

LITHOGRAPHERS AND PHOTOENGRAVERS LOCAL 285 WELFARE FUND
STATEMENT OF GAIN OR (LOSS)

2025/2026	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	0	66,780											66,780
COBRA Self Pay	0	0											0
Retired Self Pay	8,546	7,943											16,488
Liquidated Damages	0	0											0
Interest on Delinquency	0	0											0
Interest Income	9,355	5,816											15,171
Express Scripts Refunds	0	0											0
IRS Refund	0	0											0
IRS Interest	0	0											0
Philadelphia Trust Realized G/L	719	0											719
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)											(11,582)
Total Income	8,806	78,771	0	0	0	0	0	0	0	0	0	0	87,577
Expenses													
Administration Fee	9,774	9,774											19,548
Audit Fee	0	0											0
Bank Charges	284	208											492
Ben Paid-GCN	1,033	0											1,033
Bond Expense	305	0											305
Dental Premiums	4,343	4,042											8,385
Vision Premiums	646	653											1,300
Ins Premium Life	1,303	1,119											2,423
Ins Premium - STD, AD&D	699	616											1,316
Kaiser Premium-Act	96,840	94,823											191,663
Kaiser Premium-Ret	3,752	3,752											7,504
Kaiser Premium-COBRA	0	0											0
Consulting Fees	0	0											0
Inv Custodian Expense	0	0											0
Meeting Expense	0	0											0
Legal Fees	0	0											0
Postage Expense	1,141	0											1,141
Printing Expense	386	0											386
Professional Associations	0	0											0
Fiduciary Resp Insurance	1,976	0											1,976
Trustee Expense	0	0											0
Office Supply	0	0											0
Cyber Liability Insurance	2,022	0											2,022
IFEBP	1,063	0											1,063
Medical Reimbursement	0	0											0
PTC Trust Fee	0	2,463											2,463
Wire Fee	0	0											0
Transfer Fee	0	0											0
Total Expenses	125,568	117,452	0	0	0	0	0	0	0	0	0	0	243,020
Gain/Loss	(116,762)	(38,681)	0	0	0	0	0	0	0	0	0	0	(155,443)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For April 30, 2025

ASSETS

Current Assets

PNC Bank (0355)	\$	547.10
PNC Bank MM (0347)		15,970.14
First Citizens Bank		50,074.37
Philadelphia Trust		1,971,814.80
Due to Philadelphia Trust		2.06
Prepaid Insurance Premium		101.56
Contributions Receivable		1,529.79
Liquidated Damages Receivable		90.00
Interest on Late Contributions Receivable		<u>77.70</u>
Total Assets		<u><u>\$ 2,040,207.52</u></u>

LIABILITIES AND CAPITAL

Current Liabilities

Accounts Payable	<u>\$</u>	<u>440.00</u>
Total Liabilities		<u>440.00</u>

Capital

Retained Earnings	\$	2,195,210.56
Net Income		<u>(155,443.04)</u>
Total Capital		<u>2,039,767.52</u>
Total Liabilities & Capital		<u><u>\$ 2,040,207.52</u></u>

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For April 30, 2025

Apr-25

Income

Contributions	\$ 66,779.60
Cobra Payments	0.00
Interest Earned	5,816.42
Retiree Contributions	7,942.83
Liquidated Damages	0.00
Interest on Late Contributions	0.00
Express Scripts Refunds	0.00
IRS Refund	0.00
IRS Interest	0.00
Philadelphia Trust Realized G/L	0.00
Philadelphia Trust Unrealized G/L	(1,768.07)

Total Income	<u>78,770.78</u>
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Expenses

Vision Insurance	653.30
Medical Reimbursement	0.00
Plan/Trust Administration	9,774.00
Bank Charges	208.14
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	98,575.42
Medical Insurance (GCN)	0.00
Dental Insurance	4,042.32
Cyber Liability Insurance	0.00
Legal Expenses	0.00
IFEBP	0.00
Travel Expenses	0.00
Postage Expense	0.00
Office Supply	0.00
Printing Expense	0.00
Trustee Expense	0.00
Group Term Life Insurance	1,119.16
Short Term Disability	616.40
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	0.00
PTC Trust Fee	2,462.93
Wire Fee	0.00
Transfer Fee	0.00

Total Expenses	<u>117,451.67</u>
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Net Income	<u><u>(\$ 38,680.89)</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Apr-25

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	13,369.68	37841	4/9/2025	Payment for 3/25
Union HQ Staff	5196	3,079.73	20291	4/1/2025	Payment for 3/25
Kelly Press	5193	1,111.04	100891	4/1/2025	Payment for 3/25
Mosaic Bookbinders	5185	27,449.28	ACH	4/10/2025	Payment for 3/25
Mosaic Lithographers	5194	20,240.08	ACH	4/10/2025	Payment for 3/25
Raff Embossing & Foilcraft	5183	<u>1,529.79</u>	24314	4/22/2025	Payment for 1/25

Total Contributions: 66,779.60

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Total Late Fees/Liquidated Damages: -

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From April 1, 2025 to April 30, 2025

Date	Check #	Payee	Amount
4/22/25	2271	Associated Administrators, LLC	9,774.00
4/22/25	2272	National Vision Administrators, LLC	653.30
4/22/25	2273	Mutual Of Omaha	1,735.56
4/22/25	2274	CHLIC	4,042.32
4/22/25	2275	Kaiser Foundation Health Plan	98,575.42
Total			114,780.60