

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						604,527
COBRA Self Pay	0	0	0	2,174	0	0	0						2,174
Retired Self Pay	8,546	7,943	6,969	7,579	7,692	6,468	6,923						52,120
Liquidated Damages	0	0	0	150	46	106	185						487
Interest on Delinquency	0	0	0	129	47	96	1,174						1,445
Interest Income	9,355	5,816	2,317	9,667	6,662	5,221	10,622						49,659
Express Scripts Refunds	0	0	0	0	0	0	0						0
IRS Refund	0	0	0	0	0	0	0						0
IRS Interest	0	0	0	0	0	0	0						0
Philadelphia Trust Realized G/L	719	0	0	116	67	(717)	111						295
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)	15,232	23,156	2,594	17,670	13,254						60,323
Total Income	8,806	78,771	154,898	138,718	115,615	136,812	137,410	0	0	0	0	0	771,030
Expenses													
Administration Fee	9,774	9,774	9,774	9,774	9,774	9,774	9,774						68,418
Audit Fee	0	0	0	0	0	0	3,200						3,200
Bank Charges	284	208	321	298	304	298	270						1,983
Ben Paid-GCN	1,033	0	1,033	1,033	1,033	1,033	1,033						6,199
Bond Expense	305	0	0	0	0	0	0						305
Dental Premiums	4,343	4,042	4,088	4,169	4,280	4,584	4,327						29,832
Vision Premiums	646	653	598	632	639	674	0						3,843
Ins Premium Life	1,303	1,119	1,226	1,217	1,074	782	1,242						7,964
Ins Premium - STD, AD&D	699	616	662	662	562	386	672						4,260
Kaiser Premium-Act	96,840	94,823	96,371	95,775	94,040	97,349	99,524						674,722
Kaiser Premium-Ret	3,752	3,752	3,752	3,752	6,794	4,361	4,361						30,524
Kaiser Premium-COBRA	0	0	0	0	0	0	0						0
Consulting Fees	0	0	0	0	0	0	0						0
Inv Custodian Expense	0	0	0	0	0	0	0						0
Meeting Expense	0	0	0	0	0	0	0						0
Legal Fees	0	0	440	275	1,650	0	1,540						3,905
Postage Expense	1,141	0	0	0	0	0	4						1,145
Printing Expense	386	0	0	52	0	0	60						498
Professional Associations	0	0	0	0	0	0	0						0
Fiduciary Resp Insurance	1,976	0	0	0	0	0	0						1,976
Trustee Expense	0	0	0	0	0	0	0						0
Office Supply	0	0	0	0	0	0	0						0
Cyber Liability Insurance	2,022	0	0	0	0	0	0						2,022
IFEBP	1,063	0	0	0	0	0	0						1,063
Medical Reimbursement	0	0	0	0	0	0	0						0
PTC Trust Fee	0	2,463	0	0	2,528	0	0						4,991
Wire Fee	0	0	0	0	0	0	0						0
Transfer Fee	0	0	0	0	0	0	0						0
Total Expenses	125,568	117,452	118,265	117,639	122,678	119,241	126,006	0	0	0	0	0	846,850
Gain/Loss	(116,762)	(38,681)	36,634	21,079	(7,064)	17,570	11,404	0	0	0	0	0	(75,820)

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

ASSETS

Current Assets

PNC Bank (0355)	\$	1,615.66
PNC Bank MM (0347)		62,456.87
First Citizens Bank		50,074.37
Philadelphia Trust		1,999,713.83
Due to Philadelphia Trust		2.06
Prepaid Expenses		4,168.64
Prepaid Insurance Premium		101.56

Total Assets		\$	<u>2,118,132.99</u>
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LIABILITIES AND CAPITAL

Current Liabilities

Accounts Payable	\$	<u>0.00</u>
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Total Liabilities		<u>0.00</u>
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Capital

Retained Earnings	\$	2,193,953.07
Net Income		<u>(75,820.08)</u>

Total Capital		<u>2,118,132.99</u>
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Total Liabilities & Capital		<u>\$</u> <u>2,118,132.99</u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For September 30, 2025

Sep-25

Income

Contributions	\$ 105,142.87
Cobra Payments	0.00
Interest Earned	10,621.83
Retiree Contributions	6,922.79
Liquidated Damages	184.76
Interest on Late Contributions	1,173.74
Express Scripts Refunds	0.00
IRS Refund	0.00
IRS Interest	0.00
Philadelphia Trust Realized G/L	110.50
Philadelphia Trust Unrealized G/L	13,253.65

Total Income	<u>137,410.14</u>
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Expenses

Vision Insurance	0.00
Medical Reimbursement	0.00
Plan/Trust Administration	9,774.00
Bank Charges	270.16
Accounting, Auditing, Consulting	3,200.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	103,884.11
Medical Insurance (GCN)	1,033.20
Dental Insurance	4,326.54
Cyber Liability Insurance	0.00
Legal Expenses	1,540.00
IFEBP	0.00
Travel Expenses	0.00
Postage Expense	4.25
Office Supply	0.00
Printing Expense	59.96
Trustee Expense	0.00
Group Term Life Insurance	1,241.88
Short Term Disability	671.60
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	0.00
PTC Trust Fee	0.00
Wire Fee	0.00
Transfer Fee	0.00

Total Expenses	<u>126,005.70</u>
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Net Income	<u><u>\$ 11,404.44</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Sep-25

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	14,466.56	38689	9/11/2025	Payment for 8/25
Kelly Press	5193	34,881.72	ACH	9/9/2025	Payment for 8/25
Kelly Press	5193	16.52	ACH	9/9/2025	Payment for 7/25
Mosaic Bookbinders	5185	2,720.00	ACH	9/10/2025	Payment for 3/25-7/25
Mosaic Bookbinders	5185	27,135.40	ACH	9/10/2025	Payment for 8/25
Mosaic Lithographers	5194	4,318.08	ACH	9/10/2025	Payment for 2/25-5/25
Mosaic Lithographers	5194	20,074.80	ACH	9/10/2025	Payment for 8/25
Raff Embossing & Foilcraft	5183	<u>1,529.79</u>	24396	9/4/2025	Payment for 8/25

Total Contributions: 105,142.87

Mosaic Bookbinders	5185	93.85	ACH	9/10/2025	Payment for March thru July 2025 Late Fees
Mosaic Bookbinders	5185	75.00	ACH	9/10/2025	Payment for March thru July 2025 Liquidated Damages
Mosaic Lithographers	5194	1,079.89	ACH	9/10/2025	Payment for February thru July 2025 Late Fees
Mosaic Lithographers	5194	<u>109.76</u>	ACH	9/10/2025	Payment for February thru July 2025 Liquidated Damages

Total Late Fees/Liquidated Damages: 1,358.50

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

Date	Check #	Payee	Amount
9/19/25	2303	Associated Administrators, LLC	9,838.21
9/19/25	2304	Calibre CPA Group, PLLC	3,200.00
9/19/25	2305	Mooney, Green, Saindon, Murphy & Welch	1,540.00
9/19/25	2306	Graphic Communications National H&W Fund	1,033.20
9/19/25	2307	CHLIC	4,326.54
9/19/25	2308	Mutual Of Omaha	1,913.48
9/19/25	2309	Kaiser Foundation Health Plan	<u>103,884.11</u>
Total			<u>125,735.54</u>