

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

2025/2026	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	0	66,780	130,381	95,747	98,507	107,969	105,143	103,207					707,733
COBRA Self Pay	0	0	0	2,174	0	0	0	0					2,174
Retired Self Pay	8,546	7,943	6,969	7,579	7,692	6,468	6,923	8,282					60,402
Liquidated Damages	0	0	0	150	46	106	185	60					547
Interest on Delinquency	0	0	0	129	47	96	1,174	52					1,497
Interest Income	9,355	5,816	2,317	9,667	6,662	5,221	10,622	5,722					55,381
Express Scripts Refunds	0	0	0	0	0	0	0	0					0
IRS Refund	0	0	0	0	0	0	0	0					0
IRS Interest	0	0	0	0	0	0	0	0					0
Philadelphia Trust Realized G/L	719	0	0	116	67	(717)	111	103					399
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)	15,232	23,156	2,594	17,670	13,254	4,645					64,968
Total Income	8,806	78,771	154,898	138,718	115,615	136,812	137,410	122,072	0	0	0	0	893,101
Expenses													
Administration Fee	9,774	9,774	9,774	9,774	9,774	9,774	9,774	9,774					78,192
Audit Fee	0	0	0	0	0	0	3,200	3,780					6,980
Actuarial Services	0	0	0	0	0	0	0	12,000					12,000
Bank Charges	284	208	321	298	304	298	270	315					2,298
Ben Paid-GCN	1,033	0	1,033	1,033	1,033	1,033	1,033	1,033					7,232
Bond Expense	305	0	0	0	0	0	0	0					305
Dental Premiums	4,343	4,042	4,088	4,169	4,280	4,584	4,327	4,456					34,287
Vision Premiums	646	653	598	632	639	674	0	1,286					5,129
Ins Premium Life	1,303	1,119	1,226	1,217	1,074	782	1,242	1,400					9,364
Ins Premium - STD, AD&D	699	616	662	662	562	386	672	764					5,024
Kaiser Premium-Act	96,840	94,823	96,371	95,775	94,040	97,349	99,524	97,935					772,656
Kaiser Premium-Ret	3,752	3,752	3,752	3,752	6,794	4,361	4,361	4,361					34,884
Kaiser Premium-COBRA	0	0	0	0	0	0	0	0					0
Consulting Fees	0	0	0	0	0	0	0	0					0
Inv Custodian Expense	0	0	0	0	0	0	0	0					0
Meeting Expense	0	0	0	0	0	0	0	0					0
Legal Fees	0	0	440	275	1,650	0	1,540	10,220					14,125
Postage Expense	1,141	0	0	0	0	0	4	0					1,145
Printing Expense	386	0	0	52	0	0	60	58					556
Professional Associations	0	0	0	0	0	0	0	0					0
Fiduciary Resp Insurance	1,976	0	0	0	0	0	0	1,496					3,473
Trustee Expense	0	0	0	0	0	0	0	0					0
Office Supply	0	0	0	0	0	0	0	0					0
Cyber Liability Insurance	2,022	0	0	0	0	0	0	0					2,022
IFEBP	1,063	0	0	0	0	0	0	0					1,063
Medical Reimbursement	0	0	0	0	0	0	0	0					0
PTC Trust Fee	0	2,463	0	0	2,528	0	0	2,500					7,490
Wire Fee	0	0	0	0	0	0	0	0					0
Transfer Fee	0	0	0	0	0	0	0	0					0
Total Expenses	125,568	117,452	118,265	117,639	122,678	119,241	126,006	151,376	0	0	0	0	998,226
Gain/Loss	(116,762)	(38,681)	36,634	21,079	(7,064)	17,570	11,404	(29,305)	0	0	0	0	(105,125)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For October 31, 2025

ASSETS

Current Assets

PNC Bank (0355)	\$ 1,375.54
PNC Bank MM (0347)	27,615.03
First Citizens Bank	50,074.37
Philadelphia Trust	2,007,564.96
Due to Philadelphia Trust	2.05
Prepaid Insurance Premium	<u>2,196.31</u>

Total Assets	<u><u>\$ 2,088,828.26</u></u>
--------------	-------------------------------

LIABILITIES AND CAPITAL

Current Liabilities

Accounts Payable	<u>\$ 0.00</u>
------------------	----------------

Total Liabilities	<u>0.00</u>
-------------------	-------------

Capital

Retained Earnings	\$ 2,193,953.07
Net Income	<u>(105,124.81)</u>

Total Capital	<u>2,088,828.26</u>
---------------	---------------------

Total Liabilities & Capital	<u><u>\$ 2,088,828.26</u></u>
-----------------------------	-------------------------------

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For October 31, 2025

Oct-25

Income

Contributions	\$ 103,206.65
Cobra Payments	0.00
Interest Earned	5,722.40
Retiree Contributions	8,282.12
Liquidated Damages	60.00
Interest on Late Contributions	51.97
Express Scripts Refunds	0.00
IRS Refund	0.00
IRS Interest	0.00
Philadelphia Trust Realized G/L	103.40
Philadelphia Trust Unrealized G/L	4,645.13

Total Income	122,071.67
--------------	------------

Expenses

Vision Insurance	1,285.75
Medical Reimbursement	0.00
Plan/Trust Administration	9,774.00
Bank Charges	314.90
Accounting, Auditing, Consulting	3,780.00
Actuarial Services	12,000.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	1,496.25
Medical Insurance (Kaiser)	102,295.19
Medical Insurance (GCN)	1,033.20
Dental Insurance	4,455.78
Cyber Liability Insurance	0.00
Legal Expenses	10,220.00
IFEBP	0.00
Travel Expenses	0.00
Postage Expense	0.00
Office Supply	0.00
Printing Expense	58.21
Trustee Expense	0.00
Group Term Life Insurance	1,399.88
Short Term Disability	763.60
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	0.00
PTC Trust Fee	2,499.64
Wire Fee	0.00
Transfer Fee	0.00

Total Expenses	151,376.40
----------------	------------

Net Income	(\$ 29,304.73)
------------	----------------

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Oct-25

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	14,466.56	38891	10/10/2025	Payment for 9/25
Union HQ Staff	5196	3,079.73	20445	10/7/2025	Payment for 9/25
Union HQ Staff	5196	3,079.73	20445	10/24/2025	Payment for 10/25
Kelly Press	5193	33,693.32	ACH	10/8/2025	Payment for 9/25
Mosaic Bookbinders	5185	27,135.40	ACH	10/10/2025	Payment for 9/25
Mosaic Lithographers	5194	20,074.80	ACH	10/10/2025	Payment for 9/25
Raff Embossing & Foilcraft	5183	1,542.17	24425	10/23/2025	Payment for 9/25
Raff Embossing & Foilcraft	5183	67.47	24425	10/23/2025	Payment for 8/25
Raff Embossing & Foilcraft	5183	<u>67.47</u>	24425	10/23/2025	Payment for 6/25

Total Contributions: 103,206.65

Raff Embossing & Foilcraft	5183	26.71	24425	10/23/2025	Payment for June 2025 Late Fees
Raff Embossing & Foilcraft	5183	30.00	24425	10/23/2025	Payment for June 2025 Liquidated Damages
Raff Embossing & Foilcraft	5183	1.03	24425	10/23/2025	Payment for August 2025 Late Fees
Raff Embossing & Foilcraft	5183	24.23	24425	10/23/2025	Payment for September 2025 Late Fees
Raff Embossing & Foilcraft	5183	<u>30.00</u>	24425	10/23/2025	Payment for September 2025 Liquidated Damages

Total Late Fees/Liquidated Damages: 111.97

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From October 1, 2025 to October 31, 2025

Date	Check #	Payee	Amount
10/20/25	2310	Associated Administrators, LLC	9,832.21
10/20/25	2311	Eberts & Harrison, Inc.	3,591.00
10/20/25	2312	Calibre CPA Group, PLLC	3,780.00
10/20/25	2313	Cheiron	12,000.00
10/20/25	2314	Mooney, Green, Saindon, Murphy & Welch	10,220.00
10/20/25	2315	Graphic Communications National H&W Fund	1,033.20
10/20/25	2316	National Vision Administrators, LLC	1,285.75
10/20/25	2317	CHLIC	287.14
10/20/25	2318	Mutual Of Omaha	2,163.48
10/20/25	2319	Kaiser Foundation Health Plan	102,295.19
Total			<u>146,487.97</u>