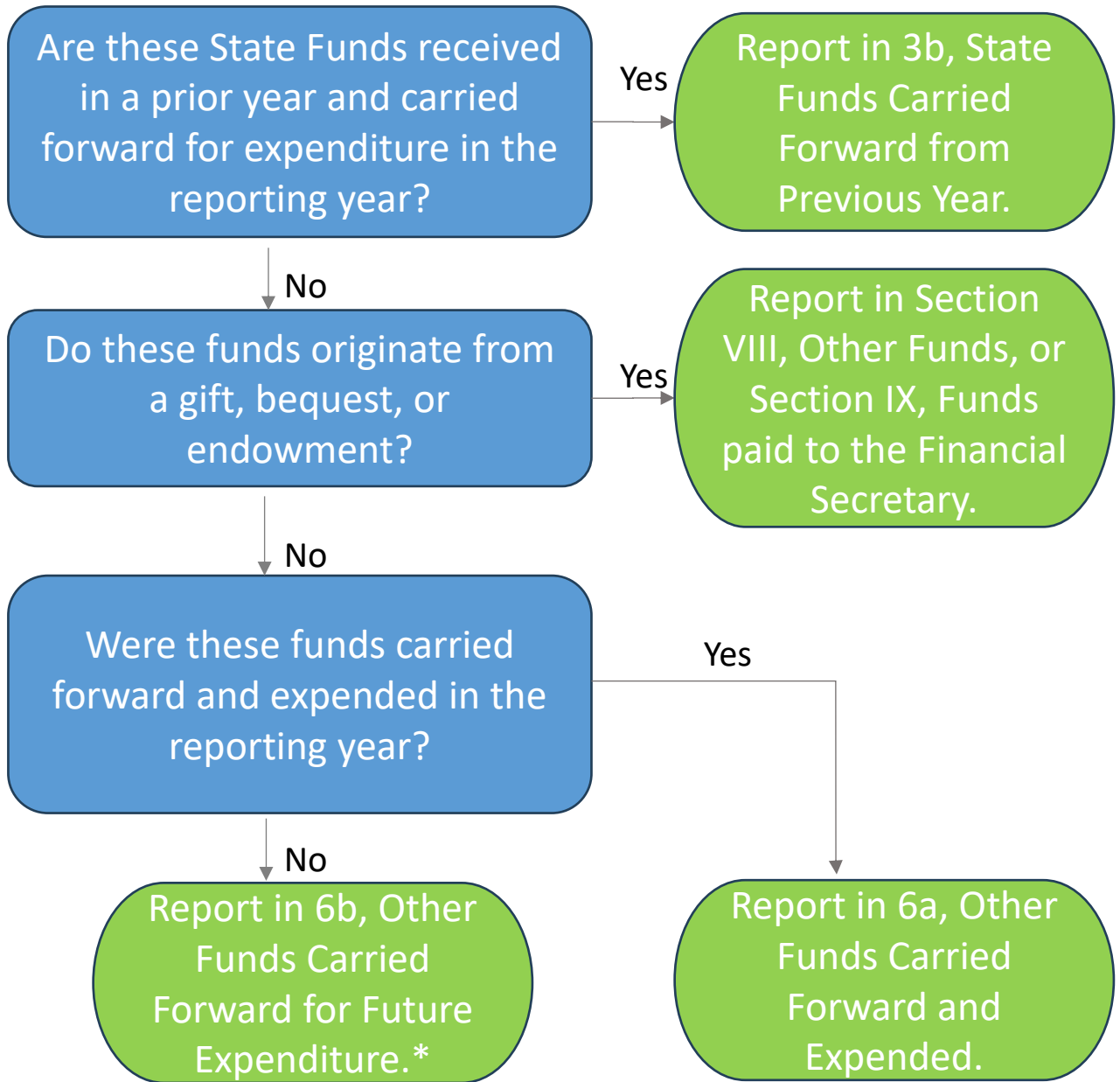


Funds Carried Forward



*Examples of 6b are funds held multiple years to prepare for benefits payout to a retiree and funds required by a municipality for emergency or unexpected needs.