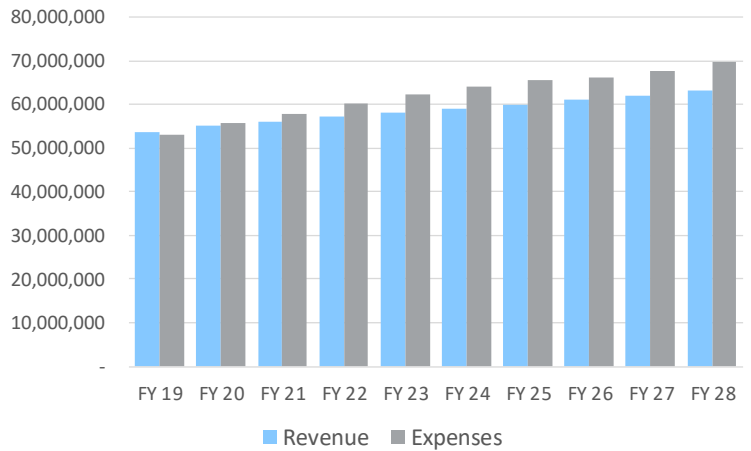


NHA'S FINANCIAL FORECASTING FOR FISCAL FITNESS DELIVERS RESULTS

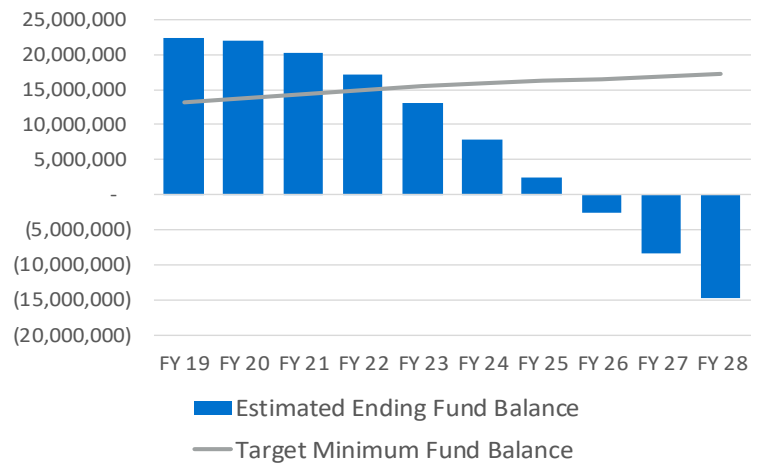
OUR SERVICES INCLUDE:

- ▶ Robust, dynamic decision-making
- ▶ Sensitivity and “what-if” analysis
- ▶ Recession planning
- ▶ Planning for stability
- ▶ Early warnings
- ▶ “Best practice” to optimize credit rating

GENERAL FUND REVENUE & EXPENSE FORECAST



PROJECTED FUND BALANCE



Source: Charts shown were created by NHA and provided for illustrative purposes

NHA Practice Areas



10 NHA Municipal Advisors Serving California Public Agencies



EXPERIENCE: NHA's senior advisors bring a wide breadth and depth of experience (over 150 years!) to provide ideas and options and to execute upon achievable solutions.



TEAMWORK: NHA's large team works together to act as a "force multiplier" to help solve problems and address a myriad (large or small) of tasks and projects for our clients.

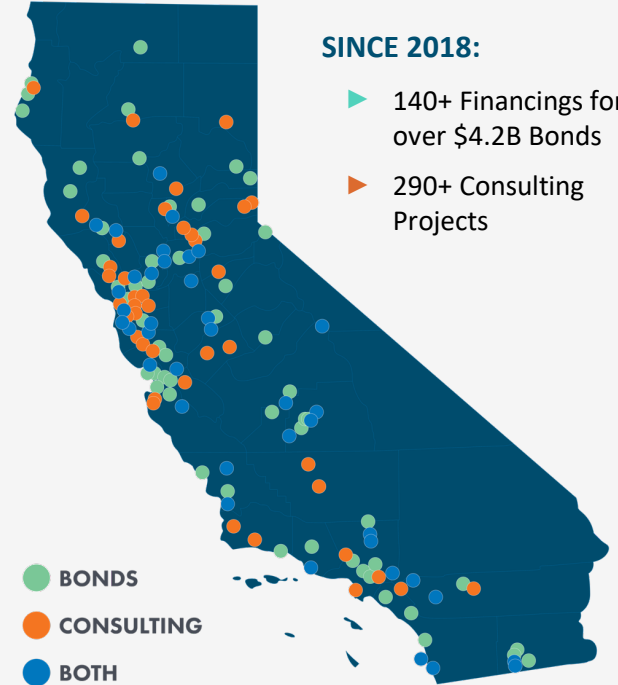


APPROACH: NHA listens, performs our due diligence, and translates options to provide a comprehensive, transparent, policy driven process and solution.



"THE NHA WAY" means we "walk the talk" by placing our clients' interests before our own. We are fiduciary-first, client-centered and not deal-driven.

NHA CLIENTS SERVED*



*Dots represent client engagements since 2000



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