



**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

December 15, 2025

9:00 AM

- I. Call to Order
- II. Trustee Appointment
- III. Minutes, Regular Meeting – September 12, 2025
- IV. Financial Report – Investment Performance Services
- V. Counsel Report
- VI. Administrative Manager Report
- VII. Invoices
- VIII. Other Fund Business
- IX. Next Meeting Date and Location
- X. Adjournment

From: [Alicia Cochran](#)
To: ["mike bull"](#); ["Jason Paradis \(jparadis@twincirclesconsulting.com\)"](#); ["Mohamed Kamara"](#); ["Roland Davis Jr"](#); ["Scott Clark"](#); ["Wayne Settles"](#)
Cc: [Elizabeth A. Saindon \(bsaindon@mooneygreen.com\)](#); [Rachel Grant](#)
Subject: Whse 730 Legal Fund - 9/12/25 Summary of Motions
Date: Thursday, September 18, 2025 2:24:15 PM
Attachments: [image001.png](#)
[image003.png](#)

Good afternoon Trustees,

Below you will find the motions approved by the Trustees during the September 12, 2025 Warehouse Local 730 Legal Fund meeting. Since the meeting did not have a quorum present, we are requesting a vote from the Trustees to ratify the motions.

- On MOTION made and seconded, the Trustees voted unanimous approval of the following resolutions:
 - RESOLVED that the minutes of the last regular meeting held on June 2, 2025 are approved as presented.
 - RESOLVED that the invoices on the list dated September 12, 2025 are approved for payment as presented.
 - RESOLVED to approve the credit for Canteen Vending in the amount of \$37.20.
 - RESOLVED to approve the Fund's 2026 renewal with the International Foundation of Employee Benefit Plans at the \$1,600.00 annual fee.

Please reply to this email with your vote to approve or deny the motions. Should you have any questions, feel free to let us know.

Alicia Cochran | Account Executive

P: (410) 683-7763 | C: (443) 695-5646

Associated Administrators, LLC | www.associated-admin.com

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September 2, 2025

Via Email

VIA ELECTRONIC MAIL

Alicia Cochran
Associated Administrators, LLC
911 Ridgebrook Rd.
Sparks, MD. 21152
aliciac@associated-admin.com

Dear Ms. Cochran,

Please be advised that, pursuant to the Trust Agreements, Giant Food appoints Brandi Petway as Alternate Employer Trustee (replacing Michael Goble) on the Local 730 Pension Trust Fund, Local 730 Health & Welfare Trust Fund and Local 730 Legal Services Fund effective immediately.

Regards,

A handwritten signature in black ink, appearing to read "Caron Sanders", written in a cursive style.

Caron Sanders, Vice President Human Resources



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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
SEPTEMBER 12, 2025
VIA ZOOM**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

M. Bull

Also present were:

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

I. CALL TO ORDER

Ms. Cochran noted the lack of a quorum, as only one management trustee was present.

Mr. Bull called the meeting to order. All motions were later ratified by the absent Trustees.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held June 2, 2025.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED that the minutes of the last regular meeting held on June 2, 2025 are approved as presented.

III. 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 June 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 – June 30, 2025” beginning with IPS’ market commentary. He noted the asset allocation as follows: 50.1% in Investment Grade Income, 40.6% in Short Duration High Yield Fixed Income, and 9.3% in cash and equivalents. The Atlanta Capital Management Fund held \$553,839 in investments, and the Chartwell Short Duration High Yield Fund held \$448,581. The PNC Prime Money Market held \$102,388.

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

IV. AUDITOR REPORT

The Trustees welcomed Ms. Marcella Pascal of Novak Francella LLC to the meeting.

Ms. Pascal reviewed the Financial Statements for the year ended December 31, 2024. She said that Novak Francella issued an unmodified opinion on the Plan's financial statements. The Net Assets Available for Benefits were \$1,080,373 on December 31, 2024. The total assets as of December 31, 2024 were \$1,089,087, accounts payable were \$8,714, and benefit obligations totaled \$20,542. She noted total additions for the year ended December 31, 2024 were \$152,496, and total deductions were \$80,911, resulting in an increase of Net Assets Available for Benefits of \$71,585. This combined with a Net Decrease in Benefit Obligations of -\$2,990 resulted in an Increase in Excess of Net Assets Available Over Benefit Obligations of \$68,595. The resulting Excess of Net Assets Available for Benefits over Benefit Obligations on December 31, 2024 was \$1,059,831. She also reviewed the notes to the financial statements, the schedule of administrative expenses, the schedule of employer contributions, and the schedule of assets held for investment purposes.

Ms. Pascal stated that the Form 990 and the Form 5500 were filed on July 31, 2025. The Trustees thanked Ms. Pascal for her report, and she was excused from the meeting.

V. COUNSEL REPORT

Ms. Saindon stated she had nothing to report.

VI. ADMINISTRATIVE MANAGER'S REPORT

Ms. Cochran presented the Administrative Manager's Report for the second quarter 2025 showing employer contributions of \$26,295, miscellaneous income of \$0 and interest and dividend income of \$11,360, producing a total income of \$37,655 for the quarter. Benefit expenses were \$23,143 and operating expenses were \$13,792, producing a total expense of \$36,935, resulting in a net surplus of \$720 for the quarter. Ms. Cochran noted that contributions were made on behalf of 738 participants.

VII. INVOICES

Ms. Cochran presented a list of invoices dated September 12, 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 recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED that the invoices on the list dated September 12, 2025 are approved for payment as presented.

VIII. OTHER FUND BUSINESS

A. Trustee Nomination

Ms. Cochran reported receipt of a nomination letter from Giant Food, Inc. for Ms. Brandi Petway to replace Mr. Michael Goble as an Alternate Employer Trustee. She reported that a letter was mailed to participating employers on September 4, 2025 regarding the nomination. Ms. Cochran said that if no response is received in writing within 10 business days of the dated letter, Ms. Brandi Petway will become an Alternate Employer Trustee effective September 18, 2025.

B. Canteen Vending Credit Request

Ms. Cochran reported that Canteen Vending requested a credit of \$37.20 for contributions paid in error for the month of May 2025. She stated that Associated confirmed that the contributions were paid in error.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED to approve the credit request of \$37.20.

C. International Foundation of Employee Benefit Plans – Annual Membership

Ms. Cochran reported receipt of the Fund’s 2026 membership renewal invoice for the International Foundation of Employee Benefit Plans. The renewal fee contains a \$75 increase from the prior year.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED to approve the Fund’s 2026 renewal with the International Foundation of Employee Benefit Plans at the \$1,600.00 annual fee.

D. Fiduciary Liability Policy

Ms. Cochran reviewed the INTERIM action the Trustees took to renew the Fiduciary Liability policy for the period July 26, 2025 through July 26, 2026 with the incumbent carrier, Markel American Insurance Company/Ullico (“Ullico”).

Ms. Cochran said there were outstanding balances for the Trustee Waiver of Recourse premiums. The Trustees requested Ms. Cochran contact the Trustees individually and confirm whether their premium has been paid.

IX. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected December 15, 2025 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 SEPTEMBER 30, 2025

	Cash Reserve	Atlanta Capital	Total
Beginning Market Value	\$588,816.35	\$487,522.02	\$1,076,338.37
Receipts	\$73,687.40	-	\$73,687.40
Disbursements	\$92,502.91	-	\$92,502.91
Inter-Account Transfers	\$51,947.00	50,000.00	1,947.00
<u>Earnings</u>	\$26,883.11	\$22,881.38	\$49,764.49
Ending Market Value	\$544,936.95	\$560,403.40	\$1,105,340.35

PNC BANK, N.A.

MOONEY, GREEN, SAINDON, MURPHY & WELCH, P.C.

INTERNET: www.mooneygreen.com

1620 EYE STREET, N.W.
SUITE 700
WASHINGTON, DC 20006

TELEPHONE (202) 783-0010

FACSIMILE (202) 783-6088



November 25, 2025

Boards of Trustees
Warehouse Employees Union Local 730
Pension, Health and Welfare, and Legal Trust Funds
c/o Alicia Cochran
Associated Administrators. LLC
911 Ridgebrook Rd.
Sparks, MD 21152
aliciac@associated-admin.com

Re: Retainer Agreement

Dear Trustees:

This letter sets out the proposed terms and associated fees for the retention of Mooney, Green, Saindon, Murphy & Welch, P.C. (the "Firm") to provide legal services to and on behalf of the Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds (the "730 Funds") for the period January 1, 2026 through December 31, 2028. Each year of the fees reflects a 3.0% increase from the prior year. It has been our great pleasure to serve the 730 Funds and we look forward to continuing our work with you.

1. The Firm shall provide legal services as required by the Funds.
2. The Firm shall be compensated for its services on an hourly basis at the following rates:

Year	Sr. Partner	Jr. Partner	Sr. Associate	Jr. Associate	Benefit Specialist	Paralegal	Law Clerk
2026	\$504	\$442	\$356	\$282	\$308	\$194	\$111
2027	\$519	\$455	\$367	\$290	\$317	\$200	\$114
2028	\$535	\$469	\$378	\$299	\$327	\$206	\$117

3. The Firm shall be reimbursed for its expenses incurred in representing the Funds, including, but not limited to, postage, long distance calling charges, transportation costs, copying costs, filing fees, on-line research fees, witness fees, transcript costs and facsimile charges.

4. The Firm shall provide itemized billing invoices on a monthly basis.
5. Payment to the Firm shall be due thirty days from the date billed.
6. This Agreement is effective May 11, 2023.
7. The Firm shall provide the Boards of Trustees with at least thirty (30) days notice of any proposed increase to the Firm's hourly rates.
8. This Agreement is terminable at will by either party.
9. This Agreement shall be governed by the laws of the District of Columbia.
10. Any disputes arising hereunder that cannot be resolved between the parties shall be subject to final and binding arbitration under the Federal Arbitration Act.

Please sign your acknowledgment on the line below and return a copy to us at your earliest convenience.

If you have any questions, please do not hesitate to contact us.

Sincerely,



Elizabeth A. Saindon
Mooney, Green, Saindon, Murphy & Welch, P.C.

So Agreed:

Alicia Cochran

Account Executive

On behalf of the Boards of Trustees

Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds

DATED: _____, 2025

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

THIRD QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES' PREPAID LEGAL SERVICES FUND

THIRD QUARTER 2025 CONTRIBUTIONS

EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
CANADA DRY	\$0.07	123,148.92	243	\$ 8,620
CANTEEN VENDING	\$0.07	56,132.42	118	\$ 3,929
EIGHT O'CLOCK COFFEE	\$0.07	29,651.75	69	\$ 2,076
GIANT 922	\$0.07	7,880.00	17	\$ 552
GIANT RECYCLING	\$0.07	14,360.00	28	\$ 1,005
GIANT WAREHOUSE	\$0.07	118,759.50	214	\$ 8,313
QUALITY CUSTOM DISTRIBUTION	\$0.07	26,862.46	53	\$ 1,880
WASHINGTON FOOD	\$0.07	1,358.00	3	\$ 95
TOTAL		378,153.05	745	\$ 26,470

AVERAGE HOURLY INCOME	\$0.07
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THIRD QUARTER 2025 EXPENSES
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BENEFIT EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
STEVEN M. SINDLER	\$ 20,896	\$ 0.055	58.35%
SUBTOTAL	\$ 20,896	\$ 0.055	58.35%

OPERATING EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ADMINISTRATION	\$ 5,111	\$ 0.014	14.27%
MISCELLANEOUS	\$ 9,803	\$ 0.026	27.38%
SUBTOTAL	\$ 14,914	\$ 0.040	41.65%

TOTAL EXPENSES	\$ 35,810	\$ 0.095	100.00%
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MISCELLANEOUS
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MISCELLANEOUS EXPENSES	AMOUNT	AVG. HRLY. COST	PERCENTAGE
ATLANTA CAPITAL MNGMT	\$ 208	\$ 0.001	0.58%
AUDIT	\$ 7,600	\$ 0.020	21.22%
INVESTMENT PERFORMANCE SERVICES	\$ 875	\$ 0.002	2.44%
LEGAL - FUND COUNSEL	\$ 428	\$ 0.001	1.20%
PNC INVESTMENT MNGMT FEE	\$ 690	\$ 0.002	1.93%
PRINTING	\$ 2	\$ -	0.01%

TOTAL	\$ 9,803	\$ 0.026	27.38%
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2025 QUARTERLY RECAP
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	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$ 25,280	\$ 26,295	\$ 26,470	\$ -	\$ 78,045
MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & DIVIDENDS	\$ 12,292	\$ 11,360	\$ 12,609	\$ -	\$ 36,261
TOTAL INCOME	\$ 37,572	\$ 37,655	\$ 39,079	\$ -	\$ 114,306

BENEFIT EXPENSES					
PROVIDER	\$ 10,657	\$ 23,143	\$ 20,896	\$ -	\$ 54,696
SUBTOTAL	\$ 10,657	\$ 23,143	\$ 20,896	\$ -	\$ 54,696

OPERATING EXPENSES					
ADMINISTRATION	\$ 5,082	\$ 5,070	\$ 5,111	\$ -	\$ 15,263
MISCELLANEOUS	\$ 6,153	\$ 8,722	\$ 9,803	\$ -	\$ 24,678
SUBTOTAL	\$ 11,235	\$ 13,792	\$ 14,914	\$ -	\$ 39,941

TOTAL EXPENSES	\$ 21,892	\$ 36,935	\$ 35,810	\$ -	\$ 94,637
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TOTAL INCOME	\$ 37,572	\$ 37,655	\$ 39,079	\$ -	\$ 114,306
TOTAL EXPENSES	\$ 21,892	\$ 36,935	\$ 35,810	\$ -	\$ 94,637
SURPLUS (DEFICIT)	\$ 15,680	\$ 720	\$ 3,269	\$ -	\$ 19,669

AVERAGE HOURLY INCOME	\$ 0.10	\$ 0.11	\$ 0.10	\$ -	\$ 0.10
AVERAGE HOURLY EXPENSES	\$ 0.06	\$ 0.10	\$ 0.10	\$ -	\$ 0.09
SURPLUS (DEFICIT)	\$ 0.04	\$ 0.01	\$ -	\$ -	\$ 0.01

NUMBER OF PARTICIPANTS	740	738	745	0	741
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**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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THIRD QUARTER 2025 CONTRACT INFORMATION
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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	07-28-25
WASHINGTON FOOD	\$0.07	11-01-06	11-02-27

THIRD QUARTER 2025 UTILIZATION

STEVEN M. SINDLER

CATEGORY	TYPE	NEW CASES	ATTORNEY HOURS	PARALEGAL HOURS	HOURLY RATE	TOTAL CHARGES
01	ADVISE AND CONSULTATION	7	8.40	0.00	\$ 160	\$ 1,344
02	WILL	0	0.00	0.00	\$ 160	\$ 0
03	FAMILY	1	15.75	0.00	\$ 160	\$ 2,520
04	REAL ESTATE	1	6.00	0.00	\$ 160	\$ 960
05	TRAFFIC	3	30.16	0.00	\$ 160	\$ 4,826
06	CRIMINAL	1	4.75	0.00	\$ 160	\$ 760
07	JUVENILE	0	0.00	0.00	\$ 160	\$ 0
08	PROBATE/ESTATE	0	0.00	0.00	\$ 160	\$ 0
09	CIVIL PROCEEDINGS	4	60.54	0.00	\$ 160	\$ 9,686
10	TAX PREPARATION	2	5.00	0.00	\$ 160	\$ 800
TOTALS		19	130.60	0.00		\$20,896

ALL HOURS
ADJUSTED HOURS
COST PER HOUR

130.60
130.60
\$ 160

LEGAL
DELINQUENCY REPORT
As of September 30, 2025

NONE

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

INVOICES

December 15, 2025

Associated Administrators, LLC

9/26/2025	Mailing Summary Annual Report	\$ 683.05
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Atlanta Capital Management Co., LLC

11/3/2025	Fee for investment services rendered through September 30, 2025	\$ 210.00
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Investment Performance Services, LLC

9/5/2025	Fee for professional services rendered through September 30, 2025	\$ 875.00
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Mooney, Green, Saindon, Murphy & Welch, P.C.

9/5/2025	Fee for professional services rendered through June 30, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 190.00
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10/4/2025	Fee for professional services rendered through July 31, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 915.37
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11/13/2025	Fee for professional services rendered through August 31, 2025 B. Saindon, Rate: \$475.00 per hour	\$ 142.50
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2024 SUMMARY OF ANNUAL REPORT

FOR

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

This is a summary of the annual report for the Trustees of the WAREHOUSE EMPLOYEES UNION LOCAL NO. 730 & CONTRIBUTING COMPANIES' PREPAID LEGAL SERVICES FUND (Employer Identification No. 22-3408915, Plan No. 501) for the period January 1, 2024 to December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 ("ERISA").

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$1,076,731 as of December 31, 2024 compared to \$1,003,236 as of January 1, 2024. During the Plan year, the Plan experienced an increase in its net assets of \$73,495. During the Plan year, the Plan had total income of \$157,760. This income included employer contributions of \$104,858, realized gain of \$1,407 from the sale of assets and earnings from investments of \$51,495. Plan expenses were \$84,265. These expenses included \$45,646 in administrative expenses and \$38,619 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

An accountant's report;

1. Financial information and information on payments to service providers;
2. Assets held for investment; and
3. Transactions in excess of 5 percent of the Plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Associated Administrators, LLC (Administrative Manager)
c/o Warehouse Employees Union Local No. 730
& Contributing Companies' Prepaid Legal Services Fund
911 Ridgebrook Road
Sparks, MD 21152-9451
(800) 730-2241

The charge to cover copying costs will be \$5.00 for the full report, or \$0.25 per page for any part thereof.

You also have the right to receive from the Plan administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan:

Associated Administrators, LLC (Administrative Manager)
911 Ridgebrook Road
Sparks, MD 21152-9451

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Request to the Department should be addressed to: U.S. Department of Labor, Employees Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW Suite N-1513, Washington, D.C. 20210.

BOARD OF TRUSTEES