

Investment Performance Review
Commission Report
Period Ending March 31, 2018

Fort Lauderdale Operating Funds



**Investment Performance Review
City of Fort Lauderdale
As of March 31, 2018**

| Investment Performance Review | | | | | |
|---|----------------------|------------------------|-------------------|---------------------------|---|
| | Market Value | Current Quarter | Fiscal YTD | Trailing 12 Months | Fiscal Year Projected Rate of Return |
| City Operating Funds * | \$502,450,759 | 0.09% | 0.19% | 0.86% | |
| CRA Fund | \$81,751,528 | 0.27% | 0.38% | 0.92% | |
| Benchmark | | -0.17% | -0.37% | 0.19% | |
| Total City of Fort Lauderdale Funds * | \$584,202,287 | 0.12% | 0.21% | 0.87% | 0.83% |
| Benchmark | | -0.12% | -0.37% | 0.05% | |
| OPEB Trust Fund ^ | \$16,384,224 | -0.59% | 3.51% | 8.74%^ | 7.00% |
| Benchmark | | -0.95% | 2.66% | 5.77% | |
| Cemetery Trust Funds | \$29,932,724 | -1.48% | 1.29% | 6.55% | 5.00% |
| Benchmark | | -1.03% | 2.42% | 7.53% | |
| General Employee Retirement System (GERS) | \$672,675,262 | -0.10% | 4.30% | 12.60% | 7.50% |
| Benchmark | | -0.40% | 4.00% | 12.30% | |
| Police & Fire Retirement System (PFRS) | \$915,637,021 | -0.54% | 2.33% | 8.39% | 7.50% |
| Benchmark | | -0.77% | 2.79% | 9.29% | |

* City Operating funds are shown net of fees. Benchmarks for individual accounts are shown beginning on page 8. Fees for the City of Fort Lauderdale funds/accounts are shown on page 12 of this report.

^ OPEB returns for the twelve month period reflect the change from a money market portfolio to a long term diversified portfolio of equities and fixed income which began in April 2017.

| Investment Performance Review | | | | | | | |
|-------------------------------|---------------------------|--------------------------------------|---------------------------|----------------------|-----------------------|-----------------------|-----------------------|
| Authorized Investments | Sterling Enhanced Cash | Garcia Hamilton S/T Fixed (1-3yr) | Sawgrass Short (1-5yr) | FMIT Pooled Funds | City Cash Accounts | City Self Directed | CRA Self- Directed |
| Cash & Money Market Accounts | 0.16% | 0.88% | 0.23% | 0.00% | 63.15% | 0.06% | 8.29% |
| Money Market Funds | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 86.65% | 40.35% |
| Local Govt Investment Pool | 0.00% | 0.00% | 0.00% | 100.00% | 0.00% | 0.00% | 0.00% |
| US Treasury Bond/ Note | 43.50% | 5.27% | 51.65% | 0.00% | 0.00% | 5.67% | 16.83% |
| Federal Agency Bond/Note | 20.10% | 68.13% | 12.57% | 0.00% | 0.00% | 4.68% | 13.58% |
| Federal Agency MBS/CMO/CMBS | 0.61% | 5.72% | 0.72% | 0.00% | 0.00% | 0.00% | 0.00% |
| Municipal Bond/Note | 2.59% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.43% |
| Corporate Note | 33.04% | 20.00% | 34.82% | 0.00% | 0.00% | 2.94% | 18.53% |
| Commercial Paper | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Interest Bearing Savings (CD) | 0.00% | 0.00% | 0.00% | 0.00% | 36.85% | 0.00% | 0.00% |
| | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| | | | | | | | |
| Average YTM | 2.42% | 1.21% | 2.32% | 2.31% | 0.00% | 1.61% | 2.29% |
| Current Portfolio Yield | 1.78% | 1.53% | 1.73% | | | 1.50% | 1.66% |

**City of Fort Lauderdale
As of March 31, 2018**

| Authorized Investments | Allowable Range | Allocation | Percent of Portfolio |
|-------------------------------|------------------------|-------------------|-----------------------------|
| Cash & Money Market Accounts | 0% - 100% | \$61,262,290 | 10.5% |
| Money Market Funds | 0% - 75% | \$137,466,859 | 23.5% |
| Local Govt Investment Pool | 0% - 25% | \$14,862,842 | 2.5% |
| US Treasury Bond/ Note | 0% - 100% | \$103,098,936 | 17.6% |
| Federal Agency Bond/Note | 0% - 100% | \$127,044,685 | 21.7% |
| Federal Agency MBS/CMO/CMBS | 0% - 25% | \$8,213,323 | 1.4% |
| Municipal Bond/Note | 0% - 25% | \$3,815,514 | 0.7% |
| Corporate Note | 0% - 30% | \$97,215,133 | 16.6% |
| Commercial Paper | 0% - 25% | \$0 | 0.0% |
| Interest Bearing Savings (CD) | 0% - 10% | \$31,222,705 | 5.3% |
| | | | |

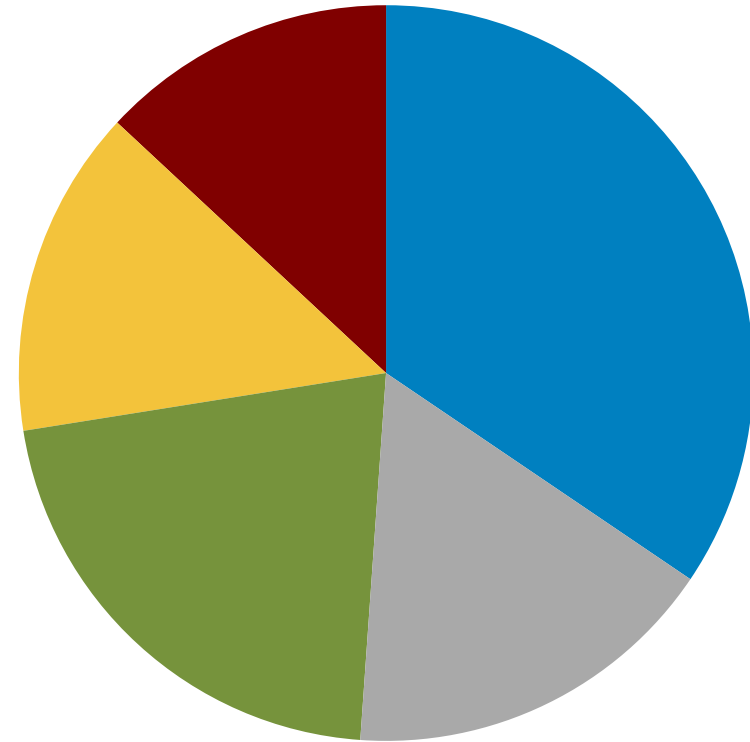
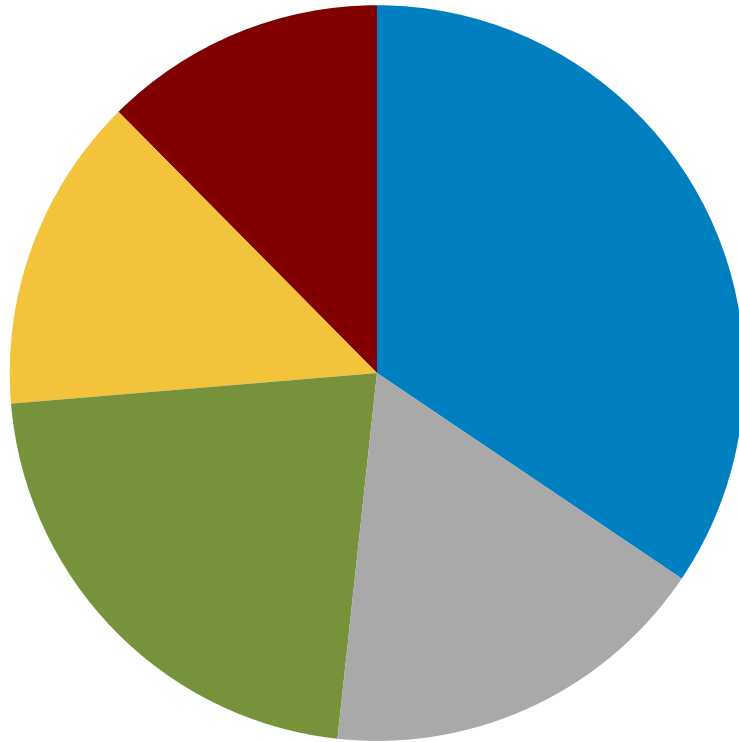
\$584,202,287

100.00%



December 31, 2017 : \$616,058,073

March 31, 2018 : \$584,202,287



| Allocation | | | Allocation | | |
|-------------------------------------|--------------|------------|-------------------------------------|--------------|------------|
| | Market Value | Allocation | | Market Value | Allocation |
| Operating Funds | 212,118,794 | 34.4 | Operating Funds | 201,356,351 | 34.5 |
| Restricted Funds | 106,519,791 | 17.3 | Restricted Funds | 97,289,024 | 16.7 |
| Garcia Short Duration Opportunistic | 135,251,625 | 22.0 | Garcia Short Duration Opportunistic | 124,826,201 | 21.4 |
| Sawgrass 1-5 yr Short Term | 85,597,349 | 13.9 | Sawgrass 1-5 yr Short Term | 84,369,628 | 14.4 |
| Sterling Enhanced Cash | 76,570,514 | 12.4 | Sterling Enhanced Cash | 76,361,083 | 13.1 |

Asset Allocation Attributes

| | Domestic Fixed Income | | Cash Equivalent | | Total Fund | |
|---------------------------------------|-----------------------|--------------|--------------------|--------------|--------------------|---------------|
| | (\$) | % | (\$) | % | (\$) | % |
| Surplus Funds | 283,211,386 | 99.18 | 2,345,525 | 0.82 | 285,556,912 | 48.88 |
| Garcia Short Duration Opportunistic | 123,455,954 | 98.90 | 1,370,247 | 1.10 | 124,826,201 | 21.37 |
| Sawgrass 1-5 yr Short Term | 83,808,878 | 99.34 | 560,750 | 0.66 | 84,369,628 | 14.44 |
| Sterling Enhanced Cash | 75,946,554 | 99.46 | 414,528 | 0.54 | 76,361,083 | 13.07 |
| Operating Funds | 16,986,691 | 8.44 | 184,369,661 | 91.56 | 201,356,351 | 34.47 |
| FMIT Other Bonds & Subsidiary Account | 586,049 | 100.00 | - | - | 586,049 | 0.10 |
| City Self - Directed Account | 16,400,642 | 13.29 | 107,028,011 | 86.71 | 123,428,653 | 21.13 |
| Wells Fargo Master Account ~ | - | - | 44,001,504 | 100.00 | 44,001,504 | 7.53 |
| City National Bank | - | - | 1,219,196 | 100.00 | 1,219,196 | 0.21 |
| CitiBank - Health Ins | - | - | 898,245 | 100.00 | 898,245 | 0.15 |
| City National CD (1.77% 9/21/2018) | - | - | 31,222,705 | 100.00 | 31,222,705 | 5.34 |
| Restricted Funds | 53,122,556 | 54.60 | 44,166,468 | 45.40 | 97,289,024 | 16.65 |
| FMIT Spl Ob Loans 2011A | 2,208,181 | 100.00 | - | - | 2,208,181 | 0.38 |
| FMIT G.O. Series 2011-A | 12,068,612 | 100.00 | - | - | 12,068,612 | 2.07 |
| Wells Fargo CRA | - | - | 6,123,445 | 100.00 | 6,123,445 | 1.05 |
| Wells Fargo - Wks Comp | - | - | 243,452 | 100.00 | 243,452 | 0.04 |
| Wells Fargo Govt Ckg - BMPO | - | - | 1,017,251 | 100.00 | 1,017,251 | 0.17 |
| CRA City Self - Directed Account | 38,845,763 | 51.36 | 36,782,320 | 48.64 | 75,628,083 | 12.95 |
| Total Fund Composite | 353,320,633 | 60.48 | 230,881,654 | 39.52 | 584,202,287 | 100.00 |

~ Reflects monthly earnings credit from Wells Fargo on account balances held.

Financial Reconciliation
Total Fund
1 Quarter Ending March 31, 2018

| Financial Reconciliation | | | | | | | | |
|---------------------------------------|------------------------------------|----------------------|----------------------|----------------------------|---------------------------|------------------|-----------------------------|------------------------------------|
| | Market Value 01/01/2018 | Contributions | Distributions | Management Fees | Other Expenses | Income | Apprec./ Deprec. | Market Value 03/31/2018 |
| Surplus Funds | 297,419,489 | 86,250 | -11,789,884 | -86,250 | - | 1,312,075 | -1,384,769 | 285,556,912 |
| Garcia Short Duration Opportunistic | 135,251,625 | 56,405 | -10,708,917 | -56,405 | - | 625,067 | -341,574 | 124,826,201 |
| Sawgrass 1-5 yr Short Term | 85,597,349 | 13,906 | -945,601 | -13,906 | - | 376,246 | -658,367 | 84,369,628 |
| Sterling Enhanced Cash | 76,570,514 | 15,939 | -135,366 | -15,939 | - | 310,762 | -384,828 | 76,361,083 |
| Operating Funds | 212,118,794 | 382,028,174 | -393,375,948 | - | - | 710,248 | -124,916 | 201,356,351 |
| FMIT Other Bonds & Subsidiary Account | 2,012,082 | 1,780,632 | -3,200,000 | - | - | - | -6,666 | 586,049 |
| City Self - Directed Account | 130,592,699 | 9,958,251 | -17,500,390 | - | - | 496,343 | -118,250 | 123,428,653 |
| Wells Fargo Master Account ~ | 47,257,301 | 363,989,621 | -367,459,034 | - | - | 213,616 | - | 44,001,504 |
| City National Bank | 1,218,907 | - | - | - | - | 289 | - | 1,219,196 |
| CitiBank - Health Ins | -184,901 | 6,299,669 | -5,216,523 | - | - | - | - | 898,245 |
| City National CD (1.77% 9/21/2018) | 31,222,705 | - | - | - | - | - | - | 31,222,705 |
| Restricted Funds | 106,519,791 | 2,959,015 | -12,445,150 | - | - | 345,127 | -89,760 | 97,289,024 |
| Sterling - CRA | 993,671 | - | -993,730 | - | - | 59 | - | - |
| FMIT Spl Ob Loans 2008B | 769,416 | - | -769,443 | - | - | - | 27 | - |
| FMIT Spl Ob Loans 2011A | 2,373,474 | - | -168,290 | - | - | - | 2,997 | 2,208,181 |
| FMIT G.O. Series 2011-A | 12,894,534 | - | -842,900 | - | - | - | 16,977 | 12,068,612 |
| Wells Fargo CRA | 13,426,520 | - | -7,340,562 | - | - | 37,487 | - | 6,123,445 |
| BofA Merrill Lynch | 3,669 | - | -3,738 | - | - | 69 | - | - |
| Wells Fargo - Wks Comp | 264,153 | 1,965,285 | -1,985,987 | - | - | - | - | 243,452 |
| Wells Fargo Govt Ckg - BMPO | 1,017,251 | - | - | - | - | - | - | 1,017,251 |
| CRA City Self - Directed Account | 74,436,602 | 993,730 | - | - | - | 307,512 | -109,761 | 75,628,083 |
| Total Fund Composite | 616,058,073 | 385,073,439 | -417,610,981 | -86,250 | - | 2,367,450 | -1,599,445 | 584,202,287 |

~ Reflects monthly earnings credit from Wells Fargo on account balances held.

Financial Reconciliation
Total Fund
October 1, 2017 To March 31, 2018

| Financial Reconciliation | | | | | | | | |
|---------------------------------------|------------------------------------|----------------------|----------------------|----------------------------|---------------------------|------------------|-----------------------------|------------------------------------|
| | Market Value 10/01/2017 | Contributions | Distributions | Management Fees | Other Expenses | Income | Apprec./ Deprec. | Market Value 03/31/2018 |
| Surplus Funds | 304,835,156 | 114,754 | -19,301,357 | -114,754 | -47 | 2,805,373 | -2,782,213 | 285,556,912 |
| Garcia Short Duration Opportunistic | 140,766,920 | 56,405 | -16,432,300 | -56,405 | - | 1,424,099 | -932,518 | 124,826,201 |
| Sawgrass 1-5 yr Short Term | 87,479,770 | 27,996 | -2,733,692 | -27,996 | -47 | 747,322 | -1,123,725 | 84,369,628 |
| Sterling Enhanced Cash | 76,588,466 | 30,353 | -135,366 | -30,353 | - | 633,952 | -725,970 | 76,361,083 |
| Operating Funds | 135,280,128 | 951,721,445 | -886,586,368 | - | -15 | 1,167,495 | -226,333 | 201,356,351 |
| FMIT Other Bonds & Subsidiary Account | 1,677,217 | 2,117,384 | -3,200,000 | - | - | - | -8,553 | 586,049 |
| City Self - Directed Account | 59,140,261 | 137,469,725 | -73,723,095 | - | - | 759,542 | -217,780 | 123,428,653 |
| Wells Fargo Master Account ~ | 43,676,563 | 738,557,072 | -738,634,020 | - | - | 401,889 | - | 44,001,504 |
| City National Bank | 30,213,147 | 31,222,705 | -60,222,705 | - | -15 | 6,064 | - | 1,219,196 |
| CitiBank - Health Ins | 572,939 | 11,131,854 | -10,806,548 | - | - | - | - | 898,245 |
| City National CD (1.77% 9/21/2018) | - | 31,222,705 | - | - | - | - | - | 31,222,705 |
| Restricted Funds | 95,252,135 | 81,488,544 | -79,820,414 | - | - | 637,641 | -268,883 | 97,289,024 |
| Regions All G.O. Bonds | - | 340,500 | -340,500 | - | - | - | - | - |
| Sterling - CRA | 59,310,763 | - | -59,106,729 | - | - | 5,229 | -209,263 | - |
| FMIT Spl Ob Loans 2008B | 773,595 | - | -774,694 | - | - | - | 1,100 | - |
| FMIT Spl Ob Loans 2011A | 2,504,517 | - | -302,716 | - | - | - | 6,380 | 2,208,181 |
| FMIT G.O. Series 2011-A | 13,073,548 | - | -1,039,974 | - | - | - | 35,038 | 12,068,612 |
| Wells Fargo CRA | 17,277,672 | 2,872,910 | -14,100,867 | - | - | 73,729 | - | 6,123,445 |
| BofA Merrill Lynch | 131,893 | - | -132,166 | - | - | 274 | - | - |
| Wells Fargo - Wks Comp | 164,594 | 3,103,323 | -3,024,465 | - | - | - | - | 243,452 |
| Wells Fargo Govt Ckg - BMPO | 2,015,553 | - | -998,302 | - | - | - | - | 1,017,251 |
| CRA City Self - Directed Account | - | 75,171,811 | - | - | - | 558,409 | -102,138 | 75,628,083 |
| Total Fund Composite | 535,367,418 | 1,033,324,742 | -985,708,139 | -114,754 | -62 | 4,610,509 | -3,277,429 | 584,202,287 |

~ Reflects monthly earnings credit from Wells Fargo on account balances held.

Comparative Performance

Total Fund

As of March 31, 2018

| Comparative Performance | | | | | | | |
|--|--------------|--------------|--------------|-------------|-------------|-------------|-------------------|
| | QTR | YTD | FYTD | 1 YR | 3 YR | Inception | Inception Date |
| Total Fund Composite (net of fees) | 0.12 | 0.12 | 0.21 | 0.87 | 0.80 | 0.71 | 07/01/2012 |
| Surplus Funds (net) | -0.05 | -0.05 | -0.03 | 0.72 | 1.01 | 1.01 | 03/01/2013 |
| BofA Merrill Lynch 1-3 Year Government | -0.12 | -0.12 | -0.37 | 0.05 | 0.41 | 0.52 | |
| Garcia Short Duration Opportunistic (net) | 0.18 | 0.18 | 0.33 | 1.12 | 1.45 | 1.51 | 04/01/2013 |
| BofAML 1-3 Yr. Gov/Corp A Rated & Above | -0.17 | -0.17 | -0.37 | 0.19 | 0.56 | 0.67 | |
| Sawgrass 1-5 yr Short Term (net) | -0.34 | -0.34 | -0.47 | 0.38 | 0.78 | 0.96 | 03/01/2013 |
| BofA Merrill Lynch 1-5 Yr Gov/Corp A Rated & Above | -0.45 | -0.45 | -0.76 | 0.09 | 0.66 | 0.84 | |
| Sterling Enhanced Cash (net) | -0.12 | -0.12 | -0.16 | 0.41 | 0.60 | 0.59 | 03/01/2013 |
| ICE BofAML 1 Year T-Bill | 0.27 | 0.27 | 0.33 | 0.76 | 0.63 | 0.48 | |

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

* Surplus funds are shown net of fees, all others are shown flat.

~ Reflects monthly earnings credit from Wells Fargo on account balances held.



Comparative Performance

Total Fund

As of March 31, 2018

| | QTR | YTD | FYTD | 1 YR | 3 YR | Inception | Inception Date |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|
| Operating Funds | 0.27 | 0.27 | 0.53 | 1.10 | 0.55 | 0.38 | 07/01/2012 |
| FMIT Other Bonds & Subsidiary Account | -0.24 | -0.24 | -0.33 | 0.01 | 0.32 | 0.40 | 07/01/2012 |
| BofA Merrill Lynch 1-3 Year Government | -0.12 | -0.12 | -0.37 | 0.05 | 0.41 | 0.54 | |
| City Self - Directed Account | 0.29 | 0.29 | 0.49 | 1.18 | N/A | 1.18 | 04/01/2017 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.82 | |
| Wells Fargo Master Account ~ | 0.45 | 0.45 | 0.83 | 1.30 | 0.53 | 0.29 | 07/01/2012 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.19 | |
| City National Bank | 0.02 | 0.02 | 0.33 | 0.91 | N/A | 0.89 | 02/01/2017 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.76 | |
| CitiBank - Health Ins | 0.00 | 0.00 | 0.00 | 0.00 | N/A | 0.00 | 03/01/2017 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.79 | |

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

* Surplus funds are shown net of fees, all others are shown flat.

~ Reflects monthly earnings credit from Wells Fargo on account balances held.



Comparative Performance

Total Fund

As of March 31, 2018

| | QTR | YTD | FYTD | 1 YR | 3 YR | Inception | Inception Date |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|
| Restricted Funds | 0.24 | 0.24 | 0.36 | 0.88 | 0.38 | 0.22 | 07/01/2012 |
| FMIT Spl Ob Loans 2011A | 0.13 | 0.13 | 0.27 | 0.75 | N/A | 0.70 | 03/01/2017 |
| ICE BofAML 1 Year T-Bill | 0.27 | 0.27 | 0.33 | 0.76 | 0.63 | 0.64 | |
| FMIT G.O. Series 2011-A | 0.13 | 0.13 | 0.27 | 0.75 | N/A | 0.70 | 03/01/2017 |
| ICE BofAML 1 Year T-Bill | 0.27 | 0.27 | 0.33 | 0.76 | 0.63 | 0.64 | |
| Wells Fargo CRA | 0.28 | 0.28 | 0.57 | 0.97 | N/A | 0.51 | 03/01/2016 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.50 | |
| Wells Fargo - Wks Comp | 0.00 | 0.00 | 0.00 | 0.00 | N/A | N/A | 11/01/2016 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.68 | |
| Wells Fargo Govt Ckg - BMPO | 0.00 | 0.00 | 0.00 | N/A | N/A | 0.00 | 08/01/2017 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.62 | |
| CRA City Self - Directed Account | 0.26 | 0.26 | 1.38 | N/A | N/A | 1.38 | 11/01/2017 |
| Lipper Money Mkt Fd IX | 0.27 | 0.27 | 0.49 | 0.82 | 0.35 | 0.42 | |

Returns for periods greater than one year are annualized.

Returns are expressed as percentages.

* Surplus funds are shown net of fees, all others are shown flat.

~ Reflects monthly earnings credit from Wells Fargo on account balances held.



Total Fund Policy (TFP1)

| Allocation Mandate | Weight (%) |
|--|------------|
| Jun-2012 | |
| BofA Merrill Lynch 1-3 Year Government | 100.00 |

OPEB Benchmark

| Allocation Mandate | Weight (%) |
|-----------------------------------|------------|
| Sep-2014 | |
| Lipper Money Mkt Fd IX | 100.00 |
| Jul-2017 | |
| Russell 3000 Index | 55.00 |
| Blmbg. Barc. U.S. Aggregate Index | 45.00 |



**Fort Lauderdale Operating Funds
Fee Analysis
As of March 31, 2018**

| | % of Portfolio | Estimated Annual Fee (%) | Market Value (\$) | Estimated Annual Fee (\$) | Fee Schedule |
|---------------------------------------|-----------------------|---|------------------------------|--|---------------------|
| Garcia Short Duration Opportunistic | 21.37 | 0.08 | 124,826,201 | 99,861 | 0.08 % of Assets |
| Sawgrass 1-5 yr Short Term | 14.44 | 0.07 | 84,369,628 | 59,059 | 0.07 % of Assets |
| Sterling Enhanced Cash | 13.07 | 0.07 | 76,361,083 | 53,453 | 0.07 % of Assets |
| Surplus Funds * | 48.88 | 0.07 | 285,556,912 | 212,372 | |
| FMIT Other Bonds & Subsidiary Account | 0.10 | 0.00 | 586,049 | - | 0.00 % of Assets |
| City Self - Directed Account | 21.13 | 0.00 | 123,428,653 | - | 0.00 % of Assets |
| Wells Fargo Master Account ~ | 7.53 | | 44,001,504 | - | |
| City National Bank | 0.21 | | 1,219,196 | - | |
| CitiBank - Health Ins | 0.15 | | 898,245 | - | |
| City National CD (1.77% 9/21/2018) | 5.34 | | 31,222,705 | - | |
| Operating Funds | 34.47 | 0.00 | 201,356,351 | - | |
| FMIT Spl Ob Loans 2011A | 0.38 | | 2,208,181 | - | |
| FMIT G.O. Series 2011-A | 2.07 | | 12,068,612 | - | |
| Wells Fargo CRA | 1.05 | | 6,123,445 | - | |
| Wells Fargo - Wks Comp | 0.04 | | 243,452 | - | |
| Wells Fargo Govt Ckg - BMPO | 0.17 | | 1,017,251 | - | |
| CRA City Self - Directed Account | 12.95 | 0.00 | 75,628,083 | - | 0.00 % of Assets |
| Restricted Funds | 16.65 | 0.00 | 97,289,024 | - | |
| Total Fund Composite | 100.00 | 0.04 | 584,202,287 | 212,372 | |

* Fee schedule shown only for managed accounts. Surplus funds are shown net of fees, all others are shown flat. AndCo advisory fees are \$45,000 and not included above.

~ Reflects monthly earnings credit from Wells Fargo on account balances held.

Putting clients first.



CHICAGO | CLEVELAND | DALLAS | DETROIT | ORLANDO | PITTSBURGH | RENO | TULSA

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