

CAHUILLA BAND OF INDIANS



REQUEST FOR PROPOSAL FOR Minor's Trust Fund Investment Management and Administration Services

(Responses due by 5:00 PM PST on January 6th, 2026)

Table of Contents

The Cahuilla Band of Indians - Brief Overview 3

Purpose of the Engagement 3

Scope of Work 4

Key Deliverables..... 5

Period of Performance 5

Response Requirements 6

Selection Criteria 7

Due Date of Response..... 7

Non-Disclosure Agreement (SAMPLE)..... 8

The Cahuilla Band of Indians - Brief Overview

The Cahuilla Band of Indians (CBOI) is a federally recognized tribe that was established by Executive Order on December 27, 1875, but have inhabited the area since time immemorial. The entire reservation is held in trust by the United States Government and consists of 18,884.26 acres.

The Cahuilla Indian Reservation is in a rural, Southern California area of Riverside County, adjacent to the township of Anza, CA. The Reservation is approximately 25 miles east of Temecula and 35 miles west of Coachella Valley. The Reservation is comprised of rolling hills, large boulders, and pasture lands, a true chaparral ecosystem.

Cahuilla is approximately 548 members strong with approximately 190 minors. The tribe has an established trust fund held on behalf of those minors, contributing a set portion of their gaming revenues monthly to be divided equally among the qualified minors in that month. The life-to-date accumulation is then to be distributed to qualified individuals upon turning 18 years of age. The current administration of the fund is processed by the Tribe's membership enrollment and finance departments. The Trust is subject to a dedicated procedural audit on an annual basis.

Purpose of the Engagement

The Cahuilla Band of Indians ("Cahuilla," or "Owner," or "Tribe") is issuing this Request for Proposal ("RFP") to seek proposals from a qualified firm to manage and administer the Tribe's Minor's Trust Fund. The Fund holds assets for enrolled youth until adulthood; the Tribe is requesting assistance in creating and adopting an Investment Policy and Asset Allocation Framework (IPS) that will govern the management and protection of these funds. The Tribe's objectives are capital preservation, prudent growth, transparent reporting, and strict fiduciary compliance. The selected partner will implement an age-based investment strategy ("glide path"), provide full trust administration, and support beneficiary communications in alignment with Tribal law and federal requirements.

The Tribe intends to engage a fiduciary partner to (1) invest pooled minors' assets according to the Tribe's IPS and risk limits, (2) safeguard and account for each beneficiary's balance, and (3) deliver timely reporting, controls, and education that prepare youth for responsible distributions at/after age 18, consistent with approved distribution rules.

Scope of Work

1. Investment Management

- Assist the Tribe's Council Representatives in the creation of an Investment Policy Statement for the Minor's Trust Fund.
- Prepare a presentation on the IPS, proposed administration, and suggested strategy. Explain main concepts to the General Membership at a dedicated meeting for approval and resolution.
- Implement the IPS to administer and invest the assets within the Minor's Trust, mitigating loss through an age-based glide path that de-risks as beneficiaries approach distribution.
- Maintain diversified exposure across allowable asset classes; rebalance per policy; manage liquidity for near-term payouts.
- Monitor risk (e.g., duration, drawdown) and provide recommendations when market conditions warrant policy-compliant adjustments.

2. Trust Administration & Custody

- Provide custody, trade settlement, cash management, and unitized accounting of individual beneficiary shares.
- Execute authorized distributions in accordance with Tribal rules and written instructions from designated Tribal officials;
- Maintain beneficiary account records (balances, unit holdings, transaction history) based on beneficiary and eligibility data provided by Enrollment/Finance, which retains all of the Tribe's official beneficiary records.
- Support tax reporting and required withholdings; maintain spending and deferral options as specified.

3. Governance, Reporting & Compliance

- Serve as a fiduciary, adhering to the Tribe's IPS and applicable standards.
- Deliver quarterly performance reports (by pool and aggregate) against policy benchmarks, annual reviews with recommendations.
- Provide audit-ready statements and attest to policy compliance each quarter.

4. Onboarding & Transition

- Open accounts; migrate existing balances from current bank/savings structures; validate opening positions per beneficiary.
- Establish rebalancing and birthday-triggered cohort transitions; set liquidity buffers for scheduled distributions.

5. Member Education & Communications

- Prepare clear, plain-language beneficiary/guardian statement templates and data files to tribal staff. Distribute beneficiary/guardian statements, either directly to members or via Tribal staff, as directed by the Tribe.
- Offer age-appropriate financial education resources... (delivered directly to members or through Tribal events/communications, at the Tribe's direction).

6. Fees & Service Model

- Propose a transparent fee schedule (investment management, custody/administration, any pass-through expenses).
- Describe team, service levels, escalation paths, and continuity planning.

Key Deliverables

- Workplan and transition timeline (30–60 days from award).
- Polished IPS tailored uniquely to Cahuilla, ready for implementation.
- Clear Presentation to the General Membership on IPS and administrative offering.
- Quarterly reports with performance vs. benchmarks, holdings, risk metrics, and compliance checklist.
- Annual review memo with IPS alignment and any recommended updates.
- Beneficiary statement template and education plan for 16–18-year-olds.

Period of Performance

The initial term of the agreement is predicted to be three years with annual renewals at the Tribe's discretion.

Response Requirements

1. Please provide the firm's information including the following:
 - Name
 - Phone
 - Address
2. Please provide the primary point of contact's information for the proposal including the following:
 - Name & Position
 - Phone
 - Email
3. Please provide an overview of the proposed work plan including proposed steps, timeframes, responsible personnel, and cost of the engagement. This response should lay out a plan to achieve Cahuilla's goals and objectives as outlined in the above engagement goals, including staff training and plans to address the full project scope.
4. Please provide an overview of your firm and include details regarding your familiarity with the requested services and any resources that make your firm uniquely qualified to assist the Tribe. Please include Tribal government experience first, if applicable.
5. Provide a list of three clients/references for whom you have provided services similar to those being requested in this RFP. Include in the submittal: the name of government/company, address, contact name, and phone number.

Out of respect to each respondent's time completing the RFP response, the Tribe encourages respondents to be concise in its responses. The Tribe expects responses to be professional but is evaluating responses based on content rather than the quantity of the presentation. This philosophy runs true throughout the engagement.

Available upon request is a supplemental document with information regarding the intended nature of the engagement and the administration of the Trust. If not directly provided, please contact the Finance Department at accounting@cahuilla-nsn.gov.

Selection Criteria

- Vendor's experience, capability, and approach to the services requested (0-40)
 - Background, professional qualifications, and experience of the respondent
 - Understanding and acceptance of the Scope of Services
 - Current or past performance as determined by Reference Checks
- Proposed Timeline (0-25)
- Cost (0-20)
 - Comprehensive transparency of fee structure
 - Internal cost-benefit analysis
- Native-Owned Preference or Tribal Government Experience (0-5)
- Responsiveness to the Request Requirements (0-10)
 - Requested information included in the response
 - Thoroughness of response
 - Clarity and conciseness of response

Maximum Points: 100

Proposals will be evaluated to determine which best meets the needs of the Tribe. Evaluation and selection will be based on the information submitted in the proposal. Proposals will be evaluated based on the respondent's specific plan to meet the objectives of the Tribe's goals.

All liability for costs incurred by any individual or firm in preparing their proposal, during the selection process, or otherwise incurred prior to the receipt of an executed contract will be borne by the individual or firm.

Further information may be required by the Tribe for clarification purposes after the proposals are submitted. After meeting the mandatory requirements, the proposals will be evaluated on their functionality, support, and cost aspects. The Tribe reserves the right to accept or reject any or all proposals, or any part of any proposal, to waive any defect or technicality, and to advertise for new proposals on any basis and without disclosure of reason.

The failure to make such a disclosure shall not result in accrual of any right, claim, or cause of action by any unsuccessful bidder against the Tribe. The Tribe also reserves the right to award in whole or in part, by items, group of items, or by section where such action serves the Tribe's best interests. Complete and accurate responses to all items are necessary for a fair evaluation of proposals. This RFP does not obligate the Tribe or any applicant until a contract is signed and approved by both parties.

Due Date of Response

To be considered, proposals must be received no later than **5:00 PM PST on January 6, 2026**. Selection of a consultant will tentatively be determined by January 14, 2026. Respondents may provide an electronic copy of their responses to Parker Anderson at accounting@cahuilla-nsn.gov. Any questions regarding this RFP should be directed to Parker Anderson via email.

Non-Disclosure Agreement (SAMPLE)

This Agreement is entered into and effective this ____ day of _____, 2025 by and between the Cahuilla Band of Indians ("Cahuilla" or "Tribe"), a federally-recognized, sovereign Indian Tribe and

(Name)_____

(Organization)_____

(Address) _____(Recipient)

WHEREAS, Cahuilla and Recipient (collectively referred to as the "Parties") intend to establish terms governing the use and protection of certain Confidential Information relating to Cahuilla that Cahuilla may disclose to the Recipient.

NOW THEREFORE BE IT ACKNOWLEDGED AND AGREED that the Parties agree as follows:

PURPOSE. Cahuilla, including any department, division or Consultant of Cahuilla, anticipates providing material that includes information that is unique to the Cahuilla Band of Indians and is Confidential.

CONFIDENTIALITY. Any Recipient of Cahuilla's Confidential Information, whether obtained through this RFP or otherwise, may not disclose such Confidential Information or use the same except for the Purpose(s) of this project.

NON-USE OBLIGATION. Recipient agrees not to use the Confidential Information in any way, except for the purpose set forth above.

NON-DISCLOSURE OBLIGATION. The Recipient agrees to hold all information in trust and confidence and agrees that no Confidential Information shall be disclosed to a third party for any reason without the express written consent of the Tribe. No information shall be disclosed or discussed with any person not officially connected with the Recipient. No copies of information will be made or retained by Recipient except for the ordinary course of business for use solely for the purpose stated above.

RETURN OF INFORMATION. All Confidential Information disclosed under this Agreement (including without limitation, information in computer software or held in electronic storage media) shall be and remain in the property of Cahuilla and shall be returned or destroyed upon written request by Cahuilla.

NO RELATIONSHIP. This Agreement is intended to provide only for the handling and

protection of Confidential Information. It shall not be construed as a teaming, joint venture, partnership or other similar arrangement.

NO ASSIGNMENT. Recipient shall not assign any of its rights or obligations hereunder, without prior written consent of the Tribe. Any attempted assignment in violation of this section will be void and of no effect.

TERM OF AGREEMENT. The obligations of this Agreement shall be continuing until the Confidential Information disclosed to Recipient is no longer confidential.

GOVERNING LAW. This agreement shall be governed by and interpreted in accordance with the laws of the Cahuilla Band of Indians. Cahuilla reserves all rights to protect the confidentiality of its information in any judicial, administrative, or equitable proceeding. The Cahuilla Band of Indians have made no waiver of its inherent rights of self-governance or its sovereign immunity.

AMENDMENT. This agreement may not be modified or assigned, except by further written agreement executed by an authorized representative of each party hereto.

IN WITNESS WHEREOF, by the signatures below of officials authorized to commit the parties, both Cahuilla and Recipient agree to the above terms and conditions, as of the Effective Date written above.

Cahuilla Band of Indians:

Signature: _____

Full Name: Erica Schenk

Title: Chairwoman

Date: _____

Recipient:

Signature: _____

Full Name: _____

Title: _____

Date: _____