



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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
www.associated-admin.com

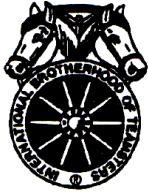
8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (800) 730-2241
www.associated-admin.com

Agenda

September 8, 2023

9:00 AM

- I. Call to Order
- II. Minutes, Regular Meeting – June 9, 2023
- 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
JUNE 9, 2023
VIA ZOOM**

The following Trustees were present:

UNION TRUSTEES

Scott Clark
Frank Myers
Wayne Settles

EMPLOYER TRUSTEES

J. Paradis – Chairman
M. Bull
M. Kamara
M. Goble – 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. MINUTES

The Trustees reviewed the minutes of the last regular meeting held March 3, 2023.

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

RESOLVED that the minutes of the last regular meeting held on March 3, 2023 are approved as presented.

III. FINANCIAL REPORT

The Trustees welcomed Mr. Rich Sichel of IPS to the meeting. Mr. Sichel reviewed his report titled, "Investment Performance Analysis – March 31, 2023" beginning with IPS' market commentary. Mr. Sichel noted the asset allocation as follows: 47.40% in Investment Grade Income, 49.60% in Short Duration High Yield Fixed Income, and 3.00% in cash and equivalents. The Atlanta Capital Management Fund held \$451,801 in investments, and the Chartwell Short Duration High Yield Fund held \$472,957. The PNC Prime Money Market held \$28,602.

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

IV. COUNSEL REPORT

Ms. Beth Saindon of Mooney, Green, Saindon, Murphy & Welch, P.C. introduced herself to the Trustees. She said that she looks forward to working with the Trustees and the Plan Professionals. She said there were no legal matters pending before the Board of the Trustees at this time.

V. ADMINISTRATIVE MANAGER’S REPORT

Ms. Cochran presented the Administrative Manager’s Report for the first quarter 2023 showing employer contributions of \$23,190, miscellaneous income of \$0 and interest and dividend income of \$6,426, producing a total income of \$29,616 for the quarter. Benefit expenses were \$6,539 and operating expenses were \$16,979, producing a total expense of \$23,518, resulting in a net surplus of \$6,098 for the quarter. Ms. Cochran noted that contributions were made on behalf of 728 participants.

VI. INVOICES

Ms. Cochran presented a list of invoices dated June 9, 2023 for Trustee review. It was noted that there were no additions, deletions or changes to the list.

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

RESOLVED that the invoices on the list dated June 9, 2023 are approved for payment as presented.

VII. OTHER FUND BUSINESS

A. Cyber Liability Policy – INTERIM ACTION

Ms. Cochran reported that between meetings the Trustees voted to renew the Cyber Liability policy for the period May 20, 2023 through May 20, 2024 with Markel, through the broker NFP Property & Casualty Service, Inc. (“NFP”) She advised that the annual premium decreased by \$720.00.

Ms. Cochran also reported that between meetings the Trustees terminated NFP and retained Segal Select as the new broker. Ms. Cochran requested authority to engage Segal Select as broker on all Fund insurance policies.

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

RESOLVED to terminate NFP and engage Segal Select as the broker, effective immediately, for all insurance policies.

B. Fiduciary Liability Policy

Ms. Cochran reported that the Fiduciary Liability policy expires July 26, 2023 and that she will distribute proposals for the Trustees' consideration after she reviews them.

C. Fidelity Bond Policy

Ms. Cochran reported the Fiduciary Bond policy expires July 11, 2023 and that she will distribute proposals for the Trustees' consideration after she receives them.

D. 2022 Annual Audit

Ms. Cochran reported that Novak Francella performed fieldwork for the audit in the Administrative Manager's office the week of May 1, 2023. Due to the timing of the fieldwork, draft financials are not yet available. She said the auditor expected to file the Form 990 and Form 5500 by the due date, however they requested authority to file for extensions, if necessary.

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

RESOLVED to grant Novak Francella authority to file an extension for the Form 990 and Form 5500, if necessary.

E. Canteen Vending Payroll Audit

Ms. Cochran reported the findings of the Canteen Vending Payroll Audit for the period January 1, 2018 through April 30, 2022 which included an overpayment of \$1,148.79. Ms. Cochran stated the overpayment could be applied as a credit with the employer's next contribution payment.

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

RESOLVED to approve the credit for Canteen Vending in the amount of \$1,148.79.

Trustee Paradis asked Ms. Cochran to provide the total cost to perform the audit. Ms. Cochran said she would report the total cost to the Trustees.

F. Giant Warehouse Payroll Audit

Ms. Cochran reported that the audit for the period January 1, 2019 through December 31, 2021 was completed and that the Fund received a check in the amount of \$3.50 for the findings.

G. Giant Recycling Payroll Audit

Ms. Cochran reported that the audit for the period January 1, 2019 through December 31, 2021 was completed and that the Fund received a check in the amount of \$2.24 for the findings.

VIII. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected September 8, 2023 as their next regular meeting via Zoom.

IX. ADJOURNMENT

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

Respectfully submitted,

Michael Bull
Secretary

WAREHOUSE LOCAL 730 - PREPAID LEGAL FUND
SUMMARY OF ACTIVITY
JANUARY 01, 2023 to JUNE 30, 2023

	Cash Reserve	Atlanta Capital	Total
Beginning Market Value	\$536,538	\$395,168	\$931,706
Receipts	\$215,077	-	\$215,077
Disbursements	\$58,895	-	\$58,895
Inter-Account Transfers	\$212,844	\$50,000	\$162,844
Earnings	\$14,465	\$4,613	\$19,078
Ending Market Value	\$494,340	\$449,781	\$944,122

PNC BANK, N.A.

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

SECOND QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2023 CONTRIBUTIONS
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EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
CANADA DRY	\$0.07	116,881.26	250	\$ 8,182
CANTEEN VENDING	\$0.07	48,841.21	110	\$ 3,419
EIGHT O'CLOCK COFFEE	\$0.07	28,052.25	58	\$ 1,964
GIANT 922	\$0.07	12,720.00	25	\$ 890
GIANT RECYCLING	\$0.07	10,680.00	21	\$ 748
GIANT WAREHOUSE	\$0.07	126,531.69	221	\$ 8,857
QUALITY CUSTOM DISTRIBUTION	\$0.07	25,507.10	55	\$ 1,785
WASHINGTON FOOD	\$0.07	1,240.00	3	\$ 87
TOTAL		370,453.51	743	\$ 25,932
AVERAGE HOURLY INCOME	\$0.07			

SECOND QUARTER 2023 EXPENSES

BENEFIT EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
STEVEN M. SINDLER	\$ 7,609	\$ 0.021	27.69%
SUBTOTAL	\$ 7,609	\$ 0.021	27.69%

OPERATING EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ADMINISTRATION	\$ 4,722	\$ 0.013	17.19%
MISCELLANEOUS	\$ 15,144	\$ 0.041	55.12%
SUBTOTAL	\$ 19,866	\$ 0.054	72.31%

TOTAL EXPENSES	\$ 27,475	\$ 0.075	100.00%
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MISCELLANEOUS
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MISCELLANEOUS EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ACCOUNTING	\$ 6,994	\$ 0.019	25.456%
ATLANTA CAPITAL MNGMT	\$ 154	\$ -	0.561%
CYBER LIABILITY INSURANCE	\$ 1,637	\$ 0.004	5.958%
INVESTMENT MNGMT FEE	\$ 661	\$ 0.002	2.406%
IPS	\$ 625	\$ 0.002	2.275%
LEGAL	\$ 5,041	\$ 0.014	18.348%
MEETING	\$ 28	\$ -	0.102%
PRINTING	\$ 4	\$ -	0.01%
TOTAL	\$ 15,144	\$ 0.041	55.12%

**2023
QUARTERLY RECAP**

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS	\$ 23,190	\$ 25,932	\$ -	\$ -	\$ 49,122
MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & DIVIDENDS	\$ 6,426	\$ 6,972	\$ -	\$ -	\$ 13,398
TOTAL INCOME	\$ 29,616	\$ 32,904	\$ -	\$ -	\$ 62,520

BENEFIT EXPENSES					
PROVIDER	\$ 6,539	\$ 7,609	\$ -	\$ -	\$ 14,148
SUBTOTAL	\$ 6,539	\$ 7,609	\$ -	\$ -	\$ 14,148

OPERATING EXPENSES					
ADMINISTRATION	\$ 4,653	\$ 4,722	\$ -	\$ -	\$ 9,375
MISCELLANEOUS	\$ 12,326	\$ 15,144	\$ -	\$ -	\$ 27,470
SUBTOTAL	\$ 16,979	\$ 19,866	\$ -	\$ -	\$ 36,845

TOTAL EXPENSES	\$ 23,518	\$ 27,475	\$ -	\$ -	\$ 50,993
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TOTAL INCOME	\$ 29,616	\$ 32,904	\$ -	\$ -	\$ 62,520
TOTAL EXPENSES	\$ 23,518	\$ 27,475	\$ -	\$ -	\$ 50,993
SURPLUS (DEFICIT)	\$ 6,098	\$ 5,429	\$ -	\$ -	\$ 11,527

AVERAGE HOURLY INCOME	\$ 0.09	\$ 0.09	\$ -	\$ -	\$ 0.09
AVERAGE HOURLY EXPENSES	\$ 0.07	\$ 0.07	\$ -	\$ -	\$ 0.07
SURPLUS (DEFICIT)	\$ 0.02	\$ 0.02	\$ -	\$ -	\$ 0.02

NUMBER OF PARTICIPANTS	728	743	0	0	736
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**2022
QUARTERLY RECAP**

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS	\$ 22,668	\$ 24,369	\$ 26,952	\$ 25,443	\$ 99,432
MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & DIVIDENDS	\$ 5,018	\$ 5,151	\$ 5,850	\$ 6,123	\$ 22,142
TOTAL INCOME	\$ 27,686	\$ 29,520	\$ 32,802	\$ 31,566	\$ 121,574

BENEFIT EXPENSES					
PROVIDER	\$ 5,817	\$ 8,891	\$ 3,347	\$ 13,647	\$ 31,702
SUBTOTAL	\$ 5,817	\$ 8,891	\$ 3,347	\$ 13,647	\$ 31,702

OPERATING EXPENSES					
ADMINISTRATION	\$ 4,111	\$ 4,335	\$ 4,465	\$ 4,320	\$ 17,231
MISCELLANEOUS	\$ 2,797	\$ 13,520	\$ 10,626	\$ 6,137	\$ 33,080
SUBTOTAL	\$ 6,908	\$ 17,855	\$ 15,091	\$ 10,457	\$ 50,311

TOTAL EXPENSES	\$ 12,725	\$ 26,746	\$ 18,438	\$ 24,104	\$ 82,013
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TOTAL INCOME	\$ 27,686	\$ 29,520	\$ 32,802	\$ 31,566	\$ 121,574
TOTAL EXPENSES	\$ 12,725	\$ 26,746	\$ 18,438	\$ 24,104	\$ 82,013
SURPLUS (DEFICIT)	\$ 14,961	\$ 2,774	\$ 14,364	\$ 7,462	\$ 39,561

AVERAGE HOURLY INCOME	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09
AVERAGE HOURLY EXPENSES	\$ 0.04	\$ 0.08	\$ 0.05	\$ 0.07	\$ 0.06
SURPLUS (DEFICIT)	\$ 0.05	\$ 0.01	\$ 0.04	\$ 0.02	\$ 0.03

NUMBER OF PARTICIPANTS	659	693	716	693	690
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SECOND QUARTER 2023 CONTRACT INFORMATION

COMPANY	CURRENT RATE	RATE EFF. DATE	CBA EXPIRATION
CANADA DRY	\$0.07	02-27-15	02-26-24
CANTEEN VENDING	\$0.07	10-13-17	10-12-21
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	07-28-25
UNION LOCAL 730	\$0.07	05-30-04	Follows Giant Warehouse CBA
WASHINGTON FOOD	\$0.07	11-01-06	10-31-24

SECOND QUARTER 2023 UTILIZATION

STEVEN M. SINDLER

CATEGORY	TYPE	NEW CASES	ATTORNEY HOURS	PARALEGAL HOURS	HOURLY RATE	TOTAL CHARGES
01	ADVISE AND CONSULTATION	2	5.50	0.00	\$ 140	\$ 770
02	WILL	3	2.00	0.00	\$ 140	\$ 280
03	FAMILY	2	17.22	0.00	\$ 140	\$ 2,411
04	REAL ESTATE	0	0.00	0.00	\$ 140	\$ 0
05	TRAFFIC	3	14.63	0.00	\$ 140	\$ 2,048
06	CRIMINAL	0	0.00	0.00	\$ 140	\$ 0
07	JUVENILE	0	0.00	0.00	\$ 140	\$ 0
08	PROBATE/ESTATE	0	0.00	0.00	\$ 140	\$ 0
09	CIVIL PROCEEDINGS	0	15.00	0.00	\$ 140	\$ 2,100

TOTALS		10	54.35	0.00		\$7,609
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ALL HOURS

ADJUSTED HOURS

COST PER HOUR

54.35
54.35
\$140.00

LEGAL
DELINQUENCY REPORT
As of June 30, 2023

NONE

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

INVOICES
September 8, 2023

Associated Administrators, LLC

7/3/2023	Custom Standard Slide-in Desk Sign Plate	\$ 25.24
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Atlanta Capital Management Co., LLC

7/31/2023	Fee for investment services rendered through June 30, 2023	\$ 169.00
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Blank Rome LLP

6/12/2023	Fee for professional services rendered through May 31, 2023 M. DeLancey, Rate: \$710.00 per hour	\$ 1,704.00
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Investment Performance Services, LLC

6/5/2023	Fee for professional services rendered through June 30, 2023	\$ 625.00
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Novak Francella, LLC

8/16/2023	Fee for Annual Audit services performed for plan year ended December 31, 2022	\$ 2,000.00
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7/7/2023	Fee for Payroll Compliance services rendered through June 30, 2023	\$ 3,650.50
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Segal Consulting

7/25/2023	Fee for Fiduciary Liability Insurance Policy through July 26, 2024	\$ 2,609.00
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7/13/2023	Fee for Fidelity Bond Insurance Policy through July 11, 2026	\$ 672.00
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6/13/2023	Fee for Cyber Liability Insurance Policy through May 20, 2024	\$ 1,636.97
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June 26, 2023

Ms. Alicia Cochran
Warehouse Employees Union Local 730, Health and Welfare,
Pension and Legal Services Funds
911 Ridgebrook Road
Sparks, MD 21152-9451

RE: Quality Custom Distribution

Dear Alicia:

Enclosed is a copy of the final report for the payroll compliance review of the above company.
If you have any questions about this report, please feel free to call me.

Sincerely,

Jacquelyn Coyle

JACQUELYN K. COYLE

Enclosures

BOSTON | 33 Harrison Avenue, Suite 500 | Boston, MA 02111 | 617.500.6578
CONNECTICUT | 255 Route 80, PO Box 698 | Killingworth, CT 06419 | 860.663.1190
NEW YORK | 450 Seventh Avenue, 28th Floor | New York, New York 10123 | 212.279.4262
PHILADELPHIA | 40 Monument Road, 5th Floor | Bala Cynwyd, PA 19004 | 610.668.9400
WASHINGTON, DC | 6750 Alexander Bell Drive, Suite 470 | Columbia, MD 21046 | 443.832.4009

To the Trustees of
Warehouse Employees Union Local No. 730 Benefit Funds

We have applied certain procedures, as discussed below, to the payroll records of Quality Custom Distribution a contributing employer to the Warehouse Employees Union Local No. 730 Benefit Funds for the period February 1, 2020 through December 31, 2021. The purpose of our review was to assist you in determining whether contributions to the Trust Funds are being made in accordance with the collective bargaining agreement in effect and with the Trust Agreements of the Funds. The propriety of the contributions is the responsibility of the employer's management.

Our procedures included a review of the pertinent provisions of the collective bargaining agreements and compared underlying employer payroll records to the Funds' contribution records. The employer records we reviewed included payroll journals, individual earnings records, payroll tax returns, contribution reports, job classifications, and general disbursement records as appropriate. The scope of this engagement was limited to records made available by the employer and would not necessarily disclose all exceptions in employer contributions to the Trust Funds. Any compensation paid to employees not disclosed to us or made part of the written record was not determinable by us and was not included in our review.

Our procedures related to a review of the employer's payroll records only and did not extend to any financial statements of the contributing employer. The procedures were substantially less in scope than an audit of the financial statements of the contributing employer, the objective of which is the expression of an opinion on the contributing employer's financial statements. Accordingly, no such opinion is expressed.

This report is intended solely for the information and use of the specified parties and is not intended to be and should not be used by anyone other than these specified parties.

The exceptions to employer contributions noted are detailed on the accompanying schedule.

Novak Francella LLC

March 2, 2023



May 15, 2023

Mr. John Hoffner
Quality Custom Distribution
2801 Network Blvd, Suite 410
Frisco, TX 75034

Re: Warehouse Employees Union Local No. 730

Dear Mr. Hoffner:

Please find enclosed, copies of our revised payroll compliance review report detailing, by month, the discrepancies we noted during our recent review of your payroll.

We ask that you review this detail and advise us of any adjustments or challenges to our findings. If we have not heard from you within ten business days from the date of this letter, we will submit our report to the Fund Administrator.

If there are any questions concerning the payroll compliance review, please feel free to contact our Philadelphia office.

We wish to take this opportunity to thank you for your cooperation during the review process.

Sincerely,

Jacquelyn K Coyle

JACQUELYN K. COYLE

Enclosures

BOSTON | 33 Harrison Avenue, Suite 500 | Boston, MA 02111 | 617.500.6578
CONNECTICUT | 255 Route 80, PO Box 698 | Killingworth, CT 06419 | 860.663.1190
NEW YORK | 450 Seventh Avenue, 28th Floor | New York, New York 10123 | 212.279.4262
PHILADELPHIA | 40 Monument Road, 5th Floor | Bala Cynwyd, PA 19004 | 610.668.9400
WASHINGTON, DC | 6750 Alexander Bell Drive, Suite 470 | Columbia, MD 21046 | 443.832.4009

WAREHOUSE EMPLOYEES UNION NO.730

PAYROLL COMPLIANCE REVIEW

REPORT

EMPLOYER: Quality Custom Distribution

ADDRESS: 2801 Network Blvd, Suite 410 Frisco, TX 75034

DATE PAYROLL REVIEW COMPLETED: March 2, 2023

REVIEW PERIOD: February 1, 2020 through December 31, 2021

EMPLOYER REPRESENTATIVE, IF ANY, PRESENT AT THE TIME OF
 THE PAYROLL REVIEW: John Hoffner

LOCATION OF EXAMINATION: Offices of Novak Francella, LLC

DOES THE EMPLOYER PAY CONTRIBUTIONS ON:

Non Bargaining Unit Employees: No If yes, is there a Participation agreement?

Owner/Operator: No If yes, is there a Owner/Operator agreement?

RESULTS OF PAYROLL COMPLIANCE REVIEW:

A - Contributions not submitted on all hours including OT and vacation.

B - Contributions were over reported due to errors on ER remittance.

WAREHOUSE EMPLOYEES UNION NO.730

PAYROLL COMPLIANCE REVIEW

SUMMARY

Employer : Quality Custom Distribution

Review Period : February 1, 2020 through December 31, 2021

	<u>2020</u>	<u>2021</u>	<u>TOTAL</u>
Health & Welfare Fund	\$ -	\$ -	\$ -
Pension Trust Fund	-	-	-
Pre-Paid Legal Services Fund	34.86	224.16	259.02
TOTAL CONTRIB. DUE	<u>\$ 34.86</u>	<u>\$ 224.16</u>	<u>\$ 259.02</u>

WAREHOUSE EMPLOYEES UNION NO.730

EMPLOYER: Quality Custom Distribution
ADDRESS: 2801 Network Blvd, Suite 410 Frisco, TX 75034
CONTACT: John Hoffner
PH NUMBER: (949) 247-8074

REVIEW PERIOD: February 1, 2020 through December 31, 2021
AUDITOR: Stephanie Love

Reason For Deficiency (RFD)
A - Contributions not submitted on all hours including OT and vac
B - Contributions were over reported due to error on ER remittance

2020

Contributions Due For

EMPLOYEE	SS #	RFD	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Barnes, Kevan L		B					(8.00)		(8.00)						(16.00)
Barragan, Sunarsih		A/B	1.70	3.00			(7.80)		(6.80)		(8.00)			32.00	14.10
Berg, Matthew		B					(8.00)		(8.00)		(8.00)	8.00		(32.00)	(48.00)
Blakey, Brian D		A/B					(8.00)								(8.00)
Bland, Richard		A/B					(8.00)		40.00		(8.00)	40.00		8.00	72.00
Bonner, Eric		A/B					(8.00)		(8.00)		(8.00)	80.00		(16.00)	40.00
Boye, Ebenezer		A/B					(8.00)		(8.00)		(8.00)		8.00	(24.00)	(40.00)
Brown, Antoin J		A/B					(8.00)		(8.00)		32.00	48.00	8.00		72.00
Brown, Christopher W		A/B					(8.00)		(8.00)	1.10	(8.00)	32.00	48.00	(16.00)	41.10
Bullard, Jaquilia		A												(8.00)	(8.00)
Diaz, Gloria		B									(8.00)			(24.00)	(32.00)
Edelen, James A		A/B					(8.00)		(8.00)			8.00		32.00	24.00
Edokpayi, Monday		B					(8.00)		(8.00)		(8.00)			(24.00)	(48.00)
Espinosa, Maria C		A/B					(8.00)		(8.00)		(8.00)	16.00		16.00	8.00
Fernandez, Maria		B					(8.00)		(8.00)		(8.00)	8.00		8.00	(8.00)
Garcia, Maria		A/B							(8.00)			16.00		-	8.00
Gauvreau, William M		A							14.00		24.00			48.00	86.00
Gibson, Bobby		A/B			3.10		(7.20)		(8.00)	2.10	(7.60)	16.00	72.00	64.00	134.40
Gomez, Rita		B					(8.00)		(8.00)		(8.00)			(24.00)	(48.00)
Harris, Darrell A		A/B											8.00	(8.00)	(8.00)
Hawkins, Anthony P		B					(8.00)		(8.00)					(24.00)	(40.00)
Herrera, Rufina		B					(8.00)		(8.00)		(8.00)			(24.00)	(48.00)
Huynh, De Tan		B					(8.00)		(8.00)					(24.00)	(48.00)
Jackson, John		B					(8.00)				(8.00)	8.00			(8.00)
Jalloh, Amadu		A/B		0.20			(10.20)		(8.00)		(8.00)			32.00	6.00
James, Anthony T		A/B					32.00		(8.00)		(8.00)	16.00	24.00	16.00	72.00
Jett, Warren		A/B					(8.00)		(8.00)		56.00			(24.00)	16.00
Jones, Cornell		B												(24.00)	(16.00)
Kamano, Marie		B					(8.00)		(8.00)						(16.00)
Landin, Ronald E		B					(8.00)		(8.00)		(8.00)		8.00	(8.00)	(24.00)
Maldonado, Elsa S		B		1.10			(8.00)		(15.60)		(5.50)			(24.00)	(52.00)
Martinez-Lozano, Janeth		A/B					(8.00)		(8.00)		(8.00)	56.00	16.00	(8.00)	40.00
Mensah, Benjamin K		A/B					(8.00)		(8.00)		(9.80)	160.00		(24.00)	110.20
Meyer, Keith A		A/B					(8.00)		(8.00)	40.00			40.00	(24.00)	40.00
Moore, Kevin		A/B					(8.00)		(8.00)		(8.00)			(24.00)	(48.00)
Moreland, Irvin J		A/B					(8.00)	40.00	(8.00)	40.00	(8.00)	8.00	40.00	(24.00)	80.00
Neff, Craig A		A/B					(8.00)		(8.00)		(8.00)		8.00	(24.00)	(40.00)
Nunoo, George N		A/B		1.00	0.30		(1.40)		(8.00)		(8.00)			(14.40)	(30.50)
Nwamara, Victor		B					(8.00)		(8.00)		(8.00)			(16.00)	(40.00)
Nyarko, Richard		B					(8.00)		(8.00)		(8.00)	8.00		(8.00)	(24.00)
Ocasio, Paula		A/B					(7.40)		(8.00)	0.80	(8.00)			(6.60)	(40.00)
Parker, Morris A		B							(8.00)		(8.00)			(24.00)	(40.00)
Perry, James C		B					(8.00)		(8.00)		(8.00)		8.00	(8.00)	(24.00)
Quintanilla, Emerita B		A/B			3.00		(8.00)	0.50	(8.00)		8.00	24.00	16.00	24.00	59.80
Ramirez De Sanchez, Florina H		A/B					(8.00)	104.00	(8.00)	104.00	(8.00)	8.00		(8.00)	184.00

WAREHOUSE EMPLOYEES UNION NO.730

EMPLOYER: Quality Custom Distribution
ADDRESS: 2801 Network Blvd, Suite 410 Frisco, TX 75034
CONTACT: John Hoffner
PH NUMBER: (949) 247-8074

REVIEW PERIOD: February 1, 2020 through December 31, 2021
AUDITOR: Stephanie Love

Reason For Deficiency (RFD)
A - Contributions not submitted on all hours including OT and vac
B - Contributions were over reported due to error on ER remittance

2020

Contributions Due For

EMPLOYEE	SS #	RFD	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	TOTAL
Ramos-Rivera, Briseyda		A/B					(8.00)		(8.00)		(8.00)			(32.00)
Rawls, Dreyvontay		A/B										0.20		(7.80)
Rcid, Christopher		B					(8.00)		(8.00)		(8.00)			(24.00)
Rivera-Russ, Gloria M		A/B					(8.00)	24.00	8.00		40.00	8.00	8.00	(48.00)
Roberts, Gene A		A/B					(8.00)	8.00	(8.00)	16.00		24.00	24.00	72.00
Rosales, Lucila E		B					(8.00)		(8.00)		(8.00)	8.00		(24.00)
Saavedra, Jameel A		A/B					(1.40)							(25.40)
Santos, Dora A		A/B					(8.00)		40.00	24.00		24.00	48.00	(24.00)
Segovia, Concepcion		A/B					(8.00)		(8.00)		(8.00)	56.00	40.00	80.00
Simms, Richard		B					(8.00)		(8.00)		(8.00)			(24.00)
Somellán-García, Lazara Y		A/B		0.03	0.08		(7.20)		(8.00)		(8.00)		40.00	(7.09)
Torres, Carla N		A/B					(8.00)		(8.00)	48.00	(8.00)		72.00	120.00
Vasquez, Leslie R		B							(8.00)		(8.00)			(16.00)
Weary, Renaldo		B					(8.00)		(8.00)		(8.00)			(24.00)
Wilson, Ivan		B					(8.00)		(8.00)		(8.00)			(24.00)
Wood, Paul		A/B					(8.00)		(2.00)	6.80	(8.00)	10.90	24.00	(0.30)
TOTAL HOURS			1.70	5.63	6.48	-	(362.60)	176.50	(290.40)	282.80	(158.90)	691.10	560.00	497.91

FUNDS	RATES	6/28/16
Pre-Paid Legal Services	\$ per hour	\$ 0.07
TOTAL AMT DUE		\$ 0.07

	\$ 0.12	\$ 0.39	\$ 0.45	\$ -	\$ (25.38)	\$ 12.36	\$ (20.33)	\$ 19.80	\$ (11.12)	\$ 48.38	\$ 39.20	\$ (29.01)	\$ 34.86
	\$ 0.12	\$ 0.39	\$ 0.45	\$ -	\$ (25.38)	\$ 12.36	\$ (20.33)	\$ 19.80	\$ (11.12)	\$ 48.38	\$ 39.20	\$ (29.01)	\$ 34.86

WAREHOUSE EMPLOYEES UNION NO.730

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REVIEW PERIOD: February 1, 2020 through December 31, 2021
AUDITOR: Stephanie Love

Reason For Deficiency (RFD)

A - Contributions not submitted on all hours including OT and vac
B - Contributions were over reported due to error on ER remittance

2021

Contributions Due

EMPLOYEE	SS #	RFD	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Barnes, Kevan L		B	(5.10)	(8.00)	1.50	(6.60)	33.00	1.40	24.00	16.00			(16.00)		(16.00)
Barragan, Sunarshi		A/B	(24.00)	8.00			32.00	16.00	32.00		32.00		(8.00)	50.10	98.30
Berg, Matthew		A/B	(8.00)	(24.00)	8.00			16.00	32.00				(16.00)		80.00
Bland, Richard		A/B	(8.00)	(16.00)			24.00	8.00	(16.00)	24.00	(8.00)	40.00	(8.00)	8.00	32.00
Bonner, Eric		A/B	(8.00)										(16.00)		8.00
Boye, Ebenezer		A/B	(8.00)		(32.00)		(16.00)	48.00	16.00	48.00	(8.00)				64.00
Brown, Christopher W		A/B	8.00			(16.00)	8.00	24.00	8.00	24.00	(8.00)		32.50	(56.00)	24.50
Bullard, Jaquilia		A/B	(8.00)			0.20	(8.00)	1.20			(22.60)	1.40	(16.00)	(15.40)	(51.20)
Chase, Carnell		B	(8.00)				(16.00)	8.00	(8.00)		(8.00)		(16.00)		(48.00)
Diaz, Gloria		B	(8.00)										(16.00)		(24.00)
Edelen, James A		A/B	32.00	32.00	8.00	72.00	(16.00)		24.00		(8.00)	48.00	(16.00)	8.00	184.00
Edokpavi, Monday		A/B	(8.00)					48.00	(8.00)		(8.00)		(16.00)	8.00	40.00
Espinosa, Maria C		A/B	(24.00)	8.00		8.00	(16.00)	48.00	(24.00)	8.00		40.00	(16.00)		32.00
Fernandez, Maria		A/B	(24.00)	16.00		40.00	(16.00)	8.00	(8.00)	24.00	(8.00)	40.00	(8.00)	40.00	104.00
Garcia, Maria		A/B	(8.00)	8.00			(16.00)	48.00		8.00	(8.00)		(8.00)		24.00
Gauvreau, William M		A	(8.00)												(8.00)
Gibson, Bobby		A/B	(16.00)			(8.00)	(8.00)		(15.70)	1.10	24.00	56.00	8.00	(16.00)	25.40
Gomez, Rita		A/B	(8.00)		80.00		(16.00)	8.00	(8.00)		(8.00)		64.00		112.00
Hawkins, Anthony P		B	(8.00)					8.00	(8.00)				(16.00)		(48.00)
Herrera, Rufina		A/B	(8.00)				24.00	8.00	24.00	(16.00)			24.00	80.00	136.00
Hudson, Larry		A/B					(16.00)	8.00	(8.00)		(8.00)		(16.00)		(40.00)
Huynh, De Tam		A/B	(8.00)				24.00	8.00	(8.00)	48.00	24.00		(16.00)		72.00
Infante, Jonathan		A/B	(8.00)		(16.00)	8.00	40.00		16.00		8.00	8.00	(8.00)	8.00	56.00
Jackson, John		A/B		8.00			24.00	8.00	(8.00)		(8.00)		(32.00)		(8.00)
Jalloh, Anadu		A/B	(9.00)						104.00		8.00	8.00		(16.00)	95.00
Janes, Anthony T		A/B	(8.00)	(16.00)			24.00	8.00	32.00		32.00		(16.00)		56.00
Jett, Warren		A/B	(8.00)	(16.00)	8.00		(16.00)	8.00	(16.00)		(8.00)	8.00	(8.00)	40.00	(8.00)
Jones, Cornell		A/B	(8.00)					8.00	(24.00)		(8.00)	8.00	(16.00)		(56.00)
Landin, Ronald E		A/B	(24.00)			48.00	(16.00)	8.00	40.00	40.00	32.00		(32.00)	8.00	112.00
Maldonado, Elsa S		A/B	(15.60)			48.10	72.00	32.00	(8.00)	(8.00)	(0.80)				119.70
Martinez-Lozano, Janeth		A/B	(8.00)		24.00	8.00	(16.00)	40.00	(8.00)		(16.00)	40.00			80.00
Mensah, Benjamin K		A/B	(8.00)		0.50		(8.00)		(8.00)	(8.00)	(8.00)		(8.00)	(8.00)	(55.50)
Meyer, Keith A		A/B	(8.00)	(8.00)	16.00	40.00	(16.00)	40.00	(8.00)	(16.00)	88.00		(16.00)	16.00	128.00
Morgan, Cesar		A	(8.00)												(8.00)
Moreland, Irvin J		A/B	(24.00)	8.00	40.00	40.00	(16.00)	64.00	(8.00)	40.00		16.00			160.00
Moore, Kevin		A/B	(8.00)	16.00			(16.00)	8.00	(8.00)		(8.00)		(16.00)		(32.00)
Neff, Craig A		A/B	(8.00)	16.00		40.00	(16.00)	8.00	8.00	32.00	(8.00)	40.00	(8.00)	40.00	144.00
Nwamara, Victor		A/B	(8.00)	8.00		16.00	(32.00)	16.00	(16.00)	80.00	(8.00)	8.00	(16.00)	8.00	72.00
Nyarko, Richard		A/B	(8.00)		120.00			16.00	(8.00)		(8.00)				64.00
Ocasio, Paula		A/B	64.00		5.70	17.20	32.00				0.70	(40.00)	(24.00)	(8.00)	47.60
Parker, Morris A		A/B	(8.00)	56.00	16.00	(32.00)	24.00	8.00				(8.00)		16.00	56.00
Perry, James C		A/B	(8.00)	88.00		32.00	(16.00)				8.00		(8.00)		88.00
Quintanilla, Emerita B		A/B	(7.10)	8.00				47.30	(16.00)		(8.00)		8.00	8.00	40.20
Ramirez, Jenny L		A/B	(8.00)		(16.00)			40.00	56.00		(8.00)		(16.00)		48.00
Ramirez De Sanchez, Florina H		A/B	(8.00)				72.00	48.00	(24.00)	56.00	(8.00)		(8.00)	40.00	168.00
Ramos-Rivera, Briseyda		A/B	16.00	48.00	8.00	8.00	24.00	32.00	16.00		(8.00)	16.00	(16.00)		144.00

WAREHOUSE EMPLOYEES UNION NO:730

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2021

Contributions Due

EMPLOYEE	SS #	RFD	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Rivera-Russ, Gloria M		A/B		16.00	8.00	(8.00)		8.00	32.00	(8.00)	32.00	8.00	(16.00)	40.00	112.00
Roberts, Gene A		A	(8.00)	8.00			(16.00)	24.00	(8.00)		(16.00)	56.00	8.00		48.00
Rosales, Lucila E		A/B	(40.00)	16.00			(16.00)	8.00	(8.00)	40.00		120.00	(16.00)		104.00
Saavedra, Jameet A		A	(8.00)	31.90											23.90
Sanchez Mendez, Nancy		B					(16.00)	8.00	(8.00)		(8.00)	(16.00)	(8.00)		(48.00)
Santos, Dora A		A/B	(8.00)		(8.00)	40.00	(8.00)	8.00	8.00		48.00	8.00	(8.00)	8.00	88.00
Segovia, Concepcion		A/B	(8.00)				8.00		(16.00)	(8.00)	(8.00)	40.00	24.00		32.00
Simms, Richard		A/B	(8.00)				(16.00)	88.00	(8.00)	(8.00)	32.00	40.00	24.00		104.00
Soneillan-Garcia, Lazara Y		A/B	(8.00)				32.00		(8.00)	8.00	(8.00)				72.00
Torres, Carla N		A/B	(8.00)			32.00	(16.00)	8.00	(8.00)	8.00	8.00			8.00	32.00
Vasquez, Leslie R		A	(8.00)				24.00	16.00	16.00		(8.00)				40.00
Wilson, Ivan		A/B	32.00			32.00	(32.00)	56.00	(16.00)			24.00	32.00	8.00	144.00
Wood, Paul		A/B	3.00	8.00	8.00	9.90	(8.80)	1.80	12.60	24.00	16.00	16.00		48.00	138.50
TOTAL HOURS			(353.80)	319.90	287.70	492.80	32.20	963.70	100.90	489.10	113.30	649.40	(279.50)	386.70	3,202.40

FUNDS	RATES	6/28/16
Pre-Paid Legal Services	\$ per hour	\$ 0.07
TOTAL AMT DUE	\$	\$ (24.77)
		\$ 22.39
		\$ 20.14
		\$ 34.50
		\$ 2.25
		\$ 67.46
		\$ 7.06
		\$ 34.24
		\$ 7.93
		\$ 45.46
		\$ (19.57)
		\$ 27.07
		\$ 224.16



September 8, 2023

The Board of Trustees:

Warehouse Employees Union Local No. 730 & Contributing Companies' Prepaid Legal Services Fund
Warehouse Employees Union Local No. 730 Pension Trust Fund
Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund

Re: Administrative Services Contract Renewal

Trustees and Fund Counsel:

The administrative services contract between Associated Administrators, LLC ("Associated") and the Warehouse Employees Union Local No. 730 & Contributing Companies' Prepaid Legal Services Fund, Pension Trust Fund, and Health and Welfare Trust Fund ("Funds") expires on December 31, 2023. We hope that the Trustees will consider favorably our request for a three-year agreement at the rates attached in Exhibit A, which represent a 4% increase each year, designed to cover new work and increased costs of doing business.

Services Recap

Brief recap of some of the most significant services provided by Associated over the last three years:

- Implemented MetLife as the new life insurance provider.
- Implemented benefit changes to the Welfare Fund.
- Implemented the COVID-19 changes from 2020 and now in 2023 as the Emergency ends.
- Implemented all provisions of the No Surprises Act and Transparency in Coverage Rule, detailed below, which involved complex and time-sensitive process changes, handling of regulatory filings, soliciting vendor services and developing specialized IT programming tools.
- Developed custom 2022 & 2023 Federal Tax Withholding Forms W-4P and W-4R in line with new IRS rules, and implemented new procedures to process forms, which involved the creation of a new tax processing tool.
- SECURE Act 1.0 in 2020 and SECURE 2.0 in 2023.
- RxDC Prescription Drug Data Collection - Handling of 2020-2023 annual reporting, data gathering, custom IT programming, and collaboration with PBMs and CMS.

911 Ridgebrook Road, Sparks, MD 21152-9451 (410) 683-6500
8400 Corporate Drive, Suite 430, Landover, MD 20785-2361 (301) 459-3020

Seamless and Efficient Shift to Remote Work Operations

Perhaps most impactful over the last 3 years was the shift in administrative and operational procedures to allow for remote work, which Associated was able to do without interruption to business operations or impact to participants. This was due to a committed group effort between Executives, IT, HR, Directors and Supervisors to coordinate workflow and job functionality.

Trending Increase in HIPAA Privacy, Security and Cybersecurity Services

After a significant uptick in external data security incidents over the past 3 years, as well as an increase in privacy and security standards across the industry, Associated expanded HIPAA Privacy and Security services and policies. We receive and respond to external breach notices, work with counsel to prepare letters to vendors, and handle HIPAA notifications.

In adhering to the DOL's Cybersecurity Best Practices released in 2021, Associated experienced an increase in time spent responding to cybersecurity inquiries and questionnaires, performing self-assessments, training staff, incorporating phishing tests and strengthening endpoint software.

The No Surprises Act and Transparency in Coverage Final Rule

The NSA and TiC regulations, released by the tri-agencies in 2020, involved a multitude of new regulatory provisions. The requirements hit benefit plans with little preparation time and minimal guidance, which called for time-sensitive compliance planning over the past 3 years, and encompassed all operational departments at Associated. For 6 months leading into and shortly after the regulatory effective date, Associated held weekly meetings with staff from all departments in order to fast-track compliance preparation, prioritize critical procedural changes and identify both internal and external resources and service providers. These regulations required full staff training, including the ability to communicate these changes to participants. Associated coordinated with counsel on the administrative implications, and drafted suggested Plan Amendments aligning with the regulations.

Compliance Monitoring

Associated continues to provide a compliance monitoring program to help each of our client Funds track regulatory reporting requirements, vendor contracts, and required documentation. Associated works hard to control its operating costs, but some are increasing. It is important to note that compliance work is continually expanding and impacts all TPA operations.

Information Technology Developments

Associated's highest cost increases and deliberate reinvestment have been in Information Technology. System enhancements allow us to better serve our clients and participants, and to maintain proper computer security. We utilize industry proven software to monitor network performance and to further block malware and phishing attacks on our ports, machines and applications. Our servers, desktops, and laptops are updated on a regular basis from software vendors to include critical and security updates. We are in the midst of completing our largest software update to date, allowing for state-of-the-art capabilities and increased protection against cyber-intrusions.

Pension Protection Act ("PPA")/ Multiemployer Pension Reform Act of 2014 ("MPRA")

The PPA and MPRA contain requirements for reporting which must be provided for participants, beneficiaries, unions, and contributing employers. The Acts also require coordination with the Plan actuary, auditor and counsel for the actuarial certification and distributions of the Annual Funding Notice and Multiemployer Plan Summary Report. Associated has consistently produced and mailed these notices and

filed with the appropriate reporting entities, including the DOL, EBSA, PBGC, the union and the participating employers.

Employee Benefits

Associated's bargaining unit employees are in a Health and Welfare Fund, with increases averaging 7.6% per year for the past three years. Our most recent health plan increase for non-unit staff was 17%, even after extensive negotiation with our broker. Our unit employees are covered by a Pension Fund, with 9% annual increases for the foreseeable future.

Experienced Executive Management

Associated has assigned to the Funds an Account Executive and an Account Manager with over 30 years of benefits fund administrative experience combined. Supporting the account management team are sixteen employees, which includes staff from our Accounting, Accident and Sickness, Eligibility, Pension, Medical Claims, Communications, Mailroom, Appeals, and IT departments. We are all dedicated to providing superior services.

We realize that as fiduciaries, the Trustees must be confident that the Plan receives services proportionate in quality and quantity to the fees charged. Associated prides itself on providing excellent service to the Plan and its participants, and we do so at a competitive price.

Associated appreciates the opportunity to serve these Funds and welcomes all questions concerning our proposal.

Sincerely,



Alicia Cochran

Account Executive

Associated Administrators, LLC

EXHIBIT A

Fund	Current Fee Per Month	01/01/24 Through 12/31/24	01/01/25 Through 12/31/25	01/01/26 Through 12/31/26
Legal Fund	\$2.12	\$2.20	\$2.29	\$2.38
Pension Fund	\$7.96	\$8.28	\$8.61	\$8.95
Welfare Fund				
Admin	\$25.97	\$27.01	\$28.09	\$29.21
HIPAA	\$0.21	\$0.21	\$0.21	\$0.21

January 1, 2024 through December 31, 2026 Hourly Rates for new regulatory changes and implementation of new vendors:

\$150/Hour – IT/Management

\$100/Hour – Supervisor

\$50/Hour – Regular Employee