

**Carpenters Local No. 491
Annuity Fund**

Board of Trustees Meeting

September 17, 2025

CARPENTERS LOCAL NO. 491 ANNUITY FUND
AGENDA
SEPTEMBER 17, 2025

A. ROLL CALL

1. New Trustee

B. MINUTES OF THE MAY 28, 2025 BOARD MEETING

C. ADMINISTRATIVE REPORTS

1. Statement of Changes In Fund Balance (Apr - Jun, 2025)
2. Statement of Fund Balance (June 30, 2025)
3. Bills to be Approved and Paid (September 17, 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. Lifetime Income Disclosure Statement - 2024
7. SECURE Act 2.0 / CARES Act Update
8. Miller Lawsuit Update
9. Questions
10. Date of Next Meeting - December 10, 2025

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

May 28, 2025

MINUTES

A regular meeting of the Trustees of the Carpenters Local No. 491 Annuity Plan was held at 9:00 a.m. on May 28, 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 was on an excused absence

Also present were Al Kroll, 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 March 5, 2025, were approved as read after a motion was made by Mr. Brugueras and seconded by Mr. deLeon.
2. The Administrative Manager reviewed with the Trustees the Administrative Manager's report for the three months ending March 31, 2025. The Fund balance as of March 31, 2025, was \$33,350,541.63. Upon motion duly made by Mr. Brugueras and seconded by Mr. Tarby, 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. deLeon 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. Brugueras and seconded by Mr. Joyce.
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. Brugueras and seconded by Mr. Joyce.
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. Brugueras and seconded by Mr. Joyce.
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 March 31, 2025. Mr. Fryer then provided a review of

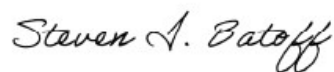
the economy and capital markets. He then reviewed asset allocation; asset reconciliation; long term asset growth; portfolio targets; historical performance; calendar year performance; and 3-year risk/reward summary, 5-year risk/reward summary, and 10-year risk/reward summary. He then reviewed calendar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

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

12. Ira Marc Miller, CPA, then reviewed with the Trustees the financial statements with supplemental information and independent auditor's report for the years ended December 31, 2024 and 2023. He first reviewed his firm's opinion, which was an unqualified (clean) opinion. He then reviewed the statements of net assets available for benefits. This was followed by a discussion of the statements of changes in net assets available for benefits. He then reviewed at great length the notes to the financial statements. He then reviewed a schedule of assets held for investment purposes at the end of the year. Mr. Miller concluded with a schedule of reportable transactions.
13. The Administrative Manager reviewed with the Trustees the cash management statement.
14. Mr. Batoff informed the Trustees that there is no further guidance on regulations as to the SECURE Act 2.0 or CARES Act.
15. Mr. Batoff stated that the summary plan description had been approved by the Administrative Manager. The Administrative Manager stated that the summary plan description is in the process of being printed and then will be distributed to the Plan participants.

16. The Administrative Manager reported a loan appeal by a participant who withdrew his entire account in December 2020. The participant returned to work in September 2021. Under the Plan there is a five-year waiting period before a participant is eligible to receive another loan from the Plan. Accordingly, in this case, the participant would not be eligible to receive a loan from the Plan until September 2026. After a thorough discussion, the Trustees, upon motion duly made by Mr. deLeon and seconded by Mr. Brugueras, unanimously agreed to amend the Plan, effective January 1, 2025, to change the five-year time requirement to a three-year time requirement. The Trustees requested that Mr. Batoff prepare the necessary amendment to the Plan and prepare appropriate summary of material modifications. The Trustees requested that the Administrative Manager distribute the summary of material modifications after Mr. Batoff's preparation. There being no further business, the meeting was thereupon adjourned at 9:24 a.m. with the next meeting scheduled for September 17, 2025, at 9:00 a.m.

Respectfully submitted,

A handwritten signature in cursive script that reads "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 SIX MONTHS ENDED JUNE 30, 2025

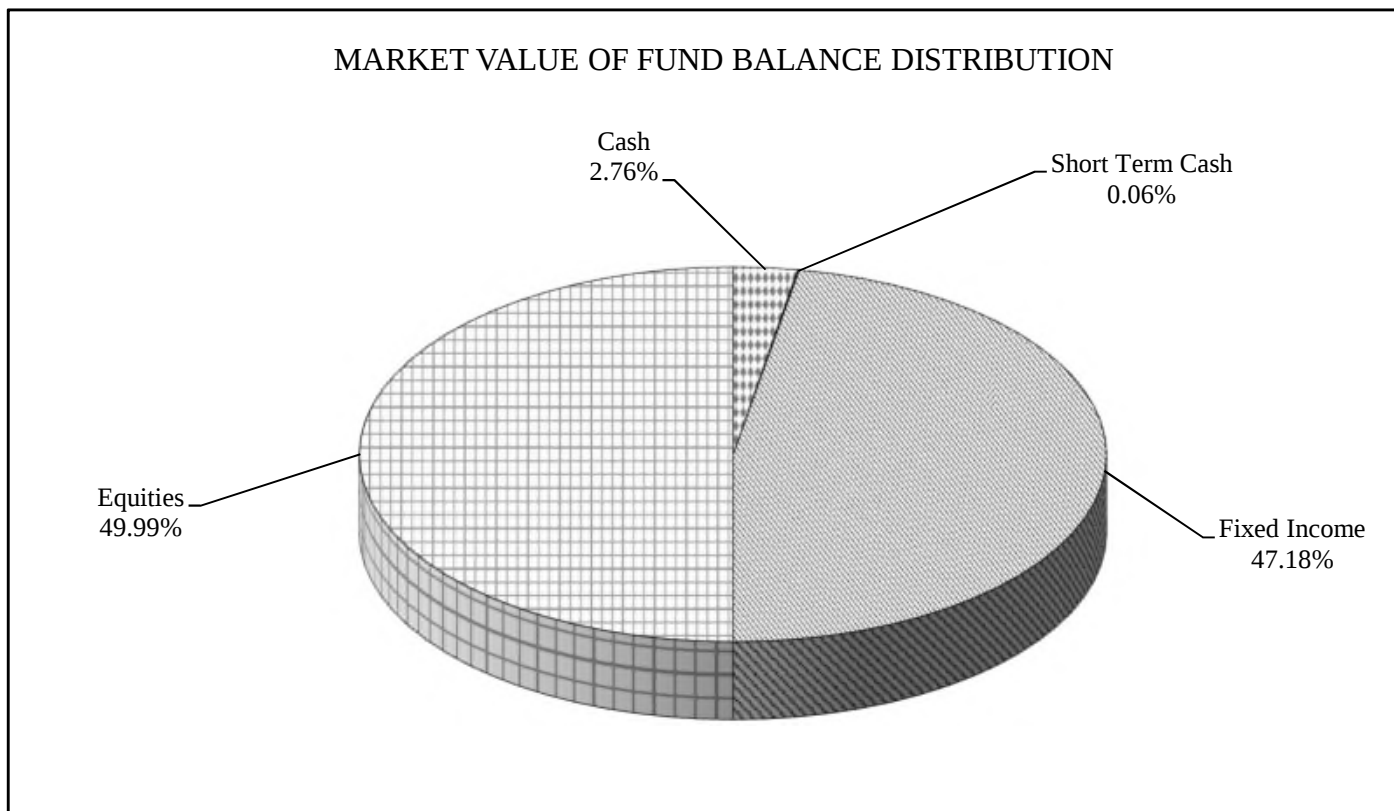
	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date</u>
<u>Additions</u>				
Employer Contributions	\$ 393,888.84	\$ 391,734.39	\$ 531,323.60	\$ 2,063,216.77
Interest Income	272.96	177.13	180.95	1,231.09
Dividend Income	47,142.81	46,987.13	236,464.68	557,305.59
Interest Income - Loans	111.19	100.69	250.03	629.94
Realized Gains (Losses)	-	-	24.54	24.54
Total Additions	<u>441,415.80</u>	<u>438,999.34</u>	<u>768,243.80</u>	<u>2,622,407.93</u>
<u>Deductions</u>				
Benefits Paid	234,551.32	153,296.45	45,812.71	891,061.40
Administration	9,328.00	-	-	18,297.00
Actuarial Fees	-	-	-	-
Audit Fees	-	9,500.00	-	9,500.00
Consulting Fees	-	-	-	-
Dues	-	-	-	-
Employer Audits	-	-	-	625.00
Fidelity Bond	-	-	-	441.00
Fiduciary Liability Insurance	-	-	-	7,028.60
Cyber Liability Insurance	-	-	-	2,936.66
Programming	-	-	-	-
Investment Manager Fees	-	612.50	-	1,185.00
Investment Performance Fees	-	-	3,500.00	10,090.00
IRS Filing Fees	-	-	-	-
Legal Fees	1,725.00	1,762.50	2,289.30	13,304.65
Meeting Expense	-	-	-	-
Office Expenses	-	-	-	-
Postage	-	236.32	-	1,312.82
Printing	-	175.92	25.17	1,044.50
Reciprocals	445.30	1,248.30	1,934.50	6,989.18
Settlement	-	-	-	-
Wire Fees & Service Charges	235.80	248.55	218.22	1,360.28
Total Deductions	<u>246,285.42</u>	<u>167,080.54</u>	<u>53,779.90</u>	<u>965,176.09</u>
Net Increase (Decrease)	<u><u>\$ 195,130.38</u></u>	<u><u>\$ 271,918.80</u></u>	<u><u>\$ 714,463.90</u></u>	<u><u>\$ 1,657,231.84</u></u>
Fund Balance - December 31, 2024				32,874,822.87
Fund Balance - June 30, 2025				<u><u>\$ 34,532,054.71</u></u>

UNAUDITED FINANCIAL REPORT

CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF FUND BALANCE
AS OF JUNE 30, 2025

	Cost Basis 06/30/25	Market Basis 06/30/25	Market Basis 12/31/24
Cash - PNC - Operating	\$ 1,097,855.63	\$ 1,097,855.63	\$ 1,512,291.90
Amalgamated Bank of Chicago	33,087,969.08	38,618,366.60	35,419,702.94
Annuity Loans Receivable	411,798.84	411,798.84	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>\$ 34,532,054.71</u>	<u>\$ 40,062,452.23</u>	<u>\$ 37,003,932.95</u>

Market Value of Fund Balance as of December 31, 2024	<u>37,003,932.95</u>
Increase in Market Value of Fund Balance as of June 30, 2025	<u>\$ 3,058,519.28</u>
Increase in Cash	1,657,231.84
Unrealized Gain on Investments	1,401,287.44
	<u>\$ 3,058,519.28</u>



CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
September 17, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
1 . Associated Administrators, LLC Loan Fee - Anthony Moulden		2172	50.00
2 . Windsor Forest Apartments Loan - Rent - Anthony Moulden		2173	3,385.39
3 . Associated Administrators, LLC Printing - 1099R's - \$175.92 - Accurint - \$236.32 - 1/25		2174	412.24
4 . Batoff Associates, P.A. Legal Fee	4/25	2175	1,762.50
5 . Ira Marc Miller & Co., P.A. Progress Billing - Audit	12/24	2176	9,500.00
6 . Carpenters Philadelphia Annuity Fund Reciprocal Hours	3/25	2177	346.75
7 . Washington Area Carpenters' Fund Reciprocal Hours	3/25	2178	901.55
8 . James Anderson, Jr. Lump Sum Payout		2179	561.13
9 . Myron Arps Lump Sum Payout		2180	272.31
10 . Mark Darensburg Lump Sum Payout		2181	97,006.55
11 . Karen Mrozinski Lump Sum Payout		2182	98.97
12 . Helery Price Lump Sum Payout		2183	7,113.32
13 . Margaret Shinn Lump Sum Payout		2184	265.99
14 . John Sienkiewicz, Jr. Lump Sum Payout		2185	209.45
15 . Amethyst Carroll Loan - Rent - Bonita Gonsalves		2186	5,100.00
16 . Associated Administrators, LLC Loan Fee - Norma Evans		2187	50.00
17 . Freedom Mortgage Co. Loan - Mortgage - Norma Evans		2188	7,288.00

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
September 17, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
18 . Jane Boessel Lump Sum Payout		2189	377.92
19 . Richard Douglas Lump Sum Payout		2190	1,083.75
20 . Tabatha Morgan Lump Sum Payout		2191	4,535.99
21 . Associated Administrators, LLc Loan Fee - Devawn Walsh		2192	50.00
22 . Randy Cole Loan - Rent - Devawn Walsh		2193	6,500.00
23 . Associated Administrators, LLC Printing - Envelopes	12/24	2194	25.17
24 . Void		2195	-
25 . Bolton Partners, Inc. Investment Performance Fee	2/25 - 4/25	2196	3,500.00
26 . Carpenters Philadelphia Annuity Fund Reciprocal Hours	4/25	2197	587.65
27 . Washington Area Carpenters' Fund Reciprocal Hours	4/25	2198	956.30
28 . Washington Area Carpenters' Fund Reciprocal Hours	4/25	2199	390.55
29 . Alletta Johnson Loan - Rent - Marian Jackson		2200	15,000.00
30 . Bernard Collins Loan - Rent - Tammie Able		2201	13,749.50
31 . Mary Hauser Lump Sum Payout		2202	26.90
32 . Ivan Long Lump Sum Payout		2203	781.50
33 . Gregory Mantler Lump Sum Payout		2204	28,900.00
34 . Adam Roetter			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
September 17, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Lump Sum Payout		2205	203.95
35 . Jason Zimmerman Lump Sum Payout		2206	3,290.26
36 . Batoff Associates, P.A. Legal Fees - Replaces Check #2195	5/25	2207	2,289.30
37 . Associated Administrators, LLC Loan Fee - Ronald Hayden		2208	50.00
38 . Ronald Taylor II Funeral Home Loan - Funeral Expenses - Ronald Hayden		2209	12,500.00
39 . Associated Administrators, LLC Administration Fee	7/25 - 9/25	2210	9,328.00
40 . Associated Administrators, LLC Reimbursement - Bank Fees		2211	218.01
41 . Batoff Associates, P.A. Legal Fees	6/25	2212	37.50
42 . Loretha Benson Lump Sum Payout		2213	7,225.00
43 . Bank Of America FBO Mark Cole Rollover Annuity Payout		2214	4,000.00
44 . Mark Cole Lump Sum Payout		2215	4,000.00
45 . John Cudmore Lump Sum Payout		2216	2,914.65
46 . Vashawn Earl Lump Sum Payout		2217	25.82
47 . Hannah Folderauer Lump Sum Payout		2218	6,802.43
48 . Rebecca Folderauer Lump Sum Payout		2219	6,802.42
49 . Angel Fuentes Lump Sum Payout		2220	200.73
50 . Noah Furr Lump Sum Payout		2221	3,211.26

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
September 17, 2025

	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
51 .	Fidelity Investments FBO David Maglott Rollover Annuity Payout		2222	26,270.54
52 .	Betty May Lump Sum Payout		2223	25.82
53 .	Veronica May Lump Sum Payout		2224	25.83
54 .	Candi Moon Lump Sum Payout		2225	228.58
55 .	Romeo Ortiz Lump Sum Payout		2226	723.71
56 .	Fidelity Investments FBO Randy Richards, Jr. Rollover Annuity Payout		2227	30,000.00
57 .	Randy Richards, Jr. Lump Sum Payout		2228	18,791.10
58 .	Benjamin Sagan Lump Sum Payout		2229	16,657.62
59 .	Sara Brown Loan - Rent Jason Stanton		2230	12,600.00
60 .	Associated Administrators, LLC Loan Fee - Angela Beard		2231	50.00
61 .	Gates, Hudson & Associates, Inc. Loan - Rent - Angela Beard		2232	3,305.21
62 .	Crystal Chamberlain Lump Sum Payout		2233	1,891.49
63 .	Danielle Dow Lump Sum Payout		2234	235.54
64 .	Merrill Edge FBO Anthony Giaquinta Rollover Annuity Payout		2235	136,934.26
65 .	Maurice Marria Lump Sum Payout		2236	222.62
66 .	Thomas Tracey, III Lump Sum Payout		2237	2,754.86
67 .	Batoff Associates, P.A. Legal Fees	7/25	2238	1,537.50

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
September 17, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
68 . Associated Administrators, LLC Postage - Training School Materials	6/25	2239	20.63
69 . Carpenters Philadelphia Annuity Fund Reciprocal Hours	3/25 - 4/25	2240	1,631.55
70 . Void		2241	-
71 . Washington Area Carpenters' Fund Reciprocal Hours	5/25 - 6/25	2242	2,853.89
72 . Maria Aparicio Lump Sum Payout		2243	998.16
73 . Christine Helmer Lump Sum Payout		2244	5,154.81
74 . Void		2245	-
75 . Alan Sanderford Lump Sum Payout		2246	11,744.13
76 . Thomas Steinly Lump Sum Payout		2247	2,138.74
77 . Void		2248	-
78 . Olandor Calloway Lump Sum Payout		2249	218.86
79 . Associated Administrators, LLC Loan Fee - Jamaine Benning		2250	50.00
80 . Tameka Delaney Loan - Rent - Jamaine Benning		2251	15,000.00
81 . Wanda Boyd Lump Sum Payout		2252	76,860.72
82 . Gordon Gettys Lump Sum Payout		2253	49.67
83 . Alan Mansfield Lump Sum Payout		2254	10,837.50
84 . Phillip Shaffer			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
 BILLS TO BE APPROVED AND PAID
 OPERATING ACCOUNT
 September 17, 2025

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Lump Sum Payout		2255	71.21
85 . Dennis G. Smith Lump Sum Payout		2256	3,459.47
86 . Stephanie Teman Lump Sum Payout		2257	38,142.36
87 . Associated Administrators, LLC Loan Fee - Justin Meeks		2258	50.00
88 . Ambrose Funeral Home Loan - Funeral Expenses - Justin Meeks		2259	7,594.00
			<u>\$ 703,019.09</u>

Carpenters Local 491 Benefit Funds Cash Management

		<u>Annuity</u>
Yearly Deductions		\$ 1,745,406
Loans per Year		<u>\$ 93,333</u>
Total Yearly Deductions		\$ 1,838,739
10% of Expenses		\$ 183,874
Current Cash Balance	As of 7/31/25	\$ 1,111,315
5% Floor Replenish		\$ 91,937 Not now
15% Ceiling Send to Amalgamated		\$ 261,811 \$ (849,504)
Transfer Made:	Sep-12-25	\$ 850,000

CARPENTERS DELINQUENCY LIST
AS OF
SEPTEMBER 12, 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	GLP INC		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2021-DATE
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
REQUESTED	SPECTRUM SHOW SERVICES	10/2/2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		01/01/2023-12/31/2024
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			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			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	HARGROVE INC.	6/3/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			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			0	\$0.00	\$0.00		01/01/2021-12/31/2023
IN PROGRESS	VISTA CONVENTION SERVICES	7/23/2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		REQ 491 REPORT	0	\$0.00	\$0.00		01/01/2023-12/31/2024
IN PROGRESS	WILLWORK	7/19/2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			0	\$0.00	\$0.00		07/01/2019-12/31/2023
COMPLETED	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
COMPLETED	GENERAL EXPOSITIONS SERV	2/12/2024	\$212.23	\$21.22	\$0.00	\$233.45	\$0.00			9.5	\$233.45	\$0.00	6/28/2025	01/01/2021-12/31/2023

STATUS	EXPLANATION
REQUESTED	REQUEST LETTER FOR AUDIT SENT TO COMPANY
IN PROGRESS	AUDIT STARTED AND CURRENTLY BEING WORKED ON
COMPLETED	AUDIT COMPLETED. BILLING (IF APPLICABLE) FORWARDED TO LOCAL 491

CARPENTERS LOCAL 491 ANNUITY FUND
PAYOUTS
SEPTEMBER 17, 2025

<u>Name</u>		<u>Survivor Of</u>	<u>Type</u>	<u>Age</u>	<u>Amount</u>	<u>Effective</u>
James	Anderson, Jr.		Termination	40	\$ 776.65	5/15/2025
Bank of America FBO Mark	Cole		Termination	61	\$ 4,000.00	7/22/2025
Mark	Cole		Termination	61	\$ 5,000.00	7/22/2025
Mark	Darensburg		Termination	44	\$ 134,265.13	5/15/2025
Angel	Fuentes		Termination	57	\$ 200.73	7/22/2025
Noah	Furr		Termination	40	\$ 4,014.07	7/22/2025
Merrill Edge FBO Anthony	Giaquinta		Termination	49	\$ 136,934.26	7/31/2025
Maurice	Marria		Termination	61	\$ 222.62	7/31/2025
Candi	Moon		Termination	57	\$ 285.72	7/22/2025
Tabatha	Morgan		Termination	48	\$ 6,278.19	5/30/2025
Fidelity Investments FBO Randy	Richards Jr.		Termination	46	\$ 30,000.00	7/22/2025
Randy	Richards Jr.		Termination	46	\$ 23,488.88	7/22/2025
Benjamin	Sagan		Termination	26	\$ 23,055.52	7/22/2025
Dennis	Smith		Termination	36	\$ 4,788.19	8/29/2025
Thomas	Tracey, III		Termination	46	\$ 3,812.95	7/31/2025
Jason	Zimmerman		Termination	38	\$ 4,554.00	6/16/2025
Maria	Aparicio	Santana Aparicio	Survivor	77	\$ 1,381.54	8/15/2025
Jane	Boessel	William Boessel Jr	Survivor	63	\$ 523.08	5/30/2025
Wanda	Boyd	Nathaniel Jones	Survivor	58	\$ 96,075.90	8/29/2025
Crystal	Chamberlain	Joseph Chamberlain	Survivor	46	\$ 2,617.98	7/31/2025
Danielle	Dow	Dale Conway	Survivor	49	\$ 326.01	7/31/2025
Vashawn	Earl	Andrea Brown	Survivor	49	\$ 25.82	7/22/2025
Hannah	Folderauer	Keith Folderauer	Survivor	27	\$ 9,415.12	7/22/2025
Rebecca	Folderauer	Keith Folderauer	Survivor	23	\$ 9,415.11	7/22/2025
Mary Ruth	Hauser	Frederick Hauser	Survivor	78	\$ 26.90	6/16/2025
Christine	Heimer	Robert Ash	Survivor	50	\$ 7,134.69	8/15/2025
Betty	May	Andrea Brown	Survivor	55	\$ 25.82	7/22/2025
Veronica	May	Andrea Brown	Survivor	58	\$ 25.83	7/22/2025
Karen	Mirozinski	Luis Candelaria	Survivor	61	\$ 98.97	5/15/2025
Adam	Roetter	Patricia Dierdorff	Survivor	40	\$ 254.94	6/16/2025
Margaret	Shinn	Michael Shinn	Survivor	60	\$ 332.49	5/15/2025
Stephanie	Teman	Gary Teman	Survivor	39	\$ 47,677.95	8/29/2025
Myron	Arps		Retired	66	\$ 340.39	5/15/2025
Loretha	Benson		Retired	73	\$ 10,000.00	7/22/2025
Olandor	Calloway		Retired	62	\$ 218.86	8/15/2025
John	Cudmore		Retired	64	\$ 4,034.11	7/22/2025
Richard	Douglas		Retired	68	\$ 1,500.00	5/30/2025
Gordon	Gettys		Retired	66	\$ 49.67	8/29/2025
Ivan	Long		Retired	64	\$ 976.87	6/16/2025
Fidelity Investments FBO David	Maglott		Retired	66	\$ 26,270.54	7/22/2025
Alan	Mansfield		Retired	67	\$ 15,000.00	8/29/2025
Gregory	Mantler		Retired	71	\$ 40,000.00	6/16/2025
Romeo	Ortiz		Retired	69	\$ 1,001.67	7/22/2025
Helery	Price		Retired	62	\$ 8,891.65	5/15/2025
Alan	Sanderford		Retired	64	\$ 14,680.16	8/15/2025
Phillip	Shaffer		Retired	65	\$ 71.21	8/29/2025
John	Sienkiewicz, Jr.		Retired	69	\$ 289.90	5/15/2025
Thomas	Steinly		Retired	72	\$ 2,673.43	8/15/2025

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
Tammie	Able	Eviction	06/11/25	13,749.50
Angela	Beard	Eviction	07/25/25	3,355.21
Jamaine	Benning	Eviction	08/20/25	15,050.00
Norma	Evans	Foreclosure	05/29/25	7,338.00
Bonita	Gonsalves	Eviction	05/21/25	5,100.00
Ronald	Hayden	Funeral Expenses	07/07/25	12,550.00
Marian	Jackson	Eviction	06/11/25	15,000.00
Justin	Meeks	Funeral Expenses	09/02/25	7,644.00
Anthony	Moulden	Eviction	05/06/25	3,435.39
Jason	Stanton	Eviction	07/23/25	12,600.00
DeVawn	Walsh	Eviction	06/05/25	6,550.00
				102,372.10
				\$ 330,238.10