executive Board, and creates an Executive Committee.

Factors Affecting Financial Condition

The information presented in the financial statements is best understood when it is considered from the broader perspective of the specific environment within which IPBC operates. Medical and prescription drug costs, especially related to GLP-1 prescription drugs for weight loss and diabetes, continue to outpace inflation and to offset the increases, the IPBC continually explores methods to contain costs.

Economic condition: The majority of the Cooperative's members reside within the Greater Chicago Metropolitan area but in recent years the IPBC has seen significant growth throughout the state of Illinois. The IPBC member contributions have grown from \$172,081,013 for the fiscal year ended June 30, 2015, to \$448,743,233 for the fiscal year ended June 30, 2025, which is an increase of 160.8% over ten years and is primarily due to a significantly larger membership.

Based on current projections from the Chicago Metropolitan Agency for Planning, the year 2040 population for Suburban Cook, Lake, Kane, Will, McHenry, and DuPage Counties will grow to 7,568,469. This continued projected growth would indicate that IPBC can expect its member contributions to also continue to grow.

IPBC Budgetary Highlights

Due to the year-to-year changing composition of IPBC's membership, the accounting system is organized so that each membership year can be evaluated independently. The IPBC budget relates only to revenues and expenses for the Administration and Wellness Funds and is on a basis consistent with GAAP. Accordingly, prior years' revenues and expenses are allocated to those individual years.

Budgetary highlights for the 2024-25 plan year include the following:

- In the Administrative Account, operating expenses exceeded revenues by \$94,132. However, with the mandatory account balance requirement the net position increased by \$32,412 to \$312,743.
- In the Benefit Account, operating expenses exceeded operating revenues by \$31,800,650. The net position decreased to \$35,202,260.
- In the Wellness Account, operating expenses exceeded operating revenues by \$243,819. However, with the mandatory account balance requirement the net position increased by \$46,185 to \$495,199.
- In the HMO Account, operating expenses exceeded operating revenues by \$2,691,542 in 2025. Pursuant to a new IPBC policy in 2016, this amount was transferred to the participating members' terminal reserve balances by the end of the current fiscal year.

- The operating results for the Benefit Account and the HMO Account were significantly impacted by several factors including a significant increase in high cost claims, the significant increase in costs for GLP-1 medications for diabetes and weight loss and the cost of other specialty medications.

Cash and investment management policies and practices:

The IPBC Board of Directors has adopted a formal Cash and Investment Policy. The Cash and Investment Policy provides a sound balance between investment safety and maximization of investment returns. This policy has resulted in improved long-term investment returns with reasonable safeguards to guide the IPBC Staff and Treasurer. An annual investment strategy is established by the Finance Committee, which is implemented by the IPBC's investment managers and monitored by the Finance Committee.

During the fiscal year, IPBC continued to utilize an investment strategy that diversifies the maturities and types of investments. IPBC uses investment managers to guide IPBC in its investment selection. To meet the various investment requirements, IPBC used the following investment products: fixed income equity funds invested in obligations backed by the full faith and credit of the federal government or its agencies and investment grade corporate bonds with an average duration of two years.

Total investment return for the fiscal year amounted to \$14,846,990 with interest earnings of \$7,138,363 and a gain on the market value of investments of \$7,708,627. This compares with last year's total investment return of \$14,784,250 with interest earnings of \$7,519,605 and a gain on the market value of investments of \$7,264,644. Cash and investments held on June 30, 2025, totaled \$202,007,825 as compared to June 30, 2024, of \$214,583,905. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2025, and 2024, IPBC's cash and investments were comprised of the following:

| Deposit & Investment Type | 2025 | 2024 |
|--|----------------------|----------------------|
| Deposits with Financial Institutions | \$15,087,383 | \$9,252,008 |
| Negotiable Certificates of Deposit | \$12,681,185 | \$17,806,003 |
| IL Metropolitan Investment Fund - Convenience Fund | \$4,464,561 | \$28,871,573 |
| IL Metropolitan Investment Fund - 1-3 Year Series | \$0 | \$7,829,529 |
| Municipal Obligations | \$20,499,070 | \$18,625,806 |
| U.S. Treasury Notes | \$216,230 | \$204,443 |
| Corporate Bonds & Commercial Paper | \$23,587,287 | \$22,345,125 |
| Fixed Annuity Contracts | \$40,870,013 | \$37,352,750 |
| U.S Agency Notes | \$43,563,643 | \$45,669,110 |
| Equities | \$41,038,453 | \$26,627,558 |
| Total | \$202,007,825 | \$214,583,905 |

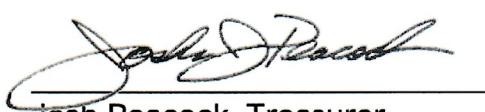
Awards and Acknowledgements

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the IPBC for its annual comprehensive financial report for the fiscal year ended June 30, 2024. This was the sixth year that the IPBC has received this prestigious award. In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized Annual Comprehensive Financial Report. This report satisfies both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe our current Annual Comprehensive Financial Report continues to meet the Certificate of Achievement Program's requirements, and the IPBC will be submitting the current Annual Comprehensive Financial Report to the GFOA's Certificate of Achievement for Excellence in Financial Reporting program for its eligibility for another certificate.

We would like to express our appreciation for the help and assistance provided by the members of the IPBC Finance Committee and to RPA, the IPBC's outside accountant. Our appreciation is also expressed to the Board of Directors, the Executive Board, all of our Committee members and all the employees of our members for their dedication to the principles of public risk management and governmental pooling.

Respectfully submitted,



Josh Peacock, Treasurer



David Cook, Executive Director



Government Finance Officers Association

Certificate of
Achievement
for Excellence
in Financial
Reporting

Presented to

**Intergovernmental Personnel Benefit Cooperative
Illinois**

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

June 30, 2024

Christopher P. Monill

Executive Director/CEO

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

List of Principal Officials **As of June 30, 2025**

Executive Board

Chairperson – Scott Anderson, Village of Barrington

Vice Chairperson – Tim Sexton, Village of Lombard

Treasurer – Josh Peacock, Village of Streamwood

1 to 50 Member Representative – Matt Fritz, City of Coal City

51 to 100 Member Representative – Andy Dylak, McHenry County Conservation District

101 to 200 Member Representative – Jennifer Houtz, Village of Libertyville

201 to 300 Member Representative – Eric Burke, Village of Deerfield

301 to 400 Member Representative – Becky Madison, City of Des Plaines

400+ Member Representative – Darcy Adcock – Lake County

At-Large Member Representative – Tamara Amann – Village of Caseyville

At-Large Member Representative – Terri Svec – Northwest Central Dispatch Services

At-Large Member Representative – Katie Sepe – Naperville Park District

At-Large Member Representative – Jennifer McMahon – City of St. Charles

At-Large Member Representative – Rachel Musiala – Village of Hoffman Estates

At-Large Member Representative – Sharon Tanner – Village of Schaumburg

List of Principal Officials **As of July 1, 2025**

Executive Board

Chairperson – Scott Anderson, Village of Barrington

Vice Chairperson – Tim Sexton, Village of Lombard

Treasurer – Josh Peacock, Village of Streamwood

1 to 50 Member Representative – Matt Fritz, City of Coal City

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At-Large Member Representative – Rachel Musiala – Village of Hoffman Estates

At-Large Member Representative – Sharon Tanner – Village of Schaumburg



List of Principal Officials (Continued)

IPBC Management Staff

Executive Director - David Cook
Operations Manager – Kaitie Tiede
Member Services Manager – Sandy Mikel



BOARD OF DIRECTORS
As of June 30, 2025

| Member | Delegate | Alternate |
|--|--------------------|--------------------|
| Algonquin | TIM SCHLONEGER | MICHAEL KUMBERA |
| Algonquin-Lake in the Hills Fire Protection District | THERESE KLICKER | |
| Barrington | SCOTT ANDERSON | HEIDI NEU |
| Bartlett Fire Protection District | BRIAN BECKER | JANICE GRUMBRECHT |
| Bartlett | JANELLE TERRANCE | TRACY HRUBEC |
| Batavia | WENDY BEDNAREK | PEGGY COLBY |
| Batavia Public Library | DON ROBINSON | DANIELA ARENA |
| Beach Park | PEGGY MCHUGH | MARC HUBER |
| Beecher | CHARITY MITCHELL | JANET MCCAWLEY |
| Bensenville | MARY RIBANDO | ALYSSA AMESON |
| Berkeley | RUDY ESPIRITU | JUSTYN MILLER |
| Bloomingdale | KATE BUGGY | TORI MONTRIBAND |
| Boone County | AARON LEWIS | BECKY TOBIN |
| Buffalo Grove | KATHRYN GOLBACH | CHRISTOPHER BLACK |
| Burr Ridge | PAM FOY | LORI SPINDLER |
| Byron Forest Preserves | SHAWN MCCAMMOND | MICHELLE GIRKE |
| Campton Hills | LAURIE HAYES | TIMOTHY MCPHILLIPS |
| Carol Stream | CARYL REBHLZ | JON BATEK |
| Carpentersville | CARRIE CICHON | CASEY KIMBROUGH |
| Cary | ERIK MORIMOTO | NICK RADCLIFFE |
| Cary Fire Protection District | LAURIE MARTENSON | BRAD DELATORRE |
| Caseyville | TAMARA AMMANN | ANDREA LOEH |
| Centralia | BETHANY ALVIS | JEREMY HENDERSON |
| Channahon | THOMAS DURKIN | JODI DENTON |
| Charleston | STEVE PAMPERIN | CARRIE GERDES |
| Clarendon Hills | MERA JOHNSON | MOUREEN POTEMPA |
| Coal City | MATT FRITZ | KRISTINA WICKISER |
| Collinsville | PAYTON DRURY | SAM LARGE |
| Colona | RICH HOLMAN | JEN LAGARE |
| Countryside | DAVE SCHUTTER | MAURINE CODY |
| Crest Hill | DAVID STRAHL | BLAINE WING |
| Crete | KIM ADAMS | MICHAEL SMITH |
| Crete Township | PATTY HANUS | MICHAEL LICCAR |
| Crystal Lake | JULIE MEYER | JODIE HARTMAN |
| Darien | LISA KLEMM | BYRON VANA |
| Deerfield | ERIC BURK | DESIREE VAN THORRE |
| DeKalb | MICHELLE ANDERSON | MICHELLE BRENING |
| DeKalb County | ROBERT MILLER | TIMOTHY NEUBERT |
| Des Plaines | BECKY MADISON | MARGIE ZIEGLAR |
| Dixon | BECKY LESLIE | AMANDA BRADSHAW |
| DU-COMM | ANGELA ATHITAKIS | CHRISTINE GROVES |
| East Moline | KIMBERLY RODRIGUEZ | KATHRYN MOTZER |



BOARD OF DIRECTORS
As of June 30, 2025
(Continued)

| Member | Delegate | Alternate |
|---|-------------------|--------------------|
| Edwardsville | CATHERINE KECK | AMANDA TUCKER |
| Effingham | DENNIS PRESLEY | AMY VOGEL |
| Elk Grove Village | PAM JACKSON | AMANDA SANTUCCI |
| Evanston | HITESH DESAI | MARY DANKWA |
| Forest Preserve District of DuPage County | CHRISTINA WATSON | ALEXIA MONTOVON |
| Forest Preserve District of Kane County | DAVE PETSCHKE | JENNIFER CLOUGH |
| Forest Preserve District of Winnebago | JODY KENNAY | STEVE CHAPMAN |
| Fox Lake | JESSICA CHERNICH | ASHLEY MAGNINE |
| Franklin Park | LISA ANTHONY | VERONICA DUENAS |
| Freeport | MICHELLE RICHTER | ROB BOYER |
| Gilberts | TAUNYA FISCHER | BRIAN BORDEAU |
| Glen Carbon | LISA SCHOECK | LORI GRANDONE |
| Glen Ellyn | KATHY VONACHEN | PATRICK BRANKIN |
| Glencoe | KATY DARR | JULIE GEYER |
| Glenview | BRITINI PURNELL | SARAH MAHTANI |
| Glenview Park District | LIANNA CARO | MELISSA NUNEZ |
| Granite City | CRAIG KNIGHT | MELAYNE WEINHOFFER |
| Grayslake | CHASE MUSCATO | KELLY KARL |
| Hanover Park | BARRY KURCZ | REMY NAVARETTE |
| Highland Park | EMILY TAUB | TRACY VIGAN |
| Highwood | SCOTT COREN | TED MONROY |
| Hinsdale | TRACY MCCLAUGHLIN | DIANE SCHMIDT |
| Hoffman Estates | PATRICK SEGER | RACHEL MUSIALA |
| Homer Glen | JOHN SAWYERS | LISA KOPAS |
| Homewood | AMY ZUKOWSKI | LINDSAY CABAY |
| Homewood Public Library | COLEEN WALTMAN | LESLIE STARK |
| Huntley | CHRISSEY HOOVER | MELISSA THOMPSON |
| Indian Head Park | GAVIN MORGAN | BRANDI AZBILL |
| Itasca | CINDY SLIWINSKI | CARIE ERGO |
| JAWA | R KANAPAREDDY | CARRIE MARKESS |
| Justice | DAVID KROLL | MELANIE KUBAN |
| Kendall County | LESLIE JOHNSON | BOB JONES |
| LaGrange | MICHELLE JIN | CHARITY JONES |
| LaGrange Park | MAGGIE JARR | LARRY NOLLER |
| LaGrange Park - Park District | JESSICA CANNADAY | LAURA RAIMONDI |
| Lake County | DARCY ADCOCK | CAITLIN EVERETT |
| LakeComm | JASON KERN | TARYN SOFIE |
| Lake County Forest Preserve District | LAUREL DIVER | MARY KANN |
| Lake in the Hills | SHANNON ANDREWS | PETER STEFAN |
| Lake Forest | BEN ROESLER | BRINA DIAZ |
| Lake Zurich | DOUGLAS GIBSON | CHERYL FLANNERY |
| Lee County | JEREMY ENGLUND | NANCY PETERSEN |
| Libertyville | DENISE JOSEPH | JENI HOUTZ |
| Lindenhurst | CLAY JOHNSON | KEVIN KLAHS |
| Lisle | SCOTT PASCENTE | SARAH MITCHELL |
| Lisle Park District | TRACY WELDGE | SCOTT SILVER |
| Lisle Woodridge Fire District | KEITH KRESTAN | JAMES HOWARD |
| Lockport | LISA HEGLUND | MAGGIE HICKEY |
| Lombard | NICOLE ARANAS | TIM SEXTON |
| McHenry | ANN CAMPANELLA | NICOLE MEYER |



BOARD OF DIRECTORS
As of June 30, 2025
(Continued)

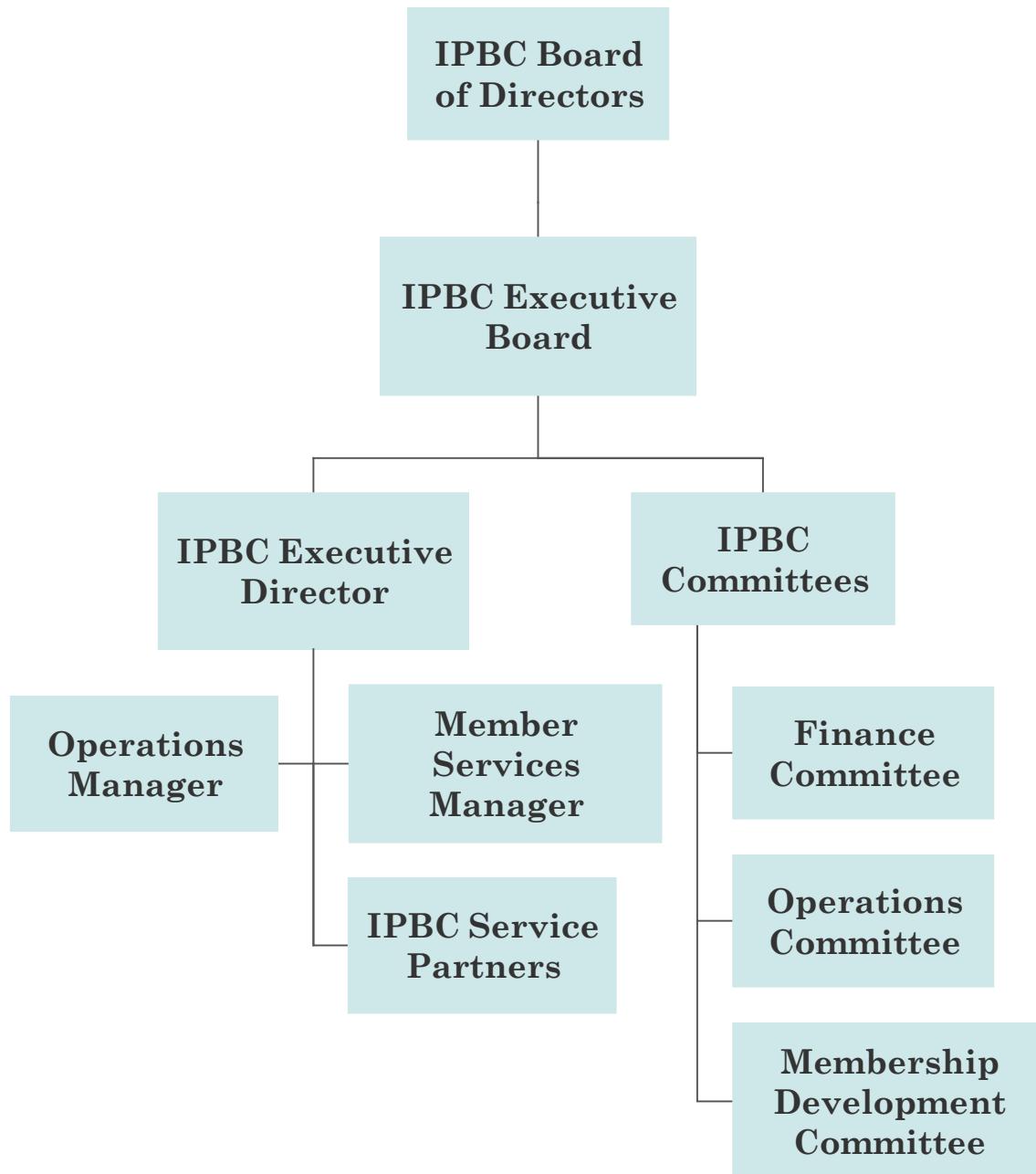
| Member | Delegate | Alternate |
|---|---------------------|-------------------|
| McHenry County | SUZANNE ZIEBART | LAURAIN KRAUSE |
| McHenry County Conservation District | ANDY DYLAK | JENNY HEIDER |
| Metropolitan Airport Authority of Rock Island | JO JOHNSON-MEINEKE | JEN LAMBRECHT |
| Metropolitan Pier & Exposition Authority | LARITA REED-CLARK | GLORIA JUARBE |
| Mokena | CARL BUCK | TARA MCKENNA |
| Monee | JUDITH KNABE | DARRYL BULLINER |
| Monroe County | KEVIN KOENIGSTEIN | MISSY WHITTINGTON |
| Montgomery | MEGHAN OSTREKO | JENNIFER MILEWSKI |
| Morrison | BRIAN MELTON | BARB KING |
| Morton Grove | CHARLES MEYER | HANNAH SULLIVAN |
| Mount Prospect | PATTI ANDERSON | AMIT THAKKAR |
| Mundelein | TAMEIKA JONES | RACHEL FRIBERG |
| Municipal Consolidated Dispatch | RONALD GROSS | MARIOLA BIEL |
| Naperville Park District | KATIE SEPE | TRICIA DUBIEL |
| New Baden | GALEN MAHLE | CASEY WEEKLEY |
| North Aurora | MANDY FLATT | JASON PAPROCKI |
| North Riverside | SUE SCARPINITI | RYAN LAWLER |
| Northbrook | SARAH BAGLEY | OYA AKGUN |
| Northbrook Library | LAURIE PRIOLETI | KATE HALL |
| Northbrook Park District | ANA OLAS | ELLEN DRAHOS |
| Northwest Central Dispatch System | JOHN FERRARO | TERI SVEK |
| Oak Park Public Library | BILLY TREECE | ELSWORTH CARMAN |
| Oak Park Township | EVAN MICHAEL | KIM HENRY |
| Oswego | JEAN BUECHE | ERIN SCHIBER |
| Oswego Township | LYNN CULLICK | JEN BONESZ |
| Oswegoland Park District | TINA WARD | |
| Palatine | MONIKA PANDYA | ANDREW BROWN |
| Palatine Park District | MICHELLE ECKELBERRY | DAYELL HOUZENGA |
| Park Ridge | CHRIS LIPMAN | CYNTHIA LOPEZ |
| Pekin | SHELLY COSTA | SHANNON GEIMAN |
| Peotone | WILLIAM PALMER | DAVID DEMIK |
| Peoria County | SCOTT SORREL | ANGELA LOFTUS |
| Peru | KIM REESE | CRYSTAL SMITH |
| Pingree Grove | ALBERT WALCZAK | ANDREW FERRINI |
| Plainfield | TRACI PLECKHAM | MARRY HARRIS |
| Princeton | THERESA WITTENAUR | PETE NELSON |
| River Forest | TRISH IVANSEK | JESSICA SPENCER |
| River Grove | ANDREA BUSTAMANTE | JOANNE WIDSETH |
| Rochelle | JEFF FIEGENSCHUH | KHRYSTA OLESON |
| Rock Falls | MICHELLE CONKLIN | LORI SIMON |
| Rolling Meadows | ROB SABO | LISA NORTON |
| Roscoe | JOSEF KURLINKUS | ANN HANSON |
| Roselle | JASON BIELAWSKI | CHERYL JANCARIC |
| Round Lake Beach | WENDY BEDNARZ | RICHARD H HILL |
| Schaumburg | JOE CAREY | CRYSTAL SUTTON |
| SEECOM | DONALD BURR | LYNN ENBERG |
| Skokie Park District | STEPHANIE GUALANO | WILLIAM SCHMIDT |
| South Chicago Heights | NORA GOMEZ | BRANDI AZBILL |
| South Holland | DILLON HERMAN | PATRICIA MAHON |
| Spring Grove | CHRISTINA WITT | JUDY OLSON |



BOARD OF DIRECTORS
As of June 30, 2025
(Continued)

| Member | Delegate | Alternate |
|----------------------------|---------------------|--------------------|
| St. Charles | JENNIFER MCMAHON | BILL HANNAH |
| St. Charles Park District | ASHLEY WALLACE | CHRISTINA NICKEL |
| St. Charles Public Library | KATIE AMSTADT | KATE BUCKSON |
| Steger | MARY-JO SEEHAUSEN | |
| Streamwood | JOSH PEACOCK | LISA SCHEINER |
| Summit | CALENE ZABINSKI | JERRY HURCKES |
| Swansea | KRISTINA ESSENPREIS | KARI SPEIR |
| Trenton | KAREN BUZZARD | ANDREW WEH |
| Warrenville | ALMA MORGAN | JUAN ORTIZ |
| Washington | MAUREEN CHAMBERS | JOAN BAXTER |
| Wauconda | ALLISON MATSON | JULIE MCMANUS |
| West Chicago | SASH DUMANOVIC | NIKKI GILES |
| West Dundee | KELLY MASTERA | KATHLEEN HAYS |
| Westchester | JOHN SCHWARZ | STEFAN HANUS |
| Westmont Park District | MEGAN DENNIGER | ROSY FEJZIC |
| Wheaton | HOLLY SCHULZ | BOB LEHNARDT |
| Wheeling | BRIAN SMITH | MARISOL LEYVA |
| Winfield | MEGAN DENNIGER | BENJAMIN D OLSON |
| Winnetka | KRISTIN KAZENAS | ELIZABETH STORKMAN |
| Wood Dale | BRAD WILSON | WILVERT IBARES |
| Wood River | KAYLA HOSFORD | KAREN WEBBER |
| Woodridge | ANNDIE TRUCCO | JOHN HARRINGTON |
| Woodridge Public Library | PATTI NAISBTT | LAURA DYGUS |
| WSCDC | BRIAN STAUNTON | CHRISTINE RANDALL |

Intergovernmental Personnel Benefit Cooperative Organization Chart



1415 West Diehl Road, Suite 400
Naperville, IL 60563
630.566.8400

SIKICH.COM

INDEPENDENT AUDITOR'S REPORT

Members of the Board of Directors
and Management
Intergovernmental Personnel Benefit Cooperative
Lake Villa, Illinois

Opinions

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2025, and 2024 and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2025 and 2024, and the changes in financial position and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under these standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Cooperative and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management

about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audits were conducted for the purpose of forming opinions on the financial statements that collectively comprise the District's basic financial statements. The other supplemental data is presented for purposes of additional analysis and are not a required part of the basic financial statements. The other supplemental data is the responsibility of management and was derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements.

The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the other supplemental data is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual comprehensive financial report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Sikich CPA LLC

Naperville, Illinois
December 19, 2025

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2025, 2024 and 2023

Management of the Intergovernmental Personnel Benefit Cooperative (IPBC) offers this narrative overview and analysis of the financial activities for the fiscal years ended June 30, 2025, 2024 and 2023. We encourage readers to consider the information presented here in conjunction with the IPBC financial statements and notes to the financial statements to enhance their understanding of IPBC's financial performance.

Intergovernmental Personnel Benefit Cooperative – Overview

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental and life insurance.

The IPBC acts as an intergovernmental entity risk pool to receive, process and pay such claims as may come within the benefit programs of each participating member. All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The officers of the IPBC are elected by the Board of Directors from among their membership. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. In 2013, the IPBC hired an Executive Director to administer and supervise the operations of the IPBC.

During the fiscal year ended June 30, 2025, there were 174 members participating in IPBC including 166 individual members and 8 listed entities. Pursuant to the by-laws and rules developed by the IPBC, each member is entitled to one full membership on the Board of Directors. During the fiscal year ended June 30, 2025, 11 new members entered the IPBC including Bartlett, Charleston, Dixon, Fox Lake, Kendall County, Lake Forest, Lake Consolidated Emergency Communications, Metropolitan Airport Authority of Rock Island County, Morrison, Peoria County and St. Charles Library.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Financial Position

The separate accounts of the IPBC are as follows:

- Administrative Account – This account is used to control and pay the administrative expenses of the IPBC
- Benefit Account – This account is used to control and account for the costs associated with the indemnity program, primarily the various PPO programs.
- Wellness Account – This account is used to pay and control the wellness program and expenses.
- HMO Account – This account is used to control and account for the costs associated with the HMO program.
- Terminal Reserve Account – This account is used to accumulate (declared)/withdrawn dividends and other assets payable to the members.

Total assets increased \$39,534,716, from \$210,789,750 in 2023 to \$250,324,466 in 2024 and decreased \$7,613,844, to \$242,710,622 in 2025. Cash and investments increased from \$187,760,227 in 2023 to \$214,583,905 in 2024 and decreased to \$202,007,825 in 2025. Net Position increased from \$64,967,300 in 2023 to \$68,094,579 in 2024 and decreased to \$36,010,202 in 2025.

| | 2025 | 2024 | 2023 |
|---------------------------|----------------|-------------|-------------|
| Total Assets | \$ 242,710,622 | 250,324,466 | 210,789,750 |
| Total Liabilities | 206,700,420 | 182,229,887 | 145,822,450 |
| Total Net Position | 36,010,202 | 68,094,579 | 64,967,300 |

At the fiscal year ended June 30, 2025, the IPBC investment portfolio consists of \$141,417,428 in fixed income securities, and \$4,464,561 in the Illinois Metropolitan Investment Fund.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations

Operating revenues, consisting of member contributions, increased 6.33% from \$384,739,211 in 2023 to \$409,093,869 in 2024 and increased 9.69% to \$448,743,233 in 2025. Total operating expenses increased from \$382,066,952 in 2023 to \$406,218,675 in 2024 and increased to \$487,716,058 in 2025. The increase in net operating position from 2023 to 2024 of \$202,935 is a combination of several factors. The HMO fund saw an increase in renewal rates while claims increased at a much slower pace. This was offset by the benefit fund increase in dental claims this year and the members withdrew larger amounts from the terminal reserve fund. The decrease in net operating position from 2024 to 2025 of (\$41,848,019) is a combination of factors. The number and dollar amount of claims greater than \$150,000 increased in the benefit and HMO fund from prior year (in benefit the number of claims increased 23% while dollars increased 34%, in HMO number of claims increased 53% and dollars 46%). In addition, the net claims per lives increased by 12% and 13% in the benefit and HMO fund, respectively. This primarily related to an increase in GLP-1 use for weight loss and specialty drugs. The prescription drug net claims per lives increased 12% and 25% for the benefit and HMO funds respectively. Net claims expense was 89.9% of total operating expenses, or \$365,241,489, increasing by 5.5% from 2023 to 2024. Net claims expense was 91.2% of total operating expenses, or \$444,969,125, increasing by 21.8% from 2024 to 2025.

In the Administrative Account, in 2024, operating expenses exceeded revenues by \$414,660. However, with the mandatory account balance requirement the net position increased by \$43,854 to \$280,331 through internal transfers from the Terminal Reserves. In 2025, operating revenues exceeded expenses by \$94,132. However, with the mandatory account balance requirement the net position increased \$32,412 to \$312,743.

In the Benefit Account, operating revenues exceeded operating expenses by \$3,260,935 in 2024 and operating expenses exceeded operating revenues by \$31,800,650 in 2025. The net position increased from \$64,348,697 in 2023 to \$67,365,234 in 2024 and decreased to \$35,202,260 in 2025.

In the HMO Account, operating revenues exceeded operating expenses by \$6,378,103 in 2024 and operating expenses exceeded operating revenues by \$2,691,542 in 2025. Pursuant to a new IPBC policy in 2016, this amount was transferred to the participating members' terminal reserve balances by the end of the current fiscal year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations - Continued

| | 2025 | 2024 | 2023 |
|---|--------------------|---------------------|--------------------|
| Operating Revenues | | | |
| Member Contributions-Net | \$ 448,743,233 | 409,093,869 | 384,739,211 |
| Operating Expenses | <u>487,716,058</u> | <u>406,218,675</u> | <u>382,066,952</u> |
| Operating Income (Loss) | (38,972,825) | 2,875,194 | 2,672,259 |
| Nonoperating Revenues/(Expenses) | | | |
| Investment Income | 14,895,740 | 14,784,250 | 6,456,309 |
| Change in Net Position before Dividends Withdrawn/(Declared) | (24,077,085) | 17,659,444 | 9,128,568 |
| Dividends Withdrawn/(Declared) | <u>(8,007,292)</u> | <u>(14,532,165)</u> | <u>(6,744,334)</u> |
| Change in Net Position | (32,084,377) | 3,127,279 | 2,384,234 |
| Net Position - Beginning | <u>68,094,579</u> | <u>64,967,300</u> | <u>62,583,066</u> |
| Net Position - Ending | <u>36,010,202</u> | <u>68,094,579</u> | <u>64,967,300</u> |

Request for Information

This annual comprehensive financial report is designed to provide a general overview of IPBC's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to:

David Cook, Executive Director
Intergovernmental Personnel Benefit Cooperative
19482 W Grand Ave
Lake Villa, IL 60046
Phone: (630) 878-2019
Email: davec@ipbchealth.org

Financial Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statements of Net Position June 30, 2025 and 2024

| | 2025 | 2024 |
|----------------------------|--------------------|--------------------|
| ASSETS | | |
| Current Assets | | |
| Cash and Investments | \$ 202,007,825 | \$ 214,583,905 |
| Receivables | | |
| Accrued Interest | 3,564,113 | 1,907,370 |
| Other | 1,794,551 | 1,370,068 |
| Rebates | 34,258,443 | 31,827,618 |
| Stop-Loss Recoveries | 767,005 | 326,308 |
| Prepaid Expenses | 318,685 | 309,197 |
| Total Assets | 242,710,622 | 250,324,466 |
| LIABILITIES | | |
| Current Liabilities | | |
| Accounts Payable | 2,245,134 | 2,112,229 |
| Due to Members | 115,448,123 | 106,744,104 |
| Claims Payable | 89,007,163 | 73,373,554 |
| Total Liabilities | 206,700,420 | 182,229,887 |
| NET POSITION | | |
| Unrestricted Net Position | 36,010,202 | 68,094,579 |

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Revenues, Expenses, and
Changes in Net Position
Years Ended June 30, 2025 and 2024**

| | 2025 | 2024 |
|---------------------------------------|-----------------------|-----------------------|
| Operating Revenues | | |
| Member Contributions - Net | <u>\$ 448,743,233</u> | <u>\$ 409,093,869</u> |
| Operating Expenses | | |
| Administration | 32,339,937 | 29,399,331 |
| Insurance Premiums | 10,406,996 | 11,577,855 |
| Claims Expense - Net | <u>444,969,125</u> | <u>365,241,489</u> |
| Total Operating Expenses | <u>487,716,058</u> | <u>406,218,675</u> |
| Operating Income/(Loss) | (38,972,825) | 2,875,194 |
| Nonoperating Revenues/(Expense) | | |
| Investment Income | 14,846,990 | 14,784,250 |
| Other Income | 48,750 | - |
| Dividends Withdrawn/(Declared) | <u>(8,007,292)</u> | <u>(14,532,165)</u> |
| Total Nonoperating Revenues/(Expense) | <u>6,888,448</u> | <u>252,085</u> |
| Change in Net Position | (32,084,377) | 3,127,279 |
| Net Position - Beginning | <u>68,094,579</u> | <u>64,967,300</u> |
| Net Position - Ending | <u>36,010,202</u> | <u>68,094,579</u> |

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statements of Cash Flows
Years Ended June 30, 2025 and 2024

| | 2025 | 2024 |
|---|--------------------------|--------------------------|
| Cash Flow from Operating Activities | | |
| Cash Received from Members | \$ 457,447,252 | \$ 423,371,025 |
| Cash Received from Claim Recoveries | 953,839 | 1,948,895 |
| Cash Paid to Vendors | (42,623,516) | (39,709,909) |
| Cash Paid for Claims | (433,585,360) | (357,898,147) |
| Net Cash Received from/(Used in) Operating Activities | <u>(17,807,785)</u> | <u>27,711,864</u> |
| Cash Flow from Investing Activities | | |
| Purchase of Investments | (140,109,553) | (171,439,694) |
| Proceeds from Investment Maturities | 178,704,339 | 154,578,518 |
| Interest Received on Investments | 7,417,811 | 6,379,334 |
| Net Cash Received/(Used) for Investing Activities | <u>46,012,597</u> | <u>(10,481,842)</u> |
| Cash Flow from Non Financing Activities | | |
| Other Income | 48,750 | - |
| Dividends Withdrawn/(Declared) | (8,007,292) | (14,532,165) |
| Net Cash Received from/(Used in) Non Financing Activities | <u>(7,958,542)</u> | <u>(14,532,165)</u> |
| Net Increase/(Decrease) in Cash and Cash Equivalents | 20,246,270 | 2,697,857 |
| Cash and Cash Equivalents - Beginning | 35,879,566 | 33,181,709 |
| Cash and Cash Equivalents - Ending | <u>56,125,836</u> | <u>35,879,566</u> |
| Cash and Investments | | |
| Cash and Cash Equivalents | 56,125,836 | 35,879,566 |
| Investments | 145,881,989 | 178,704,339 |
| Total Cash and Investments | <u>202,007,825</u> | <u>214,583,905</u> |
| Reconciliation of Operating Income (Loss) to Net Cash Received from/(Used in) Operating Activities | | |
| Operating Income/(Loss) | (38,972,825) | 2,875,194 |
| Adjustments to Reconcile Operating Income (Loss) to Net Cash from Operating Activities | | |
| Changes in Assets and Liabilities | | |
| Recoveries Receivable | (440,697) | (285,417) |
| Rebates Receivable | (2,430,825) | (10,536,733) |
| Other Receivable | (424,483) | (787,820) |
| Prepaid Expenses | (9,488) | 39,203 |
| Accounts Payable | 132,905 | 1,228,074 |
| Due to Members | 8,704,019 | 14,277,156 |
| Claims Payable | 15,633,609 | 20,902,207 |
| Net Cash Received from/(Used in) Operating Activities | <u>(17,807,785)</u> | <u>27,711,864</u> |

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2025 and 2024

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the Cooperative's accounting policies are described below.

Reporting Entity

The Intergovernmental Personnel Benefit Cooperative is a cooperative established by certain units of local government in Illinois to administer some or all of the personnel benefit programs offered by the participating members to their officers and employees and also to administer the benefit programs available to the officers and employees of certain other nonmember governmental, quasi governmental, and nonprofit public service units. The Cooperative acts as a public entity risk pool to receive, process, and pay such claims as may come within the benefit program of each participating unit. All units participating in the Cooperative pool their risks and funds and share in the cost of losses or surpluses.

As required by GAAP, these financial statements present the Cooperative and its component units, entities for which the Cooperative is considered to be financially accountable. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

Basis of Accounting and Measurement Focus

The accounting policies for the Cooperative conform to GAAP applicable to proprietary funds of governmental units. The financial records of the Cooperative are maintained by utilizing the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time they are incurred.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Basis of Accounting and Measurement Focus (Continued)

The separate accounts of the Cooperative are as follows:

Administrative Account - This account is used to control and pay the administrative expenses of the Cooperative.

Benefit Account - This account is used to control and account for the costs associated with the indemnity program.

Wellness Account - This account is used to control and pay the wellness expenses of the Wellness program.

HMO Account - This account is used to control and account for the costs associated with the HMO program.

Terminal Reserve Account - This account is used to accumulate (declared)/withdrawn dividends payable to the members.

The Cooperative's financial statements are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the statement of net position. Proprietary fund operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in total net position.

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Cooperative considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

Prepaid Expenses

Certain payments to vendors that reflect costs applicable to future accounting periods are recorded as prepaid expenses. The cost of prepaid expense is recorded as expenditures when consumed rather than when purchased.

Accounting Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Fair Value Measurements

Current accounting standards establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described on the following page:

Level 1: Inputs to the valuation methodology are unadjusted quoted market prices for identical assets or liabilities in active markets that the Cooperative has the ability to access.

Level 2: Inputs to the valuation methodology include the following:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for the Cooperative's investments measured at fair value. There have been no changes in the methodologies used at June 30, 2025.

U.S. Treasury Securities, U.S. Agency Securities and Municipal Bonds: Valued at pricing models maximizing the use of observable inputs for similar securities.

Negotiable Certificate of Deposits: Valued using observable inputs for similar securities.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Cooperative believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Operating and Nonoperating Revenues/Expenses

Operating revenues/expenses include all revenues/expenses directly related to providing services. Incidental revenues/expenses are reported as nonoperating.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS

Deposits and Investments - The investment policy authorizes the Cooperative to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. Agencies, insured credit union shares, certain money market mutual funds, repurchase agreements, certain municipal debt securities, fixed annuities, exchange traded funds and to jointly invest funds with other public agencies.

The Illinois Metropolitan Investment Fund (IMET) is a local government investment pool. Created in 1996 as a not-for-profit trust formed under the Intergovernmental Cooperation Act and the Illinois Municipal Code. IMET was formed to provide Illinois government agencies with safe, liquid, attractive alternatives for investing and is managed by a Board of Trustees elected from the participating members. IMET offers participants two separate vehicles to meet their investment needs. The IMET Core Fund is designed for public funds that may be invested for longer than one year. The Core Fund carries the highest rating available (AAAf/bf) from Moody's for such funds. Member withdrawals can be made from the core fund with a five-day notice. The IMET Convenience Fund (CVF) is designed to accommodate funds requiring high liquidity, including short term cash management programs and temporary investment of bond proceeds. It is comprised of collateralized and FHLB LoC backed bank deposits, FDIC insured certificates of deposit and U.S. Government securities. Member withdrawals are generally on the same day as requested. Investments in IMET are valued at IMET's share price, which is the price the investment could be sold. IMET issues a publicly available financial report, which may be obtained directly from its administrative offices. Contact information can be found at <http://www.investimet.com>. At June 30, 2024 \$7,829,529 was invested in the Core Fund and \$28,871,573 was invested in the Convenience Fund Series. At June 30, 2025 \$4,464,561 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$15,087,383 in 2025 and \$9,252,008 in 2024, respectively. The bank balances totaled \$15,087,383 in 2025 and \$9,252,008 in 2024.

At June 30, 2025 and 2024, the Cooperative's deposits and investments consisted of the following:

| | 2025 | 2024 |
|--|----------------|----------------|
| Deposits with Financial Institutions* | \$ 15,087,383 | \$ 9,252,008 |
| Negotiable Certificates of Deposit | 12,681,185 | 17,806,003 |
| Illinois Metropolitan Investment Fund Convenience Series | 4,464,561 | 28,871,573 |
| Illinois Metropolitan Investment Fund Core Fund | - | 7,829,529 |
| Other Investments | 169,774,696 | 150,824,792 |
| | <hr/> | <hr/> |
| | \$ 202,007,825 | \$ 214,583,905 |

* Includes accounts held in demand deposits and money markets, but primarily consists of demand deposit accounts which are valued at cost.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

At year end, the Cooperative has the following investments and maturities:

| | Fair Value | Remaining Maturities - in Years | | |
|------------------------------------|----------------|---------------------------------|---------------|---------------|
| | | Less Than 1 | 1-5 | 6-10 |
| Year Ended June 30, 2025 | | | | |
| Other Investments | | | | |
| Municipal Obligations | \$ 20,499,070 | \$ 1,682,230 | \$ 8,085,059 | \$ 10,731,781 |
| U.S. Treasury Notes | 216,230 | - | 216,230 | - |
| Corporate Bonds | 20,621,517 | 5,359,076 | 15,262,441 | - |
| Small Business Security | 975,210 | - | 975,210 | - |
| Commercial Paper | 1,990,560 | 1,990,560 | - | - |
| Fixed Annuity Contracts | 40,870,013 | 3,931,038 | 34,938,975 | 2,000,000 |
| Federal Farm Credit Bank | 9,392,304 | 4,715,360 | 2,701,869 | 1,975,075 |
| Federal Home Loan Bank | 19,521,546 | 4,482,685 | 9,169,061 | 5,869,800 |
| Federal Home Loan Mortgage Corp. | 10,031,891 | 1,979,610 | 8,052,281 | - |
| Federal National Mortgage Assoc. | 4,617,902 | 3,234,792 | 1,383,110 | - |
| Other Investments | 128,736,243 | 27,375,351 | 80,784,236 | 20,576,656 |
| Negotiable Certificates of Deposit | | | | |
| | 12,681,185 | 3,095,076 | 9,082,964 | 503,145 |
| Total | \$ 141,417,428 | \$ 30,470,427 | \$ 89,867,200 | \$ 21,079,801 |
| Year Ended June 30, 2024 | | | | |
| Other Investments | | | | |
| Municipal Obligations | \$ 18,625,806 | \$ 5,289,702 | \$ 6,417,507 | \$ 6,918,597 |
| U.S. Treasury Notes | 204,443 | - | - | 204,443 |
| Corporate Bonds | 22,345,125 | 2,436,140 | 14,494,262 | 5,414,723 |
| Small Business Security | 1,940,581 | - | 1,940,581 | - |
| Fixed Annuity Contracts | 37,352,750 | - | 26,052,750 | 11,300,000 |
| Federal Farm Credit Bank | 10,497,900 | 1,479,735 | 6,767,205 | 2,250,960 |
| Federal Home Loan Bank | 18,507,118 | 245,645 | 10,307,340 | 7,954,133 |
| Federal Home Loan Mortgage Corp. | 10,238,476 | 2,407,425 | 7,831,051 | - |
| Federal National Mortgage Assoc. | 4,485,035 | 953,790 | 3,531,245 | - |
| Other Investments | 124,197,234 | 12,812,437 | 77,341,941 | 34,042,856 |
| Negotiable Certificates of Deposit | | | | |
| | 17,806,003 | 6,651,611 | 9,911,755 | 1,242,637 |
| IMET Core Fund | 7,829,529 | - | 7,829,529 | - |
| Total | \$ 149,832,766 | \$ 19,464,048 | \$ 95,083,225 | \$ 35,285,493 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Fair Value Measurement of Investments

The Cooperative categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. The Cooperative has the following recurring fair value measurements as of June 30, 2025:

| | Level 1 | Level 2 | Level 3 | Total |
|------------------------------------|--------------------------|---------------------------|----------|---------------------------|
| Municipal Obligations | \$ - | \$ 20,499,070 | \$ - | \$ 20,499,070 |
| Negotiable Certificates of Deposit | - - | 12,681,185 | - - | 12,681,185 |
| U.S. Treasury Notes | - - | 216,230 | - - | 216,230 |
| Corporate Bonds | - - | 20,621,517 | - - | 20,621,517 |
| Small Business Security | - - | 975,210 | - - | 975,210 |
| Commercial Paper | - - | 1,990,560 | - - | 1,990,560 |
| Fixed Annuity Contracts | - - | 40,870,013 | - - | 40,870,013 |
| Vanguard S&P 500 Inst Index Fund | 41,038,453 | - - | - - | 41,038,453 |
| Federal Farm Credit Bank | - - | 9,392,304 | - - | 9,392,304 |
| Federal Home Loan Bank | - - | 19,521,546 | - - | 19,521,546 |
| Federal Home Loan Mortgage Corp. | - - | 10,031,891 | - - | 10,031,891 |
| Federal National Mortgage Assoc. | - - | <u>4,617,902</u> | - - | <u>4,617,902</u> |
| Investments, at Fair Value | <u>\$ 41,038,453</u> | <u>\$ 141,417,428</u> | \$ - | <u>\$ 182,455,881</u> |

The Cooperative has the following recurring fair value measurements as of June 30, 2024:

| | Level 1 | Level 2 | Level 3 | Total |
|------------------------------------|--------------------------|---------------------------|----------|---------------------------|
| Municipal Obligations | \$ - | \$ 18,625,806 | \$ - | \$ 18,625,806 |
| Negotiable Certificates of Deposit | - - | 17,806,003 | - - | 17,806,003 |
| U.S. Treasury Notes | - - | 204,443 | - - | 204,443 |
| Corporate Bonds | - - | 22,345,125 | - - | 22,345,125 |
| Small Business Security | - - | 1,940,581 | - - | 1,940,581 |
| Fixed Annuity Contracts | - - | 37,352,750 | - - | 37,352,750 |
| Vanguard S&P 500 Inst Index Fund | 26,627,558 | - - | - - | 26,627,558 |
| Federal Farm Credit Bank | - - | 10,497,900 | - - | 10,497,900 |
| Federal Home Loan Bank | - - | 18,507,118 | - - | 18,507,118 |
| Federal Home Loan Mortgage Corp. | - - | 10,238,476 | - - | 10,238,476 |
| Federal National Mortgage Assoc. | - - | <u>4,485,035</u> | - - | <u>4,485,035</u> |
| Investments, at Fair Value | <u>\$ 26,627,558</u> | <u>\$ 142,003,237</u> | \$ - | <u>\$ 168,630,795</u> |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk

Interest Rate Risk. Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. The Cooperative limits its exposure to interest rate risk by structuring the portfolio “so that securities mature to meet cash requirements for ongoing operations.” The Cooperative’s investment policy limits the maturity to “shorter term securities, money market mutual funds or similar investment pools and limiting the average maturity of the portfolio to three years;” in addition, a portion of the portfolio may be invested in readily available funds such as local government investment pools, or money market funds to ensure that appropriate liquidity is maintained to meet ongoing obligations.

Credit Risk. Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The Cooperative’s investment policy establishes criteria for allowable investments by limiting investments by the type of securities, so the impact of potential losses from any one type of security or from one individual issuer will be minimized. The investment criteria follow the requirements as defined by state law with the exception that commercial paper is prohibited. Municipal securities are limited to issuer’s with a credit rating of A3/A- or better. The U.S. Treasury and Agency Bonds are rated AAA, Corporate Bonds are rated A or higher, Annuity Contracts are rated A- or better and Certificate of Deposits and Small Business Security are not rated but the maximum amount invested is up to the FDIC guaranteed amount.

The Cooperative’s investment policy also prescribes to the “prudent person” rule, which states, “Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the primary objective of safety as well as the secondary objective of the attainment of market rates of return.”

Custodial Credit Risk - Deposits. In the case of deposits, this is the risk that in the event of a bank failure, the Cooperative’s deposits may not be returned to it. The Cooperative’s investment policy requires pledging of collateral for all bank balances in excess of federal depository insurance and states, “where allowed by state law and in accordance with the GFOA Recommended Practices on the Collateralization of Public Deposits, full collateralization will be required on all demand deposit accounts, including checking accounts and certificates of deposit.” At June 30, 2025 and 2024, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$15,087,383 and \$9,252,008 , respectively and held in the Cooperative’s name, by the Federal Reserve Bank of New York.

Custodial Credit Risk - Investments. In the case of investments, this is the risk that, in the event of the failure of the counterparty, the Cooperative will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. To limit its exposure, the Cooperative’s investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third-party custodian acting as the Cooperative’s agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Cooperative’s name.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk (Continued)

Concentration of Credit Risk. This is the risk of loss attributed to the magnitude of the Cooperative's investment in a single issuer. At June 30, 2025 and June 30, 2024 no individual investment exceeded 5% of the fair value of total investments. The investment policy seeks to eliminate risk of loss resulting from the overconcentration of assets in a specific maturity, issuer, or class of securities, including all cash and cash equivalents, by diversifying by maturity, issuer, and class of security, and allowing no more than 50% of IPBC Funds to be invested with any single investment firm. Additionally, municipal securities are limited to a maximum of 30% of the portfolio with no more than 10% with any one issuer. Certificates of deposits are limited to a maximum of 60% of the portfolio with FDIC insured Certificate of Deposits at a maximum of the FDIC guaranteed amount. Corporate obligations are limited to a maximum of 30% of the portfolio when combined with Fixed Annuities with no more than \$1 million with any one issuer. Mutual funds and exchange traded funds are limited to a maximum of 20% of the portfolio when combined with variable annuities.

NOTE 3. - RISK MANAGEMENT

The liability for all benefit claims, including all known claims plus claims incurred but not reported, has been accrued and is based on the estimated cost of settling the claims, including the effects of inflation and other societal and economic factors.

All Cooperative indemnity medical and HMO claims are subject to an individual stop loss amount. The indemnity medical claims individual stop loss amount was \$1,500,000 for 2025 and \$1,000,000 for Blue Cross Blue Shield and \$750,000 for United Healthcare for 2024. During 2025 and 2024 the amount recovered from individual stop loss amounts totaled \$431,614 and \$1,686,674 respectively. The HMO medical claims individual stop loss amount was \$500,000 for 2025 and 2024. During 2025 and 2024 the amounts recovered from individual stop loss amounts totaled \$962,922 and \$547,639 respectively.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**NOTES TO FINANCIAL STATEMENTS (Continued)****NOTE 3. - RISK MANAGEMENT (Continued)**

The following is a summary of claim activity for the years ended June 30, 2025, 2024, and 2023:

| | 2025 | 2024 | 2023 |
|--|----------------------|----------------------|----------------------|
| Claims Payable - Beginning | \$ 73,373,554 | \$ 52,471,347 | \$ 47,737,537 |
| Current Year Provision for Insured Events | 444,969,125 | 365,241,489 | 346,102,452 |
| Payment of Claims | | | |
| Events of the Current Year | (355,961,962) | (291,867,935) | (293,631,105) |
| Events of Prior Years | (73,373,554) | (52,471,347) | (47,737,537) |
| Claims Payable Ending | <u>\$ 89,007,163</u> | <u>\$ 73,373,554</u> | <u>\$ 52,471,347</u> |

Required Supplementary Information

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2025

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|--|----------------|-------------|-------------|-------------|-------------|
| Revenues | \$ 320,508,081 | 328,100,851 | 391,195,520 | 423,878,119 | 463,590,223 |
| Unallocated Expenses | 28,032,151 | 33,244,573 | 35,964,500 | 40,977,186 | 42,746,933 |
| Net Incurred Expenses | 287,582,103 | 304,017,067 | 346,102,452 | 365,241,489 | 444,969,125 |
| Paid Claims | | | | | |
| End of Policy Year | 245,436,823 | 256,279,530 | 293,631,105 | 291,867,935 | 355,961,962 |
| One Year Later | 287,582,103 | 304,017,067 | 346,102,452 | 365,241,489 | - |
| Two Years Later | 287,582,103 | 304,017,067 | 346,102,452 | - | - |
| Three Years Later | 287,582,103 | 304,017,067 | - | - | - |
| Four Years Later | 287,582,103 | - | - | - | - |
| Re-estimated Incurred Claims and Expense | | | | | |
| End of Policy Year | 287,582,103 | 304,017,067 | 346,102,452 | 365,241,489 | 444,969,125 |
| One Year Later | 287,582,103 | 304,017,067 | 346,102,452 | 365,241,489 | - |
| Two Years Later | 287,582,103 | 304,017,067 | 346,102,452 | - | - |
| Three Years Later | 287,582,103 | 304,017,067 | - | - | - |
| Four Years Later | 287,582,103 | - | - | - | - |

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2025

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|----------------|-------------|-------------|-------------|-------------|
| Revenues | \$ 187,629,966 | 233,863,859 | 290,972,434 | 312,889,985 | 305,431,114 |
| Unallocated Expenses | 31,695,076 | 32,901,355 | 40,249,091 | 51,132,081 | 37,620,300 |
| Net Incurred Expenses | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Paid Claims | | | | | |
| End of Policy Year | 135,405,523 | 172,208,082 | 207,749,031 | 215,009,975 | 224,304,140 |
| One Year Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Two Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Three Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Four Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Re-estimated Incurred Claims and Expense | | | | | |
| End of Policy Year | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| One Year Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Two Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Three Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |
| Four Years Later | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 |

See independent auditor's report.

Other Supplemental Data

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Position - By Accounts
June 30, 2025

| | Administrative | Benefit | Wellness | HMO | Terminal Reserve | Totals |
|---------------------------------|----------------|-------------|-----------|------------|------------------|-------------|
| ASSETS | | | | | | |
| Cash and Investments | \$ 701,654 | 12,867,921 | 8,693,892 | 9,313,059 | 170,431,299 | 202,007,825 |
| Receivables | | | | | | |
| Accrued Interest | - | - | - | - | 3,564,113 | 3,564,113 |
| Other Receivables | 34,408 | 1,270,113 | 226 | 206,863 | 282,941 | 1,794,551 |
| Rebates | - | 25,189,959 | - | 9,068,484 | - | 34,258,443 |
| Recoveries | - | 431,614 | - | 335,391 | - | 767,005 |
| Internal Balances | - | 68,235,807 | - | - | (68,235,807) | - |
| Prepaid Expenses | 75,685 | 243,000 | - | - | - | 318,685 |
| Total Assets | 811,747 | 108,238,414 | 8,694,118 | 18,923,797 | 106,042,546 | 242,710,622 |
| LIABILITIES | | | | | | |
| Accounts Payable | 499,004 | 1,199,392 | 509,088 | - | 37,650 | 2,245,134 |
| Due to Members - Incentives | - | - | 7,689,831 | - | - | 7,689,831 |
| Due to Members - Deferred | - | 1,043,160 | - | 710,236 | - | 1,753,396 |
| Due to Members - Withdrawn | - | - | - | - | - | - |
| Due to Members - Surplus/(Loss) | - | - | - | - | 106,004,896 | 106,004,896 |
| Claims Payable | - | 70,793,602 | - | 18,213,561 | - | 89,007,163 |
| Total Liabilities | 499,004 | 73,036,154 | 8,198,919 | 18,923,797 | 106,042,546 | 206,700,420 |
| NET POSITION | | | | | | |
| Unrestricted - General | 312,743 | 35,202,260 | 495,199 | - | - | 36,010,202 |
| Total Net Position | 312,743 | 35,202,260 | 495,199 | - | - | 36,010,202 |

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Revenues, Expenses, and Changes in Net Position - by Accounts For the Year Ended June 30, 2025

| | Administrative | Benefit | Wellness | HMO | Terminal Reserve | Totals |
|---|----------------|--------------|-----------|-------------|------------------|--------------|
| Operating Revenues | | | | | | |
| Member Contributions - Net | \$ 6,995,820 | 346,278,515 | 2,727,376 | 97,023,718 | (4,282,196) | 448,743,233 |
| Operating Expenses | | | | | | |
| Administration | 6,950,438 | 19,464,437 | - | 5,925,062 | - | 32,339,937 |
| Insurance Premiums | - | 8,798,025 | - | 1,608,971 | - | 10,406,996 |
| Claims Expense - Net | - | 349,816,703 | 2,971,195 | 92,181,227 | - | 444,969,125 |
| Total Operating Expenses | 6,950,438 | 378,079,165 | 2,971,195 | 99,715,260 | - | 487,716,058 |
| Operating Income/(Loss) | 45,382 | (31,800,650) | (243,819) | (2,691,542) | (4,282,196) | (38,972,825) |
| Nonoperating Revenues/(Expenses) | | | | | | |
| Investment Income | - | - | - | - | 14,846,990 | 14,846,990 |
| Other Income | 48,750 | - | - | - | - | 48,750 |
| Dividends Withdrawn/(Declared) | - | - | - | - | (8,007,292) | (8,007,292) |
| Total Nonoperating Revenues/(Expenses) | 48,750 | - | - | - | 6,839,698 | 6,888,448 |
| Income/(Loss) Before Transfers | 94,132 | (31,800,650) | (243,819) | (2,691,542) | 2,557,502 | (32,084,377) |
| Internal Transfers | (61,720) | (362,324) | 290,004 | 2,691,542 | (2,557,502) | - |
| Change in Net Position | 32,412 | (32,162,974) | 46,185 | - | - | (32,084,377) |
| Net Position - Beginning | 280,331 | 67,365,234 | 449,014 | - | - | 68,094,579 |
| Net Position - Ending | 312,743 | 35,202,260 | 495,199 | - | - | 36,010,202 |

See independent auditor's report.

Statistical Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statistical Section

This portion of the Intergovernmental Personnel Benefit Cooperative's annual comprehensive financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures and required supplemental information say about Intergovernmental Personnel Benefit Cooperative's overall economic condition.

Contents

| | |
|--|-----------|
| Operating Information | 20 - 123 |
| These schedules contain service data to help the reader understand how the information in the Cooperative's financial report relates to the service the Cooperative provides and the activities it performs. | |
| Revenue Capacity | 124 – 135 |
| These schedules contain information to help the reader assess the Cooperative's most significant revenue source, members' contributions. | |
| Financial Trends | 136 - 140 |
| These schedules contain information to help the reader understand how the Cooperative's financial performance and well-being have changed over time. | |
| Debt Capacity | |
| The Cooperative does not have any current outstanding debt and does not have the ability to issue debt in the future. | |
| Demographic and Economic Information | 141 - 143 |
| These schedules offer demographic and economic indicators to help the reader understand the environment within which the Cooperative's financial activities take place. | |

Sources: Unless otherwise noted, the information in these schedules is derived from the annual comprehensive financial reports for the relevant year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | Total Admin Expense | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|----------------------|-------------------------------|--------------------------|-------------------------|--------------|-----------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | | | | | |
| Algon-Lake Hills FPD | \$ 740 | \$ 19,945 | \$ 18,543 | \$ 1,406 | \$ 19,949 | \$ 175 | \$ 171 | \$ 911 | |
| Algonquin | 1,419 | 42,126 | 36,386 | 3,038 | 39,424 | (2,786) | (84) | | 1,335 |
| Barrington | 2,049 | 33,671 | 32,428 | 2,065 | 34,493 | 923 | 101 | | 2,150 |
| Bartlett | - | 23,478 | 22,213 | 1,628 | 23,841 | 1,510 | 1,147 | | 1,147 |
| Bartlett Fire PD | 719 | 18,626 | 16,980 | 1,286 | 18,266 | (351) | 9 | | 728 |
| Batavia | 2,912 | 65,438 | 62,501 | 3,995 | 66,496 | 1,915 | 857 | | 3,769 |
| Batavia Library | 223 | 8,127 | 7,412 | 503 | 7,915 | (147) | 65 | | 288 |
| Beach Park | 155 | 3,538 | 3,251 | 252 | 3,503 | (33) | 2 | | 157 |
| Beecher | 277 | 6,247 | 5,800 | 408 | 6,208 | (48) | (9) | | 268 |
| Bensenville | 1,494 | 33,434 | 30,588 | 2,310 | 32,898 | (523) | 13 | | 1,507 |
| Berkeley | 708 | 11,997 | 11,436 | 651 | 12,087 | 254 | 164 | | 872 |
| Bloomingdale | 2,140 | 38,866 | 36,332 | 2,394 | 38,726 | (340) | (200) | | 1,940 |
| Boone County | 1,764 | 55,650 | 46,368 | 3,965 | 50,333 | (5,335) | (18) | | 1,746 |
| Buffalo Grove | 3,813 | 83,372 | 78,457 | 5,535 | 83,992 | 912 | 292 | | 4,105 |
| Burr Ridge | 603 | 17,992 | 16,620 | 1,251 | 17,871 | (18) | 103 | | 706 |
| Byron FPD | 226 | 6,795 | 5,736 | 485 | 6,221 | (588) | (14) | | 212 |
| Campton Hills | 171 | 4,163 | 3,834 | 276 | 4,110 | (15) | 38 | | 209 |
| Carol Stream | 2,585 | 53,426 | 47,832 | 3,565 | 51,397 | (2,173) | (144) | | 2,441 |
| Carpentersville | 1,991 | 53,931 | 49,884 | 3,801 | 53,685 | 7 | 253 | | 2,244 |
| Cary | 838 | 18,988 | 18,174 | 1,339 | 19,513 | 611 | 86 | | 924 |
| Cary Fire Prtct Dist | 132 | 3,823 | 5,458 | 285 | 5,743 | 1,913 | (7) | | 125 |
| Caseyville | 334 | 8,047 | 7,414 | 553 | 7,967 | (17) | 63 | | 397 |
| Centralia | 625 | 18,532 | 15,659 | 1,381 | 17,040 | (1,510) | (18) | | 607 |
| Channahon | 551 | 11,884 | 11,028 | 665 | 11,693 | (121) | 70 | | 621 |
| Charleston | - | 22,206 | 20,568 | 1,483 | 22,051 | 780 | 935 | | 935 |
| Clarendon Hills | 840 | 14,449 | 13,773 | 851 | 14,624 | 286 | 111 | | 951 |
| Coal City | 224 | 7,336 | 6,373 | 503 | 6,876 | (461) | (1) | | 223 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)

Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|----------------------|-------------------------------|--------------------------|-------------------------|--------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| Collinsville | \$ 2,577 | \$ 75,204 | \$ 66,350 | \$ 5,424 | \$ 71,774 | \$ (3,622) | \$ (192) | 2,385 |
| Colona | 290 | 7,818 | 7,195 | 572 | 7,767 | 8 | 59 | 349 |
| Comm PD LaGrnge Park | 263 | 5,340 | 4,685 | 362 | 5,047 | (304) | (11) | 252 |
| Countryside | 830 | 21,465 | 18,375 | 1,510 | 19,885 | (1,646) | (66) | 764 |
| Crest Hill | 517 | 14,390 | 12,752 | 939 | 13,691 | (801) | (102) | 415 |
| Crete | 404 | 12,253 | 10,611 | 892 | 11,503 | (762) | (12) | 392 |
| Crete Township | 127 | 3,861 | 3,430 | 275 | 3,705 | (163) | (7) | 120 |
| Crystal Lake | 4,473 | 90,144 | 83,907 | 5,726 | 89,633 | 115 | 626 | 5,099 |
| Darien | 764 | 20,530 | 18,499 | 1,427 | 19,926 | (543) | 61 | 825 |
| Deerfield | 2,922 | 66,521 | 65,423 | 4,368 | 69,791 | 4,169 | 899 | 3,821 |
| DeKalb | 3,338 | 84,174 | 75,328 | 5,610 | 80,938 | (3,013) | 223 | 3,561 |
| DeKalb County | 2,810 | 89,084 | 79,427 | 5,663 | 85,090 | (4,320) | (326) | 2,484 |
| Des Plaines | 6,222 | 121,792 | 116,570 | 8,066 | 124,636 | 2,363 | (481) | 5,741 |
| Dixon | - | 15,865 | 13,647 | 1,114 | 14,761 | (563) | 541 | 541 |
| DU-Comm | 1,618 | 30,973 | 29,104 | 1,874 | 30,978 | 423 | 418 | 2,036 |
| East Moline | 4,268 | 88,719 | 80,098 | 6,111 | 86,209 | (3,109) | (599) | 3,669 |
| Edwardsville | 1,514 | 65,234 | 59,819 | 4,314 | 64,133 | 389 | 1,490 | 3,004 |
| Effingham | 1,138 | 34,514 | 30,281 | 2,391 | 32,672 | (1,844) | (2) | 1,136 |
| Elk Grove Village | 5,578 | 134,257 | 125,505 | 8,574 | 134,079 | 1,487 | 1,665 | 7,243 |
| Evanston | 9,388 | 230,986 | 198,430 | 16,117 | 214,547 | (16,592) | (153) | 9,235 |
| Fox Lake | - | 14,075 | 13,635 | 844 | 14,479 | 1,276 | 872 | 872 |
| FP Dist-DuPage Co | 2,683 | 82,527 | 74,311 | 5,954 | 80,265 | (1,975) | 287 | 2,970 |
| FPD Winnebago County | 476 | 10,466 | 9,766 | 700 | 10,466 | (67) | (67) | 409 |
| FPDKC | 1,205 | 25,321 | 23,950 | 1,673 | 25,623 | 404 | 102 | 1,307 |
| Franklin Park | 2,472 | 56,854 | 50,783 | 3,659 | 54,442 | (2,303) | 109 | 2,581 |
| Freeport | 2,047 | 54,397 | 50,982 | 3,763 | 54,745 | 600 | 252 | 2,299 |
| Gilberts | 230 | 6,939 | 6,429 | 477 | 6,906 | 37 | 70 | 300 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)

Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|---------------------|-------------------------------|--------------------------|-------------------------|--------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| Glen Carbon | \$ 917 | \$ 25,083 | \$ 24,546 | \$ 1,796 | \$ 26,342 | \$ 1,609 | \$ 350 | \$ 1,267 |
| Glen Ellyn | 1,857 | 59,070 | 57,400 | 4,152 | 61,552 | 3,918 | 1,436 | 3,293 |
| Glencoe | 2,084 | 40,872 | 38,613 | 2,715 | 41,328 | 392 | (64) | 2,020 |
| Glenview | 5,874 | 123,182 | 114,732 | 7,406 | 122,138 | (1,148) | (104) | 5,770 |
| Glenview Park Distr | 1,317 | 33,404 | 30,312 | 2,410 | 32,722 | (587) | 95 | 1,412 |
| Granite City | 753 | 40,633 | 37,747 | 2,335 | 40,082 | 13 | 564 | 1,317 |
| Grayslake | 555 | 16,304 | 13,855 | 1,215 | 15,070 | (1,251) | (17) | 538 |
| Hanover Park | 2,940 | 64,981 | 59,695 | 4,467 | 64,162 | (625) | 194 | 3,134 |
| Highland Park | 4,580 | 98,880 | 96,939 | 6,777 | 103,716 | 5,136 | 300 | 4,880 |
| Highwood | 203 | 6,379 | 5,599 | 431 | 6,030 | (364) | (15) | 188 |
| Hinsdale | 1,080 | 31,831 | 27,736 | 2,276 | 30,012 | (1,896) | (77) | 1,003 |
| Hoffman Estates | 4,728 | 121,329 | 106,004 | 7,991 | 113,995 | (7,754) | (420) | 4,308 |
| Homer Glen | 470 | 12,229 | 11,298 | 843 | 12,141 | (49) | 39 | 509 |
| Homewood | 1,929 | 42,893 | 37,392 | 2,876 | 40,268 | (2,812) | (187) | 1,742 |
| Homewood Library | 198 | 5,522 | 5,154 | 327 | 5,481 | (96) | (55) | 143 |
| Huntley | 1,523 | 33,879 | 32,903 | 2,106 | 35,009 | 1,661 | 531 | 2,054 |
| Indian Head Park | 315 | 7,389 | 6,465 | 479 | 6,944 | (452) | (7) | 308 |
| Itasca | 1,755 | 30,554 | 27,151 | 1,817 | 28,968 | (1,686) | (100) | 1,655 |
| JAWA | 293 | 4,471 | 4,326 | 283 | 4,609 | 180 | 42 | 335 |
| Justice | 441 | 12,110 | 11,272 | 778 | 12,050 | (24) | 36 | 477 |
| Kendall County | - | 52,811 | 50,923 | 3,219 | 54,142 | 4,424 | 3,093 | 3,093 |
| La Grange | 961 | 24,848 | 23,412 | 1,793 | 25,205 | 458 | 101 | 1,062 |
| LaGrange Park | 585 | 13,669 | 12,609 | 897 | 13,506 | (187) | (24) | 561 |
| Lake County | 24,819 | 643,416 | 611,478 | 42,287 | 653,765 | 12,095 | 1,746 | 26,565 |
| Lake County FPD | 2,415 | 57,263 | 46,545 | 4,039 | 50,584 | (6,996) | (317) | 2,098 |
| Lake Forest | - | 40,263 | 38,229 | 2,634 | 40,863 | 2,709 | 2,109 | 2,109 |
| Lake in the Hills | 1,367 | 32,373 | 30,295 | 2,187 | 32,482 | 201 | 92 | 1,459 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)

Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|----------------------|-------------------------------|--------------------------|-------------------------|--------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| Lake Zurich | \$ 1,752 | \$ 49,331 | \$ 44,921 | \$ 3,566 | \$ 48,487 | \$ (512) | \$ 332 | \$ 2,084 |
| LakeComm | - | 24 | 121 | 1 | 122 | 117 | 19 | 19 |
| Lee County | 1,654 | 41,934 | 39,733 | 2,989 | 42,722 | 932 | 144 | 1,798 |
| Libertyville | 2,845 | 54,689 | 46,415 | 3,230 | 49,645 | (5,339) | (295) | 2,550 |
| Lindenhurst | 255 | 7,716 | 7,220 | 525 | 7,745 | 101 | 72 | 327 |
| Lisle | 1,361 | 32,092 | 29,991 | 2,171 | 32,162 | 103 | 33 | 1,394 |
| Lisle Park District | 654 | 10,274 | 9,502 | 605 | 10,107 | (157) | 10 | 664 |
| Lisle Woodridge FPD | 1,315 | 32,939 | 30,882 | 2,241 | 33,123 | 285 | 101 | 1,416 |
| Lockport | 1,454 | 35,359 | 32,203 | 2,572 | 34,775 | (481) | 103 | 1,557 |
| Lombard | 4,096 | 81,580 | 76,932 | 5,396 | 82,328 | 583 | (165) | 3,931 |
| MAARIC | - | 20,576 | 17,798 | 1,358 | 19,156 | (844) | 576 | 576 |
| McHenry County | 11,459 | 290,856 | 272,578 | 19,858 | 292,436 | 4,252 | 2,672 | 14,131 |
| McHenry Cty Con Dist | 1,034 | 22,223 | 21,421 | 1,531 | 22,952 | 910 | 181 | 1,215 |
| McHenry-City | 1,817 | 39,233 | 37,380 | 2,484 | 39,864 | 642 | 11 | 1,828 |
| Mokena | 668 | 20,329 | 17,504 | 1,409 | 18,913 | (1,464) | (48) | 620 |
| Monee | 430 | 13,928 | 12,116 | 980 | 13,096 | (833) | (1) | 429 |
| Monroe | 1,769 | 55,457 | 47,901 | 3,758 | 51,659 | (3,916) | (118) | 1,651 |
| Montgomery | 946 | 25,431 | 22,068 | 1,752 | 23,820 | (1,687) | (76) | 870 |
| Morrison | - | 947 | 800 | 70 | 870 | (48) | 29 | 29 |
| Morton Grove | 3,173 | 65,204 | 60,605 | 4,284 | 64,889 | (340) | (25) | 3,148 |
| Mount Prospect | 5,388 | 131,948 | 118,084 | 9,198 | 127,282 | (4,146) | 520 | 5,908 |
| MPEA | 526 | 11,548 | 10,427 | 744 | 11,171 | (399) | (22) | 504 |
| Mundelein | 2,389 | 55,556 | 53,897 | 4,115 | 58,012 | 2,984 | 528 | 2,917 |
| Muni Cons Dispatch | 143 | 4,426 | 3,867 | 302 | 4,169 | (266) | (9) | 134 |
| Naperville Park Dist | 1,564 | 45,026 | 42,293 | 3,051 | 45,344 | 703 | 385 | 1,949 |
| New Baden | 312 | 6,292 | 5,548 | 417 | 5,965 | (357) | (30) | 282 |
| North Aurora | 627 | 20,145 | 17,445 | 1,435 | 18,880 | (1,261) | 4 | 631 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|----------------------|-------------------------------|--------------------------|-------------------------|--------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| North Riverside | \$ 1,506 | \$ 42,369 | \$ 36,782 | \$ 2,973 | \$ 39,755 | \$ (2,712) | \$ (98) | 1,408 |
| Northbrook | 4,449 | 94,226 | 91,456 | 6,142 | 97,598 | 4,162 | 790 | 5,239 |
| Northbrook Library | 923 | 16,583 | 15,573 | 1,034 | 16,607 | 4 | (20) | 903 |
| Northbrook Park Dist | 706 | 17,201 | 16,741 | 1,130 | 17,871 | 1,040 | 370 | 1,076 |
| NWCD | 1,292 | 31,374 | 27,636 | 1,928 | 29,564 | (1,503) | 307 | 1,599 |
| Oak Park Public Libr | 1,844 | 29,370 | 27,823 | 1,560 | 29,383 | 342 | 329 | 2,173 |
| Oak Park Township | 785 | 15,795 | 14,961 | 1,023 | 15,984 | 164 | (25) | 760 |
| Oswego | 1,739 | 40,484 | 36,735 | 2,753 | 39,488 | (926) | 70 | 1,809 |
| Oswego Township | 201 | 5,612 | 5,141 | 376 | 5,517 | (63) | 32 | 233 |
| Oswegoland PD | 915 | 17,064 | 15,779 | 1,098 | 16,877 | (258) | (71) | 844 |
| Palatine | 3,656 | 92,958 | 83,919 | 6,726 | 90,645 | (2,114) | 199 | 3,855 |
| Palatine PD | 1,110 | 24,319 | 21,236 | 1,671 | 22,907 | (1,677) | (265) | 845 |
| Park Ridge | 2,665 | 69,112 | 62,730 | 5,037 | 67,767 | (1,018) | 327 | 2,992 |
| Pekin | 3,083 | 63,118 | 57,881 | 4,021 | 61,902 | (1,083) | 133 | 3,216 |
| Peoria County | - | 71,472 | 62,508 | 4,754 | 67,262 | (1,749) | 2,461 | 2,461 |
| Peotone | 217 | 5,883 | 5,468 | 412 | 5,880 | 58 | 61 | 278 |
| Peru | 1,140 | 25,868 | 23,985 | 1,775 | 25,760 | (57) | 51 | 1,191 |
| Pingree Grove | 85 | 8,920 | 7,694 | 631 | 8,325 | (410) | 185 | 270 |
| Plainfield | 2,472 | 54,317 | 45,864 | 3,167 | 49,031 | (5,406) | (120) | 2,352 |
| Princeton | 769 | 23,018 | 19,609 | 1,698 | 21,307 | (1,737) | (26) | 743 |
| River Forest | 2,370 | 36,155 | 35,261 | 1,914 | 37,175 | 1,315 | 295 | 2,665 |
| River Grove | 1,352 | 21,599 | 20,670 | 1,353 | 22,023 | 485 | 61 | 1,413 |
| Rochelle | 1,555 | 39,287 | 37,614 | 2,714 | 40,328 | 1,399 | 358 | 1,913 |
| Rock Falls | 1,230 | 24,181 | 22,563 | 1,559 | 24,122 | (117) | (58) | 1,172 |
| Rolling Meadows | 2,184 | 59,173 | 53,836 | 3,758 | 57,594 | (1,498) | 81 | 2,265 |
| Roscoe | 439 | 10,107 | 9,343 | 680 | 10,023 | (9) | 75 | 514 |
| Roselle | 1,015 | 29,084 | 27,184 | 1,950 | 29,134 | 284 | 234 | 1,249 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|----------------------|-------------------------------|--------------------------|-------------------------|--------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| Round Lake Beach | \$ 453 | \$ 21,753 | \$ 21,336 | \$ 1,446 | \$ 22,782 | \$ 1,788 | \$ 759 | \$ 1,212 |
| Schaumburg | 11,728 | 176,153 | 165,617 | 10,240 | 175,857 | (1,806) | (1,510) | 10,218 |
| SEECOM | 384 | 9,644 | 9,258 | 664 | 9,922 | 319 | 41 | 425 |
| Skokie Park District | 398 | 25,389 | 22,133 | 1,738 | 23,871 | (918) | 600 | 998 |
| South Chicago Height | 333 | 10,715 | 9,733 | 737 | 10,470 | (255) | (10) | 323 |
| South Holland | 1,735 | 51,797 | 44,850 | 3,680 | 48,530 | (3,384) | (117) | 1,618 |
| Spring Grove | 136 | 4,290 | 3,474 | 275 | 3,749 | (545) | (4) | 132 |
| St. Charles | 3,192 | 79,315 | 72,001 | 5,517 | 77,518 | (1,474) | 323 | 3,515 |
| St. Charles Library | - | 7,037 | 6,486 | 445 | 6,931 | 250 | 356 | 356 |
| St. Charles PD | 1,035 | 28,129 | 26,028 | 1,822 | 27,850 | 23 | 302 | 1,337 |
| Steger | 372 | 11,872 | 10,353 | 799 | 11,152 | (746) | (26) | 346 |
| Streamwood | 1,934 | 56,918 | 48,884 | 3,960 | 52,844 | (4,131) | (57) | 1,877 |
| Summit | 1,196 | 19,133 | 17,252 | 1,237 | 18,489 | (894) | (250) | 946 |
| Swansea | 677 | 15,911 | 14,495 | 1,168 | 15,663 | (249) | (1) | 676 |
| Trenton | 134 | 3,102 | 2,843 | 211 | 3,054 | (51) | (3) | 131 |
| Warrenville | 876 | 21,534 | 20,114 | 1,487 | 21,601 | 127 | 60 | 936 |
| Washington | 824 | 21,718 | 19,837 | 1,555 | 21,392 | (209) | 117 | 941 |
| Wauconda | 555 | 17,206 | 14,624 | 1,274 | 15,898 | (1,306) | 2 | 557 |
| West Chicago | 1,408 | 32,214 | 29,598 | 2,074 | 31,672 | (327) | 215 | 1,623 |
| West Dundee | 625 | 17,837 | 16,872 | 1,168 | 18,040 | 464 | 261 | 886 |
| Westchester | 1,073 | 28,171 | 27,334 | 1,954 | 29,288 | 1,318 | 201 | 1,274 |
| Westmont PD | 183 | 5,392 | 4,661 | 379 | 5,040 | (368) | (16) | 167 |
| Wheaton | 2,759 | 82,488 | 77,103 | 5,652 | 82,755 | 1,221 | 954 | 3,713 |
| Wheeling | 3,708 | 94,826 | 81,532 | 6,485 | 88,017 | (7,155) | (346) | 3,362 |
| Winfield | 438 | 11,646 | 10,817 | 793 | 11,610 | 30 | 66 | 504 |
| Winnetka | 3,131 | 66,232 | 62,870 | 4,342 | 67,212 | 1,427 | 447 | 3,578 |
| Wood Dale | 1,615 | 34,494 | 31,746 | 2,076 | 33,822 | (600) | 72 | 1,687 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2025

| | Member Net Position-Beginning | Member Contributions-Net | Administrative Expenses | | | (2) Internal Transfers | Change in Net Position | Member Net Position-Ending |
|--------------------|-------------------------------|--------------------------|-------------------------|----------------|---------------------|------------------------|------------------------|----------------------------|
| | | | (1) Other Service Fees | Payroll Fees | Total Admin Expense | | | |
| Wood River | \$ 766 | \$ 24,143 | \$ 21,012 | \$ 1,761 | \$ 22,773 | \$ (1,361) | \$ 9 | \$ 775 |
| Woodridge | 1,224 | 35,002 | 41,979 | 2,308 | 44,287 | 9,517 | 232 | 1,456 |
| Woodridge Library | 203 | 4,284 | 4,199 | 222 | 4,421 | 225 | 88 | 291 |
| WSCDC | 257 | 8,335 | 7,287 | 589 | 7,876 | (461) | (2) | 255 |
| Grand Total | 280,331 | 6,995,820 | 6,434,942 | 466,746 | 6,901,688 | (61,720) | 32,412 | 312,743 |

(1) Other service fees (accounting, audit, legal and managerial services) and other expenses are allocated based on member contributions.

(2) Internal Transfers to/from the Terminal Reserve Account are to adjust for the two month fund balance policy requirement.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account Year Ended June 30, 2025

| | Member Net | Fully Insured | | | | Internal Transfers | Member Net Position-Ending |
|----------------------|------------------------|---------------|-------------|-------------|-----------------------|-----------------------|-------------------------------|
| | Position- Beginning | Dental | ASO- Net | Medical-Net | & Disability - Net | Other - Net | |
| Algon-Lake Hills FPD | \$ 147,787 | \$ (682) | \$ (52,130) | \$ - | \$ (400) | \$ - | \$ 94,575 |
| Algonquin | 279,829 | (1,353) | (151,987) | - | (521) | - | 125,968 |
| Barrington | 55,128 | - | (152,703) | 344 | (403) | - | (97,634) |
| Bartlett | - | 27,849 | (40,632) | (19) | - | - | (12,802) |
| Bartlett Fire PD | 42,282 | (765) | (127,053) | (1) | (398) | - | (85,935) |
| Batavia | 1,663,220 | (4,954) | (624,393) | (13) | (1,037) | - | 1,032,823 |
| Batavia Library | (219) | - | (19,141) | (1) | (74) | 219 | (19,216) |
| Beach Park | 17,510 | - | (8,903) | (32) | (49) | - | 8,526 |
| Beecher | 32,557 | 206 | (46,514) | - | (101) | - | (13,852) |
| Bensenville | 475,800 | (424) | (148,889) | (8,475) | (443) | - | 317,569 |
| Berkeley | 20,804 | 485 | (45,797) | - | (93) | - | (24,601) |
| Bloomingdale | 3,745 | (318) | (38,201) | 24 | (254) | - | (35,004) |
| Boone County | 761,652 | - | (519,087) | - | (1,035) | - | 241,530 |
| Buffalo Grove | 946,335 | (5,387) | (146,972) | 1 | (1,420) | - | 792,557 |
| Burr Ridge | 2,215 | - | (14,740) | (739) | - | - | (13,264) |
| Byron FPD | 1,743 | 80 | (47,042) | (1) | (96) | - | (45,316) |
| Campton Hills | 1,886 | 119 | (12,538) | 10 | (55) | - | (10,578) |
| Carol Stream | 77,999 | (30,314) | (1) | (4,136) | - | - | 43,548 |
| Carpentersville | 1,095,919 | (1,239) | (672,043) | (53) | (981) | - | 421,603 |
| Cary | 39,600 | (203) | (86,543) | (1) | (174) | - | (47,321) |
| Cary Fire Prtct Dist | (1,621) | 94 | (47,348) | 3 | (83) | 1,621 | (47,334) |
| Caseyville | 3,723 | 315 | (24,699) | 15 | (173) | - | (20,819) |
| Centralia | 60,973 | (130) | (118,594) | 22 | (420) | - | (58,149) |
| Channahon | 62,402 | 413 | (26,667) | 6 | (141) | - | 36,013 |
| Charleston | - | (127) | (93,057) | (647) | - | - | (93,831) |
| Clarendon Hills | 28,922 | 578 | (21,514) | (1) | (35) | - | 7,950 |
| Coal City | 93,189 | - | (18,073) | 1 | (97) | - | 75,020 |
| Collinsville | 1,848,855 | 13,593 | (971,220) | - | (1,459) | - | 889,769 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)

Year Ended June 30, 2025

| | Member Net Position- Beginning | Dental ASO- Net | Medical-Net | Fully Insured & Disability - Net | Other - Net | Internal Transfers | Member Net Position-Ending |
|----------------------|--------------------------------------|--------------------|-------------|--|-------------|-----------------------|-------------------------------|
| Colona | \$ 84,077 | \$ - | \$ (56,747) | \$ (107) | \$ (140) | \$ - | \$ 27,083 |
| Comm PD LaGrnge Park | 428 | - | - | (826) | - | - | (398) |
| Countryside | 19,566 | (790) | (5,897) | 1 | - | - | 12,880 |
| Crest Hill | 257,548 | 562 | (105,698) | - | (239) | - | 152,173 |
| Crete | 147,560 | - | (90,828) | 272 | (233) | - | 56,771 |
| Crete Township | 29,699 | - | (34,827) | (210) | (77) | - | (5,415) |
| Crystal Lake | 1,171,214 | (6,216) | (583,616) | (1) | (1,564) | - | 579,817 |
| Darien | 5,238 | - | - | - | - | (666) | 4,572 |
| Deerfield | 1,320,861 | 5,050 | (194,180) | 9 | (901) | - | 1,130,839 |
| DeKalb | 2,284,850 | (5,024) | (1,023,265) | 1 | (1,104) | (64,067) | 1,191,391 |
| DeKalb County | 351,384 | (4,320) | (615,579) | - | (1,087) | - | (269,602) |
| Des Plaines | 3,126,054 | (64,326) | (784,092) | 29 | (1,865) | - | 2,275,800 |
| Dixon | - | (114) | (95,250) | 2 | - | - | (95,362) |
| DU-Comm | 72,018 | - | (90,418) | (471) | (268) | - | (19,139) |
| East Moline | 655,450 | (245) | 54,547 | (7) | (1,707) | - | 708,038 |
| Edwardsville | 28,582 | 22,648 | (192,890) | (204) | (560) | - | (142,424) |
| Effingham | 261,712 | - | (203,696) | 1 | (655) | - | 57,362 |
| Elk Grove Village | 839,052 | (39,923) | (906,717) | 949 | (2,042) | - | (108,681) |
| Evanston | 1,616,279 | - | (898,143) | - | (3,118) | - | 715,018 |
| Fox Lake | - | (126) | (68,655) | - | - | - | (68,781) |
| FP Dist-DuPage Co | 2,000,899 | 13,760 | (709,746) | (9) | (846) | (284,550) | 1,019,508 |
| FPD Winnebago County | 61,002 | 372 | (13,892) | (264) | (96) | - | 47,122 |
| FPDKC | 83,619 | (583) | (61,969) | (11) | (173) | - | 20,883 |
| Franklin Park | 634,253 | - | (295,983) | - | (755) | - | 337,515 |
| Freeport | 183,102 | 3,519 | (431,474) | (43) | (915) | - | (245,811) |
| Gilberts | 53,577 | 267 | (16,937) | (1) | (28) | - | 36,878 |
| Glen Carbon | 182,444 | (753) | (155,754) | (104) | (502) | - | 25,331 |
| Glen Ellyn | 760,890 | 109,176 | (219,134) | (13) | (776) | - | 650,143 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)

Year Ended June 30, 2025

| | Member Net Position- Beginning | Dental ASO- Net | Medical-Net | Fully Insured & Disability - Net | Other - Net | Internal Transfers | Member Net Position-Ending |
|---------------------|--------------------------------------|--------------------|--------------|--|-------------|-----------------------|-------------------------------|
| Glencoe | \$ 181,320 | \$ (512) | \$ (178,494) | \$ 4 | \$ (492) | - | \$ 1,826 |
| Glenview | 508,916 | (90,449) | (408,375) | 16 | (1,227) | - | 8,881 |
| Glenview Park Distr | 95,305 | (936) | (72,809) | 9 | (520) | - | 21,049 |
| Granite City | 2,362 | (192) | (182,509) | - | (369) | - | (180,708) |
| Grayslake | 39,778 | (190) | (94,290) | 21 | (331) | - | (55,012) |
| Hanover Park | 1,438,825 | 618 | (310,563) | 22 | (876) | - | 1,128,026 |
| Highland Park | 1,673,686 | (3,739) | (596,400) | 1 | (1,677) | - | 1,071,871 |
| Highwood | 15,240 | - | (42,343) | (13) | (104) | - | (27,220) |
| Hinsdale | 118,026 | (1,330) | (41,635) | 4 | (221) | - | 74,844 |
| Hoffman Estates | 1,172,084 | 10,673 | (1,171,995) | (18) | (2,060) | - | 8,684 |
| Homer Glen | 38,519 | 170 | (26,775) | 62 | (177) | - | 11,799 |
| Homewood | 534,188 | - | (270,751) | (101) | (752) | - | 262,584 |
| Homewood Library | (43) | - | (580) | - | (3) | 43 | (583) |
| Huntley | 181,692 | (1,048) | (125,042) | (187) | (405) | - | 55,010 |
| Indian Head Park | 170 | - | (18,936) | (249) | - | - | (19,015) |
| Itasca | 172,551 | (216) | (124,853) | 17 | (440) | - | 47,059 |
| JAWA | 6,821 | 168 | (15,017) | - | (21) | - | (8,049) |
| Justice | 12,155 | - | (4,309) | 45 | (10) | - | 7,881 |
| Kendall County | - | 7,192 | (503,312) | 5 | - | - | (496,115) |
| La Grange | 2,437 | - | (554) | (41) | (8) | - | 1,834 |
| LaGrange Park | 2,030 | - | - | (645) | - | - | 1,385 |
| Lake County | 2,716,347 | 18,344 | (1,214,724) | 61 | (6,356) | - | 1,513,672 |
| Lake County FPD | 114,727 | (1,265) | (248,374) | 27 | (691) | - | (135,576) |
| Lake Forest | - | 32,967 | (758,677) | (4) | - | - | (725,714) |
| Lake in the Hills | 15,665 | (418) | (80,849) | 241 | (490) | - | (65,851) |
| Lake Zurich | 230,913 | (921) | (142,264) | (64) | (457) | - | 87,207 |
| LakeComm | - | - | (108) | 2 | - | - | (106) |
| Lee County | 324,160 | (798) | (224,041) | 554 | (747) | - | 99,128 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2025

| | Member Net Position- Beginning | Dental ASO- Net | Medical-Net | Fully Insured & Disability - Net | Other - Net | Internal Transfers | Member Net Position-Ending |
|----------------------|--------------------------------------|--------------------|--------------|--|-------------|-----------------------|-------------------------------|
| Libertyville | \$ 1,119,209 | \$ (24,758) | \$ (307,379) | \$ 7 | \$ (847) | - | \$ 786,232 |
| Lindenhurst | 3,363 | 443 | (30,013) | (12) | (151) | - | (26,370) |
| Lisle | 204,323 | (939) | (126,520) | (5) | (422) | - | 76,437 |
| Lisle Park District | 53,994 | - | (18,674) | (27) | (100) | - | 35,193 |
| Lisle Woodridge FPD | 404,686 | (331) | (79,795) | 19 | (544) | - | 324,035 |
| Lockport | 483,094 | (1,135) | (195,534) | 31 | (666) | - | 285,790 |
| Lombard | 505,362 | (75,837) | (256,503) | 2 | (783) | - | 172,241 |
| MAARIC | - | (498) | (42,566) | 17 | - | - | (43,047) |
| McHenry County | 5,310,874 | 33,307 | (491,444) | (92) | (2,874) | - | 4,849,771 |
| McHenry Cty Con Dist | 39,444 | (276) | (89,594) | 1 | (306) | - | (50,731) |
| McHenry-City | 308,620 | (555) | (226,147) | 139 | (612) | - | 81,445 |
| Mokena | 345,037 | (571) | (40,680) | 7,000 | (233) | - | 310,553 |
| Monee | 67,410 | - | (115,772) | (1) | (239) | - | (48,602) |
| Monroe | (212,539) | - | (117,902) | (497) | (714) | 212,539 | (119,113) |
| Montgomery | 1,922 | (330) | (2,084) | 318 | (25) | - | (199) |
| Morrison | - | 10 | (7,303) | - | - | - | (7,293) |
| Morton Grove | (263,233) | (511) | (437,458) | 349 | (1,184) | 263,233 | (438,804) |
| Mount Prospect | 2,087,068 | (15,526) | (359,212) | (162) | (2,181) | - | 1,709,987 |
| MPEA | 196,607 | - | (68,964) | - | (140) | - | 127,503 |
| Mundelein | 13,014 | (4,211) | (297,388) | (110) | (936) | - | (289,631) |
| Muni Cons Dispatch | (284) | - | (1,074) | - | - | 284 | (1,074) |
| Naperville Park Dist | 244,886 | - | (178,879) | - | (528) | - | 65,479 |
| New Baden | 42,873 | 255 | (37,237) | - | (121) | - | 5,770 |
| North Aurora | 21,349 | - | (49,667) | 223 | (114) | - | (28,209) |
| North Riverside | 1,181,746 | (1,316) | (280,576) | 47 | (864) | - | 899,037 |
| Northbrook | 3,464,314 | (5,920) | (4,489) | 37 | (1,251,594) | (498,985) | 1,703,363 |
| Northbrook Library | 262,770 | 502 | (96,367) | - | (203) | - | 166,702 |
| Northbrook Park Dist | (4,548) | (504) | (97,715) | 21 | (209) | 4,548 | (98,407) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2025

| | Member Net Position- Beginning | Dental ASO- Net | Medical-Net | Fully Insured & Disability - Net | Other - Net | Internal Transfers | Member Net Position-Ending |
|----------------------|--------------------------------------|--------------------|--------------|--|-------------|-----------------------|-------------------------------|
| NWCD | \$ 206,501 | \$ (577) | \$ (166,099) | \$ (31) | \$ (437) | - | \$ 39,357 |
| Oak Park Public Libr | 40,185 | - | (117,052) | (32) | (337) | - | (77,236) |
| Oak Park Township | 46,306 | - | (94,843) | (166) | (169) | - | (48,872) |
| Oswego | 341,809 | (487) | (147,829) | (6) | (265) | - | 193,222 |
| Oswego Township | (1,361) | 215 | (24,771) | 1 | (54) | 1,361 | (24,609) |
| Oswegoland PD | 68,573 | (215) | (6,408) | - | (45) | - | 61,905 |
| Palatine | 1,193,046 | (16,082) | (608,305) | 29 | (1,938) | - | 566,750 |
| Palatine PD | 174,890 | (788) | (50,552) | (1,081) | (348) | - | 122,121 |
| Park Ridge | 923,870 | (4,795) | (290,079) | (11) | (972) | - | 628,013 |
| Pekin | 855,771 | 34,906 | 588,904 | 559 | (1,174) | - | 1,478,966 |
| Peoria County | - | - | (690,186) | (795) | - | - | (690,981) |
| Peotone | 99,536 | - | (18,117) | (215) | (111) | - | 81,093 |
| Peru | 48,218 | (706) | (67,066) | (11) | (496) | - | (20,061) |
| Pingree Grove | (2,971) | 141 | (26,702) | (272) | (36) | - | (29,840) |
| Plainfield | 856,074 | (13,312) | (196,247) | (7,732) | (617) | - | 638,166 |
| Princeton | 478,543 | 95 | (156,869) | - | (506) | - | 321,263 |
| River Forest | 420,648 | (979) | (96,133) | (1) | (388) | - | 323,147 |
| River Grove | 182,280 | (170) | (49,363) | 1 | (352) | - | 132,396 |
| Rochelle | 419,335 | - | (255,686) | 132 | (749) | - | 163,032 |
| Rock Falls | 522,387 | (431) | (118,824) | - | (384) | - | 402,748 |
| Rolling Meadows | 932,459 | (607) | (251,067) | (2) | (619) | - | 680,164 |
| Roscoe | 8,227 | - | (48,812) | - | (116) | - | (40,701) |
| Roselle | 136,277 | (925) | (61,589) | (8) | (436) | - | 73,319 |
| Round Lake Beach | 4,894 | (258) | (138,825) | 21 | (193) | - | (134,361) |
| Schaumburg | 3,148,785 | 32,242 | (506,387) | 323 | (1,964) | - | 2,672,999 |
| SEECOM | 99,967 | 406 | (35,843) | - | (112) | - | 64,418 |
| Skokie Park District | (1,133) | (606) | (97,342) | (130) | - | 1,133 | (98,078) |
| South Chicago Height | 29,812 | 255 | (7,449) | (155) | (43) | - | 22,420 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2025

| | Member Net Position- Beginning | Dental ASO- Net | Medical-Net | Fully Insured & Disability - Net | Other - Net | Internal Transfers | Member Net Position-Ending |
|---------------------|--------------------------------------|--------------------|---------------------|--|--------------------|-----------------------|-------------------------------|
| South Holland | \$ 519,779 | \$ 11,048 | \$ (141,160) | \$ (1) | \$ (992) | - | \$ 388,674 |
| Spring Grove | 29,414 | - | (9,732) | - | (73) | - | 19,609 |
| St. Charles | 374,900 | (16,166) | (727,665) | 39 | (1,530) | - | (370,422) |
| St. Charles Library | - | 66 | (34,673) | - | - | - | (34,607) |
| St. Charles PD | (963) | (310) | (109,118) | 2 | (255) | 963 | (109,681) |
| Steger | 49,351 | - | (75,784) | (18,349) | (185) | - | (44,967) |
| Streamwood | 402,540 | (19,459) | (127,856) | - | (205) | - | 255,020 |
| Summit | 120,605 | - | (49,101) | - | (276) | - | 71,228 |
| Swansea | 139,021 | (508) | (41,350) | 4 | (302) | - | 96,865 |
| Trenton | 31,090 | 58 | (15,789) | - | (37) | - | 15,322 |
| Warrenville | 102,293 | - | (90,464) | (355) | (329) | - | 11,145 |
| Washington | 344,731 | - | (61,286) | - | (447) | - | 282,998 |
| Wauconda | 123,630 | (234) | (107,592) | 5 | (342) | - | 15,467 |
| West Chicago | 380,200 | (1,097) | (162,629) | (53) | (317) | - | 216,104 |
| West Dundee | 65,183 | (200) | (45,714) | 36 | (230) | - | 19,075 |
| Westchester | 233,363 | (979) | (141,509) | 15 | (466) | - | 90,424 |
| Westmont PD | 6,882 | 236 | - | (1) | - | - | 7,117 |
| Wheaton | 1,045,202 | - | (285,130) | (1,413) | (937) | - | 757,722 |
| Wheeling | 1,235,850 | - | (379,322) | 1 | (999) | - | 855,530 |
| Winfield | 237,471 | 204 | (72,172) | 21 | (219) | - | 165,305 |
| Winnetka | 488,856 | 7,536 | (634,330) | 1 | (1,149) | - | (139,086) |
| Wood Dale | 507,392 | (1,229) | (110,466) | (24,776) | (314) | - | 370,607 |
| Wood River | 180,456 | (634) | (60,132) | (14) | (504) | - | 119,172 |
| Woodridge | 3,094 | - | (21,597) | (101) | - | - | (18,604) |
| Woodridge Library | 4,324 | - | (11,556) | (32) | (66) | - | (7,330) |
| WSCDC | 34,814 | - | (58,241) | 175 | (90) | - | (23,342) |
| Grand Total | 67,365,234 | (94,159) | (30,306,745) | (62,004) | (1,337,742) | (362,324) | 35,202,260 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims | Total Expenses | Change in Net Position | Reallocation of Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|---------------|----------------|----------------|------------------------|--|------------------------------------|
| Tier 1 | | | | | | | |
| Beecher | \$ 13,785 | \$ 644 | \$ 11,195 | \$ 11,839 | \$ 1,946 | \$ (1,740) | \$ 206 |
| Berkeley | 32,536 | 1,229 | 24,528 | 25,757 | 6,779 | (6,294) | 485 |
| Byron FPD | 13,327 | 734 | 18,115 | 18,849 | (5,522) | 5,602 | 80 |
| Campton Hills | 8,005 | 362 | 7,512 | 7,874 | 131 | (12) | 119 |
| Cary Fire Prtct Dist | 15,661 | 436 | 15,565 | 16,001 | (340) | 434 | 94 |
| Caseyville | 21,128 | 769 | 14,690 | 15,459 | 5,669 | (5,354) | 315 |
| Channahon | 27,560 | 1,103 | 25,206 | 26,309 | 1,251 | (838) | 413 |
| Clarendon Hills | 38,726 | 1,381 | 31,945 | 33,326 | 5,400 | (4,822) | 578 |
| Crest Hill | 37,714 | 1,370 | 36,284 | 37,654 | 60 | 502 | 562 |
| FPD Winnebago County | 24,897 | 1,274 | 22,115 | 23,389 | 1,508 | (1,136) | 372 |
| Gilberts | 17,840 | 763 | 13,842 | 14,605 | 3,235 | (2,968) | 267 |
| Homer Glen | 28,490 | 1,301 | 31,544 | 32,845 | (4,355) | 4,525 | 170 |
| JAWA | 11,265 | 399 | 9,257 | 9,656 | 1,609 | (1,441) | 168 |
| LakeComm | 81 | - | 83 | 83 | (2) | 2 | - |
| Lindenhurst | 29,642 | 796 | 25,290 | 26,086 | 3,556 | (3,113) | 443 |
| Morrison | 1,655 | 98 | 2,321 | 2,419 | (764) | 774 | 10 |
| New Baden | 17,135 | 620 | 15,723 | 16,343 | 792 | (537) | 255 |
| Northbrook Library | 33,540 | 1,497 | 29,124 | 30,621 | 2,919 | (2,417) | 502 |
| Oswego Township | 14,508 | 575 | 12,809 | 13,384 | 1,124 | (909) | 215 |
| Pingree Grove | 23,247 | 1,013 | 34,682 | 35,695 | (12,448) | 12,589 | 141 |
| Princeton | 16,271 | 724 | 19,544 | 20,268 | (3,997) | 4,092 | 95 |
| SEECOM | 27,104 | 1,122 | 25,131 | 26,253 | 851 | (445) | 406 |
| South Chicago Height | 42,604 | 1,367 | 43,745 | 45,112 | (2,508) | 2,763 | 255 |
| St. Charles Library | 11,208 | 759 | 13,758 | 14,517 | (3,309) | 3,375 | 66 |
| Trenton | 3,833 | 353 | 2,691 | 3,044 | 789 | (731) | 58 |
| Westmont PD | 15,889 | 514 | 10,451 | 10,965 | 4,924 | (4,688) | 236 |
| Winfield | 34,037 | 1,306 | 35,314 | 36,620 | (2,583) | 2,787 | 204 |
| Tier 1 Total | 561,688 | 22,509 | 532,464 | 554,973 | 6,715 | - | 6,715 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2025

| | | Member Contribution | Admin Fees | Claims | Total Expenses | Change in Net Position | Reallocation of Change in Net Position | Reallocated Change in Net Position |
|----------------------|-----------|---------------------|------------|-----------|----------------|------------------------|--|------------------------------------|
| Tier 2 | | | | | | | | |
| Algon-Lake Hills FPD | \$ 63,827 | \$ 2,208 | \$ 64,437 | \$ 66,645 | \$ (2,818) | \$ 2,136 | \$ (682) | |
| Algonquin | 126,521 | 4,599 | 132,873 | 137,472 | (10,951) | 9,598 | | (1,353) |
| Bartlett Fire PD | 71,650 | 2,051 | 88,350 | 90,401 | (18,751) | 17,986 | | (765) |
| Bensenville | 109,552 | 3,894 | 96,592 | 100,486 | 9,066 | (9,490) | | (424) |
| Bloomingdale | 81,999 | 2,911 | 71,573 | 74,484 | 7,515 | (7,833) | | (318) |
| Carpentersville | 115,900 | 4,849 | 128,720 | 133,569 | (17,669) | 16,430 | | (1,239) |
| Cary | 52,587 | 1,803 | 48,078 | 49,881 | 2,706 | (2,909) | | (203) |
| Centralia | 33,589 | 1,878 | 24,456 | 26,334 | 7,255 | (7,385) | | (130) |
| Charleston | 32,597 | 1,772 | 26,071 | 27,843 | 4,754 | (4,881) | | (127) |
| Countryside | 73,972 | 2,588 | 77,916 | 80,504 | (6,532) | 5,742 | | (790) |
| Dixon | 29,199 | 1,232 | 23,843 | 25,075 | 4,124 | (4,238) | | (114) |
| East Moline | 63,458 | 3,716 | 55,554 | 59,270 | 4,188 | (4,433) | | (245) |
| Fox Lake | 32,555 | 986 | 25,927 | 26,913 | 5,642 | (5,768) | | (126) |
| FPDKC | 54,445 | 2,424 | 64,894 | 67,318 | (12,873) | 12,290 | | (583) |
| Glen Carbon | 70,550 | 2,981 | 68,093 | 71,074 | (524) | (229) | | (753) |
| Glencoe | 132,169 | 4,411 | 113,665 | 118,076 | 14,093 | (14,605) | | (512) |
| Glenview Park Distr | 87,561 | 3,676 | 90,882 | 94,558 | (6,997) | 6,061 | | (936) |
| Granite City | 49,729 | 2,258 | 39,638 | 41,896 | 7,833 | (8,025) | | (192) |
| Grayslake | 49,274 | 1,859 | 43,915 | 45,774 | 3,500 | (3,690) | | (190) |
| Hinsdale | 124,262 | 3,544 | 131,307 | 134,851 | (10,589) | 9,259 | | (1,330) |
| Huntley | 98,058 | 3,136 | 105,366 | 108,502 | (10,444) | 9,396 | | (1,048) |
| Itasca | 55,945 | 2,096 | 40,214 | 42,310 | 13,635 | (13,851) | | (216) |
| Lake in the Hills | 108,037 | 3,516 | 100,234 | 103,750 | 4,287 | (4,705) | | (418) |
| Lake Zurich | 86,124 | 2,376 | 86,305 | 88,681 | (2,557) | 1,636 | | (921) |
| Lee County | 74,658 | 4,322 | 94,001 | 98,323 | (23,665) | 22,867 | | (798) |
| Lisle | 87,850 | 3,541 | 98,678 | 102,219 | (14,369) | 13,430 | | (939) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims | Total Expenses | Change in Net Position | Reallocation of Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|------------|-----------|----------------|------------------------|--|------------------------------------|
| Lisle Woodridge FPD | \$ 85,650 | \$ 3,750 | \$ 73,360 | \$ 77,110 | \$ 8,540 | \$ (8,871) | \$ (331) |
| Lockport | 106,228 | 3,886 | 106,648 | 110,534 | (4,306) | 3,171 | (1,135) |
| MAARIC | 46,526 | 1,998 | 54,449 | 56,447 | (9,921) | 9,423 | (498) |
| McHenry Cty Con Dist | 71,204 | 2,352 | 67,055 | 69,407 | 1,797 | (2,073) | (276) |
| McHenry-City | 143,335 | 4,104 | 108,627 | 112,731 | 30,604 | (31,159) | (555) |
| Mokena | 53,535 | 2,125 | 51,587 | 53,712 | (177) | (394) | (571) |
| Montgomery | 84,966 | 2,650 | 74,321 | 76,971 | 7,995 | (8,325) | (330) |
| Morton Grove | 47,765 | 1,465 | 51,193 | 52,658 | (4,893) | 4,382 | (511) |
| North Riverside | 123,277 | 4,493 | 119,809 | 124,302 | (1,025) | (291) | (1,316) |
| Northbrook Park Dist | 47,146 | 1,726 | 48,523 | 50,249 | (3,103) | 2,599 | (504) |
| NWCD | 53,938 | 1,791 | 57,347 | 59,138 | (5,200) | 4,623 | (577) |
| Oswego | 125,630 | 4,349 | 119,285 | 123,634 | 1,996 | (2,483) | (487) |
| Oswegoland PD | 55,387 | 1,737 | 47,831 | 49,568 | 5,819 | (6,034) | (215) |
| Palatine PD | 73,779 | 2,503 | 73,316 | 75,819 | (2,040) | 1,252 | (788) |
| Peru | 66,063 | 2,447 | 77,807 | 80,254 | (14,191) | 13,485 | (706) |
| River Forest | 91,655 | 3,389 | 89,513 | 92,902 | (1,247) | 268 | (979) |
| River Grove | 43,676 | 2,027 | 40,716 | 42,743 | 933 | (1,103) | (170) |
| Rock Falls | 40,405 | 2,460 | 41,886 | 44,346 | (3,941) | 3,510 | (431) |
| Rolling Meadows | 156,728 | 4,591 | 145,020 | 149,611 | 7,117 | (7,724) | (607) |
| Roselle | 86,556 | 2,684 | 85,171 | 87,855 | (1,299) | 374 | (925) |
| Round Lake Beach | 66,268 | 2,126 | 57,418 | 59,544 | 6,724 | (6,982) | (258) |
| Skokie Park District | 56,784 | 2,588 | 55,677 | 58,265 | (1,481) | 875 | (606) |
| St. Charles PD | 80,108 | 3,296 | 71,861 | 75,157 | 4,951 | (5,261) | (310) |
| Swansea | 47,493 | 1,857 | 52,642 | 54,499 | (7,006) | 6,498 | (508) |
| Wauconda | 60,429 | 1,737 | 51,619 | 53,356 | 7,073 | (7,307) | (234) |
| West Chicago | 102,635 | 3,037 | 101,730 | 104,767 | (2,132) | 1,035 | (1,097) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims | Total Expenses | Change in Net Position | Reallocation of Change in Net Position | Reallocated Change in Net Position |
|---------------------|---------------------|----------------|------------------|------------------|------------------------|--|------------------------------------|
| West Dundee | \$ 51,575 | \$ 1,809 | \$ 45,663 | \$ 47,472 | \$ 4,103 | \$ (4,303) | \$ (200) |
| Westchester | 91,610 | 3,122 | 88,539 | 91,661 | (51) | (928) | (979) |
| Wood Dale | 115,028 | 3,844 | 114,805 | 118,649 | (3,621) | 2,392 | (1,229) |
| Wood River | 59,443 | 2,806 | 61,833 | 64,639 | (5,196) | 4,562 | (634) |
| Tier 2 Total | 4,300,890 | 157,376 | 4,176,833 | 4,334,209 | (33,319) | - | (33,319) |

Tier 3

| | | | | | | | |
|-------------------|---------|-------|---------|---------|----------|---|----------|
| Bartlett | 80,885 | 2,492 | 50,544 | 53,036 | 27,849 | - | 27,849 |
| Batavia | 180,950 | 6,225 | 179,679 | 185,904 | (4,954) | - | (4,954) |
| Buffalo Grove | 295,929 | 9,430 | 291,886 | 301,316 | (5,387) | - | (5,387) |
| Carol Stream | 206,600 | 6,282 | 230,632 | 236,914 | (30,314) | - | (30,314) |
| Collinsville | 159,235 | 7,728 | 137,914 | 145,642 | 13,593 | - | 13,593 |
| Crystal Lake | 242,069 | 8,161 | 240,124 | 248,285 | (6,216) | - | (6,216) |
| Deerfield | 196,110 | 6,532 | 184,528 | 191,060 | 5,050 | - | 5,050 |
| DeKalb County | 198,177 | 9,220 | 193,277 | 202,497 | (4,320) | - | (4,320) |
| Edwardsville | 202,935 | 7,706 | 172,581 | 180,287 | 22,648 | - | 22,648 |
| FP Dist-DuPage Co | 253,233 | 8,645 | 230,828 | 239,473 | 13,760 | - | 13,760 |
| Freeport | 61,467 | 5,687 | 52,261 | 57,948 | 3,519 | - | 3,519 |
| Glen Ellyn | 300,879 | 5,809 | 185,894 | 191,703 | 109,176 | - | 109,176 |
| Glenview | 282,053 | 9,877 | 362,625 | 372,502 | (90,449) | - | (90,449) |
| Hanover Park | 232,007 | 7,530 | 223,859 | 231,389 | 618 | - | 618 |
| Lake County FPD | 169,379 | 6,704 | 163,940 | 170,644 | (1,265) | - | (1,265) |
| Lake Forest | 201,711 | 4,460 | 164,284 | 168,744 | 32,967 | - | 32,967 |
| Libertyville | 182,337 | 5,358 | 201,737 | 207,095 | (24,758) | - | (24,758) |
| Lombard | 126,222 | 5,772 | 196,287 | 202,059 | (75,837) | - | (75,837) |
| Mundelein | 234,773 | 6,426 | 232,558 | 238,984 | (4,211) | - | (4,211) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims | Total Expenses | Change in Net Position | Reallocation of Change in Net Position | Reallocated Change in Net Position |
|---------------------|---------------------|----------------|-------------------|-------------------|------------------------|--|------------------------------------|
| Northbrook | \$ 221,288 | \$ 7,108 | \$ 220,100 | \$ 227,208 | \$ (5,920) | - | \$ (5,920) |
| Park Ridge | 196,385 | 6,708 | 194,472 | 201,180 | (4,795) | - | (4,795) |
| Pekin | 221,146 | 6,137 | 180,103 | 186,240 | 34,906 | - | 34,906 |
| Plainfield | 169,979 | 5,267 | 178,024 | 183,291 | (13,312) | - | (13,312) |
| South Holland | 151,859 | 6,812 | 133,999 | 140,811 | 11,048 | - | 11,048 |
| St. Charles | 304,566 | 9,454 | 311,278 | 320,732 | (16,166) | - | (16,166) |
| Streamwood | 165,867 | 6,908 | 178,418 | 185,326 | (19,459) | - | (19,459) |
| Winnetka | 191,293 | 6,273 | 177,484 | 183,757 | 7,536 | - | 7,536 |
| Tier 3 Total | 5,429,334 | 184,711 | 5,269,316 | 5,454,027 | (24,693) | - | (24,693) |
| Tier 4 | | | | | | | |
| DeKalb | 314,248 | 10,789 | 308,483 | 319,272 | (5,024) | - | (5,024) |
| Des Plaines | 475,936 | 15,045 | 525,217 | 540,262 | (64,326) | - | (64,326) |
| Elk Grove Village | 414,622 | 12,007 | 442,538 | 454,545 | (39,923) | - | (39,923) |
| Highland Park | 303,155 | 11,318 | 295,576 | 306,894 | (3,739) | - | (3,739) |
| Hoffman Estates | 278,114 | 10,736 | 256,705 | 267,441 | 10,673 | - | 10,673 |
| Kendall County | 169,471 | 5,908 | 156,371 | 162,279 | 7,192 | - | 7,192 |
| Lake County | 1,798,130 | 77,382 | 1,702,404 | 1,779,786 | 18,344 | - | 18,344 |
| McHenry County | 1,081,983 | 33,061 | 1,015,615 | 1,048,676 | 33,307 | - | 33,307 |
| Mount Prospect | 392,018 | 11,361 | 396,183 | 407,544 | (15,526) | - | (15,526) |
| Palatine | 369,237 | 9,840 | 375,479 | 385,319 | (16,082) | - | (16,082) |
| Schaumburg | 441,080 | 12,278 | 396,560 | 408,838 | 32,242 | - | 32,242 |
| Tier 4 Total | 6,037,994 | 209,725 | 5,871,131 | 6,080,856 | (42,862) | - | (42,862) |
| Grand Total | 16,329,906 | 574,321 | 15,849,744 | 16,424,065 | (94,159) | - | (94,159) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical

Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|------------|--------------|----------------|------------------------|---|------------------------------------|
| Tier 1 | | | | | | | |
| Batavia Library | \$ 392,546 | \$ 22,290 | \$ 299,298 | \$ 321,588 | \$ 70,958 | \$ (90,099) | \$ (19,141) |
| Beach Park | 182,636 | 9,115 | 83,611 | 92,726 | 89,910 | (98,813) | (8,903) |
| Beecher | 365,820 | 16,135 | 526,561 | 542,696 | (176,876) | 130,362 | (46,514) |
| Berkeley | 360,150 | 17,348 | 395,624 | 412,972 | (52,822) | 7,025 | (45,797) |
| Bloomingdale | 783,544 | 33,096 | 705,209 | 738,305 | 45,239 | (83,440) | (38,201) |
| Burr Ridge | 302,300 | 16,667 | 283,099 | 299,766 | 2,534 | (17,274) | (14,740) |
| Byron FPD | 369,976 | 26,766 | 395,377 | 422,143 | (52,167) | 5,125 | (47,042) |
| Campton Hills | 257,152 | 9,762 | 144,659 | 154,421 | 102,731 | (115,269) | (12,538) |
| Carol Stream | - | - | 12 | 12 | (12) | 11 | (1) |
| Cary | 680,611 | 29,264 | 692,869 | 722,133 | (41,522) | (45,021) | (86,543) |
| Cary Fire Prtct Dist | 372,396 | 17,258 | 415,812 | 433,070 | (60,674) | 13,326 | (47,348) |
| Caseyville | 506,545 | 14,829 | 315,972 | 330,801 | 175,744 | (200,443) | (24,699) |
| Channahon | 546,912 | 33,362 | 449,613 | 482,975 | 63,937 | (90,604) | (26,667) |
| Clarendon Hills | 169,211 | 9,659 | 199,490 | 209,149 | (39,938) | 18,424 | (21,514) |
| Coal City | 370,662 | 23,582 | 320,731 | 344,313 | 26,349 | (44,422) | (18,073) |
| Colona | 446,295 | 41,381 | 436,360 | 477,741 | (31,446) | (25,301) | (56,747) |
| Countryside | 120,891 | 6,738 | 70,149 | 76,887 | 44,004 | (49,901) | (5,897) |
| Crest Hill | 831,291 | 68,406 | 871,443 | 939,849 | (108,558) | 2,860 | (105,698) |
| Crete | 714,305 | 34,157 | 743,919 | 778,076 | (63,771) | (27,057) | (90,828) |
| Crete Township | 273,924 | 14,642 | 441,363 | 456,005 | (182,081) | 147,254 | (34,827) |
| DU-Comm | 711,086 | 45,280 | 812,683 | 857,963 | (146,877) | 56,459 | (90,418) |
| FPD Winnebago County | 284,884 | 23,780 | 257,717 | 281,497 | 3,387 | (17,279) | (13,892) |
| FPDKC | 487,355 | 26,632 | 538,697 | 565,329 | (77,974) | 16,005 | (61,969) |
| Gilberts | 133,213 | 15,260 | 299,620 | 314,880 | (181,667) | 164,730 | (16,937) |
| Highwood | 332,999 | 21,304 | 336,211 | 357,515 | (24,516) | (17,827) | (42,343) |
| Hinsdale | 853,955 | 35,242 | 712,516 | 747,758 | 106,197 | (147,832) | (41,635) |
| Homer Glen | 549,157 | 52,997 | 450,850 | 503,847 | 45,310 | (72,085) | (26,775) |
| Homewood Library | 11,882 | 1,230 | 6,197 | 7,427 | 4,455 | (5,035) | (580) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|----------------------|------------|---------------------|------------|--------------|----------------|------------------------|---|------------------------------------|
| Indian Head Park | \$ 148,928 | \$ 7,763 | \$ 157,332 | \$ 165,095 | \$ (16,167) | \$ (2,769) | \$ (18,936) | \$ (18,936) |
| JAWA | 118,096 | 4,954 | 221,773 | 226,727 | (108,631) | 93,614 | (15,017) | |
| Justice | 33,904 | 6,637 | 29,095 | 35,732 | (1,828) | (2,481) | (4,309) | |
| La Grange | 4,345 | 314 | 16,656 | 16,970 | (12,625) | 12,071 | (554) | |
| LakeComm | 2,207 | 61 | 900 | 961 | 1,246 | (1,354) | (108) | |
| Lindenhurst | 615,582 | 20,405 | 566,522 | 586,927 | 28,655 | (58,668) | (30,013) | |
| Lisle Park District | 382,998 | 31,518 | 345,060 | 376,578 | 6,420 | (25,094) | (18,674) | |
| Mokena | 834,382 | 38,705 | 698,107 | 736,812 | 97,570 | (138,250) | (40,680) | |
| Monee | 910,469 | 50,809 | 1,157,038 | 1,207,847 | (297,378) | 181,606 | (115,772) | |
| Montgomery | 42,779 | 2,417 | (7,458) | (5,041) | 47,820 | (49,904) | (2,084) | |
| Morrison | 57,428 | 2,295 | 282,655 | 284,950 | (227,522) | 220,219 | (7,303) | |
| MPEA | 542,377 | 28,772 | 690,028 | 718,800 | (176,423) | 107,459 | (68,964) | |
| Muni Cons Dispatch | 22,052 | 1,534 | 14,014 | 15,548 | 6,504 | (7,578) | (1,074) | |
| New Baden | 292,843 | 18,245 | 441,851 | 460,096 | (167,253) | 130,016 | (37,237) | |
| North Aurora | 390,613 | 22,596 | 389,522 | 412,118 | (21,505) | (28,162) | (49,667) | |
| Northbrook Library | 757,889 | 53,219 | 940,050 | 993,269 | (235,380) | 139,013 | (96,367) | |
| Northbrook Park Dist | 768,473 | 47,674 | 938,331 | 986,005 | (217,532) | 119,817 | (97,715) | |
| Oak Park Township | 745,904 | 37,479 | 807,527 | 845,006 | (99,102) | 4,259 | (94,843) | |
| Oswego | 1,162,619 | 74,858 | 1,228,159 | 1,303,017 | (140,398) | (7,431) | (147,829) | |
| Oswego Township | 194,810 | 16,545 | 241,005 | 257,550 | (62,740) | 37,969 | (24,771) | |
| Oswegoland PD | 131,394 | 6,369 | 80,947 | 87,316 | 44,078 | (50,486) | (6,408) | |
| Peotone | 371,570 | 31,506 | 324,238 | 355,744 | 15,826 | (33,943) | (18,117) | |
| Pingree Grove | 547,654 | 41,463 | 416,113 | 457,576 | 90,078 | (116,780) | (26,702) | |
| Roscoe | 383,892 | 19,193 | 428,545 | 447,738 | (63,846) | 15,034 | (48,812) | |
| SEECOM | 281,896 | 22,605 | 498,336 | 520,941 | (239,045) | 203,202 | (35,843) | |
| South Chicago Height | 152,747 | 5,435 | 95,566 | 101,001 | 51,746 | (59,195) | (7,449) | |
| Spring Grove | 199,610 | 40,600 | 110,882 | 151,482 | 48,128 | (57,860) | (9,732) | |
| St. Charles Library | 272,679 | 16,724 | 287,828 | 304,552 | (31,873) | (2,800) | (34,673) | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|------------------|-------------------|-------------------|------------------------|---|------------------------------------|
| Steger | \$ 596,017 | \$ 26,351 | \$ 610,724 | \$ 637,075 | \$ (41,058) | \$ (34,726) | \$ (75,784) |
| Streamwood | 1,005,543 | 43,313 | 1,111,854 | 1,155,167 | (149,624) | 21,768 | (127,856) |
| Summit | 1,007,021 | 55,002 | 933,527 | 988,529 | 18,492 | (67,593) | (49,101) |
| Swansea | 936,286 | 59,725 | 802,960 | 862,685 | 73,601 | (114,951) | (41,350) |
| Trenton | 124,185 | 8,342 | 148,621 | 156,963 | (32,778) | 16,989 | (15,789) |
| West Chicago | 1,278,996 | 61,065 | 1,267,691 | 1,328,756 | (49,760) | (112,869) | (162,629) |
| West Dundee | 937,611 | 55,365 | 867,551 | 922,916 | 14,695 | (60,409) | (45,714) |
| Winfield | 567,592 | 45,310 | 722,774 | 768,084 | (200,492) | 128,320 | (72,172) |
| Woodridge | 169,848 | 14,022 | 319,256 | 333,278 | (163,430) | 141,833 | (21,597) |
| Woodridge Library | 237,020 | 23,181 | 105,292 | 128,473 | 108,547 | (120,103) | (11,556) |
| WSCDC | 458,040 | 20,912 | 546,756 | 567,668 | (109,628) | 51,387 | (58,241) |
| Tier 1 Total | 29,099,997 | 1,729,465 | 30,043,290 | 31,772,755 | (2,672,758) | (114,951) | (2,787,709) |
| Tier 2 | | | | | | | |
| Algon-Lake Hills FPD | 1,180,378 | 62,977 | 974,698 | 1,037,675 | 142,703 | (194,833) | (52,130) |
| Algonquin | 1,547,393 | 125,959 | 1,593,593 | 1,719,552 | (172,159) | 20,172 | (151,987) |
| Barrington | 1,554,695 | 64,208 | 1,630,687 | 1,694,895 | (140,200) | (12,503) | (152,703) |
| Bartlett | 920,029 | 28,432 | 730,123 | 758,555 | 161,474 | (202,106) | (40,632) |
| Bartlett Fire PD | 1,293,549 | 60,044 | 1,283,306 | 1,343,350 | (49,801) | (77,252) | (127,053) |
| Bensenville | 1,515,857 | 79,890 | 1,608,242 | 1,688,132 | (172,275) | 23,386 | (148,889) |
| Centralia | 1,207,432 | 63,155 | 1,387,270 | 1,450,425 | (242,993) | 124,399 | (118,594) |
| Charleston | 947,429 | 65,715 | 907,555 | 973,270 | (25,841) | (67,216) | (93,057) |
| Dixon | 969,749 | 50,288 | 1,045,159 | 1,095,447 | (125,698) | 30,448 | (95,250) |
| Effingham | 2,073,857 | 100,115 | 2,426,328 | 2,526,443 | (452,586) | 248,890 | (203,696) |
| Fox Lake | 699,000 | 51,416 | 773,315 | 824,731 | (125,731) | 57,076 | (68,655) |
| Franklin Park | 3,013,442 | 158,449 | 3,067,493 | 3,225,942 | (212,500) | (83,483) | (295,983) |
| Glen Carbon | 1,585,746 | 109,751 | 1,784,600 | 1,894,351 | (308,605) | 152,851 | (155,754) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|------------|--------------|----------------|------------------------|---|------------------------------------|
| Glen Ellyn | \$ 2,231,032 | \$ 127,303 | \$ 2,191,333 | \$ 2,318,636 | \$ (87,604) | \$ (131,530) | \$ (219,134) |
| Glencoe | 1,817,274 | 175,440 | 1,852,146 | 2,027,586 | (210,312) | 31,818 | (178,494) |
| Glenview Park Distr | 1,648,645 | 129,969 | 1,284,812 | 1,414,781 | 233,864 | (306,673) | (72,809) |
| Granite City | 1,858,150 | 98,761 | 1,787,800 | 1,886,561 | (28,411) | (154,098) | (182,509) |
| Grayslake | 959,979 | 48,582 | 949,338 | 997,920 | (37,941) | (56,349) | (94,290) |
| Hanover Park | 3,161,899 | 158,765 | 3,299,993 | 3,458,758 | (296,859) | (13,704) | (310,563) |
| Homewood | 2,756,546 | 141,923 | 2,996,324 | 3,138,247 | (381,701) | 110,950 | (270,751) |
| Huntley | 1,273,065 | 82,761 | 1,632,466 | 1,715,227 | (442,162) | 317,120 | (125,042) |
| Itasca | 1,271,134 | 95,554 | 1,237,750 | 1,333,304 | (62,170) | (62,683) | (124,853) |
| Lake County FPD | 2,528,738 | 120,712 | 2,594,245 | 2,714,957 | (186,219) | (62,155) | (248,374) |
| Lake in the Hills | 1,830,681 | 78,751 | 1,740,113 | 1,818,864 | 11,817 | (92,666) | (80,849) |
| Lake Zurich | 1,448,400 | 67,407 | 1,678,770 | 1,746,177 | (297,777) | 155,513 | (142,264) |
| Lee County | 2,281,019 | 129,638 | 2,596,856 | 2,726,494 | (445,475) | 221,434 | (224,041) |
| Libertyville | 3,129,456 | 184,998 | 3,212,311 | 3,397,309 | (267,853) | (39,526) | (307,379) |
| Lisle | 1,288,121 | 74,701 | 1,287,992 | 1,362,693 | (74,572) | (51,948) | (126,520) |
| Lisle Woodridge FPD | 1,806,815 | 79,135 | 1,675,821 | 1,754,956 | 51,859 | (131,654) | (79,795) |
| Lockport | 1,990,758 | 92,863 | 2,150,280 | 2,243,143 | (252,385) | 56,851 | (195,534) |
| Lombard | 2,611,484 | 144,397 | 2,695,650 | 2,840,047 | (228,563) | (27,940) | (256,503) |
| MAARIC | 963,816 | 52,513 | 903,415 | 955,928 | 7,888 | (50,454) | (42,566) |
| McHenry Cty Con Dist | 912,179 | 53,643 | 1,049,876 | 1,103,519 | (191,340) | 101,746 | (89,594) |
| McHenry-City | 2,302,445 | 163,905 | 2,491,442 | 2,655,347 | (352,902) | 126,755 | (226,147) |
| Naperville Park Dist | 1,821,172 | 136,715 | 1,813,107 | 1,949,822 | (128,650) | (50,229) | (178,879) |
| North Riverside | 2,856,598 | 137,695 | 2,725,495 | 2,863,190 | (6,592) | (273,984) | (280,576) |
| NWCD | 1,691,077 | 81,061 | 1,933,590 | 2,014,651 | (323,574) | 157,475 | (166,099) |
| Oak Park Public Libr | 1,191,725 | 77,543 | 1,142,428 | 1,219,971 | (28,246) | (88,806) | (117,052) |
| Palatine PD | 1,144,663 | 69,230 | 1,015,920 | 1,085,150 | 59,513 | (110,065) | (50,552) |
| Peru | 1,518,579 | 89,313 | 1,326,265 | 1,415,578 | 103,001 | (170,067) | (67,066) |
| Plainfield | 1,997,990 | 152,269 | 2,067,845 | 2,220,114 | (222,124) | 25,877 | (196,247) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|----------------------|---------------------|------------------|-------------------|--------------------|------------------------|---|------------------------------------|
| Princeton | \$ 1,597,127 | \$ 66,335 | \$ 1,720,208 | \$ 1,786,543 | \$ (189,416) | \$ 32,547 | \$ (156,869) |
| River Forest | 978,757 | 65,855 | 1,167,872 | 1,233,727 | (254,970) | 158,837 | (96,133) |
| River Grove | 1,117,691 | 65,557 | 1,033,268 | 1,098,825 | 18,866 | (68,229) | (49,363) |
| Rochelle | 2,603,195 | 155,439 | 2,841,025 | 2,996,464 | (393,269) | 137,583 | (255,686) |
| Rock Falls | 1,209,755 | 88,876 | 1,430,575 | 1,519,451 | (309,696) | 190,872 | (118,824) |
| Rolling Meadows | 2,556,153 | 105,706 | 2,881,819 | 2,987,525 | (431,372) | 180,305 | (251,067) |
| Roselle | 1,394,510 | 68,816 | 1,313,811 | 1,382,627 | 11,883 | (73,472) | (61,589) |
| Round Lake Beach | 1,413,427 | 95,452 | 1,512,350 | 1,607,802 | (194,375) | 55,550 | (138,825) |
| Skokie Park District | 991,043 | 54,653 | 1,147,304 | 1,201,957 | (210,914) | 113,572 | (97,342) |
| St. Charles PD | 1,110,928 | 55,528 | 1,106,559 | 1,162,087 | (51,159) | (57,959) | (109,118) |
| Warrenville | 921,043 | 69,113 | 1,063,436 | 1,132,549 | (211,506) | 121,042 | (90,464) |
| Washington | 1,387,710 | 72,290 | 1,239,950 | 1,312,240 | 75,470 | (136,756) | (61,286) |
| Wauconda | 1,095,404 | 112,753 | 1,198,193 | 1,310,946 | (215,542) | 107,950 | (107,592) |
| Westchester | 1,440,724 | 117,397 | 1,511,095 | 1,628,492 | (187,768) | 46,259 | (141,509) |
| Wood Dale | 1,124,675 | 48,350 | 1,145,937 | 1,194,287 | (69,612) | (40,854) | (110,466) |
| Wood River | 1,361,576 | 76,600 | 1,241,975 | 1,318,575 | 43,001 | (103,133) | (60,132) |
| Tier 2 Total | 93,105,714 | 5,384,666 | 96,101,129 | 101,485,795 | (8,380,081) | 114,951 | (8,265,130) |
| Tier 3 | | | | | | | |
| Batavia | 4,014,199 | 229,899 | 4,408,693 | 4,638,592 | (624,393) | - | (624,393) |
| Boone County | 3,523,154 | 261,153 | 3,781,088 | 4,042,241 | (519,087) | - | (519,087) |
| Buffalo Grove | 5,217,243 | 372,871 | 4,991,344 | 5,364,215 | (146,972) | - | (146,972) |
| Carpentersville | 3,364,476 | 154,707 | 3,881,812 | 4,036,519 | (672,043) | - | (672,043) |
| Collinsville | 4,599,404 | 234,995 | 5,335,629 | 5,570,624 | (971,220) | - | (971,220) |
| Crystal Lake | 4,991,540 | 240,842 | 5,334,314 | 5,575,156 | (583,616) | - | (583,616) |
| Deerfield | 3,453,916 | 200,201 | 3,447,895 | 3,648,096 | (194,180) | - | (194,180) |
| DeKalb | 4,291,967 | 216,761 | 5,098,471 | 5,315,232 | (1,023,265) | - | (1,023,265) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|---------------------|---------------------|------------------|--------------------|--------------------|------------------------|---|------------------------------------|
| DeKalb County | \$ 4,031,924 | \$ 275,173 | \$ 4,372,330 | \$ 4,647,503 | \$ (615,579) | - | \$ (615,579) |
| East Moline | 4,064,129 | 270,395 | 3,739,187 | 4,009,582 | 54,547 | - | 54,547 |
| Edwardsville | 3,486,546 | 273,807 | 3,405,629 | 3,679,436 | (192,890) | - | (192,890) |
| FP Dist-DuPage Co | 3,051,395 | 195,039 | 3,566,102 | 3,761,141 | (709,746) | - | (709,746) |
| Freeport | 3,119,406 | 174,979 | 3,375,901 | 3,550,880 | (431,474) | - | (431,474) |
| Glenview | 4,933,451 | 309,087 | 5,032,739 | 5,341,826 | (408,375) | - | (408,375) |
| Highland Park | 6,086,784 | 329,861 | 6,353,323 | 6,683,184 | (596,400) | - | (596,400) |
| Kendall County | 2,490,997 | 199,166 | 2,795,143 | 2,994,309 | (503,312) | - | (503,312) |
| Lake Forest | 2,269,809 | 151,776 | 2,876,710 | 3,028,486 | (758,677) | - | (758,677) |
| Monroe | 2,161,003 | 167,916 | 2,110,989 | 2,278,905 | (117,902) | - | (117,902) |
| Morton Grove | 4,078,894 | 193,550 | 4,322,802 | 4,516,352 | (437,458) | - | (437,458) |
| Mundelein | 3,459,658 | 175,808 | 3,581,238 | 3,757,046 | (297,388) | - | (297,388) |
| Northbrook | 6,215,591 | 342,019 | 5,878,061 | 6,220,080 | (4,489) | - | (4,489) |
| Park Ridge | 3,144,733 | 206,783 | 3,228,029 | 3,434,812 | (290,079) | - | (290,079) |
| Pekin | 4,395,061 | 237,125 | 3,569,032 | 3,806,157 | 588,904 | - | 588,904 |
| South Holland | 2,961,853 | 187,882 | 2,915,131 | 3,103,013 | (141,160) | - | (141,160) |
| St. Charles | 4,132,292 | 272,592 | 4,587,365 | 4,859,957 | (727,665) | - | (727,665) |
| Wheaton | 3,913,154 | 239,047 | 3,959,237 | 4,198,284 | (285,130) | - | (285,130) |
| Wheeling | 3,790,894 | 178,211 | 3,992,005 | 4,170,216 | (379,322) | - | (379,322) |
| Winnetka | 4,149,405 | 191,938 | 4,591,797 | 4,783,735 | (634,330) | - | (634,330) |
| Tier 3 Total | 109,392,878 | 6,483,583 | 114,531,996 | 121,015,579 | (11,622,701) | - | (11,622,701) |
| Tier 4 | | | | | | | |
| Des Plaines | 6,341,308 | 291,978 | 6,833,422 | 7,125,400 | (784,092) | - | (784,092) |
| Elk Grove Village | 7,962,803 | 345,782 | 8,523,738 | 8,869,520 | (906,717) | - | (906,717) |
| Evanston | 12,248,558 | 675,373 | 12,471,328 | 13,146,701 | (898,143) | - | (898,143) |
| Hoffman Estates | 6,772,955 | 393,414 | 7,551,536 | 7,944,950 | (1,171,995) | - | (1,171,995) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Member Contribution | Admin Fees | Claims - net | Total Expenses | Change in Net Position | Reallocated Tier Change in Net Position | Reallocated Change in Net Position |
|---------------------|---------------------|-------------------|--------------------|--------------------|------------------------|---|------------------------------------|
| Lake County | \$ 23,487,453 | \$ 1,215,048 | \$ 23,487,129 | \$ 24,702,177 | \$ (1,214,724) | - | \$ (1,214,724) |
| McHenry County | 11,456,635 | 718,478 | 11,229,601 | 11,948,079 | (491,444) | - | (491,444) |
| Mount Prospect | 7,461,623 | 327,464 | 7,493,371 | 7,820,835 | (359,212) | - | (359,212) |
| Palatine | 6,769,804 | 336,792 | 7,041,317 | 7,378,109 | (608,305) | - | (608,305) |
| Peoria County | 3,478,556 | 247,303 | 3,921,439 | 4,168,742 | (690,186) | - | (690,186) |
| Schaumburg | 6,225,462 | 647,724 | 6,084,125 | 6,731,849 | (506,387) | - | (506,387) |
| Tier 4 Total | 92,205,157 | 5,199,356 | 94,637,006 | 99,836,362 | (7,631,205) | - | (7,631,205) |
| Grand Total | 323,803,746 | 18,797,070 | 335,313,421 | 354,110,491 | (30,306,745) | - | (30,306,745) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical Year Ended June 30, 2025

| | | Change in | | | | | | | |
|----------------------|------------|-------------|----------|-----------|------------|-------------------|--|---------------|--|
| | | Claims Paid | IBNR | Stop Loss | Stop Loss | Claims (Forgiven) | | Total Claims | |
| | | Medical | Accrual | Premiums | Recoveries | /Assessed | | Expense - Net | |
| Tier 1 | | | | | | | | | |
| Batavia Library | \$ 244,151 | \$ 1,270 | \$ 1,714 | \$ - | \$ 52,163 | \$ 299,298 | | | |
| Beach Park | 29,548 | (4,517) | 1,016 | - | 57,564 | 83,611 | | | |
| Beecher | 486,039 | 7,431 | 1,564 | - | 31,527 | 526,561 | | | |
| Berkeley | 277,685 | 2,922 | 1,501 | - | 113,516 | 395,624 | | | |
| Bloomingdale | 580,737 | 2,850 | 3,277 | - | 118,345 | 705,209 | | | |
| Burr Ridge | 195,601 | 8,691 | 1,529 | - | 77,278 | 283,099 | | | |
| Byron FPD | 295,968 | 4,431 | 1,962 | - | 93,016 | 395,377 | | | |
| Campton Hills | 62,991 | (500) | 1,117 | - | 81,051 | 144,659 | | | |
| Carol Stream | 12 | - | - | - | - | 12 | | | |
| Cary | 527,374 | (2,429) | 2,908 | - | 165,016 | 692,869 | | | |
| Cary Fire Prtct Dist | 491,612 | (6,214) | 1,151 | - | (70,737) | 415,812 | | | |
| Caseyville | 162,881 | (8,799) | 2,233 | - | 159,657 | 315,972 | | | |
| Channahon | 335,515 | 3,052 | 2,176 | - | 108,870 | 449,613 | | | |
| Clarendon Hills | 147,575 | (2,149) | 732 | - | 53,332 | 199,490 | | | |
| Coal City | 227,737 | (1,015) | 2,033 | - | 91,976 | 320,731 | | | |
| Colona | 612,045 | (503) | 2,311 | - | (177,493) | 436,360 | | | |
| Countryside | 29,510 | 1,795 | 740 | - | 38,104 | 70,149 | | | |
| Crest Hill | 1,061,198 | 6,381 | 2,943 | - | (199,079) | 871,443 | | | |
| Crete | 601,157 | (9,438) | 3,349 | - | 148,851 | 743,919 | | | |
| Crete Township | 679,532 | 31,459 | 1,109 | - | (270,737) | 441,363 | | | |
| DU-Comm | 715,585 | 7,502 | 3,825 | - | 85,771 | 812,683 | | | |
| FPD Winnebago County | 197,271 | 6,040 | 1,529 | - | 52,877 | 257,717 | | | |
| FPDKC | 375,205 | 7,480 | 2,403 | - | 153,609 | 538,697 | | | |
| Gilberts | 828,802 | 74,917 | 697 | - | (604,796) | 299,620 | | | |
| Highwood | 300,261 | 9,885 | 1,486 | - | 24,579 | 336,211 | | | |
| Hinsdale | 640,205 | 3,399 | 3,534 | - | 65,378 | 712,516 | | | |
| Homer Glen | 372,926 | (5,132) | 2,836 | - | 80,220 | 450,850 | | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Change in | | | | | | Total Claims Expense - Net |
|----------------------|------------------------|-----------------|-----------------------|-------------------------|--------------------------------|----------|-------------------------------|
| | Claims Paid Medical | IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | | |
| Homewood Library | \$ 2,260 | \$ 106 | \$ 86 | - | \$ 3,745 | \$ 6,197 | |
| Indian Head Park | 104,475 | 5,156 | 761 | - | 46,940 | | 157,332 |
| JAWA | 341,146 | 17,066 | 341 | - | (136,780) | | 221,773 |
| Justice | 18,338 | (98) | 170 | - | 10,685 | | 29,095 |
| La Grange | 17,422 | (2,158) | 22 | - | 1,370 | | 16,656 |
| LakeComm | 194 | 3 | 7 | - | 696 | | 900 |
| Lindenhurst | 367,576 | 2,804 | 2,119 | - | 194,023 | | 566,522 |
| Lisle Park District | 285,835 | (10,565) | 1,834 | - | 67,956 | | 345,060 |
| Mokena | 960,865 | 4,604 | 3,313 | - | (270,675) | | 698,107 |
| Monee | 2,510,424 | 89,233 | 3,655 | - | (1,446,274) | | 1,157,038 |
| Montgomery | 26,250 | (47,454) | 263 | - | 13,483 | | (7,458) |
| Morrison | 132,874 | 205,569 | 284 | - | (56,072) | | 282,655 |
| MPEA | 687,714 | 18,891 | 2,823 | - | (19,400) | | 690,028 |
| Muni Cons Dispatch | 70,650 | 1,393 | 171 | - | (58,200) | | 14,014 |
| New Baden | 383,142 | (613) | 1,685 | - | 57,637 | | 441,851 |
| North Aurora | 438,474 | 2,415 | 2,076 | - | (53,443) | | 389,522 |
| Northbrook Library | 1,253,055 | 30,179 | 3,669 | - | (346,853) | | 940,050 |
| Northbrook Park Dist | 756,531 | (10,422) | 3,085 | - | 189,137 | | 938,331 |
| Oak Park Township | 703,963 | 3,399 | 3,328 | - | 96,837 | | 807,527 |
| Oswego | 1,100,910 | 10,355 | 4,152 | - | 112,742 | | 1,228,159 |
| Oswego Township | 281,778 | (17,602) | 647 | - | (23,818) | | 241,005 |
| Oswegoland PD | 42,734 | (3,799) | 597 | - | 41,415 | | 80,947 |
| Peotone | 266,716 | 1,190 | 1,664 | - | 54,668 | | 324,238 |
| Pingree Grove | 400,771 | 3,856 | 2,553 | - | 8,933 | | 416,113 |
| Roscoe | 396,129 | (55,219) | 2,111 | - | 85,524 | | 428,545 |
| SEECOM | 885,834 | 56,301 | 1,621 | - | (445,420) | | 498,336 |
| South Chicago Height | 49,941 | (3,053) | 534 | - | 48,144 | | 95,566 |
| Spring Grove | 96,316 | (11,008) | 1,023 | - | 24,551 | | 110,882 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | | Change in | | | | | | |
|----------------------|----|------------------------|-----------------|-----------------------|-------------------------|--------------------------------|----|-------------------------------|
| | | Claims Paid Medical | IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | | Total Claims Expense - Net |
| St. Charles Library | \$ | 193,163 | \$ 7,091 | \$ 1,629 | - | \$ 85,945 | \$ | 287,828 |
| Steger | | 548,179 | (26,375) | 2,415 | - | 86,505 | | 610,724 |
| Streamwood | | 938,797 | 1,242 | 3,327 | - | 168,488 | | 1,111,854 |
| Summit | | 793,818 | 13,814 | 4,046 | - | 121,849 | | 933,527 |
| Swansea | | 924,464 | 20,341 | 4,550 | - | (146,395) | | 802,960 |
| Trenton | | 104,946 | 3,681 | 853 | - | 39,141 | | 148,621 |
| West Chicago | | 972,499 | (6,610) | 4,217 | - | 297,585 | | 1,267,691 |
| West Dundee | | 960,492 | (10,582) | 3,960 | - | (86,319) | | 867,551 |
| Winfield | | 1,635,534 | 34,502 | 2,908 | - | (950,170) | | 722,774 |
| Woodridge | | 293,998 | 14,865 | 1,010 | - | 9,383 | | 319,256 |
| Woodridge Library | | 95,838 | (11,063) | 895 | - | 19,622 | | 105,292 |
| WSCDC | | 593,132 | 12,044 | 1,913 | - | (60,333) | | 546,756 |
| Tier 1 Total | | 31,116,300 | 482,288 | 127,992 | - | (1,683,290) | | 30,043,290 |
| Tier 2 | | | | | | | | |
| Algon-Lake Hills FPD | | 733,029 | (2,579) | 5,681 | - | 238,567 | | 974,698 |
| Algonquin | | 2,091,851 | (2,947) | 7,576 | - | (502,887) | | 1,593,593 |
| Barrington | | 1,267,662 | (30,016) | 5,987 | - | 387,054 | | 1,630,687 |
| Bartlett | | 551,108 | 36,499 | 2,282 | - | 140,234 | | 730,123 |
| Bartlett Fire PD | | 1,303,725 | 75 | 5,155 | - | (25,649) | | 1,283,306 |
| Bensenville | | 1,584,476 | (27,990) | 6,121 | - | 45,635 | | 1,608,242 |
| Centralia | | 1,423,218 | (10,947) | 5,582 | - | (30,583) | | 1,387,270 |
| Charleston | | 711,372 | 44,912 | 5,993 | - | 145,278 | | 907,555 |
| Dixon | | 721,614 | 43,977 | 4,501 | - | 275,067 | | 1,045,159 |
| Effingham | | 2,279,233 | 22,572 | 9,663 | - | 114,860 | | 2,426,328 |
| Fox Lake | | 544,614 | 85,174 | 3,085 | - | 140,442 | | 773,315 |
| Franklin Park | | 3,287,443 | 43,676 | 11,490 | - | (275,116) | | 3,067,493 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Claims Paid Medical | Change in IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | Total Claims Expense - Net |
|----------------------|------------------------|------------------------------|-----------------------|-------------------------|--------------------------------|-------------------------------|
| Glen Carbon | \$ 2,454,877 | \$ 92,379 | \$ 7,259 | - | \$ (769,915) | \$ 1,784,600 |
| Glen Ellyn | 1,535,772 | (19,101) | 11,809 | - | 662,853 | 2,191,333 |
| Glencoe | 2,143,230 | 33,783 | 7,892 | - | (332,759) | 1,852,146 |
| Glenview Park Distr | 1,027,300 | 2,684 | 7,935 | - | 246,893 | 1,284,812 |
| Granite City | 1,352,246 | 34,706 | 9,435 | - | 391,413 | 1,787,800 |
| Grayslake | 719,333 | (37,004) | 4,913 | - | 262,096 | 949,338 |
| Hanover Park | 2,656,901 | (139,915) | 12,535 | - | 770,472 | 3,299,993 |
| Homewood | 2,707,753 | (20,091) | 10,715 | - | 297,947 | 2,996,324 |
| Huntley | 1,370,063 | 27,818 | 6,314 | - | 228,271 | 1,632,466 |
| Itasca | 1,105,910 | (7,528) | 6,541 | - | 132,827 | 1,237,750 |
| Lake County FPD | 2,958,714 | 49,016 | 10,160 | - | (423,645) | 2,594,245 |
| Lake in the Hills | 2,152,815 | (41,150) | 6,641 | - | (378,193) | 1,740,113 |
| Lake Zurich | 1,258,538 | 9,065 | 6,271 | - | 404,896 | 1,678,770 |
| Lee County | 3,383,187 | 69,708 | 12,062 | - | (868,101) | 2,596,856 |
| Libertyville | 3,101,646 | 17,037 | 11,327 | - | 82,301 | 3,212,311 |
| Lisle | 1,070,367 | (63,493) | 6,321 | - | 274,797 | 1,287,992 |
| Lisle Woodridge FPD | 1,190,922 | (20,494) | 7,359 | - | 498,034 | 1,675,821 |
| Lockport | 1,735,954 | (58,446) | 9,086 | - | 463,686 | 2,150,280 |
| Lombard | 2,260,658 | (67,355) | 12,187 | - | 490,160 | 2,695,650 |
| MAARIC | 634,162 | 31,332 | 5,062 | - | 232,859 | 903,415 |
| McHenry Cty Con Dist | 1,008,399 | (22,076) | 4,465 | - | 59,088 | 1,049,876 |
| McHenry-City | 3,422,846 | 38,619 | 8,710 | - | (978,733) | 2,491,442 |
| Naperville Park Dist | 2,308,974 | 583 | 7,999 | - | (504,449) | 1,813,107 |
| North Riverside | 1,961,991 | (14,519) | 11,696 | - | 766,327 | 2,725,495 |
| NWCD | 1,882,341 | (14,547) | 6,456 | - | 59,340 | 1,933,590 |
| Oak Park Public Libr | 1,099,044 | 14,884 | 5,482 | - | 23,018 | 1,142,428 |
| Palatine PD | 733,617 | 917 | 5,417 | - | 275,969 | 1,015,920 |
| Peru | 938,228 | 8,868 | 7,174 | - | 371,995 | 1,326,265 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Claims Paid Medical | Change in IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | Total Claims Expense - Net |
|----------------------|------------------------|------------------------------|-----------------------|-------------------------|--------------------------------|-------------------------------|
| Plainfield | \$ 2,435,108 | \$ 28,499 | \$ 8,724 | - | \$ (404,486) | \$ 2,067,845 |
| Princeton | 1,984,128 | 40,018 | 6,861 | - | (310,799) | 1,720,208 |
| River Forest | 960,044 | 18,158 | 5,418 | - | 184,252 | 1,167,872 |
| River Grove | 1,115,705 | (4,815) | 5,468 | - | (83,090) | 1,033,268 |
| Rochelle | 2,690,047 | 2,664 | 10,971 | - | 137,343 | 2,841,025 |
| Rock Falls | 1,415,219 | 11,766 | 6,299 | - | (2,709) | 1,430,575 |
| Rolling Meadows | 2,571,227 | 31,267 | 9,492 | - | 269,833 | 2,881,819 |
| Roselle | 1,117,959 | 230 | 6,506 | - | 189,116 | 1,313,811 |
| Round Lake Beach | 1,397,266 | 35,377 | 5,154 | - | 74,553 | 1,512,350 |
| Skokie Park District | 971,980 | 47,357 | 5,169 | - | 122,798 | 1,147,304 |
| St. Charles PD | 756,422 | 8,884 | 5,518 | - | 335,735 | 1,106,559 |
| Warrenville | 1,156,745 | (8,141) | 4,401 | - | (89,569) | 1,063,436 |
| Washington | 1,032,530 | (39,166) | 6,285 | - | 240,301 | 1,239,950 |
| Wauconda | 1,467,255 | 76,828 | 5,148 | - | (351,038) | 1,198,193 |
| Westchester | 1,804,776 | 20,533 | 7,166 | - | (321,380) | 1,511,095 |
| Wood Dale | 952,934 | (2,368) | 4,259 | - | 191,112 | 1,145,937 |
| Wood River | 1,060,637 | (38,795) | 7,117 | - | 213,016 | 1,241,975 |
| Tier 2 Total | 91,565,115 | 336,382 | 412,295 | - | 3,787,337 | 96,101,129 |

Tier 3

| | | | | | | |
|-----------------|-----------|----------|--------|---|-------------|-----------|
| Batavia | 3,958,841 | 25,807 | 14,824 | - | 409,221 | 4,408,693 |
| Boone County | 3,994,359 | 51,641 | 16,044 | - | (280,956) | 3,781,088 |
| Buffalo Grove | 6,725,671 | 4,412 | 20,363 | - | (1,759,102) | 4,991,344 |
| Carpentersville | 3,455,895 | (2,151) | 14,234 | - | 413,834 | 3,881,812 |
| Collinsville | 5,483,201 | 109,293 | 21,764 | - | (278,629) | 5,335,629 |
| Crystal Lake | 5,179,640 | (60,028) | 20,747 | - | 193,955 | 5,334,314 |
| Deerfield | 3,926,059 | 52,248 | 13,274 | - | (543,686) | 3,447,895 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | | Change in | | | | | | |
|---------------------|------------------------|------------------|-----------------------|-------------------------|--------------------------------|-------------------------------|--|--|
| | Claims Paid Medical | IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | Total Claims Expense - Net | | |
| DeKalb | \$ 6,260,809 | \$ 82,388 | \$ 16,502 | \$ - | \$ (1,261,228) | \$ 5,098,471 | | |
| DeKalb County | 5,183,884 | (33,638) | 17,007 | - | (794,923) | 4,372,330 | | |
| East Moline | 2,915,215 | (70,318) | 24,701 | - | 869,589 | 3,739,187 | | |
| Edwardsville | 3,134,898 | 17,556 | 17,433 | - | 235,742 | 3,405,629 | | |
| FP Dist-DuPage Co | 4,804,928 | 82,157 | 13,019 | - | (1,334,002) | 3,566,102 | | |
| Freeport | 4,520,109 | 61,660 | 15,208 | (431,614) | (789,462) | 3,375,901 | | |
| Glenview | 4,779,668 | 56,811 | 19,503 | - | 176,757 | 5,032,739 | | |
| Highland Park | 5,931,745 | 10,168 | 24,391 | - | 387,019 | 6,353,323 | | |
| Kendall County | 2,680,922 | 266,424 | 10,892 | - | (163,095) | 2,795,143 | | |
| Lake Forest | 1,846,105 | 792,787 | 8,724 | - | 229,094 | 2,876,710 | | |
| Monroe | 2,317,812 | 26,048 | 15,187 | - | (248,058) | 2,110,989 | | |
| Morton Grove | 3,870,979 | (82,164) | 16,361 | - | 517,626 | 4,322,802 | | |
| Mundelein | 2,851,537 | (32,755) | 14,419 | - | 748,037 | 3,581,238 | | |
| Northbrook | 5,887,660 | (5,475) | 21,621 | - | (25,745) | 5,878,061 | | |
| Park Ridge | 2,678,410 | (16,472) | 15,180 | - | 550,911 | 3,228,029 | | |
| Pekin | 3,466,324 | 30,029 | 16,254 | - | 56,425 | 3,569,032 | | |
| South Holland | 2,533,015 | 33,603 | 14,874 | - | 333,639 | 2,915,131 | | |
| St. Charles | 5,342,371 | 9,213 | 18,813 | - | (783,032) | 4,587,365 | | |
| Wheaton | 4,746,211 | 42,490 | 16,253 | - | (845,717) | 3,959,237 | | |
| Wheeling | 3,614,193 | (6,304) | 15,344 | - | 368,772 | 3,992,005 | | |
| Winnetka | 4,528,095 | 39,852 | 17,085 | - | 6,765 | 4,591,797 | | |
| Tier 3 Total | 116,618,556 | 1,485,282 | 470,021 | (431,614) | (3,610,249) | 114,531,996 | | |
| Tier 4 | | | | | | | | |
| Des Plaines | 6,543,034 | 54,700 | 26,200 | - | 209,488 | 6,833,422 | | |
| Elk Grove Village | 8,360,656 | (83,453) | 29,511 | - | 217,024 | 8,523,738 | | |
| Evanston | 11,605,627 | (44,811) | 47,900 | - | 862,612 | 12,471,328 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2025

| | Claims Paid Medical | Change in IBNR Accrual | Stop Loss Premiums | Stop Loss Recoveries | Claims (Forgiven) /Assessed | Total Claims Expense - Net |
|---------------------|------------------------|------------------------------|-----------------------|-------------------------|--------------------------------|-------------------------------|
| Hoffman Estates | \$ 7,095,626 | \$ 5,595 | \$ 29,258 | \$ - | \$ 421,057 | \$ 7,551,536 |
| Lake County | 23,971,639 | 100,427 | 94,969 | - | (679,906) | 23,487,129 |
| McHenry County | 11,277,171 | 21,209 | 47,111 | - | (115,890) | 11,229,601 |
| Mount Prospect | 6,427,657 | (65,717) | 31,092 | - | 1,100,339 | 7,493,371 |
| Palatine | 6,626,430 | 23,932 | 26,136 | - | 364,819 | 7,041,317 |
| Peoria County | 2,169,298 | 783,053 | 19,211 | - | 949,877 | 3,921,439 |
| Schaumburg | 7,943,990 | (63,575) | 26,928 | - | (1,823,218) | 6,084,125 |
| Tier 4 Total | 92,021,128 | 731,360 | 378,316 | - | 1,506,202 | 94,637,006 |
| Grand Total | 331,321,099 | 3,035,312 | 1,388,624 | (431,614) | - | 335,313,421 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical
Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > | Claims | Claims > | Claims | Total Claims | Claims Paid |
|----------------------|-------------------|---------------------|----------------|------------------|--|---------------------|--------------------------------|---------------------|--------------------|
| | | | | \$50K & < \$150K | (Forgiven)/Assessed > \$50K & < \$150K | \$150K & < SL Limit | Assessed > \$150K & < SL Limit | (Forgiven)/Assessed | After Reallocation |
| Tier 1 | | | | | | | | | |
| Batavia Library | 241 | \$ 244,151 | \$ 261,976 | \$ 71,563 | \$ 2,670 | - | \$ 49,493 | \$ 52,163 | \$ 296,314 |
| Beach Park | 143 | 29,548 | 32,878 | - | 34,537 | - | 23,027 | 57,564 | 87,112 |
| Beecher | 220 | 486,039 | 427,318 | 83,775 | (14,596) | - | 46,123 | 31,527 | 517,566 |
| Berkeley | 211 | 277,685 | 324,005 | - | 68,107 | - | 45,409 | 113,516 | 391,201 |
| Bloomingdale | 461 | 580,737 | 488,914 | 125,354 | 22,818 | 3,263 | 95,527 | 118,345 | 699,082 |
| Burr Ridge | 215 | 195,601 | 228,042 | 18,004 | 39,163 | - | 38,115 | 77,278 | 272,879 |
| Byron FPD | 276 | 295,968 | 297,314 | 23,595 | 46,369 | - | 46,647 | 93,016 | 388,984 |
| Campton Hills | 157 | 62,991 | 68,378 | - | 48,629 | - | 32,422 | 81,051 | 144,042 |
| Carol Stream | - | 12 | - | - | - | - | - | - | 12 |
| Cary | 409 | 527,374 | 511,669 | 49,505 | 79,203 | - | 85,813 | 165,016 | 692,390 |
| Cary Fire Prtct Dist | 162 | 491,612 | 339,596 | 168,899 | (98,478) | 19,211 | 27,741 | (70,737) | 420,875 |
| Caseyville | 314 | 162,881 | 190,000 | - | 95,791 | - | 63,866 | 159,657 | 322,538 |
| Channahon | 306 | 335,515 | 354,042 | 63,511 | 39,914 | - | 68,956 | 108,870 | 444,385 |
| Clarendon Hills | 103 | 147,575 | 153,712 | - | 31,998 | - | 21,334 | 53,332 | 200,907 |
| Coal City | 286 | 227,737 | 239,411 | 24,853 | 45,242 | - | 46,734 | 91,976 | 319,713 |
| Colona | 325 | 612,045 | 343,771 | 200,000 | (115,603) | 118,159 | (61,890) | (177,493) | 434,552 |
| Countryside | 104 | 29,510 | 30,897 | - | 22,861 | - | 15,243 | 38,104 | 67,614 |
| Crest Hill | 414 | 1,061,198 | 771,294 | 360,201 | (203,000) | 100,890 | 3,921 | (199,079) | 862,119 |
| Crete | 471 | 601,157 | 491,022 | 76,290 | 58,790 | - | 90,061 | 148,851 | 750,008 |
| Crete Township | 156 | 679,532 | 378,873 | 164,001 | (112,201) | 193,072 | (158,536) | (270,737) | 408,795 |
| DU-Comm | 538 | 715,585 | 738,503 | 131,694 | 2,777 | 6,661 | 82,994 | 85,771 | 801,356 |
| FPD Winnebago County | 215 | 197,271 | 255,659 | 36,915 | 16,958 | - | 35,919 | 52,877 | 250,148 |
| FPDKC | 338 | 375,205 | 437,109 | - | 92,162 | - | 61,447 | 153,609 | 528,814 |
| Gilberts | 98 | 828,802 | 222,585 | 229,924 | (204,733) | 416,859 | (400,063) | (604,796) | 224,006 |
| Highwood | 209 | 300,261 | 243,454 | 80,378 | (17,406) | - | 41,985 | 24,579 | 324,840 |
| Hinsdale | 497 | 640,205 | 462,498 | 100,000 | 61,488 | 103,778 | 3,890 | 65,378 | 705,583 |
| Homer Glen | 399 | 372,926 | 370,343 | 92,868 | 10,981 | - | 69,239 | 80,220 | 453,146 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > | Claims | Claims > | Claims | Total Claims | Claims Paid |
|----------------------|-------------------|---------------------|----------------|------------------|--|---------------------|--------------------------------|---------------------|--------------------|
| | | | | \$50K & < \$150K | (Forgiven)/Assessed > \$50K & < \$150K | \$150K & < SL Limit | Assessed > \$150K & < SL Limit | (Forgiven)/Assessed | After Reallocation |
| Homewood Library | 12 | \$ 2,260 | \$ 2,307 | - | \$ 2,247 | - | \$ 1,498 | \$ 3,745 | \$ 6,005 |
| Indian Head Park | 107 | 104,475 | 123,804 | - | 28,163 | - | 18,777 | 46,940 | 151,415 |
| JAWA | 48 | 341,146 | 174,971 | 172,072 | (149,739) | 1,930 | 12,959 | (136,780) | 204,366 |
| Justice | 24 | 18,338 | 21,039 | - | 6,411 | - | 4,274 | 10,685 | 29,023 |
| La Grange | 3 | 17,422 | 17,434 | - | 822 | - | 548 | 1,370 | 18,792 |
| LakeComm | 1 | 194 | 194 | - | 417 | - | 279 | 696 | 890 |
| Lindenhurst | 298 | 367,576 | 444,249 | - | 116,410 | - | 77,613 | 194,023 | 561,599 |
| Lisle Park District | 258 | 285,835 | 304,432 | 52,760 | 19,667 | - | 48,289 | 67,956 | 353,791 |
| Mokena | 466 | 960,865 | 741,202 | 258,312 | (100,526) | 275,350 | (170,149) | (270,675) | 690,190 |
| Monee | 514 | 2,510,424 | 833,779 | 237,967 | (65,791) | 1,495,277 | (1,380,483) | (1,446,274) | 1,064,150 |
| Montgomery | 37 | 26,250 | 26,830 | - | 8,089 | - | 5,394 | 13,483 | 39,733 |
| Morrison | 40 | 132,874 | 62,360 | 74,172 | (63,312) | - | 7,240 | (56,072) | 76,802 |
| MPEA | 337 | 687,714 | 593,069 | 173,563 | (70,997) | 16,787 | 51,597 | (19,400) | 668,314 |
| Muni Cons Dispatch | 24 | 70,650 | 37,220 | 65,151 | (60,980) | - | 2,780 | (58,200) | 12,450 |
| New Baden | 237 | 383,142 | 374,915 | 34,663 | 20,715 | - | 36,922 | 57,637 | 440,779 |
| North Aurora | 292 | 438,474 | 268,959 | 100,000 | (26,133) | 76,559 | (27,310) | (53,443) | 385,031 |
| Northbrook Library | 516 | 1,253,055 | 821,168 | 447,639 | (304,318) | 138,091 | (42,535) | (346,853) | 906,202 |
| Northbrook Park Dist | 434 | 756,531 | 786,223 | 53,078 | 92,246 | - | 96,891 | 189,137 | 945,668 |
| Oak Park Township | 468 | 703,963 | 644,983 | 127,387 | 13,667 | 10,874 | 83,170 | 96,837 | 800,800 |
| Oswego | 584 | 1,100,910 | 1,055,647 | 245,587 | (25,729) | 8,115 | 138,471 | 112,742 | 1,213,652 |
| Oswego Township | 91 | 281,778 | 215,705 | 85,219 | (48,380) | - | 24,562 | (23,818) | 257,960 |
| Oswegoland PD | 84 | 42,734 | 48,736 | - | 24,848 | - | 16,567 | 41,415 | 84,149 |
| Peotone | 234 | 266,716 | 248,524 | 62,446 | 7,820 | - | 46,848 | 54,668 | 321,384 |
| Pingree Grove | 359 | 400,771 | 365,716 | 150,607 | (47,043) | 13,073 | 55,976 | 8,933 | 409,704 |
| Roscoe | 297 | 396,129 | 389,404 | 35,474 | 37,123 | - | 48,401 | 85,524 | 481,653 |
| SEECOM | 228 | 885,834 | 421,051 | 330,908 | (277,601) | 203,362 | (167,819) | (445,420) | 440,414 |
| South Chicago Height | 75 | 49,941 | 84,099 | - | 28,886 | - | 19,258 | 48,144 | 98,085 |
| Spring Grove | 144 | 96,316 | 93,545 | 38,364 | (617) | - | 25,168 | 24,551 | 120,867 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > | Claims | Claims | Claims | Total Claims | Claims Paid |
|----------------------|-------------------|---------------------|-------------------|------------------|--|---------------------|--------------------------------|---------------------|--------------------|
| | | | | \$50K & < \$150K | (Forgiven)/Assessed > \$50K & < \$150K | \$150K & < SL Limit | Assessed > \$150K & < SL Limit | (Forgiven)/Assessed | After Reallocation |
| St. Charles Library | 229 | \$ 193,163 | \$ 224,589 | - | \$ 51,565 | - | \$ 34,380 | \$ 85,945 | \$ 279,108 |
| Steger | 369 | 548,179 | 581,468 | 101,352 | 11,359 | - | 75,146 | 86,505 | 634,684 |
| Streamwood | 468 | 938,797 | 880,128 | 148,447 | 41,707 | - | 126,781 | 168,488 | 1,107,285 |
| Summit | 569 | 793,818 | 776,410 | 189,428 | 1,005 | 6,123 | 120,844 | 121,849 | 915,667 |
| Swansea | 640 | 924,464 | 611,473 | 214,404 | (37,346) | 227,097 | (109,049) | (146,395) | 778,069 |
| Trenton | 120 | 104,946 | 124,368 | - | 23,484 | - | 15,657 | 39,141 | 144,087 |
| West Chicago | 593 | 972,499 | 995,913 | 105,538 | 136,327 | - | 161,258 | 297,585 | 1,270,084 |
| West Dundee | 557 | 960,492 | 677,731 | 217,086 | (39,779) | 164,757 | (46,540) | (86,319) | 874,173 |
| Winfield | 409 | 1,635,534 | 552,241 | 303,369 | (196,033) | 825,699 | (754,137) | (950,170) | 685,364 |
| Woodridge | 142 | 293,998 | 257,220 | 44,151 | (12,032) | - | 21,415 | 9,383 | 303,381 |
| Woodridge Library | 126 | 95,838 | 179,617 | 55,084 | (10,262) | - | 29,884 | 19,622 | 115,460 |
| WSCDC | 269 | 593,132 | 456,514 | 204,701 | (118,083) | - | 57,750 | (60,333) | 532,799 |
| Tier 1 Total | 17,971 | 31,116,300 | 24,182,500 | 6,430,259 | (927,282) | 4,424,987 | (756,008) | (1,683,290) | 29,433,010 |
| Tier 2 | | | | | | | | | |
| Algon-Lake Hills FPD | 799 | 733,029 | 677,053 | 132,076 | 91,140 | 1,397 | 147,427 | 238,567 | 971,596 |
| Algonquin | 1,068 | 2,091,851 | 1,400,790 | 497,312 | (204,691) | 493,294 | (298,196) | (502,887) | 1,588,964 |
| Barrington | 842 | 1,267,662 | 1,278,277 | 102,967 | 191,035 | - | 196,019 | 387,054 | 1,654,716 |
| Bartlett | 321 | 551,108 | 439,886 | 134,280 | 39,703 | 15,468 | 100,531 | 140,234 | 691,342 |
| Bartlett Fire PD | 725 | 1,303,725 | 1,107,636 | 340,409 | (95,792) | 92,950 | 70,143 | (25,649) | 1,278,076 |
| Bensenville | 861 | 1,584,476 | 1,290,941 | 408,176 | (121,518) | 23,969 | 167,153 | 45,635 | 1,630,111 |
| Centralia | 785 | 1,423,218 | 1,227,556 | 411,150 | (182,818) | - | 152,235 | (30,583) | 1,392,635 |
| Charleston | 843 | 711,372 | 644,011 | 145,719 | 33,445 | 7,620 | 111,833 | 145,278 | 856,650 |
| Dixon | 633 | 721,614 | 709,175 | 30,586 | 152,799 | - | 122,268 | 275,067 | 996,681 |
| Effingham | 1,359 | 2,279,233 | 1,893,518 | 456,155 | (63,977) | 82,639 | 178,837 | 114,860 | 2,394,093 |
| Fox Lake | 434 | 544,614 | 495,771 | 79,874 | 52,311 | - | 88,131 | 140,442 | 685,056 |
| Franklin Park | 1,616 | 3,287,443 | 2,337,763 | 596,639 | (26,779) | 628,277 | (248,337) | (275,116) | 3,012,327 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > \$50K & < \$150K | Claims (Forgiven)/Assessed > \$50K & < \$150K | Claims > \$150K & < SL Limit | Claims (Forgiven)/Assessed > \$150K & < SL Limit | Total Claims (Forgiven)/Assessed | Claims Paid After Reallocation | |
|----------------------|-------------------|---------------------|----------------|---------------------------|---|------------------------------|--|----------------------------------|--------------------------------|--------------------------------|
| | | | | | | | | | Claims Paid | Claims Paid After Reallocation |
| Glen Carbon | 1,021 | \$ 2,454,877 | \$ 1,438,289 | \$ 508,158 | \$ (208,285) | \$ 761,564 | \$ (561,630) | \$ (769,915) | \$ 1,684,962 | |
| Glen Ellyn | 1,656 | 1,535,772 | 1,716,977 | 40,342 | 381,560 | - | 281,293 | 662,853 | 2,198,625 | |
| Glencoe | 1,110 | 2,143,230 | 1,511,926 | 565,168 | (221,512) | 340,372 | (111,247) | (332,759) | 1,810,471 | |
| Glenview Park Distr | 1,116 | 1,027,300 | 1,034,539 | 220,927 | 90,842 | 51,812 | 156,051 | 246,893 | 1,274,193 | |
| Granite City | 1,327 | 1,352,246 | 1,307,684 | 182,036 | 169,351 | 12,217 | 222,062 | 391,413 | 1,743,659 | |
| Grayslake | 691 | 719,333 | 723,002 | 40,477 | 141,060 | - | 121,036 | 262,096 | 981,429 | |
| Hanover Park | 1,763 | 2,656,901 | 2,772,473 | 189,266 | 408,667 | 36,853 | 361,805 | 770,472 | 3,427,373 | |
| Homewood | 1,507 | 2,707,753 | 2,551,403 | 570,882 | (49,603) | - | 347,550 | 297,947 | 3,005,700 | |
| Huntley | 888 | 1,370,063 | 1,327,458 | 172,984 | 67,760 | - | 160,511 | 228,271 | 1,598,334 | |
| Itasca | 920 | 1,105,910 | 1,023,340 | 267,819 | (27,440) | - | 160,267 | 132,827 | 1,238,737 | |
| Lake County FPD | 1,431 | 2,958,714 | 2,030,686 | 654,621 | (176,423) | 566,050 | (247,222) | (423,645) | 2,535,069 | |
| Lake in the Hills | 934 | 2,152,815 | 1,427,279 | 467,464 | (121,271) | 487,737 | (256,922) | (378,193) | 1,774,622 | |
| Lake Zurich | 882 | 1,258,538 | 1,353,214 | 51,622 | 222,279 | - | 182,617 | 404,896 | 1,663,434 | |
| Lee County | 1,699 | 3,383,187 | 2,142,229 | 1,088,109 | (656,756) | 498,939 | (211,345) | (868,101) | 2,515,086 | |
| Libertyville | 1,598 | 3,101,646 | 2,691,459 | 592,679 | (881) | 311,386 | 83,182 | 82,301 | 3,183,947 | |
| Lisle | 889 | 1,070,367 | 1,064,772 | 131,203 | 112,388 | - | 162,409 | 274,797 | 1,345,164 | |
| Lisle Woodridge FPD | 1,035 | 1,190,922 | 1,225,433 | 71,451 | 270,228 | - | 227,806 | 498,034 | 1,688,956 | |
| Lockport | 1,278 | 1,735,954 | 1,728,003 | 163,777 | 212,687 | - | 250,999 | 463,686 | 2,199,640 | |
| Lombard | 1,714 | 2,260,658 | 2,215,035 | 332,008 | 161,839 | 940 | 328,321 | 490,160 | 2,750,818 | |
| MAARIC | 772 | 634,162 | 700,923 | 70,924 | 111,340 | - | 121,519 | 232,859 | 867,021 | |
| McHenry Cty Con Dist | 628 | 1,008,399 | 898,624 | 193,956 | (21,458) | 34,463 | 80,546 | 59,088 | 1,067,487 | |
| McHenry-City | 1,225 | 3,422,846 | 2,120,220 | 1,005,028 | (569,623) | 699,406 | (409,110) | (978,733) | 2,444,113 | |
| Naperville Park Dist | 1,125 | 2,308,974 | 1,397,266 | 406,700 | (62,306) | 671,760 | (442,143) | (504,449) | 1,804,525 | |
| North Riverside | 1,645 | 1,961,991 | 2,288,434 | 134,038 | 406,162 | - | 360,165 | 766,327 | 2,728,318 | |
| NWCD | 908 | 1,882,341 | 1,776,661 | 389,094 | (69,303) | 84,571 | 128,643 | 59,340 | 1,941,681 | |
| Oak Park Public Libr | 771 | 1,099,044 | 935,085 | 167,455 | 57,907 | 185,144 | (34,889) | 23,018 | 1,122,062 | |
| Palatine PD | 762 | 733,617 | 896,968 | 84,815 | 131,648 | - | 144,321 | 275,969 | 1,009,586 | |
| Peru | 1,009 | 938,228 | 958,311 | 106,642 | 180,530 | - | 191,465 | 371,995 | 1,310,223 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > \$50K & < \$150K | Claims (Forgiven)/Assessed > \$50K & < \$150K | Claims > \$150K & < SL Limit | Claims (Forgiven)/Assessed > \$150K & < SL Limit | Total Claims (Forgiven)/Assessed | Claims Paid After Reallocation |
|----------------------|-------------------|---------------------|-------------------|---------------------------|---|------------------------------|--|----------------------------------|--------------------------------|
| | | | | | | | | | |
| Plainfield | 1,227 | \$ 2,435,108 | \$ 1,745,772 | \$ 596,105 | \$ (218,273) | \$ 438,124 | \$ (186,213) | \$ (404,486) | \$ 2,030,622 |
| Princeton | 965 | 1,984,128 | 1,381,236 | 465,549 | (163,523) | 348,644 | (147,276) | (310,799) | 1,673,329 |
| River Forest | 762 | 960,044 | 996,192 | 124,240 | 60,848 | - | 123,404 | 184,252 | 1,144,296 |
| River Grove | 769 | 1,115,705 | 800,748 | 170,787 | 40,575 | 264,585 | (123,665) | (83,090) | 1,032,615 |
| Rochelle | 1,543 | 2,690,047 | 2,262,315 | 495,937 | (3,658) | 187,214 | 141,001 | 137,343 | 2,827,390 |
| Rock Falls | 886 | 1,415,219 | 1,047,867 | 377,628 | (148,857) | 6,381 | 146,148 | (2,709) | 1,412,510 |
| Rolling Meadows | 1,335 | 2,571,227 | 2,290,640 | 480,068 | 3,315 | 55,765 | 266,518 | 269,833 | 2,841,060 |
| Roselle | 915 | 1,117,959 | 1,167,945 | 185,638 | 78,073 | 64,780 | 111,043 | 189,116 | 1,307,075 |
| Round Lake Beach | 725 | 1,397,266 | 1,171,396 | 322,697 | (55,410) | 48,244 | 129,963 | 74,553 | 1,471,819 |
| Skokie Park District | 727 | 971,980 | 844,722 | 189,566 | (2,155) | - | 124,953 | 122,798 | 1,094,778 |
| St. Charles PD | 776 | 756,422 | 839,949 | 14,416 | 195,668 | - | 140,067 | 335,735 | 1,092,157 |
| Warrenville | 619 | 1,156,745 | 918,640 | 329,441 | (155,267) | 50,430 | 65,698 | (89,569) | 1,067,176 |
| Washington | 884 | 1,032,530 | 965,677 | 197,087 | 65,337 | - | 174,964 | 240,301 | 1,272,831 |
| Wauconda | 724 | 1,467,255 | 877,805 | 319,257 | (112,110) | 377,039 | (238,928) | (351,038) | 1,116,217 |
| Westchester | 1,008 | 1,804,776 | 1,243,556 | 452,281 | (179,832) | 323,197 | (141,548) | (321,380) | 1,483,396 |
| Wood Dale | 599 | 952,934 | 994,795 | 162,793 | 49,890 | 580 | 141,222 | 191,112 | 1,144,046 |
| Wood River | 1,001 | 1,060,637 | 1,038,815 | 137,729 | 119,753 | 78,406 | 93,263 | 213,016 | 1,273,653 |
| Tier 2 Total | 58,055 | 91,565,115 | 77,348,140 | 17,226,207 | 380,619 | 8,332,217 | 3,406,718 | 3,787,337 | 95,352,452 |
| Tier 3 | | | | | | | | | |
| Batavia | 2,085 | 3,958,841 | 3,574,707 | 604,089 | 155,019 | 251,916 | 254,202 | 409,221 | 4,368,062 |
| Boone County | 2,254 | 3,994,359 | 3,502,548 | 992,380 | (326,131) | 399,030 | 45,175 | (280,956) | 3,713,403 |
| Buffalo Grove | 2,864 | 6,725,671 | 4,036,218 | 1,691,173 | (704,562) | 1,712,339 | (1,054,540) | (1,759,102) | 4,966,569 |
| Carpentersville | 2,002 | 3,455,895 | 3,109,527 | 646,607 | (10,366) | - | 424,200 | 413,834 | 3,869,729 |
| Collinsville | 3,061 | 5,483,201 | 4,288,922 | 1,023,598 | (153,825) | 704,705 | (124,804) | (278,629) | 5,204,572 |
| Crystal Lake | 2,918 | 5,179,640 | 4,338,512 | 658,947 | 284,983 | 720,370 | (91,028) | 193,955 | 5,373,595 |
| Deerfield | 1,867 | 3,926,059 | 2,762,132 | 691,851 | (38,696) | 940,466 | (504,990) | (543,686) | 3,382,373 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > \$50K & < \$150K | Claims (Forgiven)/Assessed > \$50K & < \$150K | Claims > \$150K & < SL Limit | Claims Assessed > \$150K & < SL Limit | Total Claims (Forgiven)/Assessed | Claims Paid After Reallocation |
|---------------------|-------------------|---------------------|-------------------|---------------------------|---|------------------------------|---------------------------------------|----------------------------------|--------------------------------|
| DeKalb | 2,321 | \$ 6,260,809 | \$ 4,159,608 | \$ 927,031 | \$ (115,395) | \$ 1,686,972 | \$ (1,145,833) | \$ (1,261,228) | \$ 4,999,581 |
| DeKalb County | 2,392 | 5,183,884 | 3,768,713 | 979,498 | (217,038) | 1,086,237 | (577,885) | (794,923) | 4,388,961 |
| East Moline | 3,474 | 2,915,215 | 3,015,112 | 371,316 | 397,234 | 40,057 | 472,355 | 869,589 | 3,784,804 |
| Edwardsville | 2,452 | 3,134,898 | 2,797,763 | 490,579 | 168,747 | 372,596 | 66,995 | 235,742 | 3,370,640 |
| FP Dist-DuPage Co | 1,831 | 4,804,928 | 2,905,572 | 703,360 | (126,324) | 1,592,402 | (1,207,678) | (1,334,002) | 3,470,926 |
| Freeport | 2,139 | 4,520,109 | 2,370,754 | 422,661 | 167,237 | 1,350,000 | (956,699) | (789,462) | 3,730,647 |
| Glenview | 2,743 | 4,779,668 | 4,167,369 | 1,101,125 | (168,181) | 277,081 | 344,938 | 176,757 | 4,956,425 |
| Highland Park | 3,433 | 5,931,745 | 5,213,401 | 963,769 | 187,276 | 567,689 | 199,743 | 387,019 | 6,318,764 |
| Kendall County | 1,532 | 2,680,922 | 2,043,632 | 494,414 | (23,352) | 453,812 | (139,743) | (163,095) | 2,517,827 |
| Lake Forest | 1,227 | 1,846,105 | 1,641,455 | 336,686 | 92,548 | 149,636 | 136,546 | 229,094 | 2,075,199 |
| Monroe | 2,136 | 2,317,812 | 1,864,175 | 775,059 | (366,401) | 154,120 | 118,343 | (248,058) | 2,069,754 |
| Morton Grove | 2,301 | 3,870,979 | 3,546,898 | 503,904 | 267,439 | 264,088 | 250,187 | 517,626 | 4,388,605 |
| Mundelein | 2,028 | 2,851,537 | 2,982,761 | 341,410 | 312,831 | 993 | 435,206 | 748,037 | 3,599,574 |
| Northbrook | 3,063 | 5,887,660 | 4,924,494 | 1,181,940 | (6,536) | 802,882 | (19,209) | (25,745) | 5,861,915 |
| Park Ridge | 2,135 | 2,678,410 | 2,687,574 | 402,818 | 191,869 | 37,451 | 359,042 | 550,911 | 3,229,321 |
| Pekin | 2,286 | 3,466,324 | 2,921,920 | 635,612 | 195,519 | 693,231 | (139,094) | 56,425 | 3,522,749 |
| South Holland | 2,092 | 2,533,015 | 2,232,887 | 499,424 | 60,680 | 100,478 | 272,959 | 333,639 | 2,866,654 |
| St. Charles | 2,646 | 5,342,371 | 3,813,696 | 1,161,795 | (380,355) | 923,683 | (402,677) | (783,032) | 4,559,339 |
| Wheaton | 2,286 | 4,746,211 | 3,088,473 | 587,611 | 152,389 | 1,491,483 | (998,106) | (845,717) | 3,900,494 |
| Wheeling | 2,158 | 3,614,193 | 3,195,915 | 733,953 | (17,073) | 92,118 | 385,845 | 368,772 | 3,982,965 |
| Winnetka | 2,403 | 4,528,095 | 3,777,721 | 893,404 | (108,728) | 407,672 | 115,493 | 6,765 | 4,534,860 |
| Tier 3 Total | 66,129 | 116,618,556 | 92,732,459 | 20,816,014 | (129,192) | 17,273,507 | (3,481,057) | (3,610,249) | 113,008,307 |
| Tier 4 | | | | | | | | | |
| Des Plaines | 3,685 | 6,543,034 | 5,542,770 | 1,248,786 | (49,608) | 540,427 | 259,096 | 209,488 | 6,752,522 |
| Elk Grove Village | 4,153 | 8,360,656 | 7,124,597 | 1,685,820 | (180,009) | 606,932 | 397,033 | 217,024 | 8,577,680 |
| Evanston | 6,737 | 11,605,627 | 9,859,384 | 2,138,701 | 177,572 | 859,280 | 685,040 | 862,612 | 12,468,239 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2025

| | Covered Employees | Claims Paid Medical | Claims < \$50K | Claims > \$50K & < \$150K | Claims (Forgiven)/Assessed > \$50K & < \$150K | Claims > \$150K & < SL Limit | Claims (Forgiven)/Assessed > \$150K & < SL Limit | Total Claims (Forgiven)/Assessed | Claims Paid After Reallocation |
|---------------------|-------------------|---------------------|--------------------|---------------------------|---|------------------------------|--|----------------------------------|--------------------------------|
| | | | | | | | | | |
| Hoffman Estates | 4,115 | \$ 7,095,626 | \$ 6,211,619 | \$ 931,359 | \$ 349,446 | \$ 782,335 | \$ 71,611 | \$ 421,057 | \$ 7,516,683 |
| Lake County | 13,355 | 23,971,639 | 19,318,049 | 5,190,850 | (749,237) | 2,892,010 | 69,331 | (679,906) | 23,291,733 |
| McHenry County | 6,626 | 11,277,171 | 8,811,739 | 2,261,205 | (94,690) | 1,465,672 | (21,200) | (115,890) | 11,161,281 |
| Mount Prospect | 4,373 | 6,427,657 | 6,043,456 | 1,084,696 | 326,340 | 166,776 | 773,999 | 1,100,339 | 7,527,996 |
| Palatine | 3,676 | 6,626,430 | 5,496,652 | 961,813 | 318,396 | 807,126 | 46,423 | 364,819 | 6,991,249 |
| Peoria County | 2,702 | 2,169,298 | 2,388,372 | 146,520 | 511,295 | - | 438,582 | 949,877 | 3,119,175 |
| Schaumburg | 3,802 | 7,943,990 | 5,027,332 | 1,110,920 | 66,350 | 2,674,486 | (1,889,568) | (1,823,218) | 6,120,772 |
| Tier 4 Total | 53,224 | 92,021,128 | 75,823,970 | 16,760,670 | 675,855 | 10,795,044 | 830,347 | 1,506,202 | 93,527,330 |
| Grand Total | 195,379 | 331,321,099 | 270,087,069 | 61,233,150 | - | 40,825,755 | - | - | 331,321,099 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|----------------------|----------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| Algon-Lake Hills FPD | \$ 5,091 | \$ - | \$ 5,091 | \$ - | \$ - | \$ - | \$ 5,091 | \$ - |
| Algonquin | 51,690 | - | 51,690 | - | - | - | 51,690 | - |
| Barrington | 84,159 | - | 16,856 | 61,681 | 5,278 | 83,815 | 344 | |
| Bartlett | 22,226 | - | 16,097 | - | 6,148 | 22,245 | (19) | |
| Bartlett Fire PD | 27,475 | - | 27,476 | - | - | 27,476 | (1) | |
| Batavia | 91,150 | - | 69,569 | - | 21,594 | 91,163 | (13) | |
| Batavia Library | 5,267 | - | 2,498 | - | 2,770 | 5,268 | (1) | |
| Beach Park | 11,570 | - | 1,155 | 9,254 | 1,193 | 11,602 | (32) | |
| Beecher | 2,672 | - | 115 | - | 2,557 | 2,672 | - | |
| Bensenville | 13,837 | - | 10,489 | - | 11,823 | 22,312 | (8,475) | |
| Berkeley | 8,337 | - | 4,984 | - | 3,353 | 8,337 | - | |
| Bloomingdale | 28,319 | - | 16,205 | - | 12,090 | 28,295 | 24 | |
| Buffalo Grove | 32,676 | - | 32,675 | - | - | 32,675 | 1 | |
| Burr Ridge | 78,585 | - | 2,348 | 70,526 | 6,450 | 79,324 | (739) | |
| Byron FPD | 4,308 | - | 4,309 | - | - | 4,309 | (1) | |
| Campton Hills | 1,552 | - | 737 | - | 805 | 1,542 | 10 | |
| Carol Stream | 15,961 | 4,136 | 14,626 | - | 1,335 | 20,097 | (4,136) | |
| Carpentersville | 85,712 | - | 70,798 | 1,063 | 13,904 | 85,765 | (53) | |
| Cary | 9,337 | - | 9,338 | - | - | 9,338 | (1) | |
| Cary Fire Prtct Dist | 6,244 | - | 1,734 | - | 4,507 | 6,241 | 3 | |
| Caseyville | 16,619 | - | 11,357 | - | 5,247 | 16,604 | 15 | |
| Centralia | 10,667 | - | 1,131 | - | 9,514 | 10,645 | 22 | |
| Channahon | 9,969 | - | 4,644 | - | 5,319 | 9,963 | 6 | |
| Charleston | 43,454 | - | 38,727 | - | 5,374 | 44,101 | (647) | |
| Clarendon Hills | 6,165 | - | 6,166 | - | - | 6,166 | (1) | |
| Coal City | 1,626 | - | 1,625 | - | - | 1,625 | 1 | |
| Collinsville | 45,724 | - | 45,724 | - | - | 45,724 | - | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|----------------------|----------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| Colona | \$ 8,102 | \$ - | \$ 2,488 | \$ 5,721 | \$ - | \$ 8,209 | \$ (107) | |
| Comm PD LaGrnge Park | 10,055 | - | 1,252 | 9,629 | - | 10,881 | (826) | |
| Countryside | 9,018 | - | 4,448 | - | 4,569 | 9,017 | 1 | |
| Crest Hill | 10,390 | - | 10,390 | - | - | 10,390 | - | |
| Crete | 48,883 | - | 1,484 | 42,550 | 4,577 | 48,611 | 272 | |
| Crete Township | 16,776 | - | 238 | 15,386 | 1,362 | 16,986 | (210) | |
| Crystal Lake | 84,638 | - | 84,639 | - | - | 84,639 | (1) | |
| Darien | 9,338 | - | 9,338 | - | - | 9,338 | - | |
| Deerfield | 51,884 | - | 39,204 | - | 12,671 | 51,875 | 9 | |
| DeKalb | 36,990 | - | 36,989 | - | - | 36,989 | 1 | |
| DeKalb County | 37,389 | - | 18,802 | - | 18,587 | 37,389 | - | |
| Des Plaines | 211,725 | - | 173,483 | - | 38,213 | 211,696 | 29 | |
| Dixon | 13,424 | - | 8,893 | - | 4,529 | 13,422 | 2 | |
| DU-Comm | 136,416 | - | 25,148 | 90,707 | 21,032 | 136,887 | (471) | |
| East Moline | 25,649 | - | 14,918 | (43) | 10,781 | 25,656 | (7) | |
| Edwardsville | 78,084 | - | 53,242 | - | 25,046 | 78,288 | (204) | |
| Effingham | 18,819 | - | 18,818 | - | - | 18,818 | 1 | |
| Elk Grove Village | 197,575 | - | 104,212 | 5,401 | 87,013 | 196,626 | 949 | |
| Evanston | 153,319 | - | 153,319 | - | - | 153,319 | - | |
| Fox Lake | 15,336 | - | 7,650 | 932 | 6,754 | 15,336 | - | |
| FP Dist-DuPage Co | 63,296 | - | 46,004 | - | 17,301 | 63,305 | (9) | |
| FPD Winnebago County | 5,173 | - | 3,403 | - | 2,034 | 5,437 | (264) | |
| FPDKC | 16,121 | - | 8,943 | - | 7,189 | 16,132 | (11) | |
| Franklin Park | 7,543 | - | 7,543 | - | - | 7,543 | - | |
| Freeport | 21,503 | - | 15,507 | - | 6,039 | 21,546 | (43) | |
| Gilberts | 1,726 | - | 574 | - | 1,153 | 1,727 | (1) | |
| Glen Carbon | 28,247 | - | 15,090 | - | 13,261 | 28,351 | (104) | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|---------------------|-----------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| Glen Ellyn | \$ 13,563 | \$ - | \$ 7,660 | \$ - | \$ 5,916 | \$ 13,576 | \$ (13) | |
| Glencoe | 31,621 | - | 20,693 | - | 10,924 | 31,617 | 4 | |
| Glenview | 90,644 | - | 65,999 | - | 24,629 | 90,628 | 16 | |
| Glenview Park Distr | 48,839 | - | 26,103 | - | 22,727 | 48,830 | 9 | |
| Granite City | 56,192 | - | 43,493 | - | 12,699 | 56,192 | - | |
| Grayslake | 8,734 | - | 3,522 | - | 5,191 | 8,713 | 21 | |
| Hanover Park | 66,585 | - | 39,332 | - | 27,231 | 66,563 | 22 | |
| Highland Park | 16,671 | - | 16,670 | - | - | 16,670 | 1 | |
| Highwood | 18,671 | - | 2,415 | 14,753 | 1,516 | 18,684 | (13) | |
| Hinsdale | 24,407 | - | 17,966 | - | 6,437 | 24,403 | 4 | |
| Hoffman Estates | 78,994 | - | 52,788 | - | 26,224 | 79,012 | (18) | |
| Homer Glen | 11,405 | - | 7,574 | - | 3,769 | 11,343 | 62 | |
| Homewood | 73,035 | - | 22,705 | 50,431 | - | 73,136 | (101) | |
| Homewood Library | 689 | - | 689 | - | - | 689 | - | |
| Huntley | 26,743 | - | 17,475 | - | 9,455 | 26,930 | (187) | |
| Indian Head Park | 20,709 | - | 815 | 19,031 | 1,112 | 20,958 | (249) | |
| Itasca | 20,291 | - | 9,712 | - | 10,562 | 20,274 | 17 | |
| JAWA | 1,380 | - | 1,380 | - | - | 1,380 | - | |
| Justice | 32,002 | - | 1,584 | 25,158 | 5,215 | 31,957 | 45 | |
| Kendall County | 70,656 | - | 51,484 | - | 19,167 | 70,651 | 5 | |
| La Grange | 65,698 | - | 13,101 | 52,638 | - | 65,739 | (41) | |
| LaGrange Park | 39,996 | - | 10,286 | 30,355 | - | 40,641 | (645) | |
| Lake County | 993,269 | - | 700,810 | - | 292,398 | 993,208 | 61 | |
| Lake County FPD | 112,255 | - | 86,968 | - | 25,260 | 112,228 | 27 | |
| Lake Forest | 62,873 | - | 34,640 | - | 28,237 | 62,877 | (4) | |
| Lake in the Hills | 43,427 | - | 31,281 | - | 11,905 | 43,186 | 241 | |
| Lake Zurich | 49,266 | - | 35,425 | - | 13,905 | 49,330 | (64) | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|----------------------|---------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| LakeComm | \$ 63 | \$ - | \$ 50 | \$ - | \$ 11 | \$ 61 | \$ 2 | |
| Lee County | 33,436 | - | 19,899 | - | 12,983 | 32,882 | 554 | |
| Libertyville | 38,372 | - | 29,478 | - | 8,887 | 38,365 | 7 | |
| Lindenhurst | 8,323 | - | 1,832 | - | 6,503 | 8,335 | (12) | |
| Lisle | 14,807 | - | 4,094 | - | 10,718 | 14,812 | (5) | |
| Lisle Park District | 39,453 | - | 6,744 | 29,780 | 2,956 | 39,480 | (27) | |
| Lisle Woodridge FPD | 34,722 | - | 21,043 | - | 13,660 | 34,703 | 19 | |
| Lockport | 27,007 | - | 12,033 | - | 14,943 | 26,976 | 31 | |
| Lombard | 30,592 | - | 19,374 | 11,216 | - | 30,590 | 2 | |
| MAARIC | 7,644 | - | 814 | - | 6,813 | 7,627 | 17 | |
| McHenry County | 202,895 | - | 116,102 | - | 86,885 | 202,987 | (92) | |
| McHenry Cty Con Dist | 4,435 | - | 4,434 | - | - | 4,434 | 1 | |
| McHenry-City | 73,621 | - | 48,177 | - | 25,305 | 73,482 | 139 | |
| Mokena | 9,294 | - | 1,951 | - | 343 | 2,294 | 7,000 | |
| Monee | 1,723 | - | 1,724 | - | - | 1,724 | (1) | |
| Monroe | 31,263 | - | 31,752 | - | 8 | 31,760 | (497) | |
| Montgomery | 13,588 | - | 5,995 | 764 | 6,511 | 13,270 | 318 | |
| Morrison | 492 | - | 74 | - | 418 | 492 | - | |
| Morton Grove | 42,701 | - | 41,655 | 697 | - | 42,352 | 349 | |
| Mount Prospect | 107,597 | - | 73,963 | 5,230 | 28,566 | 107,759 | (162) | |
| MPEA | 12,658 | - | 12,658 | - | - | 12,658 | - | |
| Mundelein | 109,202 | - | 65,474 | - | 43,838 | 109,312 | (110) | |
| Muni Cons Dispatch | 739 | - | 739 | - | - | 739 | - | |
| Naperville Park Dist | 20,602 | - | 20,602 | - | - | 20,602 | - | |
| New Baden | 3,576 | - | 853 | - | 2,723 | 3,576 | - | |
| North Aurora | 78,513 | - | 10,082 | 57,395 | 10,813 | 78,290 | 223 | |
| North Riverside | 139,069 | - | 100,103 | - | 38,919 | 139,022 | 47 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|----------------------|-----------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| Northbrook | \$ 84,113 | \$ - | \$ 67,835 | \$ 598 | \$ 15,643 | \$ 84,076 | \$ 37 | |
| Northbrook Library | 4,191 | - | 4,191 | - | - | 4,191 | - | |
| Northbrook Park Dist | 30,843 | - | 20,504 | - | 10,318 | 30,822 | 21 | |
| NWCD | 14,084 | - | 3,851 | - | 10,264 | 14,115 | (31) | |
| Oak Park Public Libr | 49,260 | - | 646 | 43,933 | 4,713 | 49,292 | (32) | |
| Oak Park Township | 52,831 | - | 11,760 | 37,688 | 3,549 | 52,997 | (166) | |
| Oswego | 53,853 | - | 39,586 | - | 14,273 | 53,859 | (6) | |
| Oswego Township | 3,942 | - | 2,006 | - | 1,935 | 3,941 | 1 | |
| Oswegoland PD | 18,708 | - | 9,720 | - | 8,988 | 18,708 | - | |
| Palatine | 64,251 | - | 42,788 | - | 21,434 | 64,222 | 29 | |
| Palatine PD | 27,924 | - | 21,283 | - | 7,722 | 29,005 | (1,081) | |
| Park Ridge | 35,655 | - | 18,081 | 136 | 17,449 | 35,666 | (11) | |
| Pekin | 44,058 | - | 23,074 | - | 20,425 | 43,499 | 559 | |
| Peoria County | 242,235 | - | - | 200,977 | 42,053 | 243,030 | (795) | |
| Peotone | 23,662 | - | 84 | 21,548 | 2,245 | 23,877 | (215) | |
| Peru | 18,803 | - | 3,731 | - | 15,083 | 18,814 | (11) | |
| Pingree Grove | 12,824 | - | 6,218 | - | 6,878 | 13,096 | (272) | |
| Plainfield | 48,297 | - | 11,977 | - | 44,052 | 56,029 | (7,732) | |
| Princeton | 10,741 | - | 10,741 | - | - | 10,741 | - | |
| River Forest | 31,528 | - | 24,495 | - | 7,034 | 31,529 | (1) | |
| River Grove | 13,738 | - | 10,436 | - | 3,301 | 13,737 | 1 | |
| Rochelle | 88,964 | - | 20,416 | 62,792 | 5,624 | 88,832 | 132 | |
| Rock Falls | 2,952 | - | 2,952 | - | - | 2,952 | - | |
| Rolling Meadows | 46,510 | - | 41,196 | - | 5,316 | 46,512 | (2) | |
| Roscoe | 8,363 | - | 8,363 | - | - | 8,363 | - | |
| Roselle | 31,500 | - | 24,454 | - | 7,054 | 31,508 | (8) | |
| Round Lake Beach | 25,462 | - | 19,061 | - | 6,380 | 25,441 | 21 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|----------------------|------------|----------------------|----------------------------------|---------------|----------------------------|-----------------|---|-----------------------|
| Schaumburg | \$ 167,041 | \$ - | \$ 106,553 | \$ 3,486 | \$ 56,679 | \$ 166,718 | \$ 323 | |
| SEECOM | 5,062 | - | 5,062 | - | - | 5,062 | - | |
| Skokie Park District | 31,621 | - | 17,998 | 1,260 | 12,493 | 31,751 | (130) | |
| South Chicago Height | 12,130 | - | 8,206 | 257 | 3,822 | 12,285 | (155) | |
| South Holland | 5,276 | - | 5,277 | - | - | 5,277 | (1) | |
| Spring Grove | 518 | - | 518 | - | - | 518 | - | |
| St. Charles | 129,996 | - | 103,236 | - | 26,721 | 129,957 | 39 | |
| St. Charles Library | 4,711 | - | 3,134 | 97 | 1,480 | 4,711 | - | |
| St. Charles PD | 29,813 | - | 16,080 | - | 13,731 | 29,811 | 2 | |
| Steger | 11,392 | 18,349 | 11,392 | - | - | 29,741 | (18,349) | |
| Streamwood | 12,590 | - | 12,590 | - | - | 12,590 | - | |
| Summit | 11,142 | - | 11,142 | - | - | 11,142 | - | |
| Swansea | 6,080 | - | 2,601 | - | 3,475 | 6,076 | 4 | |
| Trenton | 348 | - | 348 | - | - | 348 | - | |
| Warrenville | 86,774 | - | 15,789 | 65,471 | 5,869 | 87,129 | (355) | |
| Washington | 3,144 | - | 3,144 | - | - | 3,144 | - | |
| Wauconda | 15,533 | - | 10,145 | - | 5,383 | 15,528 | 5 | |
| West Chicago | 47,870 | - | 30,424 | - | 17,499 | 47,923 | (53) | |
| West Dundee | 10,693 | - | 2,953 | - | 7,704 | 10,657 | 36 | |
| Westchester | 23,204 | - | 12,175 | - | 11,014 | 23,189 | 15 | |
| Westmont PD | 808 | - | 809 | - | - | 809 | (1) | |
| Wheaton | 226,239 | - | 10,100 | 217,552 | - | 227,652 | (1,413) | |
| Wheeling | 19,251 | - | 19,250 | - | - | 19,250 | 1 | |
| Winfield | 15,012 | - | 9,242 | - | 5,749 | 14,991 | 21 | |
| Winnetka | 67,252 | - | 67,251 | - | - | 67,251 | 1 | |
| Wood Dale | 28,844 | 24,981 | 6,406 | - | 22,233 | 53,620 | (24,776) | |
| Wood River | 11,662 | - | 5,993 | - | 5,683 | 11,676 | (14) | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2025

| | Member Contributions | Disability Admin Fees and Claims | Life Premiums | Delta Dental Fully Insured | Vision Premiums | Total Insurance Premiums and Disability | Change in Net Positon |
|--------------------|----------------------|----------------------------------|------------------|----------------------------|------------------|---|-----------------------|
| Woodridge | \$ 82,558 | \$ - | \$ 6,588 | \$ 76,071 | \$ - | \$ 82,659 | \$ (101) |
| Woodridge Library | 10,408 | - | 1,453 | 8,035 | 952 | 10,440 | (32) |
| WSCDC | 25,786 | - | 4,550 | 19,334 | 1,727 | 25,611 | 175 |
| Grand Total | 7,394,863 | 47,466 | 4,268,310 | 1,369,490 | 1,771,601 | 7,456,867 | (62,004) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other

Year Ended June 30, 2025

| | | Member | | | |
|----------------------|----|-----------------------------------|-----------------------|---------------------------|--|
| | | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position | |
| Algon-Lake Hills FPD | \$ | - | \$ 400 | \$ (400) | |
| Algonquin | | - | 521 | (521) | |
| Barrington | | - | 403 | (403) | |
| Bartlett Fire PD | | - | 398 | (398) | |
| Batavia | | - | 1,037 | (1,037) | |
| Batavia Library | | - | 74 | (74) | |
| Beach Park | | - | 49 | (49) | |
| Beecher | | - | 101 | (101) | |
| Bensenville | | - | 443 | (443) | |
| Berkeley | | - | 93 | (93) | |
| Bloomingdale | | - | 254 | (254) | |
| Boone County | | - | 1,035 | (1,035) | |
| Buffalo Grove | | - | 1,420 | (1,420) | |
| Byron FPD | | - | 96 | (96) | |
| Campton Hills | | - | 55 | (55) | |
| Carpentersville | | - | 981 | (981) | |
| Cary | | - | 174 | (174) | |
| Cary Fire Prtct Dist | | - | 83 | (83) | |
| Caseyville | | - | 173 | (173) | |
| Centralia | | - | 420 | (420) | |
| Channahon | | - | 141 | (141) | |
| Clarendon Hills | | - | 35 | (35) | |
| Coal City | | - | 97 | (97) | |
| Collinsville | | - | 1,459 | (1,459) | |
| Colona | | - | 140 | (140) | |
| Crest Hill | | - | 239 | (239) | |
| Crete | | - | 233 | (233) | |
| Crete Township | | - | 77 | (77) | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2025

| | Member | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position |
|----------------------|--------|-----------------------------------|-----------------------|---------------------------|
| Crystal Lake | \$ | - | \$ 1,564 | \$ (1,564) |
| Deerfield | | - | 901 | (901) |
| DeKalb | | - | 1,104 | (1,104) |
| DeKalb County | | - | 1,087 | (1,087) |
| Des Plaines | | - | 1,865 | (1,865) |
| DU-Comm | | - | 268 | (268) |
| East Moline | | - | 1,707 | (1,707) |
| Edwardsville | | | 560 | (560) |
| Effingham | | - | 655 | (655) |
| Elk Grove Village | | - | 2,042 | (2,042) |
| Evanston | | - | 3,118 | (3,118) |
| FP Dist-DuPage Co | | - | 846 | (846) |
| FPD Winnebago County | | - | 96 | (96) |
| FPDKC | | - | 173 | (173) |
| Franklin Park | | - | 755 | (755) |
| Freeport | | - | 915 | (915) |
| Gilberts | | - | 28 | (28) |
| Glen Carbon | | - | 502 | (502) |
| Glen Ellyn | | - | 776 | (776) |
| Glencoe | | - | 492 | (492) |
| Glenview | | - | 1,227 | (1,227) |
| Glenview Park Distr | | - | 520 | (520) |
| Granite City | | | 369 | (369) |
| Grayslake | | - | 331 | (331) |
| Hanover Park | | - | 876 | (876) |
| Highland Park | | - | 1,677 | (1,677) |
| Highwood | | - | 104 | (104) |
| Hinsdale | | - | 221 | (221) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2025

| | Member | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position |
|----------------------|--------|-----------------------------------|-----------------------|---------------------------|
| Hoffman Estates | \$ | - | \$ 2,060 | \$ (2,060) |
| Homer Glen | | - | 177 | (177) |
| Homewood | | - | 752 | (752) |
| Homewood Library | | | 3 | (3) |
| Huntley | | - | 405 | (405) |
| Itasca | | - | 440 | (440) |
| JAWA | | - | 21 | (21) |
| Justice | | - | 10 | (10) |
| La Grange | | - | 8 | (8) |
| Lake County | | - | 6,356 | (6,356) |
| Lake County FPD | | - | 691 | (691) |
| Lake in the Hills | | | 490 | (490) |
| Lake Zurich | | - | 457 | (457) |
| Lee County | | - | 747 | (747) |
| Libertyville | | - | 847 | (847) |
| Lindenhurst | | - | 151 | (151) |
| Lisle | | - | 422 | (422) |
| Lisle Park District | | - | 100 | (100) |
| Lisle Woodridge FPD | | - | 544 | (544) |
| Lockport | | - | 666 | (666) |
| Lombard | | - | 783 | (783) |
| McHenry County | | - | 2,874 | (2,874) |
| McHenry Cty Con Dist | | - | 306 | (306) |
| McHenry-City | | - | 612 | (612) |
| Mokena | | - | 233 | (233) |
| Monee | | - | 239 | (239) |
| Monroe | | - | 714 | (714) |
| Montgomery | | - | 25 | (25) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2025

| | Member | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position |
|----------------------|--------|-----------------------------------|-----------------------|---------------------------|
| Morton Grove | \$ | - | \$ 1,184 | \$ (1,184) |
| Mount Prospect | | - | 2,181 | (2,181) |
| MPEA | | - | 140 | (140) |
| Mundelein | | - | 936 | (936) |
| Naperville Park Dist | | - | 528 | (528) |
| New Baden | | - | 121 | (121) |
| North Aurora | | - | 114 | (114) |
| North Riverside | | - | 864 | (864) |
| Northbrook | | (1,250,000) | 1,594 | (1,251,594) |
| Northbrook Library | | - | 203 | (203) |
| Northbrook Park Dist | | - | 209 | (209) |
| NWCD | | - | 437 | (437) |
| Oak Park Public Libr | | - | 337 | (337) |
| Oak Park Township | | - | 169 | (169) |
| Oswego | | - | 265 | (265) |
| Oswego Township | | - | 54 | (54) |
| Oswegoland PD | | - | 45 | (45) |
| Palatine | | - | 1,938 | (1,938) |
| Palatine PD | | - | 348 | (348) |
| Park Ridge | | - | 972 | (972) |
| Pekin | | - | 1,174 | (1,174) |
| Peotone | | - | 111 | (111) |
| Peru | | - | 496 | (496) |
| Pingree Grove | | | 36 | (36) |
| Plainfield | | - | 617 | (617) |
| Princeton | | - | 506 | (506) |
| River Forest | | - | 388 | (388) |
| River Grove | | - | 352 | (352) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2025

| | Member | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position |
|----------------------|--------|-----------------------------------|-----------------------|---------------------------|
| Rochelle | \$ | - | \$ 749 | \$ (749) |
| Rock Falls | | - | 384 | (384) |
| Rolling Meadows | | - | 619 | (619) |
| Roscoe | | - | 116 | (116) |
| Roselle | | - | 436 | (436) |
| Round Lake Beach | | | 193 | (193) |
| Schaumburg | | - | 1,964 | (1,964) |
| SEECOM | | - | 112 | (112) |
| South Chicago Height | | - | 43 | (43) |
| South Holland | | - | 992 | (992) |
| Spring Grove | | - | 73 | (73) |
| St. Charles | | - | 1,530 | (1,530) |
| St. Charles PD | | | 255 | (255) |
| Steger | | - | 185 | (185) |
| Streamwood | | - | 205 | (205) |
| Summit | | - | 276 | (276) |
| Swansea | | - | 302 | (302) |
| Trenton | | - | 37 | (37) |
| Warrenville | | - | 329 | (329) |
| Washington | | - | 447 | (447) |
| Wauconda | | - | 342 | (342) |
| West Chicago | | - | 317 | (317) |
| West Dundee | | - | 230 | (230) |
| Westchester | | - | 466 | (466) |
| Wheaton | | - | 937 | (937) |
| Wheeling | | - | 999 | (999) |
| Winfield | | - | 219 | (219) |
| Winnetka | | - | 1,149 | (1,149) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2025

| | Member | Contributions/ (Distributions) | Miscellaneous Fees | Change in Net Position |
|--------------------|--------|-----------------------------------|-----------------------|---------------------------|
| Wood Dale | \$ | - | \$ 314 | \$ (314) |
| Wood River | | - | 504 | (504) |
| Woodridge Library | | - | 66 | (66) |
| WSCDC | | - | 90 | (90) |
| Grand Total | | (1,250,000) | 87,742 | (1,337,742) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|----------------------|--|-------------------------|-------------------|----------------------|----------|----------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | |
| Algon-Lake Hills FPD | \$ 1,478 | \$ 8,214 | \$ 7,830 | \$ - | \$ 7,830 | \$ 384 | \$ (1,118) | \$ 748 | \$ 1,492 | |
| Algonquin | 3,167 | 17,753 | 12,150 | 20,800 | 32,950 | (15,197) | 13,609 | 1,642 | 3,221 | |
| Barrington | 2,081 | 12,069 | - | - | - | 12,069 | (13,147) | 1,191 | 2,194 | |
| Bartlett | - | 9,509 | - | - | - | 9,509 | (10,359) | 2,576 | 1,726 | |
| Bartlett Fire PD | 1,308 | 7,515 | - | - | - | 7,515 | (8,187) | 728 | 1,364 | |
| Batavia | 3,950 | 23,346 | 15,525 | 23,000 | 38,525 | (15,179) | 13,092 | 2,379 | 4,242 | |
| Batavia Library | 490 | 2,940 | - | - | - | 2,940 | (3,203) | 306 | 533 | |
| Beach Park | 243 | 1,470 | - | - | - | 1,470 | (1,601) | 156 | 268 | |
| Beecher | 408 | 2,385 | - | - | - | 2,385 | (2,598) | 240 | 435 | |
| Bensenville | 2,460 | 13,497 | 5,400 | 4,000 | 9,400 | 4,097 | (5,305) | 1,197 | 2,449 | |
| Berkeley | 700 | 3,804 | 4,185 | 6,200 | 10,385 | (6,581) | 6,242 | 334 | 695 | |
| Bloomingdale | 2,511 | 13,991 | - | - | - | 13,991 | (15,242) | 1,282 | 2,542 | |
| Boone County | 3,948 | 23,171 | - | - | - | 23,171 | (25,243) | 2,333 | 4,209 | |
| Buffalo Grove | 5,514 | 32,341 | 16,050 | 32,400 | 48,450 | (16,109) | 13,218 | 3,252 | 5,875 | |
| Burr Ridge | 1,163 | 7,309 | 4,590 | - | 4,590 | 2,719 | (3,372) | 817 | 1,327 | |
| Byron FPD | 499 | 2,837 | - | - | - | 2,837 | (3,091) | 269 | 514 | |
| Campton Hills | 269 | 1,614 | - | - | - | 1,614 | (1,758) | 168 | 293 | |
| Carol Stream | 3,672 | 20,828 | 4,050 | - | 4,050 | 16,778 | (18,640) | 1,969 | 3,779 | |
| Carpentersville | 3,794 | 22,215 | 15,695 | 35,400 | 51,095 | (28,880) | 26,894 | 2,227 | 4,035 | |
| Cary | 1,359 | 7,823 | 3,780 | 2,800 | 6,580 | 1,243 | (1,942) | 761 | 1,421 | |
| Cary Fire Prtct Dist | 296 | 1,665 | - | - | - | 1,665 | (1,814) | 153 | 300 | |
| Caseyville | 586 | 3,228 | - | - | - | 3,228 | (3,517) | 288 | 585 | |
| Centralia | 1,427 | 8,070 | - | - | - | 8,070 | (8,791) | 760 | 1,466 | |
| Channahon | 599 | 3,886 | - | - | - | 3,886 | (4,233) | 453 | 705 | |
| Charleston | - | 8,666 | - | - | - | 8,666 | (9,441) | 2,348 | 1,573 | |
| Clarendon Hills | 814 | 4,975 | 2,295 | 1,700 | 3,995 | 980 | (1,425) | 533 | 902 | |
| Coal City | 480 | 2,940 | - | - | - | 2,940 | (3,203) | 318 | 535 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|----------------------|--|-------------------------|-------------------|----------------------|----------|-----------|-------------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| Collinsville | \$ 5,733 | \$ 31,694 | \$ 4,860 | \$ - | \$ 4,860 | \$ 26,834 | \$ (29,667) | \$ 2,854 | \$ 5,754 | | |
| Colona | 546 | 3,341 | - | - | - | 3,341 | (3,639) | 361 | 609 | | |
| Comm PD LaGrnge Park | - | 2,117 | - | - | - | 2,117 | (2,307) | 574 | 384 | | |
| Countryside | 1,611 | 8,820 | - | - | - | 8,820 | (9,609) | 778 | 1,600 | | |
| Crest Hill | 1,034 | 5,490 | - | - | - | 5,490 | (5,980) | 453 | 997 | | |
| Crete | 912 | 5,212 | - | - | - | 5,212 | (5,678) | 501 | 947 | | |
| Crete Township | 272 | 1,604 | - | - | - | 1,604 | (1,747) | 162 | 291 | | |
| Crystal Lake | 5,678 | 33,461 | 18,495 | - | 18,495 | 14,966 | (17,958) | 3,387 | 6,073 | | |
| Darien | 1,469 | 8,337 | 1,080 | - | 1,080 | 7,257 | (8,002) | 791 | 1,515 | | |
| Deerfield | 4,467 | 25,525 | 10,800 | 8,000 | 18,800 | 6,725 | (9,008) | 2,449 | 4,633 | | |
| DeKalb | 5,606 | 32,783 | - | - | - | 32,783 | (35,713) | 3,278 | 5,954 | | |
| DeKalb County | 5,637 | 33,092 | 17,415 | 12,900 | 30,315 | 2,777 | (5,735) | 3,331 | 6,010 | | |
| Des Plaines | 8,403 | 47,133 | - | - | - | 47,133 | (51,347) | 4,368 | 8,557 | | |
| Dixon | - | 6,508 | - | - | - | 6,508 | (7,089) | 1,763 | 1,182 | | |
| DU-Comm | 1,953 | 10,948 | - | - | - | 10,948 | (11,927) | 1,016 | 1,990 | | |
| East Moline | 6,157 | 35,713 | - | 90,800 | 90,800 | (55,087) | 51,895 | 3,521 | 6,486 | | |
| Edwardsville | 2,141 | 25,206 | - | - | - | 25,206 | (27,460) | 4,688 | 4,575 | | |
| Effingham | 2,474 | 13,971 | - | - | - | 13,971 | (15,220) | 1,315 | 2,540 | | |
| Elk Grove Village | 8,773 | 50,104 | 33,660 | 101,200 | 134,860 | (84,756) | 80,276 | 4,807 | 9,100 | | |
| Evanston | 16,031 | 94,175 | 20,250 | 15,000 | 35,250 | 58,925 | (67,344) | 9,486 | 17,098 | | |
| Fox Lake | - | 4,935 | - | - | - | 4,935 | (5,375) | 1,338 | 898 | | |
| FP Dist-DuPage Co | 6,156 | 34,788 | 29,820 | 45,600 | 75,420 | (40,632) | 37,521 | 3,242 | 6,287 | | |
| FPD Winnebago County | 727 | 4,092 | - | - | - | 4,092 | (4,457) | 382 | 744 | | |
| FPDKC | 1,753 | 9,776 | 9,825 | 32,800 | 42,625 | (32,849) | 31,975 | 895 | 1,774 | | |
| Franklin Park | 3,643 | 21,382 | 8,505 | - | 8,505 | 12,877 | (14,789) | 2,153 | 3,884 | | |
| Freeport | 3,618 | 21,989 | 13,095 | 9,700 | 22,795 | (806) | (1,160) | 2,340 | 3,992 | | |
| Gilberts | 412 | 2,786 | - | - | - | 2,786 | (3,035) | 344 | 507 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|---------------------|--|-------------------------|-------------------|----------------------|-----------|-------------|-----------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| Glen Carbon | \$ 1,772 | \$ 10,496 | \$ - | \$ - | \$ 10,496 | \$ (11,434) | \$ 1,072 | \$ 1,906 | | | |
| Glen Ellyn | 4,230 | 24,261 | 14,310 | 10,600 | 24,910 | (649) | (1,519) | 2,343 | 4,405 | | |
| Glencoe | 2,815 | 15,862 | - | - | - | 15,862 | (17,281) | 1,482 | 2,878 | | |
| Glenview | 7,603 | 43,279 | 4,149 | 3,200 | 7,349 | 35,930 | (39,799) | 4,125 | 7,859 | | |
| Glenview Park Distr | 2,481 | 14,083 | 10,530 | 15,600 | 26,130 | (12,047) | 10,788 | 1,334 | 2,556 | | |
| Granite City | 1,372 | 13,642 | 5,670 | - | 5,670 | 7,972 | (9,191) | 2,324 | 2,477 | | |
| Grayslake | 1,267 | 7,103 | - | - | - | 7,103 | (7,739) | 658 | 1,289 | | |
| Hanover Park | 4,613 | 26,101 | 8,908 | 6,700 | 15,608 | 10,493 | (12,826) | 2,460 | 4,740 | | |
| Highland Park | 6,874 | 39,599 | 25,939 | 132,400 | 158,339 | (118,740) | 115,200 | 3,858 | 7,192 | | |
| Highwood | 452 | 2,518 | - | - | - | 2,518 | (2,743) | 230 | 457 | | |
| Hinsdale | 2,392 | 13,303 | 3,105 | - | 3,105 | 10,198 | (11,387) | 1,215 | 2,418 | | |
| Hoffman Estates | 8,140 | 46,691 | 24,090 | 44,400 | 68,490 | (21,799) | 17,624 | 4,512 | 8,477 | | |
| Homer Glen | 834 | 4,925 | 4,590 | 13,600 | 18,190 | (13,265) | 12,826 | 499 | 894 | | |
| Homewood | 2,975 | 16,807 | - | - | - | 16,807 | (18,310) | 1,577 | 3,049 | | |
| Homewood Library | 325 | 1,912 | - | - | - | 1,912 | (2,083) | 195 | 349 | | |
| Huntley | 2,120 | 12,306 | 7,425 | 11,000 | 18,425 | (6,119) | 5,019 | 1,216 | 2,236 | | |
| Indian Head Park | 438 | 2,796 | - | - | - | 2,796 | (3,046) | 319 | 507 | | |
| Itasca | 1,940 | 10,619 | - | - | - | 10,619 | (11,568) | 937 | 1,928 | | |
| JAWA | 297 | 1,655 | - | - | - | 1,655 | (1,803) | 152 | 301 | | |
| Justice | 802 | 4,544 | - | - | - | 4,544 | (4,950) | 431 | 827 | | |
| Kendall County | - | 18,812 | - | - | - | 18,812 | (20,494) | 5,098 | 3,416 | | |
| La Grange | 1,822 | 10,476 | 675 | - | 675 | 9,801 | (10,737) | 1,016 | 1,902 | | |
| LaGrange Park | 935 | 5,242 | 1,620 | 1,200 | 2,820 | 2,422 | (2,892) | 486 | 951 | | |
| Lake County | 42,968 | 247,101 | 67,595 | - | 67,595 | 179,506 | (201,595) | 23,991 | 44,870 | | |
| Lake County FPD | 3,988 | 23,603 | 13,365 | 19,800 | 33,165 | (9,562) | 7,452 | 2,407 | 4,285 | | |
| Lake Forest | - | 15,389 | - | - | - | 15,389 | (16,765) | 4,170 | 2,794 | | |
| Lake in the Hills | 2,233 | 12,778 | 6,265 | 10,200 | 16,465 | (3,687) | 2,545 | 1,230 | 2,321 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|----------------------|--|-------------------------|-------------------|----------------------|----------|-----------|-------------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| Lake Zurich | \$ 3,381 | \$ 20,837 | \$ 2,295 | \$ 1,700 | \$ 3,995 | \$ 16,842 | \$ (18,706) | \$ 2,265 | \$ 3,782 | | |
| LakeComm | - | 11 | - | - | - | 11 | (11) | 3 | 3 | | |
| Lee County | 3,054 | 17,465 | - | 62,400 | 62,400 | (44,935) | 43,373 | 1,681 | 3,173 | | |
| Libertyville | 3,316 | 18,874 | 4,050 | 3,000 | 7,050 | 11,824 | (13,511) | 1,799 | 3,428 | | |
| Lindenhurst | 465 | 3,064 | - | - | - | 3,064 | (3,338) | 366 | 557 | | |
| Lisle | 2,258 | 12,685 | 2,025 | - | 2,025 | 10,660 | (11,794) | 1,179 | 2,303 | | |
| Lisle Park District | 537 | 3,537 | 1,080 | - | 1,080 | 2,457 | (2,773) | 421 | 642 | | |
| Lisle Woodridge FPD | 2,328 | 13,096 | - | - | - | 13,096 | (14,267) | 1,220 | 2,377 | | |
| Lockport | 2,565 | 15,030 | 18,090 | 54,000 | 72,090 | (57,060) | 55,717 | 1,508 | 2,730 | | |
| Lombard | 5,587 | 31,529 | 12,610 | 82,000 | 94,610 | (63,081) | 60,263 | 2,958 | 5,727 | | |
| MAARIC | - | 7,936 | 2,024 | 750 | 2,774 | 5,162 | (5,872) | 2,151 | 1,441 | | |
| McHenry County | 20,100 | 116,040 | 88,155 | 266,400 | 354,555 | (238,515) | 228,141 | 11,342 | 21,068 | | |
| McHenry Cty Con Dist | 1,608 | 8,944 | 2,800 | 2,500 | 5,300 | 3,644 | (4,443) | 817 | 1,626 | | |
| McHenry-City | 2,537 | 14,515 | 7,020 | - | 7,020 | 7,495 | (8,793) | 1,395 | 2,634 | | |
| Mokena | 1,461 | 8,235 | - | - | - | 8,235 | (8,970) | 768 | 1,494 | | |
| Monee | 941 | 5,726 | - | - | - | 5,726 | (6,238) | 612 | 1,041 | | |
| Monroe | 3,772 | 21,958 | - | - | - | 21,958 | (23,921) | 2,181 | 3,990 | | |
| Montgomery | 1,672 | 10,239 | 6,072 | - | 6,072 | 4,167 | (5,083) | 1,104 | 1,860 | | |
| Morrison | - | 411 | - | - | - | 411 | (448) | 112 | 75 | | |
| Morton Grove | 4,439 | 25,032 | 2,430 | - | 2,430 | 22,602 | (24,839) | 2,341 | 4,543 | | |
| Mount Prospect | 9,534 | 53,743 | 58,725 | 174,000 | 232,725 | (178,982) | 174,177 | 5,034 | 9,763 | | |
| MPEA | 705 | 4,349 | - | - | - | 4,349 | (4,738) | 469 | 785 | | |
| Mundelein | 3,853 | 24,045 | 15,795 | 23,400 | 39,195 | (15,150) | 13,001 | 2,665 | 4,369 | | |
| Muni Cons Dispatch | 307 | 1,768 | - | - | - | 1,768 | (1,926) | 171 | 320 | | |
| Naperville Park Dist | 3,037 | 17,825 | 6,315 | 6,700 | 13,015 | 4,810 | (6,405) | 1,795 | 3,237 | | |
| New Baden | 431 | 2,437 | - | - | - | 2,437 | (2,654) | 229 | 443 | | |
| North Aurora | 1,373 | 8,388 | 1,620 | - | 1,620 | 6,768 | (7,518) | 899 | 1,522 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)

Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|----------------------|--|-------------------------|-------------------|----------------------|-----------|-------------|----------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| North Riverside | \$ 3,058 | \$ 17,373 | \$ - | \$ - | \$ 17,373 | \$ (18,927) | \$ 1,652 | \$ 3,156 | | | |
| Northbrook | 6,264 | 35,888 | 6,210 | 4,600 | 10,810 | 25,078 | (28,285) | 3,459 | 6,516 | | |
| Northbrook Library | 1,097 | 6,045 | 1,350 | - | 1,350 | 4,695 | (5,235) | 541 | 1,098 | | |
| Northbrook Park Dist | 1,136 | 6,599 | 2,755 | 5,800 | 8,555 | (1,956) | 1,365 | 651 | 1,196 | | |
| NWCD | 1,961 | 11,267 | - | - | - | 11,267 | (12,274) | 1,093 | 2,047 | | |
| Oak Park Public Libr | 1,606 | 9,119 | - | - | - | 9,119 | (9,934) | 864 | 1,655 | | |
| Oak Park Township | 1,024 | 5,972 | - | - | - | 5,972 | (6,506) | 592 | 1,082 | | |
| Oswego | 2,835 | 16,088 | 11,610 | 34,400 | 46,010 | (29,922) | 28,483 | 1,526 | 2,922 | | |
| Oswego Township | 404 | 2,200 | - | - | - | 2,200 | (2,396) | 192 | 400 | | |
| Oswegoland PD | 1,121 | 6,415 | 5,940 | 17,600 | 23,540 | (17,125) | 16,552 | 617 | 1,165 | | |
| Palatine | 6,903 | 39,301 | 48,870 | 144,800 | 193,670 | (154,369) | 150,856 | 3,747 | 7,137 | | |
| Palatine PD | 1,766 | 9,766 | 4,840 | 8,200 | 13,040 | (3,274) | 2,401 | 879 | 1,772 | | |
| Park Ridge | 5,129 | 29,431 | 5,400 | - | 5,400 | 24,031 | (26,663) | 2,845 | 5,342 | | |
| Pekin | 4,158 | 23,500 | 15,255 | 22,600 | 37,855 | (14,355) | 12,254 | 2,210 | 4,267 | | |
| Peoria County | - | 27,777 | - | - | - | 27,777 | (30,260) | 7,527 | 5,044 | | |
| Peotone | 410 | 2,405 | - | - | - | 2,405 | (2,620) | 242 | 437 | | |
| Peru | 1,771 | 10,373 | 6,615 | 4,900 | 11,515 | (1,142) | 215 | 1,038 | 1,882 | | |
| Pingree Grove | 192 | 3,690 | - | - | - | 3,690 | (4,020) | 809 | 671 | | |
| Plainfield | 3,219 | 18,504 | 13,635 | 20,200 | 33,835 | (15,331) | 13,676 | 1,797 | 3,361 | | |
| Princeton | 1,729 | 9,921 | 11,205 | 33,200 | 44,405 | (34,484) | 33,598 | 957 | 1,800 | | |
| River Forest | 1,971 | 11,184 | 5,202 | 21,600 | 26,802 | (15,618) | 14,618 | 1,062 | 2,033 | | |
| River Grove | 1,339 | 7,906 | - | - | - | 7,906 | (8,612) | 801 | 1,434 | | |
| Rochelle | 2,735 | 15,862 | 13,653 | 42,800 | 56,453 | (40,591) | 39,173 | 1,565 | 2,882 | | |
| Rock Falls | 1,663 | 9,108 | - | - | - | 9,108 | (9,923) | 805 | 1,653 | | |
| Rolling Meadows | 3,806 | 21,958 | 2,160 | - | 2,160 | 19,798 | (21,761) | 2,143 | 3,986 | | |
| Roscoe | 613 | 3,978 | - | - | - | 3,978 | (4,334) | 466 | 723 | | |
| Roselle | 1,940 | 11,390 | 1,755 | - | 1,755 | 9,635 | (10,653) | 1,150 | 2,072 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | Expenses | | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|----------------------|--|-------------------------|-------------------|----------------------|----------|------------|----------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| Round Lake Beach | \$ 754 | \$ 8,451 | \$ - | \$ - | \$ 8,451 | \$ (9,206) | \$ 1,537 | \$ 1,536 | | | |
| Schaumburg | 10,588 | 59,839 | 45,900 | - | 45,900 | 13,939 | (19,289) | 5,625 | 10,863 | | |
| SEECOM | 607 | 3,876 | - | - | - | 3,876 | (4,222) | 443 | 704 | | |
| Skokie Park District | 292 | 10,157 | 3,860 | - | 3,860 | 6,297 | (7,205) | 2,459 | 1,843 | | |
| South Chicago Height | 712 | 4,307 | - | - | - | 4,307 | (4,692) | 454 | 781 | | |
| South Holland | 3,863 | 21,506 | - | - | - | 21,506 | (23,428) | 1,967 | 3,908 | | |
| Spring Grove | 260 | 1,603 | - | - | - | 1,603 | (1,747) | 173 | 289 | | |
| St. Charles | 5,578 | 32,238 | 29,565 | 43,800 | 73,365 | (41,127) | 38,245 | 3,160 | 5,856 | | |
| St. Charles Library | - | 2,601 | - | - | - | 2,601 | (2,834) | 704 | 471 | | |
| St. Charles PD | 1,644 | 10,650 | 4,320 | 3,200 | 7,520 | 3,130 | (4,082) | 1,243 | 1,935 | | |
| Steger | 786 | 4,667 | - | - | - | 4,667 | (5,084) | 477 | 846 | | |
| Streamwood | 3,990 | 23,141 | 3,833 | 2,900 | 6,733 | 16,408 | (18,476) | 2,281 | 4,203 | | |
| Summit | 1,274 | 7,227 | - | - | - | 7,227 | (7,873) | 690 | 1,318 | | |
| Swansea | 1,198 | 6,826 | - | - | - | 6,826 | (7,436) | 649 | 1,237 | | |
| Trenton | 239 | 1,233 | - | - | - | 1,233 | (1,344) | 95 | 223 | | |
| Warrenville | 1,538 | 8,687 | 3,915 | - | 3,915 | 4,772 | (5,548) | 820 | 1,582 | | |
| Washington | 1,608 | 9,087 | 2,436 | 8,400 | 10,836 | (1,749) | 936 | 856 | 1,651 | | |
| Wauconda | 1,266 | 7,443 | 2,835 | 2,100 | 4,935 | 2,508 | (3,173) | 750 | 1,351 | | |
| West Chicago | 2,129 | 12,120 | 810 | 600 | 1,410 | 10,710 | (11,794) | 1,157 | 2,202 | | |
| West Dundee | 1,145 | 6,826 | - | - | - | 6,826 | (7,436) | 705 | 1,240 | | |
| Westchester | 2,022 | 11,421 | 2,025 | - | 2,025 | 9,396 | (10,417) | 1,069 | 2,070 | | |
| Westmont PD | 398 | 2,210 | - | - | - | 2,210 | (2,408) | 202 | 402 | | |
| Wheaton | 4,786 | 33,030 | 37,514 | 122,800 | 160,314 | (127,284) | 124,332 | 4,164 | 5,998 | | |
| Wheeling | 6,731 | 37,892 | 10,125 | 7,500 | 17,625 | 20,267 | (23,655) | 3,537 | 6,880 | | |
| Winfield | 861 | 4,636 | 3,645 | 10,800 | 14,445 | (9,809) | 9,394 | 395 | 841 | | |
| Winnetka | 4,502 | 25,371 | 10,260 | 7,600 | 17,860 | 7,511 | (9,779) | 2,371 | 4,605 | | |
| Wood Dale | 2,162 | 12,131 | 6,750 | - | 6,750 | 5,381 | (6,465) | 1,123 | 2,201 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2025

| | Member Net Position - Beginning | Revenue | | | Expenses | | | Change in Net Position | Effects of Pooling | (1) Internal Transfers | Member Net Position - Ending |
|--------------------|--|-------------------------|-------------------|----------------------|------------------|------------------|-------------|---------------------------|-----------------------|---------------------------|---------------------------------------|
| | | Member Contributions | Screening Fees | Incentives Earned | Total | | | | | | |
| Wood River | \$ 1,709 | \$ 10,290 | \$ - | \$ - | \$ - | \$ 10,290 | \$ (11,210) | \$ 1,080 | \$ 1,869 | | |
| Woodridge | 2,341 | 13,486 | - | - | - | 13,486 | (14,691) | 1,286 | 2,422 | | |
| Woodridge Library | 244 | 1,295 | - | - | - | 1,295 | (1,411) | 107 | 235 | | |
| WSCDC | 566 | 3,444 | - | - | - | 3,444 | (3,752) | 368 | 626 | | |
| Grand Total | 449,014 | 2,727,376 | 1,012,945 | 1,958,250 | 2,971,195 | (243,819) | - | 290,004 | 495,199 | | |

(1) Internal transfers relate to transfers to/from Terminal Reserve Account for the two month fund balance policy requirement.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account Year Ended June 30, 2025

| | Due to Members - Incentives - Beginning | (1) Reallocated Incentives | Incentives Withdrawn | Due to Members - Incentives - Ending |
|----------------------|--|-------------------------------|-------------------------|---|
| Algon-Lake Hills FPD | \$ 6,200 | \$ - | \$ - | \$ 6,200 |
| Algonquin | 90,975 | 20,800 | (16,668) | 95,107 |
| Barrington | 1,028 | - | - | 1,028 |
| Batavia | 38,051 | 23,000 | (2,845) | 58,206 |
| Beecher | 550 | - | - | 550 |
| Bensenville | 6,279 | 4,000 | (540) | 9,739 |
| Berkeley | 6,600 | 6,200 | (149) | 12,651 |
| Buffalo Grove | 53,955 | 32,400 | (37,650) | 48,705 |
| Burr Ridge | (393) | - | 393 | - |
| Carol Stream | 26,972 | - | (1,528) | 25,444 |
| Carpentersville | 448,418 | 35,400 | (78,170) | 405,648 |
| Cary | 10,400 | 2,800 | (1,502) | 11,698 |
| Channahon | 650 | - | - | 650 |
| Clarendon Hills | - | 1,700 | - | 1,700 |
| Coal City | 700 | - | - | 700 |
| Collinsville | 4,518 | - | (405) | 4,113 |
| Crystal Lake | 53,866 | - | - | 53,866 |
| Darien | (511) | - | 511 | - |
| Deerfield | 62,150 | 8,000 | (5,906) | 64,244 |
| DeKalb | 2,792 | - | - | 2,792 |
| DeKalb County | 40,911 | 12,900 | (3,345) | 50,466 |
| East Moline | 339,100 | 90,800 | (18,500) | 411,400 |
| Effingham | 35,300 | - | - | 35,300 |
| Elk Grove Village | 295,408 | 101,200 | (90) | 396,518 |
| Evanston | 174,824 | 15,000 | - | 189,824 |
| FP Dist-DuPage Co | 60,760 | 45,600 | (7,206) | 99,154 |
| FPD Winnebago County | 1,000 | - | - | 1,000 |
| FPDKC | 276,620 | 32,800 | - | 309,420 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Incentives - Beginning | (1) Reallocated Incentives | Incentives Withdrawn | Due to Members - Incentives - Ending |
|---------------------|--|-------------------------------|-------------------------|---|
| Franklin Park | \$ 23,289 | \$ - | \$ (135) | \$ 23,154 |
| Freeport | 7,001 | 9,700 | (5,141) | 11,560 |
| Gilberts | 98 | - | - | 98 |
| Glen Carbon | (60) | - | 60 | - |
| Glen Ellyn | 178,308 | 10,600 | (7,489) | 181,419 |
| Glencoe | 1,850 | - | - | 1,850 |
| Glenview | 5,900 | 3,200 | - | 9,100 |
| Glenview Park Distr | 40,954 | 15,600 | (23,445) | 33,109 |
| Hanover Park | 11,831 | 6,700 | - | 18,531 |
| Highland Park | 432,414 | 132,400 | - | 564,814 |
| Hinsdale | 3,735 | - | - | 3,735 |
| Hoffman Estates | 153,691 | 44,400 | (30,600) | 167,491 |
| Homer Glen | 11,200 | 13,600 | (11,335) | 13,465 |
| Huntley | 17,417 | 11,000 | (5,715) | 22,702 |
| Itasca | 3,405 | - | - | 3,405 |
| JAWA | 987 | - | - | 987 |
| LaGrange Park | 500 | 1,200 | (500) | 1,200 |
| Lake County | (7,084) | - | 8,101 | 1,017 |
| Lake County FPD | 37,265 | 19,800 | (495) | 56,570 |
| Lake in the Hills | 2,700 | 10,200 | (2,700) | 10,200 |
| Lake Zurich | 33,169 | 1,700 | (800) | 34,069 |
| Lee County | 136,624 | 62,400 | (136,625) | 62,399 |
| Libertyville | 14,523 | 3,000 | (966) | 16,557 |
| Lisle | 2,220 | - | (894) | 1,326 |
| Lisle Park District | 6,876 | - | (236) | 6,640 |
| Lockport | 158,302 | 54,000 | (34,322) | 177,980 |
| Lombard | 173,399 | 82,000 | (46,604) | 208,795 |
| MAARIC | | 750 | - | 750 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Incentives - Beginning | (1) Reallocated Incentives | Incentives Withdrawn | Due to Members - Incentives - Ending |
|----------------------|--|-------------------------------|-------------------------|---|
| McHenry County | \$ 269,580 | \$ 266,400 | \$ (106,941) | \$ 429,039 |
| McHenry Cty Con Dist | 7,400 | 2,500 | (1,360) | 8,540 |
| McHenry-City | 41,794 | - | (5,500) | 36,294 |
| Mokena | 11,465 | - | - | 11,465 |
| Monee | 800 | - | - | 800 |
| Montgomery | 1,800 | - | - | 1,800 |
| Mount Prospect | 733,857 | 174,000 | (456,134) | 451,723 |
| Mundelein | 39,878 | 23,400 | (1,901) | 61,377 |
| Naperville Park Dist | 26,920 | 6,700 | (9,000) | 24,620 |
| Northbrook | 13,605 | 4,600 | (7,278) | 10,927 |
| Northbrook Library | 39 | - | (39) | - |
| Northbrook Park Dist | 3,599 | 5,800 | - | 9,399 |
| Oak Park Township | 297 | - | - | 297 |
| Oswego | 174,409 | 34,400 | (4,872) | 203,937 |
| Oswegoland PD | 33,088 | 17,600 | (17,192) | 33,496 |
| Palatine | 462,545 | 144,800 | (4,487) | 602,858 |
| Palatine PD | 33,367 | 8,200 | (3,176) | 38,391 |
| Park Ridge | 6,000 | - | (6,000) | - |
| Pekin | 4,300 | 22,600 | (4,300) | 22,600 |
| Peru | 1,501 | 4,900 | (200) | 6,201 |
| Plainfield | 203,321 | 20,200 | (48,909) | 174,612 |
| Princeton | 71,051 | 33,200 | (35,598) | 68,653 |
| River Forest | 13,540 | 21,600 | - | 35,140 |
| Rochelle | 64,650 | 42,800 | (36,300) | 71,150 |
| Rock Falls | 34,082 | - | - | 34,082 |
| Roselle | 4,750 | - | - | 4,750 |
| Schaumburg | 464,916 | - | (3,664) | 461,252 |
| St. Charles | 39,893 | 43,800 | (8,085) | 75,608 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Incentives - Beginning | (1) Reallocated Incentives | Incentives Withdrawn | Due to Members - Incentives - Ending |
|--------------------|--|-------------------------------|-------------------------|---|
| St. Charles PD | \$ 3,700 | \$ 3,200 | \$ (405) | \$ 6,495 |
| Streamwood | 34,800 | 2,900 | (34,800) | 2,900 |
| Swansea | (230) | - | 230 | - |
| Warrenville | (476) | - | 476 | - |
| Washington | 47,905 | 8,400 | - | 56,305 |
| Wauconda | 2,726 | 2,100 | (1,521) | 3,305 |
| West Chicago | 1,350 | 600 | (1,350) | 600 |
| Wheaton | 518,729 | 122,800 | - | 641,529 |
| Wheeling | 16,150 | 7,500 | (6,291) | 17,359 |
| Winfield | 49,489 | 10,800 | (14,020) | 46,269 |
| Winnetka | 16,450 | 7,600 | (3,450) | 20,600 |
| Wood Dale | 53,383 | - | (909) | 52,474 |
| Woodridge | 33,938 | - | - | 33,938 |
| Grand Total | 7,027,998 | 1,958,250 | (1,296,417) | 7,689,831 |

(1) Rebates are allocated based on the weighted proportion of its members' covered lives completing Wellness Program targets, relative to all covered lives completed participation.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account
Year Ended June 30, 2025

| | | Member Net Position-Beginning | Member Contributions-Net | Operating Expenses | Excess Contributions Over/Under Expenses | Effects of Pooling | Internal Transfers | Member Net Position-Ending |
|----------------------|------|-------------------------------|--------------------------|--------------------|--|--------------------|--------------------|----------------------------|
| Algonquin | \$ - | \$ 932,356 | \$ 822,589 | \$ 109,767 | \$ (122,699) | \$ 12,932 | \$ - | \$ - |
| Barrington | - | 541,454 | 502,604 | 38,850 | (46,360) | 7,510 | - | - |
| Bartlett | - | 795,459 | 913,650 | (118,191) | 89,181 | 29,010 | - | - |
| Bartlett Fire PD | - | 13,087 | 9,017 | 4,070 | (4,249) | 179 | - | - |
| Batavia | - | 224,394 | 284,448 | (60,054) | 51,870 | 8,184 | - | - |
| Batavia Library | - | 42,367 | 12,480 | 29,887 | (30,475) | 588 | - | - |
| Beecher | - | 20,814 | 7,480 | 13,334 | (13,622) | 288 | - | - |
| Bensenville | - | 595,803 | 519,321 | 76,482 | (84,746) | 8,264 | - | - |
| Berkeley | - | 228,330 | 188,768 | 39,562 | (42,730) | 3,168 | - | - |
| Bloomingdale | - | 1,011,635 | 705,176 | 306,459 | (320,491) | 14,032 | - | - |
| Buffalo Grove | - | 410,084 | 488,400 | (78,316) | 63,362 | 14,954 | - | - |
| Burr Ridge | - | 534,631 | 738,666 | (204,035) | 184,538 | 19,497 | - | - |
| Carol Stream | - | 3,126,159 | 3,736,316 | (610,157) | 496,155 | 114,002 | - | - |
| Carpentersville | - | 215,969 | 217,027 | (1,058) | (6,818) | 7,876 | - | - |
| Cary | - | 379,001 | 490,412 | (111,411) | 97,591 | 13,820 | - | - |
| Cary Fire Prtct Dist | - | - | (479) | 479 | (479) | - | - | - |
| Channahon | - | 184,860 | 127,207 | 57,653 | (60,217) | 2,564 | - | - |
| Clarendon Hills | - | 504,474 | 512,337 | (7,863) | (10,534) | 18,397 | - | - |
| Collinsville | - | 17,812 | 8,005 | 9,807 | (10,054) | 247 | - | - |
| Comm PD LaGrnge Park | - | 220,554 | 259,476 | (38,922) | 30,880 | 8,042 | - | - |
| Countryside | - | 1,203,103 | 1,449,436 | (246,333) | 202,458 | 43,875 | - | - |
| Crest Hill | - | 125,859 | 553,382 | (427,523) | 422,933 | 4,590 | - | - |
| Crete | - | 49,459 | 55,651 | (6,192) | 4,389 | 1,803 | - | - |
| Crystal Lake | - | 414,338 | 408,142 | 6,196 | (11,943) | 5,747 | - | - |
| Darien | - | 1,203,885 | 1,094,381 | 109,504 | (126,203) | 16,699 | - | - |
| Deerfield | - | 837,821 | 1,144,574 | (306,753) | 276,200 | 30,553 | - | - |
| DeKalb | - | 1,103,651 | 1,352,776 | (249,125) | 208,878 | 40,247 | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)

Year Ended June 30, 2025

| | | Member Net Position-Beginning | Member Contributions-Net | Operating Expenses | Excess Contributions Over/Under Expenses | Effects of Pooling | Internal Transfers | Member Net Position-Ending |
|----------------------|----|-------------------------------|--------------------------|--------------------|--|--------------------|--------------------|----------------------------|
| DeKalb County | \$ | - | \$ 1,135,367 | \$ 1,037,645 | \$ 97,722 | \$ (113,470) | \$ 15,748 | \$ - |
| Des Plaines | | - | 1,257,205 | 1,017,087 | 240,118 | (257,556) | 17,438 | - |
| DU-Comm | | - | 637,213 | 704,904 | (67,691) | 44,453 | 23,238 | - |
| Elk Grove Village | | - | 1,039,236 | 1,140,027 | (100,791) | 62,894 | 37,897 | - |
| Evanston | | - | 2,981,158 | 2,439,893 | 541,265 | (582,617) | 41,352 | - |
| Fox Lake | | - | 59,818 | 40,086 | 19,732 | (20,560) | 828 | - |
| FP Dist-DuPage Co | | - | 2,008,160 | 2,261,280 | (253,120) | 179,886 | 73,234 | - |
| FPD Winnebago County | | - | 184,809 | 145,706 | 39,103 | (41,665) | 2,562 | - |
| FPDKC | | - | 500,977 | 794,456 | (293,479) | 275,210 | 18,269 | - |
| Franklin Park | | - | 628,583 | 600,334 | 28,249 | (36,968) | 8,719 | - |
| Gilberts | | - | 203,427 | 306,078 | (102,651) | 95,232 | 7,419 | - |
| Glen Ellyn | | - | 785,251 | 1,219,825 | (434,574) | 405,938 | 28,636 | - |
| Glencoe | | - | 558,855 | 649,221 | (90,366) | 69,987 | 20,379 | - |
| Glenview | | - | 2,079,383 | 2,385,135 | (305,752) | 229,922 | 75,830 | - |
| Glenview Park Distr | | - | 288,397 | 230,797 | 57,600 | (61,601) | 4,001 | - |
| Hanover Park | | - | 1,136,448 | 1,254,001 | (117,553) | 76,110 | 41,443 | - |
| Highland Park | | - | 582,039 | 538,800 | 43,239 | (51,312) | 8,073 | - |
| Highwood | | - | 34,643 | 82,512 | (47,869) | 46,606 | 1,263 | - |
| Hinsdale | | - | 1,224,142 | 1,712,262 | (488,120) | 443,479 | 44,641 | - |
| Hoffman Estates | | - | 667,465 | 553,404 | 114,061 | (123,319) | 9,258 | - |
| Homer Glen | | - | 87,782 | 86,793 | 989 | (2,207) | 1,218 | - |
| Homewood | | - | 177,114 | 277,447 | (100,333) | 93,875 | 6,458 | - |
| Homewood Library | | - | 128,268 | 138,581 | (10,313) | 5,636 | 4,677 | - |
| Huntley | | - | 393,642 | 396,312 | (2,670) | (11,685) | 14,355 | - |
| Indian Head Park | | - | 222,370 | 382,531 | (160,161) | 152,051 | 8,110 | - |
| Itasca | | - | 129,758 | 99,343 | 30,415 | (32,214) | 1,799 | - |
| JAWA | | - | 192,084 | 126,624 | 65,460 | (68,125) | 2,665 | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)

Year Ended June 30, 2025

| | | Member Net Position-Beginning | Member Contributions-Net | Operating Expenses | Excess Contributions Over/Under Expenses | Effects of Pooling | Internal Transfers | Member Net Position-Ending |
|----------------------|------|-------------------------------|--------------------------|--------------------|--|--------------------|--------------------|----------------------------|
| Justice | \$ - | \$ 505,170 | \$ 495,265 | \$ 9,905 | \$ (16,912) | \$ 7,007 | \$ - | |
| Kendall County | - | 394,193 | 316,823 | 77,370 | (82,837) | 5,467 | - | |
| La Grange | - | 1,204,209 | 1,083,452 | 120,757 | (137,461) | 16,704 | - | |
| LaGrange Park | - | 720,205 | 505,158 | 215,047 | (225,036) | 9,989 | - | |
| Lake County | - | 15,937,857 | 16,799,207 | (861,350) | 280,142 | 581,208 | - | |
| Lake County FPD | - | 1,207,959 | 996,866 | 211,093 | (227,848) | 16,755 | - | |
| Lake Forest | - | 344,824 | 294,584 | 50,240 | (55,024) | 4,784 | - | |
| Lake in the Hills | - | 349,139 | 360,254 | (11,115) | (1,617) | 12,732 | - | |
| Lake Zurich | - | 1,712,225 | 1,743,751 | (31,526) | (30,913) | 62,439 | - | |
| Libertyville | - | 329,893 | 231,897 | 97,996 | (102,572) | 4,576 | - | |
| Lisle | - | 365,300 | 328,145 | 37,155 | (42,221) | 5,066 | - | |
| Lisle Park District | - | 110,375 | 82,095 | 28,280 | (29,812) | 1,532 | - | |
| Lisle Woodridge FPD | - | 352,014 | 216,482 | 135,532 | (140,414) | 4,882 | - | |
| Lockport | - | 223,957 | 211,571 | 12,386 | (15,493) | 3,107 | - | |
| Lombard | - | 2,153,784 | 2,343,093 | (189,309) | 110,768 | 78,541 | - | |
| McHenry County | - | 7,727,424 | 8,000,860 | (273,436) | (8,363) | 281,799 | - | |
| McHenry Cty Con Dist | - | 265,876 | 281,589 | (15,713) | 6,019 | 9,694 | - | |
| McHenry-City | - | 224,732 | 180,584 | 44,148 | (47,267) | 3,119 | - | |
| Mokena | - | 507,624 | 495,449 | 12,175 | (19,216) | 7,041 | - | |
| Monee | - | 53,048 | 31,978 | 21,070 | (21,806) | 736 | - | |
| Montgomery | - | 1,236,122 | 1,125,518 | 110,604 | (127,749) | 17,145 | - | |
| Morton Grove | - | 195,692 | 206,804 | (11,112) | 3,976 | 7,136 | - | |
| Mount Prospect | - | 1,141,465 | 1,237,608 | (96,143) | 54,517 | 41,626 | - | |
| MPEA | - | 121,435 | 88,145 | 33,290 | (34,973) | 1,683 | - | |
| Mundelein | - | 396,444 | 519,763 | (123,319) | 108,861 | 14,458 | - | |
| Muni Cons Dispatch | - | 164,711 | 258,976 | (94,265) | 88,256 | 6,009 | - | |
| Naperville Park Dist | - | 724,664 | 529,276 | 195,388 | (205,438) | 10,050 | - | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)

Year Ended June 30, 2025

| | | Member Net Position-Beginning | Member Contributions-Net | Operating Expenses | Excess Contributions Over/Under Expenses | Effects of Pooling | Internal Transfers | Member Net Position-Ending |
|----------------------|----|-------------------------------|--------------------------|--------------------|--|--------------------|--------------------|----------------------------|
| North Aurora | \$ | - | \$ 755,448 | \$ 572,346 | \$ 183,102 | \$ (193,580) | \$ 10,478 | \$ - |
| North Riverside | | | 31,484 | 17,147 | 14,337 | (14,775) | 438 | - |
| Northbrook | | | 598,896 | 541,099 | 57,797 | (66,103) | 8,306 | - |
| Northbrook Library | | | 104,170 | 82,583 | 21,587 | (23,032) | 1,445 | - |
| Northbrook Park Dist | | | 240,253 | 144,397 | 95,856 | (99,187) | 3,331 | - |
| NWCD | | | 282,782 | 293,105 | (10,323) | 9 | 10,314 | - |
| Oak Park Public Libr | | | 104,706 | 69,768 | 34,938 | (36,388) | 1,450 | - |
| Oak Park Township | | | 80,259 | 81,200 | (941) | (1,988) | 2,929 | - |
| Oswego | | | 1,354,738 | 1,523,245 | (168,507) | 119,104 | 49,403 | - |
| Oswego Township | | | 131,783 | 169,267 | (37,484) | 32,679 | 4,805 | - |
| Oswegoland PD | | | 569,106 | 453,659 | 115,447 | (123,341) | 7,894 | - |
| Palatine | | | 185,844 | 141,161 | 44,683 | (47,260) | 2,577 | - |
| Palatine PD | | | 233,425 | 245,163 | (11,738) | 3,224 | 8,514 | - |
| Park Ridge | | | 956,538 | 1,118,640 | (162,102) | 127,220 | 34,882 | - |
| Peotone | | | - | (14) | 14 | (15) | 1 | - |
| Plainfield | | | 771,040 | 852,339 | (81,299) | 53,184 | 28,115 | - |
| River Forest | | | 426,438 | 785,822 | (359,384) | 343,833 | 15,551 | - |
| Rolling Meadows | | | 1,244,261 | 1,134,505 | 109,756 | (127,015) | 17,259 | - |
| Roscoe | | | 109,619 | 95,740 | 13,879 | (15,402) | 1,523 | - |
| Roselle | | | 267,573 | 232,432 | 35,141 | (38,851) | 3,710 | - |
| Round Lake Beach | | | 157,514 | 105,051 | 52,463 | (54,647) | 2,184 | - |
| Schaumburg | | | 2,601,870 | 2,551,004 | 50,866 | (86,956) | 36,090 | - |
| SEECOM | | | 130,265 | 140,160 | (9,895) | 5,145 | 4,750 | - |
| Skokie Park District | | | 348,084 | 159,479 | 188,605 | (193,434) | 4,829 | - |
| South Chicago Height | | | 409,184 | 353,996 | 55,188 | (60,863) | 5,675 | - |
| Spring Grove | | | 28,309 | 18,136 | 10,173 | (10,565) | 392 | - |
| St. Charles | | | 752,302 | 551,664 | 200,638 | (211,074) | 10,436 | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2025

| | | Member Net Position- Beginning | Member Contributions- Net | Operating Expenses | Excess Contributions Over/Under Expenses | Effects of Pooling | Internal Transfers | Member Net Position - Ending |
|---------------------|----|--------------------------------------|---------------------------------|-----------------------|---|-----------------------|-----------------------|------------------------------------|
| St. Charles Library | \$ | - | \$ 24,827 | \$ 14,283 | \$ 10,544 | \$ (10,888) | \$ 344 | \$ - |
| St. Charles PD | | - | 308,522 | 322,191 | (13,669) | 2,417 | 11,252 | - |
| Steger | | - | 127,229 | 220,896 | (93,667) | 89,028 | 4,639 | - |
| Streamwood | | - | 3,120,725 | 2,653,836 | 466,889 | (510,174) | 43,285 | - |
| Summit | | - | 175,762 | 138,697 | 37,065 | (39,504) | 2,439 | - |
| Swansea | | - | 11,324 | 7,307 | 4,017 | (4,173) | 156 | - |
| Warrenville | | - | 340,239 | 366,690 | (26,451) | 14,043 | 12,408 | - |
| West Chicago | | - | 957,767 | 896,780 | 60,987 | (74,272) | 13,285 | - |
| West Dundee | | - | 134,720 | 71,305 | 63,415 | (65,283) | 1,868 | - |
| Westchester | | - | 91,567 | 53,239 | 38,328 | (39,598) | 1,270 | - |
| Westmont PD | | - | 228,376 | 168,172 | 60,204 | (63,372) | 3,168 | - |
| Wheaton | | - | 1,262,154 | 1,040,467 | 221,687 | (239,195) | 17,508 | - |
| Wheeling | | - | 2,042,784 | 2,233,116 | (190,332) | 115,840 | 74,492 | - |
| Winfield | | - | 45,913 | 24,497 | 21,416 | (22,055) | 639 | - |
| Winnetka | | - | 57,846 | 58,987 | (1,141) | (968) | 2,109 | - |
| Wood Dale | | - | 818,819 | 814,338 | 4,481 | (15,839) | 11,358 | - |
| Woodridge | | - | 1,408,080 | 1,976,123 | (568,043) | 516,695 | 51,348 | - |
| WSCDC | | - | 59,879 | 33,723 | 26,156 | (26,986) | 830 | - |
| Grand Total | | - | 97,023,718 | 99,715,260 | (2,691,542) | - | 2,691,542 | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account
Year Ended June 30, 2025

| | Administrative Fees (1) | | (1) Insurance Premiums Stop Loss | Claims Expense - Net | | | | | Total Operating Expenses | | |
|----------------------|-------------------------|--------------------------------|---|----------------------|----------------------------------|------------|------------------------|-----------------------|--------------------------------|--|--|
| | Allocation of Fees | Nmr of Covered Employees | | Claims Paid | (2) Change in IBNR Accrual | | (3) Capitation Fees | Stop Loss Recovery | | | |
| | | | | | | | | | | | |
| Algonquin | \$ 55,407 | 659 | \$ 15,295 | \$ 484,517 | \$ (32,769) | \$ 300,139 | \$ - | \$ 751,887 | \$ 822,589 | | |
| Barrington | 44,623 | 332 | 7,890 | 304,799 | (8,440) | 153,732 | - | 450,091 | 502,604 | | |
| Bartlett | 49,419 | 604 | 13,912 | 545,541 | 59,690 | 245,088 | - | 850,319 | 913,650 | | |
| Bartlett Fire PD | 560 | 6 | 138 | 5,783 | (329) | 2,865 | - | 8,319 | 9,017 | | |
| Batavia | 18,810 | 186 | 4,199 | 180,506 | 11,853 | 69,080 | - | 261,439 | 284,448 | | |
| Batavia Library | 2,214 | 45 | 946 | 2,296 | 47 | 6,977 | - | 9,320 | 12,480 | | |
| Beecher | 751 | 12 | 276 | 225 | 39 | 6,189 | - | 6,453 | 7,480 | | |
| Bensenville | 27,460 | 452 | 10,359 | 316,394 | (24,289) | 189,397 | - | 481,502 | 519,321 | | |
| Berkeley | 9,530 | 159 | 3,507 | 116,018 | (2,387) | 62,100 | - | 175,731 | 188,768 | | |
| Bloomingdale | 53,243 | 900 | 20,463 | 328,469 | (3,700) | 306,701 | - | 631,470 | 705,176 | | |
| Buffalo Grove | 17,666 | 282 | 6,505 | 340,851 | (1,687) | 125,065 | - | 464,229 | 488,400 | | |
| Burr Ridge | 29,703 | 496 | 11,258 | 487,101 | 16,497 | 194,107 | - | 697,705 | 738,666 | | |
| Carol Stream | 196,900 | 2,026 | 46,602 | 2,708,743 | 69,097 | 714,974 | - | 3,492,814 | 3,736,316 | | |
| Carpentersville | 9,163 | 159 | 3,622 | 136,645 | 2,912 | 64,685 | - | 204,242 | 217,027 | | |
| Cary | 21,826 | 352 | 8,074 | 294,684 | 9,495 | 156,333 | - | 460,512 | 490,412 | | |
| Cary Fire Prtct Dist | - | - | - | - | (479) | - | - | (479) | (479) | | |
| Channahon | 8,231 | 72 | 1,661 | 75,906 | 3,169 | 38,240 | - | 117,315 | 127,207 | | |
| Clarendon Hills | 25,620 | 381 | 8,721 | 344,720 | 218 | 133,058 | - | 477,996 | 512,337 | | |
| Collinsville | 1,092 | 22 | 484 | 4,160 | (2,555) | 4,824 | - | 6,429 | 8,005 | | |
| Comm PD LaGrnge Park | 11,918 | 206 | 4,776 | 179,964 | 1,395 | 61,423 | - | 242,782 | 259,476 | | |
| Countryside | 48,920 | 754 | 17,256 | 1,010,762 | 12,267 | 360,231 | - | 1,383,260 | 1,449,436 | | |
| Crest Hill | 8,426 | 120 | 2,769 | 479,786 | 14,732 | 47,669 | - | 542,187 | 553,382 | | |
| Crete | 5,916 | 36 | 830 | 34,959 | (256) | 14,202 | - | 48,905 | 55,651 | | |
| Crystal Lake | 20,899 | 337 | 7,890 | 228,730 | 13,114 | 137,509 | - | 379,353 | 408,142 | | |
| Darien | 73,000 | 811 | 18,779 | 681,774 | (17,249) | 338,077 | - | 1,002,602 | 1,094,381 | | |
| Deerfield | 46,518 | 616 | 14,327 | 824,752 | 15,849 | 243,128 | - | 1,083,729 | 1,144,574 | | |
| DeKalb | 63,256 | 868 | 20,209 | 853,205 | 53,232 | 362,874 | - | 1,269,311 | 1,352,776 | | |
| DeKalb County | 56,186 | 827 | 18,963 | 705,956 | 15,768 | 240,772 | - | 962,496 | 1,037,645 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2025

| | Administrative Fees (1) | | (1) Insurance Premiums Stop Loss | Claims Expense - Net | | | | | Total Operating Expenses | | |
|----------------------|-------------------------|--------------------------------|---|----------------------|----------------------------------|-------------|------------------------|-----------------------|--------------------------------|--|--|
| | Allocation of Fees | Nmb of Covered Employees | | Claims Paid | (2) Change in IBNR Accrual | | (3) Capitation Fees | Stop Loss Recovery | | | |
| | | | | | IBNR Accrual | Claims Paid | | | | | |
| Des Plaines | \$ 56,665 | 900 | \$ 20,671 | \$ 552,082 | \$ 7,555 | \$ 380,114 | \$ - | \$ 939,751 | \$ 1,017,087 | | |
| DU-Comm | 35,049 | 527 | 12,181 | 454,297 | 10,837 | 192,540 | - | 657,674 | 704,904 | | |
| Elk Grove Village | 63,960 | 721 | 16,564 | 688,671 | 21,506 | 349,326 | - | 1,059,503 | 1,140,027 | | |
| Evanston | 174,632 | 2,424 | 55,876 | 1,394,976 | (44,276) | 858,685 | - | 2,209,385 | 2,439,893 | | |
| Fox Lake | 2,861 | 46 | 1,015 | 19,796 | 363 | 16,051 | - | 36,210 | 40,086 | | |
| FP Dist-DuPage Co | 144,921 | 1,539 | 35,551 | 2,376,689 | 15,608 | 621,717 | (933,206) | 2,080,808 | 2,261,280 | | |
| FPD Winnebago County | 10,265 | 183 | 4,060 | 67,164 | 6,441 | 57,776 | - | 131,381 | 145,706 | | |
| FPDKC | 57,104 | 613 | 14,096 | 547,185 | (9,548) | 185,619 | - | 723,256 | 794,456 | | |
| Franklin Park | 27,081 | 464 | 10,451 | 396,782 | (13,835) | 179,855 | - | 562,802 | 600,334 | | |
| Gilberts | 20,766 | 173 | 3,922 | 208,848 | 7,310 | 65,232 | - | 281,390 | 306,078 | | |
| Glen Ellyn | 83,356 | 704 | 16,218 | 807,493 | 29,127 | 283,631 | - | 1,120,251 | 1,219,825 | | |
| Glencoe | 61,561 | 433 | 10,035 | 446,426 | (22,977) | 154,176 | - | 577,625 | 649,221 | | |
| Glenview | 174,904 | 1,467 | 33,752 | 1,528,947 | 9,336 | 638,196 | - | 2,176,479 | 2,385,135 | | |
| Glenview Park Distr | 15,280 | 254 | 5,952 | 108,635 | 3,501 | 97,429 | - | 209,565 | 230,797 | | |
| Hanover Park | 68,238 | 776 | 17,787 | 810,169 | 22,702 | 335,105 | - | 1,167,976 | 1,254,001 | | |
| Highland Park | 39,878 | 419 | 9,620 | 313,133 | 5,089 | 171,080 | - | 489,302 | 538,800 | | |
| Highwood | 2,071 | 36 | 830 | 64,273 | 706 | 14,632 | - | 79,611 | 82,512 | | |
| Hinsdale | 68,805 | 797 | 18,156 | 1,300,947 | 29,960 | 324,110 | (29,716) | 1,625,301 | 1,712,262 | | |
| Hoffman Estates | 26,424 | 427 | 9,805 | 350,416 | (12,141) | 178,900 | - | 517,175 | 553,404 | | |
| Homer Glen | 4,921 | 80 | 1,846 | 45,961 | 81 | 33,984 | - | 80,026 | 86,793 | | |
| Homewood | 7,694 | 128 | 2,953 | 202,065 | 13,042 | 51,693 | - | 266,800 | 277,447 | | |
| Homewood Library | 10,138 | 174 | 4,037 | 81,831 | 7,145 | 35,430 | - | 124,406 | 138,581 | | |
| Huntley | 20,388 | 309 | 7,082 | 229,587 | (2,054) | 141,309 | - | 368,842 | 396,312 | | |
| Indian Head Park | 18,885 | 165 | 3,853 | 266,365 | 25,124 | 68,304 | - | 359,793 | 382,531 | | |
| Itasca | 6,889 | 113 | 2,561 | 53,481 | (6,085) | 42,497 | - | 89,893 | 99,343 | | |
| JAWA | 6,878 | 113 | 2,584 | 61,891 | 2,154 | 53,117 | - | 117,162 | 126,624 | | |
| Justice | 25,730 | 418 | 9,597 | 282,489 | 11,283 | 166,166 | - | 459,938 | 495,265 | | |
| Kendall County | 21,905 | 298 | 6,898 | 151,810 | 39,863 | 96,347 | - | 288,020 | 316,823 | | |
| La Grange | 108,244 | 1,016 | 23,347 | 612,194 | (4,889) | 344,556 | - | 951,861 | 1,083,452 | | |
| LaGrange Park | 32,434 | 510 | 11,765 | 280,095 | (20,599) | 201,463 | - | 460,959 | 505,158 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2025

| | Administrative Fees (1) | | (1) Insurance Premiums Stop Loss | Claims Expense - Net | | | | | Total Operating Expenses | | |
|----------------------|-------------------------|--------------------------------|---|----------------------|----------------------------------|--------------|------------------------|-----------------------|--------------------------------|--|--|
| | Allocation of Fees | Nmr of Covered Employees | | Claims Paid | (2) Change in IBNR Accrual | | (3) Capitation Fees | Stop Loss Recovery | | | |
| | | | | | IBNR Accrual | Claims Paid | | | | | |
| Lake County | \$ 979,792 | 10,682 | \$ 246,296 | \$ 11,226,342 | \$ 242,551 | \$ 4,104,226 | \$ - | \$ 15,573,119 | \$ 16,799,207 | | |
| Lake County FPD | 71,129 | 865 | 19,471 | 583,970 | (8,827) | 331,123 | - | 906,266 | 996,866 | | |
| Lake Forest | 18,205 | 270 | 6,206 | 159,330 | 11,114 | 99,729 | - | 270,173 | 294,584 | | |
| Lake in the Hills | 39,847 | 309 | 7,082 | 194,441 | 2,753 | 116,131 | - | 313,325 | 360,254 | | |
| Lake Zurich | 78,243 | 1,145 | 26,484 | 1,063,819 | 33,860 | 541,345 | - | 1,639,024 | 1,743,751 | | |
| Libertyville | 15,590 | 238 | 5,491 | 121,134 | (2,255) | 91,937 | - | 210,816 | 231,897 | | |
| Lisle | 21,384 | 345 | 7,936 | 209,078 | (48,450) | 138,197 | - | 298,825 | 328,145 | | |
| Lisle Park District | 8,628 | 86 | 2,007 | 44,755 | (1,356) | 28,061 | - | 71,460 | 82,095 | | |
| Lisle Woodridge FPD | 14,410 | 239 | 5,399 | 110,951 | 1,830 | 83,892 | - | 196,673 | 216,482 | | |
| Lockport | 22,239 | 184 | 4,268 | 115,851 | (5,041) | 74,254 | - | 185,064 | 211,571 | | |
| Lombard | 141,738 | 1,353 | 31,236 | 1,605,258 | 31,609 | 533,252 | - | 2,170,119 | 2,343,093 | | |
| McHenry County | 410,144 | 4,662 | 107,507 | 5,523,823 | 42,409 | 1,916,977 | - | 7,483,209 | 8,000,860 | | |
| McHenry Cty Con Dist | 18,897 | 242 | 5,444 | 169,718 | 2,204 | 85,326 | - | 257,248 | 281,589 | | |
| McHenry-City | 11,452 | 187 | 4,337 | 88,044 | 5,325 | 71,426 | - | 164,795 | 180,584 | | |
| Mokena | 20,728 | 335 | 7,659 | 295,254 | 6,493 | 165,315 | - | 467,062 | 495,449 | | |
| Monee | 2,762 | 43 | 1,016 | 13,544 | (761) | 15,417 | - | 28,200 | 31,978 | | |
| Montgomery | 68,515 | 959 | 22,285 | 648,741 | 25,136 | 360,841 | - | 1,034,718 | 1,125,518 | | |
| Morton Grove | 9,307 | 134 | 3,322 | 127,778 | (11,487) | 77,884 | - | 194,175 | 206,804 | | |
| Mount Prospect | 53,692 | 855 | 19,794 | 797,417 | 15,824 | 350,881 | - | 1,164,122 | 1,237,608 | | |
| MPEA | 5,194 | 86 | 1,938 | 41,903 | 2,278 | 36,832 | - | 81,013 | 88,145 | | |
| Mundelein | 25,064 | 311 | 7,244 | 331,827 | 11,415 | 144,213 | - | 487,455 | 519,763 | | |
| Muni Cons Dispatch | 11,935 | 148 | 3,368 | 185,283 | 2,660 | 55,730 | - | 243,673 | 258,976 | | |
| Naperville Park Dist | 38,134 | 609 | 14,165 | 257,114 | 7,078 | 212,785 | - | 476,977 | 529,276 | | |
| North Aurora | 36,278 | 524 | 12,089 | 291,355 | (5,285) | 237,909 | - | 523,979 | 572,346 | | |
| North Riverside | 2,344 | 45 | 969 | 2,184 | (143) | 11,793 | - | 13,834 | 17,147 | | |
| Northbrook | 26,316 | 428 | 9,874 | 323,497 | (9,385) | 190,797 | - | 504,909 | 541,099 | | |
| Northbrook Library | 4,454 | 72 | 1,661 | 41,170 | 3,108 | 32,190 | - | 76,468 | 82,583 | | |
| Northbrook Park Dist | 12,021 | 208 | 4,775 | 39,733 | 7,682 | 80,186 | - | 127,601 | 144,397 | | |
| NWCD | 11,682 | 188 | 4,315 | 234,836 | (33,111) | 75,383 | - | 277,108 | 293,105 | | |
| Oak Park Public Libr | 6,658 | 116 | 2,676 | 27,869 | 875 | 31,690 | - | 60,434 | 69,768 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2025

| | Administrative Fees (1) | | (1) Insurance Premiums Stop Loss | Claims Expense - Net | | | | | Total Operating Expenses | | |
|----------------------|-------------------------|--------------------------------|---|----------------------|----------------------------------|-------------|------------------------|-----------------------|--------------------------------|--|--|
| | Allocation of Fees | Nmr of Covered Employees | | Claims Paid | (2) Change in IBNR Accrual | | (3) Capitation Fees | Stop Loss Recovery | | | |
| | | | | | IBNR Accrual | Claims Paid | | | | | |
| Oak Park Township | \$ 5,839 | 113 | \$ 2,445 | \$ 47,319 | \$ 617 | \$ 24,980 | \$ - | \$ 72,916 | \$ 81,200 | | |
| Oswego | 102,214 | 981 | 22,816 | 954,818 | 2,141 | 441,256 | - | 1,398,215 | 1,523,245 | | |
| Oswego Township | 14,981 | 123 | 2,838 | 104,777 | 1,620 | 45,051 | - | 151,448 | 169,267 | | |
| Oswegoland PD | 41,429 | 540 | 12,296 | 214,699 | (7,365) | 192,600 | - | 399,934 | 453,659 | | |
| Palatine | 8,897 | 147 | 3,392 | 68,468 | 1,990 | 58,414 | - | 128,872 | 141,161 | | |
| Palatine PD | 11,260 | 188 | 4,291 | 139,274 | 9,871 | 80,467 | - | 229,612 | 245,163 | | |
| Park Ridge | 54,765 | 728 | 16,656 | 707,596 | 16,360 | 323,263 | - | 1,047,219 | 1,118,640 | | |
| Peotone | - | - | - | - | (14) | - | - | (14) | (14) | | |
| Plainfield | 53,605 | 573 | 13,242 | 501,439 | (2,035) | 286,088 | - | 785,492 | 852,339 | | |
| River Forest | 30,568 | 326 | 7,521 | 581,790 | 37,826 | 128,117 | - | 747,733 | 785,822 | | |
| Rolling Meadows | 99,357 | 801 | 18,525 | 673,045 | (27,412) | 370,990 | - | 1,016,623 | 1,134,505 | | |
| Roscoe | 11,387 | 90 | 2,077 | 54,200 | (7,038) | 35,114 | - | 82,276 | 95,740 | | |
| Roselle | 15,622 | 193 | 4,567 | 145,209 | (1,254) | 68,288 | - | 212,243 | 232,432 | | |
| Round Lake Beach | 6,009 | 97 | 2,261 | 55,898 | 802 | 40,081 | - | 96,781 | 105,051 | | |
| Schaumburg | 167,615 | 2,019 | 46,717 | 1,505,688 | 41,957 | 789,027 | - | 2,336,672 | 2,551,004 | | |
| SEECOM | 8,937 | 149 | 3,414 | 76,811 | (5,541) | 56,539 | - | 127,809 | 140,160 | | |
| Skokie Park District | 16,954 | 261 | 5,953 | 46,730 | (63) | 89,905 | - | 136,572 | 159,479 | | |
| South Chicago Height | 19,981 | 344 | 7,820 | 199,421 | 11,415 | 115,359 | - | 326,195 | 353,996 | | |
| Spring Grove | 748 | 12 | 277 | 10,260 | 1,121 | 5,730 | - | 17,111 | 18,136 | | |
| St. Charles | 31,182 | 490 | 11,374 | 310,965 | 21,695 | 176,448 | - | 509,108 | 551,664 | | |
| St. Charles Library | 1,464 | 24 | 553 | 8,408 | 87 | 3,771 | - | 12,266 | 14,283 | | |
| St. Charles PD | 37,872 | 260 | 6,022 | 233,090 | (56,821) | 102,028 | - | 278,297 | 322,191 | | |
| Steger | 6,112 | 85 | 1,984 | 170,680 | 2,860 | 39,260 | - | 212,800 | 220,896 | | |
| Streamwood | 190,500 | 1,783 | 41,087 | 1,700,517 | 22,469 | 699,263 | - | 2,422,249 | 2,653,836 | | |
| Summit | 8,097 | 134 | 3,022 | 69,462 | 278 | 57,838 | - | 127,578 | 138,697 | | |
| Swansea | 1,314 | 24 | 554 | 1,690 | (30) | 3,779 | - | 5,439 | 7,307 | | |
| Warrenville | 30,340 | 226 | 5,260 | 224,934 | 885 | 105,271 | - | 331,090 | 366,690 | | |
| West Chicago | 62,432 | 586 | 13,335 | 552,428 | (706) | 269,291 | - | 821,013 | 896,780 | | |
| West Dundee | 6,565 | 107 | 2,468 | 30,263 | (5,654) | 37,663 | - | 62,272 | 71,305 | | |
| Westchester | 5,758 | 103 | 2,284 | 16,905 | (2,597) | 30,889 | - | 45,197 | 53,239 | | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2025

| | Administrative Fees (1) | | (1) Insurance Premiums Stop Loss | Claims Expense - Net | | | | | Total Operating Expenses | | |
|--------------------|-------------------------|---------------------------------|---|----------------------|----------------------------------|-------------------|------------------------|-----------------------|--------------------------------|--|--|
| | Allocation of Fees | Nmbr of Covered Employees | | Claims Paid | (2) Change in IBNR Accrual | | (3) Capitation Fees | Stop Loss Recovery | | | |
| | | | | | IBNR Accrual | Claims Paid | | | | | |
| Westmont PD | \$ 12,533 | 215 | \$ 4,891 | \$ 68,995 | \$ (14,272) | \$ 96,025 | \$ - | \$ 150,748 | \$ 168,172 | | |
| Wheaton | 57,015 | 927 | 21,109 | 531,178 | 12,542 | 418,623 | - | 962,343 | 1,040,467 | | |
| Wheeling | 119,646 | 1,528 | 35,066 | 1,512,886 | 41,433 | 524,085 | - | 2,078,404 | 2,233,116 | | |
| Winfield | 2,775 | 42 | 992 | 7,540 | (2,172) | 15,362 | - | 20,730 | 24,497 | | |
| Winnetka | 3,874 | 65 | 1,523 | 34,774 | 2,447 | 16,369 | - | 53,590 | 58,987 | | |
| Wood Dale | 35,996 | 581 | 13,127 | 482,499 | 18,504 | 264,212 | - | 765,215 | 814,338 | | |
| Woodridge | 145,670 | 1,156 | 26,599 | 1,381,248 | 32,524 | 390,082 | - | 1,803,854 | 1,976,123 | | |
| WSCDC | 3,783 | 66 | 1,523 | 8,289 | (330) | 20,458 | - | 28,417 | 33,723 | | |
| Grand Total | 5,925,062 | 69,902 | 1,608,971 | 64,692,156 | 815,806 | 27,636,187 | (962,922) | 92,181,227 | 99,715,260 | | |

(1) Administration fees and insurance premiums are allocated based upon number of covered employees.

(2) Pooling allocates IBNR accrual based upon member contributions.

(3) Capitation fees are allocated based upon actual charges by member.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account
Year Ended June 30, 2025

| | | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawls | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|----------------------|----|-------------------------------|-----------------------|---|----------------------|------------------------------|----------------------------|
| Algon-Lake Hills FPD | \$ | 145,310 | \$ (923) | \$ - | \$ 16,811 | \$ 10,396 | \$ 171,594 |
| Algonquin | | 284,184 | (11,789) | - | 30,797 | 18,786 | 321,978 |
| Barrington | | 1,213,307 | (9,623) | - | 71,729 | 46,552 | 1,321,965 |
| Bartlett | | - | (33,095) | - | 1,883 | - | (31,212) |
| Bartlett Fire PD | | 12,503 | (558) | - | 1,455 | - | 13,400 |
| Batavia | | 504,542 | (12,478) | - | 112,439 | 72,216 | 676,719 |
| Batavia Library | | 7,764 | (965) | - | 459 | - | 7,258 |
| Beach Park | | 25,629 | (123) | - | 2,457 | 1,510 | 29,473 |
| Beecher | | 50,111 | (481) | - | 3,828 | 2,286 | 55,744 |
| Bensenville | | 1,123,264 | (8,938) | - | 90,948 | 59,392 | 1,264,666 |
| Berkeley | | 148,183 | (3,755) | - | 9,098 | 5,657 | 159,183 |
| Bloomingdale | | 1,650,316 | (14,974) | 18,030 | 97,961 | 64,314 | 1,815,647 |
| Boone County | | 82,315 | 3,002 | - | 37,489 | 22,668 | 145,474 |
| Buffalo Grove | | 493,145 | (19,118) | (37,650) | 83,616 | 51,898 | 571,891 |
| Burr Ridge | | 672,824 | (20,296) | (83,495) | 36,975 | 24,138 | 630,146 |
| Byron FPD | | 2,396 | 319 | - | 404 | - | 3,119 |
| Campton Hills | | 685 | (153) | 18,096 | 600 | 216 | 19,444 |
| Carol Stream | | 3,278,676 | (113,798) | - | 195,971 | 128,995 | 3,489,844 |
| Carpentersville | | 2,653,236 | (10,110) | (1,200,000) | 165,936 | 108,571 | 1,717,633 |
| Cary | | 158,611 | (15,192) | - | 9,692 | 5,713 | 158,824 |
| Cary Fire Prtct Dist | | 1,873 | (3,687) | - | 406 | - | (1,408) |
| Caseyville | | 2,389 | (271) | - | 565 | - | 2,683 |
| Centralia | | 5,708 | 749 | - | 1,584 | 190 | 8,231 |
| Channahon | | 43,388 | (2,895) | - | 6,108 | 3,558 | 50,159 |
| Charleston | | - | (3,129) | - | 1,071 | - | (2,058) |
| Clarendon Hills | | 699,191 | (19,215) | (1,020) | 42,246 | 27,808 | 749,010 |
| Coal City | | 40,425 | 143 | - | 7,673 | 4,881 | 53,122 |
| Collinsville | | 696,997 | 520 | - | 124,799 | 80,274 | 902,590 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawals | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|----------------------|-------------------------------|-----------------------|--|----------------------|------------------------------|----------------------------|
| Colona | \$ 70,800 | \$ (369) | \$ - | \$ 7,795 | \$ 4,907 | \$ 83,133 |
| Comm PD LaGrnge Park | 2,323 | (8,312) | (157) | 242 | - | (5,904) |
| Countryside | 1,263,930 | (43,006) | - | 75,217 | 49,426 | 1,345,567 |
| Crest Hill | 219,293 | (4,243) | - | 25,597 | 16,455 | 257,102 |
| Crete | 198,772 | (1,542) | - | 18,302 | 11,699 | 227,231 |
| Crete Township | 18,902 | 2 | - | 2,078 | 1,191 | 22,173 |
| Crystal Lake | 577,476 | (9,250) | - | 90,358 | 56,563 | 715,147 |
| Darien | 1,027,066 | (16,280) | (170,711) | 56,012 | 36,689 | 932,776 |
| Deerfield | 2,499,735 | (37,171) | - | 221,566 | 145,324 | 2,829,454 |
| DeKalb | 1,043,130 | 23,555 | - | 168,507 | 108,928 | 1,344,120 |
| DeKalb County | (381) | (14,759) | - | 6,230 | 411 | (8,499) |
| Des Plaines | 3,180,016 | (24,169) | - | 351,774 | 229,975 | 3,737,596 |
| Dixon | - | (1,201) | - | 1,051 | - | (150) |
| DU-Comm | 381,453 | (24,675) | - | 24,716 | 15,523 | 397,017 |
| East Moline | 119,585 | (412) | - | 51,897 | 31,864 | 202,934 |
| Edwardsville | (2,096) | (5,078) | - | 3,922 | - | (3,252) |
| Effingham | 214,328 | 529 | - | 23,821 | 14,505 | 253,183 |
| Elk Grove Village | 1,394,691 | (44,191) | - | 110,413 | 67,316 | 1,528,229 |
| Evanston | 2,962,373 | (34,246) | - | 253,583 | 159,234 | 3,340,944 |
| Fox Lake | - | (3,442) | - | 840 | - | (2,602) |
| FP Dist-DuPage Co | 1,063,000 | 210,051 | (175,734) | 156,147 | 100,897 | 1,354,361 |
| FPD Winnebago County | 211,220 | (2,879) | - | 15,924 | 10,321 | 234,586 |
| FPDKC | 230,472 | (19,568) | 25 | 17,078 | 10,700 | 238,707 |
| Franklin Park | 505,617 | (8,568) | - | 61,320 | 38,553 | 596,922 |
| Freeport | 61,939 | (2,941) | 264,845 | 12,403 | 6,078 | 342,324 |
| Gilberts | 173,839 | (7,799) | - | 12,979 | 8,448 | 187,467 |
| Glen Carbon | 155,324 | (2,681) | (60) | 16,674 | 10,002 | 179,259 |
| Glen Ellyn | 702,745 | (34,897) | - | 84,957 | 54,607 | 807,412 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawls | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|---------------------|-------------------------------|-----------------------|---|----------------------|------------------------------|----------------------------|
| Glencoe | \$ 437,568 | \$ (22,254) | \$ - | \$ 32,801 | \$ 20,212 | \$ 468,327 |
| Glenview | 468,981 | (78,806) | - | 47,506 | 26,691 | 464,372 |
| Glenview Park Distr | 162,891 | (4,747) | - | 14,907 | 8,545 | 181,596 |
| Granite City | (3,442) | (2,338) | (849) | 2,052 | - | (4,577) |
| Grayslake | 7,402 | 593 | - | 1,058 | - | 9,053 |
| Hanover Park | 3,432,720 | (43,277) | - | 279,609 | 184,181 | 3,853,233 |
| Highland Park | 1,290,036 | (17,068) | - | 161,824 | 103,589 | 1,538,381 |
| Highwood | 94,462 | (1,129) | - | 5,493 | 3,412 | 102,238 |
| Hinsdale | 2,635,376 | (43,960) | (945) | 161,009 | 106,350 | 2,857,830 |
| Hoffman Estates | 2,334,987 | (6,016) | 831 | 177,499 | 113,521 | 2,620,822 |
| Homer Glen | 46,132 | (1,668) | 9,227 | 5,188 | 3,005 | 61,884 |
| Homewood | 65,919 | (5,224) | - | 29,831 | 17,902 | 108,428 |
| Homewood Library | 56,315 | (4,818) | - | 3,309 | 2,116 | 56,922 |
| Huntley | 151,491 | (17,233) | - | 17,091 | 10,201 | 161,550 |
| Indian Head Park | 273,292 | (7,976) | - | 15,617 | 10,191 | 291,124 |
| Itasca | 145,308 | (1,051) | - | 16,375 | 9,940 | 170,572 |
| JAWA | 434,459 | (2,997) | - | 25,678 | 16,983 | 474,123 |
| Justice | 302,207 | (7,413) | - | 18,726 | 12,149 | 325,669 |
| Kendall County | - | (14,990) | - | 3,250 | - | (11,740) |
| La Grange | 511,960 | (18,177) | (738) | 31,033 | 19,904 | 543,982 |
| LaGrange Park | 750,616 | (10,288) | (820) | 44,623 | 29,373 | 813,504 |
| Lake County | 1,863,248 | (617,295) | 594 | 259,275 | 144,383 | 1,650,205 |
| Lake County FPD | 149,809 | (12,166) | - | 11,711 | 5,056 | 154,410 |
| Lake Forest | - | (11,662) | - | 2,984 | - | (8,678) |
| Lake in the Hills | 29,861 | (14,162) | 527 | 2,416 | - | 18,642 |
| Lake Zurich | 929,743 | (64,194) | - | 65,266 | 41,443 | 972,258 |
| LakeComm | - | (119) | - | 2 | - | (117) |
| Lee County | 107,629 | (2,613) | - | 20,919 | 12,351 | 138,286 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawls | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|----------------------|-------------------------------|-----------------------|---|----------------------|------------------------------|----------------------------|
| Libertyville | \$ 1,330,679 | \$ (1,036) | \$ - | \$ 137,210 | \$ 89,392 | \$ 1,556,245 |
| Lindenhurst | 2,557 | (467) | - | 676 | - | 2,766 |
| Lisle | 191,400 | (6,349) | - | 20,973 | 12,828 | 218,852 |
| Lisle Park District | 69,798 | (1,796) | - | 7,210 | 4,460 | 79,672 |
| Lisle Woodridge FPD | 432,804 | (6,386) | - | 48,793 | 31,113 | 506,324 |
| Lockport | 292,328 | (4,134) | - | 41,751 | 26,345 | 356,290 |
| Lombard | 2,328,287 | (82,084) | - | 158,772 | 102,968 | 2,507,943 |
| MAARIC | - | (1,307) | - | 1,063 | - | (244) |
| McHenry County | 1,696,156 | (297,391) | (1,005,986) | 378,699 | 240,239 | 1,011,717 |
| McHenry Cty Con Dist | 19,734 | (11,422) | - | 1,708 | 270 | 10,290 |
| McHenry-City | 187,693 | (5,154) | - | 24,832 | 14,734 | 222,105 |
| Mokena | 1,953,089 | (6,346) | - | 134,941 | 89,452 | 2,171,136 |
| Monee | 91,867 | (515) | 29,733 | 7,661 | 4,463 | 133,209 |
| Monroe | 950,610 | (210,804) | - | 43,608 | 27,677 | 811,091 |
| Montgomery | 542,994 | (16,562) | - | 32,922 | 21,100 | 580,454 |
| Morrison | - | (64) | - | 62 | - | (2) |
| Morton Grove | 1,727,898 | (272,369) | (2,580) | 75,789 | 47,753 | 1,576,491 |
| Mount Prospect | 4,131,831 | (42,515) | - | 361,426 | 235,877 | 4,686,619 |
| MPEA | 348,554 | (1,754) | - | 30,509 | 19,973 | 397,282 |
| Mundelein | 23,879 | (20,106) | - | 4,350 | - | 8,123 |
| Muni Cons Dispatch | 63,208 | (6,196) | - | 3,686 | 2,338 | 63,036 |
| Naperville Park Dist | 428,690 | (12,549) | - | 36,390 | 22,595 | 475,126 |
| New Baden | 42,945 | 127 | - | 4,248 | 2,628 | 49,948 |
| North Aurora | 283,445 | (10,116) | (2,615) | 17,302 | 10,740 | 298,756 |
| North Riverside | 887,777 | 623 | - | 115,897 | 75,480 | 1,079,777 |
| Northbrook | 1,879,043 | 483,057 | (1,250,000) | 241,463 | 156,873 | 1,510,436 |
| Northbrook Library | (4,400) | (1,989) | (401) | 13,082 | 8,139 | 14,431 |
| Northbrook Park Dist | 17,661 | (9,572) | - | 1,129 | - | 9,218 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawls | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|----------------------|-------------------------------|-----------------------|---|----------------------|------------------------------|----------------------------|
| NWCD | \$ 151,273 | \$ (9,902) | \$ - | \$ 17,702 | \$ 10,443 | \$ 169,516 |
| Oak Park Public Libr | 201,722 | (2,658) | - | 11,995 | 7,095 | 218,154 |
| Oak Park Township | 77,495 | (3,683) | - | 5,193 | 2,866 | 81,871 |
| Oswego | 746,100 | (50,004) | - | 60,529 | 38,687 | 795,312 |
| Oswego Township | 12,842 | (6,296) | - | 358 | - | 6,904 |
| Oswegoland PD | 387,464 | (8,252) | 8,339 | 27,416 | 17,828 | 432,795 |
| Palatine | 155,987 | (4,212) | - | 67,408 | 40,049 | 259,232 |
| Palatine PD | 92,949 | (7,713) | - | 15,435 | 9,313 | 109,984 |
| Park Ridge | 1,425,633 | (36,710) | (2,698) | 132,488 | 85,765 | 1,604,478 |
| Pekin | 47,463 | (1,127) | 192 | 77,525 | 48,719 | 172,772 |
| Peoria County | - | (5,778) | - | 3,884 | - | (1,894) |
| Peotone | 38,337 | (300) | 30 | 7,919 | 5,032 | 51,018 |
| Peru | (14,302) | (981) | (32,434) | 1,667 | - | (46,050) |
| Pingree Grove | 119 | (400) | - | 606 | - | 325 |
| Plainfield | 2,318,745 | (24,508) | - | 181,866 | 119,790 | 2,595,893 |
| Princeton | 101,715 | 780 | - | 30,884 | 19,567 | 152,946 |
| River Forest | 559,646 | (17,928) | - | 55,669 | 36,233 | 633,620 |
| River Grove | 25,140 | (1,286) | - | 11,868 | 7,132 | 42,854 |
| Rochelle | 119,755 | (2,963) | - | 26,468 | 15,865 | 159,125 |
| Rock Falls | 251,955 | (688) | - | 43,050 | 27,973 | 322,290 |
| Rolling Meadows | 1,706,752 | (17,904) | (303,439) | 140,285 | 91,228 | 1,616,922 |
| Roscoe | 86,461 | (1,978) | 4,258 | 4,673 | 2,780 | 96,194 |
| Roselle | 67,028 | (5,145) | - | 11,711 | 6,607 | 80,201 |
| Round Lake Beach | 6,935 | (5,509) | - | 1,720 | - | 3,146 |
| Schaumburg | 3,016,859 | (39,909) | (107,263) | 352,358 | 229,539 | 3,451,584 |
| SEECOM | 80,369 | (5,513) | - | 9,797 | 6,253 | 90,906 |
| Skokie Park District | 1,435 | (7,501) | - | 1,488 | - | (4,578) |
| South Chicago Height | 48,627 | (5,875) | - | 4,866 | 2,831 | 50,449 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Due to Members - Beginning | Internal Transfers | Member Contributions / Withdrawals | Investment Income | Unrealized Gains/(Losses) | Due to Members - Ending |
|---------------------|-------------------------------|-----------------------|--|----------------------|------------------------------|----------------------------|
| South Holland | \$ 170,651 | \$ 1,417 | \$ - | \$ 39,918 | \$ 24,575 | \$ 236,561 |
| Spring Grove | 45,674 | (21) | - - | 4,338 | 2,748 | 52,739 |
| St. Charles | 45,427 | (12,120) | - - | 7,020 | 1,005 | 41,332 |
| St. Charles Library | - - | (1,299) | - - | 329 | - - | (970) |
| St. Charles PD | 9,917 | (13,480) | - - | 1,594 | - - | (1,969) |
| Steger | 330,413 | (4,370) | - - | 19,980 | 12,878 | 358,901 |
| Streamwood | 5,378,209 | (41,437) | (93,876) | 334,621 | 221,307 | 5,798,824 |
| Summit | 199,739 | (2,234) | - - | 18,456 | 11,536 | 227,497 |
| Swansea | 40,901 | (556) | (580) | 10,263 | 6,180 | 56,208 |
| Trenton | 8,878 | (45) | - - | 2,009 | 1,256 | 12,098 |
| Warrenville | 178,258 | (13,354) | (1,459) | 14,620 | 8,858 | 186,923 |
| Washington | 175,644 | (647) | - - | 30,057 | 19,175 | 224,229 |
| Wauconda | 75,085 | 556 | - - | 9,642 | 5,646 | 90,929 |
| West Chicago | 896,941 | (14,115) | (133,447) | 66,480 | 42,894 | 858,753 |
| West Dundee | 69,209 | (3,038) | 23,119 | 8,257 | 4,744 | 102,291 |
| Westchester | 82,784 | (3,656) | (2,367) | 15,707 | 9,377 | 101,845 |
| Westmont PD | 392,736 | (3,003) | - - | 23,639 | 15,669 | 429,041 |
| Wheaton | 806,051 | (22,892) | 50,782 | 105,977 | 67,260 | 1,007,178 |
| Wheeling | 2,729,816 | (70,876) | - - | 225,016 | 146,713 | 3,030,669 |
| Winfield | 210,086 | (1,062) | - - | 24,680 | 16,077 | 249,781 |
| Winnetka | 459,805 | (5,907) | - - | 41,305 | 24,575 | 519,778 |
| Wood Dale | 3,263,885 | (11,881) | - - | 218,707 | 145,109 | 3,615,820 |
| Wood River | 181,656 | 282 | - - | 20,867 | 12,985 | 215,790 |
| Woodridge | 1,332,571 | (62,152) | - - | 77,572 | 50,819 | 1,398,810 |
| Woodridge Library | 14,777 | (332) | 500 | 1,029 | 517 | 16,491 |
| WSCDC | 311,966 | (738) | (100,000) | 16,036 | 10,368 | 237,632 |
| Grand Total | 97,997,604 | (2,557,502) | (4,282,196) | 9,074,554 | 5,772,436 | 106,004,896 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Adjusted Member Contributions / Withdrawls | |
|----------------------|----------------------|--------------------|--------------|---------------------|--|-------------|
| | | Funding Owed | Funding Paid | Over / (Under) Paid | | |
| Algon-Lake Hills FPD | \$ - | \$ 1,277,455 | \$ 1,277,455 | \$ - | \$ - | - |
| Algonquin | - | 2,717,840 | 2,717,840 | - | - | - |
| Barrington | - | 2,232,326 | 2,232,326 | - | - | - |
| Bartlett | - | 1,851,585 | 1,851,585 | - | - | - |
| Bartlett Fire PD | - | 1,431,903 | 1,431,903 | - | - | - |
| Batavia | - | 4,599,478 | 4,599,478 | - | - | - |
| Batavia Library | - | 451,247 | 451,247 | - | - | - |
| Beach Park | - | 199,213 | 199,213 | - | - | - |
| Beecher | - | 411,723 | 411,723 | - | - | - |
| Bensenville | - | 2,281,980 | 2,281,980 | - | - | - |
| Berkeley | - | 645,155 | 645,155 | - | - | - |
| Bloomingdale | - | 1,958,355 | 1,976,385 | 18,030 | 18,030 | 18,030 |
| Boone County | - | 3,601,975 | 3,601,975 | - | - | - |
| Buffalo Grove | (37,650) | 6,071,644 | 6,071,644 | - | - | (37,650) |
| Burr Ridge | (83,495) | 940,817 | 940,817 | - | - | (83,495) |
| Byron FPD | - | 397,243 | 397,243 | - | - | - |
| Campton Hills | 18,096 | 272,485 | 272,485 | - | - | 18,096 |
| Carol Stream | - | 3,422,974 | 3,422,974 | - | - | - |
| Carpentersville | (1,200,000) | 3,858,202 | 3,858,202 | - | - | (1,200,000) |
| Cary | - | 1,148,348 | 1,148,348 | - | - | - |
| Cary Fire Prtct Dist | - | 399,788 | 399,788 | - | - | - |
| Caseyville | - | 555,568 | 555,568 | - | - | - |
| Centralia | - | 1,278,291 | 1,278,291 | - | - | - |
| Channahon | - | 785,068 | 785,068 | - | - | - |
| Charleston | - | 1,054,352 | 1,054,352 | - | - | - |
| Clarendon Hills | (1,020) | 738,002 | 738,002 | - | - | (1,020) |
| Coal City | - | 382,563 | 382,563 | - | - | - |
| Collinsville | - | 4,929,073 | 4,929,073 | - | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Adjusted Member Contributions / Withdrawls |
|----------------------|-------------------------|--------------------|--------------|------------------------|--|
| | | Funding Owed | Funding Paid | Over / (Under) Paid | |
| Colona | \$ - | \$ 465,557 | \$ 465,557 | \$ - | \$ - |
| Comm PD LaGrnge Park | (157) | 238,066 | 238,066 | - | (157) |
| Countryside | - | 1,437,269 | 1,437,269 | - | - |
| Crest Hill | - | 1,025,133 | 1,025,133 | - | - |
| Crete | - | 830,111 | 830,111 | - | - |
| Crete Township | - | 296,165 | 296,165 | - | - |
| Crystal Lake | - | 5,856,191 | 5,856,191 | - | - |
| Darien | (170,711) | 1,242,090 | 1,242,090 | - | (170,711) |
| Deerfield | - | 4,631,779 | 4,631,779 | - | - |
| DeKalb | - | 5,863,812 | 5,863,812 | - | - |
| DeKalb County | - | 5,525,032 | 5,525,032 | - | - |
| Des Plaines | - | 8,455,100 | 8,455,100 | - | - |
| Dixon | - | 1,034,745 | 1,034,745 | - | - |
| DU-Comm | - | 1,526,636 | 1,526,636 | - | - |
| East Moline | - | 4,277,667 | 4,277,667 | - | - |
| Edwardsville | - | 3,858,007 | 3,858,007 | - | - |
| Effingham | - | 2,141,159 | 2,141,159 | - | - |
| Elk Grove Village | - | 9,798,598 | 9,798,598 | - | - |
| Evanston | - | 15,708,195 | 15,708,195 | - | - |
| Fox Lake | - | 825,720 | 825,720 | - | - |
| FP Dist-DuPage Co | - | 5,493,399 | 5,317,665 | (175,734) | (175,734) |
| FPD Winnebago County | - | 514,321 | 514,321 | - | - |
| FPDKC | - | 1,093,996 | 1,094,021 | 25 | 25 |
| Franklin Park | - | 3,727,805 | 3,727,805 | - | - |
| Freeport | 264,845 | 3,278,762 | 3,278,762 | - | 264,845 |
| Gilberts | - | 365,930 | 365,930 | - | - |
| Glen Carbon | (60) | 1,720,122 | 1,720,122 | - | (60) |
| Glen Ellyn | - | 3,414,055 | 3,414,055 | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Adjusted Member Contributions / Withdrawls |
|---------------------|----------------------|--------------------|--------------|---------------------|--|
| | | Funding Owed | Funding Paid | Over / (Under) Paid | |
| Glencoe | \$ - | \$ 2,596,653 | \$ 2,596,653 | \$ - | \$ - |
| Glenview | - | 7,551,992 | 7,551,992 | - | - |
| Glenview Park Distr | - | 2,120,930 | 2,120,930 | - | - |
| Granite City | (849) | 2,018,346 | 2,018,346 | - | (849) |
| Grayslake | - | 1,041,394 | 1,041,394 | - | - |
| Hanover Park | - | 4,688,020 | 4,688,020 | - | - |
| Highland Park | - | 7,127,128 | 7,127,128 | - | - |
| Highwood | - | 395,211 | 395,211 | - | - |
| Hinsdale | (945) | 2,271,899 | 2,271,899 | - | (945) |
| Hoffman Estates | - | 7,965,550 | 7,966,381 | 831 | 831 |
| Homer Glen | 9,227 | 693,987 | 693,987 | - | 9,227 |
| Homewood | - | 3,066,396 | 3,066,396 | - | - |
| Homewood Library | - | 148,273 | 148,273 | - | - |
| Huntley | - | 1,837,692 | 1,837,692 | - | - |
| Indian Head Park | - | 402,192 | 402,192 | - | - |
| Itasca | - | 1,518,301 | 1,518,301 | - | - |
| JAWA | - | 328,952 | 328,952 | - | - |
| Justice | - | 587,729 | 587,729 | - | - |
| Kendall County | - | 3,196,942 | 3,196,942 | - | - |
| La Grange | (738) | 1,309,574 | 1,309,574 | - | (738) |
| LaGrange Park | (820) | 779,113 | 779,113 | - | (820) |
| Lake County | 584 | 43,107,224 | 43,107,234 | 10 | 594 |
| Lake County FPD | - | 4,099,196 | 4,099,196 | - | - |
| Lake Forest | - | 2,934,871 | 2,934,871 | - | - |
| Lake in the Hills | 527 | 2,376,963 | 2,376,963 | - | 527 |
| Lake Zurich | - | 3,366,183 | 3,366,183 | - | - |
| LakeComm | - | 2,385 | 2,385 | - | - |
| Lee County | - | 2,448,512 | 2,448,512 | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Adjusted Member Contributions / Withdrawls | |
|----------------------|----------------------|--------------------|--------------|---------------------|--|---|
| | | Funding Owed | Funding Paid | Over / (Under) Paid | | |
| Libertyville | \$ - | \$ 3,753,621 | \$ 3,753,621 | \$ - | \$ - | - |
| Lindenhurst | - | 664,326 | 664,326 | - | - | - |
| Lisle | - | 1,800,856 | 1,800,856 | - | - | - |
| Lisle Park District | - | 546,637 | 546,637 | - | - | - |
| Lisle Woodridge FPD | - | 2,325,237 | 2,325,237 | - | - | - |
| Lockport | - | 2,398,339 | 2,398,339 | - | - | - |
| Lombard | - | 5,035,191 | 5,035,191 | - | - | - |
| MAARIC | - | 1,046,498 | 1,046,498 | - | - | - |
| McHenry County | (1,000,000) | 19,875,834 | 19,869,848 | (5,986) | (1,005,986) | |
| McHenry Cty Con Dist | - | 1,284,859 | 1,284,859 | - | - | - |
| McHenry-City | - | 2,797,881 | 2,797,881 | - | - | - |
| Mokena | - | 1,433,398 | 1,433,398 | - | - | - |
| Monee | 29,733 | 984,895 | 984,895 | - | 29,733 | |
| Monroe | - | 3,197,709 | 3,197,709 | - | - | - |
| Montgomery | - | 1,413,124 | 1,413,124 | - | - | - |
| Morrison | - | 60,934 | 60,934 | - | - | - |
| Morton Grove | (2,580) | 4,455,288 | 4,455,288 | - | (2,580) | |
| Mount Prospect | - | 9,288,395 | 9,288,395 | - | - | - |
| MPEA | - | 692,365 | 692,365 | - | - | - |
| Mundelein | - | 4,279,679 | 4,279,679 | - | - | - |
| Muni Cons Dispatch | - | 193,695 | 193,695 | - | - | - |
| Naperville Park Dist | - | 2,629,290 | 2,629,290 | - | - | - |
| New Baden | - | 322,283 | 322,283 | - | - | - |
| North Aurora | (2,615) | 1,253,108 | 1,253,108 | - | (2,615) | |
| North Riverside | - | 3,210,169 | 3,210,169 | - | - | - |
| Northbrook | (1,250,000) | 7,250,002 | 7,250,002 | - | (1,250,000) | |
| Northbrook Library | (401) | 922,419 | 922,419 | - | (401) | |
| Northbrook Park Dist | - | 1,110,515 | 1,110,515 | - | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Over / (Under) Paid | Adjusted Member Contributions / Withdrawls |
|----------------------|----------------------|--------------------|--------------|-----------|---------------------|--|
| | | Funding Owed | Funding Paid | | | |
| NWCD | \$ - | \$ 2,084,522 | \$ 2,084,522 | \$ - | \$ - | - |
| Oak Park Public Libr | - | 1,384,178 | 1,384,178 | - | - | - |
| Oak Park Township | - | 900,762 | 900,762 | - | - | - |
| Oswego | - | 2,753,412 | 2,753,412 | - | - | - |
| Oswego Township | - | 352,857 | 352,857 | - | - | - |
| Oswegoland PD | - | 798,072 | 806,411 | 8,339 | 8,339 | 8,339 |
| Palatine | - | 7,521,394 | 7,521,394 | - | - | - |
| Palatine PD | - | 1,513,877 | 1,513,877 | - | - | - |
| Park Ridge | (2,698) | 4,431,855 | 4,431,855 | - | (2,698) | (2,698) |
| Pekin | (1,567) | 4,746,881 | 4,748,640 | 1,759 | 192 | 192 |
| Peoria County | - | 3,820,040 | 3,820,040 | - | - | - |
| Peotone | 30 | 403,520 | 403,520 | - | 30 | 30 |
| Peru | (32,434) | 1,639,686 | 1,639,686 | - | (32,434) | (32,434) |
| Pingree Grove | - | 596,337 | 596,337 | - | - | - |
| Plainfield | - | 3,060,126 | 3,060,126 | - | - | - |
| Princeton | - | 1,657,079 | 1,657,079 | - | - | - |
| River Forest | - | 1,575,715 | 1,575,715 | - | - | - |
| River Grove | - | 1,204,610 | 1,204,610 | - | - | - |
| Rochelle | - | 2,747,309 | 2,747,309 | - | - | - |
| Rock Falls | - | 1,286,400 | 1,286,400 | - | - | - |
| Rolling Meadows | (885) | 4,084,784 | 3,782,230 | (302,554) | (303,439) | (303,439) |
| Roscoe | 4,258 | 515,961 | 515,961 | - | 4,258 | 4,258 |
| Roselle | - | 1,820,612 | 1,820,612 | - | - | - |
| Round Lake Beach | - | 1,692,874 | 1,692,874 | - | - | - |
| Schaumburg | - | 9,671,447 | 9,564,184 | (107,263) | (107,263) | (107,263) |
| SEECOM | - | 457,845 | 457,845 | - | - | - |
| Skokie Park District | - | 1,463,078 | 1,463,078 | - | - | - |
| South Chicago Height | - | 631,687 | 631,687 | - | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Member Contributions | Funding Adjustment | | | Adjusted Member Contributions / Withdrawls |
|---------------------|----------------------|--------------------|--------------------|---------------------|--|
| | | Funding Owed | Funding Paid | Over / (Under) Paid | |
| South Holland | \$ - | \$ 3,192,292 | \$ 3,192,292 | \$ - | \$ - |
| Spring Grove | - | 234,330 | 234,330 | - | - |
| St. Charles | - | 5,430,709 | 5,430,709 | - | - |
| St. Charles Library | - | 323,063 | 323,063 | - | - |
| St. Charles PD | - | 1,568,150 | 1,568,150 | - | - |
| Steger | - | 751,177 | 751,177 | - | - |
| Streamwood | (93,876) | 4,306,966 | 4,306,966 | - | (93,876) |
| Summit | - | 1,220,286 | 1,220,286 | - | - |
| Swansea | (580) | 1,023,920 | 1,023,920 | - | (580) |
| Trenton | - | 139,957 | 139,957 | - | - |
| Warrenville | (1,459) | 1,378,277 | 1,378,277 | - | (1,459) |
| Washington | - | 1,421,658 | 1,421,658 | - | - |
| Wauconda | - | 1,196,015 | 1,196,015 | - | - |
| West Chicago | (2,628) | 2,431,603 | 2,300,784 | (130,819) | (133,447) |
| West Dundee | 23,119 | 1,182,380 | 1,182,380 | - | 23,119 |
| Westchester | (2,367) | 1,686,698 | 1,686,698 | - | (2,367) |
| Westmont PD | - | 252,675 | 252,675 | - | - |
| Wheaton | - | 5,517,066 | 5,567,848 | 50,782 | 50,782 |
| Wheeling | - | 5,985,645 | 5,985,645 | - | - |
| Winfield | - | 678,839 | 678,839 | - | - |
| Winnetka | - | 4,557,399 | 4,557,399 | - | - |
| Wood Dale | - | 2,133,990 | 2,133,990 | - | - |
| Wood River | - | 1,467,113 | 1,467,113 | - | - |
| Woodridge | - | 1,708,975 | 1,708,975 | - | - |
| Woodridge Library | 500 | 253,505 | 253,505 | - | 500 |
| WSCDC | (100,000) | 555,484 | 555,484 | - | (100,000) |
| Grand Total | (3,639,616) | 454,163,322 | 453,520,742 | (642,580) | (4,282,196) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|----------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Algon-Lake Hills FPD | \$ 266,478 | \$ 241,365 | \$ 253,922 | \$ 16,811 | \$ 10,396 | \$ 27,207 |
| Algonquin | 514,819 | 402,926 | 458,872 | 30,797 | 18,786 | 49,583 |
| Barrington | 1,163,758 | 1,110,394 | 1,137,076 | 71,729 | 46,552 | 118,281 |
| Bartlett | - | (43,024) | (10,756) | 1,883 | - | 1,883 |
| Bartlett Fire PD | 47,263 | (71,900) | (12,318) | 1,455 | - | 1,455 |
| Batavia | 1,994,986 | 1,532,895 | 1,763,940 | 112,439 | 72,216 | 184,655 |
| Batavia Library | 6,219 | (11,592) | (2,686) | 459 | - | 459 |
| Beach Park | 39,334 | 34,453 | 36,893 | 2,457 | 1,510 | 3,967 |
| Beecher | 75,153 | 36,484 | 55,818 | 3,828 | 2,286 | 6,114 |
| Bensenville | 1,465,595 | 1,435,848 | 1,450,722 | 90,948 | 59,392 | 150,340 |
| Berkeley | 154,975 | 121,387 | 138,181 | 9,098 | 5,657 | 14,755 |
| Bloomingdale | 1,518,978 | 1,622,844 | 1,570,911 | 97,961 | 64,314 | 162,275 |
| Boone County | 774,600 | 332,801 | 553,700 | 37,489 | 22,668 | 60,157 |
| Buffalo Grove | 1,296,407 | 1,238,905 | 1,267,656 | 83,616 | 51,898 | 135,514 |
| Burr Ridge | 621,348 | 557,801 | 589,575 | 36,975 | 24,138 | 61,113 |
| Byron FPD | 2,932 | (41,873) | (19,471) | 404 | - | 404 |
| Campton Hills | 2,031 | 8,555 | 5,294 | 600 | 216 | 816 |
| Carol Stream | 3,086,973 | 3,214,654 | 3,150,813 | 195,971 | 128,995 | 324,966 |
| Carpentersville | 3,432,869 | 1,871,006 | 2,651,938 | 165,936 | 108,571 | 274,507 |
| Cary | 180,638 | 98,443 | 139,540 | 9,692 | 5,713 | 15,405 |
| Cary Fire Prtct Dist | (942) | (48,731) | (24,837) | 406 | - | 406 |
| Caseyville | 4,498 | (17,717) | (6,609) | 565 | - | 565 |
| Centralia | 58,922 | (49,619) | 4,651 | 1,584 | 190 | 1,774 |
| Channahon | 96,000 | 77,832 | 86,917 | 6,108 | 3,558 | 9,666 |
| Charleston | - | (94,450) | (23,613) | 1,071 | - | 1,071 |
| Clarendon Hills | 669,678 | 688,756 | 679,217 | 42,246 | 27,808 | 70,054 |
| Coal City | 122,125 | 116,349 | 119,237 | 7,673 | 4,881 | 12,554 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|----------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Collinsville | \$ 2,326,115 | \$ 1,595,417 | \$ 1,960,766 | \$ 124,799 | \$ 80,274 | \$ 205,073 |
| Colona | 141,236 | 98,475 | 119,856 | 7,795 | 4,907 | 12,702 |
| Comm PD LaGrnge Park | 2,114 | (5,911) | (1,899) | 242 | - | 242 |
| Countryside | 1,178,386 | 1,236,171 | 1,207,279 | 75,217 | 49,426 | 124,643 |
| Crest Hill | 435,231 | 368,633 | 401,932 | 25,597 | 16,455 | 42,052 |
| Crete | 316,176 | 255,341 | 285,758 | 18,302 | 11,699 | 30,001 |
| Crete Township | 44,272 | 13,894 | 29,083 | 2,078 | 1,191 | 3,269 |
| Crystal Lake | 1,603,985 | 1,159,225 | 1,381,605 | 90,358 | 56,563 | 146,921 |
| Darien | 945,332 | 846,988 | 896,160 | 56,012 | 36,689 | 92,701 |
| Deerfield | 3,497,468 | 3,601,855 | 3,549,661 | 221,566 | 145,324 | 366,890 |
| DeKalb | 3,053,733 | 2,267,590 | 2,660,662 | 168,507 | 108,928 | 277,435 |
| DeKalb County | 296,342 | (276,244) | 10,049 | 6,230 | 411 | 6,641 |
| Des Plaines | 5,788,775 | 5,445,937 | 5,617,356 | 351,774 | 229,975 | 581,749 |
| Dixon | - | (94,837) | (23,709) | 1,051 | - | 1,051 |
| DU-Comm | 416,654 | 341,664 | 379,159 | 24,716 | 15,523 | 40,239 |
| East Moline | 719,243 | 837,363 | 778,303 | 51,897 | 31,864 | 83,761 |
| Edwardsville | 22,586 | (142,012) | (59,713) | 3,922 | - | 3,922 |
| Effingham | 432,691 | 275,893 | 354,293 | 23,821 | 14,505 | 38,326 |
| Elk Grove Village | 2,030,373 | 1,258,162 | 1,644,267 | 110,413 | 67,316 | 177,729 |
| Evanston | 4,109,379 | 3,669,478 | 3,889,429 | 253,583 | 159,234 | 412,817 |
| Fox Lake | - | (70,457) | (17,615) | 840 | - | 840 |
| FP Dist-DuPage Co | 2,802,923 | 2,126,086 | 2,464,505 | 156,147 | 100,897 | 257,044 |
| FPD Winnebago County | 247,583 | 256,620 | 252,101 | 15,924 | 10,321 | 26,245 |
| FPDKC | 287,787 | 234,889 | 261,338 | 17,078 | 10,700 | 27,778 |
| Franklin Park | 1,042,363 | 841,025 | 941,694 | 61,320 | 38,553 | 99,873 |
| Freeport | 212,600 | 84,320 | 148,461 | 12,403 | 6,078 | 18,481 |
| Gilberts | 209,012 | 203,725 | 206,368 | 12,979 | 8,448 | 21,427 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|---------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Glen Carbon | \$ 307,513 | \$ 181,090 | \$ 244,302 | \$ 16,674 | \$ 10,002 | \$ 26,676 |
| Glen Ellyn | 1,341,933 | 1,325,700 | 1,333,817 | 84,957 | 54,607 | 139,564 |
| Glencoe | 565,363 | 422,033 | 493,698 | 32,801 | 20,212 | 53,013 |
| Glenview | 891,224 | 412,694 | 651,959 | 47,506 | 26,691 | 74,197 |
| Glenview Park Distr | 234,256 | 183,164 | 208,710 | 14,907 | 8,545 | 23,452 |
| Granite City | (3,296) | (183,543) | (93,420) | 2,052 | - | 2,052 |
| Grayslake | 41,755 | (45,193) | (1,718) | 1,058 | - | 1,058 |
| Hanover Park | 4,472,255 | 4,525,341 | 4,498,798 | 279,609 | 184,181 | 463,790 |
| Highland Park | 2,703,605 | 2,356,905 | 2,530,255 | 161,824 | 103,589 | 265,413 |
| Highwood | 99,890 | 66,761 | 83,326 | 5,493 | 3,412 | 8,905 |
| Hinsdale | 2,526,666 | 2,668,736 | 2,597,701 | 161,009 | 106,350 | 267,359 |
| Hoffman Estates | 3,194,462 | 2,351,265 | 2,772,863 | 177,499 | 113,521 | 291,020 |
| Homer Glen | 79,873 | 66,892 | 73,382 | 5,188 | 3,005 | 8,193 |
| Homewood | 546,472 | 328,072 | 437,272 | 29,831 | 17,902 | 47,733 |
| Homewood Library | 51,985 | 51,404 | 51,695 | 3,309 | 2,116 | 5,425 |
| Huntley | 304,772 | 193,561 | 249,166 | 17,091 | 10,201 | 27,292 |
| Indian Head Park | 250,754 | 247,117 | 248,936 | 15,617 | 10,191 | 25,808 |
| Itasca | 290,657 | 194,908 | 242,782 | 16,375 | 9,940 | 26,315 |
| JAWA | 405,626 | 424,054 | 414,840 | 25,678 | 16,983 | 42,661 |
| Justice | 289,512 | 303,977 | 296,745 | 18,726 | 12,149 | 30,875 |
| Kendall County | - | (504,596) | (126,149) | 3,250 | - | 3,250 |
| La Grange | 474,505 | 497,842 | 486,173 | 31,033 | 19,904 | 50,937 |
| LaGrange Park | 692,486 | 742,404 | 717,444 | 44,623 | 29,373 | 73,996 |
| Lake County | 4,221,744 | 2,831,654 | 3,526,700 | 259,275 | 144,383 | 403,658 |
| Lake County FPD | 238,522 | 8,449 | 123,485 | 11,711 | 5,056 | 16,767 |
| Lake Forest | - | (732,473) | (183,118) | 2,984 | - | 2,984 |
| Lake in the Hills | 37,888 | (45,849) | (3,981) | 2,416 | - | 2,416 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|----------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Lake Zurich | \$ 1,065,973 | \$ 958,626 | \$ 1,012,300 | \$ 65,266 | \$ 41,443 | \$ 106,709 |
| LakeComm | - | (208) | (9) | 2 | - | 2 |
| Lee County | 394,234 | 209,107 | 301,670 | 20,919 | 12,351 | 33,270 |
| Libertyville | 2,245,099 | 2,121,862 | 2,183,481 | 137,210 | 89,392 | 226,602 |
| Lindenhurst | 3,938 | (23,401) | (9,731) | 676 | - | 676 |
| Lisle | 361,502 | 265,184 | 313,343 | 20,973 | 12,828 | 33,801 |
| Lisle Park District | 113,357 | 104,499 | 108,928 | 7,210 | 4,460 | 11,670 |
| Lisle Woodridge FPD | 765,703 | 754,251 | 759,977 | 48,793 | 31,113 | 79,906 |
| Lockport | 708,711 | 578,278 | 643,494 | 41,751 | 26,345 | 68,096 |
| Lombard | 2,602,079 | 2,428,105 | 2,515,092 | 158,772 | 102,968 | 261,740 |
| MAARIC | - | (42,336) | (21,168) | 1,063 | - | 1,063 |
| McHenry County | 6,458,355 | 5,277,741 | 5,868,048 | 378,699 | 240,239 | 618,938 |
| McHenry Cty Con Dist | 52,766 | (39,588) | 6,589 | 1,708 | 270 | 1,978 |
| McHenry-City | 451,368 | 268,450 | 359,909 | 24,832 | 14,734 | 39,566 |
| Mokena | 2,110,469 | 2,259,412 | 2,184,940 | 134,941 | 89,452 | 224,393 |
| Monee | 144,063 | 73,957 | 109,010 | 7,661 | 4,463 | 12,124 |
| Monroe | 725,754 | 626,330 | 676,042 | 43,608 | 27,677 | 71,285 |
| Montgomery | 501,798 | 528,955 | 515,376 | 32,922 | 21,100 | 54,022 |
| Morrison | - | (7,252) | (604) | 62 | - | 62 |
| Morton Grove | 1,311,004 | 1,021,833 | 1,166,418 | 75,789 | 47,753 | 123,542 |
| Mount Prospect | 5,708,031 | 5,814,979 | 5,761,505 | 361,426 | 235,877 | 597,303 |
| MPEA | 500,126 | 475,598 | 487,862 | 30,509 | 19,973 | 50,482 |
| Mundelein | 28,332 | (278,576) | (125,122) | 4,350 | - | 4,350 |
| Muni Cons Dispatch | 57,828 | 56,392 | 57,110 | 3,686 | 2,338 | 6,024 |
| Naperville Park Dist | 616,996 | 486,803 | 551,900 | 36,390 | 22,595 | 58,985 |
| New Baden | 78,789 | 49,570 | 64,179 | 4,248 | 2,628 | 6,876 |
| North Aurora | 280,036 | 244,666 | 262,351 | 17,302 | 10,740 | 28,042 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|----------------------|--|--|--------------------------------|---|---|-----------------------------------|
| North Riverside | \$ 1,895,317 | \$ 1,791,992 | \$ 1,843,655 | \$ 115,897 | \$ 75,480 | \$ 191,377 |
| Northbrook | 4,836,340 | 2,827,218 | 3,831,779 | 241,463 | 156,873 | 398,336 |
| Northbrook Library | 235,677 | 161,905 | 198,791 | 13,082 | 8,139 | 21,221 |
| Northbrook Park Dist | 10,058 | (88,036) | (38,989) | 1,129 | - | 1,129 |
| NWCD | 325,779 | 184,371 | 255,075 | 17,702 | 10,443 | 28,145 |
| Oak Park Public Libr | 220,968 | 125,654 | 173,310 | 11,995 | 7,095 | 19,090 |
| Oak Park Township | 113,230 | 26,795 | 70,013 | 5,193 | 2,866 | 8,059 |
| Oswego | 995,861 | 894,048 | 944,954 | 60,529 | 38,687 | 99,216 |
| Oswego Township | 10,116 | (17,428) | (3,656) | 358 | - | 358 |
| Oswegoland PD | 419,496 | 451,457 | 435,477 | 27,416 | 17,828 | 45,244 |
| Palatine | 1,226,920 | 729,526 | 978,223 | 67,408 | 40,049 | 107,457 |
| Palatine PD | 244,962 | 209,973 | 227,467 | 15,435 | 9,313 | 24,748 |
| Park Ridge | 2,167,220 | 2,022,577 | 2,094,898 | 132,488 | 85,765 | 218,253 |
| Pekin | 847,022 | 1,532,970 | 1,189,996 | 77,525 | 48,719 | 126,244 |
| Peoria County | - | (689,254) | (172,314) | 3,884 | - | 3,884 |
| Peotone | 125,959 | 119,879 | 122,919 | 7,919 | 5,032 | 12,951 |
| Peru | 27,667 | (64,710) | (18,522) | 1,667 | - | 1,667 |
| Pingree Grove | (3,256) | (29,183) | (16,219) | 606 | - | 606 |
| Plainfield | 2,913,824 | 2,938,114 | 2,925,969 | 181,866 | 119,790 | 301,656 |
| Princeton | 529,611 | 426,306 | 477,959 | 30,884 | 19,567 | 50,451 |
| River Forest | 900,456 | 869,564 | 885,010 | 55,669 | 36,233 | 91,902 |
| River Grove | 189,328 | 159,099 | 174,213 | 11,868 | 7,132 | 19,000 |
| Rochelle | 490,437 | 284,617 | 387,527 | 26,468 | 15,865 | 42,333 |
| Rock Falls | 709,697 | 656,839 | 683,268 | 43,050 | 27,973 | 71,023 |
| Rolling Meadows | 2,384,786 | 2,071,828 | 2,228,307 | 140,285 | 91,228 | 231,513 |
| Roscoe | 86,522 | 49,280 | 67,901 | 4,673 | 2,780 | 7,453 |
| Roselle | 184,272 | 138,519 | 161,396 | 11,711 | 6,607 | 18,318 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|----------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Round Lake Beach | \$ 9,626 | \$ (130,191) | \$ (60,282) | \$ 1,720 | \$ - | \$ 1,720 |
| Schaumburg | 5,649,608 | 5,563,762 | 5,606,685 | 352,358 | 229,539 | 581,897 |
| SEECOM | 165,083 | 140,406 | 152,745 | 9,797 | 6,253 | 16,050 |
| Skokie Park District | (212) | (101,304) | (50,759) | 1,488 | - | 1,488 |
| South Chicago Height | 72,014 | 66,282 | 69,148 | 4,866 | 2,831 | 7,697 |
| South Holland | 634,296 | 566,266 | 600,281 | 39,918 | 24,575 | 64,493 |
| Spring Grove | 68,526 | 65,681 | 67,103 | 4,338 | 2,748 | 7,086 |
| St. Charles | 376,855 | (327,750) | 24,553 | 7,020 | 1,005 | 8,025 |
| St. Charles Library | - | (35,076) | (8,769) | 329 | - | 329 |
| St. Charles PD | 5,932 | (109,973) | (52,021) | 1,594 | - | 1,594 |
| Steger | 346,830 | 282,274 | 314,552 | 19,980 | 12,878 | 32,858 |
| Streamwood | 5,307,255 | 5,503,988 | 5,405,622 | 334,621 | 221,307 | 555,928 |
| Summit | 292,583 | 270,992 | 281,788 | 18,456 | 11,536 | 29,992 |
| Swansea | 163,367 | 138,538 | 150,952 | 10,263 | 6,180 | 16,443 |
| Trenton | 36,840 | 24,519 | 30,680 | 2,009 | 1,256 | 3,265 |
| Warrenville | 255,643 | 177,104 | 216,373 | 14,620 | 8,858 | 23,478 |
| Washington | 476,106 | 460,583 | 468,345 | 30,057 | 19,175 | 49,232 |
| Wauconda | 182,810 | 93,025 | 137,917 | 9,642 | 5,646 | 15,288 |
| West Chicago | 1,126,148 | 969,311 | 1,047,730 | 66,480 | 42,894 | 109,374 |
| West Dundee | 121,254 | 110,494 | 115,874 | 8,257 | 4,744 | 13,001 |
| Westchester | 287,548 | 170,521 | 229,034 | 15,707 | 9,377 | 25,084 |
| Westmont PD | 368,050 | 397,419 | 382,734 | 23,639 | 15,669 | 39,308 |
| Wheaton | 1,684,389 | 1,601,375 | 1,642,882 | 105,977 | 67,260 | 173,237 |
| Wheeling | 3,642,513 | 3,524,713 | 3,583,613 | 225,016 | 146,713 | 371,729 |
| Winfield | 409,695 | 375,677 | 392,686 | 24,680 | 16,077 | 40,757 |
| Winnetka | 877,547 | 322,990 | 600,268 | 41,305 | 24,575 | 65,880 |
| Wood Dale | 3,462,328 | 3,626,509 | 3,544,419 | 218,707 | 145,109 | 363,816 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2025

| | Total Account Balances June 30, 2024 | Total Account Balances June 30, 2025 | Average Amount Available | (1) Investment Income Allocation | Unrealized Gain/(Loss) Allocation | Total Investment Allocation |
|--------------------|--|--|--------------------------------|---|---|-----------------------------------|
| Wood River | \$ 330,563 | \$ 303,753 | \$ 317,158 | \$ 20,867 | \$ 12,985 | \$ 33,852 |
| Woodridge | 1,226,937 | 1,255,700 | 1,241,319 | 77,572 | 50,819 | 128,391 |
| Woodridge Library | 17,092 | 8,140 | 12,616 | 1,029 | 517 | 1,546 |
| WSCDC | 317,715 | 188,774 | 253,244 | 16,036 | 10,368 | 26,404 |
| Grand Total | 151,307,939 | 127,168,110 | 139,807,182 | 9,074,554 | 5,772,436 | 14,846,990 |

(1) Wintrust Money Market interest earned is allocated to the members based on Members Contributions for the year. Other investment income earned is allocated based on average balance for last 2 years.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported
Year Ended June 30, 2025

| | Benefit Account | | | HMO Account | | |
|----------------------|------------------|----------------|---------------|------------------|----------------|---------------|
| | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | Change in IBNR | IBNR - Ending |
| Algon-Lake Hills FPD | \$ 47,181 | \$ (3,285) | \$ 43,896 | \$ - | \$ - | \$ - |
| Algonquin | 121,096 | (4,053) | 117,043 | 78,081 | (32,769) | 45,312 |
| Barrington | 103,556 | (30,015) | 73,541 | 29,040 | (8,440) | 20,600 |
| Bartlett | - | 43,447 | 43,447 | - | 59,690 | 59,690 |
| Bartlett Fire PD | 75,621 | (2,277) | 73,344 | 872 | (329) | 543 |
| Batavia | 202,277 | 23,690 | 225,967 | 7,189 | 11,853 | 19,042 |
| Batavia Library | 11,190 | 1,270 | 12,460 | 185 | 47 | 232 |
| Beach Park | 7,321 | (4,517) | 2,804 | - | - | - |
| Beecher | 17,566 | 7,081 | 24,647 | 1 | 39 | 40 |
| Bensenville | 125,778 | (29,519) | 96,259 | 52,172 | (24,289) | 27,883 |
| Berkeley | 13,388 | 2,344 | 15,732 | 14,316 | (2,387) | 11,929 |
| Bloomingdale | 33,934 | 1,606 | 35,540 | 27,176 | (3,700) | 23,476 |
| Boone County | 171,212 | 51,641 | 222,853 | - | - | - |
| Buffalo Grove | 342,367 | 1,256 | 343,623 | 18,295 | (1,687) | 16,608 |
| Burr Ridge | - | 8,690 | 8,690 | 33,370 | 16,497 | 49,867 |
| Byron FPD | 11,069 | 4,408 | 15,477 | - | - | - |
| Campton Hills | 7,221 | (371) | 6,850 | - | - | - |
| Carol Stream | 15,747 | (1,822) | 13,925 | 130,296 | 69,097 | 199,393 |
| Carpentersville | 180,381 | 5,125 | 185,506 | 10,306 | 2,912 | 13,218 |
| Cary | 36,406 | (3,261) | 33,145 | 18,076 | 9,495 | 27,571 |
| Cary Fire Prtct Dist | 36,787 | (6,151) | 30,636 | 479 | (479) | - |
| Caseyville | 25,961 | (9,169) | 16,792 | - | - | - |
| Centralia | 143,567 | (11,519) | 132,048 | - | - | - |
| Channahon | 24,939 | 2,825 | 27,764 | 4,488 | 3,169 | 7,657 |
| Charleston | - | 48,313 | 48,313 | - | - | - |
| Clarendon Hills | 12,683 | (2,239) | 10,444 | 19,701 | 218 | 19,919 |
| Coal City | 14,189 | (1,015) | 13,174 | - | - | - |
| Collinsville | 301,053 | 106,700 | 407,753 | 2,810 | (2,555) | 255 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported (Continued)

Year Ended June 30, 2025

| | \$ | Benefit Account | | HMO Account | | |
|----------------------|-----------|------------------|----------------|---------------|------------------|---------------|
| | | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | IBNR - Ending |
| Colona | \$ 46,629 | \$ (503) | \$ 46,126 | \$ - | \$ - | \$ - |
| Comm PD LaGrnge Park | - | - | - | 18,971 | 1,395 | 20,366 |
| Countryside | 5,799 | 727 | 6,526 | 71,637 | 12,267 | 83,904 |
| Crest Hill | 45,003 | 6,066 | 51,069 | 36,487 | 14,732 | 51,219 |
| Crete | 37,917 | (9,439) | 28,478 | 1,248 | (256) | 992 |
| Crete Township | 9,775 | 31,460 | 41,235 | - | - | - |
| Crystal Lake | 341,048 | (62,882) | 278,166 | 13,133 | 13,114 | 26,247 |
| Darien | - | - | - | 60,479 | (17,249) | 43,230 |
| Deerfield | 177,359 | 52,071 | 229,430 | 50,454 | 15,849 | 66,303 |
| DeKalb | 301,046 | 79,131 | 380,177 | 34,496 | 53,232 | 87,728 |
| DeKalb County | 327,994 | (36,527) | 291,467 | 44,519 | 15,768 | 60,287 |
| Des Plaines | 353,330 | 49,269 | 402,599 | 37,034 | 7,555 | 44,589 |
| Dixon | - | 46,258 | 46,258 | - | - | - |
| DU-Comm | 31,545 | 7,501 | 39,046 | 29,503 | 10,837 | 40,340 |
| East Moline | 310,255 | (67,178) | 243,077 | - | - | - |
| Edwardsville | 121,992 | 13,145 | 135,137 | - | - | - |
| Effingham | 105,426 | 22,572 | 127,998 | - | - | - |
| Elk Grove Village | 568,926 | (85,431) | 483,495 | 41,541 | 21,506 | 63,047 |
| Evanston | 634,747 | (44,812) | 589,935 | 171,602 | (44,276) | 127,326 |
| Fox Lake | - | 87,748 | 87,748 | - | 363 | 363 |
| FP Dist-DuPage Co | 175,149 | 77,513 | 252,662 | 74,265 | 15,608 | 89,873 |
| FPD Winnebago County | 17,349 | 5,311 | 22,660 | 784 | 6,441 | 7,225 |
| FPDKC | 17,644 | 7,142 | 24,786 | 53,312 | (9,548) | 43,764 |
| Franklin Park | 142,690 | 43,676 | 186,366 | 44,216 | (13,835) | 30,381 |
| Freeport | 203,118 | 60,642 | 263,760 | - | - | - |
| Gilberts | 13,048 | 74,212 | 87,260 | 7,757 | 7,310 | 15,067 |
| Glen Carbon | 151,741 | 91,806 | 243,547 | - | - | - |
| Glen Ellyn | 114,251 | (20,030) | 94,221 | 28,772 | 29,127 | 57,899 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported (Continued)
Year Ended June 30, 2025

| | Benefit Account | | | HMO Account | | |
|---------------------|------------------|----------------|---------------|------------------|----------------|---------------|
| | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | Change in IBNR | IBNR - Ending |
| Glencoe | \$ 84,337 | \$ 31,411 | \$ 115,748 | \$ 46,670 | \$ (22,977) | \$ 23,693 |
| Glenview | 222,517 | 53,722 | 276,239 | 117,957 | 9,336 | 127,293 |
| Glenview Park Distr | 63,290 | 1,224 | 64,514 | 7,718 | 3,501 | 11,219 |
| Granite City | 48,961 | 34,510 | 83,471 | - | - | - |
| Grayslake | 82,290 | (37,404) | 44,886 | - | - | - |
| Hanover Park | 302,773 | (142,348) | 160,425 | 41,545 | 22,702 | 64,247 |
| Highland Park | 332,607 | 6,580 | 339,187 | 17,733 | 5,089 | 22,822 |
| Highwood | 7,508 | 9,884 | 17,392 | 200 | 706 | 906 |
| Hinsdale | 44,904 | 828 | 45,732 | 49,006 | 29,960 | 78,966 |
| Hoffman Estates | 387,906 | 1,843 | 389,749 | 41,346 | (12,141) | 29,205 |
| Homer Glen | 25,903 | (5,031) | 20,872 | 3,915 | 81 | 3,996 |
| Homewood | 177,151 | (20,092) | 157,059 | 4,458 | 13,042 | 17,500 |
| Homewood Library | 127 | 107 | 234 | 2,214 | 7,145 | 9,359 |
| Huntley | 54,155 | 27,053 | 81,208 | 24,828 | (2,054) | 22,774 |
| Indian Head Park | - | 5,156 | 5,156 | (3,686) | 25,124 | 21,438 |
| Itasca | 69,636 | (8,332) | 61,304 | 11,608 | (6,085) | 5,523 |
| JAWA | 3,513 | 16,847 | 20,360 | 2,713 | 2,154 | 4,867 |
| Justice | 2,402 | (98) | 2,304 | 15,835 | 11,283 | 27,118 |
| Kendall County | - | 285,981 | 285,981 | - | 39,863 | 39,863 |
| La Grange | 3,241 | (2,158) | 1,083 | 45,973 | (4,889) | 41,084 |
| LaGrange Park | - | - | - | 48,060 | (20,599) | 27,461 |
| Lake County | 1,281,446 | 77,956 | 1,359,402 | 672,777 | 242,551 | 915,328 |
| Lake County FPD | 111,858 | 47,195 | 159,053 | 51,986 | (8,827) | 43,159 |
| Lake Forest | - | 814,616 | 814,616 | - | 11,114 | 11,114 |
| Lake in the Hills | 139,469 | (41,638) | 97,831 | 10,121 | 2,753 | 12,874 |
| Lake Zurich | 64,197 | 18,232 | 82,429 | 77,709 | 33,860 | 111,569 |
| LakeComm | - | 85 | 85 | - | - | - |
| Lee County | 118,378 | 69,303 | 187,681 | - | - | - |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported (Continued)

Year Ended June 30, 2025

| | \$ | Benefit Account | | | HMO Account | | |
|----------------------|------------|------------------|----------------|---------------|------------------|----------------|---------------|
| | | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | Change in IBNR | IBNR - Ending |
| Libertyville | \$ 176,331 | \$ 16,005 | \$ 192,336 | \$ 12,791 | \$ (2,255) | \$ 10,536 | |
| Lindenhurst | 27,978 | 2,662 | 30,640 | - | - | - | |
| Lisle | 131,170 | (63,918) | 67,252 | 70,710 | (48,450) | 22,260 | |
| Lisle Park District | 24,165 | (10,564) | 13,601 | 4,466 | (1,356) | 3,110 | |
| Lisle Woodridge FPD | 97,863 | (22,378) | 75,485 | 7,016 | 1,830 | 8,846 | |
| Lockport | 160,236 | (59,106) | 101,130 | 11,205 | (5,041) | 6,164 | |
| Lombard | 207,644 | (66,589) | 141,055 | 74,164 | 31,609 | 105,773 | |
| MAARIC | - | 35,616 | 35,616 | - | - | - | |
| McHenry County | 635,179 | 10,454 | 645,633 | 445,298 | 42,409 | 487,707 | |
| McHenry Cty Con Dist | 76,337 | (23,229) | 53,108 | 14,758 | 2,204 | 16,962 | |
| McHenry-City | 139,185 | 36,484 | 175,669 | 2,553 | 5,325 | 7,878 | |
| Mokena | 64,018 | 4,524 | 68,542 | 14,255 | 6,493 | 20,748 | |
| Monee | 62,569 | 89,234 | 151,803 | 948 | (761) | 187 | |
| Monroe | 185,285 | 26,047 | 211,332 | - | - | - | |
| Montgomery | 48,955 | (43,253) | 5,702 | 36,868 | 25,136 | 62,004 | |
| Morrison | - | 205,936 | 205,936 | - | - | - | |
| Morton Grove | 300,007 | (75,130) | 224,877 | 26,721 | (11,487) | 15,234 | |
| Mount Prospect | 425,962 | (65,174) | 360,788 | 41,399 | 15,824 | 57,223 | |
| MPEA | 17,255 | 18,891 | 36,146 | 2,023 | 2,278 | 4,301 | |
| Mundelein | 204,378 | (33,545) | 170,833 | 19,907 | 11,415 | 31,322 | |
| Muni Cons Dispatch | - | 1,393 | 1,393 | 13,150 | 2,660 | 15,810 | |
| Naperville Park Dist | 133,387 | 583 | 133,970 | 15,532 | 7,078 | 22,610 | |
| New Baden | 39,282 | (566) | 38,716 | - | - | - | |
| North Aurora | 16,068 | 2,415 | 18,483 | 23,274 | (5,285) | 17,989 | |
| North Riverside | 125,009 | (16,460) | 108,549 | 397 | (143) | 254 | |
| Northbrook | 355,195 | (8,514) | 346,681 | 35,054 | (9,385) | 25,669 | |
| Northbrook Library | 37,451 | 29,421 | 66,872 | 172 | 3,108 | 3,280 | |
| Northbrook Park Dist | 53,586 | (11,164) | 42,422 | 628 | 7,682 | 8,310 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported (Continued)
Year Ended June 30, 2025

| | Benefit Account | | | HMO Account | | |
|----------------------|------------------|----------------|---------------|------------------|----------------|---------------|
| | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | Change in IBNR | IBNR - Ending |
| NWCD | \$ 91,816 | \$ (11,306) | \$ 80,510 | \$ 48,707 | \$ (33,111) | \$ 15,596 |
| Oak Park Public Libr | 46,651 | 14,884 | 61,535 | 1,461 | 875 | 2,336 |
| Oak Park Township | 30,894 | 3,398 | 34,292 | 4,942 | 617 | 5,559 |
| Oswego | 57,660 | 8,371 | 66,031 | 67,557 | 2,141 | 69,698 |
| Oswego Township | 34,297 | (17,942) | 16,355 | 4,542 | 1,620 | 6,162 |
| Oswegoland PD | 10,046 | (4,561) | 5,485 | 20,737 | (7,365) | 13,372 |
| Palatine | 381,605 | 20,415 | 402,020 | 5,389 | 1,990 | 7,379 |
| Palatine PD | 83,550 | (357) | 83,193 | 4,066 | 9,871 | 13,937 |
| Park Ridge | 143,735 | (5,480) | 138,255 | 38,289 | 16,360 | 54,649 |
| Pekin | 297,869 | 26,355 | 324,224 | - | - | - |
| Peoria County | - | 783,052 | 783,052 | - | - | - |
| Peotone | 10,508 | 1,190 | 11,698 | 15 | (14) | 1 |
| Peru | 46,720 | 9,131 | 55,851 | - | - | - |
| Pingree Grove | 34,215 | 4,995 | 39,210 | - | - | - |
| Plainfield | 101,574 | 28,070 | 129,644 | 40,852 | (2,035) | 38,817 |
| Princeton | 143,529 | 42,357 | 185,886 | - | - | - |
| River Forest | 86,246 | 16,689 | 102,935 | 23,905 | 37,826 | 61,731 |
| River Grove | 98,079 | (4,887) | 93,192 | - | - | - |
| Rochelle | 128,009 | 2,664 | 130,673 | - | - | - |
| Rock Falls | 61,788 | 11,458 | 73,246 | - | - | - |
| Rolling Meadows | 127,780 | 30,604 | 158,384 | 74,436 | (27,412) | 47,024 |
| Roscoe | 97,007 | (55,219) | 41,788 | 9,784 | (7,038) | 2,746 |
| Roselle | 68,594 | 359 | 68,953 | 13,476 | (1,254) | 12,222 |
| Round Lake Beach | 42,805 | 36,391 | 79,196 | 3,215 | 802 | 4,017 |
| Schaumburg | 370,142 | (41,159) | 328,983 | 91,397 | 41,957 | 133,354 |
| SEECOM | 31,054 | 56,059 | 87,113 | 14,642 | (5,541) | 9,101 |
| Skokie Park District | 8,895 | 46,962 | 55,857 | 3,057 | (63) | 2,994 |
| South Chicago Height | 6,124 | (581) | 5,543 | 7,414 | 11,415 | 18,829 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred but Not Reported (Continued)
Year Ended June 30, 2025

| | Benefit Account | | | HMO Account | | |
|---------------------|-------------------|------------------|-------------------|------------------|----------------|------------------|
| | IBNR - Beginning | Change in IBNR | IBNR - Ending | IBNR - Beginning | Change in IBNR | IBNR - Ending |
| South Holland | \$ 227,657 | \$ 30,568 | \$ 258,225 | - | \$ - | \$ - |
| Spring Grove | 15,530 | (11,008) | 4,522 | - | 1,121 | 1,121 |
| St. Charles | 313,781 | 5,090 | 318,871 | 8,824 | 21,695 | 30,519 |
| St. Charles Library | - | 8,243 | 8,243 | - | 87 | 87 |
| St. Charles PD | 39,275 | 7,911 | 47,186 | 78,338 | (56,821) | 21,517 |
| Steger | 56,752 | (26,374) | 30,378 | 14,310 | 2,860 | 17,170 |
| Streamwood | 62,517 | 51 | 62,568 | 98,751 | 22,469 | 121,220 |
| Summit | 43,594 | 13,814 | 57,408 | 3,283 | 278 | 3,561 |
| Swansea | 69,092 | 20,207 | 89,299 | 47 | (30) | 17 |
| Trenton | 6,339 | 3,561 | 9,900 | - | - | - |
| Warrenville | 97,006 | (8,140) | 88,866 | 17,512 | 885 | 18,397 |
| Washington | 148,397 | (39,167) | 109,230 | - | - | - |
| Wauconda | 67,105 | 76,936 | 144,041 | - | - | - |
| West Chicago | 66,848 | (8,204) | 58,644 | 50,736 | (706) | 50,030 |
| West Dundee | 60,146 | (11,120) | 49,026 | 6,738 | (5,654) | 1,084 |
| Westchester | 88,182 | 20,331 | 108,513 | 3,897 | (2,597) | 1,300 |
| Westmont PD | 945 | (302) | 643 | 21,939 | (14,272) | 7,667 |
| Wheaton | 227,058 | 42,489 | 269,547 | 36,694 | 12,542 | 49,236 |
| Wheeling | 210,119 | (6,304) | 203,815 | 86,262 | 41,433 | 127,695 |
| Winfield | 66,437 | 33,811 | 100,248 | 2,730 | (2,172) | 558 |
| Winnetka | 199,224 | 39,194 | 238,418 | 1,635 | 2,447 | 4,082 |
| Wood Dale | 61,053 | (4,208) | 56,845 | 24,392 | 18,504 | 42,896 |
| Wood River | 126,705 | (39,183) | 87,522 | - | - | - |
| Woodridge | - | 14,865 | 14,865 | 63,025 | 32,524 | 95,549 |
| Woodridge Library | 18,960 | (11,063) | 7,897 | - | - | - |
| WSCDC | 19,885 | 12,044 | 31,929 | 601 | (330) | 271 |
| Grand Total | 18,643,134 | 3,020,092 | 21,663,226 | 4,428,635 | 815,806 | 5,244,441 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|----------------------|----------------|-----------|----------|----------------------|------------|
| Algon-Lake Hills FPD | \$ 911 | \$ 94,575 | \$ 1,492 | \$ 171,594 | \$ 268,572 |
| Algonquin | 1,335 | 125,968 | 3,221 | 321,978 | 452,502 |
| Barrington | 2,150 | (97,634) | 2,194 | 1,321,965 | 1,228,675 |
| Bartlett | 1,147 | (12,802) | 1,726 | (31,212) | (41,141) |
| Bartlett Fire PD | 728 | (85,935) | 1,364 | 13,400 | (70,443) |
| Batavia | 3,769 | 1,032,823 | 4,242 | 676,719 | 1,717,553 |
| Batavia Library | 288 | (19,216) | 533 | 7,258 | (11,137) |
| Beach Park | 157 | 8,526 | 268 | 29,473 | 38,424 |
| Beecher | 268 | (13,852) | 435 | 55,744 | 42,595 |
| Bensenville | 1,507 | 317,569 | 2,449 | 1,264,666 | 1,586,191 |
| Berkeley | 872 | (24,601) | 695 | 159,183 | 136,149 |
| Bloomingdale | 1,940 | (35,004) | 2,542 | 1,815,647 | 1,785,125 |
| Boone County | 1,746 | 241,530 | 4,209 | 145,474 | 392,959 |
| Buffalo Grove | 4,105 | 792,557 | 5,875 | 571,891 | 1,374,428 |
| Burr Ridge | 706 | (13,264) | 1,327 | 630,146 | 618,915 |
| Byron FPD | 212 | (45,316) | 514 | 3,119 | (41,471) |
| Campton Hills | 209 | (10,578) | 293 | 19,444 | 9,368 |
| Carol Stream | 2,441 | 43,548 | 3,779 | 3,489,844 | 3,539,612 |
| Carpentersville | 2,244 | 421,603 | 4,035 | 1,717,633 | 2,145,515 |
| Cary | 924 | (47,321) | 1,421 | 158,824 | 113,848 |
| Cary Fire Prtct Dist | 125 | (47,334) | 300 | (1,408) | (48,317) |
| Caseyville | 397 | (20,819) | 585 | 2,683 | (17,154) |
| Centralia | 607 | (58,149) | 1,466 | 8,231 | (47,845) |
| Channahon | 621 | 36,013 | 705 | 50,159 | 87,498 |
| Charleston | 935 | (93,831) | 1,573 | (2,058) | (93,381) |
| Clarendon Hills | 951 | 7,950 | 902 | 749,010 | 758,813 |
| Coal City | 223 | 75,020 | 535 | 53,122 | 128,900 |
| Collinsville | 2,385 | 889,769 | 5,754 | 902,590 | 1,800,498 |
| Colona | 349 | 27,083 | 609 | 83,133 | 111,174 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances (Continued) Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|----------------------|----------------|-----------|----------|----------------------|-----------|
| Comm PD LaGrnge Park | \$ 252 | \$(398) | \$ 384 | \$ (5,904) | \$(5,666) |
| Countryside | 764 | 12,880 | 1,600 | 1,345,567 | 1,360,811 |
| Crest Hill | 415 | 152,173 | 997 | 257,102 | 410,687 |
| Crete | 392 | 56,771 | 947 | 227,231 | 285,341 |
| Crete Township | 120 | (5,415) | 291 | 22,173 | 17,169 |
| Crystal Lake | 5,099 | 579,817 | 6,073 | 715,147 | 1,306,136 |
| Darien | 825 | 4,572 | 1,515 | 932,776 | 939,688 |
| Deerfield | 3,821 | 1,130,839 | 4,633 | 2,829,454 | 3,968,747 |
| DeKalb | 3,561 | 1,191,391 | 5,954 | 1,344,120 | 2,545,026 |
| DeKalb County | 2,484 | (269,602) | 6,010 | (8,499) | (269,607) |
| Des Plaines | 5,741 | 2,275,800 | 8,557 | 3,737,596 | 6,027,694 |
| Dixon | 541 | (95,362) | 1,182 | (150) | (93,789) |
| DU-Comm | 2,036 | (19,139) | 1,990 | 397,017 | 381,904 |
| East Moline | 3,669 | 708,038 | 6,486 | 202,934 | 921,127 |
| Edwardsville | 3,004 | (142,424) | 4,575 | (3,252) | (138,097) |
| Effingham | 1,136 | 57,362 | 2,540 | 253,183 | 314,221 |
| Elk Grove Village | 7,243 | (108,681) | 9,100 | 1,528,229 | 1,435,891 |
| Evanston | 9,235 | 715,018 | 17,098 | 3,340,944 | 4,082,295 |
| Fox Lake | 872 | (68,781) | 898 | (2,602) | (69,613) |
| FP Dist-DuPage Co | 2,970 | 1,019,508 | 6,287 | 1,354,361 | 2,383,126 |
| FPD Winnebago County | 409 | 47,122 | 744 | 234,586 | 282,861 |
| FPDKC | 1,307 | 20,883 | 1,774 | 238,707 | 262,671 |
| Franklin Park | 2,581 | 337,515 | 3,884 | 596,922 | 940,902 |
| Freeport | 2,299 | (245,811) | 3,992 | 342,324 | 102,804 |
| Gilberts | 300 | 36,878 | 507 | 187,467 | 225,152 |
| Glen Carbon | 1,267 | 25,331 | 1,906 | 179,259 | 207,763 |
| Glen Ellyn | 3,293 | 650,143 | 4,405 | 807,412 | 1,465,253 |
| Glencoe | 2,020 | 1,826 | 2,878 | 468,327 | 475,051 |
| Glenview | 5,770 | 8,881 | 7,859 | 464,372 | 486,882 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances (Continued) Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|---------------------|----------------|-----------|----------|----------------------|------------|
| Glenview Park Distr | \$ 1,412 | \$ 21,049 | \$ 2,556 | \$ 181,596 | \$ 206,613 |
| Granite City | 1,317 | (180,708) | 2,477 | (4,577) | (181,491) |
| Grayslake | 538 | (55,012) | 1,289 | 9,053 | (44,132) |
| Hanover Park | 3,134 | 1,128,026 | 4,740 | 3,853,233 | 4,989,133 |
| Highland Park | 4,880 | 1,071,871 | 7,192 | 1,538,381 | 2,622,324 |
| Highwood | 188 | (27,220) | 457 | 102,238 | 75,663 |
| Hinsdale | 1,003 | 74,844 | 2,418 | 2,857,830 | 2,936,095 |
| Hoffman Estates | 4,308 | 8,684 | 8,477 | 2,620,822 | 2,642,291 |
| Homer Glen | 509 | 11,799 | 894 | 61,884 | 75,086 |
| Homewood | 1,742 | 262,584 | 3,049 | 108,428 | 375,803 |
| Homewood Library | 143 | (583) | 349 | 56,922 | 56,831 |
| Huntley | 2,054 | 55,010 | 2,236 | 161,550 | 220,850 |
| Indian Head Park | 308 | (19,015) | 507 | 291,124 | 272,924 |
| Itasca | 1,655 | 47,059 | 1,928 | 170,572 | 221,214 |
| JAWA | 335 | (8,049) | 301 | 474,123 | 466,710 |
| Justice | 477 | 7,881 | 827 | 325,669 | 334,854 |
| Kendall County | 3,093 | (496,115) | 3,416 | (11,740) | (501,346) |
| La Grange | 1,062 | 1,834 | 1,902 | 543,982 | 548,780 |
| LaGrange Park | 561 | 1,385 | 951 | 813,504 | 816,401 |
| Lake County | 26,565 | 1,513,672 | 44,870 | 1,650,205 | 3,235,312 |
| Lake County FPD | 2,098 | (135,576) | 4,285 | 154,410 | 25,217 |
| Lake Forest | 2,109 | (725,714) | 2,794 | (8,678) | (729,489) |
| Lake in the Hills | 1,459 | (65,851) | 2,321 | 18,642 | (43,429) |
| Lake Zurich | 2,084 | 87,207 | 3,782 | 972,258 | 1,065,331 |
| LakeComm | 19 | (106) | 3 | (117) | (201) |
| Lee County | 1,798 | 99,128 | 3,173 | 138,286 | 242,385 |
| Libertyville | 2,550 | 786,232 | 3,428 | 1,556,245 | 2,348,455 |
| Lindenhurst | 327 | (26,370) | 557 | 2,766 | (22,720) |
| Lisle | 1,394 | 76,437 | 2,303 | 218,852 | 298,986 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances (Continued)

Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|----------------------|----------------|-----------|----------|-------------------|------------|
| Lisle Park District | \$ 664 | \$ 35,193 | \$ 642 | \$ 79,672 | \$ 116,171 |
| Lisle Woodridge FPD | 1,416 | 324,035 | 2,377 | 506,324 | 834,152 |
| Lockport | 1,557 | 285,790 | 2,730 | 356,290 | 646,367 |
| Lombard | 3,931 | 172,241 | 5,727 | 2,507,943 | 2,689,842 |
| MAARIC | 576 | (43,047) | 1,441 | (244) | (41,274) |
| McHenry County | 14,131 | 4,849,771 | 21,068 | 1,011,717 | 5,896,687 |
| McHenry Cty Con Dist | 1,215 | (50,731) | 1,626 | 10,290 | (37,600) |
| McHenry-City | 1,828 | 81,445 | 2,634 | 222,105 | 308,012 |
| Mokena | 620 | 310,553 | 1,494 | 2,171,136 | 2,483,803 |
| Monee | 429 | (48,602) | 1,041 | 133,209 | 86,077 |
| Monroe | 1,651 | (119,113) | 3,990 | 811,091 | 697,619 |
| Montgomery | 870 | (199) | 1,860 | 580,454 | 582,985 |
| Morrison | 29 | (7,293) | 75 | (2) | (7,191) |
| Morton Grove | 3,148 | (438,804) | 4,543 | 1,576,491 | 1,145,378 |
| Mount Prospect | 5,908 | 1,709,987 | 9,763 | 4,686,619 | 6,412,277 |
| MPEA | 504 | 127,503 | 785 | 397,282 | 526,074 |
| Mundelein | 2,917 | (289,631) | 4,369 | 8,123 | (274,222) |
| Muni Cons Dispatch | 134 | (1,074) | 320 | 63,036 | 62,416 |
| Naperville Park Dist | 1,949 | 65,479 | 3,237 | 475,126 | 545,791 |
| New Baden | 282 | 5,770 | 443 | 49,948 | 56,443 |
| North Aurora | 631 | (28,209) | 1,522 | 298,756 | 272,700 |
| North Riverside | 1,408 | 899,037 | 3,156 | 1,079,777 | 1,983,378 |
| Northbrook | 5,239 | 1,703,363 | 6,516 | 1,510,436 | 3,225,554 |
| Northbrook Library | 903 | 166,702 | 1,098 | 14,431 | 183,134 |
| Northbrook Park Dist | 1,076 | (98,407) | 1,196 | 9,218 | (86,917) |
| NWCD | 1,599 | 39,357 | 2,047 | 169,516 | 212,519 |
| Oak Park Public Libr | 2,173 | (77,236) | 1,655 | 218,154 | 144,746 |
| Oak Park Township | 760 | (48,872) | 1,082 | 81,871 | 34,841 |
| Oswego | 1,809 | 193,222 | 2,922 | 795,312 | 993,265 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances (Continued) Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|----------------------|----------------|------------|----------|----------------------|-------------|
| Oswego Township | \$ 233 | \$(24,609) | \$ 400 | \$ 6,904 | \$(17,072) |
| Oswegoland PD | 844 | 61,905 | 1,165 | 432,795 | 496,709 |
| Palatine | 3,855 | 566,750 | 7,137 | 259,232 | 836,974 |
| Palatine PD | 845 | 122,121 | 1,772 | 109,984 | 234,722 |
| Park Ridge | 2,992 | 628,013 | 5,342 | 1,604,478 | 2,240,825 |
| Pekin | 3,216 | 1,478,966 | 4,267 | 172,772 | 1,659,221 |
| Peoria County | 2,461 | (690,981) | 5,044 | \$(1,894) | \$(685,370) |
| Peotone | 278 | 81,093 | 437 | 51,018 | 132,826 |
| Peru | 1,191 | (20,061) | 1,882 | \$(46,050) | \$(63,038) |
| Pingree Grove | 270 | (29,840) | 671 | 325 | \$(28,574) |
| Plainfield | 2,352 | 638,166 | 3,361 | 2,595,893 | 3,239,772 |
| Princeton | 743 | 321,263 | 1,800 | 152,946 | 476,752 |
| River Forest | 2,665 | 323,147 | 2,033 | 633,620 | 961,465 |
| River Grove | 1,413 | 132,396 | 1,434 | 42,854 | 178,097 |
| Rochelle | 1,913 | 163,032 | 2,882 | 159,125 | 326,952 |
| Rock Falls | 1,172 | 402,748 | 1,653 | 322,290 | 727,863 |
| Rolling Meadows | 2,265 | 680,164 | 3,986 | 1,616,922 | 2,303,337 |
| Roscoe | 514 | (40,701) | 723 | 96,194 | 56,730 |
| Roselle | 1,249 | 73,319 | 2,072 | 80,201 | 156,841 |
| Round Lake Beach | 1,212 | (134,361) | 1,536 | 3,146 | \$(128,467) |
| Schaumburg | 10,218 | 2,672,999 | 10,863 | 3,451,584 | 6,145,664 |
| SEECOM | 425 | 64,418 | 704 | 90,906 | 156,453 |
| Skokie Park District | 998 | (98,078) | 1,843 | \$(4,578) | \$(99,815) |
| South Chicago Height | 323 | 22,420 | 781 | 50,449 | 73,973 |
| South Holland | 1,618 | 388,674 | 3,908 | 236,561 | 630,761 |
| Spring Grove | 132 | 19,609 | 289 | 52,739 | 72,769 |
| St. Charles | 3,515 | (370,422) | 5,856 | 41,332 | \$(319,719) |
| St. Charles Library | 356 | (34,607) | 471 | \$(970) | \$(34,750) |
| St. Charles PD | 1,337 | (109,681) | 1,935 | \$(1,969) | \$(108,378) |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances (Continued)
Year Ended June 30, 2025

| | Administration | Benefit | Wellness | Terminal Reserves | Total |
|--------------------|----------------|-------------------|----------------|----------------------|--------------------|
| Steger | \$ 346 | \$(44,967) | \$ 846 | \$ 358,901 | \$ 315,126 |
| Streamwood | 1,877 | 255,020 | 4,203 | 5,798,824 | 6,059,924 |
| Summit | 946 | 71,228 | 1,318 | 227,497 | 300,989 |
| Swansea | 676 | 96,865 | 1,237 | 56,208 | 154,986 |
| Trenton | 131 | 15,322 | 223 | 12,098 | 27,774 |
| Warrenville | 936 | 11,145 | 1,582 | 186,923 | 200,586 |
| Washington | 941 | 282,998 | 1,651 | 224,229 | 509,819 |
| Wauconda | 557 | 15,467 | 1,351 | 90,929 | 108,304 |
| West Chicago | 1,623 | 216,104 | 2,202 | 858,753 | 1,078,682 |
| West Dundee | 886 | 19,075 | 1,240 | 102,291 | 123,492 |
| Westchester | 1,274 | 90,424 | 2,070 | 101,845 | 195,613 |
| Westmont PD | 167 | 7,117 | 402 | 429,041 | 436,727 |
| Wheaton | 3,713 | 757,722 | 5,998 | 1,007,178 | 1,774,611 |
| Wheeling | 3,362 | 855,530 | 6,880 | 3,030,669 | 3,896,441 |
| Winfield | 504 | 165,305 | 841 | 249,781 | 416,431 |
| Winnetka | 3,578 | \$(139,086) | 4,605 | 519,778 | 388,875 |
| Wood Dale | 1,687 | 370,607 | 2,201 | 3,615,820 | 3,990,315 |
| Wood River | 775 | 119,172 | 1,869 | 215,790 | 337,606 |
| Woodridge | 1,456 | \$(18,604) | 2,422 | 1,398,810 | 1,384,084 |
| Woodridge Library | 291 | \$(7,330) | 235 | 16,491 | 9,687 |
| WSCDC | 255 | \$(23,342) | 626 | 237,632 | 215,171 |
| Grand Total | 312,743 | 35,202,260 | 495,199 | 106,004,896 | 142,015,098 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | | Other | Total |
|----------------------|------------|--------------|----------|--------|----------------------|------|-------|--------------|
| | | | | | | | | |
| Algon-Lake Hills FPD | \$ 63,827 | \$ 1,180,378 | \$ 5,091 | \$ - | \$ - | \$ - | \$ - | \$ 1,249,296 |
| Algonquin | 126,521 | 1,547,393 | 51,690 | - | - | - | - | 1,725,604 |
| Barrington | - | 1,554,695 | 16,856 | 5,284 | 62,019 | - | - | 1,638,854 |
| Bartlett | 80,885 | 920,029 | 16,097 | 6,128 | - | - | - | 1,023,139 |
| Bartlett Fire PD | 71,650 | 1,293,549 | 27,476 | - | - | - | - | 1,392,675 |
| Batavia | 180,950 | 4,014,199 | 69,569 | 21,582 | - | - | - | 4,286,300 |
| Batavia Library | - | 392,546 | 2,498 | 2,769 | - | - | - | 397,813 |
| Beach Park | - | 182,636 | 1,155 | 1,161 | 9,253 | - | - | 194,205 |
| Beecher | 13,785 | 365,820 | 115 | 2,557 | - | - | - | 382,277 |
| Bensenville | 109,552 | 1,515,857 | 10,489 | 3,348 | - | - | - | 1,639,246 |
| Berkeley | 32,536 | 360,150 | 4,984 | 3,353 | - | - | - | 401,023 |
| Bloomingdale | 81,999 | 783,544 | 16,205 | 12,114 | - | - | - | 893,862 |
| Boone County | - | 3,523,154 | - | - | - | - | - | 3,523,154 |
| Buffalo Grove | 295,929 | 5,217,243 | 32,675 | - | - | - | - | 5,545,847 |
| Burr Ridge | - | 302,300 | 2,348 | 6,374 | 69,864 | - | - | 380,886 |
| Byron FPD | 13,327 | 369,976 | 4,309 | - | - | - | - | 387,612 |
| Campton Hills | 8,005 | 257,152 | 737 | 813 | - | - | - | 266,707 |
| Carol Stream | 206,600 | - | 14,626 | 1,336 | - | - | - | 222,562 |
| Carpentersville | 115,900 | 3,364,476 | 70,798 | 13,917 | 997 | - | - | 3,566,088 |
| Cary | 52,587 | 680,611 | 9,338 | - | - | - | - | 742,536 |
| Cary Fire Prtct Dist | 15,661 | 372,396 | 1,734 | 4,509 | - | - | - | 394,300 |
| Caseyville | 21,128 | 506,545 | 11,357 | 5,262 | - | - | - | 544,292 |
| Centralia | 33,589 | 1,207,432 | 1,131 | 9,536 | - | - | - | 1,251,688 |
| Channahon | 27,560 | 546,912 | 4,644 | 5,325 | - | - | - | 584,441 |
| Charleston | 32,597 | 947,429 | 38,727 | 4,727 | - | - | - | 1,023,480 |
| Clarendon Hills | 38,726 | 169,211 | 6,166 | - | - | - | - | 214,103 |
| Coal City | - | 370,662 | 1,625 | - | - | - | - | 372,287 |
| Collinsville | 159,235 | 4,599,404 | 45,724 | - | - | - | - | 4,804,363 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | Other | Total |
|----------------------|------------|------------|----------|--------|----------------------|-------|------------|
| Colona | \$ - | \$ 446,295 | \$ 2,488 | \$ - | \$ 5,614 | \$ - | \$ 454,397 |
| Comm PD LaGrnge Park | - | - | 1,252 | - | 8,803 | - | 10,055 |
| Countryside | 73,972 | 120,891 | 4,448 | 4,571 | - | - | 203,882 |
| Crest Hill | 37,714 | 831,291 | 10,390 | - | - | - | 879,395 |
| Crete | - | 714,305 | 1,623 | 4,584 | 42,674 | - | 763,186 |
| Crete Township | - | 273,924 | 238 | 1,362 | 15,176 | - | 290,700 |
| Crystal Lake | 242,069 | 4,991,540 | 84,639 | - | - | - | 5,318,248 |
| Darien | - | - | 9,338 | - | - | - | 9,338 |
| Deerfield | 196,110 | 3,453,916 | 39,204 | 12,681 | - | - | 3,701,911 |
| DeKalb | 314,248 | 4,291,967 | 36,990 | - | - | - | 4,643,205 |
| DeKalb County | 198,177 | 4,031,924 | 18,801 | 18,587 | - | - | 4,267,489 |
| Des Plaines | 475,936 | 6,341,308 | 173,485 | 38,242 | - | - | 7,028,971 |
| Dixon | 29,199 | 969,749 | 8,892 | 4,531 | - | - | 1,012,371 |
| DU-Comm | - | 711,086 | 25,148 | 20,899 | 90,369 | - | 847,502 |
| East Moline | 63,458 | 4,064,129 | 14,919 | 10,807 | (76) | - | 4,153,237 |
| Edwardsville | 202,935 | 3,486,546 | 53,241 | 24,842 | - | - | 3,767,564 |
| Effingham | - | 2,073,857 | 18,818 | - | - | - | 2,092,675 |
| Elk Grove Village | 414,622 | 7,962,803 | 104,073 | 88,141 | 5,362 | - | 8,575,001 |
| Evanston | - | 12,248,558 | 153,319 | - | - | - | 12,401,877 |
| Fox Lake | 32,555 | 699,000 | 7,650 | 6,754 | 932 | - | 746,891 |
| FP Dist-DuPage Co | 253,233 | 3,051,395 | 46,004 | 17,292 | - | - | 3,367,924 |
| FPD Winnebago County | 24,897 | 284,884 | 3,403 | 1,770 | - | - | 314,954 |
| FPDKC | 54,445 | 487,355 | 8,943 | 7,178 | - | - | 557,921 |
| Franklin Park | - | 3,013,442 | 7,543 | - | - | - | 3,020,985 |
| Freeport | 61,467 | 3,119,406 | 15,507 | 5,996 | - | - | 3,202,376 |
| Gilberts | 17,840 | 133,213 | 574 | 1,153 | - | - | 152,780 |
| Glen Carbon | 70,550 | 1,585,746 | 15,090 | 13,156 | - | - | 1,684,542 |
| Glen Ellyn | 300,879 | 2,231,032 | 7,660 | 5,903 | - | - | 2,545,474 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | Other | Total |
|---------------------|------------|--------------|-----------|-----------|----------------------|-------|--------------|
| Glencoe | \$ 132,169 | \$ 1,817,274 | \$ 20,693 | \$ 10,929 | \$ - | \$ - | \$ 1,981,065 |
| Glenview | 282,053 | 4,933,451 | 65,966 | 24,677 | - | - | 5,306,147 |
| Glenview Park Distr | 87,561 | 1,648,645 | 26,103 | 22,736 | - | - | 1,785,045 |
| Granite City | 49,729 | 1,858,150 | 43,493 | 12,699 | - | - | 1,964,071 |
| Grayslake | 49,274 | 959,979 | 3,522 | 5,212 | - | - | 1,017,987 |
| Hanover Park | 232,007 | 3,161,899 | 39,332 | 27,254 | - | - | 3,460,492 |
| Highland Park | 303,155 | 6,086,784 | 16,670 | - | - | - | 6,406,609 |
| Highwood | - | 332,999 | 2,415 | 1,503 | 14,753 | - | 351,670 |
| Hinsdale | 124,262 | 853,955 | 17,966 | 6,441 | - | - | 1,002,624 |
| Hoffman Estates | 278,114 | 6,772,955 | 52,788 | 26,206 | - | - | 7,130,063 |
| Homer Glen | 28,490 | 549,157 | 7,574 | 3,830 | - | - | 589,051 |
| Homewood | - | 2,756,546 | 22,705 | - | 50,330 | - | 2,829,581 |
| Homewood Library | - | 11,882 | 689 | - | - | - | 12,571 |
| Huntley | 98,058 | 1,273,065 | 17,475 | 9,269 | - | - | 1,397,867 |
| Indian Head Park | - | 148,928 | 815 | 1,113 | 18,781 | - | 169,637 |
| Itasca | 55,945 | 1,271,134 | 9,712 | 10,579 | - | - | 1,347,370 |
| JAWA | 11,265 | 118,096 | 1,380 | - | - | - | 130,741 |
| Justice | - | 33,904 | 1,584 | 5,244 | 25,174 | - | 65,906 |
| Kendall County | 169,471 | 2,490,997 | 51,484 | 19,172 | - | - | 2,731,124 |
| La Grange | - | 4,345 | 13,101 | - | 52,597 | - | 70,043 |
| LaGrange Park | - | - | 10,286 | - | 29,710 | - | 39,996 |
| Lake County | 1,798,130 | 23,487,453 | 700,807 | 292,462 | - | - | 26,278,852 |
| Lake County FPD | 169,379 | 2,528,738 | 86,968 | 25,287 | - | - | 2,810,372 |
| Lake Forest | 201,711 | 2,269,809 | 34,640 | 28,233 | - | - | 2,534,393 |
| Lake in the Hills | 108,037 | 1,830,681 | 31,281 | 12,147 | - | - | 1,982,146 |
| Lake Zurich | 86,124 | 1,448,400 | 35,425 | 13,841 | - | - | 1,583,790 |
| LakeComm | 81 | 2,207 | 50 | 11 | - | - | 2,349 |
| Lee County | 74,658 | 2,281,019 | 19,899 | 13,538 | - | - | 2,389,114 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | Other | Total |
|----------------------|------------|--------------|-----------|----------|----------------------|-------------|--------------|
| Libertyville | \$ 182,337 | \$ 3,129,456 | \$ 29,478 | \$ 8,894 | \$ - | \$ - | \$ 3,350,165 |
| Lindenhurst | 29,642 | 615,582 | 1,832 | 6,491 | - | - | 653,547 |
| Lisle | 87,850 | 1,288,121 | 4,094 | 10,714 | - | - | 1,390,779 |
| Lisle Park District | - | 382,998 | 6,744 | 2,966 | 29,741 | - | 422,449 |
| Lisle Woodridge FPD | 85,650 | 1,806,815 | 21,043 | 13,680 | - | - | 1,927,188 |
| Lockport | 106,228 | 1,990,758 | 12,033 | 14,974 | - | - | 2,123,993 |
| Lombard | 126,222 | 2,611,484 | 19,374 | - | 11,218 | - | 2,768,298 |
| MAARIC | 46,526 | 963,816 | 815 | 6,829 | - | - | 1,017,986 |
| McHenry County | 1,081,983 | 11,456,635 | 116,103 | 86,793 | - | - | 12,741,514 |
| McHenry Cty Con Dist | 71,204 | 912,179 | 4,434 | - | - | - | 987,817 |
| McHenry-City | 143,335 | 2,302,445 | 48,177 | 25,444 | - | - | 2,519,401 |
| Mokena | 53,535 | 834,382 | 1,951 | 7,343 | - | - | 897,211 |
| Monee | - | 910,469 | 1,723 | - | - | - | 912,192 |
| Monroe | - | 2,161,003 | 31,263 | - | - | - | 2,192,266 |
| Montgomery | 84,966 | 42,779 | 6,527 | 6,510 | 551 | - | 141,333 |
| Morrison | 1,655 | 57,428 | 74 | 418 | - | - | 59,575 |
| Morton Grove | 47,765 | 4,078,894 | 41,655 | - | 1,046 | - | 4,169,360 |
| Mount Prospect | 392,018 | 7,461,623 | 73,964 | 28,484 | 5,149 | - | 7,961,238 |
| MPEA | - | 542,377 | 12,657 | - | - | - | 555,034 |
| Mundelein | 234,773 | 3,459,658 | 65,474 | 43,729 | - | - | 3,803,634 |
| Muni Cons Dispatch | - | 22,052 | 739 | - | - | - | 22,791 |
| Naperville Park Dist | - | 1,821,172 | 20,602 | - | - | - | 1,841,774 |
| New Baden | 17,135 | 292,843 | 853 | 2,723 | - | - | 313,554 |
| North Aurora | - | 390,613 | 10,082 | 10,944 | 57,487 | - | 469,126 |
| North Riverside | 123,277 | 2,856,598 | 100,103 | 38,965 | - | - | 3,118,943 |
| Northbrook | 221,288 | 6,215,591 | 67,835 | 15,665 | 614 | (1,250,000) | 5,270,993 |
| Northbrook Library | 33,540 | 757,889 | 4,191 | - | - | - | 795,620 |
| Northbrook Park Dist | 47,146 | 768,473 | 20,504 | 10,339 | - | - | 846,462 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | Other | Total |
|----------------------|------------|--------------|----------|-----------|----------------------|-------|--------------|
| NWCD | \$ 53,938 | \$ 1,691,077 | \$ 3,851 | \$ 10,307 | \$ (73) | \$ - | \$ 1,759,100 |
| Oak Park Public Libr | - - | 1,191,725 | 646 | 4,645 | 43,968 | - - | 1,240,984 |
| Oak Park Township | - - | 745,904 | 11,760 | 3,567 | 37,505 | - - | 798,736 |
| Oswego | 125,630 | 1,162,619 | 39,586 | 14,267 | - - | - - | 1,342,102 |
| Oswego Township | 14,508 | 194,810 | 2,006 | 1,935 | - - | - - | 213,259 |
| Oswegoland PD | 55,387 | 131,394 | 9,720 | 8,988 | - - | - - | 205,489 |
| Palatine | 369,237 | 6,769,804 | 42,788 | 21,463 | - - | - - | 7,203,292 |
| Palatine PD | 73,779 | 1,144,663 | 21,283 | 6,642 | - - | - - | 1,246,367 |
| Park Ridge | 196,385 | 3,144,733 | 18,081 | 17,489 | 85 | - - | 3,376,773 |
| Pekin | 221,146 | 4,395,061 | 23,074 | 20,983 | - - | - - | 4,660,264 |
| Peoria County | - - | 3,478,556 | - - | 42,099 | 200,136 | - - | 3,720,791 |
| Peotone | - - | 371,570 | 84 | 2,227 | 21,351 | - - | 395,232 |
| Peru | 66,063 | 1,518,579 | 3,731 | 15,072 | - - | - - | 1,603,445 |
| Pingree Grove | 23,247 | 547,654 | 6,218 | 6,606 | - - | - - | 583,725 |
| Plainfield | 169,979 | 1,997,990 | 11,977 | 36,320 | - - | - - | 2,216,266 |
| Princeton | 16,271 | 1,597,127 | 10,741 | - - | - - | - - | 1,624,139 |
| River Forest | 91,655 | 978,757 | 24,495 | 7,033 | - - | - - | 1,101,940 |
| River Grove | 43,676 | 1,117,691 | 10,436 | 3,301 | - - | - - | 1,175,104 |
| Rochelle | - - | 2,603,195 | 20,417 | 5,624 | 62,925 | - - | 2,692,161 |
| Rock Falls | 40,405 | 1,209,755 | 2,951 | - - | - - | - - | 1,253,111 |
| Rolling Meadows | 156,728 | 2,556,153 | 41,196 | 5,314 | - - | - - | 2,759,391 |
| Roscoe | - - | 383,892 | 8,363 | - - | - - | - - | 392,255 |
| Roselle | 86,556 | 1,394,510 | 24,454 | 7,046 | - - | - - | 1,512,566 |
| Round Lake Beach | 66,268 | 1,413,427 | 19,061 | 6,401 | - - | - - | 1,505,157 |
| Schaumburg | 441,080 | 6,225,462 | 106,553 | 58,007 | 2,481 | - - | 6,833,583 |
| SEECOM | 27,104 | 281,896 | 5,062 | - - | - - | - - | 314,062 |
| Skokie Park District | 56,784 | 991,043 | 17,998 | 12,557 | 1,066 | - - | 1,079,448 |
| South Chicago Height | 42,604 | 152,747 | 8,206 | 3,832 | 92 | - - | 207,481 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2025

| | Dental ASO | Medical | Life | Vision | Dental Fully Insured | Other | Total |
|---------------------|-------------------|--------------------|------------------|------------------|----------------------|--------------------|--------------------|
| South Holland | \$ 151,859 | \$ 2,961,853 | \$ 5,277 | \$ - | \$ - | \$ - | \$ 3,118,989 |
| Spring Grove | - | 199,610 | 518 | - | - | - | 200,128 |
| St. Charles | 304,566 | 4,132,292 | 103,236 | 26,759 | - | - | 4,566,853 |
| St. Charles Library | 11,208 | 272,679 | 3,134 | 1,480 | 97 | - | 288,598 |
| St. Charles PD | 80,108 | 1,110,928 | 16,080 | 13,733 | - | - | 1,220,849 |
| Steger | - | 596,017 | 11,392 | - | - | - | 607,409 |
| Streamwood | 165,867 | 1,005,543 | 12,590 | - | - | - | 1,184,000 |
| Summit | - | 1,007,021 | 11,142 | - | - | - | 1,018,163 |
| Swansea | 47,493 | 936,286 | 2,601 | 3,479 | - | - | 989,859 |
| Trenton | 3,833 | 124,185 | 348 | - | - | - | 128,366 |
| Warrenville | - | 921,043 | 15,789 | 5,869 | 65,116 | - | 1,007,817 |
| Washington | - | 1,387,710 | 3,144 | - | - | - | 1,390,854 |
| Wauconda | 60,429 | 1,095,404 | 10,145 | 5,388 | - | - | 1,171,366 |
| West Chicago | 102,635 | 1,278,996 | 30,424 | 17,446 | - | - | 1,429,501 |
| West Dundee | 51,575 | 937,611 | 2,953 | 7,740 | - | - | 999,879 |
| Westchester | 91,610 | 1,440,724 | 12,176 | 11,028 | - | - | 1,555,538 |
| Westmont PD | 15,889 | - | 808 | - | - | - | 16,697 |
| Wheaton | - | 3,913,154 | 10,100 | - | 216,139 | - | 4,139,393 |
| Wheeling | - | 3,790,894 | 19,251 | - | - | - | 3,810,145 |
| Winfield | 34,037 | 567,592 | 9,241 | 5,772 | - | - | 616,642 |
| Winnetka | 191,293 | 4,149,405 | 67,251 | - | - | - | 4,407,949 |
| Wood Dale | 115,028 | 1,124,675 | 6,406 | 22,437 | - | - | 1,268,546 |
| Wood River | 59,443 | 1,361,576 | 5,994 | 5,669 | - | - | 1,432,682 |
| Woodridge | - | 169,848 | 6,587 | - | 75,970 | - | 252,405 |
| Woodridge Library | - | 237,020 | 1,453 | 953 | 8,003 | - | 247,429 |
| WSCDC | - | 458,040 | 4,550 | 1,731 | 19,504 | - | 483,825 |
| Grand Total | 16,329,906 | 323,803,746 | 4,268,319 | 1,764,041 | 1,362,503 | (1,250,000) | 346,278,515 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other Year Ended June 30, 2025

| | | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|----------------------|-----------|----------------|---------------------|------------------|--------------------------------|-----------------------|--------------|
| Algon-Lake Hills FPD | \$ - | \$ 8,214 | \$ 19,945 | \$ - | \$ (1,277,455) | \$ 1,277,455 | |
| Algonquin | 932,356 | 17,753 | 42,126 | - | (2,717,840) | 2,717,840 | |
| Barrington | 541,454 | 12,069 | 33,671 | - | (2,232,326) | 2,232,326 | |
| Bartlett | 795,459 | 9,509 | 23,478 | - | (1,851,585) | 1,851,585 | |
| Bartlett Fire PD | 13,087 | 7,515 | 18,626 | - | (1,431,903) | 1,431,903 | |
| Batavia | 224,394 | 23,346 | 65,438 | - | (4,599,478) | 4,599,478 | |
| Batavia Library | 42,367 | 2,940 | 8,127 | - | (451,247) | 451,247 | |
| Beach Park | - | 1,470 | 3,538 | - | (199,213) | 199,213 | |
| Beecher | 20,814 | 2,385 | 6,247 | - | (411,723) | 411,723 | |
| Bensenville | 595,803 | 13,497 | 33,434 | - | (2,281,980) | 2,281,980 | |
| Berkeley | 228,330 | 3,804 | 11,997 | - | (645,155) | 645,155 | |
| Bloomingdale | 1,011,635 | 13,991 | 38,866 | - | (1,958,355) | 1,976,385 | |
| Boone County | - | 23,171 | 55,650 | - | (3,601,975) | 3,601,975 | |
| Buffalo Grove | 410,084 | 32,341 | 83,372 | (37,650) | (6,071,644) | 6,071,644 | |
| Burr Ridge | 534,631 | 7,309 | 17,992 | (83,495) | (940,817) | 940,817 | |
| Byron FPD | - | 2,837 | 6,795 | - | (397,243) | 397,243 | |
| Campton Hills | - | 1,614 | 4,163 | 18,096 | (272,485) | 272,485 | |
| Carol Stream | 3,126,159 | 20,828 | 53,426 | - | (3,422,974) | 3,422,974 | |
| Carpentersville | 215,969 | 22,215 | 53,931 | (1,200,000) | (3,858,202) | 3,858,202 | |
| Cary | 379,001 | 7,823 | 18,988 | - | (1,148,348) | 1,148,348 | |
| Cary Fire Prtct Dist | - | 1,665 | 3,823 | - | (399,788) | 399,788 | |
| Caseyville | - | 3,228 | 8,047 | - | (555,568) | 555,568 | |
| Centralia | - | 8,070 | 18,532 | - | (1,278,291) | 1,278,291 | |
| Channahon | 184,860 | 3,886 | 11,884 | - | (785,068) | 785,068 | |
| Charleston | - | 8,666 | 22,206 | - | (1,054,352) | 1,054,352 | |
| Clarendon Hills | 504,474 | 4,975 | 14,449 | (1,020) | (738,002) | 738,002 | |
| Coal City | - | 2,940 | 7,336 | - | (382,563) | 382,563 | |
| Collinsville | 17,812 | 31,694 | 75,204 | - | (4,929,073) | 4,929,073 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2025

| | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|----------------------|----------------|---------------------|------------------|--------------------------------|-----------------------|--------------|
| Colona | \$ - | \$ 3,341 | \$ 7,818 | \$ - | \$ (465,557) | \$ 465,557 |
| Comm PD LaGrnge Park | 220,554 | 2,117 | 5,340 | (157) | (238,066) | 238,066 |
| Countryside | 1,203,103 | 8,820 | 21,465 | - | (1,437,269) | 1,437,269 |
| Crest Hill | 125,859 | 5,490 | 14,390 | - | (1,025,133) | 1,025,133 |
| Crete | 49,459 | 5,212 | 12,253 | - | (830,111) | 830,111 |
| Crete Township | - | 1,604 | 3,861 | - | (296,165) | 296,165 |
| Crystal Lake | 414,338 | 33,461 | 90,144 | - | (5,856,191) | 5,856,191 |
| Darien | 1,203,885 | 8,337 | 20,530 | (170,711) | (1,242,090) | 1,242,090 |
| Deerfield | 837,821 | 25,525 | 66,521 | - | (4,631,779) | 4,631,779 |
| DeKalb | 1,103,651 | 32,783 | 84,174 | - | (5,863,812) | 5,863,812 |
| DeKalb County | 1,135,367 | 33,092 | 89,084 | - | (5,525,032) | 5,525,032 |
| Des Plaines | 1,257,205 | 47,133 | 121,792 | - | (8,455,100) | 8,455,100 |
| Dixon | - | 6,508 | 15,865 | - | (1,034,745) | 1,034,745 |
| DU-Comm | 637,213 | 10,948 | 30,973 | - | (1,526,636) | 1,526,636 |
| East Moline | - | 35,713 | 88,719 | - | (4,277,667) | 4,277,667 |
| Edwardsville | - | 25,206 | 65,234 | - | (3,858,007) | 3,858,007 |
| Effingham | - | 13,971 | 34,514 | - | (2,141,159) | 2,141,159 |
| Elk Grove Village | 1,039,236 | 50,104 | 134,257 | - | (9,798,598) | 9,798,598 |
| Evanston | 2,981,158 | 94,175 | 230,986 | - | (15,708,195) | 15,708,195 |
| Fox Lake | 59,818 | 4,935 | 14,075 | - | (825,720) | 825,720 |
| FP Dist-DuPage Co | 2,008,160 | 34,788 | 82,527 | - | (5,493,399) | 5,317,665 |
| FPD Winnebago County | 184,809 | 4,092 | 10,466 | - | (514,321) | 514,321 |
| FPDKC | 500,977 | 9,776 | 25,321 | - | (1,093,996) | 1,094,021 |
| Franklin Park | 628,583 | 21,382 | 56,854 | - | (3,727,805) | 3,727,805 |
| Freeport | - | 21,989 | 54,397 | 264,845 | (3,278,762) | 3,278,762 |
| Gilberts | 203,427 | 2,786 | 6,939 | - | (365,930) | 365,930 |
| Glen Carbon | - | 10,496 | 25,083 | (60) | (1,720,122) | 1,720,122 |
| Glen Ellyn | 785,251 | 24,261 | 59,070 | - | (3,414,055) | 3,414,055 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)

Year Ended June 30, 2025

| | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|---------------------|----------------|---------------------|------------------|--------------------------------|-----------------------|--------------|
| Glencoe | \$ 558,855 | \$ 15,862 | \$ 40,872 | \$ - | \$ (2,596,653) | \$ 2,596,653 |
| Glenview | 2,079,383 | 43,279 | 123,182 | - | (7,551,992) | 7,551,992 |
| Glenview Park Distr | 288,397 | 14,083 | 33,404 | - | (2,120,930) | 2,120,930 |
| Granite City | - | 13,642 | 40,633 | (849) | (2,018,346) | 2,018,346 |
| Grayslake | - | 7,103 | 16,304 | - | (1,041,394) | 1,041,394 |
| Hanover Park | 1,136,448 | 26,101 | 64,981 | - | (4,688,020) | 4,688,020 |
| Highland Park | 582,039 | 39,599 | 98,880 | - | (7,127,128) | 7,127,128 |
| Highwood | 34,643 | 2,518 | 6,379 | - | (395,211) | 395,211 |
| Hinsdale | 1,224,142 | 13,303 | 31,831 | (945) | (2,271,899) | 2,271,899 |
| Hoffman Estates | 667,465 | 46,691 | 121,329 | - | (7,965,550) | 7,966,381 |
| Homer Glen | 87,782 | 4,925 | 12,229 | 9,227 | (693,987) | 693,987 |
| Homewood | 177,114 | 16,807 | 42,893 | - | (3,066,396) | 3,066,396 |
| Homewood Library | 128,268 | 1,912 | 5,522 | - | (148,273) | 148,273 |
| Huntley | 393,642 | 12,306 | 33,879 | - | (1,837,692) | 1,837,692 |
| Indian Head Park | 222,370 | 2,796 | 7,389 | - | (402,192) | 402,192 |
| Itasca | 129,758 | 10,619 | 30,554 | - | (1,518,301) | 1,518,301 |
| JAWA | 192,084 | 1,655 | 4,471 | - | (328,952) | 328,952 |
| Justice | 505,170 | 4,544 | 12,110 | - | (587,729) | 587,729 |
| Kendall County | 394,193 | 18,812 | 52,811 | - | (3,196,942) | 3,196,942 |
| La Grange | 1,204,209 | 10,476 | 24,848 | (738) | (1,309,574) | 1,309,574 |
| LaGrange Park | 720,205 | 5,242 | 13,669 | (820) | (779,113) | 779,113 |
| Lake County | 15,937,857 | 247,101 | 643,416 | 584 | (43,107,224) | 43,107,234 |
| Lake County FPD | 1,207,959 | 23,603 | 57,263 | - | (4,099,196) | 4,099,196 |
| Lake Forest | 344,824 | 15,389 | 40,263 | - | (2,934,871) | 2,934,871 |
| Lake in the Hills | 349,139 | 12,778 | 32,373 | 527 | (2,376,963) | 2,376,963 |
| Lake Zurich | 1,712,225 | 20,837 | 49,331 | - | (3,366,183) | 3,366,183 |
| LakeComm | - | 11 | 24 | - | (2,385) | 2,385 |
| Lee County | - | 17,465 | 41,934 | - | (2,448,512) | 2,448,512 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2025

| | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|----------------------|----------------|---------------------|------------------|--------------------------------|-----------------------|--------------|
| Libertyville | \$ 329,893 | \$ 18,874 | \$ 54,689 | \$ - | \$ (3,753,621) | \$ 3,753,621 |
| Lindenhurst | - | 3,064 | 7,716 | - | (664,326) | 664,326 |
| Lisle | 365,300 | 12,685 | 32,092 | - | (1,800,856) | 1,800,856 |
| Lisle Park District | 110,375 | 3,537 | 10,274 | - | (546,637) | 546,637 |
| Lisle Woodridge FPD | 352,014 | 13,096 | 32,939 | - | (2,325,237) | 2,325,237 |
| Lockport | 223,957 | 15,030 | 35,359 | - | (2,398,339) | 2,398,339 |
| Lombard | 2,153,784 | 31,529 | 81,580 | - | (5,035,191) | 5,035,191 |
| MAARIC | - | 7,936 | 20,576 | - | (1,046,498) | 1,046,498 |
| McHenry County | 7,727,424 | 116,040 | 290,856 | (1,000,000) | (19,875,834) | 19,869,848 |
| McHenry Cty Con Dist | 265,876 | 8,944 | 22,223 | - | (1,284,859) | 1,284,859 |
| McHenry-City | 224,732 | 14,515 | 39,233 | - | (2,797,881) | 2,797,881 |
| Mokena | 507,624 | 8,235 | 20,329 | - | (1,433,398) | 1,433,398 |
| Monee | 53,048 | 5,726 | 13,928 | 29,733 | (984,895) | 984,895 |
| Monroe | - | 21,958 | 55,457 | - | (3,197,709) | 3,197,709 |
| Montgomery | 1,236,122 | 10,239 | 25,431 | - | (1,413,124) | 1,413,124 |
| Morrison | - | 411 | 947 | - | (60,934) | 60,934 |
| Morton Grove | 195,692 | 25,032 | 65,204 | (2,580) | (4,455,288) | 4,455,288 |
| Mount Prospect | 1,141,465 | 53,743 | 131,948 | - | (9,288,395) | 9,288,395 |
| MPEA | 121,435 | 4,349 | 11,548 | - | (692,365) | 692,365 |
| Mundelein | 396,444 | 24,045 | 55,556 | - | (4,279,679) | 4,279,679 |
| Muni Cons Dispatch | 164,711 | 1,768 | 4,426 | - | (193,695) | 193,695 |
| Naperville Park Dist | 724,664 | 17,825 | 45,026 | - | (2,629,290) | 2,629,290 |
| New Baden | - | 2,437 | 6,292 | - | (322,283) | 322,283 |
| North Aurora | 755,448 | 8,388 | 20,145 | (2,615) | (1,253,108) | 1,253,108 |
| North Riverside | 31,484 | 17,373 | 42,369 | - | (3,210,169) | 3,210,169 |
| Northbrook | 598,896 | 35,888 | 94,226 | (1,250,000) | (7,250,002) | 7,250,002 |
| Northbrook Library | 104,170 | 6,045 | 16,583 | (401) | (922,419) | 922,419 |
| Northbrook Park Dist | 240,253 | 6,599 | 17,201 | - | (1,110,515) | 1,110,515 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)

Year Ended June 30, 2025

| | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|----------------------|----------------|---------------------|------------------|--------------------------------|-----------------------|--------------|
| NWCD | \$ 282,782 | \$ 11,267 | \$ 31,374 | \$ - | \$ (2,084,522) | \$ 2,084,522 |
| Oak Park Public Libr | 104,706 | 9,119 | 29,370 | - | (1,384,178) | 1,384,178 |
| Oak Park Township | 80,259 | 5,972 | 15,795 | - | (900,762) | 900,762 |
| Oswego | 1,354,738 | 16,088 | 40,484 | - | (2,753,412) | 2,753,412 |
| Oswego Township | 131,783 | 2,200 | 5,612 | - | (352,857) | 352,857 |
| Oswegoland PD | 569,106 | 6,415 | 17,064 | - | (798,072) | 806,411 |
| Palatine | 185,844 | 39,301 | 92,958 | - | (7,521,394) | 7,521,394 |
| Palatine PD | 233,425 | 9,766 | 24,319 | - | (1,513,877) | 1,513,877 |
| Park Ridge | 956,538 | 29,431 | 69,112 | (2,698) | (4,431,855) | 4,431,855 |
| Pekin | - | 23,500 | 63,118 | (1,567) | (4,746,881) | 4,748,640 |
| Peoria County | - | 27,777 | 71,472 | - | (3,820,040) | 3,820,040 |
| Peotone | - | 2,405 | 5,883 | 30 | (403,520) | 403,520 |
| Peru | - | 10,373 | 25,868 | (32,434) | (1,639,686) | 1,639,686 |
| Pingree Grove | - | 3,690 | 8,920 | - | (596,337) | 596,337 |
| Plainfield | 771,040 | 18,504 | 54,317 | - | (3,060,126) | 3,060,126 |
| Princeton | - | 9,921 | 23,018 | - | (1,657,079) | 1,657,079 |
| River Forest | 426,438 | 11,184 | 36,155 | - | (1,575,715) | 1,575,715 |
| River Grove | - | 7,906 | 21,599 | - | (1,204,610) | 1,204,610 |
| Rochelle | - | 15,862 | 39,287 | - | (2,747,309) | 2,747,309 |
| Rock Falls | - | 9,108 | 24,181 | - | (1,286,400) | 1,286,400 |
| Rolling Meadows | 1,244,261 | 21,958 | 59,173 | (885) | (4,084,784) | 3,782,230 |
| Roscoe | 109,619 | 3,978 | 10,107 | 4,258 | (515,961) | 515,961 |
| Roselle | 267,573 | 11,390 | 29,084 | - | (1,820,612) | 1,820,612 |
| Round Lake Beach | 157,514 | 8,451 | 21,753 | - | (1,692,874) | 1,692,874 |
| Schaumburg | 2,601,870 | 59,839 | 176,153 | - | (9,671,447) | 9,564,184 |
| SEECOM | 130,265 | 3,876 | 9,644 | - | (457,845) | 457,845 |
| Skokie Park District | 348,084 | 10,157 | 25,389 | - | (1,463,078) | 1,463,078 |
| South Chicago Height | 409,184 | 4,307 | 10,715 | - | (631,687) | 631,687 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2025

| | HMO Account | Wellness Account | Admin Account | Terminal Reserve Account | Total Funding Owed | Funding Paid |
|---------------------|-------------------|---------------------|------------------|--------------------------------|-----------------------|--------------------|
| South Holland | \$ - | \$ 21,506 | \$ 51,797 | \$ - | \$ (3,192,292) | \$ 3,192,292 |
| Spring Grove | 28,309 | 1,603 | 4,290 | - | (234,330) | 234,330 |
| St. Charles | 752,302 | 32,238 | 79,315 | - | (5,430,709) | 5,430,709 |
| St. Charles Library | 24,827 | 2,601 | 7,037 | - | (323,063) | 323,063 |
| St. Charles PD | 308,522 | 10,650 | 28,129 | - | (1,568,150) | 1,568,150 |
| Steger | 127,229 | 4,667 | 11,872 | - | (751,177) | 751,177 |
| Streamwood | 3,120,725 | 23,141 | 56,918 | (93,876) | (4,306,966) | 4,306,966 |
| Summit | 175,762 | 7,227 | 19,133 | - | (1,220,286) | 1,220,286 |
| Swansea | 11,324 | 6,826 | 15,911 | (580) | (1,023,920) | 1,023,920 |
| Trenton | - | 1,233 | 3,102 | - | (139,957) | 139,957 |
| Warrenville | 340,239 | 8,687 | 21,534 | (1,459) | (1,378,277) | 1,378,277 |
| Washington | - | 9,087 | 21,718 | - | (1,421,658) | 1,421,658 |
| Wauconda | - | 7,443 | 17,206 | - | (1,196,015) | 1,196,015 |
| West Chicago | 957,767 | 12,120 | 32,214 | (2,628) | (2,431,603) | 2,300,784 |
| West Dundee | 134,720 | 6,826 | 17,837 | 23,119 | (1,182,380) | 1,182,380 |
| Westchester | 91,567 | 11,421 | 28,171 | (2,367) | (1,686,698) | 1,686,698 |
| Westmont PD | 228,376 | 2,210 | 5,392 | - | (252,675) | 252,675 |
| Wheaton | 1,262,154 | 33,030 | 82,488 | - | (5,517,066) | 5,567,848 |
| Wheeling | 2,042,784 | 37,892 | 94,826 | - | (5,985,645) | 5,985,645 |
| Winfield | 45,913 | 4,636 | 11,646 | - | (678,839) | 678,839 |
| Winnetka | 57,846 | 25,371 | 66,232 | - | (4,557,399) | 4,557,399 |
| Wood Dale | 818,819 | 12,131 | 34,494 | - | (2,133,990) | 2,133,990 |
| Wood River | - | 10,290 | 24,143 | - | (1,467,113) | 1,467,113 |
| Woodridge | 1,408,080 | 13,486 | 35,002 | - | (1,708,975) | 1,708,975 |
| Woodridge Library | - | 1,295 | 4,284 | 500 | (253,505) | 253,505 |
| WSCDC | 59,879 | 3,444 | 8,335 | (100,000) | (555,484) | 555,484 |
| Grand Total | 97,023,718 | 2,727,376 | 6,995,820 | (3,639,616) | (454,163,322) | 453,520,742 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Supplemental Assessments - Last Three Fiscal Years
Year Ended June 30, 2025

NOTE: Since inception Intergovernmental Personnel Benefit Cooperative has not had a supplemental assessment.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Revenues - Last Ten Fiscal Years
June 30, 2025

| Year Ended | Member Contributions | | | | | | | | Totals |
|------------|----------------------|----------------|-----------|---------------|------------------|-------------------|-------|----------------|--------|
| | Administrative | Benefit | Wellness | HMO | Terminal Reserve | Investment Income | Other | | |
| 2016 | \$ 2,559,301 | \$ 130,267,311 | \$ - | \$ 58,313,668 | \$ (5,590,401) | \$ 2,080,087 | \$ - | \$ 187,629,966 | |
| 2017 | 3,694,699 | 164,877,768 | - | 68,052,708 | (2,655,903) | (105,413) | - | 233,863,859 | |
| 2018 | 4,605,211 | 207,245,769 | 2,140,665 | 81,465,150 | (5,171,440) | 687,079 | - | 290,972,434 | |
| 2019 | 4,836,049 | 217,520,714 | 1,839,906 | 82,514,638 | 242,686 | 5,935,992 | - | 312,889,985 | |
| 2020 | 4,739,779 | 221,817,354 | 1,679,142 | 75,054,152 | (3,083,190) | 5,223,877 | - | 305,431,114 | |
| 2021 | 4,822,111 | 239,515,701 | 1,708,727 | 75,514,007 | (2,660,146) | 1,607,681 | - | 320,508,081 | |
| 2022 | 5,420,568 | 258,910,601 | 1,942,856 | 72,360,844 | (3,218,900) | (7,315,118) | - | 328,100,851 | |
| 2023 | 5,010,131 | 291,239,594 | 2,152,256 | 88,570,780 | (2,233,550) | 6,456,309 | - | 391,195,520 | |
| 2024 | 6,198,312 | 313,415,740 | 2,264,229 | 93,134,913 | (5,919,325) | 14,784,250 | - | 423,878,119 | |
| 2025 | 6,995,820 | 346,278,515 | 2,727,376 | 97,023,718 | (4,282,196) | 14,846,990 | - | 463,590,223 | |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2025

| Year Ended | Benefit Claims Payable Beginning | Current Year Provision for Insured Events | Payment of Claims | | Benefit Claims Payable Ending |
|---------------|---|--|--------------------------------------|------------------------------------|--|
| | | | Insured Events of Current Year | Insured Events of Prior Year | |
| 2016 | \$ 30,229,775 | \$ 163,561,729 | \$ (135,405,523) | \$ (30,229,775) | \$ 28,156,206 |
| 2017 | 28,156,206 | 202,938,588 | (172,208,082) | (28,156,206) | 30,730,506 |
| 2018 | 30,730,506 | 246,986,355 | (207,749,031) | (30,730,506) | 39,237,324 |
| 2019 | 39,237,324 | 250,357,945 | (215,009,975) | (39,237,324) | 35,347,970 |
| 2020 | 35,347,970 | 260,419,348 | (224,304,140) | (35,347,970) | 36,115,208 |
| 2021 | 36,115,208 | 287,582,103 | (245,436,823) | (36,115,208) | 42,145,280 |
| 2022 | 42,145,280 | 304,017,067 | (256,279,530) | (42,145,280) | 47,737,537 |
| 2023 | 47,737,537 | 346,102,452 | (293,631,105) | (47,737,537) | 52,471,347 |
| 2024 | 52,471,347 | 365,241,489 | (291,867,935) | (52,471,347) | 73,373,554 |
| 2025 | 73,373,554 | 444,969,125 | (355,961,962) | (73,373,554) | 89,007,163 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses and Changes in Net Position
Last Ten Fiscal Years**

| Year Ended June 30 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------------|--------------------|--------------------|---------------------|
| Operating revenues: | | | | | | | | | | |
| Member Contribution, Net | \$ 185,549,879 | \$ 233,969,272 | \$ 290,285,355 | \$ 306,953,993 | \$ 300,207,237 | \$ 318,900,400 | \$ 335,415,969 | \$ 384,739,211 | \$ 409,093,869 | \$ 448,743,233 |
| Other | - | - | - | - | - | - | - | - | - | - |
| Total Operating Revenues | 185,549,879 | 233,969,272 | 290,285,355 | 306,953,993 | 300,207,237 | 318,900,400 | 335,415,969 | 384,739,211 | 409,093,869 | 448,743,233 |
| Operating expenses: | | | | | | | | | | |
| Administration | 17,912,067 | 15,479,316 | 18,613,867 | 18,521,531 | 18,141,391 | 18,085,996 | 20,588,708 | 26,180,071 | 29,399,331 | 32,339,937 |
| Insurance Premiums | 13,783,009 | 17,422,039 | 21,635,224 | 22,249,025 | 8,648,836 | 9,946,155 | 12,655,865 | 9,784,429 | 11,577,855 | 10,406,996 |
| Claims Expense - Net | 163,561,729 | 202,938,588 | 246,986,355 | 250,357,945 | 260,419,348 | 287,582,103 | 304,017,067 | 346,102,452 | 365,241,489 | 444,969,125 |
| Total Operating Expenses | 195,256,805 | 235,839,943 | 287,235,446 | 291,128,501 | 287,209,575 | 315,614,254 | 337,261,640 | 382,066,952 | 406,218,675 | 487,716,058 |
| Operating Income (Loss) | (9,706,926) | (1,870,671) | 3,049,909 | 15,825,492 | 12,997,662 | 3,286,146 | (1,845,671) | 2,672,259 | 2,875,194 | (38,972,825) |
| Nonoperating revenues/(Expense) | | | | | | | | | | |
| Investment Income | 2,080,087 | (105,413) | 687,079 | 5,935,992 | 5,223,877 | 1,607,681 | (7,315,118) | 6,456,309 | 14,784,250 | 14,846,990 |
| Other Income | - | - | - | - | - | - | - | - | - | 48,750 |
| Dividends Withdrawn/(Declared) | - | - | - | (10,361,525) | (10,830,073) | (12,806,762) | 10,727,538 | (6,744,334) | (14,532,165) | (8,007,292) |
| Total Nonoperating Revenue/(Expense) | 2,080,087 | (105,413) | 687,079 | (4,425,533) | (5,606,196) | (11,199,081) | 3,412,420 | (288,025) | 252,085 | 6,888,448 |
| Extraordinary Item | | | | | | | | | | |
| Change in Net Position | (7,626,839) | (1,976,084) | 3,736,988 | 11,399,959 | 7,391,466 | (7,912,935) | 1,566,749 | 2,384,234 | 3,127,279 | (32,084,377) |
| Net Position - Beginning | 56,003,762 | 48,376,923 | 46,400,839 | 50,137,827 | 61,537,786 | 68,929,252 | 61,016,317 | 62,583,066 | 64,967,300 | 68,094,579 |
| Net Position - Ending | 48,376,923 | 46,400,839 | 50,137,827 | 61,537,786 | 68,929,252 | 61,016,317 | 62,583,066 | 64,967,300 | 68,094,579 | 36,010,202 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Statement of Net Position
Last Ten Fiscal Years

| Year Ended June 30 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Assets | | | | | | | | | | |
| Cash and Investments | \$ 125,718,405 | \$ 125,776,033 | \$ 133,515,497 | \$ 151,153,839 | \$ 171,498,478 | \$ 180,331,672 | \$ 176,977,040 | \$ 187,760,227 | \$ 214,583,905 | \$ 202,007,825 |
| Receivables | | | | | | | | | | |
| Other | - | 62,730 | 12,231 | 76,333 | 311,402 | 118,411 | 85,419 | 582,248 | 1,370,068 | 1,794,551 |
| Accrued Interest | 252,339 | 341,174 | 374,565 | 451,476 | 398,948 | 446,829 | 745,404 | 767,099 | 1,907,370 | 3,564,113 |
| Rebates | 3,544,307 | 4,878,263 | 7,346,204 | 7,649,150 | 10,623,052 | 13,560,902 | 13,323,694 | 21,290,885 | 31,827,618 | 34,258,443 |
| Recoveries | 167,474 | 2,567,886 | 5,376,796 | 6,691,192 | 3,176,183 | 2,094,179 | 2,301,160 | 40,891 | 326,308 | 767,005 |
| Prepaid Expenses | 128,334 | 130,676 | 228,653 | 263,956 | 276,806 | 284,347 | 324,455 | 348,400 | 309,197 | 318,685 |
| Total Assets | 129,810,859 | 133,756,762 | 146,853,946 | 166,285,946 | 186,284,869 | 196,836,340 | 193,757,172 | 210,789,750 | 250,324,466 | 242,710,622 |
| Liabilities | | | | | | | | | | |
| Accounts Payable | 688,188 | 604,247 | 511,693 | 313,790 | 378,892 | 516,892 | 530,546 | 884,155 | 2,112,229 | 2,245,134 |
| Due to Members | 52,589,542 | 56,021,170 | 56,967,102 | 69,086,400 | 80,861,517 | 93,157,851 | 82,906,023 | 92,466,948 | 106,744,104 | 115,448,123 |
| Claims Payable | 28,156,206 | 30,730,506 | 39,237,324 | 35,347,970 | 36,115,207 | 42,145,280 | 47,737,537 | 52,471,347 | 73,373,554 | 89,007,163 |
| Total Liabilities | 81,433,936 | 87,355,923 | 96,716,119 | 104,748,160 | 117,355,616 | 135,820,023 | 131,174,106 | 145,822,450 | 182,229,887 | 206,700,420 |
| Net Position | | | | | | | | | | |
| Unrestricted Net Position | 48,376,923 | 46,400,839 | 50,137,827 | 61,537,786 | 68,929,253 | 61,016,317 | 62,583,066 | 64,967,300 | 68,094,579 | 36,010,202 |

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Medical Policies By Year Last Ten Fiscal Years

| Year Ended June 30 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| PPO/EPO Policies | 8,301 | 10,034 | 12,066 | 12,394 | 12,321 | 12,483 | 13,291 | 14,333 | 15,279 | 17,101 |
| HMO Policies | 4,623 | 4,865 | 5,730 | 5,541 | 4,874 | 4,817 | 4,874 | 5,653 | 5,779 | 5,918 |
| Total Medical Policies | 12,924 | 14,899 | 17,796 | 17,935 | 17,195 | 17,300 | 18,165 | 19,986 | 21,058 | 23,019 |
| | | | | | | | | | | |
| Dental Policies | 6,303 | 7,162 | 8,334 | 8,726 | 10,046 | 10,317 | 11,803 | 16,558 | 18,137 | 20,794 |
| Vision Policies | - | - | - | - | - | - | 4,928 | 8,165 | 10,076 | 13,330 |
| Life Policies | 12,812 | 15,051 | 17,713 | 17,724 | 18,173 | 18,428 | 18,784 | 19,515 | 21,312 | 23,238 |

Source - IPBC

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Membership By Year Last Ten Fiscal Years

| Year Ended June 30 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025* |
|--------------------|------|------|------|------|------|------|------|------|------|-------|
| Individual Members | 36 | 35 | 33 | 34 | 34 | 34 | 45 | 47 | 48 | 166 |
| Sub-Pool Members | 55 | 73 | 95 | 94 | 96 | 102 | 94 | 96 | 101 | - |
| Listed Entities | 5 | 6 | 7 | 5 | 5 | 11 | 14 | 14 | 14 | 8 |
| Total Members | 96 | 114 | 135 | 133 | 135 | 147 | 153 | 157 | 163 | 174 |

Source - IPBC

*Beginning in FY25, the governance structure was reorganized with the elimination of sub-pools, all reporting member groups are now individual members of the IPBC.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Ten Largest Members by Health Plan Enrollment June 30, 2025

| Entity | Health Plan Enrollment | 2020 Population |
|------------------------------|------------------------|-----------------|
| Lake County | 2,029 | 714,342 |
| McHenry County | 948 | 310,229 |
| City of Evanston | 768 | 78,110 |
| Village of Schaumburg | 477 | 78,723 |
| Peoria County | 456 | 181,830 |
| Village of Mount Prospect | 437 | 56,852 |
| Village of Elk Grove Village | 411 | 32,812 |
| Village of Hoffman Estates | 379 | 52,530 |
| City of Des Plaines | 378 | 60,675 |
| Village of Glenview | 358 | 48,705 |

Sources:

IPBC Health Plan Enrollment

2020 Population - US Census Bureau