

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									292,908
COBRA Self Pay	0	0	0	2,174									2,174
Retired Self Pay	8,546	7,943	6,969	7,579									31,037
Liquidated Damages	0	0	0	150									150
Interest on Delinquency	0	0	0	129									129
Interest Income	9,355	5,816	2,317	9,667									27,155
Express Scripts Refunds	0	0	0	0									0
IRS Refund	0	0	0	0									0
IRS Interest	0	0	0	0									0
Philadelphia Trust Realized G/L	719	0	0	116									835
Philadelphia Trust Unrealized G/L	(9,814)	(1,768)	15,232	23,156									26,806
Total Income	8,806	78,771	154,898	138,718	0	0	0	0	0	0	0	0	381,193
Expenses													
Administration Fee	9,774	9,774	9,774	9,774									39,096
Audit Fee	0	0	0	0									0
Bank Charges	284	208	321	298									1,111
Ben Paid-GCN	1,033	0	1,033	1,033									3,100
Bond Expense	305	0	0	0									305
Dental Premiums	4,343	4,042	4,088	4,169									16,642
Vision Premiums	646	653	598	632									2,530
Ins Premium Life	1,303	1,119	1,226	1,217									4,865
Ins Premium - STD, AD&D	699	616	662	662									2,640
Kaiser Premium-Act	96,840	94,823	96,371	95,775									383,809
Kaiser Premium-Ret	3,752	3,752	3,752	3,752									15,008
Kaiser Premium-COBRA	0	0	0	0									0
Consulting Fees	0	0	0	0									0
Inv Custodian Expense	0	0	0	0									0
Meeting Expense	0	0	0	0									0
Legal Fees	0	0	440	275									715
Postage Expense	1,141	0	0	0									1,141
Printing Expense	386	0	0	52									438
Professional Associations	0	0	0	0									0
Fiduciary Resp Insurance	1,976	0	0	0									1,976
Trustee Expense	0	0	0	0									0
Office Supply	0	0	0	0									0
Cyber Liability Insurance	2,022	0	0	0									2,022
IFEBP	1,063	0	0	0									1,063
Medical Reimbursement	0	0	0	0									0
PTC Trust Fee	0	2,463	0	0									2,463
Wire Fee	0	0	0	0									0
Transfer Fee	0	0	0	0									0
Total Expenses	125,568	117,452	118,265	117,639	0	0	0	0	0	0	0	0	478,924
Gain/Loss	(116,762)	(38,681)	36,634	21,079	0	0	0	0	0	0	0	0	(97,731)

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

ASSETS

Current Assets

PNC Bank (0355)	\$	261.57
PNC Bank MM (0347)		23,644.36
First Citizens Bank		50,074.37
Philadelphia Trust		2,022,138.21
Due to Philadelphia Trust		2.06
Prepaid Insurance Premium		<u>101.56</u>

Total Assets		\$	<u><u>2,096,222.13</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>(97,730.94)</u>

Total Capital		<u>2,096,222.13</u>
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Total Liabilities & Capital		\$ <u><u>2,096,222.13</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For June 30, 2025

Jun-25

Income

Contributions	\$ 95,747.29
Cobra Payments	2,173.60
Interest Earned	9,666.57
Retiree Contributions	7,579.45
Liquidated Damages	150.00
Interest on Late Contributions	128.65
Express Scripts Refunds	0.00
IRS Refund	0.00
IRS Interest	0.00
Philadelphia Trust Realized G/L	116.25
Philadelphia Trust Unrealized G/L	23,156.21

Total Income	138,718.02
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Expenses

Vision Insurance	632.45
Medical Reimbursement	0.00
Plan/Trust Administration	9,774.00
Bank Charges	298.43
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	99,526.93
Medical Insurance (GCN)	1,033.20
Dental Insurance	4,168.64
Cyber Liability Insurance	0.00
Legal Expenses	275.00
IFEBP	0.00
Travel Expenses	0.00
Postage Expense	0.00
Office Supply	0.00
Printing Expense	51.83
Trustee Expense	0.00
Group Term Life Insurance	1,216.60
Short Term Disability	662.40
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	117,639.48
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Net Income	\$ 21,078.54
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Jun-25

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	13,369.68	38191	6/10/2025	Payment for 5/25
Kelly Press	5193	32,241.24	ACH	6/3/2025	Payment for 5/25
Mosaic Bookbinders	5185	26,859.90	ACH	6/10/2025	Payment for 5/25
Mosaic Lithographers	5194	18,552.16	ACH	6/10/2025	Payment for 5/25
Raff Embossing & Foilcraft	5183	1,529.79	24336	6/9/2025	Payment for 2/25
Raff Embossing & Foilcraft	5183	1,597.26	24344	6/16/2025	Payment for 3/25
Raff Embossing & Foilcraft	5183	<u>1,597.26</u>	24354	6/30/2025	Payment for 4/25

Total Contributions: 95,747.29

Raff Embossing & Foilcraft	5183	0.85	24336	6/9/2025	Payment for November 2024 Late Fees
Raff Embossing & Foilcraft	5183	26.41	24336	6/9/2025	Payment for December 2024 Late Fees
Raff Embossing & Foilcraft	5183	30.00	24336	6/9/2025	Payment for December 2024 Liquidated Damages
Raff Embossing & Foilcraft	5183	25.59	24336	6/9/2025	Payment for January 2025 Late Fees
Raff Embossing & Foilcraft	5183	30.00	24336	6/9/2025	Payment for January 2025 Liquidated Damages
Raff Embossing & Foilcraft	5183	24.85	24336	6/9/2025	Payment for February 2025 Late Fees
Raff Embossing & Foilcraft	5183	30.00	24336	6/9/2025	Payment for February 2025 Liquidated Damages
Raff Embossing & Foilcraft	5183	25.88	24354	6/30/2025	Payment for March 2025 Late Fees
Raff Embossing & Foilcraft	5183	30.00	24354	6/30/2025	Payment for March 2025 Liquidated Damages
Raff Embossing & Foilcraft	5183	25.07	24354	6/30/2025	Payment for April 2025 Late Fees
Raff Embossing & Foilcraft	5183	<u>30.00</u>	24354	6/30/2025	Payment for April 2025 Liquidated Damages

Total Late Fees/Liquidated Damages: 278.65

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

Date	Check #	Payee	Amount
6/13/25	2283	Associated Administrators, LLC	9,825.83
6/13/25	2284	Mooney, Green, Saindon, Murphy & Welch	275.00
6/13/25	2285	Graphic Communications National H&W Fund	1,033.20
6/13/25	2286	National Vision Administrators, LLC	632.45
6/13/25	2287	CHLIC	4,168.64
6/13/25	2288	Mutual Of Omaha	1,879.00
6/13/25	2289	Kaiser Foundation Health Plan	99,526.93
Total			117,341.05