



**Warehouse Employees Union Local No. 730
and Contributing Companies' Prepaid
Legal Services Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
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8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
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Agenda

March 16, 2026

9:00 AM

- I. Call to Order
- II. Minutes, Regular Meeting – December 15, 2025
- III. Financial Report – Investment Performance Services
- IV. Counsel Report
- V. Administrative Manager Report
- VI. Invoices
- VII. Other Fund Business
- VIII. Next Meeting Date and Location
- IX. Adjournment



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DRAFT

**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
& CONTRIBUTING COMPANIES' PREPAID
LEGAL SERVICES FUND
DECEMBER 15, 2025
VIA ZOOM**

The following Trustees were present:

UNION TRUSTEES

R. Davis Jr. – Secretary
S. Clark
W. Settles

EMPLOYER TRUSTEES

J. Paradis – Chairman
M. Bull
B. Petaway – Alternate

Also present were:

A. Cochran – Associated Administrators, LLC
R. Grant – Associated Administrators, LLC
B. Saindon – Mooney, Green, Saindon, Murphy & Welch, P.C.
R. Sichel – Investment Performance Services, LLC

I. CALL TO ORDER

A quorum being present, the meeting was called to order.

II. TRUSTEE APPOINTMENT

Ms. Cochran introduced Ms. Brandi Petaway who replaced Mr. Mike Goble as an Alternate Employer Trustee. She reported that a letter was sent to participating employers on September 4, 2025 regarding the replacement of Mr. Mike Goble. Ms. Cochran said no responses were received regarding the nomination. The Trustees welcomed Ms. Petaway to the meeting.

Ms. Cochran informed the Trustees that she instructed the broker to add Ms. Petaway to the fiduciary insurance policy.

III. MINUTES

The Trustees reviewed the minutes of the last regular meeting held September 12, 2025. Ms. Cochran noted the lack of a quorum during the September 12, 2025 Board meeting, as only one management trustee was present.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following resolution:

RESOLVED to ratify the motions made and seconded at the September 12, 2025 meeting as presented in the minutes.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following resolution:

RESOLVED that the minutes of the last regular meeting held on September 12, 2025 are approved as presented.

IV. FINANCIAL REPORT

A. Custodian Bank – PNC Bank, NA

Ms. Cochran noted a copy of the PNC Summary of Activity report for the period January 1, 2025 through September 30, 2025 is contained in the meeting booklet.

B. Investment Performance Services, LLC (“IPS”)

The Trustees welcomed Mr. Rich Sichel of IPS to the meeting. Mr. Sichel reviewed his firm’s report titled, “Master Consulting Services Report – September 30, 2025” beginning with IPS’ market commentary. He noted the asset allocation as follows: 50.7% in Investment Grade Income, 41.2% in Short Duration High Yield Fixed Income, and 8.1% in cash and equivalents. The Atlanta Capital Management Fund held \$560,403 in investments, and the Chartwell Short Duration High Yield Fund held \$454,944. The PNC Prime Money Market held \$89,993.

The Trustees thanked Mr. Sichel for his report and he was excused from the meeting.

V. COUNSEL REPORT

Ms. Saindon presented a new three-year engagement letter requesting a 3% increase each year beginning January 1, 2026.

On MOTION made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the Mooney, Green, Saindon, Murphy & Welch, P.C. three-year engagement letter effective January 1, 2026 through December 31, 2028.

VI. ADMINISTRATIVE MANAGER’S REPORT

Ms. Cochran presented the Administrative Manager’s Report for the third quarter 2025 showing employer contributions of \$26,470, miscellaneous income of \$0 and interest and dividend income of \$12,609, producing a total income of \$39,079 for the quarter. Benefit expenses were \$20,896 and operating expenses were \$14,914, producing a total expense of \$35,810, resulting in a net surplus of \$3,269 for the quarter. Ms. Cochran noted that contributions were made on behalf of 745 participants.

VII. INVOICES

Ms. Cochran presented a list of invoices dated December 15, 2025 for Trustee review. It was noted that there were no additions, deletions or changes to the list.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following resolution:

RESOLVED that the invoices on the list dated December 15, 2025 are approved for payment as presented.

VIII. OTHER FUND BUSINESS

A. 2024 Summary Annual Report

Ms. Cochran reported the 2024 Summary Annual Report was mailed to Plan participants on September 19, 2025.

B. Fiduciary Liability Policy

Ms. Cochran reported that all outstanding balances for the Trustee Waiver of Recourse premiums were received for the Fiduciary Liability policy for the period July 26, 2025 through July 26, 2026.

IX. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected March 16, 2026 as their next regular meeting via Zoom.

X. ADJOURNMENT

There being no additional business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,

Roland Davis Jr.

Secretary

**WAREHOUSE LOCAL 730 - PREPAID LEGAL FUND
SUMMARY OF ACTIVITY
JANUARY 01, 2025 to DECEMBER 31, 2025**

	Cash Reserve	Atlanta Capital	Total
Beginning Market Value	\$588,816.35	\$487,522.02	\$1,076,338.37
Receipts	\$97,647.92	-	\$97,647.92
Disbursements	\$118,125.56	-	\$118,125.56
Inter-Account Transfers	\$51,947.00	50,000.00	1,947.00
<u>Earnings</u>	34,712.37	\$29,719.62	\$64,431.99
Ending Market Value	\$551,104.08	\$567,241.64	\$1,118,345.72

PNC BANK, N.A.

**WAREHOUSE EMPLOYEES UNION
LOCAL NO. 730 AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

FOURTH QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2025 CONTRIBUTIONS
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EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
CANADA DRY	\$0.07	120,463.57	236	\$ 8,432
CANTEEN VENDING	\$0.07	58,328.43	123	\$ 4,083
EIGHT O'CLOCK COFFEE	\$0.07	27,644.00	66	\$ 1,935
GIANT 922	\$0.07	7,040.00	15	\$ 493
GIANT RECYCLING	\$0.07	14,720.00	29	\$ 1,030
GIANT WAREHOUSE	\$0.07	119,077.20	214	\$ 8,335
QUALITY CUSTOM DISTRIBUTION	\$0.07	19,253.04	52	\$ 1,348
WASHINGTON FOOD	\$0.07	1,439.50	3	\$ 101

TOTAL		367,965.74	738	\$ 25,757
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AVERAGE HOURLY INCOME	\$0.07
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FOURTH QUARTER 2025 EXPENSES

BENEFIT EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
STEVEN M. SINDLER	\$ 15,712	\$ 0.043	61.52%
SUBTOTAL	\$ 15,712	\$ 0.043	61.52%

OPERATING EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ADMINISTRATION	\$ 5,067	\$ 0.014	19.84%
MISCELLANEOUS	\$ 4,760	\$ 0.013	18.64%
SUBTOTAL	\$ 9,827	\$ 0.027	38.48%

TOTAL EXPENSES	\$ 25,539	\$ 0.070	100.00%
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MISCELLANEOUS
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MISCELLANEOUS EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ATLANTA CAPITAL MNGMT	\$ 210	\$ 0.001	0.822%
IFEBP DUES	\$ 1,600	\$ 0.004	6.265%
INVESTMENT PERFORMANCE SERVICES	\$ 875	\$ 0.002	3.426%
LEGAL - FUND COUNSEL	\$ 1,391	\$ 0.004	5.447%
POSTAGE	\$ 1	\$ -	0.004%
PRINTING	\$ 683	\$ 0.002	2.674%

TOTAL	\$ 4,760	\$ 0.013	18.64%
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**2025
QUARTERLY RECAP**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$ 25,280	\$ 26,295	\$ 26,470	\$ 25,757	\$ 103,802
MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & LIQUIDATED DAMAGES ¹	\$ -	\$ -	\$ -	\$ 535	\$ 535
INTEREST & DIVIDENDS	\$ 12,292	\$ 11,360	\$ 12,609	\$ 14,298	\$ 50,559
TOTAL INCOME	\$ 37,572	\$ 37,655	\$ 39,079	\$ 40,590	\$ 154,896

BENEFIT EXPENSES					
PROVIDER	\$ 10,657	\$ 23,143	\$ 20,896	\$ 15,712	\$ 70,408
SUBTOTAL	\$ 10,657	\$ 23,143	\$ 20,896	\$ 15,712	\$ 70,408

OPERATING EXPENSES					
ADMINISTRATION	\$ 5,082	\$ 5,070	\$ 5,111	\$ 5,067	\$ 20,330
MISCELLANEOUS	\$ 6,153	\$ 8,722	\$ 9,803	\$ 4,760	\$ 29,438
SUBTOTAL	\$ 11,235	\$ 13,792	\$ 14,914	\$ 9,827	\$ 49,768

TOTAL EXPENSES	\$ 21,892	\$ 36,935	\$ 35,810	\$ 25,539	\$ 120,176
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TOTAL INCOME	\$ 37,572	\$ 37,655	\$ 39,079	\$ 40,590	\$ 154,896
TOTAL EXPENSES	\$ 21,892	\$ 36,935	\$ 35,810	\$ 25,539	\$ 120,176
SURPLUS (DEFICIT)	\$ 15,680	\$ 720	\$ 3,269	\$ 15,051	\$ 34,720

AVERAGE HOURLY INCOME	\$ 0.10	\$ 0.11	\$ 0.10	\$ 0.11	\$ 0.11
AVERAGE HOURLY EXPENSES	\$ 0.06	\$ 0.10	\$ 0.10	\$ 0.07	\$ 0.08
SURPLUS (DEFICIT)	\$ 0.04	\$ 0.01	\$ -	\$ 0.04	\$ 0.03

NUMBER OF PARTICIPANTS	740	738	745	738	740
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¹Interest and Liquidated damages on 10/25 Canada Dry contributions received late.

**2024
QUARTERLY RECAP**

	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS	\$ 26,285	\$ 26,278	\$ 26,160	\$ 26,092	\$ 104,815
MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & DIVIDENDS	\$ 8,921	\$ 10,310	\$ 13,114	\$ 11,708	\$ 44,053
TOTAL INCOME	\$ 35,206	\$ 36,588	\$ 39,274	\$ 37,800	\$ 148,868

BENEFIT EXPENSES					
PROVIDER	\$ 6,832	\$ 11,339	\$ 14,312	\$ 8,047	\$ 40,530
SUBTOTAL	\$ 6,832	\$ 11,339	\$ 14,312	\$ 8,047	\$ 40,530

OPERATING EXPENSES					
ADMINISTRATION	\$ 4,887	\$ 4,850	\$ 4,919	\$ 4,866	\$ 19,522
MISCELLANEOUS	\$ 6,008	\$ 9,091	\$ 6,997	\$ 4,989	\$ 27,085
SUBTOTAL	\$ 10,895	\$ 13,941	\$ 11,916	\$ 9,855	\$ 46,607

TOTAL EXPENSES	\$ 17,727	\$ 25,280	\$ 26,228	\$ 17,902	\$ 87,137
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TOTAL INCOME	\$ 35,206	\$ 36,588	\$ 39,274	\$ 37,800	\$ 148,868
TOTAL EXPENSES	\$ 17,727	\$ 25,280	\$ 26,228	\$ 17,902	\$ 87,137
SURPLUS (DEFICIT)	\$ 17,479	\$ 11,308	\$ 13,046	\$ 19,898	\$ 61,731

AVERAGE HOURLY INCOME	\$ 0.09	\$ 0.10	\$ 0.11	\$ 0.10	\$ 0.10
AVERAGE HOURLY EXPENSES	\$ 0.05	\$ 0.07	\$ 0.07	\$ 0.05	\$ 0.06
SURPLUS (DEFICIT)	\$ 0.04	\$ 0.03	\$ 0.04	\$ 0.05	\$ 0.04

NUMBER OF PARTICIPANTS	740	734	746	737	739
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FOURTH QUARTER 2025 CONTRACT INFORMATION

COMPANY	CURRENT RATE	RATE EFF. DATE	CBA EXPIRATION
CANADA DRY	\$0.07	02-27-15	02-26-28
CANTEEN VENDING	\$0.07	10-13-17	10-12-26
EIGHT O'CLOCK COFFEE	\$0.07	10-01-04	07-17-27
GIANT 922	\$0.07	04-28-11	06-20-26
GIANT RECYCLING	\$0.07	08-01-04	06-20-26
GIANT WAREHOUSE	\$0.07	05-30-04	05-15-27
QUALITY CUSTOM DISTRIBUTION	\$0.07	07-28-16	07-28-28
WASHINGTON FOOD	\$0.07	11-01-06	11-02-27

FOURTH QUARTER 2025 UTILIZATION

STEVEN M. SINDLER

CATEGORY	TYPE	NEW CASES	ATTORNEY HOURS	PARALEGAL HOURS	HOURLY RATE	TOTAL CHARGES
01	ADVISE AND CONSULTATION	3	4.75	0.00	\$ 160	\$ 760
02	WILL	0	0.00	0.00	\$ 160	\$ 0
03	FAMILY	0	4.25	0.00	\$ 160	\$ 680
04	REAL ESTATE	0	0.00	0.00	\$ 160	\$ 0
05	TRAFFIC	3	37.94	0.00	\$ 160	\$ 6,070
06	CRIMINAL	1	4.41	0.00	\$ 160	\$ 706
07	JUVENILE	0	0.00	0.00	\$ 160	\$ 0
08	PROBATE/ESTATE	0	0.00	0.00	\$ 160	\$ 0
09	CIVIL PROCEEDINGS	3	46.85	0.00	\$ 160	\$ 7,496
10	TAX PREPARATION	0	0.00	0.00	\$ 160	\$ 0

TOTALS		10	98.20	0.00		\$15,712
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ALL HOURS
ADJUSTED HOURS
COST PER HOUR

98.20
98.20
\$ 160

LEGAL
DELINQUENCY REPORT
As of December 31, 2025

NONE

Warehouse Employees Union Local No. 730
and Contributing Companies' Prepaid Legal Services Fund

INVOICES

March 16, 2026

Atlanta Capital Management Co., LLC

2/4/2026	Fee for investment services rendered through December 31, 2025	\$ 213.00
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Investment Performance Services, LLC

12/15/2025	Fee for professional services rendered through December 31, 2025	\$ 875.00
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Mooney, Green, Saindon, Murphy & Welch, P.C.

12/4/2025	Fee for professional services rendered through September 30, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 332.50
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12/30/2025	Fee for professional services rendered through November 30, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 285.00
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2/18/2026	Fee for professional services rendered through December 31, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 285.00
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December 17, 2025

Board of Trustees
Warehouse Employees Union Local No. 730
and Contributing Companies' Prepaid Legal Services Fund
911 Ridgebrook Road
Sparks, MD 21152-9459

We are pleased to confirm our understanding of the services we are to provide for Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund (the Plan), for the year ended December 31, 2025 in connection with the Plan's annual reporting obligation under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Audit Scope and Objectives

We will audit the financial statements of the Plan, which comprise the statement of net assets available for benefits and benefit obligations as of December 31, 2025, the related statement of changes in net assets available for benefits and benefit obligations for the year then ended, and the related notes to the financial statements and report on the supplemental schedules of the Plan for the year ended December 31, 2025. The following supplemental information accompanying the financial statements, as applicable, will be subjected to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, in accordance with auditing standards generally accepted in the United States of America (GAAS), and we will report on whether the information is fairly stated in all material respects in relation to the financial statements as a whole:

1. Assets Held at End of Year and Assets Acquired and Disposed of Within Year.
2. Loans or Fixed Income Obligations in Default or Classified as Uncollectible.
3. Leases in Default or Classified as Uncollectible.
4. Reportable Transactions.
5. Nonexempt Prohibited Transactions.

These financial statements and supplemental schedules are required to be included in the Plan's Form 5500 filing with the Employee Benefits Security Administration (EBSA) of the Department of Labor (DOL). The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

The objectives of our audit are to obtain reasonable assurance about whether the Plan's financial statements as a whole are free from material misstatements, whether due to fraud or error, and issue an auditor's report that includes our opinion about whether your financial statements are fairly presented, in all material respects, in conformity with accounting principles generally accepted in the United States of America. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements

Auditor's Responsibilities for the Audit of the Financial Statements

We will conduct our audit in accordance with GAAS and will include tests of your accounting records and other procedures we consider necessary to enable us to express such an opinion. As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management (which shall hereunder be construed to include the Board of Trustees of the Plan). We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from errors, fraudulent financial reporting, misappropriation of assets, or violations of laws or governmental regulations, including prohibited transactions with parties in interest or other violations of ERISA rules and regulations, that are attributable to the Plan or to acts by management or representatives acting on behalf of the Plan.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with GAAS. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that come to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential, and will include non-exempt prohibited transactions in the supplemental schedule of nonexempt transactions as required by the instructions to Form 5500. Our responsibility, as auditors, is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

We will obtain an understanding of the Plan and its environment, including internal controls, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design the nature, timing, and extent of further audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit we will communicate to you, and those charged with governance, internal control related matters that are required to be communicated under professional standards.

We will communicate with management and those charged with governance certain matters as required by GAAS, including reportable findings identified during the audit of the Plan as a result of testing relevant plan provisions.

We will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts and direct confirmation of investments, benefit obligations, and certain other assets and liabilities by correspondence with financial institutions, actuaries, and other third parties. We will also request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

In addition, we will perform certain procedures directed at considering the Plan's compliance with applicable Internal Revenue Service (IRS) requirements for tax-exempt status and ERISA plan qualification requirements. However, you should understand that our audit is not specifically designed for and should not be relied upon to disclose matters affecting Plan qualifications or compliance with the ERISA and IRS requirements. If, during the audit, we become aware of any instances of such matters or ways in which management practices can be improved, we will communicate them to you.

Tax Return Preparation

We will prepare the Plan's Form 5500, including required schedules, for the year ended December 31, 2025. After we have completed the Plan's Form 5500 and required schedules, we will authorize the Plan to include our auditor's report on the financial statements and supplemental schedules with the Plan's Form 5500 filing. We may request your assistance in providing certain information and completing certain schedules for this form. We will provide you with advice regarding the preparation of the supporting information. It is your responsibility

to provide all of the information required for the preparation of a complete and accurate form, including all required schedules, some of which are prepared and provided by other service providers (such as Schedule A provided by the insurance company). Our work in connection with the preparation of your Form 5500 does not include any procedures designed to discover defalcations or other irregularities, should any exist. You have the final responsibility for the Form 5500 and the required supporting supplemental schedules, and you should review them carefully before you sign them. We will work with you to electronically file this return.

In addition to the Form 5500, we will prepare a Summary Annual Report to be used by the Plan for distribution to participants. Even though we will prepare this form, management is ultimately responsible for the accuracy and completeness of the form. You should review the form carefully before it is distributed.

In addition, we will prepare the Form 990 for the year ended December 31, 2025. Even though we will prepare this form, management is ultimately responsible for the accurate and complete preparation and filing of the form. The Form 990 must be filed electronically with the Internal Revenue Service (IRS); we shall file the Form 990 electronically on the Plan's behalf. An IRS electronic filing signature authorization for exempt organizations form must be completed and you are responsible for returning the form to us before it can be electronically transmitted. You have the final responsibility for the Form 990, and you should review it carefully before you sign the Form 990 and/or signature authorization.

This engagement does not include our commitment to prepare any other tax returns or informational returns for filing. You are responsible for determining what forms are required to be filed with all governmental and regulatory agencies and for the preparation and filing of these forms. If anything comes to our attention that causes us to believe additional forms should be prepared and filed, we will so advise you. If you request that we prepare these forms, and we agree to prepare, a separate arrangement with a separate engagement letter will need to be made. No additional forms are included in the fee arrangement covered by this letter.

Other Services We Will Perform

In addition to the audit services and the services for tax return preparation described above, we will perform the following additional services:

1. Attendance at one meeting of the Trustees to present the results of our audit.
2. Preparation of Plan financial statements.
3. Other permissible nonattest services as needed.

Although our firm has the capabilities to perform many other types of engagements, involving accounting, auditing, planning, and consulting, this engagement does not include our commitment to perform any additional services other than those described above. Should you wish to receive additional services, we would be delighted to discuss them with you and enter

into a separate arrangement to provide those services, if we agree to provide the requested services.

Management Responsibilities for the Financial Statements

Our audit of the financial statements does not relieve the Board of Trustees, serving as a fiduciary to the Plan in management capacity for purposes of this letter, of the following responsibilities:

Our audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; for establishing an accounting and financial reporting process for determining fair value measurements; and for the preparation and fair presentation of the financial statements in conformity with U.S. generally accepted accounting principles. You are also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the Plan from whom we determine it necessary to obtain audit evidence. You are also responsible for maintaining a current plan instrument, including all plan amendments; for administering the Plan and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants to determine the benefits due or which may become due to such participants. You are also responsible for providing the information necessary for completion of the Plan's Form 5500 that we are being engaged to prepare on behalf of the Plan. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the written management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the Plan involving (a) Plan management, (b) employees who have significant roles in internal control, and (c) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the Plan received in communications from employees, former employees, regulators, or others. In addition, you are also responsible for identifying and ensuring that the

Plan complies with applicable laws and regulations. You are also responsible for the fair presentation of the supplemental schedules and the form and content of the supplemental schedules in conformity with ERISA. You agree to include our report on the supplemental information in any document that contains, and indicates that we have reported on, the supplemental information. You also agree to include the audited financial statements with any presentation of the supplemental information that includes our report thereon.

You agree to assume all management responsibilities for the tax services and any other nonattest services we provide; oversee the services by designating an individual with suitable skill, knowledge, or experience; evaluate the adequacy and results of the services; and accept responsibility for them. Management is also responsible for notifying us in advance of its intent to print our report, in whole or in part, and for giving us the opportunity to review any printed material containing our report before its issuance. Our responsibility with respect to any additional information in the printed material does not extend beyond the financial information identified in our report and we have no obligation to perform any procedures to corroborate other information contained in the printed material.

Administration, Fees, and Other

We understand that your personnel will prepare schedules, and analyses, and type all confirmations we request and will use reasonable best efforts to locate any invoices or other documents selected by us for testing.

The audit documentation for this engagement is the property of Novak Francella LLC and constitutes confidential information. However, we may be requested to make certain audit documentation available to the DOL pursuant to authority given to it by law. If requested, access to such audit documentation will be provided under the supervision of Novak Francella LLC personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the DOL. The DOL may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies. In the event a request by the DOL includes the Plan's confidential information, we shall notify the Plan (in writing) of the request as soon as reasonably possible, but in no event more than five business days following receipt of the request. Additionally, we will coordinate our response with Plan legal counsel in order to provide the Plan with a reasonable opportunity to seek protective relief.

Marcella F. Pascal is the Engagement Director and is responsible for supervising and reviewing the engagement. The timely completion of this engagement is dependent, in part, upon your staff providing the information requested in a timely manner.

Fees for our services will be \$7,800 for the audit and for preparation of the Form 5500, Form 990, and the Summary Annual Report. These fees are based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary or if unexpected circumstances are encountered, we will discuss this with you and arrive at a new fee estimate before we incur the

additional costs. Our invoices for these fees may be rendered as work progresses and are payable on presentation.

Reporting

We will issue a written report upon completion of our audit of the Plan's financial statements. Our report will be addressed to the Board of Trustees of the Plan. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our opinion is other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed an opinion, we may decline to express an opinion or withdraw from this engagement.

Electronic Data Communication and Storage

In the interest of facilitating our services to the Plan, we may send confidential Plan data over the Internet, or store confidential Plan electronic data via computer software applications hosted remotely on the Internet or utilize cloud-based storage. We may also use third party service providers to store or transmit this Plan data, such as providers of tax return preparation software. In using these data communication and storage methods, our firm employs measures designed to maintain data security. We use reasonable efforts to keep such Plan communications and confidential Plan electronic data secure in accordance with our obligations under applicable federal and state laws, regulations, professional standards, including the Department of Labor's April 2021 guidance "Cybersecurity Program Best Practices", including any amendments or updates thereto, and the terms of this engagement letter. We also understand that the Plan may request that we abide by its own security policies and procedures, and, to all reasonable extents, anticipate agreeing to comply with the Plan's security policies and procedures that are not described in this engagement letter. We require that any third party vendor which handles the Plan's information described above do the same

You recognize that we have no control over the unauthorized interception or breach of any communications or electronic data once it has been transmitted outside of our systems or if it has been subject to unauthorized access while stored outside of our systems, notwithstanding all reasonable security measures employed by us or our third party vendors. We will not disclose information regarding the Plan or its participants ("Plan Information") to parties other than the Plan except as necessary to perform services under this Agreement and with advance written consent from the Plan.

In the event of any disclosure of Plan Information inconsistent with the preceding paragraph, or any unauthorized access by a third party of Plan Information maintained by us, we shall notify the Plan of the disclosure or unauthorized access immediately, and in no event later than 48 hours after discovery of the disclosure or unauthorized access of Plan Information. Such notice

will be in writing and will include all relevant details of the disclosure or unauthorized access, including but not limited to the date on which the disclosure or unauthorized access occurred, the information that was disclosed or accessed, the number of Plan participants and beneficiaries affected, if applicable, the steps being taken to remedy the effects of the disclosure or unauthorized access, and any other information required to be disclosed to the Fund under any applicable state or federal law. We will provide the Plan with new information regarding the disclosure or unauthorized access immediately upon learning or receiving such information. We agree to maintain our own cybersecurity liability insurance policy in an amount that we determine to be commercially reasonable.

Client Portals

To enhance our services to you, we will utilize ShareFile, a collaborative, virtual workspace in a protected, online environment. ShareFile permits real-time collaboration across geographic boundaries and time zones and allows Novak Francella LLC and you to share specific Plan data, engagement information, knowledge, and deliverables (collectively "Plan Specific Data") in a protected environment.

You recognize that we have no responsibility for the activities of ShareFile. While ShareFile backs up your Plan Specific Data to a third party server, we recommend that you also maintain your own backup files of these records.

If you decide to transmit your confidential Plan electronic data or information to us in a manner other than a secure portal, you accept responsibility for any and all unauthorized access to such information. If you request that we transmit confidential Plan electronic data or information to you in a manner other than through a secure portal, you agree that we are not responsible for any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending such information in the manner you request.

Summons or Subpoenas

All Plan information you provide to us in connection with this engagement will be maintained by us on a strictly confidential basis.

If we receive a summons or subpoena which our legal counsel determines requires us to produce documents from this engagement or testify about this engagement, provided that we are not prohibited from doing so by applicable laws or regulations, we agree to inform you of such summons or subpoena as soon as practicable but in no event more than five business days following our receipt of this summons or subpoena. You may, within the time permitted under the summons or subpoena for our firm to respond to any request, initiate such legal action as you deem appropriate, at your sole expense, to attempt to quash, or otherwise limit the scope of, the summons or subpoena. If you take no action within the time permitted for us to respond, or if your action does not result in a judicial order protecting us from supplying the requested

Board of Trustees
Warehouse Employees Union Local No. 730
and Contributing Companies' Prepaid Legal Services Fund
December 17, 2025
Page 9

information of the summons or subpoena, we may construe your inaction or failure as consent to comply with the request.

If we are not a party to the proceeding in which the information is sought, you agree to reimburse us for our professional time and expenses, as well as the reasonable fees and expenses of our legal counsel, incurred in responding to such requests. This paragraph will survive termination of this Agreement.

We appreciate the opportunity to be of service to the Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us to indicate your acknowledgement of, and agreement with, the arrangements for our audit of the financial statements, including our respective responsibilities.

Very truly yours,



MARCELLA F. PASCAL

RESPONSE:

This letter correctly sets forth the understanding of the Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund.

Union Trustee

Employer Trustee

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES' PREPAID
LEGAL SERVICES FUND**

ANNUAL REPORT

**For the Reporting Period
January 1, 2025 to December 31, 2025**



**Law Offices of Steven M. Sindler
1130 Annapolis Road, Suite 101
Odenton, MD 21113**

(410) 551-9323

FIRST QUARTER 2025
UTILIZATION

CATEGORY	CATEGORY	NEW CASES	PERCENT	ATTORNEY HOURS	HOURLY RATE	CHARGES	PERCENT
01	ADVISE AND CONSULT	3	27.3%	3.75	\$160.00	\$600.00	5.6%
02	WILL	1	9.1%	4.47	\$160.00	\$625.60	5.9%
03	FAMILY	1	9.1%	1.10	\$160.00	\$176.00	1.7%
04	REAL ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
05	TRAFFIC	1	9.1%	9.17	\$160.00	\$1,467.20	13.8%
06	CRIMINAL	1	9.1%	12.91	\$160.00	\$2,065.60	19.4%
07	PROBATE/ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
08	CIVIL PROCEEDINGS	4	36.4%	35.76	\$160.00	\$5,721.60	53.7%
09	TAX SERVICES	0	0.0%	0.00	\$160.00	\$0.00	0.0%
TOTALS		11	100.0%	67.16	\$160.00	\$10,656.00	100.0%

SECOND QUARTER 2025
UTILIZATION

CATEGORY	CATEGORY	NEW CASES	PERCENT	ATTORNEY HOURS	HOURLY RATE	CHARGES	PERCENT
01	ADVISE AND CONSULT	6	35.3%	5.75	\$160.00	\$920.00	4.0%
02	WILL	1	5.9%	2.36	\$160.00	\$377.60	1.6%
03	FAMILY	0	0.0%	0.75	\$160.00	\$120.00	0.5%
04	REAL ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
05	TRAFFIC	1	5.9%	38.91	\$160.00	\$6,225.60	26.9%
06	CRIMINAL	4	23.5%	29.35	\$160.00	\$4,696.00	20.3%
07	PROBATE/ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
08	CIVIL PROCEEDINGS	5	29.4%	67.52	\$160.00	\$10,803.20	46.7%
09	TAX SERVICES	0	0.0%	0.00	\$160.00	\$0.00	0.0%
TOTALS		17	100.0%	70.86	\$160.00	\$23,142.40	100.0%

THIRD QUARTER 2025
UTILIZATION

CATEGORY	CATEGORY	NEW CASES	PERCENT	ATTORNEY HOURS	HOURLY RATE	CHARGES	PERCENT
01	ADVISE AND CONSULT	7	36.8%	8.40	\$160.00	\$1,344.00	6.4%
02	WILL	0	0.0%	0.00	\$160.00	\$0.00	0.0%
03	FAMILY	1	5.3%	15.75	\$160.00	\$2,520.00	12.1%
04	REAL ESTATE	1	5.3%	12.25	\$160.00	\$1,960.00	9.4%
05	TRAFFIC	3	15.8%	30.16	\$160.00	\$4,825.60	23.1%
06	CRIMINAL	1	5.3%	4.75	\$160.00	\$760.00	3.6%
07	PROBATE/ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
08	CIVIL PROCEEDINGS	4	21.1%	54.29	\$160.00	\$8,686.40	41.6%
09	TAX SERVICES	2	10.5%	5.00	\$160.00	\$800.00	3.8%
TOTALS		19	0.0%	130.60	\$160.00	\$20,896.00	0.0%

FOURTH QUARTER 2025
UTILIZATION

CATEGORY	CATEGORY	NEW CASES	PERCENT	ATTORNEY HOURS	HOURLY RATE	CHARGES	PERCENT
01	ADVISE AND CONSULT	3	30.0%	4.75	\$160.00	\$760.00	4.8%
02	WILL	0	0.0%	0.00	\$160.00	\$0.00	0.0%
03	FAMILY	0	0.0%	4.25	\$160.00	\$680.00	4.3%
04	REAL ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
05	TRAFFIC	3	30.0%	37.94	\$160.00	\$6,070.40	38.6%
06	CRIMINAL	1	10.0%	4.41	\$160.00	\$705.60	4.5%
07	PROBATE/ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
08	CIVIL PROCEEDINGS	3	30.0%	46.85	\$160.00	\$7,496.00	47.7%
09	TAX SERVICES	0	0.0%	0.00	\$160.00	\$0.00	0.0%
TOTALS		10	100.0%	98.20	\$160.00	\$15,712.00	100.0%

TOTAL UTILIZATION 2025

CATEGORY	CATEGORY	CASES	PERCENT	ATTORNEY HOURS	HOURLY RATE	CHARGES	PERCENT
01	ADVISE AND CONSULT	19	34.5%	23.65	\$160.00	\$3,624.00	5.1%
02	WILL	2	3.6%	6.83	\$160.00	\$1,003.20	1.4%
03	FAMILY	2	3.6%	53.70	\$160.00	\$3,496.00	5.0%
04	REAL ESTATE	1	1.8%	10.38	\$160.00	\$1,960.00	2.8%
05	TRAFFIC	8	14.5%	57.97	\$160.00	\$18,588.80	26.4%
06	CRIMINAL	7	12.7%	51.42	\$160.00	\$8,227.20	11.7%
07	PROBATE/ESTATE	0	0.0%	0.00	\$160.00	\$0.00	0.0%
08	CIVIL PROCEEDINGS	16	29.1%	100.83	\$160.00	\$32,707.20	1.1%
09	TAX SERVICES		0.0%		\$160.00	\$800.00	
TOTALS		55	100.0%	304.78	\$160.00	\$70,406.40	100.0%

Year to Date - Last year

1/1/2025 through 12/31/2025

Category	1/1/2025- 12/31/2025
INFLOWS	
Fund Payments	70,406.40
TOTAL INFLOWS	70,406.40
OUTFLOWS	
Type	
Civil Matters	32,707.20
Consultations	3,624.00
Criminal	8,227.20
Domestic	3,496.00
Real Estate	1,960.00
Tax Services	800.00
Traffic	18,588.80
Wills	1,003.20
TOTAL Type	70,406.40
TOTAL OUTFLOWS	70,406.40
OVERALL TOTAL	0.00

STEVEN M. SINDLER

ATTORNEY AT LAW

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steve@sindlerlaw.com

February 11, 2026

Trustees
Local No. 730 Prepaid Legal Services Fund
c/o Alicia Cochran
Associated Administrators, Inc.
911 Ridgebrook Road
Sparks, MD 21152

RE: Hourly Rate

Dear Sirs/Madams:

Please kindly accept this letter as my request for the Board's consideration of an increase in the hourly rate under the Local No. 730 Prepaid Legal Services Fund ("the "Plan") to \$200.00 per hour. This proposed increase reflects the increase in the cost of legal services in the Baltimore-Washington Metropolitan Area.

Thank you for your consideration.

Very truly yours,



Steven M. Sindler

SMS/tmd