

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								391,415
COBRA Self Pay	0	0	0	2,174	0								2,174
Retired Self Pay	8,546	7,943	6,969	7,579	7,692								38,729
Liquidated Damages	0	0	0	150	46								196
Interest on Delinquency	0	0	0	129	47								175
Interest Income	9,355	5,816	2,317	9,667	6,662								33,816
Express Scripts Refunds	0	0	0	0	0								0
IRS Refund	0	0	0	0	0								0
IRS Interest	0	0	0	0	0								0
Philadelphia Trust Realized G/L	719	0	0	116	67								902
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)	15,232	23,156	2,594								29,400
Total Income	8,806	78,771	154,898	138,718	115,615	0	0	0	0	0	0	0	496,808
Expenses													
Administration Fee	9,774	9,774	9,774	9,774	9,774								48,870
Audit Fee	0	0	0	0	0								0
Bank Charges	284	208	321	298	304								1,415
Ben Paid-GCN	1,033	0	1,033	1,033	1,033								4,133
Bond Expense	305	0	0	0	0								305
Dental Premiums	4,343	4,042	4,088	4,169	4,280								20,921
Vision Premiums	646	653	598	632	639								3,169
Ins Premium Life	1,303	1,119	1,226	1,217	1,074								5,940
Ins Premium - STD, AD&D	699	616	662	662	562								3,202
Kaiser Premium-Act	96,840	94,823	96,371	95,775	94,040								477,849
Kaiser Premium-Ret	3,752	3,752	3,752	3,752	6,794								21,803
Kaiser Premium-COBRA	0	0	0	0	0								0
Consulting Fees	0	0	0	0	0								0
Inv Custodian Expense	0	0	0	0	0								0
Meeting Expense	0	0	0	0	0								0
Legal Fees	0	0	440	275	1,650								2,365
Postage Expense	1,141	0	0	0	0								1,141
Printing Expense	386	0	0	52	0								438
Professional Associations	0	0	0	0	0								0
Fiduciary Resp Insurance	1,976	0	0	0	0								1,976
Trustee Expense	0	0	0	0	0								0
Office Supply	0	0	0	0	0								0
Cyber Liability Insurance	2,022	0	0	0	0								2,022
IFEBP	1,063	0	0	0	0								1,063
Medical Reimbursement	0	0	0	0	0								0
PTC Trust Fee	0	2,463	0	0	2,528								4,991
Wire Fee	0	0	0	0	0								0
Transfer Fee	0	0	0	0	0								0
Total Expenses	125,568	117,452	118,265	117,639	122,678	0	0	0	0	0	0	0	601,603
Gain/Loss	(116,762)	(38,681)	36,634	21,079	(7,064)	0	0	0	0	0	0	0	(104,795)

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

ASSETS

Current Assets

PNC Bank (0355)	\$	117.40
PNC Bank MM (0347)		10,018.71
First Citizens Bank		50,074.37
Philadelphia Trust		2,028,844.14
Due to Philadelphia Trust		2.06
Prepaid Insurance Premium		<u>101.56</u>

Total Assets		\$	<u><u>2,089,158.24</u></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>(104,794.83)</u>

Total Capital		<u>2,089,158.24</u>
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Total Liabilities & Capital		<u><u>\$ 2,089,158.24</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For July 31, 2025

Jul-25

Income

Contributions	\$ 98,507.35
Cobra Payments	0.00
Interest Earned	6,661.65
Retiree Contributions	7,692.37
Liquidated Damages	46.20
Interest on Late Contributions	46.65
Express Scripts Refunds	0.00
IRS Refund	0.00
IRS Interest	0.00
Philadelphia Trust Realized G/L	66.50
Philadelphia Trust Unrealized G/L	2,593.78

Total Income	<u>115,614.50</u>
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Expenses

Vision Insurance	639.40
Medical Reimbursement	0.00
Plan/Trust Administration	9,774.00
Bank Charges	303.86
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	100,834.16
Medical Insurance (GCN)	1,033.20
Dental Insurance	4,279.90
Cyber Liability Insurance	0.00
Legal Expenses	1,650.00
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	1,074.40
Short Term Disability	561.80
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	0.00
PTC Trust Fee	2,527.67
Wire Fee	0.00
Transfer Fee	0.00

Total Expenses	<u>122,678.39</u>
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Net Income	<u><u>(\$ 7,063.89)</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Jul-25

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	13,922.56	38339	7/9/2025	Payment for 6/25
Union HQ Staff	5196	3,079.73	20358	7/1/2025	Payment for 5/25
Union HQ Staff	5196	3,079.73	20358	7/1/2025	Payment for 6/25
Kelly Press	5193	29,253.92	ACH	7/7/2025	Payment for 6/25
Mosaic Bookbinders	5185	26,591.40	ACH	7/10/2025	Payment for 6/25
Mosaic Lithographers	5194	1,510.94	ACH	7/10/2025	Payment for 5/25
Mosaic Lithographers	5194	19,539.28	ACH	7/10/2025	Payment for 6/25
Raff Embossing & Foilcraft	5183	<u>1,529.79</u>	24368	7/24/2025	Payment for 5/25

Total Contributions: 98,507.35

Union HQ Staff	5196	46.65	20358	7/1/2025	Payment for May 2025 Late Fees
Union HQ Staff	5196	<u>46.20</u>	20358	7/1/2025	Payment for May 2025 Liquidated Damages

Total Late Fees/Liquidated Damages: 92.85

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

Date	Check #	Payee	Amount
7/18/25	2290	Associated Administrators, LLC	9,776.23
7/18/25	2291	National Vision Administrators, LLC	639.40
7/18/25	2292	Graphic Communications National H&W Fund	1,033.20
7/18/25	2293	Mooney, Green, Saindon, Murphy & Welch	1,650.00
7/18/25	2294	Mutual Of Omaha	1,636.20
7/18/25	2295	CHLIC	4,279.90
7/18/25	2296	Kaiser Foundation Health Plan	100,834.16
Total			119,849.09