

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						713,695
COBRA Self Pay	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						89,767
Liquidated Damages	0	0	0	0	0	0	0						0
Interest on Delinquency	0	0	0	0	98	0	176						274
Interest Income	5,885	6,039	2,596	1,155	2,850	1,163	4,504						24,192
Express Scripts Refunds	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)						1,471
Total Income	28,283	152,892	182,413	68,752	115,464	133,375	148,218	0	0	0	0	0	829,399
Expenses													
Administration Fee	8,516	8,516	8,516	8,516	8,516	8,516	8,516						59,609
Audit Fee	0	0	0	0	0	0	9,500						9,500
Bank Charges	89	89	88	88	92	93	137						675
Ben Paid-GCN	1,476	1,476	1,476	1,476	1,476	1,476	1,476						10,332
Bond Expense	119	0	0	0	0	122	0						241
Dental Premiums	6,036	6,155	5,853	6,372	140	6,262	6,009						36,827
Vision Premiums	966	1,008	987	1,029	1,008	1,008	987						6,992
Ins Premium Life	1,452	1,426	1,558	1,462	1,534	1,524	1,488						10,442
Ins Premium - STD, AD&D	994	994	1,067	1,021	1,095	1,076	1,049						7,296
Kaiser Premium-Act	114,113	120,528	126,441	124,253	128,694	122,053	121,347						857,428
Kaiser Premium-Ret	7,895	7,895	7,895	7,895	7,895	7,335	7,839						54,647
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	11	0	0	0	0						11
Legal Fees	193	4,190	705	0	0	2,765	2,663						10,515
Payroll Taxes 941	0	0	0	0	0	0	0						0
Postage Expense	1,287	86	54	0	0	55	55						1,537
Printing Expense	771	51	82	0	94	26	26						1,051
Professional Associations	0	0	0	0	0	0	0						0
Fiduciary Resp Insurance	1,915	0	0	0	0	0	0						1,915
Trustee Expense	0	0	0	0	0	0	0						0
Office Supply	0	0	0	0	0	0	0						0
Cyber Liability Insurance	1,917	0	0	0	0	0	0						1,917
IFEBP	888	0	0	0	0	0	0						888
Medical Reimbursement	0	0	0	0	0	0	0						0
Wire Fee	0	0	0	0	0	0	0						0
Total Expenses	148,624	152,413	154,732	152,111	150,542	152,310	161,091	0	0	0	0	0	1,071,823
Gain/Loss	(120,341)	479	27,681	(83,358)	(35,078)	(18,935)	(12,873)	0	0	0	0	0	(242,424)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For September 30, 2020

ASSETS

Current Assets

PNC Bank (0355)	(\$ 40.59)
PNC Bank MM (0347)	466,537.05
CIT 3966	50,000.00
Synovus	249,000.00
Charles Schwab 1268	1,692,055.36
Due to Charles Schwab	691.87
Prepaid Insurance Premium	428.52

Total Assets	<u>\$ 2,458,672.21</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	2,701,096.63
Net Income	<u>(242,424.42)</u>

Total Capital	<u>2,458,672.21</u>
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Total Liabilities & Capital	<u>\$ 2,458,672.21</u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For September 30, 2020

Sep-20

Income

Contributions	\$ 130,626.33
Cobra Payments	0.00
Interest Earned	4,504.31
Retiree Contributions	14,451.48
Liquidated Damages	0.00
Interest on Late Contributions	175.66
Express Scripts Refunds	0.00
Schwab Unrealized Gain/Loss	(1,539.35)

Total Income	<u>148,218.43</u>
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Expenses

Vision Insurance	986.90
Medical Reimbursement	0.00
Plan/Trust Administration	8,515.62
Bank Charges	137.33
Accounting, Auditing, Consulting	9,500.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	129,185.87
Medical Insurance (GCN)	1,476.00
Dental Insurance	6,009.13
Cyber Liability Insurance	0.00
Legal Expenses	2,662.50
IFEBP	0.00
Travel Expenses	0.00
Payroll Taxes 940	0.00
Payroll Taxes 941	0.00
Postage Expense	55.00
Office Supply	0.00
Printing Expense	26.00
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	<u>161,091.15</u>
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Net Income	<u>(\$ 12,872.72)</u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Sep-20

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	4,688.76	11616	9/9/2020	Payment for 8/20
Doyle Printing & Offset	5187	9,284.00	29086	9/10/2020	Payment for 8/20
H&H Bindery	5189	3,705.89	12775	9/17/2020	Payment for 8/20
Union HQ Staff	5196	2,235.42	10892	9/1/2020	Payment for 8/20
Union HQ Staff	5196	2,235.42	10923	9/28/2020	Payment for 9/20
Union HQ Staff	5196	1,470.47	10926	9/28/2020	Payment for 9/20
Kelly Press	5193	26,680.00	619249	9/4/2020	Payment for 8/20
Kelly Press	5193	23,000.00	619374	9/28/2020	Payment for 9/20
Mosaic Bookbinders	5185	27,290.00	ACH	9/9/2020	Payment for 8/20
Mosaic Lithographers	5194	24,570.00	ACH	9/9/2020	Payment for 8/20
Raff Embossing & Foilcraft	5183	<u>5,466.37</u>	22277	9/11/2020	Payment for 8/20

Total Contributions: 130,626.33

Doyle Printing & Offset	5187	<u>175.66</u>	29086	9/10/2020	Payment for July Late Fees
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Total Late Fees/Liquidated Damages: 175.66

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From September 1, 2020 to September 30, 2020

Date	Check #	Payee	Amount
9/3/20	1867	Kaiser Foundation Health Plan	129,387.41
9/21/20	1868	Associated Administrators, LLC	8,596.62
9/21/20	1869	Calibre CPA Group, PLLC	9,500.00
9/21/20	1870	Mooney, Green, Saindon, Murphy & Welch	2,662.50
9/21/20	1871	Graphic Communications National H&W Fund	1,476.00
9/21/20	1872	Mutual Of Omaha	2,536.80
9/21/20	1873	National Vision Administrators, LLC	986.90
9/21/20	1874	CHLIC	6,009.13
9/21/20	1875	Kaiser Foundation Health Plan	129,185.87
Total			<u>290,341.23</u>