Carpenters Local No. 491
Annuity Fund

Board of Trustees Meeting

June 18, 2024

CARPENTERS LOCAL NO. 491 ANNUITY FUND

AGENDA

JUNE 18, 2024

A. ROLL CALL

B. MINUTES OF THE MARCH 20, 2024 BOARD MEETING

C. ADMINISTRATIVE REPORTS

1. Statement of Changes In Fund Balance (Jan - Mar, 2024)
2. Statement of Fund Balance (March 31, 2024)
3. Bills to be Approved and Paid (June 18, 2024)
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. Draft Y/E 12/31/2023 Annual Audit
7. 2023 Annual Yield
8. SECURE Act 2.0 / CARES Act Updates
9. SPD Update
10. Loan Appeal Denial
11. Questions
12. Date of Next Meeting - September 18, 2024

CARPENTERS LOCAL NO. 491
ANNUITY PLAN

REGULAR MEETING OF THE BOARD OF TRUSTEES

March 20, 2024

MINUTES

A regular meeting of the Trustees of the Carpenters Local No. 491 Annuity Plan was held at 9:06 a.m. on March 20, 2024, at the office of the Administrative Manager, Associated Administrators, LLC, 911 Ridgebrook Road, Sparks, Maryland 21152. Present were the following Trustees:

UNION TRUSTEES	EMPLOYER TRUSTEES
Ray Brugueras	Stephen deLeon
Bill Sproule	Mike Joyce
Robert Tarby	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 and Giovanni Forte, of Bolton Partners Investment Consulting Group, Inc.; Pete Tonia; and Steven I. Batoff, Attorney. Mr. Batoff and the Trustees welcomed Ray Brugueras as a new union trustee.

The following matters were discussed with the indicated action taken:

1. The minutes of the meeting of December 20, 2023, 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, 2023. The Fund balance as of December 31, 2023, was $30,013,080.97. Upon motion duly made by Mr. Tarby and

seconded by Mr. Joyce, 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. Tarby and seconded by Mr. Joyce, 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 and Ira Miller reported that there were no payroll audit updates.

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. Tarby 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. Tarby 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. Tarby and seconded by Mr. Brugueas.

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. Tarby and seconded by Mr. Brugueras.

11. Alton Fryer and Giovanni Forte, of Bolton Partners Investment Consulting Group, Inc., then reviewed the quarterly review of the Fund as of December 31, 2023. 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 as of March 18, 2024.

Mr. Fryer stated that there were no recommended changes to investment managers and reviewed plan notes and the watch list. Western Asset Core Plus remains on the watchlist. Bolton Investment Consulting Group's research team is looking at other fixed-income managers. Mr. Fryer specifically discussed EuroPacific Growth and Dodge & Cox, noting that Bolton has a positive view of these managers.

Mr. Fryer also discussed with the Trustees asset allocation for the Plan. He first reviewed the asset allocation process. He then discussed the asset allocation objectives and modeled portfolios. He then reviewed portfolio statistics and observations.

Mr. Fryer is still on hold as to private real estate.

Mr. Fryer and Mr. Forte then discussed alternative assets/private assets. Mr. Fryer noted that if alternative assets are added to the portfolio, there would probably be a need to change the investment policy statement.

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

12. Mr. Batoff reported that the thirteenth amendment through the Plan relating to the loan provision had been executed by the Trustees.

13. The Administrative Manager reviewed with the Trustees the cash management statement.

14. Mr. Batoff discussed with the Trustees an update as to the SECURE Act 2.0. Mr. Batoff stated that there is still no guidance from the IRS for the US Department of Labor whether the optional changes under SECURE Act 2.0 could be made to the Plan.

15. Mr. Batoff reported that the US Department of Labor approved final amendments to the exemption procedures for prohibited transactions under Section 408(a) on January 24, 2024.

16. Mr. Batoff discussed with the Trustees that his firm is still in the process of updating the summary plan description for the Plan to comply with the SECURE Act 2.0 and the CARES Act.

17. The Administrative Manager then discussed with the Trustees the renewal of the fiduciary liability insurance policy. The Administrative Manager reported that the premium is $21,238. The Trustees, upon motion duly made by Mr. Tarby and seconded by Mr. deLeon, unanimously agreed to renew the policy.

18. Mr. Batoff then reviewed with the Trustees the annual gift policy disclosure form, which was executed by all the Trustees.

19. Mr. Batoff then reviewed with the Trustees the conflict of interest policy form, which was executed by all the Trustees.

20. Mr. Batoff then discussed with the Trustees the updated data security policy, which was previously emailed to the Administrative Manager. Mr. Batoff noted that the policy needed updating to comply with changes in Maryland law relating to data security. The

Trustees, upon motion duly made by Mr. deLeon and seconded by Mr. Brugueras, unanimously agreed to adopt the amended data security policy.

21. Mr. Batoff then reviewed with the Trustees his firm's hourly rate. Mr. Batoff stated that his firm's hourly rate for 2024 for the Fund is $365. Mr. Batoff then reviewed his firm's engagement letter, dated June 6, 2016. Mr. Batoff reviewed the letter, which stated that his firm could increase the hourly rate charged the Fund by $10 per hour per year. The engagement letter provides, in relevant part, "Our firm charges at the rate of $325 per hour for services rendered in 2016. These rates may increase from time to time, but no more than $10 per hour per twelve-month period." Mr. Batoff further noted that the average increase since the date of the engagement letter has been $5 per hour per year. The Trustees, upon motion duly made by Mr. deLeon and seconded by Mr. Joyce, unanimously ratified an annual increase in Mr. Batoff's hourly rate per the June 6, 2016, engagement letter for the next three years, but if the increase is to be more than $10 per hour per the engagement letter, Mr. Batoff would need Trustee approval.

There being no further business, the meeting was thereupon adjourned at 10:36 a.m. with the next meeting scheduled for June 18, 2024, at 9:00 a.m.

Respectfully submitted,

Steven I. Batoff

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, 2024

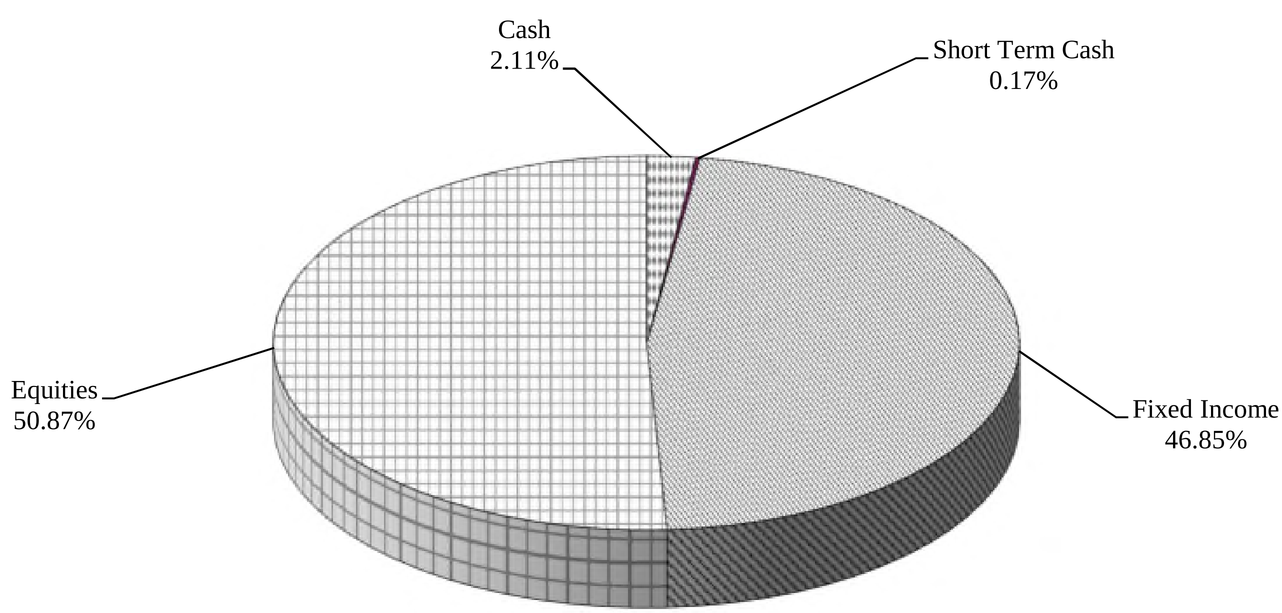
	January	February	March	Year To Date
Additions				
Employer Contributions	$ 163,881.56	$ 241,834.44	$ 310,060.24	$ 715,776.24
Interest Income	289.29	246.93	229.94	766.16
Dividend Income	69,991.32	21,323.40	138,453.30	229,768.02
Interest Income - Loans	87.91	43.02	127.32	258.25
Realized Gains (Losses)	-	-	-	-
Total Additions	234,250.08	263,447.79	448,870.80	946,568.67
Deductions				
Benefits Paid	330,851.84	326,749.18	33,733.15	691,334.17
Administration	8,624.00	-	-	8,624.00
Actuarial Fees	-	-	-	-
Audit Fees	-	-	-	-
Consulting Fees	-	-	-	-
Dues	-	-	-	-
Employer Audits	-	-	-	-
Fidelity Bond	448.00	-	-	448.00
Fiduciary Liability Insurance	-	-	-	-
Cyber Liability Insurance	-	-	-	-
Programming	-	-	-	-
Investment Manager Fees	-	612.50	-	612.50
Investment Performance Fees	-	-	3,090.00	3,090.00
IRS Filing Fees	-	-	-	-
Legal Fees	4,864.40	5,876.50	3,323.15	14,064.05
Meeting Expense	-	-	-	-
Office Expenses	-	-	-	-
Postage	5,422.32	35.10	945.28	6,402.70
Printing	4,617.16	-	28.19	4,645.35
Reciprocals	2,391.28	856.58	126.90	3,374.76
Settlement	-	-	-	-
Wire Fees & Service Charges	218.92	171.47	176.99	567.38
Total Deductions	357,437.92	334,301.33	41,423.66	733,162.91
Net Increase (Decrease)	$ (123,187.84)	$ (70,853.54)	$ 407,447.14	$ 213,405.76
Fund Balance - December 31, 2023				30,013,080.97
Fund Balance - March 31, 2024				$ 30,226,486.73

CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF FUND BALANCE
AS OF MARCH 31, 2024

	Cost Basis 03/31/24	Market Basis 03/31/24	Market Basis 12/31/23
Cash - PNC - Operating	$ 689,755.87	$ 689,755.87	$ 1,318,501.98
Amalgamated Bank of Chicago	29,433,953.27	31,960,979.86	30,206,514.66
Annuity Loans Receivable	170,438.01	170,438.01	158,207.82
Federal & State Taxes Withheld	(1,218.55)	(1,218.55)	(1,218.55)
Due To/Others	-	-	-
Accounts Payable	(66,441.87)	(66,441.87)	(66,441.87)
	$ 30,226,486.73	$ 32,753,513.32	$ 31,615,564.04

Market Value of Fund Balance as of December 31, 2023	31,615,564.04
Increase in Market Value of Fund Balance as of March 31, 2024	$ 1,137,949.28
Increase in Cash	213,405.76
Unrealized Gain on Investments	924,543.52
	$ 1,137,949.28

MARKET VALUE OF FUND BALANCE DISTRIBUTION



CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
June 18, 2024

	Payee/Purpose	Period	Check #	Amount
1 .	Artemus Alston			
	Lump Sum Payout		1775	1,927.62
2 .	Vanguard FBO Jeffrey Billing			
	Rollover Payout		1776	25,150.24
3 .	Christine Fulton			
	Lump Sum Payout		1777	1,759.37
4 .	Jeffrey McClanathan			
	Lump Sum Payout		1778	878.19
5 .	Cynthia Turner			
	Lump Sum Payout		1779	240.00
6 .	Coy Whittingham			
	Lump Sum Payout		1780	322.49
7 .	Associated Administrators, LLC			
	Printing - Envelopes	12/23	1781	28.19
8 .	Batoff Associates, P.A.			
	Legal Fees	2/24	1782	3,323.15
9 .	Bolton Partners, Inc.			
	Investment Performance Fee	11/23 - 01/24	1783	3,090.00
10 .	Schmitz Press, Inc.			
	Postage - SMM	3/24	1784	945.28
11 .	Washington Area Carpenters' Fund			
	Reciprocal Hours	1/24	1785	126.90
12 .	Donald Brown			
	Lump Sum Payout		1786	847.22
13 .	Anthony Davis			
	Lump Sum Payout		1787	191.32
14 .	James Streeett			
	Lump Sum Payout		1788	420.87
15 .	David Washington			
	Lump Sum Payout		1789	1,093.90
16 .	Aaron Williams			
	Lump Sum Payout		1790	10,098.07
17 .	Jennifer Arnold			
	Lump Sum Payout		1791	1,010.91

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
June 18, 2024

	Payee/Purpose	Period	Check #	Amount
18 .	Loretha Benson Lump Sum Payout		1792	4,800.00
19 .	Patricia Depasquale Lump Sum Payout		1793	5,772.05
20 .	Martha Lee Lump Sum Payout		1794	175.70
21 .	Juan Montiel Lump Sum Payout		1795	147.61
22 .	Andreas Neumann Lump Sum Payout		1796	517.30
23 .	Mark Cole Loan - Rent - Brenda Lewis		1797	7,000.00
24 .	Wells Fargo Home Mortgage Loan - Mortgage - Lachon Taylor		1798	7,463.04
25 .	Associated Administrators, LLC Loan Fee - Lachon Taylor		1799	50.00
26 .	Associated Administrators, LLC Administration Fee	4/24 - 6/24	1800	8,969.00
27 .	Batoff Associates, P.A. Legal Fees	3/24	1801	3,102.50
28 .	York Insurance Services, Inc. Fiduciary Liability Insurance	3/24 - 3/25	1802	6,681.19
29 .	Schmitz Press, Inc. Printing - SMM	3/24	1803	404.53
30 .	David Claros Lump Sum Payout		1804	1,745.36
31 .	Emanuela Cobb Lump Sum Payout		1805	18,827.63
32 .	CNB FBO Scott Mappes Rollover Payout		1806	282,809.99
33 .	Albert O'Hop, Jr. Lump Sum Payout		1807	18,062.50
34 .	Myron Schrodt			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
June 18, 2024

	Payee/Purpose	Period	Check #	Amount
	Lump Sum Payout		1808	51,941.39
35 .	Terence Baber			
	Lump Sum Payout		1809	14.39
36 .	Robert Bramble			
	Lump Sum Payout		1810	909.45
37 .	Annette Bush			
	Lump Sum Payout		1811	14,333.82
38 .	Gordon Gierczak			
	Lump Sum Payout		1812	2,890.00
39 .	Pauline Headley			
	Lump Sum Payout		1813	1,311.12
40 .	William Henderson			
	Lump Sum Payout		1814	149.92
41 .	Elaine Nichols			
	Lump Sum Payout		1815	21,675.00
42 .	Jamie Nicholson			
	Lump Sum Payout		1816	65,705.60
43 .	Frank Tolbert			
	Lump Sum Payout		1817	515.67
44 .	Associated Administrators, LLC			
	Loan Fee - Sean Watson		1818	50.00
45 .	Jessica Bland			
	Rent - Sean Watson		1819	4,200.00
46 .	Associated Administrators, LLC			
	Accurint	9/23 - 3/24	1820	794.94
47 .	Batoff Associates, P.A.			
	Legal Fees	4/24	1821	2,956.50
48 .	Brenda Hall			
	Lump Sum Payout		1822	4,551.75
49 .	Robert Eaton			
	Lump Sum Payout		1823	57.42
50 .	Bridget Karasinski			
	Lump Sum Payout		1824	191.73

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
June 18, 2024

	Payee/Purpose	Period	Check #	Amount
51 .	Bridget Karasinski			
	Lump Sump Payout - Survivor		1825	19.82
52 .	Dionne McCory			
	Lump Sum Payout		1826	2,305.79
53 ,	Darren Reid			
	Lump Sum Payout		1827	1,934.61
54 .	Terie Shelton			
	Lump Sum Payout		1828	217.67
55 .	Discover Bank FBO DeAnna Wheatley			
	Lump Sum Payout - Minor Child		1829	234.39
56 .	Katrina Barlow			
	Lump Sum Payout		1830	4,509.31
57 .	Charles Schwab FBO Katrina Barlow			
	Rollover Payout		1831	5,000.00
58 .	Judie Greer			
	Lump Sum Payout		1832	4,444.84
59 .	William Jackson			
	Lump Sum Payout		1833	256.94
60 .	Gary Snyder, III			
	Lump Sum Payout		1834	588.98
				$ 609,743.17

Carpenters Local 491 Benefit Funds
Cash Management

			Annuity
Yearly Deductions		$	1,930,653
Loans per Year		$	37,198
Total Yearly Deductions		$	1,967,851
10% of Expenses		$	196,785
	As of		
Current Cash Balance	4/30/24	$	550,432
5% Floor		$	98,393
Replenish			Not now
15% Ceiling		$	289,598
Send to Amalgamated		**$**	**(260,834)**
Transfer Made:	Jun-12-24	$	260,000

CARPENTERS DELINQUENCY LIST
AS OF
JUNE 14, 2024

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

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

LOCAL 491 AUDIT UPDATE

STATUS	EMPLOYER NAME	AUDIT DATE(S)	AUDIT AMOUNT	LIQUIDATED DAMAGES	AUDIT FEE	TOTAL DUE	COMMENTS	HOURS	AUDIT YEAR
IN PROGRESS	ATLANTIC EXPO	5/16/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2021-12/31/2023
IN PROGRESS	CZARNOWSKI DISPLAY	6/14/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2020-12/31/2023
IN PROGRESS	DONALD E MCNABB	1/31/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2022
IN PROGRESS	GENERAL EXPOSITIONS SERV	2/12/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2021-12/31/2023
IN PROGRESS	HARGROVE INC.	6/3/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2022
IN PROGRESS	NTH DEGREE	2/23/2024	$0.00	$0.00	$0.00	$0.00		0	09/01/2021-12/31/2023
IN PROGRESS	SPECTRUM SHOW SERVICES INC.	1/18/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2022
SCHEDULED	MOMENTUM MANAGEMENT	6/24/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2019-12/31/2023
SCHEDULED	SHEPARD EXPOSITION SERVICES	7/22/2024	$0.00	$0.00	$0.00	$0.00		0	01/01/2021-12/31/2023
REQUESTED	ARATA EXPOSITION INC.		$0.00	$0.00	$0.00	$0.00		0	01/01/2020-12/31/2023
REQUESTED	BREDE-WASHINGTON		$0.00	$0.00	$0.00	$0.00		0	01/01/2020-12/31/2023
REQUESTED	BRUNSWICK WOODWORKING CO INC		$0.00	$0.00	$0.00	$0.00		0	07/01/2019-12/31/2023
REQUESTED	BUILDTASK		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	COASTAL INTERNATIONAL INC.		$0.00	$0.00	$0.00	$0.00		0	01/01/2020-12/31/2023
REQUESTED	EMPLOYCO		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	EXHIBIT WORKS INC.		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	FREEMAN EXPOSITION INC.		$0.00	$0.00	$0.00	$0.00		0	01/01/2020-12/31/2022
REQUESTED	LANCASTER MANAGEMENT		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	SHO-AIDS		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	SMITH AND STILLWELL		$0.00	$0.00	$0.00	$0.00		0	01/01/2018-12/31/2023
REQUESTED	WILLWORK		$0.00	$0.00	$0.00	$0.00		0	07/01/2019-12/31/2023

CARPENTERS LOCAL 491 ANNUITY FUND
PAYOUTS
JUNE 18, 2024

Name		Survivor Of	Type	Age		Amount	Effective
Artemus	Alston		Termination	42	$	2,409.52	2/28/2024
Charles Schwab FBO Katrina	Barlow		Termination	56	$	5,000.00	5/31/2024
Katrina	Barlow		Termination	56	$	5,636.64	5/31/2024
Vanguard FBO Jeffrey	Billing		Termination	59	$	25,150.24	2/28/2024
Robert	Bramble		Termination	55	$	1,258.75	4/30/2024
David	Claros		Termination	60	$	2,181.70	4/15/2024
Christine	Fulton		Termination	49	$	2,435.11	2/28/2024
Judie	Greer		Termination	57	$	6,152.03	5/31/2024
Pauline	Headley		Termination	38	$	1,638.90	4/30/2024
William	Henderson		Termination	58	$	149.92	4/30/2024
Bridget	Karasinski		Termination	52	$	265.38	5/15/2024
Martha	Lee		Termination	42	$	175.70	3/29/2024
CNB FBO Scott	Mappes		Termination	61	$	282,809.99	4/15/2024
Jeffrey	McClanathan		Termination	58	$	1,215.49	2/28/2024
Dionne	McCrory		Termination	51	$	2,882.24	5/15/2024
Andreas	Neumann		Termination	59	$	646.63	3/29/2024
Jamie	Nicholson		Termination	61	$	82,132.00	4/30/2024
Darren	Redd		Termination	52	$	2,677.66	5/15/2024
Frank	Tolbert		Termination	61	$	713.73	4/30/2024
David	Washington		Termination	34	$	1,514.05	3/15/2024
Aaron	Williams		Termination	48	$	13,976.56	3/15/2024
Jennifer	Arnold	Brian Arnold	Survivor	44	$	1,263.64	3/29/2024
Terence	Baber	Andre Baber	Survivor	65	$	14.39	4/30/2024
Bridget	Karasinski	Sandrath Karasinski	Survivor	52	$	19.82	5/15/2024
Terie	Shelton	Decard Acree	Survivor	60	$	301.28	5/15/2024
Gary	Snyder, III	Gary Snyder , Jr.	Survivor	38	$	736.23	5/31/2024
Discover Savings FBO Deanna	Wheatley	Jeffrey Wheatley	Survivor	9	$	324.41	5/15/2024
Loretha	Benson		Retired	71	$	6,000.00	3/29/2024
Donald	Brown		Retired	72	$	1,172.63	3/15/2024
Annette	Bush		Retired	74	$	17,917.28	4/30/2024
Emanuela	Cobb		Retired	66	$	26,059.00	4/15/2024
Anthony	Davis		Retired	66	$	264.80	3/15/2024
Patricia	Depasquale		Retired	70	$	7,989.00	3/29/2024
Robert	Eaton		Retired	63	$	57.42	5/15/2024
Gordon	Gierczak		Retired	74	$	4,000.00	4/30/2024
Brenda	Hall		Retired	65	$	6,300.00	5/15/2024
William	Jackson		Retired	65	$	321.17	5/31/2024
Juan	Montiel		Retired	72	$	147.61	3/29/2024
Elaine	Nichols		Retired	64	$	30,000.00	4/30/2024
Albert	O'Hop, Jr.		Retired	63	$	25,000.00	4/15/2024
Myron	Schrodt		Retired	71	$	64,926.74	4/15/2024
James	Streett		Retired	77	$	582.53	3/15/2024
Cynthia	Turner		Retired	63	$	300.00	2/28/2024
Coy	Whittingham		Retired	74	$	403.11	2/28/2024

Approved By:

Chairman

Secretary

Date

Date

CARPENTERS LOCAL NO. 491 ANNUITY FUND
PARTICIPANT LOANS - 2024

First Name	Last Name	Loan Purpose	Loan Date	Loan Amount
Sandra	Mackenzie	Funeral Expenses	01/31/24	6,264.00
April	Smith	Eviction	02/21/24	8,310.00
				14,574.00
Brenda	Lewis	Eviction	04/08/24	7,000.00
Lachon	Taylor	Foreclosure	04/08/24	7,463.04
Sean	Watson	Eviction	05/14/24	4,250.00
				18,713.04
				$ 33,287.04