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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE Annual Comprehensive Financial Report

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Introductory Section



The premier health benefit option for Illinois local governments

Letter of Transmittal

November 26, 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 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 \$30,306,744. 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 \$94,160. 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 \$14,846,989 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.

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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	\$565,334	\$201,570	\$766,904
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	\$7,138,362	\$7,708,627	\$14,846,989

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 IPBC 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 \$48,185 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 \$14,846,989 with interest earnings of \$7,138,362 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 Notes & 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

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comprehensive financial report for the fiscal year ended June 30, 2024. This was the fifth 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

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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. Morill

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
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 (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
Bloomington	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 REBHOLZ	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 POTEPA
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



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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 MCLAUGHLIN	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	CHRISSY HOOVER	MELISSA THOMPSON
Indian Head Park	GAVIN MORGAN	BRANDI AZBILL
Itasca	CINDY SLIWINSKI	CARIE ERGO
JAWA	R KANAPAREDDY	CARRIE MARCKESS
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



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

Member	Delegate	Alternate
McHenry County	SUZANNE ZIEBART	LAURAINA KRAUSE
McHenry County Conservation District	ANDY DYLAKE	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 PRIOLETTI	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 WITTENAUER	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

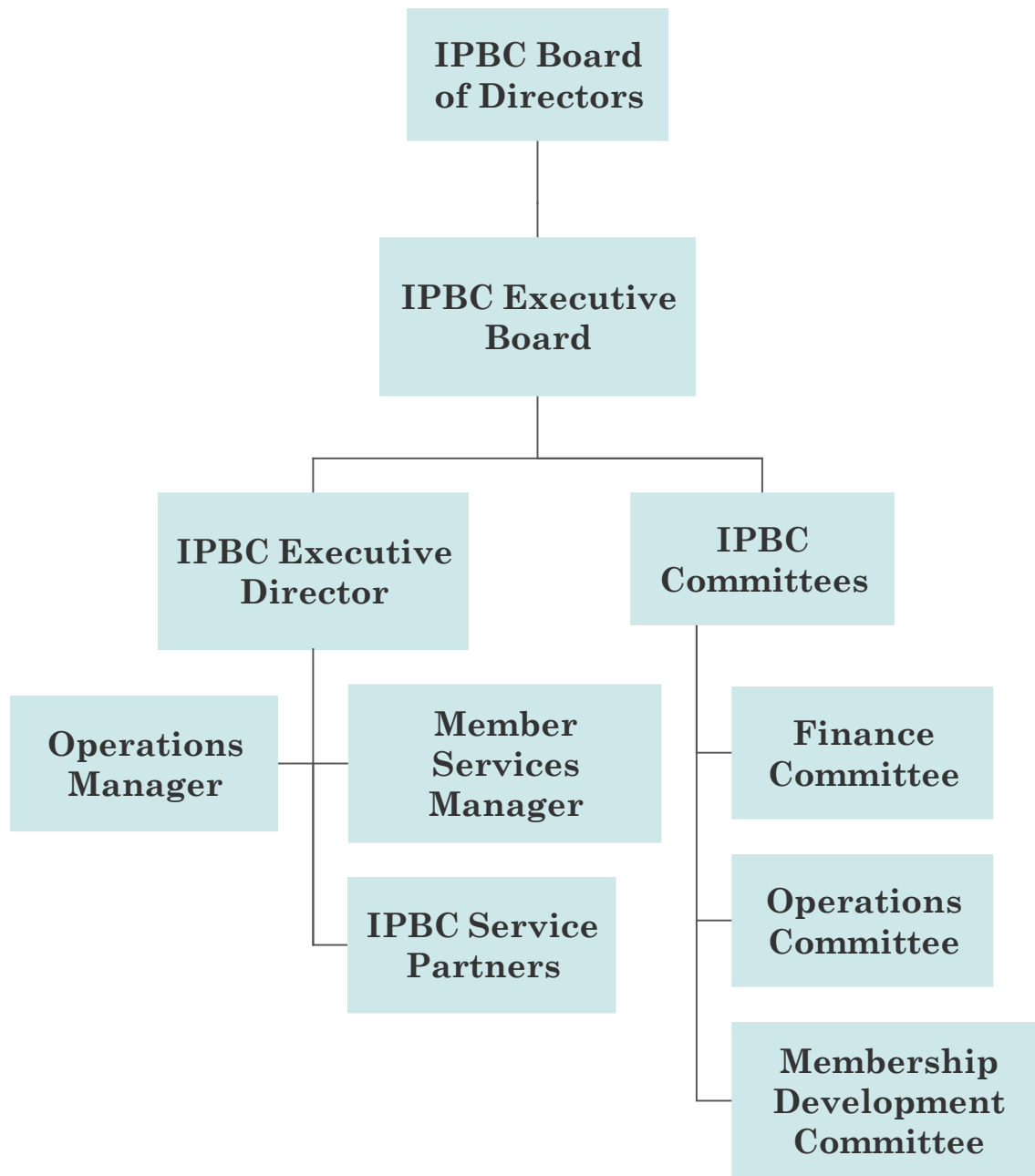


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BOARD OF DIRECTORS As of June 30, 2025 (Continued)

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 NAISBITT	LAURA DYGUS
WSCDC	BRIAN STAUNTON	CHRISTINE RANDALL

Intergovernmental Personnel Benefit Cooperative Organization Chart



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Financial Section

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 expenses exceeded revenues 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.

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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	487,716,058	406,218,675	382,066,952
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 Positon before Dividends Withdrawn/(Declared)	(24,077,085)	17,659,444	9,128,568
Dividends Withdrawn/(Declared)	(8,007,292)	(14,532,165)	(6,744,334)
Change in Net Position	(32,084,377)	3,127,279	2,384,234
Net Position - Beginning	68,094,579	64,967,300	62,583,066
Net Position - Ending	36,010,202	68,094,579	64,967,300

Request for Information

This 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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statements of Net Position June 30, 2025 and 2024

	2025	2024
ASSETS		
Cash and Investments	\$ 202,007,825	214,583,905
Receivables		
Accrued Interest	3,564,113	1,907,370
Other	1,794,550	1,370,068
Rebates	34,258,443	31,827,618
Stop-Loss Recoveries	767,006	326,308
Prepaid Expenses	318,685	309,197
Total Assets	242,710,622	250,324,466
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.

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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	\$ 448,743,233	409,093,869
Operating Expenses		
Administration	32,339,937	29,399,331
Insurance Premiums	10,406,996	11,577,855
Claims Expense - Net	444,969,125	365,241,489
Total Operating Expenses	487,716,058	406,218,675
Operating Income/(Loss)	(38,972,825)	2,875,194
Nonoperating Revenues/(Expense)		
Investment Income/Other Income	14,895,740	14,784,250
Change in Net Position before Dividends Withdrawn/(Declared)	(24,077,085)	17,659,444
Dividends Withdrawn/(Declared)	(8,007,292)	(14,532,165)
Change in Net Position	(32,084,377)	3,127,279
Net Position - Beginning	68,094,579	64,967,300
Net Position - Ending	36,010,202	68,094,579

See accompanying notes to financial statements.

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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	953,838	1,948,895
Cash Paid to Vendors	(42,623,516)	(39,709,909)
Cash Paid for Claims	(433,585,359)	(357,898,147)
Net Cash Received from/(Used in) Operating Activities	(17,807,785)	27,711,864
Cash Flow from Investing Activities		
Purchase of Investments	(140,109,553)	(171,439,694)
Proceeds from Investment Maturities	178,704,339	154,578,518
Proceeds from Impaired Investment	48,750	-
Interest Received on Investments	7,417,811	6,379,334
Net Cash Received/(Used) for Investing Activities	46,061,347	(10,481,842)
Cash Flow from Financing Activities		
Dividends Withdrawn/(Declared)	(8,007,292)	(14,532,165)
Net Cash Received from/(Used in) Financing Activities	(8,007,292)	(14,532,165)
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	56,125,836	35,879,566
Cash and Investments		
Cash and Cash Equivalents	56,125,836	35,879,566
Investments	145,881,989	178,704,339
Total Cash and Investments	202,007,825	214,583,905
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	(440,698)	(285,417)
Rebates Receivable	(2,430,825)	(10,536,733)
Other Receivable	(424,482)	(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	(17,807,785)	27,711,864

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
	<u>\$ 202,007,825</u>	<u>\$ 214,583,905</u>

* 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:

Year Ended June 30, 2025	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
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	33,838,975	3,100,000
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	79,684,236	21,676,656
Negotiable Certificates of Deposit	12,681,185	3,095,076	9,082,964	503,145
Total	<u>\$ 141,417,428</u>	<u>\$ 30,470,427</u>	<u>\$ 88,767,200</u>	<u>\$ 22,179,801</u>
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	<u>\$ 149,832,766</u>	<u>\$ 19,464,048</u>	<u>\$ 95,083,225</u>	<u>\$ 35,285,493</u>

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.	-	4,617,902	-	4,617,902
Investments, at Fair Value	<u>\$ 41,038,453</u>	<u>\$ 141,417,428</u>	<u>\$ -</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.	-	4,485,035	-	4,485,035
Investments, at Fair Value	<u>\$ 26,627,558</u>	<u>\$ 142,003,237</u>	<u>\$ -</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 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 CD's 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 \$431,753 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 \$962,923 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>

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Required Supplementary Information

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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	463,638,973
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.

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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.

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Other Supplemental Data

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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	1,270,112	226	206,863	282,941	1,794,550
Rebates	-	25,189,959	-	9,068,484	-	34,258,443
Recoveries	-	431,615	-	335,391	-	767,006
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.

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Revenues, Expenses, and Changes in Net Position - by Accounts 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/Other Income	48,750	-	-	-	14,846,990	14,895,740
Income/(Loss) Before Transfers	94,132	(31,800,650)	(243,819)	(2,691,542)	10,564,794	(24,077,085)
Internal Transfers	(61,720)	(362,324)	290,004	2,691,542	(2,557,502)	-
Change in Net Position before Dividends Withdrawn	32,412	(32,162,974)	46,185	-	8,007,292	(24,077,085)
Dividends Withdrawn	-	-	-	-	(8,007,292)	(8,007,292)
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

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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
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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
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These schedules contain information to help the reader assess the Cooperative's most significant revenue source, members' contributions.

Financial Trends	136 - 140
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These schedules contain information to help the reader understand how the Cooperative's financial performance and well-being have changed over time.

Debt Capacity	
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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
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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.

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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			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
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
Bloomington	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

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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

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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

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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

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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

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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

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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.

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account 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
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)
Bloomington	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

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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

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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

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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)

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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

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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)
Bloomington	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)

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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)

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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)

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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)

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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)
Bloomington	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)

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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)
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)

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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)

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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)

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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)

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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)

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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)

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical 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
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
Bloomington	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

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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
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

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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
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

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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

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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

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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
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

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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 > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid 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
Bloomington	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 > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid 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

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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)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid 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)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	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)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	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

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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)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	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

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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)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	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

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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	-
Bloomington	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	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member	Disability			Delta Dental	Vision	Total Insurance	Change in Net
	Contributions	Admin Fees and Claims	Life Premiums	Fully Insured	Premiums	Premiums and Disability	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)

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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)

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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

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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

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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)

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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)

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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 Positon	
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)	
Bloomingtondale	-	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)	

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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 Positon
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)

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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 Positon
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)

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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 Positon
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)

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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 Positon
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)

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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 Positon
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)

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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
Bloomington	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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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 Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
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.

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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

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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

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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

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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.

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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	-
Bloomington	-	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	-

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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	-

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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	-

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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	-

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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	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Administrative Fees (1)		(1)	Claims Expense - Net					
	Allocation of	Nmbr of	Insurance	(2) Change in			Stop Loss	Total Claims	Total
	Fees	Covered	Premiums	Claims Paid	IBNR	(3) Capitation	Recovery	Expense	Operating
		Employees	Stop Loss		Accrual	Fees			Expenses
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
Bloomington	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)	Claims Expense - Net						
	Allocation of	Nmbr of	Insurance	(2) Change in					Total	
	Fees	Covered	Premiums	IBNR	(3) Capitation	Stop Loss	Total Claims	Operating		
		Employees	Stop Loss	Claims Paid	Accrual	Fees	Recovery	Expense	Expenses	
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	
Lake County	979,792	10,682	246,296	11,226,342	242,551	4,104,226	-	15,573,119	16,799,207	

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		(2) Change in Claims Paid	IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense	
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
Oak Park Township	5,839	113	2,445	47,319	617	24,980	-	72,916	81,200

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Administrative Fees (1)		(1)	Claims Expense - Net					Total
	Allocation of	Nmbr of	Insurance	(2) Change in		(3) Capitation	Stop Loss	Total Claims	Operating
	Fees	Covered	Premiums	Claims Paid	IBNR	Fees	Recovery	Expense	Expenses
		Employees	Stop Loss		Accrual				
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
Westmont PD	12,533	215	4,891	68,995	(14,272)	96,025	-	150,748	168,172

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Administrative Fees (1)		(1)	Claims Expense - Net					
	Allocation of	Nmbr of	Insurance	(2) Change in			Stop Loss	Total Claims	Total
	Fees	Covered	Premiums	Claims Paid	IBNR	(3) Capitation	Recovery	Expense	Operating
		Employees	Stop Loss		Accrual	Fees			Expenses
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.

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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 / Withdrawals	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
Bloomington	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

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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

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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
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

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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
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

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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
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

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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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		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	-	-
Bloomington	-	1,958,355	1,976,385	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	-	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued) Year Ended June 30, 2023

	Member		Funding Adjustment		Over / (Under)		Adjusted Member Contributions / Withdrawals
	Contributions	Funding Owed	Funding Paid	Paid	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	-			-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued) Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		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	-	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued) Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		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	-	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued) Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) 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
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)
Pekin	(1,567)	4,746,881	4,748,640	1,759	192
Peoria County	-	3,820,040	3,820,040	-	-
Peotone	30	403,520	403,520	-	30
Peru	(32,434)	1,639,686	1,639,686	-	(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)
Roscoe	4,258	515,961	515,961	-	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)
SEECOM	-	457,845	457,845	-	-
Skokie Park District	-	1,463,078	1,463,078	-	-
South Chicago Height	-	631,687	631,687	-	-

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued) Year Ended June 30, 2023

	Member Contributions	Funding Adjustment		Over / (Under) Paid	Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding 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)

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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
Bloomington	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

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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

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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

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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

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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

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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

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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.

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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
Bloomington	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

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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
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

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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	-	-	-

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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

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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

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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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts 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
Bloomington	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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (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)

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (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
Bloomington		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

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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 Fully Insured									
	Dental ASO	Medical	Life	Vision	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			

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Dental Fully Insured										
	Dental ASO	Medical	Life	Vision	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				

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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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

	Dental Fully							
	Dental ASO	Medical	Life	Vision	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	

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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
Bloomington	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

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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

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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

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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

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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

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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

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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					Investment Income	Other	Totals
	Administrative	Benefit	Wellness	HMO	Terminal Reserve			
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
2,020	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)	14,895,740	-	463,638,973

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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Revenues, Expenses and Changes in Net Position Last Ten 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	<u>185,549,879</u>	<u>233,969,272</u>	<u>290,285,355</u>	<u>306,953,993</u>	<u>300,207,237</u>	<u>318,900,400</u>	<u>335,415,969</u>	<u>384,739,211</u>	<u>409,093,869</u>	<u>448,743,233</u>
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	<u>195,256,805</u>	<u>235,839,943</u>	<u>287,235,446</u>	<u>291,128,501</u>	<u>287,209,575</u>	<u>315,614,254</u>	<u>337,261,640</u>	<u>382,066,952</u>	<u>406,218,675</u>	<u>487,716,058</u>
Operating Income (Loss)	<u>(9,706,926)</u>	<u>(1,870,671)</u>	<u>3,049,909</u>	<u>15,825,492</u>	<u>12,997,662</u>	<u>3,286,146</u>	<u>(1,845,671)</u>	<u>2,672,259</u>	<u>2,875,194</u>	<u>(38,972,825)</u>
Nonoperating revenues:										
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	14,895,740
Extraordinary Item	-	-	-	-	-	-	-	-	-	-
Change in Net Position before Dividends	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>21,761,484</u>	<u>18,221,539</u>	<u>4,893,827</u>	<u>(9,160,789)</u>	<u>9,128,568</u>	<u>17,659,444</u>	<u>(24,077,085)</u>
Dividends Withdrawn/(Declared)	-	-	-	(10,361,525)	(10,830,073)	(12,806,762)	10,727,538	(6,744,334)	(14,532,165)	(8,007,292)
Change in Net Position	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>11,399,959</u>	<u>7,391,466</u>	<u>(7,912,935)</u>	<u>1,566,749</u>	<u>2,384,234</u>	<u>3,127,279</u>	<u>(32,084,377)</u>
Net Position - Beginning	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>	<u>64,967,300</u>	<u>68,094,579</u>
Net Position - Ending	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>	<u>64,967,300</u>	<u>68,094,579</u>	<u>36,010,202</u>

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Statement of Net Position Last Ten 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	1,794,550
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	767,006
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 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

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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Membership By Year Last 10 Years

Year Ended June 30	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025*
Individual Members	33	36	35	33	34	34	34	45	47	48	166
Sub-Pool Members	47	55	73	95	94	96	102	94	96	101	-
Listed Entities	5	5	6	7	5	5	11	14	14	14	8
Total Members	85	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.

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**Intergovernmental Personnel Benefit Cooperative
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