

City of Ocala

Firefighters' Retirement System

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THE RESOURCE CENTERS





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# **SECTION 1.**

## TRANSMITTAL LETTER AND INTRODUCTION

# SECTION 1



# THE RESOURCE CENTERS, LLC

4360 Northlake Boulevard, Suite 206 ❖ Palm Beach Gardens, FL 33410  
Phone (561) 624-3277 ❖ Fax (561) 624-3278 ❖ WWW.RESOURCECENTERS.COM

May 22, 2026

VIA EMAIL: Bonni Jensen ([Bonni@RobertDKlausner.com](mailto:Bonni@RobertDKlausner.com)) and  
[BSJTeam@RobertDKlauser.com](mailto:BSJTeam@RobertDKlauser.com)

RE: Response to RFP – Request for Proposal for Plan Administrative Services  
City of Ocala General Employees Retirement System

Dear Trustees:

On behalf of The Resource Centers, LLC, we are pleased to submit our proposal to provide administrative services to the City of Ocala Firefighters' Retirement System. We appreciate the opportunity to present our qualifications and operational capabilities to the Board during this important period of administrative transition.

We recognize that firefighter retirement systems require responsive administration, careful operational coordination, and experienced support personnel familiar with the unique provisions and administrative considerations associated with public safety pension plans. The transition following many years of dedicated in-house administrative service presents important operational considerations for the Board, including continuity of benefit administration, financial operations, compliance reporting, and ongoing member services.

For nearly three decades, The Resource Centers has specialized exclusively in the administration of public sector retirement and benefit plans throughout Florida and the Southeast, including numerous firefighter retirement systems containing DROP accounts, Chapter 175 premium tax allocations, and mature retiree populations. Our firm currently administers nearly 70 public pension and benefit plans representing more than \$10 billion in assets and over 30,800 active and retired members. We possess the operational infrastructure, payment administration capabilities, and experienced personnel necessary to immediately assume recurring pension payroll and related administrative operations utilizing banking structures similar to those currently employed by the Retirement System.

Our proposal further reflects a commitment to preserving continuity of member accessibility and local support during this transition period. We have initiated discussions with Mike Sommer regarding the continuation and expansion of local member support services in Ocala. Under this coordinated approach, Mr. Sommer would continue serving as a local resource for members and Board coordination activities through a separate arrangement with the Board, while The Resource Centers provides the broader operational infrastructure necessary for the continued administration of the Retirement System.

The Resource Centers further distinguishes itself through disciplined operational controls and administrative accountability. Our firm undergoes an annual SSAE-18 SOC 1 Type 2 audit evaluating the design and operating effectiveness of our internal controls and

administrative procedures. We believe this independent audit process reflects our longstanding commitment to operational integrity, transparency, security, and fiduciary-focused administration.

We appreciate the opportunity to present our proposal and would welcome the privilege of serving the City of Ocala Firefighters' Retirement System during this important transition and in the years ahead. Please feel free to contact us should the Board require any additional information or wish to discuss any aspect of our proposal further.

Sincerely,



J. Scott Baur, Managing Partner  
Resource Centers, LLC



Sergio Giron, Partner & CIO  
Resource Centers, LLC

Enclosure



## SECTION 2. EXECUTIVE SUMMARY

## SECTION 2

# EXECUTIVE SUMMARY

The Resource Centers is honored to present this proposal to provide administrative services to the City of Ocala Firefighters' Retirement System. We recognize that the Board is currently navigating an important operational transition following many years of dedicated in-house administrative service to the Plan. During periods of transition, continuity of operations, institutional knowledge, and stable member services are critically important to the Board, plan members, retirees, and beneficiaries who rely upon the ongoing administration of the Retirement System.

For nearly three decades, The Resource Centers has specialized exclusively in the administration of public sector retirement and benefit plans throughout Florida and the Southeast. Today, our firm administers nearly 70 public pension and benefit plans representing more than \$10 billion in assets and over 30,800 active and retired members. Our operations support the processing of more than \$30 million in monthly benefit payments while maintaining the personalized service, accountability, and responsiveness expected by local Boards of Trustees and public safety members.

Our firm has extensive experience administering firefighter retirement systems throughout Florida, including plans containing DROP accounts, Chapter 175 premium tax allocations, special benefit provisions, and mature retiree populations requiring disciplined operational controls and consistent coordination among administrators, actuaries, auditors, custodians, legal counsel, and City staff. We understand that firefighter pension plans frequently involve unique operational and administrative considerations requiring experienced personnel, careful coordination, and responsive ongoing support to both trustees and members.

The Resource Centers has substantial experience supporting Boards through periods of administrative transition while maintaining continuity of member services and ongoing operational activities. As part of this transition, our firm is prepared to immediately assume operational responsibilities associated with benefit payroll administration, accounting support, financial reporting, compliance coordination, administrative systems, and member administration while working closely with the Board's existing professional advisors and City personnel throughout the implementation process.

A significant strength of our proposal is our ability to continue pension payment operations utilizing banking structures similar to those currently used by the Retirement System. The Resource Centers already administers multiple public pension plans utilizing local Truist banking relationships and possesses the operational procedures, payment controls, ACH processing capabilities, reconciliation systems, and staff resources necessary to continue recurring pension payrolls, DROP distributions, and related payment operations without requiring an immediate migration of payment systems or custodial disbursement arrangements.

The Resource Centers further distinguishes itself through disciplined operational controls and administrative accountability. Our firm undergoes an annual SSAE-18 SOC 1 Type 2 audit evaluating the design and operating effectiveness of our internal controls and administrative procedures. We

believe this independent audit process demonstrates our commitment to operational integrity, transparency, security, and fiduciary accountability. Importantly, we remain the only administrator of Florida public pension plans known to complete this level of annual operational audit review.

Our administrative philosophy is straightforward: pension administration is ultimately a service business built upon trust, responsiveness, consistency, and long-term relationships. While technology and systems are important operational tools, successful administration ultimately depends upon experienced personnel, disciplined procedures, and a genuine commitment to serving trustees and plan members. For that reason, The Resource Centers continues to provide integrated member services, secure online access, benefit estimation tools, workflow management systems, and operational support services as part of our standard administrative platform without separate recurring technology charges.

The enclosed proposal outlines our qualifications, operational capabilities, staffing structure, transition methodology, and administrative services in greater detail. We appreciate the opportunity to present our qualifications to the Board and would welcome the privilege of serving the City of Ocala Firefighters' Retirement System during this important transition and in the years ahead.

# By the Numbers

- **Employee-Owned Partnership:**  
Ensuring long-term operational stability and continuity of service.
- **Florida-Based:**  
Local service for 30 years of added value.
- **Specialized Focus:**  
Dedicated solely to plan administration—this is **ALL** we do.
- **Experienced and Efficient:**
  - Administrator of nearly 70 Local Plans:  
Total assets \$10+ billion and 25,000 participants  
Average \$50 million assets and 250 participants  
Median \$35 million assets and 100 participants
  - 24 Focused Employees:  
With an optimal 8:1 plan to administrator ratio.
  - 2:1 Internal Staff Support Teams:  
High support ratio ensuring service excellence.
- **Industry Leadership:**
  - 250 Years of Combined Experience:  
Our teams bring unparalleled expertise.
  - Greatest Concentration of Knowledge Anywhere
- **Innovative and Client-Centric:**
  - People Focused and Tech Savvy:  
We care about people.  
We bring the technology of tomorrow to you today.
  - Extensive reach and trust within the community.
- **Specialized Expertise in Mature & Closed Systems**

## CONTINUITY & TRANSITION READINESS

The Resource Centers understands that continuity of operations and uninterrupted member services are critical priorities during this administrative transition. Our firm possesses the operational infrastructure, experienced personnel, and established procedures necessary to assume administrative responsibilities immediately while minimizing disruption to the Board, members, retirees, and existing professional service providers.

A significant strength of our proposal is our existing experience administering pension payment operations through local Truist banking relationships similar to those currently utilized by the Retirement System. Our firm already processes recurring pension payrolls, DROP distributions, and related payment operations for multiple public pension plans using comparable banking structures and operational controls. This existing infrastructure allows The Resource Centers to continue pension benefit payments and related financial operations without requiring an immediate migration of payment systems or custodial disbursement arrangements.

Our transition approach is designed to preserve continuity wherever practical while establishing a stable long-term administrative structure for the Board and members of the Plan. We will coordinate closely with the Board's existing professional advisors, including legal counsel, actuary, investment consultant, auditor, custodian, and City staff throughout the transition process to ensure continuity of records, reporting, compliance activities, and ongoing administrative operations.

A detailed transition and implementation timeline is included within this proposal outlining the operational steps, coordination process, and implementation methodology proposed by The Resource Centers. Our objective throughout the transition process is straightforward: maintain continuity, protect member services, preserve operational stability, and ensure that the Board can continue to administer the Retirement System with confidence and minimal disruption.

## INCLUSIVE ADMINISTRATIVE SERVICE PHILOSOPHY

The Resource Centers provides an integrated administrative service model designed to deliver consistent member support, operational efficiency, and predictable administration costs for the Board. Our standard administrative services include secure online member access, benefit estimation tools, member communication support, administrative reporting, and ongoing operational coordination as part of our overall service platform rather than as separate recurring technology services.

We believe successful pension administration requires experienced personnel, responsive member service, disciplined operational procedures, and practical administrative systems working together within a coordinated framework. Our inclusive retainer structure is intended to provide the Board with comprehensive administrative support, clear expectations, and stable long-term service relationships while minimizing unnecessary fragmentation of services or operational responsibilities.



## **SECTION 3.**

### PROPOSAL SUBMISSION REQUIREMENTS

## SECTION 3



# *Submission Requirements*

The Resource Centers proposes to provide the following services to the Board of Trustees for the **City of Ocala Firefighters Retirement System**:

1. Establish a Fund office to be open to all interested parties for regularly scheduled business hours. The Fund office will also maintain all records of the Fund. This office can be established at a dedicated office for the Fund or a third party office.
2. Attend all quarterly meetings of the Board of Trustees and special meetings, as needed.
3. Prepare agendas and notices for, and attend all Board of Trustees meetings and records, transcribe and maintain minutes of those meetings.
4. Ensure that the administrative matters of the Board of Trustees are handled, i.e. correspondence, coordination of Fund service providers, travel reservations for seminars.
5. Establish systems and procedures to receive contributions from the City.
6. Establish systems and procedures to pay monthly benefits and make reimbursements for qualified medical expenses. Please specifically state whether you will make the monthly payments or whether this service will need to be provided by the Custodian.
7. Be familiar with all plan documents and provisions to answer questions regarding the Fund.
8. Assist service providers in obtaining data regarding the Fund.
9. Assist the City of Ocala by providing data for their audit.
10. Coordinate with the City to ensure the proper amount for the payment of the health insurance premiums, if applicable, and work with the Pension Fund to ensure that the full payment amount is covered.
11. Reconciliation of accounts and preparation of financial statements.
12. Prepare and file necessary government reports and other documentation required by law.
13. Renew insurance coverage for Boards.
14. Other matters which may be delegated to the Plan Administrator by the Board of Trustees.

# Section A. Identification of Bidder

## Items 1: Company Name, Address, and Offices

The **Palm Beach Gardens Office** of the Resource Centers will serve as the office of primary contact for the Retirement System:

### **Main Office:**

Resource Centers LLC  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Main Phone Number: (561) 624-3277  
Fax Number: (561) 624-3278  
Toll Free: (800) 206-0116

### **Additional Offices:**

#### **Ft Myers Office:**

4100 Center Pointe Drive Suite 108  
Ft Myers, FL 33916  
Main Phone Number: (239) 573-4750  
FAX LINE: (239) 573-4752

## Item 2: General Description of Firm

### **Profile of Proposer:**

- **Corporate Name.**
- **Name of any parent or subsidiary company.**

- A. The Pension Resource Center was incorporated in the State of Florida in 1996. The corporation reorganized as a limited liability corporation in 2002. The Resource Centers LLC was established in 2002 to manage partnership and succession in the firm.
- B. The Resource Centers LLC is currently incorporated as a limited liability corporation under the laws of the State of Florida. The Pension Resource Centers and the Financial Resource Center are wholly owned subsidiaries of the Resource Centers LLC.

## (Firm Overview)

The Resource Centers is a Florida-based public pension administration firm specializing exclusively in the administration of public sector retirement and benefit plans. Founded in 1996 and reorganized under The Resource Centers LLC in 2002, the firm currently administers nearly 70 public pension and benefit plans representing more than \$10 billion in assets and over 30,800 active and retired members throughout Florida and the Southeast.

The Resource Centers provides comprehensive retirement system administration services including Board administration, member administration, benefit payroll processing, financial reporting, accounting support, compliance reporting, DROP administration, Share Account administration, and coordination with actuaries, auditors, investment consultants, custodians, attorneys, and sponsoring governmental entities. The firm currently processes more than \$30 million in recurring monthly benefit payments for public pension and benefit plans.

The Resource Centers is independently owned and employee controlled. The firm maintains disciplined operational controls and undergoes an annual SSAE-18 SOC 1 Type 2 audit evaluating the design and operating effectiveness of its internal controls and administrative procedures. The firm's exclusive focus on pension administration allows it to provide experienced personnel, mature administrative systems, and operational continuity specifically tailored to the needs of public retirement systems.

## (Description of Proposer)

- The Pension Resource Center was incorporated in the State of Florida in 1996. The corporation reorganized under the Resource Centers, LLC as a limited liability corporation in 2002 to provide for employee ownership and succession, to ensure continuity of operations in all circumstances.
- The Resource Centers, LLC currently employs 24 individuals in total.
- The Resource Centers, LLC provides plan administration services and related systems. Under the acquisition terms related to current IT Staff, the Resource Centers also provides IT Support to certain other firms and entities as well.
- The Resource Centers, LLC provides no other services other than the pension administration services and systems described herein.

## Item 3: Name and Experience of Person(s) Assigned

### Biographies of Assigned Staff

Toby Rabelo and Scott Baur will be the primary individuals assigned to oversee the account (See Appendix F for Biographies). Toby started with the Resource Centers in 2023 following his retirement from the Miami Beach Police Department, where his duties included administration of personnel and training functions for the Police Department. Scott Baur founded the Resource Centers in 1996.

We have found it beneficial to assign multiple experienced personnel to each retirement system so that trustees, service providers, members, and retirees always have an available point of contact knowledgeable about the Plan, its administration, and ongoing operations.

### (Plan Administration Team)

Personnel and Team Members to provide services to the Board and to members of the City of Ocala Firefighters Retirement System:

<b>Designated Contacts:</b>	Scott Baur, Managing Partner (Email: <a href="mailto:Scott@ResourceCenters.com">Scott@ResourceCenters.com</a> ) Toby Rabelo, Administrator (Email: <a href="mailto:Toby@ResourceCenters.com">Toby@ResourceCenters.com</a> )
<b>Client Service Team:</b>	Joseph Rivera, Manager (Email: <a href="mailto:Joseph@ResourceCenters.com">Joseph@ResourceCenters.com</a> ) <a href="mailto:ClientServices@ResourceCenters.com">ClientServices@ResourceCenters.com</a> (Processing of all benefit applications)
<b>Payment Team:</b>	Patricia DeRario, Manager (Email: <a href="mailto:Patricia@ResourceCenters.com">Patricia@ResourceCenters.com</a> ) <a href="mailto:PaymentGroup@ResourceCenters.com">PaymentGroup@ResourceCenters.com</a> (Payment of benefits & invoices)
<b>IT Support:</b>	Sergio Giron, Partner/ Chief Information Officer (Email: <a href="mailto:Sergio@ResourceCenters.com">Sergio@ResourceCenters.com</a> )
<b>Plan Financials:</b>	Michael Burr, Accounting Analyst (Email: <a href="mailto:Michael@ResourceCenters.com">Michael@ResourceCenters.com</a> )

### (Team Overview)

At The Resource Centers, we understand that the foundation of exceptional service lies in the strength and dedication of our team. Our commitment to the Board of Trustees overseeing the City of Ocala Firefighters Retirement System is reflected in the careful selection and continuous support of our staff. Each member designated to serve the Retirement System is chosen for their responsiveness, expertise, and ability to provide tailored service that meets the unique needs of both the Boards and plan members.

Management at The Resource Centers actively monitors workloads to ensure that every team member can maintain the highest quality and consistency of service. We believe in fostering a collaborative relationship with the Board, making staffing adjustments only after thorough consultation with the Board and Board Chair. This approach ensures that our resources are always aligned with the Board's expectations and the evolving needs of the plans.

Our team comprises 24 dedicated professionals, bringing together extensive collective experience in public pension administration. This depth of expertise ensures that we are fully equipped to address the complexities of pension fund administration while maintaining a scale that allows for personalized attention. Our organization strikes the perfect balance between being agile enough to prioritize each pension fund's unique requirements and robust enough to deliver comprehensive services efficiently and effectively.

In essence, The Resource Centers is neither too large to overlook the individual importance of each pension fund we serve nor too small to meet their extensive needs. Our team's dedication, combined with our vast resources and experience, positions us ideally to administer the Retirement System in accordance with the highest standards of service and care.

## Item 4: Client List

### *Resource Centers Public Plan Administration Clients*

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- ◇ Amalgamated Transit Union Local 1596 Pension Plan
- ◇ City of Boynton Beach General Employees' Pension Fund
- ◇ City of Clermont Firefighters Retirement System
- ◇ City of Clermont Police Officers Retirement System
- ◇ City of Cocoa Firefighters Pension Fund
- ◇ City of Cooper City General Employees' Pension Fund
- ◇ City of Coral Gables Firefighters Pension Fund
- ◇ City of Deerfield Beach Police Pension Fund
- ◇ City of Delray Beach Firefighters and Paramedics Retiree Benefit Fund
- ◇ City of East Point (Georgia) Employees' Retirement Plan
- ◇ City of Eustis Firefighters' Retirement System
- ◇ City of Eustis Police Officers' Retirement System
- ◇ City of Fort Myers General Employees' Retirement System
- ◇ City of Fort Pierce Police Pension Fund
- ◇ Fulton County (Georgia) Employees Retirement System
- ◇ City of Gulfport Firefighters' Pension Fund
- ◇ City of Gulfport General Employees' Pension Fund
- ◇ City of Gulfport Police Officers' Pension Fund
- ◇ Town of Jupiter Police Pension Fund
- ◇ City of Lake Mary Firefighters' Pension Fund
- ◇ City of Lake Mary Police Officers' Pension Fund
- ◇ Town of Lake Park Police Pension Fund
- ◇ City of Lake Worth Beach Division I Firefighters Pension Trust Fund
- ◇ City of Lake Worth Beach Division II Firefighters Relief and Pension Fund
- ◇ City of Lake Worth Beach General Employees Retirement System
- ◇ City of Lake Worth Beach Police Officers Retirement System
- ◇ Town of Lantana Police Relief and Pension Fund
- ◇ Town of Longboat Key Consolidated Retirement System
- ◇ City of Marco Island Firefighters' Pension Fund
- ◇ City of Marco Island Police Pension Fund
- ◇ City of Miami Association Firefighters Health Benefit Trust
- ◇ City of Miami Firefighters Relief and Pension Fund
- ◇ City of Miami Beach Firefighters Relief and Pension Fund
- ◇ City of Miami Beach Police Officers Relief and Pension Fund
- ◇ City of Miami Springs General Employees Retirement System
- ◇ City of Miami Springs Police Officers Retirement System
- ◇ City of Miramar Firefighters Local 2820 VEBA Trust Fund
- ◇ City of Miramar Firefighters Pension Fund
- ◇ North Collier Fire Control District Firefighters' Retirement Plan
- ◇ Village of North Palm Beach General Employees' Pension Fund
- ◇ Village of North Palm Beach Police & Fire Pension Fund

- ◇ City of North Port Police Officers' Pension Fund
- ◇ City of Okeechobee Firefighters' Pension Fund
- ◇ City of Okeechobee Police Officers' Pension Fund
- ◇ City of Okeechobee General Employees Retirement System
- ◇ Okeechobee Utility Authority Employees' Retirement System
- ◇ City of Palatka Firefighters Retirement Plan
- ◇ City of Palatka General Employees Retirement Plan
- ◇ City of Palatka Police Officers Retirement Plan
- ◇ City of Palm Beach Gardens Police Pension Fund
- ◇ Village of Palm Springs General Employees' Pension Fund
- ◇ Village of Palm Springs Hazardous Employees' Pension Fund
- ◇ City of Pompano Beach General Employees VEBA Trust Fund
- ◇ City of Riviera Beach Municipal Firemen's Pension Trust Fund
- ◇ City of Riviera Beach Police Officers Pension Fund
- ◇ Sarasota Firefighters Insurance Trust Fund
- ◇ St. Lucie County Fire District General Employees' Pension Fund
- ◇ St. Lucie County Fire District Firefighters Pension Fund
- ◇ City of Starke Firefighters' Retirement System
- ◇ City of Starke Police Officers' Retirement System
- ◇ City of Surfside Police Officers Pension Fund
- ◇ City of Sunrise General Employees Retirement Plan
- ◇ City of Temple Terrace Firefighters Pension Fund
- ◇ Village of Tequesta General Employees' Pension Fund
- ◇ Village of Tequesta Public Safety Pension Fund
- ◇ City of Venice Police Officers' Pension Fund
- ◇ City of West Melbourne Police Officers' Retirement Plan
- ◇ City of West Palm Beach General Employees' Pension Fund
- ◇ City of West Palm Beach Firefighters Pension Fund
- ◇ City of West Palm Beach PBA Retiree Health Benefit Fund

*iRetire: Plan Administration System (PAS) Clients:*

- City of Boca Raton General Employees' Pension Fund
- City of Boca Raton Police & Firefighters' Pension Fund
- City of Ft Lauderdale General Employees' Pension Fund
- City of Miami Beach General Employees' Pension Fund
- City of Miami Beach Police and Firefighters' Pension Fund
- City of Palm Beach Firefighters' Pension Fund
- Town of Palm Beach General Employees' Pension Fund
- Town of Palm Beach Police Pension Fund
- City of Pensacola Firefighters' Pension Fund
- City of Pensacola General Employees' Pension Fund
- City of Pensacola Police Pension Fund
- City of Pompano Beach General Employees' Pension Fund

## Item 4 (Continued): References

Please note the following references with contact information:

Name	Contact Information	Relevance
Ron Morgan, Chair	Ph: (407) 451-9474 Email: <a href="mailto:RonaldEMorgan@BellSouth.net">RonaldEMorgan@BellSouth.net</a>	ATU Local 1596 Pension Plan
1050 W. Fourth Street Riviera Beach, FL 33404	Summary of Work Performed: Plan Administrator since 1999, plan now closed.	
Bobbie Brooks Jr., Chair	Ph: (561) 723-1250 Email: <a href="mailto:bbjr520@aol.com">bbjr520@aol.com</a>	Riviera Beach Firefighters Pension Fund
1050 W. Fourth Street Riviera Beach, FL 33404	Summary of Work Performed: Plan Administrator since 1997.	
Evanna Stephenson, Chair	Ph: (561) 586-1771 Email: <a href="mailto:estephenson@lakeworthbeachfl.gov">estephenson@lakeworthbeachfl.gov</a>	Lake Worth Beach General Employees Retirement System
117 S College Street Lake Worth Beach, FL 33460	Summary of Work Performed: Plan Administrator since 2008, plan now closed.	
Leon Pinder, Chair	Email: <a href="mailto:lpinder@wpb.org">lpinder@wpb.org</a>	West Palm Beach General Employees Pension Fund
P.O. Box 1336 West Palm Beach, FL 33401	Summary of Work Performed: Plan Administrator since 1999.	
Dave Merrell, Chair	Ph: (561) 358-0611 Email: <a href="mailto:rma.pb@bellsouth.net">rma.pb@bellsouth.net</a>	West Palm Beach Firefighters Pension Fund
	Current Chair for original Pension Fund administered by the Resource Centers, now since 1995.	
Jay Spencer, Chair	Ph: (561) 252-5305 Email: <a href="mailto:JaySpencer@Bellsouth.net">JaySpencer@Bellsouth.net</a>	Palm Beach Gardens Police Pension Fund
10500 N. Military Trail PB Gardens, FL 33410	Summary of Work Performed: Plan Administrator since 2005	
Noel Marti, Chair	Ph: (786) 554-9669 Email: <a href="mailto:nmarti@miramarfd.org">nmarti@miramarfd.org</a>	Miramar Firefighters Local 2820 VEBA Trust Fund
15479 NW 77 <sup>th</sup> Court Hialeah, FL 33016	Summary of Work Performed: VEBA Plan Administrator since 2022	

While we cannot possibly provide the contact name, phone number, and email address for each client of the Resource Centers, we will be happy provide this information for any client on request.

## Item 5. List of clients who have terminated services.

Boards for the following plans terminated the services of the Resource Centers in the last five (5) years:

- o Cape Coral Police Officers Pension Fund

We will be happy to discuss the details of these client relationships with the Board.

## Item 6: Understanding of Work to be Performed

This section of the proposal begins with an affirmation and understanding of the work requested by the Board and required for the efficient administration of the Retirement System.

Section 8 of this proposal includes an additional detailed description of services offered and included in the scope of this proposal.

## Item 7: Relationship to Other Service Providers

The Resource Centers is completely independent and employee owned. We believe that independence sets the foundation for proper controls and governance for plan administration.

## Item 8 & 10: Insurance

The Resource Centers maintains \$1,000,000 coverage for Errors and Omissions through Gemini, \$3,000,000 for First Response and General Cyber Liability Coverage through HSB, and \$1,000,000 Fidelity Bond through Zurich. Proof of coverage will be offered prior to assuming administrative duties for the Retirement System. Please refer to Appendix A for the Declaration Pages.

The firm maintains additional coverage for General Liability, as well as Workers Compensation for staff.

## Item 9: Outstanding Litigation

Neither the Resource Centers nor any subsidiaries have any pending or recent litigation.

## Item 9: Public Entity Crimes

Neither the Resource Centers nor any employee has ever been charged with or convicted of a public entity crime or any offense involving fraud, theft, or dishonesty. The Resource Centers maintains rigorous hiring standards and conducts background checks of all prospective employees.

## Item 11: Entities Boycotting Israel

We do not boycott Israel.

# Section B. Security and Backup

## Item 1. Privacy Policy.

As a matter of course, the administrator must share certain member information with either contracted service providers such as the actuary, custodian, and auditor. The Resource Centers, LLC does not under any circumstances share client or account information with any third party except for such information not exempted by state law in satisfaction of a public records request.

Any time the Resource Centers must provide such non-exempt information in response to a public records request, the administrator will automatically notify the Board, legal counsel, and all parties affected.

## Item 2 to 4. Security, Backup, and Quality Control

The Resource Centers is the only local Plan Administrator to issue an annual SOC 1 Type 2 audit report. We have completed this process now for 18 years with no exceptions. Please refer to this report for a complete description of the controls in place, monitored, and tested.

The following description provides an overview of the security, backup, and quality control systems in place.

### **Information Systems**

#### **Physical Access**

##### *Main Office*

Resource Centers' headquarters is located in a multi-tenant professional building residing in Palm Beach Gardens, Florida. Access to the facility is restricted after normal business hours. Only authorized individuals may access the facility after hours via keypad entry.

Access to Resource Centers' suite is through a single entry point that remains locked at all times. Authorized personnel may enter the main entrance by an electronic access control system utilizing electronic keys. Visitors may enter by appointment only. Once allowed access through the main entry, visitors are greeted by a receptionist stationed in the front lobby area. All visitors are escorted by Company personnel throughout their visit with Resource Centers.

##### *Fire Detection and Suppression*

Detection sensors are installed in the ceiling of the facility areas. Fire detection equipment is monitored remotely 24x7x365. Suppression devices include handheld extinguishers and a fixed sprinkler system. Fire detection and suppression features include:

- Smoke sensors
- Heat sensors
- Remote 24x7x365 monitoring
- Handheld fire extinguishers
- Fixed sprinkler system

### ***Logical Access***

Access to resources and data is granted to individuals based on their job responsibilities. New user accounts are established only upon receipt of properly authorized requests. The security administrator is responsible for ensuring adherence to the security policy that addresses logical access control procedures.

Unique user IDs and passwords are assigned to each user. The Company's security policy establishes password rules that require a minimum of alphanumeric characters with password complexity requirements. Passwords are systematically required to be changed every 42 days. The security administrator sets the user's initial password. The user is required to change the password at first logon. IT or data owners remove individual access capabilities immediately upon notification of termination of employment, change of responsibilities, or termination of a contract with a client that uses the system. IT and data owners periodically review system security access levels to ensure individual access rights are appropriate based on job information.

User accounts and access rights are managed on the domain controllers employing the Internet-standard Kerberos network authentication protocol to authenticate both the client and the network, and to protect against the possibility of unauthorized users impersonating a server to enter the network.

Database software maintains their respective client databases. The databases are only accessible through the software application and are protected from unauthorized access. No direct network access is granted to this software or the servers that it runs on to anyone other than those granted by IT management.

## **Network Perimeter Security**

The following are complementary types of network security perimeter devices used by the Company on its network to defend Internet-accessible systems:

- Router
- Firewall
- Demilitarized Zone (DMZ)
- Network Address Translation (NAT)
- Virtual Private Network (VPN)

### ***Router***

Routers are essential components of the network and control much of the Company's communications. The devices are utilized to divide the network into segments and control traffic flow from one segment to another. Segmenting the network in this manner adds additional levels of security and performance due to the application of traffic flow rules configured on each of the devices. The routers are located in secure, locked rooms to prevent tampering. Logical access to the devices is protected by unique user

names and passwords, and can only be utilized by authorized personnel. Additionally, the Company utilizes network monitoring tools to proactively monitor its network for outages.

### ***Firewall***

The Company incorporates a firewall at the perimeter of its network to protect against threats from the Internet. The firewall protects the Company's local area network (LAN) from the wide area network (WAN) environment. The firewall device provides user and application policy enforcement, multi-vector attack protection, and secure connectivity services through a wide range of security and networking services in a unified threat management platform including:

- Application-aware firewall services
- Site-to-site and remote access Internet Protocol Security (IPSec) VPN connectivity
- Intelligent networking services
- Flexible management solutions

### ***De-Militarized Zone (DMZ)***

Network computers exposed to the Internet can subject the entire network to hacker attacks. This can lead to compromised data, viruses, and other types of malicious acts that could damage the Company's credibility and operations.

A DMZ has been established to isolate the Company's computers from the Internet. A DMZ is a small network of computers exposed to the external world (Internet). Identifiable security incidents occurring on the DMZ are evaluated, and steps are taken to mitigate those issues and further reduce the risk of breaches of the DMZ.

### ***Network Address Translation (NAT)***

The Company uses the technique of NAT on the main Internet router to provide hidden Internet addresses to internal Company computers. This effectively mitigates the possibility of external sources finding the addresses of internal Company computers.

NAT allows computers on a private network to access the Internet through an intermediary called the Network Address Translator. The NAT examines all packets destined for the Internet, removes the private Internet protocol (IP) address from the IP header, substitutes the address of the NAT public interface, and forwards it to the destination. When the resource at the destination IP address responds to the request, the NAT receives it, checks its internal table to see which client the packet belongs to, and forwards it to the proper client.

### ***Virtual Private Network (VPN)***

A VPN provides secure, encrypted communication between a network and a remote host or other remote networks over the public Internet. VPNs allow the establishment of an encrypted tunnel that protects the flow of network traffic from eavesdroppers.

A VPN is a private encrypted network that uses a public network (usually the Internet) to connect remote sites or users together. Instead of using a dedicated, real world connection such as a leased line, a VPN uses virtual connections routed through the Internet from the private network to the remote site or employee.

VPN allows remote users to access the Company's internal network. Users authenticate with the VPN concentrator and then authenticate with the Windows domain to gain access to network resources. Three levels of access rights are implemented based on the type of users accessing the network. Strong VPN authentication and encryption protocols are in use.

## Computer Operations

### *Patch Deployment*

The Company takes a proactive approach to patch management. Company administrators regularly monitor various Web sites, message boards, and mailing lists where advanced notification of bug and related patches is often disclosed prior to a public announcement by the vendor. This allows the Company to plan ahead for upcoming patches.

Company administrators consider each patch carefully and independently to determine if it is necessary to deploy it within the production environment. In many cases, the vulnerability addressed by the patch has been mitigated through any number of other countermeasures already in place such as firewalls, the intrusion prevention system, or an aspect of their hardening process. In these cases, patches may be deferred until a future service pack is made available. If Company administrators decide that the patch is necessary and should be deployed, the patch is tested. Once the patch has been thoroughly tested, it is approved for deployment in the production environment.

### *Data Backup and Restore*

#### *Backup*

Resource Centers has implemented various backup methods as part of its production operations. The Company has a multi-layered strategy for protecting critical data files to meet business requirements. This strategy includes using hard disk files backed up to external hard drive technology, then to an offsite location using a secured Internet session. Database backup files are created utilizing database backup utilities and then transferred to external drive.

Using an automated process, backup jobs are run using a backup utility whereby the target files are identified in predefined backup jobs. The backup system is monitored continuously by the IT department. Resource Centers also utilizes offline backups that are stored in a safety deposit box which are updated on a monthly basis.

#### *Restore*

Restore testing is performed through the course of normal operations and as part of periodic testing. It involves restoring files from external hard drives or may be retrieved from the offsite storage vendor.

#### *Database Security*

The production database utilizes security features that encrypt the database at the table and field level to mask Personally Identifiable Information (PII). Access to view masked information is restricted to authorized individuals only.

## Section C. Fees

### Item 1: Detailed fee proposal.

Please refer to Section 8 for a detailed schedule of proposed fees and costs. Our fees are transparent and inclusive.

### Item 2: Items excluded from base fee.

You will see from our proposed agreement that we only pass through expenses such as mass printing charges, postage for mass mailings, and overnight delivery charges required for delivery of specific documents.

Our fee includes all regular travel required for the administration of the Retirement System.

### Item 3: Fee guarantee.

You will see from the fee detail in Section 8 that we will guarantee our fee with the proposed annual adjustment for three (3) years.




## Section D. Affidavits

As part of this proposal, we have provided copies of the signed affidavits to counsel.

## Section E. Other Services

Some plan administration firms may have a base fee with additional costs for services such as online benefit calculation systems. We provide our services under an inclusive retainer fee, with all fees detailed in Section 8 of this proposal. We believe in and affirm the duty of the Board as a fiduciary to administer the plan solely in the interests of the participants and beneficiaries, while defraying the normal and reasonable expense of administration.

# Service Level Comparison: Understanding the Differences Between Plan Administration Proposals

		
<p style="text-align: center;"><b>“Bronze-Style” Service Models (Common in the Industry)</b></p> <p>Many pension administrators operate on a <b>base fee + hourly billing structure</b>. Routine plan operations, such as member estimates, benefit recalculations, DROP updates, special projects, workshops, or file reviews, are often billed separately at hourly rates. Under this model:</p> <ul style="list-style-type: none"> <li>• The monthly fee covers only core minimum tasks</li> <li>• Costs increase with member activity or project volume</li> <li>• Predictability can be difficult for Boards budgeting year-to-year</li> </ul>	<p style="text-align: center;"><b>“Silver-Style” Service Models (Enhanced but Still Limited)</b></p> <p>Some providers offer a modestly expanded base fee but still charge hourly or project fees for many important services. While this structure offers more support than Bronze-style models, Boards may still see additional charges for:</p> <ul style="list-style-type: none"> <li>• Member communications and workshops</li> <li>• Website updates, election support, or special file work</li> <li>• Complex benefit questions or ordinance review</li> <li>• Technology enhancements</li> </ul>	<p style="text-align: center;"><b>Our Proposed Service Level Gold</b></p> <p>The Resource Centers proposes a <b>single, all-inclusive retainer</b> designed to provide everything Cooper City needs <b>without hourly billing for routine work</b>. Our Gold-level approach includes:</p> <ul style="list-style-type: none"> <li>• Full day-to-day pension administration</li> <li>• Member support, benefit calculations, and counseling</li> <li>• DROP &amp; Share Plan administration</li> <li>• Meeting preparation, attendance, and follow-up</li> <li>• State reporting (DMS Annual Report)</li> <li>• Technology access, secure portals, and continuous recordkeeping</li> <li>• Board governance assistance and compliance support</li> </ul> <p><b>One retainer. No hourly charges for normal plan operations. Transparent. Predictable. Fully aligned with Board needs.</b></p>

Good | Better | Best

We stand behind our commitment to accuracy, responsiveness, and excellence. Should we fall below the standard described in this proposal, we will reduce or waive fees for the applicable period. No questions asked.



## **SECTION 4.**

### **OPERATIONAL CONTINUITY & TRANSITION**

## **SECTION 4**

## A. Transition Overview

The Resource Centers recognizes that the successful transition of retirement system administration requires careful planning, disciplined operational procedures, and consistent communication among trustees, service providers, City personnel, members, and retirees. Our transition philosophy is grounded in a straightforward objective: maintain continuity of operations and member services while implementing a stable and efficient long-term administrative structure for the Retirement System.

Administrative transitions can create uncertainty for boards, members, retirees, and professional service providers if not approached in a coordinated and methodical manner. For this reason, The Resource Centers emphasizes continuity wherever practical throughout the implementation process. Our transition approach is designed to preserve ongoing operations, maintain institutional knowledge, and minimize disruption to recurring administrative activities such as pension payroll processing, financial reporting, member services, compliance reporting, and coordination with professional advisors.

A primary operational priority during the transition process is the uninterrupted continuation of pension benefit payments and related financial operations. The Resource Centers already administers recurring pension payrolls and related payment operations for numerous public pension systems utilizing operational structures similar to those currently employed by the Retirement System. Our existing payment infrastructure, ACH processing procedures, reconciliation systems, and internal controls allow us to assume benefit payment operations without requiring immediate migration to new custodial or banking platforms. This approach minimizes operational disruption while preserving continuity for retirees and beneficiaries who depend upon timely and accurate pension payments.

The Resource Centers also recognizes the importance of maintaining continuity in member communication and accessibility during periods of administrative transition. Members and retirees must continue to have clear access to information, forms, benefit assistance, and responsive support throughout the implementation process. Our Client Service Team, administrative staff, secure member portal, and communication systems are structured to provide consistent support while ensuring that inquiries, benefit requests, and administrative matters continue to be handled in a timely and professional manner.

Operational controls and accountability remain central to our transition methodology. The Resource Centers maintains established administrative procedures governing workflow management, benefit processing, financial reconciliation, records management, data security, and quality control. These procedures are supported by our annual SSAE-18 SOC 1 Type 2 audit evaluating the design and operating effectiveness of our internal controls and administrative processes. Throughout the transition process, our objective is to maintain strong operational discipline while ensuring that all administrative functions continue in an orderly and transparent manner.

The Resource Centers further believes that successful transitions depend upon close coordination with existing professional service providers and operational stakeholders. Throughout the implementation process, our firm will coordinate closely with the Board, legal counsel, actuary, investment consultant, auditor, custodian, City staff, and other service providers to ensure continuity of reporting, records, compliance activities, financial operations, and member services. This coordinated approach helps preserve institutional continuity while establishing clear administrative responsibilities moving forward.

Our implementation methodology utilizes a phased transition approach designed to prioritize operational stability and continuity of critical functions. Initial transition efforts focus on the transfer and verification of records, establishment of operational workflows, coordination with financial institutions and service providers, and preservation of recurring benefit payment operations. Additional administrative processes and system integrations are then implemented in an orderly sequence to ensure continuity and minimize operational risk.

The Resource Centers has successfully assisted public pension boards through administrative transitions under a variety of circumstances, including transitions involving in-house administrative personnel, changes in operational staffing, and phased implementation arrangements. Our experience has consistently demonstrated that calm communication, disciplined procedures, realistic implementation schedules, and strong coordination among all parties are essential to successful long-term outcomes.

The detailed transition timeline included within this proposal outlines the operational steps, coordination process, and implementation framework proposed by The Resource Centers. Our goal throughout the transition process is simple: maintain continuity, protect member services, preserve operational stability, and support the Board in the ongoing administration of the Retirement System with confidence and minimal disruption.

## B. Detailed Transition Timeline

The Resource Centers utilizes a structured and phased implementation approach designed to maintain continuity of operations, preserve member services, and minimize disruption throughout the administrative transition process. While actual implementation timing may be adjusted based upon the needs of the Board and coordination with existing service providers, the following outline reflects the general operational framework and transition methodology utilized by The Resource Centers for public pension administrative transitions.

### Operational Transition & Implementation Timeline

The Resource Centers proposes the following plan for implementing plan administration services. We can modify the proposed timeline to meet the requirements of the Board. The Resource Centers recently completed the transition of another public pension plan previously administered internally by City personnel within an accelerated implementation schedule, including systems implementation and operational conversion.

Target Date	Event	Responsible Party
Days 1-30	Review ordinances, basic plan documents Execution of agreements	RC RC, Board, Counsel
Days 1-30	Transfer of Board and Plan documents <ul style="list-style-type: none"> <li>· Agenda, last quarterly meeting</li> <li>· Draft Minutes, last quarterly meeting</li> <li>· Pending matters or task list</li> <li>· Contact List for Authority</li> <li>· Contact list for Trustees               <ul style="list-style-type: none"> <li>– Phone, Cell, Fax</li> <li>– Email Address</li> <li>– Physical Address</li> </ul> </li> <li>· Trustee term expiration dates</li> <li>· Contact list for other service providers               <ul style="list-style-type: none"> <li>– Phone, Cell, Fax</li> <li>– Email Address</li> <li>– Physical Address</li> </ul> </li> <li>· Current forms</li> <li>· Agenda items next quarterly meeting</li> </ul>	RC, City RC, City RC, City RC, City, Providers RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City, Counsel RC, City, Board

<b>Target Date</b>	<b>Event</b>	<b>Responsible Party</b>
Days 1-30	Transfer of plan records <ul style="list-style-type: none"> <li>· Plan records and files</li> <li>· Current ordinances</li> <li>· Current Summary Plan Description</li> <li>· Audits &amp; Actuarial Valuations</li> <li>· Electronic copies Annual Reports (Division)</li> </ul>	City RC, City, Counsel RC, City, Counsel RC, City RC, City
Days 1-30	Board Governance & Administrative Records <ul style="list-style-type: none"> <li>· Minutes</li> <li>· Board Policies &amp; Procedures</li> <li>· Travel &amp; Reimbursement Procedures</li> <li>· Member Trustee Election Procedures</li> </ul>	RC, City RC, City, Counsel RC, City, Counsel RC, City, Counsel
Days 15-30	Data Transfer <ul style="list-style-type: none"> <li>· Secure transfer &amp; verification of electronic records</li> <li>· Validation of secure access controls &amp; data processes</li> </ul>	RC, City RC, City
Days 15-45	Transfer of electronic records <ul style="list-style-type: none"> <li>· Agendas &amp; Minutes</li> <li>· Correspondence</li> <li>· General ledger &amp; accounting</li> <li>· Templates for forms</li> <li>· Other electronic files</li> </ul>	RC, City RC, City City RC, City, Counsel RC, City
Days 15-45	Transfer of active and archived member files <ul style="list-style-type: none"> <li>· Active members</li> <li>· Retired and inactive members</li> </ul>	City City
Day 30	Benefit Payroll Verification & Parallel Review <ul style="list-style-type: none"> <li>· Benefit payroll verification and reconciliation</li> <li>· Parallel testing of recurring benefit payments</li> <li>· Verification of ACH and payment processing controls</li> </ul>	RC, City RC, City RC, City
Days 30-60	Transfer of plan financials <ul style="list-style-type: none"> <li>· General ledger, current fiscal year</li> <li>· Current monthly financial statements</li> <li>· Audit adjustments, prior fiscal year</li> <li>· Management recommendations (if any)</li> <li>· Bank account statements and reconciliations</li> <li>· Custodial account statements</li> <li>· Warrants for disbursements</li> <li>· Accounts payable</li> <li>· Written controls &amp; procedures (if any)</li> </ul>	RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City RC, City
Days 60-75	Member & Service Provider Communication <ul style="list-style-type: none"> <li>· Active members</li> <li>· Retired members</li> <li>· Service providers</li> </ul>	RC RC RC
First Board Meeting	Board Meeting Distribution of materials Sign Administrator Contract (if not previously completed) Review benefit procedures and system implementation Update signature authorizations	RC RC, Counsel, Board RC, Counsel, Board RC, Board

Target Date	Event	Responsible Party
Days 30-45	Plan Website Implementation <ul style="list-style-type: none"> <li>· Review online information</li> <li>· Establish web page</li> <li>· Online Documents               <ul style="list-style-type: none"> <li>– Forms</li> <li>– Plan Documents</li> <li>– Minutes</li> </ul> </li> </ul>	RC, Board RC RC RC RC
Days 60-90	Systems Configuration, Validation & Testing <ul style="list-style-type: none"> <li>· System implementation</li> <li>· Online Access               <ul style="list-style-type: none"> <li>– Benefit calculation system</li> </ul> </li> </ul>	RC RC
Day 75	<b>Transfer Complete</b>	

## Resource Centers Transition Team:

### **Palm Beach Gardens Office:**

Resource Centers LLC  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Phone Number: (561) 624-3277  
Fax Number: (561) 624-3278  
Toll Free: (800) 206-0116

### **Executive Oversight:**

Scott Baur, Managing Partner  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Phone Number: (561) 624-3277  
Fax Number: (561) 624-3278  
Toll Free: (800) 206-0116

### **Member Services:**

Joseph Rivera, Client Service Manager  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Direct Office: (561) 459-2211  
Fax Number: (561) 624-3278  
Email: Joseph@ResourceCenters.com

### **Operational Administration:**

Toby Rabelo, Administrator  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Phone Number: (561) 624-3277  
Fax Number: (561) 624-3278  
Email: Toby@ResourceCenters.com

### **Benefit Payment Operations:**

Patricia DeRario, Payment Manager  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Direct Office: (561) 459-2965  
Fax Number: (561) 624-3278  
Email: Patricia@ResourceCenters.com

### **IT Contact:**

Sergio Giron, Partner & CIO  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Direct Office: (561) 459-2952  
Fax Number: (561) 624-3278  
Email: Sergio@ResourceCenters.com

### **Interim Financial Statements:**

Michael Burr, Plan Accounting  
4360 Northlake Blvd. Suite 206  
Palm Beach Gardens, FL 33410  
Direct Office: (561) 459-2985  
Fax Number: (561) 624-3278  
Email: Michael@ResourceCenters.com



## SECTION 5. ADMINISTRATIVE SERVICES

### SECTION 5



# Who We Are

## Our People

The Resource Centers bring together a team dedicated to the administration of public benefit plans.

With everything that we do, we care most about people: we care about the people on our team, just as we care about each member in each plan that we have the privilege to serve.

**Our  
Mission**

**Service**

**Organization**

**Accessibility**

**Communication**

**State  
of the  
Art**

**Added  
Value**

**Excellence.**

# Our Competence



## *Our Plan Administration Team Defines Standards for Industry*

- Over 250 Years of Experience Exclusively Dedicated to Plan Administration
- Commitment to Board
- Commitment to Members
- Commitment to Functional Plan

## *Our Staff Includes*

- Dedicated IT Team
- Attorney and Accountant In-House
- Controls and Procedures Continuously Monitored by External Auditor
- Continuous Training



# Process



# Values



# ADMINISTRATIVE SERVICES

The Resource Centers provides comprehensive administrative services designed to support the ongoing operational, financial, and governance needs of public retirement systems. Our administrative approach emphasizes continuity, responsiveness, operational accuracy, disciplined internal controls, and coordinated support among trustees, members, retirees, sponsoring governmental entities, and professional service providers.

Our services are delivered through an integrated administrative structure combining experienced personnel, established operational procedures, secure administrative systems, and dedicated member support resources. The following overview summarizes the principal administrative services provided by The Resource Centers.

## Board Administration & Governance Support

The Resource Centers provides administrative support services to assist the Board in the ongoing administration and governance of the Retirement System. These services include meeting coordination, preparation and distribution of agendas and meeting materials, attendance at Board meetings, preparation of minutes, trustee coordination, records maintenance, and ongoing communication with the Board and professional service providers. Our objective is to support efficient Board operations while maintaining accurate records and administrative continuity.

## Member Administration & Retiree Services

The Resource Centers provides responsive support services to active members, retirees, beneficiaries, and deferred vested participants. Member services include retirement application processing, benefit estimate coordination, beneficiary administration, DROP administration, recurring member communications, and assistance with administrative inquiries regarding plan provisions and benefits. Our Client Service Team is structured to provide consistent and accessible support throughout the administration process.

## Benefit Payroll Administration

The Resource Centers administers recurring pension payroll operations for numerous public pension and benefit plans throughout Florida and the Southeast. Our administrative services include recurring benefit payroll processing, ACH administration, payment reconciliation, withholding administration, reporting coordination, and related payment support services. These operations are governed by established internal controls, reconciliation procedures, and workflow management processes designed to promote payment accuracy, accountability, and operational continuity.

## Financial Administration & Reporting

The Resource Centers provides administrative support for recurring financial operations and reporting activities associated with the Retirement System. Services may include reconciliation support, accounting coordination, preparation of interim financial reports, budget support, assistance with annual reporting requirements, and coordination with auditors, custodians, actuaries, and City finance personnel. Our administrative systems and procedures are designed to support accurate reporting and timely operational coordination.

## Compliance & Regulatory Coordination

The Resource Centers assists the Board in the preparation, coordination, and filing of reports and documentation required under applicable statutes, ordinances, and regulatory requirements. These services include assistance with state reporting requirements, annual disclosures, actuarial coordination, public records support, and related administrative compliance activities. We work closely with Board counsel and other professional service providers to support ongoing regulatory compliance and operational accountability.

## Technology & Member Access

The Resource Centers utilizes internally developed administrative systems and secure online tools designed specifically for public pension administration. Our administrative platform supports member recordkeeping, workflow management, benefit processing, document management, reporting functions, and secure member access. Online member services, benefit estimation tools, and administrative reporting capabilities are integrated within our broader administrative framework to support operational efficiency and member accessibility.

## Coordination with Professional Service Providers

Successful pension administration depends upon effective coordination among administrators, actuaries, attorneys, auditors, investment consultants, custodians, governmental staff, and other professional advisors. The Resource Centers works closely with the Board's professional service providers to support efficient communication, timely reporting, coordinated project implementation, and continuity of operations. We believe strong administrative coordination contributes significantly to operational stability and effective governance.

## Operational Controls & Administrative Accountability

The Resource Centers maintains established administrative procedures and internal controls governing workflow management, records administration, payment processing, reconciliation, systems access, and administrative oversight. Our operational procedures are evaluated annually through our SSAE-18 SOC 1 Type 2 audit examining the design and operating effectiveness of our internal controls and administrative processes. These procedures support our commitment to operational integrity, transparency, accountability, and fiduciary-focused administration.



## **SECTION 6.**

### **TECHNOLOGY & MEMBER SERVICES**

## **SECTION A**

# TECHNOLOGY & MEMBER ACCESS

The Resource Centers utilizes internally developed administrative systems and secure online tools specifically designed to support public pension administration. Our technology platform is intended to enhance operational efficiency, improve member accessibility, support administrative accuracy, and facilitate communication among trustees, members, retirees, and professional service providers.

Members and retirees may access plan documents, forms, administrative resources, benefit estimate tools, account information, and secure communication features through the Resource Centers Virtual Pension Office. Trustees and professional service providers may also access plan information, reports, meeting materials, administrative documents, and other operational resources through secure electronic systems designed to support efficient plan administration and communication.

The Resource Centers integrates member access tools, online benefit estimation capabilities, workflow management systems, document administration, and reporting functions within our broader administrative platform as part of our standard administrative services. These tools are provided to support ongoing administration and member service operations without separate recurring annual technology or calculator licensing fees.

Our administrative systems are supported by established operational controls governing systems access, data management, workflow processing, secure communication, reconciliation procedures, and records administration. These operational controls are evaluated annually as part of our SSAE-18 SOC 1 Type 2 audit examining the design and operating effectiveness of our internal controls and administrative procedures.



**ONLINE MEMBER Access**

Pension Fund Website:

- ✓ *Online Calculator Access*
- ✓ *Forms and Documents*
- ✓ *Reports & So Much More!*

*Additional Optional Systems:*

- *Online Board Elections*
- *Online Surveys*
- *Secure File Exchange*

# Benefit System

The Resource Centers utilizes an integrated Benefit System specifically designed to support the operational and administrative requirements of public retirement systems. The system serves as the central administrative platform supporting benefit processing, workflow management, member communication, document administration, financial coordination, and operational oversight.

Rather than functioning solely as a member-facing portal, the Benefit System supports the full administrative life cycle of member and retiree services. Administrative workflows, benefit calculations, document requests, payment processing activities, status tracking, and operational reviews are managed within a coordinated administrative framework designed to promote accuracy, accountability, responsiveness, and continuity of operations.

The system provides structured workflow tracking and oversight capabilities allowing administrative personnel to monitor pending tasks, status changes, required approvals, outstanding items, and operational deadlines throughout the administration process. These structured workflows help support consistent processing standards, internal accountability, and timely coordination among administrators, members, retirees, and professional service providers.

Integrated member communication and secure document exchange capabilities further support ongoing interaction with members and retirees while maintaining organized administrative records and communication history. Benefit estimate tools, account inquiry functions, reporting capabilities, and administrative records management are incorporated within the broader administrative platform as part of the firm's standard administrative services without separate recurring annual technology or calculator licensing fees.

The Resource Centers continues to refine and expand the Benefit System as part of its long-term commitment to operational efficiency, member service, administrative accountability, and effective public pension plan administration.

**Ocala General Employees Retirement System**  
**Estimated Pension Benefit Calculation**

Name:	Ms. Member	Department/ EE Num	General
<i>Demographic Information</i>			
Date of Hire:	4/2/2000	Beneficiary:	Mrs. Member
Last Day of Service:	5/1/2025	Relationship:	Spouse
Commencement Date:	5/1/2025	Beneficiary DOB:	11/11/1964
Age at Commencement	63.000	Beneficiary Age:	60.417

Calculation Date:	3/28/2025
Final Service:	25 Yrs 00 Mo 29 Days
Type of Retirement:	Normal

*Final Average Salary Calculation*

Year	Start Date	End Date	Total Wages
1	05/01/20	05/01/21	126,000.00
2	05/01/21	05/01/22	128,000.00
3	05/01/22	05/01/23	124,000.00
4	05/01/23	05/01/24	135,000.00
5	05/01/24	05/01/25	142,000.00

Monthly Final Average Salary:	131,000.00
Early Reduction Factor:	0.00
Monthly Accrued Benefit:	8,187.50

Option	Factor	Retiree Benefit	Survivor Benefit
Life Annuity	1.010	8,269.38	0.00
10 Year Certain	1.000	8,187.50	10 Years
Contingent 100%	0.920	7,532.50	7,532.50
Contingent 75%	0.940	7,696.25	5,772.19
Contingent 66-2/3%	0.955	7,819.06	5,212.71
Contingent 50%	0.965	7,900.94	3,950.47

Any Questions? Contact us at [Ocala@ResourceCenters.com](mailto:Ocala@ResourceCenters.com)

**Definitions of Optional Forms of Payment:**

**Standard Annuity** - This option provides the stated benefit to you as long as you live. If you should die before 120 payments have been made, the payments will continue to your beneficiary until 120 payments have been made in total.

**Life Annuity** - This option provides the stated benefit to you as long as you live. If you should die before you have received an amount equal to your own contributions to the Plan, payments will continue to your beneficiary until your beneficiary receives a refund of your contributions to the Plan.

**Contingent Annuity** - This option provides the stated benefit to you as long as you live. After your death, the stated survivor benefit will continue for the lifetime of the beneficiary.

This page provides an estimate of a Plan member's monthly retirement benefits based on data supplied by the employer and additional information provided by you. Projections of retirement benefits are based on continuation of your present pay and full-time service until you become eligible to retire. Every effort has been made to insure that calculations provided to you in this manner are accurate, but they are only estimates and data and calculation errors can occur. Statutes, documents, official interpretations, and accurate data necessarily govern the final determination of any benefit. For a precise calculation, please contact your Plan Administrator. By accessing this information, you have already agreed that the information provided represents only an estimate of your pension benefits and the final determination of benefits must be made by the actuary engaged by the Plan in accordance with statutes and ordinances in effect at the time that you retire. You have already further agreed to indemnify and hold harmless the Plan, the Board of Trustees, the Trustees (individually and as Trustees), and the Plan Administrator for any decisions that you make based on the information received from this site.

## SECURITY & OPERATIONAL CONTROLS

The Resource Centers maintains established operational controls and administrative procedures governing systems access, workflow management, payment processing, records administration, reconciliation activities, secure communications, and data management. Administrative systems are protected through controlled user access, encryption technologies, secure hosting environments, and monitored operational procedures designed to support the confidentiality, integrity, and availability of plan data and administrative functions.

Our internal controls and administrative procedures are evaluated annually through an independent SSAE-18 SOC 1 Type 2 audit examining both the design and operating effectiveness of our operational controls and administrative processes. The Resource Centers remains the only administrator of Florida public pension plans known to complete this level of annual operational audit review.

The Resource Centers also recognizes the increasing importance of cybersecurity governance and vendor oversight within public retirement system administration. Our operational controls, administrative procedures, access management practices, and security protocols are designed to support the broader governance and risk management principles reflected within the U.S. Department of Labor Cybersecurity Program Best Practices guidance applicable to employee benefit plan service providers.

Security and operational accountability are integrated throughout our broader administrative framework rather than treated as separate technology functions. We believe disciplined operational procedures, structured workflows, controlled systems access, secure data management, and ongoing administrative oversight are essential components of responsible public pension administration.



## **SECTION 7.**

### **FIRM EXPERIENCE & STAFFING**

## **SECTION 7**

# RESOURCE CENTERS

## Integrated Administrative Teams

Benefit  
Payment Ops



[PaymentGroup@ResourceCenters.com](mailto:PaymentGroup@ResourceCenters.com)

Ph: 561.624.3277

**Payment Group:**

**Benefit Payments**

- ◆ Benefit Payments
- ◆ Filing & Reporting

**Accounts Payable**

- ◆ Invoice Payments
- ◆ Expense Approvals



Management  
Team

Mngmt Hotline 561.459.2950

[Management@ResourceCenters.com](mailto:Management@ResourceCenters.com)

Plan Admin  
Team

[PlanAdmins@ResourceCenters.com](mailto:PlanAdmins@ResourceCenters.com)

Ph: 561.624.3277



Adcock, Margie	x2962
Baur, Scott	x2948
Crout, Stacie	x2218
Everhart, Dale	x2208
Kish, Amanda	x2210
Lovingood, Albert	x2207
Rabelo, Toby	x2217
Tintle, Kyle	x2957
Vandergon, Sarah	x2958

**Plan Administrator**

- ◆ Board Contact
- ◆ Service Provider Contact
- ◆ Meetings
- ◆ Plan Matters
- ◆ Member Inquiries & Education

Conferences

- ◆ Registrations
- ◆ Payments
- ◆ Reimbursements

[Conference@ResourceCenters.com](mailto:Conference@ResourceCenters.com)

Office  
Admin Team

Ph: 561.624.3277

- ◆ Company Inquiries
- ◆ Accounts Payable

Accounting  
& Reporting

**Financial Statements**

+

**Report Prep**

- ◆ Accounts Reconcile
- ◆ Data Maintenance
- ◆ Interim Financials
- ◆ Audit Reporting
- ◆ Annual Reports
- ◆ Internal Controls

[Michael@ResourceCenters.com](mailto:Michael@ResourceCenters.com)

Ph: 561.624.3277

Member  
Services Team

**Member Service  
Center +  
Benefit Processes**

- ◆ Member Support
- ◆ Appointments
- ◆ Applications
- ◆ Benefit Processing
- ◆ Payment Setup
- ◆ Benefit Approvals

Call Center 561.624.3277

Business Hours: 8:30 AM to 5:00 PM

[ClientServices@ResourceCenters.com](mailto:ClientServices@ResourceCenters.com)



iRetire &  
IT Support



[IT@ResourceCenters.com](mailto:IT@ResourceCenters.com)



Personnel and Proposed Team Members to provide services to the City of Ocala Firefighters' Retirement System:

- Designated Contacts:** Scott Baur, Managing Partner (Email: [Scott@ResourceCenters.com](mailto:Scott@ResourceCenters.com))  
Toby Rabelo, Administrator (Email: [Toby@ResourceCenters.com](mailto:Toby@ResourceCenters.com))
- Client Service Team:** Joseph Rivera, Manager (Email: [Joseph@ResourceCenters.com](mailto:Joseph@ResourceCenters.com))  
[ClientServices@ResourceCenters.com](mailto:ClientServices@ResourceCenters.com) (Processing of all benefit applications)
- Payment Team:** Patricia DeRario, Manager (Email: [Patricia@ResourceCenters.com](mailto:Patricia@ResourceCenters.com))  
[PaymentGroup@ResourceCenters.com](mailto:PaymentGroup@ResourceCenters.com) (Payment of benefits & invoices)
- IT Support:** Sergio Giron, Partner/ Chief Information Officer  
(Email: [Sergio@ResourceCenters.com](mailto:Sergio@ResourceCenters.com))
- Plan Financials:** Michael Burr, Accounting Analyst (Email: [Michael@ResourceCenters.com](mailto:Michael@ResourceCenters.com))

## INTEGRATED ADMINISTRATIVE TEAMS

The Resource Centers utilizes a coordinated team-based administrative structure designed to support operational continuity, workflow accountability, responsive member service, and effective internal controls. Rather than relying upon a single administrator model, administrative responsibilities are distributed among specialized operational teams supporting member services, plan administration, benefit payroll processing, financial reporting, systems administration, and management oversight.

This structure allows the Retirement System to benefit from multiple experienced personnel working within clearly defined operational responsibilities while maintaining continuity of services during periods of transition, workload fluctuations, employee absences, or specialized project activity. Team-based administration also promotes operational redundancy, internal review processes, and consistent communication among administrators, members, trustees, and professional service providers.

Our administrative teams coordinate closely throughout the administration process to support efficient workflow management, timely benefit processing, payment administration, reporting coordination, member communications, and operational oversight. We believe this structured operational approach strengthens administrative accountability, supports continuity of operations, and enhances the overall quality and responsiveness of plan administration services.

## COORDINATED LOCAL MEMBER SERVICES

The Resource Centers recognizes the importance of preserving local member accessibility and continuity of service for the members and retirees of the City of Ocala Firefighters' Retirement System. Historically, members of the Retirement System have benefited from the availability of local administrative support and direct access to personnel familiar with the operations of the Plan and the needs of its members.

Under the coordinated administrative structure proposed herein, Mike Sommer would continue serving as a local resource for member support, Board coordination, and administrative assistance activities. The Resource Centers would work closely with Mr. Sommer while providing the broader operational infrastructure necessary for the ongoing administration of the Retirement System, including benefit payroll administration, accounting support, financial reporting, compliance coordination, administrative systems, workflow processing, and coordination with the Board's professional service providers.

We believe this coordinated approach provides the Board with the operational depth, administrative continuity, and internal support structure of an experienced public pension administration firm while preserving the local accessibility and member familiarity that have historically been important components of the Retirement System's administration. The Resource Centers has successfully supported similar collaborative administrative relationships with local personnel and in-house administrative staff for other public pension systems and recognizes the value these relationships provide to trustees, members, retirees, and beneficiaries.



## SECTION 8. PROPOSED FEES

## SECTION 8



# Proposal and Fees

The Resource Centers proposes the following services and fee structure to the City of Ocala Firefighters' Retirement System:

***Plan Administration: Firefighters' Retirement System*** ***\$3,975.00***

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*Services Related to Meetings of Trustees:*

- Schedule Meetings
- Attendance at Public Board Meetings, Including:
  - ✧ Notice
  - ✧ Agenda
  - ✧ Minutes

*Services Related To Administration Of Board:*

- Plan Organization
  - ✧ Contact Lists (Trustees and Service Providers)
  - ✧ Summary of Plan Provisions
  - ✧ Pending Matter List
- Trustee Elections
  - ✧ Notice of Election and Nominations
  - ✧ Ballot Procedures
- Trustee Travel, Conference Arrangements and Reimbursements
  - ✧ Reservations and Arrangements
  - ✧ Documentation
  - ✧ Reimbursements
- Maintain Membership in Professional Organizations
- Obtain Quotes for Plan Liability Insurance and Fidelity Bond Coverage

*Basic Communication:*

- Prepare Fund Correspondence to Providers and Participants
- Respond to Inquiries by Trustees, Participants, And Service Providers
- Advise and Educate Trustees on Various Pension and Board Matters
- Act as Liaison for Plan to Florida Division of Retirement
- Internet Access to Basic Plan Information

*Plan and Policy Changes:*

- Ordinance Changes
  - ✧ Assist with Cost Estimates and Impact Statements
  - ✧ File Ordinance and Impact Statement to Division
- Assist with Policy Changes and Implementation
- Summary Plan Description
  - ✧ Review Changes and Updates
  - ✧ Assist with Distribution of SPD

*Coordination of Service Providers:*

- Projects and Pending Issues
- Coordination for Meetings as Necessary
- Implementation of Investment Changes
  - ✧ Funding of New Managers
  - ✧ Replacement of Existing Managers
  - ✧ Direction to Rebalance Assets
- Requests for Proposals for Service Providers

*Review Of Statements And Documents:*

- Review All Statements and Documents Received From:
  - ✧ Money Managers
  - ✧ Performance Monitors
  - ✧ Attorneys
  - ✧ Actuaries
  - ✧ Accountants
  - ✧ Others
- Review Bank Statements
- Review Custodial Statements

*Public Records Custodian:*

- Maintain All Plan Records as Records Custodian
- Maintain Current Beneficiary Designations
- Assure Compliance with The Government in The Sunshine Law
- Assure Compliance with The Public Records Act
- Provide Access to Plan Records and Information

***Benefit Calculation Systems and Online Access***

*(Included)*

*Electronic Plan Records:*

- Maintain Data for Benefit Eligibility of Participants
- Maintain Participant Service, Payroll, and Contribution Data
- Prepare of Member Schedules for Annual Actuarial Report
  - ✧ Auditor
  - ✧ Actuarial Valuation
- Online Benefit Calculation System

***Benefit Processing***

*(Included)*

*Benefit Processing:*

- Provide Benefit Calculations and Estimates to Members
  - ✧ Communication with Members
  - ✧ Provide to Actuary for Certification
  - ✧ Prepare for Approval by Board
- Process Member Applications for Other Benefits and Changes
  - ✧ Active Members
  - ✧ Retired Members
- Assist in Processing Benefit Claims and Appeals

***Interim Monthly Financial Statements***

*(\$750 Additional)*

*Plan Financials:*

- Local Checking Account or Custodian
  - ✧ Maintain or Monitor Disbursement Account for Plan
  - ✧ Reconcile Account Monthly
- Accounts Payable
  - ✧ Review Invoices
  - ✧ Prepare Expenses for Approval by Board
  - ✧ Pay Invoices from Account
- Monitor and Reconcile Contributions and Deposits
- Review and Reconcile Basic Investment Activity
- Interim Financial Statements
  - ✧ Maintain General Ledger of Transactions
  - ✧ Provide Interim Financial Statement

***Monthly Benefit Payments and Distributions***

*(\$475 Additional)*

*Benefit Payments and Distributions:*

- Process Benefit Payments and Distributions
  - ✧ Periodic Benefit Payments
  - ✧ Non-Periodic Distributions
- Track Changes to Payments
  - ✧ New Benefits
  - ✧ Deceased Members and Beneficiaries
  - ✧ Supplemental Distributions
  - ✧ Scheduled Changes or Cola Increases
- Generate Benefit Payments
  - ✧ Check
  - ✧ Direct Deposit (EFT)
  - ✧ Authorized Deductions from Checks
- Tax Withholding and Reporting
  - ✧ Deduct Tax Withholding from Payments
  - ✧ Make Tax Deposits
  - ✧ Issue 1099Rs Reports
  - ✧ File Annual Form 945
- Complete Periodic Death Searches of Plan Beneficiaries

**Accounts Payable**

*(Included)*

*Accounts Payable:*

- Review of Invoices
- Approval of Expenses by Board
  - ✧ Signed Warrant
  - ✧ Specific Reference to Minutes
- Raise Cash

**Data Recordkeeping**

*(Included)*

*Systems to Record Payments and Distributions:*

- Accounts Payable
- Periodic Benefit Payments
- Non-Periodic Distributions
- Changes to Payments
  - ✧ New Benefits
  - ✧ Deceased Members and Beneficiaries
  - ✧ Supplemental Distributions
  - ✧ Scheduled Changes
  - ✧ Tracking Eligibility

**Plan Administration: Proposed Monthly Retainer Fee Summary\***  
*City of Ocala Firefighters' Retirement System*

<i>Item</i>	<i>Monthly Fee</i>
Plan Administrative Services: Firefighters' Retirement System	\$4,150.00
Payment of Benefits & Invoices	\$475.00
Interim Financial Statements (If Requested)	(\$750 Additional)
Online Member Pension Calculation System	Included
DROP Accounts: Quarterly Statements & Online Access	Included
DROP Accounts: Quarterly Statements & Online Access	\$3,300/ Annual
Fee Rate Guarantee	3 Years

\*Proposed fees guaranteed for 3 years, subject to 3% annual increase every 12 months thereafter.



## **SECTION 9.**

### TEMPLATE AGREEMENT & REQUIRED FORMS

## SECTION 9

**ADMINISTRATIVE SERVICES AGREEMENT**  
**BETWEEN**  
**CITY OF OCALA FIREFIGHTERS' RETIREMENT SYSTEM**  
**AND**  
**RESOURCE CENTERS, LLC,**

This agreement made as of this 1<sup>st</sup> day of \_\_\_\_\_, **2026**, by and between the **City of Ocala Firefighters' Retirement System** (hereinafter referred to as "Retirement System") and **Resource Centers, LLC**, a Florida Corporation (hereinafter referred to as "Administrator").

**WITNESSETH:**

**WHEREAS**, the Ordinances of the City of Ocala authorize the Retirement System's Board of Trustees to engage the services of an Administrator to administer the Retirement System's operations; and

**WHEREAS**, the Administrator is engaged in the business of rendering administrative management services to employee benefit plans; and

**WHEREAS**, the Retirement System is familiar with the experience and reputation of the Administrator in rendering these services; and

**WHEREAS**, the Retirement System has determined that it is in the best interest of the participants and beneficiaries of the fund to engage the services of the Administrator upon the terms and conditions hereinafter set forth.

**NOW, THEREFORE**, in consideration of the foregoing and of the mutual covenants and agreements contained herein, the parties agree as follows:

**Section 1**  
**Administrator**

- A. Engagement** – The Retirement System hereby engages and retains the Administrator who hereby accepts the engagement and retainer by the Retirement System to serve as Administrator of the Retirement System.

**B. Duties and Responsibilities** – Without limiting the generality of the foregoing, it is mutually acknowledged and agreed that the Administrator is engaged to perform those duties and responsibilities of the Retirement System as Administrator which are delegated to it in accordance with the express terms of this agreement.

**C. Limitation of Authority** – The Administrator shall not:

1. Exercise any discretionary authority or discretionary control respecting the management of administration of the Retirement System; or
2. Exercise any independent authority or control with respect to the management or disposition of the assets of the Retirement System; or
3. Render investment advice with respect to any monies or property of the Retirement System.

## **Section 2 Duration**

This agreement shall become effective on the 1<sup>st</sup> day of \_\_\_\_\_, 2026 and shall continue until otherwise terminated in accordance with the terms of this agreement.

## **Section 3 Fees**

**A. Basic Fee** – In consideration of the administrative services to be performed as agreed above, the Retirement System agrees to pay the Administrator an all-inclusive fee as provided in Exhibit A of this agreement.

**B. Expenses** – All extraordinary expenses such as printing charges, postage for mass mailings, overnight delivery charges, and special travel expenses reasonably and necessarily incurred by the Administrator shall be reimbursed by the fund.

## **Section 4 Services**

The Administrator shall be responsible for and in charge of all administrative services required of it by the Retirement System for the proper and complete administration of the fund. Without limiting the generality of the foregoing, the Administrator shall perform the specific services listed in Exhibit B of this Agreement.

## **Section 5 Obligations of Administrator**

It is mutually covenanted and agreed that all services rendered by the Administrator to or on behalf of the Retirement System shall be performed with reasonable dispatch and shall be performed in a manner which is adequate and convenient to the Retirement System and the participants and beneficiaries of the Retirement System. The Administrator shall familiarize itself with the basic documents under which the Retirement System is established and render all services in accordance with said documents. The Administrator shall perform all obligations under this agreement in accordance with the provisions of and pursuant to Florida Statutes, Section 112.656(2). By execution of this agreement, the Administrator acknowledges that it is a fiduciary of the Retirement System within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA) and §112.656, Florida Statutes.

## **Section 6 Records**

- A. The Retirement System will turn over to the Administrator true copies of all records, reports, information and other data pertaining to this Retirement System. The Administrator may rely upon the completeness and accuracy of the records, reports, and data delivered to it.
- B. The Administrator shall be responsible for assisting in the maintenance of records of the fund in the computer system of the Retirement System.
- C. In the course of performing its administrative services hereunder, the Administrator shall notify the Retirement System of any information, records or reports which are necessary to maintain the business of the Retirement System and shall assist the Retirement System in obtaining said information.

## **Section 7 Reports**

The Administrator shall work with and assist the Retirement System and their professional advisors in the preparation of records and reports to be filed with government departments or agencies or which are necessary to be disclosed and distributed to participants and beneficiaries.

**Section 8  
Disclosure of Records**

All information, including records and other data, which may come into the possession of the Administrator shall be subject to disclosure and production to the extent required by the Public Records Act, Chapter 119, Florida Statutes, or upon compulsion of a subpoena issued by a court of competent jurisdiction, as approved by the Retirement System.

**Section 9  
Excluded Items**

It is understood and agreed by the parties that the Administrator shall not be responsible for the performance of auditing, legal or financial advisory services.

**Section 10  
Fidelity Bond and Insurance**

The Administrator agrees to maintain an appropriate fidelity bond, coverage for errors and omissions, and cyber security liability insurance during the term of this agreement. The Administrator shall provide copies of the proof of said bond and insurance to the Retirement System.

**Section 11  
Damages**

The Administrator agrees it shall be liable to the Retirement System for any damages or losses, which the Retirement System or the fund may occur as the result of negligent or intentional acts or omissions of the Administrator or breach of this agreement.

**Section 12  
Governing Law**

This agreement has since been executed in Ocala, Florida and shall be governed and construed in accordance with the laws of the State of Florida. Venue for any dispute shall be in Marion County, Florida. In the event that any action shall be necessary for the enforcement of this agreement, the prevailing party shall recover its court costs, including reasonable attorney's fees.

**Section 13**  
**Entire Agreement**

This agreement constitutes the entire understanding and agreement by the parties hereto and shall not be modified, amended or revoked except by the express written consent of the parties.

**Section 14**  
**Termination**

This agreement may be terminated by the Retirement System on thirty (30) days' written notice, or by the Administrator on ninety (90) days written notice, with or without cause. In the event of a termination, the Administrator agrees to promptly (not to exceed 30 days) turn over to the successor administrator or such other party designated by the Retirement System, all physical records, reports, documents, data, and electronic records belonging to the Retirement System per Chapter 119.0701 Florida Statutes. The Administrator shall destroy or erase any duplicate copies of exempt or confidential records upon termination as required by Chapter 119.0701 (2) (b) (4) Florida Statutes.

**Section 15**  
**Public Entity Crimes Bill**

Section 287.133, Florida Statutes, provides that a person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list.

**Section 16**  
**Public Records**

In accordance with the provisions of Chapter 119.0701(2), Florida Statutes:

**A. IF THE ADMINISTRATOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE ADMINISTRATOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT THE CITY OF OCALA.**

B. The Administrator must comply with public records laws, specifically to:

1. Keep and maintain public records required by the System to perform the service.
2. Upon request from the System's custodian of public records, provide the System with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.
3. Ensure that the public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the term of the Agreement and following completion of the Agreement if the Administrator does not transfer the records to the System.
4. Upon completion of the Agreement, transfer, at no cost to the System, all public records in possession of the Administrator or keep and maintain public records required by the System to perform the service. If the Administrator transfers all public records to the System upon completion of the Agreement, the Administrator shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the Administrator keeps and maintains public records upon completion of the Agreement, the Administrator shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the System, upon request from the System's custodian of public records, in a format that is compatible with the information technology systems of the System.

## **Section 17 Electronic Delivery**

This Agreement may be executed in two or more counterparts, each of which shall be an original, but all of which together shall constitute one and the same agreement. Delivery of an executed counterpart of this Agreement by facsimile, including, without limitation, by facsimile transmission or by electronic delivery in portable document format (".pdf") or tagged image file format (".tiff"), shall be equally effective as delivery of a manually executed counterpart thereof.

**Section 18**  
**E-Verify Registration Verification**

Administrator confirms that as of the effective date of entering into this Agreement that the Administrator is registered with the E-Verify system as required by Fla. Stat. §448.095 and shall continue to be for the duration of this Agreement. Administrator shall use the E-Verify system to verify the work authorization status of all employees hired on and after January 1, 2021, as required by Section 448.095, Florida Statutes and agrees to require any subcontractor to provide them with an affidavit stating that the subcontractor does not employ, contract with, or subcontract with anyone not duly authorized to work by the immigration laws or the Attorney General of the United States. If the Trust Fund or Administrator has a good faith belief that a person or entity with which it is contracting has knowingly violated Section 448.09(1), Fla. Stat. or the provisions of this section it shall terminate the contract with the person or entity. Administrator shall be liable to the Trust Fund for any additional costs incurred by the Trust Fund as a result of the termination of this Agreement by Administrator. Attached as Exhibit C, is "Administrator's E-Verify System Registration Confirmation" as of the effective date of this Agreement.

**IN WITNESS WHEREOF**, the parties who caused this agreement to be executed on the date set forth.

**DATED** at Ocala, Florida this \_\_\_ day of \_\_\_\_\_, 2026.

**CITY OF OCALA FIREFIGHTERS’  
RETIREMENT SYSTEM**

By: \_\_\_\_\_  
Chairperson

**RESOURCE CENTERS, LLC**

BY: \_\_\_\_\_  
Managing Partner

Print Name: \_\_\_\_\_

## EXHIBIT A

### FEE SCHEDULE & SERVICE ELECTIONS

This Exhibit A governs all fees and services provided under the Agreement. Administrator shall provide services only to the extent expressly elected and described herein.

#### A. Base Retainer – Plan Administration Services (Included)

In consideration of the monthly base retainer fee set forth below, Administrator shall provide the following core plan administration services:

- Board and trustee administration, including meeting coordination, agendas, minutes, and trustee elections.
- Trustee conference arrangements and travel reimbursements.
- Maintenance and renewal of Board insurance.
- Member eligibility tracking and maintenance of participant records.
- Preparation of benefit estimates and coordination with the actuary for final certified benefit calculations.
- Presentation of benefit matters for Board consideration and approval.
- Records custodian responsibilities and compliance with Public Records Law requirements.
- Coordination with the plan’s actuary, auditor, custodian, investment consultant, legal counsel, and other professional service providers.
- Routine processing of benefits and payments through custodian.
- Resource Centers member Client Service Center.

Base Monthly Retainer Fee: \$ 5,950.00

#### B. Optional / Add-On Services (Provided Only If Elected)

The following services are not included in the Base Retainer and shall be provided only if expressly elected:

Service Description	Retainer Fee
<b>Financial &amp; Reporting Services:</b>	
<input checked="" type="checkbox"/> Plan level interim monthly financial statements	\$ 750/ Mo
<input checked="" type="checkbox"/> Maintenance of detail general ledger	\$ Included
<input checked="" type="checkbox"/> Annual Report filing (only Police & Fire Plans)	\$ N/A
<b>Benefit Processing Services:</b>	
<input checked="" type="checkbox"/> Benefit payment processing	\$ 1,525/ Mo
<input checked="" type="checkbox"/> Accounts payable	\$ Included
<input checked="" type="checkbox"/> DROP Account statements	\$ Included
<input type="checkbox"/> Annual Premium Tax Allocation (only Police & Fire Plans)	\$ N/A
<input type="checkbox"/> Annual Report (only Police & Fire Plans)	\$ N/A
<input type="checkbox"/> Share Account statements	\$ N/A

Service Description	Retainer Fee
<b>Online &amp; Technology Services:</b>	
<input checked="" type="checkbox"/> Online Member Pension Calculation System	\$ Included
<input checked="" type="checkbox"/> DROP account online access	\$ Included
<input type="checkbox"/> Share account online access	\$ N/A
<input type="checkbox"/> VEBA account online Member online portal access	\$ N/A
<input checked="" type="checkbox"/> Board online portal access	\$ Included
<input checked="" type="checkbox"/> Online election module	\$ Included

### C. Activity-Based Fees

The following fees apply on a per-occurrence basis, as applicable:

Service Description	Activity Fee
<input checked="" type="checkbox"/> Application processing	\$ 100
<input checked="" type="checkbox"/> Biennial state report filing	\$ 100
<input checked="" type="checkbox"/> Additional service provider RFPs (beyond one per year)	\$2,500
<input checked="" type="checkbox"/> Member workshops (beyond one per year)	\$ Included

### D. Pass-Through & Reimbursable Expenses

The Plan shall reimburse Administrator for actual and reasonable expenses incurred, including:

- Postage and processing for mass mailings
- Copying and printing, including board meeting packets
- Physical records storage
- Death searches
- Travel expenses, including IRS standard mileage rate and travel time billed half rate

### E. System & IT Services

Extraordinary system programming or IT services necessitated by plan changes or reporting requirements shall be billed at an hourly rate not to exceed \$125 per hour not to exceed \$1,000. Any additional work shall require prior Board Chair approval.

### F. Additional Services

The Administrator agrees to provide the following additional services:

Service Description	Fee
<input type="checkbox"/>	\$

The Resource Centers guarantees this fee for an initial two (2) year period from the effective date of this Agreement. The Base Retainer Fee will increase annually by 3% on October 1, 2026 and each year thereafter. The Administrator shall notify the Pension Plan at least ninety (90) days in advance of any proposed changes to the fees.

## **EXHIBIT B**

### ***ADMINISTRATIVE SERVICES FRAMEWORK & BOUNDARIES***

This Exhibit B describes the categories and scope of administrative services that may be provided under the Agreement. Specific services and fees are governed exclusively by Exhibit A.

#### **I. Core Plan Administration Services**

Administrator provides professional administrative support services which may include:

- Board and trustee administrative support.
- Participant eligibility tracking and recordkeeping.
- Benefit estimate preparation and coordination with the actuary.
- Records custodian responsibilities.
- Compliance coordination with applicable governance and public records requirements.
- Coordination with actuary, auditor, custodian, investment consultant, legal counsel, and other professional service providers.

#### **II. Financial & Accounting Boundaries**

Unless expressly elected in Exhibit A, Administrator does not prepare plan-wide interim or annual financial statements, does not maintain a plan-wide general ledger, and does not perform auditing, accounting, or financial advisory services.

Local checking or disbursement accounts, if utilized, are maintained solely for administrative and internal control purposes and do not constitute plan-level financial reporting.

#### **III. Benefit Processing & Payments**

Administrator may assist with benefit processing, including receipt and administration of applications and coordination with custodians, only to the extent expressly elected in Exhibit A. Final benefit payments are issued only after required approvals and certifications.

#### **IV. Technology & Online Access**

Online systems, portals, or electronic tools may be provided to members or trustees only if expressly elected in Exhibit A. Availability and functionality vary by plan and service election.

## **V. Excluded Services**

Unless expressly elected in Exhibit A, the following services are excluded:

- Auditing services
- Legal services
- Plan-wide accounting or financial reporting
- Investment management or advisory services
- Extraordinary IT development beyond routine system use

## **VI. Applicability**

This Exhibit B applies equally to pension plans and VEBA or trust arrangements. Any plan-specific variations shall be governed exclusively by Exhibit A.

**SWORN STATEMENT ON PUBLIC ENTITY CRIMES  
UNDER SECTION 287.133, FLORIDA STATUTES**

**THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.**

1. This sworn statement is submitted to the City of Ocala Firefighters Retirement System ("Owner")  
by: J. Scott Baur, Managing Partner (print individual's name and title) for  
Resource Centers, LLC (print name of entity  
submitting sworn statement) whose business address is \_\_\_\_\_  
4360 Northlake Blvd. Suite 206, Palm Beach Gardens, FL 33410  
in accordance with the request for proposals for Professional Service  
("Services").
2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any proposal or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means: (1) A predecessor or successor of a person convicted of a public entity crime; or (2) An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

**SWORN STATEMENT ON PUBLIC ENTITY CRIMES  
UNDER SECTION 287.133, FLORIDA STATUTES**

5. I understand that a "person" as defined in Paragraph 287.133( 1 )( e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which submits proposals or applies to submit a proposal on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)



Neither the entity submitting this sworn statement, nor one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity, has been charged with and convicted of public entity crime subsequent to July 1, 2008.

\_\_\_\_\_ There has been a proceeding concerning the conviction before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. [Please attach a copy of the Final Order.]

\_\_\_\_\_ The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. [Please attach a copy of the Final Order.]

\_\_\_\_\_ The person or affiliate has been placed on the convicted vendor list. [Please describe any action taken by or pending with the Department of General Services.]

SWORN STATEMENT ON PUBLIC ENTITY CRIMES  
UNDER SECTION 287.133, FLORIDA STATUTES

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE OWNER IDENTIFIED IN PARAGRAPH 1 (ONE) AND THAT THIS FORM IS VALID THROUGH PROJECT COMPLETION. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE OWNER OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM DURING THE PROJECT.

Scott Bauer  
(Signature)

5/9/26  
Date

Name:  
Position:

STATE OF FLORIDA )  
COUNTY OF Palm Beach ) ss

Sworn to (or affirmed) and subscribed before me by means of  physical presence or  online notarization this 7<sup>th</sup> day of May, 2026 by Scott Bauer.

Crystal M. Blair



(Signature of Notary Public-State of Florida)  
*In accordance with the provisions of Florida Statutes, §117.04(4)(l), Notary name must printed, typed or stamped below Notary's signature; seal must be stamped next to signature or below printed name:*

Personally Known OR \_\_\_\_\_ Produced Identification  
(Type of Identification Produced) \_\_\_\_\_

# Human Trafficking Affidavit

The undersigned, on behalf of Contractor, hereby attests as follows:

- A. Contractor understands and affirms that Section 787.06(13), Florida Statutes, prohibits the Board from executing, renewing, or extending a contract to entities that use coercion for labor or services.
- B. Contractor hereby attests, under penalty of perjury, that Contractor does not use coercion for labor or services as defined in Section 787.06(2), Florida Statutes.

I, the undersigned, am an officer or representative of the non-governmental entity named below, and hereby represent that I: make the above attestation based upon personal knowledge; am over the age of 18 years and otherwise competent to make the above attestation; and am authorized to legally bind, and make the above attestation on behalf of, the Contractor.

**Under penalties of perjury, I declare that I have read the forgoing document and that the facts stated in it are true. Further Affiant sayeth naught.**

Contractor: \_\_\_\_\_ Resource Centers, LLC \_\_\_\_\_

Authorized Signature: [Signature] \_\_\_\_\_

Date: 5/7/26

Printed Name: \_\_\_\_\_ J. Scott Baur \_\_\_\_\_

Title: \_\_\_\_\_ Managing Partner \_\_\_\_\_

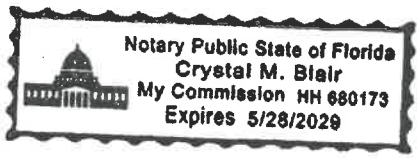
STATE OF Florida  
COUNTY OF palm beach

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 7<sup>th</sup> day of May, 2026, by Scott Baur, as Managing Partner on behalf of the company/corporation. They  are personally known to me or  have produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
Signature of Notary Public

CRYSTAL BLAIR

Name of Notary Typed, Printed or Stamped  
My Commission Expires: 5/28/29



## COMPANY NOT AN ENTITY OF A FOREIGN COUNTRY OF CONCERN

For purposes of this affidavit, "foreign country of concern" means the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic, including any agency of or any other entity of significant control of such foreign country of concern.

The undersigned, on behalf of the entity listed below hereby attests under penalty of perjury as follows:

1. I am over the age of 18 and I have personal knowledge of the matters set forth herein.
2. I am an officer or representative of Resource Centers, LLC (herein after "Entity"), and I am authorized to provide this affidavit on its behalf.
3. Entity is not owned by the government of a foreign country of concern.
4. No government of a foreign country of concern has a controlling interest in Entity.
5. Entity is not organized under the laws of or has its principal place of business in a foreign country of concern.
6. If, at any time in the future, Entity does become owned by a foreign country of concern, if a foreign country of concern acquires a controlling interest in Entity, or Entity becomes organized under the laws of or relocated to a foreign country of concern, Entity will immediately notify the Pension Fund and no contracts may be executed, renewed, or extended between the parties.
7. I have read the foregoing affidavit and confirm that the facts stated in it are true, and are made for the benefit of, and reliance by Pension Fund.

**Company:** Resource Centers, LLC

**Authorized Signature:** \_\_\_\_\_

**Date:** 5/7/26

**Printed Name:** J. Scott Baur

**Title:** Managing Partner

STATE OF FLORIDA  
COUNTY OF palm beach

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 7th day of May, 2026, by Scott Baur, as Managing Partner on behalf of the company/corporation. They  are personally known to me or  have produced \_\_\_\_\_ as identification.

[Signature]  
\_\_\_\_\_  
Notary Public Signature

(Affix Notary Stamp or Seal)



CRYSTAL BLAIR  
\_\_\_\_\_  
Print, Type or Stamp Name of Notary

My commission expires: 5/28/29