CONCORD STATION
COMMUNITY DEVELOPMENT DISTRICT

Advanced Meeting Package

Regular Meeting

Date/Time:

Thursday, April 10, 2025
6:30 P.M.

Location:

Concord Station Clubhouse
18636 Mentmore Blvd.
Land O'Lakes, FL 34638

Note: The Advanced Meeting Package is a working document and thus all materials are considered DRAFTS prior to presentation and Board acceptance, approval, or adoption.

Concord Station Community Development District

c/o Breeze
1540 International Parkway, Suite 2000
Lake Mary, FL 32746
813-565-4663

Board of Supervisors
Concord Station Community Development District

Dear Supervisors:

A Meeting of the Board of Supervisors of the Concord Station Community Development District is scheduled for **Thursday, April 10, 2025,** at **6:30 P.M.** at the **Concord Station Clubhouse, 18636 Mentmore Blvd., Land O'Lakes, FL 34638.**

The advanced copy of the agenda for the meeting is attached along with associated documentation for your review and consideration. Any additional support material will be distributed at the meeting.

The agenda items are for immediate business purposes and for the health and safety of the community. Staff will present any reports at the meeting. If you have any questions, please contact me. I look forward to seeing you there.

Sincerely,

Larry Krause

Larry Krause
District Manager
813-565-4663

CC: Attorney
Engineer
District Records

District: **CONCORD STATION COMMUNITY DEVELOPMENT DISTRICT**

Date of Meeting: Thursday, April 10, 2025
Time: 6:30 P.M.
Location: Concord Station Clubhouse
18636 Mentmore Blvd.
Land O'Lakes, FL 34638

Supervisor	Position	
Jessica LaBarbera	Chairman	
Randall Griffin	Vice Chair	
Fred Berdeguez	Assistant Secretary	
Kevin Wagner	Assistant Secretary	
Marcela Cisternas	Assistant Secretary	

ZOOM: https://us02web.zoom.us/j/3900480969
Call In: **+1 305 224 1968**
Meeting ID: **390 048 0969**
Passcode: **54321**
Mute/Unmute: *6

Regular Meeting Agenda

For the full agenda packet, please contact concordstation@breezehome.com

I. Call to Order / Roll Call

II. Audience Comments – *(limited to 3 minutes per individual on agenda items)*

III. Vendor & Staff Updates

A. Deputy Update: Pasco County Sheriff's Office (PCSO)

B. Solitude Lake Management –

1. Waterway Inspection Report conducted on April 1, 2025 **Exhibit 1**
2. Update: Fountain – Site F2

C. District Engineering Report: Stantec Project Manager – Greg Woodcock

1. Update: Pond Bank Repair Proposal – 18961 Lutterworth Ct.
2. Update: Southwest Florida Water Management District (SWFWMD) Operation & Maintenance Certifications

D. District Counsel: Straley Robin Vericker – Vivek Babbar

1. Update: Letter to Residents – Trees on CDD Property

E. RedTree Landscape Systems

F. Amenity & Lifestyle Manager: BREEZE – Robert Stone

1. Report: **Link to Task List**
2. Update: Camera System Proposals
3. Update: Lighting Proposal – Blue Wave

4. Community Events – Caroline Miller

G. District Manager: BREEZE – Larry Krause

1. Quorum Check: Regular Meeting – 05/08/2025 at 6:30 p.m.

IV. Business Items

A. Update: Scope of Services for Amenity and Maintenance Staff **Exhibit 2**

B. Consideration/Approval of Proposals for Amenity Services - $220,000.00/year

1. ASM PEO **Exhibit 3**

2. Spirit Human Resources - $220,000/yr (4 Employees) **Exhibit 4**

a. Employee Benefits **Exhibit 5**

3. United Employee Services (3 Employees) **Exhibit 6**

C. S&P Global Ratings

1. Engagement Letter & Terms and Conditions Applicable to Public Finance Credit Ratings **Exhibit 7**

2. Special Assessments **Exhibit 8**

V. Administrative Items

A. Consideration/Acceptance of the Concord Station CDD February 2025 Unaudited Financial Statements **Exhibit 9**

B. Consideration/Approval of the Minutes of the Concord Station CDD March 13, 2025, Regular Meeting **Exhibit 10**

VI. Audience Comments – New Business – *(limited to 3 minutes per individual)*

VII. Supervisor Requests

VIII. Adjournment

EXHIBIT 1

AGENDA

SOLITUDE
LAKE MANAGEMENT



Concord Station CDD
Waterway Inspection Report

Reason for Inspection: Monthly required

Inspection Date: 2025-04-01

Prepared for:

Larry Krause, District Manager
Breeze Homes
1540 International Parkway, Suite 2000
Lake Mary, FL 32746

Prepared by:

Kevin Wilt, Service Manager

Wesley Chapel Field Office
SOLITUDELAKEMANAGEMENT.COM
888.480.LAKE (5253)

TABLE OF CONTENTS

Pg

SITE ASSESSMENTS

PONDS R1, R2, R3/R4 ____ 3

PONDS R5, R6, R7 ____ 4

PONDS R8, R9, R10 ____ 5

PONDS R11 ____ 6

MANAGEMENT/COMMENTS SUMMARY ____ 6-7

SITE MAP ____ 8

R1

Comments:

Treatment in progress

Minimal algae growth within the site treated 4/1. Please allow 14 days for full results.





Action Required:

Routine maintenance next visit

Target:

Surface algae

R2

Comments:

Site looks good





Action Required:

None at this time

Target:

R3/R4

Comments:

Site looks good





Action Required:

None at this time

Target:

R5

Comments:

Site looks good





Action Required:

None at this time

Target:

R6

Comments:

Site looks good





Action Required:

None at this time

Target:

R7

Comments:

Site looks good





Action Required:

None at this time

Target:

Site: R8

Comments:

Site looks good

Treated 4/1 for Native Bacopa topping out on the surface of the pond.

Action Required:

None at this time

Target:





Site: R9

Comments:

Site looks good

Please have easement along fence trimmed back for site access.

Action Required:

Target:





Site: R10

Comments:

Treatment in progress

Treated 4/1 for surface algae. Full results in about 14 days

Action Required:

Routine maintenance next visit

Target:

Surface algae





Site: R11

Comments:

Site looks good





Action Required:

None at this time

Target:

Management Summary

This past month algae has been seen in many ponds blooming. These blooms are typical this time of the year with the hot weather settling in. I have seen some sites water levels are still dropping from not enough rainfall. Post algae treatments can take up to 14 days to see full effects. The algae growing in these sites is light and easily manageable so results may be seen quicker.

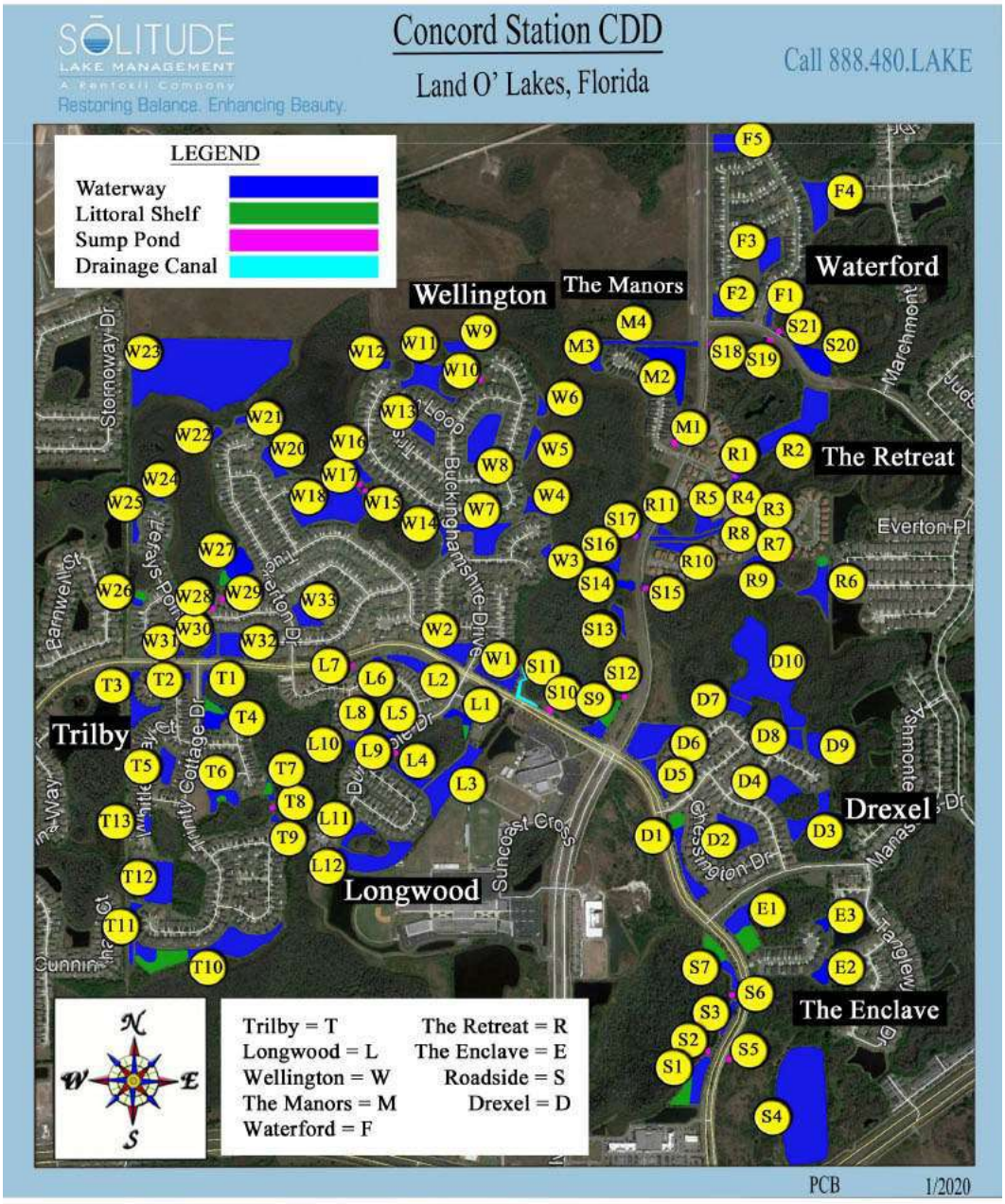
Site R8 was treated to maintain the beneficial submersed weeds (Bacopa) and just cot down the tall growth that is topping out on the ponds surface.

Please ask landscapers to trim back the easement to site R9 between the fence and the tree line.

As always, please reach out with any questions or concerns.

Thank you for choosing SOLitude Lake Management!

Site	Comments	Target	Action Required
	Treatment in progress	Surface algae	Routine maintenance next visit
	Site looks good		None at this time
	Site looks good		None at this time
	Site looks good		None at this time
	Site looks good		None at this time
	Site looks good		None at this time
	Site looks good		None at this time
	Site looks good		
	Treatment in progress	Surface algae	Routine maintenance next visit
	Site looks good		None at this time


SOLITUDE
LAKE MANAGEMENT
A Rentokil Company
Restoring Balance. Enhancing Beauty.
Concord Station CDD
Land O' Lakes, Florida
Call 888.480.LAKE
LEGEND
Waterway
Littoral Shelf
Sump Pond
Drainage Canal
Wellington
The Manors
Waterford
The Retreat
Trilby
Longwood
Drexel
The Enclave
Trilby = T
Longwood = L
Wellington = W
The Manors = M
Waterford = F
The Retreat = R
The Enclave = E
Roadside = S
Drexel = D
PCB
1/2020

Service Report



		Account	Concord Station CDD
Work Order	00773293	Contact	Larry Krause
Work Order Number	00773293	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	3/14/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for shoreline weeds, algae, submersed weeds, and floating weeds. Trash was removed from sites. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Lake-All	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Lake-All	TRASH / DEBRIS COLLECTION (IN HOUSE)	
Lake-All	DYE APPLICATION	
Lake-All	SHORELINE WEED CONTROL	
Lake-All	LAKE WEED CONTROL	
Lake-All	ALGAE CONTROL	
Lake-All		

Service Report



		Account	Concord Station CDD
Work Order	00775007	Contact	Larry Krause
Work Order Number	00775007	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	3/18/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for shoreline weeds, floating weeds, and trash was removed. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Lake-All	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Lake-All	TRASH / DEBRIS COLLECTION (IN HOUSE)	
Lake-All	DYE APPLICATION	
Lake-All	SHORELINE WEED CONTROL	
Lake-All	LAKE WEED CONTROL	
Lake-All	ALGAE CONTROL	
Lake-All		

Service Report

		Account	Concord Station CDD
Work Order	00775301	Contact	Larry Krause
Work Order Number	00775301	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	3/18/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for emergent growth. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Mt-ALL (4xMonth)	Inspected	
Wetland-ALL	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Wetland-ALL	INVASIVES CONTROL	
Mt-ALL (4xMonth)	INVASIVES CONTROL	
Wetland-ALL		
Mt-ALL (4xMonth)		

Service Report



		Account	Concord Station CDD
Work Order	00776128	Contact	Larry Krause
Work Order Number	00776128	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	3/20/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for shoreline weeds and trash was removed. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Lake-All	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Lake-All	TRASH / DEBRIS COLLECTION (IN HOUSE)	
Lake-All	DYE APPLICATION	
Lake-All	SHORELINE WEED CONTROL	
Lake-All	LAKE WEED CONTROL	
Lake-All	ALGAE CONTROL	
Lake-All		

Service Report

SOLITUDE LAKE MANAGEMENT

		Account	Concord Station CDD
Work Order	00777346	Contact	Larry Krause
Work Order Number	00777346	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	3/25/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for emergent growth. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Wetland-ALL	Inspected	
Mt-ALL (4xMonth)	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Wetland-ALL	INVASIVES CONTROL	
Mt-ALL (4xMonth)	INVASIVES CONTROL	
Mt-ALL (4xMonth)		
Wetland-ALL		

Service Report



		Account	Concord Station CDD
Work Order	00790169	Contact	Larry Krause
Work Order Number	00790169	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	4/1/2025		

Work Details

Specialist Comments to Customer	Sites treated for emergent growth. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Wetland-ALL	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Wetland-ALL	INVASIVES CONTROL	
Wetland-ALL	MONITORING	
Wetland-ALL		

Service Report

SOLITUDE LAKE MANAGEMENT

		Account	Concord Station CDD
Work Order	00790173	Contact	Larry Krause
Work Order Number	00790173	Address	18636 Mentmore Blvd Land O Lakes, FL 34638 United States
Created Date	4/1/2025		

Work Details

Specialist Comments to Customer	Good afternoon. Sites were treated for emergent growth, algae, and submersed weeds. Trash was removed from sites. Thank you for choosing Solitude.	Prepared By	COREY WHITE

Work Order Assets

Asset	Status	Product Work Type
Lake-All	Inspected	

Service Parameters

Asset	Product Work Type	Specialist Comments to Customer
Lake-All	TRASH / DEBRIS COLLECTION (IN HOUSE)	
Lake-All	DYE APPLICATION	
Lake-All	SHORELINE WEED CONTROL	
Lake-All	MONITORING	
Lake-All	LAKE WEED CONTROL	
Lake-All	ALGAE CONTROL	
Lake-All		

EXHIBIT 2

AGENDA

Scope of Services for Amenity and Maintenance Staff

The goal of the Board of Supervisors (the "**Board**") of the Concord Station Community Development District (the "**District**") is to operate and maintain the Amenity Facilities for the enjoyment and benefit of its residents and to provide high caliber and efficient customer service. This document generally describes the staffing positions and duties. These positions require all staff members be on-site.

Staffing:

1. Amenity Manager:
    a. Full time, salaried, responsible for managing and supervising the Amenity Facilities.
    b. Responsible for overseeing all personnel along with outside maintenance services, managing resident relations, coordinating with other outside entities as needed, programming community events, and interacting with the Board and District Manager.
2. Assistant Amenity Manager:
    a. Full time, salaried, responsible for assisting in the management of the operations of the Amenity Facilities.
3. Maintenance Technician**:**
    a. Full time, salaried, responsible for the general maintenance, preventative maintenance, and operational aspects of the Amenity Facilities.
4. Part Time Amenity Staff Member:
    a. Part time, hourly, support the Amenity Manager and Assistant Amenity Manager.

General Duties for All Staff Members:

1. Familiarity with District Rules, Regulations, Policies, Operating Procedures
    a. Full knowledge/awareness of all rules, regulations, or policies of the District.
    b. Prepare any incident or accident reports and forward to the District Manager.
2. Enforce the rules, regulations, and policies of the District.
    a. Staff has the authority to have Patrons and others removed from the property when such persons become belligerent, unruly, or in some other way refuse to follow the rules and regulations. Such incidences will be reported promptly to the District.
3. Community Relations:
    a. Meet and greet residents and guests.
    b. Handle interactions professionally and forward any questions, concerns, and requests to the Amenity Manager or District Manager prior to making commitments.
    c. Provide the best possible customer service to maintain a safe and comfortable environment.
4. Ensure the amenities are maintained in a consistently neat, organized, and presentable manner.
    a. Ensure all amenity areas are consistently free of any dirt, dust, spills, stains, or debris. This includes meticulous attention to detail to maintain a clean and welcoming environment.
5. Perform other duties as assigned by the Board.

Qualities and Approach to Work:

1. Demonstrate a strong sense of responsibility, dedication, and initiative.
2. Take pride in the quality of your work.
3. Be proactive in identifying needs, self-motivated in pursuing solutions, and resourceful in overcoming challenges.
4. Embrace your role with a sense of ownership and actively seek opportunities to contribute.

Amenity Manager:

1. Take ownership in your position and be proactive, self-driven, anticipate needs, and foster a positive working environment.
2. Be available to any Board member for open and direct communications regarding any questions they may have.
3. Develop and implement, to the reasonable satisfaction of the District, a facility maintenance plan setting forth a policy for the provision of the maintenance services including a timetable for providing those services on a regular basis.
4. Develop and implement, to the reasonable satisfaction of the District, an Emergency Action Plan setting forth a policy for the Amenity Facilities designed to protect staff and Patrons from serious injury, property loss, or loss of life, in the event of an actual or potential major disaster, which may include, but not be limited to, any of the following: fire, hurricane, or other hazardous event.
5. Create a document that describes the process and procedures for the District's operations and continually keep it updated, including, but not limited to all logins, passwords, contacts, etc…
6. General Duties:
    a. Responsible for day-to-day operations, budgeting, and managing vendor contracts relating to the Clubhouse and community assets; development of standard operation policies and procedures.
    b. Oversee workplace operations to maintain and improve effectiveness and efficiency.
    c. Display flexibility in handling after-hours emergency calls.
    d. Manage the maintenance work assignments.
    e. Prepare and oversee up-to-date policies for the Amenity Facilities, and make suggestions for new or revised policies when appropriate.
    f. Prepare monthly management reports for the Board and District Manager that summarizes operations, programming, participation levels and any other areas pertinent to the operation of the Amenity Facilities.
    g. Attend the District's meetings
7. Obtaining Proposals and Vendor Supervision:
    a. Obtain, analyze, and compare proposals. Review ratings and verify references.
    b. Negotiate purchasing and potential bidding of contracted services.
    c. Work with District Manager in oversight and supervision of subcontractors of all projects, and work with staff in prioritizing jobs.
    d. Work with vendors to ensure quality service is provided to the community.
8. Residents and Guests:
    a. Interaction with residents and guests on a day-to-day basis.
    b. Respond to resident complaints and requests within 1 business day, and if possible, visit the site or location of the issue.
    c. Notify residents of upcoming events, meetings, and general information.
    d. Document all complaints, injuries, and maintenance issues in specified logs.
    e. Manage the scheduling of rentals/reservations of amenities (residents, non-residents, organizations, instructors, etc…)
        i. Ensure rental/reservation forms are properly completed
        ii. Collect payments and security deposits and log all transactions so that the District Manager can properly account for them.
        iii. Review and fill out check in/out documents.
        iv. Manage the private events calendar for the Clubhouse.
9. Facilities and Common Areas:
    a. Perform weekly inspections (based on anticipated service levels and needs as they may vary from time to time) of District property and maintenance responsibilities and provide monthly

inspection reports with pictures, analysis, and recommendations. Report any irregularities to the District.

b. Ensure all door locks at the Clubhouse are in good operating condition.
c. Maintain an inventory of, and order and stock when necessary, supplies and equipment for the operation of the Amenity Facilities.
d. Check US flags to ensure proper condition.
e. Ensure a high level of appearance of all indoor/outdoor spaces.
f. Respond to any necessary repairs and recommend to the District when repairs are needed.
g. Assist the District in procuring and maintaining all licenses and permits required for the Amenity Facilities use.
h. Remain aware of potential safety or security hazards within District property, communicate with the appropriate district personnel regarding possible corrective action to resolve a safety or security matter, and implement such action when necessary, for the safety and security of the district.
i. Assess condition of District property resulting from neglect, vandalism, depreciation and estimate the costs associated with its repair or replacement.
j. Promptly investigate and provide a written report as to all accidents or claims for damage relating to the Amenity Facilities, including any damage or destruction of the property.
    i. Cooperate with and make any and all reports required by any insurance company or the District in connection therewith.
    ii. Only file any claims with the District's insurance company with the prior consent of the District.

10. Access, Security Systems, and Coordination with Law Enforcement:
    a. Troubleshoot and resolve issues with access cards/fobs.
    b. Manage access system and security system and make any recommendations for repairs or improvements when needed.
    c. Oversight of community security operations.
    d. Collaborate with Deputies to ensure security issues are handled appropriately, to include responding to solicitor complaints within the District's boundaries.
    e. Administer the issuance of access cards/fobs
        i. Add/edit/delete data relating to access cards/fobs for Clubhouse and access systems and District records.
        ii. Troubleshoot and resolve issues with access cards/fobs.
        iii. Issue access cards/fobs
    f. Collaborate with law enforcement or security personnel to ensure security issues are handled appropriately.
11. Programming:
    a. Schedule, coordinate, promote, and host community events.
12. Management and Financial Related Duties:
    a. Track and code all debit and credit card expenditures.
    b. Review all invoices before submitting for payment.
    c. Maintain preventative maintenance records, inventories, purchases.
    d. Implement a maintenance and replacement program for equipment.
    e. Maintain and manage warranties, regular maintenance, and inspections for the facilities as needed (fire inspections, pest control, mechanical systems, security alarms).
    f. Assist District Manager in preparing the annual budget.
    g. Assist in the recommendation of capital improvement projects.
    h. Recommend and implement (where applicable) on an ongoing basis, capital equipment replacements, additions, and operational improvements.
13. Staff Supervision and Oversight:

a. Manage the recruiting, hiring, training, vacation, payroll, disciplinary action plan, oversight, and evaluation of personnel necessary for the efficient operation of the Amenity Facilities.
b. Ensure that employees effectively troubleshoot and remediate any unpleasant resident experiences, including ensuring that employees make appropriate referrals as needed.
c. Establish appropriate intervention measures to be taken by employees in potentially hazardous situations.
d. Ensure that employees respond quickly and courteously to resident concerns, enlisting the assistance of management as needed.
e. Ensure that all staff knows the appropriate person/agency to contact in the event of minor emergencies.
f. Ensure that staff is well-versed in process of disaster preparedness, including hazardous weather.
g. Encourage suggestions from employees that may streamline processes in day-to-day operations and provide better customer service.

Scope of Services for Amenity and Maintenance Staff

Assistant Amenity Manager:

1. Assist the Amenity Manager in the management of the operations of the Amenity Facilities.
2. Document all complaints, injuries, and maintenance issues in specified logs.
3. Assist in the managing of the scheduling of rentals/reservations of amenities (residents, non-residents, organizations, instructors, etc…)
    a. Ensure rental/reservation forms are properly completed
    b. Collect payments and security deposits and log all transactions so that the District Manager can properly account for them.
    c. Review and fill out check in/out documents.
    d. Manage the private events calendar for the Clubhouse.
4. Conduct other tasks as directed by the Amenity Manager.

Maintenance Technician:

1. Possess a broad handyman skillset (including, but not limited to, proficiency in safely using hand and power tools and wood working), to ensure the proper upkeep and functionality of all Amenity Facilities and District property.
2. Be able to diagnose and resolve a wide range of maintenance issues.
3. Swimming Pool Deck: Blow off entire pool deck, arrange furniture, empty and clean all waste receptacles and control algae growth around pool area.
4. Empty waste receptacles (regular trash receptacles and doggie waste stations).
5. Blow off all play courts and pick up any litter and empty waste receptacles.
6. Interior of Building: Change A/C filters, replace light bulbs, ensure all door locks are in good condition, conduct light painting, and conduct electrical/plumbing repairs.
7. Parking Lot: Pick up litter, blow off debris, check US flags to ensure proper condition
8. Landscaping: Water all potted plants, pick up any debris and litter around Clubhouse landscaping.
9. Perform touch up painting as needed to the District facilities.
10. Perform repairs as needed to District property and equipment.
11. Repair and clean outdoor furniture and equipment as needed.
12. Conduct frequent vehicle patrols in the community and report/repair problems such as, but not limited to, damaged street signs, sidewalk trip hazards, reporting non-operational street lights, landscape lighting issues, street parking issues, fencing issues such as removed slats, noting landscaping deficiencies, reporting issues with ponds/nature preserve areas, following-up on street tree issues, noting areas that require pressure washing, picking up rubbish/debris and removing road kill.
13. Conduct other tasks as directed by the Amenity Manager.

Part Time Amenity Staff Member

1. Assist Amenity Manager and Assistant Amenity Manager in the day-to-day operations.
2. Document all complaints, injuries, and maintenance issues.
3. Conduct other tasks as directed by the Amenity Manager and Assistant Amenity Manager.

EXHIBIT 3

AGENDA

asm | peo
YOUR PARTNERSHIP FOR SUCCESS

Concord Station Community Development District

Service Summary

Human Resources Administration

- Employment Practices Liability Insurance
- Employment Policies & Handbooks
- Equal Employment Opportunity
- Performance Reviews

Payroll Management

- Payroll Calculation and Payroll Delivery
- Employee Direct Deposit
- Vacation, Holiday, and Sick Pay Tracking
- Processing for Court-Ordered Deductions
- Tax Payments and Related Quarterly and Annual Reporting, including employee W-2s

Workers' Compensation

- No deposit premium, audit or renewal
- Certificates of Insurance Provided
- Individual Loss Runs
- Claims Management Services

Risk Management

- Loss Control Assessments & Evaluations
- Safety Training Programs & Custom Manuals
- Accident Reporting
- OSHA regulatory support & consultation

Company Benefits

- Medical Insurance
- Dental Insurance
- Vision Program
- 401(k) Retirement Savings Plan
- Supplemental Insurance
- Affordable Care Act Compliance

Want to grow your business? We can help.

Let our team of experts remove your administrative burden so you can focus on growing your business.



25344 Wesley Chapel Blvd. Lutz, Fl. 33559 • Ph: (813) 994-1200 • www.asmpeo.com •

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YOUR PARTNERSHIP FOR SUCCESS

Concord Station Community Development District

Thank you for the opportunity to provide Concord Station Community Development District with a proposal. We are a full-service Professional Employer Organization with a reputation for professionalism, integrity, and personalized customer service. We are leaders in the industry and offer a suite of services with solutions tailored to meet your specific needs.

Description	CLERICAL OFFICE EMPLOYEES NOC	BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES
Class Code	**8810**	**9015**
Payroll Amount	$155,000	$65,000
FICA	7.65%	7.65%
FUTA	0.60%	0.60%
SUTA	2.00%	2.00%
Worker's Comp	0.13%	2.74%
ADMIN	1.99%	1.99%
TOTAL RATE	**12.37%**	**14.98%**
AFTER CUT-OFF RATE	**9.77%**	**12.38%**

Fees include all necessary tax filings and preparation, and mailing of employee's W-2 wage statements. Hours must be reported three (3) days in advance of payday. Payment via ACH must be received prior to disbursement of payroll. Employment Practices Liability Insurance to be billed at .25% of gross wages. Minimum $75 administrative fee per weekly payroll, $150 administrative fee per bi-weekly payroll. Delivery fee schedule Ground $15, Second Day $20, Next Day $25, COD $35. The above rates are contingent upon receipt of three years of loss runs, and final approval from underwriting.

By signing below, I accept the rates stated above and wish to move forward to become a client of American Staff Management.

Signed_____ Date_____

Print_____

25344 Wesley Chapel Blvd. Lutz, Fl. 33559 • Ph: (813) 994-1200 • www.asmpeo.com •

asm | peo
YOUR PARTNERSHIP FOR SUCCESS



When a company goes into business, it is because the owner has a passion for delivering a product or service, they believe in. ASM supports the community it serves and is passionate about helping their partners grow.

ASM has the human resources expertise, payroll and tax administration skills, workers' compensation compliance, and risk management proficiency to help you manage today's complex world of business.

By assuming liability and removing your administrative burden, ASM allows you to go back to doing what you love – running and growing your business.

Contact:

Chris Dodson – Sales Director

ASM PEO

25344 Wesley Chapel Blvd.

Lutz, Fl. 33559

813-867-3395

813.994.4500 (Fax)

www.asmpeo.com

EXHIBIT 4

AGENDA

SPIRIT human resources

YOUR TRUSTED HR PARTNER



CONCORD STATION CDD

Services and Solutions Proposal

April 3, 2025

"Running a business is hard, we make it easier."

www.spirithr.com

3817 Northwest Expressway, Suite 400
Oklahoma City, OK 73112

Content

	Page Number
Overview	02
CEO Statement	03
Our Values	04
Our Service	05
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> At Spirit HR, we empower business success through high-touch, high-tech, and client-centric outsourced HR, employee benefits, payroll, and risk management.

www.spirithr.com
3817 Northwest Expressway, Suite 400
Oklahoma City, OK 73112

Overview

Your business is unique, and you are faced with a myriad of complex and arduous human resource related tasks. Spirit HR is here to reduce your administrative HR burdens and let you do what you do best.







Your Dedicated and Trusted HR Partner

Spirit HR's core services include human resources, payroll, employee benefits, and risk management. While many PEOs may offer similar services on paper, the heart - *the spirit* - is the intangible factor that elevates Spirit HR above the rest. It is that spirit for exceptional service and dedication to helping businesses thrive and grow that makes Spirit HR different from other HR outsourcing providers.

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Oklahoma City, OK 73112

CEO Statement



We provide a comprehensive range of HR services based on our clients' specific needs using our extensive knowledge of human resources, employee benefits, payroll, and risk management.

We started Spirit HR because we like to help good employers become great employers. You didn't start your business to interpret HR regulations. Your drive is to fulfill your passion for your homeowners association. We believe Concord Station Community Development District can benefit from a client-centric HR partner like Spirit HR. We are here to:

- Increase employee productivity by reducing time spent on transactional HR activities.
- Improve employee retention by offering Fortune 500 type benefits.
- Reduce liabilities by improving compliance.
- Promote a safer workplace.
- Increase profitability by reducing employment costs.

> Our growth is based on maintaining long-term relationships with our clients across a broad range of industries.

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Oklahoma City, OK 73112

Our Values

Wherever your business is in its lifecycle and whatever your greatest challenge as an employer is today, Spirit HR has the team, expertise, and dedication to deliver the right employer services and resources to support your organization.

Our 5-Point Service Committment

Responsiveness - we return phone calls and respond to emails within 2 hours.

Listen to understand - we listen to understand and act on our customers' needs.

Keep commitments - we do what we say we are going to do.

Non-negotiables - we stand firm on integrity, ethics, and compliance.

Honesty - we provide truthful responses regardless of the outcome.

95%

Client retention

Our team of specialists ensure familiarity, consistency and knowledge of your workforce.

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Our Services

We provide a comprehensive range of HR services based on our clients' specific needs using our extensive knowledge of all things HR.



HUMAN RESOURCES

Spirit HR provides human resources support and guidance for businesses looking for a one-of-a-kind partnership. Our HR professionals understand the complexities of employment matters and provide solutions and guidance to each client.



Employee Benefits Offerings

Spirit HR puts you in a league with large employers through an elite array of employee benefit plans utilizing well-known carriers, allowing you to offer large employer benefits without sacrificing the culture and efficiencies of a smaller employer.



Employee Benefits Administration

Benefits can be confusing. That's why having Spirit HR's knowledgeable benefits professionals assist you and your employees is so important.

Let us help you negotiate benefit plan designs and rates, conduct enrollment meetings, manage the enrollment process and invoice payment as well as assist your employees with coverage questions.

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Oklahoma City, OK 73112

Our Services



Payroll

Spirit HR meets all your payroll processing needs from the basic to the complex. Reduce your labor costs with an accurate, timely, efficient and complete payroll administration partner.

Let Spirit HR's experienced payroll professionals carry the load of payroll tax administration, garnishments, benefit deductions and more.

Improve accuracy and convenience with timekeeping systems that integrate into the HRIS.

And, reporting is quick and easy with access to many preformatted reports as well as a reporting tool that let's you customize the format you need.



Workers' Compensation

Spirit HR partners with you to understand your specific workplace safety needs and provides comprehensive workers' compensation coverage and claims management.

We provide you with guidance and support to prevent injuries on the front end and manage claims effectively if they happen.

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Oklahoma City, OK 73112

Our Technology

Spirit HR's cloud based HRIS is a powerful tool designed to complement Spirt HR's team of professionals enabling you to experience the advantages of a dedicated team of experts and the ease of modern, secure technology.

Easy Access

- 100% cloud based
- 24/7 access
- Easy to use

Secure

- Role-based security
- Encrypted data
- HRIS is SOC2 compliant

Employee Portal

- Electronic onboarding
- View payroll, benefits, and HR information
- Any device, any time

Administrator Portal

- Employee maintenance
- Robust reporting
- Time management



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Oklahoma City, OK 73112

Our Responsibilities

A team of specialists is assigned to your company to ensure familiarity, consistency, and knowledge in each functional area, while your HR Consultant remains your central point of contact.

Allocation of Responsibilities



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Oklahoma City, OK 73112

Our Team

Our team is quick to understand your requirements and find the perfect services to suit your very specific needs down to the last detail.



DALE HAGEMAN
CEO



MARILYN CONYER
President/COO



MORGAN WILSON
Operations Director



SARAH JUHL
Risk Manager



JEFF ANDREWS
SE Regional Sales Director



ALEX HILL
Business Development Consultant

Customer service is of utmost importance, as it plays a significant role in building and maintaining strong client relationships. By adopting a client-centric approach we ensure a prompt and knowledgeable response to your needs.

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Oklahoma City, OK 73112

Financial Summary

Concord Station Community Development District

Proposed billing rates are based on information provided to Spirit HR by Concord Station Community Development District. Rates are valid on agreements signed with a first pay date within 60 days of the date of this proposal.

Assumptions		
Number of Employees		4
Implementation Fees		**Estimated**
Billed upon signed contract.	$51.36 Per Employee	$205.44
Billing Rates		
State	**FL**	**FL**
W/C Class Code	**9012**	**9015**
W/C Class Code Description	**Clerical**	**Maintenance**
Gross Payroll	**$155,000**	**$65,000**
Number of Employees	**3**	**1**
Gross Payroll	100.00	100.00
OASDI & Medicare	7.65	7.65
FUTA Bill Rate	0.60	0.60
SUTA Bill Rate*	2.00	2.00
Work Comp Bill Rate**	0.72	2.92
Management Fee	1.82	1.82
Total Bill Rate	**112.79%**	**114.99%**

*The SUTA rate may be adjusted once the actual rate is determined.

**Workers' Compensation Insurance is subject to approval by Spirit HR's workers' compensation provider.

The Management Fee above reflects the costs for Spirit HR's comprehensive services including Employment Practices Liability Insurance (EPLI). The Client is responsible for the EPLI deductible and is subject to EPLI Plan provisions and limits.

Optional Benefits & Services

Optional Benefits	Fee
Spirit HR 401(k) • Annual fee charged to participant quarterly	$500 Setup Fee $35 Per Participant Per Year ($8.75/Qtr)
Convert/Takeover Prior 401(k) Plan • Dissolve current 401(k) plan and move all funds into Spirit HR 401(k) • Requires additional processing time after initial implementation of Spirit HR services	Additional $350 Processing Fee Plus $3.00 Per EE
Client Sponsored 401(k) Plan Contributions will be credited back to the client each pay period for transmittal and administration.	$500 Set Up Fee
Basic Group Life Insurance 100% Client Paid / 100% participation required	
$15,000 Basic Life/AD&D *$25,000 Basic Life/AD&D* *$50,000 Basic Life/AD&D* *2X Salary up to $200K Basic Life/AD&D*	$2.34 PEPM $3.90 PEPM $7.80 PEPM $0.156 per $1,000
Employee Assistance Program - client paid • Confidential, 24/7 Total Wellness EAP benefit	$2.15 PEPM
Employer-Paid Disability - 100% Client Paid • Short-term disability • Long-term disability	$0.33/per $10 Covered Weekly Benefit $0.31/per $100 Monthly Payroll

Optional Services	Fee
Timekeeping Hardware (if applicable) at additional cost	$350 Setup Fee $2.65 PEPM
General Ledger Export • Standard • Quick books online integration Monthly Import	 $150 Per Hour Set Up Fee $150 Per Hour Set Up Fee $30 Per Month
Custom Reports	$150 Per Hour
Employee Onboarding Forms	Two custom forms included $150 Per Hour additional forms
EEO-1 Filing (groups of 100+ employees or federal contractors)	$150 Per Year
ACA Administration (1094C/1095C and 1094B/1095B Reporting) • 1094C/1095C (50+ FTE groups subject to ACA) • 1094B/1095B (Groups offering a Level Funded Health plan regardless of employee size)	$10.00 Per Form plus $2.50 Mailing Fee Per Form if electronic delivery not elected
Work Opportunity Tax Credit Processing	17% of available credit, billed quarterly
Pre-Employment Background & Drug Screening	
Base Background Screen Package	
• County Criminal Check • Federal Criminal Check	• SSN Trace • State Multi-County Criminal Search
• National Criminal Database Search • National Sex Offender Search	• Sanctions & Enforcement Search
• Base Package • Base + MVR • Base + 5 or 10-panel drug screen • Base + MVR + 5 or 10-panel drug screen • MVR only • Drug Screen only	$36.80 Each* $43.40 Each* $82.80 Each* $89.40 Each* $10.00 Each* $46.00 Each*
*Certain searches may be subject to additional access fees. In-network labs include LabCorp and Quest. Prices may vary by lab and location, and certain tests are subject to additional fees.	

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Optional Benefits & Services

Job Posting and Applicant Tracking	
Spirit HR Standard	$250 Setup Fee
• Fee per post per month	$15 Per Active Job Post Per Mo
Spirit HR Enhanced	$1,000 Setup Fee*
• Up to 5 unique job posts per month • Unlimited job posts per month	$54 Per Month $107 Per Month
*Setup fee waived if implemented with Performance Management	
E-Verify	$3.50 Each $150 Setup Fee
Performance Management	$107 Per Month + $5.25/PEPM
▪ One (1) custom appraisal template with setup/training ▪ Four (4) custom appraisal templates plus extra training/setup	$1,000 Setup Fee $2,500 Setup Fee
Learning Management System	$1.90/PEPM ($35 Per Month Minimum)
1099 Contractors	$300 Setup Fee/$15 Per Check
Banking and Delivery fees	Fee
Banking Fees	
▪ Late Report Fee ▪ Insufficient funds ▪ Wire fee	$25.00 $20.00 $15.00
Delivery Fees*	
▪ Nationwide next day ▪ Nationwide 2-day	$34.00 $25.00

Regardless of whether Optional Benefits & Services are selected at inception or later, fees for the services are subject to change.

*Spirit HR encourages all employees to utilize a secure form of electronic payment to receive their pay. For employees who do not wish to receive their pay via direct deposit to their bank account we offer a Visa debit card.

TERMS & CONDITIONS

Guarantee

- Implementation will be on time and accurate or implementation is free.
- We guarantee your satisfaction. If not, cancel within the first 90 days for a 100% management fee refund.

Basis of Fees

- Tax cutoffs are given after all applicable Spirit HR wage thresholds have been reached (FICA, FUTA, SUTA).
- Workers' compensation classifications are limited to those codes of workers identified in the Financial Summary table. Workers' compensation classifications used in the calculation of Spirit HR's fees are subject to change if it is later determined that workers are incorrectly classified.

Professional References

BANKING	Bank of Oklahoma Oklahoma City, OK 73102 Attn: Parker Dooly (405) 272-2252	BANK OF OKLAHOMA
LEGAL	McAfee and Taft Oklahoma City, OK 73102 Attn: Bonner J. Gonzalez (405) 552-2347	McAfee & Taft
RISK MANAGEMENT	Aon Tampa, FL 33607 Attn: David Carothers (888) 350-7729	AON
RETIREMENT PLAN	Slavic 401k.com Boca Raton, FL 33487 Attn: John Slavic (800) 356-3009	SLAVIC 401K
ACCOUNTANTS	Arledge & Associates, Inc. Edmond, OK 73034 Attn: Jake Winkler (405) 348-0615	Arledge certified public accountants
WORKERS' COMPENSATION INSURANCE	Aon Tampa, FL 33607 Attn: David Carothers (888) 350-7729	StateNational Key Risk a Berkley Company

Industry Experience

Not all PEOs are created equal. At Spirit HR we pride ourselves on being industry leaders.

National Association of Professional Employers (NAPEO)

Spirit HR leaders have been in the PEO industry for over thirty years. As a long-standing member of NAPEO we are involved and stay abreast of current industry trends and developments.

Employer Services Assurance Corporation (ESAC)

Spirit HR is accredited by meeting over 40 important financial, ethical and operational standards. Financial assurance of PEO's payment of employer liabilities is backed by over $15 million of surety bonds.

Getting Started

Our detailed implementation process is designed to ensure accurate, timely and customized implementation for your organization. We have a team of professionals ready to work with you to execute your implementation plan. We will be with you each step of the way to ensure everything is set up properly and your appointed contact is trained and ready to effectively utilize the Spirit HRIS features.

Step 1: We assign you a team including an HR Consultant, Benefits Specialist and Payroll Specialist. Throughout the process, your HR Consultant will be your primary contact for most of your service needs. Your Benefits Specialist will support both you and your employees with any benefits-related items including enrollments and questions, and your Payroll Specialist is here to assist you with all your payroll processing needs.

Step 2: Your Human Resource Consultant will review the set-up process and gather the necessary setup data (pay codes, deduction codes, departments, positions, PTO plans, benefit contributions, etc.) enabling Spirit HR to customize the system to meet your specific requirements.

Step 3: Your Spirit HR service team will then set up your information in our HRIS for a customized experience.

Step 4: Once the data is complete, we will assign a username and password for your primary administrative staff member.

Step 5: Your Spirit HR Human Resources Consultant will conduct an employee meeting, reviewing employee benefits and explaining how employees will access electronic onboarding and enrollment.

Step 6: Spirit HR will enter the basic employee data necessary for onboarding employees into Spirit's HRIS. This triggers an email to each employee instructing them how to complete the process.

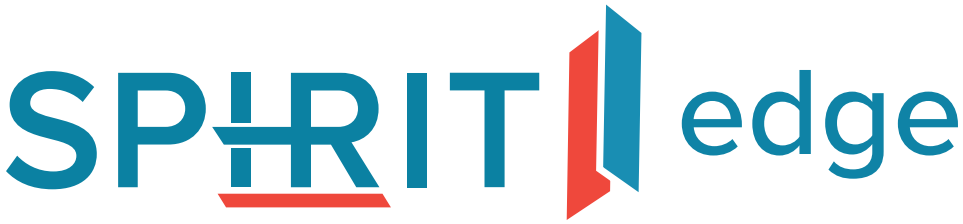
Step 7: Employees complete onboarding and benefits enrollment.

Step 8: Your internal manager approves I-9s.

Step 9: Your Spirit HR Payroll Specialist will train you on reporting payroll and other system functionality. You are now ready for your first payroll!

EXHIBIT 5

AGENDA



The competitive edge in employee benefits.

Eligibility & Enrollment

Who is Eligible

If you are a full-time employee (working 30 hours or more per week) you are eligible to enroll in Spirit Edge benefits.

Coverage For Your Family

The following family members are eligible to enroll in Spirit Edge benefits: legal spouse, dependent children, domestic partner, domestic partner children. Employee must be enrolled in benefit for family members to be eligible for coverage.

A dependent child is eligible for coverage until the age of 26 based on the following factors:

- Financial dependence on the employee
- Residency with the employee
- Student status
- Marital status
- Employment status.

When to Enroll

You will be able to elect and/or make changes to your benefit options only during your initial enrollment period or during the annual benefit open enrollment period, unless you have a qualified change in status.

Qualified changes in status include, for example: marriage; divorce; legal separation; birth or adoption of a child; change in child's dependent status; death of a spouse; child or other qualified dependent; change in residence; commencement or termination of adoption proceedings; change in employment status or change in coverage under another employer-sponsored plan.

Section 125 Advantage

As a benefit to you, your medical, dental, vision, and flexible spending medical and dependent care contributions are deducted from your check on a pre-tax basis. This simply means that insurance deductions will be taken before applying the appropriate federal, state, and FICA taxes to your income, which results in higher take-home pay.

How to Enroll

You can enroll in your Spirit Edge benefits through the Spirit Connect Employee Portal. The Spirit Connect Employee Portal is optimized to work across smartphones, tablets, laptops and desktops or, use the mobile app which makes it easy for you to access the information you need, when you need it.

With Spirit Connect you can view personal information, benefits elections and earnings statements as well as enroll in the benefits we offer. You may also access employee handbooks, benefit documents, electronic W-2 forms, and more.

How to access the Spirit Connect Employee Portal:

Desktop or Browser

Go to **www.spirithr.com** and click the **Employee Portal Login** button. First-time users will Register before gaining access.

Mobile App

Download the mobile app from the AppStore by searching for **PrismHREmployeePortal**. Once downloaded, enter 519 as the SpiritHR access code.

For questions regarding the Employee Portal contact a Spirit HR team member at 405-951-5300 or email benefits@spirithr.com.

The product information in this document offers general descriptions only. The official plan documents detail the exact benefits and take precedence over these descriptions.

Dental

Spirit Human Resources offers MetLife Dental Plans.

Plan Options	MetLife Dental PDP Plus Basic		MetLife Dental PDP Plus Enhanced	
	In-Network*	**Out-of-Network****	**In-Network***	**Out-of-Network*****
Type A – Preventive	100%	100%	100%	100%
Type B – Basic Restorative	80%	80%	80%	80%
Type C – Major Restorative	50%	50%	50%	50%
Orthodontia	N/A	N/A	50%	50%
Per Individual Deductible	$50 Applies to Type B & C services only	$50 Applies to Type B & C services only	$50 Applies to Type B & C services only	$50 Applies to Type B & C services only
Per Family Deductible	$150 Applies to Type B & C services only	$150 Applies to Type B & C services only	$150 Applies to Type B & C services only	$150 Applies to Type B & C services only
Annual Maximum Per Individual	$1,500	$1,500	$5,000	$5,000
Lifetime Orthodontic Max Per Individual****	N/A	N/A	$1,500 Adult & Child	$1,500 Adult & Child
Dependent Age	Eligible for benefits until the day he or she turns 26.			
Monthly Rates				
Employee Only	$25.72		$37.00	
Employee & Spouse	$52.28		$75.20	
Employee & Children	$58.50		$86.43	
Family	$91.12		$133.76	

*% of negotiated fees
**Out-of-Network based on % of the Maximum Allowed Charge. The lesser of the amount charged by the Dentist or the maximum amount which the In-Network Dentist has agreed with MetLife to accept as payment in full for the dental service.
***Out-of-Network based on % of Reasonable and Customary charge is based on the lowest of the : "Actual Charge" (the dentist's actual charge); or "Usual Charge" (the dentist's usual charge for the same or similar services); for "Customary Charge" (the 80th percentile charge of most dentists in the same geographic area for the same or similar services as determined by MetLife).
****Covered if orthodontic appliance is initially installed while Dental Insurance is in effect. Benefits will be reduced if initial placement and/or follow-up visits were made prior to MetLife coverage effective date.
NOTE: The Enhanced plan will typically reimburse a higher amount for out-of-network services.

Network

The Preferred Dentist Program (PDP Plus) is designed to help you get the dental care you need and help lower your costs. You have a choice of dentists both in and out of network. A large number of participating dentist access points are in the MetLife network with negotiated fees 15-45% below community average charges.[1]

[1]Based on MetLife analysis. Negotiated fees are subject to change.

Find a Provider

To find a provider go to www.metlife.com and select "Find a Dentist" then choose "PDP Plus" as the network.

MetLife MyBenefits Account

Once you are enrolled, you may take advantage of online self-service capabilities with MyBenefits*.

These features include:

- Check the status of your claims
- Locate a participating dentist
- Access MetLife's Oral Health Library
- Elect to view your Explanation of Benefits online

**Available to view only after coverage effective date.*

Vision

Spirit Human Resources offers the following MetLife vision plan.

Vision Benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

Vision Preferred Provider Organization Plan

- Go to any licensed vision specialist and receive coverage. Your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical and Visionworks. The MetLife vision program uses the VSP provider network.

Services Available Once Every 12 Months

- **Eye Exam:** Eye health exam, dilation, prescription and refraction for glasses. Covered in full after a $10 copay.
- **Retinal Imaging:** Up to a $39 copay on routine retinal screening when performed by a private practice.
- **Frame Allowance:** $130 after $25 eyewear copay
- **Costco:** $70 allowance after $25 eyewear copay
- Additional 20% savings on the amount you pay over your allowance. (Available from all participating locations except Costco.)
- **Standard Corrective Lenses:** Single vision, lined bifocal, lined trifocal, lenticular. Covered in full after $25 eyewear copay.

Standard Lens Enhancements:
- **Polycarbonate (child up to age 18) and Ultraviolet (UV) coating:** covered in full.
- **Progressive, polycarbonate (adult), photochromic, anti-reflective and scratch-resistant coatings and tints:** Your cost will be limited to a copay that MetLife has negotiated for you.
  These copays can be viewed after enrollment at www.metlife.com/mybenefits.

- **Contact Lenses (instead of eye glasses):**
  - **Contact Fitting and Evaluation:** Covered in full with a maximum copay of $60.
  - **Elective Lenses:** $130 allowance
  - **Necessary Lenses:** Covered in full after eyewear copay.

Out-of-Network Reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for in-network benefits apply.

Once you enroll, visit www.metlife.com/mybenefits for detailed out-of-network benefits information.

Reimbursement Schedule

- **Eye exam:** up to $45
- **Frames:** up to $70
- **Single vision lenses:** up to $30
- **Lined bifocal lenses:** up to $50
- **Lenticular lenses:** up to $100
- **Lined trifocal lenses:** up to $65
- **Progressive lenses:** up to $50
- **Contact lenses:**
  - Elective up to $105
  - Necessary up to $210

Vision	Monthly Rate per Employee
Employee Only	$7.47
Employee + Spouse	$13.97
Employee + Child(ren)	$14.43
Employee + Family	$23.62

Supplemental Life Insurance and AD&D

As a Spirit Human Resources employee you are eligible to enroll in the Supplemental Life Benefits and Accidental Death and Dismemberment (AD&D) plan.

Employee

- **Eligibility:** Employee must regularly work at least 30 hours per week
- **Coverage:** Available in $10,000 increments up to the lesser of 5x of basic annual earnings or $500,000
- **Medical Evidence:** Coverage in excess of $200,000 requires approval by MetLife
- **Monthly Premium:** Based on age
- **Accelerated Benefit Option:** 12 months or less to live, up to 80% of coverage not to exceed $500,000
- **At Termination:** Conversion and portability available

Spouse

- **Eligibility:** Employee must be enrolled with coverage
- **Coverage:** Available in $5,000 increments up to $100,000, not to exceed 50% of employee coverage
- **Medical Evidence:** Coverage in excess of $25,000 requires approval by MetLife
- **Monthly Premium:** Based on employee's age
- **Accelerated Benefit Option:** 12 months or less to live, up to 80% of coverage not to exceed $100,000
- **At Termination:** Conversion and portability available

Child(ren)

- **Eligibility:** Employee must be enrolled with coverage
- **Coverage:**
  - **Your Child 15 days to less than 6 months old:** $1,000
  - **Your Child 6 months old and over:** options of $1,000, $2,000, $4,000, $5,000 or $10,000
- **Child Limiting Age:** Age 26
- **Monthly Premium:** $0.288/$1,000 coverage per child unit
  - A child unit may consist of more than one child
- **At Termination:** Conversion and portability available

Supplemental Life Insurance and AD&D

Enrolling in the Plan

A statement of health will need to be submitted by employees or spouses who:

- Request coverage amounts during their initial enrollment that exceed the stated Medical Evidence level.
- Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year or less than 31 days.

No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.

Age	Rates
Employee Supplemental Life/AD&D *per $1,000 coverage*	
Less than 30	$0.068
30-34	$0.078
35-39	$0.088
40-44	$0.118
45-49	$0.168
50-54	$0.248
55-59	$0.428
60-64	$0.618
65-69	$1.088
70+	$1.848
Spouse Supplemental Life/AD&D *per $1,000 coverage*	Based on employee's age
Child Supplemental Life/AD&D *per $1,000 coverage*	$0.288

Benefit Increases

Supplemental Term Life/AD&D
Employees actively at work who are participating in the plan may increase their coverage up to the next benefit level without submitting a statement of health, provided the increased benefit does not exceed the Medical Evidence Level, as defined in the Summary of Benefits or the maximum allowed coverage. Any new supplemental life coverage request at Open Enrollment requires approval of statement of health.

Spouse Supplemental Term Life/AD&D
Employees actively at work who are participating in the plan may increase spouse coverage up to the next benefit level without submitting a statement of health, provided the increase does not exceed the Medical Evidence Level. Any new spouse supplemental life coverage request at Open Enrollment requires approval of statement of health.

Short Term Disability

Spirit HR offers a short term disability plan through MetLife.

Coverage

Disability insurance can provide you with partial income if you are unable to work due to injury or illness. Disability income protection insurance provides a benefit for a "short-term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Benefit Summary	
Weekly Benefit Amount	60% of weekly salary
Maximum Weekly Benefit	$1,500
Elimination Period	14 days of disability
Benefit Duration	11 weeks
Pre-existing condition exclusion	None

Your Age	Rate per $10 of weekly benefit
<30	$.423
30-34	$.423
35-39	$.423
40-44	$.423
45-49	$.443
50-54	$.561
55-59	$.744
60-64	$.956
65-69	$1.159

Pre-Existing Condition

The plan does not impose a pre-existing condition. Therefore, covered illnesses or injuries are generally covered upon your coverage date regardless of prior treatment.

Standard Plan Features

- Rehabilitation and Return to Work Program Incentives
- Minimum Weekly Benefit greater of $25 and 10%
- Pregnancy disability included
- C-Section Duration up to 8 weeks unless return to work before

Statement of Good Health

You will be required to submit an Evidence of Insurability form (Statement of Good Health) if you do not enroll with short-term disability during your initial eligibility or if you elected disability and later dropped your coverage. Evidence of Insurability must be approved by Metlife before coverage becomes effective.

Short-Term Disability Calculator		
Your Weekly Salary (max. $2,500)	_____	
X 60% Benefit	_____	
÷ $10 =	_____	(round to next higher whole number)
x Rate for your age group	_____	Total cost per month

Long Term Disability

Spirit HR offers a long term disability plan through MetLife.

Coverage

Disability insurance can provide you with partial income if you are unable to work due to injury or illness. Disability income protection insurance provides a benefit for a "long-term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Benefit Summary	
Monthly Benefit Amount	60% of predisability earnings
Maximum Monthly Benefit	$10,000
Elimination Period	90 days of disability
Own Occupation*	24 months
Benefit Duration*	To age 65/Reducing Benefit Duration (ADEA I)
Pre-existing condition exclusion**	3/12

*Certain conditions are limited to 24 months

Your Age	Rate per $100 of covered payroll
<30	$.15
30-34	$.27
35-39	$.42
40-44	$.69
45-49	$.93
50-54	$1.15
55-59	$1.32
60-64	$1.25
65+	$.93

**Pre-Existing Condition

A pre-existing condition is a condition (including pregnancy) for which you have received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Statement of Good Health

You will be required to submit an Evidence of Insurability form (Statement of Good Health) if you do not enroll with long-term disability during your initial eligibility or if you elected disability and later dropped your coverage. Evidence of Insurability must be approved by Metlife before coverage becomes effective.

Long-Term Disability Calculator		
Your Monthly Salary (max. $16,667)	_____	
÷ $100 =	_____	(round to next higher whole number)
x Rate for your age group	_____	Total cost per month

Accident Insurance

We offer two accident plan options through Metlife. Accident insurance can provide you with additional money if you experience covered accidental injuries this money can be used in any way you deem fit. Accidental death benefits are also included.

Coverage

Coverage under the Metlife Accident policies typically pays a set amount based on the type of injury that occurred and the treatment received for that injury. Benefits under these plans include a wide range of incidents and can be payable whether the accident occurred on or off the job.

Health Screening Benefit

The Health Screening Benefit is included as a part of the MetLife Accident plans. This benefit can provide $50 for each covered family member who gets a covered screening test, such as:

- Annual exams by a physician for sports physicals, well-child visits, dental, and vision exams
- Cancer screenings, including pap smear and colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Immunizations including HPV and MMR
- Imaging studies, including chest X-ray and mammography

Who Can Be Covered?

- You, if you're actively at work* full-time
- Your Spouse, as long as you are covering yourself
- Your Dependent Children from birth to age 26, as long as you are covering yourself

*Employees must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Spouses and dependent children must also reside in the U.S. to receive coverage. Not available for residents of MN or VT.

Monthly Rates	High Plan	Low Plan
Employee Only	$9.61	$6.52
Employee & Spouse	$18.88	$12.87
Employee & Child(ren)	$22.69	$15.53
Family	$26.77	$18.31

Accidental Death Benefit	High Plan			Low Plan		
	Employee	Spouse	Child	Employee	Spouse	Child
Basic Accidental Death Benefit	$50,00	$25,000	$10,000	$25,000	$12,500	$5,000
Accidental Death Common Carrier	$150,000	$75,000	$30,000	$75,000	$37,500	$15,000

Accident Insurance – Benefits Include:

	High Plan	Low Plan
Hospitalization		
Admission	$1,500	$1,000
ICU Admission - additional	$1,500	$1,000
Daily Stay (amount) - 15 days per accident	$300	$200
ICU Stay - 15 days per accident	$300	$200
Injury		
Burns		
2nd Degree Burns – 35% or greater of skin surface	$1,500	$1,000
3rd Degree Burns - 35% or greater of skin surface	$15,000	$10,000
Dislocations		
Knee Joint (other than patella)	$2,500	$2,000
Hip Joint	$5,000	$4,000
Shoulder	$1,000	$750
Partial Dislocation	25%	25%
Fractures (closed)		
Skull (except bones of Face or Nose), Depressed	$5,000	$4,000
Leg (mid to upper tibia or fibula)	$2,000	$1,500
Upper Arm between Elbow and Shoulder (humerus)	$2,000	$1,000
Lower Jaw, Mandible (other than alveolar process)	$1,000	$750
Finger or Toe (Digit)	$200	$100
Loss of a Digit		
One Digit (a Thumb or Big Toe)	$1,000	$750
Two or more Digits	$2,000	$1,500

	High Plan	Low Plan
General Surgery		
Abdominal, Pelvic, or Thoracic Cavity	$2,000	$1,500
Incidence per Covered accident	1 per Insured	1 per Insured
Outpatient Surgical Facility		
Outpatient Surgery Facility*	$400	$300
*1 time per accident, unlimited per calendar year		
Ruptured Disc	$1,500	$750
Torn Knee Cartilage	$1,500	$750
Additional Benefits		
Emergency Dental Repair - 1 per accident		
Dental Crown	$300	$200
Dental Extraction	$150	$100
Lodging - 15 nights per calendar year		
Lodging (per night)	$200	$100
Emergency Room Treatment	$200	$150
Transportation (per trip) - 1 time per accident 2x max per calendar year	$400	$300

Benefits payable reduced by 25% if covered person's attained age is 65 to 69. Benefits payable reduced by 50% if covered person's attained age is 70 or older.

Critical Illness Insurance

Spirit Human Resources offers two critical illness plan options through MetLife. Critical Illness insurance can provide you with money when you are diagnosed with certain serious illnesses.

Coverage

The Metlife Critical Illness plans pay you a lump sum amount when you're diagnosed with an illness that is covered by this insurance. This money can be used however you want or to help pay for medical expenses, such as co-pays and deductibles. Also, you can use this coverage more than once*.

*Even after you receive a payout for one illness, you're still covered for the remaining conditions as well as for a re-occurrence of a prior illness with the exception of skin cancer and benign tumor. The re-occurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 90 days apart or the conditions cannot be related to each other.

Conditions Include:

Critical Illnesses	
• Heart attack • Stroke • Major organ transplant • Kidney failure	• Coronary artery bypass graft (50%): Where surgery involving either a median stenotomy or minimally invasive procedure is performed.

Cancer Conditions	
• Invasive cancer – all breast cancer is considered invasive	• Non-invasive cancer (25%) • Skin cancer – 5% not less than $250

Progressive Diseases	Supplemental Conditions
• Amyotrophic Lateral Sclerosis (ALS) • Alzheimer's disease • Multiple Sclerosis (MS) • Parkinson's disease (advanced) • Systemic lupus erythematosus (SLE)	• Loss of sight, hearing, or speech • Benign brain tumor • Coma • Permanent Paralysis of 2 or more limbs • Occupational HIV, (25%) • Infectious Diseases (25%)

Health Screening Benefit

The Health Screening Benefit is included as a part of the Metlife Critical Illness plans. This benefit can provide $50 per calendar year for each covered family member who gets a covered health screening test, such as:

- Annual exams by a physician for sports physicals, well-child visits, dental, and vision exams
- Cancer screenings, including pap smear and colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Immunizations including HPV and MMR
- Imaging studies, including chest X-ray and mammography

Critical Illness Insurance

Who Can Be Covered?

- You – Choose between $10,000 or $20,000 of coverage with no medical questions
- Your Spouse – You must first be covered, then your spouse is eligible for 50% of the employee coverage amount
- Your Dependent Children from birth to age 26 are automatically covered at no extra cost.
- Coverage amount is 50% of yours. Additional specific childhood conditions covered are: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome, and spina bifida. The diagnosis must occur after the child's coverage effective date.

Monthly costs				
Age	Employee coverage: $10,000 Spouse coverage: $5,000 Heath Screen benefit: $50		Employee coverage: $20,000 Spouse coverage: $10,000 Health Screen benefit: $50	
	Employee	Spouse*	Employee	Spouse*
<25	$2.60	$1.75	$5.20	$3.50
25-29	$3.30	$2.10	$6.60	$4.20
30-34	$4.40	$2.65	$8.80	$5.30
35-39	$5.90	$3.40	$11.80	$6.80
40-44	$8.30	$4.60	$16.60	$9.20
45-49	$11.20	$6.50	$22.40	$13.00
50-54	$17.10	$9.45	$34.20	$18.90
55-59	$23.10	$12.25	$46.20	$24.50
60-64	$29.90	$15.40	$59.80	$30.80
65-69	$37.30	$18.90	$74.60	$37.80
70-74	$48.10	$24.15	$96.20	$48.30
75+	$65.00	$32.60	$130.00	$65.20

*Spouse rate is based on employee's age.

Pre-existing conditions

There is not a pre-exisiting condition limitation. Benefits are payable for a covered condition so long as it occurs on or after the coverage effective date.

Flexible Spending Account (FSA)

Employees who regularly work at least 30 hours per week at participating worksites may take advantage of Spirit Human Resources' Flexible Spending Account (FSA) as a convenient way to set aside money for qualifying expenses. FSA contributions are made pre-tax, thereby reducing your taxable wages.

It is important to note there are two distinctly different types of flexible spending accounts available to you: Health Care FSA and Dependent Care FSA. You can elect to contribute as much or as little into each FSA up to the maximum amount.

Health Care FSA

Employees offered group health coverage may participate in the Health Care FSA. Employees not offered group health coverage or who participate in an HSA may only participate in the Limited Health Care FSA, which limits reimbursable expenses to out-of-pocket dental and vision expenses.

- Contribute up to $3,300 in pre-tax dollars annually.
- Funds may be used for eligible medical, dental, vision, and prescription drug expenses incurred during the plan year, for you or your eligible dependents. Limited FSA covers dental and vision only.
- Services must be rendered within the plan year (January 1 through December 31).
- Submit receipts for reimbursement or use your FSA debit card to pay for eligible services and products directly out of your FSA account.
- Claims must have attached documentation which must include proof of service (service date, description and charge). Always save receipts and any other required documentation to verify your claims.
- All claims for medical expenses must be filed within the allotted time frame.

Eligibility

Eligible employees are employees regularly working at least 30 hours per week.

Use It or Lose It Rule

Participants will be allowed to carry over up to $660 unused medical spending account funds to the following calendar year. Balances over $660 not claimed within 90 days of the plan year end are forfeited.

Administration

Spirit HR uses American Benefit Administrators (ABA) to administer its FSA claims. The ABA portal can be accessed 24/7/365 for all claims management at www.americanbenefitadministrators.com.

If you use the ABA debit card, there are generally no claim forms. Participants simply swipe the ABA card at the provider location. Funds are instantly withdrawn from your FSA and paid to the provider. (Participants should still keep their receipts from ABA card purchases in case there is an IRS audit.)

Deadlines

Plan Year Reimbursements – Spirit HR's plan year is from January 1 to December 31. Expenses incurred by December 31 can be filed through March 31. Balances over $660 not claimed within 90 days of the plan year end are forfeited. Participants whose employment is terminated must submit claims within 90 days of the termination date.

Carryover Reimbursements – Spirit's plan allows up to $660 unused medical spending account funds to be carried over into the following calendar year. Deadlines for the new plan year apply thereafter.

Flexible Spending Account (FSA)

Dependent Care FSA

The Dependent Care portion of the FSA is to set aside pre-tax dollars to pay someone to care for your eligible dependent while you and your spouse (if married) work.

- Contribute up to $5,000 pre-tax dollars annually (for individuals or married couple filing jointly or $2,500 for married person filing separate).*
- Funds may be used to pay eligible dependent day care expenses pre-tax. Overnight camps, educational programs, and certain transportation are ineligible expenses. Provider must be verified through a social security number or tax identification number.
- Services must be rendered within the plan year. Any FSA funds not used during the plan year will be forfeited.
- Services must be incurred prior to reimbursement.
- Claim payment amounts are dependent on sufficient funds in your account.
- Reimbursement claims must include a bill or receipt from the provider, provider social security number or tax ID number, and relevant claim details. Claim forms must be completed, signed, and dated with documentation attached.
- Recurring claims may be set up through ABA, allowing the participant to submit one claim at the beginning of the plan year. Reimbursement is then issued each time there is a payroll deduction.
  For more information, see the ABA website at www.americanbenefitadministrators.com.

Qualifying Persons

Dependent care FSA is designed to allow you to use pre-tax dollars to pay for qualifying dependent care, so you and your spouse, if you are married, can work, actively look for work, or go to school full-time during the plan year.

Qualifying persons are:

- Dependents under 13 years of age who can't take care of themselves, who live with you, and are claimed as dependents on your tax return
- A spouse who is physically or mentally challenged
- A dependent who is physically or mentally challenged and for whom you may claim an exemption (e.g., an aging parent living with the employee)

Deadlines

Spirit HR's plan year is from January 1 to December 31. Claims must be incurred during the plan year.
A grace period of 3 months following the end of the plan year enables participants to submit expenses incurred during the plan year until March 31.

Flexible Spending Account (FSA)

Health FSA

Health FSA Limit – $3,300

Health-Related Expenses	Ineligible Expenses
Acupuncture	Baby bottles
Alcoholism treatment	Dental bleaching or bonding
Ambulance	Diaper service
Breast pumps	Electrolysis
Care for handicapped	Health club dues
Contact lenses & supplies	Illegal operations or treatments
Deductibles	Marital or family counseling
Dental co-pays and deductibles	Massage chair
Dental services (non-cosmetic) and X-rays	Meals, excluding inpatient care
Diabetic supplies/insulin	Non-prescription vitamins
Doctor office visit co-pays	Retin-A
Drug addiction treatment	Rogaine or hair transplant
Eligible hospital charges (not covered by insurance)	Supplements from chiropractor, acupuncturist, holistic healer, etc.
Eye glasses	Whirlpools
Hearing aids and supplies	
Holistic healing services (medically necessary), not including holistic remedies or supplements	
Lab fees	
Laser eye surgery	
Learning disabilities care	
Medical miles (per IRS limits)	
Oral surgery	
Orthodontia	
Over-the-counter medications	
Prescription drug co-pays	
Prostheses	
Routine physicals	
Vision exams	
Wheelchair(s)	
X-Rays	
Limited FSA accounts cover dental and vision expenses only	

More than 2% shareholder of an S-Corp (or any family members), sole proprietor, and partner in a partnership are ineligible to participate in an FSA plan.

Health Savings Account (HSA)

Must be enrolled in an eligible high deductible health plan (HDHP) to participate in a Health Savings Account.

Save on taxes 3 ways

The HSA is unique because it allows you to save on taxes in three ways. The money you contribute, your earnings from investments, and withdrawals for eligible expenses are all tax-free, making it a powerful savings and retirement tool.

Fund availability and changing your election

HSA funds are available to spend, save, or invest after they've been deducted from your paycheck and contributed to your HSA. You can adjust your payroll deductions or contributions at any time, no questions asked.

Privately owned savings

The HSA is your privately owned savings account. Funds roll over year to year. And if you change employers, your HSA stays with you. There is also no requirement to submit receipts or substantiation for your qualified purchases.

Spend on healthcare expenses

Review how much you spent last year on eligible healthcare expenses to determine your election.

Save for future healthcare expenses

How much is your high-deductible health plan (HDHP) deductible? That would be a great place to start!

Invest for retirement

Determine how much retirement-planning money you can set aside from your paycheck, pre-tax.

Hybrid

Elect and save enough money to cover your HDHP deductible, should you need it, by setting your investment threshold to mirror your deductible amount. Invest any contributions over that amount to build your retirement nest egg.

Health Savings Account Contribution Limits & IRS Regulations

The IRS sets the maximum dollar amount you can elect and contribute to a health savings account (HSA). The 2025 annual contribution limit is:

- Single coverage - $4,300
- Family coverage - $8,550

Please note: If you're 55 years of age or older, you are eligible to make an annual catch-up contribution, which lets you contribute an additional $1,000 on top of the above annual contribution limits. To determine your contribution, we recommend setting a goal for what you plan to use your HSA for. Keep in mind you're not locked into that decision and can change your contribution amount at any time as long as you don't exceed the annual limits.

401(k)

You work hard for your money, make it work for you.

Pensions and social security are no longer enough to ensure your financial future. One way to build your retirement nest egg is through a 401(k) plan. We can provide you with the financial tools to help determine what works best for you and for the future you want. Through Slavic 401(k), we provide a diverse menu of high-quality mutual funds purchased at NAV (no-load) including: Vanguard, Fidelity, Invesco, Dimensional, American Funds. Best of all, the fees to you are minimal, so your money will go further and grow faster.

Participant Costs	
Annual Administration	$35 annually
Loans	$150 Setup, $50 annually
Distributions	$75

IRS Limits 2024	
401(k) Deferral	$23,000
Catch-up Contributions for Age 50+	$7,500
Annual Additions Max (Deferral, Matching & Profit Sharing)	$69,000 + Catch Up

Deferral Options:

Pre-tax Traditional – Reduces current taxable income; upon distribution, your assets will be taxed accordingly.

Roth 401(k) – After-tax contributions do not affect current taxable income; upon distribution, your deferrals and gains on investments are not taxed with a qualified distribution.

Distribution Options – A pension plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant, according to Treasury Regulation §1.401-1(b)(1)(i). Taxes and penalties may apply.

Loan Feature – You can access up to 2 loans at a time from your account (minimum loan is $1,000 and maximum loan is $50,000).

Service Center Support:

(New Enrollments and Changes, Beneficiary Updates, Loans and Distribution Questions)

• Toll-free number: (800) 356-3009. Customer service hours: 8 a.m. to 8 p.m. EST • customers@slavic401k.com

New Account Access:

• To access your account online for the first time, go to www.slavic401k.com and click on “Log In” in top right-hand corner of the page. Then click on “Sign Up” and provide the information required to verify your account and create your username and password.

First Time Enrollment:

• Go to www.slavic401k.com

• Click the Enroll button on the top right hand side.

• Enter your Social Security Number (without dashes). • Enter your Date of Birth.

Legal Plan

Spirit Human Resources offers a legal plan through MetLife.

Extensive Legal Services

MetLife Legal Plans provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on an unlimited number of personal legal matters and fully covered services for the most frequently needed personal legal matters (excluding employment issues). Participants may also receive service from out-of-network attorneys.

Examples of covered legal services include:

- Preparation of wills and trusts
- Real estate matters
- Debt matters, including identity theft defense
- Consumer protection
- Document preparation and review
- Traffic and juvenile matters
- Family law, including adoptions

Cost

$18.00 per month

(Covers employee, spouse, and/ or unmarried child up to age 26)

Digital Estate Planning Solution

MetLife offers employees the ability to choose an attorney for estate planning or create their own plan through its digital estate planning solution. With the digital estate planning solution, employees are taken through a simple, guided process to complete wills, living wills, and/or powers of attorney, in as little as 15 minutes.

Nationwide Network of Attorneys

Plan members may receive services through a nationwide network of more than 18,500 attorneys, or an out-of-network attorney.

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Identity and Fraud Protection

Spirit Human Resources offers two identity and fraud protection plans through MetLife powered by Aura.

All-in-One Digital Security – Help to prevent identity theft and digital fraud before it happens. Top rated, all-in-one digital security product to provide proactive identity theft and fraud protection for your finances, personal information, and mobile devices. Aura's product is a simple to set up, easy-to-use mobile application and website.

Identify theft protection and monitoring – Personal information, online accounts, SSM, criminal records, home titles, social media

Financial fraud protection and monitoring – Credit score and report, transactions

Privacy and device protection – Data broker list removal, WiFi security, VPN, antivirus, password manager

Proactive service and support – 24/7/365 support, white glove resolution service, $1M identity theft insurance for eligible losses, lost wallet protection

Choice of Plans

Features	Individual $6.95 Family $12.45 Protection	Individual $9.95 Family $16.55 Protection Plus
Personal information and ID monitoring	✔	✔
Online account and breach monitoring	✔	✔
SSN authentication alerts	✔	✔
Criminal and court record monitoring	✔	✔
Home title and address monitoring	✔	✔
Social media monitoring	With Family Plan	✔
Credit monitoring and alerts	1 bureau	3 bureaus
Monthly credit score	✔	✔
High risk transaction alerts	✔	✔
3B credit report		✔
Experian credit lock		✔
Transaction monitoring		✔
Data broker list removal	✔	✔
WiFi security/VPN	1 device Per Adult	Up to 10 devices Per Adult
Antivirus	1 device Per Adult	Up to 10 devices Per Adult
Password manager		✔
Safe browsing		✔
Email masking		✔
All-in-one mobile application	✔	✔
24/7/365 customer support	✔	✔
Identity theft insurance for eligible losses	Up to $1M* Per Adult	Up to $1M* Per Adult
Lost wallet protection	✔	✔

CaresCard Benefits

**This benefit is not available to residents of UT, VT or WA state*

Essential Package – $11.35 per month

Teledoc® Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options, and prescription, if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic, or ER. Just use your phone, computer, smartphone, or tablet to get a quick diagnosis by a U.S. licensed physician.

Health Advocate™ Solutions Healthcare is complicated. Personal Health Advocates help you navigate the insurance and healthcare systems. They can help to: untangle medical bills and insurance claims; locate doctors, specialists, hospitals, dentists, and pharmacies; clarify benefits and answer questions about tests, treatments, and medications; and more.

Doctors online The fast, easy way to get health information from an online resource you can trust. You have 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians, and more by email or smartphone app. You'll get treatment options and advice you understand. With Doctors Online, the doctor's always in!

Vision Your eyes are the windows to your health. Now you and your family can see better savings at over 20,000 vision providers nationwide, including national chains and local retailers. You save 10% to 60% on glasses, contacts, laser surgery, and exams.

Aetna dental Smile brighter with big savings at over 262,000* available dental practice locations nationwide. Use your card over and over again to keep your teeth sparkling clean! In most instances, save 15% to 50% per visit**

**As of April 2020. **Actual costs and savings vary by provider, service, and geographical area.*

Legal Services Have legal questions? Get legal answers from experienced lawyers at discounted rates. Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support. Additional services are also available at no cost to you!

Diabetic Supplies Save 10% to 50% on diabetic testing supplies and get a free, fully audible blood glucose meter with your first order. With the convenient online, pre-paid program, you receive discounted diabetic testing supplies shipped directly to your home.

Lab Testing Know your numbers! You have direct access to over 1,500 major clinical laboratories nationwide, where you can save 10% to 80% on typical costs for lab work. Find a location near you and order online or by phone. *Lab benefit not available in MD, NJ, NY, and RI.*

MRI & CT Scan A better image leads to a better diagnosis, better treatment, and a better recovery. Save 40% to 75% on usual charges for MRI and CT scans at thousands of credentialed radiology centers nationwide. You will be referred to a certified radiologist based on condition, preferences, and location.

Savings may vary based on geographic location, provider, and procedure performed. Available services may vary by provider.

NB Travel Experience more. Spend less. NB Travel serves up deeper discounts on hotels, car rentals, flights, and activities all over the world. Most of our travel deals are not available to the public, which means these exclusive rates are much lower than what the average consumer can find online. NB Travel gives you instant access to thousands of travel deals, allowing you to experience a lot more with your budget.

Pharmacy Don't let the cost of medications keep you from managing your health. Enjoy discounts on your prescription medications with Retail and Mail Order Pharmacy. Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide, and on 30+ day supply prescriptions shipped directly to your home with free standard shipping. *This is not insurance.*

Vitamins Everyone has different health goals, and eVitamins has the products to help you reach them. Find the best prices online for the most trusted brands of vitamins, herbs, nutritional supplements, whole foods, baby care, skincare, and more. Save on products for you, your family, and even your pets.

Durable Medical Equipment Save 20% to 50% on medical equipment shipped directly to you, plus an additional $5 on orders over $100! Save on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products, and more.

Hearing Aids If you suffer from hearing loss, you shouldn't have to empty your wallet to access hearing aids. Retail Hearing Care by Amplifon and Home Delivery Hearing Aids by Hearing Assist, the #1 direct to consumer hearing aid brand, will help you find an affordable solution with the fit, comfort, and amplification you need.

CaresCard Benefits

Premier Package – $18.95 per month

All the benefits of the Essential package PLUS:

ID Sanctuary With ID Sanctuary, you can rely on immediate, personalized attention from a fraud specialist whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited restoration assistance, should you fall victim—giving you emotional support and peace of mind.

LifeSpeak Tackle mental health and well-being issues. Get reputable expert information from the world's leading experts on mental health, stress management, financial health, infertility, and more. Get on-demand access to an unparalleled library of educational videos, blogs, and downloadable action plans. Available anywhere, anytime, on any device, and is 100% confidential.

Caregiver Support Taking care of a parent, grandparent, sibling, or child with disabilities can be incredibly rewarding, but also incredibly stressful. Especially if you're working a full-time job on top of coordinating doctor's visits, calling family members, and sifting through piles of paperwork. Connected Caregiving by alska ("love" in Swedish) empowers you to efficiently manage caregiving responsibilities through an all-in-one, web-based platform for storing important documents, coordinating with care team members, and sharing updates with family.

Telephonic EAP Are you dealing with problems related to relationships, stress, or substance abuse? Telephonic EAP provides effective professional counseling and work/life support to help you cope with the ups and downs of life. A simple phone call helps when you are dealing with depression, family conflicts, substance abuse, debt, or worry over finding services for your children or elderly parents.

Alternative medicine Traditional medicine is not the only answer! Save 10% to 30% on your health and wellness needs with over 35 specialties and 35,000 practitioners nationwide. Whether you want to reduce stress, relieve migraines, or quit smoking, alternative medicine can help.

These benefits are NOT insurance.

Please see the Discount Medical Plan Disclaimers on your CaresCard enrollment form or when enrolling online at spirithr.com. The Disclaimers page contains important information on limitations, exclusions, and exceptions.

CaresCard Packages	Select from two packages	
	Essential	Premier
Teledoc® ($0/visit)	X	X
Health Advocate Solutions	X	X
Doctors online	X	X
Vision discount	X	X
Dental discount	X	X
Legal services	X	X
Diabetic supplies	X	X
Lab testing	X	X
MRI & CT scans	X	X
NB Travel	X	X
Pharmacy	X	X
Vitamins	X	X
Durable medical equipment	X	X
Hearing aids	X	X
ID Sanctuary		X
Caregiver Support		X
Alternative medicine		X
Life Speak		X
Telephonic EAP		X
COST	**$11.35**	**$18.95**

Employee Assistance Program (EAP)

Your Total Wellbeing Program

NexGenEAP is your confidential EAP, Work/Life, Wellness, and Health Advocacy benefit ***provided by your employer at no cost to you.***

You and your eligible family members can trust the NexGenEAP services to address your total wellbeing from accessing counseling services to maximizing work/life balance to assistance navigating your health plan to providing personalized wellness resources.

Get started now!

Call 1.800.EAP.CALL

When calling our confidential counseling services, your EAP Counselor will take you through our intake process, where we ask structured questions to assess your situation and determine the best level of care.

To access benefits, log on at www.nexgeneap.com and enter your Company ID 10121

Counseling Services: Our counselors are Mental Health Professionals who provide confidential counseling in-person or over the phone for a variety of stressful issues such as marital, family, substance abuse, depression, stress, grief, health, and more. Each counselor carefully listens to your needs and either offers short-term counseling focused on coping strategies or makes an appropriate referral to long-term counseling or specialized care.

Child/Elder Care Resources: Access resources to help you find the child and elder care that you need. We can assist you with finding a pediatrician, babysitter/nanny, camps, sports lessons, music lessons, and college applications and financial aid. Elder care resources include help with housing options, assisted living facilities, Medicare, doctors, financial planning, and transportation.

Legal and Financial Consultations: Access NexGenEAP to utilize your free legal and financial consultations. Half-hour legal consultations can be done over the phone or in person and can be used for issues such as divorce, custody disputes, and wills. Discounted legal fees are also available if a longer consultation is required. Half-hour financial consultations are provided over the phone and can provide assistance with topics such as debt consolidation, tax questions, student loans, and investments. ID Theft resources are also available.

Virtual Concierge: The Virtual Concierge Service is available 24/7 to save you valuable time and help you balance the competing demands of work and life. The Virtual Concierge Service features dedicated Personal Assistants available to provide you with research, referrals, or information on just about any topic.

Individualized Wellness Resources: Your comprehensive, personalized wellness program encompasses all areas of wellbeing, from nutrition and fitness to relaxation and restoration. Submit a wellness request, schedule a call with a Wellness Coach, or receive individualized wellness tools and resources.

Health Advocacy: Our licensed Care Guides are available to provide benefit information and assistance navigating your health plan. Care Guides provide healthcare claims and appeals management, healthcare billing assistance, prescription information and costs, as well as healthcare provider research.

Cognitive Wellbeing: Integrated into our NexGenEAP mobile app, Self By Design is a mindset app created to support you in becoming the best version of yourself. Rooted in neuroscience and psychology, this app was designed to keep you inspired and motivated to work towards your wellness goals.

Christmas Club

The Spirit Human Resources Christmas Club is an easy way to save for holiday shopping. Simply set your annual savings goal at the beginning of the year, and the selected amount will be deducted from each paycheck toward that goal. During Thanksgiving week, you will receive the total saved amount.

Minimum Deduction

- Must deduct at least $5 per pay period.

Plan Year

- November 1 through October 31.
- Automatic re-enrollment unless canceled or deduction amount changed.
- Deductions from November and December paychecks will be included in the following year's Christmas Club amount.

Early Distribution

- If you choose to withdraw your Christmas Club savings prior to the annual distribution date, an early distribution fee of $10 applies.
- Early distribution closes your account. Enrollment during Open Enrollment will be required for future Christmas Club participation.
- Early distribution only available during plan year. No early distribution after October 31st.
- Christmas Club distribution is automatic upon termination. (No early distribution fee.)

Annual Distribution

- Christmas Club checks will be mailed to home address on record to arrive during the week of Thanksgiving.

Definitions

ANNUAL ENROLLMENT: Designated period of time during which an employee may enroll in group health coverage.

AD&D: Accidental Death & Dismemberment

CARRIER: The insurance company.

CLAIM: The request for payment for benefits received in accordance with an insurance policy.

COPAY: A co-payment, or copay, is a capped contribution defined in the policy and paid by an insured person each time a medical service is accessed. It must be paid before any policy benefit is payable by an insurance company.

COINSURANCE: A payment made by the covered person in addition to the payment made by the health plan on covered charges, shared on a percentage basis. For example, the health plan may pay 80% of the allowable charge, with the covered person responsible for the remaining 20%. The 20% amount is then referred to as the coinsurance amount.

DEDUCTIBLE: A deductible is the amount you must pay each year before your carrier begins to pay for services. If you have a PPO plan, there is usually a separate higher deductible for using out of network providers.

ELIMINATION PERIOD: This is the time period between injury or illness and the receipt of benefit payments.

EMBEDDED DEDUCTIBLE: An embedded deductible is a system that combines individual and family deductibles in a family health insurance policy. When a health plan has embedded deductibles, it just means that a single member of a family doesn't have to meet the full family deductible for after-deductible benefits to kick in. Each individual only needs to meet the individual deductible for after-deductible benefits to kick in.

EXPLANATION OF BENEFITS (EOB): This is a document produced by your medical insurance carrier that explains their response and action (whether it is payment, denial, or pending) to a medical claim processed on your behalf.

EVIDENCE OF INSURABILITY (EOI): This is the medical information you must provide that requires review and approval by the insurance company BEFORE coverage becomes effective. This may include medical records and a physical exam.

HEALTH MAINTENANCE ORGANIZATION (HMO): This type of medical plan is Network exclusive. A participant must receive services from in-network providers except in the case of a true medical emergency.

IN-NETWORK: Refers to the use of providers who participate in the health plan's provider network. Many benefit plans encourage members to use participating in-network providers to reduce out-of-pocket expenses.

MAC: Stands for maximum allowable charge.

MAIL-ORDER PRESCRIPTIONS: Used for maintenance drugs, members can order and refill their prescriptions via postal mail, internet, fax, or telephone. Once filled, the prescriptions are mailed directly to the member's home.

MAINTENANCE DRUGS: A medication that is anticipated to be taken regularly for several months to treat a chronic condition such as diabetes, high blood pressure and asthma. This also includes birth control.

NON-EMBEDDED DEDUCTIBLE: Also referred to as an aggregate deductible. Under an aggregate deductible, the total family deductible must be paid out-of-pocket before after-deductible benefits kick in for the health care services incurred by any family member.

OUT-OF-NETWORK: The use of health care providers who have not contracted with the health plan to provide services. HMO members are generally not covered for out-of-network services except in emergency situations. Members enrolled in Preferred Provider Organizations (PPO) and Point-of-Service (POS) coverage can go out-of-network, but will pay higher out-of-pocket costs.

OUT-OF-POCKET MAXIMUM: The total amount a covered person must pay before his or her benefits are paid at 100%. Deductible, copayments, and coinsurance may apply towards the maximum out of pocket, depending on the plan.

PARTICIPATING PROVIDER: Individual physicians, hospitals, and professional health care providers who have a contract to provide services to its members at a discounted rate and to be paid directly for covered services.

PCP (PRIMARY CARE PHYSICIAN): A physician selected by the member, who is part of the plan network, who provides routine care and coordinates other specialized care. The PCP should be selected from the network that corresponds to the plan in which you are a member. The physician you choose as your PCP may be a family or general practitioner, internist, gynecologist, or pediatrician.

PPO (Preferred Provider Organization): Plans that pay benefits for both in and out of a network of doctors and hospitals. Member makes choice with knowledge that better benefits are available in network. Plans feature office visit copays, deductibles at a variety of levels, and then coinsurance to a maximum out-of-pocket expense. Usually includes copays for prescription drugs.

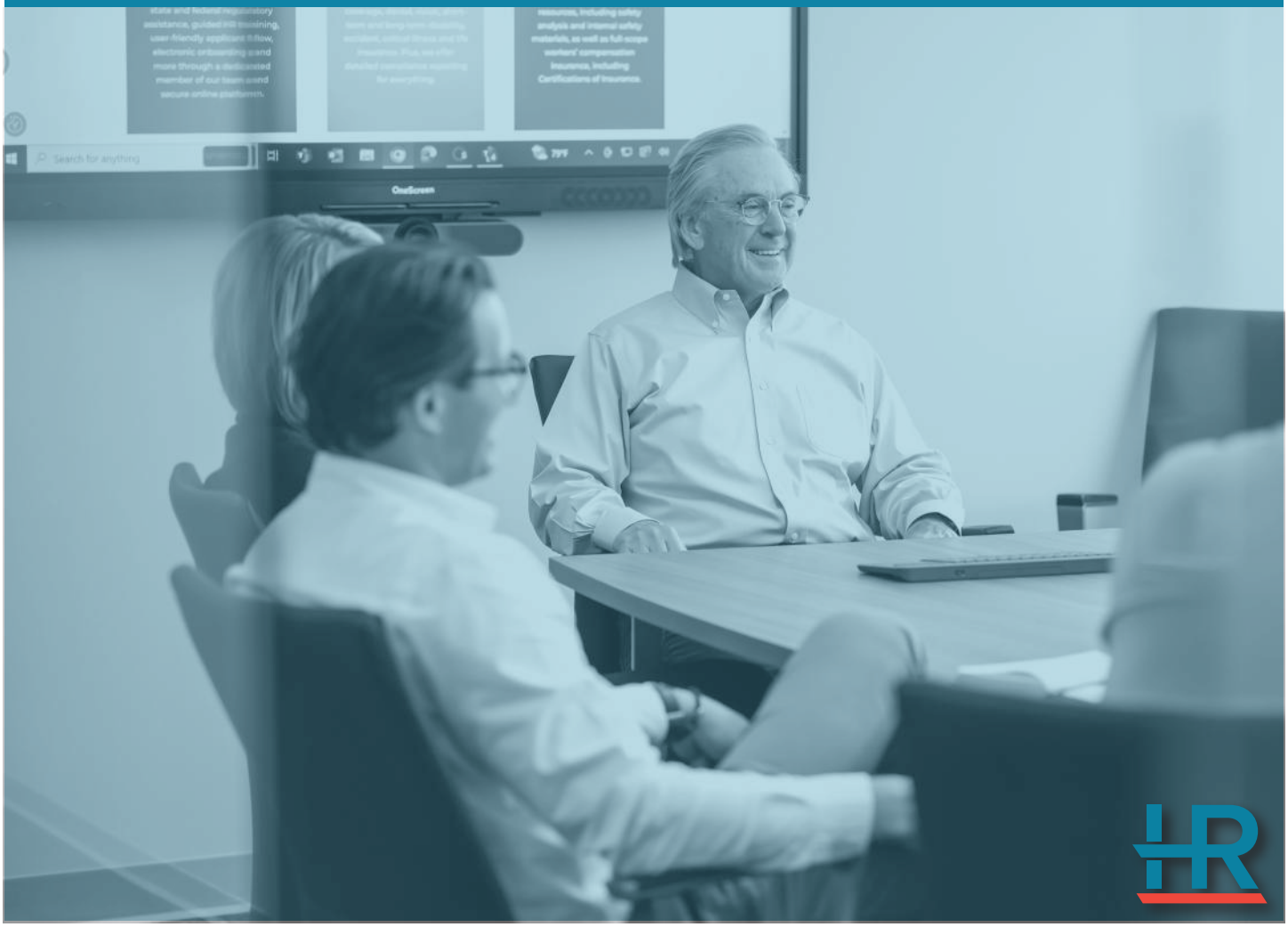
PREVENTIVE CARE: Care rendered by a physician to promote health and prevent future health problems for a member who does not exhibit any symptoms. Examples are routine physical examinations and immunizations.

REFERRAL: A written recommendation by a physician that a member may receive care from a specialty physician or facility.

SPECIALIST: A participating physician who provides non-routine care, such as a dermatologist or orthopedist.

UCR: Usual, customary, reasonable.

The SPIRIT Way



Employee first equals customer first. Our mission is to extend this commitment to each client employee empowering businesses to thrive. Fueling the Spirit of growth through exceptional service, technology, and an unwavering commitment to integrity.

EXHIBIT 6

AGENDA

UNITED EMPLOYEE SERVICES

Your Partner in Employment

2420 Enterprise Rd. Suite 100 Clearwater, Florida 33763

Proposal for:

CONCORD STATION
COMMUNITY DEVELOPMENT DISTRICT

Our Mission

Our mission at United Employee Services (UES) is to provide unparalleled service and support as we deliver Human Resource Administration, Employee Benefits, Workers' Compensation and Risk Management Insurance, as well as, Payroll and Tax Management solutions to organizations of all sizes. We value authentic human connections and endeavor to forge relationships anchored in integrity and trust. Adopting a client-focused mindset, we prioritize collaboration as we partner with our clients to achieve common goals. Our long-term client and employee retention rates are the result of our commitment to upholding the highest ethical standards.

UNITED EMPLOYEE SERVICES

Your Partner in Employment



About United Employee Services

In the realm of business, success is not merely a destination, but a journey fueled by passion and dedication. Our story began in 1989 with the establishment of Accucheck, Inc., a modest entrepreneurial venture driven by a vision to revolutionize the way businesses manage their workforce. What started as a humble endeavor has since blossomed into a thriving enterprise that has transformed the lives of countless employees and clients.

A Collaborative Approach: Harnessing the Power of Synergy

Throughout the years, Accucheck, Inc. has evolved into four dynamic corporations, each specializing in a unique facet of business services. We proudly offer a comprehensive suite of solutions, including payroll processing, payroll tax management, staff management services, and PEO/staff leasing. With our diverse range of services, we have successfully empowered businesses across various industries to focus on their core competencies, while we handle the complexities of workforce management. Our in-depth expertise and cutting-edge technology ensure that our clients receive unparalleled support, enabling them to thrive in an ever-changing business landscape.

Unlocking Potential: Serving Thousands Across the Eastern United States

Our unwavering commitment to delivering exceptional results has propelled us to new heights. Today, all four corporations within the United Employee Services family collectively serve thousands of employees and clients, primarily in the vibrant and dynamic eastern region of the United States. Our extensive reach and local expertise allow us to intimately understand the unique challenges faced by businesses in this region. By tailoring our solutions to meet their specific needs, we have become a trusted partner in their journey towards success.

Experience the United Employee Services Difference: Your Path to Prosperity

At United Employee Services, we firmly believe that the success of our clients is the true measure of our own achievements. We are dedicated to providing personalized, comprehensive, and innovative solutions that empower businesses to thrive in an increasingly competitive marketplace.



United Employee Services
Your Partner in Employment



The United Employee Services Solution

Unlock Your Business Potential with United Employee Services

Streamline Your Operations, Amplify Your Success

- Experience a comprehensive suite of solutions tailored to your unique business needs. Our team of experts is dedicated to empowering you to focus on what truly matters – growing your business.

Maximize Efficiency with Specialized Expertise

- Our team of industry specialists are masters in their respective fields, ready to provide you with unparalleled support. From HR and payroll to benefits administration and risk management, we have you covered.
- Unleash the Power of Proven Systems
- Benefit from our time-tested systems and processes that have propelled countless businesses to new heights. With our proven track record, you can trust that your operations will be optimized for success.

Seamless Technology for Effortless Management

- Say goodbye to tedious administrative tasks and hello to streamlined operations. Our cutting-edge technology tools simplify your day-to-day processes, allowing you to focus on driving your business forward.

Forge Strong Partnerships for Sustainable Growth

- We believe in the power of collaboration. By cultivating strong relationships with strategic partners, we ensure that you have access to a network of resources and expertise to fuel your business growth.



United Employee Services
Your Partner in Employment



Transform Your Payroll Experience with United Employee Services

Discover the power of our cutting-edge Payroll Administration solution that seamlessly integrates payroll, tax filing, government reporting, benefits administration, and more. With our state-of-the-art technology platform, we revolutionize the way you manage your payroll, ensuring accuracy, efficiency, and peace of mind.

Stay Compliant:

- Rest easy knowing that our certified payroll and reports meet all regulatory requirements, ensuring compliance with labor laws and regulations.
- Our seamless integration with government reporting systems guarantees accurate and timely submissions, eliminating the risk of fines or penalties.

Streamline Benefits Administration:

- Simplify benefit deductions and reconciliation with our automated system, eliminating the hassle of manual calculations and ensuring accurate and timely processing.
- Access year-to-date wages and taxes effortlessly, providing you with a clear overview of your financials and simplifying tax reporting.
- Enjoy the convenience of direct deposit and positive pay, enhancing security and streamlining your payment

Maximize Efficiency:

- Say goodbye to manual payroll processes and tedious paperwork. Our advanced technology automates payroll checks, vouchers, journals, and garnishments, saving you valuable time and resources.
- Gain invaluable insights into your business with comprehensive job costing and customized reports, empowering you to make data-driven decisions that drive success.
- Effortlessly track accruals and stay compliant with labor regulations, eliminating the risk of costly errors and penalties.

United Employee Services
Your Partner in Employment



Unlock the Power of United Employee Services Technology

At United Employee Services, we believe in harnessing the power of technology to revolutionize your business operations. But we never lose sight of the fact that our ultimate focus is on people. Our industry leading web-based Service Center is designed to seamlessly integrate all your HR needs. From payroll and benefits to workers' compensation and employee reporting, our platform streamlines your processes, saving you valuable time and effort.

Effortlessly Manage Administrative Duties and Boost Productivity:

- **Simplify Timesheet Submission:** Our user-friendly platform ensures seamless and accurate timesheet submission, eliminating the hassle of manual processes.
- **Generate Comprehensive Payroll Reports:** Gain valuable insights into your workforce with our advanced reporting capabilities, enabling you to make informed decisions and optimize your payroll processes.
- **Secure Electronic Storage:** Safeguard your vital data with our state-of-the-art electronic storage system. Easily access and retrieve essential information such as payroll history, employee training, certification records, and emergency contact details at your fingertips.

Unlock the Power of Efficiency and Compliance:

- **Drive Efficiency:** Our PEO solutions streamline your administrative tasks, freeing up valuable time for you to focus on core business activities and drive growth.
- **Ensure Compliance:** Stay ahead of regulatory requirements effortlessly. Our platform is designed to keep you compliant with employment laws and regulations, minimizing legal risks and potential penalties.
- **Experience Unparalleled Support:** Our dedicated team of experts is always available to provide personalized assistance, ensuring a smooth and hassle-free experience for you and your employees.



Revolutionize Your HR Practices with United Employee Services

At United Employee Services, we understand the challenges businesses face when it comes to managing their workforce. That's why we offer a comprehensive suite of Human Resources Consulting solutions designed to transform your HR practices and drive success. Our proven system empowers your organization to navigate the complex landscape of employee relations effortlessly. Say goodbye to time- consuming tasks and hello to a streamlined approach that yields tangible results.

Maximize Efficiency with Employer Liability Management

- **Discipline and Termination:** Our seasoned experts provide invaluable guidance to ensure fair and compliant practices, minimizing the risk of costly litigation.
- **Employee Conduct Standards Development:** Establish clear guidelines that foster a respectful and productive work environment, promoting harmony and reducing conflicts.
- **Anti-Harassment and Anti-Discrimination Training:** Equip your workforce with the knowledge and skills needed to prevent workplace misconduct, ensuring compliance with EEOC, Title VII, and ADA regulations.
- **Unemployment Claims Management and Cost Containment:** Our dedicated team handles unemployment claims efficiently, reducing your financial burden and safeguarding your bottom line.
- **Hiring and Selection Training:** Make informed hiring decisions and avoid costly mistakes with our comprehensive training programs that equip your team with effective recruitment strategies.

Stay Ahead of the Regulatory Curve with Government Compliance

- **State and Federal Regulatory Compliance:** From FMLA and EEOC to ADA, COBRA, HIPAA, OSHA, and FLSA, our experts stay up-to-date on the latest regulations so you can focus on what you do best – growing your business.
- **Management of Employee Records:** Streamline your record-keeping processes and ensure data accuracy with our efficient management system, reducing the risk of penalties and audits.
- **Federal and State Mandated Posters:** Stay in full compliance with mandatory posting requirements, avoiding penalties and demonstrating your commitment to a legally compliant workplace.
- **Government Reporting and Agency Interface:** Our team is equipped to assist with various government-related tasks, such as handling claims and audits, which can save you valuable time and ensure smooth operations without unnecessary interruptions.

United Employee Services
Your Partner in Employment



Supercharge Your Business Growth with United Employee Services Consulting

Unlock the full potential of your business with United Employee Services Consulting. Our expert team is here to revolutionize your Human Resource practices, providing you with unparalleled support and guidance. Say goodbye to the complexities of HR management and say hello to streamlined, efficient operations.

Discover the Power of United Employee Services Consulting:

- **Job Description Development Consulting:** Maximize productivity and efficiency by optimizing your job descriptions. Our consultants will work closely with you to ensure your roles are clearly defined, attracting top talent and driving success.
- **Compensation Compliance Consulting:** Stay ahead of the competition by implementing a strategic compensation plan. Our consultants will guide you through the intricacies of compliance, ensuring your compensation practices are both fair and competitive.
- **Conduct Standards Development and Compliance Consulting:** Foster a positive work environment and maintain legal compliance with our expert guidance. Our consultants will assist you in developing and implementing conduct standards that align with your company's values and meet industry regulations.
- **Fair Labor Standards Act Compliance Consulting:** Avoid costly penalties and legal complications with our comprehensive FLSA compliance consulting. Our team will navigate the complex regulations, ensuring your business remains compliant and protected.
- **Harassment & Discrimination Compliance Consulting:** Protect your employees and your business from the devastating effects of harassment and discrimination. Our consultants will help you develop robust policies and procedures, creating a safe and inclusive workplace.
- **Employee Termination Consulting:** Handle employee terminations with confidence and professionalism. Our consultants will guide you through the process, minimizing potential legal risks and ensuring a smooth transition.

United Employee Services
Your Partner in Employment



Enhance Your Protection with EPLI Insurance

Partnering with Beazley, a top-tier EPLI carrier, we offer you unbeatable insurance coverage. With a $35,000 retention per claim, you can rest assured that we have your back when it matters most. Our policy provides a maximum limit of liability per claim of $1,000,000, ensuring your business is safeguarded against any unforeseen legal expenses.

Comprehensive Protection for Discrimination Claims

We go above and beyond to protect your company from discrimination claims. Our EPLI policy includes a third-party discrimination limit of liability of $1,000,000, ensuring that you have the necessary coverage to defend your business's reputation and integrity. Additionally, our policy also covers punitive, exemplary, and multiple damages, providing you with peace of mind that you are protected against all possible scenarios.

Protection for Covered Claims

At United Employee Services, we understand that your business's success relies on comprehensive insurance coverage. That's why our EPLI policy includes a maximum aggregate limit of liability of $1,000,000 for all claims. With this extensive coverage, you can confidently navigate any legal challenges that may arise, knowing that your business is fully protected.

Empower Your Managers with Our Learning Management System

We believe that well-trained managers are the key to a successful workforce. That's why we offer a state-of-the-art learning management system that provides comprehensive online training programs for managers. Our platform equips your managers with the knowledge and skills they need to effectively lead and manage your employees, ensuring a productive and harmonious work environment.

Effective Employee Training Programs and Awareness Posters

To further enhance your company's compliance and awareness, we recommend that managers engage in meaningful discussions with their employees. Our employee training programs and awareness posters provide valuable insights and important points to cover during these meetings. By fostering open communication and promoting a culture of compliance, you can mitigate risks and create a positive work environment for everyone.



Manager Training Programs

In the realm of business, proactive measures often prove to be the most cost-effective ones. With United Employee Services, you will have access to online training courses designed for managers and supervisors. Equipping your leaders with the knowledge to address sensitive issues and navigate tricky situations can prevent costly litigations down the line.

- Americans with Disabilities Act (ADA)
- Business Email Compromise
- Business Judgment Rule
- Hiring and Termination
- Discipline and Retaliation
- Remedies for Workplace Issues
- Discrimination/Bullying
- Duty of Care and Duty of Loyalty
- Sexual Harassment and Discrimination (CA, CT)
- Sexual Harassment Prevention Training for Supervisors and Managers (DE, ME, IL)
- New York State Mandated Sexual Harassment Training
- How to Conduct Background Checks, Behavioral Interviewing, and Reference Checks
- Investigating Internal Workplace Complaints
- Maintaining a Safe Workplace for Employees and Employers
- Violence Prevention
- Wire Transfer Fraud



Employee Training Programs

Every employee in your organization plays a role in its success, making their professional development a strategic financial move. By extending these courses to your associates, you're not only investing in their growth but also in your company's fiscal resilience. Informed employees are less likely to engage in behaviors that could lead to litigations, ultimately shielding your organization from legal expenses and reputational harm.

- Non-Managerial Training (Harassment/Discrimination)
- Phishing, Smishing, Vishing
- Ransomware
- Residential Care Facility Safety for Employers
- Retaliation
- Medical Facility Safety
- Public Transportation Safety
- New York State Mandated Sexual Harassment Training (1 Hour)
- Sexual Harassment and Discrimination Employee CA (1 Hour)
- Sexual Harassment and Discrimination CT (2 Hours)
- Sexual Harassment Prevention Training for Employees DE
- Sexual Harassment Prevention Training for Employees ME
- Sexual Harassment Prevention Training IL



Risk Management & Safety Consulting

Maximize Workplace Safety and Minimize Costs with United Employee Services

At United Employee Services, we understand that risk management is more than just safety consulting. It's about creating a culture where partners and employees actively work together to mitigate risks, whether it's ensuring safety on the shop floor or effectively managing Workers' Compensation modifiers.

Experience Unrivaled Safety Solutions:

With United Employee Services, you gain access to our team of expert loss prevention specialists who are dedicated to helping you prevent accidents before they even occur. Our comprehensive loss control programs cover a wide range of areas, including back safety and lifting, hazard communications, lockout/tagout (energy control), hearing conservation, ergonomics, and so much more. By proactively addressing potential risks, you can create a safer workplace for your employees.

Accelerate Rehabilitation and Reduce Costs:

We understand the importance of getting your employees back to work as quickly as possible. That's why United Employee Services is here to assist you in developing and implementing effective return-to-work programs. By enabling workers to return to productive positions sooner, you can significantly contain long-term workers' compensation costs. Our proven strategies ensure faster rehabilitation and a smoother transition for your employees.



Benefits Procurement & Administration

Supercharge your talent acquisition and retention with United Employee Services' unbeatable benefits package. Gain a competitive advantage in the market by offering a comprehensive range of benefits that will attract and keep top-notch employees.

Benefits Management Services:

Our Benefits Management Services go above and beyond to ensure your peace of mind. With annual quality and cost reviews, we guarantee that you get the best value for your investment. We handle premium remittance and audits, saving you time and effort. Leave the hassle of managing claims disputes, employee communications, and eligibility and terminations to us. Our expertise in COBRA and HIPAA compliance ensures that you stay on the right side of the law. Let us take care of open enrollment coordination, Form 5500 preparation, and audits, so you can focus on what you do best.

Plan Options:

Choose from a wide range of plan options tailored to your company's needs. From health insurance and group dental to vision and life insurance, we have you covered. Our voluntary disability and guaranteed term life & AD&D plans provide additional security for your employees. United Employee Services also offers flexible spending accounts and customized 401(k) plans, ensuring that your employees have access to the benefits they desire.



Unlock the Power of Expertise: Your Solution to HR Challenges

Our team of seasoned professionals is here to alleviate the burden of complex HR issues, allowing you to focus on what truly matters – managing and growing your business. With decades of combined experience, we bring a wealth of knowledge to the table, ensuring that you receive top-tier support in critical areas such as:

- **Human Resource Management:** Streamline your HR processes and maximize employee productivity.
- **Training Development:** Empower your workforce with tailored training programs that drive success.
- **Instructional Education:** Enhance employee skills and knowledge through engaging educational initiatives.
- **Risk Management:** Mitigate risks and safeguard your business against potential liabilities.
- **W/C Claims Management:** Navigate workers' compensation claims efficiently and effectively.
- **Business Administration:** Optimize your operations for seamless business growth.
- **Employee Benefit Administration:** Provide comprehensive and competitive benefits to attract and retain top talent.
- **Life and Health Licensed:** Ensure compliance and peace of mind with licensed insurance professionals.
- **Accounting and Taxation:** Stay on top of financial matters, from payroll to tax obligations.
- **Payroll Management:** Streamline payroll processes and ensure accurate and timely payments.



Unlock Your Business Potential with Powerful Strategic Partnerships

At United Employee Services, we understand the challenges of running a business. That's why we go beyond the ordinary and have cultivated strategic partnerships with a handpicked group of organizations. Our strategic partnerships are not just about convenience; they are about unleashing your business's full potential. These partnerships are designed to empower you, enabling you to focus on what truly matters - growing your business.

UnitedHealthcare®

Guardian®

FLEX

VOYA FINANCIAL™

LegalShield® | IDShield®

NORMANDY INSURANCE COMPANY

Benchmark INSURANCE COMPANY a Trean Company

Nationwide®

United Employee Services
Your Partner in Employment

"Exhibit A"

Proposal For: **Concord Station CDD**
PEO Consultant: Randy Griffin
Payroll Cycle: BI-WEEKLY
Employee Total: 3

Date: 4/2/25
Payroll Per Cycle: 8,461.54

The following proposed Service Fee schedule is based on the information provided to United Employee Services by your company. United Employee Services' service fee will reduce by the applicable amount below when statutory limits for state and federal taxes are reached per employee.

W/C Description	W/C Class Code	FICA	FUTA	SUTA	WC
CLERICAL OFFICE EMPLOYEES NOC	**8810**	**7.65%**	**0.60%**	**2.00%**	**0.11%**
BUILDING OR PROPERTY MANAGEMENT ALL OTHER EMPLOYEES	**9015**	**7.65%**	**0.60%**	**2.00%**	**2.68%**
Administrative fee per employee per pay period	**$38.46**				
UES 401K adopter cost per Year (if elected)	**$600.00**				
Worklio TLM Fee per employee per Pay Period	**$1.85**				
One-time Employee Handbook Project Fee	**$1,000.00**				
Delivery charge per payroll	**Paperless Worklio Reports - All Direct Deposit**				

The proposal is contingent on, but not limited to, the following:

Contingent upon workers' compensation approval. Workers' Compensation Loss History Affidavit reuired to complete undrewriting.

United Employee Services' Service Fees includes Workers' Compensation, Statutory Taxes (FICA/FUTA/SUTA), Payroll Processing, related Government Reporting, Benefit Administration and Employment Practices Liability Insurance per workers' compensation classification. If the final wages, workers' compensation data, credit information or state unemployment data materially differs from the proposed information (including recently released new rates or modifiers) this could delay the approval process and may lead to revising our original proposal. The total wages of all assigned employees are required per pay cycle.

This is subject to final approval by United Employee Services and expires: 6/1/2025

Presented by: *Randy Griffin*

Accepted by: _____

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United Healthcare Dental Plans

UHC Dental Benefit Summary Plan Year 10/01/2024-9/30/2025

	UHC Dental Unlimited	UHC Dental High 1500	UHC Dental Low 1000	UHC Preventive
Summary		**In Network (Member % Coinsurance)****		
Maximum (the sum of all Network and Non-Network benefits will not exceed Annual maximum)	Unlimited	$1,500 per person per Calendar Year	$1,000 per person per Calendar Year	$1,000 per person per Calendar Year
Deductible (Individual/Family)	$50/$150	$50/$150	$50/$150	$50/$150
Diagnostic Services				
Periodic Oral Evaluation, Radiographs, Lab and Other Diagnostic Tests	100%	100%	100%	100%
Preventive Services				
Prophylaxis (Cleaning), Flouride Treatment (Preventive), Sealants, Space Maintainers	100%	100%	100%	100%
Basic Services				
Restorations (Amalgams or Composite), Emergency Treatment/General Services, Simple Extractions, Oral Surgery (incl. surgical extractions), Periodontics, Endodontics	90%	90%	**80% (Periodontics and Endodontics are covered under Major Services at 50%)**	**80% (Periodontics and Endodontics are not covered)**
Major Services				
Inlays/Onlays/Crowns, Dentures and Removable Prosthetics, Fixed Denture (Bridges), Implants	60%	60%	50%	No Coverage
Out of Network Services		**Out of Network Network (Member % Coinsurance)*****		
Diagnostic Services				
Periodic Oral Evaluation, Radiographs, Lab and Other Diagnostic Tests	100%	100%	80%	100%
Preventive Services				
Prophylaxis (Cleaning), Flouride Treatment	100%	100%	80%	100%
Basic Services				
Restorations (Amalgams or Composite), Emergency Treatment/General Services, Simple Extractions, Oral Surgery (incl. surgical extractions), Periodontics, Endodontics	80%	80%	**80% (Periodontics and Endodontics are covered under Major Services at 50%)**	**80% (Periodontics and Endodontics are not covered)**
Major Services				
Inlays/Onlays/Crowns, Dentures and Removable Prosthetics, Fixed Denture (Bridges), Implants	50%	50%	50%	No Coverage
		Orthodontics - Child Only (Up to Age 19)		
Orthodontic Services				
Lifetime Maximum	$1,500	$1,500	$1,000	N/A
Diagnose or Correct misalignmant of teeth or bite	50%	50%	50%	N/A
	Monthly Rate	**Monthly Rate**	**Monthly Rate**	**Monthly Rate**
Employee Only	$35.83	$30.88	$21.52	$12.04
Employee + Spouse	$71.65	$61.77	$43.02	$27.25
Employee + Child(ren)	$104.44	$90.04	$62.47	$31.98
Family	$143.09	$123.36	$85.51	$50.36

* Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement on the least costly treatment alternative. If you and your dentist agreed on a treatment which is more costly than the treatment on which the plan benefit is based, you will be responsible for the difference between the fee for service rendered and the fee covered by the plan. In addition, a pre-treatment estimate is recommended for any service estimated to cost over $500; please consult your dentist

**The network percentage of benefits is based on the discounted fees negotiated with the provider.

of Coverage.

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United Healthcare Vision Plans

UHC Vision Benefit Summary Plan Year 10/01/2024-9/30/2025

United Healthcare Vision Plan			
Exam with Materials			
Benefit Frequency			
Comprehensive Exam(s)	Once every 12 months		
Eyeglass Lenses	Once every 12 months		
Frames	Once every 12 months		
Contact Lenses instead of Eyeglasses	Once every 12 months		
In-Network Services			
Copays			
Exam(s)	$10		
Eyeglasses (lenses and frame)	$15		
Contact lenses instead of Eyeglasses	$15		
Frame Benefit - for frames that exceed the allowance, an additional 30% discount may be applied to the overage[1]			
Private Practice Provider	$ 130.00 retail frame allowance		
Retail Chain Provider	$ 130.00 retail frame allowance		
Lens Options - this list highlights the discounted cost on our most popular lens options. Exact pricing may vary; confirm cost with your provider prior to purchase.			
Standard Scratch Coating	$0	Progressive Tier I	$55
Scratch Warranty	$10	Progressive Tier II	$100
Tint	$14	Progressive Tier III	$150
UV Coating	$16	Progressive Tier IV	$200
Photochromic	$67	Progressive Tier V	$250
Anti-Reflective Tier I	$30	High Index (<1.66)	$53
Anti-Reflective Tier II	$50	High Index (1.66-1.73)	$63
Anti-Reflective Tier III	$75	Polycarbonate for Adults	$33
Anti-Reflective Tier IV	$95	Polycarbonate for Dependent	$0
Roll and Polish Edges	$13		
Necessary contact lenses[3] - Covered in full after copay (if applicable).			

Out-of-Network Reimbursements (Copays do not apply)	
Exam(s)	Up To $40.00
Frames	Up To $45.00
Single Vision Lenses	Up To $40.00
Lined Bifocal and Progressive Lenses	Up To $60.00
Lined Trifocal Lenses	Up To $80.00
Lenticular Lenses	Up To $80.00
Elective Contacts instead of Eyeglasses[2]	Up To $105.00
Necessary Contacts instead of Eyeglasses[3]	Up To $210.00

	Monthly Rate
Employee Only	$6.76
Employee + Spouse	$13.53
Employee + Child(ren)	$12.84
Family	$20.19

Please Note: This guide is designed to provide an overview of the coverages available. It is not a Summary Plan Description (SPD). Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. If any discrepancy exists between this guide and the official documents, the official documents will prevail. Please contact the Benefits Department at 727-712-0909 x480 or x490 for a Summary of Benefits

UnitedHealthcare®

Guardian Dental Plans

Guardian Dental Benefit Summary Plan Year 10/01/2024-9/30/2025

	Guardian Dental 3000	Guardian Dental 2000	Guardian Dental 1000
Summary	**In Network (Member % Coinsurance)****		
Maximum (the sum of all Network and Non-Network benefits will not exceed Annual	$3,000 per person per Calendar Year	$2,000 per person per Calendar Year	$1,000 per person per Calendar Year
Deductible (Individual/Family)	$50/$150	$50/$150	$50/$150
Diagnostic Services			
Periodic Oral Evaluation, Radiographs, Lab	100%	100%	100%
Preventive Services			
Prophylaxis (Cleaning), Flouride Treatment	100%	100%	100%
Basic Services			
Restorations (Amalgams or Composite), Emergency Treatment/General Services, Simple Extractions, Oral Surgery (incl.	90%	90%	**80% *(Periodontics, Endodontics and Anesthesia are covered under Major***
Major Services			
Inlays/Onlays/Crowns, Dentures and	60%	60%	50%
Out of Network Services	**Out of Network Network (Member % Coinsurance)*****		
Diagnostic Services			
Periodic Oral Evaluation, Radiographs, Lab	80%	80%	80%
Preventive Services			
Prophylaxis (Cleaning), Flouride Treatment	80%	80%	80%
Basic Services			
Restorations (Amalgams or Composite), Emergency Treatment/General Services, Simple Extractions, Oral Surgery (incl.	60%	60%	**60% *(Periodontics, Endodontics and Anesthesia are covered under Major***
Major Services			
Inlays/Onlays/Crowns, Dentures and	40%	40%	40%
	Orthodontics - Child Only (Up to Age 26)		
Orthodontic Services			
Lifetime Maximum	$1,000	$1,000	$1,000
Diagnose or Correct misalignmant of teeth	50%	50%	50%
	Monthly Rate	**Monthly Rate**	**Monthly Rate**
Employee Only	$32.78	$31.19	$20.73
Employee + Spouse	$66.54	$63.31	$42.08
Employee + Child(ren)	$79.55	$76.00	$56.03
Family	$120.51	$115.02	$82.81

* Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement on the least costly treatment alternative. If you and your dentist agreed on a treatment which is more costly than the treatment on which the plan benefit is based, you will be responsible for the difference between the fee for service rendered and the fee covered by the plan. In addition, a pre-treatment estimate is recommended for any service estimated to cost over $500; please consult your dentist

**The network percentage of benefits is based on the discounted fees negotiated with the provider.

***The non-network percentage of benefits is based on the allowable amount applicable for the same service that would have been rendered by a network provider. For a complete list of amounts, please refer to your Certificate of Coverage.

United Healthcare Vision Plans

UHC Vision Benefit Summary Plan Year 10/01/2024-9/30/2025

United Healthcare Vision Plan			
Exam with Materials			
Benefit Frequency			
Comprehensive Exam(s)	Once every 12 months		
Eyeglass Lenses	Once every 12 months		
Frames	Once every 12 months		
Contact Lenses instead of Eyeglasses	Once every 12 months		
In-Network Services			
Copays			
Exam(s)	$10		
Eyeglasses (lenses and frame)	$15		
Contact lenses instead of Eyeglasses	$15		
Frame Benefit - for frames that exceed the allowance, an additional 30% discount may be applied to the overage[1]			
Private Practice Provider	$ 130.00 retail frame allowance		
Retail Chain Provider	$ 130.00 retail frame allowance		
Lens Options - this list highlights the discounted cost on our most popular lens options. Exact pricing may vary; confirm cost with your provider prior to purchase.			
Standard Scratch Coating	$0	Progressive Tier I	$55
Scratch Warranty	$10	Progressive Tier II	$100
Tint	$14	Progressive Tier III	$150
UV Coating	$16	Progressive Tier IV	$200
Photochromic	$67	Progressive Tier V	$250
Anti-Reflective Tier I	$30	High Index (<1.66)	$53
Anti-Reflective Tier II	$50	High Index (1.66-1.73)	$63
Anti-Reflective Tier III	$75	Polycarbonate for Adults	$33
Anti-Reflective Tier IV	$95	Polycarbonate for Dependent	$0
Roll and Polish Edges	$13		
Necessary contact lenses[3] - Covered in full after copay (if applicable).			
Out-of-Network Reimbursements (Copays do not apply)			
Exam(s)	Up To $40.00		
Frames	Up To $45.00		
Single Vision Lenses	Up To $40.00		
Lined Bifocal and Progressive Lenses	Up To $60.00		
Lined Trifocal Lenses	Up To $80.00		
Lenticular Lenses	Up To $80.00		
Elective Contacts instead of Eyeglasses[2]	Up To $105.00		
Necessary Contacts instead of Eyeglasses[3]	Up To $210.00		

	Monthly Rate
Employee Only	$6.76
Employee + Spouse	$13.53
Employee + Child(ren)	$12.84
Family	$20.19

Please Note: This guide is designed to provide an overview of the coverages available. It is not a Summary Plan Description (SPD). Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. If any discrepancy exists between this guide and the official documents, the official documents will prevail. Please contact the Benefits Department at 727-712-0909 x480 or x490 for a Summary of Benefits

United Employee Services
Your Partner in Employment

Guardian

UnitedHealthcare

Flexible Spending Accounts

United Employee Services offers a Health Flexible Spending Account and a Dependent Care Flexible Spending Account. These plans permit your employees to set aside money pre-tax for qualified health

Plan Highlights

- FSA debit card available for easy transactions.
- Reimbursement checks may be deposited directly into your account.
- Deductions begin with the first paycheck after date of hire.
- The plan year runs from January 1 through December 31.
- The FSA will only pay for expenses that have been incurred within the plan year.
- The contribution limit for health FSA is $3,300 per plan year.
- The contribution limit for Dependent FSA is $5,000 per plan year for those who file jointly or are single head of household. The contribution limit for the Dependent FSA is $2,500 for those who file separate returns.
- IRS guidelines state that unused money left in the account at the end of the plan year must be claimed within the 90 day run out period, or the monies will be forfeited.
- IRS guidelines state that you cannot change or revoke your elections during the plan year unless there is a specific change of status (such as birth, death in the family, marriage, divorce, child ceasing to be a dependent, employment or termination of employment of spouse, employment change from full time to part time or vice versa).
- Any qualified changes must be made within 30 days of the event.

A partial listing of eligible expenses

Health Accounts
Doctor / Dentist Co-pay
Deductibles
Prescription Co-Pay
Routine Physical
Orthodontia
Oral Surgery
Contacts, lenses, & Eyeglasses

Dependent Care Accounts
Daycare Centers
Elder Care
Family Childcare
Day Camps
Preschool
After School Care
Nanny/Au Pair

United Employee Services
Your Partner in Employment

Employer Paid Group Life and AD&D

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Benefit Descriptions

***Benefit Amount:**	Group option of: $10,000, $25,000, $50,000, 1x Salary, or 2x Salary ($400,000 Max)
Age Reduction:	50% of the pre-age 70 amount at age 70.Terminates at retirement
Guarantee Issue:	$400,000
****Living Benefit Rider:**	75% to $500,000
Waiver of Premium:	If disabled, insurance will continue until age 65 or no longer disabled.
Enhanced Employee AD&D:	100% of Life Benefit to a maximumof $10,000
Portability	Included without Evidence of Insurability
Travel Assistance:	Yes
Portability:	Lesser of 2 yrs or case term
Conversion	Included
24-Hour Global Travel Assistance:	Yes
Identity Theft Protection:	Yes
AD&D Coverage:	24 Hour, excludes retirees.
Seat Belt Benefit:	Employee: $10,000/$15,000

*Flat/Incremental benefits may be subject to an earnings cap, as described on the Limitations page.

Coverage Level per Full Time Employee	
$10,000 Group Life per Full Time Employee	$2.05
$25,000 Group Life per Full Time Employee	$5.13
$50,000 Group Life per Full Time Employee	$10.25
1x Salary Group Life per Full Time Employee	$0.205 per $1,000 of wages
2x Salary Group Life per Full Time Employee	$0.205 per $1,000 of wages

Guardian

Employer Paid Short Term Disability

Eligibility

Each Active Full-Time Employee working 30 hours or more per week and earning a minimum salary of $15,000 per year, except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Benefit Descriptions

Benefit Amount:	60% of covered earnings
Weekly Maximum:	$2,500
Benefit Duration:	12 weeks
Injury Benefits Begin:	The greater of the 8th consecutive day of disability or day after accumulated sick days
Sickness Benefits Begin:	The greater of the 8th consecutive day of disability or day after accumulated sick days
Earnings Definition	W-2 Definition
Coverage:	Non-occupational
Partial Disability:	Yes, with zero day residual
Pre Existing Limitation:	Not Included
Telephonic Claim Intake Srv:	Yes
Transfer of Insurance Coverage:	Yes
W-2 Services:	Yes

Employer Paid Short Term Disability Costs

Short Term Disability	$0.43 per $10 Weekly Benefit

United Employee Services
Your Partner in Employment

Employer Paid Long Term Disability

Eligibility

Each Active Full-Time Employee working 30 hours or more per week and earning a minimum salary of $15,000 per year, except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Benefit Descriptions

Benefit Amount:	60% of covered monthly earnings
Monthly Maximum:	$10,000
Elimination Period:	90 days
Benefit Duration:	Extended-ADEA-B
Social Security Integration:	Full Family
Minimum Benefit:	$100
Family Leave:	Yes
Mental & Nervous Limitation:	24 month limit
Drug & Alcohol Limitation:	24 month limit
Limited Benefit Option:	None
Pre-Existing Limitation:	3/12
Survivor Benefit:	3 Months
Managed Rehab Option:	Included
Work Incentive Benefit:	12 Months
Child Care:	to age 14/$250
Worksite Mod Benefit:	100% up to $2,000
Own Occupation Coverage:	24 Months
Partial Disability:	Yes
Specific Indemnity:	Yes
Travel Assistance:	Yes

Employer Paid Long Term Disability Costs

Long Term Disability	$0.56 per $100 of Covered Benefit

Guardian

Voluntary Term Life

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Voluntary Life Benefit Description

Employee Benefit	$10,000 to $500,000 in $10,000 increments
Enhanced Employee AD&D	100% of Life benefit to $500,000
Business Travel Accident	Maximum of $100,000 based upon scheduled losses
Dependent AD&D	100% of Life Benefit
Spouse Benefit	$10,000 to $500,000 in $10,000 increments, not to exceed 100% of Employee's amount
Child Benefit	$10,000, not to exceed 100% of Employee's amount
Infant Benefit	$500
Dependent Age Limits	14 days to 26 years (26 if full time student). Infant Age: Birth to 14 days. Spouse terminates at 70.
Accelerated Life	50% of the death benefit, Minimum: $10,000, Maximum: $250,000
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.
Portability	Included, without Evidence of Insurability
Conversion	Included
Seatbelt/Airbag	Employee: $10,000/$15,000, Dependent: $5,000/$7,500
Benefit Reduction (of original amount)	Age Reduction 75 40% 80 65% 85 72% 90 80

Age Band	Rate per $10,000 of Benefit
Under 29	$0.58
30-34	$0.75
35-39	$1.05
40-44	$1.57
45-49	$2.47
50-54	$3.62
55-59	$5.43
60-64	$7.65
65-69	$10.95
70+	$20.73
Child	$1.50

United Employee Services
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Voluntary Cancer

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Product Feature	Plan Payouts
Initial Diagnosis Waiting Period	30 days
Cancer Screening	$50; $50 for follow-up screening
Hospital Confinement per day (365 day max)	$200 per day
Radiation Therapy - Chemotherapy	Schedule amounts up to a $10,000 benefit year maximum
Pre-Existing Condition Limitation	12 month look back period, 12 month exclusion period, Continuity of Coverage
Air Ambulance	$1,500/trip, limit 2 trips per hospital confinement
Ambulance	$200/trip, limit 2 trips per hospital confinement
Hospital Confinement	$300/day for first 30 days; $600/day for 31st day thereafter per confinement
Prosthetic	Surgically Implanted: $2,000/device, $4,000 lifetime max Non-Surgically: $200/device, $400 lifetime max
Reconstructive Surgery	Breast TRAM Flap $2,000 Breast reconstruction $500 Breast Symmetry $250 Facial reconstruction $500
Skin Cancer	Biopsy Only: $100 Reconstructive Surgery: $250 Excision of a skin cancer: $375 Excision of a skin cancer with flap or graft: $600
Surgical Benefit	Schedule amount up to $4,125

For More Detail ask our representative for the plan SBC.

Rating Tier	Monthly Rates
EE	$17.74
Employee + Spouse	$35.70
Employee + Child(ren)	$20.48
Family	$38.44

Guardian

Voluntary Short Term Disability

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Voluntary Short- Term Disability Description

Benefit Amount:	60% of covered earnings
Weekly Maximum:	$2,500
Benefit Duration:	12 weeks
Injury Benefits Begin:	The greater of the 8th consecutive day of disability or day after accumulated sick days
Sickness Benefits Begin:	The greater of the 8th consecutive day of disability or day after accumulated sick days
Earnings Definition	W-2 Definition
Coverage:	Non-occupational
Partial Disability:	Yes, 80% Indexed
Pre Existing Limitation:	3/12 with 2 week limitation, Continuity of Coverage.
Telephonic Claim Intake Srv:	TeleGuard Included
Rehabilitation Services	110% benefit amount, mandatory participation, Includes Dependent care expense
Minimum Weekly Benefit	Flat $25

Age Band	Rate per $10 of Weekly Benefit
<25	$0.273
25-29	$0.391
30-34	$0.547
35-39	$0.429
40-44	$0.273
45-49	$0.293
50-54	$0.351
55-59	$0.429
60+	$0.625

Voluntary Long Term Disability

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Voluntary Long-Term Diability Description

Benefit Amount:	60% of covered earnings
Monthly Benefit	$10,000
Elimination Period	90 days
Definition of Disability	2 year Own Occupation/Any Occupation thereafter
Guarantee Issue	$10,000
Earnings Definition	W-2 Definition
Coverage:	Non-occupational
Maximum Partial Disability Earnings:	80% Indexed Own Occ/ 60% Indexed Any Occ - No earnings loss required during the Elimination Period
Partial Disability Calculation	Greater of direct reduction orproportionate loss
Pre-Existing Conditions	3 months prior, 12 months after Exclusion, Continuity of Coverage
Rehabilitation Services	110% benefit amount, mandatory participation, Includes Dependent care expense
Survivor Benefit	3 months gross, accelerated

Age Band	Rate per $100 of Monthly
<25	$0.11
25-29	$0.12
30-34	$0.24
35-39	$0.41
40-44	$0.61
45-49	$0.93
50-54	$1.21
55-59	$1.50
60-64	$1.40
65-69	$2.41
70+	$1.75

Voluntary Critical Illness

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Critical Illness Trigger	Triggers Covered
Heart Attack	Yes
Stroke	Yes
Heart Failure	Yes
Coronary Arteriosclerosis– Partial Benefit (30%)	Yes
Major Organ Failure	Yes
Stroke	Yes
Skin Cancer – Partial Benefit (5%)	Yes
ALS (Lou Gehrig's Disease)	Yes
Coma, Loss of Speech, Sight or Hearing	Yes
Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs	Yes
Alzheimer's Disease: - Partial Benefit (50%)	Yes
Addison's Disease, Huntington's Disease, Multiple Sclerosis - Partial Benefit (30%)	Yes

•Wellness Benefit – $50 Wellness Benefit per person, up to 4x per family per year

Employee Age Categories (Attained Age)- 2x to add Spouse	Mothly Rates *Benefit Amount* $5,000	Mothly Rates *Benefit Amount* $10,000	Mothly Rates *Benefit Amount* $15,000	Mothly Rates *Benefit Amount* $20,000
<25	$1.20	$2.40	$3.60	$4.80
25-29	$1.15	$2.30	$3.45	$4.60
30-34	$1.45	$2.90	$4.35	$5.80
35-39	$1.75	$3.50	$5.25	$7.00
40-44	$2.45	$4.90	$7.35	$9.80
45-49	$3.55	$7.10	$10.65	$14.20
50-54	$4.85	$9.70	$14.55	$19.40
55-59	$6.55	$13.10	$19.65	$26.20
60-64	$8.40	$16.80	$25.20	$33.60
65-69	$11.00	$22.00	$33.00	$44.00
70+	$15.15	$13.30	$45.45	$60.60

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Voluntary Accident

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Product Feature	Plan Payouts
Death Benefit	EE - $50,000 SP - $25,000 Child - $10,000
Initial Hospital Admission / ICU	$1,000 / $2,000
Hospital Confinement per day (365 day max)	$200 per day
ICU Confinement (15 day max)	$400 per day
Organized Youth Sports Benefit – pays additional amount up for Dependent up to age 18	25% additional benefit
Rehab (15 day max)	$100 per day
24-Hour versus Off-the-job coverage	24-Hour
AD&D	Yes – 50K/25K/25K
Preventive Screening (Wellness)	$100 pp in family (up to 4/year)
Ambulance – Air / Ground	$1,500 / $300
Emergency Treatment	$150
X-Rays	$30
Initial Physician Office Visit / Follow-up	$75 / $75
Transp. / Lodging – more than 100 miles from home	$500 / $100 (per day)
Fractures	Schedule up to $8,000
Dislocations	Schedule up to $7,000
Surgery (Cranial, Open Abdominal, Thoracic)	Schedule up to $1,500 Hernia:$300
Prosthetic Device/Artificial Limb	1: $500 2 or more: $1,000

•Wellness Benefit includes coverage for screenings & procedures such as well visits, mammography, colonoscopy, pap smear, PSA, Serum cholesterol test, completion of smoking cessation and weight reduction programs, registration of a covered child in an organized sport and many more.

For More Detail ask our representative for the plan SBC.

Rating Tier	Monthly Rates
EE	$13.06
Employee + Spouse	$20.99
Employee + Child(ren)	$21.63
Family	$29.56

Guardian

Voluntary Hospital Indemnity

Eligibility

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you'd like us to consider them in the eligibility.

Product Feature	Plan Payouts
Hospital/ICU Admission	$2,000
Hospital/ICU Confinement (max of 180 days per year, per insured)	$100 per day
Hospital Admission Benefit (1 day per coverage year)	$2,500
Health Screenings	$50 per day of screening to a max of 1 day per year, per insured
Dependent Age Limits	Child Birth to 26 years (26 if full time student)
Treatments Covered	Sickness and Injury
Treatment of Normal Pregnancy	Hospital Admission benefits are not payable for birth within first 9 months of coverage. See Plan Limitations & Exclusions section below for details.

Employee/Spouse Age Categories (Attained Age)	Monthly Rates
Employee Only	$28.05
Employee Spouse	$59.18
Employee and Children	$42.07
Family	$73.20

Employee Assistance Program (EAP)

An Employee Assistance Program (EAP) is a workplace benefit that provides employees with confidential counseling, support, and resources for personal or work-related issues, such as stress, mental health, substance abuse, and family or financial concerns. The goal of an EAP is to help employees address these issues early and effectively, improving their well-being and productivity at work.

Key Employer Services
Employers can receive expert support service to assist in implementing a Drug-Free Workplace Program.
Managers and supervisors will have access to human resource consultants to address workplace issues, including performance concerns.

Key Employee Services
Face-to-face and virtual counseling - up to 3 visits per employee/household member per issue, per year.
Unlimited telephonic intake 24/7
Bereavement - support available through telephonic or face-to-face sessions.
Online modules and coaching
EAP website resources - includes webinars, podcasts, articles, videos, FAQs, etc.; additionally, individuals can chat online with an EAP consultant.
Work-life services - Child and elder care referral
Legal and financial consultation - ID theft - Will preparation - Legal document preparation
Tax consultation - Online self-service documents

United Employee Services
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Guardian

Legal and Identity Theft Protection

LegalShield and IDShield provide the legal and identity theft protection you and your family need and deserve.

LegalShield Plan Benefits*:	IDShield Plan Benefits*:
Legal Consultation and Advice	Identity Consultation and Advice
Court Representation	Dedicated Licensed Private Investigators
Dedicated Law Firm	Identity and Credit Monitoring
Legal Document Preparation and Review	Social Media Monitoring
Letters and Phone Calls Made on Your Behalf	Child Monitoring (family plan only)
Speeding Ticket Assistance	Comprehensive Identity Restoration
Will Preparation	Identity and Credit Threat Alerts
24/7 Emergency Legal Access	24/7 Emergency Access
Mobile App	Mobile App



*This is a general overview of the legal and identity theft protection plans available from LegalShield for illustration purposes only. For complete terms, coverage and conditions, please see a summary plan description. Google Play and the Google Play logo are trademarks of Google Inc. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

LegalShield® | IDShield®

Pet Protection

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

Nationwide offers two plans for you to choose from: My Pet Protection® and My Pet Protection® with Wellness500.[1]

My Pet Protection is a medical plan that offers an annual benefit of $7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists.

My Pet Protection with Wellness500 offers the same protection as our medical plan, but includes coverage for preventive care. With this plan, up to $500 of the annual $7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more.

Both plans are guaranteed issuance,[2] have a $250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.[3]

Product Feature	My Pet Protection®	My Pet Protection® with Wellness500
Accidents	☑	☑
Injuries	☑	☑
Illnesses	☑	☑
Hereditary and congenital conditions	☑	☑
Diagnostics and imaging	☑	☑
Procedures and surgeries	☑	☑
Wellness exams		☑
Vaccinations		☑
Flea prevention		☑
Spay or neuter		☑
And more	☑	☑

http://www.petinsurance.com/uespeo | 877-738-7874

Nationwide®



Enhance Your Business with Expert 401(k) Administration

At United Employee Services, we understand the importance of a robust 401(k) plan for your employees' financial well-being. That's why we've partnered with industry leader Voya to provide you with exceptional services that go above and beyond administration.

- **Customized Consultation:** Each employer receives personalized guidance to tailor their 401(k) plan according to their unique needs and goals. We'll work closely with you to ensure your plan aligns with your company's vision.
- **Contribution Flexibility:** You have the freedom to choose your contribution level, whether it's Traditional, Safe Harbor, Roth, or Profit Sharing. This flexibility allows you to design a plan that suits your budget and benefits your employees.
- **No Fiduciary Responsibility:** By partnering with Voya, you can rest easy knowing that they assume the fiduciary responsibility for your 401(k) plan. This ensures compliance and mitigates potential risks, giving you peace of mind.
- **Personalized Service:** Voya offers exceptional customer support, available through their user-friendly website or via telephone, 24/7. Their dedicated team is ready to assist you and your employees whenever needed.

United Employee Services
Your Partner in Employment

VOYA FINANCIAL



Access to the Insurance Office of America Discount Marketplace

At United Employee Services, we pride ourselves on providing comprehensive PEO services that go beyond the ordinary. Through our enhanced access to the IOA Discount Marketplace, we offer our clients the opportunity to unlock substantial savings while enjoying a wide range of benefits. Experience the difference our PEO services can make in optimizing your business operations and enhancing your employees' satisfaction.

SIGN UP

Signing up is quick and easy. Just enter your email address, follow the verification link, and start saving! You'll have access to hundreds of exclusive offers and endless ways to save.

SHOP

The IOA Discount Marketplace offers you exclusive ways to save on products and services you use every day. Shop everything from hotels and car rentals to flowers and gifts!

SAVE

With this site, you could save up to $2,000 a year!Lower your monthly bills, save on big purchases, plan a vacation, and even refinance loans. It all adds up!

HTTPS://IOAUSA.SAVINGS.BENEPLACE.COM

United Employee Services
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Experience a Seamless Transition

Navigating the complexities of transitioning to a co-employment arrangement can be overwhelming. At United Employee Services, we understand the challenges you face, which is why we have perfected a structured implementation process that leaves no detail untouched.

Our team of dedicated professionals is here to support you every step of the way:

Implementation Specialist: Our expert will guide you through the entire transition, ensuring a seamless experience from start to finish.

Account Manager: Your dedicated account manager will coordinate all daily activities, providing personalized attention and addressing any concerns or questions that may arise.

Payroll Technician: Our skilled technician will handle all payroll-related tasks, guaranteeing accuracy and efficiency.

Specialists in Risk Management, HR Consulting, and Benefits: We have a team of specialists readily available to provide expert guidance and support in these critical areas, ensuring compliance and maximizing the value of your co-employment arrangement.

With United Employee Services, you can trust that every customer, every employee, and every detail will be meticulously handled. Experience a smooth and hassle-free transition that sets the foundation for your future success.

United Employee Services
Your Partner in Employment



United Employee Services Your PARTNER IN EMPLOYMENT

At United Employee Services, we are the experts who provide a broad range of solutions in HR Consulting, Payroll Administration and more. United Employee Services has systems, processes and technology in place that free you to do what you do best...manage your business.

When you partner with United Employee Services for your HR-related outsourcing and consulting, you'll find:

- More time…to manage and grow your business
- More money…when you can concentrate on ways to improve your bottom line
- More quality…knowing that you can rely on the United Employee Services team of experts

We're the experts. We have the systems. We have the technology. We have the strategic partners.

Now all we need is you.

UNITED EMPLOYEE SERVICES
Your Partner in Employment
2420 Enterprise Rd. Suite 100 Clearwater, Florida 33763

EXHIBIT 7

AGENDA

S&P Global
Ratings

55 Water Street, 38th Floor
New York, NY 10041-0003
tel 212-438-2000
reference no.: 40460795

March 25, 2025

Breeze
1540 International Parkway
Suite 2000
Lake Mary, FL 32746
Attention: Patricia Thibault, Director

Re: ***Concord Station Community Development District, Florida***

Dear Patricia Thibault
S&P Global Ratings has reviewed the rating on the above-listed obligations. Based on our review, we have raised our credit rating from "A" to "A+" while affirming the stable outlook. A copy of the rationale supporting the rating and outlook is enclosed.
This letter constitutes S&P Global Ratings' permission for you to disseminate the above-assigned ratings to interested parties in accordance with applicable laws and regulations. However, permission for such dissemination (other than to professional advisors bound by appropriate confidentiality arrangements or to allow the Issuer to comply with its regulatory obligations) will become effective only after we have released the ratings on standardandpoors.com. Any dissemination on any Website by you or your agents shall include the full analysis for the rating, including any updates, where applicable. Any such dissemination shall not be done in a manner that would serve as a substitute for any products and services containing S&P Global Ratings' intellectual property for which a fee is charged.

To maintain the rating, S&P Global Ratings must receive all relevant financial and other information, including notice of material changes to financial and other information provided to us and in relevant documents, as soon as such information is available. Relevant financial and other information includes, but is not limited to, information about direct bank loans and debt and debt-like instruments issued to, or entered into with, financial institutions, insurance companies and/or other entities, whether or not disclosure of such information would be required under S.E.C. Rule 15c2-12. You understand that S&P Global Ratings relies on you and your agents and advisors for the accuracy, timeliness and completeness of the information submitted in connection with the rating and the continued flow of material information as part of the surveillance process. Please send all information via electronic delivery to pubfin_statelocalgovt@spglobal.com. If SEC rule 17g-5 is applicable, you may post such information on the appropriate website. For any information not available in electronic format or posted on the applicable website,

Please send hard copies to:
S&P Global Ratings
Public Finance Department
55 Water Street
New York, NY 10041-0003

The rating is subject to the Terms and Conditions, if any, attached to the Engagement Letter applicable to the rating. In the absence of such Engagement Letter and Terms and Conditions, the rating is subject to the attached Terms and Conditions. The applicable Terms and Conditions are incorporated herein by reference.

S&P Global Ratings is pleased to have the opportunity to provide its rating opinion. For more information please visit our website at www.standardandpoors.com. If you have any questions, please contact us. Thank you for choosing S&P Global Ratings.

Sincerely yours,

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a division of Standard & Poor's Financial Services LLC

vs
enclosure

S&P Global
Ratings

S&P Global Ratings
Terms and Conditions Applicable To Public Finance Credit Ratings

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EXHIBIT 8

AGENDA

S&P Global
Ratings

RatingsDirect®

Summary:

Concord Station Community Development District, Florida; Special Assessments

Primary Credit Analyst:
Tyler Fitman, Boston (1) 617-530-8021; tyler.fitman@spglobal.com

Secondary Contact:
Melissa Stoloff, Boston (1) 617-530-8030; melissa.stoloff@spglobal.com

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Credit Highlights

Outlook

Credit Opinion

Summary:

Concord Station Community Development District, Florida; Special Assessments

Credit Profile		
Concord Station Comnty Dev Dist SPLASMT		
Long Term Rating	A+/Stable	Upgraded

Credit Highlights

- S&P Global Ratings raised its long-term rating on Concord Station Community Development District, Fla.'s series 2016A-1 senior-lien capital improvement revenue refunding bonds to 'A+' from 'A'.
- The outlook is stable.
- The upgrade of the series 2016A-1 bonds is supported by improvement in the district's financial profile, specifically due to improvement in maximum loss to maturity and overall value-to-lien metrics.

Security

Non-ad valorem special-debt assessments on benefited properties in the district secure the series 2016A-1 bonds. Under the uniform method of collection, as provided by Chapter 197 of Florida statutes, pledged assessments are collected by Pasco County on behalf of the district and are billed on a single-tax bill on a parity-lien basis with all other county, school district, and municipal taxes.

The 2016A-1 and 2016A-2 bonds have a senior-subordinate collateralization structure, but we only rate the senior lien (2016A-1). The 2016A-1 bonds carry a senior-lien position with respect to the 2016A-2 bonds (not rated) on assessments levied for debt service. Additionally securing the bonds is a cash-funded debt service reserve (DSR) equal to 50% of senior-lien maximum annual debt service (MADS), plus 50% of subordinate-lien MADS. Given the senior-subordinate structure, assessment revenue will first finance senior-lien debt service and then fill any deficiencies in the senior-lien DSR.

Credit overview

The 'A+' rating reflects our view of the following credit factors:

- Adequate-to-strong economic fundamentals, reflecting adequate incomes, a healthy labor market with unemployment similar to national levels, elevated real estate market volatility, adequate population growth that outpaces national growth, and participation in the broad and diverse Tampa-St. Petersburg-Clearwater metropolitan statistical area (MSA);
- Strong district characteristics, with very little taxpayer concentration; strong district size; mature development status; and strong overall value-to-lien ratios; and
- Strong financial profile, characterized by 1.2x MADS coverage for the 2016A-1 bonds; the ability to meet debt service without assessments from the top 10 taxpayers; and limited revenue-raising capacity.

Environmental, social, and governance

Physical risks are elevated in our credit rating analysis of the district, as they are for most of the state. Hurricane flooding represents the largest risk for the district, but there have been no material damages or disruptions in tax revenues because of hurricanes within the past few years.

We view social and governance risks as neutral within our credit rating analysis.

Outlook

The stable outlook reflects our expectation that the local economy and real estate market will remain stable, and that the district will continue to benefit from its access to the Tampa-St. Petersburg-Clearwater MSA. In addition, we expect assessments will be sufficient to pay debt service on the bonds, and delinquencies in the assessment area to remain low. Therefore, we do not anticipate changing the rating over the two-year outlook horizon.

Downside scenario

We could lower the rating if the district experiences a significant level of delinquencies that causes draws on reserves to meet debt service payments, or if the local housing market deteriorates and home values fall.

Upside scenario

We could further raise the rating if local economic factors were to improve significantly relative to those of higher-rated peers, or continued improvement in overall value to lien metrics.

Credit Opinion

Adequate-to-strong economic fundamentals

The district is in Pasco County, which encompasses 742 square miles on Florida's west coast, 30 miles northwest of Tampa and 45 miles north of St. Petersburg. The district's economy benefits from access to the Tampa-St. Petersburg-Clearwater MSA, which we consider broad and diverse. The local economy is retirement- and tourism-based, but construction, retail, service industries, agriculture, and manufacturing also play a major part in the county. Pasco County's income levels are adequate, in our view, at 89% of national incomes; however, this is stronger than a majority of counties within the state. The county has a strong labor market, displayed by an unemployment rate of 3.9%, identical to national levels. The 10-year population growth in the county was 26.1%, over five times that of the U.S. over the same period, which was 5.5%.

Pasco County, in line with most of the state, has been subject to considerable historical price volatility. The coefficient of variation in the Federal Housing Finance Agency House Price Index over the past 10 years is 32.9% compared with the national volatility of 20.9%. Recent price appreciation has exceeded that of the state and U.S. as a whole, and distress metrics have been trending downward and remain below national levels. Housing prices within the county are about as affordable when compared with those of the U.S.--with median housing prices at 447% of median incomes, compared with 445% for the U.S. as a whole.

Strong district characteristics

There are 1,516, fully developed, residential parcels securing the 2016A-1 bonds. There is no significant taxpayer concentration within the district, with the top 10 assessment payers accounting for only 1.4% of total assessments. The district's appraised value is $652 million, which yields an overall-value-to-lien ratio of approximately 23.7-to-1, which we view as adequate. Although value to lien has improved, this metric still trails that of higher-rated peers in the state.

Strong financial profile

Improvement in the district's financial profile, namely maximum loss to maturity of 20.9%, supports the upgrade. When considering the transaction's coverage and excess liquidity provided through the senior and subordinate DSRs, funded at 50% of senior-lien and subordinate-lien MADS, respectively, for a combined total available reserve position of $917,383. We calculate that the senior bonds could withstand a maximum permanent delinquency rate of 20.9% and still meet all debt service obligations, which allows the senior lien to withstand the permanent loss of the top 10 assessment payers, which we view as a positive credit factor. The calculation also reflects the senior bonds' 1.2x coverage of annual debt service and MADS, which is strong in our opinion.

Certain terms used in this report, particularly certain adjectives used to express our view on rating relevant factors, have specific meanings ascribed to them in our criteria, and should therefore be read in conjunction with such criteria. Please see Ratings Criteria at www.spglobal.com/ratings for further information. Complete ratings information is available to RatingsDirect subscribers at www.capitaliq.com. All ratings affected by this rating action can be found on S&P Global Ratings' public website at www.spglobal.com/ratings.

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EXHIBIT 9

AGENDA

Concord Station
Community Development District

Summary Financial Statements
(Unaudited)

February 28, 2025

Concord Station
Balance Sheet
February 28, 2025

	General Fund	Reserve Fund	Debt Srv Fund	Total
Assets:				
Cash - Operating Account	$ 3,254	$ -	$ -	$ 3,254
Cash - Restricted Cash	8,587	-	-	$ 8,587
Cash - Operating Account Truist	-	-	-	$ -
Cash - Money Market Account	4,112,455	747,365	-	$ 4,859,820
Cash - Operating (Square)	16,076	-	-	$ 16,076
Debit Card	1,460	-	-	$ 1,460
Investments:				
Revenue Trust Fund	-	-	60,068	$ 60,068
Interest Fund	-	-	-	$ -
Debt Service Reserve Fund	-	-	917,981	$ 917,981
Prepayment Fund	-	-	167,098	$ 167,098
Accounts Receivable	1,060	-	-	$ 1,060
On-Roll Assessments Receivable	34,391	-	36,107	$ 70,498
Due from Other Funds	-	-	1,804,360	$ 1,804,360
Deposits	6,591	-	-	$ 6,591
Prepaid Items	121	-	-	$ 121
Total Assets	$ 4,183,995	$ 747,365	$ 2,985,614	$ 7,916,974
Liabilities:				
Accounts Payable	20,047	-	-	$ 20,047
Accrued Payable	85,121	-	-	$ 85,121
Due to Other Funds	1,804,360	-	-	$ 1,804,360
Deposits Payable	4,500	-	-	$ 4,500
Deferred Revenue - On-Roll	34,391	-	36,107	$ 70,498
Fund Balance:				
Non-Spendable:	6,712	-	-	$ 6,712
Assigned - Reserved	-	747,365	-	$ 747,365
Restricted	-	-	2,949,507	$ 2,949,507
Unassigned	1,104,396	-	-	$ 1,104,396
Net Change in Fund Balance	1,124,468	-	-	$ 1,124,468
Total Liabilities & Fund Balance	$ 4,183,995	$ 747,365	$ 2,985,614	$ 7,916,974

Concord Station
General Fund
Statement of Revenue, Expenditures and Change in Fund Balance
For the Period of October 1, 2024 through February 28, 2025

		FY2025 Adopted Budget	FY2025 Budget Current Month	FY2025 Actual Year to Date	Variance Over/(Under) Budget
1	**Revenues:**				
2	Special Assessments	$ 1,694,847	$ 1,525,362	$ 1,710,456	$ 185,094
3	Tax Roll for Transfer to Reserve Fund	50,000	-	-	-
4	Interest Income	-	-	43,812	43,812
5	Clubhouse Rentals	-	-	4,640	4,640
6	Fees for Fence Project	-	-	-	-
7	Key/Access/Transponder Revenue	-	-	1,800	1,800
8	Miscellaneous Revenue	-	-	195	195
9	**Total Revenues**	**1,744,847**	**1,525,362**	**1,760,903**	**235,541**
10					
11	**Expenditures:**				
12	**Financial & Administrative**				
13	Supervisor Compensation	13,000	5,417	4,000	1,417
14	Administrative Services	3,000	1,250	1,250	-
15	District Management	35,000	14,583	15,400	(817)
16	District Engineer	30,000	12,500	2,900	9,600
17	Assessment Roll	2,500	1,042	1,042	-
18	Financial & Revenue Collections	2,500	1,042	1,042	-
19	Accounting Services	16,000	6,667	6,667	-
20	Auditing Services	5,000	-	-	-
21	Miscellaneous Mailings	1,500	1,500	1,805	(305)
22	Public Officials Liability Insurance	3,215	3,215	3,215	-
23	Bank Fees	800	333	441	(108)
24	Dues, Licenses & Fees	175	175	254	(79)
25	Legal Advertising	1,500	625	573	52
26	Tax Collector/Property Appraiser Fee	150	75	75	-
27	ADA Website Compliance	2,015	1,515	1,515	-
28	Website Hosting, Maintenance & Backup	1,500	208	208	-
29	District Counsel	30,000	12,500	18,385	(5,885)
30	**Total Financial & Administrative**	**147,855**	**62,647**	**58,772**	**3,875**
31					
32	**Debt Administration**				
33	Dissemination Agent	5,000	2,083	2,083	-
34	Trustee Fees	6,000	5,432	5,432	-
35	Arbitrage Rebate Calculation	500	-	-	-
36	**Total Debt Administration**	**11,500**	**7,515**	**7,515**	**-**
37					
38	**Securty Operations**				
39	Off Duty Deputy	132,802	55,334	59,383	(4,049)
40	**Total Security Operations**	**132,802**	**55,334**	**59,383**	**(4,049)**
41					
42	**Electric Utility Services**				
43	Utility Services	16,000	6,667	6,064	603
44	Utility - Recreation Facilities	32,000	13,333	9,189	4,144
45	Utility - Streetlights	106,000	44,167	39,744	4,423
46	**Total Electric Utility Services**	**154,000**	**64,167**	**54,997**	**9,170**
47					
48	**Garbage/Solid Waste Control Services**				
49	Solid Waste Assessment	900	900	1,068	(168)
50	Garbage - Recreation Facilities	1,040	433	555	(122)
51	**Total Garbage/Solid Waste Control Services**	**1,940**	**1,333**	**1,623**	**(290)**

Concord Station
General Fund
Statement of Revenue, Expenditures and Change in Fund Balance
For the Period of October 1, 2024 through February 28, 2025

52					
53	**Water-Sewer Combination Services**				
54	Utility - Recreation Facilities	12,000	5,000	2,304	2,696
55	**Total Water-Sewer Combination Services**	**12,000**	**5,000**	**2,304**	**2,696**
56					
57	**Stormwater Control**				
58	Pest Control	3,500	1,458	-	1,458
59	Aquatic Maintenance	110,676	46,115	46,115	-
60	Lake/Pond Bank Maintenance & Repair	20,000	8,333	175	8,158
61	Stormwater Assessments	2,000	-	-	-
62	Wetland Monitoring & Maintenance	-	-	-	-
63	Fountain Service Repair & Maintenance	4,500	1,875	758	1,117
64	Acquatic Plant Replacement	2,500	-	-	-
65	Stormwater System Maintenance	2,500	-	-	-
66	Wetland Invasive Areas Maintenance	2,500	-	-	-
67	**Total Stormwater Control**	**148,176**	**57,781**	**47,048**	**10,733**
68					
69	**Other Physical Environment**				
70	Property Insurance	32,361	32,361	34,223	(1,862)
71	General Liability Insurance	3,596	3,596	3,596	-
72	Entry & Walls Maintenance & Repair	5,000	-	-	-
73	Landscape Maintenance	253,040	105,433	109,113	(3,680)
74	Well Maintenance	500	-	-	-
75	Landscape - Fertilizer	18,800	7,833	7,767	66
76	Landscape Replacement Plants, Shrubs, Trees	15,000	6,250	3,460	2,790
77	Landscape Inspection Services	-	-	-	-
78	Fire Ant Treatment	7,600	-	-	-
79	Holiday Decorations	35,000	-	-	-
80	Landscape - Pest Control/OTC Injections	2,400	-	-	-
81	Landscape - Mulch	45,238	34,375	34,375	-
82	Landscape - Annuals/Flowers	8,800	4,630	4,630	-
83	Landscape - Pest Control	2,000	833	1,242	(409)
84	Irrigation Repair	30,000	12,500	1,001	11,499
85	Rust Prevention	15,000	6,250	5,675	575
86	**Total Other Physical Environment**	**474,335**	**214,061**	**205,082**	**8,979**
87					
88	**Road & Street Facilities**				
89	Roadway Repair & Maintenance	5,000	-	-	-
90	**Total Road & Street Facilities**	**5,000**	**-**	**-**	**-**
91					
92	**Parks & Recreation**				
93	Management Contract	12,000	5,000	3,000	2,000
94	Contracted Employee Salaries	205,000	85,417	84,545	872
95	Clubhouse Maintenance & Repair	27,000	11,250	6,185	5,065
96	Gate Maintenance & Repair	1,000	1,000	1,363	(363)
97	Computer Support, Maintenance & Repair	2,000	833	153	680
98	Fitness Equipment Maintenance & Repair	17,000	7,083	573	6,510
99	Clubhouse Facility Janitorial Services	9,600	4,000	7,610	(3,610)
100	Clubhouse Facility Janitorial Supplies	10,000	4,167	634	3,533
101	Pool Service Contract	27,600	11,500	11,500	-
102	Security System Monitoring Services & Maintenance	3,000	3,000	3,518	(518)
103	Facility A/C & Heating Maintenance & Repair	5,000	-	-	-
104	Furniture Repair & Replacement	7,000	-	-	-
105	Pool Permits	425	-	-	-
106	Playground Equipment Maintenance & Repairs	2,500	1,042	481	561
107	Vehicle Maintenance	750	313	107	206

Concord Station
General Fund
Statement of Revenue, Expenditures and Change in Fund Balance
For the Period of October 1, 2024 through February 28, 2025

108	Telephone, Fax & Internet	9,000	3,750	3,608	142
109	Athletic Court/Field/Playground Maintenance	2,500	1,042	196	846
110	Pool/Water Park/Fountain Maintenance	3,000	3,000	5,911	(2,911)
111	Pest Control & Termite Bond	1,300	542	260	282
112	Office Supplies	3,500	1,458	494	964
113	Wildlife Management Services	2,500	-	-	-
114	Dog Waste Station Supplies and Maintenance	6,000	6,000	6,157	(157)
115	**Total Parks & Recreation**	**357,675**	**150,397**	**136,295**	**14,102**
116					
117	**Special Events & Contingency**				
118	Clubhouse - Special Events	35,000	14,583	8,218	6,365
119	Miscellaneous Contingency	100,000	5,198	5,198	-
120	Capital Outlay	114,564	-	-	-
121	**Total Special Events & Contingency**	**249,564**	**19,781**	**13,416**	**6,365**
122					
123	**Total Expenditures Before Other Financing Sources**	**1,694,847**	**638,016**	**586,435**	**51,581**
124					
125	**Total Other Financing Sources (Uses)**				
126	Interfund Transfer to Capital Reserve Fund	50,000	50,000	50,000	-
127	**Total Other Financing Sources (Uses)**	**1,744,847**	**688,016**	**636,435**	**51,581**
128					
129	**Total Excess Expenditures Over (Under) Revenues**	**-**	**837,346**	**1,124,468**	**287,122**
130					
131	**Fund Balance - Beginning**			**1,111,108**	
132					
133	**Fund Balance - Ending**			**2,235,576**	

Concord Station
Capital Reserve Fund
Statement of Revenue, Expenditures and Change in Fund Balance
For the Period of October 1, 2024 through February 28, 2025

		FY025 Adopted Budget	FY2025 Actual Year to Date
1	**Revenues:**		
2	Interest Earnings	$ -	$ 11,509
3	Special Assessments	-	-
4	**Total Revenues**	**-**	**11,509**
5	**Expenditures:**		
6	Increase in Fund Balance	50,000	-
7	**Total Expenditures**	**50,000**	**-**
8	**Excess Expenditures Over (Under) Revenues**	**(50,000)**	**11,509**
9	**Other Sources (Uses)**		
10	Transfer In from General Fund	50,000	50,000
12	**Total Other Sources (Uses)**	**50,000**	**50,000**
13	**Fund Balance - Beginning**	-	685,856
14	**Fund Balance - Ending**	**-**	**747,365**

Concord Station
Debt Service 2015A-1
Statement of Revenue, Expenditures and Change in Fund Balance
For the Period of October 1, 2024 through February 28, 2025

	Adopted Budget	Actual Year to Date
Revenues:		
Special Assessments - On-Roll, Net	$ 1,834,650	$ 1,795,773
Prepayment Revenue	-	-
Interest	-	22,730
Total Revenues	**1,834,650**	**1,818,503**
Expenditures:		
Debt Service Obligation , Net	1,834,650	395,646
Total Expenditures	**1,834,650**	**395,646**
Excess Expenditures Over (Under) Revenues	**-**	**1,422,857**
Other Sources (Uses)		
Transfer In	-	-
Transfer Out	-	-
Total Other Sources (Uses)	**-**	**-**
Fund Balance - Beginning	-	1,526,650
Fund Balance - Ending	**-**	**2,949,507**

Concord Station
Balance Sheet
February 28, 2025

Balance per Bank Statement	$	14,562.71
Plus: Deposits in Transit		-
Less: Outstanding Checks		(2,721.50)
	$	**11,841.21**

Beginning Balance		94,490.54
Receipts		52.00
Disbursements		(82,701.33)
Balance per Book	**$**	**11,841.21**

Concord Station
Check Register
FY2025

Date	Check #	Payee	Deposit	Deposit	Disbursement	Balance
9/30/2024		**Balance**	-	-	-	**236,077.53**
10/01/2024	100127ACH	Bright House Networks	18636 MENTMORE BOULEVARD, 09/14/2024 through 101324		721.21	235,356.32
10/02/2024	100224ACH	Duke Energy	(576) 10920 STATE ROAD 54 - Sign Lights, Aug 3 - Sep 4		5,702.36	229,653.96
10/03/2024	100324ACH	Duke Energy	Reference: 0000 Trinity Cottage Dr. Aug 10 - Sep 11		1,083.05	228,570.91
10/04/2024	100220	Breeze Connected, LLC, CDD	Invoice: 4074 (Reference: Professional Management Services, Amenity/Field Service.)		22,583.00	205,987.91
10/04/2024	100221	Florida Brothers Maintenance & Repair	Invoice: 1195 (Reference: Janitorial Cleaning.)		1,482.00	204,505.91
10/04/2024	100222	Total Plumbing Solutions, Inc	Invoice: i89765 (Reference: Perform camera inspection of main line.)		725.00	203,780.91
10/15/2024	101524ACH	ADT Security Services	18636 Mentmore Boulevard, Land O' Lakes, Florida 34638, Oct 13 - Nov 12, 2024		56.38	203,724.53
10/16/2024	100224	RedTree Landscape Systems	Invoice: 19236 (Reference: Landscape Construction.)		34,375.00	169,349.53
10/16/2024	100225	Suncoast Pool Service	Invoice: 10628 (Reference: Swimming Pool Service.)		2,300.00	167,049.53
10/16/2024	100226	ECS Integrations	Invoice: 102177 (Reference: Camera Management.)		750.00	166,299.53
10/16/2024	100227	Solitude Lake Management	Invoice: PSI115218 (Reference: Annual Maintenance, October Billing 10/1/2024 - 10/31/2024.		9,223.00	157,076.53
10/16/2024	100228	Fitness Logic	Invoice: 120581 (Reference: QUARTERLY General Maintenance and cleaning of all equipment.		165.00	156,911.53
10/21/2024	102124ACH	Pasco County Utilities Services Branch	3662 BUCKINGHAMSHIRE DR, 8/16/2024 to 9/16/2024		10.44	156,901.09
10/21/2024	102124ACH1	Pasco County Utilities Services Branch	19322 UMBERLAND PLACE, 8/16/2024 to 9/16/2024		40.05	156,861.04
10/21/2024	102124ACH3	Pasco County Utilities Services Branch	18636 MENTMORE BOULEVARD, 8/16/2024 to 9/16/2024		405.05	156,455.99
10/21/2024	100229	Suncoast Rust Control, Inc.	Invoice: 07463 (Reference: Monthly rust control service and solution.)		1,135.00	155,320.99
10/22/2024	10/22/2ACH1	WASTE MANAGEMENTINC.OF FLORIDA, INC.	Service Period: 10/01/24-10/31/24		104.79	155,216.20
10/22/2024	WIRE	Egis Insurance Advisors LLC	Reference: Policy #100124607 10/01/2024-10/01/2025 Florida Insurance Alliance. https://		41,034.00	114,182.20
10/24/2024	102424ACH	Duke Energy	3882 SUNLAKE BLVD SIGN, Sep 4 - Oct 1		30.80	114,151.40
10/24/2024	102424ACH1	Duke Energy	3869 Sunlake Blvd - Sign Irrigation, Sep 4 - Oct 1		30.80	114,120.60
10/24/2024	102424ACH2	Duke Energy	19135 Manassas Dr - Sign Lights, Sep 4 - Oct 1		30.80	114,089.80
10/24/2024	102424ACH3	Duke Energy	19109 Mentmore Blvd - Entry Wall Light, Sep 4 - Oct 1		30.80	114,059.00
10/24/2024	102424ACH4	Duke Energy	18933 Mentmore Blvd - Sign Lights, Sep 4 - Oct 1		1,238.93	112,820.07
10/24/2024	102424ACH5	Duke Energy	18636 Mentmore Blvd - Clubhouse / Pool, Sep 4 - Oct 1		1,786.01	111,034.06
10/24/2024	102424ACH6	Duke Energy	18108 Mentmore Blvd - Entry Light, Sep 4 - Oct 1		30.80	111,003.26
10/24/2024	102424ACH7	Duke Energy	Reference: 3444 TUCKERTON DR Sep 4 - Oct 1		30.80	110,972.46
10/24/2024	102424ACH8	Duke Energy	3440 Buckinghamshire Blvd - Entry Light, Sep 4 - Oct 1		30.80	110,941.66
10/24/2024	102424ACH9	Duke Energy	18552 Mentmore Blvd - Entry Light , Sep 4 - Oct 1		30.80	110,910.86
10/24/2024	102424ACH10	Duke Energy	18230 Snowdonia Drive - Entry Light, Sep 4 - Oct 1		30.80	110,880.06
10/24/2024	102424ACH11	Duke Energy	19069 Lake Patience Rd - Entry Light, Sep 4 - Oct 1		30.80	110,849.26
10/24/2024	102424ACH12	Duke Energy	3753 Tuckerton Dr - Irrigation, Sep 4 - Oct 1		33.03	110,816.23
10/24/2024	102424ACH13	Duke Energy	18661 State Road 54, Sep 4 - Oct 1		51.49	110,764.74
10/24/2024	102424ACH14	Duke Energy	3936 Buckinghamshire Drive - Irrigation, Sep 4 - Oct 1		64.24	110,700.50
10/24/2024	102424ACH15	Duke Energy	3332 Sun Lake Blvd - Fountain, Sep 4 - Oct 1		139.78	110,560.72
10/24/2024	102424ACH16	Duke Energy	18433 Mentmore Blvd - Irrigation, Sep 4 - Oct 1		144.92	110,415.80
10/24/2024	102424ACH17	Duke Energy	18636 Mentmore Blvd - Splash, Sep 4 - Oct 1		263.99	110,151.81
10/24/2024	102424ACH18	Duke Energy	18933 Chislehurst Dr - Irrigation , Sep 4 - Oct 1		300.94	109,850.87
10/24/2024	102424ACH19	Duke Energy	18636 Mentmore Blvd - CH Main Buildi, Sep 4 - Oct 1		143.74	109,707.13
10/28/2024	102824ACH	Duke Energy	(576) 10920 STATE ROAD 54 - Sign Lights, Sep 5 - Oct 2		5,662.78	104,044.35
10/30/2024	100232	Randall W. Griffin	Invoice: 102324BOSMTG (Reference: 10-23-24 BOS MTG.)		200.00	103,844.35
10/30/2024	100233	Angel Rivera.	Invoice: 102324BOSMTG (Reference: 10-23-24 BOS MTG.)		200.00	103,644.35
10/30/2024	100234	Grau and Associates	Invoice: 25884 (Reference: Audit FYE 09/30/2023.)		1,000.00	102,644.35
10/30/2024	100235	Breeze Connected, LLC, CDD	Invoice: 4128 (Reference: Walmart - Event, Sam's Club - Event.)		370.12	102,274.23
10/30/2024	100236	Jessica LaBarbera.	Invoice: 102324BOSMTG (Reference: 10-23-24 BOS MTG.)		200.00	102,074.23
10/30/2024	100237	Fred Berdeguez	Invoice: 102324BOSMTG (Reference: 10-23-24 BOS MTG.)		200.00	101,874.23
10/30/2024	100238	Florida Department of Commerce	Invoice: 90810 (Reference: The Annual State Fee.)		175.00	101,699.23
10/30/2024			Deposit	814.00		102,513.23
10/30/2024	103024ACH	Egis Insurance Advisors LLC	Reference: Duplicate bill - Refund received 10/30/24 Package - Add Property, Policy #10012		814.00	101,699.23
10/31/2024	103124ACH2	Bright House Networks	18636 MENTMORE BOULEVARD, 10/14/2024 through 11/3/24		721.61	100,977.62
10/31/2024	100239	Arrow Exterminators Inc	Invoice: 58955912 (Reference: Pest Control Service.)		52.00	100,925.62
10/31/2024	100240	ECS Integrations	Invoice: 102199 (Reference: Replace and test playground back gate exit button Exit button		562.50	100,363.12
10/31/2024	100241	Florida Brothers Maintenance & Repair	Invoice: 1199 (Reference: Janitorial Cleaning.)		1,482.00	98,881.12
10/31/2024	618	Pasco County Tax Collector	FY2024 Excess fees collected	16,754.00		115,635.12
10/31/2024	618	Pasco County Tax Collector	FY2024 Excess fees collected	8,587.16		124,222.28
10/31/2024	618	Pasco County Tax Collector	FY2024 Excess fees collected		8,587.16	115,635.12
10/31/2024			Funds Transfer effective date 11/04/24		1,000.00	114,635.12
10/31/2024				**26,155.16**	**147,597.57**	**114,635.12**
11/01/2024	100242	ATLAS DOOR REPAIR	Invoice: 14026 (Reference: INSTALL 1 PIECE OF 5/8"" CLEAR INSULATED TEMPERED GLASS UNIT WI		1,254.00	113,381.12
11/04/2024	110424ACH1	Duke Energy	Reference: 0000 Trinity Cottage Dr. Sep 12 - Oct 9		1,083.05	112,298.07
11/05/2024	Wire	Egis Insurance Advisors LLC	Reference: Package - Add Property, Policy #100123607 10/01/2023-10/01/2024 Florida Insura		814.00	111,484.07
11/05/2024	623	Kazar's Electric, Inc.	To void strongroom ACH payment 100219 dated 09/25/24, returned on 11/05/24	460.00		111,944.07
11/07/2024	100243	Breeze Connected, LLC, CDD	Invoice: 4134 (Reference: Staples 10/24.) Invoice: 4162 (Reference: Professional Manage		21,689.15	90,254.92
11/07/2024	100244	Breeze	Invoice: 19705 (Reference: Service Area CDD.)		1,000.00	89,254.92
11/07/2024	100245	Business Observer	Invoice: 24-02045P (Reference: Request for Proposal for Landscape/Irrigation Services.)		236.26	89,018.66
11/07/2024	100246	Straley Robin Vericker	Invoice: 25436 (Reference: For Professional Services Rendered Through September 30, 2024.		3,721.00	85,297.66
11/13/2024	100247	Breeze Connected, LLC, CDD	Invoice: 4190 (Reference: Fedex 11/4.)		12.44	85,285.22
11/13/2024	100248	Suncoast Rust Control, Inc.	Invoice: 07575 (Reference: Monthly rust control service and solution.)		1,135.00	84,150.22
11/14/2024	111424ACH	ADT Security Services	18636 Mentmore Boulevard, Land O' Lakes, Florida 34638, Nov 13 - Dec 12, 2024		56.38	84,093.84
11/15/2024	100249	Florida Brothers Maintenance & Repair	Invoice: 1198 (Reference: Removal of broken glass and then boarding up door for gym, afte		495.00	83,598.84
11/15/2024	111524ACH	WASTE MANAGEMENTINC.OF FLORIDA, INC.	Service Period: 11/01/24-11/30/24		104.79	83,494.05
11/15/2024	100250	Suncoast Pool Service	Invoice: 10730 (Reference: replacement pool ladder steps.) Invoice: 10729 (Reference: r		7,965.00	75,529.05
11/15/2024	100251	Let's Plan A Party	Invoice: 3411 (Reference: Sunday Dec 8, 2024, activities.)		2,545.00	72,984.05
11/15/2024	100252	ECS Integrations	Invoice: 102223 (Reference: 50- KEY FOBS @ $ 7.00 PER = $ 350.00.)		350.00	72,634.05
11/20/2024	100253	MPLC	Invoice: 504431492 (Reference: MPLC Umbrella License covering the term: 02/01/2024 to 01/		1,621.80	71,012.25
11/20/2024	100254	Steadfast Environmental. LLC	Invoice: SE-25346 (Reference: Motor burnt out.)		175.00	70,837.25
11/20/2024	100255	Arrow Exterminators Inc	Invoice: 59358927 (Reference: Pest Control Service.)		52.00	70,785.25
11/21/2024	112124ACH	Pasco County Utilities Services Branch	3662 BUCKINGHAMSHIRE DR, 8/16/2024 to 9/16/2024		10.60	70,774.65
11/21/2024	112124ACH1	Pasco County Utilities Services Branch	19322 UMBERLAND PLACE, 9/16/2024 to 10/16/2024		10.60	70,764.05
11/21/2024	112124ACH2	Pasco County Utilities Services Branch	18636 MENTMORE BOULEVARD, 9/16/2024 to 10/16/2024		427.19	70,336.86
11/21/2024	Wire	American Illuminations	Reference: Concord Station CDD Holiday Decor 2024. https://clientname(FILLIN).payablesloc		2,962.50	67,374.36

11/22/2024	100256	Sitex Aquatics, LLC	Invoice: 9131-B (Reference: Quarterly Fountain Maintenance on 2 Fountains.)		375.00	66,999.36
11/22/2024	100257	Pasco Cty Sheriff's Office Extra-Duty Det	Invoice: ARSEP24 (Reference: September 2024.) Invoice: AROCT24 (Reference: October 2024		22,943.42	44,055.94
11/22/2024	100258	Yellowstone Landscape	Invoice: 805547 (Reference: Remove 1 Dead & 3 Storm Uprooted Trees, L6 Tree Removal.)		1,560.00	42,495.94
11/25/2024			Funds Transfer	100,000.00		142,495.94
11/26/2024	112624ACH	Duke Energy	3869 Sunlake Blvd - Sign Irrigation, Oct 2 - Nov 1		30.80	142,465.14
11/26/2024	112624ACH1	Duke Energy	18552 Mentmore Blvd - Entry Light , Oct 2 - Nov 1		30.80	142,434.34
11/26/2024	112624ACH2	Duke Energy	19069 Lake Patience Rd - Entry Light, Oct 2 - Nov 1		30.80	142,403.54
11/26/2024	112624ACH3	Duke Energy	18108 Mentmore Blvd - Entry Light, Oct 2 - Nov 1		30.80	142,372.74
11/26/2024	112624ACH4	Duke Energy	Reference: 3444 TUCKERTON DR Oct 2 - Nov 1		30.80	142,341.94
11/26/2024	112624ACH5	Duke Energy	18636 Mentmore Blvd - CH Main Buildi, Oct 2 - Nov 1		30.80	142,311.14
11/26/2024	112624ACH6	Duke Energy	19109 Mentmore Blvd - Entry Wall Light, Oct 2 - Nov 1		30.80	142,280.34
11/26/2024	112624ACH7	Duke Energy	19135 Manassas Dr - Sign Lights, Oct 2 - Nov 1		30.80	142,249.54
11/26/2024	112624ACH8	Duke Energy	3753 Tuckerton Dr - Irrigation, Oct 2 - Nov 1		38.45	142,211.09
11/26/2024	112624ACH9	Duke Energy	18933 Mentmore Blvd - Sign Lights, Sep 4 - Oct 1		1,238.93	140,972.16
11/26/2024	112624ACH10	Duke Energy	18636 Mentmore Blvd - Clubhouse / Pool, Oct 2 - Nov 1		2,023.60	138,948.56
11/26/2024	112624ACH11	Duke Energy	18230 Snowdonia Drive - Entry Light, Nov 5, 2024		30.80	138,917.76
11/26/2024	112624ACH12	Duke Energy	3440 Buckinghamshire Blvd - Entry Light, Oct 2 - Nov 1		30.80	138,886.96
11/26/2024	112624ACH13	Duke Energy	3882 SUNLAKE BLVD SIGN, Oct 2 - Nov 1		30.80	138,856.16
11/26/2024	112624ACH14	Duke Energy	18661 State Road 54, Oct 2 - Nov 1		55.31	138,800.85
11/26/2024	112624ACH15	Duke Energy	3936 Buckinghamshire Drive - Irrigation, Oct 2 - Nov 1		69.39	138,731.46
11/26/2024	112624ACH16	Duke Energy	3332 Sun Lake Blvd - Fountain, Oct 2 - Nov 1		143.20	138,588.26
11/26/2024	112624ACH17	Duke Energy	18636 Mentmore Blvd - Splash, Oct 2 - Nov 1		168.37	138,419.89
11/26/2024	112724ACH18	Duke Energy	18933 Chislehurst Dr - Irrigation , Oct 2 - Nov 1		273.66	138,146.23
11/26/2024	112624ACH19	Duke Energy	18433 Mentmore Blvd - Irrigation, Oct 2 - Nov 1		488.80	137,657.43
11/27/2024	100259	Solitude Lake Management	Invoice: PSI122728 (Reference: November Billing 11/1/2024 - 11/30/2024.)		9,223.00	128,434.43
11/27/2024	100260	Yellowstone Landscape	Invoice: 790553 (Reference: Monthly Landscape Maintenance November 2024.)		23,504.60	104,929.83
11/30/2024				**100,460.00**	**110,165.29**	**104,929.83**
12/02/2024	120224ACH	Duke Energy	Reference: 0000 Trinity Cottage Dr. Oct 10 - Nov 9		1,083.05	103,846.78
12/02/2024	120524ACH	Duke Energy	(576) 10920 STATE ROAD 54 - Sign Lights, Oct 3 - Nov 4		5,653.50	98,193.28
12/02/2024	100261	Randall W. Griffin	Invoice: 112024BOS (Reference: 11-20-24 BOS MTG.)		200.00	97,993.28
12/02/2024	100262	Yellowstone Landscape Inc	Invoice: 780907 (Reference: Monthly Landscape Maintenance October 2024.)		23,504.60	74,488.68
12/02/2024	100263	Jessica LaBarbera.	Invoice: 112024BOS (Reference: 11-20-24 BOS MTG.)		200.00	74,288.68
12/02/2024	100264	Marcela Cisternas	Invoice: 112024BOS (Reference: 11-20-24 BOS MTG.)		200.00	74,088.68
12/02/2024	120224ACH1	Bright House Networks	18636 MENTMORE BOULEVARD, 11/14/2024 through 12/13/24		721.61	73,367.07
12/03/2024			Funds Transfer	100,000.00		173,367.07
12/03/2024	100265	U.S. BANK	Invoice: 7482967 (Reference: Administration Fees - In Advance 09/01/2024 - 08/31/2025.)		5,926.25	167,440.82
12/04/2024	100266	Kazar's Electric, Inc.	Invoice: S 14202A (Reference: Concord Station Community Clubhouse.)		460.00	166,980.82
12/06/2024	100267	Suncoast Rust Control, Inc.	Invoice: 07684 (Reference: Monthly rust control service and solution.)		1,135.00	165,845.82
12/06/2024	100268	ECS Integrations	Invoice: 102250 (Reference: Remounted maglock front door plate and test door locking..)		225.00	165,620.82
12/06/2024	100269	Solitude Lake Management	Invoice: PSI29443 (Reference: December Billing 12/1/2024 - 12/31/2024.)		9,223.00	156,397.82
12/06/2024	100270	Florida Brothers Maintenance & Repair	Invoice: 1212 (Reference: 3 days a week Janitorial Cleaning.)		1,482.00	154,915.82
12/06/2024	100271	Business Observer	Invoice: 24-02177P (Reference: 2024/2025 Meeting Schedule.)		78.75	154,837.07
12/06/2024	100272	Suncoast Pool Service	Invoice: 10764 (Reference: Swimming Pool Service.)		2,300.00	152,537.07
12/06/2024	100273	Yellowstone Landscape Inc	Invoice: 815677 (Reference: Winter Annual Change Out Flowers/Annuals.)		4,629.60	147,907.47
12/09/2024	100274	Straley Robin Vericker	Invoice: 25594 (Reference: For Professional Services Rendered Through October 31, 2024.)		3,399.00	144,508.47
12/09/2024	100275	Randall W. Griffin	Invoice: 120624 (Reference: 4-Hour Ethics Course for Special Districts 2024.)		79.00	144,429.47
12/09/2024	100276	Moramoto-Zephyrhills	Invoice: 307939 (Reference: Car Repair.)		2,438.27	141,991.20
12/11/2024	100277	Breeze Connected, LLC	Invoice: 4225 ()		21,624.67	120,366.53
12/12/2024	100278	Business Observer	Invoice: 120224 (Reference: Meeting on 10/23/24.)		61.25	120,305.28
12/15/2024	121524ACH	ADT Security Services	18636 Mentmore Boulevard, Land O' Lakes, Florida 34638, Dec 13, 2024 - Jan 12, 2025		56.38	120,248.90
12/17/2024	100279	Breeze	Invoice: 19766 (Reference: Service Area CDD.)		1,000.00	119,248.90
12/17/2024	121724ACH19	WASTE MANAGEMENTINC.OF FLORIDA, INC.	Service Period: 12/01/24-12/31/24		104.79	119,144.11
12/20/2024	122024ACH	Pasco County Utilities Services Branch	3662 BUCKINGHAMSHIRE DR, 10/16/2024 to 11/15/2024		10.60	119,133.51
12/20/2024	122024ACH1	Pasco County Utilities Services Branch	19322 UMBERLAND PLACE, 10/16/2024 to 11/15/2024		50.69	119,082.82
12/20/2024	122024ACH2	Pasco County Utilities Services Branch	18636 MENTMORE BOULEVARD, 10/16/2024 to 11/15/2024		396.35	118,686.47
12/26/2024	122624ACH	Duke Energy	18552 Mentmore Blvd - Entry Light , Nov 2 - Dec 2		30.80	118,655.67
12/26/2024	122624ACH1	Duke Energy	18230 Snowdonia Drive - Entry Light, Nov 2 - Dec 2		30.80	118,624.87
12/26/2024	122624ACH2	Duke Energy	19135 Manassas Dr - Sign Lights, Nov 2 - Dec 2		30.80	118,594.07
12/26/2024	122624ACH3	Duke Energy	18636 Mentmore Blvd - CH Main Buildi, Nov 2 - Dec 2		30.80	118,563.27
12/26/2024	122624ACH4	Duke Energy	19109 Mentmore Blvd - Entry Wall Light, Nov 2 - Dec 2		30.80	118,532.47
12/26/2024	122624ACH5	Duke Energy	Reference: 3444 TUCKERTON DR Nov 2 - Dec 2		30.80	118,501.67
12/26/2024	122624ACH6	Duke Energy	18636 Mentmore Blvd - Clubhouse / Pool, Nov 2 - Dec 2		2,238.94	116,262.73
12/26/2024	122624ACH7	Duke Energy	3869 Sunlake Blvd - Sign Irrigation, Nov 2 - Dec 2		30.80	116,231.93
12/26/2024	122624ACH8	Duke Energy	3882 SUNLAKE BLVD SIGN, Nov 2 - Dec 2		30.80	116,201.13
12/26/2024	122624ACH9	Duke Energy	18661 State Road 54, Nov 2 - Dec 2		51.93	116,149.20
12/26/2024	122624ACH10	Duke Energy	3753 Tuckerton Dr - Irrigation, Nov 2 - Dec 2		60.88	116,088.32
12/26/2024	122624ACH11	Duke Energy	3936 Buckinghamshire Drive - Irrigation, Nov 2 - Dec 2		69.24	116,019.08
12/26/2024	122624ACH12	Duke Energy	3332 Sun Lake Blvd - Fountain, Nov 2 - Dec 2		161.43	115,857.65
12/26/2024	122624ACH13	Duke Energy	18636 Mentmore Blvd - Splash, Nov 2 - Dec 2		199.32	115,658.33
12/26/2024	122624ACH14	Duke Energy	18933 Chislehurst Dr - Irrigation , Nov 2 - Dec 2		243.91	115,414.42
12/26/2024	122624ACH15	Duke Energy	18433 Mentmore Blvd - Irrigation, Nov 2 - Dec 2		424.27	114,990.15
12/26/2024	122624ACH16	Duke Energy	3440 Buckinghamshire Blvd - Entry Light, Nov 2 - Dec 2		30.80	114,959.35
12/26/2024	122624ACH17	Duke Energy	19069 Lake Patience Rd - Entry Light, Nov 2 - Dec 2		30.80	114,928.55
12/26/2024	122624ACH18	Duke Energy	18108 Mentmore Blvd - Entry Light, Nov 2 - Dec 2		30.80	114,897.75
12/26/2024	100280	Pasco County BOCC Fire Rescue	Invoice: 2024005930 (Reference: Annual \ Periodic Inspection.)		100.00	114,797.75
12/26/2024	100281	Yellowstone Landscape Inc	Invoice: 808434 (Reference: Monthly Landscape Maintenance December 2024.)		23,504.60	91,293.15
12/26/2024	122624ACH20	Duke Energy	18933 Mentmore Blvd - Sign Lights, Nov 2 - Dec 2		1,235.96	90,057.19
12/26/2024	012625ACH	WASTE MANAGEMENTINC.OF FLORIDA, INC.	Service Period: 01/01/25-01/31/25		120.51	89,936.68
12/30/2024	100282	Arrow Exterminators Inc	Invoice: 59717499 (Reference: Pest Control Service.)		52.00	89,884.68
12/30/2024	100283	Marcela Cisternas	Invoice: 121224BOSMTG (Reference: 12-12-24 BOS MTG.)		200.00	89,684.68
12/30/2024	123024ACH	Bright House Networks	18636 MENTMORE BOULEVARD, 12/14/2024 through 1/13/25		721.61	88,963.07
12/31/2024	100284	Kevin Wagner	Invoice: 121224BOSMTG (Reference: 12-12-24 BOS MTG.)		200.00	88,763.07
12/31/2024				**100,000.00**	**116,166.76**	**88,763.07**
01/01/2025	010125ACH	Duke Energy	Reference: 0000 Trinity Cottage Dr. Sep 12 - Oct 9		1,078.40	87,684.67
01/02/2025	010225ACH	Duke Energy	(576) 10920 STATE ROAD 54 - Sign Lights, Nov 5 - Dec 3		5,630.34	82,054.33
01/06/2025	100285	Sitex Aquatics, LLC	Invoice: 9457-B (Reference: Quarterly Fountain Maintenance on 2 Fountains.)		382.62	81,671.71
01/06/2025	100286	Florida Brothers Maintenance & Repair	Invoice: 1209 (Reference: Hazard Cleaning.)		200.00	81,471.71
01/06/2025	100287	Breeze Connected, LLC	Invoice: 4324 (Reference: Professional Management Services, Amenity/Field Service.) Inv		22,858.46	58,613.25

01/07/2025			Funds Transfer	100,000.00		158,613.25
01/07/2025	100288	Cintas Fire 636525	Invoice: 0F32708305 (Reference: INSPECTION.) Invoice: 0F32707785 (Reference: INSPECTION		787.08	157,826.17
01/13/2025			Funds Transfer		2,000.00	155,826.17
01/13/2025	100289	Arrow Exterminators Inc	Invoice: 60145936 (Reference: Pest Control Service.)		52.00	155,774.17
01/13/2025	100290	ECS Integrations	Invoice: 102291 (Reference: Camera Management Access Management of CDVI.)		750.00	155,024.17
01/13/2025	100291	Pasco Cty Sheriff's Office Extra-Duty Det	Invoice: ARNOV24 CONCORD #2 (Reference: Nov 2024.)		11,876.59	143,147.58
01/13/2025	100292	Cintas Fire 636525	Invoice: 0F32707926 (Reference: INSPECTION.)		406.44	142,741.14
01/13/2025			Deposit	460.00		143,201.14
01/14/2025	100293	Florida Brothers Maintenance & Repair	Invoice: 1228 (Reference: 3 days a week Janitorial Cleaning.)		1,482.00	141,719.14
01/14/2025	011425ACH	ADT Security Services	18636 Mentmore Boulevard, Land O' Lakes, Florida 34638, Jan 13 - Feb 12, 2025		56.38	141,662.76
01/15/2025	100294	Business Observer	Invoice: 24-02067P (Reference: Notice of Meetings.)		67.81	141,594.95
01/17/2025	100295	Randall W. Griffin	Invoice: 010924BOSMTG (Reference: 1-9-2025 BOS MTG.)		200.00	141,394.95
01/17/2025	100296	Marcela Cisternas	Invoice: 01092025BOSMTG (Reference: 01-09-2025 BOS MTG.)		200.00	141,194.95
01/17/2025	100297	Jessica LaBarbera.	Invoice: 010924BOSMTG (Reference: 01-09-2025 BOS MTG.)		200.00	140,994.95
01/17/2025	100298	Fred Berdeguez	Invoice: 01092025BOSMTG (Reference: 01-09-2025 BOS MTG.)		200.00	140,794.95
01/17/2025	100299	Kevin Wagner	Invoice: 010924BOSMTG (Reference: 01-09-2025 BOS MTG.)		200.00	140,594.95
01/17/2025	100300	ECS Integrations	Invoice: 102307 (Reference: Adjusted mag , gate is working.)		225.00	140,369.95
01/17/2025	100301	Solitude Lake Management	Invoice: PSI35818 (Reference: Annual Maintenance 1/1/2025 - 1/31/2025.)		9,223.00	131,146.95
01/21/2025	012125ACH	Pasco County Utilities Services Branch	3662 BUCKINGHAMSHIRE DR, 11/15/2024 to 12/17/2024		10.60	131,136.35
01/21/2025	012125ACH1	Pasco County Utilities Services Branch	19322 UMBERLAND PLACE, 11/15/2024 to 12/17/2024		37.32	131,099.03
01/21/2025	012125ACH2	Pasco County Utilities Services Branch	18636 MENTMORE BOULEVARD, 11/15/2024 to 12/17/2024		499.15	130,599.88
01/21/2025	100302	Suncoast Rust Control, Inc.	Invoice: 07795 (Reference: Monthly rust control service and solution.)		1,135.00	129,464.88
01/21/2025	100303	Arrow Exterminators Inc	Invoice: 123124-0890 (Reference: Pest Control Service.)		52.00	129,412.88
01/21/2025	100304	Breeze	Invoice: 19945 (Reference: Service Area CDD.)		1,000.00	128,412.88
01/21/2025	100305	Straley Robin Vericker	Invoice: 25817 (Reference: For Professional Services Rendered Through November 30, 2024.		3,957.00	124,455.88
01/21/2025	100306	Yellowstone Landscape Inc	Invoice: 825007 (Reference: Monthly Landscape Maintenance January 2025.)		23,504.60	100,951.28
01/24/2025	100307	Breeze Connected, LLC	Invoice: 4355 (Reference: FedEx 1/6.)		16.99	100,934.29
01/27/2025	012725ACH	Duke Energy	19135 Manassas Dr - Sign Lights, Dec 3 - Jan 2		30.80	100,903.49
01/27/2025	012725ACH1	Duke Energy	3753 Tuckerton Dr - Irrigation, Dec 3 - Jan 2		30.80	100,872.69
01/27/2025	012725ACH2	Duke Energy	3444 TUCKERTON DR Dec 3 - Jan 2		30.80	100,841.89
01/27/2025	012725ACH3	Duke Energy	3869 Sunlake Blvd - Sign Irrigation, Dec 3 - Jan 2		30.80	100,811.09
01/27/2025	012725ACH4	Duke Energy	19109 Mentmore Blvd - Entry Wall Light, Dec 3 - Jan 2		30.80	100,780.29
01/27/2025	012725ACH5	Duke Energy	18108 Mentmore Blvd - Entry Light, Dec 3 - Jan 2		30.80	100,749.49
01/27/2025	012725ACH6	Duke Energy	18636 Mentmore Blvd - CH Main Buildi, Dec 3 - Jan 2		30.80	100,718.69
01/27/2025	012725ACH7	Duke Energy	3882 SUNLAKE BLVD SIGN, Dec 3 - Jan 2		30.80	100,687.89
01/27/2025	012725ACH8	Duke Energy	18230 Snowdonia Drive - Entry Light, Dec 3 - Jan 2		30.80	100,657.09
01/27/2025	012725ACH9	Duke Energy	3440 Buckinghamshire Blvd - Entry Light, Dec 3 - Jan 2		33.54	100,623.55
01/27/2025	012725ACH10	Duke Energy	18661 State Road 54, Dec 3 - Jan 2		40.70	100,582.85
01/27/2025	012725ACH11	Duke Energy	3936 Buckinghamshire Drive - Irrigation, Dec 3 - Jan 2		66.88	100,515.97
01/27/2025	012725ACH12	Duke Energy	3332 Sun Lake Blvd - Fountain, Dec 3 - Jan 2		147.28	100,368.69
01/27/2025	012725ACH13	Duke Energy	18636 Mentmore Blvd - Splash, Dec 3 - Jan 2		184.56	100,184.13
01/27/2025	012725ACH14	Duke Energy	18433 Mentmore Blvd - Irrigation, Dec 3 - Jan 2		200.95	99,983.18
01/27/2025	012725ACH15	Duke Energy	18933 Chislehurst Dr - Irrigation , Dec 3 - Jan 2		218.05	99,765.13
01/27/2025	012725ACH16	Duke Energy	19069 Lake Patience Rd - Entry Light, Dec 3 - Jan 2		30.80	99,734.33
01/27/2025	012725ACH17	Duke Energy	18552 Mentmore Blvd - Entry Light , Dec 3 - Jan 2		30.80	99,703.53
01/28/2025	100308	Suncoast Pool Service	Invoice: 10836 (Reference: Swimming Pool Service.)		2,300.00	97,403.53
01/28/2025	100309	Yellowstone Landscape Inc	Invoice: 830443 (Reference: Storm Clean Up: Remove or Stake Trees.)		1,900.00	95,503.53
01/31/2025	100310	Breeze Connected, LLC	Invoice: 4346 (Reference: Monthly management,Administration ,Assesment services,finance re		291.65	95,211.88
01/31/2025	013125ACH	Bright House Networks	18636 MENTMORE BOULEVARD,01/01/2025 through 02/13/25		721.34	94,490.54
1/31/2025				**100,460.00**	**94,732.53**	**94,490.54**
02/03/2025	020325ACH	Duke Energy	Reference: 0000 Trinity Cottage Dr. Dec 10 - Jan 10		1,057.62	93,432.92
02/03/2025	020325ACH1	Duke Energy	18636 Mentmore Blvd - Clubhouse / Pool, Dec 3 - Jan 2		1,198.93	92,233.99
02/03/2025	020325ACH2	Duke Energy	18933 Mentmore Blvd - Sign Lights, Dec 3 - Jan 2		1,201.61	91,032.38
02/03/2025	100311	Pasco Cty Sheriff's Office Extra-Duty Det	Invoice: AR-JUL24 CONCORD (Reference: July-24.)		11,066.83	79,965.55
02/03/2025	100312	Cintas Fire 636525	Invoice: 0F32706386 (Reference: INSPECTION, ANNUAL ALARM SYSTEM,Service Charge.)		535.00	79,430.55
02/03/2025	100313	POOP 911	Invoice: CS2024 (Reference: removal of pet waste, replace can liner, and fill pick up bags		6,156.54	73,274.01
02/03/2025	100314	Grout Rhino	Invoice: 012925- (Reference: Color Seal-Almond.)		2,221.50	71,052.51
02/05/2025	020525ACH	Duke Energy	(576) 10920 STATE ROAD 54 - Sign Lights, Dec 4 - Jan 3		5,547.64	65,504.87
02/07/2025	100315	Breeze Connected, LLC	Invoice: 4388 (Reference: Dissemination-Oct-Jan.) Invoice: 4427 (Reference: Professiona		24,125.01	41,379.86
02/10/2025	100316	Straley Robin Vericker	Reference: For Professional Services Rendered Through December 31, 2024. https://clientna		6,606.65	34,773.21
02/10/2025	100317	Schoolnow	Reference: SchoolNow CDD ADA-PDF. https://clientname(FILLIN).payableslockbox.com/DocView/		1,515.00	33,258.21
02/12/2025	100318	Pasco County BOCC Fire Rescue	Invoice: 2025000352 (Reference: Inspection Type: Reinspection.)		75.00	33,183.21
02/13/2025	100319	Jessica LaBarbera.	Invoice: 020325BOSMTG (Reference: BOS MTG 2-3-25.)		200.00	32,983.21
02/13/2025	100320	Fred Berdeguez	Invoice: BOSMTG020325 (Reference: BOS MTG 2-3-25.)		200.00	32,783.21
02/13/2025	100321	Kevin Wagner	Invoice: 020325BOSMTG (Reference: bos mtg 2-03-25.)		200.00	32,583.21
02/13/2025	100322	Business Observer	Invoice: 25-00108P (Reference: Legal Advertising-Meeting Notice.)		65.63	32,517.58
02/13/2025	100323	Randall W. Griffin	Invoice: BOSMTG020325 (Reference: BOS MTG 2-3-25.)		200.00	32,317.58
02/13/2025	100324	Marcela Cisternas	Invoice: 020325BOSMTG (Reference: 02/12/25.)		200.00	32,117.58
02/14/2025	021425ACH	ADT Security Services	18636 Mentmore Boulevard, Land O' Lakes, Florida 34638, Feb 13 - Mar 12, 2025		60.33	32,057.25
02/18/2025	100325	WASTE MANAGEMENTINC.OF FLORIDA, INC.	Invoice: 1046920-1568-8 (Reference: Waste Management-Service Period: 02/01/25-02/28/25.)		120.51	31,936.74
02/18/2025	100326	Arrow Exterminators Inc	Invoice: 60506763 (Reference: Pest Control Service.)		52.00	31,884.74
02/18/2025	100327	Florida Brothers Maintenance & Repair	Invoice: 1241 (Reference: 3 days a week Janitorial Cleaning.)		1,482.00	30,402.74
02/18/2025	100328	Yellowstone Landscape Inc	Invoice: 843554 (Reference: Irrigation Inspection made on 12/23/24.)		1,000.95	29,401.79
02/19/2025	100329	Solitude Lake Management	Invoice: PSI139755 (Reference: Annual Maintenance-2/1/2025 - 2/28/2025.)		9,223.00	20,178.79
02/19/2025	100330	Tampa Print Services Inc	Invoice: 250250 (Reference: Concord Station CDD Letter-Regular Envelopes,Certificate of Ma		927.89	19,250.90
02/20/2025	100331	Suncoast Pool Service	Invoice: 10899 (Reference: Swimming Pool Service including chemical balance, debris remova		2,300.00	16,950.90
02/20/2025	100332	Fitness Logic	Invoice: 122670 (Reference: Screws,Replaced the screws on pulley selector rod on Precor FT		114.95	16,835.95
02/21/2025	100333	Fastsigns	Invoice: 265-143241 (Reference: Site Signs-Digital Vinyl Full Color -Installation.)		537.85	16,298.10
02/21/2025	022125ACH	Pasco County Utilities Services Branch	18636 MENTMORE BOULEVARD,12/17/2024 to 1/16/2025		347.43	15,950.67
02/21/2025	022125ACH1	Pasco County Utilities Services Branch	19322 UMBERLAND PLACE,12/17/2024 to 1/16/2025		37.32	15,913.35
02/24/2025	100334	LLS Tax Solutions Inc.	Invoice: 003485 (Reference: Series 2016A-1, 2016A-2 arbitrage calculation.)		500.00	15,413.35
02/24/2025	022425ACH	Pasco County Utilities Services Branch	3662 BUCKINGHAMSHIRE DR,12/17/2024 to 1/16/2025		10.60	15,402.75
02/25/2025	100335	Business Observer	Invoice: 25-00265P (Reference: Legal Advertising-Meeting Notice-Feb25,2025.)		63.44	15,339.31
02/26/2025	022625ACH	Duke Energy	3440 Buckinghamshire Blvd - Entry Light, Jan 3 - Feb 3		30.80	15,308.51
02/26/2025	022625ACH1	Duke Energy	18636 Mentmore Blvd - Clubhouse / Pool, Jan 3 - Feb 3		941.81	14,366.70
02/26/2025	022625ACH2	Duke Energy	18230 Snowdonia Drive - Entry Light, Jan 3 - Feb 3		30.80	14,335.90
02/26/2025	022625ACH3	Duke Energy	3332 Sun Lake Blvd - Fountain, Jan 3 - Feb 3		151.89	14,184.01
02/26/2025	022625ACH4	Duke Energy	18108 Mentmore Blvd - Entry Light, Jan 3 - Feb 3		30.80	14,153.21

02/26/2025	022625ACH5	Duke Energy	19069 Lake Patience Rd - Entry Light, Jan 3 - Feb 3		30.80	14,122.41
02/26/2025	022625ACH6	Duke Energy	18433 Mentmore Blvd - Irrigation, Jan 3 - Feb 3		272.89	13,849.52
02/26/2025	022625ACH7	Duke Energy	19109 Mentmore Blvd - Entry Wall Light,Jan 3 - Feb 3		30.80	13,818.72
02/26/2025	022625ACH8	Duke Energy	18552 Mentmore Blvd - Entry Light , Jan 3 - Feb 3		30.80	13,787.92
02/26/2025	022625ACH9	Duke Energy	3753 Tuckerton Dr - Irrigation, Jan 3 - Feb 3		30.80	13,757.12
02/26/2025	022625ACH11	Duke Energy	18933 Chislehurst Dr - Irrigation, Jan 3 - Feb 3		209.51	13,547.61
02/26/2025	022625ACH12	Duke Energy	19135 Manassas Dr - Sign Lights,Jan 3 - Feb 3		30.80	13,516.81
02/26/2025	022625ACH13	Duke Energy	3936 Buckinghamshire Drive - Irrigation, Jan 3 - Feb 3		68.38	13,448.43
02/26/2025	022625ACH14	Duke Energy	18661 State Road 54,Jan 3 - Feb 3		42.89	13,405.54
02/26/2025	022625ACH15	Duke Energy	18933 Mentmore Blvd - Sign Lights, Jan 3 - Feb 3		1,196.99	12,208.55
02/26/2025	022625ACH16	Duke Energy	18636 Mentmore Blvd - CH Main Buildi, Jan 3 - Feb 3		82.86	12,125.69
02/26/2025	022625ACH17	Duke Energy	3869 Sunlake Blvd - Sign Irrigation,Jan 3 - Feb 3		30.80	12,094.89
02/26/2025	022625ACH18	Duke Energy	18636 Mentmore Blvd - Splash,Jan 3 - Feb 3		183.33	11,911.56
02/26/2025	022625ACH19	Duke Energy	Reference: 3444 TUCKERTON DR,Jan 3 - Feb 3		30.80	11,880.76
02/26/2025	022625ACH20	Duke Energy	3882 SUNLAKE BLVD SIGN, Jan 3 - Feb 3		91.55	11,789.21
02/28/2025	633	Arrow Exterminators Inc	Returned strongroom ACH 100303	52.00		11,841.21
02/28/25				**52.00**	**82,701.33**	**11,841.21**

EXHIBIT 10

AGENDA

MINUTES OF 03/13/25 REGULAR MEETING
CONCORD STATION COMMUNITY DEVELOPMENT DISTRICT

The Regular Meeting of the Board of Supervisors of the Concord Station Community Development District was held Thursday, March 13, 2025 at 6:30 p.m. at Concord Station Clubhouse, 18636 Mentmore Blvd., Land O'Lakes, Florida 34638. The public was able to listen and/or participate in person as well as via ZOOM, at https://us02web.zoom.us/j/3900480969, Meeting ID: 390 048 0969, Passcode: 54321, or telephonically at +1-305-224-1968.

FIRST ORDER OF BUSINESS – Call to Order/Roll Call

Mr. Krause called the meeting to order and conducted roll call at 6:32 p.m.

Present and constituting a quorum were:

Jessica LaBarbera	Board Supervisor, Chairman
Randall Griffin	Board Supervisor, Vice Chair
Fred Berdeguez	Board Supervisor, Assistant Secretary
Kevin Wagner	Board Supervisor, Assistant Secretary
Marcela Cisternas	Board Supervisor, Assistant Secretary

Also present were:

Larry Krause	District Manager, BREEZE
Patricia Thibault	District Manager, BREEZE
Lauren Parsons (*via Zoom*)	Vice President, BREEZE
Robert Stone	Amenities Manager, BREEZE
Greg Woodcock	District Project Manager, Stantec
Vivek Babbar	District Counsel, SRV
John Brown	Deputy, Pasco County Sheriff's Office
Matt Olson	Irrigation Manager, RedTree
Peter Lucadano	Owner, RedTree
Jason Diogo	Aquatic Specialist, Solitude
Corey White	Aquatic Specialist, Solitude

The following is a summary of the discussions and actions taken at the March 13, 2025 Concord Station CDD Board of Supervisors Regular Meeting.

SECOND ORDER OF BUSINESS – Audience Comments

There being none, the next item followed.

THIRD ORDER OF BUSINESS – Vendor & Staff Updates

A. Deputy Update: Pasco County Sheriff's Office – Deputy Brown

Mr. Brown presented the February report to the Board and said that he would send it to Mr. Krause to post on the website. He stated that the point of contact for the trespass agreement would be updated, which expires every October. Mr. Krause asked if the contact person should be a Supervisor. Mr. Brown said that a Supervisor is preferred, but they could assign anyone who they would like to, such as the Amenities Manager. He mentioned that if a resident invited the non-resident, the trespass agreement would not be applicable. Chairman LaBarbera asked about trespassing a resident on CDD property. Mr. Brown said that they could not because residents are paying for access to those areas. Mr. Babbar cited a case law regarding landlord and tenant and said that he would clarify it with Ms. Mansfield. Supervisor Cisternas asked if they could make a policy stating that the CDD does not allow dirt bikes or other motorcycles to be driven on, and Chairman LaBarbera noted that they have that policy. Supervisor Cisternas thought that they could trespass them if that policy was not followed, and Mr. Babbar said that he would ask Ms. Mansfield about it.

Vice Chair Griffin asked about updates on traffic. Mr. Brown said that the speeding situation for the school zone was better since the signs were moved. He informed everyone that they could no longer take a left at a road with a big old sign. Chairman LaBarbera mentioned that she had seen another officer in the community, and Mr. Brown said that she was referring to the field training officer who would visit the area when he had other tasks.

The Board decided to assign Mr. Stone as point of contact for the trespass agreement. Mr. Brown mentioned that he would be transferred because he was promoted to field training officer and that he spoke to another deputy who he thought would be suitable and is interested as well to be assigned in the community. Vice Chair Griffin asked about the timeframe, and Mr. Brown said that he was not yet certain, but he would inform the Board once finalized.

C. District Counsel: Straley Robin Vericker – Vivek Babbar

This item was addressed out of order.

1. Update: Greenview Settlement

Mr. Babbar stated that the counteroffer of Greenview was $5,000. The Board had a discussion on the amount and opted to accept the offer.

2. Update: Sitex Contract and Warranty

Mr. Babbar noted that this was a five-year warranty based on a contract signed in 2021; however, Sitex said that the warranty was only one year. Mr. Stone mentioned that Sitex responded, stating that the five-year warranty was through the manufacturer, not the labor. He added that Steadfast reached out to the manufacturer, Otterbine, noting that the issue was on the installation, not the warranty so they would not cover it under the warranty. He said that Sitex opined that the fountain was working for almost four years and that Steadfast noted that they did not do anything until they took it apart. Mr. Babbar asked if it was repaired. Mr. Stone said that it was not and that Otterbine mentioned that Sitex is the closest official company that could repair it. Mr. Babbar stated that it might not be worth the $6,000 to pursue legally. Supervisor Berdeguez asked what would happen to the fountain, and Mr. Babbar said that it would depend on the Board. Mr. Stone clarified that the $6,000 was for the replacement, not the repair. The Board had a discussion on what they would do with the fountain, and Solitude offered that they could check the fountain and provide feedback.

On a MOTION by Ms. LaBarbera, SECONDED by Ms. Cisternas, WITH ALL IN FAVOR, the Board approved the **Not-To-Exceed amount of $6,000.00 to Replace the Fountain at Site F2 by Solitude**, for the Concord Station Community Development District.

D. RedTree Landscape Systems

Mr. Krause asked the Board how they would like RedTree to present. Chairman LaBarbera suggested discussing the report first before the proposals, including the Google map image. Mr. Lucadano said that they started the account at a good time and that they continue to address the needs of the community. He stated that they have been working on the irrigation system. Vice Chair Griffin recalled that Yellowstone would provide an updated map of the irrigation system for RedTree to work on, and Chairman LaBarbera said that she received it. Mr. Olson stated that they would like to have the system work properly and mentioned that several repairs were temporary, such as the battery-operated valves. Vice Chair Griffin asked if they could tell if those were old or new. Mr. Olson said that he could and noted that a line broke at the Clubhouse area, but he fixed the wire. Supervisor Berdeguez recalled the wet checks he did with Yellowstone, stating that everything was working at that time except for the leaks from the driplines. Mr. Olson opined that they could rebuild the system and discussed the disadvantage of using DC solenoid valves. Vice Chair Griffin suggested reviewing the lines and providing recommendations next month, as the Board thought that the previous landscaper was replacing those battery-operated valves. Mr. Olson mentioned that the District has a two-wire system, which requires a decoder, and Supervisor Berdeguez said that there were two controllers on 54 at Mentmore. Mr. Olson noted that there

were two pumps on one side of Mentmore and one pump running the other side. Mr. Stone and Supervisor Berdeguez discussed the locations for the irrigation system, and Mr. Olson said that he would look into it. Vice Chair Griffin stated that RedTree could gather more information from Supervisor Berdeguez and Chairman LaBarbera. Mr. Lucadano said that they could review the invoices to check what the community has, and Chairman LaBarbera mentioned that she has those and the inspection report.

Mr. Lucadano continued his report and said that they do regular maintenance and are on track contractually. Supervisor Berdeguez mentioned that the pocket park and the open field at the end of the loop in The Retreat have not yet been addressed, and Mr. Lucadano said that they would inspect them. Supervisor Cisternas stated that a resident complained about the ants in the field at Waterford, which were going to their backyard, and Mr. Lucadano said that they would do a blanket treatment on all common areas, applying granular bait. Chairman LaBarbera asked if there were other common areas that required ant treatment, and Mr. Lucadano said that they had ant bait with them so they could address ant mounds during their routine maintenance.

Vice Chair Griffin asked what they would do if they saw a 10- to 14-ft dead tree. Mr. Lucadano said that if they need a crew to remove it, they would take a picture and send a proposal, but if they could cut the tree limbs, they would remove it. Vice Chair Griffin stated that several dead trees at Mentmore on the other side of Sunlake should be addressed as part of landscape maintenance, and Mr. Lucadano said that they would look at the trees. Supervisor Wagner asked if that was within the scope of work of their contract. Mr. Lucadano opined that if they do not need additional equipment and manpower, they would not charge for it. Supervisor Cisternas asked RedTree to inform the Board if they had removed trees to decide whether they should replace them, and Mr. Lucadano confirmed. Supervisor Berdeguez acknowledged RedTree for their work on the flowers.

Mr. Lucadano stated that they would hold off the battery-operated valve replacement proposal at the Clubhouse until they were done investigating them.

1. Exhibit 1: Consideration/Approval of Landscape Renovation & Maintenance Proposal – Mentmore Drive Islands (1 & 2)
    a. Renovation (One-Time Cost) - $17,505.00
    b. Maintenance (Monthly Cost) - $1,500.00
2. Exhibit 2: Consideration/Approval of Irrigation Pump Proposal - $9,024.00

Mr. Olson discussed the pump replacement proposal. Chairman LaBarbera asked about the lifespan of the pumps, and Mr. Olson said that it would be about five to seven years. Chairman LaBarbera inquired if a date was indicated on the pump. Mr. Olson stated that they would not know unless they got that out and that the company he was working with installed the pump in 2012. Chairman LaBarbera asked about the flat rate labor and the duration of the work, and Mr. Olson said that it would depend on how difficult it was to get the pump out. Mr. Lucadano mentioned that a third-party well specialist is included, and Vice Chair Griffin opined that it should be addressed.

> On a MOTION by Ms. LaBarbera, SECONDED by Mr. Berdeguez, WITH ALL IN FAVOR, the Board approved the **Irrigation Pump Replacement by RedTree in the amount of $9,024.00**, for the Concord Station Community Development District.

Supervisor Wagner asked when RedTree would start the work, and Mr. Olson said that it would probably be done by next week.

The Board had a discussion on the proposal for the Mentmore Drive Islands as shown in Exhibit 1 and opted not to proceed with it. Supervisor Berdeguez thought of putting a welcome sign in that area, but they could not do it because it belonged to the County. Supervisor Cisternas said that they could revisit the proposal if the residents would request it and that she was in favor of maintaining them but not renovating.

Mr. Lucadano spoke about the irrigation line and the pool. Mr. Woodcock discussed the utilities on the easement and the requirements to put in the irrigation line. Mr. Olson said that they would pull the permits and take responsibility if they damaged another line. The Board had a discussion on the location, and Mr. Woodcock opined that if RedTree would do the permit and be accountable, they could proceed.

B. District Engineering Report: Stantec Project Manager – Greg Woodcock

This item was addressed out of order.

1. Update: Erosion Remediation Proposal – 18961 Lutterworth Ct.

Mr. Woodcock stated that they visited the area, noting that the resident relocated the drain, and suggested doing a pond bank repair instead. Vice Chair Griffin asked if the homeowner would be responsible for the cost, and Mr. Woodcock said that they could discuss it at the next meeting with the proposal.

Mr. Woodcock mentioned that two Southwest Florida Water Management District (SWFWMD) operation and maintenance certifications were due, so they were working on the permits. He said that he would bring back the proposals at the next meeting, including the quote for 18961 Lutterworth Ct. to have a better cost.

2. Update: 18925 Hampstead Heath Ct.

Mr. Woodcock informed the Board that the trees and flowerbed on CDD property had been removed, so the issue had been addressed. Supervisor Berdeguez mentioned that other trees were planted on CDD property, and Mr. Woodcock confirmed. Supervisor Berdeguez asked if they could send the residents a letter, and Chairman LaBarbera asked how they could identify who planted those trees. Supervisor Berdeguez recalled that Yellowstone trimmed them, and the resident came out, stating that the trees belonged to him. The Board decided to send the letters to four houses, and Mr. Woodcock said that he would send information to Mr. Babbar.

Mr. Woodcock noted that they had addressed the clogged drainage at 3770 Seven Seas Ave.

Mr. Woodcock spoke about the ownership maintenance of the Mentmore fence and discussed the areas that have fences installed by the developer and the residents. He opined that they could verify it by doing a survey. Supervisor Cisternas thought that it might not be worth spending on a survey if they have no intention of pursuing the beautification of Mentmore. She said that the HOA mentioned that the previous Board with Mr. Christie and Rizzetta did a survey, noting that the fence was inside the property line of the homeowner. She stated that the CDD lacks consistency in doing the same task for all areas, such as the trimming of the fence lines. Chairman LaBarbera thought that it was part of the protocol of RedTree and that it was not directed by the Board. Supervisor Cisternas spoke about liability, and Mr. Babbar stated that if it was part of the scope of work or was the direction of the Board, the District would be taking on some of that liability. Vice Chair Griffin commented that if they are using the fence, they should be responsible for maintaining it, but no one is willing to do that. Supervisor Cisternas suggested putting vegetation to make it look better. Supervisor Berdeguez asked if the HOA should be fining the people who do not maintain the fence. Supervisor mentioned that she asked the HOA if they could pay for the plants and that they could not pay for things that should be covered by the homeowner, but they could fine them. The Board had a discussion on what they would like to do with the fence and decided not to proceed with the survey, but they could consider the greenery at the vision meeting. The Board consensus is for the HOA to enforce the residents cleaning their fences to see the feedback of the residents.

E. Exhibit 3: Solitude Lake Management – Waterway Inspection Report conducted on February 2, 2025

Solitude discussed the report and mentioned that they received two requests for service. He said that they could not treat one of them because of the sandhill crane nest in the pond, as they were protected. He stated that the other one was the gulf spike rush, but they did not spray it since it was good for the pond. He then spoke about the treatments on different sites. Supervisor Cisternas mentioned that the residents were asking if they could put more fish in the pond. Solitude said that they stock fish and discussed the options and requirements, such as the permits and barriers, in putting them in. Supervisor Berdeguez recalled that they did it in the past.

Supervisor Cisternas asked if the response to the residents was that the Board would stock fish for pond management but not for sport, and the Board concurred.

Supervisor Berdeguez asked when the season of midge flies would start. Solitude said that it would be about now and shared information about them. Vice Chair Griffin asked Solitude to advise the Board if they have recommendations for the community, and Solitude confirmed.

Solitude stated that they would try to attend the meetings more regularly and asked the Board if they could be moved up in the agenda, and the Board agreed to put them after the report of Mr. Brown moving forward.

F. Amenity & Lifestyle Manager: BREEZE – Robert Stone

1. February 2024: Report: **Link to Task List**

Mr. Stone reviewed the activities of the past month and said that they were working on painting the individual doors of the mailboxes. He noted that the soccer goals in Waterford were reinstalled, and that Mr. McDufford started cleaning the monument signs, which would be painted. He mentioned that they have nine truss pieces ready to be installed for the signs. He added that the CDD fencing along Mentmore by The Enclave on CDD property had been sprayed and cleaned and that Mr. McDufford was working on the fence up by The Retreat. He said that the upcoming project is the painting of the wood on the pavilions, including the pool area, the playground, and the tennis courts. He stated that they would continue working on painting and repairing monument signs as well as trimming inside the Clubhouse. Vice Chair Griffin opined that the Board should discuss the color of the wood before painting them.

Ms. Stone spoke about the proposals for the resurfacing of the courts and the clock tower. He mentioned that Mr. Woodcock checked the plans for widening the road, in which Sunlake was not included. He explained the proposals obtained for the doors and said that he was working on the proposals for the court lighting and the cameras.

Mr. Stone mentioned the incident where he called Mr. Brown to trespass the child who was not a resident. He acknowledged that he should have requested Board input, but he thought that it was needed at that time. Chairman LaBarbera stated that Mr. Stone has the discretion to trespass anyone who was not behaving accordingly on CDD property.

Mr. Stone provided updates on the drainage barrier, welcome signs, and dog stations. He spoke about the splash pad and said that the vendor responded to him about the colors submitted, noting that their proposal was for the existing colors and changing them would have an additional cost of about $6,000. Vice Chair Griffin mentioned that he spoke to the owner of the company, stating that the CDD maintenance staff on a monthly basis would have to spend two days cleaning and polishing each part to extend the longevity out of the paint. Mr. Krause asked if that would impact any warranty and suggested documenting the maintenance.

The following item was brought up for discussion.

Vice Chair Griffin asked why they could not purchase a more affordable printer, and Mr. Stone said that he looked for printers that were comparable to what they currently have due to the amount of printing. The Board had a discussion on the specifications and costs of the printers. Chairman LaBarbera asked how many they were printing on a monthly basis, and Mr. Stone said that it would be about one ream and that they also do scanning. Chairman LaBarbera inquired about the type of documents, and Mr. Stone said that they usually print copies for notary, Board items, and rental forms. Supervisor Cisternas thought of cutting the expenses on Gatorade, and Chairman LaBarbera said that they should make a motion stating that they should not supply drinks or food like that. Mr. Stone opined that he had never bought Gatorade and that he was only purchasing water and sodas on promotions for game or family nights. The Board decided to buy the HP LaserJet 3301fdw in the amount of $429.

2. Exhibit 4: Update on Water Fountain Warranty – Mt. Bandon Dr.

3. Consideration/Approval of Door Maintenance Proposals
    a. Exhibit 5: Tampa Door Repair - $2,000.00 (10 doors)
    b. Exhibit 6: Door and Glass (Initial Cost) - $220.00

Chairman LaBarbera asked if the doors should be serviced by certain people, and Mr. Stone said that the manufacturer provided Door and Glass (D&G). Chairman LaBarbera clarified that the proposals are for servicing, not replacing them, and asked about the usage of the doors. Supervisor Cisternas recalled that this was a safety issue. The Board discussed the number of doors to be serviced, and Vice Chair Griffin suggested a not-to-exceed amount.

> On a MOTION by Ms. LaBarbera, SECONDED by Mr. Wagner, WITH ALL IN FAVOR, the Board approved the **Not-To-Exceed amount of $3,000.00 to Inspect and Service the Nine (9) Doors at the Clubhouse**, for the Concord Station Community Development District.

4. Consideration/Approval of Court Resurfacing Proposals
    a. Exhibit 7: CourtCo - $23,670.00
    b. Exhibit 8: A Better Court
        1. With Fiberglass System - $23,100.00
        2. With Crack System - $27,500.00
    c. Exhibit 9: Sports Surfaces - $24,900.00

Supervisor Wagner asked Mr. Stone if he had worked with any of the vendors, and Mr. Stone said that A Better Court did the courts in one of the districts he previously managed. Mr. Krause inquired about the lifespan when the courts are resurfaced, and Mr. Stone stated that it would be about three to five years, depending on the usage. Supervisor Wagner noted that A Better Court has a three-year manufacturer warranty, and Supervisor Berdeguez added that it was for the crack system. Supervisor Cisternas asked about the duration of the work. Mr. Stone recalled that it took them about one week to resurface three big courts. He then discussed the differences of the proposals, noting that A Better Court included hauling their trash. Supervisor Cisternas asked about the earmarked amount for the resurfacing of the courts, and Chairman LaBarbera said that it was $40,000.

> On a MOTION by Mr. Wagner, SECONDED by Mr. Griffin, WITH ALL IN FAVOR, the Board approved the **Court Resurfacing with Crack System by A Better Court in the amount of $27,500.00**, for the Concord Station Community Development District.

Mr. Stone mentioned that A Better Court could start in about a week. Chairman LaBarbera asked how they would keep the people off of the courts. Mr. Stone suggested using chain fences, and Supervisor Wagner added notifying them. Vice Chair Griffin noted that the painting of pickleball lines on the tennis courts was not included, and Mr. Stone said that he would verify it with the vendor. Chairman LaBarbera suggested providing a not-to-exceed amount if the price does not cover the painting of the pickleball lines on the two courts.

> On a MOTION by Ms. LaBarbera, SECONDED by Ms. Cisternas, WITH ALL IN FAVOR, the Board approved the **Not-To-Exceed additional amount of $800.00 for Painting the Pickleball Lines on the Two (2) Courts if the Work was Not Included in the Scope of A Better Court**, for the Concord Station Community Development District.

5. Exhibit 10: Consideration/Approval of Clock Tower Proposals - Dauntless
    a. Repair - $13,300.00

b. Demolition & Haul - $9,500.00

Supervisor Wagner asked about the budget allocated for the clock tower, and Ms. Thibault said that it was $10,000. Mr. Stone mentioned that he reached out to other vendors for updated repair proposals, but they did not yet respond. The Board had a discussion on what they should do on the clock tower, and Mr. Stone looked for the previous proposals that were presented.

6. Update: Camera System Proposal

Mr. Stone said that he started working on the camera system proposals for the next meeting.

7. Exhibit 11: Consideration/Approval of Printer Proposals

This item was previously addressed.

a. HP LaserJet 3301cdw - $458.99
b. HP LaserJet 3301fdw - $429.00
c. Brother MFC-L3720 - $399.99
d. Brother MFC-L3765 - $389.99
e. HP OfficeJet - $289.99
f. Canon - $349.99
g. HP LaserJet 3101sdw Black & White Only - $199.90
h. HP LaserJet 3301sdw - $449.99

8. Community Events – Caroline Miller

a. Update: Easter Event

Mr. Stone stated that the payment was made for the Easter event. Supervisor Cisternas said that she spoke to Ms. Washburn from the HOA, stating that they approved the $1,400 for this event and that she would reach out to Mr. Krause for the payment. Supervisor Cisternas recalled the activities included in the event, and Chairman LaBarbera thought that the egg drop could be done in the playground area. Mr. Krause mentioned that the check would be payable to the Concord Station and be given to Mr. Stone.

b. Discussion: Future Events – Summer and Mother's Day

The Board opted to do the Summer and Mother's Day on a Saturday morning.

G. District Manager: BREEZE – Larry Krause

1. Quorum Check: Regular Meeting – 04/10/2025 at 6:30 p.m.

FOURTH ORDER OF BUSINESS – Business Items

A. Exhibit 12: Update on Vision Project List

Ms. Thibault noted that they would need to increase the budget allocated for the clock tower. Vice Chair Griffin said that it would be about $4,000 to $5,000 and that they would decrease the budget for the courts. He added that they should consider the additional costs for the nets and the wind streams.

B. Exhibit 13: Discussion – HOA Land Exchange Proposal (*30 minutes*)

Supervisor Cisternas mentioned that the HOA was still discussing the amount to bring the tot lot to optimum condition before they present a proposal to the CDD. She said that she would advise Mr. Krause when this item would be brought back to the agenda. Vice Chair Griffin recalled that the consensus of the Board was not to proceed with it and asked why the HOA would present it to the CDD Board. Supervisor Cisternas opined that the HOA wanted to be heard, considering that the HOA and CDD should work together.

C. Exhibit 14: Review/Discussion on Clubhouse Track Lighting – American Illuminations - $12,500.00

Chairman LaBarbera clarified that the proposal was only for the Clubhouse and that this was brought back to the agenda because the contract was supposed to be signed, but the Board did not push through. She thought that they would not take action until the monuments were addressed. Supervisor Berdeguez opined that they should have lights at the monuments and the trees. Vice Chair Griffin asked about the amount. Chairman LaBarbera noted that the vendor did the lights in Long Lake Ranch and that the proposal is for permanent lights. Ms. Thibault recalled that there were issues with the material and the luminance. Chairman LaBarbera asked who did the lights for Ballantrae and its cost. Ms. Thibault said that it was Blue Wave and that Ballantrae took the three-year installment plan. Chairman LaBarbera mentioned that she researched Oelo lights, which were also available from other contractors, but the pricing might be different. Supervisor Cisternas asked about the lighting and thought that the lights at Ballantrae were superior. Chairman LaBarbera then spoke about the lights at Bexley for comparison. The Board opined that the lights at Ballantrae were better and asked Mr. Stone for a proposal from Blue Wave. Mr. Stone inquired if they were referring to downlighting, and Chairman LaBarbera confirmed. Supervisor Wagner asked if they would do the lights in all areas, and the Board said that they would. Chairman LaBarbera stated that fixing the monuments should be prioritized so that they could get the lights done.

The following item was brought back for discussion.

Mr. Stone discussed the previous proposals for the repair of the clock tower. The Board had a discussion on the costs and the inclusions of the proposals.

> On a MOTION by Mr. Griffin, SECONDED by Ms. Cisternas, WITH ALL IN FAVOR, the Board approved the **Tile Roof Replacement and Repairs for the Clock Tower by Bay Island Contracting and Repair in the amount of $7,800.00**, for the Concord Station Community Development District.

Mr. Krause said that Mr. Babbar would draft the contract to include the warranty.

Ms. Thibault mentioned that the amount for the lights in Ballantrae was $45,000 for the Clubhouse and about six to eight monuments. Chairman LaBarbera recalled that they discussed the other work to be done on the monuments at the previous meeting and thought that they could ask Bay Island if they could do those as well, and the Board agreed.

FIFTH ORDER OF BUSINESS – Administrative Items

A. Exhibit 15: Consideration/Acceptance of the Concord Station CDD January 2025 Unaudited Financial Statements

> On a MOTION by Mr. Berdeguez, SECONDED by Mr. Wagner, WITH ALL IN FAVOR, the Board accepted the **January 2025 Unaudited Financial Statements**, for the Concord Station Community Development District.

B. Consideration/Approval of the Minutes of the Concord Station CDD

1. Exhibit 16: February 13, 2025, Regular Meeting

Chairman LaBarbera noted that on line 185, page 5 of the minutes, it should be contingent upon what Vice Chair Griffin learned because he was designated as the point of contact for the paint.

> On a MOTION by Mr. Berdeguez, SECONDED by Ms. LaBarbera, WITH ALL IN FAVOR, the Board approved the **February 13, 2025, Regular Meeting Minutes, With the Noted Changes**, for the Concord Station Community Development District.

2. Exhibit 17: February 25, 2025, Visioning Workshop

On a MOTION by Mr. Berdeguez, SECONDED by Ms. LaBarbera, WITH ALL IN FAVOR, the Board approved the **February 25, 2025, Visioning Workshop Minutes, With the Noted Changes**, for the Concord Station Community Development District.

The following item was brought up for discussion.

Walk-on Item: Discussion on Breeze Amenity Contract

Vice Chair Griffin stated that he was not satisfied with the amenity services provided by Breeze since the start of the contract, specifically the maintenance. He recalled that the previous maintenance staff were not competent, and that Ms. Parsons would do the full review, but it was never accomplished. He said that the current maintenance person was not capable of addressing some of the maintenance issues in the community. He suggested going out to bid on a new amenities company, not the District Management. He noted that there were several breaches of contract and that the District was not getting any return on investment, and Supervisor Berdeguez concurred, including the Field Services. Vice Chair Griffin stated that he would like to make a motion to give Breeze a contractual notice and to go out for the bid.

Mr. Babbar asked the Board if they would like to review the previous scope of services so that they could also make changes before proceeding with the request for proposals. He added that the District would provide a 30-day notice to Breeze and that he would send out the scope of work to the Board for consideration. Chairman LaBarbera noted that it would be their 60-day mark for maintenance and that the District would pay the full amount of $65,000 going forward. She asked Mr. Babbar to send the responses from the proposers last year when they had the bid. Supervisor Cisternas thought that Ms. Parsons was not interested in the community, and Chairman LaBarbera agreed.

The Board decided to hold a special meeting on March 25 or March 31 at 6:30 p.m., depending on which date could comply with the advertisement requirement.

SIXTH ORDER OF BUSINESS – Audience Comments – New Business

Mr. Mallick, the tennis coach, apologized for the delay on the contract. He said that he could sign it as soon as possible and that he provided the necessary documents.

A resident commented that the monthly newsletter about the key fobs was confusing.

SEVENTH ORDER OF BUSINESS – Supervisor Requests

Chairman LaBarbera addressed Mr. Mallick and said that they would resurface the courts before approving any contract on the tennis lessons, considering the liability. Mr. Mallick recalled that he offered to help in negotiating the resurfacing of the courts, and Chairman LaBarbera appreciated his assistance.

Supervisor Cisternas stated that she had received complaints and pictures of the current situation at Trilby, which she would forward to Mr. Krause. She spoke about the missing bench by the volleyball court, the damaged nets, and the inappropriate behavior of the teenagers. Supervisor Wagner mentioned that he lives in Trilby and noted the volleyball net usage and the waste generation. Supervisor Cisternas said that they should be added to their maintenance list. She informed the Board that the bench in the Waterford field was broken. She then discussed why she joined the Board, expecting that everyone would be respectful to each other, and expressed her concerns with Supervisor Wagner about a previous conversation. Supervisor Wagner acknowledged her comments and apologized, explaining why he acted that way.

EIGHTH ORDER OF BUSINESS – Adjournment

Mr. Krause asked for final questions, comments, or corrections before requesting a motion to adjourn the meeting. There being none, Ms. LaBarbera made a motion to adjourn the meeting.

On a MOTION by Ms. LaBarbera, SECONDED by Mr. Griffin, WITH ALL IN FAVOR, the Board **adjourned the meeting at 9:56 p.m.** for the Concord Station Community Development District.

**Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.*

Meeting minutes were approved at a meeting by vote of the Board of Supervisors at a publicly noticed meeting held on _____.

_____	_____
Signature	**Signature**
_____	_____
Printed Name	**Printed Name**
Title: □ Secretary □ Assistant Secretary	**Title: □ Chairman □ Vice Chairman**