

**Carpenters Local No. 491
Annuity Fund**

Board of Trustees Meeting

May 28, 2025

CARPENTERS LOCAL NO. 491 ANNUITY FUND
AGENDA
MAY 28, 2025

A. ROLL CALL

B. MINUTES OF THE MARCH 5, 2025 BOARD MEETING

C. ADMINISTRATIVE REPORTS

1. Statement of Changes In Fund Balance (Jan - Mar, 2025)
2. Statement of Fund Balance (March 31, 2025)
3. Bills to be Approved and Paid (May 28, 2025)
4. Cash Management Statement

D. UNFINISHED BUSINESS

1. Delinquent Employer Listing
2. Payroll Audits

E. NEW BUSINESS

1. Terminations - See Attached List
2. Survivor - See Attached List
3. Retired - See Attached List
4. Loans - See Attached List
5. Bolton Investment Report
6. SECURE Act 2.0 / CARES Act
7. SPD Update
8. 2024 Audited Financial Statement - Ira Miller Co.
9. Loan Appeal
10. Questions
11. Date of Next Meeting - September 17, 2025

CARPENTERS LOCAL NO. 491
ANNUITY PLAN
REGULAR MEETING OF THE BOARD OF TRUSTEES

March 5, 2025

MINUTES

A regular meeting of the Trustees of the Carpenters Local No. 491 Annuity Plan was held at 9:00 a.m. on March 5, 2025, at the office of the Administrative Manager, Associated Administrators, LLC, 911 Ridgebrook Road, Sparks, Maryland 21152. Present were the following Trustees:

UNION TRUSTEES

Ray Brugueras
Bill Sproule
Robert Tarby

EMPLOYER TRUSTEES

Stephen deLeon
Mike Joyce
Todd Weitzman

Also present were Brad Parsons, Esq., Counsel for the Union; David J. Jensen and Kathy Phillips, Administrative Manager; Ira Marc Miller, CPA; Alton Fryer, of Bolton Partners Investment Consulting Group, Inc.; Pete Tonia; and Steven I. Batoff, Attorney.

The following matters were discussed with the indicated action taken:

1. The minutes of the meeting of December 18, 2024, were approved as read after a motion was made by Mr. deLeon and seconded by Mr. Brugueras.
2. The Administrative Manager reviewed with the Trustees the Administrative Manager's report for the twelve months ending December 31, 2024. The Fund balance as of December 31, 2024, was \$32,864,368.45. Upon motion duly made by Mr. Brugueras and seconded by Mr. Weitzman, the Administrative Manager's report was unanimously approved by the Trustees.

3. The Administrative Manager then reviewed with the Trustees the bills to be paid, as listed in an attachment to these minutes. The Trustees, upon motion duly made by Mr. Brugueras and seconded by Mr. Weitzman unanimously approved payment of the aforementioned checks.
4. The following Delinquent Contractor Listing was reviewed by the Trustees and the Administrative Manager:

NONE
5. Pete Tonia then reviewed with the Trustees an updated audit report.
6. The Administrative Manager reported terminations, as listed in an attachment to these minutes, which were unanimously approved by the Trustees following a motion duly made by Mr. deLeon and seconded by Mr. Weitzman.
7. The Administrative Manager reported retirements, as listed in an attachment to these minutes, which were unanimously approved by the Trustees following a motion duly made by Mr. deLeon and seconded by Mr. Weitzman.
8. The Administrative Manager reported no disability benefits.
9. The Administrative Manager reported survivor benefits, as listed in an attachment to these minutes, which were unanimously approved by the Trustees following a motion duly made by Mr. deLeon and seconded by Mr. Weitzman.
10. The Administrative Manager reported loans, as listed in an attachment to these minutes, which were unanimously approved by the Trustees following a motion duly made by Mr. Brugueras and seconded by Mr. deLeon.
11. Alton Fryer, of Bolton Partners Investment Consulting Group, Inc., then reviewed the quarterly review of the Fund as of December 31, 2024. He then reviewed an asset

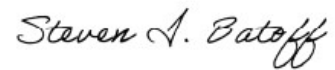
allocation. Mr. Fryer then provided a review of the economy and capital markets. He then reviewed asset allocation; asset reconciliation; long term asset growth; portfolio targets; historical performance; calendar year performance; and 3-year risk/reward summary, 5-year risk/reward summary, and 10-year risk/reward summary. He then reviewed calendar year-to-date returns for various investments and their respective benchmark. Mr. Fryer then reviewed the asset allocation. Mr. Fryer stated that no rebalancing is recommended.

Upon motion duly made by Mr. Weitzman and seconded by Mr. Brugueras, the Trustees unanimously approved Mr. Fryer's report.

12. Mr. Batoff then reviewed with the Trustees the participation agreement for the training instructors so that contributions and benefits may be submitted to the Plan for the instructors in compliance with Taft-Hartley. The Trustees, upon motion duly made by Mr. deLeon and seconded by Mr. Weitzman, unanimously agreed to execute the participation agreement.
13. The Administrative Manager reviewed with the Trustees the cash management statement.
14. Mr. Batoff thanked the Trustees for electronically executing the amended and restated Plan to comply with the SECURE Act 2.0 and CARES Act.
15. Mr. Batoff stated that the summary plan description for the Plan had been completed and approved by the Administrative Manager and can now be distributed by the Administrative Manager to participants and any beneficiaries receiving benefits.
16. The Administrative Manager reviewed with the Trustees a request by a participant to withdraw his account from the Plan. The Trustees discussed this matter but took no action at this time.

There being no further business, the meeting was thereupon adjourned at 10:06 a.m. with the next meeting scheduled for May 28, 2025, at 9:00 a.m.

Respectfully submitted,

A handwritten signature in cursive script that reads "Steven I. Batoff". The signature is written in dark ink and is positioned above the printed name and title.

Steven I. Batoff
Secretary of the Meeting

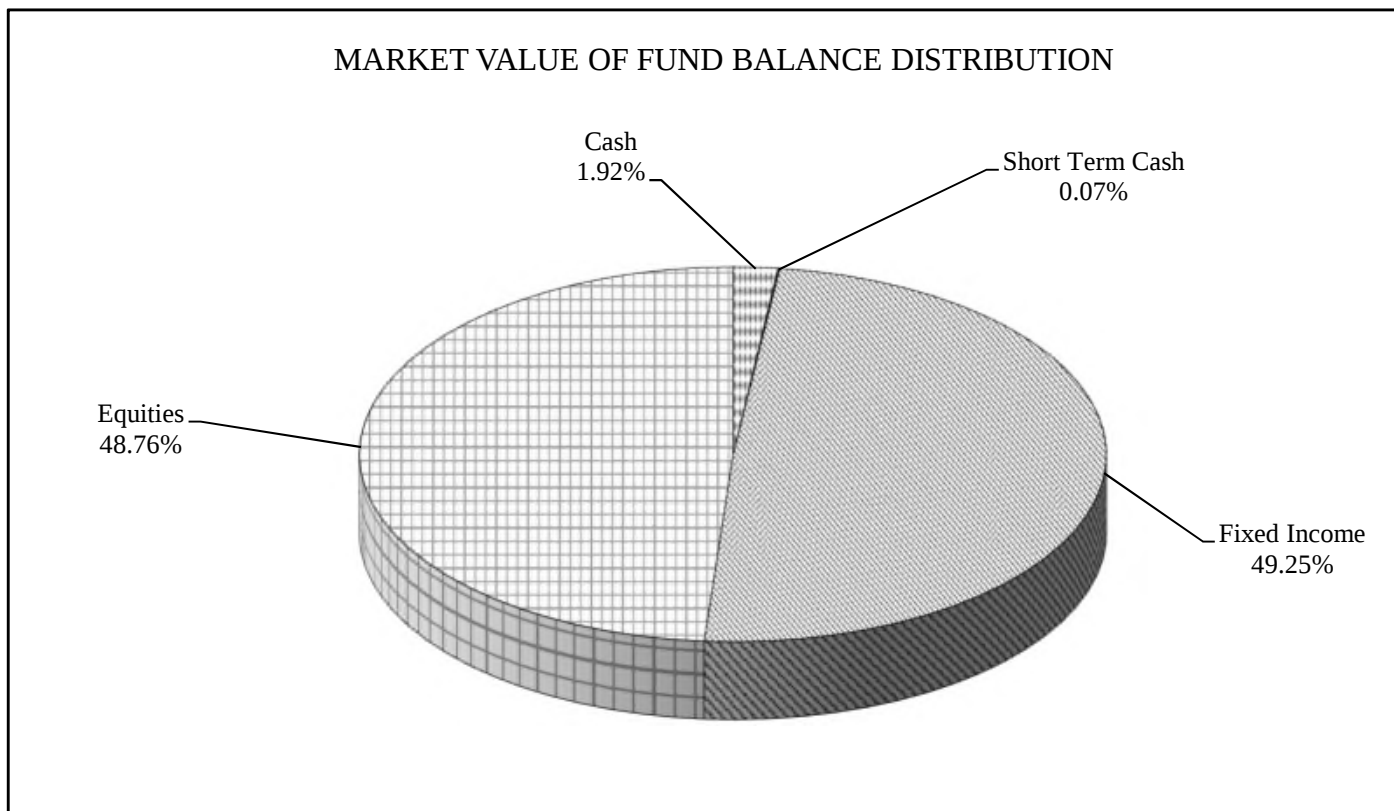
CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF CHANGES IN FUND BALANCE - CASH BASIS
FOR THE THREE MONTHS ENDED MARCH 31, 2025

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date</u>
<u>Additions</u>				
Employer Contributions	\$ 179,497.53	\$ 293,361.88	\$ 273,410.53	\$ 746,269.94
Interest Income	247.81	185.84	166.40	600.05
Dividend Income	42,990.73	28,550.56	155,169.68	226,710.97
Interest Income - Loans	147.42	14.72	5.89	168.03
Realized Gains (Losses)	-	-	-	-
Total Additions	<u>222,883.49</u>	<u>322,113.00</u>	<u>428,752.50</u>	<u>973,748.99</u>
<u>Deductions</u>				
Benefits Paid	163,509.50	32,978.58	260,912.84	457,400.92
Administration	8,969.00	-	-	8,969.00
Actuarial Fees	-	-	-	-
Audit Fees	-	-	-	-
Consulting Fees	-	-	-	-
Dues	-	-	-	-
Employer Audits	625.00	-	-	625.00
Fidelity Bond	441.00	-	-	441.00
Fiduciary Liability Insurance	-	-	7,028.60	7,028.60
Cyber Liability Insurance	2,936.66	-	-	2,936.66
Programming	-	-	-	-
Investment Manager Fees	-	572.50	-	572.50
Investment Performance Fees	-	-	6,590.00	6,590.00
IRS Filing Fees	-	-	-	-
Legal Fees	3,139.00	-	4,388.85	7,527.85
Meeting Expense	-	-	-	-
Office Expenses	-	-	-	-
Postage	1,076.50	-	-	1,076.50
Printing	843.41	-	-	843.41
Reciprocals	1,609.65	777.45	973.98	3,361.08
Settlement	-	-	-	-
Wire Fees & Service Charges	161.55	232.53	263.63	657.71
Total Deductions	<u>183,311.27</u>	<u>34,561.06</u>	<u>280,157.90</u>	<u>498,030.23</u>
Net Increase (Decrease)	<u>\$ 39,572.22</u>	<u>\$ 287,551.94</u>	<u>\$ 148,594.60</u>	<u>\$ 475,718.76</u>
Fund Balance - December 31, 2024				32,874,822.87
Fund Balance - March 31, 2025				<u>\$ 33,350,541.63</u>

CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF FUND BALANCE
AS OF MARCH 31, 2025

	Cost Basis 03/31/25	Market Basis 03/31/25	Market Basis 12/31/24
Cash - PNC - Operating	\$ 708,118.03	\$ 708,118.03	\$ 1,512,291.90
Amalgamated Bank of Chicago	32,407,331.38	36,142,451.51	35,419,702.94
Annuity Loans Receivable	300,661.06	300,661.06	137,506.95
Federal & State Taxes Withheld	872.43	872.43	872.43
Due To/Others	0.60	0.60	0.60
Accounts Payable	(66,441.87)	(66,441.87)	(66,441.87)
	<u>\$ 33,350,541.63</u>	<u>\$ 37,085,661.76</u>	<u>\$ 37,003,932.95</u>

Market Value of Fund Balance as of December 31, 2024	37,003,932.95
Increase in Market Value of Fund Balance as of March 31, 2025	<u>\$ 81,728.81</u>
Increase in Cash	475,718.76
Unrealized Loss on Investments	(393,989.95)
	<u>\$ 81,728.81</u>



CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
1 .	Associated Administrators, LLC Loan Fee - Anthony Moulden		2081	50.00
2 .	Windsor Forest Apartments Loan - Rent - Anthony Moulden		2082	2,210.00
3 .	Alexandria Cannedy Lump Sum Payout		2083	4,335.00
4 .	Clarence Cole Lump Sum Payout		2084	332.09
5 .	Scott Hawkins Lump Sum Payout		2085	258.48
6 .	Michael Hoffman Lump Sum Payout		2086	206.61
7 .	Chris Luttrell Lump Sum Payout		2087	16,173.77
8 .	Jamie Nicholson Lump Sum Payout		2088	20,803.02
9 .	Nicholas Rashkodoff Lump Sum Payout		2089	2,094.22
10	LPL Financial FBO Richard Wienecke Rollover Annuity Payout		2090	70,366.51
11 .	Jane Zimmerman Lump Sum Payout		2091	57.50
12 .	Batoff Associates, P.A. Legal Fees	1/25	2092	2,737.50
13 .	Batoff Associates, P.A. Legal Fees	2/25	2093	1,651.35
14 .	Bolton Partners, Inc. Investment Performance Fee	11/24 - 1/25	2094	3,295.00
15 .	Bolton Partners, Inc. Investment Performance Fee	5/24 - 7/24	2095	3,295.00
16 .	Relation Insurance Services Fiduciary Liability	3/25 - 3/26	2096	7,028.60
17 .	Washington Area Carpenters' Fund Reciprocal Hours	2/25	2097	226.30

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
18 . Carpenters Philadelphia Annuity Fund Reciprocal Hours	1/25	2098	747.68
19 . Alfredo Avelar Lump Sum Payout		2099	41.89
20 . Charles Harley Lump Sum Payout		2100	2,613.76
21 . Steven Jones Lump Sum Payout		2101	37.88
22 . William Lingerfelt Lump Sum Payout		2102	38.01
23 . Robert Ralford Lump Sum Payout		2103	85.04
24 . Void		2104	-
25 . James Wamaling Lump Sum Payout		2105	83.09
26 . George Bury Lump Sum Payout		2106	9.32
27 . Chris Lee Carter Lump Sum Payout		2107	7.68
28 . Jeannie Catterton Lump Sum Payout		2108	4.63
29 . Armando Diaz Lump Sum Payout		2109	31.85
30 . Debra Diodato Lump Sum Payout		2110	13.32
31 . Trinidad Gillis Lump Sum Payout		2111	20.84
32 . Jorge Guerrero Lump Sum Payout		2112	5.56
33 . Void		2113	-
34 . Ronald L. Jones			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Lump Sum Payout		2114	16.00
35 . Robert Riddick, Jr. Lump Sum Payout		2115	5.38
36 . Allen Thompson, Jr. Lump Sum Payout		2116	12.21
37 . Ronald Waller Lump Sum Payout		2117	7.64
38 . William Woodard Lump Sum Payout		2118	14.72
39 . Mario Banegas Lump Sum Payout		2119	48.94
40 . Amy Lynn Jones Lump Sum Payout		2120	27.05
41 . Derek Christian Lump Sum Payout		2121	635.83
42 . Roberto Garcia Lump Sum Payout		2122	19,118.75
43 . Kenneth Hamor Lump Sum Payout		2123	58,543.49
44 . John Harps Lump Sum Payout		2124	494.52
45 . Colin Ludwig Lump Sum Payout		2125	914.45
46 . Kevin McCallister Lump Sum Payout		2126	652.04
47 . Lasandra Simmons FBO Mashea Simmons Lump Sum Payout		2127	29.36
48 . Sanaa Shinaberry Lump Sum Payout		2128	2,571.80
49 . Associated Administrators, LLC Loan Fee - Antoinette Hough		2129	50.00
50 . Anthony Wade Loan - Rent - Antoinette Hough		2130	9,500.00

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
51 .	Associated Administrators, LLC Loan Fee - Sabrina McCoy		2131	50.00
52 .	WC Smith Loan - Rent - Sabrina McCoy		2132	2,275.50
53 ,	MaryRose Barron Lump Sum Payout		2133	52.63
54 .	Kimberly Barton Lump Sum Payout		2134	227.86
55 .	Sheila Boykin Lump Sum Payout		2135	7,200.00
56 .	Brenda Hall Lump Sum Payout		2136	1,028.82
57 .	Carlos Marbley Lump Sum Payout		2137	897.80
58 .	Russell Musgrove Lump Sum Payout		2138	451.01
59 .	Kenneth R. Smith Lump Sum Payout		2139	2,619.04
60 .	James Suveges Lump Sum Payout		2140	287.02
61 .	Associated Administrators, LLC Administration Fee	4/25 - 6/25	2141	9,328.00
62 .	Batoff Associates, P.A. Legal Fees	3/25	2142	1,725.00
63 .	Associated Administrators, LLC Loan Fee - Jessica Potter		2143	50.00
64 .	Laurie Kuczinski Loan - Rent - Jessica Potter		2144	10,000.00
65 .	Associated Administrators, LLC Loan Fee - Stacie Arias		2145	50.00
66 .	Jerry Sowers Loan - Rent - Stacie Arias		2146	13,980.00
67 .	Fred Losco Lump Sum Payout		2147	180.54

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
68 . Richard Raskhodoff Lump Sum Payout		2148	448.09
69 . Chris Santibanes Lump Sum Payout		2149	10,823.47
70 . Charles Shelly, Jr. Lump Sum Payout		2150	436.05
71 . Terry Swane Lump Sum Payout		2151	139.02
72 . Point Breeze FBO David Tarleton Rollover Annuity Payout		2152	131,222.01
73 . Anthony Toles Lump Sum Payout		2153	393.98
74 . Jose Washington Lump Sum Payout		2154	470.52
75 . Washington Area Carpenters' Fund Reciprocal Hours	2/25	2155	445.30
76 . Associated Administrators, LLC Loan Fee - Timothy Bise		2156	50.00
77 . Tracy Chamberlain Loan - Rent - Timothy Bise		2157	25,000.00
78 . Associated Administrators, LLC Loan Fee - Kenneth Liggins		2158	50.00
79 . Void		2159	-
80 . Associated Administrators, LLC Loan Fee - Thomas Nelson		2160	50.00
81 . Tori N. Fisher Loan - Rent - Thomas Nelson		2161	9,700.00
82 . Lekiesha M. Browder Loan - Rent - Kenneth Liggins		2162	4,200.00
83 . Craig Anderson Lump Sum Payout		2163	15,391.51
84 . Kyree Barnett			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
May 28, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Lump Sum Payout		2164	2,524.32
85 . Patricia Depasquale Lump Sum Payout		2165	5,780.00
86 . Alfred Hughes Lump Sum Payout		2166	773.60
87 . Jeffrey Hughes Lump Sum Payout		2167	9,158.94
88 . Primerica FBO Robert Reeder, Jr. Rollover Annuity Payout		2168	1,465.32
89 . Navy Federal FBO Custodian Alaina White Lump Sum Payout		2169	16,077.98
90 . Charles Proctor Lump Sum Payout		2170	14,520.43
91 . Francis Wunsch Lump Sum Payout		2171	194.78
			<u>\$ 531,222.22</u>

Carpenters Local 491 Benefit Funds Cash Management

		<u>Annuity</u>
Yearly Deductions		\$ 1,925,191
Loans per Year		<u>\$ 93,333</u>
Total Yearly Deductions		\$ 2,018,524
10% of Expenses		\$ 201,852
Current Cash Balance	As of 4/30/25	\$ 639,069
5% Floor Replenish		\$ 100,926 Not now
15% Ceiling		\$ 288,779
Send to Amalgamated		\$ (350,291)
Transfer Made:	May-27-25	\$ 350,000

CARPENTERS DELINQUENCY LIST
AS OF
MAY 23, 2025

- 1) If Local has "X" in a block, please indicate "Worked" or "No Men"
2) Please fax updates to Ramona at 410-683-7794

EMP #	See Instructions Above		COMPANY NAME	WORK MONTHS DELINQ.
	Balt.	Wash.		

EAS LOCAL 491 AUDIT UPDATE

REQUESTED	EMPLOYER NAME	AUDIT DATE(S)	BENEFIT AMOUNT	LIQUIDATED DAMAGES	AUDIT FEE	TOTAL DUE	LAST PAYMENT	DATE PAID	COMMENTS	HOURS	BALANCE DUE	PAID	DATE COMPLETED	AUDIT YEAR
REQUESTED	BUILDTASK		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2024
REQUESTED	EXHIBIT WORKS INC.		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2024
REQUESTED	FREEMAN EXPOSITION INC.		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2024
REQUESTED	LANCASTER MANAGEMENT		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2024
REQUESTED	SMITH AND STILWELL		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2024
IN PROGRESS	EMPLOYER NAME	AUDIT DATE(S)	BENEFIT AMOUNT	LIQUIDATED DAMAGES	AUDIT FEE	TOTAL DUE	LAST PAYMENT	DATE PAID	COMMENTS	HOURS	BALANCE DUE	PAID	DATE COMPLETED	AUDIT YEAR
IN PROGRESS	ARATA EXPOSITION INC.	8/12/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2020-12/31/2023
IN PROGRESS	EMPLOYCO	8/12/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		DISCREPANCIES	0	\$0.00	\$0.00		01/01/2018-12/31/2023
IN PROGRESS	FEDERAL INSTALLATION GROUP	3/31/2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		REQ 491 REPORT	0	\$0.00	\$0.00		01/01/2021-12/31/2024
IN PROGRESS	FERN EXPOSITION & EVENT SERVICES	11/22/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-12/31/2023
IN PROGRESS	GENERAL EXPOSITIONS SERV	2/12/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		DISCREPANCIES	0	\$0.00	\$0.00		01/01/2021-12/31/2023
IN PROGRESS	HARGROVE INC.	6/3/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		DISCREPANCIES	0	\$0.00	\$0.00		01/01/2018-12/31/2022
IN PROGRESS	SHEPARD EXPOSITION SERVICES	7/22/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		DISCREPANCIES	0	\$0.00	\$0.00		01/01/2021-12/31/2023
IN PROGRESS	WILLWORK	7/19/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		DISCREPANCIES	0	\$0.00	\$0.00		07/01/2019-12/31/2023

STATUS	EXPLANATION
REQUESTED	REQUEST LETTER FOR AUDIT SENT TO COMPANY
IN PROGRESS	AUDIT STARTED AND CURRENTLY BEING WORKED ON

CARPENTERS LOCAL 491 ANNUITY FUND
PAYOUTS
MAY 28, 2025

<u>Name</u>		<u>Survivor Of</u>	<u>Type</u>	<u>Age</u>	<u>Amount</u>	<u>Effective</u>
Craig	Anderson		Termination	52	\$ 21,303.13	4/30/2025
Kyree	Barnett		Termination	24	\$ 3,493.88	4/30/2025
Derek	Christian		Termination	43	\$ 880.04	3/14/2025
Kenneth	Hamor		Termination	41	\$ 81,029.05	3/14/2025
Chris	Luttrell		Termination	54	\$ 22,385.84	3/3/2025
Carlos	Marbley		Termination	47	\$ 1,242.62	3/31/2025
Kevin	McCallister		Termination	46	\$ 815.05	3/14/2025
Nicholas	Rashkodoff		Termination	34	\$ 2,898.58	3/3/2025
Chris	Santibanes		Termination	31	\$ 13,529.34	4/15/2025
Charles	Shelly, Jr.		Termination	57	\$ 545.06	4/15/2025
Jose	Washington		Termination	52	\$ 651.24	4/15/2025
LPL Financial FBO Richard	Wienecke		Termination	57	\$ 70,366.51	3/3/2025
Francis	Wunsch		Termination	59	\$ 194.78	4/30/2025
John	Harps	Lynn Harps	Survivor	96	\$ 684.46	3/14/2025
Amy	Jones	Joan Chilton	Survivor	49	\$ 27.05	3/14/2025
Charles	Proctor	Charles White Jr.	Survivor	34	\$ 20,097.48	4/30/2025
Lasandra Simmons FBO Mashea	Simmons	Jerry Payton	Survivor	10	\$ 29.36	3/14/2025
Alaina (Navy Federal Custodian)	White	Charles White Jr.	Survivor	11	\$ 20,097.47	4/30/2025
Jane	Zimmerman	David Rogers	Survivor	69	\$ 57.50	3/3/2025
Alfredo	Avelar		Retired	73	\$ 41.89	3/11/2025
Mario	Banegas		Retired	62	\$ 48.94	3/14/2025
MaryRose	Barron		Retired	73	\$ 52.63	3/31/2025
Kimberly	Barton		Retired	64	\$ 315.37	3/31/2025
Sheila	Boykin		Retired	65	\$ 9,000.00	3/31/2025
George	Bury		Retired	73	\$ 9.32	3/12/2025
Alexandria	Cannedy		Retired	73	\$ 6,000.00	3/3/2025
Chris	Carter		Retired	73	\$ 7.68	3/12/2025
Jeannie	Catterton		Retired	73	\$ 4.63	3/12/2025
Clarence	Cole		Retired	64	\$ 415.11	3/3/2025
Patricia	Depasquale		Retired	71	\$ 8,000.00	4/30/2025
Armando	Diaz		Retired	73	\$ 31.85	3/12/2025
Debra	Diodato		Retired	73	\$ 13.32	3/12/2025
Roberto	Garcia		Retired	75	\$ 23,898.44	3/14/2025
Trinidad	Gillis		Retired	73	\$ 20.84	3/12/2025
Jorge	Guerrero		Retired	73	\$ 5.56	3/12/2025
Brenda	Hall		Retired	66	\$ 1,423.98	3/31/2025
Charles	Harley		Retired	73	\$ 3,617.66	3/11/2025
Scott	Hawkins		Retired	62	\$ 323.10	3/3/2025
Michael	Hoffman		Retired	78	\$ 285.96	3/3/2025
Alfred	Hughes		Retired	67	\$ 1,070.72	4/30/2025
Jeffrey	Hughes		Retired	70	\$ 11,448.67	4/30/2025
Ronald	Jones		Retired	73	\$ 16.00	3/12/2025
Steven	Jones		Retired	73	\$ 37.88	3/11/2025
William	Lingerfelt		Retired	73	\$ 38.01	3/11/2025
Fred	Losco		Retired	71	\$ 180.54	4/15/2025
Colin	Ludwig		Retired	63	\$ 1,265.67	3/14/2025
Russell	Musgrove		Retired	63	\$ 563.76	3/31/2025
Jamie	Nicholson		Retired	62	\$ 26,003.78	3/3/2025
Robert	Raiford		Retired	73	\$ 85.04	3/11/2025
Richard	Raskhodoff		Retired	63	\$ 620.19	4/15/2025
Primerica FBO Robert	Reeder, Jr.		Retired	67	\$ 1,465.32	4/30/2025
Robert	Riddick, Jr.		Retired	73	\$ 5.38	3/12/2025
Sanaa	Shinaberry		Retired	64	\$ 3,214.75	3/14/2025
Kenneth	Smith		Retired	70	\$ 3,273.80	3/31/2025
James	Suveges		Retired	65	\$ 358.77	3/31/2025
Terry	Swane		Retired	71	\$ 139.02	4/15/2025
Point Breeze FBO David	Tarleton		Retired	75	\$ 131,222.01	4/15/2025
Allen	Thompson, Jr.		Retired	73	\$ 12.21	3/12/2025
Anthony	Toles		Retired	63	\$ 492.47	4/15/2025
Ronald	Waller		Retired	73	\$ 7.64	3/12/2025
James	Wamaling		Retired	73	\$ 83.09	3/11/2025
William	Woodward		Retired	73	\$ 14.72	3/12/2025

CARPENTERS LOCAL 491 ANNUITY FUND
PAYOUTS
MAY 28, 2025

<u>Name</u>	<u>Survivor Of</u>	<u>Type</u>	<u>Age</u>	<u>Amount</u>	<u>Effective</u>
Approved By:					
Chairman			Secretary		
Date			Date		

CARPENTERS LOCAL NO. 491 ANNUITY FUND
PARTICIPANT LOANS - 2025

<u>First Name</u>	<u>Last Name</u>	<u>Loan Purpose</u>	<u>Loan Date</u>	<u>Loan Amount</u>
Brandon	Angeles	Eviction	01/08/25	24,500.00
Michael	Baker	Eviction	02/05/25	9,425.00
Dale	Benjamin	Eviction	02/06/25	15,050.00
Donna	Borton	Eviction	02/04/25	39,010.00
Randy	Cole	Eviction	01/24/25	6,355.00
Carol	Igbedion	Eviction	01/08/25	25,311.00
Shane	Monahan	Eviction	01/08/25	19,050.00
Dabray	Parker	Eviction	01/17/25	6,850.00
Chaz	VanKirk	Eviction	02/04/25	5,050.00
				150,601.00
Stacie	Arias	Eviction	04/14/25	14,030.00
Timothy	Bise	Eviction	04/21/25	25,050.00
Antoinette	Hough	Eviction	03/21/25	9,550.00
Kenneth	Liggins	Eviction	04/28/25	4,250.00
Sabrina	McCoy	Eviction	03/21/25	2,325.00
Anthony	Moulden	Eviction	02/27/25	2,260.00
Jessica	Potter	Eviction	04/04/25	10,050.00
Nelson	Thomas	Eviction	04/23/25	9,750.00
				77,265.00
				\$ 227,866.00