



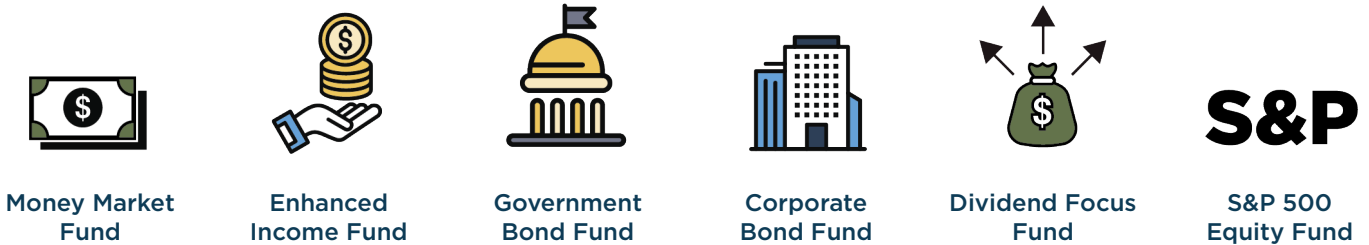
# KLC INVESTMENT POOL PLUS PROGRAM

## Program Overview

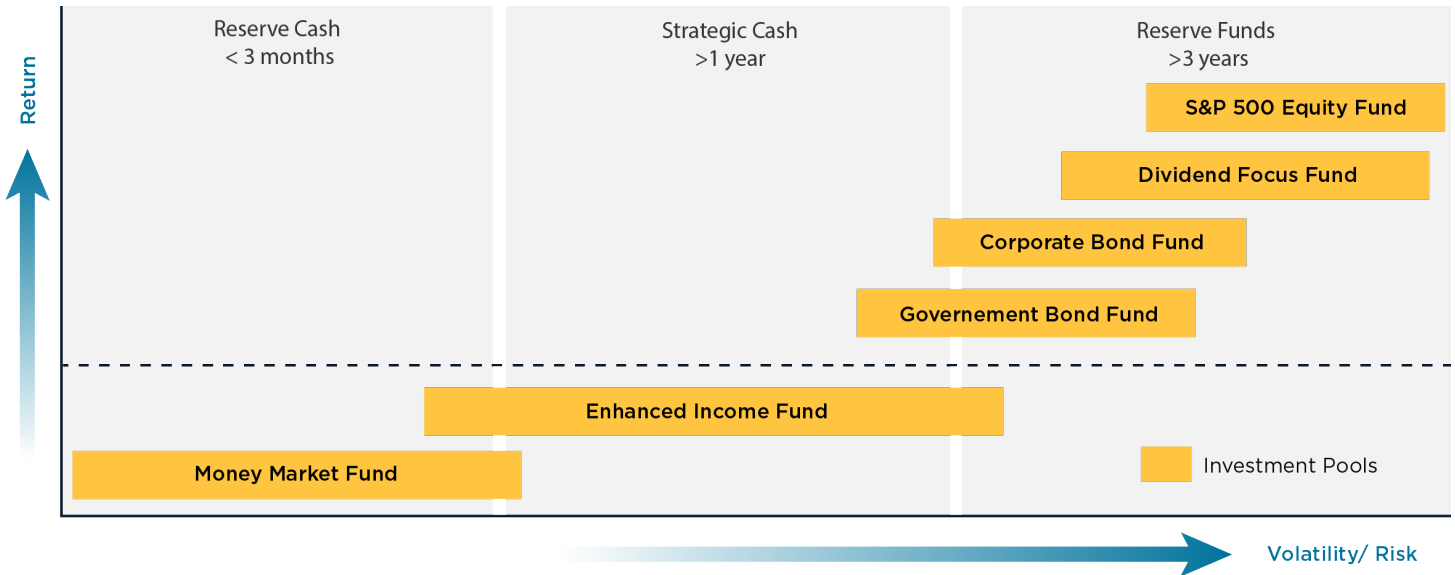
With the expansion in allowable investments spearheaded by KLC, our cities now have additional revenue options through investment diversification. By partnering with KLC and PNC Institutional Asset Management, cities of all sizes have direct and efficient access to the investment marketplaces.

## Unitized Investment Pool Options:

Find the right investment option or mixture of options to achieve your investment objective. The investment pool program has the ability to tailor the individual fund options to best match your time horizon and risk profile.



## Risk & Return Chart:



## The KLC Advantage:



- **NO MINIMUM** investment amount required to establish an account
- **NO TRANSACTION FEES** for additions, withdrawals, or transfers between investment funds
- Income is allocated to each account on a **MONTHLY BASIS**
- Online access provided to view **ALL** account activity & receive monthly statements

# KLC Investment Pool Plus Program

## Investment Fund Summary



### Money Market Fund

Investment seeks protection of principal while providing a competitive current yield by investing primarily in obligations issued or guaranteed by the U.S. Government, its agencies, or instrumentalities and repurchase agreements.

**Stable Net Asset Value (NAV)**



### Enhanced Income Fund

Investment seeks capital preservation, income stability and liquidity by investing in high quality corporate bonds, commercial paper, AAA-rated asset backed securities and U.S. Treasury bonds with a goal of delivering competitive risk-adjusted returns versus the benchmark (ICE BofA 1 Yr US Treasury Index).

**NAV fluctuates daily based on market returns (however portfolio is designed to provide low price volatility)**



### Government Bond Fund

Investment seeks a higher current yield than the Money Market Fund by investing in short- and intermediate-term U.S. Treasury Bonds. The portfolio targets a weighted average duration of less than four years with maturities ranging from between one to seven years.

**NAV fluctuates daily based on market returns**



### Corporate Bond Fund

Investment seeks a higher level of current income and capital appreciation than the Government Bond Fund by investing in a diversified mix of corporate bonds with credit ratings of A or better and maturities of less than 10 years.

**NAV fluctuates daily based on market returns**



### Dividend Focus Fund

Over time, this strategy is designed to participate in equity market advances but also to protect in market declines, while delivering an attractive dividend yield, growing income stream, and potential for positive earnings surprises.

**NAV fluctuates daily based on market returns**



### S&P 500 Equity Fund

Investment seeks long-term capital appreciation by investing in the common stock of U. S. companies that are included in the S&P 500 Index. The key risk is the volatility that comes with its full exposure to the large cap stock market.

**NAV fluctuates daily based on market returns**

\* The above items are in order according to their volatility, beginning with the least volatile.

## Highlights:

- The program establishes a target asset allocation for each individual sub-account.
- Investment funds are valued daily.
- Resources are available to assist you in developing customized investment strategies.
- Participant expenses are reinvested into KLC programs and services to strengthen our members and their communities.

## Program Contacts:

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