

PRESSMEN WELFARE FUND STATEMENT OF GAIN OR LOSS

2021	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
# REPORTED	128	133	128	129	124	126	124	122	128	127	131		
INCOME:													
Contributions-Employer	113,258	116,944	114,217	122,548	112,329	129,648	98,124	95,522	104,571	113,665	112,804		1,233,630
Contributions-Employee	0	0	0	0	0	0	0	0	0	0	0		16,093
Cobra Self Pay	2,043	0	1,021	1,021	1,021	2,043	0	3,064	0	1,021	2,244		13,479
Retired Self Pay	884	884	884	884	884	1,768	0	884	1,768	0	0		8,840
Liquidated Damages	0	0	0	0	0	0	0	0	0	0	0		0
Interest and Dividend Income	0	0	0	2,252	0	17	2,709	0	37	7,833	48		12,895
Interest on Delinquency	0	0	0	0	0	0	0	0	0	0	0		0
Miscellaneous Income	0	0	0	0	0	0	0	0	11	0	0		11
Gain (Loss) - Investments	(7,168)	19,331	31,494	37,815	5,555	18,565	16,646	25,296	(39,958)	49,544	(6,084)		151,036
TOTAL INCOME	109,017	137,159	147,616	164,520	119,789	152,041	117,479	124,766	66,429	172,063	125,105		1,435,983
EXPENSES:													
Actuarial Fee	1,875	0	0	1,875	0	0	0	0	0	1,875	1,875		7,500
Administration Fee	9,175	9,450	9,450	9,450	9,450	9,450	9,450	9,450	9,450	9,450	9,450		103,675
Admin. Misc. Charges	0	0	0	0	0	0	0	0	0	0	0		0
Audit Fee	0	0	0	325	0	2,210	0	0	2,000	0	1,025		5,560
Bank Charges	395	457	407	379	371	374	389	358	425	375	374		4,303
Benefits Paid - Dental	0	791	2,427	1,923	1,919	0	3,076	0	625	444	2,319		13,524
Benefits Paid - GDS	2,678	2,819	2,854	2,854	2,925	2,925	2,854	2,819	2,889	2,925	2,925		31,468
Cyber Liability Insurance	0	0	0	0	0	0	1,546	0	0	0	3,000		4,546
Consultant	0	0	0	0	0	0	0	0	0	0	0		0
Dues & Subscriptions	0	0	0	0	0	0	0	0	0	0	0		0
Fiduciary Resp. Insurance	0	0	0	0	0	0	0	0	0	0	0		0
Kaiser-Active Signature	53,529	54,783	58,796	60,000	60,000	44,348	57,391	61,304	53,478	60,706	54,093		618,428
Kaiser-Cobra Signature	0	0	0	0	0	0	7,945	883	883	914	914		11,538
Kaiser-Active DHMO/SEL	1,761	1,761	0	1,761	1,761	1,761	1,761	1,761	1,761	1,822	1,822		17,732
Kaiser-Active DHMO/SIG	49,639	67,091	61,596	67,973	67,091	61,794	60,911	64,442	74,153	74,009	75,836		724,535
Kaiser-Active DHMO/MV/SIG	3,313	3,313	3,313	8,613	3,975	3,975	3,975	3,975	1,988	0	0		36,438
Kaiser-Active DHMO/VF	0	0	0	0	0	0	0	0	0	3,428	2,057		5,485
Kaiser-Retiree Signature	0	0	0	0	0	0	0	0	0	0	0		0
Life and AD&D Insurance	1,251	1,316	1,359	1,359	1,370	1,370	1,349	1,392	1,392	1,392	1,370		14,921
Disability Insurance	1,783	3,508	1,938	1,938	1,953	2,142	2,015	2,080	2,080	2,080	2,048		23,563
Legal Fees	640	512	576	320	256	0	789	592	526	921	1,775		6,907
Meeting	0	0	0	0	12	0	0	0	0	0	176		188
Conferences ¹	0	0	0	0	0	9,165	0	0	0	0	(6110)		3,055
Postage	61	38	248	38	44	74	51	0	413	0	0		966
Printing/Stationary	12	20	0	0	0	13	0	0	80	0	17		142
Payroll Audit	0	0	0	0	0	0	0	0	0	0	0		0
Registration Fee ²	0	0	0	0	0	0	0	0	0	0	(1,278)		(1,278)
Travel Expense	0	0	0	0	0	838	0	0	0	0	0		838
Trustee Expense	0	0	0	0	0	0	0	0	0	0	0		0
Misc Expense	0	0	0	0	0	0	4,085	0	0	0	0		4,085
TOTAL EXPENSES	126,110	145,857	142,964	158,807	151,126	140,439	157,588	149,056	152,143	160,340	153,689	0	1,638,118
GAIN/LOSS	(17,093)	(8,698)	4,652	5,713	(31,337)	11,602	(40,109)	(24,290)	(85,714)	11,722	(28,583)	0	(202,135)

¹IFEBP Refund Received

²Cancelled Conference.

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO PRESSMEN WELFARE FUND

Pressmen Welfare Fund
Balance Sheet
November 30, 2021

ASSETS

Current Assets		
PNC - Operating Checking	\$ 62,334.35	
PNC - Benefit Checking	(1,926.80)	
Interest Receivable	7,490.00	
A/R Trustees	900.00	
Due from Others	3,063.96	
Prepaid Expenses	2,901.21	
A/R - EE Contributions	<u>34,907.00</u>	
Total Current Assets		109,669.72
Property and Equipment	<u> </u>	
Total Property and Equipment		0.00
Other Assets		
CFG Bank	100,000.00	
Morgan Stanley	275,000.00	
Fidelity investment	870,621.42	
Certificate of Deposit	<u>199,999.75</u>	
Total Other Assets		<u>1,445,621.17</u>
Total Assets		<u>\$ 1,555,290.89</u>

LIABILITIES AND CAPITAL

Current Liabilities	<u> </u>	
Total Current Liabilities		0.00
Long-Term Liabilities	<u> </u>	
Total Long-Term Liabilities		<u>0.00</u>
Total Liabilities		0.00
Capital		
Retained Earning Acct	\$ 1,876,106.63	
Net Income	<u>(320,816.04)</u>	
Total Capital		<u>1,555,290.59</u>
Total Liabilities & Capital		<u>\$ 1,555,290.59</u>

Pressmen Welfare Fund
Income Statement
For the Eleven Months Ending November 30, 2021

	Current Month	Year to Date
Revenues		
ER Contributions	\$ 112,804.00	\$ 1,114,798.00
EE Contributions	16,093.00	16,093.00
Cobra Self Pay	2,244.45	12,457.65
Retiree Self Pay	0.00	8,840.00
Interest	48.04	128.54
Dividends	0.00	12,766.49
Miscellaneous Income	0.00	10.59
Fidelity - Gain/Loss	(6,030.81)	151,044.07
Unrealized Gain/Loss	(53.39)	(8.47)
Total Revenues	125,105.29	1,316,129.87
Cost of Sales		
Total Cost of Sales	0.00	0.00
Gross Profit	125,105.29	1,316,129.87
Expenses		
Actuarial Fee	1,875.00	7,500.00
Administrative Fee	9,450.00	103,675.00
Audit Fee	1,025.10	5,560.10
Bank Service Charges	373.89	4,302.94
Benefits Paid - GDS	2,924.92	31,468.18
Benefits Paid - Dental	2,318.80	13,524.00
Dues & Subscriptions	0.00	632.50
Kaiser - Active Signature	54,092.56	618,427.87
Kaiser COBRA	913.69	11,537.85
Kaiser - Active DHMO/SELECT	1,822.48	17,731.44
Kaiser - Active DHMO/SIGNATURE	75,836.27	724,534.72
Kaiser - Active DHMO/MV/SIG	0.00	36,438.05
Kaiser _ Active DHMO/VF	2,057.04	5,485.44
Insurance Premium - STD	2,047.50	21,930.50
Insurance Premium - Life, AD&D	1,370.25	14,920.52
Legal Fees	1,775.25	6,266.50
Meeting Expenses	176.38	187.95
Conferences	(6,110.00)	3,055.00
Postage Expenses	0.00	836.19
Printing & Stationery	17.10	109.90
Registration Fee	(1,277.50)	(1,277.50)
Cyber Liability Insurance	3,000.00	9,260.84
Travel Expense	0.00	837.92
Total Expenses	153,688.73	1,636,945.91

	<u>Current Month</u>	<u>Year to Date</u>
Net Income	(\$ 28,583.44)	(\$ 320,816.04)

Pressmen Welfare Fund
Check Register
For the Period From Nov 1, 2021 to Nov 30, 2021

Check #	Date	Payee	Amount	Account Description
6308	11/1/21	Associated Administrators, LLC	9,643.48	Admin. Fee, New Hire Packets, Meeting Exp.
6309	11/8/21	Mutual of Omaha	3,417.75	Insurance Premium - Life, AD&D, STD
6310	11/8/21	Group Dental Services, Inc	2,924.92	Benefits Paid - GDS
6311	11/8/21	The McKeogh Company	1,875.00	Actuarial Fee
6312	11/8/21	O'Donoghue & O'Donoghue	1,775.25	Legal Fees
6313	11/15/21	Kaiser Permanente 17989-0	54,092.56	Kaiser - Active Signature
6314	11/15/21	Kaiser Permanente 17989-9	75,836.27	Kaiser - Active DHMO/SIGNATURE
6315	11/15/21	Kaiser Permanente 17989-11	913.69	Kaiser COBRA
6316	11/15/21	Kaiser Permanente 17989-12	1,822.48	Kaiser - Active DHMO/SELECT
6317	11/15/21	Kaiser Permanente 17989-18	2,057.04	Kaiser - Active DHMO/VF
6318	11/30/21	Calibre	1,025.10	Audit Fee
6319	11/30/21	Segal Select Insurance	<u>3,000.00</u>	
Total			<u><u>158,383.54</u></u>	

Pressmen Welfare Fund
Check Register
For the Period From Aug 1, 2021 to Nov 30, 2021

Check #	Date	Payee	Amount	Account Description
6277	8/3/21	Associated Administrators, LLC	9450.00	Administrative Fee
6278	8/5/21	Mutual of Omaha	3472.00	08/21 Reconciliation
6279	8/5/21	Group Dental Service	2819.20	08/21 Dental Premium
6280	8/5/21	O'Donoghue & O'Donoghue	591.75	07/21 Services
6281	8/13/21	Kaiser Permanente 17989-0	61,304.45	Kaiser - Active Signature
6282	8/13/21	Kaiser Permanente 17989-12	1,760.81	Kaiser - Active DHMO/SELECT
6283	8/13/21	Kaiser Permanente 17989-9	64,442.21	Kaiser - Active DHMO/SIGNATURE
6284	8/13/21	Kaiser Permanente 17989-15	3,975.06	Kaiser - Active DHMO/MV/SIG
6285	8/13/21	Kaiser Permanente 17989-11	882.77	Kaiser - COBRA
6286	9/8/21	Associated Administrators, LLC	9,598.30	Administrative Fee, Printing, Postage
6287	9/8/21	O'Donoghue & O'Donoghue	526.00	Legal Fees
6288	9/10/21	Mutual of Omaha	3,472.00	Insurance Premium - Life, AD&D, STD
6289	9/10/21	Group Dental Services, Inc	2,889.20	Benefits Paid - GDS
6290	9/10/21	Associated Administrators, LLC	345.00	Postage Expenses
6291	9/10/21	Kaiser Permanente 17989-0	53,478.35	Kaiser - Active Signature
6292	9/10/21	Kaiser Permanente 17989-12	1,760.81	Kaiser - Active DHMO/SELECT
6293	9/10/21	Kaiser Permanente 17989-9	74,152.68	Kaiser - Active DHMO/SIGNATURE
6294	9/10/21	Kaiser Permanente 17989-15	1,987.53	Kaiser - Active DHMO/MV/SIG
6295	9/10/21	Kaiser Permanente 17989-11	882.77	Kaiser COBRA
6296	9/27/21	Calibre	2,000.00	Audit Fee
6297	10/1/21	International Foundation of Empl	655.00	Prepaid Expenses
6298	10/1/21	Associated Administrators, LLC	9,450.00	Administrative Fee
6299	10/14/21	Mutual of Omaha	3,472.00	Insurance Premium - Life, AD&D, STD
6300	10/14/21	Group Dental Services, Inc	2,924.92	Benefits Paid - GDS
6301	10/14/21	The McKeogh Company	1,875.00	Actuarial Fee
6302	10/14/21	O'Donoghue & O'Donoghue	920.50	Legal Fees
6303	10/14/21	Kaiser Permanente 17989-0	60,705.67	Kaiser - Active Signature
6304	10/14/21	Kaiser Permanente 17989-12	1,822.48	Kaiser - Active DHMO/SELECT
6305	10/14/21	Kaiser Permanente 17989-9	74,008.89	Kaiser - Active DHMO/SIGNATURE
6306	10/14/21	Kaiser Permanente 17989-11	913.69	Kaiser COBRA
6307	10/14/21	Kaiser Permanente 17989-18	3,428.40	Kaiser _ Active DHMO/VF
6308	11/1/21	Associated Administrators, LLC	9,643.48	Administrative Fee, Printing, Meeting
6309	11/8/21	Mutual of Omaha	3,417.75	Insurance Premium - Life, AD&D, STD
6310	11/8/21	Group Dental Services, Inc	2,924.92	Benefits Paid - GDS
6311	11/8/21	The McKeogh Company	1,875.00	Actuarial Fee
6312	11/8/21	O'Donoghue & O'Donoghue	1,775.25	Legal Fees
6313	11/15/21	Kaiser Permanente 17989-0	54,092.56	Kaiser - Active Signature

Check #	Date	Payee	Amount	Account Description
6314	11/15/21	Kaiser Permanente 17989-9	75,836.27	Kaiser - Active DHMO/SIGNATURE
6315	11/15/21	Kaiser Permanente 17989-11	913.69	Kaiser COBRA
6316	11/15/21	Kaiser Permanente 17989-12	1,822.48	Kaiser - Active DHMO/SELECT
6317	11/15/21	Kaiser Permanente 17989-18	2,057.04	Kaiser _ Active DHMO/VF
6318	11/30/21	Calibre	1,025.10	Audit Fee
6319	11/30/21	Segal Select Insurance	3,000.00	Cyber Liability Insurance
Total			618,350.98	

Pressmen Welfare Fund
Cash Disbursements Journal
For the Period From Nov 1, 2021 to Nov 30, 2021

Date	Check #	Name	Line Description	Debit Amount	Credit Amount
11/1/21	6308	Associated Administrators, LLC	11/2021 Admin Fee	9,450.00	
			10/2021 New Hire Packets	17.10	
			10/2021 Meeting Exp Food	176.38	
					9,643.48
11/8/21	6309	Mutual of Omaha	11/2021 Life	1,275.75	
			11/2021 ADD	94.50	
			11/2021 STD	2,047.50	
					3,417.75
11/8/21	6310	Group Dental Services, Inc	11/2021 Monthly fee	2,924.92	
					2,924.92
11/8/21	6311	The McKeogh Company	4Q2021 Fee Inv 6178	1,875.00	
					1,875.00
11/8/21	6312	O'Donoghue & O'Donoghue	10/2021 Service Fee Inv 56648	1,775.25	
					1,775.25
11/15/21	6313	Kaiser Permanente 17989-0	11/2021 HMO Inv 110430	54,092.56	
					54,092.56
11/15/21	6314	Kaiser Permanente 17989-9	11/2021 DHMO inv 110442	75,836.27	
					75,836.27
11/15/21	6315	Kaiser Permanente 17989-11	110444	913.69	
					913.69
11/15/21	6316	Kaiser Permanente 17989-12	11/2021 DHMO inv 110445	1,822.48	
					1,822.48
11/15/21	6317	Kaiser Permanente 17989-18	11/2021 DHMO VF inv 110454	2,057.04	
					2,057.04
11/17/21	60091	Dental Benefit	RANDOLPH E DIXON	99.20	
					99.20
11/17/21	60092	Dental Benefit	RANDOLPH E DIXON	407.60	
					407.60
11/17/21	60093	Dental Benefit	ADRIENNE MYERS	276.00	
					276.00
11/17/21	60094	Dental Benefit	CHRISTIAN A JOHNSON DMD L	1,000.00	
					1,000.00
11/17/21	60095	Dental Benefit	MCCARL DENTAL GROUP PC	536.00	
					536.00
11/30/21	6318	Calibre	2020 Audit inv 264164	1,025.10	
					1,025.10
11/30/21	6319	Segal Select Insurance	GRE TPA Inv 7019 MFL0017261	3,000.00	
					3,000.00
Total				160,702.34	160,702.34

**Pressmen Welfare Fund
Cash Disbursements Journal
For the Period From Aug 1, 2021 to Nov 30, 2021**

Date	Check #	Name	Line Description	Debit Amount	Credit Amount
8/3/21	6277	Associated Administrators, LLC	10/2021 admin fee	9,450.00	
					9,450.00
8/5/21	6278	Mutual of Omaha	08/2021 Reconciliation	1,296.00	
			08/2021 Reconciliation	96.00	
			08/2021 Reconciliation	2,080.00	
					3,472.00
8/5/21	6279	Group Dental Service	08/2021 Dental Premium	2,819.20	
					2,819.20
8/5/21	6280	O'Donoghue & O'Donoghue	07/2021 Services	591.75	
					591.75
8/13/21	6281	Kaiser Permanente 17989-0	08/2021 inv 131445	61,304.45	
					61,304.45
8/13/21	6282	Kaiser Permanente 17989-12	08/2021 inv 131462	1,760.81	
					1,760.81
8/13/21	6283	Kaiser Permanente 17989-9	08/2021 inv 131459	64,442.21	
					64,442.21
8/13/21	6284	Kaiser Permanente 17989-15	08/2021 inv 131466	3,975.06	
					3,975.06
8/13/21	6285	Kaiser Permanente 17989-11	08/2021 inv 131461	882.77	
					882.77
9/8/21	6286	Associated Administrators, LLC	09/2021 admin fee	9,450.00	
			2Q21 printing charge back	79.90	
			08/2021 new hire postage	68.40	
					9,598.30
9/8/21	6287	O'Donoghue & O'Donoghue	08/2021 service fee inv 56220	526.00	
					526.00
9/10/21	6288	Mutual of Omaha	09/2021 life coverage	1,296.00	
			09/2021 AD&D Coverage	96.00	
			09/2021 STD Coverage	2,080.00	
					3,472.00
9/10/21	6289	Group Dental Services, Inc	09/2021 dental premium	2,889.20	
					2,889.20
9/10/21	6290	Associated Administrators, LLC	09/2021 mass mailings	345.00	
					345.00
9/10/21	6291	Kaiser Permanente 17989-0	09/2021 inv 47580	53,478.35	
					53,478.35
9/10/21	6292	Kaiser Permanente 17989-12	09/2021 Inv 48044	1,760.81	
					1,760.81
9/10/21	6293	Kaiser Permanente 17989-9	09/2021 Inv 48010	74,152.68	
					74,152.68
9/10/21	6294	Kaiser Permanente 17989-15	09/2021 Inv 48051	1,987.53	
					1,987.53

Date	Check #	Name	Line Description	Debit Amount	Credit Amount
9/10/21	6295	Kaiser Permanente 17989-11	09/2021 inv 48041	882.77	882.77
9/15/21	60087	Dental Benefit	RANDOLPH E DIXON	159.20	159.20
9/15/21	60088	Dental Benefit	MCCARL DENTAL GROUP PC	190.00	190.00
9/15/21	60089	Dental Benefit	JOHN P RULAND DDS	276.00	276.00
9/27/21	6296	Calibre	2020 audit inv 262576	2,000.00	2,000.00
10/1/21	60090	Dental Benefit	RUFF DDS	444.00	444.00
10/1/21	6297	International Foundation of Empl	2022 Membership Dues	655.00	655.00
10/1/21	6298	Associated Administrators, LLC	10/2021 Admin Fee	9,450.00	9,450.00
10/14/21	6299	Mutual of Omaha	10/2021 Life 10/2021 AD&D 10/2021 STD	1,296.00 96.00 2,080.00	3,472.00
10/14/21	6300	Group Dental Services, Inc	10/2021 Dental Service Claims	2,924.92	2,924.92
10/14/21	6301	The McKeogh Company	3Q2021 Retainer Inv 6101	1,875.00	1,875.00
10/14/21	6302	O'Donoghue & O'Donoghue	09/2021 Service Fee Inv 56410	920.50	920.50
10/14/21	6303	Kaiser Permanente 17989-0	10/2021 Inv 168608	60,705.67	60,705.67
10/14/21	6304	Kaiser Permanente 17989-12	10/2021 Inv 168616	1,822.48	1,822.48
10/14/21	6305	Kaiser Permanente 17989-9	10/2021 inv 168612	74,008.89	74,008.89
10/14/21	6306	Kaiser Permanente 17989-11	10/2021 Inv 168613	913.69	913.69
10/14/21	6307	Kaiser Permanente 17989-18	10/2021 Inv 168620	3,428.40	3,428.40
11/1/21	6308	Associated Administrators, LLC	11/2021 Admin Fee 10/2021 New Hire Packets 10/2021 Meeting Exp Food	9,450.00 17.10 176.38	9,643.48
11/8/21	6309	Mutual of Omaha	11/2021 Life 11/2021 ADD 11/2021 STD	1,275.75 94.50 2,047.50	

Date	Check #	Name	Line Description	Debit Amount	Credit Amount
					3,417.75
11/8/21	6310	Group Dental Services, Inc	11/2021 Monthly fee	2,924.92	2,924.92
11/8/21	6311	The McKeogh Company	4Q2021 Fee Inv 6178	1,875.00	1,875.00
11/8/21	6312	O'Donoghue & O'Donoghue	10/2021 Service Fee Inv 56648	1,775.25	1,775.25
11/15/21	6313	Kaiser Permanente 17989-0	11/2021 HMO Inv 110430	54,092.56	54,092.56
11/15/21	6314	Kaiser Permanente 17989-9	11/2021 DHMO inv 110442	75,836.27	75,836.27
11/15/21	6315	Kaiser Permanente 17989-11	11/2021 DHM 6 SIG COB Inv 110444	913.69	913.69
11/15/21	6316	Kaiser Permanente 17989-12	11/2021 DHMO inv 110445	1,822.48	1,822.48
11/15/21	6317	Kaiser Permanente 17989-18	11/2021 DHMO VF inv 110454	2,057.04	2,057.04
11/17/21	60091	Dental Benefit	RANDOLPH E DIXON	99.20	99.20
11/17/21	60092	Dental Benefit	RANDOLPH E DIXON	407.60	407.60
11/17/21	60093	Dental Benefit	ADRIENNE MYERS	276.00	276.00
11/17/21	60094	Dental Benefit	CHRISTIAN A JOHNSON DMD L	1,000.00	1,000.00
11/17/21	60095	Dental Benefit	MCCARL DENTAL GROUP PC	536.00	536.00
11/30/21	6318	Calibre	2020 Audit inv 264164	1,025.10	1,025.10
11/30/21	6319	Segal Select Insurance	GRE TPA Inv 7019 MFL0017261	3,000.00	3,000.00
					<u>3,000.00</u>
	Total			621,738.98	621,738.98

**PRESSMEN WELFARE FUND
CASH RECEIPTS AND HOURS
Nov-21**

EMP#	EMPLOYER NAME	Contract Name	Wk Per	REC DATE	Fund	\$REPORTED\$	\$COMPUTED\$	BALANCE	Mcnt	APP
72-5015	ART AND NEGATIV	HMO929+ HMO SIGNATURE 929+25	202110	11/18/2021	72W	\$13,006.00	\$13,006.00	0.00	14	FFER
					72W	\$3,528.00	\$3,528.00	0.00	14	FFEE
72-5015	ART AND NEGATIV	SIGN929 DHMO SIGNATURE 929+3	202110	11/18/2021	72W	\$13,935.00	\$13,935.00	0.00	15	FFER
					72W	\$510.00	\$510.00	0.00	15	FFEE
72-5015	ART AND NEGATIV	SELECT9 DHMO SELECT 929+488	202110	11/18/2021	72W	\$929.00	\$929.00	0.00	1	FFER
					72W	\$488.00	\$488.00	0.00	1	FFEE
72-5170	DOYLE PRINTING	D+PSIGN DOYLE DHMOSIGNATUR 9	202110	11/8/2021	72W	\$10,219.00	\$10,219.00	0.00	11	FFER
					72W	\$374.00	\$374.00	0.00	11	FFEE
72-5170	DOYLE PRINTING	D+PHMO9 DOYLEHMO SIGNATURE92	202110	11/8/2021	72W	\$5,574.00	\$5,574.00	0.00	6	FFER
					72W	\$1,512.00	\$1,512.00	0.00	6	FFEE
72-5301	H & H BINDERY I	C964BA8 ASSISTANT EES \$964	202109	11/8/2021	72W	\$964.00	\$964.00	0.00	1	FFER
						\$0.00	\$0.00	0.00	0	
72-5301	H & H BINDERY I	C964BA8 ASSISTANT EES \$964	202110	11/8/2021	72W	\$964.00	\$964.00	0.00	1	FFER
						\$0.00	\$0.00	0.00	0	
72-5360	LINEMARK PRINTI	SIGN929 DHMO SIGNATURE 929+0	202109	11/15/2021	72W	\$929.00	\$929.00	0.00	1	FFER
						\$0.00	\$0.00	0.00	0	
72-5360	LINEMARK PRINTI	HMO929+ HMO SIGNATURE 929+25	202110	11/15/2021	72W	\$12,077.00	\$12,077.00	0.00	13	FFER
					72W	\$3,276.00	\$3,276.00	0.00	13	FFEE
72-5360	LINEMARK PRINTI	SIGN929 DHMO SIGNATURE 929+3	202110	11/15/2021	72W	\$38,089.00	\$39,947.00	-1858.00	43	FFER
					72W	\$1,428.00	\$1,462.00	-34.00	43	FFEE
72-5360	LINEMARK PRINTI	MV929+0 MINIMUM VALUE 929+0	202110	11/15/2021	72W	\$1,858.00	\$1,858.00	0.00	2	FFER
						\$0.00	\$0.00	0.00	0	
72-5360	LINEMARK PRINTI	ZERODOL EE DEP OF EE	202110	11/15/2021	72W	\$0.00	\$0.00	0.00	1	FFER
72-5405	MT VERNON PRINT	SIGN652 DHMO SIGNATURE 652+1	202110	11/3/2021	72W	\$5,216.00	\$5,216.00	0.00	8	FFER
					72W	\$1,376.00	\$1,376.00	0.00	8	FFEE
72-5405	MT VERNON PRINT	HMO652+ HMO SIGNATURE 652+39	202110	11/3/2021	72W	\$4,564.00	\$4,564.00	0.00	7	FFER
					72W	\$2,730.00	\$2,730.00	0.00	7	FFEE
72-5475	WASHINGTON PRIN	HMO944+ HMO SIGNATURE 944+24	202110	11/5/2021	72W	\$1,888.00	\$1,888.00	0.00	2	FFER
					72W	\$488.00	\$488.00	0.00	2	FFEE
72-5476	BENCHMARK MARKE	SIGN734 DHMO SIGNATURE 734+1	202110	11/17/2021	72W	\$734.00	\$734.00	0.00	1	FFER
					72W	\$131.00	\$131.00	0.00	1	FFEE
72-S170	DOYLE PRINTING	HMO929+ HMO SIGNATURE 929+25	202110	11/8/2021	72W	\$929.00	\$929.00	0.00	1	FFER
					72W	\$252.00	\$252.00	0.00	1	FFEE
72-S170	DOYLE PRINTING	MV929+0 MINIMUM VALUE 929+0	202110	11/8/2021	72W	\$929.00	\$929.00	0.00	1	FFER
						\$112,804.00	\$114,662.00	-1858.00	129	FFER
						\$16,093.00	\$16,127.00	-34.00	122	FFEE
	Self-Payment Cobra	Grant Kirby	202110		72W	\$1,021.32			1	
	Balance Due Cobra	Grant Kirby	202110,09		72W	\$134.54				
	Dec Cobra Rec'd Nov	Grant Kirby	202111		72W	\$1,088.59			1	
						\$2,244.45				
Grand Total						\$131,141.45	\$130,789.00	-1892.00	131	

PRESSMEN LOCAL 72 WELFARE FUND
ACCOUNTS RECEIVABLE
As of November 30, 2021

EMPLOYER ID #	COMPANY	WORK MONTH	DATE RECEIVED	INTEREST DUE	LIQUIDATED DAMAGES DUE	INTEREST & DAMAGES DUE	INTEREST & DAMAGES PAID	CREDITS	DATE PAID	TOTAL
5360	Linemark	Sep-19	10/21/19	\$ 327.25	\$ -	\$ 327.25	\$ -	\$ -		\$ 327.25
		Oct-21	11/15/21					\$ (1,858.00)		\$ 1,858.00
		Oct-21	11/15/21					\$ (34.00)		\$ 34.00
				\$ 327.25	\$ -	\$ 327.25				
									TOTAL DUE:	\$ 2,219.25

**PRESSMEN LOCAL 72 WELFARE FUND
DELINQUENCY LIST
As of November 30, 2021**

Employer ID #	Company	Reporting Month not Received
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None		
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LOCAL 72 CURRENT CBA INFORMATION

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5015	Art & Negative				
72-5015	Current CBA 3/11/2020-3/10/2023				
	Employee copays change 10/01/21	10/01/21-3/10/2022	HMO Signature	\$929.00	\$252.00
			DHMO Select	\$929.00	\$488.00
			DHMO Signature	\$929.00	\$34.00
			MV Virtual Forward	\$929.00	\$0.00
Employer amount increases 4/1/2022 to \$954.00					

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5170	Doyle Printing				
72-5170	Current CBA 3/11/2016-3/10/2020				
	Employee copays change 10/01/2021	10/01/2021- TBD	HMO Signature	\$929.00	\$252.00
			DHMO Select	\$929.00	\$488.00
			DHMO Signature	\$929.00	\$34.00
			MV Virtual Forward	\$929.00	\$0.00

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
72-5360	Linemark Printing				
	Current CBA 4/3/2019-4/4/2023				
	Employee copay change 10/01/2021	10/01/21 - TBD	HMO Signature	\$929.00	\$252.00
			DHMO Select	\$929.00	\$488.00
			DHMO Signature	\$929.00	\$34.00
	4/1/2022 increases to \$954		MV Virtual Forward	\$929.00	\$0.00

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5405	Mt. Vernon Printing				
	Current CBA 9/1/2020 - 03/31/2024				
	Employer premium decrease	01/01/2021 - 09/30/2021	HMO Signature	\$652.00	
			DHMO Select	\$652.00	
			DHMO Signature	\$652.00	
			MV DHMO Select	\$652.00	
	Employee premium change 10/01/2021	10/01/21 - TBD	HMO Signature	\$652.00	\$390.00
			DHMO Select	\$652.00	\$627.00
			DHMO Signature	\$652.00	\$172.00
			MV Virtual Forward	\$652.00	\$58.00

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5475	Local 72-C				
72-5475					
	Employee copays change 10/01/2021	10/01/21 - TBD	HMO Signature	\$944.00	\$244.00
			DHMO Select	\$944.00	\$481.00
			DHMO Signature	\$944.00	\$26.00
			MV Virtual Forward	\$944.00	\$0.00

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5476	Benchmark Marketing and Promo, Inc				
72-5476	Current CBA 7/01/19-3/10/22				
	Employee copays change 10/01/2021	10/01/21-TBD	HMO Signature	\$734.00	\$349.00
			DHMO Select	\$734.00	\$586.00
			DHMO Signature	\$734.00	\$131.00
			MV Virtual Forward	\$734.00	\$17.00

EMP NO	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5301	H & H Bindery (WELFARE ONLY)				
72-5301	H & H d/b/a Advance Finishing				
	Employer Contribution Rate change	08/01/2021 TBD	HMO Signature	\$964.00	\$0.00
			DHMO Select	\$964.00	\$0.00
	Increase \$989 October 1, 2022		DHMO Signature	\$964.00	\$0.00
	Increase \$1,014 October 1, 2023		MV Virtual Forward	\$964.00	\$0.00

Pressmen Welfare Fund - Vendor Monthly Eligibility

	Oct-21		Nov-21		Dec-21		Jan-22	
DHMO Select - DE	1	1,822.48	1	1,822.48	1	1,822.48	1	1,822.48
DHMO Signature - DI	80	73,095.20	79	72,181.51	78	71,267.82	78	71,267.82
Min Value - MV	6	4,114.08	7	4,799.76	6	4,114.08	4	2,742.72
Kaiser Signature - SI	42	56,701.26	42	56,701.26	41	55,351.23	41	55,351.23
	129	135,733.02	129	135,505.01	126	132,555.61	124	131,184.25
Indemnity Dental	40		40		39		38	
GDS/Cigna	84	2960.16	83	2924.92	80	2819.2	81	2643.84

KEY:		2021/2022	2020/2021
DE	DHMO Select	\$1,822.48	\$1,760.81
DI	DHMO Signature	\$913.69	\$882.77
MV	Minimum value DHMO Signature	\$685.68	\$662.51
SI	Kaiser Signature	\$1,350.03	\$1,304.35
Indemnity Dental			
Cigna		\$32.64	\$35.24

	Jul-21		Aug-21		Sep-21									
DHMO Select - DE	1	1,761	1	1,761	1	1,761								
DHMO Signature - DI	75	66,208	79	69,739	81	71,504								
Min Value DHMO Sig - MV	5	3,313	5	3,313	5	3,313								
Kaiser Signature - SI	43	56,087	43	56,087	43	56,087								
	124	127,369	128	130,900	130	132,665								
Indemnity Dental	41		40		40									
GDS	80		83		85									

	Oct-20		Nov-20		Dec-20		Jan-21		Feb-21		Mar-21		Apr-21		May-21		June-21	
DHMO Select - DE	2	3,522	2	3,522	1	1,761	1	1,761	1	1,761	1	1,761	1	1,761	1	1,761	1	1,761
DHMO Signature - DI	59	52,083	72	63,559	72	63,559	70	61,794	72	63,559	73	64,442	74	65,325	75	66,208	74	65,325
Min Value DHMO Sig - MV	3	1,988	7	4,638	7	4,638	4	2,650	5	3,313	6	3,975	6	3,975	6	3,975	6	3,975
Kaiser Signature - SI	47	61,304	44	57,391	44	57,391	44	57,391	44	57,391	45	58,696	45	58,696	45	58,696	45	58,696
	111	118,897	125	129,110	125	129,110	119	123,596	122	126,024	125	128,874	126	129,757	127	130,640	126	129,757
Indemnity Dental	35		41		41		40		40		41		41		40		40	
GDS	76		84		84		79		82		80		80		82		83	

PRESSMAN WELFARE FUND
Investments January 26, 2022

CERTIFICATES OF DEPOSIT				
BALANCE	MATURITY DATE	RATE	TERM	INSTITUTION
\$100,000	05/02/22	0.10%	15M	Bank Hapoalim
\$100,000				

MONEY MARKET ACCOUNT				
BALANCE		RATE		INSTITUTION
\$100,000		0.62%		CFG Bank

FIDELITY SPARTAN 500 INDEX FUND BALANCE				
DATE	DOLLAR BALANCE	SHARE BALANCE		NET ASSET VALUE (NAV)
1/26/2022	\$842,210.43	5,502.126		

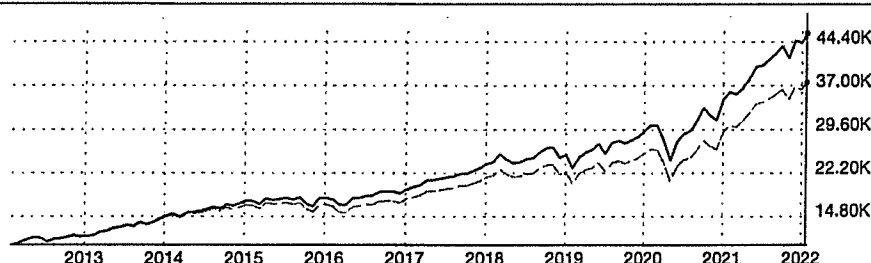
ASSET ALLOCATION				
				<u>Policy</u>
Fidelity Spartan 500 Index Fund	\$	842,210.43	53.9%	Target 40% (Range 25%-50%)
Certificates of Deposit	\$	100,000.00	6.40%	
Money Market	\$	100,000.00	6.40%	Not to exceed \$100,000
Cash In Bank	\$	521,264.90	33.40%	Target \$250,000(No More than \$300,000)
		\$1,563,475.33	100.00%	

Fidelity® 500 Index Fund (FXAIX)

NTF No Transaction Fee¹

Hypothetical Growth of \$10,000^{2,3} (12/31/2011-12/31/2021)

■ Fidelity® 500 Index Fund \$46,210 ■ Large Blend \$37,963



The performance data featured represents past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance data quoted.

Morningstar® Snapshot^{*4}

(AS OF 12/31/2021)

Morningstar Category	Large Blend
Risk of this Category	LOWER HIGHER
Overall Rating	★★★★★
Returns	LOW AVG HIGH
Expenses	LOW AVG HIGH

*Data provided by Morningstar

Equity StyleMap^{®*7}

(AS OF 11/30/2021)

Large Blend
*99.95% Fund Assets Covered

Details

Fund Inception	2/17/1988
NAV on 12/31/2021	\$165.32
Exp Ratio (Gross) 4/29/2021	0.015%
Exp Ratio (Net) 4/29/2021	0.015%
Minimum to Invest	\$0.00
Turnover Rate 8/31/2021	2%
Portfolio Net Assets (\$M) 12/31/2021	\$399,362.53

Fund Manager(s)⁸

Primary Manager: Geode Capital Management (since 8/4/2003)

Volatility Measures

Beta 12/31/2021	1.00
R ² 12/31/2021	1.00

Performance^{2,5,6}

Monthly (AS OF 12/31/2021)	YTD (Monthly)	Average Annual Total Returns				
		1 Yr	3 Yrs	5 Yrs	10 Yrs	Life
Fidelity® 500 Index Fund	28.69%	28.69%	26.06%	18.46%	16.54%	11.22%
S&P 500	28.71%	28.71%	26.07%	18.47%	16.55%	11.36%
Large Blend	26.07%	26.07%	23.83%	16.57%	14.96%	--
Rank in Morningstar Category		23%	23%	17%	10%	--
# of Funds in Morningstar Category		1382	1244	1109	822	--
Quarter-End (AS OF 12/31/2021)						
Fidelity® 500 Index Fund		28.69%	26.06%	18.46%	16.54%	11.22%

Calendar Year Returns^{2,5}

(AS OF 12/31/2021)

	2017	2018	2019	2020	2021
Fidelity® 500 Index Fund	21.81%	-4.40%	31.47%	18.40%	28.69%
S&P 500	21.83%	-4.38%	31.49%	18.40%	28.71%
Large Blend	20.44%	-6.27%	28.78%	15.83%	26.07%

Top 10 Holdings⁹

(AS OF 12/31/2021)



APPLE INC
MICROSOFT CORP
AMAZON.COM INC
ALPHABET INC CL A
TESLA INC
ALPHABET INC CL C
META PLATFORMS INC CL A
NVIDIA CORP
BERKSHIRE HATHAWAY INC CL B
UNITEDHEALTH GROUP INC

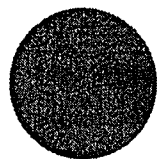
% of Total Portfolio: 29.29%
508 holdings as of 12/31/2021
501 issuers as of 12/31/2021

Investment Approach

- Fidelity® 500 Index Fund is a diversified domestic large-cap equity strategy that seeks to closely track the returns and characteristics of the S&P 500® Index.
- The S&P 500® is a market-capitalization-weighted index designed to measure the performance of 500 large-cap U.S. companies.
- The fund holds each constituent security at approximately the same weight as the index.

Asset Allocation^{9,10,11,12}

(AS OF 12/31/2021)



Domestic Equities	99.99%
Cash & Net Other Assets	0.01%
Bonds	0.00%
International Equities	0.00%

Major Market Sectors⁹

(AS OF 12/31/2021)

Portfolio Weight	S&P 500
Information Technology	29.13%
Health Care	13.27%
Consumer Discretionary	12.53%
Financials	10.67%
Communication Services	10.14%
Industrials	7.77%
Consumer Staples	5.87%
Real Estate	2.77%
Energy	2.67%
Materials	2.56%

Regional Diversification⁹

(AS OF 12/31/2021)

United States	100.00%
Cash & Net Other Assets	0.00%
Other	0.00%

Volatility Measures (continued)

Sharpe Ratio 12/31/2021	1.44
Standard Deviation 12/31/2021	17.41

Morningstar Ratings

(AS OF 12/31/2021) Morningstar Category: LARGE BLEND

Overall	★★★★★	out of 1,244 funds
3 Yrs	★★★★★	out of 1,244 funds
5 Yrs	★★★★★	out of 1,109 funds
10 Yrs	★★★★★	out of 822 funds

The Morningstar RatingTM for funds, or "star rating", is calculated for funds with at least a three-year history. (Exchange-traded funds and open-end mutual funds are considered a single population for comparative purposes.) It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly excess performance (excluding the effect of sales charges, if any), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each fund category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star.

Past performance is no guarantee of future results.

Fund Overview

Objective

Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

Strategy

Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States.

Risk

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

Additional Disclosures

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund. The S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance. Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Glossary Of Terms

Beta: A measure of a portfolio's sensitivity to market movements (as represented by a benchmark index). The benchmark index has a beta of 1.0. A beta of more (less) than 1.0 indicates that a fund's historical returns have fluctuated more (less) than the benchmark index. Beta is a more reliable measure of volatility when used in combination with a high R² which indicates a high correlation between the movements in a fund's returns and movements in a benchmark index.

Exp Ratio (Gross): Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses directly paid by the fund from the fund's most recent prospectus (before waivers or reimbursements). This ratio also includes Acquired Fund Fees and Expenses, which are expenses indirectly incurred by a fund through its ownership of shares in other investment companies. If the investment option is not a mutual fund, the expense ratio may be calculated using methodologies that differ from those used for mutual funds.

Exp Ratio (Net): Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return. For a mutual fund, the net expense ratio is the total annual fund or class operating expenses directly paid by the fund from the fund's most recent prospectus, after any fee waiver and/or expense reimbursements that will reduce any fund operating expenses. This ratio also includes Acquired Fund Fees and Expenses, which are expenses indirectly