

# BOARD OF DIRECTORS



Regular Meeting Agenda  
May 13, 2026  
Kentfield Fire District Office, Conference Room, 2<sup>nd</sup> Floor

Zoom Video Conference link: <https://us02web.zoom.us/j/84535656059>

Meeting ID: 845 3565 6059

Call in Line: 1 (669) 900-6833, when prompted, enter meeting ID: 845 3565 6059 #

Time: 5:00 p.m. For clarity of discussion, the Public is requested to MUTE except:

1. During Open Time for public expression item.
2. Public comment period on agenda items.
3. If there are any members of the public who wish to speak, please raise your hand in the actions, and those joining us by phone, STAR\* 9 to raise your hand and Star\* 6 to unmute yourself.

**NOTE: The meeting will be recorded.**

1. CALL TO ORDER 5:00 p.m. Agenda available at: [www.kentfieldfire.org](http://www.kentfieldfire.org)
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL
  - A. Chairman Naso, Director Murray, Director Evergettis, Director Corbet, Director Ryan
4. APPROVAL OF MINUTES
  - A. The Board may choose to approve the minutes of the March 11, 2026 meeting.  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**
5. AGENDA ADJUSTMENTS
6. SPECIAL ANNOUNCEMENTS/PRESENTATIONS
7. UNFINISHED BUSINESS
8. NEW BUSINESS
  - A. November 2026 District Candidate Elections – Chief Pomi  
**Resolution 3-2026:** Proposing an election be held in its jurisdiction; Requesting the Board of Supervisors to consolidate with any other election conducted on said date, and requesting election services by the Marin County Elections Department.  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**

\*District facilities comply with the Americans with Disabilities Act. If special accommodations are needed, please contact the District Administrative Office as soon as possible (415-453-7464).

- B. Kentfield Fire Protection District OPEB Actuarial Valuation Calculated for Fiscal Year Ending June 30, 2025 – Chief Pomi  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**
  
- C. Special Fire Assessment Rate FY 2026/27 – Chief Pomi  
**Resolution 4-2026: Adopting Special Assessment Rates for F/Y 2026/2027**  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**
  
- D. Preliminary Budget Fiscal Year 2026/27 – Chief Pomi  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**
  
- E. Reporting of Mandatory Inspections & Compliance – Deputy Fire Marshal Larry Pasero  
**Resolution 5-2026: Acknowledging Receipt of a Report**  
**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**

9. DIRECTOR MATTERS – Directors may report on their activities and meetings

10. CORRESPONDENCE – Blood Drive; Marin County Regional Fire Academy Graduation Ceremony; MWPA Executive Officer Report; Marin’s Wildfire Preparedness Public Forum; and Girl Scout Cookie Donation Drop Off.

11. REPORTS

A. Overtime, Incident – March 2026 and April 2026

12. APPROVAL OF MONTHLY EXPENSES

Approval of March warrants 805306415 to and including 805306448 for \$463,720.28

**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**

Approval of April warrants 805306449 to and including 805306485 for \$825,104.10

**Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote**

13. ORAL COMMUNICATION

This time is provided for the public or Board Members to address the Board on matters not on the agenda. The Board of Directors has limited the total amount of time allocated for public testimony for each individual speaker to three (3) minutes. Any request that requires Board action may be set by the Board for a future agenda or referred to staff.

CONFIRM NEXT MEETING DATE: June 10, 2026

14. MOMENT OF SILENCE

15. ADJOURNMENT

#### **AFFIDAVIT OF POSTING**

I certify that this agenda for the Board of Directors meeting was posted on or before March 6, 2026, in full public view and accessible at least 72 hours prior to the meeting time, in accordance with the Brown Act. This posting was made at the Kentfield Fire Station and on the District website.

Jena Wilson  
Administrative Officer/Clerk of the Board

\*District facilities comply with the Americans with Disabilities Act. If special accommodations are needed, please contact the District Administrative Office as soon as possible (415-453-7464).

**KENTFIELD FIRE PROTECTION DISTRICT  
BOARD OF DIRECTORS MEETING**

**MEETING TYPE:** Regular

**DATE:** Wednesday, March 11, 2026

**CALL TO ORDER:** 5:00 p.m. by Chairman Naso who led the assembly in the Pledge of Allegiance.

**ROLL CALL:** Corbet-present; Evergettis-present; Murray-present; Naso-present; Ryan-present. Also in attendance were Chief Pomi, Deputy Fire Marshal Pasero, A-Shift personnel, and Recording Secretary Wilson.

**APPROVAL OF PRIOR MONTH'S MINUTES:**

M/S Ryan/Corbet to approve the minutes of February 11, 2026.

Roll Call Vote: Corbet-Aye; Evergettis-Abstain; Murray-Abstain; Naso-Aye; Ryan-Aye

Ayes: 3; Noes: 0; Abstain: 2

Motion passes

**ORAL COMMUNICATION:** None

**AGENDA ADJUSTMENTS:** None

**SPECIAL ANNOUNCEMENTS/PRESENTATIONS:**

- a. **Marin County HazMat and USAR Teams** – Engineer Mike Gutierrez provided an overview of the Marin County Hazmat and USAR Teams, including their history, training requirements, team structure, equipment, and recent incident responses. He highlighted the team's multi-agency composition, specialized capabilities, and the role of HazMat 1 as the primary response apparatus. The full PowerPoint presentation on Marin County Hazardous Material Response Team and Marin County Urban Search & Rescue Team was included in the board packet. Engineer Gutierrez concluded his presentation by responding to Board questions. The Board thanked him for his presentation.

**UNFINISHED BUSINESS:** None

**NEW BUSINESS:**

- a. **Ross Valley Paramedic Tax Rate Renewal F/Y 2026-2027** – Chief Pomi explained Resolution 1-2026 is a renewal of the Ross Valley Paramedic Authority (RVPA) tax measure. Voters approved the current four-year levy in June 2022, beginning at \$94.50 per parcel with a \$3 annual escalator. The District is now entering the fourth year of that cycle, which sets the fiscal year 2026–27 rate at \$103.50. RVPA is composed of eight taxing agencies and each participating agency has been asked to adopt a resolution supporting continuation of the measure, after which the County of Marin will administer the tax levy. Chief Pomi requested Board approval of Resolution 1-2026 and responded to Board questions.

M/S Ryan/Corbet to approve Resolution 1-2026, a Resolution of the Kentfield Fire District Board of Directors in Support of the Ross Valley Paramedic Tax Rate for Fiscal Year 2026-2027.

**OPPORTUNITY FOR PUBLIC COMMENTS:** There were no public comments made.

Roll Call Vote: Corbet-Aye; Evergettis-Aye; Murray-Aye; Naso-Aye; Ryan-Aye

Ayes: 5; Noes: 0

Motion passes

- b. **Custodian of Records** – Chief Pomi explained that all firefighter candidates and administrative candidates undergo a full background investigation, which includes submitting fingerprints and identifying information to the California Department of Justice (DOJ) and the FBI. In order for the Kentfield Fire Protection District to receive background information from these agencies, the

**KENTFIELD FIRE PROTECTION DISTRICT  
BOARD OF DIRECTORS MEETING**

Board must adopt a resolution authorizing the District to access state and federal criminal offender record information. Chief Pomi noted that this requirement stems from a DOJ information bulletin issued in 2021 outlining access procedures for criminal history records. Once the resolution is approved, it will be submitted to the DOJ and FBI so that the District may receive background results for candidates.

Admin Offer Jena Wilson has completed the required fingerprinting process and, once the resolution is on file, will complete the necessary training to be certified to receive criminal history information. She will be the designated Custodian of Records for the Kentfield Fire Protection District and will provide the information to the background investigator for review. Chairman Naso asked if there were any questions. None were asked.

M/S Murray/Evergettis to approve Resolution 2-2026, a Resolution of the Kentfield Fire District Board of Directors authorizing the Kentfield Fire Protection District to Access State and Federal Level Summary Criminal History Information

**OPPORTUNITY FOR PUBLIC COMMENTS: There were no public comments made.**

Roll Call Vote: Corbet-Aye; Evergettis-Aye; Murray-Aye; Naso-Aye; Ryan-Aye  
Ayes: 5; Noes: 0  
Motion passes

- c. ***Independent Auditor Three Year Extension Proposal*** – Chief Pomi presented the three-year proposal from Maze & Associates. He noted that the District recently completed its current three-year contract with the firm as of June 30, 2025. Maze & Associates conducts the District's annual audited financial statements, prepares the report on internal controls and required communications, and completes the California State Controller's Annual Special Districts Transactions Report. Chief Pomi explained that the proposed extension would cover fiscal years through June 30, 2028. The contract includes a modest 3% annual increase, approximately \$500 over the prior year. He stated that the District has had a positive working relationship with Maze & Associates, who have provided consistent support, including during the transition between District accountants. He also noted that auditing regulations require periodic rotation of the lead audit partner, which ensures a fresh review and continued compliance. Chief Pomi recommended approval of the three-year extension and responded to Board questions.

M/S Evergettis/Murray to approve the Independent Auditor Three Year Extension Proposal from Maze & Associates

**OPPORTUNITY FOR PUBLIC COMMENTS: There were no public comments made.**

Roll Call Vote: Corbet-Aye; Evergettis-Aye; Murray-Aye; Naso-Aye; Ryan-Aye  
Ayes: 5; Noes: 0  
Motion passes

**CHIEF'S REPORT:**

- a. *Thank you* – Chief Pomi thanked Engineer Gutierrez for his presentation and also acknowledged DFM Pasero for his presentation last month. He noted that future presentations will include an overview of the Water Rescue Team and the Marin County Fire Academy.
- b. *Marin County Regional Fire Academy* – The District's two new employees, Alex and Gavin, are completing their midterm evaluations this week. Captain Neve, who serves as part of the Academy's instructional cadre and is the District's core representative, was on site with the recruits today. There are 23 recruits in the current academy class, and progress continues to be positive.
- c. *SCBA Grant* – The District, along with regional partners, is working on a grant application for new self-contained breathing apparatus (SCBA). He noted that the District last received an SCBA grant in 2013. Engineer Nelson is leading the effort for Kentfield Fire in coordination with Ross Valley Fire, Central Marin Fire, and Marin County Fire. The group intends to submit a regional application for a FEMA grant, with the goal of securing funding for new SCBAs in the near future.

**KENTFIELD FIRE PROTECTION DISTRICT  
BOARD OF DIRECTORS MEETING**

- d. *New Accountant onboarding* – The District has been onboarding its new Financial and Accounting Specialist, Alyssa Schiffman. Chief Pomi reported that she has been excellent, arriving last week and immediately contributing to several important tasks. He noted that Alyssa appears to be a strong fit for the team, with a solid understanding of County processes, the Munis system, and the complexities involved. The District is very pleased to have her on board.
- e. *Type III Fire Engine Arrival* – The District's new Type III fire engine arrived earlier today and is now parked behind the firehouse. Congratulations to the fleet team—Engineer Gutierrez, Engineer Nelson, and Captain Neve—who traveled to Oakdale yesterday for the final inspection. They identified a few remaining items, worked with the manufacturer to resolve them, and then had the engine delivered to the Fire District. Chief Pomi encouraged Board members to view the new apparatus after the meeting.

**DIRECTOR MATTERS:**

**Director Naso** – The next MERA meeting will be held March 25<sup>th</sup> and the first preliminary budget will be presented.

**Director Evergettis** – Recommended the Board read the MWPA report provided in the Board Packet.

**CORRESPONDENCE:** Were reviewed.

**DISTRICT OPERATIONS:** February Incident Logs and Overtime Reports were reviewed.

**APPROVAL OF WARRANTS:**

M/S Murray/Naso to approve February warrant 805306381 to and including 805306414 for \$387,540.48

**OPPORTUNITY FOR PUBLIC COMMENTS:** There were no public comments made.

Roll Call Vote: Corbet-Aye; Evergettis-Aye; Murray-Aye; Naso-Aye; Ryan-Aye  
Ayes: 5; Noes: 0  
Motion passes

**NEXT MEETING:** The next regular meeting will be held on April 8, 2026.

**ADDITIONAL ACTIONS:** Director Naso asked for a moment of silence.

**ADJOURNMENT:** M/S Corbet/Naso to adjourn meeting at 5:33 p.m. All ayes.

Respectfully submitted,

Jena Wilson  
Recording Secretary


Mark Pomi - Chief

# KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464  
Fax (415) 453-4578

1004 SIR FRANCIS DRAKE BOULEVARD  
KENTFIELD CA. 94904

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**TO:** Board of Directors  
**FROM:** Mark Pomi, Fire Chief   
**SUBJECT:** Kentfield Fire District Resolution-November 3, 2026 Election  
**DATE:** 4/14/2026

Kentfield Fire Protection District Board of Director's Resolution 3-2026 for the November 3, 2026 election, noting the District will have THREE - four year regular term positions and requesting the Board of Supervisors to consolidate with any other election conducted on said date, along with requesting election services by the Marin County Elections Department.

Attached:  
Resolution 3-2026  
Notice of Elective Offices  
Confirmation of District Boundary

## **Kentfield Fire Protection District**

1004 SIR FRANCIS DRAKE BOULEVARD  
KENTFIELD, CALIFORNIA 94904-1468  
www.kentfieldfire.org

### **RESOLUTION NO. 3-2026**

**RESOLUTION OF THE KENTFIELD FIRE DISTRICT BOARD OF DIRECTORS  
PROPOSING AN ELECTION BE HELD IN ITS JURISDICTION; REQUESTING THE  
BOARD OF SUPERVISORS TO CONSOLIDATE WITH ANY OTHER ELECTION  
CONDUCTED ON SAID DATE, AND REQUESTING ELECTION SERVICES BY THE  
MARIN COUNTY ELECTIONS DEPARTMENT**

WHEREAS, it is the determination of said governing body that the regularly scheduled election to be held on the 3rd day of November 2026, at which election the issue to be presented to the voters shall be to elect the following members to the Board of Directors:

Number of Regular Term Positions (4 year) **THREE**  
Number of Short Term Positions (2 year) **NONE**

NOW, THEREFORE, BE IT RESOLVED, pursuant to Elections Code §10002, the Board of Supervisors of the County of Marin is hereby requested to:

- 1) Consolidate said election with any other applicable election conducted on the same day in the manner prescribed in Elections Code §10418;
- 2) Authorize and direct the Elections Department at District expense, to provide all necessary election services and to canvass the results of said election.

**PASSED AND ADOPTED** this 13th day of May 2026 by the following vote, to wit:

AYES:

NOES:

ABSENT:

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Ronald Naso, Chairman, Board of Directors

ATTEST:

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Barry Evergettis, Secretary, Board of Directors

## NOTICE OF ELECTIVE OFFICES

**To Be Reviewed And Completed By Jurisdiction's Representative**

*Please complete and email this document to the Marin County Elections Department.*

*The next scheduled candidate election date for the jurisdiction noted below is **November 3, 2026***

**JURISDICTION** Kentfield Fire Protection District

**Name of Officials with Terms ending December 2026** (include short-term if applicable)

Barry Evergettis \_\_\_\_\_

Ronald Naso \_\_\_\_\_

Dennis Ryan \_\_\_\_\_

⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙ ⊙

**Name of Officials with Terms ending December 2028** (include short-term if applicable)

Bruce Corbet \_\_\_\_\_

Michael Murray \_\_\_\_\_

\_\_\_\_\_

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Responsibility for payment of the *optional* candidate's statement of qualifications in the Marin County Voter Information Guide will be (choose one):

**Candidate** \_\_\_\_\_ **or District** X

If the District is responsible for payment, the charges will be included in the election invoice. Otherwise, candidates will provide payment to our office when nomination documents are filed.

*I confirm that the above information is correct and, if applicable, have indicated changes as necessary.*

Signature of representative Mark Pomi

Title of representative Fire Chief

Date 5-13-26

*If available,  
place Jurisdiction  
seal here*

MARIN COUNTY ELECTIONS DEPARTMENT  
JURISDICTIONAL BOUNDARY CONFIRMATION  
For the November 3, 2026 Statewide General Election

***Elections Code §12262: Jurisdictional boundary changes occurring less than 125 days before an election shall not be effective for purposes of that election.***

Name of Jurisdiction: Kentfield Fire Protection District

***As the representative of the above-named jurisdiction, I understand that boundary changes must be completed and duly recorded no later than 125 days prior to the upcoming election.***

***To the best of my knowledge the current 'boundary map' of the above-named jurisdiction has been submitted and recorded with the County of Marin and relevant agencies that provide updates with the Marin County Elections Department to ensure accurate voter-to-jurisdiction information.***

Attest: Mark Pomi Date 5-13-26

Name of Representative: Mark Pomi  
Please Print

Title of Representative: Fire Chief  
Please Print

Please complete and email this form to [dan.miller@marincounty.gov](mailto:dan.miller@marincounty.gov).


Mark Pomi - Chief

# KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464  
Fax (415) 453-4578

1004 SIR FRANCIS DRAKE BOULEVARD  
KENTFIELD CA. 94904

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**TO:** Board of Directors  
**FROM:** Mark Pomi, Fire Chief   
**SUBJECT:** MacLead Watts OPEB (Other Post Employment Benefits) Actuarial Valuation  
**DATE:** 4/14/2026

Please find attached the District's OPEB Actuarial with a valuation calculated June 30, 2025. OPEB valuation reports are completed and reported biannually. The primary purposes of the report is to develop the value of future OPEB expected to be provided by the District and to develop annual amounts to be contributed by the District for the fiscal years ending June 30, 2027 and June 30, 2028 toward pre-funding the OPEB plan liability. This report is required to be submitted to the California Employers' Retiree Benefit Trust (CERBT) to satisfy filing requirements for the trust.

This report places a dollar valuation on future subsidies of retiree medical premiums. The District has continued to contribute to the Trust in excess of the annual required contribution ADC.

Items of note in this valuation are:

The Actuarially Determined Contribution (ADC).

The District's OPEB Funding Policy is to contribute 100% or more of the ADC each year.

OPEB trust assets are assumed to remain in CERBT Asset Allocation Strategy 2. The assumed future long term rate of return on trust assets is 6.00%.

Information presented in this report is not considered suitable for satisfying the District's financial reporting requirements under GASB 75. That information will be developed and presented in a separate report.

Recommendation is the Board review, discuss, and consider approving.

# MacLeod Watts

March 26, 2026

Mark Pomi  
Fire Chief  
Kentfield Fire Protection District  
1004 Sir Francis Drake Boulevard  
Kentfield, CA 94904

Re: Kentfield Fire Protection District Other Post-Employment Benefits  
June 30, 2025, Actuarial Valuation and GASB 75 Report for Fiscal Year Ending June 30, 2026

Dear Mr. Pomi:

We are pleased to enclose our actuarial report providing financial information about the other post-employment benefit (OPEB) liabilities of Kentfield Fire Protection District (the District). The report's text describes our analysis and assumptions in detail.

The primary purposes of this report are to:

1. Recalculate plan liabilities as of June 30, 2025, in accordance with GASB 75's biennial valuation requirement.
2. Provide information required by GASB 75 ("Accounting and Financial Reporting for Postemployment Benefits Other Than Pension") to be reported in the District's financial statements for the fiscal year ending June 30, 2026.
3. Develop Actuarially Determined Contributions for prefunding plan benefits.
4. Provide information to be submitted to the California Employers' Retiree Benefit Trust (CERBT) to satisfy filing requirements for the trust.

The exhibits presented in this report reflect that the District contributes, on average, at least 100% of the Actuarially Determined Contribution each year. We assumed that OPEB trust assets will remain in CERBT Asset Allocation Strategy 2. The valuation is based on the employee data, details on plan benefits and retiree benefit payments reported to us by the District. Please review our summary of this information to be comfortable that it matches your records. *We estimated OPEB contributions and covered-employee payroll for the fiscal year. When these amounts are known, we'd be happy to update the report.*

We appreciate the opportunity to work on this analysis and acknowledge the efforts of District employees who provided valuable time and information to enable us to prepare this report. Please let us know if we can be of further assistance.

Sincerely,



Michael J. Papendieck, EA, FCA, MAAA  
Consulting Actuary



0144

*Kentfield Fire Protection District*

Actuarial Valuation of Other  
Post-Employment Benefit Programs  
As of June 30, 2025

Development of OPEB Prefunding Levels  
& GASB 75 Report for the FYE June 30, 2026

Submitted March 2026

MacLeod Watts

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## A. Executive Summary

This report presents the results of the June 30, 2025, actuarial valuation and the accounting information for financial reporting of the other post-employment benefit (OPEB) program of the Kentfield Fire Protection District (the District). The purposes of this report are to: 1) summarize the results of the valuation; 2) provide disclosure information as required by Statement No. 75 of the Governmental Accounting Standards Board (GASB 75) for the fiscal year ending June 30, 2026; 3) develop Actuarially Determined Contribution (ADC) levels for prefunding plan benefits; and 4) provide information required by the California Employers' Retiree Benefit Trust (CERBT).

A description of the valuation process can be found in the appendices. We recommend users of the report read this information to familiarize themselves with the process and context of actuarial valuations. The glossary also contains descriptive definitions of terms you may see in this or other actuarial reports.

Results of this June 30, 2025, valuation may also be used to prepare the District's GASB 75 report for the fiscal year ending June 30, 2027. If there are any significant changes in plan members, plan benefits or eligibility and/or OPEB funding policy, an earlier valuation might be required or appropriate.

### OPEB Obligations

The District provides continuation of certain types of post-employment coverage to its retiring employees. See Retiree Benefit Provisions for a description of these benefits. Post-employment coverage may create one or more types of OPEB liabilities:

- **Explicit subsidy liabilities:** An "explicit subsidy" exists when the employer contributes directly toward the cost of a retiree's coverage, such as contributing toward the cost of healthcare premiums.
- **Implicit subsidy liabilities:** An "implicit subsidy" may exist when premiums paid for retiree coverage are not expected to cover retiree claims, and the cost difference is expected to be borne by the employer. This commonly occurs when the employer is charged the same premium for active and retired employees, even though retirees generally incur higher claims.

We determine explicit subsidy liabilities using the expected direct payments promised by the plan toward retiree coverage. We determine the implicit subsidy liability as the projected difference between (a) estimated retiree claim costs by age and (b) premiums charged for retiree coverage, to the extent borne by the District.

### Important Dates

GASB 75 allows reporting liabilities using (1) a *valuation date* no more than 30 months plus 1 day prior to the fiscal year end; and (2) a *measurement date* up to one year prior to the fiscal year end. The following dates were used for this report:

Fiscal Year End	June 30, 2026
Measurement Date	June 30, 2025
Measurement Period	July 1, 2024 to June 30, 2025
Valuation Date	June 30, 2025



**Executive Summary**

(Continued)

**Summary of Results**

The plan’s impact on Net Position will be the sum of the difference between assets and liabilities as of the measurement date plus the unrecognized net outflows and inflows of resources. The plan’s impact on Net Position and Expense for the current fiscal year is shown below.

Summary of Results for Fiscal Year Ending June 30, 2026	Kentfield FPD
Total OPEB Liability	\$ 7,223,539
Fiduciary Net Position	(5,604,534)
<b>Net OPEB Liability</b>	<b>\$ 1,619,005</b>
<i>Adjustment for Deferred Resources:</i>	
Deferred (Outflows)	(1,601,081)
Deferred Inflows	642,870
<b>Impact on Statement of Net Position</b>	<b>\$ 660,794</b>
 OPEB Expense, FYE 6/30/2026	 \$ 504,881

**OPEB Funding Policy**

The District’s OPEB funding pattern over the most recent 5-year period has been to contribute 100% or more of the Actuarially Determined Contribution each year. When fully funding, GASB 75 prescribes the expected long-term trust earnings rate as the discount rate for determining liabilities for plan disclosures.

With the District’s approval, we used 6.0% as the discount rate to develop accounting disclosures and Actuarially Determined Contributions for plan funding. Information on how this rate was determined is provided in the Expected Return on Trust Assets section of Accounting Information.

**Updates Since the Prior Report**

The District reported no plan changes since the prior report. The District provided an updated census of plan participants which was used in the valuation to determine “plan experience”. A description of the components of plan experience and their impact on the liability can be found in the Reconciliation shown in Valuation Results. See the Glossary for a definition of Plan Experience. Certain assumptions were changed for this valuation. A description of the changes can be found in the Changes section of Actuarial Methods and Assumptions. The liability impact of the assumption changes can be found in the Reconciliation provided in Valuation Results. Investment experience (the difference between actual and expected trust earnings) was determined as well. The financial impact is shown in the Reconciliation provided in Valuation Results.



## Executive Summary

(Concluded)

### Use and Reliance

This report is intended to present actuarial information related to other postemployment benefits (OPEB) for the District's financial statements in accordance with GASB Statement No. 75. The results and conclusions are appropriate for this purpose but may not be suitable for other uses, as different assumptions, methods, or actuarial standards of practice may be required or more suitable.

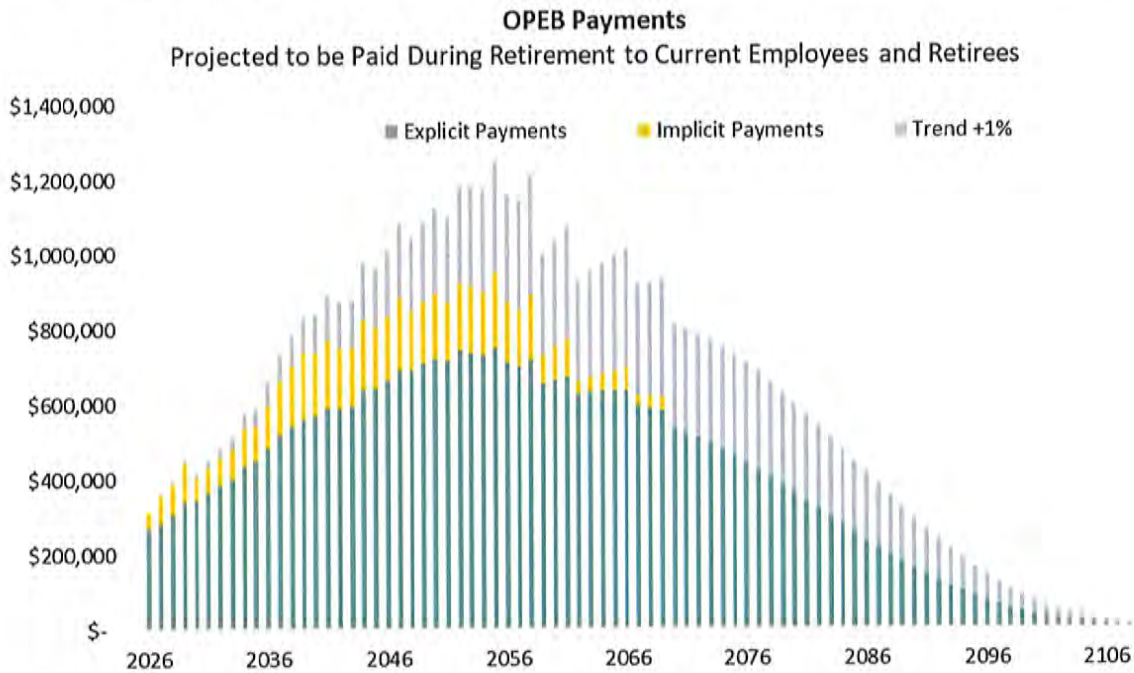
The actuarial valuation reflects plan provisions and related information as provided by the District. The District is assumed to have access to, and to rely upon, its own legal counsel for advice on legal matters, including the compliance of plan provisions with applicable laws, regulations, Board requirements, or other governing authorities. MacLeod Watts does not practice law, and nothing in this report should be construed as legal advice. While MacLeod Watts is not a public accounting firm, any financial reporting information herein has been prepared in accordance with our understanding of applicable reporting requirements. The District should coordinate with its internal accounting staff and external auditors regarding the application of these results to the District's financial statements.



## B. Valuation Results

The District's OPEB liability as of June 30, 2025, was determined using the updated employee data, plan provisions and asset information provided to us for the valuation. The actuarial information was derived following the Valuation Process described in the appendices. This process uses many assumptions which can be reviewed in the Actuarial Assumptions section of this report. We recommend the District review our understanding of retiree benefits found in the Retiree Benefits Provisions section of this report. Finally, the Summary of Employee Data section provides a summary of the data provided by the District for this valuation.

Using all the information provided for this report, we projected all future benefit payments expected to be paid on behalf of current retirees and current employees of the District (see the chart below).



Explicit payments represent direct payments by the District to or on behalf of retirees. Implicit payments reflect the difference between expected retiree claims and premiums paid for coverage, to the extent the cost difference is expected to be borne by the District. The grey area on the chart indicates the increase in projected payments if the assumption for healthcare cost inflation were 1% higher in all future years.

The first 15 years of projected benefit payments are shown in tabular form in the Projected Benefit Payments section of Accounting Information. Liabilities relating to these projected benefits are shown beginning on the following page.



Other Post-Employment Benefit Program of the Kentfield Fire Protection District  
June 30, 2025, Actuarial Valuation and GASB 75 Report for Fiscal Year Ending June 30, 2026

**Valuation Results**  
(Continued)

This chart compares the results measured as of June 30, 2024, with the new results measured as of June 30, 2025, based on the current valuation.

Valuation Date	6/30/2023			6/30/2025		
Fiscal Year Ending	6/3/2025			6/30/2026		
Measurement Date	6/30/2024			6/30/2025		
Discount rate	6.00%			6.00%		
<b>Number of Covered Employees</b>						
Actives	20			19		
Retirees	16			17		
Total Participants	36			36		
OPEB Subsidy Type	Explicit	Implicit	Total	Explicit	Implicit	Total
<b>Actuarial Present Value of Projected Benefits</b>						
Actives	\$ 5,125,936	\$ 1,311,212	\$ 6,437,148	\$ 4,782,495	\$ 1,426,918	\$ 6,209,413
Retirees	2,645,225	216,906	2,862,131	3,402,180	417,166	3,819,346
Total APVPB	7,771,161	1,528,118	9,299,279	8,184,675	1,844,084	10,028,759
<b>Total OPEB Liability (TOL)</b>						
Actives	2,946,402	732,502	3,678,905	2,610,897	793,296	3,404,193
Retirees	2,645,225	216,906	2,862,131	3,402,180	417,166	3,819,346
TOL	5,591,628	949,408	6,541,036	6,013,077	1,210,462	7,223,539
Fiduciary Net Position			4,923,920			5,604,534
<b>Net OPEB Liability</b>			1,617,116			1,619,005
<b>Service Cost</b>						
For the period following the measurement date	217,827	55,517	273,344	210,799	60,692	271,491

A reconciliation between the liabilities shown above begins on the following page.



## Valuation Results

(Concluded)

### Reconciliation

Between the June 30, 2024, and June 30, 2025, measurement dates, the Net OPEB Liability (NOL) increased by \$1,889. This change can be broadly grouped into expected changes and unexpected changes.

- **Expected changes** - The NOL was expected to decrease by \$38,610 through normal plan operation. These changes are shown in the first section of the reconciliation chart on the following page.
- **Unexpected changes** – The NOL experiences unexpected changes when results projected in the prior valuation are not exactly realized. These unexpected changes can be broadly grouped into one of these categories:
  1. *Changes in Benefit Provisions* – Changes in plan benefits since the prior valuation are reflected as an unexpected change. The District reported no changes to the plan since the prior valuation.
  2. *Plan Experience* – Plan experience reflects unexpected changes in a plan’s actual demographic outcomes (see Glossary – Plan Experience). Unexpected plan experience caused the NOL to increase by \$387,582.
  3. *Assumption Changes* – Each full valuation includes a review of assumptions to ensure current expectations are used in the future projection and discounting of plan benefits. Assumption changes caused the NOL to decrease by \$121,091. For more details on the assumptions used in the current valuation, see Actuarial Methods and Assumptions later in the report.
  4. *Investment Experience* – Trust earnings deviating from the expected trust earnings rate decreased the NOL by \$225,992.

The reconciliation chart appears on the following page.



Other Post-Employment Benefit Program of the Kentfield Fire Protection District  
June 30, 2025, Actuarial Valuation and GASB 75 Report for Fiscal Year Ending June 30, 2026

**Valuation Results – Reconciliation**

(Concluded)

This chart reconciles the Net OPEB Liability measured on June 30, 2024, to the Net OPEB Liability from the current valuation measured on June 30, 2025.

Reconciliation of Changes During Measurement Period	Total OPEB Liability (a)	Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)
<b>Balance at Fiscal Year Ending 6/30/2025</b> <i>Measurement Date 6/30/2024</i>	\$ 6,541,036	\$ 4,923,920	\$ 1,617,116
<b>Expected Changes During the Period:</b>			
Service Cost	273,344		273,344
Interest Cost	401,110		401,110
Expected Investment Income		300,072	(300,072)
Kentfield FPD Contributions		414,545	(414,545)
Administrative Expenses		(1,553)	1,553
Other Expenses		-	-
Benefit Payments	(258,442)	(258,442)	-
<b>Total Expected Changes During the Period</b>	416,012	454,622	(38,610)
<b>Expected at Fiscal Year Ending 6/30/2026</b> <i>Measurement Date 6/30/2025</i>	\$ 6,957,048	\$ 5,378,542	\$ 1,578,506
<b>Unexpected Changes During the Period:</b>			
Change Due to Investment Experience		225,992	(225,992)
<i>Plan Experience:</i>			
Premiums and Estimated Claims Other Than Expected	259,144		
Retiree Spouse and Dependent Child Coverage Other Than Expected	194,831		
Other Plan Experience	(66,393)		
Change Due to Plan Experience			387,582
<i>Assumption Changes:</i>			
Change in Healthcare Trend	113,665		
Change in Dependent Child Coverage Assumption & Updated Cap Projections Affecting Family Coverage	(111,350)		
Change in Demographic Assumptions	81,377		
Change in Board Member Retirement and Participation Assumptions	(204,783)		
Change Due to Assumption Changes			(121,091)
<b>Total Unexpected Changes During the Period</b>	266,491	225,992	40,499
<b>Balance at Fiscal Year Ending 6/30/2026</b> <i>Measurement Date 6/30/2025</i>	\$ 7,223,539	\$ 5,604,534	\$ 1,619,005



### C. Accounting Information (GASB 75)

The following exhibits are designed to satisfy the reporting and disclosure requirements of GASB 75 for the fiscal year ending June 30, 2026.

#### Components of Net Position and Expense

The exhibit below shows the development of Net Position and Expense as of the Measurement Date.

Plan Summary Information for FYE June 30, 2026 <i>Measurement Date is June 30, 2025</i>	Kentfield FPD
<b>Items Impacting Net Position:</b>	
Total OPEB Liability	\$ 7,223,539
Fiduciary Net Position	(5,604,534)
Net OPEB Liability (Asset)	1,619,005
 <i>Deferred (Outflows) Due to:</i>	
Assumption Changes	(135,730)
Plan Experience	(753,344)
Investment Experience	(211,182)
Deferred Contributions	(500,825)
 <i>Deferred Inflows Due to:</i>	
Assumption Changes	312,362
Plan Experience	80,431
Investment Experience	250,077
<b>Impact on Statement of Net Position, FYE 6/30/2026</b>	<b>\$ 660,794</b>
 <b>Items Impacting OPEB Expense:</b>	
Service Cost	\$ 273,344
Cost of Plan Changes	-
Interest Cost	401,110
Expected Earnings on Assets	(300,072)
Administrative Expenses	1,553
Other Expenses	-
 <i>Recognition of Deferred Outflows:</i>	
Assumption Changes	103,911
Plan Experience	186,070
Investment Experience	194,139
 <i>Recognition of Deferred (Inflows):</i>	
Assumption Changes	(79,017)
Plan Experience	(113,294)
Investment Experience	(162,863)
<b>OPEB Expense, FYE 6/30/2026</b>	<b>\$ 504,881</b>



**Accounting Information**  
(Continued)

**Change in Net Position During the Fiscal Year**

The exhibit below shows the year-to-year changes in the components of Net Position.

For Reporting at Fiscal Year End <i>Measurement Date</i>	6/30/2025 <i>6/30/2024</i>	6/30/2026 <i>6/30/2025</i>	Change During Period
Total OPEB Liability	\$ 6,541,036	\$ 7,223,539	\$ 682,503
Fiduciary Net Position	<u>(4,923,920)</u>	<u>(5,604,534)</u>	<u>(680,614)</u>
Net OPEB Liability (Asset)	1,617,116	1,619,005	1,889
<i>Deferred (Outflows) Due to:</i>			
Assumption Changes	(239,641)	(135,730)	103,911
Plan Experience	(551,832)	(753,344)	(201,512)
Investment Experience	(405,321)	(211,182)	194,139
Deferred Contributions	(414,545)	(500,825)	(86,280)
<i>Deferred Inflows Due to:</i>			
Assumption Changes	270,288	312,362	42,074
Plan Experience	193,725	80,431	(113,294)
Investment Experience	<u>186,948</u>	<u>250,077</u>	<u>63,129</u>
Impact on Statement of Net Position	<u>\$ 656,738</u>	<u>\$ 660,794</u>	<u>\$ 4,056</u>

**Change in Net Position During the Fiscal Year**

Impact on Statement of Net Position, FYE 6/30/2025	\$ 656,738
OPEB Expense (Income)	504,881
Kentfield FPD Contributions During Fiscal Year	<u>(500,825)</u>
Impact on Statement of Net Position, FYE 6/30/2026	<u>\$ 660,794</u>

**OPEB Expense**

Kentfield FPD Contributions During Fiscal Year	\$ 500,825
Deterioration (Improvement) in Net Position	<u>4,056</u>
OPEB Expense (Income), FYE 6/30/2026	<u>\$ 504,881</u>



**Accounting Information**

(Continued)

**Change in Fiduciary Net Position During the Measurement Period**

Fiduciary Net Position at Fiscal Year Ending 6/30/2025	\$	4,923,920
<i>Measurement Date 6/30/2024</i>		
<b>Changes During the Period:</b>		
Investment Income		526,064
Kentfield FPD Contributions		414,545
Administrative Expenses		(1,553)
Other Expenses		-
Benefit Payments		(258,442)
<b>Net Changes During the Period</b>		<b>680,614</b>
Fiduciary Net Position at Fiscal Year Ending 6/30/2026	\$	5,604,534
<i>Measurement Date 6/30/2025</i>		

**Expected Long-term Return on Trust Assets**

CalPERS last updated the projected future investment returns for CERBT in June 2024. The returns were determined using a building-block method and best-estimate ranges of expected future real rates of return for each major asset class (expected returns, net of OPEB plan investment expense and inflation). The target allocation and best estimates of geometric real rates of return published by CalPERS for each major class are split for years 1-5 and years 6-20. We assumed that the returns for years 6 through 20 would continue in later years.

CERBT Strategy 2		Years 1-5			Years 6-20		
Major Asset Classification	Target Allocation	General Inflation Rate Assumption	1-5 Year Expected Real Rate of Return	Compound Return Yrs 1-5	General Inflation Rate Assumption	6-20 Year Expected Real Rate of Return	Compound Return Years 6-20
Global Equity	34%	2.40%	3.90%	6.30%	2.40%	4.70%	7.10%
Fixed Income	41%	2.40%	2.70%	5.10%	2.40%	2.60%	5.00%
Global Real Estate (REITs)	17%	2.40%	3.70%	6.10%	2.40%	4.00%	6.40%
Treasury Inflation Protected Securities	5%	2.40%	1.70%	4.10%	2.40%	1.40%	3.80%
Commodities	3%	2.40%	2.90%	5.30%	2.40%	2.00%	4.40%
Volatility	9.5%	Portfolio		5.9%	Portfolio		6.2%

*Portfolio compound return is time-weighted and net of administrative fees.*

To derive the expected future trust return specifically for the District, we first adjusted CalPERS' future return expectations to align with the 2.50% general inflation assumption used in this report. Then applying the plan specific benefit payments (as determined from the June 30, 2025, valuation) to CalPERS' bifurcated return expectations, we determined the single equivalent long-term rate of return to be 6.2%. The District is less optimistic about future expected returns and approved 6.0% as the expected return on assets.



**Accounting Information**

(Continued)

**Deferred Resources and Expected Future Recognition**

The exhibit below shows deferred resources used in the current fiscal year. The plan's Expected Average Remaining Service Life ("EARSL") is 5.47 years. This period is used to recognize any non-investment related deferred resources established as of the measurement date. Investment related deferred resources are always recognized over five years. Details of deferred resources used in the current fiscal year are presented in the Schedule of Deferred Resources.

Kentfield FPD	Deferred Outflows of Resources	Deferred Inflows of Resources
Changes of Assumptions	\$ 135,730	\$ 312,362
Differences Between Expected and Actual Experience	753,344	80,431
Net Difference Between Projected and Actual Earnings on Investments	-	38,895
Deferred Contributions	500,825	-
<b>Total</b>	<b>\$ 1,389,899</b>	<b>\$ 431,688</b>

The District will recognize Deferred Contributions in the next fiscal year. The exhibit below shows future recognition of all other deferred resources.

For the Fiscal Year Ending June 30	Recognized Net Deferred Outflows (Inflows) of Resources
2027	\$ 249,148
2028	94,855
2029	38,322
2030	52,165
2031	22,896
Thereafter	-



**Accounting Information**

(Continued)

**Sensitivity of Liabilities**

The discount rate used for accounting purposes for the fiscal year ending June 30, 2026, is 6.0%. Future healthcare cost increases (i.e., healthcare trend rate) were assumed to start with a 6.5% increase effective January 1, 2027, and grade down to 3.9% for years 2075 and later. The impact of a 1% increase or decrease in these assumptions is shown in the chart below.

Sensitivity to:			
Change in Discount Rate	Current - 1% 5.00%	Current 6.00%	Current + 1% 7.00%
<b>Total OPEB Liability</b>	8,166,702	7,223,539	6,443,037
Increase (Decrease)	943,163		(780,502)
% Increase (Decrease)	13.1%		-10.8%
<b>Net OPEB Liability (Asset)</b>	2,562,168	1,619,005	838,503
Increase (Decrease)	943,163		(780,502)
% Increase (Decrease)	58.3%		-48.2%
Change in Healthcare Cost Trend Rate	Current Trend - 1%	Current Trend	Current Trend + 1%
<b>Total OPEB Liability</b>	6,335,596	7,223,539	8,322,436
Increase (Decrease)	(887,943)		1,098,897
% Increase (Decrease)	-12.3%		15.2%
<b>Net OPEB Liability (Asset)</b>	731,062	1,619,005	2,717,902
Increase (Decrease)	(887,943)		1,098,897
% Increase (Decrease)	-54.8%		67.9%



Other Post-Employment Benefit Program of the Kentfield Fire Protection District  
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Accounting Information  
(Continued)

Schedule of Changes in the Net OPEB Liability

Fiscal Year Ending	2026	2025	2024	2023	2022	2021	2020	2019	2018
Actuarially Determined Contribution (ADC)	\$ 426,482	\$ 414,689	\$ 223,574	\$ 232,026	\$ 326,821	\$ 335,922	\$ 357,689	\$ 356,323	\$ 345,459
Contributions in relation to the ADC	500,825	414,545	353,167	377,808	375,414	524,377	573,868	555,934	500,559
Contribution deficiency (excess)	\$ (74,343)	\$ 144	\$ (129,593)	\$ (145,782)	\$ (48,593)	\$ (188,455)	\$ (216,179)	\$ (199,611)	\$ (155,100)
Covered-employee payroll	\$ 3,000,000	\$ 2,877,191	\$ 2,767,691	\$ 2,846,986	\$ 2,763,960	\$ 1,994,952	\$ 1,979,856	\$ 1,917,536	\$ 1,821,232
Contributions as a percentage of covered-employee payroll	16.69%	14.41%	12.76%	13.27%	13.58%	26.29%	28.99%	28.99%	27.48%
<b>Used in Development of the ADC for the Fiscal Year Ending</b>	<b>2026</b>	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Valuation Date	6/30/2023	6/30/2023	6/30/2021	6/30/2021	6/30/2019	6/30/2019	7/1/2017	7/1/2015	7/1/2015
Discount rate/Trust return	6.00%	6.00%	6.30%	6.30%	6.45%	6.45%	6.73%	6.73%	6.73%
Inflation	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%	2.75%
Salary increases	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.25%	3.25%	3.25%
Healthcare cost trend rates	6.5% in 2025 3.9% by 2075	6.5% in 2025 3.9% by 2075	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	8% in 2018 5% by 2024	7.5% in 2017 4.5% by 2023	7.5% in 2017 4.5% by 2023
Retirement age	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75
Mortality	CalPERS 2021	CalPERS 2021	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2014	CalPERS 2014	CalPERS 2014
Mortality Improvement	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2020	MacLeod Watts 2020	MacLeod Watts 2018	MacLeod Watts 2018	MacLeod Watts 2017	MacLeod Watts 2014	MacLeod Watts 2014
Amortization method	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay
Amortization period	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years	21 Years	22 Years
Actuarial cost method	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal
Asset valuation method	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value



Other Post-Employment Benefit Program of the Kentfield Fire Protection District  
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Accounting Information – Schedule of Changes in the Net OPEB Liability  
(Concluded)

Fiscal Year Ending	2026	2025	2024	2023	2022	2021	2020	2019	2018
Measurement date	6/30/2025	6/30/2024	6/30/2023	6/30/2022	6/30/2021	6/30/2020	6/30/2019	6/30/2018	6/30/2017
Valuation date	6/30/2025	6/30/2023	6/30/2023	6/30/2021	6/30/2021	6/30/2019	6/30/2019	7/1/2017	7/1/2017
Discount rate	6.00%	6.00%	5.65%	5.65%	6.40%	6.55%	6.55%	6.45%	6.73%
Investment rate of return	6.00%	6.00%	5.65%	5.65%	6.40%	6.55%	6.55%	6.45%	6.73%
Inflation	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%
Salary increases	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.25%	3.25%
Healthcare cost trend rates	6.5% in 2027 3.9% by 2075	6% in 2026 3.9% by 2075	6.5% in 2025 3.9% by 2075	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	5.4% in 2021 4% by 2076	5.4% in 2021 4% by 2076	8% in 2018 5% by 2024	8% in 2018 5% by 2024
Retirement age	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75
Mortality	CalPERS 2025	CalPERS 2021	CalPERS 2021	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2014	CalPERS 2014
Mortality Improvement	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2020	MacLeod Watts 2020	MacLeod Watts 2018	MacLeod Watts 2018	MacLeod Watts 2017	MacLeod Watts 2017

**Accounting Information**  
(Continued)

**Schedule of Contributions**

The chart below shows the Actuarially Determined Contribution (ADC), the District's contribution, and the excess or shortfall.

Fiscal Year Ending	2026	2025	2024	2023	2022	2021	2020	2019	2018
Actuarially Determined Contribution (ADC)	\$ 426,482	\$ 414,689	\$ 223,574	\$ 232,026	\$ 326,821	\$ 335,922	\$ 357,689	\$ 356,323	\$ 345,459
Contributions in relation to the ADC	500,825	414,545	353,167	377,808	375,414	524,377	573,868	555,934	500,559
Contribution deficiency (excess)	\$ (74,343)	\$ 144	\$ (129,593)	\$ (145,782)	\$ (48,593)	\$ (188,455)	\$ (216,179)	\$ (199,611)	\$ (155,100)
Covered-employee payroll	\$ 3,000,000	\$ 2,877,191	\$ 2,767,691	\$ 2,846,986	\$ 2,763,960	\$ 1,994,952	\$ 1,979,856	\$ 1,917,536	\$ 1,821,232
Contributions as a percentage of covered-employee payroll	16.69%	14.41%	12.76%	13.27%	13.58%	26.29%	28.99%	28.99%	27.48%
<b>Used in Development of the ADC for the Fiscal Year Ending</b>	<b>2026</b>	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Valuation Date	6/30/2023	6/30/2023	6/30/2021	6/30/2021	6/30/2019	6/30/2019	7/1/2017	7/1/2015	7/1/2015
Discount rate/Trust return	6.00%	6.00%	6.30%	6.30%	6.45%	6.45%	6.73%	6.73%	6.73%
Inflation	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%	2.75%
Salary increases	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.25%	3.25%	3.25%
Healthcare cost trend rates	6.5% in 2025 3.9% by 2075	6.5% in 2025 3.9% by 2075	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	5.7% in 2022 4% by 2076	8% in 2018 5% by 2024	7.5% in 2017 4.5% by 2023	7.5% in 2017 4.5% by 2023
Retirement age	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75
Mortality	CalPERS 2021	CalPERS 2021	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2014	CalPERS 2014	CalPERS 2014
Mortality Improvement	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2020	MacLeod Watts 2020	MacLeod Watts 2018	MacLeod Watts 2018	MacLeod Watts 2017	MacLeod Watts 2014	MacLeod Watts 2014
Amortization method	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay	Level % Pay
Amortization period	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years	21 Years	22 Years
Actuarial cost method	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal	Entry Age Normal
Asset valuation method	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value	Market Value



**Accounting Information**  
 (Continued)

**Progress in Plan Funding**

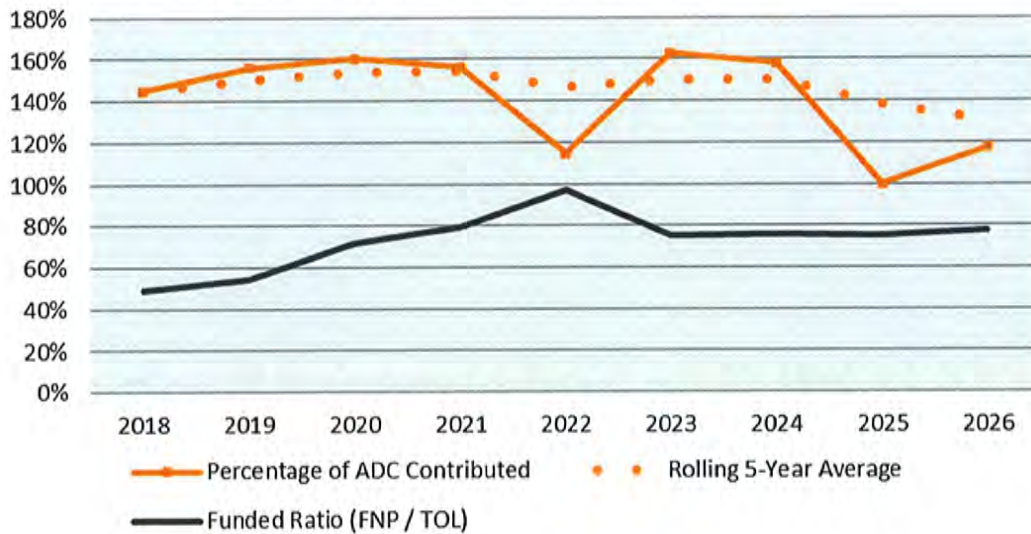
The District’s contribution history and progress in funding is shown below. This chart itself is not a required disclosure but may assist the District in monitoring plan funding. The measures shown include:

- *Contribution Percentage:* Annual percentage of Actuarially Determined Contributions contributed by the District.
- *Average Contribution Ratio:* The rolling 5-year average of the Contribution Percentage above. Paragraph 38 of GASB 75 states that the most recent 5-year history of contributions should be considered when developing the liability discount rate in partially funded plans.
- *Funded ratio:* The ratio of plan assets (Fiduciary Net Position) to the Total OPEB Liability is a standard measure of plan funded status at a point in time. See Funded Status in the Glossary.

Fiscal Year Ending	Contribution History				GASB 75 Funded Status History			
	Actuarially Determined Contribution (ADC)	Contribution	Percentage of ADC Contributed	Rolling 5-Year Average	Total OPEB Liability (TOL)	Fiduciary Net Position (FNP)	Net OPEB Liability	Funded Ratio (FNP / TOL)
2018	345,459	500,559	145%	145%	4,010,438	1,961,944	2,048,494	49%
2019	356,323	555,934	156%	150%	4,472,306	2,428,294	2,044,012	54%
2020	357,689	573,868	160%	154%	4,145,958	2,976,116	1,169,842	72%
2021	335,922	524,377	156%	154%	4,446,308	3,516,372	929,936	79%
2022	326,821	375,414	115%	146%	4,714,186	4,567,935	146,251	97%
2023	232,026	377,808	163%	150%	5,458,999	4,113,931	1,345,068	75%
2024	223,574	353,167	158%	150%	5,818,802	4,406,771	1,412,031	76%
2025	414,689	414,545	100%	138%	6,541,036	4,923,920	1,617,116	75%
2026	426,482	500,825	117%	131%	7,223,539	5,604,534	1,619,005	78%

Note: Rolling average based on latest 5 years, or maximum number available if less.

The relevant ratios shown above are provided in the chart below.



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Accounting Information  
(Continued)

**Detail of Changes to Net Position**

The chart below details changes to all components of Net Position.

Kentfield FPD	Total OPEB Liability (a)	Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)	(d) Deferred Outflows:				(e) Deferred Inflows:			Impact on Statement of Net Position (f) = (c) - (d) + (e)
				Assumption Changes	Plan Experience	Investment Experience	Deferred Contributions	Assumption Changes	Plan Experience	Investment Experience	
Balance at Fiscal Year Ending 6/30/2025 <i>Measurement Date 6/30/2024</i>	\$ 6,541,036	\$ 4,923,920	\$ 1,617,116	\$ 239,641	\$ 551,832	\$ 405,321	\$ 414,545	\$ 270,288	\$ 193,725	\$ 186,948	\$ 656,738
<b>Changes During the Period:</b>											
Service Cost	273,344		273,344								273,344
Interest Cost	401,110		401,110								401,110
Expected Investment Income		300,072	(300,072)								(300,072)
Kentfield FPD Contributions		414,545	(414,545)								(414,545)
Changes of Benefit Terms	-		-								-
Administrative Expenses		(1,553)	1,553								1,553
Other Expenses		-	-								-
Benefit Payments	(258,442)	(258,442)	-					121,091			-
Assumption Changes	(121,091)		(121,091)								-
Plan Experience	387,582		387,582		387,582						-
Investment Experience		225,992	(225,992)							225,992	-
Recognized Deferred Resources				(103,911)	(186,070)	(194,139)	(414,545)	(79,017)	(113,294)	(162,863)	543,491
Contributions After Measurement Date							500,825				(500,825)
<b>Net Changes in Fiscal Year 2025-2026</b>	682,503	680,614	1,889	(103,911)	201,512	(194,139)	86,280	42,074	(113,294)	63,129	4,056
Balance at Fiscal Year Ending 6/30/2026 <i>Measurement Date 6/30/2025</i>	\$ 7,223,539	\$ 5,604,534	\$ 1,619,005	\$ 135,730	\$ 753,344	\$ 211,182	\$ 500,825	\$ 312,362	\$ 80,431	\$ 250,077	\$ 660,794

Accounting Information  
(Continued)

**Schedule of Deferred Resources**

A listing of all deferred resource bases used to develop the Net Position and Pension Expense is shown below. Deferred Contributions are not shown.

Source	Deferred Outflow or (Inflow)				Balance as of Jun 30, 2025	Scheduled Recognition In Expense						
	Date Created	Initial Amount	Period (Yrs)	Annual Recognition		2024-25 (FYE 2026)	2025-26 (FYE 2027)	2026-27 (FYE 2028)	2027-28 (FYE 2029)	2028-29 (FYE 2030)	2029-30 (FYE 2031)	Thereafter
Assumption Changes	6/30/2019	50,053	7.79	6,425	5,078	6,425	5,078	-	-	-	-	-
	6/30/2021	58,337	5.45	10,704	4,817	10,704	4,817	-	-	-	-	-
	6/30/2022	472,963	5.45	86,782	125,835	86,782	86,782	39,053	-	-	-	-
	6/30/2023	(56,600)	5.92	(9,561)	(27,917)	(9,561)	(9,561)	(9,561)	(8,795)	-	-	-
	6/30/2024	(280,129)	5.92	(47,319)	(185,491)	(47,319)	(47,319)	(47,319)	(47,319)	(43,534)	-	-
	6/30/2025	(121,091)	5.47	(22,137)	(98,954)	(22,137)	(22,137)	(22,137)	(22,137)	(22,137)	(10,406)	-
Investment Earnings	6/30/2021	(472,863)	5.00	(94,573)	-	(94,571)	-	-	-	-	-	-
	6/30/2022	885,497	5.00	177,099	177,101	177,099	177,101	-	-	-	-	-
	6/30/2023	85,201	5.00	17,040	34,081	17,040	17,040	17,041	-	-	-	-
	6/30/2024	(115,471)	5.00	(23,094)	(69,283)	(23,094)	(23,094)	(23,094)	(23,095)	-	-	-
	6/30/2025	(225,992)	5.00	(45,198)	(180,794)	(45,198)	(45,198)	(45,198)	(45,198)	(45,200)	-	-
Plan Experience	6/30/2019	(674,783)	7.79	(86,622)	(68,429)	(86,622)	(68,429)	-	-	-	-	-
	6/30/2021	(145,362)	5.45	(26,672)	(12,002)	(26,672)	(12,002)	-	-	-	-	-
	6/30/2023	88,916	5.92	15,020	43,856	15,020	15,020	15,020	13,816	-	-	-
	6/30/2024	593,150	5.92	100,194	392,762	100,194	100,194	100,194	100,194	92,180	-	-
	6/30/2025	387,582	5.47	70,856	316,726	70,856	70,856	70,856	70,856	70,856	33,302	-



**Accounting Information**

(Continued)

**Contributions to the Plan**

District contributions to the Plan occur as benefits are paid to or on behalf of retirees and/or as contributions are made to the OPEB trust. Benefit payments may occur in the form of direct payments for retiree benefits (“explicit subsidies”) and/or indirect payments to retirees in the form of indirect payments to retirees for claims costs not expected to be fully supported by retiree premiums (“implicit subsidies”). Note that the implicit subsidy contribution does not represent cash payments to retirees, but rather the reclassification of a portion of active healthcare expense to be recognized as a retiree healthcare cost. For more details, see the Implicit Subsidy definition in the Glossary.

District contributions during the measurement period are shown below.

For the Measurement Period, Jul 1, 2024 through Jun 30, 2025	Kentfield FPD
<b>Kentfield FPD</b>	
(a) Contribution To CERBT	\$ 156,103
(b) Benefits Paid Directly To or On Behalf of Retirees	223,236
(c) Implicit Subsidy Payment	35,206
<b>CERBT</b>	
(d) Benefits Paid Directly To or On Behalf of Retirees	-
(e) Reimbursements to Kentfield FPD	-
<i>Total Benefits Paid During the MP, (b)+(c)+(d)</i>	258,442
<i>Kentfield FPD Contribution During the MP, (a)+(b)+(c)-(e)</i>	414,545

*Estimated District contributions during the fiscal year are shown below. When actual contributions are known, we’d be happy to update the report.*

For the Fiscal Year, Jul 1, 2025 through Jun 30, 2026	Kentfield FPD
<b>Kentfield FPD</b>	
(f) Contribution To CERBT	\$ 185,951
(g) Benefits Paid Directly To or On Behalf of Retirees	268,971
(h) Implicit Subsidy Payment	45,903
<b>CERBT</b>	
(i) Benefits Paid Directly To or On Behalf of Retirees	-
(j) Reimbursements to Kentfield FPD	-
<i>Total Benefits Paid During the Current FY, (g)+(h)+(i)</i>	314,874
<i>Kentfield FPD Contribution During the Current FY, (f)+(g)+(h)-(j)</i>	500,825



**Accounting Information**

(Continued)

**Projected Benefit Payments**

The following is a 15-year projection of other post-employment benefits to be paid on behalf of current retirees and current employees expected to retire from the District. Expected annual benefits have been projected based on the actuarial assumptions outlined in Actuarial Methods and Assumptions.

These projections do not include any benefits expected to be paid on behalf of current active employees *prior to* retirement, nor do they include any benefits for potential *future employees* (i.e., those who might be hired in future years).

Fiscal Year Ending June 30	Explicit Subsidy			Implicit Subsidy			Total
	Current Retirees	Future Retirees	Total	Current Retirees	Future Retirees	Total	
2026	\$268,971	\$ -	\$268,971	\$ 45,903	\$ -	\$ 45,903	\$ 314,874
2027	263,368	18,737	282,105	76,244	1,346	77,590	359,695
2028	269,290	35,414	304,704	79,106	4,290	83,396	388,100
2029	278,889	62,384	341,273	91,884	9,635	101,519	442,792
2030	256,182	87,780	343,962	43,085	17,473	60,558	404,520
2031	252,140	112,431	364,571	39,587	27,099	66,686	431,257
2032	246,225	137,196	383,421	34,553	38,885	73,438	456,859
2033	238,531	163,321	401,852	26,346	52,929	79,275	481,127
2034	241,834	193,857	435,691	29,616	70,908	100,524	536,215
2035	225,749	224,231	449,980	-	91,252	91,252	541,232
2036	226,654	257,551	484,205	-	115,711	115,711	599,916
2037	227,042	291,582	518,624	-	144,560	144,560	663,184
2038	226,839	315,771	542,610	-	159,720	159,720	702,330
2039	225,999	337,739	563,738	-	174,768	174,768	738,506
2040	224,506	342,725	567,231	-	169,752	169,752	736,983

The amounts shown in the explicit subsidy columns reflect the expected payment by the District toward retiree benefits in each of the years shown. The amounts shown in the implicit subsidy columns reflect the estimated excess of retiree medical and prescription drug claims over the premiums expected to be charged during the year for retirees' coverage. These amounts are also shown separately and in total for those currently retired on the valuation date and for those expected to retire in the future.



**Accounting Information**  
(Concluded)

**Sample Journal Entries**

<b>OPEB Accounts at Beginning of Fiscal Year</b>	<i>By Source</i>		<i>Sources Combined</i>	
	Debit	Credit	Debit	Credit
Net OPEB Liability		1,617,116		1,617,116
<i>Deferred Outflow:</i>				
Assumption Changes	239,641			
Plan Experience	551,832			
Investment Experience	405,321			
Contribution Subsequent to MD	414,545			
<b>Deferred Outflows</b>			1,611,339	
<i>Deferred Inflow:</i>				
Assumption Changes		270,288		
Plan Experience		193,725		
Investment Experience		186,948		
<b>Deferred Inflows</b>				650,961
<b>Record Benefits Paid to Retirees</b>	<b>Debit</b>		<b>Credit</b>	
Net OPEB Liability	268,971			
Cash			268,971	
<b>Record Contributions to the Trust</b>	<b>Debit</b>		<b>Credit</b>	
Net OPEB Liability	185,951			
Cash			185,951	
<b>Record Implicit Subsidy Payment</b>	<b>Debit</b>		<b>Credit</b>	
Net OPEB Liability	45,903			
Premium Expense			45,903	
<b>Record End of Year Updates to OPEB Accounts</b>	<i>By Source</i>		<i>Sources Combined</i>	
	Debit	Credit	Debit	Credit
Net OPEB Liability		502,714		502,714
<i>Deferred Outflow:</i>				
Assumption Changes		103,911		
Plan Experience	201,512			
Investment Experience		194,139		
Contribution Subsequent to MD	86,280			
<b>Deferred Outflows</b>				10,258
<i>Deferred Inflow:</i>				
Assumption Changes		42,074		
Plan Experience	113,294			
Investment Experience		63,129		
<b>Deferred Inflows</b>			8,091	
OPEB Expense	504,881		504,881	



## D. Funding Information

The employer's OPEB funding policy and level of contributions to an irrevocable OPEB trust directly affects the discount rate which is used to calculate the OPEB liability to be reported in the employer's financial statements. Prefunding (setting aside funds to accumulate in an irrevocable OPEB trust) has certain advantages, one of which is the ability to (potentially) use a higher discount rate in the determination of liabilities for GASB 75 reporting purposes. Prefunding also improves the security of benefits for current and potential future recipients and contributes to intergenerational taxpayer equity by better matching the cost of the benefits to the service years in which they are "earned" and which correspond to years in which taxpayers benefit from those services.

### Paying Down the UAAL

Once an employer decides to prefund, a decision must be made about how to pay for benefits related to accumulated prior service that have not yet been funded (the Unfunded Actuarial Accrued Liability, or UAAL). This is most often, though not always, handled through structured amortization payments. The period and method chosen for amortizing this unfunded liability can significantly affect the Actuarially Determined Contribution (ADC) or other basis selected for funding the OPEB program.

Much like paying off a mortgage, when the Actuarial Accrued Liability (AAL) exceeds plan assets, choosing a longer amortization period to pay off the UAAL means smaller payments, but the payments will be required for more years; plan investments will have less time to work toward helping reduce required contribution levels. When the plan is in a surplus position, the reverse is true, and a longer amortization period is usually preferable.

There are several ways the amortization payment can be determined. The most common methods are calculating the amortization payment as a level dollar amount or as a level percentage of payroll. The employer might also choose to apply a shorter period when the UAAL is positive, i.e., when trust assets are lower than the AAL, but opt for a longer period or to exclude amortization of a negative UAAL, when assets exceed the AAL. The entire UAAL may be amortized as one single component or may be broken into multiple components reflecting the timing and source of each change, such as those arising from assumption changes, benefit changes and/or liability or investment experience.

The amortization period(s) should not exceed the number of years which would allow current trust assets plus future contributions and earnings to be sufficient to pay all future benefits and trust expenses each year. Prefunding OPEB is optional and contributions at any level are permitted. However, if trust sufficiency is not expected, a discount rate other than the assumed trust return will likely be required for accounting purposes.

### Funding and Prefunding the Implicit Subsidy

An implicit subsidy liability is created when retiree medical claims are expected to exceed the premiums charged for retiree coverage. Recognition of the estimated implicit subsidy each year is handled by an accounting entry, reducing the amount paid for active employees and shifting that amount to be treated as a retiree healthcare expense/contribution (see Sample Journal Entries). The implicit subsidy is a true benefit to the retiree but can be difficult to see when medical premiums are set as a flat rate for both actives and pre-Medicare retirees.



## Funding Information

(Continued)

This might lead some employers to believe the benefit is not real or is merely an accounting construct, and thus to forgo prefunding of retiree implicit benefits.

Consider what would happen if the retiree premiums were based only on expected retiree claims experience. Almost certainly, retiree premiums would increase while premiums for active employees would go down if the active premiums no longer had to help support the higher retiree claims. *Who would pay the increases in retiree premiums?* Current plan documents and bargaining agreements would have to be consulted. Depending on circumstances, the increase in retiree premiums might remain the responsibility of the employer, pass entirely to the retirees, or some blending of the two. The answer would determine whether separate retiree-only premium rates would result in a higher or lower employer OPEB liability. In the current premium structure, with blended active and pre-Medicare retiree premiums, the employer is clearly, though indirectly, paying the implicit retiree cost.

The prefunding decision is complex. OPEB materiality, budgetary concerns, desire to use the full trust rate in developing the liability for GASB 75, and other factors must be weighed by each employer. Since prefunding OPEB benefits is not required, each employer's OPEB prefunding strategy will depend on how they balance these competing perspectives.

## Development of the Actuarially Determined Contributions

The District has approved development of ADCs based on the following two components, which are then adjusted with interest to each fiscal year end:

- The amounts attributed to service performed in the current fiscal year (the normal cost) and
- Amortization of the unfunded actuarial accrued liability (UAAL) over a 30-year period. Amortization payments are determined on a level percent of pay basis; 14 years remain for the fiscal year ending June 30, 2026.

Actuarially Determined Contributions, developed as described above for the District's fiscal years ending 2026, 2027, and 2028 are shown the exhibit on the next page. Contributions credited toward meeting the ADC will be comprised of:

- 1) direct payments to insurers toward retiree premiums, to the extent not reimbursed to the District by the trust; plus
- 2) each year's implicit subsidy payment, to the extent not reimbursed to the District by the trust; and
- 3) contributions to the OPEB trust.

ADCs determined on this basis should provide for trust sufficiency, based on the current plan provisions and census data, provided all assumptions are exactly realized and if the District contributes 100% or more of the ADC each year. When an agency commits to funding the trust at or above the ADC, the expected long-term trust return may be used as the discount rate in determining the plan liability for accounting purposes. Trust sufficiency cannot be guaranteed to a certainty, however, because of the non-trivial risk that the assumptions used to project future benefit liabilities may not be realized.



Other Post-Employment Benefit Program of the Kentfield Fire Protection District  
June 30, 2025, Actuarial Valuation and GASB 75 Report for Fiscal Year Ending June 30, 2026

**Funding Information**

(Continued)

We developed the Actuarially Determined Contributions (ADCs) for fiscal years ending June 30, 2027, and June 30, 2028, from the results of this valuation. The ADC for fiscal year end June 30, 2026, was developed from the prior valuation and is included for reference.

Valuation date	6/30/2023	6/30/2025	
Discount rate	5.65%	6.00%	
<b>Number of Covered Employees</b>			
Actives	20	19	
Retirees	16	17	
Total Participants	36	36	
For fiscal year ending	6/30/2026	6/30/2027	6/30/2028
<b>Actuarial Present Value of Projected Benefits</b>	\$ 9,375,451	\$ 10,284,543	\$ 10,531,130
<b>Actuarial Accrued Liability (AAL)</b>			
Actives	4,122,815	3,896,225	4,426,413
Retirees	2,459,358	3,702,565	3,554,233
Total AAL	6,582,173	7,598,790	7,980,646
Market Value of Assets	5,233,319	6,132,336	6,580,569
<b>Unfunded AAL (UAAL)</b>	1,348,854	1,466,454	1,400,077
UAAL Amortization method	Level % of Pay	Level % of Pay	Level % of Pay
Remaining amortization period (years)	14	13	12
Amortization Factor	11.9314	11.0061	10.2976
<b>Actuarially Determined Contribution (ADC)</b>			
Normal Cost	\$ 290,625	\$ 279,636	\$ 288,025
Amortization of UAAL	113,050	133,240	135,962
Interest to fiscal year end	22,807	24,773	25,439
<b>Total ADC</b>	<b>426,482</b>	<b>437,649</b>	<b>449,426</b>
1 Implicit subsidy contribution	\$ 45,903	\$ 77,590	\$ 83,396
Additional payments needed to meet ADC	380,579	360,059	366,030
2 <i>Estimated District paid premiums for retirees</i>	\$ 268,971	\$ 282,105	\$ 304,704
3 <i>Estimated District contribution to OPEB trust</i>	185,951	77,954	61,326
<b>Total Expected District Contributions (1+2+3)</b>	<b>\$ 500,825</b>	<b>\$ 437,649</b>	<b>\$ 449,426</b>
<b>Expected shortfall (excess) relative to the ADC</b>	<b>\$ (74,343)</b>	<b>\$ -</b>	<b>\$ -</b>

As described on the prior page, OPEB funding consists of 3 different sources. Items 1-3 in the chart above estimates how these 3 contribution sources would apply toward satisfying the ADC for each of these years.

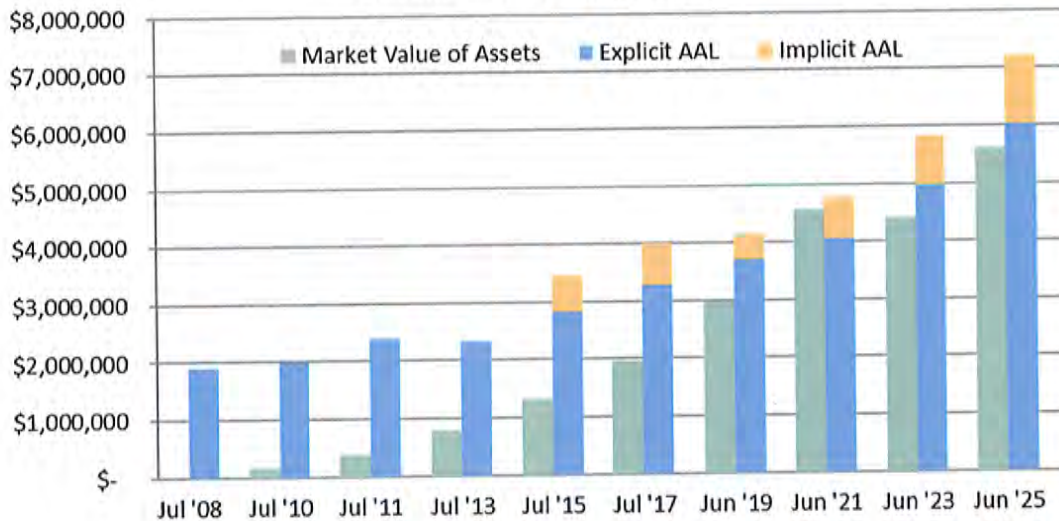


**Funding Information**  
 (Concluded)

The charts below provide key measures of the progress in plan funding.

Schedule of Funding Progress							
Actuarial Valuation Date	Market Value of Assets (a)	Actuarial Accrued Liability (b)	Unfunded Actuarial Liability (b-a)	Funded Ratio (a/b)	Covered Payroll (c)	UAAL as a Percentage of Covered Payroll ((b-a)/c)	Discount Rate
7/1/2008	\$ -	\$ 1,904,321	\$ 1,904,321	0.0%	\$ 1,158,833	164.3%	7.75%
7/1/2010	\$ 169,093	\$ 1,984,568	\$ 1,815,475	8.5%	\$ 1,293,127	140.4%	7.75%
7/1/2011	\$ 387,297	\$ 2,392,071	\$ 2,004,774	16.2%	\$ 1,280,984	156.5%	7.06%
7/1/2013	\$ 789,594	\$ 2,329,746	\$ 1,540,152	33.9%	\$ 1,298,131	118.6%	7.06%
7/1/2015	\$ 1,319,299	\$ 3,465,711	\$ 2,146,412	38.1%	\$ 1,418,642	151.3%	6.73%
7/1/2017	\$ 1,961,944	\$ 4,010,438	\$ 2,048,494	48.9%	\$ 1,721,047	119.0%	6.73%
6/30/2019	\$ 2,976,116	\$ 4,145,958	\$ 1,169,842	71.8%	\$ 1,917,536	61.0%	6.55%
6/30/2021	\$ 4,567,935	\$ 4,769,990	\$ 202,055	95.8%	\$ 1,994,952	10.1%	6.30%
6/30/2023	\$ 4,406,771	\$ 5,818,801	\$ 1,412,030	75.7%	\$ 2,846,986	49.6%	5.65%
6/30/2025	\$ 5,604,534	\$ 7,223,539	\$ 1,619,005	77.6%	\$ 2,877,191	56.3%	6.00%

**Schedule of Funding Progress**



### E. Summary of Participant Data

The data provided by the District for use in this valuation is summarized below. We reviewed and updated the data as needed and found it reasonably accurate and consistent for the purpose of the current valuation. The review does not constitute an audit and, therefore, we relied on the District for its completeness and accuracy.

**Active employees:** The District reported 20 active members for the June 30, 2025, valuation. Of these, 19 were enrolled in the medical program and 1 employee was waiving coverage. The exhibit below summarizes the distribution of reported employees by age and service.

Distribution of Benefits-Eligible Active Employees								
Current Age	Years of Service						Total	Percent
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 & Up		
Under 25	1						1	5%
25 to 29							0	0%
30 to 34			1				1	5%
35 to 39		1	1	1			3	16%
40 to 44			1	1			2	11%
45 to 49			2		1		3	16%
50 to 54			1			3	4	21%
55 to 59							0	0%
60 to 64							0	0%
65 to 69							0	0%
70 & Up			1		3	1	5	26%
<b>Total</b>	1	1	7	2	4	4	<b>19</b>	<b>100%</b>
<b>Percent</b>	5%	5%	37%	11%	21%	21%	<b>100%</b>	

Valuation	June 2023	June 2025
Average Attained Age for Actives	51.0	52.5
Average Years of Service	13.2	13.3

**Retirees:** The District reported 14 retirees and 2 surviving spouses receiving benefits on the valuation date. Their ages are summarized in the chart below.

Retirees by Age				
Current Age	Misc	Fire	Total	Percent
Below 50			0	0%
50 to 54			0	0%
55 to 59		1	1	6%
60 to 64		3	3	18%
65 to 69	1	2	3	18%
70 to 74	1	3	4	24%
75 to 79		2	2	12%
80 & up	1	3	4	24%
<b>Total</b>	<b>3</b>	<b>14</b>	<b>17</b>	<b>100%</b>
<b>Average Age:</b>				
On 6/30/2025	75.7	71.7	72.4	
At retirement	66.1	54.6	56.6	



**Summary of Participant Data**

(Continued)

The chart below reconciles the number of actives and retirees included in the June 30, 2023, valuation with those included in the current June 30, 2025, valuation.

Reconciliation of District Plan Members Between Valuation Dates							
Status	Active			Receiving Benefits			Total
	Enrolled Employee	Waiving Employee	Board Members	Retired Employee	Retired Board	Surviving Spouses	
Number reported as of June 30, 2023	14	1	5	13	1	2	36
New employees		1					1
Separated employees		(1)					(1)
New retiree, elected coverage	(1)			1			0
New retiree, waiving coverage							0
<b>Number reported as of June 30, 2025</b>	<b>13</b>	<b>1</b>	<b>5</b>	<b>14</b>	<b>1</b>	<b>2</b>	<b>36</b>

The various categories of change between the counts reported for the prior valuation and the counts reported for the current valuation should be reviewed for consistency with District records.

Finally, GASB 75 requires the employer to report specific plan member counts. The chart below shows the required counts as of the June 30, 2025, valuation date.

Summary of Plan Member Counts	
Number of active plan members	19
Number of inactive plan members currently receiving benefits	17
Number of inactive plan members entitled to but not receiving benefits	0



## F. Retiree Benefit Provisions

**OPEB provided:** The District reported the following OPEB: medical, dental, and vision plan coverage. Only retiree medical premiums are subsidized by the District, however.

**Access to coverage:** Medical coverage is currently provided through CalPERS as permitted under the Public Employees' Medical and Hospital Care Act (PEMHCA). This coverage requires the employee to satisfy the requirements for retirement under CalPERS: either (a) attainment of age 50 (age 52, if a miscellaneous PEPRA employee) with 5 years of State or public agency service or (b) an approved disability retirement.

The employee must begin his or her retirement (pension) benefit within 120 days of terminating employment with the District to be eligible to continue medical coverage through the District and be entitled to the employer subsidy described below. If an eligible employee is not already enrolled in the medical plan, he or she may enroll within 60 days of retirement or during any future open enrollment period. Coverage may be continued at the retiree's option for his or her lifetime. A surviving spouse and other eligible dependents may also continue coverage and receive benefits.

**Benefits provided:** The District currently pays 100% of the monthly medical premium for **active employees**, their spouses and other eligible dependents up to the PERS Platinum Basic premium rates (i.e., the pre-Medicare premium rates) for Region 1. The maximum amounts paid by the District are determined for the coverage level selected (i.e., single, two party or family).

The District's contribution toward medical coverage for its **retired employees** is defined on an "unequal contribution" basis which uses this formula:

- The contribution the employer makes toward active employee medical benefits *multiplied by*
- 5% *multiplied by*
- The number of prior years the employer has been contracted with PEMHCA

However, until benefits become equal to those for active employees, the maximum increase per calendar year in the District's subsidy on behalf of each retiree (including dependents) is \$100 per month.

Since the unequal PEMHCA resolution was adopted over 20 years ago, one might expect the District's payment toward retiree medical benefits to now be equal to that provided for active employees in the same plan at the same coverage levels. However, the \$100 per month maximum increase (described above) causes the benefit for family coverage to remain below the benefits provided to active employees, until the retiree becomes eligible for Medicare and the premium rates decrease.

**Board members:** To be eligible for subsidized retiree medical benefits, members of the Board of Directors (who are not also retired employees) must serve at least two, four-year terms on the Board. For retired Board members completing this service, the District contributes 100% of employee only premiums, not to exceed the PERS Platinum Basic premium for employee only coverage.



**Retiree Benefit Provisions**

(Concluded)

**Current medical premium rates:** The 2026 CalPERS monthly medical plan rates in the Region 1 rate group are shown in the table below. If different rates apply where the member resides outside of this area, those rates are reflected in the valuation but not listed here. The additional CalPERS administration fee is assumed to be separately expensed each year and has not been projected as an OPEB liability in this valuation.

Region 1 2026 Health Plan Rates						
Plan	Actives and Pre-Med Retirees			Medicare Eligible Retirees		
	Ee Only	Ee & 1	Ee & 2+	Ee Only	Ee & 1	Ee & 2+
Blue Shield Access+ HMO & EPO	\$ 1,301.95	\$ 2,603.90	\$ 3,385.07	\$ 539.43	\$ 1,078.86	\$ 1,860.03
Kaiser*	1,168.86	2,337.72	3,039.04	426.31	852.62	1,553.94
PERS Platinum	1,670.14	3,340.28	4,342.36	665.50	1,331.00	2,333.08
UHC Alliance	1,290.06	2,580.12	3,354.16	481.29	962.58	1,736.62
Western Health Advantage HMO	969.58	1,939.16	2,520.91	<i>Not Available</i>		

*\*Medicare rates shown are for Kaiser Senior Advantage Summit*

**Benefits excluded from this valuation:** If dental and/or vision coverage is selected, the retiree must pay 100% of the premiums. Since no OPEB liability is expected with respect to dental or vision coverage for retirees, neither is considered in this valuation.



## G. Actuarial Assumptions and Methods

The ultimate real cost of an employee benefit plan is the value of all benefits and other expenses of the plan over its lifetime. These payments depend only on the terms of the plan and the administrative arrangements adopted. Actuarial assumptions are used to estimate the cost of these benefits; the funding method spreads the expected costs on a level basis over the life of the plan.

### Important Dates

Valuation Date	June 30, 2025
Fiscal Year End	June 30, 2026
GASB 75 Measurement Date	June 30, 2025 (last day of the prior fiscal year)

### Valuation Methods

Funding Method	Entry Age Normal Cost, level percent of pay
Asset Valuation Method	Market value of assets
Participants Valued	Only current active employees and retired participants and covered dependents are valued. No future entrants are considered in this valuation.

### Development of Age-related Medical Premiums

Actual premium rates for retirees and their spouses were adjusted to an age-related basis by applying medical claim cost factors developed from the data presented in the report, "Health Care Costs – From Birth to Death", sponsored by the Society of Actuaries. A description of the use of claims cost curves can be found in MacLeod Watts's Age Rating Methodology (see Appendices).

Pre-Medicare retiree premiums are blended with premiums for active members. Medicare-eligible retirees are covered by plans which are rated solely on the experience of Medicare retirees with no subsidy by active employee premiums.

Representative claim costs derived from the dataset provided by CalPERS are shown in the chart on the following page. Estimated age-based claims were applied (a) for all retirees not yet eligible for Medicare and (b) for Medicare retirees covered by Medicare Supplement plans.



**Actuarial Assumptions and Methods**

(Continued)

Expected Monthly Claims by Medical Plan for Selected Ages						
Region	Medical Plan	Male				
		Non-Medicare Retirees				
		50	53	56	59	62
Region 1	Blue Shield Access+ HMO & EPO	1,271	1,499	1,741	1,995	2,268
	Kaiser	1,058	1,248	1,449	1,661	1,888
	PERS Platinum	1,787	2,108	2,448	2,806	3,190
	UHC Alliance	1,244	1,466	1,703	1,952	2,219
	Western Health Advantage HMO	896	1,056	1,227	1,406	1,598
Out of State	Kaiser	1,394	1,644	1,909	2,188	2,488
	PERS Platinum	1,088	1,282	1,490	1,707	1,941
Region	Medical Plan	Female				
		Non-Medicare Retirees				
		50	53	56	59	62
Region 1	Blue Shield Access+ HMO & EPO	1,575	1,730	1,861	2,011	2,217
	Kaiser	1,311	1,440	1,550	1,675	1,846
	PERS Platinum	2,215	2,433	2,618	2,829	3,118
	UHC Alliance	1,541	1,693	1,821	1,968	2,170
	Western Health Advantage HMO	1,110	1,219	1,312	1,417	1,562
Out of State	Kaiser	1,727	1,897	2,042	2,206	2,432
	PERS Platinum	1,348	1,480	1,593	1,721	1,897

Expected Monthly Claims by Medical Plan for Selected Ages								
Region	Medical Plan	Male						
		Medicare Retirees						
		65	70	75	80	85	90	95
All Regions	PERS Platinum	566	634	689	722	712	680	675
Region	Medical Plan	Female						
		Medicare Retirees						
		65	70	75	80	85	90	95
All Regions	PERS Platinum	542	613	664	693	700	685	674



**Actuarial Assumptions and Methods**

(Continued)

**Economic Assumptions**

Long Term Return on Assets	<p><i>For accounting:</i> 6.0% as of June 30, 2025, and 6.0% as of June 30, 2024, net of plan investment-related expenses</p> <p><i>For funding:</i> 6.0% as of June 30, 2025, and 5.65% as of June 30, 2024, net of plan investment and administrative expenses</p>
Discount Rate	<p><i>For accounting:</i> 6.0% on June 30, 2025; 6.0% on June 30, 2024</p> <p><i>For funding:</i> 6.0% on June 30, 2025; 5.65% on June 30, 2024</p>
General Inflation Rate	2.5% per year
Salary Increase	3.0% per year. Since benefits do not depend on salary, this is used to allocate the cost of benefits between service years and to determine the amortization payment component of the Actuarially Determined Contributions.
Healthcare Trend	Medical plan premiums and estimated claims costs by age are assumed to increase once each year. Increases over the prior year's levels are assumed to be effective on the dates shown in the chart below.

Effective January 1	Premium Increase	Effective January 1	Premium Increase
2026	Actual	2035	4.7%
2027	6.5%	2036-2044	4.6%
2028	6.3%	2045-2058	4.5%
2029	6.0%	2059-2066	4.4%
2030	5.8%	2067-2068	4.3%
2031	5.6%	2069-2070	4.2%
2032	5.3%	2071-2072	4.1%
2033	5.1%	2073-2074	4.0%
2034	4.9%	2075 & Later	3.9%

The healthcare trend shown above was developed using the Getzen Model 2025 published by the Society of Actuaries using the following settings: CPI 2.5%; Real GDP Growth 1.4%; Excess Medical Growth .9%; Expected Health Share of GDP in 2034 19%; Resistance Point 18%; Year after which medical growth is limited to growth in GDP 2075.



## Actuarial Assumptions and Methods

(Continued)

### Participant Election Assumptions

*Unless otherwise noted, participant election assumptions in this section were selected based on the District's historical patterns, the plan's eligibility rules, and our experience with similar California public-sector OPEB plans.*

#### Participation Rate

*Active employees:* 100% are assumed to continue their current plan election in retirement. If not currently covered, we assumed the employee would elect coverage in the Kaiser HMO Region 1 plan at or before retirement.

*Active Board members:* Each board member's assumed participation is determined using information provided by the District. Currently one board member is assumed to enroll in coverage in retirement.

*Retired participants:* Existing medical plan elections are assumed to be continued until the retiree's death.

#### Spouse Coverage

*Active employees:* 85% are assumed to be married and elect coverage for their spouse in retirement. Surviving spouses are assumed to retain coverage until their death. Husbands are assumed to be 3 years older than their wives.

*Retired participants:* Existing elections for spouse coverage are assumed to continue until the spouse's death. Actual spouse ages are used; if unknown, husbands are assumed to be 3 years older than their wives. Spouse gender is assumed to be the opposite of the employee.

#### Dependent Coverage

*Active employees:* Given the structure of benefits provided by the District, no employees are assumed to cover any dependent children in retirement.

*Retired participants* covering dependent children are assumed to end such coverage when the youngest currently covered dependent reaches age 26.

#### Medicare Eligibility

Absent contrary data, all individuals are assumed to become eligible to enroll in Medicare Part A and B coverage at age 65.



**Actuarial Assumptions and Methods**

(Continued)

**Demographic Assumptions**

*Demographic actuarial assumptions used in this valuation are based on the 2025 experience study of the California Public Employees Retirement System using data from 2000 to 2023, except for a different basis used to project future mortality improvements. Rates for selected age and service are shown below and on the following pages. The representative mortality rates were the published CalPERS rates, projected as described below. Demographic assumptions based on the CalPERS experience study were selected because they reflect the actual experience of the population covered by this plan and therefore provide the most relevant and current representation of expected future experience for the District members.*

Mortality Before Retirement  
(before improvement applied)

CalPERS 2025 Experience Study Public Agency Miscellaneous Pre-Retirement Mortality			CalPERS 2025 Experience Study Public Agency Safety Combined Pre-Retirement Mortality		
Age	Male	Female	Age	Male	Female
15	0.00018	0.00010	15	0.00018	0.00010
20	0.00039	0.00014	20	0.00042	0.00016
30	0.00044	0.00019	30	0.00047	0.00028
40	0.00075	0.00039	40	0.00061	0.00047
50	0.00134	0.00081	50	0.00102	0.00081
60	0.00287	0.00179	60	0.00246	0.00168
70	0.00594	0.00404	70	0.00673	0.00398
80	0.01515	0.01149	80	0.02247	0.01565

Mortality After Retirement  
(before improvement applied)

CalPERS 2025 Experience Study Public Agency Healthy Retiree Mortality			CalPERS 2025 Experience Study Public Agency Miscellaneous Disabled Retiree Mortality			CalPERS 2025 Experience Study Public Agency Fire Disabled Retiree Mortality		
Age	Male	Female	Age	Male	Female	Age	Male	Female
40	0.00075	0.00039	20	0.00411	0.00240	20	0.00161	0.00066
50	0.00266	0.00197	30	0.00482	0.00319	30	0.00252	0.00148
60	0.00578	0.00458	40	0.00807	0.00729	40	0.00364	0.00287
70	0.01333	0.00989	50	0.01701	0.01424	50	0.00663	0.00513
80	0.04371	0.03401	60	0.02708	0.01983	60	0.01213	0.01046
90	0.14539	0.11086	70	0.04001	0.02854	70	0.02415	0.01961
100	0.36198	0.31582	80	0.07936	0.06051	80	0.06109	0.05236
110	1.00000	1.00000	90	0.16608	0.14301	90	0.16588	0.12695



**Actuarial Assumptions and Methods**

(Continued)

Mortality Improvement

MacLeod Watts Scale 2022 applied generationally from 2017  
 (see MacLeod Watts Mortality Projection Methodology  
 appendix)

Termination Rates

Male Miscellaneous Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1698	0.0825	0.0366	0.0000	0.0000	0.0000
30	0.1600	0.0793	0.0366	0.0000	0.0000	0.0000
35	0.1502	0.0723	0.0358	0.0147	0.0000	0.0000
40	0.1404	0.0653	0.0330	0.0147	0.0086	0.0000
45	0.1433	0.0557	0.0302	0.0147	0.0086	0.0054
50	0.1463	0.0523	0.0246	0.0115	0.0086	0.0054
55	0.1492	0.0507	0.0200	0.0083	0.0069	0.0054

Female Miscellaneous Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1779	0.1000	0.0468	0.0000	0.0000	0.0000
30	0.1729	0.0972	0.0468	0.0000	0.0000	0.0000
35	0.1678	0.0868	0.0460	0.0183	0.0000	0.0000
40	0.1628	0.0763	0.0425	0.0183	0.0112	0.0000
45	0.1665	0.0704	0.0389	0.0183	0.0112	0.0060
50	0.1702	0.0683	0.0312	0.0138	0.0112	0.0060
55	0.1740	0.0629	0.0242	0.0092	0.0081	0.0060

Male Fire Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1112	0.0177	0.0082	0.0000	0.0000	0.0000
30	0.1112	0.0177	0.0082	0.0000	0.0000	0.0000
35	0.1112	0.0177	0.0082	0.0035	0.0000	0.0000
40	0.1112	0.0177	0.0082	0.0035	0.0024	0.0000
45	0.1112	0.0177	0.0082	0.0035	0.0024	0.0012
50	0.1112	0.0177	0.0082	0.0035	0.0024	0.0012
55	0.1112	0.0087	0.0017	0.0000	0.0000	0.0000



**Actuarial Assumptions and Methods**  
 (Continued)

Female Fire Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1430	0.0439	0.0164	0.0000	0.0000	0.0000
30	0.1430	0.0439	0.0164	0.0000	0.0000	0.0000
35	0.1430	0.0439	0.0164	0.0088	0.0000	0.0000
40	0.1430	0.0439	0.0164	0.0088	0.0061	0.0000
45	0.1430	0.0439	0.0164	0.0088	0.0061	0.0031
50	0.1430	0.0439	0.0164	0.0088	0.0061	0.0031
55	0.1430	0.0215	0.0000	0.0000	0.0000	0.0000

Service Retirement Rates

Miscellaneous Employees: 2.5% at 55 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0090	0.0180	0.0230	0.0310	0.0370	0.0370
55	0.0240	0.0490	0.0710	0.1280	0.1790	0.1790
60	0.0600	0.0690	0.0870	0.1260	0.1530	0.1830
65	0.1310	0.1720	0.1960	0.2330	0.2580	0.2690
70	0.2670	0.2670	0.2670	0.2670	0.2670	0.2670
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Miscellaneous Employees: 3.0% at 60 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0090	0.0190	0.0230	0.0310	0.0370	0.0370
55	0.0150	0.0310	0.0450	0.0810	0.1140	0.1140
60	0.0960	0.1120	0.1410	0.2040	0.2490	0.2950
65	0.1610	0.2110	0.2410	0.2870	0.3170	0.3320
70	0.2780	0.2780	0.2780	0.2780	0.2780	0.2780
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Miscellaneous "PEPRA" Employees: 2% at 62 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
52	0.0080	0.0130	0.0150	0.0190	0.0230	0.0230
55	0.0130	0.0250	0.0370	0.0660	0.0920	0.0920
60	0.0350	0.0410	0.0500	0.0740	0.0900	0.1070
65	0.1020	0.1330	0.1530	0.1810	0.2010	0.2100
70	0.2120	0.2120	0.2120	0.2120	0.2120	0.2120
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000



**Actuarial Assumptions and Methods**

(Continued)

Fire Safety Employees: 3.0% at 55 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0100	0.0140	0.0200	0.0250	0.0370	0.0400
53	0.0210	0.0210	0.0450	0.0600	0.0930	0.1050
56	0.0500	0.0690	0.0910	0.1370	0.1710	0.2010
59	0.1830	0.1140	0.1150	0.1410	0.1540	0.1540
62	0.2130	0.2130	0.2130	0.2130	0.2130	0.2130
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 2.7% at 57 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0100	0.0140	0.0210	0.0250	0.0370	0.0400
53	0.0210	0.0210	0.0450	0.0600	0.0930	0.1060
56	0.0500	0.0690	0.0900	0.1360	0.1700	0.2000
59	0.1840	0.1140	0.1160	0.1420	0.1550	0.1550
62	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Board members were assumed to retire at anticipated retirement ages provided by the District. The board member currently assumed to enroll in coverage in retirement is projected to retire at age 70.

Disability Retirement Rates

Public Agency Miscellaneous Disability CalPERS 2025 Experience Study		Public Agency Fire Combined Disability From 2025 Experience Study	
Age	Male & Female	Age	Male & Female
20	0.00005	20	0.00008
30	0.00029	30	0.00085
40	0.00097	40	0.00270
50	0.00250	50	0.01532
60	0.00171	60	0.05299
70	0.00170	70	0.08700
80	0.00170	80	0.14667



## Actuarial Assumptions and Methods

(Concluded)

### Software and Models Used in the Valuation

**ProVal** - MacLeod Watts utilizes ProVal, a licensed actuarial valuation software product from Winklevoss Technologies (WinTech) to project future retiree benefit payments and develop the OPEB liabilities presented in this report. ProVal is widely used by the actuarial community. We review results at the plan level and for individual sample lives and find them to be reasonable and consistent with the results we expect. We are not aware of any material inconsistencies or limitations in the software that would affect this actuarial valuation.

**Age-based premiums model** – developed internally and reviewed by an external consultant at the time it was developed. See discussion on Development of Age-Related Medical Premiums in Appendices.

**Getzen model** – published by the Society of Actuaries; used to derive medical trend assumptions described earlier in this section.

### Changes in assumptions or methods since the prior Measurement Date

Demographic Assumptions	Updated demographic assumptions from those in the 2021 CalPERS experience study to those recommended in the CalPERS 2025 Experience Study report.
Healthcare Trend	Updated the base healthcare trend scale from Getzen Model 2023 to Getzen Model 2025, as published by the Society of Actuaries
Dependent Coverage	<p>The benefit cap projections were updated to better capture the effects of the \$100 limit on the family coverage cap for current retirees. This generally reduced the subsidies expected to be paid for family coverage to levels less than those provided for the retiree plus one coverage.</p> <p>For this reason, active employees were assumed not to cover dependent children in retirement. Previously, active employees were assumed to continue covering any currently covered dependent children in retirement until the youngest dependent reached age 26.</p>
Participation Rate	Active board members were assumed to participate in medical coverage in retirement using information provided by the District. Currently, one of the five active board members is assumed to enroll in coverage in retirement. Previously, 100% of active board members were assumed to enroll in coverage at retirement.
Service Retirement Rates	Active board members were assumed to retire at anticipated retirement ages provided by the District. Currently, only one Board member assumed to enroll in coverage in retirement and is projected to retire at age 70. Previously, active board members were assumed to retire using the service retirement rates developed for active employees developed from the CalPERS experience studies.



## H. Certification

The purpose of this report is to provide actuarial information for other postemployment benefits (OPEB) provided by the Kentfield Fire Protection District (the District) in compliance with Statement No. 75 of the Governmental Accounting Standards Board (GASB 75), *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*. It also develops the Actuarially Determined Contribution (ADC) for prefunding plan benefits and, where applicable, may be used to satisfy reporting or filing requirements of the plan's funding trust. The results are based on an actuarial valuation of the plan as of June 30, 2025.

We relied, without audit, on information supplied by the District, including but not limited to participant census data, plan provisions, and financial information. We performed limited reviews for reasonableness and internal consistency and found the information suitable for valuation purposes. The results depend on the completeness and accuracy of that information; if any of the data provided was incomplete or inaccurate, the results herein may differ materially.

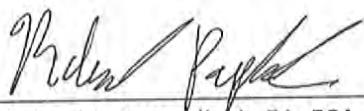
We consider the actuarial methods and assumptions used in this valuation to be reasonable and appropriate for the purposes of this report and consistent with generally accepted actuarial principles and practices. This report has been prepared in accordance with applicable Actuarial Standards of Practice. The results represent estimates of the plan's financial condition as of the valuation date. Actual future results may differ materially due to differences between actual and expected demographic or economic experience, changes in plan provisions, changes in applicable law, or other factors.

Alternative assumptions or methods may also be reasonable; evaluating such alternatives was beyond the scope of this engagement. These results are intended for financial reporting and funding purposes as described above and may be materially different from results that would be obtained under alternative measurement objectives, such as plan termination, liability settlement, or an assessment of the economic value of the promises made by the plan.

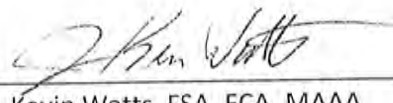
This report has been prepared solely for the use and benefit of the Kentfield Fire Protection District. It may not be distributed to third parties without the prior written consent of MacLeod Watts, except as required by law or to the District's professional accounting or legal advisors who are subject to confidentiality obligations. No part of this report may be used as the basis for any representation or warranty in any contract or agreement without the written consent of MacLeod Watts.

The undersigned actuaries are unaware of any relationship that would impair the objectivity of this work. Nothing in this report should be construed as legal or accounting advice. The signing actuaries are members of the American Academy of Actuaries and meet the Qualification Standards to issue this opinion.

Signed: March 26, 2026



Michael J. Papendieck, EA, FCA, MAAA



J. Kevin Watts, FSA, FCA, MAAA



## Appendix 1: Valuation Process

The valuation process begins with the collection of participant data and a description of the plan's benefit provisions. These materials are reviewed for completeness and reasonableness, though the review is not a formal audit. The results of the valuation therefore rely on the accuracy of the information provided.

The following steps outline how these data are transformed into the key valuation measures.

### Projecting Future Benefits

We begin by estimating the future stream of benefit payments (e.g., premiums) for each current retiree and active employee, incorporating both:

- **Explicit subsidies** – direct employer payments toward retiree benefits or premiums; and
- **Implicit subsidies** – indirect employer payments occurring when retiree claims costs are not expected to be fully supported by retiree premiums, and the cost difference is expected to be borne by the employer.

To develop these projections, assumptions are applied about future benefit cost trends, the ages at which benefits will end, and the likelihood that employees will continue working and elect coverage for themselves and their dependents.

### Calculating Present Values

Each projected payment is then discounted to the valuation date using a discount rate. This produces the *Present Value of Projected Benefits (PVPB)* – the current value of all expected future benefit payments for participants who are already in the plan. Anticipated future participants are not included in this measure.

The chart below represents the present value of all benefits expected to be paid to current employees, beneficiaries, and retirees of the plan.

**Present Value of Projected Benefit (PVPB)**  
*Value on the valuation date of all future benefits expected to be paid to all current participants.*

### Attributing Benefits to Service

When accounting for the plan, or determining contributions to the plan, it's necessary to divide the value of all expected future benefits into two pieces:

1. Past service benefits -- the value of benefits already earned through past service, and
2. Future service benefits -- the value of benefits expected to be earned through future service of current employees.

An *attribution method* – also referred to as the actuarial cost method -- is used to divide the PVPB into past service and future service components.

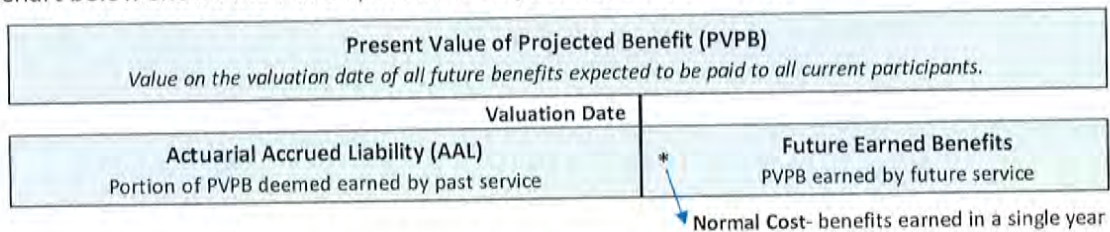


**Valuation Process**  
 (Continued)

For public-sector financial reporting, GASB requires use of the *Entry Age Normal (EAN)* attribution method. The EAN method spreads total expected future costs for an individual as a level percentage of pay so that the value of compensation earned to date over the value of all expected pay earned over an individual’s career represents the fraction of the PVPB earned to date.

The portion of all future benefits attributed to past service is called the *Actuarial Accrued Liability (AAL)*. In GASB statements, the AAL is called the Total OPEB Liability or Total Pension Liability. The portion of the PVPB attributed to a single additional year of employee service is called the *Normal Cost or Service Cost*.

The chart below shows the PVPB split between past and future service.

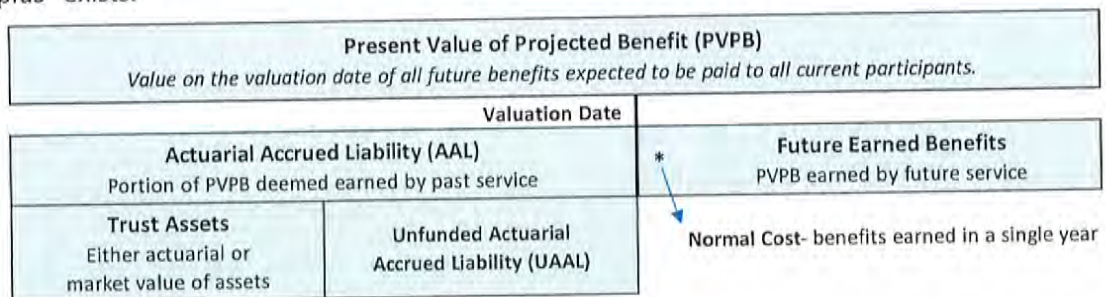


**Funding Liabilities**

When contributions are set aside in a trust, those funds and their investment earnings accumulate to pay future benefits or to reimburse the employer for benefit payments made directly. One measure of the plan’s funding progress — the *Unfunded Actuarial Accrued Liability (UAAL)* — is found by subtracting the trust’s *Market Value of Assets (MVA)* or *Actuarial Value of Assets (AVA)* from the Actuarial Accrued Liability (AAL). The UAAL shows, at a single point in time, how much of the benefits earned to date are already funded by the trust.

A plan is considered *fully funded* when the UAAL equals zero (i.e., past service benefits are covered by current trust assets). Even then, however, new contributions are needed each year to fund benefits earned by continued employee service. If no trust assets are held, the Unfunded Actuarial Accrued Liability equals the Actuarial Accrued Liability itself, since all benefits earned to date remain unfunded.

The chart below adds the split of the accrued liability between trust assets and the unfunded liability. Note that if assets exceed the Actuarial Accrued Liability, then the unfunded liability is negative, and a “surplus” exists.



**Valuation Process**

(Concluded)

**Contributing to a Trust**

When a trust is present, future trust contributions are generally designed to:

1. Fund the annual Normal Cost, the value of benefits earned by current service, and
2. Pay down (or, if applicable, recognize credits for) any difference between assets and actuarial accrued liabilities.

In terms of the chart shown on the previous page, funding contributions generally are the sum of the Normal Cost plus a slice of the unfunded actuarial accrued liability (with interest and administrative expenses, if applicable). The timing and pattern of these contributions can vary, but spreading the recognition of funding deficits or surpluses over a number of years helps maintain long-term stability in funding levels.

**Managing Uncertainty**

Actuarial valuations rely on long-term projections — often extending 70 years or more — and depend on many economic and demographic assumptions. Actual plan experience will differ from these assumptions, so plan costs evolve over time.

The methods and assumptions used in an actuarial valuation are intended to be reasonable and consistent with professional standards. However, valuation results should be viewed as point-in-time estimates rather than precise forecasts.

Plan sponsors assume certain risks when providing long-term post-retirement benefits. Frequent actuarial valuations and monitoring of results can help manage these risks, though unplanned variation in results cannot be eliminated.

**Understanding Terminology**

Certain actuarial and accounting terms describe the same underlying concepts and may be used interchangeably for discussion purposes. The table below summarizes common actuarial measures and their corresponding terms used in GASB statements for OPEB and pension plans.

Actuarial Term	GASB 68 / 75 Equivalent
Present Value of Projected Benefits (PVPB)	No equivalent term
Actuarial Accrued Liability (AAL)	Total Pension Liability (TPL) / Total OPEB Liability (TOL)
Market Value of Assets (MVA)	Fiduciary Net Position (FNP)
Actuarial Value of Assets (AVA)	No equivalent term
Unfunded Actuarial Accrued Liability (UAAL)	Net Pension Liability (NPL) / Net OPEB Liability (NOL)
Normal Cost	Service Cost

While terminology varies between actuarial and accounting contexts, these measures describe the same fundamental relationships between plan benefits, assets, and liabilities. The Glossary has more detailed definitions for these and other topics.



## Appendix 2: MacLeod Watts Age Rating Methodology

Accounting standards such as GASB 75 and actuarial standards such as ASOP No. 6 require actuaries to measure retiree healthcare liabilities using expected claims, not premiums. In many valuations, credible claims experience is unavailable or too limited to rely on directly. In these cases, actuaries estimate expected claims by “age rating” the premiums paid by the plan sponsor.

Premiums for active employees and non-Medicare retirees are typically uniform across most ages and sexes. Though total premiums are designed to cover total expected costs, they do not capture the variations in healthcare costs typically incurred at older ages or the variation by sex. Younger participants generally pay more in premiums than their expected cost; older participants generally pay less. Age rating reallocates the total premium to approximate the expected claims at each age and sex.

The process involves three steps:

1. **Develop relative age/sex cost factors.**

Claims cost curves show how expected costs vary by age and sex (e.g., a factor of 1.00 for a 50-year-old male, 1.25 for a 50-year-old female, 0.40 for a 30-year-old male, etc.). These factors come from industry studies or other credible sources.

2. **Identify the covered population and premiums.**

The participants enrolled in coverage, their coverage elections, and their applicable premiums are used to model the group supporting the premium rates. Dependents are included for rating purposes; when dependent data is incomplete, assumptions about spouse age and child demographics are applied.

3. **Allocate total premium dollars based on expected claims.**

Total premiums for the group are spread across participants in proportion to their age/sex cost factors, producing **estimated per-capita claims** for the current year. These estimates are then projected using the valuation’s medical trend assumptions.

This approach provides a reasonable estimate of expected claims when plan-specific experience is not credible, or not available, and aligns with applicable actuarial standards.



### Appendix 3: MacLeod Watts Mortality Projection Methodology

Actuarial standards (ASOP No. 35, Selection of Demographic and Other Noneconomic Assumptions for Measuring Pension Obligations, and ASOP No. 6, Measuring Retiree Group Benefits Obligations) require actuaries to reflect future mortality improvement when valuing long-term retiree obligations. Because credible improvement rates must be based on large national datasets, actuaries rely on published research rather than plan-specific experience.

Best practices for building mortality improvement scales generally recommend that the actuary:

1. Set **short-term** improvement rates using recent mortality experience.
2. Set **long-term** improvement rates using expert judgment.
3. Join short- and long-term rates smoothly over an **appropriate transition period**.

**MacLeod Watts Scale 2022** follows these principles. In developing the scale, we relied on sources from the Society of Actuaries (SOA) and the Social Security Administration (SSA).

*Society of Actuaries (SOA)* – For historical and short-term improvement rates we used the SOA’s MP-2021 Improvement scale, published in October 2021. We duplicate MP-2021’s historical rates of improvement from 1951-2017 and utilize their projected improvement rates for years 2018-2020.

*Social Security Administration (SSA)* – To set long-term expected mortality improvement rates, we looked to the 2021 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance (OASDI) Trust Funds (August 2021), specifically the SSA’s Intermediate mortality improvement assumptions. This report uses constant long-term improvement rates for various age bands for the years 2030-2044 with a final step down for years 2045 and beyond.

The short-term and long-term rates were joined by a linear transition over the 10-year period 2021-2030. For ages 95 to 117, we graded improvement rates to zero.

The SOA’s MP-2021 materials and the SSA Trustees Report assumptions are available on their respective public websites.



## Appendix 4: Funding Considerations

This appendix outlines key considerations in financing retiree benefit obligations. Public employers generally use one of three approaches: (1) Pay-As-You-Go (PAYGO), (2) designated reserves, or (3) prefunding through an irrevocable trust. Each approach affects financial reporting, long-term costs, and budget flexibility. The following discussion summarizes these differences to support long-term planning and budgeting.

### Pay-As-You-Go (PAYGO) Financing

Under PAYGO financing, retiree benefits are paid from current revenues as they come due. PAYGO requires minimal administration and provides maximum near-term budget flexibility. Because no assets are set aside, employer costs track the pattern of benefit payments directly.

Over time, PAYGO costs typically rise as retiree populations increase or healthcare trend elevates premiums. For financial reporting, unfunded OPEB and pension liabilities must be discounted using a municipal bond index rate under GASB Statements 67, 68, 74, and 75, which typically produces higher reported liabilities and annual expense than under a prefunded arrangement. Also, rating agencies may view large unfunded liabilities as an indicator of long-term fiscal stress.

PAYGO may be reasonable when obligations are small, stable, or diminishing, or when the employer provides benefits solely through an implicit subsidy (see Glossary). In these cases, annual costs may remain manageable without establishing a trust.

#### Potentially Beneficial For:

- Employers with small, stable, or declining liabilities.
- Plans providing short-term benefits or those offering only an implicit subsidy.
- Closed plans with short remaining duration.
- Employers requiring maximum near-term budget flexibility.
- Agencies without capacity for trust governance, investment oversight, or formal funding policy development.

### Informal Funding Through Designated Reserves

Some employers set aside resources within governmental funds—such as the General Fund or an Internal Service Fund—as designated reserves for future retiree benefit payments. These reserves can help smooth future PAYGO volatility, support multi-year planning, and demonstrate internal fiscal discipline while preserving budget flexibility.

Designated reserves remain employer assets and are not plan assets under GASB. They do not reduce reported liabilities or allow use of the trust discount rate when measuring obligations. Rating agencies generally view such reserves as part of available liquidity rather than evidence of prefunding and may note that designated funds can be repurposed or borrowed during fiscal stress or changing priorities



## Funding Considerations

(Continued)

Even with these limitations, designated reserves can be useful when employers anticipate rising costs but are not prepared to commit assets to an irrevocable trust. They also provide a practical transitional step toward prefunding.

### Potentially Beneficial For:

- Employers seeking planning structure without irrevocable commitment.
- Agencies accumulating resources before establishing a trust.
- Organizations valuing flexibility while preparing for rising costs.
- Plans with modest obligations where GASB benefits of prefunding may be limited.
- Employers adopting a gradual or transitional funding strategy.

### Formal Prefunding Through an Irrevocable Trust

Prefunding involves contributing assets to an irrevocable trust dedicated exclusively to retiree benefits. Trust assets may be invested for long-term growth, allowing investment earnings to offset future employer contributions and enhance cost stability.

Under GASB 67, 68, 74, and 75, projected benefit payments expected to be covered by trust assets may be discounted using the trust's long-term expected rate of return, which is typically higher than the municipal bond rate applied to unfunded periods. As a result, prefunding generally produces lower reported liabilities, lower annual expense, and improved funded ratios. Rating agencies often view ongoing prefunding as evidence of disciplined financial management and long-range planning.

Prefunding supports intergenerational equity by better matching benefit costs to the periods in which those benefits are earned. It may be especially valuable when retiree populations are expected to grow, producing steeply rising retiree benefit payments in future years.

Prefunding requires maintaining a funding policy, adopting an investment policy, providing governance oversight, and making regular contributions. Trust assets are legally restricted and may not be redirected for other purposes; however, under the terms of most OPEB trusts, the employer may request reimbursement from the trust for eligible retiree benefit payments made directly to or on behalf of retirees during the fiscal year.

### Potentially Beneficial For:

- Employers with material, ongoing obligations and long time horizons
- Agencies prioritizing cost stability, intergenerational equity, and long-term planning
- Employers seeking to reduce reported liabilities and annual expense
- Organizations aiming to strengthen their credit profile
- Employers able to sustain regular, structured contributions
- Plans with growing retiree populations or rising subsidy costs
- Employers seeking greater assurance that resources will be available to pay retiree benefits over the long term



## Funding Considerations

(Continued)

### Hybrid Approaches

Employers are not limited to choosing exclusively among PAYGO, designated reserves, or full prefunding. Many agencies use hybrid approaches that apply different strategies to different segments of the obligation or phase in prefunding over time.

One common hybrid method treats the plan as having two components—current retirees and current active employees. Because retiree obligations are a shorter duration and already in pay status, some employers continue to finance these payments on a PAYGO basis. At the same time, they establish an irrevocable trust for active employees, prefunding Normal Cost and amortizing the portion of the actuarial accrued liability attributable to active service.

Another hybrid approach applies different funding strategies to different benefit tiers. For example, a plan may include a higher-cost legacy tier and a lower-cost tier for newer hires. An employer might prefund the newer tier while using PAYGO for the legacy tier, gradually improving the plan's overall funding outlook as legacy benefits decline over time.

Other hybrid strategies include prefunding a portion of annual costs, contributing to a trust in surplus years, or combining trust contributions with designated reserves. Hybrid methods allow employers to balance long-term planning with near-term flexibility and support gradual movement toward stronger funding practices without requiring an abrupt transition to full prefunding.

#### Potentially Beneficial For:

- Employers tailoring funding approaches to specific goals or constraints
- Agencies seeking to prefund long-duration obligations while managing short-duration liabilities on a PAYGO basis
- Employers transitioning from pay-as-you-go financing toward prefunding over time
- Plans with multiple tiers or differing benefit structures
- Organizations balancing budget flexibility with long-term cost control

### Funding Approaches and Long-Term Financial Risk

The funding approaches described above differ not only in administration and accounting treatment, but also in how benefit costs are distributed across time and which revenue sources—current or future—are expected to bear those costs. From a long-term financial perspective, these differences influence the timing of cash outlays, the degree of reliance on future operating revenues, and the variability of required budgetary resources over time.

#### *Pay-As-You-Go Financing*

Under a pay-as-you-go approach, benefit costs are largely deferred to future operating budgets as payments come due. This structure places primary reliance on future revenues to absorb both expected benefit costs and any adverse experience. As a result, long-term affordability depends on the employer's future revenue capacity and its ability to accommodate rising benefit payments alongside other budget priorities. Effective use of a PAYGO approach therefore requires an understanding of the full projected path of benefit payments, rather than a focus limited to near-term costs.



## Funding Considerations

(Continued)

### *Designated Reserves*

Designated reserves alter the timing of cash flows by setting aside current resources to support future benefit payments. When used consistently, reserves can moderate year-to-year budget volatility and reduce short-term pressure during periods of rising costs or constrained revenues. However, because these assets remain available for other employer purposes, designated reserves generally do not change the extent to which long-term benefit costs ultimately depend on future operating revenues. Their primary effect is on budget smoothing rather than on the long-term allocation of plan costs across periods.

### *Prefunding Through an Irrevocable Trust*

Prefunding through an irrevocable trust shifts a greater portion of plan costs toward periods in which benefits are earned or recognized, reducing reliance on future operating revenues to finance benefit payments. Investment earnings on trust assets can offset a portion of future cash outlays, contributing to more stable contribution patterns over time. While prefunding does not alter the underlying benefit obligations, it can improve predictability by spreading funding requirements more evenly across periods and by reducing the concentration of plan costs in future budgets.

### *Hybrid Funding Approaches*

Hybrid funding approaches combine elements of these strategies by allocating different portions of the obligation to different revenue sources. By determining which costs are funded in advance and which are paid as incurred, employers can tailor the timing of benefit costs to their fiscal capacity, risk tolerance, and planning objectives. Hybrid approaches provide flexibility to manage long-term budget exposure without committing to a single funding method for all components of the plan.

### *Long-Term Perspective*

Regardless of the funding strategy adopted, long-term benefit obligations require long-term planning. In practice, funding decisions for retiree benefit plans are often made in the context of an employer's broader financial obligations, including the funding status and contribution requirements of multiple benefit plans and other long-term commitments. Understanding how these funding choices affect the timing of costs and reliance on future revenues is central to managing financial uncertainty and maintaining budgetary sustainability.



**Funding Considerations**  
(Concluded)

**Comparison Summary**

The table below summarizes key differences among PAYGO financing, designated reserves, and formal trust prefunding. Hybrid approaches are not shown in a separate column because they blend elements of the three methods in ways that vary by employer policy and plan design.

Feature / Consideration	1. PAYGO	2. Designated Reserves	3. Irrevocable Trust
Asset Status	No assets accumulated	Earmarked but unrestricted	Legally restricted
Legal Restrictions	None	None (policy only)	Irrevocable; For plan benefit only
GASB Discount Rate	Municipal bond rate	Municipal bond rate	Long-term expected return
Impact on Reported Liabilities & Expense	Highest liability and expense	Same as PAYGO	Lower reported liability and expense
Long-Term Cost Profile	Usually rising costs over time	Rising costs Reserves provide smoothing	Investment earnings reduce long-term contributions
Deferral of Plan Costs	High in early years; None once benefits mature	Moderate; reduced to extent reserves offset future costs	Minimal - trust funding aligns costs with periods of accrual
Intergenerational Cost Allocation	Costs largely borne by future taxpayers or ratepayers	Partial alignment; depends on reserve use consistency	Strong alignment of costs with periods of service
Governance & Oversight Requirements	Minimal	Minimal	Requires funding investment policies; Investment oversight
Investment Return	None	Typically low pooled returns	Potential for higher long-term returns
Rating Agency Perspective	Unfunded liability may be a credit risk	Viewed as liquidity, not prefunding	Viewed favorably as structured prefunding



## Glossary

**Actuarial Accrued Liability (AAL)** – The portion of the actuarial present value of projected benefits that is not covered by future normal costs; the accumulated value of benefits attributed to past service under the actuarial cost method. See also: Service Cost; Total OPEB Liability; Total Pension Liability

**Actuarial Cost Method** – A procedure used to allocate the present value of projected benefits to periods of employee service. It determines how benefit costs and liabilities are assigned over time, based on actuarial assumptions about future events such as salary increases, retirement, and mortality.

Actuarial cost methods are defined in actuarial standards (such as ASOP Nos. 4 and 6) and may be used for various purposes, including funding, accounting, or plan design. In accounting standards such as GASB 68 & 75, this concept is referred to as the attribution method.

See also: Attribution Method; Actuarial Funding Method

**Actuarial Funding Method** – An actuarial funding method determines the pattern of contributions required to finance a benefit plan's obligations over time. It combines the actuarial cost method, which allocates the present value of projected benefits between past and future service, with an additional step specifying how any unfunded actuarial accrued liability (UAAL) will be recognized and amortized.

Under a funding method, the normal cost (the cost of benefits accruing for active employees during the year) is added to an amortization payment designed to eliminate the UAAL over a prescribed period. The resulting total is the Actuarially Determined Contribution (ADC).

Actuarial funding methods are typically used for funding valuations, not for financial reporting under GASB 68 & 75. GASB 68 & 75 focuses solely on the measurement of liabilities using the actuarial cost method (referred to in the standard as the attribution method) and does not prescribe contribution requirements.

See also: Actuarial Cost Method; Attribution Method

**Actuarial Present Value of Projected Benefits (APVPB)** – The amount currently required to fund all projected plan benefits of current employees and retirees. This value is determined by discounting expected future benefit payments using an appropriate interest rate and the estimated probability of payment.

**Actuarial Valuation Report** – A formal report prepared by an actuary that presents the results of an actuarial valuation of plan liabilities.

**Actuarial Value of Assets (AVA)** – A smoothed measure of plan assets sometimes used in valuations to limit the impact of short-term investment swings. The AVA averages market gains and losses over several years to show a steadier trend in the plan's funding progress. Under GASB standards, a plan's financial reporting must use market value of assets, but an AVA may be used in the determination of funding contributions. See also: Market Value of Assets

**Actuarially Determined Contribution (ADC)** – The contribution amount calculated by the actuary for a given fiscal period to fund the employer's obligations for Pension or Other Post-Employment Benefits (OPEB). It generally consists of the normal cost (the portion of benefits earned during the current year) plus an amortization payment to reduce the unfunded actuarial accrued liability. Actuarial Standards of Practice No. 4 and No. 6 require the ADC to be determined consistent with the trust being able to pay plan benefits when due (see ASOP No. 4 §3.11 and ASOP No. 6 §3.12). Note that the ADC represents a recommended contribution level based on actuarial methods and assumptions and may or may not be a required contribution depending on the plan and its governing authority.



## Glossary (Continued)

**Amortization Policy** – Amortization Policy refers to a prescribed or adopted set of rules governing how unfunded actuarial accrued liabilities (UAALs) are paid down over time through a series of contributions or, for accounting, a series of expense recognition. The policy defines the amortization method, amortization period, and treatment of new gains and losses (e.g., whether separate “bases” are established for each year’s changes). Common amortization methods include level dollar (a fixed annual payment) and level percentage of payroll (a payment that grows with expected payroll). A well-designed amortization policy balances intergenerational equity, contribution stability, and funding progress, ensuring that unfunded liabilities are reduced systematically and within a reasonable timeframe.

**Assumption Changes** – Revisions to the demographic or economic actuarial assumptions used in determining a plan’s liabilities, reflecting updated expectations of future plan experience. Assumption changes may involve updates to the discount rate, mortality tables, retirement or termination rates, salary or payroll growth, retiree participation rates, healthcare cost trends, or other relevant assumptions.

Under GASB 68 & 75, the changes in liability resulting from assumption changes are recognized as deferred outflows or inflows of resources and amortized as expense over the Expected Average Remaining Service Lifetime (EARSL) of active and inactive members.

**Attribution Method** – The attribution method is the term used in accounting standards—such as GASB Statements No. 68 and 75 or FASB ASC 715-30 and 715-60—to describe how the total projected benefit, and therefore the related cost, is assigned or *attributed*, to periods of employee service for financial reporting purposes.

Conceptually, this is equivalent to the actuarial cost method used in actuarial practice. GASB 68 & 75 specifies the Entry Age Normal (level percentage of pay) method as the required attribution method for OPEB and pension plans.

See also: Actuarial Cost Method; Actuarial Funding Method

**Closed Group** – A closed group actuarial valuation includes only the current members of the plan as of the valuation date—active, inactive, retired, and beneficiaries—and does not assume any future entrants. The valuation projects future benefit payments, contributions, and liabilities solely for this fixed population, reflecting assumptions regarding future terminations, retirements, or deaths, without regard to future workforce growth. Closed group valuations are commonly used for establishing near-term plan contributions and for financial reporting purposes (e.g., under GASB 67, 68, 74, or 75).

**Covered Payroll** – The payroll on which contributions to the plan are based, typically representing the pensionable or contributory earnings of employees currently covered by the plan. Under GASB Statement No. 82, covered payroll replaced covered-employee payroll for use in certain ratios presented in financial statement disclosures when plan contributions are determined with reference to payroll.



## Glossary

(Continued)

**Covered-Employee Payroll** – The total payroll of employees who are eligible, or who through continued service can become eligible, for retirement benefits through the plan, regardless of whether contributions are based on payroll or whether the benefits themselves are related to pay. For plans whose contributions are not payroll-based (for example, most OPEB plans), this measure represents the aggregate payroll of employees potentially eligible for retirement benefits and remains the appropriate denominator for certain ratios in financial statement disclosures required by GASB.

Because GASB does not prescribe a specific payroll measure, covered-employee payroll generally reflects the employer's total gross or W-2 payroll for employees potentially eligible for OPEB. Consultation with auditors may be appropriate to consider whether employee-specific or nonrecurring items included in gross payroll could materially affect reported ratios. Whatever measure is adopted should be documented, applied consistently, administratively sustainable, and reflect the spirit of the GASB concept of 'total payroll of covered employees.

**Crossover Test** – Also called the Trust Sufficiency Test, the Crossover Test is a projection required under GASB 68 & 75 to determine whether a plan's fiduciary net position (trust assets) is expected to be sufficient to make all projected benefit payments given the sponsor's pattern of contributions. The Crossover Test is only required for plans whose funding policy provides for contributions that are less than the Actuarially Determined Contribution (ADC). When the sponsor contributes the full ADC—calculated in accordance with Actuarial Standards of Practice—the actuarial funding method itself ensures that, if all assumptions are realized, assets will be sufficient to pay benefits when due. When a Crossover Test is required, the projection determines the effective discount rate to be used in valuing plan liabilities, based on a blend between the long-term expected trust earnings rate and the municipal bond rate, reflecting the relative periods during which plan assets are and are not projected to be sufficient. See GASB 68 paragraphs 29–31 and GASB 75 paragraphs 30-32.

**Deferred Resources** – Deferred Resources represent the difference between the timing of recognition of certain events and their impact on expense. They include Deferred Outflows of Resources (assets consumed before they are recognized as expenses) and Deferred Inflows of Resources (resources received before they are recognized as revenue or reductions in expense). In the context of GASB 68 & 75, deferred resources are established for actuarial gains or losses (i.e., plan and investment experience), and assumption changes. For cost-sharing plans, deferred resources are also established for changes in proportions and the difference between actual and proportionate share of employer contributions. Deferred resources are recognized over time in the calculation of benefit expense.

**Defined Benefit (DB) Plan** – A pension or OPEB plan that specifies the amount of benefits a plan member will receive, typically based on factors such as age, years of service, and salary history.

**Defined Contribution (DC) Plan** – A pension or OPEB plan that establishes an individual account for each member and specifies how contributions are determined and distributed after separation from employment.



## Glossary

(Continued)

**Demographic Assumptions** – Rates and patterns used to model how members enter, move through, and exit the plan. They reflect expected future experience and may vary by age, service, benefit tier, and (when relevant) sex. Typical components include mortality (pre and post retirement) and mortality improvement, retirement, termination of employment, disability incidence, benefit option elections (e.g., form of payment), participation in coverage at and after retirement, spouse & dependent coverage and spouse-age differentials, and marriage assumptions. Demographic assumptions are selected using plan experience, relevant industry tables or studies, and professional judgment, and are reviewed periodically for continued reasonableness.

**Discount Rate (GASB)** – The interest rate used to convert projected future benefit payments into present values as of the valuation date. Under GASB standards, the discount rate depends on the plan's funding policy. For prefunded plans that consistently contribute the Actuarially Determined Contribution (ADC), the rate is based on the long-term expected return on plan investments. For pay-as-you-go plans, the rate is based on a 20-year, tax-exempt, AA/Aa-rated municipal bond index composed of general obligation bonds (not revenue or other special-purpose bonds). When contributions are made at levels below the ADC, GASB requires a blended discount rate—reflecting both the expected return on trust assets and the municipal bond rate—determined through a crossover test that measures when projected trust assets are expected to be depleted. See also: Crossover Test

**Economic Assumptions** – Financial variables that affect the timing and amount of projected benefits and contributions. Core elements typically include the discount rate (and, where applicable, the long-term expected return on assets), general price inflation, salary-increase scale (merit and longevity plus inflation), payroll growth, cost-of-living adjustments (COLAs) if provided, and (for OPEB) the health care cost trend. Economic assumptions are selected to be internally consistent and appropriate for the measurement objective and are reviewed periodically alongside demographic assumptions.

**Entry Age Normal Actuarial Cost Method** – An actuarial cost allocation method in which, for each individual, the actuarial present value of benefits is levelly spread over the individual's projected earnings or service from entry age to the last potential retirement age at which benefits are paid. Under GASB 68 & 75, the Entry Age Normal (Level Percent of Pay) method is required for financial reporting.

**Expected Average Remaining Service Lifetime (EARSLS)** – The average of the expected remaining service lives of all current and former employees covered by the plan. Former employees receiving or expected to receive benefits are included in the average with zero future service. Used to determine the period over which certain deferred resources are recognized under GASB standards.

**Expense** – The annual accounting recognition of the cost of benefits under applicable GASB standards. Expense includes the normal cost (service cost), interest on the total liability, expected earnings on plan assets, and the amortization of deferred items such as differences between expected and actual experience or assumption changes.

**Experience Study** – A periodic (commonly 3–5 year) statistical review of actual plan experience versus current assumptions, conducted to assess the continued appropriateness of demographic (and, where applicable, economic) assumptions. The study summarizes observed rates (e.g., retirement, termination, mortality, disability, elections), evaluates credibility, and recommends assumption updates to better reflect expected future experience. Results are documented, adopted by the appropriate authority, and incorporated prospectively into valuations.



## Glossary

(Continued)

**Explicit Subsidy** – An explicit subsidy occurs when an employer makes a direct contribution toward the cost of retiree health coverage. This may take the form of a fixed dollar amount, a percentage of premium, or payment of the entire premium on behalf of the retiree. The value of these payments represents a direct employer cost and is recognized as part of the employer’s Other Postemployment Benefits (OPEB) liability under GASB 75.

Explicit subsidies are typically easier to measure and track than implicit subsidies because they are typically defined in plan documents, labor agreements, or employer policy, and the payments are made directly by or on behalf of the employer.

**Fiduciary Net Position** – The value of assets held in trust for the payment of benefits, reduced by any liabilities of the trust. It represents the net position restricted for future benefit payments and is measured at fair value.

**Fully Funded** – Fully Funded describes a plan whose assets are sufficient to cover the actuarial present value of accrued or projected benefit obligations as of a specific measurement date, based on the valuation method and assumptions in use. The term applies differently under various measurement bases:

- In funding valuations, a plan is fully funded when the Actuarial Value of Assets equals or exceeds the Actuarial Accrued Liability (AAL).
- For financial reporting, a plan is fully funded when the Plan Fiduciary Net Position equals or exceeds the Total Pension or OPEB Liability under GASB standards.

However, *fully funded* does not mean that no further contributions will be required. Even when a plan is fully funded on the valuation date, future normal cost accruals (i.e., employees earning additional benefits due to service), investment experience, assumption changes, or demographic events typically create new funding needs. Accordingly, “fully funded” reflects a momentary actuarial condition rather than a permanent financial destination.

**Funded Ratio** – A point-in-time measure of funding status. Under GASB financial reporting, it is typically defined as Plan Fiduciary Net Position ÷ Total Pension (or OPEB) Liability at the measurement date. In funding valuations, a comparable measure may be shown as Actuarial Value of Assets ÷ Actuarial Accrued Liability.



**Glossary**

(Continued)

**Funded Status** – Represents the relationship between a plan’s assets and its benefit obligations at a specific measurement date, based on the applicable actuarial or accounting valuation. It is typically expressed as the difference between plan assets and the actuarial present value of liabilities, or as a ratio comparing those two values.

Funded status is commonly presented using either the Actuarial Value of Assets and Actuarial Accrued Liability (AAL) for funding purposes, or the Plan Fiduciary Net Position and Total Pension or OPEB Liability (TPL/TOL) for financial reporting under GASB Statements No. 67, 68, 74, and 75. Funded status provides a point-in-time measure of a plan’s financial position.

The degree of funding can be described using the following generalized categories.

- *Underfunded* - Assets are less than the AAL. The shortfall represents the Unfunded Actuarial Accrued Liability (UAAL). In this category, assets do not yet cover the value of benefits earned by past service.
- *Fully Funded* - Assets equal the AAL. The plan’s assets cover benefits earned to date.
- *Overfunded* - Assets exceed the AAL but are less than the Present Value of Projected Benefits (PVPB). The plan holds a surplus relative to the Actuarial Accrued Liability so that current assets cover a portion of expected benefits that will be earned by future employee service.
- *Super-Funded* - Assets equal or exceed the Present Value of Projected Benefits (PVPB). The plan’s assets are expected to be sufficient to cover all expected future benefits for current participants if the plan were frozen to new entrants.

If Assets			
< AAL	= AAL	> AAL but < PVPB	>= PVPB
Underfunded	Fully Funded	Overfunded	Super-funded

A plan sponsor may shift these relationships to meet their particular view on plan funding. For example, “fully funded” could be viewed as anywhere between 95% and 110% of the Actuarial Accrued Liability. In this case, each category could be used to change the funding strategy depending on the funding level.

**Funding Policy** – The formal strategy adopted by a plan sponsor or governing board to determine how contributions will be made to systematically fund benefit obligations. The funding policy establishes the principles and methods used to calculate the Actuarially Determined Contribution (ADC), including the actuarial cost method, amortization policy, and asset valuation method.

A sound funding policy aims to achieve and maintain a sustainable, fully funded plan over the long term while balancing the need for predictable and affordable contribution levels. Under ASOP No. 4 (Measuring Pension Obligations and Determining Pension Plan Costs or Contributions) and 6 (Measuring Retiree Group Benefits Obligations and Determining Retiree Group Benefits Plan Costs or Contributions), an actuarially sound funding policy should be designed so that, if contributions are made as intended and all assumptions are realized, plan assets will be sufficient to pay benefits when due.

Funding policy decisions often reflect both actuarial considerations (such as risk, smoothing, and amortization) and budgetary or statutory constraints.



## Glossary

(Continued)

**Gain/Loss Analysis** – A reconciliation that decomposes period-to-period changes in liabilities and assets into expected changes (based on prior assumptions) and experience gains/losses. Typical components include demographic experience (e.g., retirements, terminations, mortality), economic experience (e.g., actual salary growth, actual health claims or premiums), assumption changes, plan/method changes, investment gains/losses relative to expectation, and contribution differences. For GASB reporting, many of these items create deferred outflows/inflows of resources recognized in expense over prescribed periods; for funding, they may establish new amortization bases that affect the Actuarially Determined Contribution.

**Governmental Accounting Standards Board (GASB)** – A private, not-for-profit organization that establishes generally accepted accounting principles (GAAP) for U.S. state and local governments.

**Health Care Trend** – The assumed annual rate(s) of increase in future dollar values of premiums or healthcare claims, attributable to medical inflation, utilization, and technological advancements.

**Implicit Subsidy** – An implicit subsidy occurs when retiree benefit claims are expected to exceed the premiums charged for retiree coverage. The difference must be paid from another source of funds that is said to implicitly subsidize the retiree benefit. GASB 75 and applicable actuarial standards specify when such a subsidy must be recognized as an employer liability and how that liability is recognized in expense and extinguished over time as retiree benefits are paid.

The simplest situation creating an implicit subsidy arises when active and retired employees are covered under the same medical plan, the employer's actives and retirees are the only experience used to determine premiums, and a single blended premium rate is charged for both groups even though retirees generally have higher expected health costs. In these cases, employer premiums for active employees indirectly subsidize retiree coverage. Although the subsidy is not a separate or explicitly identified payment, it represents a real economic transfer from the employer to retirees—hidden within the plan's blended rate structure.

Under GASB 75, this type of implicit subsidy is recognized as an OPEB liability during employees' active service as the benefit is earned over their careers. When retirees later participate in the plan and their estimated claims exceed their premiums, the difference represents an implicit benefit payment to retirees and is treated as a benefit paid by the plan. To the extent the employer is not reimbursed by a trust for these payments, the employer is credited with a plan contribution.

Other, more complex situations can also create implicit subsidies, but those arrangements do not lend themselves to a simple general definition.

**Intergenerational Equity** – Intergenerational Equity refers to the principle that the cost of benefits should be borne equitably by the generations of taxpayers, employers, and employees who receive the benefit of associated services or compensation. In the context of pension and OPEB funding, it means that each generation's contributions should be sufficient to cover the benefits earned during that generation's period of employment, without shifting significant costs to future participants or taxpayers. Funding policies that align contributions closely with benefit accruals—such as those using the Entry Age Normal actuarial cost method and level percentage of payroll amortization—are designed to promote intergenerational equity. Conversely, policies that defer or extend payments long after the associated services are provided potentially violate intergenerational equity principles by transferring costs from current to future taxpayers or employees.



## Glossary (Continued)

**Investment experience** – Investment experience reflects the difference between actual investment returns on plan assets and the expected returns based on the assumptions used in the prior valuation. Favorable differences produce investment gains; unfavorable differences produce losses.

For GASB 68 & 75 reporting, plan assets are measured at market value. Investment gains or losses are recognized as deferred outflows or inflows of resources and are amortized as expense over a period of five years.

**Level Dollar Amortization** – An amortization method in which the annual payment toward unfunded actuarial accrued liabilities (UAAL) is a fixed dollar amount each year over the amortization period. This approach results in declining payments as a percentage of payroll if payroll is expected to grow, since the dollar payment remains constant while payroll increases. This method is generally most appropriate for benefit programs not directly tied to payroll, such as OPEB plans where benefits are based on fixed-dollar medical subsidies or premium-sharing arrangements rather than a percentage of salary.

**Level Percentage of Payroll Amortization** – An amortization method in which the annual payment toward unfunded actuarial accrued liabilities (UAAL) is a constant percentage of expected payroll over the amortization period. As payroll is assumed to grow each year, the dollar amount of the contribution increases, maintaining a stable contribution rate relative to payroll. This method is generally most appropriate for benefit programs that are payroll-related, such as defined benefit pension plans where liabilities and normal costs are expressed as a percentage of covered payroll. When both benefits and contributions are tied to payroll, using a constant contribution rate as a percent of payroll better maintains intergenerational equity between current and future taxpayers or employers. However, this approach may be less suitable for OPEB plans or flat-dollar benefit structures, where payroll growth is not related to benefit growth.

**Market Value of Assets (MVA)** – The Market Value of Assets (MVA) represents the fair value of plan assets as of the measurement date. Fair value is the amount that could be realized if all plan assets were sold in an orderly transaction between willing market participants on that date. In most cases fair value is determined by market or quoted prices.

In contrast to a smoothed or actuarial value of assets (AVA) — which averages asset gains and losses over time to reduce short-term volatility — the MVA represents the plan's assets at actual market value on the reporting date. GASB 68 & 75 requires use of the MVA for financial reporting purposes.

**Measurement Date** – The date as of which the Total OPEB Liability or Total Pension Liability and the plan's Fiduciary Net Position are measured for financial reporting. Under GASB Statements 67, 68, 74, and 75, the measurement date must fall within the employer's reporting period and cannot rely on an actuarial valuation older than 30 months and 1 day before the employer's fiscal year-end. When the valuation date precedes the measurement date, results must be updated to the measurement date using roll-forward procedures. See also: Valuation Date; Roll-Forward Valuation

**Net OPEB Liability (NOL)** – The total OPEB liability minus the fiduciary net position. This represents the employer's liability for OPEB benefits provided through a defined benefit plan.

**Net Pension Liability (NPL)** – The Total Pension Liability minus the fiduciary net position. This represents the employer's liability for Pension benefits provided through a defined benefit plan.



## Glossary (Continued)

**Net Position** – The residual of all other elements presented in a statement of financial position. In the context of OPEB reporting, it reflects the impact of the Net OPEB Liability adjusted for deferred inflows and outflows of resources.

**Normal Cost** – The portion of the actuarial present value of projected benefits that is allocated to a given year under the actuarial cost method. For a valuation year, Normal Cost is equal to the Service Cost, representing the value of benefits expected to be earned by active employees during that year. See also: Service Cost

**Open Group** – An open group actuarial valuation considers both current plan participants and future entrants who are expected to join the plan in the future. The projection of liabilities and assets assumes the ongoing operation of the plan as a continuing entity, with new members entering according to specified demographic, economic, and plan participation assumptions.

Open group valuations require additional demographic and economic assumptions beyond those used in closed-group studies, including 1) population entry and exit assumptions (e.g., expected new hires, turnover, retirements, and mortality), 2) payroll growth and new entrant profiles (age, service, pay), 3) plan participation rates among new hires, and 4) future contribution and benefit accrual patterns consistent with long-term plan sustainability.

Open group valuations are often used for funding policy analysis, long-range financial projections, long-term plan risk assessment, or plan design studies, rather than for current financial reporting or establishing near-term contribution levels of the current plan.

**Other Post-Employment Benefits (OPEB)** – Post-employment benefits other than pensions, most commonly healthcare benefits, but may also include life insurance or other non-pension benefits provided separately from a pension plan.

**Overfunded** – Overfunded describes a plan whose assets exceed the actuarial present value of accrued or projected benefit obligations as of the measurement date, based on the chosen actuarial or accounting method. This condition occurs when the Actuarial Value of Assets or Plan Fiduciary Net Position is greater than the Actuarial Accrued Liability (AAL) or Total Pension or OPEB Liability (TPL/TOL). An overfunded status typically reflects favorable investment performance, assumption experience, or past contribution patterns, but it does not necessarily eliminate the need for future contributions to fund benefits expected to be earned by active employees or to maintain the plan's funding target over time.

**Participation Rate** – The assumed proportion of eligible members who will elect to participate in a plan or a specific benefit/coverage option when first eligible (for example, electing retiree medical coverage, Medicare coordination, or a particular tier). Participation rates are commonly stratified by age, service, subsidy level, union/class, or coverage tier, and can materially affect projected benefit payments (especially for OPEB). For pensions, "participation" may also refer to elections such as optional forms of payment or DROP participation where applicable.

**Pay-As-You-Go (PAYGO)** – A funding arrangement under which contributions to the plan are made when benefit payments and expenses come due.



## Glossary

(Continued)

**Plan Experience** – Plan experience reflects unexpected changes in a plan’s actual demographic outcomes. Plan experience is distinct from differences in investment performance, assumption changes, or plan amendments, each of which is recognized separately.

Common sources of plan experience gains or losses include:

- Retirements, terminations, disability rates, or mortality rates differing from the assumptions used in a prior valuation.
- Salary progression, service accrual, or payroll growth deviating from expected patterns.
- Coverage or benefit elections (e.g., dependent participation, healthcare plan selection, Medicare coordination) differing from assumptions.
- Data updates, corrections, or retroactive changes in participant status.

Under GASB 68 & 75, plan-experience gains or losses are recognized as deferred outflows or inflows of resources and amortized as expense over the Expected Average Remaining Service Lifetime (EARSL) of active and inactive members.

**Present Value of Projected Benefits (PVPB)** – The actuarial present value of all benefits expected to be paid to current plan participants, based on both service to date and projected future service, with benefits determined according to the plan provisions and actuarial assumptions in effect as of the measurement date.

The PVPB encompasses benefits for existing active, inactive, and retired members, discounted to the valuation date. It includes both the portion attributable to past service (the Actuarial Accrued Liability, AAL) and the portion expected to be earned through future service of current employees (the value of future normal costs).

The PVPB provides the broadest measure of a plan’s obligations with respect to its current participants.

**Reporting Date** – The employer’s fiscal year-end to which financial statement disclosures apply (for example, June 30, 2025). Under GASB reporting, amounts are measured as of the measurement date (which may precede the reporting date by up to one year) and then reported as of the reporting date in the notes and required supplementary information. Distinguishing reporting date from valuation date and measurement date is essential for reconciling year-over-year changes.



## Glossary (Continued)

**Roll-Forward Valuation** – A simplified actuarial process that estimates liabilities as of a measurement date by projecting results from a prior full actuarial valuation forward. Rather than collecting new census data and fully re-measuring liabilities, the actuary updates the earlier valuation to reflect expected changes such as the passage of time, benefit payments, and updated plan assets.

Roll-forward valuations are used to reduce the time and cost of performing a full valuation each year while providing a reasonable interim estimate of liabilities. Under a roll-forward, demographic events (such as retirements, deaths, or new entrants) and other plan experience are assumed to occur as expected, rather than being explicitly measured.

Because of these simplifications, a roll-forward valuation is less detailed than a full actuarial valuation and is appropriate only when no material changes to the plan or membership have occurred since the prior valuation. GASB 68 & 75 specifically permits roll-forward valuations for OPEB plans to support consistent annual reporting.

A full actuarial valuation, by contrast, uses current participant data and a complete review of plan provisions and assumptions to recalculate all liabilities and costs, and serves as the foundation for subsequent roll-forward measurements.

**Section 115 Trust** – An irrevocable trust established under Section 115 of the Internal Revenue Code, which permits state and local government agencies to set aside funds for essential governmental purposes—such as the prefunding of Other Post-Employment Benefits (OPEB) and pension obligations. To qualify for tax-exempt status, the trust must serve a recognized governmental purpose and remain under the substantial control of the sponsoring public agency. Assets held in a Section 115 Trust are legally segregated from the employer’s general funds, may be invested pursuant to the agency’s adopted investment policy, and are restricted to use for the designated governmental purpose. Because the trust is separate from general assets, its balances may be recognized as plan assets for financial reporting under GASB standards.

**Select and Ultimate** – A type of actuarial assumption that applies varying rates for an initial “select” period, followed by a long-term stable “ultimate” rate.

**Sensitivity Analysis** – A required GASB disclosure showing how the Net Pension or Net OPEB Liability would change if the discount rate or healthcare cost trend rate (for OPEB plans) were 1% higher or lower.

**Service Cost** – The portion of the actuarial present value of projected benefits that is assigned to the current valuation year under the actuarial cost method. Service Cost represents the value of benefits earned by active employees during that year. See also: Normal Cost; Actuarial Cost Method.

**Total OPEB Liability (TOL)** – The total value of all plan benefits attributable to service rendered as of the valuation date for current plan members and vested former members. Equivalent to Actuarial Accrued Liability determined under the Entry Age Normal (percent of pay) funding method. See also: Actuarial Accrued Liability

**Total Pension Liability (TPL)** – The total value of all plan benefits attributable to service rendered as of the valuation date for current plan members and vested former members. Equivalent to Actuarial Accrued Liability determined under the Entry Age Normal (percent of pay) funding method. See also: Actuarial Accrued Liability



## Glossary (Concluded)

**Trust** – A separate legal entity established to hold assets for the purpose of paying benefits to participants. To qualify as a trust for GASB reporting, assets must be held for the exclusive benefit of plan members and their beneficiaries, be legally protected from the creditors of the employer, and be used solely to provide benefits and related administrative expenses.

**Trust Sufficiency Test** – See Crossover Test

**Underfunded** – Underfunded describes a plan whose assets are less than the actuarial present value of accrued or projected benefit obligations at the valuation date, based on the applicable actuarial or accounting measurement basis. Underfunding indicates that the Actuarial Value of Assets (for funding valuations) or the Plan Fiduciary Net Position (for financial reporting) is less than the corresponding liability measure—the Actuarial Accrued Liability (AAL) or the Total Pension or OPEB Liability (TPL/TOL). An underfunded position does not imply insolvency; rather, it represents the portion of benefits earned to date that are not yet covered by current assets and will need to be funded over time through future contributions, investment returns, or both.

**Unfunded Actuarial Accrued Liability (UAAL)** – On a funding (actuarial) basis, the excess of the Actuarial Accrued Liability (AAL) over the Actuarial Value of Assets (AVA). The UAAL reflects past service costs not yet funded under the adopted funding policy and is commonly amortized over a closed period using level-dollar or level-percent-of-pay methods. UAAL is distinct from the GASB accounting measures Net Pension Liability (NPL) or Net OPEB Liability (NOL), which are defined as Total Liability – Plan Fiduciary Net Position at fair value.

**Valuation Date** – The date as of which the actuarial valuation is performed. The valuation date may precede the measurement date. See also: Measurement Date

**Vesting** – Requirements, as defined by the plan, which when met make a benefit nonforfeitable upon separation from service.



Mark Pomi - Chief


# KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464  
Fax (415) 453-4578

1004 SIR FRANCIS DRAKE BOULEVARD

KENTFIELD CA. 94904

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**TO:** Board of Directors  
**FROM:** Mark Pomi, Fire Chief   
**SUBJECT:** Special Fire Assessment Rate F/Y 26-27  
**DATE:** 4/14/2026

## Resolution 4-2026

In 1979 the Kentfield Fire District Board of Directors adopted Resolution No. 10-1979 that put a local ballot measure before the voters asking to approve a special tax. "Measure H" provided the District with taxing authority to assess up to .06 cents per square foot of "finished area" of District buildings as well as a sliding fee for vacant parcels greater than one acre.

In November of 2013 the voters approved "Measure G" with a 75.42% approval rate. This Measure increased the square footage tax to .10 cents, plus an annual COLA. Currently the maximum ceiling is at **.13 cents**.

In 2026/2027 the District will assess approximately 2322 parcels at **.07 cents** per square foot, resulting in approximately \$547,000 in revenue. Unimproved parcels accounted for approximately \$2,000 additional revenue, resulting in Special Assessment revenue totaling \$549,000.

### Action:

Request the Assessor place the Kentfield Fire District Assessment on 2026-27 District property tax bills as shown in Resolution 4-2026.

### Attached:

Resolution 4-2026

## **Kentfield Fire Protection District**

1004 SIR FRANCIS DRAKE BOULEVARD  
KENTFIELD, CALIFORNIA 94904-1468  
www.kentfieldfire.org

### **RESOLUTION NO. 4-2026**

#### **RESOLUTION BY THE BOARD OF DIRECTORS OF THE KENTFIELD FIRE DISTRICT ADOPTING SPECIAL ASSESSMENT RATES FOR F/Y 2026/2027**

**WHEREAS**, the voters of the Kentfield Fire District did vote by a greater than two-thirds majority to pass "Measure G" on November 5, 2013, and

**WHEREAS**, "Measure G" allows the Kentfield Fire District to assess a special tax of up to (13.4 cents per square foot) of structure size and/or up to \$20.00 per acre of unimproved property, and

**WHEREAS**, the amounts presented on the County of Marin Transmittal Three Rate Schedule form are current rates for 2026/2027 at (7 cents),

**NOW, THEREFORE**, be it resolved that the Board of Directors of the Kentfield Fire District does hereby adopt the District Special Assessment for 2026/2027 according to the above-mentioned Transmittal Three Rate Schedule.

**PASSED AND ADOPTED** at a regular meeting of the Board of Directors of the Kentfield Fire Protection District on the 13<sup>th</sup> day of May 2026 by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

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Ronald Naso, Chairman, Board of Directors

ATTEST:

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Barry Evergettis, Secretary, Board of Directors

Mark Pomi - Chief


# KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464  
Fax (415) 453-4578

1004 SIR FRANCIS DRAKE BOULEVARD

KENTFIELD CA. 94904

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**TO:** Board of Directors  
**FROM:** Mark Pomi, Fire Chief   
**SUBJECT:** Preliminary 2026-27 Budget  
**DATE:** 4/14/2026

**Proposed preliminary 2026-27 budget.**

We will review the worksheets for the preliminary budget at the May 13, 2026 Kentfield Fire District Board meeting. I recommend that the Board review, discuss, and provide staff direction on the proposed preliminary 2026-27 budget.

Attached:  
Kentfield Fire District Preliminary Budget FY 2026-27

**Kentfield Fire Protection District  
Preliminary Budget 2026-2027**

## Revenue

#	2025-26 Approved	2026-27 Preliminary	Variance	Final Revision	Description
9001	\$6,383,321	\$6,743,225	\$359,904		Property Tax Current Secured
9002	\$117,559	\$124,612	\$7,053		Property Tax Current Unsecured
9006	\$3,316	\$3,514	\$198		Property Tax Prior Unsecured
9007	\$546,000	\$549,000	\$3,000		Special Assessment - Measure G at 7¢ per sq. ft.
9008	\$298,241	\$316,876	\$18,635		MWPA Property Tax - Measure C
9041	\$58,554	\$60,310	\$1,756		Supp. Assessment Current
9042	\$1,989	\$2,048	\$59		Supp. Assessment Unsecured
9043	\$2,353	\$2,423	\$70		Supp. Assessment Redemption
9046	\$230,050	\$250,000	\$19,950		Excess ERAF
9201	\$130,000	\$170,000	\$40,000		Interest Income
9280	\$20,752	\$20,752	\$0		HOPTR State
9367	\$0	\$0	\$0		Other Aid - Grants
9900	\$29,150	\$29,150	\$0		Plan Check Fees
9905	\$96,754	\$99,656	\$2,902		AT&T Lease Agreement
9910	\$24,162	\$24,887	\$725		T-Mobile Lease Agreement
9920	\$93,643	\$96,452	\$2,809		Marin General Hospital Contract
9935	\$11,587	\$11,587	\$0		RVPA Medical Supplies
9945	\$0	\$41,352	\$41,352		Sprint - Crown Castle Lease Agreement
9950	\$250,000	\$250,000	\$0		State Fires - Reimbursement
9955	\$0	\$0	\$0		Shared Services Reimbursment
<b>Total</b>	<b>\$8,297,431</b>	<b>\$8,795,844</b>	<b>\$498,413</b>		

**Kentfield Fire Protection District  
Preliminary Budget 2026-2027**

**Personnel Cost**

#	2025-26 Approved	2026-27 Preliminary	Variance	Final Revision	Description
1010	\$30,000	\$30,000	\$0		Extra Hire / Temp. FF
1015	\$1,000	\$1,000	\$0		Fire and Drill Pay for Volunteers
1020	\$51,042	\$53,083	\$2,041		FLSA O.T.
1025	\$85,756	\$89,186	\$3,430		Holiday pay
1030	\$638,087	\$663,610	\$25,523		Overtime
1035	\$70,000	\$70,000	\$0		Pay @ Retirement
1045	\$370,000	\$258,438	-\$111,562		Seasonal Firefighter / MWPA
1050	\$2,101,538	\$2,260,599	\$159,061		Salaries / Safety
1055	\$0	\$0	\$0		Provisional Firefighter Position (12 months)
1505	\$11,800	\$11,800	\$0		Clothing Allowance
1510	\$4,730	\$4,919	\$189		FICA
1515	\$886,960	\$954,346	\$67,386		Health Insurance
1520	\$182,623	\$189,927	\$7,304		Incentives
1525	\$47,726	\$49,635	\$1,909		Medicare
1530	\$1,521,466	\$1,571,225	\$49,759		PERS Retirement as agreed in MOU
1535	\$45,000	\$45,000	\$0		Deferred Comp / Sick Leave Accrual Reduction
1540	\$15,000	\$15,000	\$0		Vacation Pay Cash-out
1560	\$185,951	\$390,000	\$204,049		OPEB
1565	\$225,000	\$225,000	\$0		CEPPT
1705	\$23,200	\$31,500	\$8,300		Accountant
1710	\$12,000	\$10,000	-\$2,000		Directors Fees
<b>Total</b>	<b>\$6,508,879</b>	<b>\$6,924,268</b>	<b>\$415,389</b>		

Kentfield Fire Protection District  
Preliminary Budget 2026-2027  
**Service Supply**

#	2025-26 Approved	2026-27 Preliminary	Variance	Final Revision	Description
2005	\$42,000	\$43,500	\$1,500		Administrative Expenses
2006	\$36,500	\$36,500	\$0		Consulting / Program Fees
2007	\$15,000	\$15,000	\$0		Legal Fees
2010	\$21,185	\$20,820	\$-365		Auditor
2015	\$4,700	\$5,170	\$470		Publications and Dues
2020	\$5,029	\$5,280	\$251		LAFCO
2025	\$28,972	\$28,875	\$-97		MERA Operating Fee
2030	\$1,000	\$1,000	\$0		Website / Newsletter
2050	\$85,000	\$85,000	\$0		Auto and Equipment Repairs
2055	\$30,000	\$30,000	\$0		Building Repairs
2070	\$55,190	\$60,709	\$5,519		Insurance - General / Auto / Liability
2080	\$333,500	\$353,850	\$20,350		Insurance - Workers Compensation
2100	\$83,160	\$98,322	\$15,162		County of Marin SB2557
2105	\$123,000	\$135,702	\$12,702		Central Dispatch
2110	\$5,515	\$5,680	\$165		Domestic Water
2115	\$20,000	\$20,000	\$0		Emergency Fire Expense/OOC
2120	\$7,000	\$7,000	\$0		Fire Conferences and Seminars
2125	\$11,400	\$11,400	\$0		Garbage
2130	\$40,989	\$43,038	\$2,049		Gas / Electric / Sewer
2135	\$26,500	\$26,500	\$0		Gas and Oil
2140	\$4,100	\$4,300	\$200		HAZ-Mat JPA
2141	\$4,500	\$4,500	\$0		Mapping and Planning
2145	\$300	\$0	\$-300		Pager System
2150	\$174,660	\$188,438	\$13,778		MWPA Fire Prevention and Public Education
2155	\$9,000	\$9,000	\$0		Seasonal / Resident Subsistence
2200	\$25,800	\$26,574	\$774		Computer and IT Support
2205	\$29,300	\$29,300	\$0		Fire Equipment
2210	\$12,500	\$12,500	\$0		Medical Supplies and Equipment
2215	\$7,640	\$7,640	\$0		Office Supplies
2220	\$6,000	\$6,000	\$0		Station Supplies
2300	\$30,561	\$31,477	\$916		Telephone - Landlines / Wireless
2305	\$28,000	\$28,000	\$0		Training
2315	\$29,000	\$31,000	\$2,000		Wellness / Fitness
<b>Total</b>	<b>\$1,337,001</b>	<b>\$1,412,075</b>	<b>\$75,074</b>	<b>\$0</b>	

**Kentfield Fire Protection District  
Preliminary Budget 2026-2027**

## Capital Outlay

#	2025-26 Approved	2026-27 Preliminary	Variance	Final Revision	Description
4005	\$25,000	\$10,000	-\$15,000		MERA; Radios; CAD / iPads
4010	\$15,000	\$10,000	-\$5,000		Computers
4015	\$35,000	\$25,000	-\$10,000		Fire Equipment
4020	\$8,000	\$8,000	\$0		Hose
4035	\$15,000	\$15,000	\$0		Hydrants and Mains
4041	\$18,000	\$21,000	\$3,000		Personal Protective Equipment
4050	\$166,000	\$130,000	-\$36,000		Building Repair
4070	\$435,000	\$200,000	-\$235,000		Apparatus Replacement
4075	\$10,000	\$10,000	\$0		Mapping and Planning
<b>Total</b>	<b>\$727,000</b>	<b>\$429,000</b>	<b>-\$298,000</b>		

**Kentfield Fire Protection District  
FY End 2025**

**Reserve Allocations  
Assigned Fund Balances**

#	Approved Fund Balance	Description
6910	\$2,725,572	Apparatus Replacement
6915	\$1,604,899	Building Replacement / Renovation
6920	\$330,973	Compensated Absence
6925	\$395,000	Emergency Contingencies
6930	\$30,000	Hose - LDH (Large Diameter Hose)
6935	\$37,580	MERA (Marin Emergency Radio Authority)
6940	\$1,304,490	PERS Unfunded Liability
6942	\$497,689	OPEB Other Post Employment Benefits
6943	\$750,000	CEPPT
6945	\$250,000	SCBA Replacement
6950	\$50,000	General Insurance Deductible
6955	\$50,000	Health Insurance Premium Reserve
6960	\$20,000	Hydrants and Mains
6965	\$60,000	Planning, Mapping and Veg. Management
6970	\$330,000	Heavy Rescue Equipment
6975	\$0	Debt Service Sinking Fund
6980	\$160,000	Health and Wellness
<b>Total</b>	<b>\$8,596,203</b>	
These Reserve Allocation categories will be reviewed and authorized by BOD.		

**Kentfield Fire Protection District  
Preliminary Budget 2026-2027**

**Budget Analysis**

<b>Budget Analysis</b>	<b>2025-26 Approved</b>	<b>2026-27 Preliminary</b>	<b>Variance</b>	<b>Final Revision</b>
Total Revenue	\$ 8,297,431	\$ 8,795,844	\$498,413	
Total Personnel	\$ 6,508,879	\$ 6,924,268	\$415,389	
Total Service & Supply	\$ 1,337,001	\$ 1,412,075	\$75,074	
Total Capital Outlay	\$ 727,000	\$ 429,000	-\$298,000	
Total Projected Reserve Allocations	\$ 305,000	\$ -	-\$305,000	
<b>Projected Fund Balance</b>	<b>\$ 29,551</b>	<b>\$ 30,501</b>		



**To:** Mark Pomi, Fire Chief

**From:** Larry Pasero, Deputy Fire Marshal

**Re:** Resolution No. 5-2026, Reporting of Mandatory Inspections & Compliance per California Senate Bill 1205

**Date:** May 13, 2026

**BACKGROUND:**

On September 27, 2018, SB 1205 became effective, adding a new section to the California Health and Safety Code (HSC) which affects every fire department or fire district in the State. SB 1205 holds jurisdictional policy makers accountable to make progress on fire prevention resource requests and ensures fire department funding allocations account for the longstanding needs of resource deficient fire prevention bureaus.

Existing California state law requires every fire department or district providing fire protection services to inspect every building used as a public or private school annually (HSC §13146.3). This same annual inspection requirement is applicable to hotels, motels, lodging houses, and apartment houses (HSC §13146.2). Currently, the Kentfield Fire Protection District is required by statute to annually inspect five (5) Group E occupancies, buildings, structures and/or facilities and twenty-six (26) Group R (and their associated sub-categories) occupancies.

**REQUIREMENTS:**

SB 1205 requires every fire department or district providing fire protection services to enforce building standards and other regulations adopted by the State Fire Marshal (SFM) to annually report to its administering authority their compliance with the annual inspection requirements of the California Health and Safety Code. The bill also requires the administering authority to formally acknowledge receipt of the compliance report in a resolution or a similar formal document. Kentfield Fire Protection District Resolution 5-2026 has been prepared to meet the requirements of SB1205.

## SUMMARY:

SB1205 requires local fire departments and fire districts to annually report on its compliance with inspections currently mandated in statute. Specifically, this bill:

- 1) Requires every city, county or district fire department required to perform annual inspections (pursuant to HSC Sec. 13146.2 and 13146.3) to annually report to administrative authority on its compliance of said inspections.
- 2) Requires the report to occur when the administering authority discusses its annual budget, or at another time determined by the administering authority.
- 3) Requires the administering authority to acknowledge receipt of the report in a resolution or a similar formal document.
- 4) Defines "administering authority" as a city council, county board of supervisors, or district board, as the case may be.

**RESOLUTION NO. 5-2026**

**A RESOLUTION OF THE BOARD OF THE KENTFIELD FIRE PROTECTION DISTRICT ACKNOWLEDGING RECEIPT OF A REPORT MADE BY THE FIRE CHIEF OF THE KENTFIELD FIRE PROTECTION DISTRICT REGARDING THE INSPECTION OF CERTAIN OCCUPANCIES REQUIRED TO PERFORM ANNUAL INSPECTIONS IN SUCH OCCUPANCIES PURSUANT TO SECTIONS 13146.2 AND 13146.3 OF THE CALIFORNIA HEALTH AND SAFETY CODE.**

**WHEREAS**, California Health & Safety Code Section 13146.4 was added in 2018, becoming effective on September 27, 2018; and,

**WHEREAS**, California Health & Safety Code Sections 13146.2 and 13146.3 requires all fire departments and Districts, including the Kentfield Fire Protection District, that provide fire protection services to perform annual inspections in every building used as a public or private school, hotel, motel, lodging house, apartment house, and certain residential care facilities for compliance with building standards, as provided and,

**WHEREAS**, California Health & Safety Code Section 13146.2 requires all fire departments and Districts, including the Kentfield Fire Protection District, that provide fire protection services to report annually to its administering authority on its compliance with Sections 13146.2 and 13146.3 and,

**WHEREAS**, the Board of the Kentfield Fire Protection District intends this Resolution to fulfill the requirements of the California Health & Safety Code regarding acknowledgment of the Kentfield Fire Protection District's compliance with California Health and Sections 13146.2 and 13146.3.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of the Kentfield Fire Protection District that said Board expressly acknowledges the measure of compliance of the Kentfield Fire Protection District with California Health and Safety Code Sections 13146.2 and 13146.3 in the area encompassed by the Kentfield Fire Protection District, as follows:

**A. EDUCATIONAL GROUP E OCCUPANCIES:**

Educational Group E occupancies are generally those public and private schools, used by more than six people at any one time for educational purposes through the 12th grade. Within the Kentfield Fire Protection District, there lie five (5) Group E occupancies, buildings, structures, and/or facilities.

During calendar year 2025, the Kentfield Fire Protection District completed the annual inspection of five (5) Group E occupancies, buildings, structures, and/or facilities. This is a compliance rate of 100 % for this reporting period.

**B. RESIDENTIAL GROUP R OCCUPANCIES:**

Residential Group R occupancies, for the purposes of this resolution, are generally those occupancies containing sleeping units, and include hotels, motels, apartments (three units or more), as well as other residential occupancies (including a number of residential care facilities). These residential care facilities have a number of different sub-classifications, and they may contain residents or clients that have a range of needs, including those related to custodial care, mobility impairments, cognitive disabilities, etc. The residents may also be non-ambulatory or bedridden. Within the Kentfield Fire Protection District, there lie twenty-six (26) Group R (and their associated sub-categories) occupancies of this nature.

During calendar year 2025, the Kentfield Fire Protection District completed the annual inspection of twenty-six (26) Group R occupancies, buildings, structures, and/or facilities. This is a compliance rate of 100 % for this reporting period.

**PASSED AND ADOPTED** at a regular meeting of the Board of Directors of the Kentfield Fire Protection District on the 13<sup>th</sup> day of May 2026 by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

---

Ronald Naso, Chairman, Board of Directors

ATTEST:

---

Barry Evergettis, Secretary, Board of Directors



## Good Things Come in Threes

Give blood May 1-31 to help patients in need – and you'll be entered for a chance to win one of three **\$10,000 gift cards**.\* Your blood donation has a threefold effect: It saves lives, helps your community and benefits you.

## Kentfield Fire Department Blood Drive with special thanks to Central Marin Fire & The Town of Corte Madera





Tuesday, May 5, 2026  
12:00 pm – 6:00 pm

Corte Madera Community Center - 498 Tamalpais Drive  
Corte Madera, CA 94925

Make an appointment at [vitalant.org](https://vitalant.org)  
use Blood Drive Code: **Kentfield Fire**  
or Scan QR Code  
or call 877.25.VITAL



\*Terms and condition apply; see [vitalant.org/SpringGiveaway](https://vitalant.org/SpringGiveaway).

Find us @vitalant:     

vitalant. 

***SPECIAL THANKS TO***

**ACADEMY CADRE**

BOBBY CRAFT.....CMFD  
KYLE SIMMONS .....MCFD  
MITCH NEVE .....KFD  
PAT HOFFMAN .....MCFD  
CHAS ARMOUR .....TFD  
BRYAN GALLI .....RVFD  
DEAN BARSOCCHINI.....RVFD  
RYAN MEIER .....SMFD  
BRIAN NATSIOS .....SMFD  
RYAN DECKER .....SMFD  
RYAN MOCK .....SMFD  
PAT COSTELLO .....SMFD  
PRESTON ROLEY .....MCFD

**EXTRA SPECIAL THANKS TO**

**EMS INSTRUCTORS**  
BRIDGET PETERSON  
JENN GLAZIER

**GUEST INSTRUCTOR**  
CHIEF TOM SIRAGUSA

**SUPPORTING AGENCIES**  
WEST SACRAMENTO FD  
SIMS METAL  
VALLEY TOWING

***THANK YOU TO ALL THE  
INSTRUCTORS AND SUBJECT  
MATTER EXPERTS WHO SUPPORTED  
THIS ACADEMY***

**PARTNER AGENCIES**

MARIN COUNTY FIRE DEPARTMENT  
SOUTHERN MARIN FIRE PROTECTION DISTRICT  
CENTRAL MARIN FIRE DEPARTMENT  
KENTFIELD FIRE PROTECTION DISTRICT  
ROSS VALLEY FIRE DEPARTMENT  
TIBURON FIRE PROTECTION DISTRICT

PLEASE JOIN US IMMEDIATELY FOLLOWING  
THE CEREMONY TO CONTINUE THE  
CELEBRATION OVER REFRESHMENTS



**MARIN COUNTY REGIONAL  
FIRE ACADEMY GRADUATION  
CEREMONY**

Corte Madera Community Center  
498 Tamalpais Dr.  
Corte Madera, CA 94925

Thursday, April 16, 2026  
5:00 PM

MCRFA



## PROGRAM FLOW

COMMENCEMENT.....	1700
PLEDGE OF ALLEGIANCE .....	Alexander Munson <i>Firefighter, MCFD</i>
WELCOME .....	Kyle Simmons <i>Engineer Paramedic, MCFD</i>
CHIEF'S ADDRESS.....	Mike Marcucci <i>Interim Fire Chief, MCFD</i>
RECRUIT SPEECH.....	Alexander Harryman <i>Firefighter, KFD</i>
CADRE SPEECH.....	Bobby Craft <i>Engineer Paramedic, CMFD</i>
CLOSING REMARKS.....	Matt Barnes <i>Deputy Chief, SMFD, Academy Director Emiratus</i>
BADGE PINNING .....	Fire Chiefs
OATH OF OFFICE .....	Fire Chiefs



## GRADUATES

<b>TFD</b>	<b>MCFD</b>	<b>CMFD</b>
Austin Anderson	Alexander Munson	Drew Bornhoft
Vonte Whitney	Anthony Moran	Fabian Vazquez
Dawson J. Barnes	Gavrie Seybold	
Zachary Patterson	Isaac Sheeks	<b>SMFD</b>
Daniel Herrera	Kieran Keaney	Ryan Jensen
Conner Branco	Liam Riley	
	Logan Kenilvort	<b>KFD</b>
	London Meckfessel	Gavin Dow
	Ryan Wehr	Alexander Harryman





# EXECUTIVE OFFICER'S REPORT

Issue 30

## MARCH 2026

### Strategic Measures for Goal 4: Public Outreach and Education

Marin Wildfire's Board of Directors has established the following five strategic goals:

- Goal 1: Vegetation Management
- Goal 2: Detection, Alerts and Evacuation
- Goal 3: Grants
- Goal 4: Outreach and Education
- Goal 5: Defensible Space and Home Hardening

Consistent with our process for the other strategic goals, Marin Wildfire staff and consultant Charlotte Jourdain have worked with a Working Group to establish the strategic measures under this Goal.

4a. % of residents/parcels who attend their Wildfire Risk Evaluation.

4b. % of Marin Wildfire parcels organized into fire-focused communities (Firewise, IBHS wildfire prepared etc).

4c. Partnerships with trade / professional organizations, including but not limited to: Builders, realtors, landscapers / landscape architects, nurseries and home hardening vendors, property managers, chambers of commerce.

4d. Partnerships with unique needs communities from a fire risk perspective: Working with the County's Community Resilience Teams (CRTs) and the Center for Independent Living.

### RECENT BOARD ACTIONS

- Authorized the Board President to execute the Third Amendment to the Software as a Service Agreement with Fire Aside.
- Approved an agreement with TeamCIVX for professional consulting services related to the Marin Wildfire tax renewal measure and authorized the Executive Officer to execute the Agreement.
- Approved the annual adjustment to the Marin Wildfire tax levy based on the Consumer Price Index (2.5%).
- Approved the transfer of funds from SM-SOM-25-36-C-ER to JPA-MWPA-23-07-C-PE



## FIRE FOUNDRY

Just last week, Anne and I had a chance to explore a recent prescribed burn near Bon Tempe Lake with the FIRE Foundry as part of their Frontiers of Fire program. If you ever have a chance to spend some time with the FIRE Foundry program, I highly recommend it - you will come away inspired!

Thank You,



**Mark Brown**  
Executive Officer  
Marin Wildfire Prevention Authority



# MARIN'S Wildfire Preparedness Public Forum MAY 2

Hosted by **Marin Wildfire**, you are invited to join wildfire safety leaders, local fire agencies, and community partners for a countywide public forum on wildfire risk, preparedness, and action.

Be among the first to learn about Marin's new **Community Wildfire Protection Plan**, hear insights from a discussion panel of wildfire experts, take part in a live Q&A, and connect with local resources on evacuation planning, defensible space, fire-smart landscaping, vegetation management, Chipper Days, and more.

**Preparedness starts with knowledge, and grows through community action.**

**When:** Saturday, May 2, 2026  
9:30AM – 12PM

**Where:** Embassy Suites  
101 McInnis Parkway  
San Rafael, CA 94903

Scan for more information



If you require accommodations to participate in this event, please contact [Info@FireSafeMarin.org](mailto:Info@FireSafeMarin.org) by April 27.

## MARIN WILDFIRE







Kentfield Fire Protection District (i.KFire)  
 1004 Sir Francis Drake Blvd  
 Kentfield, CA 94904  
 United States

## Calculated Time Summary Monthly Timesheet Overtime Hours

Time Entry Dates: 03/01/2026-03/31/2026

**First Name: Anthony Last Name: Beltramo**

Date	Pay Category	Overtime Special Handling	Total Work Hours
03/02/2026	Overtime	Overtime on Regular Check	24.00
03/05/2026	Overtime	Overtime on Regular Check	11.00
03/10/2026	Overtime	Overtime on Regular Check	13.00
03/20/2026	Overtime	Overtime on Regular Check	24.00
03/26/2026	Overtime	Overtime on Regular Check	24.00

**Subtotal ( First Name: Anthony Last Name: Beltramo )**

96.00

**First Name: Bryan Last Name: Bridges**

Date	Pay Category	Overtime Special Handling	Total Work Hours
03/08/2026	Overtime	Overtime on Regular Check	24.00
03/14/2026	Overtime	Overtime on Regular Check	24.00
03/15/2026	Overtime	Overtime on Regular Check	24.00
03/17/2026	Overtime	Overtime on Regular Check	24.00
03/23/2026	Overtime	Overtime on Regular Check	9.00
03/26/2026	Overtime	Overtime on Regular Check	8.50
03/27/2026	Overtime	Overtime on Regular Check	9.00
03/29/2026	Overtime	Overtime on Regular Check	24.00

**Subtotal ( First Name: Bryan Last Name: Bridges )**

146.50

**First Name: Anthony Last Name: Garcia**

Date	Pay Category	Overtime Special Handling	Total Work Hours
03/10/2026	Overtime	Overtime to Separate Check	7.00
03/11/2026	Overtime	Overtime to Separate Check	8.50
03/16/2026	Overtime	Overtime to Separate Check	12.00

**Subtotal ( First Name: Anthony Last Name: Garcia )**

27.50

**First Name: Michael Last Name: Gutierrez**

Date	Pay Category	Overtime Special Handling	Total Work Hours
03/03/2026	Overtime	Overtime on Regular Check	24.00
03/06/2026	Overtime	Overtime on Regular Check	6.00
03/09/2026	Overtime	Overtime on Regular Check	1.00
03/15/2026	Overtime	Overtime on Regular Check	24.00
03/27/2026	Overtime	Overtime on Regular Check	24.00

**Subtotal ( First Name: Michael Last Name: Gutierrez )**

79.00

**First Name: Andrew Last Name: Marty**

Date	Pay Category	Overtime Special Handling	Total Work Hours
03/04/2026	Overtime	Overtime on Regular Check	8.00
03/08/2026	Overtime	Overtime on Regular Check	24.00

Grouped By: First Name; Last Name  
 Sorted By: Last Name Ascending; Date Ascending  
 Filtered By: Employee Filter: Employees (12); Time Entry Dates: 03/01/2026-03/31/2026; Custom Filter: Custom Filter

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Kentfield Fire Protection District (i.KFire)  
 1004 Sir Francis Drake Blvd  
 Kentfield, CA 94904  
 United States

## Calculated Time Summary Monthly Timesheet Overtime Hours

Time Entry Dates: 03/01/2026-03/31/2026

First Name: Andrew Last Name: Marty			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/17/2026	Overtime	Overtime on Regular Check	24.00
<b>Subtotal ( First Name: Andrew Last Name: Marty )</b>			<b>56.00</b>

First Name: Zachary Last Name: Nelson			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/09/2026	Overtime	Overtime on Regular Check	24.00
03/21/2026	Overtime	Overtime on Regular Check	24.00
03/24/2026	Overtime	Overtime on Regular Check	11.50
<b>Subtotal ( First Name: Zachary Last Name: Nelson )</b>			<b>59.50</b>

First Name: Mitchell Last Name: Neve			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/02/2026	Overtime	Overtime to Separate Check	9.00
03/03/2026	Overtime	Overtime to Separate Check	9.00
03/06/2026	Overtime	Overtime to Separate Check	3.50
03/09/2026	Overtime	Overtime to Separate Check	9.00
03/12/2026	Overtime	Overtime to Separate Check	9.00
03/13/2026	Overtime	Overtime to Separate Check	9.00
03/24/2026	Overtime	Overtime on Regular Check	3.00
03/30/2026	Overtime	Overtime on Regular Check	9.00
03/31/2026	Overtime	Overtime on Regular Check	9.00
<b>Subtotal ( First Name: Mitchell Last Name: Neve )</b>			<b>69.50</b>

First Name: Lawrence Last Name: Pasero			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/29/2026	OT to Comp Time (1.5x)	Overtime to Comp Time	3.50
<b>Subtotal ( First Name: Lawrence Last Name: Pasero )</b>			<b>3.50</b>

First Name: Anthony Last Name: Tescallo			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/10/2026	Overtime	Overtime to Separate Check	7.00
03/16/2026	Overtime	Overtime to Separate Check	12.00
03/19/2026	Overtime	Overtime to Separate Check	24.00
03/25/2026	OT to Comp Time (1.5x)	Overtime to Comp Time	11.50
03/28/2026	Overtime	Overtime to Separate Check	24.00
03/29/2026	Overtime	Overtime to Separate Check	24.00
<b>Subtotal ( First Name: Anthony Last Name: Tescallo )</b>			<b>102.50</b>

Grouped By: First Name; Last Name  
 Sorted By: Last Name Ascending; Date Ascending  
 Filtered By: Employee Filter: Employees (12); Time Entry Dates: 03/01/2026-03/31/2026; Custom Filter: Custom Filter

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Kentfield Fire Protection District (i.KFire)  
 1004 Sir Francis Drake Blvd  
 Kentfield, CA 94904  
 United States

## Calculated Time Summary Monthly Timesheet Overtime Hours

Time Entry Dates: 03/01/2026-03/31/2026

First Name: Jena Last Name: Wilson			
Date	Pay Category	Overtime Special Handling	Total Work Hours
03/11/2026	Overtime	Overtime to Separate Check	1.00
<b>Subtotal ( First Name: Jena Last Name: Wilson )</b>			<b>1.00</b>
<b>Report Total</b>			<b>641.00</b>





Kentfield Fire Protection District (i.KFire)  
 1004 Sir Francis Drake Blvd  
 Kentfield, CA 94904  
 United States

## Calculated Time Summary Monthly Timesheet Overtime Hours

Time Entry Dates: 04/01/2026-04/30/2026

**First Name: Anthony Last Name: Beltramo**

Date	Pay Category	Overtime Special Handling	Total Work Hours
04/01/2026	Overtime	Overtime on Regular Check	24.00
04/19/2026	Overtime		24.00
<b>Subtotal ( First Name: Anthony Last Name: Beltramo )</b>			<b>48.00</b>

**First Name: Bryan Last Name: Bridges**

Date	Pay Category	Overtime Special Handling	Total Work Hours
04/01/2026	Overtime	Overtime on Regular Check	24.00
04/07/2026	Overtime	Overtime on Regular Check	24.00
04/10/2026	Overtime	Overtime on Regular Check	24.00
04/13/2026	Overtime	Overtime on Regular Check	24.00
04/19/2026	Overtime	Overtime on Regular Check	24.00
04/25/2026	Overtime	Overtime on Regular Check	24.00
<b>Subtotal ( First Name: Bryan Last Name: Bridges )</b>			<b>144.00</b>

**First Name: Anthony Last Name: Garcia**

Date	Pay Category	Overtime Special Handling	Total Work Hours
04/05/2026	Overtime	Overtime to Separate Check	24.00
04/11/2026	Overtime	Overtime to Separate Check	24.00
04/15/2026	Overtime	Overtime to Separate Check	9.50
04/24/2026	Overtime	Overtime to Separate Check	24.00
04/29/2026	OT to Comp Time (1.5x)	Overtime to Comp Time	2.75
<b>Subtotal ( First Name: Anthony Last Name: Garcia )</b>			<b>84.25</b>

**First Name: Michael Last Name: Gutierrez**

Date	Pay Category	Overtime Special Handling	Total Work Hours
04/06/2026	Overtime	Overtime on Regular Check	8.50
04/07/2026	OT to Comp Time (1.5x)	Overtime to Comp Time	5.50
04/08/2026	Overtime	Overtime on Regular Check	24.00
04/20/2026	Overtime	Overtime on Regular Check	24.00
<b>Subtotal ( First Name: Michael Last Name: Gutierrez )</b>			<b>62.00</b>

**First Name: Andrew Last Name: Marty**

Date	Pay Category	Overtime Special Handling	Total Work Hours
04/15/2026	Overtime	Overtime on Regular Check	1.00
<b>Subtotal ( First Name: Andrew Last Name: Marty )</b>			<b>1.00</b>





Kentfield Fire Protection District (i.KFire)  
 1004 Sir Francis Drake Blvd  
 Kentfield, CA 94904  
 United States

## Calculated Time Summary Monthly Timesheet Overtime Hours

Time Entry Dates: 04/01/2026-04/30/2026

First Name: Zachary Last Name: Nelson			
Date	Pay Category	Overtime Special Handling	Total Work Hours
04/02/2026	Overtime	Overtime on Regular Check	24.00
04/14/2026	Overtime	Overtime on Regular Check	24.00
04/26/2026	Overtime	Overtime on Regular Check	24.00
<b>Subtotal ( First Name: Zachary Last Name: Nelson )</b>			<b>72.00</b>

First Name: Mitchell Last Name: Neve			
Date	Pay Category	Overtime Special Handling	Total Work Hours
04/01/2026	Overtime	Overtime to Separate Check	7.00
04/02/2026	Overtime	Overtime to Separate Check	9.00
04/06/2026	Overtime	Overtime to Separate Check	24.00
04/07/2026	Overtime	Overtime to Separate Check	12.00
04/08/2026	Overtime	Overtime to Separate Check	13.00
04/12/2026	Overtime	Overtime to Separate Check	24.00
04/13/2026	Overtime	Overtime to Separate Check	9.00
04/14/2026	Overtime	Overtime to Separate Check	9.00
04/17/2026	Overtime	Overtime on Regular Check	4.00
04/20/2026	Overtime	Overtime on Regular Check	9.00
<b>Subtotal ( First Name: Mitchell Last Name: Neve )</b>			<b>120.00</b>

First Name: Anthony Last Name: Tescallo			
Date	Pay Category	Overtime Special Handling	Total Work Hours
04/06/2026	Overtime	Overtime to Separate Check	24.00
04/09/2026	OT to Comp Time (1.5x)	Overtime to Comp Time	24.00
04/21/2026	Overtime	Overtime to Separate Check	24.00
<b>Subtotal ( First Name: Anthony Last Name: Tescallo )</b>			<b>72.00</b>

First Name: Jena Last Name: Wilson			
Date	Pay Category	Overtime Special Handling	Total Work Hours
04/26/2026	Overtime	Overtime to Separate Check	5.00
<b>Subtotal ( First Name: Jena Last Name: Wilson )</b>			<b>5.00</b>

<b>Report Total</b>	<b>608.25</b>
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Monthly Call Breakdown - Kentfield

Type of Call	Number of Calls
1 - Fire	6
3 - Rescue & Emergency Medical Service Incident	41
4 - Hazardous Condition (No Fire)	4
5 - Service Call	5
7 - False Alarm & False Call	15
<b>Total:</b>	<b>71</b>

**Report Criteria**

Basic Incident Date Original (Fd1.3): Is Equal To Last Month

Agency Name: Is Equal To KENTFIELD FPD

## Monthly Incident Report.

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
March 2026	EMS call, excluding vehicle accident with injury	03/01/2026 02:04:15		
March 2026	EMS call, excluding vehicle accident with injury	03/01/2026 19:25:00		
March 2026	EMS call, excluding vehicle accident with injury	03/02/2026 02:07:51		
March 2026	EMS call, excluding vehicle accident with injury	03/04/2026 19:55:28		
March 2026	EMS call, excluding vehicle accident with injury	03/04/2026 15:55:18		
March 2026	EMS call, excluding vehicle accident with injury	03/04/2026 14:15:48		
March 2026	EMS call, excluding vehicle accident with injury	03/04/2026 10:21:24		
March 2026	Building fire	03/05/2026 22:32:16		
March 2026	Public service assistance, other	03/06/2026 07:09:00		
March 2026	EMS call, excluding vehicle accident with injury	03/06/2026 13:09:09		
March 2026	EMS call, excluding vehicle accident with injury	03/06/2026 15:19:07		
March 2026	Alarm system activation, no fire - unintentional	03/07/2026 01:40:35		
March 2026	EMS call, excluding vehicle accident with injury	03/07/2026 08:42:28		
March 2026	EMS call, excluding vehicle accident with injury	03/08/2026 12:46:39		
March 2026	Power line down	03/09/2026 08:57:20		
March 2026	EMS call, excluding vehicle accident with injury	03/09/2026 16:12:27		
March 2026	EMS call, excluding vehicle accident with injury	03/09/2026 19:41:19		
March 2026	Motor vehicle accident with injuries	03/10/2026 15:32:32		
March 2026	Alarm system activation, no fire - unintentional	03/11/2026 00:07:17		
March 2026	Chemical hazard (no spill or leak)	03/11/2026 09:38:22		
March 2026	EMS call, excluding vehicle accident with injury	03/11/2026 21:10:27		
March 2026	Alarm system activation, no fire - unintentional	03/12/2026 10:39:31		
March 2026	Fire, other	03/12/2026 16:37:43		
March 2026	EMS call, excluding vehicle accident with injury	03/12/2026 17:39:48		
March 2026	Carbon monoxide detector activation, no CO	03/13/2026 01:08:39		
March 2026	EMS call, excluding vehicle accident with injury	03/13/2026 15:43:13		
March 2026	EMS call, excluding vehicle accident with injury	03/13/2026 18:31:30		
March 2026	EMS call, excluding vehicle accident with injury	03/13/2026 20:46:56		
March 2026	Swift water rescue	03/14/2026 12:11:27		
March 2026	EMS call, excluding vehicle accident with injury	03/14/2026 12:24:49		
March 2026	Building fire	03/15/2026 00:31:12		

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
March 2026	Alarm system activation, no fire - unintentional	03/15/2026 08:47:33		
March 2026	Alarm system activation, no fire - unintentional	03/15/2026 11:40:41		
March 2026	EMS call, excluding vehicle accident with injury	03/16/2026 20:19:11		
March 2026	EMS call, excluding vehicle accident with injury	03/17/2026 16:35:15		
March 2026	EMS call, excluding vehicle accident with injury	03/18/2026 13:44:35		
March 2026	Building fire	03/18/2026 16:02:40		
March 2026	EMS call, excluding vehicle accident with injury	03/19/2026 09:09:10		
March 2026	Motor vehicle accident with injuries	03/20/2026 12:32:29		
March 2026	Public service assistance, other	03/20/2026 16:35:26		
March 2026	Carbon monoxide detector activation, no CO	03/20/2026 18:48:07		
March 2026	EMS call, excluding vehicle accident with injury	03/20/2026 20:15:34		
March 2026	EMS call, excluding vehicle accident with injury	03/21/2026 18:24:08		
March 2026	EMS call, excluding vehicle accident with injury	03/21/2026 19:35:47		
March 2026	EMS call, excluding vehicle accident with injury	03/22/2026 10:23:53		
March 2026	EMS call, excluding vehicle accident with injury	03/22/2026 11:19:53		
March 2026	EMS call, excluding vehicle accident with injury	03/22/2026 12:02:15		
March 2026	Hazardous condition, other	03/23/2026 06:48:01		
March 2026	EMS call, excluding vehicle accident with injury	03/23/2026 11:23:42		
March 2026	Public service assistance, other	03/23/2026 14:31:00		
March 2026	Carbon monoxide detector activation, no CO	03/25/2026 02:14:48		
March 2026	Carbon monoxide detector activation, no CO	03/25/2026 03:56:23		
March 2026	Carbon monoxide detector activation, no CO	03/25/2026 19:15:34		
March 2026	Alarm system activation, no fire - unintentional	03/26/2026 09:19:27		
March 2026	Alarm system activation, no fire - unintentional	03/26/2026 13:41:15		
March 2026	Public service assistance, other	03/26/2026 15:30:24		
March 2026	EMS call, excluding vehicle accident with injury	03/26/2026 16:11:17		
March 2026	Alarm system activation, no fire - unintentional	03/28/2026 11:17:37		
March 2026	Alarm system activation, no fire - unintentional	03/28/2026 18:44:27		
March 2026	EMS call, excluding vehicle accident with injury	03/28/2026 19:35:38		
March 2026	EMS call, excluding vehicle accident with injury	03/29/2026 10:07:57		
March 2026	Building fire	03/29/2026 10:11:01		
March 2026	Alarm system activation, no fire - unintentional	03/29/2026 13:20:59		

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
March 2026	EMS call, excluding vehicle accident with injury	03/29/2026 17:07:40		
March 2026	Public service assistance, other	03/29/2026 20:59:09		
March 2026	EMS call, excluding vehicle accident with injury	03/30/2026 02:35:27		
March 2026	EMS call, excluding vehicle accident with injury	03/30/2026 16:05:41		
March 2026	EMS call, excluding vehicle accident with injury	03/30/2026 19:54:46		
March 2026	Hazardous condition, other	03/31/2026 12:33:25		
March 2026	EMS call, excluding vehicle accident with injury	03/31/2026 18:44:59		
March 2026	Building fire	03/31/2026 21:51:39		
<b>Count:</b>	<b>Count: 71</b>			
71				

**Report Criteria**

Date: Is Equal To Last Month

## Monthly Incident Report.

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
April 2026	EMS call, excluding vehicle accident with injury	04/01/2026 05:21:51		
April 2026	EMS call, excluding vehicle accident with injury	04/01/2026 07:51:07		
April 2026	Gas leak (natural gas or LPG)	04/01/2026 12:32:41		
April 2026	Alarm system activation, no fire - unintentional	04/01/2026 19:45:20		
April 2026	Public service assistance, other	04/02/2026 00:46:42		
April 2026	EMS call, excluding vehicle accident with injury	04/02/2026 13:18:36		
April 2026	Building fire	04/02/2026 14:27:13		
April 2026	EMS call, excluding vehicle accident with injury	04/02/2026 18:10:27		
April 2026	Smoke scare, odor of smoke	04/03/2026 08:52:18		
April 2026	EMS call, excluding vehicle accident with injury	04/03/2026 16:22:18		
April 2026	Hazardous condition, other	04/03/2026 18:53:25		
April 2026	Chemical hazard (no spill or leak)	04/03/2026 19:13:48		
April 2026	Alarm system activation, no fire - unintentional	04/04/2026 09:17:53		
April 2026	Swift water rescue	04/04/2026 21:18:46		
April 2026	Public service assistance, other	04/05/2026 16:01:07		
April 2026	EMS call, excluding vehicle accident with injury	04/06/2026 15:18:58		
April 2026	EMS call, excluding vehicle accident with injury	04/06/2026 22:45:17		
April 2026	Alarm system activation, no fire - unintentional	04/07/2026 08:37:39		
April 2026	Trash or rubbish fire, contained	04/07/2026 20:57:31		
April 2026	Public service assistance, other	04/08/2026 15:13:45		
April 2026	EMS call, excluding vehicle accident with injury	04/08/2026 19:00:41		
April 2026	EMS call, excluding vehicle accident with injury	04/09/2026 18:47:40		
April 2026	EMS call, excluding vehicle accident with injury	04/10/2026 00:29:02		
April 2026	EMS call, excluding vehicle accident with injury	04/10/2026 13:33:39		
April 2026		04/10/2026 14:21:36		
April 2026	Alarm system activation, no fire - unintentional	04/12/2026 17:05:08		
April 2026	Building fire	04/12/2026 19:43:47		
April 2026	Motor vehicle accident with injuries	04/13/2026 13:34:48		
April 2026	EMS call, excluding vehicle accident with injury	04/13/2026 13:49:44		
April 2026	EMS call, excluding vehicle accident with injury	04/13/2026 15:21:31		
April 2026	EMS call, excluding vehicle accident with injury	04/13/2026 17:09:05		

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
April 2026	Swift water rescue	04/14/2026 11:20:42		
April 2026	EMS call, excluding vehicle accident with injury	04/14/2026 18:50:21		
April 2026	Public service assistance, other	04/15/2026 03:16:41		
April 2026	EMS call, excluding vehicle accident with injury	04/15/2026 09:14:05		
April 2026	EMS call, excluding vehicle accident with injury			
April 2026	EMS call, excluding vehicle accident with injury	04/15/2026 16:35:01		
April 2026	EMS call, excluding vehicle accident with injury	04/16/2026 13:27:12		
April 2026	EMS call, excluding vehicle accident with injury	04/16/2026 15:27:00		
April 2026	EMS call, excluding vehicle accident with injury	04/17/2026 18:31:35		
April 2026	Natural vegetation fire, other	04/17/2026 21:39:20		
April 2026	EMS call, excluding vehicle accident with injury	04/18/2026 04:15:43		
April 2026	EMS call, excluding vehicle accident with injury	04/18/2026 04:57:10		
April 2026	EMS call, excluding vehicle accident with injury	04/18/2026 05:37:38		
April 2026	Building fire	04/18/2026 16:15:08		
April 2026	EMS call, excluding vehicle accident with injury	04/18/2026 17:33:27		
April 2026	Alarm system activation, no fire - unintentional	04/18/2026 21:36:53		
April 2026	EMS call, excluding vehicle accident with injury	04/20/2026 06:21:33		
April 2026	EMS call, excluding vehicle accident with injury	04/20/2026 10:58:06		
April 2026	Hazardous condition, other	04/20/2026 17:35:49		
April 2026	Hazardous condition, other	04/20/2026 18:12:29		
April 2026	Alarm system activation, no fire - unintentional	04/20/2026 18:53:29		
April 2026	Alarm system activation, no fire - unintentional	04/21/2026 07:43:52		
April 2026	Hazardous condition, other	04/21/2026 08:23:13		
April 2026	EMS call, excluding vehicle accident with injury	04/21/2026 17:31:51		
April 2026	EMS call, excluding vehicle accident with injury	04/22/2026 10:29:57		
April 2026	Building fire	04/23/2026 14:05:15		
April 2026	EMS call, excluding vehicle accident with injury	04/23/2026 15:39:14		
April 2026	Motor vehicle accident with injuries	04/24/2026 19:00:58		
April 2026	Building fire	04/25/2026 08:33:43		
April 2026	Alarm system activation, no fire - unintentional	04/25/2026 14:11:01		
April 2026	EMS call, excluding vehicle accident with injury	04/25/2026 16:58:54		
April 2026	EMS call, excluding vehicle accident with injury	04/25/2026 21:36:00		

Date	Incident Type	Basic Incident Alarm Date Time (FD1.26)	Basic Shift Or Platoon (FD1.30)	Basic Primary Station Name (FD1.4)
April 2026	Motor vehicle accident with injuries	04/25/2026 22:47:38		
April 2026	EMS call, excluding vehicle accident with injury	04/26/2026 01:00:27		
April 2026	EMS call, excluding vehicle accident with injury	04/26/2026 05:37:59		
April 2026	Building fire	04/26/2026 11:02:14		
April 2026	Alarm system activation, no fire - unintentional	04/26/2026 15:29:57		
April 2026	EMS call, excluding vehicle accident with injury	04/26/2026 22:56:52		
April 2026	Alarm system activation, no fire - unintentional	04/27/2026 10:45:39		
April 2026	Chemical hazard (no spill or leak)	04/27/2026 16:59:59		
April 2026	EMS call, excluding vehicle accident with injury	04/28/2026 11:07:47		
April 2026	EMS call, excluding vehicle accident with injury	04/28/2026 11:28:50		
April 2026	EMS call, excluding vehicle accident with injury	04/28/2026 12:06:03		
April 2026	EMS call, excluding vehicle accident with injury	04/28/2026 18:52:48		
April 2026	Alarm system activation, no fire - unintentional	04/28/2026 19:44:54		
April 2026	Alarm system activation, no fire - unintentional	04/29/2026 12:49:26		
April 2026	EMS call, excluding vehicle accident with injury	04/29/2026 15:37:04		
April 2026	EMS call, excluding vehicle accident with injury	04/30/2026 10:43:27		
April 2026	EMS call, excluding vehicle accident with injury	04/30/2026 11:43:30		
April 2026	EMS call, excluding vehicle accident with injury	04/30/2026 14:12:46		
April 2026	EMS call, excluding vehicle accident with injury	04/30/2026 17:13:54		
April 2026	EMS call, excluding vehicle accident with injury	04/30/2026 17:58:11		
<b>Count:</b> 83	<b>Count:</b> 82			

**Report Criteria**

Date: Is Equal To Last Month

# Kentfield Fire Protection District Warrant List

March 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
437 · Cash-Gen Ckg							
Check	03/10/2026	805306415	Banner Life Insurance Company	181941050 - Gutierrez	1515 · Health Insurance	-44.10	-44.10
Check	03/10/2026	805306416	C.A.P.F.	March 2026 Billing	1515 · Health Insurance	-354.00	-398.10
Check	03/10/2026	805306417	CalPERS - OPEB	ID# 3852809272-Kentfield Fire District OPEB	1580 · Other Post Employment ...	-46,487.75	-46,885.85
Check	03/10/2026	805306418	Corbet's	(A/C #4675)	2050 · Auto/Equipment Repair	-20.95	-46,906.80
Check	03/10/2026	805306419	Jones Garage Door Co., Inc.	Inv #50727	2055 · Building Repair	-2,216.91	-49,123.71
Check	03/10/2026	805306420	Kentfield Assn. Firefighters	Share of Rental of La France Garage from AT&T Wireless (March 2025 - June 2026)	2155 · Subsistence-Volunteer	-1,000.00	-50,123.71
Check	03/10/2026	805306421	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-132,378.12	-182,501.83
Check	03/10/2026	805306422	Kentfield Prof. FF #1775	Dues: 2/04/2026 - 3/03/2026	610 · Union Dues	-1,881.04	-184,382.87
Check	03/10/2026	805306423	Marin Automotive	Invoice# 42374	2050 · Auto/Equipment Repair	-6,904.22	-191,287.09
Check	03/10/2026	805306424	Marin Garden Solutions, Inc.	Invoice # 6006	2055 · Building Repair	-256.85	-191,543.94
Check	03/10/2026	805306425	Marin Sanitary Service	Inv # 3325002	2125 · Garbage	-863.23	-192,407.17
Check	03/10/2026	805306426	O'Reilly Automotive, Inc.	Customer NO: 1084343	2050 · Auto/Equipment Repair	-176.22	-192,583.39
Check	03/10/2026	805306427	Pacific Gas & Electric	Acct 1176933549-5 - Statement 2/23/2026	2130 · Gas & Electric	-1,229.86	-193,813.25
Check	03/10/2026	805306428	Phillip Chavira Corp	Invoice # 1241_February Bookkeeper Services	1705 · Accountant	-1,295.73	-195,108.98
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	-SPLIT-	-6,124.48	-201,233.46
Check	03/10/2026	805306430	Western Extrication Specialist, Inc.	Inv #3419	2205 · S/S-Fire Equipment	-935.00	-202,168.46
Check	03/24/2026	805306431	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #24952750- Elevator	2300 · Telephone	-31.91	-202,200.37
Check	03/24/2026	805306432	Banner Life Insurance Company	181492416 - Tescallo	1515 · Health Insurance	-47.32	-202,247.69
Check	03/24/2026	805306433	Banshee Networks, Inc.	Invoice # 16922 & 16921	-SPLIT-	-11,259.32	-213,507.01
Check	03/24/2026	805306434	C.A.P.F.	April 2026 Billing	1515 · Health Insurance	-324.50	-213,831.51
Check	03/24/2026	805306435	California Department of Tax & Fee Admin	Acct #211-629056/Use Tax Account Type-Period End Date 12/31/25	-SPLIT-	-619.00	-214,450.51
Check	03/24/2026	805306436	Humana Insurance Co.	Billing ID: 416055-001; April 2026 Coverage	1515 · Health Insurance	-3,960.14	-218,410.65
Check	03/24/2026	805306437	Jones Garage Door Co., Inc.	Inv #50721	2055 · Building Repair	-440.00	-218,850.65
Check	03/24/2026	805306438	Kentfield Fire District Payroll Account	A/C #0507976165 - April 2026 CEPPT Contributions	1565 · Retirement Prefunding C...	-18,750.00	-237,600.65
Check	03/24/2026	805306439	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-71,201.80	-308,802.45
Check	03/24/2026	805306440	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-142,206.09	-451,008.54
Check	03/24/2026	805306441	MacLeod Watts, Inc	Inv #032026KFPD	2005 · Administrative Expense	-7,300.00	-458,308.54
Check	03/24/2026	805306442	Marin Municipal Water Dist.	(A/C 175859 & 174720)	-SPLIT-	-711.65	-459,020.19
Check	03/24/2026	805306443	NPFBA	April 2026 Billing	1515 · Health Insurance	-990.00	-460,010.19
Check	03/24/2026	805306444	Ricoh USA, Inc.	Acct #1374116-1034296USC / Inv # 109907047 (Lease 1/04/2026-4/03/2026)	2215 · S/S-Office	-344.24	-460,354.43
Check	03/24/2026	805306445	Vestis	(a/c #792113681) Inv # 5080783026	2050 · Auto/Equipment Repair	-72.94	-460,427.37
Check	03/24/2026	805306446	Vision Service Plan	Client ID #00106116- April 2026	1515 · Health Insurance	-767.10	-461,194.47
Check	03/24/2026	805306447	Warren Security Systems, Inc.	Acct # 5233; Alarm System Monthly_ Invoice # 1150825	2055 · Building Repair	-96.00	-461,290.47
Check	03/24/2026	805306448	Business Card	2/5/26 - 3/4/26: Pomi 7901	-SPLIT-	-2,429.81	-463,720.28
Total 437 · Cash-Gen Ckg						-463,720.28	-463,720.28
439 · Cash-Payroll							
Check	03/06/2026	Debit	IBS		2005 · Administrative Expense	-278.00	-278.00
Check	03/20/2026	Debit	IBS		2005 · Administrative Expense	-135.00	-413.00
Total 439 · Cash-Payroll						-413.00	-413.00
Liabilities							
557 · Use Tax Payable							
Check	03/24/2026	805306435	California Department of Tax & Fee Admin	Acct #211-629056/Use Tax Account Type-Period End Date 12/31/25	437 · Cash-Gen Ckg	619.00	619.00
Check	03/24/2026	805306435	California Department of Tax & Fee Admin	Rounding	437 · Cash-Gen Ckg	-0.91	618.09
Total 557 · Use Tax Payable						618.09	618.09
565 · Amer Fnnds-Invest Def							
Check	03/10/2026	805306421	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	4,293.00	4,293.00
Check	03/24/2026	805306440	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	4,293.00	8,586.00
Total 565 · Amer Fnnds-Invest Def						8,586.00	8,586.00
610 · Union Dues							
Check	03/10/2026	805306422	Kentfield Prof. FF #1775	Dues: 2/04/2026 - 3/03/2026	437 · Cash-Gen Ckg	1,881.04	1,881.04
Total 610 · Union Dues						1,881.04	1,881.04
Total Liabilities						11,085.13	11,085.13
Expenses							

# Kentfield Fire Protection District Warrant List

March 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Salaries & Employee Benefits							
1040 · Personnel Serv-Suspense							
Check	03/10/2026	805306421	Kentfield Fire District Payroll Account	For Payroll: 3/04/2026 -3/17/2026	437 · Cash-Gen Ckg	98,366.14	98,366.14
Check	03/24/2026	805306440	Kentfield Fire District Payroll Account	For Payroll: 3/18/2026 -3/31/2026	437 · Cash-Gen Ckg	108,337.11	206,703.25
Total 1040 · Personnel Serv-Suspense						206,703.25	206,703.25
1515 · Health Insurance							
Check	03/10/2026	805306415	Banner Life Insurance Company	181941050 - Gutierrez	437 · Cash-Gen Ckg	44.10	44.10
Check	03/10/2026	805306416	C.A.P.F.	March 2026 Billing	437 · Cash-Gen Ckg	354.00	398.10
Check	03/24/2026	805306432	Banner Life Insurance Company	181492416 - Tescallo	437 · Cash-Gen Ckg	47.32	445.42
Check	03/24/2026	805306434	C.A.P.F.	April 2026 Billing	437 · Cash-Gen Ckg	324.50	769.92
Check	03/24/2026	805306436	Humana Insurance Co.	Billing ID: 416055-001; April 2026 Coverage	437 · Cash-Gen Ckg	3,960.14	4,730.06
Check	03/24/2026	805306439	Kentfield Fire District Payroll Account	PERS Active & Retired Health Premium April 2026	437 · Cash-Gen Ckg	67,530.15	72,260.21
Check	03/24/2026	805306439	Kentfield Fire District Payroll Account	Non-PERS Health Premium April 2026	437 · Cash-Gen Ckg	3,671.65	75,931.86
Check	03/24/2026	805306443	NPFB	April 2026 Billing	437 · Cash-Gen Ckg	990.00	76,921.86
Check	03/24/2026	805306446	Vision Service Plan	Client ID #00106116- April 2026	437 · Cash-Gen Ckg	767.10	77,688.96
Total 1515 · Health Insurance						77,688.96	77,688.96
1530 · Retire Employer							
Check	03/10/2026	805306421	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	29,440.98	29,440.98
Check	03/24/2026	805306440	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	29,440.98	58,881.96
Total 1530 · Retire Employer						58,881.96	58,881.96
1560 · Other Post Employment Benefits							
Check	03/10/2026	805306417	CalPERS - OPEB	ID# 3852809272-Kentfield Fire District OPEB	437 · Cash-Gen Ckg	46,487.75	46,487.75
Total 1560 · Other Post Employment Benefits						46,487.75	46,487.75
1565 · Retirement Prefunding Contrib							
Check	03/24/2026	805306438	Kentfield Fire District Payroll Account	A/C #0507976165 - April 2026 CEPPT Contributions	437 · Cash-Gen Ckg	18,750.00	18,750.00
Total 1565 · Retirement Prefunding Contrib						18,750.00	18,750.00
1705 · Accountant							
Check	03/10/2026	805306428	Phillip Chavira Corp	Invoice # 1241_February Bookkeeper Services	437 · Cash-Gen Ckg	1,295.73	1,295.73
Total 1705 · Accountant						1,295.73	1,295.73
Total Salaries & Employee Benefits						409,807.65	409,807.65
Services & Supplies							
2005 · Administrative Expense							
Check	03/06/2026	Debit	IBS		439 · Cash-Payroll	278.00	278.00
Check	03/10/2026	805306421	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	278.00	556.00
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	459.82	1,015.82
Check	03/20/2026	Debit	IBS		439 · Cash-Payroll	135.00	1,150.82
Check	03/24/2026	805306440	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	135.00	1,285.82
Check	03/24/2026	805306441	MacLeod Watts, inc	Inv #032026KFPD	437 · Cash-Gen Ckg	7,300.00	8,585.82
Check	03/24/2026	805306448	Business Card	2/5/26 - 3/4/26: Pomi 7901	437 · Cash-Gen Ckg	3.98	8,589.80
Total 2005 · Administrative Expense						8,589.80	8,589.80
2015 · Dues & Publications							
Check	03/24/2026	805306448	Business Card	2/5/26 - 3/4/26: Pomi 7901	437 · Cash-Gen Ckg	12.00	12.00
Total 2015 · Dues & Publications						12.00	12.00
2050 · Auto/Equipment Repair							
Check	03/10/2026	805306418	Corbet's	(A/C #4675)	437 · Cash-Gen Ckg	20.95	20.95
Check	03/10/2026	805306423	Marin Automotive	PO # 10629; Invoice# 42374_ U17A Dodge Service & Repairs	437 · Cash-Gen Ckg	6,904.22	6,925.17
Check	03/10/2026	805306426	O'Reilly Automotive, Inc.	Customer NO: 1084343	437 · Cash-Gen Ckg	176.22	7,101.39
Check	03/24/2026	805306435	California Department of Tax & Fee Admin	Rounding	437 · Cash-Gen Ckg	0.91	7,102.30
Check	03/24/2026	805306445	Vestis	(a/c #792113681) Inv # 5080783026	437 · Cash-Gen Ckg	72.94	7,175.24

Kentfield Fire Protection District  
Warrant List

March 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	03/24/2026	805306448	Business Card	2/5/26 - 3/4/26: Pomi 7901	437 · Cash-Gen Ckg	180.00	7,355.24
Total 2050 · Auto/Equipment Repair						7,355.24	7,355.24
2055 · Building Repair							
Check	03/10/2026	805306419	Jones Garage Door Co., Inc.	Inv #50727	437 · Cash-Gen Ckg	2,216.91	2,216.91
Check	03/10/2026	805306424	Marin Garden Solutions, Inc.	Invoice # 6006_February 2026 Maintenance	437 · Cash-Gen Ckg	256.85	2,473.76
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	200.16	2,673.92
Check	03/24/2026	805306437	Jones Garage Door Co., Inc.	Inv #50721	437 · Cash-Gen Ckg	440.00	3,113.92
Check	03/24/2026	805306447	Warren Security Systems, Inc.	Acct # 5233; Alarm System Monthly_ Invoice # 1150825	437 · Cash-Gen Ckg	96.00	3,209.92
Total 2055 · Building Repair						3,209.92	3,209.92
2110 · Domestic Water							
Check	03/24/2026	805306442	Marin Municipal Water Dist.	(A/C 175859)	437 · Cash-Gen Ckg	606.19	606.19
Check	03/24/2026	805306442	Marin Municipal Water Dist.	(A/C 174720)	437 · Cash-Gen Ckg	105.46	711.65
Total 2110 · Domestic Water						711.65	711.65
2120 · Fire Conferences							
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,924.80	1,924.80
Total 2120 · Fire Conferences						1,924.80	1,924.80
2125 · Garbage							
Check	03/10/2026	805306425	Marin Sanitary Service	Inv # 3325002_February Service	437 · Cash-Gen Ckg	863.23	863.23
Total 2125 · Garbage						863.23	863.23
2130 · Gas & Electric							
Check	03/10/2026	805306427	Pacific Gas & Electric	Acct 1176933549-5 - Statement 2/23/2026	437 · Cash-Gen Ckg	1,229.86	1,229.86
Total 2130 · Gas & Electric						1,229.86	1,229.86
2135 · Gas & Oil							
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	149.00	149.00
Total 2135 · Gas & Oil						149.00	149.00
2155 · Subsistence-Volunteer							
Check	03/10/2026	805306420	Kentfield Assn. Firefighters	Share of Rental of La France Garage from AT&T Wireless (March 2025 - June 2026)	437 · Cash-Gen Ckg	1,000.00	1,000.00
Total 2155 · Subsistence-Volunteer						1,000.00	1,000.00
2200 · S/S-Computer							
Check	03/24/2026	805306433	Banshee Networks, Inc.	Invoice # 16922	437 · Cash-Gen Ckg	1,285.16	1,285.16
Total 2200 · S/S-Computer						1,285.16	1,285.16
2205 · S/S-Fire Equipment							
Check	03/10/2026	805306430	Western Extrication Specialist, Inc.	Inv #3419	437 · Cash-Gen Ckg	935.00	935.00
Total 2205 · S/S-Fire Equipment						935.00	935.00
2215 · S/S-Office							
Check	03/24/2026	805306444	Ricoh USA, Inc.	Acct #1374116-1034296USC / Inv # 109907047 (Lease 1/04/2026-4/03/2026)	437 · Cash-Gen Ckg	344.24	344.24
Total 2215 · S/S-Office						344.24	344.24
2300 · Telephone							
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	773.41	773.41
Check	03/24/2026	805306431	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #24952750- Elevator	437 · Cash-Gen Ckg	31.91	805.32
Check	03/24/2026	805306448	Business Card	2/5/26 - 3/4/26: Pomi 7901	437 · Cash-Gen Ckg	2,233.83	3,039.15
Total 2300 · Telephone						3,039.15	3,039.15
2305 · Training							

Kentfield Fire Protection District  
Warrant List

March 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 - Cash-Gen Ckg	245.41	245.41
Total 2305 - Training						245.41	245.41
Total Services & Supplies						30,894.46	30,894.46
Capital Outlay							
Check	03/24/2026	805306433	Banshee Networks, Inc.	Invoice # 16921	437 - Cash-Gen Ckg	9,974.16	9,974.16
Total 4010 - C/O-Computer						9,974.16	9,974.16
4041 - C/O - PPE							
Check	03/10/2026	805306429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 - Cash-Gen Ckg	2,371.88	2,371.88
Total 4041 - C/O - PPE						2,371.88	2,371.88
Total Capital Outlay						12,346.04	12,346.04
Total Expenses						453,048.15	453,048.15
TOTAL						0.00	0.00

Kentfield Fire Protection District  
Warrant List  
April 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
437 · Cash-Gen Ckg							
Check	04/07/2026	805306449	Banner Life Insurance Company	181730179 - Beltramo	1515 · Health Insurance	-54.70	-54.70
Check	04/07/2026	805306450	Banner Life Insurance Company	180503285 - Garcia	1515 · Health Insurance	-52.52	-107.22
Check	04/07/2026	805306451	Banner Life Insurance Company	180503266 - McKnight	1515 · Health Insurance	-46.02	-153.24
Check	04/07/2026	805306452	Costco Wholesale Membership	Member #00011738447870, Renewal date May 2026	2015 · Dues & Publications	-65.00	-218.24
Check	04/07/2026	805306453	Curtis, L.N. & Sons	Customer No. C34022	-SPLIT-	-5,274.21	-5,492.45
Check	04/07/2026	805306454	DNG Enterprises, Inc.	(a/c #3770) 3/31/2026 Statement	2050 · Auto/Equipment Repair	-618.86	-6,111.31
Check	04/07/2026	805306455	FireMaster	inv #0001410913; PO#10670	2055 · Building Repair	-505.00	-6,616.31
Check	04/07/2026	805306456	Garrett Hardware of Windsor	Acct #:11111; Statement 3/31/26	2205 · S/S-Fire Equipment	-117.94	-6,734.25
Check	04/07/2026	805306457	Golden State Emergency Vehicle Service	A/C No. PIE-0066	-SPLIT-	-36,714.61	-43,448.86
Check	04/07/2026	805306458	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-135,455.19	-178,904.05
Check	04/07/2026	805306459	Kentfield Prof. FF #1775	Dues: 3/04/2026 - 3/31/2026	610 · Union Dues	-1,881.04	-180,785.09
Check	04/07/2026	805306460	Marin Sanitary Service	Inv # 3338076	2125 · Garbage	-863.23	-181,648.32
Check	04/07/2026	805306461	O'Reilly Automotive, Inc.	Customer NO: 1084343	2050 · Auto/Equipment Repair	-22.45	-181,670.77
Check	04/07/2026	805306462	Pacific Gas & Electric	Acct 1176933549-5 - Statement 3/24/2026	2130 · Gas & Electric	-1,211.69	-182,882.46
Check	04/07/2026	805306463	Palmgrens Engravables	Work Order # 0035333; PO# 10666	2005 · Administrative Expense	-584.33	-183,466.79
Check	04/07/2026	805306464	Phillip Chavira Corp	Invoice # 1250_March Bookkeeper Services	1705 · Accountant	-435.84	-183,902.63
Check	04/07/2026	805306465	RelaDyne	Invoice # 1272674-IN	2135 · Gas & Oil	-2,791.76	-186,694.39
Check	04/07/2026	805306466	Southern Marin Fire Protection District	Inv #25-26-29	2006 · Consulting Fees	-6,519.23	-193,213.62
Check	04/07/2026	805306467	TK Elevator Corporation	Cust #144933 / Inv #3009413042	2055 · Building Repair	-478.98	-193,692.60
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	-SPLIT-	-10,291.66	-203,984.26
Check	04/07/2026	805306469	Hi-Tech	PO# 10685 - Chassis & Pump Final Amount	-SPLIT-	-321,828.70	-525,812.96
Check	04/20/2026	805306470	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #25102416- Elevator	2300 · Telephone	-31.91	-525,844.87
Check	04/20/2026	805306471	Banshee Networks, Inc.	Invoice # 16948	2200 · S/S-Computer	-1,285.16	-527,130.03
Check	04/20/2026	805306472	Bound Tree Medical, LLC	Acct #208491	-SPLIT-	-333.04	-527,463.07
Check	04/20/2026	805306473	Business Card	3/5/26 - 4/4/26: Pomi 7901	-SPLIT-	-1,238.02	-528,701.09
Check	04/20/2026	805306474	Downing Heating & Air Conditioning, Inc.	Acct #117744 / Inv # A-16783	2055 · Building Repair	-1,182.50	-529,883.59
Check	04/20/2026	805306475	Glenn, Janelle & David	PO # 10705; Local Mitigation Funds	2150 · Prevention	-1,500.00	-531,383.59
Check	04/20/2026	805306476	Humana Insurance Co.	Billing ID: 416055-001; May 2026 Coverage	1515 · Health Insurance	-3,960.14	-535,343.73
Check	04/20/2026	805306477	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-71,201.80	-606,545.53
Check	04/20/2026	805306478	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-148,451.02	-754,996.55
Check	04/20/2026	805306479	Marin Garden Solutions, Inc.	Invoice # 6060	2055 · Building Repair	-304.75	-755,301.30
Check	04/20/2026	805306480	Marin County Fire Dept.	Inv # 2600333B; Marin Fire Dispatch Services	2105 · Dispatch	-64,621.00	-819,922.30
Check	04/20/2026	805306481	NPFBA	May 2026 Billing	1515 · Health Insurance	-990.00	-820,912.30
Check	04/20/2026	805306482	Stryker Sales Corporation	INV# 9211945745 & INV# 92120291411	-SPLIT-	-3,255.76	-824,168.06
Check	04/20/2026	805306483	Vestis	(a/c #792113681) Inv # 5080796857	2050 · Auto/Equipment Repair	-72.94	-824,241.00
Check	04/20/2026	805306484	Vision Service Plan	Client ID #00106116- May 2026	1515 · Health Insurance	-767.10	-825,008.10
Check	04/20/2026	805306485	Warren Security Systems, Inc.	Acct # 5233; Alarm System Monthly_ Invoice # 1160597	2055 · Building Repair	-96.00	-825,104.10
Total 437 · Cash-Gen Ckg						-825,104.10	-825,104.10
439 · Cash-Payroll							
Check	04/03/2026	Debit	IBS		2005 · Administrative Expense	-117.00	-117.00
Check	04/17/2026	Debit	IBS		2005 · Administrative Expense	-281.00	-398.00
Total 439 · Cash-Payroll						-398.00	-398.00
Liabilities							
565 · Amer Fnds-Invest Def							
Check	04/07/2026	805306458	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	4,293.00	4,293.00
Check	04/20/2026	805306478	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	3,633.77	7,926.77
Total 565 · Amer Fnds-Invest Def						7,926.77	7,926.77
610 · Union Dues							

Kentfield Fire Protection District  
**Warrant List**  
 April 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	04/07/2026	805306459	Kentfield Prof. FF #1775	Dues: 3/04/2026 - 3/31/2026	437 · Cash-Gen Ckg	1,881.04	1,881.04
Total 610 · Union Dues						1,881.04	1,881.04
Total Liabilities						9,807.81	9,807.81
Expenses							
Salaries & Employee Benefits							
1040 · Personnel Serv-Suspense							
Check	04/07/2026	805306458	Kentfield Fire District Payroll Account	For Payroll: 4/01/2026 -4/14/2026	437 · Cash-Gen Ckg	101,604.21	101,604.21
Check	04/20/2026	805306478	Kentfield Fire District Payroll Account	For Payroll: 4/15/2026 -4/28/2026	437 · Cash-Gen Ckg	115,095.27	216,699.48
Total 1040 · Personnel Serv-Suspense						216,699.48	216,699.48
1515 · Health Insurance							
Check	04/07/2026	805306449	Banner Life Insurance Company	181730179 - Beltramo	437 · Cash-Gen Ckg	54.70	54.70
Check	04/07/2026	805306450	Banner Life Insurance Company	180503285 - Garcia	437 · Cash-Gen Ckg	52.52	107.22
Check	04/07/2026	805306451	Banner Life Insurance Company	180503266 - McKnight	437 · Cash-Gen Ckg	46.02	153.24
Check	04/20/2026	805306476	Humana Insurance Co.	Billing ID: 416055-001; May 2026 Coverage	437 · Cash-Gen Ckg	3,960.14	4,113.38
Check	04/20/2026	805306477	Kentfield Fire District Payroll Account	PERS Active & Retired Health Premium May 2026	437 · Cash-Gen Ckg	67,530.15	71,643.53
Check	04/20/2026	805306477	Kentfield Fire District Payroll Account	Non-PERS Health Premium May 2026	437 · Cash-Gen Ckg	3,671.65	75,315.18
Check	04/20/2026	805306481	NPFBA	May 2026 Billing	437 · Cash-Gen Ckg	990.00	76,305.18
Check	04/20/2026	805306484	Vision Service Plan	Client ID #00106116- May 2026	437 · Cash-Gen Ckg	767.10	77,072.28
Total 1515 · Health Insurance						77,072.28	77,072.28
1530 · Retire Employer							
Check	04/07/2026	805306458	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	29,440.98	29,440.98
Check	04/20/2026	805306478	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	29,440.98	58,881.96
Total 1530 · Retire Employer						58,881.96	58,881.96
1705 · Accountant							
Check	04/07/2026	805306464	Phillip Chavira Corp	Invoice # 1250_March Bookkeeper Services	437 · Cash-Gen Ckg	435.84	435.84
Total 1705 · Accountant						435.84	435.84
Total Salaries & Employee Benefits						353,089.56	353,089.56
Services & Supplies							
2005 · Administrative Expense							
Check	04/03/2026	Debit	IBS		439 · Cash-Payroll	117.00	117.00
Check	04/07/2026	805306458	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	117.00	234.00
Check	04/07/2026	805306463	Palmgrens Engravables	Work Order # 0035333; PO# 10666	437 · Cash-Gen Ckg	584.33	818.33
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	31.99	850.32
Check	04/17/2026	Debit	IBS		439 · Cash-Payroll	281.00	1,131.32
Check	04/20/2026	805306473	Business Card	3/5/26 - 4/4/26: Pomi 7901	437 · Cash-Gen Ckg	3.98	1,135.30
Check	04/20/2026	805306478	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	281.00	1,416.30
Total 2005 · Administrative Expense						1,416.30	1,416.30
2006 · Consulting Fees							
Check	04/07/2026	805306466	Southern Marin Fire Protection District	Inv #25-26-29	437 · Cash-Gen Ckg	6,519.23	6,519.23
Total 2006 · Consulting Fees						6,519.23	6,519.23
2015 · Dues & Publications							
Check	04/07/2026	805306452	Costco Wholesale Membership	Member #00011738447870, Renewal date May 2026	437 · Cash-Gen Ckg	65.00	65.00

Kentfield Fire Protection District  
**Warrant List**  
 April 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	115.00	180.00
Check	04/20/2026	805306473	Business Card	3/5/26 - 4/4/26: Pomi 7901	437 · Cash-Gen Ckg	13.29	193.29
Total 2015 · Dues & Publications						193.29	193.29
2050 · Auto/Equipment Repair							
Check	04/07/2026	805306454	DNG Enterprises, Inc.	(a/c #3770) 3/31/2026 Statement	437 · Cash-Gen Ckg	618.86	618.86
Check	04/07/2026	805306457	Golden State Emergency Vehicle Service	Invoice # WI003365; A/C No. PIE-0066	437 · Cash-Gen Ckg	21,621.15	22,240.01
Check	04/07/2026	805306457	Golden State Emergency Vehicle Service	Invoice # WI003364; A/C No. PIE-0066	437 · Cash-Gen Ckg	13,791.92	36,031.93
Check	04/07/2026	805306457	Golden State Emergency Vehicle Service	Invoice # CI055151; A/C No. PIE-0066	437 · Cash-Gen Ckg	1,301.54	37,333.47
Check	04/07/2026	805306461	O'Reilly Automotive, Inc.	Customer NO: 1084343	437 · Cash-Gen Ckg	22.45	37,355.92
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	159.18	37,515.10
Check	04/07/2026	805306469	Hi-Tech	Invoice # 184179	437 · Cash-Gen Ckg	1,343.79	38,858.89
Check	04/20/2026	805306483	Vestis	(a/c #792113681) Inv # 5080796857	437 · Cash-Gen Ckg	72.94	38,931.83
Total 2050 · Auto/Equipment Repair						38,931.83	38,931.83
2055 · Building Repair							
Check	04/07/2026	805306455	FireMaster	Inv #0001410913; PO#10670	437 · Cash-Gen Ckg	505.00	505.00
Check	04/07/2026	805306467	TK Elevator Corporation	Cust #144933 / Inv #3009413042	437 · Cash-Gen Ckg	478.98	983.98
Check	04/20/2026	805306474	Downing Heating & Air Conditioning, Inc.	Acct #117744 / Inv # A-16783	437 · Cash-Gen Ckg	1,182.50	2,166.48
Check	04/20/2026	805306479	Marin Garden Solutions, Inc.	Invoice # 6060_March 2026 Maintenance	437 · Cash-Gen Ckg	304.75	2,471.23
Check	04/20/2026	805306485	Warren Security Systems, Inc.	Acct # 5233; Alarm System Monthly_ Invoice # 1160597	437 · Cash-Gen Ckg	96.00	2,567.23
Total 2055 · Building Repair						2,567.23	2,567.23
2105 · Dispatch							
Check	04/20/2026	805306480	Marin County Fire Dept.	Inv # 2600333B; Marin Fire Dispatch Services	437 · Cash-Gen Ckg	64,621.00	64,621.00
Total 2105 · Dispatch						64,621.00	64,621.00
2120 · Fire Conferences							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	30.00	30.00
Total 2120 · Fire Conferences						30.00	30.00
2125 · Garbage							
Check	04/07/2026	805306460	Marin Sanitary Service	Inv # 3338076_ March Service	437 · Cash-Gen Ckg	863.23	863.23
Total 2125 · Garbage						863.23	863.23
2130 · Gas & Electric							
Check	04/07/2026	805306462	Pacific Gas & Electric	Acct 1176933549-5 - Statement 3/24/2026	437 · Cash-Gen Ckg	1,211.69	1,211.69
Total 2130 · Gas & Electric						1,211.69	1,211.69
2135 · Gas & Oil							
Check	04/07/2026	805306465	RelaDyne	Invoice # 1272674-IN	437 · Cash-Gen Ckg	2,791.76	2,791.76
Total 2135 · Gas & Oil						2,791.76	2,791.76
2150 · Prevention							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	813.72	813.72
Check	04/20/2026	805306475	Glenn, Janelle & David	PO # 10705; Local Mitigation Funds	437 · Cash-Gen Ckg	1,500.00	2,313.72
Total 2150 · Prevention						2,313.72	2,313.72
2200 · S/S-Computer							

Kentfield Fire Protection District  
**Warrant List**  
 April 2026

05/01/26

Type	Date	Nun	Name	Memo	Split	Amount	Balance
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	872.97	872.97
Check	04/20/2026	805306471	Banshee Networks, Inc.	Invoice # 16948	437 · Cash-Gen Ckg	1,285.16	2,158.13
Total 2200 · S/S-Computer						2,158.13	2,158.13
2205 · S/S-Fire Equipment							
Check	04/07/2026	805306453	Curtis, L.N. & Sons	INV# 1051774, PO# 10668	437 · Cash-Gen Ckg	3,871.17	3,871.17
Check	04/07/2026	805306453	Curtis, L.N. & Sons	INV# 1043055, PO# 10648	437 · Cash-Gen Ckg	1,206.86	5,078.03
Check	04/07/2026	805306456	Garrett Hardware of Windsor	Acct #:111111; Statement 3/31/26	437 · Cash-Gen Ckg	117.94	5,195.97
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	436.34	5,632.31
Total 2205 · S/S-Fire Equipment						5,632.31	5,632.31
2210 · S/S-Medical							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	123.60	123.60
Check	04/20/2026	805306472	Bound Tree Medical, LLC	Acct #208491/ Invoice# 86160758	437 · Cash-Gen Ckg	183.99	307.59
Check	04/20/2026	805306472	Bound Tree Medical, LLC	Acct #208491/ Invoice# 86167075	437 · Cash-Gen Ckg	149.05	456.64
Check	04/20/2026	805306482	Stryker Sales Corporation	INV# 9211945745	437 · Cash-Gen Ckg	2,921.45	3,378.09
Check	04/20/2026	805306482	Stryker Sales Corporation	INV# 9212029141	437 · Cash-Gen Ckg	334.31	3,712.40
Total 2210 · S/S-Medical						3,712.40	3,712.40
2215 · S/S-Office							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	55.13	55.13
Total 2215 · S/S-Office						55.13	55.13
2220 · S/S-Station							
Check	04/07/2026	805306453	Curtis, L.N. & Sons	INV# 1052658, PO# 10672	437 · Cash-Gen Ckg	196.18	196.18
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	441.38	637.56
Total 2220 · S/S-Station						637.56	637.56
2300 · Telephone							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,642.43	1,642.43
Check	04/20/2026	805306470	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #25102416- Elevator	437 · Cash-Gen Ckg	31.91	1,674.34
Check	04/20/2026	805306473	Business Card	3/5/26 - 4/4/26: Pomi 7901	437 · Cash-Gen Ckg	1,220.75	2,895.09
Total 2300 · Telephone						2,895.09	2,895.09
2305 · Training							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,567.58	1,567.58
Total 2305 · Training						1,567.58	1,567.58
2315 · Wellness Fitness							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	396.00	396.00
Total 2315 · Wellness Fitness						396.00	396.00
Total Services & Supplies						138,513.48	138,513.48
Capital Outlay							
4010 · C/O-Computer							
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,832.82	1,832.82
Total 4010 · C/O-Computer						1,832.82	1,832.82

Kentfield Fire Protection District  
**Warrant List**  
 April 2026

05/01/26

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	04/07/2026	805306468	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,773.52	1,773.52
Total 4041 · C/O - PPE						1,773.52	1,773.52
Check	04/07/2026	805306469	Hi-Tech	Invoice # 183517	437 · Cash-Gen Ckg	320,484.91	320,484.91
Total 4070 · C/O-Apparatus Rplcmt						320,484.91	320,484.91
Total Capital Outlay						324,091.25	324,091.25
Total Expenses						815,694.29	815,694.29
TOTAL						0.00	0.00