Lithographers & Photoengravers
Local 285 Welfare Fund
911 Ridgebrook Road
Sparks, MD 21152-9451
Phone: (866) 559-6512
www.associated-admin.com

MEETING OF THE BOARD OF TRUSTEES
OF THE
LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

July 21, 2021

AGENDA

Meeting materials are available in PDF format on the Trustee Web Portal.

I. Call To Order

II. Minutes – April 21, 2021

III. Financial Statements – March 2021 – May 2021

IV. Philadelphia Trust Company

V. Counsel Report

VI. Other Fund Business

VII. Next Meeting Date and Location

VIII. Adjournment

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE LITHOGRAPHERS AND PHOTOENGRAVERS LOCAL 285 WELFARE FUND HELD ON APRIL 21, 2021 VIA WEBEX

DRAFT

The following persons were in attendance:

UNION TRUSTEES	EMPLOYER TRUSTEES
Mark Poole – Secretary	David Ashton – Chairman
Barry English	David King
	Tom Labadie

Also present were:
Alicia Cochran – Associated Administrators, LLC
Rachel Grant – Associated Administrators, LLC
Andrew Lin – Mooney, Green, Saindon, Murphy & Welch, P.C.

I. CALL TO ORDER

A quorum being present, the meeting was called to order.

Ms. Cochran introduced Rachel Grant, who is assisting with administration of the Fund. The Trustees welcomed Ms. Grant.

II. <u>MINUTES – MEETING OF JANUARY 13, 2021</u>

Ms. Cochran confirmed that there were no changes to the final draft of the minutes circulated prior to the meeting. The Trustees reviewed the draft and,

On Motion made and seconded, unanimously voted approval of the following resolution:

> **RESOLVED that the minutes of the regular Board meeting held January 13, 2021 are approved as written.**

III. <u>MINUTES – SPECIAL MEETING OF FEBRUARY 2, 2021</u>

Ms. Cochran confirmed that there were no changes to the final draft of the minutes circulated prior to the meeting. The Trustees reviewed the draft and,

On Motion made and seconded, unanimously voted approval of the following resolution:

> **RESOLVED that the minutes of the special Board meeting held February 2, 2021 are approved as written.**

IV. <u>FINANCIAL REPORT</u>

Ms. Cochran reviewed the unaudited Financial Statements for the fourth quarter of the Plan year December 1, 2020 through February 28, 2021. For the Plan year through the fourth quarter, the Fund had total income of $1,490,439 and total expenses of $1,769,783. The Fund operated through the fourth quarter with a deficit of $279,344.

On Motion made and seconded, the Trustees unanimously voted approval of the following resolution:

RESOLVED to accept and approve the Financial Statements for December 1, 2020 through February 28, 2021 as presented.

V. CHARLES SCHWAB

Ms. Cochran noted that a copy of the Charles Schwab statement for March 2021 is contained in the meeting booklet.

Ms. Cochran noted that one CD matured. Wells Fargo ($200,000) matured February 16, 2021, and it was replaced with a 1-year CD with Flagstar Bank.

VI. COUNSEL

Counsel reported on COBRA continuation relief available as part of the American Rescue Plan Act of 2021 ("ARPA"). The relief provides a 100% COBRA subsidy for participants who experienced a loss of coverage due to involuntary termination or reduction in hours. The subsidy is available for the coverage months of April 2021 through September 2021. Counsel and the Fund Office are preparing the notices of the relief that the Fund is required to send to eligible individuals.

Counsel also reported on several regulatory changes included in the Appropriations Act enacted late last year. The Act requires health plans to produce an analysis report demonstrating that non-quantitative treatment limitations, such as pre-authorization procedures, medical necessity determinations and course of treatment requirements, are being applied in compliance with the Mental Health Parity and Addiction Act. The report would need to be maintained by the Fund and made available upon inquiry by HHS or the DOL.

The No Surprises Act was also enacted as part of the Appropriations Act. The No Surprises Act requires coverage of emergency services provided at out-of-network facilities to be covered on the same terms as with in-network providers. It also required changes to coverage ID cards, required plans to make available "advanced" explanation of benefits, and required the implementation of an online price comparison tool.

Lastly, Counsel reported on the Transparency Rules, regulations issued last year that require non-grandfathered health plans to make available certain data about coverage rates and prescription drug coverage rates. The Transparency Rules also require production of an online tool that provides cost-sharing and coverage details to participants.

Counsel noted that his office and the Fund administrator would work with Kaiser to pursue compliance with the new requirements.

VII. OTHER FUND BUSINESS

A. Open Enrollment Recap

Ms. Cochran reviewed the open enrollment process completed for the Plan year beginning March 1, 2021. She reviewed the final rates for the Fund and employer contributions as of March 1, 2021.

B. Summary Annual Report

Ms. Cochran said the 2019 Summary Annual Report was mailed to the Plan participants with the open enrollment materials.

C. Forms 1099NEC

Ms. Cochran said the Forms 1099NEC were mailed on January 28, 2021.

D. Payroll Audit

Ms. Cochran reported that the Fund auditor, Calibre, completed the payroll audit for McArdle Printing for the period January 1, 2016 through December 31, 2017. She said that there were no findings in the payroll audit.

VIII. NEXT MEETING DATE AND LOCATION

The Trustees scheduled the next regular Board meeting to be held July 21, 2021, commencing at 10:00 a.m. via Webex.

IX. ADJOURNMENT

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mark Poole, Secretary

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

2021/2022	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	28,694	81,102	108,470										218,266
COBRA Self Pay	0	0	0										0
Retired Self Pay	16,672	7,284	13,859										37,815
Liquidated Damages	0	0	0										0
Interest on Delinquency	0	0	0										0
Interest Income	678	5,761	630										7,069
Express Scripts Refunds	0	0	0										0
IRS Refund	0	0	288										288
Schwab Unrealized Gain/Loss	(961)	(461)	(179)										(1,602)
Total Income	**45,083**	**93,686**	**123,068**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**261,837**
Expenses													
Administration Fee	8,686	8,686	8,686										26,058
Audit Fee	1,000	1,000	0										2,000
Bank Charges	73	89	61										223
Ben Paid-GCN	1,476	1,476	1,476										4,428
Bond Expense	184	0	0										184
Dental Premiums	5,209	5,372	5,316										15,897
Vision Premiums	834	820	841										2,495
Ins Premium Life	1,085	1,174	466										2,724
Ins Premium - STD, AD&D	754	819	276										1,849
Kaiser Premium-Act	98,355	100,647	92,808										291,810
Kaiser Premium-Ret	7,993	6,534	6,534										21,061
Kaiser Premium-COBRA	0	0	0										0
Consulting Fees	0	0	0										0
Inv Custodian Expense	0	0	0										0
Meeting Expense	0	0	0										0
Legal Fees	0	0	0										0
Payroll Taxes 941	0	0	0										0
Postage Expense	0	0	41										41
Printing Expense	0	21	24										44
Professional Associations	0	0	0										0
Fiduciary Resp Insurance	1,915	0	0										1,915
Trustee Expense	0	0	0										0
Office Supply	0	0	0										0
Cyber Liability Insurance	1,965	0	0										1,965
IFEBP	888	0	0										888
Medical Reimbursement	0	0	0										0
Wire Fee	0	0	0										0
Total Expenses	**130,417**	**126,637**	**116,528**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**373,582**
Gain/Loss	**(85,334)**	**(32,951)**	**6,540**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**(111,745)**

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For May 31, 2021

ASSETS

Current Assets		
PNC Bank (0355)	$ 2,450.88	
PNC Bank MM (0347)	304,317.55	
CIT 3966	50,074.37	
Synovus	249,000.00	
Charles Schwab 1268	1,703,302.45	
Due to Charles Schwab	634.99	
Prepaid Insurance Premium	244.85	
Total Assets		$ 2,310,025.09

LIABILITIES AND CAPITAL

Current Liabilities		
Prepaid Contributions	0.00	
Total Liabilities		0.00
Capital		
Retained Earnings	2,421,769.89	
Net Income	(111,744.80)	
Total Capital		2,310,025.09
Total Liabilities & Capital		$ 2,310,025.09

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For May 31, 2021

		May-21
Income		
Contributions	$	108,470.14
Cobra Payments		0.00
Interest Earned		629.83
Retiree Contributions		13,858.71
Liquidated Damages		0.00
Interest on Late Contributions		0.00
Express Scripts Refunds		0.00
IRS Refund		288.25
Schwab Unrealized Gain/Loss		(179.07)
Total Income		123,067.86
Expenses		
Vision Insurance		840.95
Medical Reimbursement		0.00
Plan/Trust Administration		8,686.00
Bank Charges		60.84
Accounting, Auditing, Consulting		0.00
Bond Insurance Expense		0.00
Fiduciary Liability Insurance		0.00
Medical Insurance (Kaiser)		99,342.12
Medical Insurance (GCN)		1,476.00
Dental Insurance		5,315.74
Cyber Liability Insurance		0.00
Legal Expenses		0.00
IFEBP		0.00
Travel Expenses		0.00
Payroll Taxes 940		0.00
Payroll Taxes 941		0.00
Postage Expense		41.02
Office Supply		0.00
Printing Expense		23.67
Salaries		0.00
Trustee Expense		0.00
Group Term Life Insurance		465.60
Short Term Disability		276.00
Consulting Fees		0.00
Investment Advisor Fee		0.00
Meeting Expense		0.00
Wire Fee		0.00
Total Expenses		116,527.94
Net Income	$	6,539.92

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
May-21

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	12,540.52	30317	5/11/2021	Payment for 4/21
H&H Bindery	5189	3,918.49	13022	5/10/2021	Payment for 4/21
Union HQ Staff	5196	2,396.08	11158	5/26/2021	Payment for 5/21
Kelly Press	5193	28,694.16	ACH	5/5/2021	Payment for 4/21
Mosaic Bookbinders	5185	32,325.28	ACH	5/11/2021	Payment for 4/21
Mosaic Lithographers	5194	24,166.72	ACH	5/11/2021	Payment for 4/21
Raff Embossing & Foilcraft	5183	170.26	22617	5/3/2021	Payment for 3/21
Raff Embossing & Foilcraft	5183	4,258.63	22659	5/28/2021	Payment for 4/21
	Total Contributions:	**108,470.14**			
		-			
	Total Late Fees/Liquidated Damages:	-			

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO LITHOGRAPHERS AND PHOTOENGRAVERS LOC. 285 WELFARE FUND
UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From May 1, 2021 to May 31, 2021

Date	Check #	Payee	Amount
5/20/21	1929	Associated Administrators, LLC	8,750.69
5/20/21	1930	CHLIC	5,315.74
5/20/21	1931	Graphic Communications National H&W Fund	1,476.00
5/20/21	1932	Mutual Of Omaha	741.60
5/20/21	1933	National Vision Administrators, LLC	840.95
5/20/21	1934	Kaiser Foundation Health Plan	99,342.12
Total			**116,467.10**

LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

DELINQUENCY & LATE FEE REPORT

As of June 25, 2021

COMPANY	CONTRI. MONTH	INTEREST DUE	DAMAGES DUE	INTEREST & DAMAGES DUE	INTEREST & DAMAGES PAID	DATE PAID	TOTAL
Raff Embossing	Feb-20	$ 48.03	$ 52.50	$ 100.53	$ -		$ 100.53
	Mar-20	$ 49.85	$ 52.50	$ 102.35	$ -		$ 102.35
	Apr-20	$ 46.99	$ 52.50	$ 99.49	$ -		$ 99.49
	Jun-20	$ 44.13	$ 52.50	$ 96.63	$ -		$ 96.63
	Dec-20	$ 76.34	$ 90.00	$ 166.34	$ -		$ 166.34
	Jan-21	$ 84.98	$ 90.00	$ 174.98	$ -		$ 174.98
	Feb-21	$ 68.62	$ 75.00	$ 143.62	$ -		$ 143.62
	Mar-21	$ 69.16	$ 75.00	$ 144.16	$ -		$ 144.16
	Apr-21	$ 67.07	$ 75.00	$ 142.07	$ -		$ 142.07
	May-21	$ 64.92	$ 75.00	$ 139.92	$ -		$ 139.92
		$ 620.08	$ 690.00	$ 1,310.08		TOTAL DUE:	**$ 1,310.08**
Doyle Printing	May-21	$ 189.52	$ -	$ 189.52	$ -		$ 189.52
		$ 189.52	$ -	$ 189.52		TOTAL DUE:	**$ 189.52**
H&H Bindery	Apr-20	$ 78.44	$ 55.59	$ 134.03	$ -		$ 134.03
	May-20	$ 66.15	$ -	$ 66.15	$ -		$ 66.15
	Jun-20	$ 75.05	$ 55.59	$ 130.64	$ -		$ 130.64
	Jul-20	$ 64.46	$ -	$ 64.46	$ -		$ 64.46
		$ 284.10	$ 111.18	$ 395.28		TOTAL DUE:	**$ 395.28**
Kelly Press	Apr-20	$ 224.51	$ 217.50	$ 442.01	$ -		$ 442.01
	Jun-20	$ 214.09	$ 217.50	$ 431.59	$ -		$ 431.59
	Jul-20	$ 207.62	$ 217.50	$ 425.12	$ -		$ 425.12
		$ 646.22	$ 652.50	$ 1,298.72		TOTAL DUE:	**$ 1,298.72**

Lithographers & Photoengravers Local 285 Welfare Fund

Fund Reserve

As of May 31, 2021

Expenses				
Period	3/20 - 2/21		$	1,769,783.42
	3/21 - 5/21		$	373,582.22
	Total		$	2,143,365.64
	Per Month		$	142,891.04
Fund Reserve				
Total Net Assets			$	2,310,025.09
Months of Reserve			16.2	

Reserve Projection			
Period	Surplus/(Deficit)		
3/20 - 2/21	$		(279,344)
3/21 - 5/21	$		(111,745)
Total	$		(391,089)
Monthly Average	$		(26,073)
Projection	Reserve Amount		Months of Reserve
3 months (8/31/21)	$	2,231,807	15.6
6 Months (11/30/21)	$	2,153,589	15.1
12 Months (5/31/22)	$	1,997,154	14.0

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

2021/2022	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	28,694	81,102											109,796
COBRA Self Pay	0	0											0
Retired Self Pay	16,672	7,284											23,957
Liquidated Damages	0	0											0
Interest on Delinquency	0	0											0
Interest Income	678	5,761											6,439
Express Scripts Refunds	0	0											0
Schwab Unrealized Gain/Loss	(961)	(461)											(1,423)
Total Income	**45,083**	**93,686**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**138,770**
Expenses													
Administration Fee	8,686	8,686											17,372
Audit Fee	1,000	1,000											2,000
Bank Charges	73	89											162
Ben Paid-GCN	1,476	1,476											2,952
Bond Expense	184	0											184
Dental Premiums	5,209	5,372											10,581
Vision Premiums	834	820											1,654
Ins Premium Life	1,085	1,174											2,258
Ins Premium - STD, AD&D	754	819											1,573
Kaiser Premium-Act	98,355	100,647											199,002
Kaiser Premium-Ret	7,993	6,534											14,527
Kaiser Premium-COBRA	0	0											0
Consulting Fees	0	0											0
Inv Custodian Expense	0	0											0
Meeting Expense	0	0											0
Legal Fees	0	0											0
Payroll Taxes 941	0	0											0
Postage Expense	0	0											0
Printing Expense	0	21											21
Professional Associations	0	0											0
Fiduciary Resp Insurance	1,915	0											1,915
Trustee Expense	0	0											0
Office Supply	0	0											0
Cyber Liability Insurance	1,965	0											1,965
IFEBP	888	0											888
Medical Reimbursement	0	0											0
Wire Fee	0	0											0
Total Expenses	**130,417**	**126,637**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**257,054**
Gain/Loss	**(85,334)**	**(32,951)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**(118,285)**

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For April 30, 2021

ASSETS

Current Assets		
PNC Bank (0355)	$ 2,476.25	
PNC Bank MM (0347)	298,200.36	
CIT 3966	50,074.37	
Synovus	249,000.00	
Charles Schwab 1268	1,702,854.35	
Due to Charles Schwab	617.52	
Prepaid Insurance Premium	244.85	
Total Assets		$ 2,303,467.70

LIABILITIES AND CAPITAL

Current Liabilities		
Prepaid Contributions	0.00	
Total Liabilities		0.00
Capital		
Retained Earnings	2,421,752.42	
Net Income	(118,284.72)	
Total Capital		2,303,467.70
Total Liabilities & Capital		$ 2,303,467.70

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For April 30, 2021

		Apr-21
Income		
Contributions	$	81,101.99
Cobra Payments		0.00
Interest Earned		5,761.06
Retiree Contributions		7,284.47
Liquidated Damages		0.00
Interest on Late Contributions		0.00
Express Scripts Refunds		0.00
Schwab Unrealized Gain/Loss		(461.32)
Total Income		93,686.20
Expenses		
Vision Insurance		820.10
Medical Reimbursement		0.00
Plan/Trust Administration		8,686.00
Bank Charges		89.00
Accounting, Auditing, Consulting		1,000.00
Bond Insurance Expense		0.00
Fiduciary Liability Insurance		0.00
Medical Insurance (Kaiser)		107,181.12
Medical Insurance (GCN)		1,476.00
Dental Insurance		5,371.60
Cyber Liability Insurance		0.00
Legal Expenses		0.00
IFEBP		0.00
Travel Expenses		0.00
Payroll Taxes 940		0.00
Payroll Taxes 941		0.00
Postage Expense		0.00
Office Supply		0.00
Printing Expense		20.64
Salaries		0.00
Trustee Expense		0.00
Group Term Life Insurance		1,173.60
Short Term Disability		818.80
Consulting Fees		0.00
Investment Advisor Fee		0.00
Meeting Expense		0.00
Wire Fee		0.00
Total Expenses		126,636.86
Net Income	($	32,950.66)

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Apr-21

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	12,540.52	30162	4/9/2021	Payment for 3/21
H&H Bindery	5189	3,918.49	12994	4/12/2021	Payment for 3/21
Union HQ Staff	5196	3,951.53	11121	4/9/2021	Payment for 3/21
Union HQ Staff	5196	2,396.08	11139	4/30/2021	Payment for 4/21
Mosaic Bookbinders	5185	30,040.28	ACH	4/9/2021	Payment for 3/21
Mosaic Lithographers	5194	24,166.72	ACH	4/9/2021	Payment for 3/21
Raff Embossing & Foilcraft	5183	4,088.37	22608	4/28/2021	Payment for 3/21
	Total Contributions:	**81,101.99**			
		-			
	Total Late Fees/Liquidated Damages:	-			

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO LITHOGRAPHERS AND PHOTOENGRAVERS LOC. 285 WELFARE FUND
UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From April 1, 2021 to April 30, 2021

Date	Check #	Payee	Amount
4/20/21	1922	Associated Administrators, LLC	8,706.64
4/20/21	1923	Calibre CPA Group, PLLC	1,000.00
4/20/21	1924	CHLIC	5,371.60
4/20/21	1925	National Vision Administrators, LLC	820.10
4/20/21	1926	Mutual Of Omaha	1,992.40
4/20/21	1927	Graphic Communications National H&W Fund	1,476.00
4/20/21	1928	Kaiser Foundation Health Plan	107,181.12
Total			**126,547.86**

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

2021/2022	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	28,694												28,694
COBRA Self Pay	0												0
Retired Self Pay	16,672												16,672
Liquidated Damages	0												0
Interest on Delinquency	0												0
Interest Income	678												678
Express Scripts Refunds	0												0
Schwab Unrealized Gain/Loss	(961)												(961)
Total Income	**45,083**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**45,083**
Expenses													
Administration Fee	8,686												8,686
Audit Fee	1,000												1,000
Bank Charges	73												73
Ben Paid-GCN	1,476												1,476
Bond Expense	184												184
Dental Premiums	5,209												5,209
Vision Premiums	834												834
Ins Premium Life	1,085												1,085
Ins Premium - STD, AD&D	754												754
Kaiser Premium-Act	98,355												98,355
Kaiser Premium-Ret	7,993												7,993
Kaiser Premium-COBRA	0												0
Consulting Fees	0												0
Inv Custodian Expense	0												0
Meeting Expense	0												0
Legal Fees	0												0
Payroll Taxes 941	0												0
Postage Expense	0												0
Printing Expense	0												0
Professional Associations	0												0
Fiduciary Resp Insurance	1,915												1,915
Trustee Expense	0												0
Office Supply	0												0
Cyber Liability Insurance	1,965												1,965
IFEBP	888												888
Medical Reimbursement	0												0
Wire Fee	0												0
Total Expenses	**130,417**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**130,417**
Gain/Loss	**(85,334)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**(85,334)**

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For March 31, 2021

ASSETS

Current Assets		
PNC Bank (0355)	$ 105.85	
PNC Bank MM (0347)	338,818.24	
CIT 3966	50,074.37	
Synovus	249,000.00	
Charles Schwab 1268	1,697,557.53	
Due to Charles Schwab	634.98	
Prepaid Insurance Premium	244.85	
Interest Receivable	4,215.24	
Total Assets		$ 2,340,651.06

LIABILITIES AND CAPITAL

Current Liabilities		
Prepaid Contributions	0.00	
Total Liabilities		0.00
Capital		
Retained Earnings	2,425,985.12	
Net Income	(85,334.06)	
Total Capital		2,340,651.06
Total Liabilities & Capital		$ 2,340,651.06

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For March 31, 2021

		Mar-21
Income		
Contributions	$	28,694.16
Cobra Payments		0.00
Interest Earned		678.29
Retiree Contributions		16,672.20
Liquidated Damages		0.00
Interest on Late Contributions		0.00
Express Scripts Refunds		0.00
Schwab Unrealized Gain/Loss		(961.29)
Total Income		45,083.36
Expenses		
Vision Insurance		834.00
Medical Reimbursement		0.00
Plan/Trust Administration		8,686.00
Bank Charges		73.28
Accounting, Auditing, Consulting		1,000.00
Bond Insurance Expense		183.67
Fiduciary Liability Insurance		1,915.10
Medical Insurance (Kaiser)		106,348.02
Medical Insurance (GCN)		1,476.00
Dental Insurance		5,209.32
Cyber Liability Insurance		1,965.33
Legal Expenses		0.00
IFEBP		887.50
Travel Expenses		0.00
Payroll Taxes 940		0.00
Payroll Taxes 941		0.00
Postage Expense		0.00
Office Supply		0.00
Printing Expense		0.00
Salaries		0.00
Trustee Expense		0.00
Group Term Life Insurance		1,084.80
Short Term Disability		754.40
Consulting Fees		0.00
Investment Advisor Fee		0.00
Meeting Expense		0.00
Wire Fee		0.00
Total Expenses		130,417.42
Net Income	($	85,334.06)

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Mar-21

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Doyle Printing & Offset	5187	11,772.96	29984	3/10/2021	Payment for 2/21
H&H Bindery	5189	3,705.89	12963	3/10/2021	Payment for 2/21
Union HQ Staff	5196	3,705.89	11098	3/12/2021	Payment for 2/21
Kelly Press	5193	28,694.16	Wire	3/31/2021	Payment for 3/21
Mosaic Bookbinders	5185	29,120.00	ACH	3/10/2021	Payment for 2/21
Mosaic Lithographers	5194	22,927.44	ACH	3/10/2021	Payment for 2/21
Raff Embossing & Foilcraft	5183	4,088.37	22523	3/1/2021	Payment for 1/21
Raff Embossing & Foilcraft	5183	150.72	22524	3/1/2021	Payment for 1/21
Raff Embossing & Foilcraft	5183	4,088.37	22574	3/29/2021	Payment for 2/21
	Total Contributions:	**108,253.80**			
		-			
	Total Late Fees/Liquidated Damages:	**-**			

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From March 1, 2021 to March 31, 2021

Date	Check #	Payee	Amount
3/24/21	1914	Associated Administrators, LLC	8,686.00
3/24/21	1915	CHLIC	5,209.32
3/24/21	1916	National Vision Administrators, LLC	834.00
3/24/21	1917	Mutual Of Omaha	1,839.20
3/24/21	1918	Calibre CPA Group, PLLC	1,000.00
3/24/21	1919	Mooney, Green, Saindon, Murphy & Welch	2,392.50
3/24/21	1920	Graphic Communications National H&W Fund	1,476.00
3/24/21	1921	Kaiser Foundation Health Plan	53,408.29
Total			**74,845.31**

Your Consultant

Sean Jenkins
VP, Sr Financial Consultant
tel: 1 202-818-8014
email: Sean.Jenkins@Schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

schwab.com/login *Statements are archived up to 10 years online*

WILLIAM J TULL TTEE
LITHOGRAPHERS & PHOTOENGRAVERS
U/A DTD 10/10/1972
911 RIDGEBROOK RD
SPARKS GLENCOE MD 21152

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

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AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.
Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.
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Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.
Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.
Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.
If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005.
Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.
Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.
Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.
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Yield to Maturity: This is the actual average annual return on a note if held to maturity.
Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**
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Schwab One® Trust Account of
WILLIAM J TULL TTEE
LITHOGRAPHERS & PHOTOENGRAVERS
U/A DTD 10/10/1972

Account Number
6263-1268

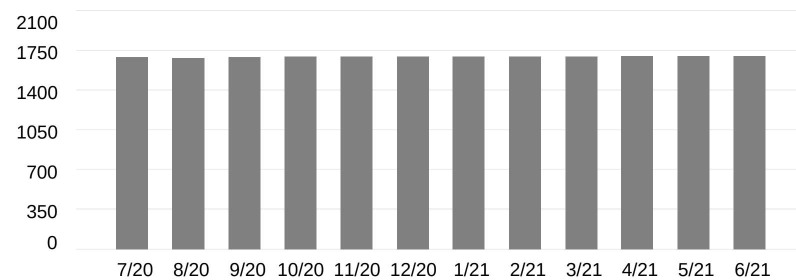
Statement Period
June 1-30, 2021

Account Value as of 06/30/2021: $ 1,703,209.33

Change in Account Value

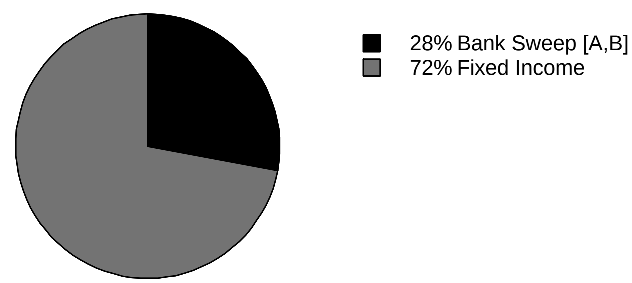
	This Period	Year to Date
Starting Value	**$ 1,703,302.45**	**$ 1,697,999.62**
Credits	670.11	9,777.28
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(763.23)	(4,567.57)
Ending Value on 06/30/2021	**$ 1,703,209.33**	**$ 1,703,209.33**
Accrued Income[d]	*1,387.61*	
Ending Value with Accrued Income[d]	***$ 1,704,596.94***	
Total Change in Account Value	**$ (93.12)**	**$ 5,209.71**
	>(1)%	**<1%**
Total Change with Accrued Income[d]	***$ 1,294.49***	

Account Value [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Bank Sweep[A,B]	$ 471,584.92	28%
Fixed Income	1,231,624.41	72%
Total Assets Long	**$ 1,703,209.33**	
Total Account Value	**$ 1,703,209.33**	**100%**



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Schwab One® Trust Account of
WILLIAM J TULL TTEE
LITHOGRAPHERS & PHOTOENGRAVERS
U/A DTD 10/10/1972

Account Number
6263-1268

Statement Period
June 1-30, 2021

Gain or (Loss) Summary

	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	**Long Term**	
All Investments	$0.00	$0.00	$1,624.41

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	3.99	0.00	23.84
Certificate of Deposit Interest	0.00	124.66	0.00	6,562.28
Total Income	**0.00**	**128.65**	**0.00**	**6,586.12**

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	**$ 470,914.81**	**$ 461,807.64**
Deposits and other Cash Credits	541.46	3,191.16
Investments Sold	0.00	400,000.00
Dividends and Interest	128.65	6,586.12
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(400,000.00)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	**670.11**	**9,777.28**
Ending Cash*	**$ 471,584.92**	**$ 471,584.92**

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	249,000.00	249,000.00	15%
CHARLES SCHWAB TRUST BANK	221,914.81	222,584.92	13%
Total Bank Sweep [A,B]	**470,914.81**	**471,584.92**	**28%**
Total Bank Sweep		**471,584.92**	**28%**

Investment Detail - Fixed Income

CDs & BAs	Par	Market Price	Market Value *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
BEAL BANK USA 0.15%21 CD FDIC INS DUE 07/28/21 US CUSIP: 07371CCD9 MOODY'S: NR S&P: NR	**130,000.0000**	**100.00850**	**130,011.05** *130,000.00*	**8%**	**11.05**	**N/A** 0.15% ***Accrued Interest: 180.04***
SAFRA NTNL BANK 0.15%21 CD FDIC INS DUE 10/15/21 US CUSIP: 78658REB3 MOODY'S: NR S&P: NR	**245,000.0000**	**100.03220**	**245,078.89** *245,000.00*	**14%**	**78.89**	**367.50** 0.15% ***Accrued Interest: 108.74***

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

CDs & BAs (continued)	Par	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
GOLDMAN SACHS BAN 1.8%21	**110,000.0000**	**100.56400**	**110,620.40**	**6%**	**620.40**	**1,980.00**
CD FDIC INS DUE 10/25/21			*110,000.00*			1.80%
US						
CUSIP: 38149MHW6						
MOODY'S: NR S&P: NR						***Accrued Interest: 374.30***
TIAA, FSB 2.45%21	**145,000.0000**	**100.81860**	**146,186.97**	**9%**	**1,186.97**	**3,552.50**
CD FDIC INS DUE 11/01/21			*145,000.00*			2.45%
US						
CUSIP: 87270LCB7						
MOODY'S: NR S&P: NR						***Accrued Interest: 603.44***
FLAGSTAR BANK, F 0.05%22	**200,000.0000**	**99.98080**	**199,961.60**	**12%**	**(38.40)**	**N/A**
CD FDIC INS DUE 02/18/22			*200,000.00*			0.05%
US						
CUSIP: 33847E4F1						
MOODY'S: NR S&P: NR						***Accrued Interest: 36.16***
GOLDMAN SACHS BAN 0.1%22	**100,000.0000**	**100.00030**	**100,000.30**	**6%**	**0.30**	**N/A**
CD FDIC INS DUE 04/21/22			*100,000.00*			0.10%
US						
CUSIP: 38149MVQ3						
MOODY'S: NR S&P: NR						***Accrued Interest: 19.45***
WEX BANK 0.1%22	**100,000.0000**	**99.87190**	**99,871.90**	**6%**	**(128.10)**	**100.00**
CD FDIC INS DUE 10/11/22			*100,000.00*			0.10%
US						
CUSIP: 92937CKH0						
MOODY'S: NR S&P: NR						***Accrued Interest: 22.74***

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

CDs & BAs (continued)	Par	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
NEW YORK COMMUNIT 0.2%22	**100,000.0000**	**100.00670**	**100,006.70**	**6%**	**6.70**	**200.00**
CD FDIC INS DUE 11/09/22			*100,000.00*			0.19%
US						
CUSIP: 649447UC1						
MOODY'S: NR S&P: NR						***Accrued Interest: 29.04***
NEW YORK COMMUNI 0.25%23	**100,000.0000**	**99.88660**	**99,886.60**	**6%**	**(113.40)**	**250.00**
CD FDIC INS DUE 06/12/23			*100,000.00*			0.25%
US						
CUSIP: 649447UL1						
MOODY'S: NR S&P: NR						***Accrued Interest: 13.70***
Total CDs & BAs	**1,230,000.0000**		**1,231,624.41**	**72%**	**1,624.41**	**6,450.00**
		Total Cost Basis:	***1,230,000.00***			
						Total Accrued Interest for CDs & BAs: 1,387.61
Total Fixed Income	**1,230,000.0000**		**1,231,624.41**	**72%**	**1,624.41**	**6,450.00**
		Total Cost Basis:	***1,230,000.00***			

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the actual average annual return on a note if held to maturity.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Total Investment Detail	**1,703,209.33**

Total Account Value	**1,703,209.33**
Total Cost Basis	***1,230,000.00***

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
06/08/21	06/08/21	Funds Received	FUNDS RECEIVED		12.76
06/15/21	06/15/21	MoneyLink Deposit	LITHO 130-13012-		528.70
Total Deposits & Withdrawals					**541.46**

The total deposits activity for the statement period was $541.46. The total withdrawals activity for the statement period was $0.00.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
06/11/21	06/11/21	CD Interest	NEW YORK COMMUNI 0.25%23: 649447UL1	124.66
06/15/21	06/16/21	Bank Interest[A,B]	BANK INT 051621-061521: SCHWAB BANK	2.11
06/15/21	06/16/21	Bank Interest[A,B]	BANK INT 051621-061521: SCHWAB TRUST BANK	1.88
Total Dividends & Interest				**128.65**

Total Transaction Detail	**670.11**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Bank Sweep for Benefit Plans Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance [A,B]
Opening Balance [A,B]					**470,914.81**
06/09/21	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		12.76	470,927.57
06/14/21	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		124.66	471,052.23
06/15/21	Interest Paid[A,B]	BANK INTEREST - CHARLES SCHWAB BANK		2.11	471,054.34
06/15/21	Interest Paid[A,B]	BANK INTEREST - CHARLES SCHWAB TRUST BANK		1.88	471,056.22
06/15/21	Auto Transfer	BANK TRANSFER TO BROKERAGE	3.99		471,052.23
06/16/21	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		528.70	471,580.93
06/17/21	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		3.99	471,584.92
Total Activity			**3.99**	**674.10**	
Ending Balance [A,B]					**471,584.92**

Bank Sweep for Benefit Plans: Interest Rate as of 06/30/21 was 0.01%.[B]

Endnotes For Your Account

Symbol	Endnote Legend
d	Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
A	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
B	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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charles
SCHWAB

DOYLE PRINTING & OFFSET COMPANY, INC.
5206 46TH AVENUE • HYATTSVILLE, MARYLAND 20781
301-322-4800 • FAX: 301-322-2860 • WWW.DOYLEPRINT.COM

July 8, 2021

Lithographers & Photoengravers Local 285 Welfare Fund
C/O Associated Administrators
911 Ridgebrook Road
Sparks, MD 21152-9451

Dear Sirs,

We would like to request an abatement of the late payment penalty and liquidated damages accessed June 21,2021 for May 2021 Late Payment Interest.

The check was delivered to Associated Administrators on June 11.

Everyone's suffering from the Covid-19 economic downturn – we are no different. We are asking for a Grace period due to Covid-19 to cover the one day.

Sincerely,

Deanna Harris

Deanna Harris
Accounting Department
Doyle Printing & Offset

Lithographers & Photoengravers
Local 285 Welfare Fund

911 Ridgebrook Road
Sparks, MD 21152-9451
Phone: (866) 559-6512
www.associated-admin.com

BILL TO:

Doyle Printing & Offset
5206 46th Ave.
Hyattsville, MD 20781

Statement Date:

June 21, 2021

Client ID: 5187

Summary: Late payment and Liquidated Damages

May 2021 Late Payment ~ Total Interest: $ 189.14

Total Amount Due $ 189.14

Payment is Due July 12, 2021

Please make check payable to:

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Health and Welfare Trust
911 Ridgebrook Road
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