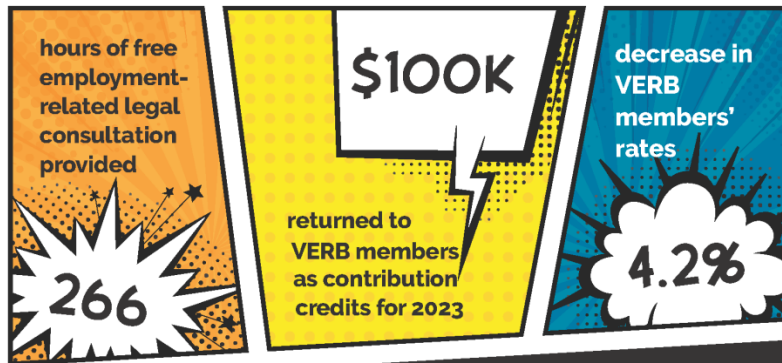


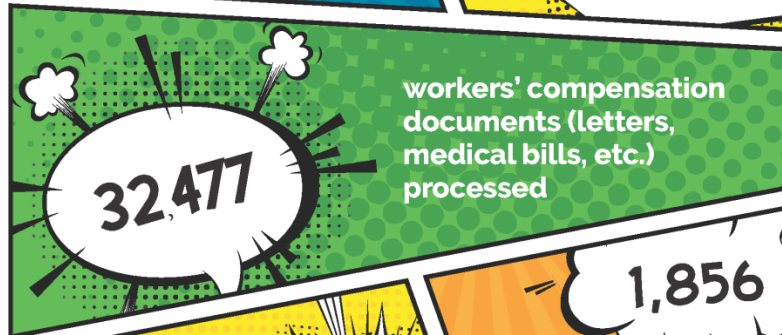
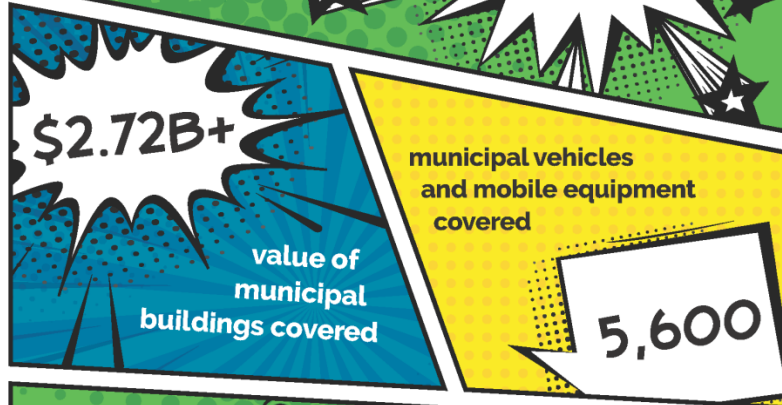
PACIF and VERB 2022 Annual Report

Click on the image below or the link at left to access the *PACIF and VERB 2022 Annual Report*. It summarizes how VLCT's two risk-sharing trusts fared overall during the year.

PACIF's and VERB's complete *2022 Audited Financial Statements* are available to their respective members upon request to finance@vlct.org.



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