

PRESSMEN WELFARE FUND **STATEMENT OF GAIN OR LOSS**

# REPORTED	2020	JAN 149	FEB 146	MAR 138	APR 123	MAY 149	JUNE 130	JULY 132	AUG 101	SEPT 126	OCT 122	NOV 119	DEC 123	TOTALS
INCOME:														
Contributions-Employer		135,200	130,805	139,345	111,728	148,122	129,846	127,251	90,172	95,253	109,107	106,505	110,471	1,433,805
Contributions-Employee		28,514	27,494	32,003	18,914	185	0	0	0	0	0	0	0	107,110
Cobra Self Pay		0	0	0	985	1,022	37	0	0	884	884	2,043	884	4,086
Retired Self Pay		884	884	884	884	884	884	1,768	0	884	884	884	884	10,608
Liquidated Damages		0	0	0	0	0	0	0	0	0	0	0	0	368
Interest Income		0	0	0	2,889	0	1,052	2,669	0	533	2,455	2,784	3,360	15,743
Interest on Delinquency		0	0	0	0	0	0	0	0	0	0	0	28	28
Miscellaneous Income		0	0	0	0	0	0	0	0	0	0	0	0	0
Gain(Loss) - Fidelity	(213)	(49,137)	(67,630)	58,636	25,780	11,255	29,981	43,932	-24,873	-19,222	67,130.18	23,000	98,640	98,640
TOTAL INCOME		164,385	110,046	104,602	194,036	175,993	143,074	161,669	134,104	71,797	93,224	179,346	138,110	1,670,387
EXPENSES:														
Actuarial Fee		1,875	0	0	0	0	0	3,750	9,175	9,175	1,875	0	0	7,500
Administration Fee		9,084	28,259	9,175	9,175	9,175	9,175	9,175	9,175	9,175	9,175	9,175	9,175	129,093
Admin. Misc. Charges		0	0	0	0	0	0	0	0	0	0	0	0	0
Audit Fee		0	0	0	0	0	0	5,800	0	2,300	4,465	800	0	13,365
Bank Charges		306	298	300	375	399	382	409	377	390	404	388	402	4,429
Benefits Paid - Dental		1,262	0	2,863	287	326	2,340	1,867	1,502	1,802	3,609	0	-46	15,811
Benefits Paid - GDS		3,489	3,454	3,383	3,031	3,031	3,032	1,428	2,854	2,854	2,854	2,854	2,784	35,050
Cyber Liability Insurance		0	0	0	198	0	0	1,013	0	0	0	0	1,211	1,211
Consultant		0	0	0	0	0	0	0	0	0	0	0	0	0
Dues & Subscriptions		0	0	0	0	0	0	0	0	633	0	0	0	633
Fiduciary Resp. Insurance		0	0	0	0	0	0	0	0	0	0	3,000	0	3,000
Kaiser-Active Signature		142,800	0	73,996	73,996	55,183	66,471	76,680	65,217	66,471	61,455	62,609	63,913	808,791
Kaiser-Cobra Signature		0	0	0	0	0	0	5,865	1,254	1,254	0	0	0	7,120
Kaiser-Active DHMO/SEL		0	3,386	3,386	3,386	3,386	3,386	3,386	3,386	3,386	3,522	3,522	3,522	37,654
Kaiser-Active DHMO/SIG		68,833	76,393	66,207	59,117	52,626	70,752	50,849	50,929	63,661	59,247	67,091	74,153	759,858
Kaiser-Active DHMO/MV/SIG		1,911	5,096	2,548	2,546	3,185	6,367	637	3,185	3,185	3,313	3,313	3,313	36,598
Kaiser-Retiree Signature		0	0	0	0	0	0	0	0	0	0	0	0	0
Life and AD&D Insurance		1,688	696	1,610	1,523	903	903	1,349	1,349	1,316	1,349	1,316	1,272	13,958
Disability Insurance		0	992	2,294	2,170	1,283	1,283	1,922	1,922	1,876	1,922	1,876	181	15,845
Legal Fees		192	0	0	0	13,080	1,088	1,603	0	3,584	2,543	320	4,117	26,526
Meeting		192	0	0	132	0	0	0	0	0	0	0	0	324
Postage		25	107	8	73	92	61	67	0	714	60	53	121	1,314
Printing/Stationary		0	1	1	0	0	12	0	0	0	42	177	33	332
Payroll Audit		0	0	0	0	0	0	0	0	0	0	0	0	0
Registration Fee		2,555	0	0	0	0	0	0	0	0	0	0	0	2,555
Travel Expense		0	0	0	0	0	0	0	0	0	0	0	0	0
Trustee Expense		0	0	0	0	0	0	0	0	0	0	0	0	0
Misc Expense *		0	0	0	0	0	0	0	(238)	0	0	0	0	(236)
TOTAL EXPENSES		234,212	118,682	165,771	155,811	142,867	165,252	159,936	145,524	159,409	155,836	156,492	162,936	1,922,729
GAIN/LOSS		(69,827)	(8,636)	(61,169)	38,225	33,126	(22,178)	1,734	(11,420)	(87,612)	(62,611)	22,854	(24,826)	(252,342)
Misc Expense *														

Refund for Crime Policy for Prior Year

Pressmen Welfare Fund
Balance Sheet
December 31, 2020

ASSETS

Current Assets		
PNC - Operating Checking	\$	898,796.82
PNC - Benefit Checking		(929.40)
Interest Receivable		8,885.00
A/R Trustees		1,150.00
Prepaid Expenses		5,742.55
A/R - EE Contributions		<u>34,907.00</u>
Total Current Assets		948,551.97
Property and Equipment		<u> </u>
Total Property and Equipment		0.00
Other Assets		
Fidelity investment		706,819.33
Certificate of Deposit		<u>103,000.00</u>
Total Other Assets		<u>809,819.33</u>
Total Assets	\$	<u><u>1,758,371.30</u></u>

LIABILITIES AND CAPITAL

Current Liabilities		
Accounts Payable	\$	<u>9,662.53</u>
Total Current Liabilities		9,662.53
Long-Term Liabilities		<u> </u>
Total Long-Term Liabilities		<u>0.00</u>
Total Liabilities		9,662.53
Capital		
Retained Earning Acct		2,161,650.42
Net Income		<u>(412,941.65)</u>
Total Capital		<u>1,748,708.77</u>
Total Liabilities & Capital	\$	<u><u>1,758,371.30</u></u>

Pressmen Welfare Fund
Income Statement
For the Twelve Months Ending December 31, 2020

	Current Month	Year to Date
Revenues		
ER Contributions	\$ 110,471.00	\$ 1,300,337.00
EE Contributions	0.00	78,702.00
Cobra Self Pay	0.00	4,086.32
Retiree Self Pay	884.00	10,608.00
Liquidated Damages	367.60	367.60
Interest	192.97	4,562.78
Dividends	3,167.33	11,180.04
Interest on Delinquency	27.58	27.58
Miscellaneous Income	0.00	0.00
Fidelity - Gain/Loss	22,999.59	98,639.34
Unrealized Gain/Loss	0.00	0.00
Litigation Proceeds	0.00	0.00
Total Revenues	<u>138,110.07</u>	<u>1,508,510.66</u>
Cost of Sales		
Total Cost of Sales	<u>0.00</u>	<u>0.00</u>
Gross Profit	<u>138,110.07</u>	<u>1,508,510.66</u>
Expenses		
Actuarial Fee	0.00	7,500.00
Administrative Fee	9,175.00	129,093.08
Audit Fee	0.00	13,365.20
Bank Service Charges	401.73	4,428.67
Benefits Paid - GDS	2,783.96	35,046.94
Benefits Paid - Dental	(48.10)	18,359.70
Kaiser - Active Signature	63,913.15	808,791.09
Kaiser - Cobra	0.00	7,119.66
Kaiser - Active DHMO/SELECT	3,521.62	37,653.98
Kaiser - Active DHMO/SIGNATURE	74,152.68	759,856.46
Kaiser - Active DHMO/MV/SIG	3,312.55	38,603.55
Insurance Premium - STD	181.35	4,087.35
Insurance Premium - Life, AD&D	1,272.38	25,713.32
Legal Fees	4,116.80	26,334.42
Meeting Expenses	0.00	323.83
Postage Expenses	120.50	1,314.31
Printing & Stationery	32.53	332.47
Registration Fee	0.00	2,555.00
Crime Policy	0.00	(238.00)
Cyber Liability Insurance	0.00	1,210.95
Rounding Account	0.00	0.33
Total Expenses	<u>162,936.15</u>	<u>1,921,452.31</u>
Net Income	<u>(\$ 24,826.08)</u>	<u>(\$ 412,941.65)</u>

**PRESSMEN WELFARE FUND
CASH RECEIPTS AND HOURS
DECEMBER 2020**

EMP#	EMPLOYER NAME	Contrac	Contract Name	Wk Per	REC_DATE	RENO	Fund	\$REPORTED\$\$	\$COMPUTED\$	BALANCE	MCnt	APP
72-5015	ART AND NEGATIV	SIGN929	DHMO SIGNATURE 929+0	202011	12/3/2020	FH9781	72W	12,077.00	12,077.00	0.00		13 FFER
72-5015	ART AND NEGATIV	SELECT9	DHMO SELECT 929+834	202011	12/3/2020	FH9836	72W	1,858.00	1,858.00	0.00		2 FFER
72-5015	ART AND NEGATIV	HMO929+	HMO SIGNATURE 929+39	202011	12/3/2020	FH9986	72W	13,006.00	13,006.00	0.00		14 FFER
72-5170	DOYLE PRINTING	DHMO929	DOYLEHMO SIGNATURE92	202011	12/8/2020	FJ1120	72W	5,574.00	5,574.00	0.00		6 FFER
72-5170	DOYLE PRINTING	DMV929+	DOYLE MINIMUM VALUE	202011	12/8/2020	FJ1148	72W	9,290.00	9,290.00	0.00		10 FFER
72-5301	H & H BINDERY I	SIGN120	DHMO SIGNATURE 1200+	202011	12/10/2020	FJ0247	72W	1,281.00	1,200.00	-81.00		1 FFER
72-5360	LINEMARK PRINTI	SIGN929	DHMO SIGNATURE 929+0	202008	12/22/2020	FN8427	72W	2,787.00	2,787.00	0.00		3 FFER
72-5360	LINEMARK PRINTI	SIGN929	DHMO SIGNATURE 929+0	202011	12/22/2020	FH9308	72W	33,444.00	33,444.00	0.00		36 FFER
72-5360	LINEMARK PRINTI	HMO929+	HMO SIGNATURE 929+39	202011	12/22/2020	FH9613	72W	11,148.00	11,148.00	0.00		12 FFER
72-5360	LINEMARK PRINTI	ZERODOL	EE DEP OF EE	202011	12/22/2020	FJ1003	72W	0.00	0.00	0.00		1 FFER
72-5360	LINEMARK PRINTI	MV929+0	MINIMUM VALUE 929+0	202011	12/22/2020	FL1596	72W	929.00	929.00	0.00		1 FFER
72-5360	LINEMARK PRINTI	SIGN929	DHMO SIGNATURE 929+0	202011	12/22/2020	FP8889	72W	929.00	929.00	0.00		1 FFER
72-5405	MT VERNON PRINT	HMO804+	HMO SIGNATURE 804+52	202011	12/7/2020	FH9931	72W	6,432.00	6,432.00	0.00		8 FFER
72-5405	MT VERNON PRINT	SIGN804	DHMO SIGNATURE 804+1	202011	12/7/2020	FJ0954	72W	7,236.00	7,236.00	0.00		9 FFER
72-5475	WASHINGTON PRIN	HMO944+	HMO SIGNATURE 944+38	202011	12/8/2020	FJ0097	72W	1,888.00	1,888.00	0.00		2 FFER
72-5476	BENCHMARK MARKE	SIGN734	DHMO SIGNATURE 734+1	202011	12/18/2020	FJ1404	72W	734.00	734.00	0.00		1 FFER
72-S170	DOYLE PRINTING	SIGN929	DHMO SIGNATURE 929+0	202011	12/8/2020	FJ0406	72W	929.00	929.00	0.00		1 FFER
72-S170	DOYLE PRINTING	HMO929+	HMO SIGNATURE 929+39	202011	12/8/2020	FJ0428	72W	929.00	929.00	0.00		1 FFER
Self Pay Retiree								110,471.00	110,390.00	-81.00		122 FFER
David Kilbourne								884.00				1
GRAND TOTAL								111,355.00				123

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO PRESSMEN WELFARE FUND

Pressmen Welfare Fund
Check Register
For the Period From Dec 1, 2020 to Dec 31, 2020

Check #	Date	Payee	Amount	Account Description
6198	12/1/20	Associated Administrators, LLC	9,175.00	Administrative Fee
6199	12/2/20	Group Dental Services, Inc	2,783.96	Benefits Paid - GDS
6200	12/10/20	O'Donoghue & O'Donoghue	3,476.80	Legal Fees
6202	12/10/20	Associated Administrators, LLC	22.50	Postage Expenses
6202V	12/10/20	Associated Administrators, LLC	-22.50	Postage Expenses
6203	12/10/20	Associated Administrators, LLC	22.50	Postage Expenses
6204	12/14/20	Mutual of Omaha	1,453.73	Insurance Premium - Life, AD&D,STD
6205	12/18/20	Kaiser Permanente 17989-0	63,913.15	Kaiser - Active Signature
6206	12/18/20	Kaiser Permanente 17989-15	3,312.55	Kaiser - Active DHMO/MV/SIG
6207	12/18/20	Kaiser Permanente 17989-12	3,521.62	Kaiser - Active DHMO/SELECT
6208	12/18/20	Kaiser Permanente 17989-9	74,152.68	Kaiser - Active DHMO/SIGNATURE
Total			<u>161,811.99</u>	

**PRESSMEN LOCAL 72 WELFARE FUND
DELINQUENCY LIST
As of February 10, 2021**

Employer ID #	Company	Reporting Month not Received
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NONE

Pressmen Welfare Fund
Cash Disbursements Journal
For the Period From Sep 1, 2020 to Dec 31, 2020

Date	Check #	Name	Line Description	Debit Amount
9/1/20	60035	Dental Benefit	G. Kirby	214.00
9/1/20	60036	Dental Benefit	G. Kirby	314.00
9/1/20	60037	Dental Benefit	G. Kirby	159.00
9/1/20	60038	Dental Benefit	S. Hamam DDS	295.20
9/1/20	60039	Dental Benefit	Mccarl Dental Group	275.00
9/1/20	60040	Dental Benefit	R. R. Jardosh	166.00
9/1/20	6161	International Foundation of Empl	2021 membership dues	632.50
9/1/20	6162	Associated Administrators, LLC	09/2020 Admin Fee	9,175.00
9/1/20	6162	Associated Administrators, LLC	08/26/2020 Open enrollment mailings	714.09
9/4/20	6163	Kaiser Permanente 17989-0	09/2020 202009-32920	66,471.01
9/4/20	6164	Kaiser Permanente 17989-9	09/2020 Inv 202009-32931	63,660.75
9/4/20	6165	Kaiser Permanente 17989-12	09/2020 202009-32935	3,386.14
9/4/20	6166	Kaiser Permanente 17989-15	09/2020 202009-32940	3,185.10
9/4/20	6167	Kaiser Permanente 17989-6	09/2020 202009-32930 voided	1,659.53
9/4/20	6167V	Kaiser Permanente 17989-6	Kaiser Permanente 17989-6	-1,659.53
9/4/20	6168	O'Donoghue & O'Donoghue	08/2020 Inv 53844	3,584.00
9/4/20	6169	Kaiser Permanente 17989-6	09/2020 202009-32930	1,254.17
9/15/20	6170	Group Dental Services, Inc	09/2020 Dental Fund	2,854.44
9/23/20	60041	Dental Benefit	Tyler Dental LLC	291.20
9/23/20	60042	Dental Benefit	P. Karpovich	628.00
9/29/20	6171	Calibre	12/2019 audit 253666	2,300.00
10/1/20	6172	Associated Administrators, LLC	10/2020 Admin	9,175.00
10/1/20	6173	The McKeogh Company	3Q20 Retainer Inv 5812	1,875.00
10/7/20	60043	Dental Benefit	10/07/2020 A Baker	135.00
10/7/20	6174	O'Donoghue & O'Donoghue	07/2020 Service Fee Inv 53721	1,920.00
10/7/20	6174	O'Donoghue & O'Donoghue	09/2020 Service Fee Inv 53989	623.00
10/7/20	6175	Calibre	2019 year end audit 07/2020 inv 25357	3,150.00

Date	Check #	Name	Line Description	Debit Amount
10/7/20	6176	Associated Administrators, LLC	10/2020 Mailing NCC WHCRA	42.20
10/7/20	6176	Associated Administrators, LLC	10/2020 Mailing NCC WHCRA	60.00
10/7/20	6177	Group Dental Services, Inc	10/2020 monthly payment	2,854.44
10/15/20	6178	Mutual of Omaha	10/2020 Life&AD&D Inv 001119972252	1,348.50
10/15/20	6178	Mutual of Omaha	10/2020 STD Inv 001119972252	1,922.00
10/19/20	6179	Calibre	10/2020 2019 ProFX tax software	1,315.20
10/21/20	60044	Dental Benefit	M S Miles DDS	369.20
10/21/20	60045	Dental Benefit	K M K Woo DDS LLC	175.00
10/21/20	60046	Dental Benefit	S H Levy DDS	168.00
10/21/20	60047	Dental Benefit	R S Mankiewicz	158.00
10/21/20	60048	Dental Benefit	J P Ruland DDS	373.20
10/21/20	60049	Dental Benefit	W F Wolfe	738.00
10/21/20	60050	Dental Benefit	L R Muller DDS	830.40
10/28/20	60051	Dental Benefit	S. M. Mcelroy	662.50
10/28/20	6180	Kaiser Permanente 17989-0	10/2020 inv 202010-162517 (143)	61,454.99
10/28/20	6181	Kaiser Permanente 17989-12	10/2020 Inv 202010-162524	3,521.62
10/28/20	6182	Kaiser Permanente 17989-9	10/2020 Inv 202010-162522	59,247.47
10/28/20	6183	Kaiser Permanente 17989-15	10/2020 Inv 202010-162525	3,312.55
11/2/20	6184	Associated Administrators, LLC	11/2020 Admin Fee	9,175.00
11/2/20	6184	Associated Administrators, LLC	09/2020 postage New Hire packet	7.50
11/2/20	6184	Associated Administrators, LLC	10/2020 postage for Mailing RIF	23.00
11/2/20	6184	Associated Administrators, LLC	3Q20 Doyle printing charge back	27.37
11/10/20	6185	Mutual of Omaha	11/2020 Coverage	3,191.38
11/10/20	6186	Group Dental Services, Inc	11/2020 monthly Dental Premium	2,854.44
11/10/20	6187	O'Donoghue & O'Donoghue	10/2020 Pro Services Fee Inv 54199	320.00
11/10/20	6188	Associated Administrators, LLC	10/2020 New Hire Packets	22.50
11/10/20	6188	Associated Administrators, LLC	3Q20 Doyle Printing Bill-back	1.43
11/12/20	6189	Sage Checks & Forms	10/2020 Check order Inv A00456263	147.71
11/12/20	6190	Kaiser Permanente 17989-0	11/2020 Inv 202011-33192	61,454.99
11/12/20	6191	Kaiser Permanente 17989-9	11/2020 Inv 202011-33206	59,247.47

Date	Check #	Name	Line Description	Debit Amount
11/12/20	6192	Kaiser Permanente 17989-12	11/2020 Inv 202011-33211	3,521.62
11/12/20	6193	Kaiser Permanente 17989-15	11/2020 Inv 202011-33216	3,312.55
11/12/20	6194	Kaiser Permanente 17989-0	11/2020 Balance 33192	1,153.81
11/12/20	6195	Kaiser Permanente 17989-9	11/2020 balance on inv 33206	7,843.05
11/24/20	6196	Calibre	11/2020 2019 Audit Pro Svc Inv 254792	800.00
11/24/20	6197	Segal Select Insurance	12/31/20-12/31/21 Fiduciary Liability	3,000.00
6198	12/1/20	Associated Administrators, LLC	Administrative Fee	9,175.00
6199	12/2/20	Group Dental Services, Inc	Benefits Paid - GDS	2,783.96
6200	12/10/20	O'Donoghue & O'Donoghue	Legal Fees	3,476.80
6202	12/10/20	Associated Administrators, LLC	Postage Expenses	22.50
6202V	12/10/20	Associated Administrators, LLC	Postage Expenses	-22.50
6203	12/10/20	Associated Administrators, LLC	Postage Expenses	22.50
6204	12/14/20	Mutual of Omaha	Insurance Premium - Life, AD&D,STD	1,453.73
6205	12/18/20	Kaiser Permanente 17989-0	Kaiser - Active Signature	63,913.15
6206	12/18/20	Kaiser Permanente 17989-15	Kaiser - Active DHMO/MV/SIG	3,312.55
6207	12/18/20	Kaiser Permanente 17989-12	Kaiser - Active DHMO/SELECT	3,521.62
6208	12/18/20	Kaiser Permanente 17989-9	Kaiser - Active DHMO/SIGNATURE	74,152.68
Total				<u>632,906.68</u>

LOCAL 72 CURRENT CBA INFORMATION

EMP NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5015	Art & Negative				
	Current CBA 3/11/2016-3/10/2020				
	Employee copays increase 10/01/18	10/01/18-9/30/19	HMO Signature	\$929.00	\$352.00
			DHMO Select	\$929.00	\$771.00
			DHMO Signature	\$929.00	
			MV DHMO Select	\$929.00	
	Employee copays increase 10/01/19	10/01/19 - TBD	HMO Signature	\$929.00	
			DHMO Select	\$929.00	\$834.00
			DHMO Signature	\$929.00	
			MV DHMO Select	\$929.00	

EMP NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5170	Doyle Printing				
	Current CBA 3/11/2016-3/10/2020				
	Employee copays increase 10/01/18	10/01/18-03/31/19	HMO Signature	\$899.00	\$382.00
			DHMO Select	\$899.00	\$801.00
			DHMO Signature	\$899.00	

EMP NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5301	H & H Bindery (WELFARE ONLY)				
	H & H d/b/a Advance Finishing				
	Current CBA 3/11/2018-3/10/2020				
	Employee copays increase 10/01/17	10/01/17-02/28/18	HMO Signature	\$769.00	\$467.00
			DHMO Select	\$769.00	\$886.00
			DHMO Signature	\$769.00	\$97.00
			MV DHMO Select	\$769.00	
	Welfare increase 03/01/18 to \$1,200	03/01/18-09/30/18	HMO Signature	\$1,200.00	\$45.00
			DHMO Select	\$1,200.00	\$455.00
			DHMO Signature	\$1,200.00	
			MV DHMO Select	\$1,200.00	
	Employee copays increase 10/01/18	10/01/18-09/30/19	HMO Signature	\$1,200.00	\$81.00
			DHMO Select	\$1,200.00	\$500.00
			DHMO Signature	\$1,200.00	
			MV DHMO Select	\$1,200.00	
	Employee copays increase 10/01/19	10/01/19-TBD	HMO Signature	\$1,200.00	\$124.00
			DHMO Select	\$1,200.00	\$563.00
			DHMO Signature	\$1,200.00	
			MV DHMO Select	\$1,200.00	

EMP. NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
	Linemark Printing				
	Current CBA 3/11/2015-4/02/2019				
	Employee copays increase 10/01/18	10/01/18-09/30/19	HMO Signature	\$929.00	\$352.00
			DHMO Select	\$929.00	\$771.00
			DHMO Signature	\$929.00	
	Employee copays increase 10/01/19	10/01/19-TBD	MV DHMO Select	\$929.00	\$395.00
			HMO Signature	\$929.00	\$834.00
			DHMO Select	\$929.00	
			DHMO Signature	\$929.00	
			MV DHMO Select	\$929.00	

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EMP. NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5405	Mt. Vernon Printing				
	Current CBA 03/11/13-3/10/17				
	Employee copays increase	10/01/18-09/30/19	HMO Signature	\$804.00	\$477.00
			DHMO Select	\$804.00	\$896.00
			DHMO Signature	\$804.00	\$91.00
			MV DHMO Select	\$804.00	
	Employee copays increase	10/01/19-TBD	HMO Signature	\$804.00	\$520.00
			DHMO Select	\$804.00	\$959.00
			DHMO Signature	\$804.00	\$115.00
			MV DHMO Select	\$804.00	

EMP. NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5475	Local 72-C				
	Employee copays increase 10/01/18	10/01/18-09/30/19	HMO Signature	\$944.00	\$337.00
			DHMO Select	\$944.00	\$756.00
			DHMO Signature	\$944.00	
	Employee copays increase 10/01/2019	10/01/19-TBD	MV DHMO Select	\$944.00	\$380.00
			HMO Signature	\$944.00	\$819.00
			DHMO Select	\$944.00	
			DHMO Signature	\$944.00	
			MV DHMO Select	\$944.00	

EMP. NO.	EMPLOYER NAME	EFFECTIVE DATES	OPTION	MO. EMP'R AMOUNT	MO. EMP'EE AMOUNT
M5476	Benchmark Marketing and Promo, Inc				
	Current CBA 7/01/19-3/10/22	7/01/19-9/30/19	HMO Signature	\$895.00	\$386.00

			DHMO Select	\$895.00	\$805.00
			DHMO Signature	\$895.00	
			MV DHMO Select	\$895.00	
	Employee copays increase 10/01/2019	10/01/19-TBD	HMO Signature	\$895.00	\$429.00
			DHMO Select	\$895.00	\$868.00
			DHMO Signature	\$895.00	\$24.00
			MV DHMO Select	\$895.00	

PRESSMAN WELFARE FUND
Investments February 15, 2021

CERTIFICATES OF DEPOSIT

BALANCE	MATURITY DATE	RATE	TERM	INSTITUTION	CERT/ACCT NO
\$175,000	08/11/21	0.02%	6M	Morgan Stanley	
\$100,000	11/09/21	0.05%	9M	First Financial	
\$100,000	05/02/22	0.10%	15M	Bank Hapoalim	
\$375,000.00					
\$103,451.26	12/26/20	1.95%	18M	TD BANK	4738828784
\$478,451.26					

FIDELITY SPARTAN 500 INDEX FUND BALANCE
Acct # 01467866610

2/11/2021 \$ 738,258.86

ASSET ALLOCATION

			<u>Policy</u>
Fidelity Spartan 500 Index Fund	\$ 738,258.86	43.37%	Target 40% (Range 25%-50%)
Certificates of Deposit	\$ 478,451.26	28.11%	
Cash In Bank	\$ 485,371.82	28.52%	Target \$250,000(No More than \$300,000)
	<u>\$1,702,081.94</u>	<u>100.00%</u>	

Currently Setting Up

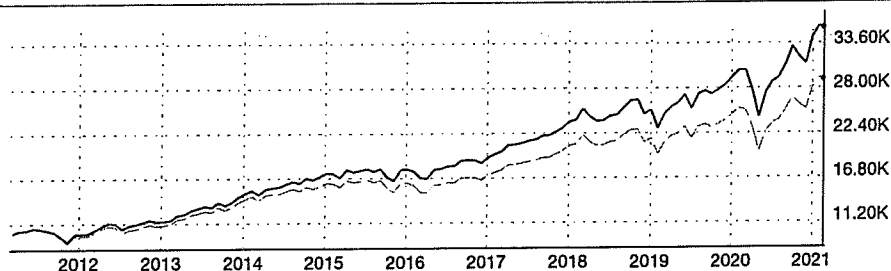
CFG Bank CD	\$100,000	0.62% 18M	expecting \$103,000	from matured CD
CFG Money Market	\$200,000	0.66%		

Fidelity® 500 Index Fund (FXAIX)

NTF No Transaction Fee¹

Hypothetical Growth of \$10,000^{2,3} (1/31/2011-1/31/2021)

■ Fidelity® 500 Index Fund \$35,449 ■ Large Blend \$29,026



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.

Performance^{3,5,6}

Monthly (AS OF 1/31/2021)	YTD (Monthly)	Average Annual Total Returns				
		1 Yr	3 Yrs	5 Yrs	10 Yrs	Life
Fidelity® 500 Index Fund	-1.01%	17.24%	11.69%	16.15%	13.49%	10.67%
S&P 500	-1.01%	17.25%	11.70%	16.16%	13.50%	10.81%
Large Blend	-0.80%	15.44%	9.63%	14.44%	11.93%	--
Rank in Morningstar Category		41%	24%	21%	12%	--
# of Funds in Morningstar Category		1352	1230	1066	809	--
Quarter-End (AS OF 12/31/2020)						
Fidelity® 500 Index Fund		18.40%	14.17%	15.21%	13.87%	10.73%

Calendar Year Returns^{3,5}

(AS OF 1/31/2021)

	2017	2018	2019	2020	2021
Fidelity® 500 Index Fund	21.81%	-4.40%	31.47%	18.40%	-1.01%
S&P 500	21.83%	-4.38%	31.49%	18.40%	-1.01%
Large Blend	20.44%	-6.27%	28.78%	15.83%	-0.80%

Top 10 Holdings⁹

(AS OF 12/31/2020)



APPLE INC
MICROSOFT CORP
AMAZON.COM INC
FACEBOOK INC CL A
TESLA INC
ALPHABET INC CL A
ALPHABET INC CL C
BERKSHIRE HATHAWAY INC CL B
JOHNSON & JOHNSON
JPMORGAN CHASE & CO

% of Total Portfolio: 27.34%
508 holdings as of 12/31/2020
502 issuers as of 12/31/2020

Morningstar® Snapshot^{*4}

(AS OF 1/31/2021)

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 12/31/2020)

Large Blend	99.93% Fund Assets Covered
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Details

Fund Inception	2/17/1988
NAV on 1/31/2021	\$128.85
Exp Ratio (Gross) 4/29/2020	0.015%
Exp Ratio (Net) 4/29/2020	0.015%
Minimum to Invest	\$0.00
Turnover Rate 8/31/2020	7%
Portfolio Net Assets (\$M) 1/31/2021	\$284,622.98

Fund Manager(s)⁸

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

Volatility Measures

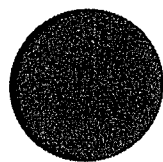
Beta 1/31/2021	1.00
R ² 1/31/2021	1.00

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 12/31/2020)



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

Major Market Sectors⁹

(AS OF 12/31/2020)

Portfolio Weight	S&P 500
Information Technology	27.55%
Health Care	13.44%
Consumer Discretionary	12.70%
Communication Services	10.75%
Financials	10.42%
Industrials	8.38%
Consumer Staples	6.50%
Utilities	2.76%
Materials	2.62%
Real Estate	2.42%

Regional Diversification⁹

(AS OF 12/31/2020)

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

Volatility Measures (continued)

Sharpe Ratio 1/31/2021	0.54
Standard Deviation 1/31/2021	18.65

Morningstar Ratings

(AS OF 1/31/2021) Morningstar Category: LARGE BLEND

Overall	★★★★☆	out of 1,230 funds
3 Yrs	★★★★☆	out of 1,230 funds
5 Yrs	★★★★☆	out of 1,066 funds
10 Yrs	★★★★★	out of 809 funds

The Morningstar Rating™ 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 incurred by a fund through its ownership of shares in other investment companies. This number does not include any fee waiver arrangement or expense reimbursement that may be terminated without

PRESSMEN WELFARE FUND
DENTAL INDEMNITY PLAN USAGE

December 2020 Indemnity Plan Usage

Dental Category	Employee Claims			Spouse Claims			Dependent Claims		
	Billed	Paid	Claim Count	Billed	Paid	Claim Count	Billed	Paid	Claim Count
PREVENTATIVE DENTAL	308.00	195.00	2	0.00	0.00	0	0.00	0.00	0
BASIC DENTAL	1,118.90	651.00	0	115.00	105.00	1	0.00	0.00	0
MAJOR DENTAL	1,412.00	0.00	0	0.00	0.00	0	0.00	0.00	0
ORTHODONTICS	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
TOTAL	\$2,838.90	\$846.00	2	115.00	105.00	0	0.00	0.00	0