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	98,497	99,648	94,386		1,000,264
COBRA Self Pay	0	0	0	2,174	0	0	0	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	6,032	7,640	7,657		81,731
Liquidated Damages	0	0	0	150	46	106	185	60	(185)	0	0		362
Interest on Delinquency	0	0	0	129	47	96	1,174	52	(492)	0	268		1,273
Interest Income	9,355	5,816	2,317	9,667	6,662	5,221	10,622	5,722	6,640	6,762	5,378		74,161
Express Scripts Refunds	0	0	0	0	0	0	0	0	0	0	0		0
IRS Refund	0	0	0	0	0	0	0	0	0	0	0		0
IRS Interest	0	0	0	0	0	0	0	0	0	0	0		0
Philadelphia Trust Realized G/L	719	0	0	116	67	(717)	111	103	2	0	0		401
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)	15,232	23,156	2,594	17,670	13,254	4,645	3,479	(1,897)	16,034		82,584
Total Income	**8,806**	**78,771**	**154,898**	**138,718**	**115,615**	**136,812**	**137,410**	**122,072**	**113,973**	**112,153**	**123,723**	**0**	**1,242,949**
Expenses													
Administration Fee	9,774	9,774	9,774	9,774	9,774	9,774	9,774	9,774	9,774	10,165	10,165		108,296
Audit Fee	0	0	0	0	0	0	3,200	3,780	2,900	2,190	1,560		13,630
Actuarial Services	0	0	0	0	0	0	0	12,000	0	0	0		12,000
Bank Charges	284	208	321	298	304	298	270	315	216	365	248		3,128
Ben Paid-GCN	1,033	0	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033		10,332
Bond Expense	305	0	0	0	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	4,104	4,263	4,167		46,822
Vision Premiums	646	653	598	632	639	674	0	1,286	681	612	633		7,054
Ins Premium Life	1,303	1,119	1,226	1,217	1,074	782	1,242	1,400	1,242	1,242	1,036		12,884
Ins Premium - STD, AD&D	699	616	662	662	562	386	672	764	672	672	552		6,919
Kaiser Premium-Act	96,840	94,823	96,371	95,775	94,040	97,349	99,524	97,935	91,907	95,442	95,442		1,055,448
Kaiser Premium-Ret	3,752	3,752	3,752	3,752	6,794	4,361	4,361	4,361	4,361	4,361	4,622		48,227
Kaiser Premium-COBRA	0	0	0	0	0	0	0	0	0	0	0		0
Consulting Fees	0	0	0	0	0	0	0	0	0	0	0		0
Inv Custodian Expense	0	0	0	0	0	0	0	0	0	0	0		0
Meeting Expense	0	0	0	0	0	0	0	0	0	0	0		0
Legal Fees	0	0	440	275	1,650	0	1,540	10,220	0	10,533	0		24,658
Postage Expense	1,141	0	0	0	0	0	4	0	0	53	0		1,198
Printing Expense	386	0	0	52	0	0	60	58	50	8	0		613
Professional Associations	0	0	0	0	0	0	0	0	0	0	0		0
Fiduciary Resp Insurance	1,976	0	0	0	0	0	0	1,496	0	0	0		3,473
Trustee Expense	0	0	0	0	0	0	0	0	0	0	0		0
Office Supply	0	0	0	0	0	0	0	0	0	0	0		0
Cyber Liability Insurance	2,022	0	0	0	0	0	0	0	0	0	0		2,022
IFEBP	1,063	0	0	0	0	0	0	0	221	0	0		1,283
Medical Reimbursement	0	0	0	0	0	0	0	0	0	0	0		0
PTC Trust Fee	0	2,463	0	0	2,528	0	0	2,500	0	0	2,434		9,924
Wire Fee	0	0	0	0	0	0	0	0	0	0	0		0
Transfer Fee	0	0	0	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**	**117,160**	**130,937**	**121,893**	**0**	**1,368,217**
Gain/Loss	**(116,762)**	**(38,681)**	**36,634**	**21,079**	**(7,064)**	**17,570**	**11,404**	**(29,305)**	**(3,187)**	**(18,784)**	**1,829**	**0**	**(125,267)**

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For January 31, 2026

ASSETS

Current Assets			
PNC Bank (0355)	$	856.81	
PNC Bank MM (0347)		49,079.74	
First Citizens Bank		50,074.37	
Philadelphia Trust		1,966,146.64	
Due to Philadelphia Trust		2.06	
Prepaid Expenses		1,104.16	
Prepaid Insurance Premium		2,196.31	
Total Assets			$ 2,069,460.09

LIABILITIES AND CAPITAL

Current Liabilities			
Accounts Payable	$	0.00	
Prepaid Contributions		774.23	
Total Liabilities			774.23
Capital			
Retained Earnings	$	2,193,953.07	
Net Income		(125,267.21)	
Total Capital			2,068,685.86
Total Liabilities & Capital			$ 2,069,460.09

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For January 31, 2026

		Jan-26
Income		
Contributions	$	94,385.76
Cobra Payments		0.00
Interest Earned		5,378.11
Retiree Contributions		7,657.08
Liquidated Damages		0.00
Interest on Late Contributions		267.98
Express Scripts Refunds		0.00
IRS Refund		0.00
IRS Interest		0.00
Philadelphia Trust Realized G/L		0.00
Philadelphia Trust Unrealized G/L		16,033.63
Total Income		123,722.56
Expenses		
Vision Insurance		632.68
Medical Reimbursement		0.00
Plan/Trust Administration		10,165.00
Bank Charges		248.44
Accounting, Auditing, Consulting		1,560.00
Actuarial Services		0.00
Bond Insurance Expense		0.00
Fiduciary Liability Insurance		0.00
Medical Insurance (Kaiser)		100,064.30
Medical Insurance (GCN)		1,033.20
Dental Insurance		4,167.18
Cyber Liability Insurance		0.00
Legal Expenses		0.00
IFEBP		0.00
Travel Expenses		0.00
Postage Expense		0.00
Office Supply		0.00
Printing Expense		0.00
Trustee Expense		0.00
Group Term Life Insurance		1,036.48
Short Term Disability		552.00
Consulting Fees		0.00
Investment Advisor Fee		0.00
Meeting Expense		0.00
PTC Trust Fee		2,434.14
Wire Fee		0.00
Transfer Fee		0.00
Total Expenses		121,893.42
Net Income	$	1,829.14

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Jan-26

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	14,566.56	39437	1/12/2026	Payment for 12/25
Kelly Press	5193	33,426.72	ACH	1/9/2026	Payment for 12/25
Mosaic Bookbinders	5185	24,719.56	ACH	1/9/2026	Payment for 12/25
Mosaic Lithographers	5194	20,074.80	ACH	1/9/2026	Payment for 12/25
Raff Embossing & Foilcraft	5183	1,597.26	24501	1/7/2026	Payment for 12/25
Raff Embossing & Foilcraft	5183	0.86	24501	1/7/2026	Remainder of Payment for 10/25
	Total Contributions:	**94,385.76**			
Doyle Printing & Offset	5187	219.48	39437	1/12/2026	Payment for November 2025 Late Fees
Raff Embossing & Foilcraft	5183	24.43	24501	1/7/2026	Payment for October 2025 Late Fees
Raff Embossing & Foilcraft	5183	24.07	24501	1/7/2026	Payment for November 2025 Late Fees
	Total Late Fees/Liquidated Damages:	**267.98**			

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From January 1, 2026 to January 31, 2026

Date	Check #	Payee	Amount
1/23/26	2336	Associated Administrators, LLC	10,165.00
1/23/26	2337	Calibre CPA Group, PLLC	1,560.00
1/23/26	2338	CHLIC	4,167.18
1/23/26	2339	Graphic Communications National H&W Fund	1,033.20
1/23/26	2340	National Vision Administrators, LLC	632.68
1/23/26	2341	Mutual Of Omaha	1,588.48
1/23/26	2342	Kaiser Foundation Health Plan	100,064.30
Total			**119,210.84**