SAN ANTONIO WATER COMPANY

BOARD OF DIRECTORS MEETING
Tuesday, November 17, 2026 at 5:00 p.m.
In the Upland City Hall Council Chambers
460 N. Euclid Avenue, Upland, CA 91786
And Virtual/Online or Teleconference

Members of the public may join the meeting by computer, tablet or smartphone.
https://meet.goto.com/626858493

You can also dial in using your phone.
Access Code: 626-858-493
United States: +1 (872) 240-3412

Call to Order
Salute to the Flag

1. Recognitions and Presentations:

2. Additions-Deletions to the Agenda:

3. Shareholder-Public Testimony:
   This is the time for any shareholder or member of the public to address the board members on any topic under the jurisdiction of the Company, which is on or not on the agenda. Please note, pursuant to the Brown Act the board is prohibited from taking action on items not listed on the agenda. For any testimony, speakers are requested to keep their comments to no more than four (4) minutes, including the use of any visual aids, and to do so in a focused and orderly manner. Anyone wishing to speak is requested to voluntarily fill out and submit a speaker's form to the manager prior to speaking.

4. Consent Calendar Items:
   All items listed hereunder are considered to be routine and there will be no separate discussion of these items unless members of the board request specific items to be removed from the consent calendar for separate action. All items listed or remaining will be voted upon in a single action.

   A. Approval of Board Meeting Minutes
      Meeting Minutes of October 20, 2026.
   B. Planning, Resources, and Operations Committee (PROC) Meeting Minutes
      No meeting minutes to approve.
   C. Administration and Finance Committee (AFC) Meeting Minutes
      No meeting minutes to approve.
   D. AdHoc Committee for Office Feasibility Study
      No meeting minutes to approve.
   E. Financial Statement
      Income Statement and Balance Sheet for September 30, 2026.
   F. Investment Activity Report
      Monthly Report of Investments Activity.
   G. Water Production and Consumption
      Monthly water production and consumption figures.
   H. Prominent Issues Update
      Status summaries on certain on-going active issues.
   I. Projects and Operations Update
      Status summaries on projects and operations matters.

J. Groundwater Level Patterns [Quarterly in January, April, July, and October]
Tracking patterns of groundwater elevations relative to ground surface.

K. Conservation Program Update [Quarterly in January, April, July, and October]
Update on SAWCo's existing water conservation programs.

L. Correspondence of Interest

5. Board Committee – Delegate Report:

A. PVPA Representative Report
Verbal report by Director Parker.

B. Six Basins Representative Report
Verbal report by Mr. Lee.

C. Chino Basin Representative Report
Verbal report by Mr. Lee.

D. Cucamonga Basin Representative Report
Verbal report by Mr. Lee.

E. Administration and Finance Committee (AFC) Chairman's Report
No meeting to report.

F. Planning, Resources, and Operations Committee (PROC) Chairman's Report
No meeting to report.

G. Office & Yard Feasibility Study Ad Hoc Committee
No meeting to report.

6. Annual Review of Employee Health and Welfare Benefits
Discussion and Possible Action on proposed Health and Welfare Benefits Package for 2027.

7. Revise Employee Auto Allowance Policy
Discussion and Possible Action on proposed revision to Company's employee auto allowance policy.

8. Closed Session

A. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
[Gov't Code § 54956.9(d)(4)]
Initiation of Litigation: Two (2) potential matters

B. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
[Gov't Code § 54956.9(d)(2)]
Significant exposure to litigation: One potential case

C. CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION
[Gov't Code § 54956.9(d)(1)]
Name of Case: *Aqueous Film-Forming Foams Product Liability Litigation*, Master Docket No. 2:18-mn-2873-RMG

9. Director's Comments and Future Agenda Items

Adjournment

The next regular Board Meeting is Tuesday, December 15, 2026 at 5:00 PM.

NOTE: All agenda report items and back-up materials are available for review and/or acquisition from the Company Office (139 N. Euclid Avenue, Upland, CA.) during regular office hours, Monday through Thursday [7:30a – 11:30a and 12:30p – 5:00p] and on the Company's website www.sawaterco.com. The agenda is also available for review and copying at the Upland Public Library located at 450 N. Euclid Avenue.

POSTING STATEMENT: On November 12, 2026 a true and correct copy of this agenda was posted at the entry of the Water Company's office (139 N. Euclid Avenue), on the City of Upland public bulletin board (460 N. Euclid Ave.), Public Library (450 N. Euclid Ave.), and on the Water Company's website.

SAN ANTONIO WATER COMPANY

MINUTES OF THE SAN ANTONIO WATER COMPANY
Tuesday, October 20, 2026

An open meeting of the Board of Directors of the San Antonio Water Company (SAWCo) was called to order at 5:06 p.m. on the above date at the City of Upland Council Chambers, 460 N Euclid Avenue, Upland, California. Directors present were Bill Velto, Bob Bowcock, Becky Miller, Bob Cable, and Kati Parker. Also in attendance were SAWCo's General Manager Brian Lee, General Legal Counsel Derek Hoffman, and Senior Administrative Specialist Tiffany Dickinson. Chief Financial Officer (CFO) Velto presided.

Director Miller led all in attendance in the flag salute.

Director Miller moved and Director Parker seconded to excuse Director Will Elliott from the meeting. Motion carried unanimously.

Director Rudy Zuniga entered the meeting at 5:12 PM.

1. *Recognitions and Presentations:* None.

2. *Additions-Deletions to the Agenda*: None.

3. *Shareholder-Public Testimony:* None.

4. *Consent Calendar Items:*
   - A. Approval of Board Meeting Minutes
     Regular Meeting Minutes of September 15, 2026
   - B. Planning, Resources and Operations Committee (PROC) Meeting Minutes
     No Meeting Minutes to approve.
   - C. Administration and Finance Committee (AFC) Meeting Minutes
     Regular Meeting Minutes of May 26, 2026.
   - D. AdHoc Committee for Office Feasibility Study
     No Meeting Minutes to approve.
   - E. Financial Statement
     Income Statement and Balance Sheet for August 31, 2026.
   - F. Investment Activity Report
     Monthly Report of Investments Activity.
   - G. Water Production and Consumption
     Monthly water production and consumption figures.
   - H. Prominent Issues Update
     Status summaries on certain on-going active issues.
   - I. Projects and Operations Update
     Status summaries on projects and operations matters.
   - J. Groundwater Level Patterns [Quarterly in January, April, July, and October]
     Tracking patterns of groundwater elevations relative to ground surface.
   - K. Conservation Program Update [Quarterly in January, April, July, and October]
     Update on SAWCo's existing water conservation programs.
   - L. Correspondence of Interest

Director Cable moved and Director Miller seconded to approve the Consent Calendar as presented. Motion carried unanimously.

5. *Board Committee – Delegate Report:*

A. Pomona Valley Protective Association (PVPA) Representative's Report – Director Velto stated PVPA did not meet, therefore no update to report.

B. Six Basins Representative Report – Mr. Lee stated there was no update to report.

C. Chino Basin Representative Report – Mr. Lee stated there was no update to report.

D. Cucamonga Basin Representative Report – Mr**.** Lee stated there was no update to report.

E. Administration and Finance Committee (AFC) Chairman's Report –Director Velto reported the agenda item regarding the unused entitlement was discussed and has been brought back to the full Board for further discussion.

F. Planning, Resources, and Operations Committee (PROC) Chairman's Report – No meeting to report.

G. Office Feasibility Study Ad Hoc Committee – No meeting to report.

6. Board's Annual End-Of-Year Employee Gift: Mr. Lee reported the end-of-year employee gift is an annual budgeted item, which has traditionally been $1,500.00 or prorated for part-time employees and partial years of service.

   Director Parker moved and Director Bowcock seconded to approve the Board's annual end-of-year employee gift in the amount of $1,500.00 or prorated for partial years. Motion carried unanimously.

7. Review of Major Activities Calendar 2027: Staff presented the major activities calendar for 2027 to give the Board opportunity to review the proposed meeting schedule.

   Director Velto moved and Director Cable seconded to approve the Company's major activities calendar for 2027 as presented. Motion carried unanimously.

8. Pomona Valley Protective Association (PVPA) Annual Shareholders Meeting Proxy: Staff reported the PVPA annual meeting, which is typically held in November, has been deferred to January 2027. It has been tradition of the Board to appoint Director Parker in October to serve as SAWCo's proxy voter.

   Director Velto moved and Director Miller seconded to approve assigning Director Parker as proxy to PVPA Annual Shareholder's Meeting. Motion carried unanimously.

9. Resolution Authorizing Sale of 2026 Unused Entitlement and Application of Temporary Tier 2 Municipal Rate: Staff stated if Resolution 2026-10-01 is approved by the Board, this will give staff the ability to sell unused entitlement by the end of the year. This will allow the Company to meet its entirety of the 2026 entitlement of 16,000-acre feet.

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Director Miller moved and Director Cable seconded to approve the adoption of Resolution 2026-10-01 authorizing the sale of 2026 unused entitlement and application of temporary tier 2 municipal rate. Motion carried unanimously.

10. Closed Session:

A. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
[Gov't Code § 54956.9(d)(2)]
Significant exposure to litigation: One potential case

B. CONFERENCE WITH LABOR NEGOTIATOR
[Gov't Code § 54956.9(d)(1)]
Name of Case: Aqueous Film-Forming Foams Product Liability Litigation, Master Docket No. 2:18-mn-2873-RMG

Mr. Hoffman stated the Company has been made aware of potential claims involving items on the agenda. Director Velto and Director Zuniga will be recused from the closed session items, as members of the City of Upland City Council.

The Board went into closed session at 5:18 PM. Upon return from the closed session at 5:50 PM, Mr. Hoffman stated there is no reportable action.

11. Director's Comments and Future Agenda Items: None.

Adjournment:
With no further business to discuss the meeting was adjourned at 5:52 PM.

_____
Assistant Secretary
Brian Lee

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San Antonio Water Company, CA

Income Statement

Group Summary

For Fiscal: 2026 Period Ending: 09/30/2026

IncomeStatement	Original Total Budget	Current Total Budget	MTD Activity	YTD Activity	Budget Remaining
Category: 4 - Income					
SubCategory: 40 - Shareholder Revenue					
1185 - Water Sales - Domestic	387,400.00	387,400.00	-56.29	457,867.39	-70,467.39
1230 - Water Fixed Charges - Domestic	591,000.00	591,000.00	-73.51	397,215.67	193,784.33
1245 - Water Sales - Municipal	3,322,000.00	3,322,000.00	191,584.15	1,890,534.08	1,431,465.92
1268 - Water Fixed Charges - Municipal	974,000.00	974,000.00	72,819.70	667,637.63	306,362.37
1274 - Water Sales - Misc.	280,000.00	280,000.00	19,430.72	141,116.95	138,883.05
1288 - Water Fixed Charges - Misc.	47,000.00	47,000.00	7,772.34	69,719.61	-22,719.61
1295 - Water Fixed Charges - Inactive Shareholders	50,000.00	50,000.00	0.00	35,419.41	14,580.59
1300 - Sale of Water/From Storage	0.00	0.00	0.00	482,258.69	-482,258.69
1309 - Shareholder Fees	10,000.00	10,000.00	335.00	5,435.00	4,565.00
SubCategory: 40 - Shareholder Revenue Total:	**5,661,400.00**	**5,661,400.00**	**291,812.11**	**4,147,204.43**	**1,514,195.57**
SubCategory: 42 - Non-Shareholder Revenue					
1725 - Misc. Income	2,000.00	2,000.00	0.00	3,821.05	-1,821.05
1750 - Service/Litigation Agreements	0.00	0.00	126.35	1,279.10	-1,279.10
1753 - Ground Lease Income	62,000.00	62,000.00	5,070.54	45,634.86	16,365.14
1755 - Interest Earned	130,000.00	130,000.00	0.00	86,537.85	43,462.15
SubCategory: 42 - Non-Shareholder Revenue Total:	**194,000.00**	**194,000.00**	**5,196.89**	**137,272.86**	**56,727.14**
Category: 4 - Income Total:	**5,855,400.00**	**5,855,400.00**	**297,009.00**	**4,284,477.29**	**1,570,922.71**
Category: 5 - O & M Expense					
SubCategory: 50 - Operating Facilities					
2175 - Field Labor	500,000.00	500,000.00	35,593.36	345,215.62	154,784.38
2235 - Repairs to Facilities and Equipment	350,000.00	350,000.00	40,011.43	400,318.46	-50,318.46
2265 - Power-Gas & Electric (utilities)	1,100,000.00	1,100,000.00	261,571.20	824,061.32	275,938.68
SubCategory: 50 - Operating Facilities Total:	**1,950,000.00**	**1,950,000.00**	**337,175.99**	**1,569,595.40**	**380,404.60**
SubCategory: 51 - Operating Activities					
2475 - Customer Service	11,000.00	11,000.00	2,468.75	12,762.27	-1,762.27
2498 - Conservation	10,000.00	10,000.00	0.00	5,645.40	4,354.60
SubCategory: 51 - Operating Activities Total:	**21,000.00**	**21,000.00**	**2,468.75**	**18,407.67**	**2,592.33**
SubCategory: 52 - Other Operating Expense					
2210 - O & M - All Other	3,500.00	3,500.00	125.00	3,920.43	-420.43
2295 - Supplies (Inventory & Tools Expense)	15,000.00	15,000.00	432.67	6,810.43	8,189.57
2565 - Depreciation/Amortization	1,200,000.00	1,200,000.00	106,577.87	960,217.04	239,782.96
2715 - Property Taxes	245,000.00	245,000.00	0.00	152,414.70	92,585.30
2805 - Water Resource Mgmt.	200,000.00	200,000.00	0.00	229,968.58	-29,968.58
SubCategory: 52 - Other Operating Expense Total:	**1,663,500.00**	**1,663,500.00**	**107,135.54**	**1,353,331.18**	**310,168.82**
Category: 5 - O & M Expense Total:	**3,634,500.00**	**3,634,500.00**	**446,780.28**	**2,941,334.25**	**693,165.75**
Category: 6 - G & A Expense					
SubCategory: 60 - Personnel					
2115 - Administrative Labor	600,000.00	600,000.00	57,800.01	532,754.63	67,245.37
2325 - Payroll Taxes	90,000.00	90,000.00	6,249.37	76,830.21	13,169.79
2355 - Worker's Compensation Insurance	18,000.00	18,000.00	2,071.00	16,020.95	1,979.05
2385 - Benefit Pay (Vac., sick, etc.)	230,000.00	230,000.00	19,053.49	144,434.87	85,565.13
2415 - Benefit Insurance (Pension,Life,Medical,Vision etc	275,000.00	275,000.00	29,244.04	229,452.15	45,547.85
SubCategory: 60 - Personnel Total:	**1,213,000.00**	**1,213,000.00**	**114,417.91**	**999,492.81**	**213,507.19**
SubCategory: 61 - Other					
2445 - Office/IT Support	80,000.00	80,000.00	5,723.71	100,683.24	-20,683.24
2505 - Directors Fees & Expense	40,000.00	40,000.00	2,295.40	26,273.11	13,726.89
2535 - Liability Insurance	90,000.00	90,000.00	0.00	110,553.76	-20,553.76
2595 - Communication	40,000.00	40,000.00	2,149.65	32,475.17	7,524.83
2625 - Dues & Publications	14,000.00	14,000.00	1,042.00	11,901.01	2,098.99

IncomeStatement	Original Total Budget	Current Total Budget	MTD Activity	YTD Activity	Budget Remaining
2655 - Outside Services	30,000.00	30,000.00	1,825.00	17,827.55	12,172.45
2745 - Income Tax Expense	20,000.00	20,000.00	0.00	0.00	20,000.00
2775 - Accounting	25,000.00	25,000.00	0.00	24,465.00	535.00
2776 - Legal	240,000.00	240,000.00	32,850.94	277,870.38	-37,870.38
2790 - Human Resources Expense	2,000.00	2,000.00	499.00	2,037.13	-37.13
2865 - All other	20,000.00	20,000.00	490.38	7,407.41	12,592.59
SubCategory: 61 - Other Total:	**601,000.00**	**601,000.00**	**46,876.08**	**611,493.76**	**-10,493.76**
Category: 6 - G & A Expense Total:	**1,814,000.00**	**1,814,000.00**	**161,293.99**	**1,610,986.57**	**203,013.43**
Total Surplus (Deficit):	**406,900.00**	**406,900.00**	**-311,065.27**	**-267,843.53**	

Fund Summary

Fund	Original Total Budget	Current Total Budget	MTD Activity	YTD Activity	Budget Remaining
10 - 10	406,900.00	406,900.00	-311,065.27	-267,843.53	674,743.53
Total Surplus (Deficit):	**406,900.00**	**406,900.00**	**-311,065.27**	**-267,843.53**	

Balance Sheet
Account Summary
As Of 09/30/2026

San Antonio Water Company, CA

Account	Name	Balance
Fund: 10 - 10		
Assets		
BalSubCategory: 10 - Cash		
10-00-00-10100-00000	Petty Cash	250.00
10-00-00-10201-00000	Checking Account-8431	1,249,628.74
10-00-00-10415-00000	D&O Checking Account	1,017,974.51
10-00-00-10438-00000	Depre/Obsolescene Res (LAIF)	2,729,579.00
	Total BalSubCategory 10 - Cash:	**4,997,432.25**
BalSubCategory: 11 - Accounts Receivable		
10-00-00-11100-00000	Accounts Receivable-Domestic	49,763.97
10-00-00-11200-00000	Accounts Receivable-Municipal	484,220.00
10-00-00-11250-00000	Accounts Receivable-Misc.	27,980.24
10-00-00-11260-00000	Accounts Receivable - Dormant	4,943.41
10-00-00-11275-00000	Contra Accounts Receivable - Unapplied C	-84,032.11
10-00-00-11300-00000	Accounts Receivable-Other	5,154.00
10-00-00-11400-00000	Accounts Receivable-Metron Meters	15,993.64
	Total BalSubCategory 11 - Accounts Receivable:	**504,023.15**
BalSubCategory: 12 - Inventory		
10-00-00-12100-00000	Inventories-Materials & Supply	98,773.21
	Total BalSubCategory 12 - Inventory:	**98,773.21**
BalSubCategory: 13 - Prepaid		
10-00-00-13100-00000	Prepaid Insurance	8,868.75
10-00-00-13105-00000	PREPAID POSTAGE	369.00
	Total BalSubCategory 13 - Prepaid:	**9,237.75**
BalSubCategory: 14 - Investments		
10-00-00-14150-00000	P.V.P.A. Investment	1.00
10-00-00-14151-00000	457B Plan Investment	186,736.91
	Total BalSubCategory 14 - Investments:	**186,737.91**
BalSubCategory: 15 - Property, Plant, & Equipment		
10-00-00-15100-00000	Land & Water Rights	920,161.26
10-00-00-15110-1507J	Work in Progress "Proj J"	582,776.07
10-00-00-15110-2201	Work in Progress	1,374,034.34
10-00-00-15110-2203	Work in Progress-Proj 2203	422,685.55
10-00-00-15110-25010	Work in Progress 25010	402,000.42
10-00-00-15110-26010	Work in Progress - 26010	142,600.74
10-00-00-15110-26020	Work in Progress - 26020	39,900.00
10-00-00-15110-26030	Work in Progress - 26030	63,470.20
10-00-00-15110-26040	Work in Progress - 26040	61,008.82
10-00-00-15150-00000	Buildings & Site Improvements	1,827,589.96
10-00-00-15200-00000	Wells-Shafts, Bldgs, & Equip	8,181,748.24
10-00-00-15250-00000	Boosters-Bldgs & Equip	2,629,884.62
10-00-00-15300-00000	Reservoirs	5,302,886.16
10-00-00-15350-00000	Tunnels, Forebay, & Ponds	1,592,905.29
10-00-00-15400-00000	Spreading Works-Cucamonga Wash	54,859.53
10-00-00-15410-00000	Spreading Works-SanAntonio Wsh	50,235.18
10-00-00-15450-00000	Pipelines	19,760,949.15
10-00-00-15500-00000	Autos & Equipment	1,040,943.99
10-00-00-15550-00000	Tools	134,863.26
10-00-00-15600-00000	Telemetry System	704,419.66
10-00-00-15650-00000	Office Equipment	445,499.72
10-00-00-15990-00000	Accumulated Depreciation	-19,113,583.51
	Total BalSubCategory 15 - Property, Plant, & Equipment:	**26,621,838.65**

Account	Name	Balance	
BalSubCategory: 16 - Other Assets			
10-00-00-16100-00000	Documents & Studies	953,173.47	
10-00-00-16105-24010	Work in Progree	33,975.00	
10-00-00-16105-25020	Work in Progress - 25020	44,398.95	
10-00-00-16105-26050	Work in Progress - 26050	61,408.75	
10-00-00-16990-00000	Accumulated Amortization	-765,655.01	
	Total BalSubCategory 16 - Other Assets:	**327,301.16**	
	Total Assets:	**32,745,344.08**	**32,745,344.08**
Liability			
BalSubCategory: 20 - Short-term less than 1 year			
10-00-00-20100-00000	Trade Accounts Payable	337,057.43	
10-00-00-20115-00000	D&O Trade Accounts Payable	766,983.98	
10-00-00-20261-00000	Section 125 - Dental	0.73	
10-00-00-20262-00000	Section 125 - Vision	0.91	
10-00-00-20263-00000	Section 125 - Medical	0.72	
10-00-00-20350-00000	Employer Pension Payable	2,296.91	
10-00-00-20600-00000	Water Hydrant Meter Deposit	2,550.00	
10-00-00-20820-00000	Accrued Vacation Payable	89,636.00	
	Total BalSubCategory 20 - Short-term less than 1 year:	**1,198,526.68**	
BalSubCategory: 21 - Long-term more than 1 year			
10-00-00-20152-00000	457B Deferred Comp Liability	186,736.91	
10-00-00-21500-00000	Unclaimed Credits	65,958.77	
	Total BalSubCategory 21 - Long-term more than 1 year:	**252,695.68**	
	Total Liability:	**1,451,222.36**	
Equity			
BalSubCategory: 30 - Stockholder equity			
10-00-00-30200-00000	Contributed Capital - Ext. Fee	447,258.02	
10-00-00-30210-00000	Contr. Property, Plant & Equip	2,432,256.77	
10-00-00-30300-00000	Capital Account	1,500,000.00	
10-00-00-30310-00000	Unissued Capital Stock	-861,100.00	
10-00-00-30400-00000	Retained Earngs-Brd Designated	3,913,781.21	
10-00-00-30410-00000	Retained Earnings-Unrestricted	24,129,769.25	
	Total BalSubCategory 30 - Stockholder equity:	**31,561,965.25**	
	Total Beginning Equity:	**31,561,965.25**	
Total Revenue		4,284,477.29	
Total Expense		4,552,320.82	
Revenues Over/Under Expenses		**-267,843.53**	
	Total Equity and Current Surplus (Deficit):	**31,294,121.72**	
	Total Liabilities, Equity and Current Surplus (Deficit):		**32,745,344.08**

Monthly Investment Activity Summary - Compiled from Banking Statements for Correlation with Monthly Financials								
						Reserves		
	Institution	Type of Investment	Date of Maturity	Rate of Interest	9/30/2026	Operating target: $1.06M-$2.12M	Depreciation & Obsolescence target: $1.27M-$5.08M	
Undesignated	Citizens Business Bank (CBB)	Checking	N/A	None	$ 1,249,628.74	$ 1,249,628.74	Capital Investment & Depreciation	Modernization
Designated	Citizens Business Bank (CBB)	Checking	N/A	None	$ 1,017,974.51		$ 1,017,974.51	
	Local Agency Investment Fund	LAIF	N/A	3.908%	$ 2,729,579.00		$ 946,416.80	$ 1,783,162.20
					$ 4,997,182.25	$ 1,249,628.74	$ 1,964,391.31	$ 1,783,162.20

2026 Production

CHINO BASIN	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Yearly Production Rights = 1232	52.31%	52.31%	52.31%	52.32%	52.44%	59.92%	11.97%	23.58%	34.73%	38.89%	49.31%	57.88%	
Well #12 - inactive	-	-	-	-	-	-	-	-	-	-	-	-	-
Well #15 - Domestic	0.06	0.00	-	0.03	-	-	0.27	-	-	0.06	-	-	0.4150
Well #16 - Domestic	0.12	-	-	0.04	1.44	92.26	147.24	143.01	137.40	51.13	-	-	572.64
Well#18 - inactive	-	-	-	-	-	-	-	-	-	-	-	-	-
Water Transferred from Storage	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**0.17**	**0.00**	**-**	**0.08**	**1.44**	**92.26**	**147.51**	**143.01**	**137.40**	**51.18**	**-**	**-**	**573.05**

CUCAMONGA BASIN	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Yearly Production Rights = 6401 (1901 10-yr Average Spread)	5.62%	8.84%	19.02%	29.33%	40.69%	52.00%	63.37%	71.68%	79.20%	86.84%	96.76%	107.74%	
Well #2	107.32	79.30	120.39	105.01	108.57	104.23	106.39	107.27	102.20	105.23	-	-	1,045.90
Well #3	0.12	-	0.08	0.24	-	-	0.18	-	-	0.23	-	-	0.85
Well#19 - inactive	-	-	-	-	-	-	-	-	-	-	-	-	-
Well #22	8.63	8.64	41.38	29.28	43.62	58.47	60.23	60.97	44.60	32.34	-	-	388.16
Well #24	0.43	0.00	241.23	350.69	365.47	350.07	357.25	358.83	334.51	351.29	-	-	2,709.78
Well #31	-	-	-	-	-	-	-	0.06	0.02	-	-	-	0.08
Well #32 - Domestic	-	-	-	-	-	-	-	4.68	-	-	-	-	4.68
Upl. # 15 {SAWCo's Rts]	243.29	118.39	248.11	175.02	209.45	210.93	204.11	-	-	-	-	-	1,409.30
Subtotal	**359.78**	**206.33**	**651.19**	**660.25**	**727.11**	**723.71**	**728.17**	**531.80**	**481.33**	**489.09**	**-**	**-**	**5,558.75**
Upl. # 15 {WECWCo's Rts] Memo Only	-	-	-	-	-	-		4,754.86	196.43	136.76	-	-	5,088.05

SIX BASINS	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Yearly Production Rights = 932	5.12%	15.85%	28.22%	40.89%	48.62%	62.22%	79.62%	96.53%	110.99%	125.31%	138.96%	153.14%	
Well #25-A	-	-	-	-	-	-	-	-	-	-	-	-	-
Well #26	47.73	54.33	47.63	63.79	72.08	68.29	69.62	69.42	67.43	68.97	-	-	629.28
Well 27-A	0.01	45.63	67.69	54.28	-	58.47	92.53	88.21	67.29	64.48	-	-	538.570
Subtotal	**47.74**	**99.96**	**115.32**	**118.07**	**72.08**	**126.75**	**162.15**	**157.63**	**134.72**	**133.44**	**-**	**-**	**1,167.85**

TOTAL PUMPED	**407.69**	**306.29**	**766.50**	**778.39**	**800.63**	**942.72**	**1,037.82**	**832.43**	**753.46**	**673.71**	**-**	**-**	**7,299.65**

GRAVITY FLOW	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
V screen	688.66	648.16	1,133.32	1,098.84	1,025.76	597.71	469.43	365.01	237.56	196.14	-	-	6,460.61
backwash from city treatment plant	-	0.08	-	1.76	1.29	-	-	0.05	-	-	-	-	3.19
San Antonio Tunnel (forebay)	226.28	194.43	254.60	258.19	264.35	251.53	204.25	178.35	200.91	158.39	-	-	2,191.27
San Antonio Tunnel (Upland TP)	-	-	-	-	-	76.91	121.80	39.12	39.74	87.75	-	-	365.31
Frankish & Stamm Tunnel 8" PRODUCTION	110.88	65.60	98.99	61.56	43.16	20.66	1.47	-	-	-	-	-	402.31
Discharge to waste	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL GRAVITY	**1,025.82**	**908.26**	**1,486.91**	**1,420.36**	**1,334.56**	**946.81**	**796.94**	**582.53**	**478.22**	**442.27**	**-**	**-**	**9,422.69**

Monthly													
San Antonio Tunnel to Forebay	**226.28**	**194.43**	**254.60**	**258.19**	**264.35**	**251.53**	**204.25**	**178.35**	**200.91**	**158.39**	**-**	**-**	**2,191.27**
San Antonio Tunnel to Uplant TP	**-**	**-**	**-**	**-**	**-**	**76.91**	**121.80**	**39.12**	**39.74**	**87.75**	**-**	**-**	**365.31**
V Screen, Frankish & Stamm Tunnel and TP Backwash	**799.54**	**713.84**	**1,232.31**	**1,162.17**	**1,070.21**	**618.37**	**470.90**	**365.06**	**237.56**	**196.14**	**-**	**-**	**6,866.11**
Gravity Production	**1,025.82**	**908.26**	**1,486.91**	**1,420.36**	**1,334.56**	**946.81**	**796.94**	**582.53**	**478.22**	**442.27**	**-**	**-**	**9,422.69**

Cumulative													
San Antonio Tunnel to Forebay	**226.28**	**420.71**	**675.31**	**933.50**	**1,197.84**	**1,449.37**	**1,653.62**	**1,831.97**	**2,032.88**	**2,191.27**	**-**	**-**	**2,191.27**
San Antonio Tunnel to Upland TP	**-**	**-**	**-**	**-**	**-**	**76.91**	**198.71**	**237.82**	**277.57**	**365.31**	**-**	**-**	**365.31**
V Screen, Frankish & Stamm Tunnel and TP Backwash	**799.54**	**1,513.38**	**2,745.69**	**3,907.86**	**4,978.07**	**5,596.44**	**6,067.34**	**6,432.41**	**6,669.97**	**6,866.11**	**-**	**-**	**6,866.11**
Gravity Production	**1,025.82**	**1,934.09**	**3,421.00**	**4,841.35**	**6,175.91**	**7,122.72**	**7,919.67**	**8,502.20**	**8,980.42**	**9,422.69**	**-**	**-**	**9,422.69**

Purchased Water - Upl. City to Dom. Sys.	-	-	-	-	-	-	-	-	-	-	-	-	-

Total Production	**1,433.52**	**1,214.55**	**2,253.41**	**2,198.75**	**2,135.19**	**1,889.53**	**1,834.77**	**1,414.96**	**1,231.68**	**1,115.99**	**-**	**-**	**16,722.34**
Total Cumulative Production	**1,433.52**	**2,648.07**	**4,901.48**	**7,100.23**	**9,235.42**	**11,124.95**	**12,959.72**	**14,374.68**	**15,606.35**	**16,722.34**	**-**	**-**	

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Domestic Production	226.45	194.43	254.60	258.27	265.79	343.79	351.75	326.04	338.32	209.57	-	-	2,769.00
Irrigation Production	1,207.06	1,020.12	1,998.82	1,940.48	1,869.40	1,468.83	1,361.22	1,049.81	853.62	818.67	-	-	13,588.03

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26
RainFall (Inches)	**2.40**	**4.67**	**0.09**	**1.23**	**0.17**	**0.10**	**-**	**-**	**-**	**-**	**-**	**-**
Cumulative (Inches)	**2.40**	**7.07**	**7.16**	**8.39**	**8.56**	**8.66**	**-**	**-**	**-**	**-**	**-**	**-**

2026 Consumption

DOMESTIC	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR	of consumption
Dom. Sys. - Base	50.05	38.87	84.64	50.22	82.02	95.83	114.36	107.29	103.11	94.23	-	-	820.62	71%
Dom. Sys. - Supplemental	5.37	17.39	12.13	34.36	4.07	40.75	7.82	52.22	7.80	30.14	-	-	212.05	18%
Dom Sys - Tier 3	3.36	13.48	3.97	30.76	1.03	22.08	1.44	26.49	1.39	15.34	-	-	119.34	10%
Dom. Sys. - Del. to Upland(24th/Campus)	17.59	39.59	40.47	37.99	46.35	22.32	2.10	-	3.62	8.76	-	-	218.78	
Dom. Sys. -Del. To Upland (Well 16/15)	-	-	-	-	-	-	146.87	121.20	138.03	50.16	-	-	456.26	
Dom. Sys. - Del. to Upland(24th/Mtn)-installed 4/2/19	0.01	33.16	49.34	42.59	37.34	31.76	12.07	-	0.12	-	-	-	206.38	
Tunnel meter to the Upland	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tunnel meter to Upland TP	-	-	-	-	-	76.91	121.80	39.12	39.74	87.75	-	-	365.31	
Discharge to waste	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	**76.37**	**142.49**	**190.56**	**195.92**	**170.81**	**289.65**	**406.45**	**346.32**	**293.80**	**286.37**	**-**	**-**	**2,398.74**	
Truck Loads - note only crosswall projects	-	-	-	-	-	-	-	-	-	-	-	-	-	
Well 32 Hydrant Mtr. - note only(started 8/6/18)Crosswalls	-	-	-	-	-	-	-	-	-	-	-	-	-	
Irr. Note only Del. to MVWD(wheeled through Upland)	-	-	-	-	-	-	-	-	-	0.10	-	-	0.10	

IRRIGATION	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Irrig. Sys.-Upland(Pump & Rec'd) (City W#15)	243.29	118.39	248.11	175.02	209.45	210.93	204.11	-	-	-	-	-	1,409.30
Irrig. Sys. - Upl. City - Tier 1	149.97	203.46	563.96	733.07	715.92	585.93	621.52	615.98	563.95	591.37	-	-	5,345.13
Irrig. Sys. - Upl. City - Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Monte Vista - Tier 1	-	0.02	-	-	-	-	-	-	-	0.10	-	-	0.12
Irrig. Sys. - Monte Vista - Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Ont. City - Tier 1	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Ont. City - Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Cucamonga Valley - Tier 1	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig Sys. - Cucamonga Valley - Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Holiday Rock Co - Tier 1	9.37	10.00	15.02	12.08	12.51	18.79	18.11	31.27	22.80	14.78	-	-	164.73
Irrig. Sys. - Holiday Rock Co - Tier 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Holiday Rock Co - Tier 3	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Red Hill Golf Course - Tier 1	8.27	8.29	25.36	28.09	34.78	42.75	45.18	48.19	42.75	30.99	-	-	314.65
Irrig. Sys. - Red Hill Golf Course - Tier 2	-	-	14.34	-	7.09	13.36	12.58	10.26	-	-	-	-	57.63
Irrig. Sys. - Red Hill Golf Course - Tier 3	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Red Hills HOA - Tier 1	0.17	0.21	1.03	1.21	1.49	1.83	1.93	2.06	1.84	0.78	-	-	12.56
Irrig. Sys. - Red Hills HOA - Tier 2	-	-	-	0.12	0.43	0.58	0.16	-	-	-	-	-	1.29
Irrig. Sys. - Red Hills HOA - Tier 3	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrig. Sys. - Minor Irrigators - Tier 1	0.61	0.40	2.05	1.57	4.89	4.74	5.90	4.96	5.98	1.31	-	-	32.40
Irrig. Sys. - Minor Irrigators - Tier 2	-	-	0.18	-	0.16	-	0.81	0.37	0.68	-	-	-	2.19
Irrig. Sys. - Minor irrigators - Tier 3	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**411.67**	**340.76**	**870.05**	**951.15**	**986.72**	**878.91**	**910.31**	**713.08**	**638.00**	**639.34**	**-**	**-**	**7,339.99**

Paper Water Transfers	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
City of Upland	-	-	-	-	-	-	-	-	-	-	-		-
Monte Vista Water District	-	-	-	-	-	802.36	-	-	-	-	-		**802.36**
City of Ontario	-	-	-	-	-	693.18	-	-	-	-	-		**693.18**
Cucamonga Valley Water District	-	-	-	-	-	-	-	-	-	0.10	-		**0.10**
Minor Shareholders	-	-	-	-	-	-	-	-	-	-	-		-
Paper Water Consumption Total	-	-	-	-	-	1,495.54	-	-	-	0.10	-	-	1,495.64

COMPANY TOTALS	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
San Antonio Heights	58.78	69.74	100.74	115.34	87.12	158.66	123.62	186.00	112.30	139.71	-	-	**1,152.01**
City of Upland	410.85	394.59	901.89	988.66	1,009.06	927.86	1,108.46	776.30	745.45	738.03	-	-	**8,001.16**
Monte Vista Water District	-	0.02	-	-	-	802.36	-	-	-	0.10	-	-	**802.48**
City of Ontario	-	-	-	-	-	693.18	-	-	-	-	-	-	**693.18**
Cucamonga Valley Water District	-	-	-	-	-	-	-	-	-	0.10	-	-	**0.10**
Holiday Rock Company	9.37	10.00	15.02	12.08	12.51	18.79	18.11	31.27	22.80	14.78	-	-	**164.73**
Red Hills Golf Course	8.27	8.29	39.70	28.09	41.87	56.11	57.76	58.44	42.75	30.99	-	-	**372.27**
Red Hill HOA	0.17	0.21	1.03	1.33	1.92	2.41	2.10	2.06	1.84	0.78	-	-	**13.85**
Minor Irrigators	0.61	0.40	2.23	1.57	5.05	4.74	6.71	5.33	6.66	1.31	-	-	**34.59**
TOTAL	**488.05**	**483.26**	**1,060.60**	**1,147.07**	**1,157.53**	**2,664.10**	**1,316.76**	**1,059.40**	**931.81**	**925.80**	**-**	**-**	**11,234.37**

IRRIGATORS

Irrigator Emberton	0.21	0.15	0.23	0.15	0.55	0.19	1.71	1.32	1.64	0.52	-	-	**6.68**
Irrigator Dicarlo	0.04	0.03	0.08	0.09	0.08	0.18	0.32	0.04	0.49	0.40	-	-	**1.75**
Irrigator Mistretta	-	-	0.60	-	0.74	0.69	-	-	0.69	-	-	-	**2.73**
Irrigator Scheu	-	-	0.67	0.79	3.17	3.17	3.97	3.17	3.17	-	-	-	**18.12**
Irrigator Pfister	*0.36*	*0.22*	*0.65*	*0.53*	*0.49*	*0.50*	*0.71*	*0.79*	*0.66*	*0.39*	-	-	***5.31***

2026 Spread and Storage

Cucamonga Basin

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
23rd St. (Meter) - Basin 6 - A	41.30	72.50	154.78	150.00	100.72	13.11	0.45	-	0.63	-	-	-	533.49
15th Street Basin	-	-	41.01	84.82	81.33	9.35	-	-	0.30	-	-	-	216.82
Basin 3 meter (23rd street Clock)	181.68	139.17	245.45	258.70	242.92	-	43.64	-	-	101.88	-	-	1,213.45
Frankish & Stamm Tunnel to Basin 3	113.26	66.69	100.75	62.35	43.51	20.84	3.90	-	-	-	-	-	411.30
Vscreen via Frankish & Stamm Meter to Basin 3	106.48	89.49	65.23	37.82	53.49	131.51	74.95	-	-	-	-	-	558.97
PRV Station (res 1)(basin 6)	7.68	2.47	60.90	73.48	74.32	13.80	3.65	0.60	-	0.42	-	-	237.31
Monthly Spread	**450.39**	**370.33**	**668.12**	**667.16**	**596.30**	**188.62**	**126.59**	**0.60**	**0.94**	**102.30**	**-**	**-**	**3,171.34**
Cumulative Spread	**450.39**	**820.72**	**1,488.85**	**2,156.01**	**2,752.30**	**2,940.92**	**3,067.51**	**3,068.11**	**3,069.04**	**3,171.34**	**-**	**-**	

Six Basins

Note: City of Upland Well Exercising may contribute to spread

Monthly Spread	**281.03**	**163.72**	**150.09**	**43.54**	**1.94**	**63.95**	**95.73**	**89.79**	**96.60**	**22.05**	**-**	**-**	**1,008.43**
Cumulative Spread	**281.03**	**444.75**	**594.83**	**638.37**	**640.31**	**704.26**	**799.99**	**889.78**	**986.38**	**1,008.43**	**1,008.43**	**1,008.43**	

Note:Maximum end of year storage limit: 2,000 AF

Note:Maximum yearly spread limit: 1,000 AFY

Previous Storage	708.30	1,019.26	1,160.68	1,273.12	1,276.26	1,283.79	1,298.65	1,309.89	1,319.72	1,359.27	1,325.55	1,403.21
Spread	281.03	163.72	150.09	43.54	1.94	63.95	95.73	89.79	96.60	22.05	-	-
Paper Transfer to other agencies	-	-	-	-	-	-	-	-	-	-	-	-
Unused Monthly OSY	29.93	(22.29)	(37.65)	(40.40)	5.59	(49.09)	(84.48)	(79.96)	(57.05)	(55.78)	77.67	77.67
Current Storage Estimate	**1,019**	**1,161**	**1,273**	**1,276**	**1,284**	**1,299**	**1,310**	**1,320**	**1,359**	**1,326**	**1,403**	**1,481**

932 yearly OSY = 77.67 monthly OSY

Chino Basin

Monthly Spread	**166.24**	**221.64**	**400.96**	**401.05**	**382.76**	**348.98**	**302.68**	**251.91**	**145.86**	**43.08**	**-**	**-**	**2,665.18**
Cumulative Spread	**166.24**	**387.88**	**788.85**	**1,189.90**	**1,572.66**	**1,921.64**	**2,224.32**	**2,476.23**	**2,622.09**	**2,665.18**	**-**	**-**	

Local Supplemental Account (Spreading)*	7,802.50	7,968.74	8,190.38	8,591.35	8,992.40	9,289.60	9,638.58	9,941.26	10,193.17	10,339.04	-	-
Carry Over Account	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	1,232.00	-	-
Local Excess Carry Over Account*	8,412.32	8,514.98	8,617.65	8,720.32	8,822.91	8,367.50	8,377.91	8,333.07	8,292.73	8,257.99	-	-
Preemptive Replenishment Account	-	-	-	-	-	-	-	-	-	-	-	-
Total Prior Storage	**17,446.82**	**17,715.73**	**18,040.03**	**18,543.66**	**19,047.30**	**18,889.10**	**19,248.49**	**19,506.33**	**19,717.90**	**19,829.03**	**-**	**-**
Paper Transfer to other agencies	-	-	-	-	-	(1,495.54)	-	-	-	(0.10)	-	-
Unused Monthly OSY	102.49	102.66	102.67	102.59	101.22	10.41	(44.84)	(40.34)	(34.74)	51.48	-	-
Current Storage Estimate*	**17,715.56**	**18,040.03**	**18,543.66**	**19,047.30**	**19,531.29**	**17,752.95**	**19,506.33**	**19,717.90**	**19,829.03**	**19,923.50**	**-**	**-**

1,232 yearly OSY = 102.67 monthly OSY

* Does not include yearly storage loses calc of 0.07%

-

End of year true-up.

Company Wide

Monthly Spread	**897.67**	**755.69**	**1,219.17**	**1,111.75**	**981.00**	**601.54**	**524.99**	**342.30**	**243.40**	**167.43**	**-**	**-**	**6,844.94**
Cumulative Spread	**897.67**	**1,653.35**	**2,872.52**	**3,984.27**	**4,965.28**	**5,566.82**	**6,091.81**	**6,434.11**	**6,677.52**	**6,844.94**	**-**	**-**	
Total Current Storage Estimate	**18,735**	**19,201**	**19,817**	**20,324**	**20,815**	**19,052**	**20,816**	**21,038**	**21,188**	**21,249**	**1,403**	**1,481**	

Meter to spread ponds (NOTE ONLY)	-	-	-	-	-	-	-	-	-	-	-	-	-

2026 GW Production Rights

Yearly %	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
	8%	17%	25%	33%	42%	50%	58%	67%	75%	83%	92%	100%

Cucamonga Basin Production

Yearly Production Rights = 6401 (4,500AF + 1901AF 10-yr Average Spread)

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production	359.78	206.33	651.19	660.25	727.11	723.71	728.17	531.80	481.33	489.09	-	-	
Cumulative Production	359.78	566.11	1,217.30	1,877.55	2,604.66	3,328.37	4,056.53	4,588.33	5,069.66	5,558.75	-	-	**5,558.75**
Cumulative Production Rights	533.43	1,066.85	1,600.28	2,133.71	2,667.13	3,200.56	3,733.99	4,267.41	4,800.84	5,334.27	-	-	**6,401**
% of Production Rights*	**5.62%**	**8.84%**	**19.02%**	**29.33%**	**40.69%**	**52.00%**	**63.37%**	**71.68%**	**79.20%**	**86.84%**	**96.76%**	**107.74%**	**86.8%**

Six Basins Production

Yearly Production Rights = 932AF

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production	47.74	99.96	115.32	118.07	72.08	126.75	162.15	157.63	134.72	133.44	-	-	
Cumulative Production	47.74	147.70	263.01	381.08	453.16	579.91	742.06	899.69	1,034.41	1,167.85	-	-	**1,167.85**
Cumulative Production Rights	77.67	155.33	233.00	310.67	388.33	466.00	543.67	621.33	699.00	776.67	-	-	**932**
% of Production Rights*	**5.12%**	**15.85%**	**28.22%**	**40.89%**	**48.62%**	**62.22%**	**79.62%**	**96.53%**	**110.99%**	**125.31%**	**138.96%**	**153.14%**	**125.3%**

Chino Basin Production Note: Chino Basin production rights are calculated from July through June.

Yearly Production Rights = 1232AF

	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production		0.17	0.00	-	0.08	1.44	92.26	147.51	143.01	137.40	51.18	-	-	573.05
Cumulative Production for 2025	644.32	0.17	0.17	0.17	0.25	1.69	93.95	241.46	384.47	521.87	573.05	-	-	
Water Year 25-26														
Cumulative Production	644.32	644.49	644.49	644.49	644.57	646.01	738.27							738.27
Cumulative Rights	616.00	718.67	821.33	924.00	1,026.67	1,129.33	1,232.00							1,232.00
% of Production Rights 25-26*		**52.31%**	**52.31%**	**52.31%**	**52.32%**	**52.44%**	**59.92%**							
Water Year 26-27														
Cumulative Production								147.51	290.51	427.92	479.10	-	-	1,345.04
Cumulative Rights								102.67	205.33	308.00	410.67	513.33	616.00	1,232.00
% of Production Rights 26-27*								**11.97%**	**23.58%**	**34.73%**	**38.89%**	**49.31%**	**57.88%**	

* - Out months are Exponential Smoothing (ETS) forecasts based on basin production to date

Chino Basin	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	WY19-20
Water Year 19-20													
Cumulative Production	5.24	110.22	227.03	351.18	470.30	470.30	470.53	470.80	470.80	471.09	486.34	614.43	
Cumulative Rights	102.67	205.33	308.00	410.67	513.33	616.00	718.67	821.33	924.00	1,026.67	1,129.33	1,232.00	1,232.00
% of Production Rights 19-20	5.10%	53.68%	73.71%	85.51%	91.62%	76.35%	65.47%	57.32%	50.95%	45.89%	43.06%	49.87%	

2026 Production v Consumption

Yearly %	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
	8%	17%	25%	33%	42%	50%	58%	67%	75%	83%	92%	100%

Consumption versus Entitlement, Company Wide **Active Shares**

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	488.05	483.26	1,060.60	1,147.07	1,157.53	2,664.10	1,316.76	1,059.40	931.81	925.80	-	-	
Cumulative Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	7,000.60	8,317.36	9,376.76	10,308.56	11,234.37	-	-	**11,234.37**
Cumulative Entitlement (straight line)	*1,281.68*	*2,563.37*	*3,845.05*	*5,126.73*	*6,408.41*	*7,690.10*	*8,971.78*	*10,253.46*	*11,535.15*	*12,816.83*	-	-	***15,380***
% of Entitlement*	**3.17%**	**6.32%**	**13.21%**	**20.67%**	**28.20%**	**45.52%**	**54.08%**	**60.97%**	**67.02%**	**73.04%**	**81.86%**	**91.85%**	**73.0%**

Consumption versus Entitlement, Company Wide **Total Shares**

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	488.05	483.26	1,060.60	1,147.07	1,157.53	2,664.10	1,316.76	1,059.40	931.81	925.80	-	-	
Cumulative Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	7,000.60	8,317.36	9,376.76	10,308.56	11,234.37	-	-	**11,234.37**
Cumulative Entitlement (straight line)	*1,333.33*	*2,666.67*	*4,000.00*	*5,333.33*	*6,666.67*	*8,000.00*	*9,333.33*	*10,666.67*	*12,000.00*	*13,333.33*	-	-	***16,000***
% of Entitlement*	**3.05%**	**6.07%**	**12.70%**	**19.87%**	**27.10%**	**43.75%**	**51.98%**	**58.60%**	**64.43%**	**70.21%**	**78.69%**	**88.29%**	**70.2%**

Production versus Consumption, Company Wide

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production	1,433.52	1,214.55	2,253.41	2,198.75	2,135.19	1,889.53	1,834.77	1,414.96	1,231.68	1,115.99	-	-	16,722.34
Consumption	*488.05*	*483.26*	*1,060.60*	*1,147.07*	*1,157.53*	*1,168.56*	*1,316.76*	*1,059.40*	*931.81*	*925.80*	-	-	*9,738.83*
Spread	*897.67*	*755.69*	*1,219.17*	*1,111.75*	*981.00*	*601.54*	*524.99*	*342.30*	*243.40*	*167.43*	-	-	*6,844.94*
Total Consumption	1,385.71	1,238.94	2,279.78	2,258.81	2,138.54	1,770.10	1,841.75	1,401.70	1,175.21	1,093.23	-	-	16,583.77
Difference	47.81	(24.39)	(26.36)	(60.06)	(3.35)	119.43	(6.98)	13.26	56.47	22.75	-	-	138.57
% of Production	**3.3%**	**-2.0%**	**-1.2%**	**-2.7%**	**-0.2%**	**6.3%**	**-0.38%**	**0.9%**	**4.6%**	**2.0%**	**0.0%**	**0.0%**	**0.8%**

Production versus Consumption, Domestic System

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production	226.45	194.43	254.60	258.27	265.79	343.79	351.75	326.04	338.32	209.57	-	-	**2,769.00**
Consumption	76.37	142.49	190.56	195.92	170.81	289.65	406.45	346.32	293.80	286.37	-	-	**2,398.74**
Monthly Difference	150.08	51.94	64.04	62.35	94.98	54.14	(54.70)	(20.28)	44.52	(76.80)	-	-	**370.26**
% difference	**196.51%**	**36.45%**	**33.61%**	**31.83%**	**55.61%**	**18.69%**	**-13.46%**	**-5.86%**	**15.15%**	**-26.82%**	**0.00%**	**0.00%**	**15.4%**

Production versus Consumption, Irrigation System

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Production	*1,207.06*	*1,020.12*	*1,998.82*	*1,940.48*	*1,869.40*	*1,468.83*	*1,361.22*	*1,049.81*	*853.62*	*818.67*	-	-	***13,588.03***
Addition from Domestic	*150.08*	*51.94*	*64.04*	*62.35*	*94.98*	*54.14*	*(54.70)*	*(20.28)*	*44.52*	*(76.80)*	-	-	***370.26***
Total Production	1,357.14	1,072.06	2,062.86	2,002.83	1,964.38	1,522.97	1,306.52	1,029.53	898.13	741.87	-	-	**13,958.29**
Consumption	1,309.34	1,096.45	2,089.22	2,062.90	1,967.73	1,480.45	1,435.30	1,055.38	881.41	806.76	-	-	**14,184.93**
Monthly Difference	47.81	(24.39)	(26.36)	(60.06)	(3.35)	42.52	(128.78)	(25.85)	16.72	(64.90)	-	-	**(226.65)**
% difference	**3.65%**	**-2.22%**	**-1.26%**	**-2.91%**	**-0.17%**	**2.87%**	**-8.97%**	**-2.45%**	**1.90%**	**-8.04%**	**0.00%**	**0.00%**	**-1.6%**

* - Out months are Exponential Smoothing (ETS) forecasts based on consumption to date

2026 Consumption Analysis

Yearly %	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
	8%	17%	25%	33%	42%	50%	58%	67%	75%	83%	92%	100%

COMPANY TOTALS Active Shares

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	488.05	483.26	1,060.60	1,147.07	1,157.53	1,168.56	1,316.76	1,059.40	931.81	925.71	-	-	
Cumulative Wet Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	5,505.06	6,821.82	7,881.22	8,813.02	9,738.73	-	-	**9,738.73**
Paper Consumption	-	-	-	-	-	1,495.54	-	-	-	0.10	-	-	
Cumulative Paper Consumption	-	-	-	-	-	1,495.54	1,495.54	1,495.54	1,495.54	1,495.64	-	-	**1,495.64**
Cumulative Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	7,000.60	8,317.36	9,376.76	10,308.56	11,234.37	-	-	**11,234.37**
Cumulative Entitlement	1,281.68	2,563.37	3,845.05	5,126.73	6,408.41	7,690.10	8,971.78	10,253.46	11,535.15	12,816.83	14,098.51	15,380.19	**15,380.19**
% of Yearly Entitlement*	**3.17%**	**6.32%**	**13.21%**	**20.67%**	**28.20%**	**45.52%**	**54.08%**	**60.97%**	**67.02%**	**73.04%**	**81.86%**	**91.85%**	**63.32%**

Shares	6,142

COMPANY TOTALS All Shares

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	488.05	483.26	1,060.60	1,147.07	1,157.53	1,168.56	1,316.76	1,059.40	931.81	925.71	-	-	
Cumulative Wet Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	5,505.06	6,821.82	7,881.22	8,813.02	9,738.73	-	-	**9,738.73**
Paper Consumption	-	-	-	-	-	1,495.54	-	-	-	0.10	-	-	
Cumulative Paper Consumption	-	-	-	-	-	1,495.54	1,495.54	1,495.54	1,495.54	1,495.64	-	-	**1,495.64**
Cumulative Consumption	488.05	971.30	2,031.90	3,178.97	4,336.50	7,000.60	8,317.36	9,376.76	10,308.56	11,234.37	-	-	**11,234.37**
Cumulative Entitlement	1,333.33	2,666.67	4,000.00	5,333.33	6,666.67	8,000.00	9,333.33	10,666.67	12,000.00	13,333.33	14,666.67	16,000.00	**16,000.00**
% of Yearly Entitlement*	**3.05%**	**6.07%**	**12.70%**	**19.87%**	**27.10%**	**43.75%**	**51.98%**	**58.60%**	**64.43%**	**70.21%**	**78.69%**	**88.29%**	**60.87%**

Shares	6,389

San Antonio Heights

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	58.78	69.74	100.74	115.34	87.12	158.66	123.62	186.00	112.30	139.71	-	-	
Cumulative Consumption	58.78	128.52	229.26	344.60	431.72	590.38	714.00	900.00	1,012.30	1,152.01	-	-	**1,152.01**
Cumulative Entitlement	133.86	267.72	401.58	535.44	669.30	803.16	937.02	1,070.88	1,204.74	1,338.60	1,472.46	1,606.32	**1,606.32**
% of Yearly Entitlement*	**3.66%**	**8.00%**	**14.27%**	**21.45%**	**26.88%**	**36.75%**	**44.45%**	**56.03%**	**63.02%**	**71.72%**	**79.42%**	**87.23%**	**71.72%**

Shares	641.50

City of Upland

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Wet Consumption	410.85	394.59	901.89	988.66	1,009.06	927.86	1,108.46	776.30	745.45	738.03	-	-	**8,001.16**
Paper Consumption	-	-	-	-	-	-	-	-	-	-	-	-	**-**
CumulativeConsumption	410.85	805.44	1,707.33	2,695.99	3,705.06	4,632.91	5,741.37	6,517.67	7,263.13	8,001.16	-	-	**8,001.16**
Cumulative Entitlement	941.40	1,882.80	2,824.20	3,765.60	4,707.00	5,648.40	6,589.80	7,531.20	8,472.60	9,414.00	10,355.40	11,296.80	**11,296.80**
% of Yearly Entitlement*	**3.64%**	**7.13%**	**15.11%**	**23.87%**	**32.80%**	**41.01%**	**50.82%**	**57.69%**	**64.29%**	**70.83%**	**78.90%**	**87.11%**	**70.83%**

Shares	4,511.50

Monte Vista Water District

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Wet Consumption	-	0.02	-	-	-	-	-	-	-	-	-	-	**0.12**
Paper Consumption	-	-	-	-	-	802.36	-	-	-	-	-	-	**802.36**
CumulativeConsumption	-	0.02	0.02	0.02	0.02	802.38	802.38	802.38	802.38	802.38	-	-	**802.38**
Cumulative Entitlement	71.36	142.73	214.09	285.46	356.82	428.18	499.55	570.91	642.28	713.64	785.00	856.37	**856.37**
% of Yearly Entitlement*		**0.00%**	**0.00%**	**0.00%**	**0.00%**	**93.70%**	**93.70%**	**93.70%**	**93.70%**	**93.70%**			**93.69%**

Shares	342.00

City of Ontario

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Wet Consumption	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Paper Consumption	-	-	-	-	-	693.18	-	-	-	-	-	-	**693.18**
CumulativeConsumption	-	-	-	-	-	693.18	693.18	693.18	693.18	693.18	-	-	**-**
Cumulative Entitlement	61.61	123.22	184.83	246.44	308.04	369.65	431.26	492.87	554.48	616.09	677.70	739.31	**739.31**
% of Yearly Entitlement*						**93.76%**	**93.76%**	**93.76%**	**93.76%**	**93.76%**			

Shares	295.25

* - Out months are Exponential Smoothing (ETS) forecasts based on consumption to date

2026 Consumption Analysis

Yearly %	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
	8%	17%	25%	33%	42%	50%	58%	67%	75%	83%	92%	100%

Cucamonga Valley Water District

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	-	-	-	-	-	-	-	-	-	0.10	-	-	
CumulativeConsumption	-	-	-	-	-	-	-	-	-	0.10	-	-	**0.10**
Cumulative Entitlement	-	-	-	-	-	-	-	-	-	8.35	-	-	**10.02**
% of Yearly Entitlement*										**0.95%**			**0.95%**

Shares	4.00

Holiday Rock Company

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	9.37	10.00	15.02	12.08	12.51	18.79	18.11	31.27	22.80	14.78	-	-	
CumulativeConsumption	9.37	19.37	34.39	46.47	58.98	77.77	95.88	127.15	149.95	164.73	-	-	**164.73**
Cumulative Entitlement	17.87	35.75	56.26	79.12	107.25	141.83	180.81	219.78	258.76	290.41	-	-	**331.15**
% of Yearly Entitlement*	**2.83%**	**5.85%**	**10.39%**	**14.03%**	**17.81%**	**23.48%**	**28.95%**	**38.40%**	**45.28%**	**49.75%**	**55.20%**	**60.06%**	**49.75%**

Shares	132

199

Red Hills Golf Course

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	8.27	8.29	39.70	28.09	41.87	56.11	57.76	58.44	42.75	30.99	-	-	
CumulativeConsumption	8.27	16.56	56.26	84.34	126.21	182.32	240.09	298.53	341.28	372.27	-	-	**372.27**
Cumulative Entitlement	22.10	44.20	69.55	97.82	132.59	175.34	223.53	271.72	319.90	359.04	-	-	**409.40**
% of Yearly Entitlement*	**2.02%**	**4.04%**	**13.74%**	**20.60%**	**30.83%**	**44.53%**	**58.64%**	**72.92%**	**83.36%**	**90.93%**	**101.42%**	**111.93%**	**90.93%**

Shares	164

458

Minor Irrigators

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	THIS YEAR
Consumption	0.61	0.40	2.23	1.57	5.05	4.74	6.71	5.33	6.66	1.31	-	-	
CumulativeConsumption	0.61	1.01	3.24	4.80	9.85	14.59	21.29	26.62	33.28	34.59	-	-	**34.59**
Cumulative Entitlement	6.12	12.23	19.25	27.07	36.70	48.53	61.86	75.20	88.54	99.37	-	-	**113.31**
% of Yearly Entitlement*	**0.54%**	**0.89%**	**2.86%**	**4.24%**	**8.69%**	**12.87%**	**18.79%**	**23.49%**	**29.37%**	**30.53%**	**34.52%**	**38.29%**	**30.53%**

Shares	45

43.38

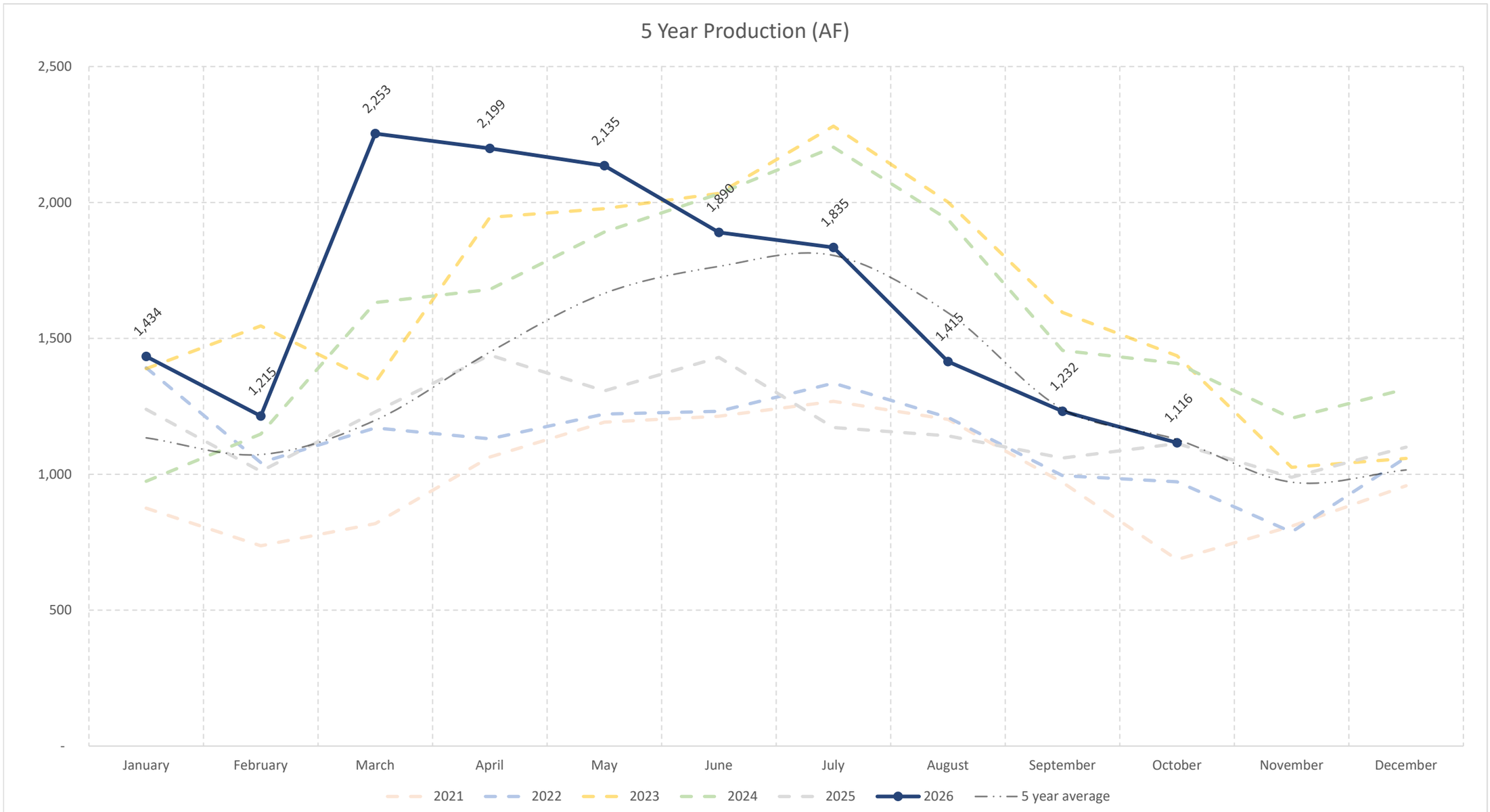
* - Out months are Exponential Smoothing (ETS) forecasts based on consumption to date

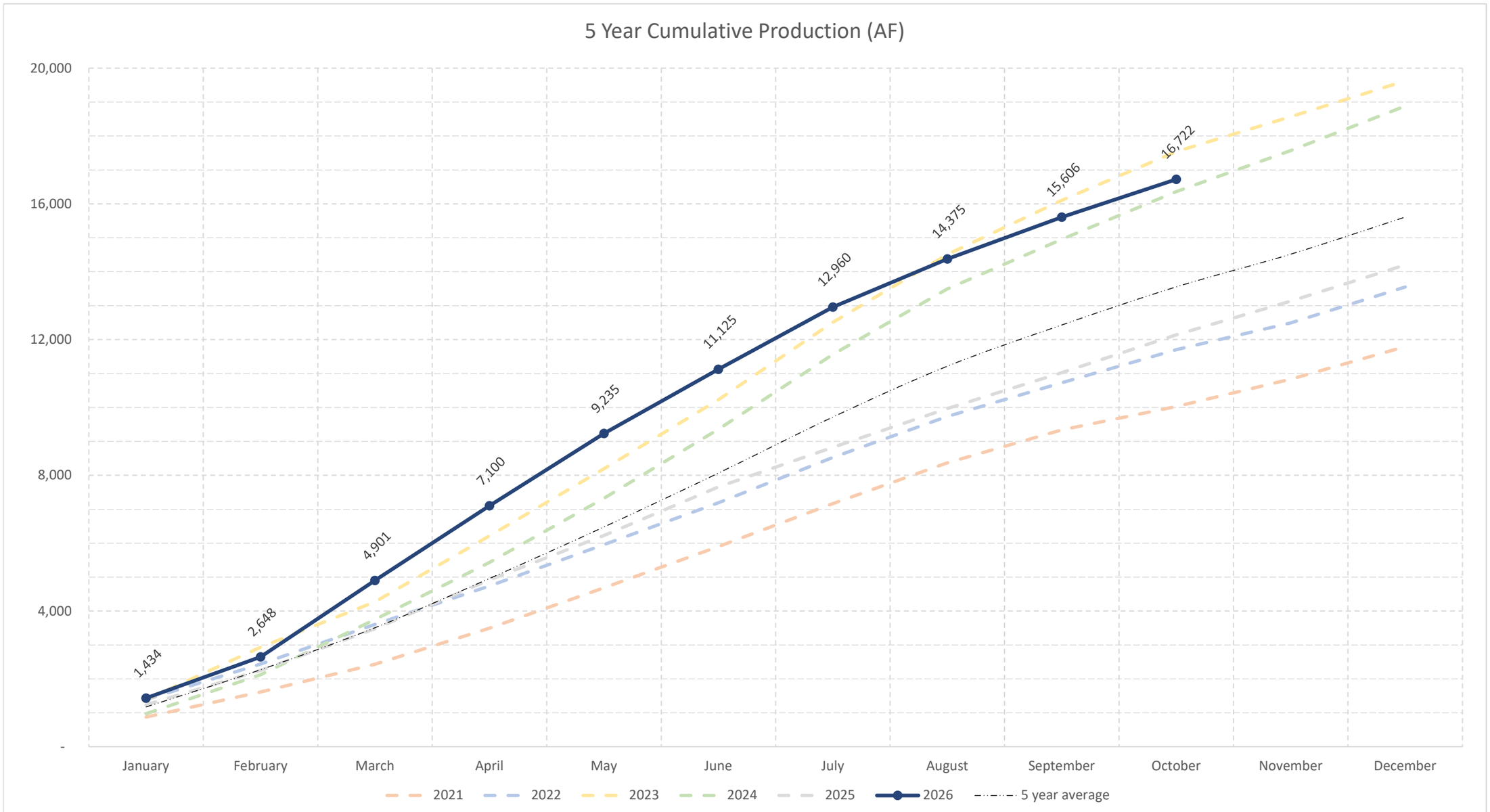
700.52

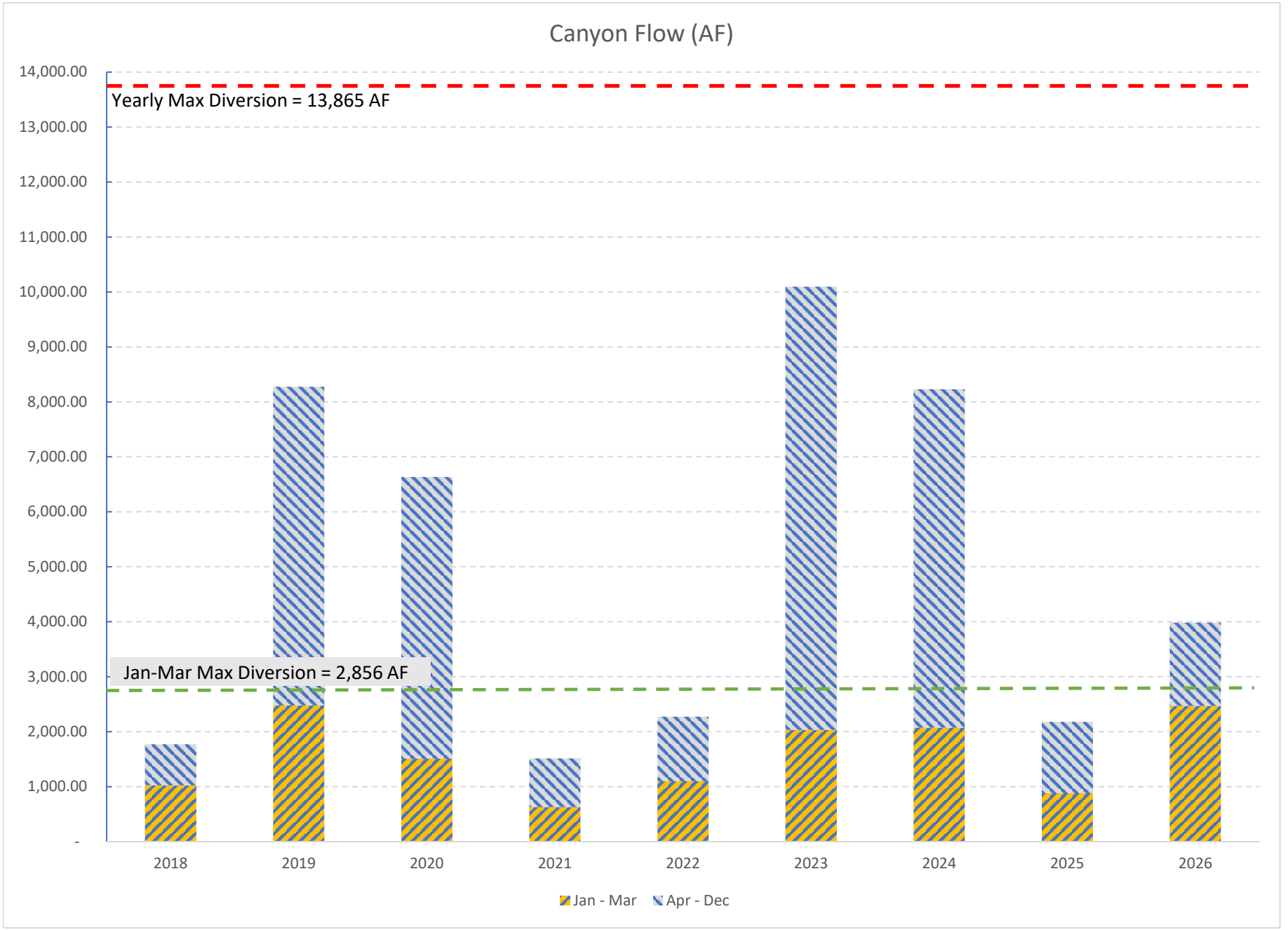
Cumulative Consumption to Date

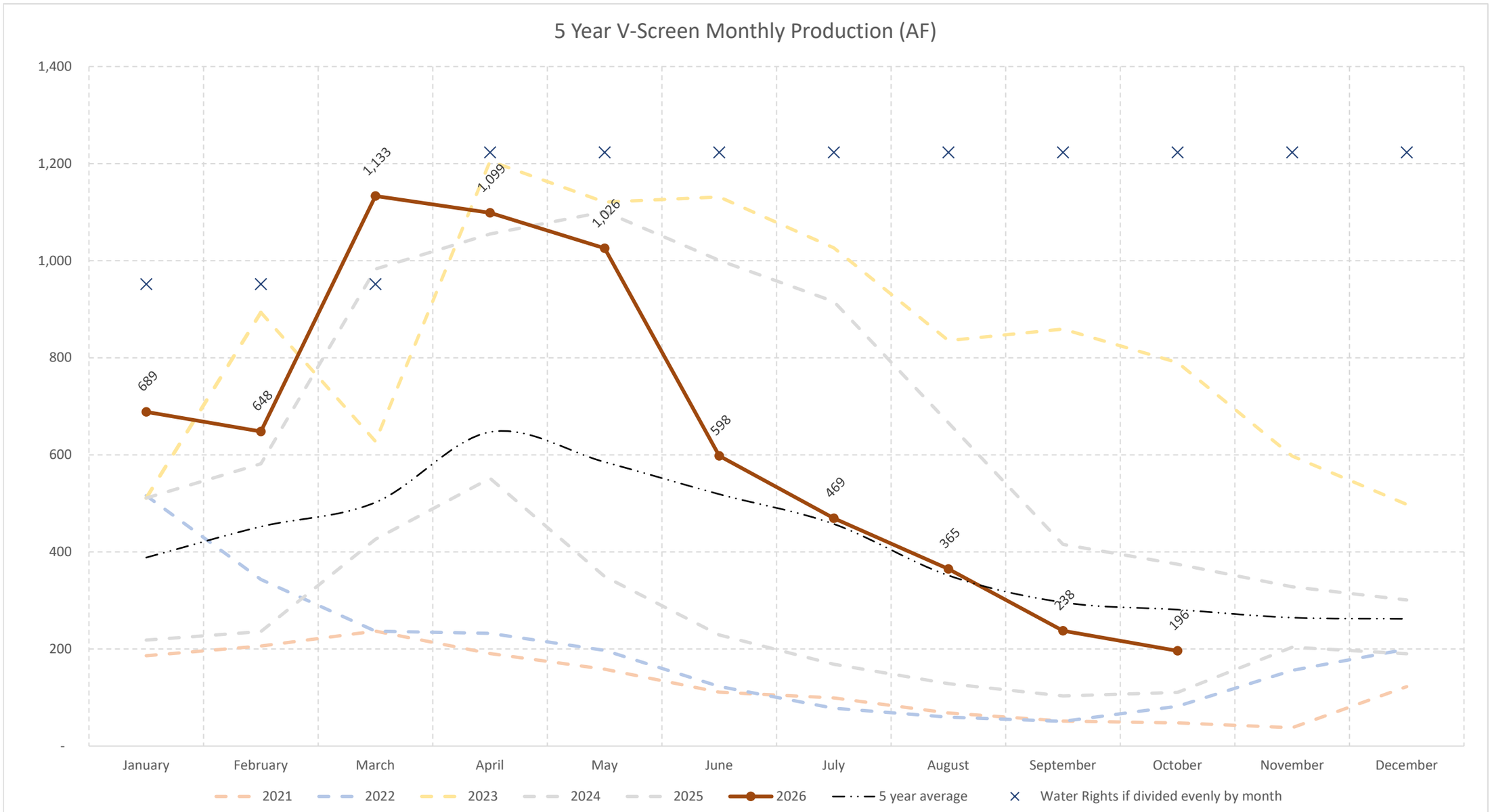
853.86

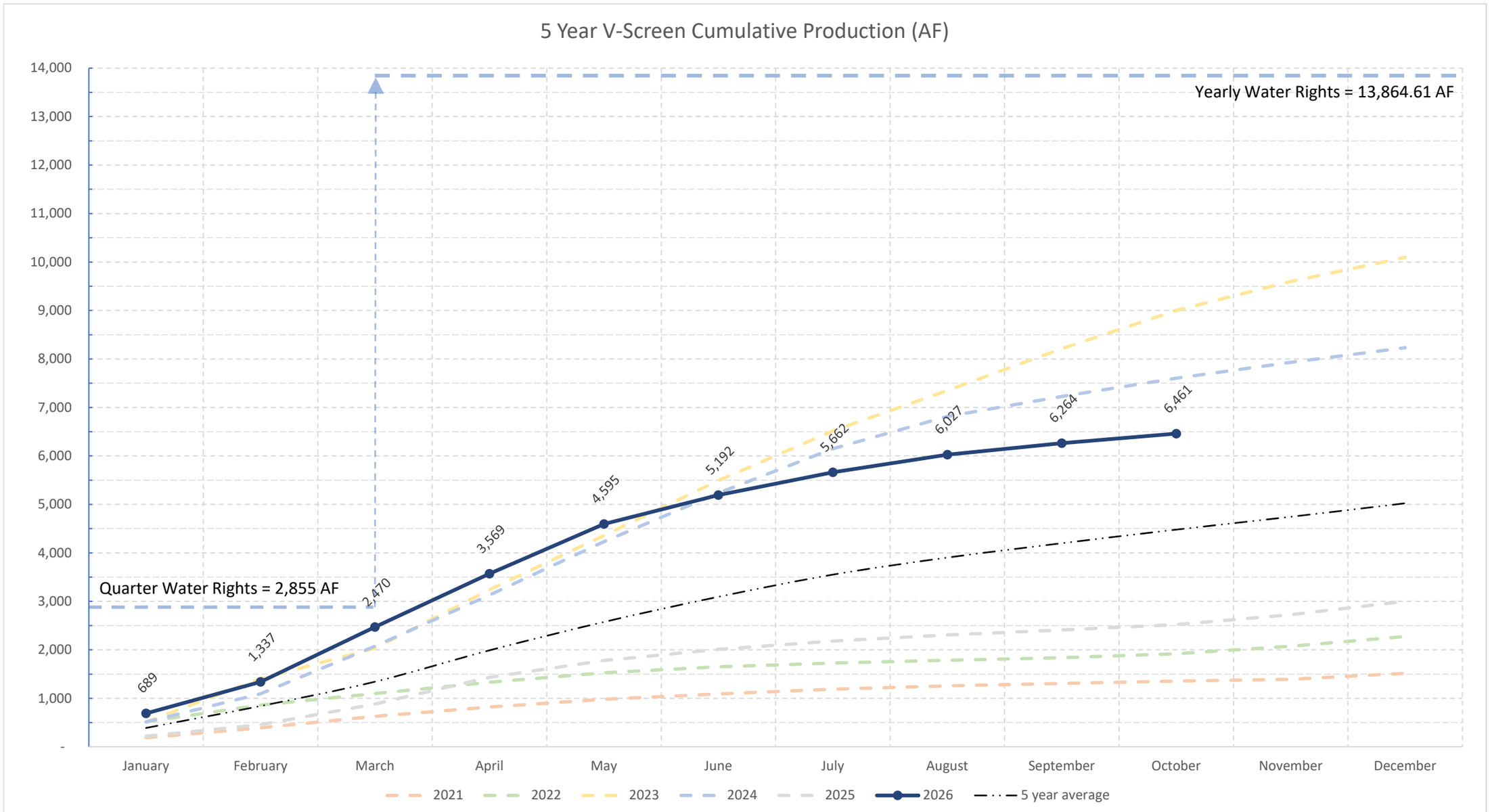
	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26
Domestic	58.78	128.52	229.26	344.60	431.72	590.38	714.00	900.00	1,012.30	1,152.01	-	-
Municipal	410.85	805.46	1,707.35	2,696.01	3,705.08	6,128.47	7,236.93	8,013.23	8,758.69	9,496.91	-	-
Misc	18.42	37.32	95.29	138.35	199.70	281.75	366.42	463.52	537.58	585.45	-	-
Total Consumption	**488**	**971**	**2,032**	**3,179**	**4,336**	**7,001**	**8,317**	**9,377**	**10,309**	**11,234**	**-**	**-**


5 Year Production (AF)
2,500
2,000
1,500
1,000
500
-
1,434
1,215
2,253
2,199
2,135
1,890
1,835
1,415
1,232
1,116
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average

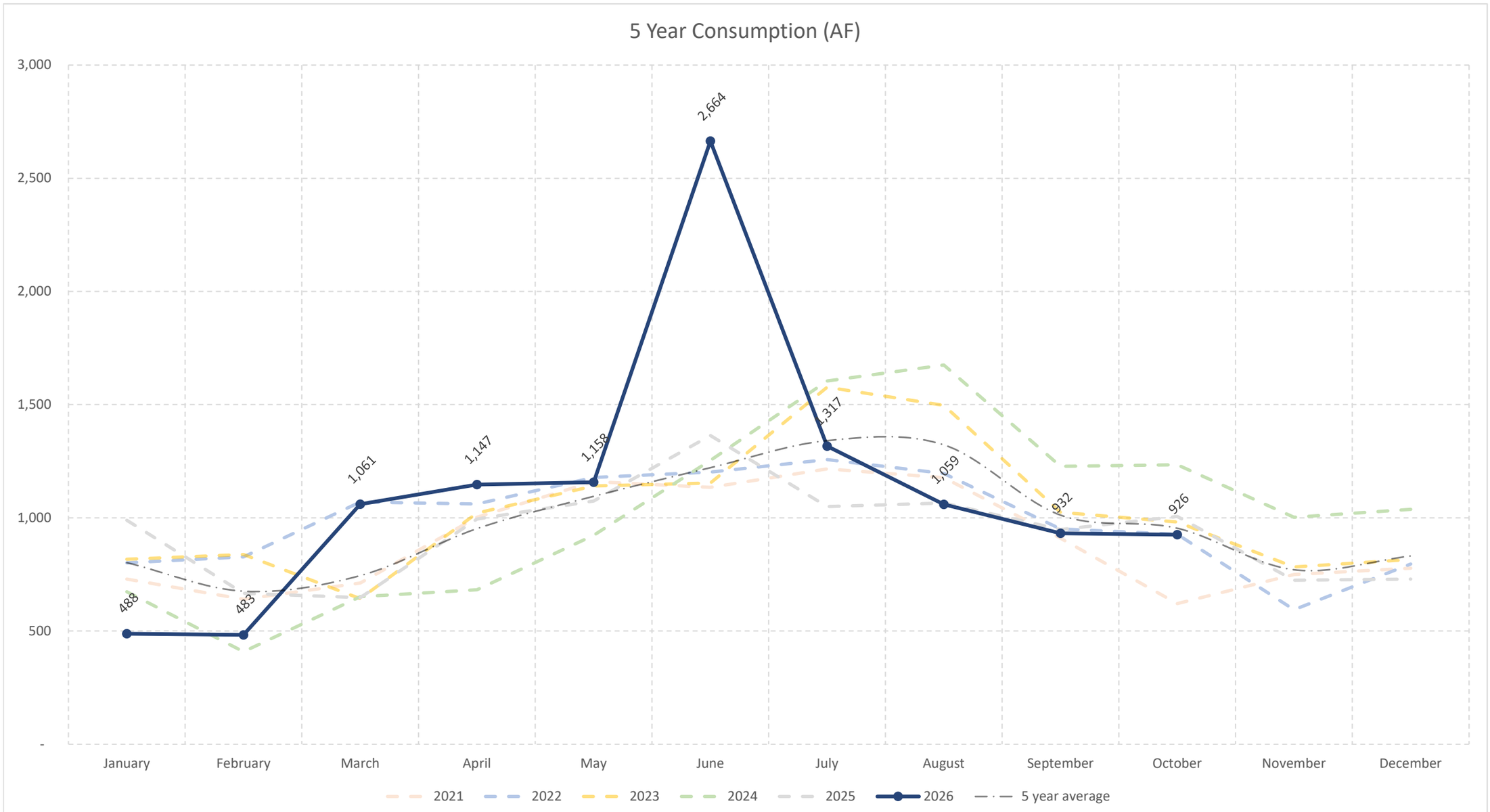

5 Year Cumulative Production (AF)
20,000
16,000
12,000
8,000
4,000
-
1,434
2,648
4,901
7,100
9,235
11,125
12,960
14,375
15,606
16,722
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average


Canyon Flow (AF)
14,000.00
13,000.00
12,000.00
11,000.00
10,000.00
9,000.00
8,000.00
7,000.00
6,000.00
5,000.00
4,000.00
3,000.00
2,000.00
1,000.00
-
Yearly Max Diversion = 13,865 AF
Jan-Mar Max Diversion = 2,856 AF
2018
2019
2020
2021
2022
2023
2024
2025
2026
Jan - Mar
Apr - Dec

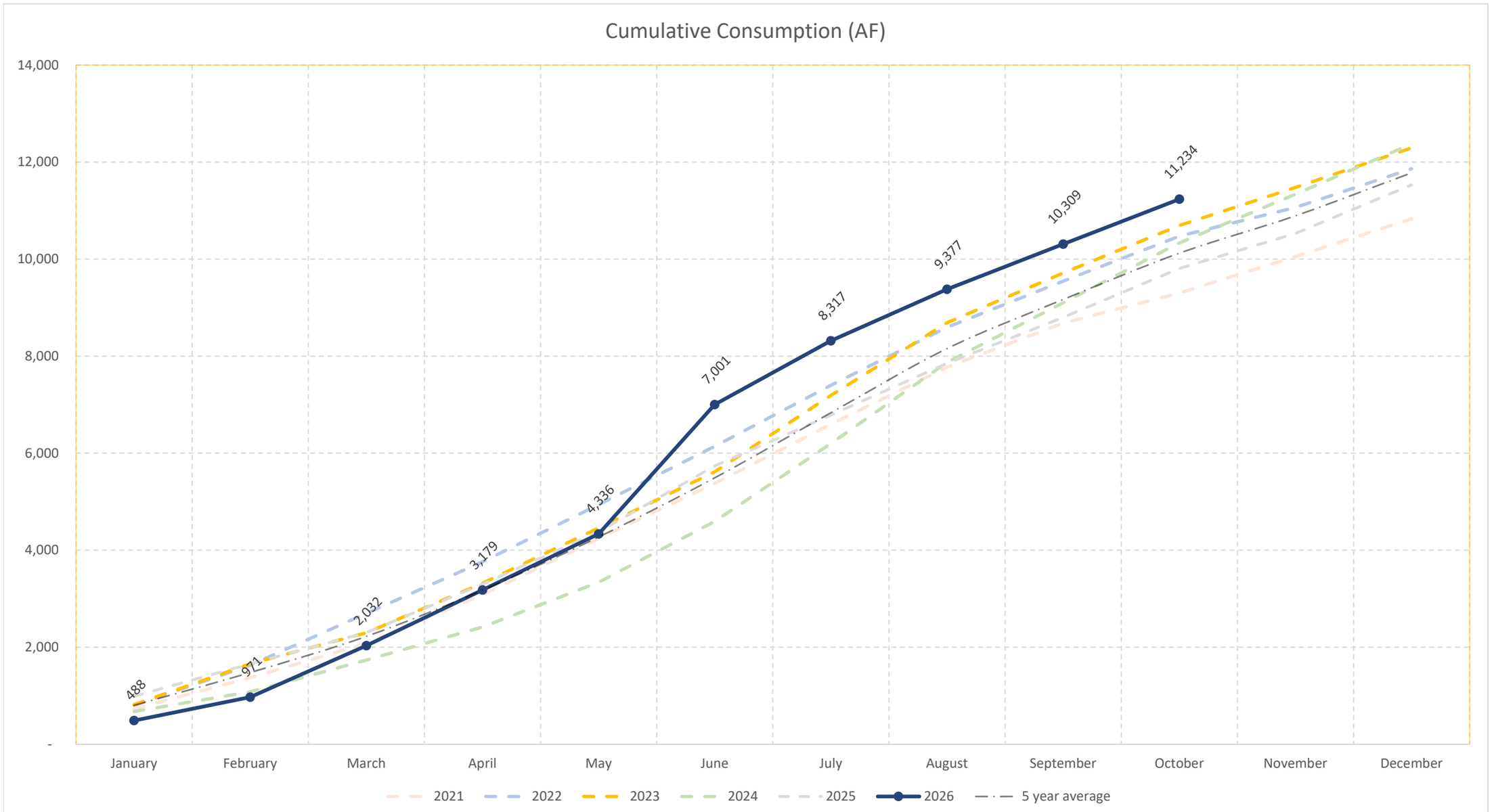

5 Year V-Screen Monthly Production (AF)
1,400
1,200
1,000
800
600
400
200
-
689
648
1,133
1,099
1,026
598
469
365
238
196
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average
Water Rights if divided evenly by month

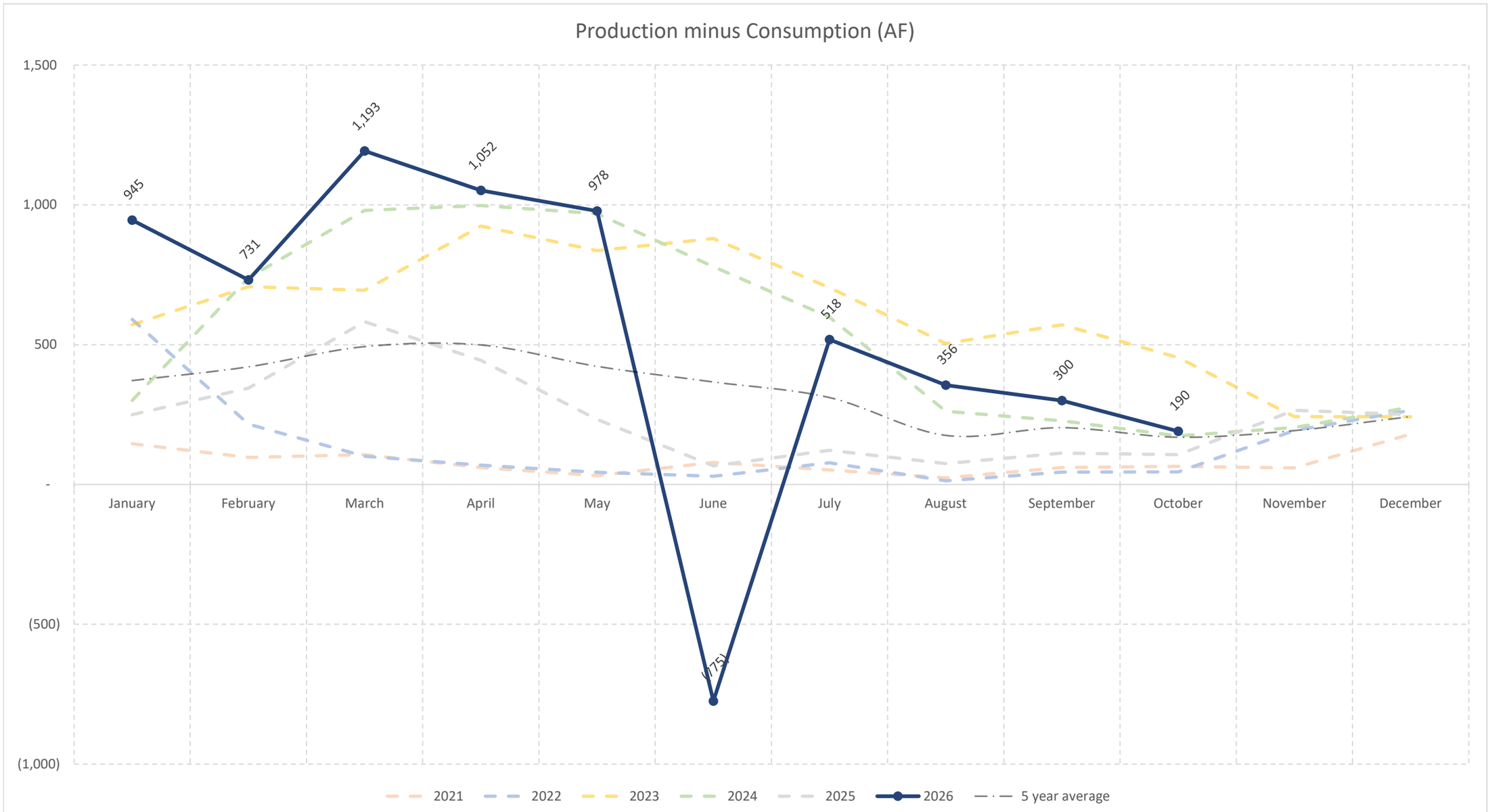

5 Year V-Screen Cumulative Production (AF)
Yearly Water Rights = 13,864.61 AF
Quarter Water Rights = 2,855 AF
689
1,337
2,470
3,569
4,595
5,192
5,662
6,027
6,264
6,461
14,000
13,000
12,000
11,000
10,000
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average

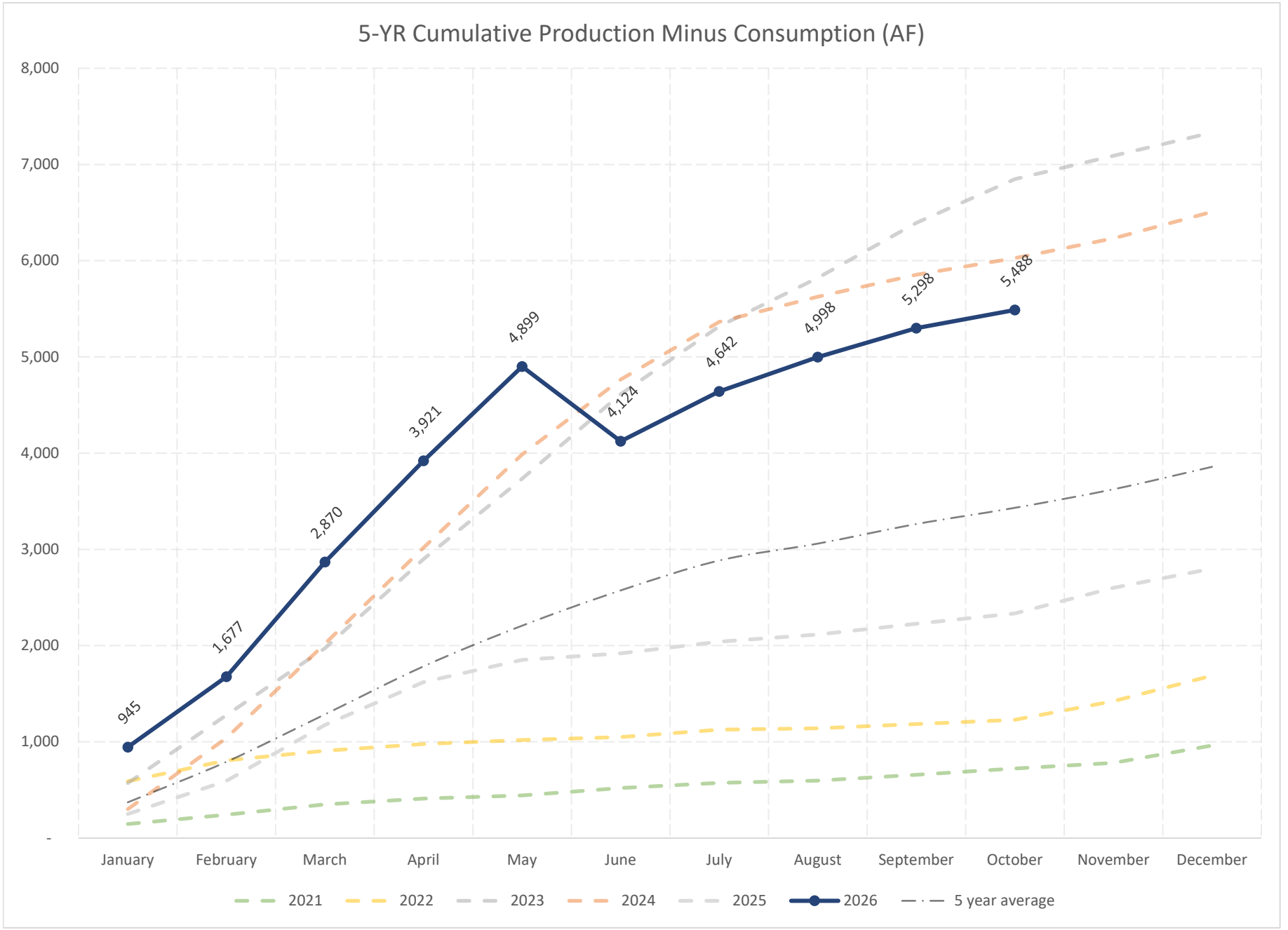
5yr Consumption



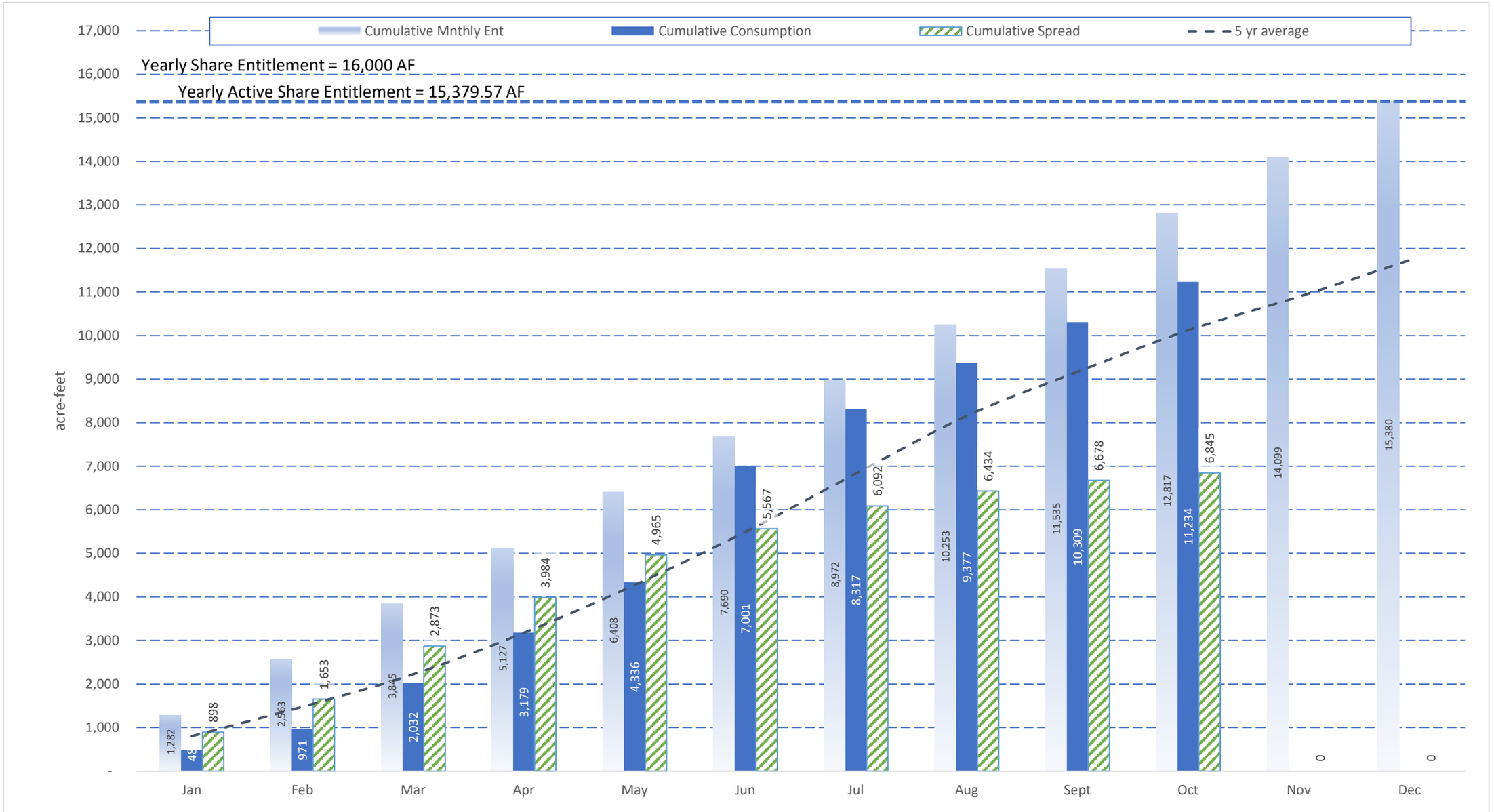
5yr Cumulative Consumption



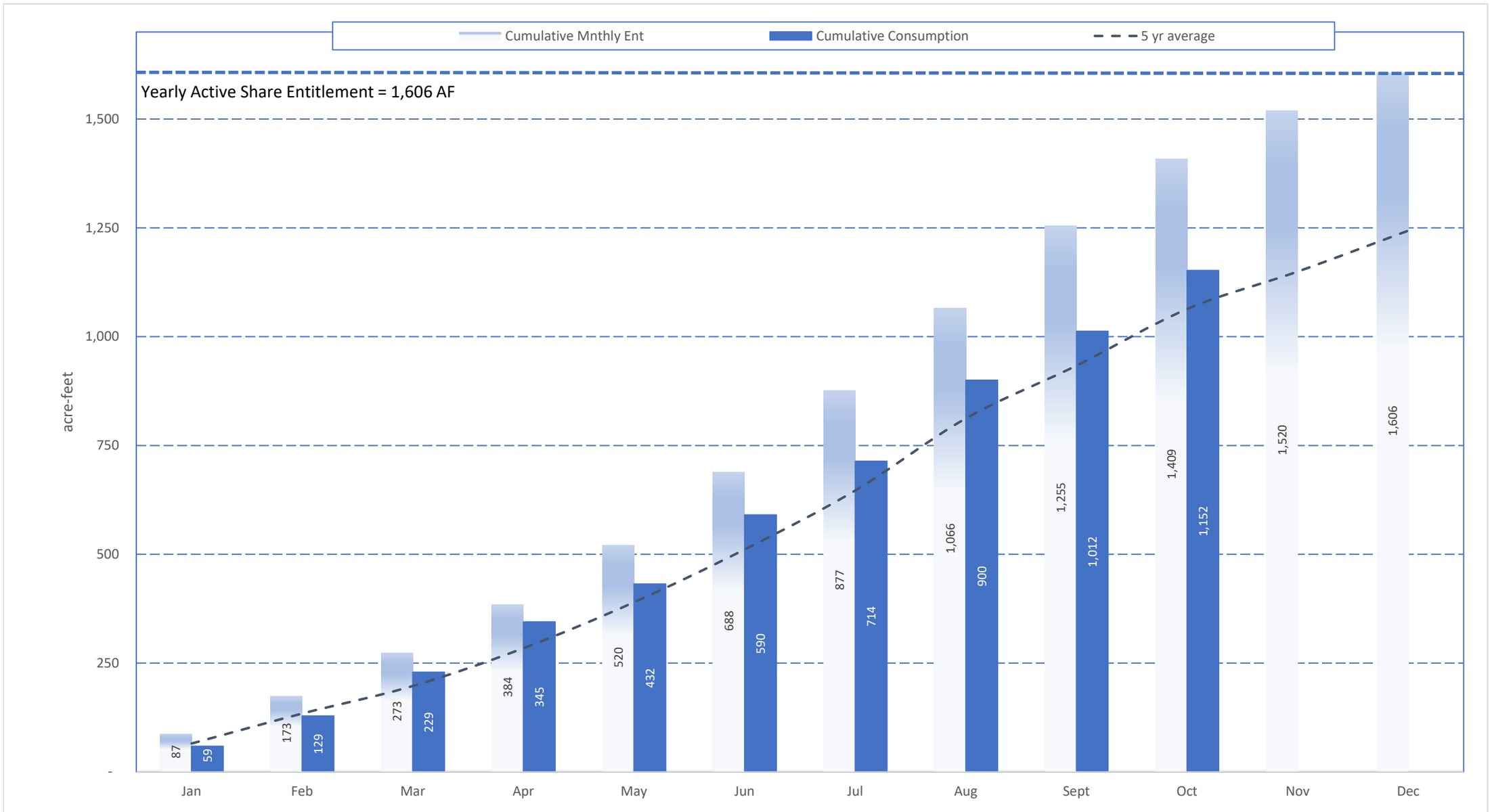

Production minus Consumption (AF)
1,500
1,000
500
-
(500)
(1,000)
945
731
1,193
1,052
978
(751)
518
356
300
190
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average


5-YR Cumulative Production Minus Consumption (AF)
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
945
1,677
2,870
3,921
4,899
4,124
4,642
4,998
5,298
5,488
January
February
March
April
May
June
July
August
September
October
November
December
2021
2022
2023
2024
2025
2026
5 year average

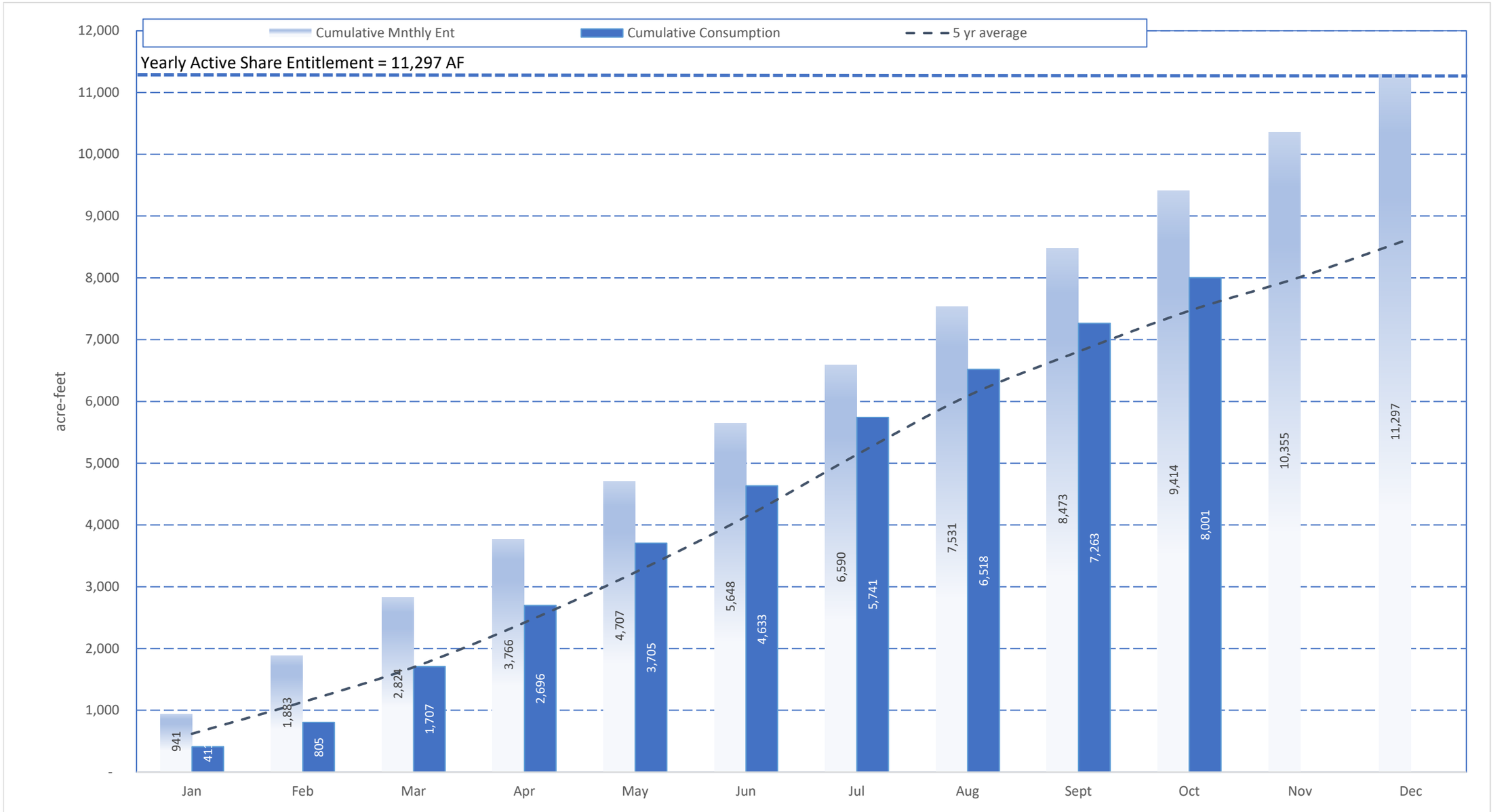
2026 Consumption Chart



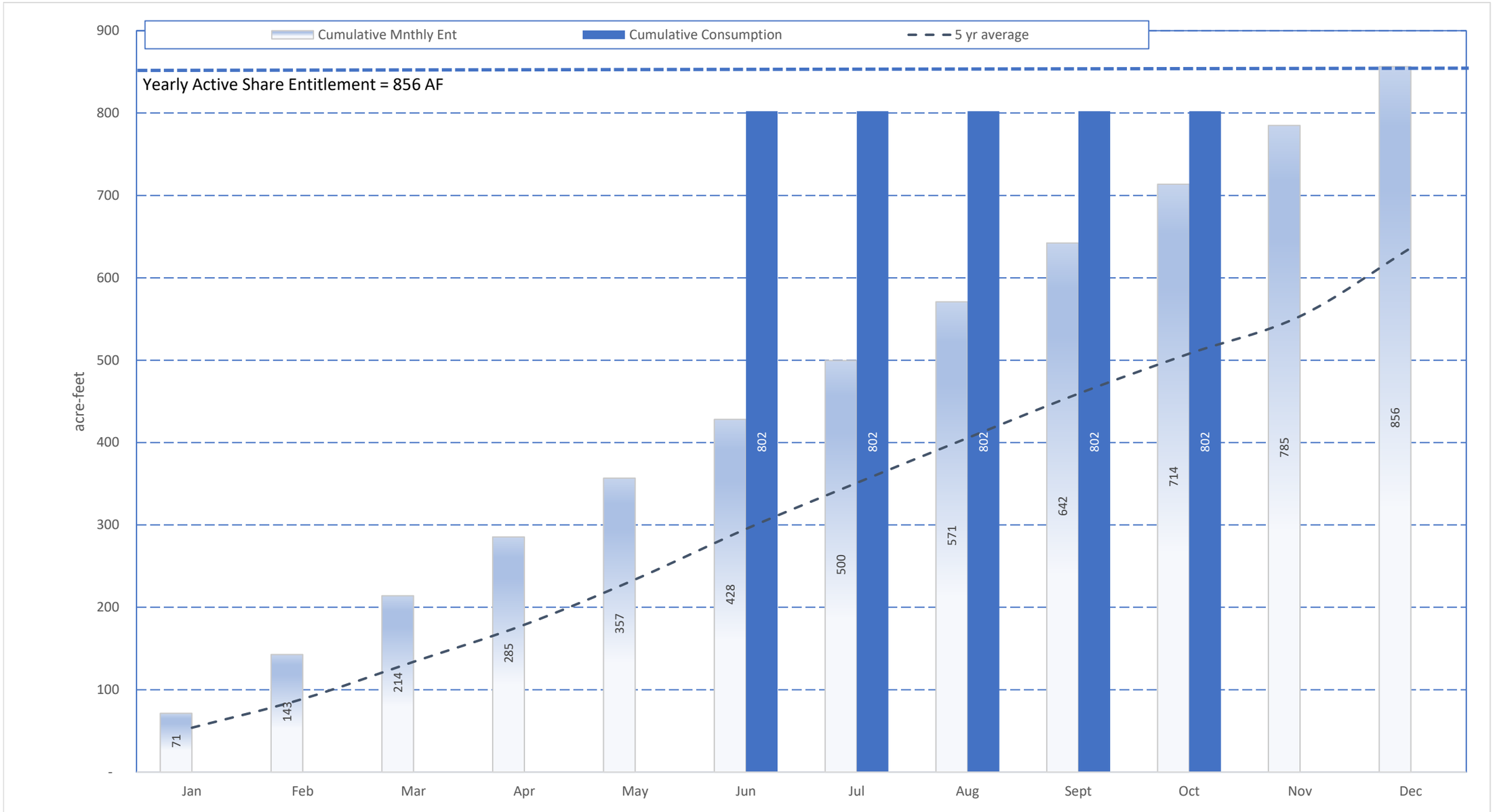
2026 Domestic Consumption



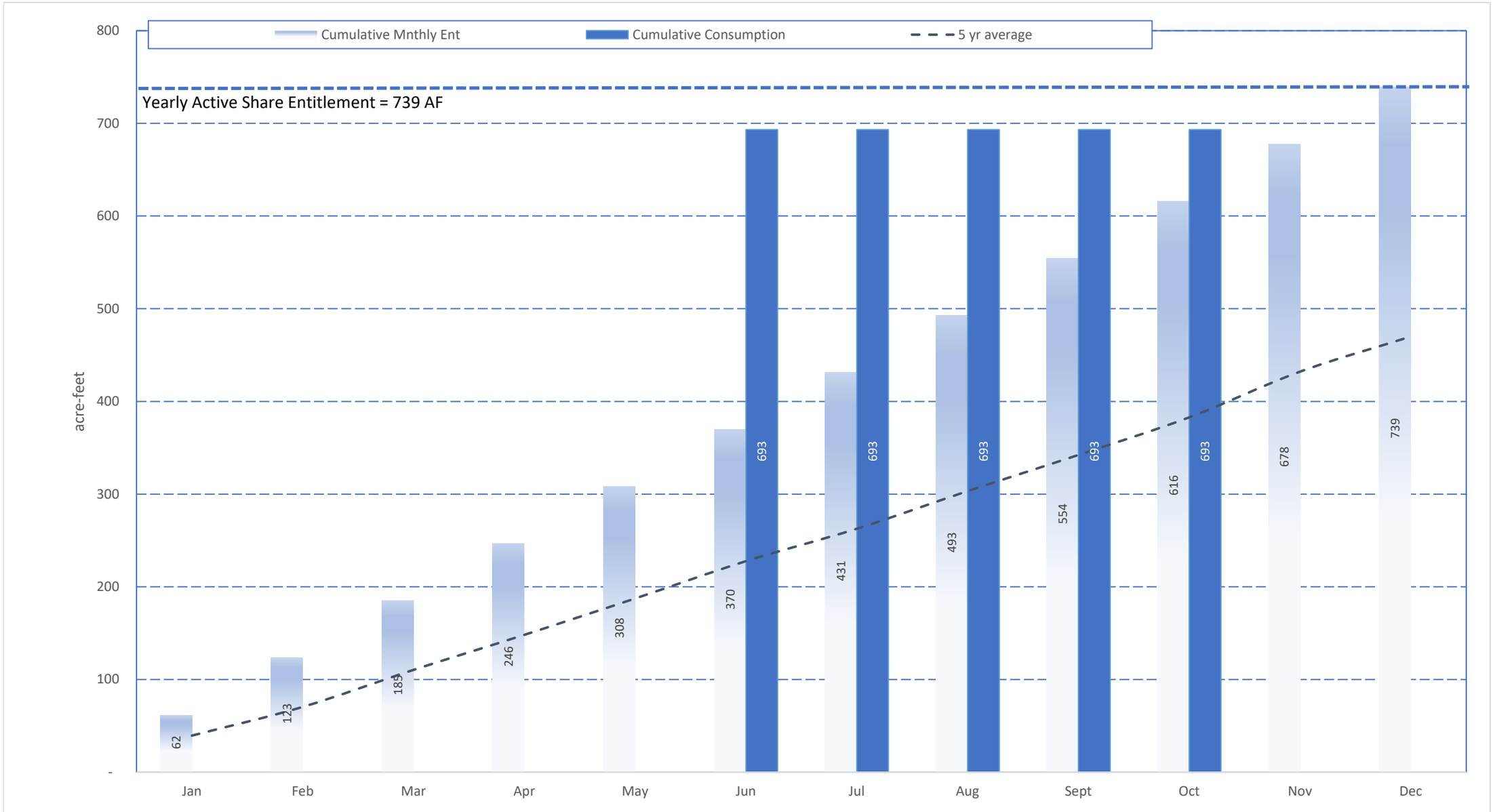
2026 Upland Consumption



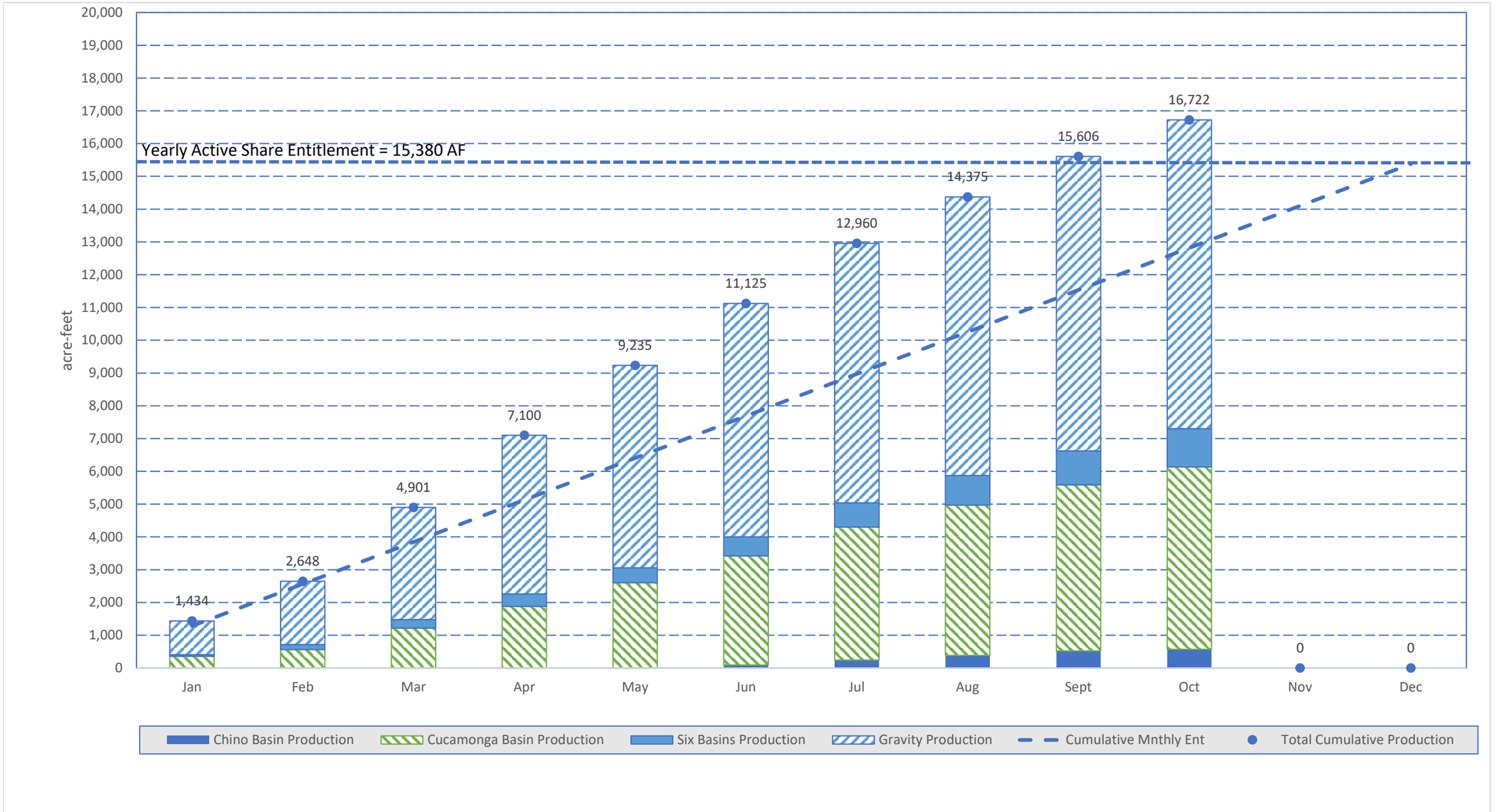
2026 Monte Vista Consumption



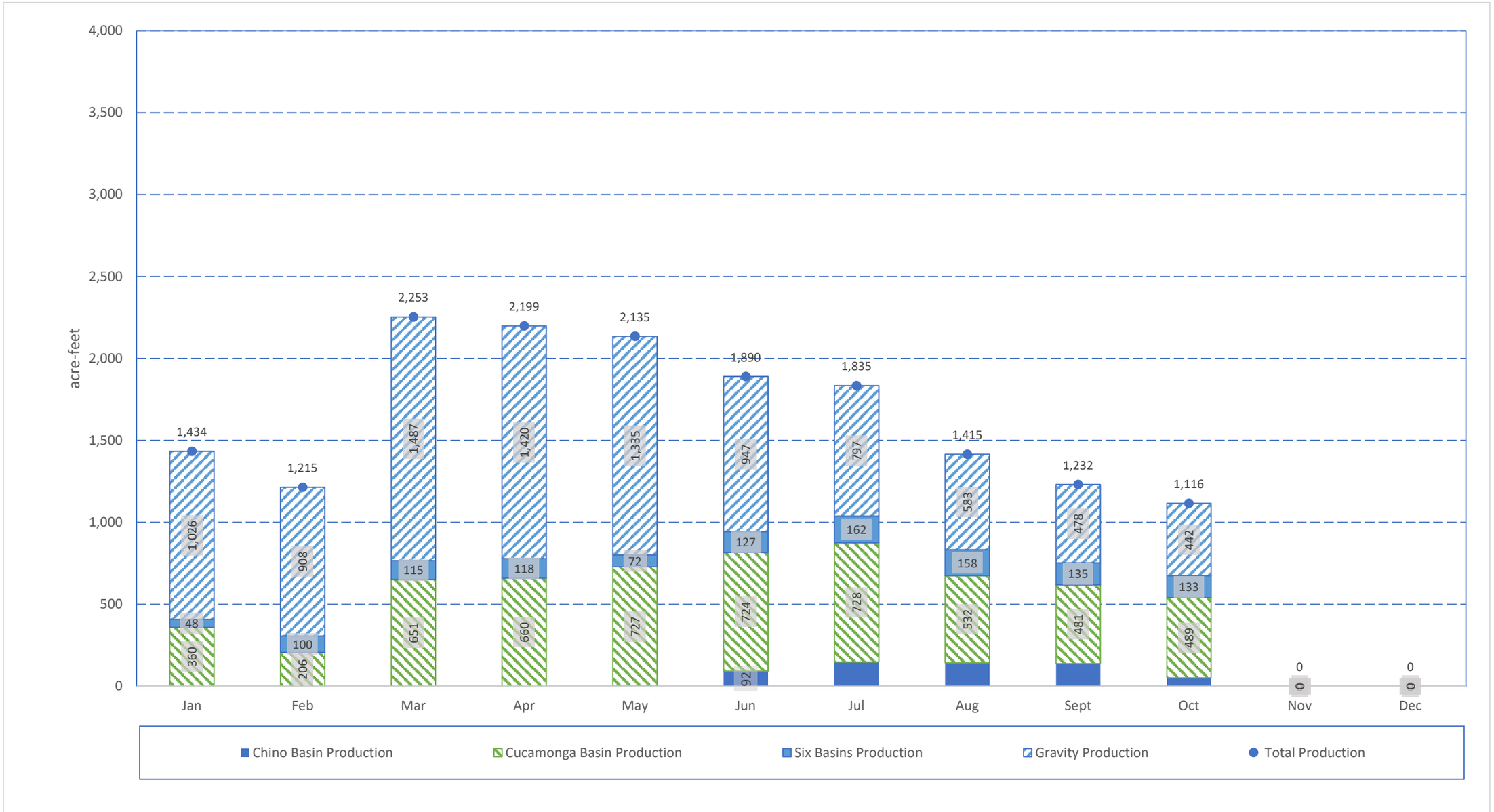
2026 Ontario Consumption



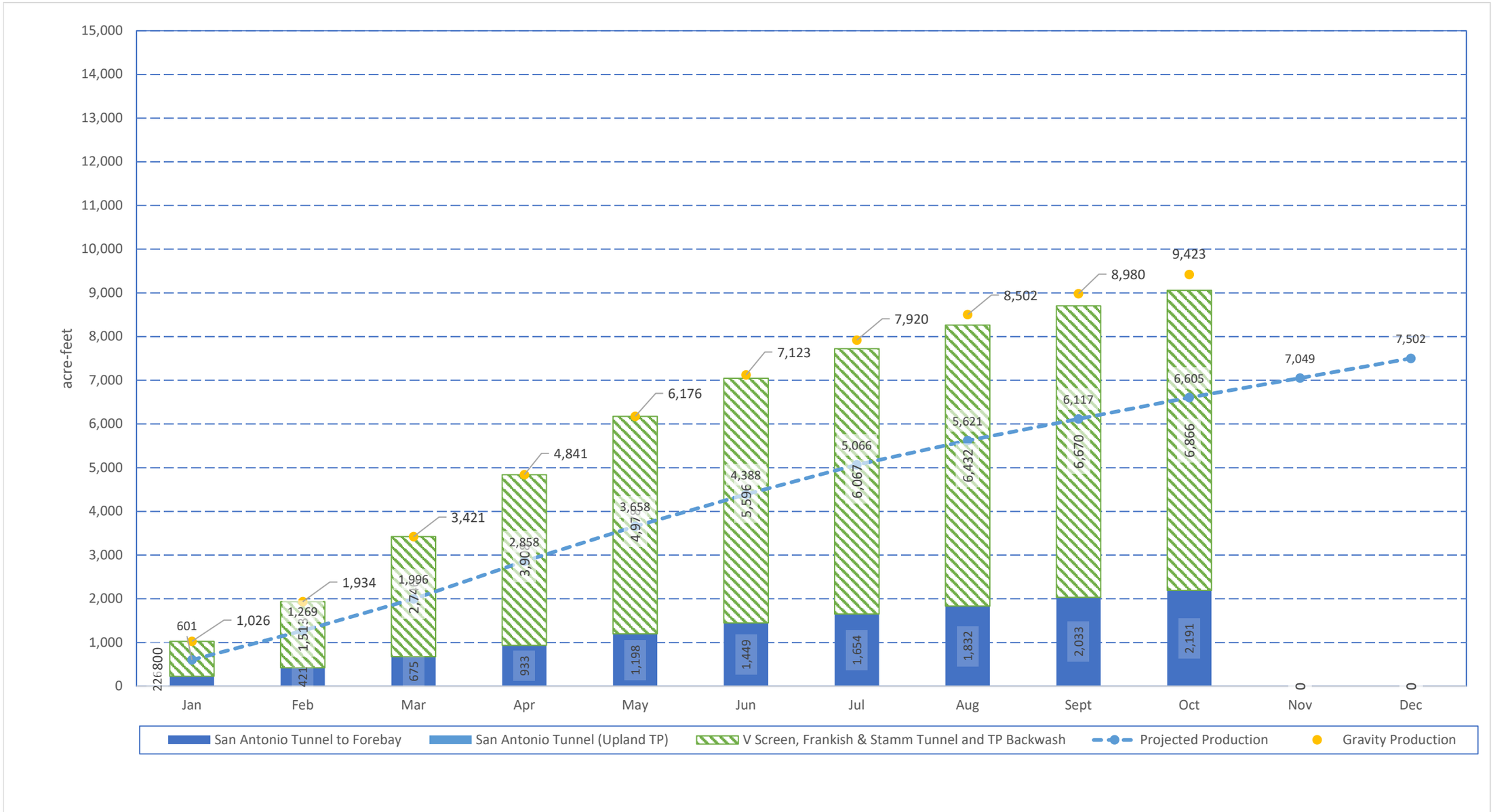
2026 Total Yearly Production



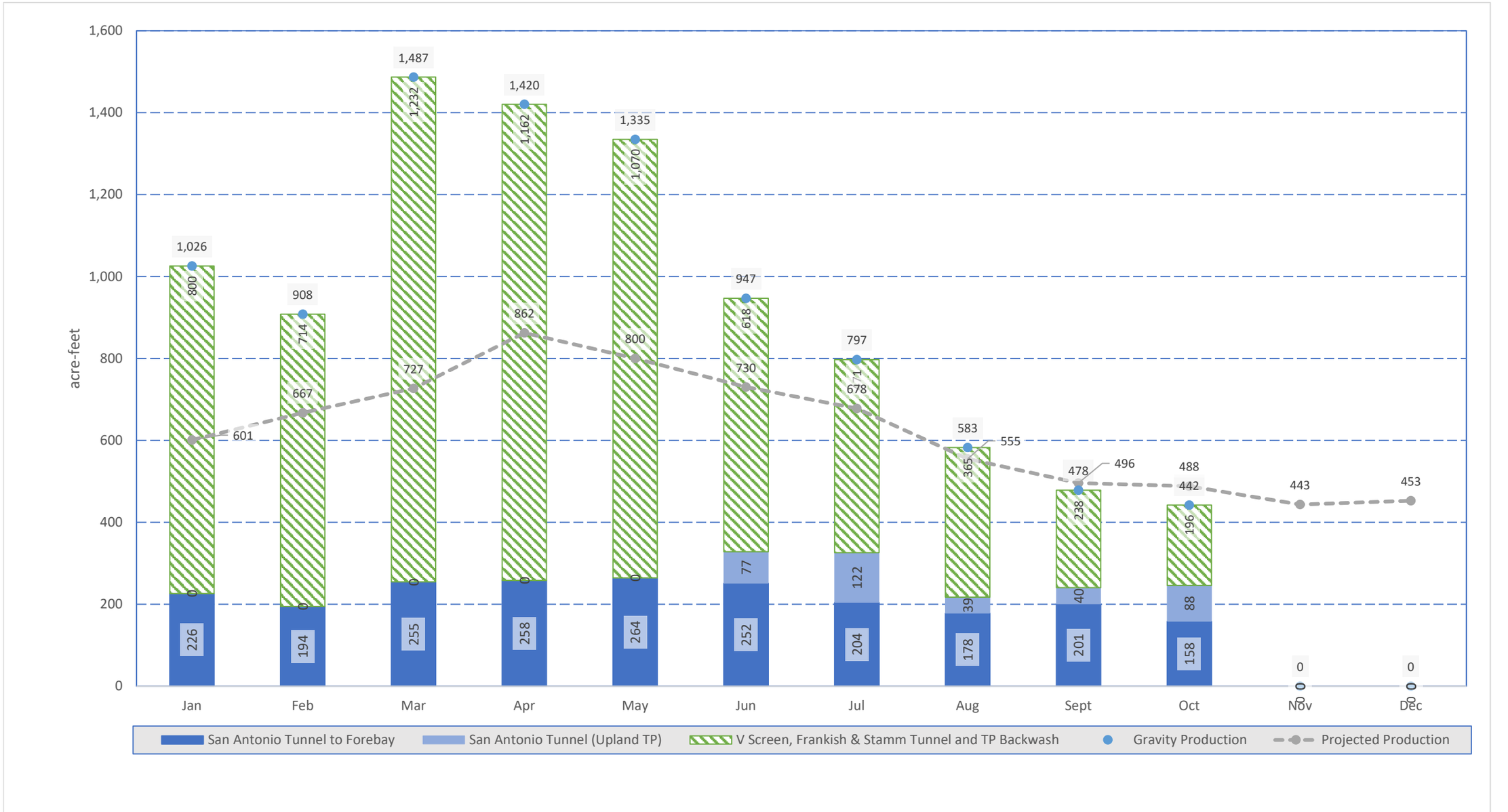
2026 Monthly Production



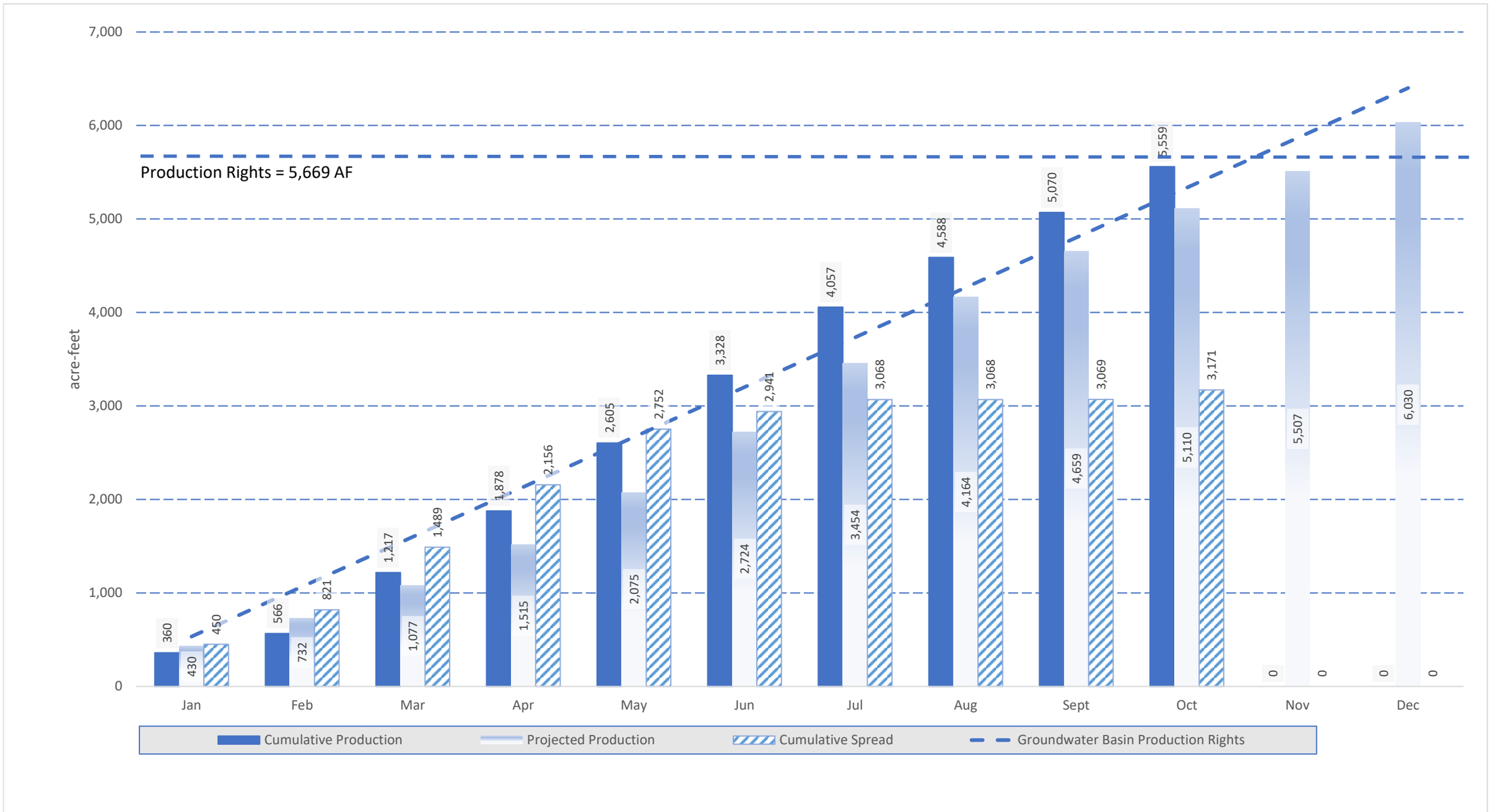
2026 Gravity Cumulative



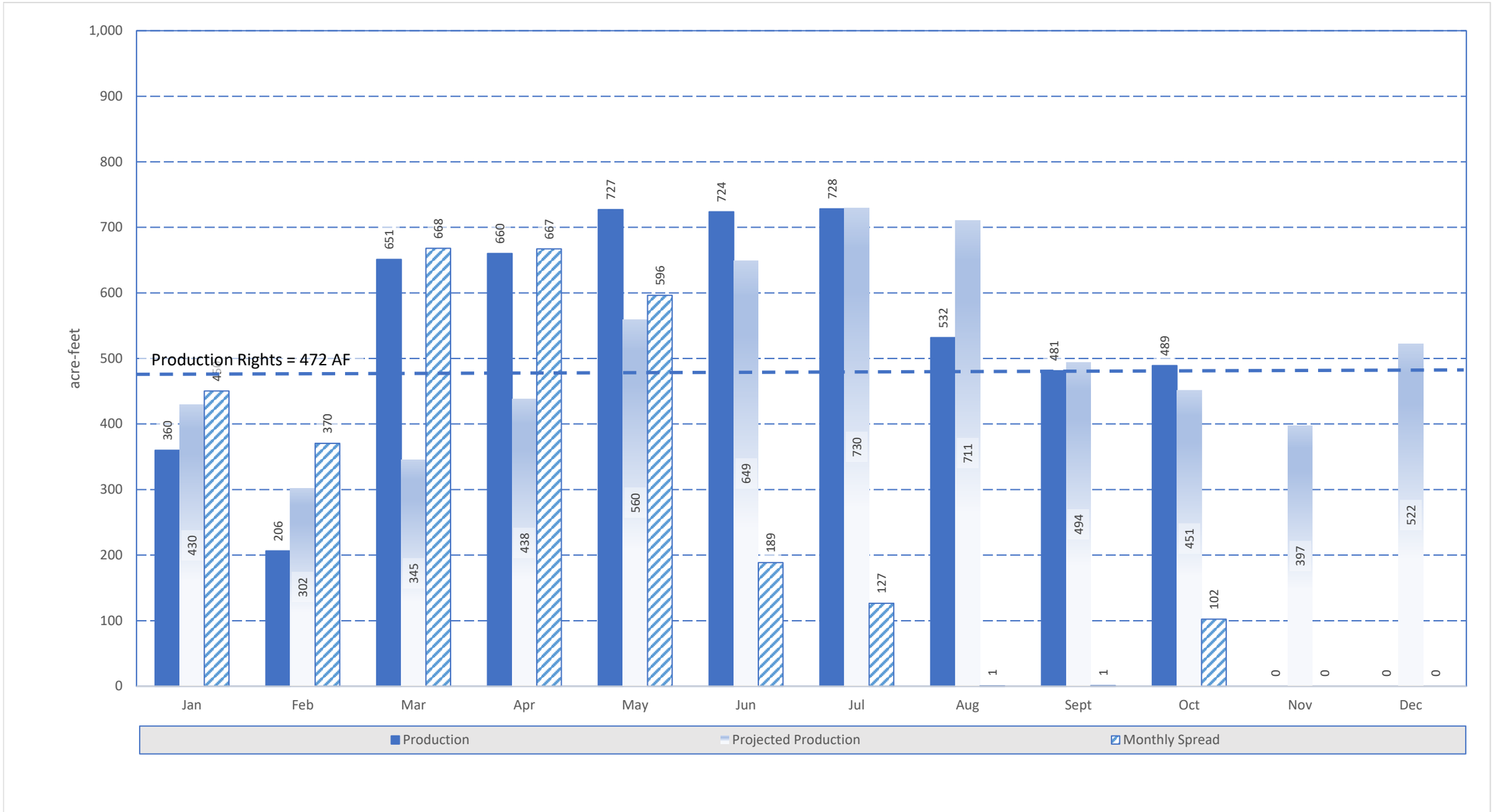
2026 Gravity Monthly



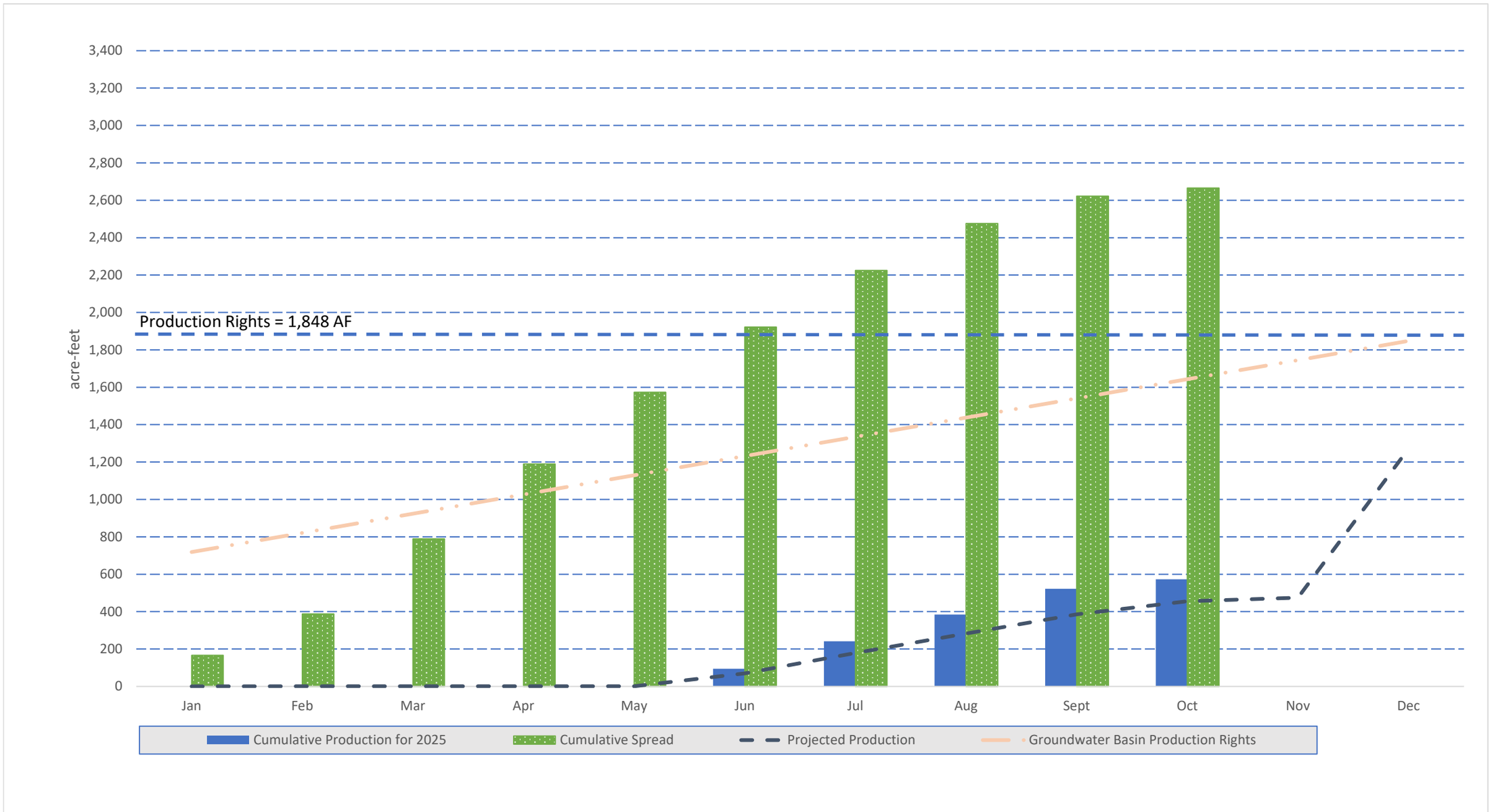
2025 Cucamonga Basin Cumulative



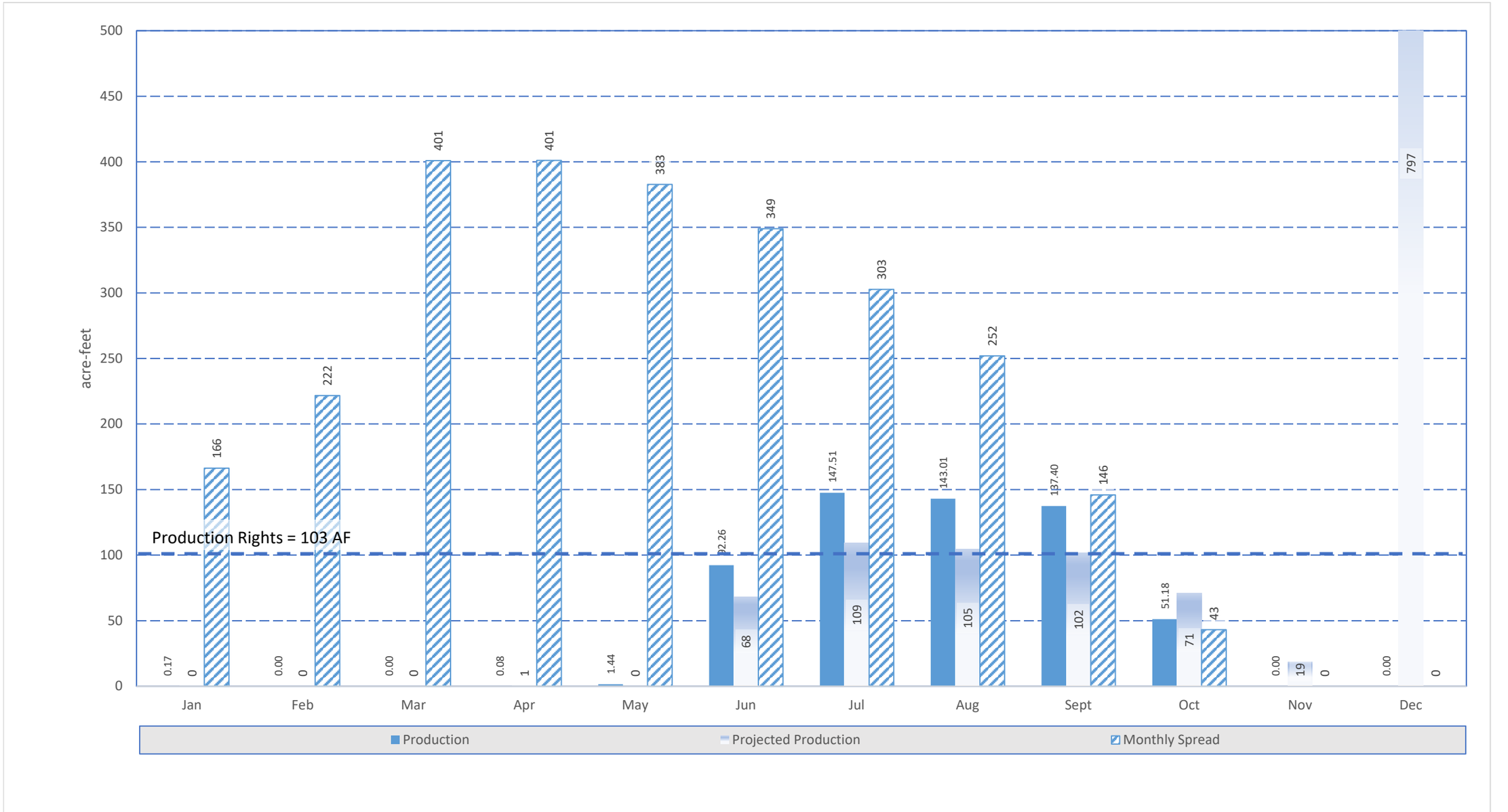
2026 Cucamonga Basin Monthly



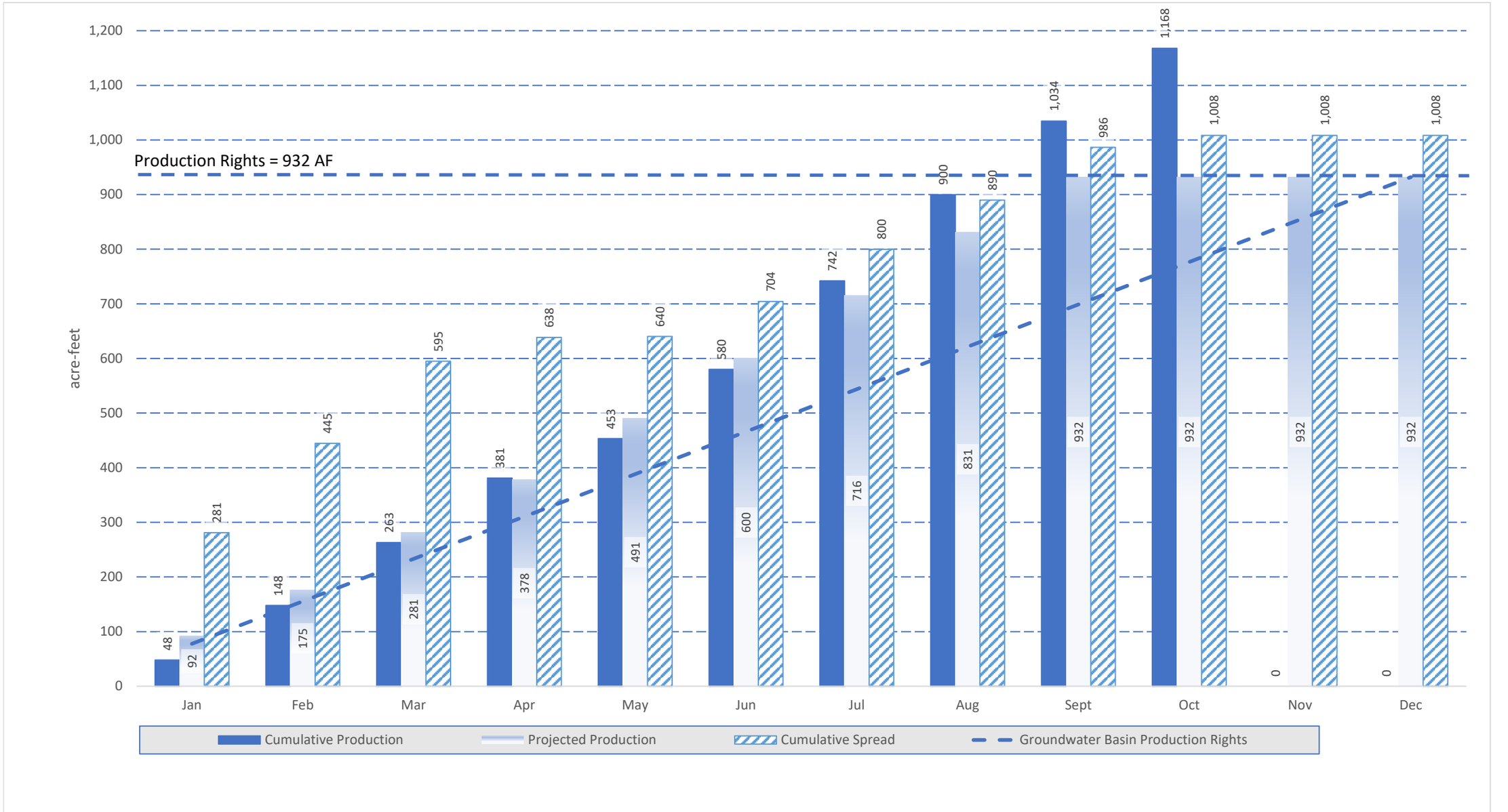
2026 Chino Basin Cumulative



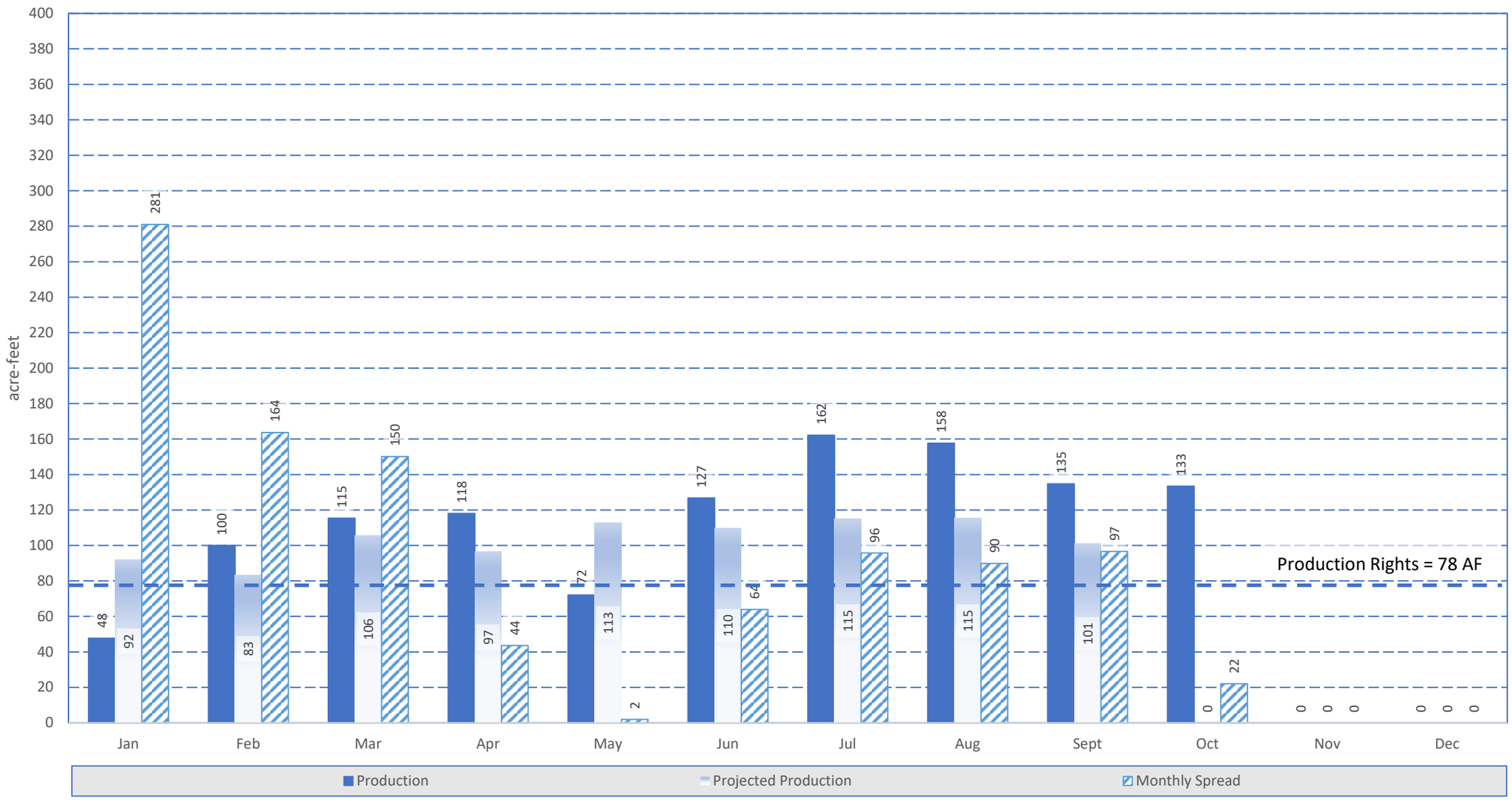
2026 Chino Basin Monthly



2026 Six Basins Cumulative



2026 Six Basins Monthly



- Water Supply through October 2026
  - Annual entitlement for CY2025 is 16,000 AF
    - Cumulative yearly production is 16,722 AF
    - Cumulative yearly consumption was 11,234 AF
    - Cumulative yearly spread was 6,845 AF
    - Cumulative unaccounted water was 139 AF

  Six Basins Production for 2026
  - Annual production right is 932 AF.
  - Cumulative production is 1,168 AF.
    Production is sent to the WFA treatment facility to meet City of Ontario and MVWD entitlement.
  - The Company spread a total of 1,008 AF.

  Cucamonga Basin Production for 2026
  - Annual production right is 5,637 AF.
  - Cumulative production was 5,559 AF.
  - The Company spread a total of 3,171 AF.

  Chino Basin Production for 2026
  - Annual production right is 1,232 AF.
  - Cumulative production was 573 AF.
  - The Company spread a total of 3,171 AF.

  Surface Water (San Antonio Creek) flow for 2026
  Total flow was 6,461 AF.

  Tunnel flow for 2026
  San Antonio Tunnel flow was 2,191 AF.
  Frankish and Stamm Tunnel flow was 402 AF.

- Company Stock
  - Three and one-quarter (3 1/4) shares of water stock moved from active to dormant this transfer period.
  - Zero (0) shares of water stock moved from dormant to active this transfer period.

- Communication and Information Activities
  The quarterly Newsletter (Fall) was mailed via email to approximately 800 shareholders.

- Administration Matters
  Meetings of interest:
  - Thu Oct 22 – GM met with City of Upland Public Works Dept., standing bimonthly meeting
  - Wed Oct 28 – GM attended 6BWM Board Meeting
  - Thu Nov 12 – GM attended CBWM AP Meeting

- Groundwater Basin Matters

  Chino Basin –

  Spread Water from SAWCo

  SAWCo submitted a new application to the Watermaster for spreading up to 17,500 AF through 2031. Application was approved.

  Legal Issues-
  - November 13, 2026 Hearing re Watermaster Motion for Approval of Corrected and

Amended Assessmetn Packages, Watermaster Safe Yield Motion

- Cucamonga Valley Water District Motion Challenging Fiscal Year 2025/26 Assessment Package
- IEUA et al v. LS-Fontana LLC
    - San Sevaine Basin
        - All indications are that this will be settled out of court.
- Court of Appeal Case No. E088249
    - City of Ontario appeal re: January 30, 2026 Attorney Fees Ruling
- Petition to Santa Ana Regional Water Qualify Control Board to Require Stormwater Permits for Commercial, Industrial, and Institutional Facilities in re: Chio Creek

Six Basins –

Meeting was held on Wednesday, Oct 28. No reportable action.

Cucamonga Basin –

The group did not meet in November.

Agenda Item No. 4l

Item Title: Projects and Operations Update

Purpose:

To update the Board and Shareholders on Company capital projects.

Updates:

1507 – Office Relocation

The Board approved a design and construction management contract at its March 2023 regular meeting. Contract has been executed and Architect is currently working on plans. Consultant has started discussions with Edison regarding eastern easement onto property. Company hired a CEQA consultant in May 2024. Architect hired civil engineering, geotechnical and survey subconsultants in May 2024.

Plans were submitted to the Building Department in December 2025. Comments were minor and a resubmittal was made in March. A draft bid package is currently under legal review before release. Staff and legal have been discussing bonding requirements for the past month, which has delayed the project bidding. Issues have been dealt with, and final bid package was received from legal in early September. Bid package has been released. ~~Bid opening is scheduled for November 5th~~. Bid Opening was deferred to November 12 and Addenda 1 was release on November 2nd. If all goes well staff will present bids at the November Board Meeting.

The architect is engaged with SCE to solidify access across their property.

Original Budget	$4,000,000
Original Contracts	$283,550
New Contracts or Authorized Change Orders	$163,550
Current Contracts	$447,100

1902 – Cucamonga Crosswalls Mitigation

Permits have been closed. Staff is also looking into long-term maintenance permits that will allow the Company yearly access to the site for clearing and grubbing.

2201 Paloma Hydraulic Break

Company awarded a construction contract to Merlin Johnson at the September 2025 Regular Board Meeting. Pipeline is fully installed and contractor is working on final fittings. Construction should be complete in a couple weeks. Contractor is currently conducting final paving.

Original Predesign Budget	$40,000
Original Design/Const. Budget	$1,500,000
Original Contracts	$2,067,435
Authorized Change Orders	NA
Current Contracts	$2,067,435

2204 GIS Update

At the August 2022 Special Meeting, the Board authorized a contract with WSC to update the Company's GIS maps. Contract has been executed. Consultant working on updates. WSC conducted training and system review with staff in May. Staff is providing field updates into the GIS system for consultant to correct on a quarterly/half year basis. Staff has executed a change order extending GIS services for another year.

Original Budget	$11,110
Original Contracts	$11,110
Authorized Change Orders	$6,221
Current Contracts	$17,331

2501 Well 19 Pipeline

A professional services contract was awarded to CivilTech Engineering at the regular September 2025 Board meeting. Survey is currently being conducted. Staff and consultant have been in communication as predesign report is being prepared. Alignment is being discussed. Consultant is working with SCE on electrical service to well head. A proposed alignment has been established and consultant is working on easement descriptions through Holiday and County property

Original Budget	$3,340,000
Original Contracts	$849,070
Authorized Change Orders	NA
Current Contracts	$849,070

2602 SCADA Server Update

The main computer components of our SCADA system are eight years old, which is about the life expectancy of computer equipment. Some of our current equipment is no longer supported by the manufacturer. Consultant is securing equipment and designing new system. Staff and consultant are coordinating through meetings and emails to transfer existing logic controls to new system.

Original Budget	$150,000
Original Contracts	$0
Authorized Change Orders	NA
Current Contracts	$0

2604 San Antonio Stream Gauge

The Company is exploring how to maximize diversions for the San Antonio Canyon. The first step is to measure actual flow from the canyon. At its regular November 2025 meeting the Board authorized a contract with Rincon Consulting to install a stream gauge in San Antonio Canyon. The stream gauge was installed in February 2026 and is currently collecting data. Initial results will be presented to the Board at a later date.

Original Budget	$100,000
Original Contracts	$85,679
Authorized Change Orders	NA
Current Contracts	$0

Agenda Item No. 6

Item Title: Annual Review of Employee Health and Welfare Benefits

Purpose:
To review employee health, dental, vision, life and death & dismemberment insurance coverage and premiums for the upcoming 2027 fiscal year.

Issue:
What Health Insurance should the Company Choose?

Manager's Recommendation:
That the Board approve Blue Shield of California as the new employee health insurance carrier, changing the current 50% Company coverage for dependents premiums to 60% Company coverage for dependents premiums. The estimated Company portion of the employee healthcare premium is $177,185.04.

Approve Life, Dental and Vision package for 2027 annual premium of $19,932.

Background:
The Company offers full-time and regular part-time employees health and welfare benefits for the employee and their dependents. Currently the Company provides 100% premium coverage for employees and 50% premium coverage for dependents.

Our current plan is with Healthnet and is 'grandfathered', avoiding many of the Affordable Health Care Act mandates. The Healthnet premium is scheduled to increase 11.18% starting January 2027. Additionally, in October of 2026 the Company was notified that Healthnet would be exiting the California private health insurance market at the end of February 2027, effectively providing the employees only two months before we would need to find new health coverage. The window to change insurance carriers for 2027 is open during the month of November. When Healthnet leaves the market the Company will lose its 'grandfathered' status and needs to select an Affordable Health Care Act compliant carrier. Staff worked with our Insurance Broker to find a comparable carrier for 2027.

Staff is presenting Blue Shield HMO+PPO as the preferred health insurance carrier for 2027. Blue Shield is compliant with the Affordable Health Care Act mandates. Blue Shield offers 10 plan options, 6 HMO and 4 PPO. In the past the Company has provided coverage of a baseline plan while allowing the employees to select which plan they individually wanted. Working with our insurance broker in comparing numbers, staff believes that the baseline plan offering the closest comparable coverage to our current plan is the Platinum 0/20 (see attached comparison sheet).

- Healthnet
  Attached to this report is the upcoming renewal for Healthnet. For the 2026 fiscal year the premium for employee health insurance was $161,942.16 per year. For the 2027 fiscal year the premium for employee health insurance is proposed to be $180,042.36 *IF* coverage

was to be provided for the entire year, which it is not. Company portion of yearly premiums would have been $145,428.60.

- Blue Shield
  Attached to this report is the proposed Blue Shield proposal. For the 2027 fiscal year the premium for employee health insurance is proposed to be $219,424.08. Losing our grandfathered plan results in a 22% increase in insurance premiums for the 2027 year.

  Comparing existing and proposed coverage is not apples-to-apples. Staff attempted to find coverage that was comparable. Regardless of which plan is chosen, deductibles are going to increase from the current coverage. Staff also tried to balance the increased premium cost so that the Company and Employees would each see a roughly equal 22% rise in premium payments. Attempting to keep an equal increase in premiums resulted in a change of benefits, increasing Company paid coverage for dependents from 50% to 60%. Staff is asking the Board to approve the increase in dependent coverage.

  The Company's portion of the proposed premium is $177,185.04.

- Life, Dental and Vision
  Attached to this report is the upcoming renewal for Principal. There are no rate changes for AD&D, Group Term Life or Vision. Dental premiums are increasing 3.0%, to $14,016.00.

  For the 2026 fiscal year the premium employee life, dental and vision was $19,008. For the 2027 fiscal year the premium for employee life, dental and vision is proposed to be $19,932.

Impact on the Budget:
If health benefits are approved tonight, for the 2027 fiscal year the company's initial draft budget will include $198,000 for health, dental, vision and life insurance benefits.

Previous Actions:
None.

Health Net of California, Inc.
Health Net Life Insurance Company
SBG Account Management
CA21281-02-502
PO Box 9103
Van Nuys, CA 91409-9103

SAN ANTONIO WATER COMPANY
139 N EUCLID AVE
UPLAND CA 91786

09/28/2026

Policyholder ID:
108981

Renew your group coverage for 2027

0070309688181

Dear KELLY MITCHELL,

It's time to renew your small business group (SBG) coverage or designate your new coverage with Health Net of California, Inc. (Health Net). This year, you can once again choose Health Net for your coverage needs, whether medical, dental, vision, or life![1] Keep your employees and your business healthy with these small business-focused plans.

Your premium for 2027 and choices for 2027

There is a change to your monthly premium rates, effective 01/01/2027. The amounts shown below are based on your current plan(s). If you have one or more plans that are closing or changing for the upcoming year, the premium below is for the most similar plan(s).

Current monthly premium: **$13,495.18**
Renewal monthly premium: **$15,003.53**
Premium change: ***$1,508.35***
Percent change: ***11.18%***

Rate changes are influenced by a number of factors, including medical cost inflation, increased utilization, provider-negotiated increases, regulatory requirements, pharmacy trends, and costly new treatments and technologies. In particular, the continued growth of high cost specialty medications, including GLP 1 therapies and other emerging drug treatments, has had a meaningful impact on overall pharmacy spend. Regulatory requirements related to new benefit mandates, health care reform, including essential health benefits and rating considerations, also continue to factor into pricing.

CASBG RENEWAL LTR2027

Your renewals made easy – Take action now

1. Review the enclosed materials. You'll find everything you need to renew or select a new plan!
   - Custom renewal or new plan quote.
   - Census listing all covered employees.
   - Renewal Guide with details about our 2027 plans and any benefit changes. Please use this guide to find your perfect fit for 2027.
   - Rate tables are included at the back of this proposal

   You'll also find information about buying coverage through Covered California. The Centers for Medicare & Medicaid Services (CMS) requires that we send employer groups this information.

2. Talk with your broker or give me a call to discuss your options and find your best fit for the coming year.

3. Let Health Net know your plan choice after you've made your decision. If we do not hear from you prior to the effective date, we will automatically renew your group in the same plan, if available, or the most similar plan. Plan change requests received after the effective date could slow the delivery of ID cards and impact billing accuracy.

4. The Employer Group Size Verification form should be reviewed and updated as needed if changes occur during the calendar year that may impact your employer size determination related to Medicare Secondary Payer or Health Care Reform.

Check out our full plan portfolio!
Find options that can lower your premium rates. Plus, our Enhanced Choice option lets you define your contribution costs and give your employees multiple choices.

More helpful information:

- ***Summary of Benefits and Coverage (SBC)* Documents.** Visit **www.healthnet.com/sbc** to find a copy of your SBCs, along with distribution instructions. To comply with federal mandates, you are required to distribute electronic or printed copies of the SBC documents to all eligible and covered plan participants.

- **The Affordable Care Act and You.** Visit Health Net's ACA Information Center at **www.healthnet.com/employer/reformguide** for a high-level overview of the key reform provisions, including those that have a financial impact.

Your partner for a smooth renewal

Renewing your group coverage or selecting new coverage can be a positive experience – that's why I'm here! Please give me a call at (800)447-8812, or send an email to Gregory.Voorhees@healthnet.com.

On behalf of everyone at Health Net, thank you for making us part of your health coverage team. We're proud to support the health of your employees and your business. We look forward to continuing our partnership for the coming year.

Sincerely,
Gregory Voorhees
Account Manager
License number #4024942

Enclosures
cc: JLR AGENCY AND INSURANCE SOLUTION INC

0090309688181

[1] Vision and Life/AD&D Insurance plans are underwritten by Health Net Life Insurance Company.

Health Net HMO, PPO and Salud con Health Net HMO y Más plans are offered by Health Net of California, Inc. Vision plans, other than pediatric vision, and Life/AD&D Insurance plans are underwritten by Health Net Life Insurance Company and administered by EyeMed Vision Care, LLC. Health Net Dental HMO and PPO plans, other than pediatric dental, are offered and serviced by Dental Benefit Providers of California, Inc. (DBP). Obligations of DBP are neither the obligations of, nor guaranteed by, Health Net, LLC. or its affiliates. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service marks of Health Net, LLC. All rights reserved.

Prepared For

San Antonio Water Company

GROUP INSURANCE PROPOSAL

These rates were quoted for the proposed effective date of **January 1, 2027**. If another effective date is selected or you are requesting an effective date more than 30 days in advance please confirm the rates quoted.



Presented By

MELISSA CALABRETTA
JLR AGENCY & INS SOLUTIONS INC
2323 NAVIGATION CIRCLE
PLACENTIA, CA 92870
714-997-4944
MELISSA@JLRINS.COM
License No. 0G60091

Medical - Comparable Plans - Summary Costs (Annual) (1 of 1)

	blue california					blue california				
Effective Date	**1**	**Effective - 01/01/2027**				**2**	**Effective - 01/01/2027**			
Employee Choice Package	**HMO + PPO**					**HMO + PPO**				
Employer Contribution	**100% EE | 50% Dep - Platinum 0/20**					**100% EE | 60% Dep - Platinum 0/20**				
	Plan - *Network*	EEs	Monthly	ER Cost	EE Cost	Plan - *Network*	EEs	Monthly	ER Cost	EE Cost
PLAN OPTIONS & EMPLOYEE ENROLLMENT	Platinum 0/20 *Trio HMO*	0	$0.00	$0.00	$0.00	Platinum 0/20 *Trio HMO*	0	$0.00	$0.00	$0.00
	Gold 0/35 *Trio HMO*	0	$0.00	$0.00	$0.00	Gold 0/35 *Trio HMO*	0	$0.00	$0.00	$0.00
	Platinum 0/20 *Access+ HMO*	10	$18,285.34	$13,885.44	$4,399.90	Platinum 0/20 *Access+ HMO*	10	$18,285.34	$14,765.42	$3,519.92
	Platinum 0/25 *Access+ HMO*	0	$0.00	$0.00	$0.00	Platinum 0/25 *Access+ HMO*	0	$0.00	$0.00	$0.00
	Gold 0/35 *Access+ HMO*	0	$0.00	$0.00	$0.00	Gold 0/35 *Access+ HMO*	0	$0.00	$0.00	$0.00
	Gold 500/35 *Access+ HMO*	0	$0.00	$0.00	$0.00	Gold 500/35 *Access+ HMO*	0	$0.00	$0.00	$0.00
	Platinum 250/15 *Tandem PPO*	0	$0.00	$0.00	$0.00	Platinum 250/15 *Tandem PPO*	0	$0.00	$0.00	$0.00
	Gold 500/30 *Tandem PPO*	0	$0.00	$0.00	$0.00	Gold 500/30 *Tandem PPO*	0	$0.00	$0.00	$0.00
	Platinum 250/15 *Full PPO*	0	$0.00	$0.00	$0.00	Platinum 250/15 *Full PPO*	0	$0.00	$0.00	$0.00
	Gold 500/30 *Full PPO*	0	$0.00	$0.00	$0.00	Gold 500/30 *Full PPO*	0	$0.00	$0.00	$0.00
TOTAL		10	$18,285.34	$13,885.44	$4,399.90		10	$18,285.34	$14,765.42	$3,519.92
	Annual Difference to HMO + PPO							**$0.00 0%**	**+$10,559.76 +6%**	**-$10,559.76 -20%**

Monthly Medical Rates Table by Age (1 of 2)

blue california - Platinum 0/20- Trio HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$408.83
15	$445.17
16	$459.06
17	$472.96
18	$487.92
19	$502.89
20	$518.38
21	$534.42
22	$534.42
23	$534.42
24	$534.42
25	$536.55
26	$547.24
27	$560.07
28	$580.91
29	$598.01
30	$606.56
31	$619.39
32	$632.21
33	$640.23
34	$648.78
35	$653.06
36	$657.33
37	$661.61
38	$665.88
39	$674.43
40	$682.98

Age	Rates ①
41	$695.81
42	$708.10
43	$725.20
44	$746.58
45	$771.70
46	$801.62
47	$835.29
48	$873.77
49	$911.71
50	$954.47
51	$996.69
52	$1043.18
53	$1090.21
54	$1140.98
55	$1191.75
56	$1246.79
57	$1302.37
58	$1361.69
59	$1391.09
60	$1450.41
61	$1501.71
62	$1535.38
63	$1577.60
64-99	$1603.25

① Rates include ACA Taxes, Fees and Pediatric Dental

Please note that every person to be covered is rated individually. Rates vary by age and any change in the date of birth of an employee, spouse or dependent will cause the quoted rates to be different. Any change to the ZIP code and/or number of dependents can also cause the rates to be different. The benefits and premiums are accurate to the best of our knowledge based upon the information submitted. All final benefits and rates are based upon actual enrollment and must be approved by the insurance carrier. Rates do not include optional riders. We assume no liability for rate differences and ask that you advise your client not to cancel their prior coverage until final rating information and underwriting approval have been received from the carrier. This proposal is a summary of plan benefits; for complete details refer to the Master contract, Benefit Booklet or Summary of Benefits and Coverage.

Monthly Medical Rates Table by Age (1 of 2)

blue california - Gold 0/35- Trio HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$386.72
15	$421.10
16	$434.24
17	$447.38
18	$461.54
19	$475.69
20	$490.35
21	$505.52
22	$505.52
23	$505.52
24	$505.52
25	$507.54
26	$517.65
27	$529.78
28	$549.50
29	$565.68
30	$573.76
31	$585.90
32	$598.03
33	$605.61
34	$613.70
35	$617.74
36	$621.79
37	$625.83
38	$629.88
39	$637.97
40	$646.05

Age	Rates ①
41	$658.19
42	$669.81
43	$685.99
44	$706.21
45	$729.97
46	$758.28
47	$790.13
48	$826.52
49	$862.42
50	$902.86
51	$942.79
52	$986.77
53	$1031.26
54	$1079.28
55	$1127.31
56	$1179.38
57	$1231.95
58	$1288.06
59	$1315.87
60	$1371.98
61	$1420.51
62	$1452.36
63	$1492.29
64-99	$1516.56

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Platinum 0/20- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$426.47
15	$464.38
16	$478.88
17	$493.37
18	$508.98
19	$524.59
20	$540.76
21	$557.48
22	$557.48
23	$557.48
24	$557.48
25	$559.71
26	$570.86
27	$584.24
28	$605.98
29	$623.82
30	$632.74
31	$646.12
32	$659.50
33	$667.86
34	$676.78
35	$681.24
36	$685.70
37	$690.16
38	$694.62
39	$703.54
40	$712.46

Age	Rates ①
41	$725.84
42	$738.66
43	$756.50
44	$778.80
45	$805.00
46	$836.22
47	$871.34
48	$911.48
49	$951.06
50	$995.66
51	$1039.70
52	$1088.20
53	$1137.26
54	$1190.22
55	$1243.18
56	$1300.60
57	$1358.58
58	$1420.46
59	$1451.12
60	$1513.00
61	$1566.52
62	$1601.64
63	$1645.68
64-99	$1672.44

① Rates include ACA Taxes, Fees and Pediatric Dental

Please note that every person to be covered is rated individually. Rates vary by age and any change in the date of birth of an employee, spouse or dependent will cause the quoted rates to be different. Any change to the ZIP code and/or number of dependents can also cause the rates to be different. The benefits and premiums are accurate to the best of our knowledge based upon the information submitted. All final benefits and rates are based upon actual enrollment and must be approved by the insurance carrier. Rates do not include optional riders. We assume no liability for rate differences and ask that you advise your client not to cancel their prior coverage until final rating information and underwriting approval have been received from the carrier. This proposal is a summary of plan benefits; for complete details refer to the Master contract, Benefit Booklet or Summary of Benefits and Coverage.

Monthly Medical Rates Table by Age (1 of 2)

blue california - Platinum 0/25- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$423.14
15	$460.75
16	$475.13
17	$489.51
18	$505.00
19	$520.48
20	$536.53
21	$553.12
22	$553.12
23	$553.12
24	$553.12
25	$555.33
26	$566.39
27	$579.67
28	$601.24
29	$618.94
30	$627.79
31	$641.06
32	$654.34
33	$662.64
34	$671.49
35	$675.91
36	$680.34
37	$684.76
38	$689.19
39	$698.04
40	$706.89

Age	Rates ①
41	$720.16
42	$732.88
43	$750.58
44	$772.71
45	$798.70
46	$829.68
47	$864.53
48	$904.35
49	$943.62
50	$987.87
51	$1031.57
52	$1079.69
53	$1128.36
54	$1180.91
55	$1233.46
56	$1290.43
57	$1347.95
58	$1409.35
59	$1439.77
60	$1501.17
61	$1554.26
62	$1589.11
63	$1632.81
64-99	$1659.36

① Rates include ACA Taxes, Fees and Pediatric Dental

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Gold 0/35- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$403.11
15	$438.94
16	$452.65
17	$466.35
18	$481.10
19	$495.85
20	$511.14
21	$526.94
22	$526.94
23	$526.94
24	$526.94
25	$529.05
26	$539.59
27	$552.24
28	$572.79
29	$589.65
30	$598.08
31	$610.73
32	$623.38
33	$631.28
34	$639.71
35	$643.93
36	$648.14
37	$652.36
38	$656.57
39	$665.00
40	$673.43

Age	Rates ①
41	$686.08
42	$698.20
43	$715.06
44	$736.14
45	$760.91
46	$790.42
47	$823.61
48	$861.55
49	$898.97
50	$941.12
51	$982.75
52	$1028.60
53	$1074.97
54	$1125.03
55	$1175.09
56	$1229.36
57	$1284.16
58	$1342.65
59	$1371.64
60	$1430.13
61	$1480.71
62	$1513.91
63	$1555.54
64-99	$1580.82

① Rates include ACA Taxes, Fees and Pediatric Dental

Please note that every person to be covered is rated individually. Rates vary by age and any change in the date of birth of an employee, spouse or dependent will cause the quoted rates to be different. Any change to the ZIP code and/or number of dependents can also cause the rates to be different. The benefits and premiums are accurate to the best of our knowledge based upon the information submitted. All final benefits and rates are based upon actual enrollment and must be approved by the insurance carrier. Rates do not include optional riders. We assume no liability for rate differences and ask that you advise your client not to cancel their prior coverage until final rating information and underwriting approval have been received from the carrier. This proposal is a summary of plan benefits; for complete details refer to the Master contract, Benefit Booklet or Summary of Benefits and Coverage.

Monthly Medical Rates Table by Age (1 of 2)

blue california - Gold 500/35- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$390.26
15	$424.95
16	$438.21
17	$451.48
18	$465.76
19	$480.05
20	$494.84
21	$510.15
22	$510.15
23	$510.15
24	$510.15
25	$512.19
26	$522.39
27	$534.63
28	$554.53
29	$570.85
30	$579.01
31	$591.26
32	$603.50
33	$611.15
34	$619.32
35	$623.40
36	$627.48
37	$631.56
38	$635.64
39	$643.80
40	$651.97

Age	Rates ①
41	$664.21
42	$675.94
43	$692.27
44	$712.67
45	$736.65
46	$765.22
47	$797.36
48	$834.09
49	$870.31
50	$911.12
51	$951.42
52	$995.80
53	$1040.70
54	$1089.16
55	$1137.62
56	$1190.17
57	$1243.22
58	$1299.85
59	$1327.91
60	$1384.53
61	$1433.51
62	$1465.65
63	$1505.95
64-99	$1530.44

① Rates include ACA Taxes, Fees and Pediatric Dental

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Platinum 250/15- Tandem PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$513.58
15	$559.23
16	$576.68
17	$594.14
18	$612.94
19	$631.73
20	$651.20
21	$671.34
22	$671.34
23	$671.34
24	$671.34
25	$674.03
26	$687.46
27	$703.57
28	$729.75
29	$751.23
30	$761.97
31	$778.09
32	$794.20
33	$804.27
34	$815.01
35	$820.38
36	$825.75
37	$831.12
38	$836.49
39	$847.24
40	$857.98

Age	Rates ①
41	$874.09
42	$889.53
43	$911.01
44	$937.87
45	$969.42
46	$1007.01
47	$1049.31
48	$1097.65
49	$1145.31
50	$1199.02
51	$1252.06
52	$1310.46
53	$1369.54
54	$1433.32
55	$1497.10
56	$1566.24
57	$1636.06
58	$1710.58
59	$1747.51
60	$1822.03
61	$1886.47
62	$1928.77
63	$1981.81
64-99	$2014.02

① Rates include ACA Taxes, Fees and Pediatric Dental

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Gold 500/30- Tandem PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$453.65
15	$493.98
16	$509.40
17	$524.81
18	$541.42
19	$558.02
20	$575.22
21	$593.01
22	$593.01
23	$593.01
24	$593.01
25	$595.38
26	$607.24
27	$621.47
28	$644.60
29	$663.58
30	$673.07
31	$687.30
32	$701.53
33	$710.43
34	$719.91
35	$724.66
36	$729.40
37	$734.15
38	$738.89
39	$748.38
40	$757.87

Age	Rates ①
41	$772.10
42	$785.74
43	$804.72
44	$828.44
45	$856.31
46	$889.52
47	$926.88
48	$969.57
49	$1011.68
50	$1059.12
51	$1105.96
52	$1157.56
53	$1209.74
54	$1266.08
55	$1322.41
56	$1383.49
57	$1445.17
58	$1510.99
59	$1543.61
60	$1609.43
61	$1666.36
62	$1703.72
63	$1750.57
64-99	$1779.03

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Platinum 250/15- Full PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$536.10
15	$583.75
16	$601.97
17	$620.19
18	$639.81
19	$659.44
20	$679.76
21	$700.78
22	$700.78
23	$700.78
24	$700.78
25	$703.58
26	$717.60
27	$734.42
28	$761.75
29	$784.17
30	$795.39
31	$812.21
32	$829.02
33	$839.54
34	$850.75
35	$856.35
36	$861.96
37	$867.57
38	$873.17
39	$884.39
40	$895.60

Age	Rates ①
41	$912.42
42	$928.54
43	$950.96
44	$978.99
45	$1011.93
46	$1051.17
47	$1095.32
48	$1145.78
49	$1195.53
50	$1251.60
51	$1306.96
52	$1367.92
53	$1429.59
54	$1496.17
55	$1562.74
56	$1634.92
57	$1707.80
58	$1785.59
59	$1824.13
60	$1901.92
61	$1969.20
62	$2013.34
63	$2068.71
64-99	$2102.34

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Monthly Medical Rates Table by Age (1 of 2)

blue california - Gold 500/30- Full PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$473.05
15	$515.10
16	$531.17
17	$547.25
18	$564.57
19	$581.88
20	$599.81
21	$618.36
22	$618.36
23	$618.36
24	$618.36
25	$620.84
26	$633.20
27	$648.05
28	$672.16
29	$691.95
30	$701.84
31	$716.68
32	$731.52
33	$740.80
34	$750.69
35	$755.64
36	$760.59
37	$765.53
38	$770.48
39	$780.38
40	$790.27

Age	Rates ①
41	$805.11
42	$819.33
43	$839.12
44	$863.85
45	$892.92
46	$927.55
47	$966.50
48	$1011.03
49	$1054.93
50	$1104.40
51	$1153.25
52	$1207.05
53	$1261.46
54	$1320.21
55	$1378.95
56	$1442.64
57	$1506.95
58	$1575.59
59	$1609.60
60	$1678.24
61	$1737.60
62	$1776.56
63	$1825.41
64-99	$1855.08

① Rates include ACA Taxes, Fees and Pediatric Dental

Please note that every person to be covered is rated individually. Rates vary by age and any change in the date of birth of an employee, spouse or dependent will cause the quoted rates to be different. Any change to the ZIP code and/or number of dependents can also cause the rates to be different. The benefits and premiums are accurate to the best of our knowledge based upon the information submitted. All final benefits and rates are based upon actual enrollment and must be approved by the insurance carrier. Rates do not include optional riders. We assume no liability for rate differences and ask that you advise your client not to cancel their prior coverage until final rating information and underwriting approval have been received from the carrier. This proposal is a summary of plan benefits; for complete details refer to the Master contract, Benefit Booklet or Summary of Benefits and Coverage.

Monthly Medical Rates Table by Age (2 of 2)

blue california - Platinum 0/20- Trio HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$408.83
15	$445.17
16	$459.06
17	$472.96
18	$487.92
19	$502.89
20	$518.38
21	$534.42
22	$534.42
23	$534.42
24	$534.42
25	$536.55
26	$547.24
27	$560.07
28	$580.91
29	$598.01
30	$606.56
31	$619.39
32	$632.21
33	$640.23
34	$648.78
35	$653.06
36	$657.33
37	$661.61
38	$665.88
39	$674.43
40	$682.98

Age	Rates ①
41	$695.81
42	$708.10
43	$725.20
44	$746.58
45	$771.70
46	$801.62
47	$835.29
48	$873.77
49	$911.71
50	$954.47
51	$996.69
52	$1043.18
53	$1090.21
54	$1140.98
55	$1191.75
56	$1246.79
57	$1302.37
58	$1361.69
59	$1391.09
60	$1450.41
61	$1501.71
62	$1535.38
63	$1577.60
64-99	$1603.25

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Gold 0/35- Trio HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$386.72
15	$421.10
16	$434.24
17	$447.38
18	$461.54
19	$475.69
20	$490.35
21	$505.52
22	$505.52
23	$505.52
24	$505.52
25	$507.54
26	$517.65
27	$529.78
28	$549.50
29	$565.68
30	$573.76
31	$585.90
32	$598.03
33	$605.61
34	$613.70
35	$617.74
36	$621.79
37	$625.83
38	$629.88
39	$637.97
40	$646.05

Age	Rates ①
41	$658.19
42	$669.81
43	$685.99
44	$706.21
45	$729.97
46	$758.28
47	$790.13
48	$826.52
49	$862.42
50	$902.86
51	$942.79
52	$986.77
53	$1031.26
54	$1079.28
55	$1127.31
56	$1179.38
57	$1231.95
58	$1288.06
59	$1315.87
60	$1371.98
61	$1420.51
62	$1452.36
63	$1492.29
64-99	$1516.56

① Rates include ACA Taxes, Fees and Pediatric Dental

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Platinum 0/20- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$426.47
15	$464.38
16	$478.88
17	$493.37
18	$508.98
19	$524.59
20	$540.76
21	$557.48
22	$557.48
23	$557.48
24	$557.48
25	$559.71
26	$570.86
27	$584.24
28	$605.98
29	$623.82
30	$632.74
31	$646.12
32	$659.50
33	$667.86
34	$676.78
35	$681.24
36	$685.70
37	$690.16
38	$694.62
39	$703.54
40	$712.46

Age	Rates ①
41	$725.84
42	$738.66
43	$756.50
44	$778.80
45	$805.00
46	$836.22
47	$871.34
48	$911.48
49	$951.06
50	$995.66
51	$1039.70
52	$1088.20
53	$1137.26
54	$1190.22
55	$1243.18
56	$1300.60
57	$1358.58
58	$1420.46
59	$1451.12
60	$1513.00
61	$1566.52
62	$1601.64
63	$1645.68
64-99	$1672.44

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Platinum 0/25- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$423.14
15	$460.75
16	$475.13
17	$489.51
18	$505.00
19	$520.48
20	$536.53
21	$553.12
22	$553.12
23	$553.12
24	$553.12
25	$555.33
26	$566.39
27	$579.67
28	$601.24
29	$618.94
30	$627.79
31	$641.06
32	$654.34
33	$662.64
34	$671.49
35	$675.91
36	$680.34
37	$684.76
38	$689.19
39	$698.04
40	$706.89

Age	Rates ①
41	$720.16
42	$732.88
43	$750.58
44	$772.71
45	$798.70
46	$829.68
47	$864.53
48	$904.35
49	$943.62
50	$987.87
51	$1031.57
52	$1079.69
53	$1128.36
54	$1180.91
55	$1233.46
56	$1290.43
57	$1347.95
58	$1409.35
59	$1439.77
60	$1501.17
61	$1554.26
62	$1589.11
63	$1632.81
64-99	$1659.36

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Gold 0/35- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$403.11
15	$438.94
16	$452.65
17	$466.35
18	$481.10
19	$495.85
20	$511.14
21	$526.94
22	$526.94
23	$526.94
24	$526.94
25	$529.05
26	$539.59
27	$552.24
28	$572.79
29	$589.65
30	$598.08
31	$610.73
32	$623.38
33	$631.28
34	$639.71
35	$643.93
36	$648.14
37	$652.36
38	$656.57
39	$665.00
40	$673.43

Age	Rates ①
41	$686.08
42	$698.20
43	$715.06
44	$736.14
45	$760.91
46	$790.42
47	$823.61
48	$861.55
49	$898.97
50	$941.12
51	$982.75
52	$1028.60
53	$1074.97
54	$1125.03
55	$1175.09
56	$1229.36
57	$1284.16
58	$1342.65
59	$1371.64
60	$1430.13
61	$1480.71
62	$1513.91
63	$1555.54
64-99	$1580.82

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Gold 500/35- Access+ HMO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$390.26
15	$424.95
16	$438.21
17	$451.48
18	$465.76
19	$480.05
20	$494.84
21	$510.15
22	$510.15
23	$510.15
24	$510.15
25	$512.19
26	$522.39
27	$534.63
28	$554.53
29	$570.85
30	$579.01
31	$591.26
32	$603.50
33	$611.15
34	$619.32
35	$623.40
36	$627.48
37	$631.56
38	$635.64
39	$643.80
40	$651.97

Age	Rates ①
41	$664.21
42	$675.94
43	$692.27
44	$712.67
45	$736.65
46	$765.22
47	$797.36
48	$834.09
49	$870.31
50	$911.12
51	$951.42
52	$995.80
53	$1040.70
54	$1089.16
55	$1137.62
56	$1190.17
57	$1243.22
58	$1299.85
59	$1327.91
60	$1384.53
61	$1433.51
62	$1465.65
63	$1505.95
64-99	$1530.44

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Platinum 250/15- Tandem PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$513.58
15	$559.23
16	$576.68
17	$594.14
18	$612.94
19	$631.73
20	$651.20
21	$671.34
22	$671.34
23	$671.34
24	$671.34
25	$674.03
26	$687.46
27	$703.57
28	$729.75
29	$751.23
30	$761.97
31	$778.09
32	$794.20
33	$804.27
34	$815.01
35	$820.38
36	$825.75
37	$831.12
38	$836.49
39	$847.24
40	$857.98

Age	Rates ①
41	$874.09
42	$889.53
43	$911.01
44	$937.87
45	$969.42
46	$1007.01
47	$1049.31
48	$1097.65
49	$1145.31
50	$1199.02
51	$1252.06
52	$1310.46
53	$1369.54
54	$1433.32
55	$1497.10
56	$1566.24
57	$1636.06
58	$1710.58
59	$1747.51
60	$1822.03
61	$1886.47
62	$1928.77
63	$1981.81
64-99	$2014.02

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Gold 500/30- Tandem PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$453.65
15	$493.98
16	$509.40
17	$524.81
18	$541.42
19	$558.02
20	$575.22
21	$593.01
22	$593.01
23	$593.01
24	$593.01
25	$595.38
26	$607.24
27	$621.47
28	$644.60
29	$663.58
30	$673.07
31	$687.30
32	$701.53
33	$710.43
34	$719.91
35	$724.66
36	$729.40
37	$734.15
38	$738.89
39	$748.38
40	$757.87

Age	Rates ①
41	$772.10
42	$785.74
43	$804.72
44	$828.44
45	$856.31
46	$889.52
47	$926.88
48	$969.57
49	$1011.68
50	$1059.12
51	$1105.96
52	$1157.56
53	$1209.74
54	$1266.08
55	$1322.41
56	$1383.49
57	$1445.17
58	$1510.99
59	$1543.61
60	$1609.43
61	$1666.36
62	$1703.72
63	$1750.57
64-99	$1779.03

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Presented by: MELISSA CALABRETTA
JLR AGENCY & INS SOLUTIONS INC - 714-997-4944
CA LIC: 0G60091

Monthly Medical Rates Table by Age (2 of 2)

blue california - Platinum 250/15- Full PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$536.10
15	$583.75
16	$601.97
17	$620.19
18	$639.81
19	$659.44
20	$679.76
21	$700.78
22	$700.78
23	$700.78
24	$700.78
25	$703.58
26	$717.60
27	$734.42
28	$761.75
29	$784.17
30	$795.39
31	$812.21
32	$829.02
33	$839.54
34	$850.75
35	$856.35
36	$861.96
37	$867.57
38	$873.17
39	$884.39
40	$895.60

Age	Rates ①
41	$912.42
42	$928.54
43	$950.96
44	$978.99
45	$1011.93
46	$1051.17
47	$1095.32
48	$1145.78
49	$1195.53
50	$1251.60
51	$1306.96
52	$1367.92
53	$1429.59
54	$1496.17
55	$1562.74
56	$1634.92
57	$1707.80
58	$1785.59
59	$1824.13
60	$1901.92
61	$1969.20
62	$2013.34
63	$2068.71
64-99	$2102.34

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Monthly Medical Rates Table by Age (2 of 2)

blue california - Gold 500/30- Full PPO

Zip: 91786 - County: SAN BERNARDINO - Rating Area: 17

Age	Rates ①
0-14	$473.05
15	$515.10
16	$531.17
17	$547.25
18	$564.57
19	$581.88
20	$599.81
21	$618.36
22	$618.36
23	$618.36
24	$618.36
25	$620.84
26	$633.20
27	$648.05
28	$672.16
29	$691.95
30	$701.84
31	$716.68
32	$731.52
33	$740.80
34	$750.69
35	$755.64
36	$760.59
37	$765.53
38	$770.48
39	$780.38
40	$790.27

Age	Rates ①
41	$805.11
42	$819.33
43	$839.12
44	$863.85
45	$892.92
46	$927.55
47	$966.50
48	$1011.03
49	$1054.93
50	$1104.40
51	$1153.25
52	$1207.05
53	$1261.46
54	$1320.21
55	$1378.95
56	$1442.64
57	$1506.95
58	$1575.59
59	$1609.60
60	$1678.24
61	$1737.60
62	$1776.56
63	$1825.41
64-99	$1855.08

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SAN ANTONIO WATER COMPANY

MEDICAL BENEFITS | SIDE-BY-SIDE COMPARISON

BENEFIT CATEGORY	HEALTH NET | HMO 10 GF	BLUE SHIELD | PLATINUM 0/20
Annual deductible	$0	$0
Out-of-pocket maximum	$1,500 / $3,000 medical*	$3,500 / $7,000
Primary care visit	$10	$20
Specialist visit	$10	$50
Preventive care	Age 2+: $10; under 2: $0	$0
Lab tests / blood work	$0	$20
X-rays / diagnostic imaging	$0	$40
CT / PET / MRI	$100	$100 / $250+
Generic prescriptions	$10 retail	$10 / $15+
Preferred brand prescriptions	$25 retail	$25 / $40+
Nonpreferred brand prescriptions	$50 retail	$30 / $50+
Outpatient surgery facility	$0	$200 / $500+
Inpatient hospital facility	$0	$500 per admission
Emergency room	$100 (waived if admitted)	$500
Urgent care	$50 medical	$20
Outpatient mental health	$10 individual therapy	$20
Skilled nursing	Days 1-10: $0; 11-100: $25/day	$100/day, max 100 days

KEY DIFFERENCE Health Net generally has lower office, diagnostic and hospital costs, while Blue Shield has a higher medical out-of-pocket maximum.

* Health Net medical out-of-pocket maximum excludes prescription drug costs. + Blue Shield costs vary by setting/pharmacy.

Sources: Health Net 2026 SBC and Blue Shield 2027 quote. Confirm final plan documents and provider networks.

Letter size (8.5 x 11) | Landscape | 1 page

Principal®

SAN ANTONIO WATER COMPAN

Renewal Date: 01/01/2027

A31953
1104768

	Monthly Premium	Premium Change	Percent Change
Renewal Preview	$1,661	$35	2.1%
Dental	$1,168	$35	3.0%

- At policy anniversary, Dental will be receiving a rate increase of 3.0%. This results in a premium increase of $35. I was able to negotiate this down from a 6.8% increase.

- Principal utilizes a block renewal strategy to provide rate stability for our small business clients. Our block dental increase is driven by a variety of factors. The frequency, cost and sophistication of services have increased causing Dental trend to increase at a historical rate. We believe our block renewal strategy demonstrates our commitment to providing the most reasonable renewals possible.

	Current	Renewal	Lives
Employee	$59.53	$61.32	3
Employee & 1 Dep	$114.91	$118.36	5
Family	$207.60	$213.83	2

Open Enrollment
- Members and dependents can elect coverage during the open enrollment period with full benefits.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only opportunity to enroll will be during the group's open enrollment period which typically occurs 30 days prior to their policy anniversary.

- Our Best in Class network now has over 420,000 access points nationwide! Plan options are available which will reduce costs with minimal impact to benefits. Ask me for suggestions!

Group Term Life $313 $0 0.0%

- Life is receiving a rate pass this year.

	Current	Renewal	Volume	Lives
Life rate	0.283	0.283	$1,106,000	10

- Please review/update beneficiaries annually and advise employers to keep records on file.

Accidental Death and Dismemberment $41 $0 0.0%

- AD&D is receiving a rate pass this year.

	Current	Renewal	Volume	Lives
AD&D rate	0.037	0.037	$1,106,000	10

Vision	$138	$0	0.0%

- Vision is receiving a rate pass this year.

	Current	Renewal	Lives
Employee	$8.55	$8.55	6
Employee & Spouse	$18.11	$18.11	3
Employee & Child(ren)	$20.74	$20.74	0
Family	$32.75	$32.75	1

Open Enrollment
- Members and dependents can elect coverage during the open enrollment period with full benefits.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only opportunity to enroll will be during the group's open enrollment period which typically occurs 30 days prior to their policy anniversary.

Rates are subject to change. This is a renewal preview and does not replace your renewal letter.

As always, we sincerely appreciate your business and very much want to continue our partnership! Please let me know if you have any questions and how I can be of assistance with this client's renewal. If you'd like ideas on how to improve your open enrollment experience for employees, please contact us. We'd love to help.

Agenda Item No. 7

Item Title: Review of Personal Auto Use Policy

Purpose:
To review draft update to Company's Personal Auto Use Policy.

Issue:
Should the Board adopt the proposed Personal Auto Use Policy?

Manager's Recommendation:
That the Board adopt the proposed Personal Auto Use Policy

Background:
The Company should have a Personal Auto Use Policy that clearly states what the minimum requirements are for employees to use their personal vehicles for company business. Staff would like to strengthen the Company Employee Handbook section regarding personal vehicle use (see attached page out of employee handbook). Staff has put together the attached draft Personal Auto Use Policy for Board review. If the Board adopts the policy, staff will incorporate said policy into the Employee Handbook.

Impact on the Budget:
$1,000 per year.

Previous Actions:
None.

Purpose

San Antonio Water Company recognizes that the performance of certain job responsibilities may require the use of an automobile. The purpose of the Personal Auto Use Policy is to outline the guidelines and procedures for personal automobile use to employees of San Antonio Water Company.

Scope

This policy applies to all employees who drive their personal vehicle on behalf of the Company, are not provided a company vehicle, and meet the eligibility criteria. It is intended to cover the requirements for employees who use their personal vehicles for company-related purposes.

Eligibility

Employees eligible for an auto allowance must meet the following criteria:

- Prior approval from the general manager to drive their own vehicle on company business.
- Provide proof of automobile insurance coverage at the following limits
    - Bodily Injury Liability at $300,000 each accident and $100,000 each person
    - Property Damage Liability at $100,000 each accident
- Full-time, part-time, or temporary employment status.
- Regular job duties that require the use of a personal vehicle for company-related activities.
- Maintain a valid driver's license, appropriate insurance coverage, and current vehicle registration.
- Compliance with all company policies and guidelines related to vehicle usage.

Auto Allowance Amount and Frequency of Payment

Employees whose job duties require the use of a personal vehicle for company-related activities shall receive a monthly auto allowance amount to help cover the cost of increased auto insurance coverage. The monthly amount will be taxed, and no expense reporting will be required. It will be added to the employee's regular pay on the last pay period of each month.

DRAFT

Company vehicle may be used by the standby personnel on occasion for personal errands within the response time area.

If you are requested to use a personal vehicle to conduct Company business, the following guidelines must be complied with:

- Employees must receive prior approval from the General Manager in order to drive their own vehicle on Company business.
- Employees must provide proof of automobile insurance coverage at the following limits
- Bodily Injury Liability at $300,000 each accident and $100,000 each person
- Property Damage Liability at $100,000 each accident
- The Company will provide a monthly reimbursement allowance for pre-approved use of personal vehicles on Company business.

VEHICLE ACCIDENTS — WHAT SHOULD YOU DO

If you are involved in an accident while operating a Company vehicle you must follow established procedures to ensure proper reporting. You should document the exact time, location and circumstances of the accident. Take photographs of the accident scene if possible. Obtain contact information for:

- All persons involved in the accident, including names, addresses and telephone numbers.

- Any witnesses to the accident, including names, addresses and telephone numbers.

You should notify the General Manager. Await direction from manager before leaving the scene unless medical attention is needed. In the event there are injuries or there appears to be significant damage to vehicle or private property call the Police Department immediately. Make no statements regarding responsibility for the accident. If possible, stay with the vehicle until assistance arrives.

If you observe an accident or respond to assist a co-worker involved in an accident, immediately take the steps described above.