

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

2020/2021	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	0	134,495	165,858	56,253	101,446	125,016	130,626	101,774					815,469
COBRA Self Pay	0	0	0	0	0	0	0	0					0
Retired Self Pay	17,752	11,791	10,404	13,184	13,251	8,933	14,451	10,901					100,667
Liquidated Damages	0	0	0	0	0	0	0	90					90
Interest on Delinquency	0	0	0	0	98	0	176	72					346
Interest Income	5,885	6,039	2,596	1,155	2,850	1,163	4,504	6,010					30,203
Express Scripts Refunds	0	0	0	0	0	0	0	0					0
Schwab Unrealized Gain/Loss	4,646	568	3,555	(1,840)	(2,181)	(1,737)	(1,539)	(1,526)					(55)
Total Income	28,283	152,892	182,413	68,752	115,464	133,375	148,218	117,321	0	0	0	0	946,720
Expenses													
Administration Fee	8,516	8,516	8,516	8,516	8,516	8,516	8,516	8,516					68,125
Audit Fee	0	0	0	0	0	0	9,500	0					9,500
Bank Charges	89	89	88	88	92	93	137	115					791
Ben Paid-GCN	1,476	1,476	1,476	1,476	1,476	1,476	1,476	1,476					11,808
Bond Expense	119	0	0	0	0	122	0	0					241
Dental Premiums	6,036	6,155	5,853	6,372	140	6,262	6,009	5,930					42,758
Vision Premiums	966	1,008	987	1,029	1,008	1,008	987	987					7,979
Ins Premium Life	1,452	1,426	1,558	1,462	1,534	1,524	1,488	1,488					11,930
Ins Premium - STD, AD&D	994	994	1,067	1,021	1,095	1,076	1,049	1,049					8,344
Kaiser Premium-Act	114,113	120,528	126,441	124,253	128,694	122,053	121,347	130,691					988,119
Kaiser Premium-Ret	7,895	7,895	7,895	7,895	7,895	7,335	7,839	7,587					62,234
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	11	0	0	0	0	0					11
Legal Fees	193	4,190	705	0	0	2,765	2,663	1,843					12,358
Payroll Taxes 941	0	0	0	0	0	0	0	0					0
Postage Expense	1,287	86	54	0	0	55	55	75					1,612
Printing Expense	771	51	82	0	94	26	26	88					1,139
Professional Associations	0	0	0	0	0	0	0	0					0
Fiduciary Resp Insurance	1,915	0	0	0	0	0	0	1,368					3,283
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	1,917	0	0	0	0	0	0	0					1,917
IFEBP	888	0	0	0	0	0	0	178					1,065
Medical Reimbursement	0	0	0	0	0	0	0	0					0
Wire Fee	0	0	0	0	0	0	0	0					0
Total Expenses	148,624	152,413	154,732	152,111	150,542	152,310	161,091	161,389	0	0	0	0	1,233,212
Gain/Loss	(120,341)	479	27,681	(83,358)	(35,078)	(18,935)	(12,873)	(44,068)	0	0	0	0	(286,493)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For October 31, 2020

ASSETS

Current Assets

PNC Bank (0355)	\$ 213.45
PNC Bank MM (0347)	414,938.99
CIT 3966	50,000.00
Synovus	249,000.00
Charles Schwab 1268	1,696,528.49
Due to Charles Schwab	709.34
Prepaid Expenses	887.50
Prepaid Insurance Premium	<u>2,343.62</u>

Total Assets	<u><u>\$ 2,414,621.39</u></u>
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LIABILITIES AND CAPITAL

Current Liabilities

Prepaid Contributions	<u>\$ 0.00</u>
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Total Liabilities	<u>0.00</u>
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Capital

Retained Earnings	2,701,114.10
Net Income	<u>(286,492.71)</u>

Total Capital	<u>2,414,621.39</u>
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Total Liabilities & Capital	<u><u>\$ 2,414,621.39</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For October 31, 2020

Oct-20

Income

Contributions	\$ 101,773.78
Cobra Payments	0.00
Interest Earned	6,010.31
Retiree Contributions	10,900.74
Liquidated Damages	90.00
Interest on Late Contributions	71.69
Express Scripts Refunds	0.00
Schwab Unrealized Gain/Loss	(1,525.64)

Total Income	117,320.88
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Expenses

Vision Insurance	986.90
Medical Reimbursement	0.00
Plan/Trust Administration	8,515.62
Bank Charges	115.25
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	1,367.90
Medical Insurance (Kaiser)	138,277.78
Medical Insurance (GCN)	1,476.00
Dental Insurance	5,930.24
Cyber Liability Insurance	0.00
Legal Expenses	1,842.50
IFEBP	177.50
Travel Expenses	0.00
Payroll Taxes 940	0.00
Payroll Taxes 941	0.00
Postage Expense	75.00
Office Supply	0.00
Printing Expense	87.68
Salaries	0.00
Trustee Expense	0.00
Group Term Life Insurance	1,488.00
Short Term Disability	1,048.80
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	0.00
Wire Fee	0.00

Total Expenses	161,389.17
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Net Income	(\$ 44,068.29)
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Oct-20

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	4,688.76	11631	10/19/2020	Payment for 9/20
Accumail, Inc.	5197	4,688.76	11649	10/30/2020	Payment for 10/20
Doyle Printing & Offset	5187	9,284.00	29234	10/9/2020	Payment for 9/20
H&H Bindery	5189	3,705.89	12801	10/13/2020	Payment for 9/20
Kelly Press	5193	22,080.00	619609	10/26/2020	Payment for 10/20
Mosaic Bookbinders	5185	27,290.00	ACH	10/9/2020	Payment for 9/20
Mosaic Lithographers	5194	24,570.00	ACH	10/9/2020	Payment for 9/20
Raff Embossing & Foilcraft	5183	<u>5,466.37</u>	22319	10/16/2020	Payment for 9/20

Total Contributions: 101,773.78

Accumail, Inc.	5197	71.69	11649	10/30/2020	Payment for September Late Fees
Accumail, Inc.	5197	<u>90.00</u>	11649	10/30/2020	Payment for September Liquidated Damages

Total Late Fees/Liquidated Damages: 161.69

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From October 1, 2020 to October 31, 2020

Date	Check #	Payee	Amount
10/9/20	1876	Eberts & Harrison, Inc.	3,283.00
10/21/20	1877	Associated Administrators, LLC	8,678.30
10/21/20	1878	International Foundation	1,065.00
10/21/20	1879	CHLIC	5,930.24
10/21/20	1880	National Vision Administrators, LLC	986.90
10/21/20	1881	Mutual Of Omaha	2,536.80
10/21/20	1882	Graphic Communications National H&W Fund	1,476.00
10/21/20	1883	Mooney, Green, Saindon, Murphy & Welch	1,842.50
10/21/20	1884	Kaiser Foundation Health Plan	138,277.78
Total			<u>164,076.52</u>