Printing Local 72
Industry Pension Plan
Board of Trustees Meeting
March 10, 2023

Printing Local 72 Industry Pension Plan

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AGENDA

MEETING OF THE

BOARD OF TRUSTEES

OF THE

PRINTING LOCAL 72 INDUSTRY PENSION PLAN

March 10, 2023

I. Call to Order

II. Minutes – Board of Trustees Meeting, November 9, 2022

III. Investment Review

- A. Investment Consultant's Report – Barry Bryant, Dahab Associates
- B. Investment Managers Report – Rich Cartier, Manning & Napier

IV. Administrative Manager's Report – Dawn Welch, Associated Administrators, LLC

- A. Financial Statement – January 2023
- B. Withdrawal Liability Reports
- C. Invoices (October 1, 2022 – January 31, 2023)

V. Actuary's Report – Brian Hartsell & Brian Goddu, The McKeogh Company

- A. Special Financial Assistance

VI. Fund Counsel's Report

- A. Update on Demand Letter to Carday (Benesys)
- B. Secure 2.0

VII. Pension Awards

VIII. Other Fund Business

IX. Next Meeting Date

X. Adjournment

MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
PRINTING LOCAL 72 INDUSTRY PENSION FUND
NOVEMBER 9, 2022
VIA VIDEOCONFERENCE

The following Trustees were present:

UNION TRUSTEES	**EMPLOYER TRUSTEE**
Jay Goldscher, Chairman	Dennis Larkin

Also present were:
Barry Bryant - Dahab Associates
Brian Goddu - The McKeogh Company
Brian Hartsell - The McKeogh Company
Greg Moore. - O'Donoghue & O'Donoghue, LLP
Jacob Szewczyk - O'Donoghue & O'Donoghue, LLP
Kathy Phillips - Associated Administrators, LLC
Dawn Welch - Associated Administrators, LLC
Rich Cartier - Manning & Napier

A quorum being present, Chairperson Goldscher called the meeting to order at 10:35AM.

I. MINUTES

The Trustees reviewed the minutes of the regular meeting held August 9th, 2022, which were previously circulated to the Board.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the minutes of the regular meeting held on August 9, 2022, are approved as presented.**

II. INVESTMENT REVIEW

A. Investment Consultant Report

The Trustees welcomed Barry Bryant of Dahab Associates to the meeting via videoconference.

Mr. Bryant reviewed the "Printing Local 72 Pension Performance Review September 2022" report with the Trustees, a copy of which is filed with these minutes. Mr. Bryant noted that the U.S. Equities and International markets have continued to fall in the third quarter of 2022. Growth style stocks outperformed value style stocks for the most recent quarter, but both stocks sustained losses.

The Consumer Price Index for the third quarter of 2022 decreased to 8.2%. Rising interest rates and widening credit spreads led to negative returns for fixed income.

As of September 30, 2022, the Fund's market value of assets was $6,255,830, representing a decrease of $967,692 from the June ending value of $7,223,522. The Fund's net investment loss was attributable, in part, to income receipts totaling $26,754 and realized and unrealized capital losses totaling $394,468

During the third quarter, the Manning & Napier investment portfolio lost 5.6% (gross of fees) and 5.7% (net of fees), which was less than the 55% S&P 500/45% Aggregate Index's return of -5.7%, and ranked in the 96th percentile of the Taft Hartley funds. Over the trailing year, the portfolio returned -14.8%, and ranked in the 84th percentile. Since September 2017, the account returned 5.9% per annum annualized and ranked in the 19th percentile. For comparison, the 55% S&P 500/45% Aggregate Index returned an annualized 5.2% over the same time frame.

The Fund's asset allocation at the end of the third quarter was 45.6% allocated to large cap equities, 44.8% allocated to fixed income, and 9.6% was held in cash.

B. Investment Manager's Report

The trustees welcomed Mr. Rich Cartier to the meeting. Mr. Cartier reported that Manning & Napier was acquired by Callodine Group, LLC. He noted Manning & Napier's management team, investment philosophy, processes and client-facing teams would remain in place and the acquisition is expected to provide long term stability, and additional investment capabilities.

Mr. Cartier shared a performance update for the Fund as of September 30, 2022. He noted that broad equity and fixed income markets suffered losses for the third quarter in a row. The Energy and Consumer Discretionary sectors provided positive returns in the large capitalization marketplace. International equity markets trailed the U.S., with emerging markets posting double-digit losses. Fixed income investors can expect a challenging environment going forward due to a combination of tighter monetary policy, high inflation, a stronger U.S. dollar, overall tighter financial conditions, and weakening economic growth. The investment team continued to de-risk the portofolio during the third quarter since the odds of recession have increased.

The Fund's return, year to date, is 5.83% net of fees, outperforming the Aggregate Index benchmark of 5.18%.

The Trustees thanked Mr. Cartier for his presentation and excused him from the meeting.

III. ADMINISTRATIVE MANAGER'S REPORT

A. Financial Statement

Ms. Welch reviewed the Administrative Managers Report for September 2022. The report for the period ending September 30, 2022, indicated total income of -$453,338 and total expenses of $2,088,141, resulting in a net loss of $2,541,479. The Fund's net assets as of September 2022 were $7,492,351.29.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the September 30, 2022, Financial Report as presented.

B. Delinquency Report

There are no delinquent employers to report.

C. Withdrawal Liability

The Trustees reviewed the Withdrawal Liability reports included in the meeting booklet.

D. Invoices

Ms. Welch presented a list of invoices paid from July 1, 2022 to September 30, 2022. She noted that there were no additions, deletions or changes to the list.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the invoices paid from July 1, 2022 to September 30, 2022, as presented.

IV. FUND ACTUARY REPORT

The Trustees welcomed Mr. Brian Goddu and Mr. Brian Hartsell from The McKeogh Company to the meeting.

Mr. Hartsell informed the Trustees that the Pension Benefit Guaranty Corporation had moved the application period to apply for the Special Financial Assistance Program from February 11, 2023 to November 15, 2022. He recommended that the Plan file the Special Financial Assistance Program application in December 2022 with a measurement date of September 30, 2022.

After discussion and, on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to authorize The McKeogh Company to complete the actuarial work necessary to prepare the application and file the application for special financial assistance under the American Rescue Act of 2021 in December 2022.**

The Trustees thanked Mr. Goddu and Mr. Hartsell for their report.

V. FUND COUNSEL REPORT

A. Pension Miscalculations

Mr. Szewcyk provided an update to the Trustees regarding the letter that was sent to Benesys, the company that acquired Carday, demanding that BeneSys make the Fund whole for the overpayments that were made in error due to miscalculations by Carday. He noted that no action is required of the Trustees at this time.

B. Cyber-Security Consultant Request for Proposal ("RFP")

Mr. Moore reviewed the results of the RFP for a cyber-security consultant to review the responses to the cybersecurity information request letters and to assess plan service providers' cybersecurity programs' compliance with the guidance issued by the U.S. Department of Labor's Employee Benefits Security Administration. Responses had been received from the following cybersecurity consultant firms: (1) EisnerAmper, (2) PKF O'Connor Davies, and (3) Elevate.

After review and discussion of the three proposals, on MOTION made, seconded, and adopted, the Trustees

> **RESOLVED to engage PKF O'Connor Davies for provide cyber-security consulting services at an hourly rate of $325 per hour.**

VI. PENSION AWARDS

The following pensions were awarded by the Pension Committee from September 1, 2022, to November 30, 2022:

RATIFICATIONS

Retiree: Mark Agambar
Early Deferred Vested/75% J&S
Age: 55
DOB: 6/23/1967
Benefit Amount: $294.00
Retire Date: 8/1/2022

Retiree: Guyrin Henderson
Deferred Vested/Life Annuity
Age: 65
DOB: 4/5/1957
Benefit Amount: $243.00
Retire Date: 7/1/2022

Retiree: William Ramsey
Early Deferred Vested/Life Annuity
Age: 60
DOB: 1/5/1962
Benefit Amount: $640.00
Retire Date: 7/1/2022

Retiree: Michael Ruemont
Deferred Vested/Life Annuity
Age: 67
DOB: 8/9/1955
Benefit Amount: $928.00
Retire Date: 9/1/2022

After review and discussion of the above pensions, and upon Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to ratify the pensions approved by the Pension Committee, as detailed above.**

VII. NEXT MEETING DATE AND LOCATION

The date of the next Board of Trustees meeting will be determined at a later date.

VIII. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned at 11:30 a.m.

Respectfully submitted,

Jay Goldscher, Chairman

Paul Atwill, Co-Chairman

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PRINTING LOCAL 72 INDUSTRY PENSION FUND
STATEMENT OF GAIN OR LOSS

2022-2023	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	TOTALS
# REPORTED	17	15	18	18	18	16	17	17	17	19	18		190
INCOME:													
Contributions	7,242	6,390	7,455	9,585	7,988	8,520	7,242	7,242	9,053	7,668	8,201		86,585
Liquidated Damages	0	0	0	0	0	0	0	0	0	0	0		0
Interest Income	3,809	3,960	22,608	4,490	3,488	7,350	6,966	5,761	22,270	4,493	6,343		91,540
Interest on Delinquency	0	0	0	0	0	0	0	0	0	0	0		0
Stock Dividends	10,944	6,368	3,396	6,692	3,478	618	4,856	4,383	403	6,128	1,254		48,519
Gain/Loss Man. & Nap.	72,781	(431,513)	(54,273)	(274,106)	303,213	(276,718)	(429,175)	105,786	271,298	(155,711)	303,591		(564,827)
Class Action Settlement	0	0	0	1,035	0	0	22	0	0	0	0		1,057
Withdrawal Liability	78,048	91,618	44,937	93,031	37,285	68,984	78,048	44,937	93,031	44,937	94,871		769,726
TOTAL INCOME	172,825	(323,176)	24,123	(159,273)	355,451	(191,246)	(332,041)	168,109	396,054	(92,484)	414,259		432,600
EXPENSES:													
Administration Fee	7,517	7,517	7,517	7,517	7,517	7,517	7,517	7,517	7,517	7,517	7,517		82,687
Accurint	0	20	0	8	0	0	10	0	0	0	8		46
Actuarial Fees	1,875	5,625	0	0	5,625	0	0	5,625	0	0	5,625		24,375
Audit Fee	0	0	0	0	0	0	1,350	6,475	3,000	0	4,542		15,367
Bank Charges	695	607	605	680	625	604	628	641	619	609	722		7,035
Benefits Paid	275,298	271,721	264,600	267,662	267,648	267,772	269,601	270,910	267,060	268,828	267,770		2,958,871
Bond Expense	0	0	0	0	0	0	0	0	0	0	0		0
Dues & Subscriptions	546	0	0	0	0	0	680	0	0	0	0		1,226
Fidelity Bond Insurance	296	0	0	0	0	0	0	0	0	0	0		296
Inv[illegible]nt Mgmt Fee	33,349	0	0	0	0	0	21,327	0	0	0	0		54,676
Le[illegible]es	66	2,796	4,876	3,251	4,031	7,411	8,906	2,341	2,016	0	3,640		39,331
Class Action Filing Fee	0	0	0	25	0	0	0	0	0	0	0		25
Fiduciary Liability Insurance	11,556	0	0	0	0	0	0	0	0	0	0		11,556
Cyber Liability Insurance	1,290	0	0	4,229	0	0	0	0	0	0	0		5,519
Consultant Inv. Fee	0	6,250	0	0	6,250	0	6,250	0	0	0	6,250		25,000
Custodian Inv. Fee	0	0	0	0	0	0	0	0	0	0	0		0
Meeting	0	195	0	0	0	0	0	0	155	0	0		351
Postage	12	502	0	393	517	0	33	26	0	0	41		1,524
Printing/Stationary	0	10	0	0	823	83	0	73	0	0	33		1,022
Payroll Audit	0	0	0	0	0	0	0	0	0	0			0
PBGC Premiums	0	0	0	0	0	0	0	0	0	24,521	663		25,184
Registration Fee	0	0	0	6,310	0	0	0	0	0	0	0		6,310
Trustee Expense		0	0	0	0	0	0	0	0	0	0		0
TOTAL EXPENSES	332,501	295,243	277,598	290,075	293,037	283,387	316,302	293,608	280,368	301,475	296,811		3,260,402
GAIN/LOSS	(159,676)	(618,419)	(253,474)	(449,347)	62,414	(474,633)	(648,343)	(125,499)	115,687	(393,959)	117,449		(2,827,801)

Printing Loc. 72 Pension Fund
Balance Sheet
January 31, 2023

ASSETS

Current Assets		
PNC Operating	$ 363,384.75	
PNC Benefit	(5,372.26)	
Prepaid Expenses	2,597.25	
Prepaid Pension Benefits	(604.30)	
Due from Government	8.30	
Withdrawal Contrib. Rcvble	928,702.00	
Accts Rcvble - Trustees	1,500.00	
Accrued Interest	17,383.14	
Accrued Dividends	5,522.45	
Total Current Assets		1,313,121.33
Property and Equipment		
Total Property and Equipment		0.00
Other Assets		
Money Market	224,158.00	
M&N US Gov't Bonds	1,694,981.93	
M&N Corp.Bonds	967,253.96	
M&N Stocks	3,017,647.12	
Total Other Assets		5,904,041.01
Total Assets		$ 7,217,162.34

LIABILITIES AND CAPITAL

Current Liabilities		
Total Current Liabilities		0.00
Long-Term Liabilities		
Total Long-Term Liabilities		0.00
Total Liabilities		0.00
Capital		
Retained Earnings	$ 9,226,291.82	
Fund Balance	821,130.00	
Net Income	(2,830,259.48)	
Total Capital		7,217,162.34
Total Liabilities & Capital		$ 7,217,162.34

Printing Loc. 72 Pension Fund
Income Statement
For the Eleven Months Ending January 31, 2023

	Current Month	Year to Date
Revenues		
ER Contributions	$ 8,200.50	$ 79,342.50
Interest Income	6,342.83	91,540.15
Stock Dividends	1,253.72	48,519.33
Withdrawal Liability	94,871.42	769,726.31
Miscellaneous Income	0.00	0.50
Man. & Nappier - Gain/Loss	23,975.75	234,065.59
Common Stocks - Unreal. G/L	196,425.51	(644,529.91)
Gov. Bonds - Unreal. G/L	54,488.54	(131,649.43)
Corp. Bonds - Unreal. G/L	28,700.97	(22,712.97)
Class Action Settlement	0.00	1,056.85
Total Revenues	414,259.24	425,358.92
Cost of Sales		
Total Cost of Sales	0.00	0.00
Gross Profit	414,259.24	425,358.92
Expenses		
Actuarial Fees	5,625.00	24,375.00
Admin. Fees	7,517.00	82,687.00
Audit Fees	4,542.15	15,367.15
Bank Charges	722.09	7,034.57
Benefits Paid	267,769.53	2,960,167.91
Bond Expenses	0.00	296.30
Dues & Sunscriptions	0.00	1,225.90
Investment Management Fees	0.00	54,675.51
Legal Fees	3,640.00	39,265.80
Class Action Filing Fee	0.00	25.00
Investm. Consultent Fee	6,250.00	20,833.34
Meeting Expense	0.00	155.44
Accurint	7.86	34.14
Postage Expense	40.80	1,512.22
Printing & Stationery Expense	33.10	979.56
Registration Fee	0.00	6,310.00
Fiduciary Resp. Insurance	0.00	11,556.00
Cyber Liab. Insur. Exp.	0.00	3,933.56
PBGC Premiums	663.00	25,184.00
Total Expenses	296,810.53	3,255,618.40
Net Income	$ 117,448.71	($ 2,830,259.48)

Printing Loc. 72 Pension Fund
Check Register
For the Period From Jan 1, 2023 to Jan 31, 2023

Check #	Date	Payee	Amount	Account Description
2421	1/3/23	Calibre	4,542.15	Admin. Fees
2422	1/4/23	The McKeogh Company	5,625.00	Actuarial Fees
2423	1/6/23	O'Donoghue & O'Donoghue LLC	3,640.00	Legal Fees
2424	1/6/23	Dahab Associates Inc	6,250.00	Investm. Consultent Fee
2425	1/31/23	Associated Administrators LLC	7,598.76	Admin. Fees, UPS, Accurint, Printing
Total			**28,318.91**	

Printing Loc. 72 Pension Fund
Cash Disbursements Journal
For the Period From Oct 1, 2022 to Dec 31, 2022

Check #	Name	Line Description	Date	Debit Amount	Credit Amount
2411	Calibre	02/28/2022 year end audit	10/4/22	5,200.00	
		Calibre	10/4/22		5,200.00
2412	Associated Administrators LLC	10/22 Admin Fee	10/4/22	7,517.00	
		9/3/2022 UPS Billback	10/4/22	25.72	
		Printing Expense	10/4/22	73.24	
		Associated Administrators LLC	10/4/22		7,615.96
2413	The McKeogh Company	4Q2022 Fees Inv 6529	10/4/22	5,625.00	
		The McKeogh Company	10/4/22		5,625.00
2414	O'Donoghue & O'Donoghue LLC	9/22 INV #58963	10/11/22	2,340.57	
		O'Donoghue & O'Donoghue LLC	10/11/22		2,340.57
2415	Calibre	Inv 271797	10/31/22	1,275.00	
		Calibre	10/31/22		1,275.00
2416	Associated Administrators LLC	11/22 Admin Fee	11/3/22	7,517.00	
		reimbursement expense	11/3/22	12.22	
		expense	11/3/22	143.22	
		Associated Administrators LLC	11/3/22		7,672.44
2417	O'Donoghue & O'Donoghue LLC	10/22 INV #59150	11/7/22	2,016.44	
		O'Donoghue & O'Donoghue LLC	11/7/22		2,016.44
2418	Calibre	02/28/2022 year end audit	11/22/22	3,000.00	
		Calibre	11/22/22		3,000.00
12/8/22	2419	Associated Administrators LLC	Admin Fee	7,517.00	
			Administrator		7,517.00
12/9/22	2420	PBGC	52603389	24,521.00	
			PBGC		24,521.00
Total				**66,783.41**	**66,783.41**

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Printing Loc. 72 Pension Fund
Cash Disbursements Journal
For the Period From Jan 1, 2023 to Jan 31, 2023

Date	Check #	Name	Line Description	Debit Amount	Credit Amount
1/3/23	2421	Calibre	Inv #273651 Audit Fees Year ended 022822	4,542.15	
			Calibre		4,542.15
1/4/23	2422	The McKeogh Company	1Q2023 Retainer Fees Inv #6344 1/1/23-3/31/23	5,625.00	
			The McKeogh Company		5,625.00
1/6/23	2423	O'Donoghue & O'Donoghue LLC	Professional Services through December 31, 2022 Inv #59637	3,640.00	
			O'Donoghue & O'Donoghue LLC		3,640.00
1/6/23	2424	Dahab Associates Inc	4Q 2022 Fee Inv #L71222	6,250.00	
			Dahab Associates Inc		6,250.00
1/31/23	2425	Associated Administrators LLC	January 2023 Admin Fees	7,517.00	
			Doyle Printing Reimbursement 4Q 2022 for Fund envelopes	33.10	
			UPS billback for 12/22	40.80	
			Accurint Billing Nov 2022 thru Dec 2022	7.86	
			Associated Administrators LLC		7,598.76
	Total			28,318.91	28,318.91

Printing Loc. 72 Pension Fund
Contributions Cash Receipts Journal
For the Period From January 1, 2023 through January 31, 2023

Date	Customer ID	Name	Line Description	Member Count	Hours	Credit Amnt
1/10/23	72-5170	Doyle Printing Company	December Contributions	12	48	5112.00
1/10/23	72-5170	Doyle Printing Company	December Contributions	5	20	2,130.00
1/10/23	72-5170	Doyle Printing Company	December Contributions	1	4	426.00
*1/10/2023	72-5170	Doyle Printing Company	October Contributions	1	1	106.50
*1/10/2023	72-5170	Doyle Printing Company	November Contributions	1	4	426.00
				20		8,200.50

Printing Loc. 72 Pension Fund
Cash Receipts Journal
For the Period From Jan 1, 2023 to Jan 31, 2023

Date	Transaction Ref	Line Description	Debit Amnt
1/9/23	Feb '23 WL	Art & Negative Graphics	9,191.72
1/9/23	WL 2/2023	Washington Printing Press	710.86
1/18/23	WL 1/2023	Linemark Printing, Inc.	14,240.42
1/31/23	WL 2/2023	McArdle Printing Company	22,634.36
1/31/23	WL 3/2023	McArdle Printing Company	22,634.36
1/31/23	WL 4/2023	McArdle Printing Company	22,634.36
1/31/23	WL 12/2022	H & W Printing Co., Inc.	1,412.67
1/31/23	WL 1/2023	H & W Printing Co., Inc.	1,412.67
			94,871.42

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5015

Art & Negative

Withdrawal Date: February 28, 2013
Total Due $1,602,037.00; Paid Monthly @ $9,191.72 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,191.72	5/1/2013	$9,191.72	4/25/13	$9,191.72
$9,191.72	6/1/2013	$9,191.72	5/16/13	$18,383.44
$9,191.72	7/1/2013	$9,191.72	6/17/13	$27,575.16
$9,191.72	8/1/2013	$9,191.72	7/16/13	$36,766.88
$9,191.72	9/1/2013	$9,191.72	8/28/13	$45,958.60
$9,191.72	10/1/2013	$9,191.72	9/13/13	$55,150.32
$9,191.72	11/1/2013	$9,191.72	10/10/13	$64,342.04
$9,191.72	12/1/2013	$9,191.72	11/12/13	$73,533.76
$9,191.72	1/1/2014	$9,191.72	12/12/13	$82,725.48
$9,191.72	2/1/2014	$9,191.72	1/13/14	$91,917.20
$9,191.72	3/1/2014	$9,191.72	2/14/14	$101,108.92
$9,191.72	4/1/2014	$9,191.72	3/18/14	$110,300.64
$9,191.72	5/1/2014	$9,191.72	4/11/14	$119,492.36
$9,191.72	6/1/2014	$9,191.72	5/16/14	$128,684.08
$9,191.72	7/1/2014	$9,191.72	6/13/14	$137,875.80
$9,191.72	8/1/2014	$9,191.72	7/9/14	$147,067.52
$9,191.72	9/1/2014	$9,191.72	8/15/14	$156,259.24
$9,191.72	10/1/2014	$9,191.72	9/22/14	$165,450.96
$9,191.72	11/1/2014	$9,191.72	10/10/14	$174,642.68
$9,191.72	12/1/2014	$9,191.72	11/14/14	$183,834.40
$9,191.72	1/1/2015	$9,191.72	12/12/14	$193,026.12
$9,191.72	2/1/2015	$9,191.72	1/15/15	$202,217.84
$9,191.72	3/1/2015	$9,191.72	2/13/15	$211,409.56
$9,191.72	4/1/2015	$9,191.72	3/13/15	$220,601.28
$9,191.72	5/1/2015	$9,191.72	4/6/15	$229,793.00
$9,191.72	6/1/2015	$9,191.72	5/7/15	$238,984.72
$9,191.72	7/1/2015	$9,191.72	6/5/15	$248,176.44
$9,191.72	8/1/2015	$9,191.72	7/8/15	$257,368.16
$9,191.72	9/1/2015	$9,191.72	8/10/15	$266,559.88
$9,191.72	10/1/2015	$9,191.72	9/14/15	$275,751.60
$9,191.72	11/1/2015	$9,191.72	10/9/15	$284,943.32
$9,191.72	12/1/2015	$9,191.72	11/9/15	$294,135.04
$9,191.72	1/1/2016	$9,191.72	1/11/16	$303,326.76
$9,191.72	2/1/2016	$9,191.72	1/21/16	$312,518.48
$9,191.72	3/1/2016	$9,191.72	2/10/16	$321,710.20
$9,191.72	4/1/2016	$9,191.72	3/3/16	$330,901.92
$9,191.72	5/1/2016	$9,191.72	4/7/16	$340,093.64
$9,191.72	6/1/2016	$9,191.72	5/6/16	$349,285.36
$9,191.72	7/1/2016	$9,191.72	6/2/16	$358,477.08
$9,191.72	8/1/2016	$9,191.72	6/30/16	$367,668.80
$9,191.72	9/1/2016	$9,191.72	8/4/16	$376,860.52
$9,191.72	10/1/2016	$9,191.72	9/9/16	$386,052.24
$9,191.72	11/1/2016	$9,191.72	10/7/16	$395,243.96
$9,191.72	12/1/2016	$9,191.72	11/3/16	$404,435.68
$9,191.72	1/1/2017	$9,191.72	12/2/16	$413,627.40
$9,191.72	2/1/2017	$9,191.72	1/3/17	$422,819.12
$9,191.72	3/1/2017	$9,191.72	2/9/17	$432,010.84
$9,191.72	4/1/2017	$9,191.72	3/10/17	$441,202.56
$9,191.72	5/1/2017	$9,191.72	4/6/17	$450,394.28
$9,191.72	6/1/2017	$9,191.72	5/5/17	$459,586.00
$9,191.72	7/1/2017	$9,191.72	6/2/17	$468,777.72
$9,191.72	8/1/2017	$9,191.72	7/10/17	$477,969.44
$9,191.72	9/1/2017	$9,191.72	8/3/17	$487,161.16
$9,191.72	10/1/2017	$9,191.72	9/5/17	$496,352.88
$9,191.72	11/1/2017	$9,191.72	10/10/17	$505,544.60
$9,191.72	12/1/2017	$9,191.72	11/8/17	$514,736.32
$9,191.72	1/1/2018	$9,191.72	12/6/17	$523,928.04

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5015

Art & Neaative

Withdrawal Date: February 28, 2013
Total Due $1,602,037.00; Paid Monthly @ $9,191.72 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,191.72	2/1/2018	$9,191.72	1/5/18	$533,119.76
$9,191.72	3/1/2018	$9,191.72	2/7/18	$542,311.48
$9,191.72	4/1/2018	$9,191.72	3/5/18	$551,503.20
$9,191.72	5/1/2018	$9,191.72	4/4/18	$560,694.92
$9,191.72	6/1/2018	$9,191.72	5/3/18	$569,886.64
$9,191.72	7/1/2018	$9,191.72	6/6/18	$579,078.36
$9,191.72	8/1/2018	$9,191.72	7/5/18	$588,270.08
$9,191.72	9/1/2018	$9,191.72	8/3/18	$597,461.80
$9,191.72	10/1/2018	$9,191.72	9/7/18	$606,653.52
$9,191.72	11/1/2018	$9,191.72	10/4/18	$615,845.24
$9,191.72	12/1/2018	$9,191.72	11/5/18	$625,036.96
$9,191.72	1/1/2019	$9,191.72	12/6/18	$634,228.68
$9,191.72	2/1/2019	$9,191.72	1/7/19	$643,420.40
$9,191.72	3/1/2019	$9,191.72	2/6/19	$652,612.12
$9,191.72	4/1/2019	$9,191.72	3/6/19	$661,803.84
$9,191.72	5/1/2019	$9,191.72	4/3/19	$670,995.56
$9,191.72	6/1/2019	$9,191.72	5/3/19	$680,187.28
$9,191.72	7/1/2019	$9,191.72	6/5/19	$689,379.00
$9,191.72	8/1/2019	$9,191.72	7/3/19	$698,570.72
$9,191.72	9/1/2019	$9,191.72	8/5/19	$707,762.44
$9,191.72	10/1/2019	$9,191.72	9/5/19	$716,954.16
$9,191.72	11/1/2019	$9,191.72	10/4/19	$726,145.88
$9,191.72	12/01/19	$9,191.72	11/6/19	$735,337.60
$9,191.72	01/01/20	$9,191.72	12/4/19	$744,529.32
$9,191.72	02/01/20	$9,191.72	1/6/20	$753,721.04
$9,191.72	03/01/20	$9,191.72	2/5/20	$762,912.76
$9,191.72	04/01/20	$9,191.72	3/5/20	$772,104.48
$9,191.72	05/01/20	$9,191.72	4/10/20	$781,296.20
$9,191.72	06/01/20	$9,191.72	5/5/20	$790,487.92
$9,191.72	07/01/20	$9,191.72	6/4/20	$799,679.64
$9,191.72	08/01/20	$9,191.72	7/1/20	$808,871.36
$9,191.72	09/01/20	$9,191.72	7/30/20	$818,063.08
$9,191.72	10/01/20	$9,191.72	9/3/20	$827,254.80
$9,191.72	11/01/20	$9,191.72	10/1/20	$836,446.52
$9,191.72	12/01/20	$9,191.72	11/4/20	$845,638.24
$9,191.72	01/01/21	$9,191.72	12/2/20	$854,829.96
$9,191.72	02/01/21	$9,191.72	1/6/21	$864,021.68
$9,191.72	03/01/21	$9,191.72	2/4/21	$873,213.40
$9,191.72	4/1/2021	$9,191.72	3/3/21	$882,405.12
$9,191.72	5/1/2021	$9,191.72	4/6/21	$891,596.84
$9,191.72	6/1/2021	$9,191.72	5/5/21	$900,788.56
$9,191.72	7/1/2021	$9,191.72	6/3/21	$909,980.28
$9,191.72	8/1/2021	$9,191.72	7/6/21	$919,172.00
$9,191.72	9/1/2021	$9,191.72	8/5/21	$928,363.72
$9,191.72	10/1/2021	$9,191.72	9/3/21	$937,555.44
$9,191.72	11/1/2021	$9,191.72	10/6/21	$946,747.16
$9,191.72	12/1/2021	$9,191.72	11/8/21	$955,938.88
$9,191.72	1/1/2022	$9,191.72	12/6/21	$965,130.60

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5015

Art & Negative

Withdrawal Date: February 28, 2013
Total Due $1,602,037.00; Paid Monthly @ $9,191.72 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,191.72	02/01/22	$9,191.72	1/10/22	$974,322.32
$9,191.72	03/01/22	$9,191.72	2/3/22	$983,514.04
$9,191.72	04/01/22	$9,191.72	3/7/22	$992,705.76
$9,191.72	05/01/22	$9,191.72	4/7/22	$1,001,897.48
$9,191.72	06/01/22	$9,191.72	5/6/22	$1,011,089.20
$9,191.72	07/01/22	$9,191.72	6/6/22	$1,020,280.92
$9,191.72	08/01/22	$9,191.72	7/7/22	$1,029,472.64
$9,191.72	09/01/22	$9,191.72	8/3/22	$1,038,664.36
$9,191.72	10/01/22	$9,191.72	9/2/22	$1,047,856.08
$9,191.72	11/01/22	$9,191.72	10/5/22	$1,057,047.80
$9,191.72	12/01/22	$9,191.72	11/3/22	$1,066,239.52
$9,191.72	01/01/23	$9,191.72	12/2/22	$1,075,431.24
$9,191.72	02/01/23	$9,191.72	1/9/23	$1,084,622.96
$9,191.72	03/01/23	$9,191.72	2/3/23	$1,093,814.68
$9,191.72	04/01/23			
$9,191.72	05/01/23			
$9,191.72	06/01/23			
$9,191.72	07/01/23			
$9,191.72	08/01/23			
$9,191.72	09/01/23			
$9,191.72	10/01/23			
$9,191.72	11/01/23			
$9,191.72	12/01/23			
$9,191.72	01/01/24			
$9,191.72	02/01/24			
$9,191.72	03/01/24			
$9,191.72	04/01/24			
$9,191.72	05/01/24			
$9,191.72	06/01/24			
$9,191.72	07/01/24			
$9,191.72	08/01/24			
$9,191.72	09/01/24			
$9,191.72	10/01/24			
$9,191.72	11/01/24			
$9,191.72	12/01/24			
$9,191.72	01/01/25			
$9,191.72	02/01/25			
$9,191.72	03/01/25			
$9,191.72	04/01/25			
$9,191.72	05/01/25			
$9,191.72	06/01/25			
$9,191.72	07/01/25			
$9,191.72	08/01/25			
$9,191.72	09/01/25			
$9,191.72	10/01/25			

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5305

H&W Printing Co.

Withdrawal Date: February 28, 2018
Total Due $1,460,292; Paid Monthly @ $1,412.67 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DUE DATE	AMOUNT PAID	DATE PAID	PAID TO DATE
$1,412.67	5/1/2019	$1,412.67	9/19/19	$1,412.67
$1,412.67	6/1/2019	$1,412.67	9/30/19	$2,825.34
$1,412.67	7/1/2019	$1,412.67	7/31/20	$4,238.01
$1,412.67	8/1/2019	$1,412.67	7/31/20	$5,650.68
$1,412.67	9/1/2019	$1,412.67	7/31/20	$7,063.35
$1,412.67	10/1/2019	$1,412.67	7/31/20	$8,476.02
$1,412.67	11/1/2019	$1,412.67	11/01/19	$9,888.69
$1,412.67	12/1/2019	$1,412.67	12/09/19	$11,301.36
$1,412.67	1/1/2020	$1,412.67	01/17/20	$12,714.03
$1,412.67	2/1/2020	$1,412.67	02/03/20	$14,126.70
$1,412.67	3/1/2020	$1,412.67	03/04/20	$15,539.37
$1,412.67	4/1/2020	$1,412.67	07/10/20	$16,952.04
$1,412.67	5/1/2020	$1,412.67	05/06/20	$18,364.71
$1,412.67	6/1/2020	$1,412.67	06/04/20	$19,777.38
$1,412.67	7/1/2020	$1,412.67	07/10/20	$21,190.05
$1,412.67	8/1/2020	$1,412.67	07/31/20	$22,602.72
$1,412.67	9/1/2020	$1,412.67	09/08/20	$24,015.39
$1,412.67	10/1/2020	$1,412.67	10/05/20	$25,428.06
$1,412.67	11/1/2020	$1,412.67	11/04/20	$26,840.73
$1,412.67	12/1/2020	$1,412.67	12/03/20	$28,253.40
$1,412.67	1/1/2021	$1,412.67	01/11/21	$29,666.07
$1,412.67	2/1/2021	$1,412.67	02/04/21	$31,078.74
$1,412.67	3/1/2021	$1,412.67	03/08/21	$32,491.41
$1,412.67	4/1/2021	$1,412.67	04/06/21	$33,904.08
$1,412.67	5/1/2021	$1,412.67	05/03/21	$35,316.75
$1,412.67	6/1/2021	$1,412.67	06/09/21	$36,729.42
$1,412.67	7/1/2021	$1,412.67	07/07/21	$38,142.09
$1,412.67	8/1/2021	$1,412.67	08/10/21	$39,554.76
$1,412.67	9/1/2021	$1,412.67	09/09/21	$40,967.43
$1,412.67	10/1/2021	$1,412.67	10/13/21	$42,380.10
$1,412.67	11/1/2021	$1,412.67	11/04/21	$43,792.77
$1,412.67	12/1/2021	$1,412.67	12/06/21	$45,205.44
$1,412.67	1/1/2022	$1,412.67	01/25/22	$46,618.11
$1,412.67	2/1/2022	$1,412.67	2/24/2022	$48,030.78
$1,412.67	3/1/2022	$1,412.67	3/11/2022	$49,443.45
$1,412.67	4/1/2022	$1,412.67	4/20/2022	$50,856.12
$1,412.67	5/1/2022	$1,412.67	6/22/2022	$52,268.79
$1,412.67	6/1/2022	$1,412.67	6/14/2022	$53,681.46
$1,412.67	7/1/2022	$1,412.67	7/19/2022	$55,094.13
$1,412.67	8/1/2022	$1,412.67	8/9/2022	$56,506.80
$1,412.67	9/1/2022	$1,412.67	9/14/2022	$57,919.47
$1,412.67	10/1/2022	$1,412.67	11/2/2022	$59,332.14
$1,412.67	11/1/2022	$1,412.67	11/18/2022	$60,744.81
$1,412.67	12/1/2022	$1,412.67	1/31/2023	$62,157.48
$1,412.67	1/1/2023	$1,412.67	2/14/2023	$63,570.15

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5180

Editor's Press

Withdrawal Date: May 1, 2011
Total Due $1,592,741.00; Paid Monthly @ $9,064.32 per month (revised July 25, 2012)
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,064.32	1/15/2012	$12,302.50	1/10/12	$12,302.50
$9,064.32	2/1/2012	$12,302.50	1/26/12	$24,605.00
$9,064.32	3/1/2012	$12,302.50	2/27/12	$36,907.50
$9,064.32	4/1/2012	$12,302.50	3/23/12	$49,210.00
$9,064.32	5/1/2012	$12,302.50	4/27/12	$61,512.50
$9,064.32	6/1/2012	$12,302.50	5/24/12	$73,815.00
$ -	7/1/2012	$ -	N/A	$73,815.00
$ -	8/1/2012	$ -	N/A	$73,815.00
$7,763.88	9/1/2012	$7,763.88	8/30/12	$81,578.88
$9,064.32	10/1/2012	$9,064.32	9/28/12	$90,643.20
$9,064.32	11/1/2012	$9,064.32	11/1/12	$99,707.52
$9,064.32	12/1/2012	$9,064.32	11/30/12	$108,771.84
$9,064.32	1/1/2013	$9,064.32	12/28/12	$117,836.16
$9,064.32	2/1/2013	$9,064.32	1/31/13	$126,900.48
$9,064.32	3/1/2013	$9,064.32	2/27/13	$135,964.80
$9,064.32	4/1/2013	$9,064.32	4/1/13	$145,029.12
$9,064.32	5/1/2013	$9,064.32	4/29/13	$154,093.44
$9,064.32	6/1/2013	$9,064.32	5/29/13	$163,157.76
$9,064.32	7/1/2013	$9,064.32	6/24/13	$172,222.08
$9,064.32	8/1/2013	$9,064.32	7/26/13	$181,286.40
$9,064.32	9/1/2013	$9,064.32	8/26/13	$190,350.72
$9,064.32	10/1/2013	$9,064.32	9/27/13	$199,415.04
$9,064.32	11/1/2013	$9,064.32	10/29/13	$208,479.36
$9,064.32	12/1/2013	$9,064.32	11/26/13	$217,543.68
$9,064.32	1/1/2014	$9,064.32	1/2/14	$226,608.00
$9,064.32	2/1/2014	$9,064.32	1/28/14	$235,672.32
$9,064.32	3/1/2014	$9,064.32	2/28/14	$244,736.64
$9,064.32	4/1/2014	$9,064.32	3/28/14	$253,800.96
$9,064.32	5/1/2014	$9,064.32	4/28/14	$262,865.28
$9,064.32	6/1/2014	$9,064.32	5/28/14	$271,929.60
$9,064.32	7/1/2014	$9,064.32	6/30/14	$280,993.92
$9,064.32	8/1/2014	$9,064.32	7/29/14	$290,058.24
$9,064.32	9/1/2014	$9,064.32	8/29/14	$299,122.56
$9,064.32	10/1/2014	$9,064.32	9/25/14	$308,186.88
$9,064.32	11/1/2014	$9,064.32	10/27/14	$317,251.20
$9,064.32	12/1/2014	$9,064.32	11/20/14	$326,315.52
$9,064.32	1/1/2015	$9,064.32	12/19/14	$335,379.84
$9,064.32	2/1/2015	$9,064.32	1/26/15	$344,444.16
$9,064.32	3/1/2015	$9,064.32	2/23/15	$353,508.48
$9,064.32	4/1/2015	$9,064.32	3/30/15	$362,572.80
$9,064.32	5/1/2015	$9,064.32	4/23/15	$371,637.12
$9,064.32	6/1/2015	$9,064.32	5/27/15	$380,701.44
$9,064.32	7/1/2015	$9,064.32	6/29/15	$389,765.76
$9,064.32	8/1/2015	$9,064.32	7/28/15	$398,830.08
$9,064.32	9/1/2015	$9,064.32	8/27/15	$407,894.40
$9,064.32	10/1/2015	$9,064.32	9/29/15	$416,958.72
$9,064.32	11/1/2015	$9,064.32	10/23/15	$426,023.04
$9,064.32	12/1/2015	$9,064.32	11/19/15	$435,087.36
$9,064.32	1/1/2016	$9,064.32	12/21/15	$444,151.68
$9,064.32	2/1/2016	$9,064.32	1/28/16	$453,216.00
$9,064.32	3/1/2016	$9,064.32	3/1/16	$462,280.32
$9,064.32	4/1/2016	$9,064.32	3/28/16	$471,344.64
$9,064.32	5/1/2016	$9,064.32	4/25/16	$480,408.96
$9,064.32	6/1/2016	$9,064.32	6/2/16	$489,473.28
$9,064.32	7/1/2016	$9,064.32	6/24/16	$498,537.60
$9,064.32	8/1/2016	$9,064.32	7/22/16	$507,601.92
$9,064.32	9/1/2016	$9,064.32	8/26/16	$516,666.24
$9,064.32	10/1/2016	$9,064.32	9/27/16	$525,730.56
$9,064.32	11/1/2016	$9,064.32	10/28/16	$534,794.88
$9,064.32	12/1/2016	$9,064.32	11/29/16	$543,859.20

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5180

Editor's Press

Withdrawal Date: May 1, 2011
Total Due $1,592,741.00; Paid Monthly @ $9,064.32 per month (revised July 25, 2012)
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% er annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,064.32	1/1/2017	$9,064.32	12/27/16	$552,923.52
$9,064.32	2/1/2017	$9,064.32	1/30/17	$561,987.84
$9,064.32	3/1/2017	$9,064.32	2/24/17	$571,052.16
$9,064.32	4/1/2017	$9,064.32	3/27/17	$580,116.48
$9,064.32	5/1/2017	$9,064.32	4/28/17	$589,180.80
$9,064.32	6/1/2017	$9,064.32	5/30/17	$598,245.12
$9,064.32	7/1/2017	$9,064.32	6/23/17	$607,309.44
$9,064.32	8/1/2017	$9,064.32	7/21/17	$616,373.76
$9,064.32	9/1/2017	$9,064.32	8/28/17	$625,438.08
$9,064.32	10/1/2017	$9,064.32	9/26/17	$634,502.40
$9,064.32	11/1/2017	$9,064.32	10/26/17	$643,566.72
$9,064.32	12/1/2017	$9,064.32	11/21/17	$652,631.04
$9,064.32	1/1/2018	$9,064.32	12/22/17	$661,695.36
$9,064.32	2/1/2018	$9,064.32	1/30/18	$670,759.68
$9,064.32	3/1/2018	$9,064.32	2/23/18	$679,824.00
$9,064.32	4/1/2018	$9,064.32	3/28/18	$688,888.32
$9,064.32	5/1/2018	$9,064.32	4/27/18	$697,952.64
$9,064.32	6/1/2018	$9,064.32	5/25/18	$707,016.96
$9,064.32	7/1/2018	$9,064.32	6/22/18	$716,081.28
$9,064.32	8/1/2018	$9,064.32	7/30/18	$725,145.60
$9,064.32	9/1/2018	$9,064.32	8/23/18	$734,209.92
$9,064.32	10/1/2018	$9,064.32	9/27/18	$743,274.24
$9,064.32	11/1/2018	$9,064.32	10/29/18	$752,338.56
$9,064.32	12/1/2018	$9,064.32	11/26/18	$761,402.88
$9,064.32	1/1/2019	$9,064.32	12/26/18	$770,467.20
$9,064.32	2/1/2019	$9,064.32	1/24/19	$779,531.52
$9,064.32	3/1/2019	$9,064.32	2/22/19	$788,595.84
$9,064.32	4/1/2019	$9,064.32	3/26/19	$797,660.16
$9,064.32	5/1/2019	$9,064.32	4/25/19	$806,724.48
$9,064.32	6/1/2019	$9,064.32	5/24/19	$815,788.80
$9,064.32	7/1/2019	$9,064.32	6/27/19	$824,853.12
$9,064.32	8/1/2019	$9,064.32	7/26/19	$833,917.44
$9,064.32	9/1/2019	$9,064.32	8/23/19	$842,981.76
$9,064.32	10/1/2019	$9,064.32	9/26/19	$852,046.08
$9,064.32	11/1/2019	$9,064.32	10/25/19	$861,110.40
$9,064.32	12/1/2019	$9,064.32	11/22/19	$870,174.72
$9,064.32	1/1/2020	$9,064.32	12/20/19	$879,239.04
$9,064.32	2/1/2020	$9,064.32	1/31/20	$888,303.36
$9,064.32	3/1/2020	$9,064.32	3/2/20	$897,367.68
$9,064.32	4/1/2020	$9,064.32	3/27/20	$906,432.00
$9,064.32	5/1/2020	$9,064.32	4/30/20	$915,496.32
$9,064.32	6/1/2020	$9,064.32	5/22/20	$924,560.64
$9,064.32	7/1/2020	$9,064.32	6/19/20	$933,624.96
$9,064.32	8/1/2020	$9,064.32	7/27/20	$942,689.28
$9,064.32	9/1/2020	$9,064.32	8/28/20	$951,753.60
$9,064.32	10/1/2020	$9,064.32	9/28/20	$960,817.92
$9,064.32	11/1/2020	$9,064.32	10/26/20	$969,882.24
$9,064.32	12/1/2020	$9,064.32	12/3/20	$978,946.56
$9,064.32	1/1/2021	$9,064.32	12/22/20	$988,010.88
$9,064.32	2/1/2021	$9,064.32	1/25/21	$997,075.20
$9,064.32	3/1/2021	$9,064.32	3/3/21	$1,006,139.52
$9,064.32	4/1/2021	$9,064.32	3/29/21	$1,015,203.84
$9,064.32	5/1/2021	$9,064.32	4/26/21	$1,024,268.16
$9,064.32	6/1/2021	$9,064.32	5/25/21	$1,033,332.48
$9,064.32	7/1/2021	$9,064.32	6/28/21	$1,042,396.80
$9,064.32	8/1/2021	$9,064.32	7/28/21	$1,051,461.12
$9,064.32	9/1/2021	$9,064.32	8/23/21	$1,060,525.44
$9,064.32	10/1/2021	$9,064.32	9/29/21	$1,069,589.76
$9,064.32	11/1/2021	$9,064.32	10/22/2021	$1,078,654.08
$9,064.32	12/1/2021	$9,064.32	11/24/2021	$1,087,718.40

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5180

Editor's Press

Withdrawal Date: May 1, 2011
Total Due $1,592,741.00; Paid Monthly @ $9,064.32 per month (revised July 25, 2012)
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% er annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$9,064.32	1/1/2022	$9,064.32	12/29/2021	$1,096,782.72
$9,064.32	2/1/2022	$9,064.32	1/27/2022	$1,105,847.04
$9,064.32	3/1/2022	$9,064.32	3/3/2022	$1,114,911.36
$9,064.32	4/1/2022	$9,064.32	3/30/2022	$1,123,975.68
$9,064.32	5/1/2022	$9,064.32	4/28/2022	$1,133,040.00
$9,064.32	6/1/2022	$9,064.32	5/23/2022	$1,142,104.32
$9,064.32	7/1/2022	$9,064.32	6/29/2022	$1,151,168.64
$9,064.32	8/1/2022	$9,064.32	8/2/2022	$1,160,232.96
$9,064.32	9/1/2022	$9,064.32	9/2/2022	$1,169,297.28
$9,064.32	10/1/2022	$9,064.32	9/26/2022	$1,178,361.60
$9,064.32	11/1/2022	$9,064.32	10/27/2022	$1,187,425.92
$9,064.32	12/1/2022	$9,064.32	11/21/2022	$1,196,490.24
$9,064.32	1/1/2023	$9,064.32	12/29/2022	$1,205,554.56
$9,064.32	2/1/2023	$9,064.32	2/3/2023	$1,214,618.88
$9,064.32	3/1/2023	$9,064.32	2/27/2023	$1,223,683.20
$9,064.32	4/1/2023			
$9,064.32	5/1/2023			
$9,064.32	6/1/2023			
$9,064.32	7/1/2023			
$9,064.32	8/1/2023			
$9,064.32	9/1/2023			
$9,064.32	10/1/2023			
$9,064.32	11/1/2023			
$9,064.32	12/1/2023			
$9,064.32	1/1/2024			
$9,064.32	2/1/2024			
$9,064.32	3/1/2024			
$9,064.32	4/1/2024			
$9,064.32	5/1/2024			
$9,064.32	6/1/2024			
$9,064.32	7/1/2024			
$9,064.32	8/1/2024			
$9,064.32	9/1/2024			
$9,064.32	10/1/2024			
$9,064.32	11/1/2024			
$9,064.32	12/1/2024			
$9,064.32	1/1/2025			
$9,064.32	2/1/2025			

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5360

Linemark Printing

Withdrawal Date: February 28, 2013
Total Due $2,460,831; Paid Monthly @ $14,240.42 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$14,240.42	8/1/2013	$14,240.42	7/26/13	$14,240.42
$14,240.42	9/1/2013	$14,240.42	8/28/13	$28,480.84
$14,240.42	10/1/2013	$14,240.42	9/26/13	$42,721.26
$14,240.42	11/1/2013	$14,240.42	10/28/13	$56,961.68
$14,240.42	12/1/2013	$14,240.42	11/27/13	$71,202.10
$14,240.42	1/1/2014	$14,240.42	12/23/13	$85,442.52
$14,240.42	2/1/2014	$14,240.42	1/29/14	$99,682.94
$14,240.42	3/1/2014	$14,240.42	2/27/14	$113,923.36
$14,240.42	4/1/2014	$14,240.42	3/28/14	$128,163.78
$14,240.42	5/1/2014	$14,240.42	4/28/14	$142,404.20
$14,240.42	6/1/2014	$14,240.42	5/27/14	$156,644.62
$14,240.42	7/1/2014	$14,240.42	6/27/14	$170,885.04
$14,240.42	8/1/2014	$14,240.42	7/28/14	$185,125.46
$14,240.42	9/1/2014	$14,240.42	9/2/14	$199,365.88
$14,240.42	10/1/2014	$14,240.42	9/22/14	$213,606.30
$14,240.42	11/1/2014	$14,240.42	10/27/14	$227,846.72
$14,240.42	12/1/2014	$14,240.42	12/1/14	$242,087.14
$14,240.42	1/1/2015	$14,240.42	12/23/14	$256,327.56
$14,240.42	2/1/2015	$14,240.42	1/30/15	$270,567.98
$14,240.42	3/1/2015	$14,240.42	3/2/15	$284,808.40
$14,240.42	4/1/2015	$14,240.42	3/30/15	$299,048.82
$14,240.42	5/1/2015	$14,240.42	5/4/15	$313,289.24
$14,240.42	6/1/2015	$14,240.42	6/1/15	$327,529.66
$14,240.42	7/1/2015	$14,240.42	7/2/15	$341,770.08
$14,240.42	8/1/2015	$14,240.42	7/27/15	$356,010.50
$14,240.42	9/1/2015	$14,240.42	9/4/15	$370,250.92
$14,240.42	10/1/2015	$14,240.42	9/28/15	$384,491.34
$14,240.42	11/1/2015	$14,240.42	10/29/15	$398,731.76
$14,240.42	12/1/2015	$14,240.42	11/30/15	$412,972.18
$14,240.42	1/1/2016	$14,240.42	12/28/15	$427,212.60
$14,240.42	2/1/2016	$14,240.42	2/2/16	$441,453.02
$14,240.42	3/1/2016	$14,240.42	2/29/16	$455,693.44
$14,240.42	4/1/2016	$14,240.42	4/4/16	$469,933.86
$14,240.42	5/1/2016	$14,240.42	5/2/16	$484,174.28
$14,240.42	6/1/2016	$14,240.42	5/31/16	$498,414.70
$14,240.42	7/1/2016	$14,240.42	6/30/16	$512,655.12
$14,240.42	8/1/2016	$14,240.42	7/28/16	$526,895.54
$14,240.42	9/1/2016	$14,240.42	8/25/16	$541,135.96
$14,240.42	10/1/2016	$14,240.42	10/13/16	$555,376.38
$14,240.42	11/1/2016	$14,240.42	10/28/16	$569,616.80
$14,240.42	12/1/2016	$14,240.42	11/28/16	$583,857.22

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5360

Linemark Printing

Withdrawal Date: February 28, 2013
Total Due $2,460,831; Paid Monthly @ $14,240.42 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$14,240.42	1/1/2017	$14,240.42	1/3/17	$598,097.64
$14,240.42	2/1/2017	$14,240.42	1/30/17	$612,338.06
$14,240.42	3/1/2017	$14,240.42	2/27/17	$626,578.48
$14,240.42	4/1/2017	$14,240.42	3/30/17	$640,818.90
$14,240.42	5/1/2017	$14,240.42	5/1/17	$655,059.32
$14,240.42	6/1/2017	$14,240.42	5/30/17	$669,299.74
$14,240.42	7/1/2017	$14,240.42	7/3/17	$683,540.16
$14,240.42	8/1/2017	$14,240.42	8/7/17	$697,780.58
$14,240.42	9/1/2017	$14,240.42	8/28/17	$712,021.00
$14,240.42	10/1/2017	$14,240.42	10/12/17	$726,261.42
$14,240.42	11/1/2017	$14,240.42	10/26/17	$740,501.84
$14,240.42	12/1/2017	$14,240.42	12/1/17	$754,742.26
$14,240.42	1/1/2018	$14,240.42	1/8/18	$768,982.68
$14,240.42	2/1/2018	$14,240.42	1/29/18	$783,223.10
$14,240.42	3/1/2018	$14,240.42	3/7/18	$797,463.52
$14,240.42	4/1/2018	$14,240.42	4/19/18	$811,703.94
$14,240.42	5/1/2018	$14,240.42	5/11/18	$825,944.36
$14,240.42	6/1/2018	$14,240.42	5/29/18	$840,184.78
$14,240.42	7/1/2018	$14,240.42	7/6/18	$854,425.20
$14,240.42	8/1/2018	$14,240.42	8/2/18	$868,665.62
$14,240.42	9/1/2018	$14,240.42	8/24/18	$882,906.04
$14,240.42	10/1/2018	$14,240.42	10/5/18	$897,146.46
$14,240.42	11/1/2018	$14,240.42	11/15/18	$911,386.88
$14,240.42	12/1/2018	$14,240.42	12/11/18	$925,627.30
$14,240.42	1/1/2019	$14,240.42	1/11/19	$939,867.72
$14,240.42	2/1/2019	$14,240.42	2/11/19	$954,108.14
$14,240.42	3/1/2019	$14,240.42	3/11/19	$968,348.56
$14,240.42	4/1/2019	$14,240.42	4/1/19	$982,588.98
$14,240.42	5/1/2019	$14,240.42	5/6/19	$996,829.40
$14,240.42	6/1/2019	$14,240.42	6/3/19	$1,011,069.82
$14,240.42	7/1/2019	$14,240.42	7/26/19	$1,025,310.24
$14,240.42	8/1/2019	$14,240.42	8/12/19	$1,039,550.66
$14,240.42	9/1/2019	$14,240.42	9/13/19	$1,053,791.08
$14,240.42	10/1/2019	$14,240.42	10/17/19	$1,068,031.50
$14,240.42	11/1/2019	$14,240.42	8/6/20	$1,082,271.92
$14,240.42	12/1/2019	$14,240.42	1/17/20	$1,096,512.34
$14,240.42	1/1/2020	$14,240.42	8/6/20	$1,110,752.76
$14,240.42	2/1/2020	$14,240.42	3/2/20	$1,124,993.18
$14,240.42	3/1/2020	$14,240.42	3/23/20	$1,139,233.60
$14,240.42	4/1/2020	$14,240.42	4/14/20	$1,153,474.02
$14,240.42	5/1/2020	$14,240.42	6/12/20	$1,167,714.44
$14,240.42	6/1/2020	$14,240.42	6/16/20	$1,181,954.86
$14,240.42	7/1/2020	$14,240.42	7/7/20	$1,196,195.28
$14,240.42	8/1/2020	$14,240.42	8/14/20	$1,210,435.70
$14,240.42	9/1/2020	$14,240.42	9/17/20	$1,224,676.12
$14,240.42	10/1/2020	$14,240.42	10/15/20	$1,238,916.54
$14,240.42	11/1/2020	$14,240.42	11/16/20	$1,253,156.96
$14,240.42	12/1/2020	$14,240.42	12/21/20	$1,267,397.38
$14,240.42	1/1/2021	$14,240.42	1/14/21	$1,281,637.80

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5360

Linemark Printing

Withdrawal Date: February 28, 2013
Total Due $2,460,831; Paid Monthly @ $14,240.42 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$14,240.42	2/1/2021	$14,240.42	2/19/21	$1,295,878.22
$14,240.42	3/1/2021	$14,240.42	3/16/21	$1,310,118.64
$14,240.42	4/1/2021	$14,240.42	4/20/21	$1,324,359.06
$14,240.42	5/1/2021	$14,240.42	5/14/21	$1,338,599.48
$14,240.42	6/1/2021	$14,240.42	6/16/21	$1,352,839.90
$14,240.42	7/1/2021	$14,240.42	7/19/21	$1,367,080.32
$14,240.42	8/1/2021	$14,240.42	8/16/21	$1,381,320.74
$14,240.42	9/1/2021	$14,240.42	9/15/21	$1,395,561.16
$14,240.42	10/1/2021	$14,240.42	10/15/21	$1,409,801.58
$14,240.42	11/1/2021	$14,240.42	11/16/21	$1,424,042.00
$14,240.42	12/1/2021	$14,240.42	12/20/21	$1,438,282.42
$14,240.42	1/1/2022	$14,240.42	1/19/22	$1,452,522.84
$14,240.42	2/1/2022	$14,240.42	2/14/22	$1,466,763.26
$14,240.42	3/1/2022	$14,240.42	3/21/22	$1,481,003.68
$14,240.42	4/1/2022	$14,240.42	4/19/22	$1,495,244.10
$14,240.42	5/1/2022	$14,240.42	5/13/22	$1,509,484.52
$14,240.42	6/1/2022	$14,240.42	6/16/22	$1,523,724.94
$14,240.42	7/1/2022	$14,240.42	7/15/22	$1,537,965.36
$14,240.42	8/1/2022	$14,240.42	8/15/22	$1,552,205.78
$14,240.42	9/1/2022	$14,240.42	9/19/22	$1,566,446.20
$14,240.42	10/1/2022	$14,240.42	10/20/22	$1,580,686.62
$14,240.42	11/1/2022	$14,240.42	11/18/22	$1,594,927.04
$14,240.42	12/1/2022	$14,240.42	12/20/22	$1,609,167.46
$14,240.42	1/1/2023	$14,240.42	1/18/23	$1,623,407.88
$14,240.42	2/1/2023	$14,240.42	2/13/23	$1,637,648.30
$14,240.42	3/1/2023			
$14,240.42	4/1/2023			
$14,240.42	5/1/2023			
$14,240.42	6/1/2023			
$14,240.42	7/1/2023			
$14,240.42	8/1/2023			
$14,240.42	9/1/2023			
$14,240.42	10/1/2023			
$14,240.42	11/1/2023			
$14,240.42	12/1/2023			
$14,240.42	1/1/2024			
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PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5380

McArdle Printing Company

Withdrawal Date: September 28, 2017
Total Due $12,117,218.00; Paid Monthly @ $22,634.36 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$22,634.36	11/1/2017	$22,634.36	10/30/17	$22,634.36
$22,634.36	12/1/2017	$22,634.36	12/1/17	$45,268.72
$22,634.36	1/1/2018	$22,634.36	1/2/18	$67,903.08
$22,634.36	2/1/2018	$22,634.36	2/6/18	$90,537.44
$22,634.36	3/1/2018	$22,634.36	3/5/18	$113,171.80
$22,634.36	4/1/2018	$22,634.36	4/16/18	$135,806.16
$22,634.36	5/1/2018	$22,634.36	5/2/18	$158,440.52
$22,634.36	6/1/2018	$22,634.36	5/21/18	$181,074.88
$22,634.36	7/1/2018	$22,634.36	5/29/18	$203,709.24
$22,634.36	8/1/2018	$22,634.36	6/29/18	$226,343.60
$22,634.36	9/1/2018	$22,634.36	8/2/18	$248,977.96
$22,634.36	10/1/2018	$22,634.36	9/27/18	$271,612.32
$22,634.36	11/1/2018	$22,634.36	10/1/18	$294,246.68
$22,634.36	12/1/2018	$22,634.36	11/2/18	$316,881.04
$22,634.36	1/1/2019	$22,634.36	12/3/18	$339,515.40
$22,634.36	2/1/2019	$22,634.36	12/14/18	$362,149.76
$22,634.36	3/1/2019	$22,634.36	1/22/19	$384,784.12
$22,634.36	4/1/2019	$22,634.36	2/22/19	$407,418.48
$22,634.36	5/1/2019	$22,634.36	4/1/19	$430,052.84
$22,634.36	6/1/2019	$22,634.36	5/1/19	$452,687.20
$22,634.36	7/1/2019	$22,634.36	5/24/19	$475,321.56
$22,634.36	8/1/2019	$22,634.36	6/20/19	$497,955.92
$22,634.36	9/1/2019	$22,634.36	7/24/19	$520,590.28
$22,634.36	10/1/2019	$22,634.36	8/8/19	$543,224.64
$22,634.36	11/1/2019	$22,634.36	9/11/19	$565,859.00
$22,634.36	12/1/2019	$22,634.36	10/10/19	$588,493.36
$22,634.36	1/1/2020	$22,634.36	11/7/19	$611,127.72
$22,634.36	2/1/2020	$22,634.36	1/17/20	$633,762.08
$22,634.36	3/1/2020	$22,634.36	1/17/20	$656,396.44
$22,634.36	4/1/2020	$22,634.36	2/18/20	$679,030.80
$22,634.36	5/1/2020	$22,634.36	3/23/20	$701,665.16
$22,634.36	6/1/2020	$22,634.36	4/3/20	$724,299.52
$22,634.36	7/1/2020	$22,634.36	5/6/20	$746,933.88
$22,634.36	8/1/2020	$22,634.36	6/3/20	$769,568.24
$22,634.36	9/1/2020	$22,634.36	7/7/20	$792,202.60
$22,634.36	10/1/2020	$22,634.36	8/12/20	$814,836.96
$22,634.36	11/1/2020	$22,634.36	9/3/20	$837,471.32
$22,634.36	12/1/2020	$22,634.36	10/1/20	$860,105.68
$22,634.36	1/1/2021	$22,634.36	11/3/20	$882,740.04
$22,634.36	2/1/2021	$22,634.30	12/3/20	$905,374.34
$22,634.36	3/1/2021	$22,634.36	1/8/21	$928,008.70
$22,634.36	4/1/2021	$22,634.36	2/11/21	$950,643.06
$22,634.36	5/1/2021	$22,634.36	3/4/21	$973,277.42
$22,634.36	6/1/2021	$22,634.36	4/1/21	$995,911.78
$22,634.36	7/1/2021	$22,634.36	5/3/21	$1,018,546.14
$22,634.36	8/1/2021	$22,634.36	5/28/21	$1,041,180.50
$22,634.36	9/1/2021	$22,634.36	6/30/21	$1,063,814.86
$22,634.36	10/1/2021	$22,634.36	7/28/21	$1,086,449.22
$22,634.36	11/1/2021	$22,634.36	9/2/21	$1,109,083.58
$22,634.36	12/1/2021	$22,634.36	9/23/21	$1,131,717.94
$22,634.36	1/1/2022	$22,634.36	10/20/21	$1,154,352.30
$22,634.36	2/1/2022	$22,634.36	12/1/21	$1,176,986.66
$22,634.36	3/1/2022	$22,634.36	1/25/22	$1,199,621.02
$22,634.36	4/1/2022	$22,634.36	2/24/22	$1,222,255.38
$22,634.36	5/1/2022	$22,634.36	3/11/22	$1,244,889.74
$22,634.36	6/1/2022	$22,634.36	4/20/22	$1,267,524.10
$22,634.36	7/1/2022	$22,634.36	4/26/22	$1,290,158.46
$22,634.36	8/1/2022	$22,634.36	6/2/22	$1,312,792.82
$22,634.36	9/1/2022	$22,634.36	6/22/22	$1,335,427.18

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5405

Mt. Vernon Printing

Withdrawal Date: May 5, 2014
Total Due $2,538,037.00; Paid Monthly @ $11,729.41 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DU	AMT PAID	DATE PAI	PAID TO DATE
$11,729.41	8/1/2014	$11,729.41	7/31/14	$11,729.41
$11,729.41	9/1/2014	$11,729.41	9/5/14	$23,458.82
$11,729.41	10/1/2014	$11,729.41	10/17/14	$35,188.23
$11,729.41	11/1/2014	$11,729.41	10/27/14	$46,917.64
$11,729.41	12/1/2014	$11,729.41	11/6/14	$58,647.05
$11,729.41	1/1/2015	$11,729.41	12/8/14	$70,376.46
$11,729.41	2/1/2015	$11,729.41	1/20/15	$82,105.87
$11,729.41	3/1/2015	$11,729.41	2/9/15	$93,835.28
$11,729.41	4/1/2015	$11,729.41	3/9/15	$105,564.69
$11,729.41	5/1/2015	$11,729.41	4/6/15	$117,294.10
$11,729.41	6/1/2015	$11,729.41	5/7/15	$129,023.51
$11,729.41	7/1/2015	$11,729.41	6/8/15	$140,752.92
$11,729.41	8/1/2015	$11,729.41	7/6/15	$152,482.33
$11,729.41	9/1/2015	$11,729.41	8/6/15	$164,211.74
$11,729.41	10/1/2015	$11,729.41	9/8/15	$175,941.15
$11,729.41	11/1/2015	$11,729.41	10/8/15	$187,670.56
$11,729.41	12/1/2015	$11,729.41	11/5/15	$199,399.97
$11,729.41	1/1/2016	$11,729.41	12/7/15	$211,129.38
$11,729.41	2/1/2016	$11,729.41	1/19/16	$222,858.79
$11,729.41	3/1/2016	$11,729.41	2/16/16	$234,588.20
$11,729.41	4/1/2016	$11,729.41	3/14/16	$246,317.61
$11,729.41	5/1/2016	$11,729.41	4/14/16	$258,047.02
$11,729.41	6/1/2016	$11,729.41	5/16/16	$269,776.43
$11,729.41	7/1/2016	$11,729.41	6/17/16	$281,505.84
$11,729.41	8/1/2016	$11,729.41	7/18/16	$293,235.25
$11,729.41	9/1/2016	$11,729.41	8/15/16	$304,964.66
$11,729.41	10/1/2016	$11,729.41	9/16/16	$316,694.07
$11,729.41	11/1/2016	$11,729.41	10/14/16	$328,423.48
$11,729.41	12/1/2016	$11,729.41	11/14/16	$340,152.89
$11,729.41	1/1/2017	$11,729.41	12/15/16	$351,882.30
$11,729.41	2/1/2017	$11,729.41	2/6/17	$363,611.71
$11,729.41	3/1/2017	$11,729.41	3/6/17	$375,341.12
$11,729.41	4/1/2017	$11,729.41	4/6/17	$387,070.53
$11,729.41	5/1/2017	$11,729.41	5/4/17	$398,799.94
$11,729.41	6/1/2017	$11,729.41	6/5/17	$410,529.35
$11,729.41	7/1/2017	$11,729.41	8/1/17	$422,258.76
$11,729.41	8/1/2017	$11,729.41	8/7/17	$433,988.17
$11,729.41	9/1/2017	$11,729.41	8/24/17	$445,717.58
$11,729.41	10/1/2017	$11,729.41	9/25/17	$457,446.99
$11,729.41	11/1/2017	$11,729.41	10/26/17	$469,176.40
$11,729.41	12/1/2017	$11,729.41	11/1/17	$480,905.81

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5405

Mt. Vernon Printing

Withdrawal Date: May 5, 2014
Total Due $2,538,037.00; Paid Monthly @ $11,729.41 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$11,729.41	1/1/2018	$11,729.41	12/27/17	$492,635.22
$11,729.41	2/1/2018	$11,729.41	1/25/18	$504,364.63
$11,729.41	3/1/2018	$11,729.41	3/5/18	$516,094.04
$11,729.41	4/1/2018	$11,729.41	4/5/18	$527,823.45
$11,729.41	5/1/2018	$11,729.41	4/19/18	$539,552.86
$11,729.41	6/1/2018	$11,729.41	6/21/18	$551,282.27
$11,729.41	7/1/2018	$11,729.41	7/18/18	$563,011.68
$11,729.41	8/1/2018	$11,729.41	8/20/18	$574,741.09
$11,729.41	9/1/2018	$11,729.41	9/20/18	$586,470.50
$11,729.41	10/1/2018	$11,729.41	10/18/18	$598,199.91
$11,729.41	11/1/2018	$11,729.41	11/21/18	$609,929.32
$11,729.41	12/1/2018	$11,729.41	12/20/18	$621,658.73
$11,729.41	1/1/2019	$11,729.41	1/7/19	$633,388.14
$11,729.41	2/1/2019	$11,729.41	2/22/19	$645,117.55
$11,729.41	3/1/2019	$11,729.41	3/21/19	$656,846.96
$11,729.41	4/1/2019	$11,729.41	4/18/19	$668,576.37
$11,729.41	5/1/2019	$11,729.41	5/20/19	$680,305.78
$11,729.41	6/1/2019	$11,729.41	6/24/19	$692,035.19
$11,729.41	7/1/2019	$11,729.41	7/18/19	$703,764.60
$11,729.41	8/1/2019	$11,729.41	8/19/19	$715,494.01
$11,729.41	9/1/2019	$11,729.41	9/19/19	$727,223.42
$11,729.41	10/1/2019	$11,729.41	10/21/19	$738,952.83
$11,729.41	11/1/2019	$11,729.41	11/21/19	$750,682.24
$11,729.41	12/1/2019	$11,729.41	12/20/19	$762,411.65
$11,729.41	1/1/2020	$11,729.41	1/28/20	$774,141.06
$11,729.41	2/1/2020	$11,729.41	3/2/20	$785,870.47
$11,729.41	3/1/2020	$11,729.41	3/23/20	$797,599.88
$11,729.41	4/1/2020	$11,729.41	5/5/20	$809,329.29
$11,729.41	5/1/2020	$11,729.41	6/16/20	$821,058.70
$11,729.41	6/1/2020	$11,729.41	7/27/20	$832,788.11
$11,729.41	7/1/2020	$11,729.41	7/29/20	$844,517.52
$11,729.41	8/1/2020	$11,729.41	10/9/20	$856,246.93
$11,729.41	9/1/2020	$11,729.41	10/9/20	$867,976.34
$11,729.41	10/1/2020	$11,729.41	11/17/20	$879,705.75
$11,729.41	11/1/2020	$11,729.41	11/20/20	$891,435.16
$11,729.41	12/1/2020	$11,729.41	1/25/21	$903,164.57
$11,729.41	1/1/2021	$11,729.41	2/11/21	$914,893.98
$11,729.41	2/1/2021	$11,729.41	2/25/21	$926,623.39
$11,729.41	3/1/2021	$11,729.41	3/23/21	$938,352.80
$11,729.41	4/1/2021	$11,729.41	4/20/21	$950,082.21
$11,729.41	5/1/2021	$11,729.41	5/24/21	$961,811.62
$11,729.41	6/1/2021	$11,729.41	6/21/21	$973,541.03
$11,729.41	7/1/2021	$11,729.41	7/19/21	$985,270.44
$11,729.41	8/1/2021	$11,729.41	8/20/21	$996,999.85
$11,729.41	9/1/2021	$11,729.41	9/20/21	$1,008,729.26
$11,729.41	10/1/2021	$11,729.41	10/25/21	$1,020,458.67
$11,729.41	11/1/2021	$11,729.41	11/18/21	$1,032,188.08
$11,729.41	12/1/2021	$11,729.41	12/21/21	$1,043,917.49

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5405

Mt. Vernon Printing

Withdrawal Date: May 5, 2014
Total Due $2,538,037.00; Paid Monthly @ $11,729.41 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$11,729.41	1/1/2022	$11,729.41	2/8/2022	$1,055,646.90
$11,729.41	2/1/2022	$11,729.41	2/24/2022	$1,067,376.31
$11,729.41	3/1/2022	$11,729.41	3/17/2022	$1,079,105.72
$11,729.41	4/1/2022	$11,729.41	4/19/2022	$1,090,835.13
$11,729.41	5/1/2022	$11,729.41	5/16/22	$1,102,564.54
$11,729.41	6/1/2022	$11,729.41	6/16/22	$1,114,293.95
$11,729.41	7/1/2022	$11,729.41	7/18/22	$1,126,023.36
$11,729.41	8/1/2022	$11,729.41	8/15/22	$1,137,752.77
$11,729.41	9/1/2022	$11,729.41	9/15/22	$1,149,482.18
$11,729.41	10/1/2022	$11,729.41	10/17/22	$1,161,211.59
$11,729.41	11/1/2022	$11,729.41	11/18/22	$1,172,941.00
$11,729.41	12/1/2022	$11,729.41	12/19/22	$1,184,670.41
$11,729.41	1/1/2023	$11,729.41	2/23/23	$1,196,399.82
$11,729.41	2/1/2023	$11,729.41		
$11,729.41	3/1/2023	$11,729.41		
$11,729.41	4/1/2023	$11,729.41		
$11,729.41	5/1/2023	$11,729.41		
$11,729.41	6/1/2023	$11,729.41		
$11,729.41	7/1/2023	$11,729.41		
$11,729.41	8/1/2023	$11,729.41		
$11,729.41	9/1/2023	$11,729.41		
$11,729.41	10/1/2023	$11,729.41		
$11,729.41	11/1/2023	$11,729.41		
$11,729.41	12/1/2023	$11,729.41		
$11,729.41	1/1/2024	$11,729.41		
$11,729.41	2/1/2024	$11,729.41		
$11,729.41	3/1/2024	$11,729.41		
$11,729.41	4/1/2024	$11,729.41		
$11,729.41	5/1/2024	$11,729.41		
$11,729.41	6/1/2024	$11,729.41		
$11,729.41	7/1/2024	$11,729.41		
$11,729.41	8/1/2024	$11,729.41		
$11,729.41	9/1/2024	$11,729.41		
$11,729.41	10/1/2024	$11,729.41		
$11,729.41	11/1/2024	$11,729.41		
$11,729.41	12/1/2024	$11,729.41		
$11,729.41	1/1/2025	$11,729.41		
$11,729.41	2/1/2025	$11,729.41		
$11,729.41	3/1/2025	$11,729.41		
$11,729.41	4/1/2025	$11,729.41		
$11,729.41	5/1/2025	$11,729.41		
$11,729.41	6/1/2025	$11,729.41		
$11,729.41	7/1/2025	$11,729.41		
$11,729.41	8/1/2025	$11,729.41		
$11,729.41	9/1/2025	$11,729.41		
$11,729.41	10/1/2025	$11,729.41		
$11,729.41	11/1/2025	$11,729.41		
$11,729.41	12/1/2025	$11,729.41		
$11,729.41	1/1/2026	$11,729.41		
$11,729.41	2/1/2026	$11,729.41		

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5475

Washington Printing Pressmen

Withdrawal Date: February 28, 2018
Total Due $913,298; Paid Monthly @ $710.86 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$710.86	5/1/2019	$710.86	4/22/2019	$710.86
$710.86	6/1/2019	$710.86	5/6/2019	$1,421.72
$710.86	7/1/2019	$710.86	6/7/2019	$2,132.58
$710.86	8/1/2019	$710.86	7/3/2019	$2,843.44
$710.86	9/1/2019	$710.86	8/5/2019	$3,554.30
$710.86	10/1/2019	$710.86	9/10/2019	$4,265.16
$710.86	11/1/2019	$710.86	10/7/2019	$4,976.02
$710.86	12/1/2019	$710.86	11/1/2019	$5,686.88
$710.86	1/1/2020	$710.86	12/6/2019	$6,397.74
$710.86	2/1/2020	$710.86	1/6/2020	$7,108.60
$710.86	3/1/2020	$710.86	2/7/2020	$7,819.46
$710.86	4/1/2020	$710.86	3/9/2020	$8,530.32
$710.86	5/1/2020	$710.86	4/8/2020	$9,241.18
$710.86	6/1/2020	$710.86	5/4/2020	$9,952.04
$710.86	7/1/2020	$710.86	6/9/2020	$10,662.90
$710.86	8/1/2020	$710.86	7/7/2020	$11,373.76
$710.86	9/1/2020	$710.86	8/5/2020	$12,084.62
$710.86	10/1/2020	$710.86	9/4/2020	$12,795.48
$710.86	11/1/2020	$710.86	10/6/2020	$13,506.34
$710.86	12/1/2020	$710.86	11/6/2020	$14,217.20
$710.86	1/1/2021	$710.86	12/8/2020	$14,928.06
$710.86	2/1/2021	$710.86	1/6/2021	$15,638.92
$710.86	3/1/2021	$710.86	3/8/2021	$16,349.78
$710.86	4/1/2021	$710.86	3/8/2021	$17,060.64
$710.86	5/1/2021	$710.86	4/7/2021	$17,771.50
$710.86	6/1/2021	$710.86	5/5/2021	$18,482.36
$710.86	7/1/2021	$710.86	6/3/2021	$19,193.22
$710.86	8/1/2021	$710.86	7/8/2021	$19,904.08
$710.86	9/1/2021	$710.86	8/5/2021	$20,614.94
$710.86	10/1/2021	$710.86	9/7/2021	$21,325.80
$710.86	11/1/2021	$710.86	10/6/2021	$22,036.66
$710.86	12/1/2021	$710.86	11/8/2021	$22,747.52
$710.86	1/1/2022	$710.86	12/8/2021	$23,458.38
$710.86	2/1/2022	$710.86	1/6/2022	$24,169.24
$710.86	3/1/2022	$710.86	2/8/2022	$24,880.10
$710.86	4/1/2022	$710.86	3/7/2022	$25,590.96
$710.86	5/1/2022	$710.86	4/4/2022	$26,301.82
$710.86	6/1/2022	$710.86	5/6/2022	$27,012.68
$710.86	7/1/2022	$710.86	6/6/2022	$27,723.54
$710.86	8/1/2022	$710.86	7/5/2022	$28,434.40
$710.86	9/1/2022	$710.86	8/8/2022	$29,145.26
$710.86	10/1/2022	$710.86	9/6/2022	$29,856.12
$710.86	11/1/2022	$710.86	10/12/2022	$30,566.98
$710.86	12/1/2022	$710.86	11/8/2022	$31,277.84
$710.86	1/1/2023	$710.86	12/7/2022	$31,988.70

PRINTING LOCAL 72 INDUSTRY PENSION FUND
WITHDRAWAL LIABILITY PAYMENTS
M5475

Washington Printing Pressmen

Withdrawal Date: February 28, 2018
Total Due $913,298; Paid Monthly @ $710.86 per month
Withdrawal is subject to a 20-year cap and 240 monthly payments
Interest assessed at 12% per annum from date payment is due.

AMOUNT DUE	DATE DUE	AMT PAID	DATE PAID	PAID TO DATE
$710.86	2/1/2023	$710.86	1/9/2023	$32,699.56
$710.86	3/1/2023	$710.86	2/7/2023	$33,140.42
$710.86	4/1/2023	$710.86	3/6/2023	$34,121.28

PRINTING LOCAL 72 INDUSTRY PENSION PLAN

DECEMBER 2022 - FEBRUARY 2023
PENSION ROLL

		PENSIONERS	MONTHLY PAYOUT
PENSION ROLL AS OF:	11/30/222	472	$267,435.23
DEATHS REPORTED IN THE:	2nd Quarter	-4	($1,811.00)
DELETES IN THE:	2nd Quarter	-1	($310.00)
PENSION CHANGES IN THE:	2nd Quarter		$387.50
PENSIONS TO BE APPROVED:	2nd Quarter	8	$3,632.00
REINSTATEMENTS	2nd Quarter	1	$270.00
PENSION ROLL AS OF:	2/28/2023	476	$269,603.73

PRINTING LOCAL 72 INDUSTRY PENSION PLAN

DECEMBER 2022 - FEBRUARY 2023 PENSION APPLICATIONS

PENSIONER	RETIRE DATE	BIRTH DATE	AGE	SEX	LENGTH OF SERVICE	TYPE/ OPTION	MONTHLY AMOUNT
POSTELL, ERIC	11/1/2022	12/18/1960	61	M	12.70	EARLY DEFERRED VESTED / LIFE ANNUITY	$371.00
CASTLE, DONNA	1/1/2023	10/25/1948	74	F	N/A	JOINT AND SURVIVOR BENEFICIARY	$52.00
CRUPI, JOSHUA	11/1/2022	9/24/1957	65	M	9.37	DEFERRED VESTED / LIFE ANNUITY	$355.00
HERRING, MARLOW	11/1/2022	1/27/1957	65	M	25.38	DEFERRED VESTED / 50% JOINT AND SURVIVOR BENEFIT	$1,016.00
LEMKE, CRAIG	11/1/2022	9/16/1965	57	M	14.56	EARLY DEFERRED VESTED / 100% JOINT AND SURVIVOR WITH POP-UP	$292.00
MCINTYRE, ANN	10/1/2022	10/19/1956	65	F	N/A	JOINT AND SURVIVOR BENEFICIARY	$427.00
MEREDITH, MICHAEL	2/1/2023	12/26/1957	65	M	16.55	DEFERRED VESTED / LIFE ANNUITY	$745.00
RUSSELL, TIMOTHY	12/1/2022	12/20/1958	63	M	10.12	EARLY DEFERRED VESTED / 50% JOINT AND SURVIVOR	$374.00
TOTAL							$3,632.00

REINSTATEMENTS

PENSIONER	MONTHLY AMOUNT
PETERSON, LORETTA	$270.00
	$270.00

PRINTING LOCAL 72 INDUSTRY PENSION PLAN

DECEMBER 2022 - FEBRUARY 2023 CHANGES

PENSIONER	DATE	REASON	OLD	NEW
COCCHIARO, MICHAEL	1/1/2023	100% JOINT AND SURVIVOR POP-UP	$756.00	$929.00
MORISI, DONALD	1/1/2023	100% JOINT AND SURVIVOR POP-UP	$661.00	$875.00
TOTAL			$1,417.00	$1,804.00
			GRAND TOTAL	**$387.50**

PRINTING LOCAL 72 INDUSTRY PENSION PLAN

DECEMBER 2022 - FEBRUARY 2023 DECEASED/DELETES

DECEASED			
PENSIONER	REASON	DATE	AMOUNT
MCINTYRE, RONALD	DECEASED	9/25/2022	($854.00)
BALL, CLARENCE	DECEASED	11/24/2022	($535.00)
CASTLE, MITCHELL	DECEASED	12/13/2022	($103.00)
DAWES, HERBERT	DECEASED	11/26/2022	($319.00)
TOTAL			($1,811.00)

DELETES			
PENSIONER	REASON	DATE	AMOUNT
NGUYEN, SON	RIF SUSPEND	12/1/2022	($310.00)
TOTAL			($310.00)

Local 72 Pensioner Analysis Report 12-01-2022 through 12-31-2022

Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
STEPHEN R ADAMS	72P	72	5/23/1953	N	1	6/1/2018	12/22	AD	1196445	$380.00	
MARK A AGAMBAR	72P	72	6/23/1967	X	75	8/1/2022	12/22	AD	1196446	$294.00	
EILEEN M AKER	72P	72	12/27/1935	J	LA	7/1/2015	12/22	ABD	1196447	$184.00	
LEWIS C ALLEN	72P	72	5/30/1934	N	5C	10/1/1996	12/22	AD	1196448	$855.00	+
JOSEPHINE ALLEY	72P	72	7/24/1945	J	LA	7/1/2016	12/22	ABD	1196449	$548.00	
ERIK AMATO	72P	72	8/5/1941	X	1P	10/1/2006	12/22	AD	1196450	$160.00	
PATRICIA A ANDERSON	72P	72	9/29/1950	E	LA	10/1/2010	12/22	AD	1196451	$735.00	+
DAVID L ANDRUKITIS	72P	72	1/19/1944	N	LA	6/1/2010	12/22	AD	1196452	$2,136.00	+
DIANE C ARABIAN	72P	72	8/7/1949	J	LA	12/1/2004	12/22	ABD	1196453	$473.00	
ALFRED M ARCHER	72P	72	5/11/1931	X	5C	8/1/1999	12/22	AD	1196454	$275.00	+
RENEE ARION	72P	72	12/14/1937	J	LA	4/1/1999	12/22	ABD	1196455	$74.00	
MARION R ASHLIN	72P	72	9/10/1938	N	LA	5/1/2009	12/22	AD	1196456	$1,216.00	+
ROBERT ASTON	72P	72	10/10/1938	X	5	7/1/2005	12/22	AD	1196457	$200.00	+
DOUGLAS P ATWILL	72P	72	8/25/1953	N	5	9/1/2018	12/22	AD	1196458	$1,503.00	+
PAUL S ATWILL	72P	72	7/28/1946	N	1	4/1/2018	12/22	AD	1196459	$1,679.00	+
DALE E AXTEL	72P	72	4/13/1941	X	5	5/1/2004	12/22	AD	1196460	$461.00	
EUGENE G BAGWELL III	72P	72	9/10/1948	X	5	10/1/2013	12/22	AD	1196461	$274.00	
REYNARD R BAILEY	72P	72	8/23/1933	EN	5	4/1/1998	12/22	A	101526	$919.00	+
PETER BALAMOTI	72P	72	2/14/1938	X	5C	12/1/2001	12/22	AD	1196462	$185.00	
CLARENCE W BALL	72P	72	6/25/1945	X	5C	2/1/2008	12/22	ID	1196463	$535.00	
RICHARD A BARNARD	72P	72	7/27/1946	EN	5C	9/1/2007	12/22	AD	1196464	$1,150.00	+
BARRY W BARNES	72P	72	10/28/1947	EN	5C	11/1/2002	12/22	AD	1196465	$1,633.00	+
RICHARD J BARR	72P	72	3/20/1940	EN	5	11/1/2001	12/22	AD	1196466	$873.00	
BARBARA BARRETT	72P	72	4/3/1943	J	LA	5/1/2009	12/22	ABD	1196467	$775.00	+
TOMMY S BATES	72P	72	10/11/1952	N	LA	11/1/2017	12/22	AD	1196468	$570.00	
NELSON G BATTY	72P	72	6/27/1954	X	LA	8/1/2017	12/22	AD	1196469	$195.00	
ROBERT T BAUERSCHMIDT	72P	72	8/6/1948	X	5P	10/1/2014	12/22	AD	1196470	$292.00	
CHARLES F BAUMANN	72P	72	9/23/1948	X	LA	7/1/2014	12/22	AD	1196471	$215.00	
OSWALD O BEAL	72P	72	9/29/1926	N	5C	10/1/1991	12/22	A	101527	$1,464.00	+
SUSAN BEALL	72P	72	12/22/1956	J	LA	2/1/2008	12/22	ABD	1196472	$95.00	
ROBERT J BEASLEY	72P	72	8/4/1937	EN	5	1/1/1999	12/22	AD	1196473	$1,639.00	+

Local 72 Pensioner Analysis Report 12-01-2022 through 12-31-2022

Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
THOMAS E BEAVERS JR	72P	72	6/26/1947	X	5	7/1/2007	12/22	AD	1196474	$265.00	
GEORGE E BELTON SR	72P	72	2/10/1936	X	5C	12/1/2003	12/22	AD	1196475	$1,163.00	
ROBERT L BENNETT	72P	72	11/5/1938	N	5	1/1/2004	12/22	AD	1196476	$1,670.00	+
ROBERT D BERNHARD	72P	72	5/12/1955	VA	LA	6/1/2020	12/22	AD	1196477	$344.00	+
WILLIAM DOUGLAS BEVERIDGE	72P	72	6/1/1955	X	LA	3/1/2018	12/22	AD	1196478	$196.00	
ROBERT A BIEDERMAN	72P	72	7/12/1953	N	5P	8/1/2018	12/22	AD	1196479	$583.00	
CHARLES BILODEAU	72P	72	6/4/1955	E	LA	9/1/2018	12/22	AD	1196480	$149.00	
DALE E BLADEN	72P	72	5/30/1951	X	5	7/1/2016	12/22	AD	1196481	$190.00	
DONALD M BLADEN	72P	72	8/9/1950	X	5P	9/1/2015	12/22	AD	1196482	$1,068.00	+
SARJ W BLOOM	72P	72	11/2/1939	X	5	12/1/1999	12/22	AD	1196483	$524.10	+
JERRY B BLUE	72P	72	9/9/1938	EN	5	10/1/2001	12/22	AD	1196484	$1,385.00	
SONDRA BONDAR	72P	72	12/17/1939	J	LA	5/1/2019	12/22	ABD	1196485	$227.00	
ALLEN J BONNER SR	72P	72	10/23/1953	N	1	12/1/2018	12/22	AD	1196486	$375.00	
RICHARD W BOOKHULTZ	72P	72	10/31/1943	EN	5	5/1/2006	12/22	AD	1196487	$1,390.00	+
MICHAEL J BOOTERBAUGH	72P	72	11/17/1954	E	5P	8/1/2017	12/22	AD	1196488	$1,004.00	
JAY E BOOYE	72P	72	6/29/1955	E	LA	7/1/2014	12/22	AD	1196489	$415.00	
TERESA BORRAYO	72P	72	8/24/1947	J	LA	11/1/2010	12/22	ABD	1196490	$216.00	
DIANA L BOSCHERT	72P	72	2/3/1953	J	LA	9/1/2011	12/22	ABD	1196491	$613.00	+
MARY BOSWELL	72P	72	4/13/1952	J	LA	11/1/2021	12/22	ABD	1196492	$631.50	+
GLADYS BOWEN	72P	72	1/11/1934	J	LA	4/1/2018	12/22	ABD	1196493	$206.00	
MARLIN D BOYD	72P	72	5/28/1939	X	5C	6/1/1998	12/22	AD	1196494	$1,068.00	+
DONALD BRADLEY	72P	72	5/14/1952	E	LA	11/1/2014	12/22	AD	1196495	$1,056.00	+
SAM M BRADLEY	72P	72	9/10/1944	X	LA	5/1/2010	12/22	AD	1196496	$252.00	
JEROME E BRANCH	72P	72	12/16/1946	X	LA	2/1/2013	12/22	AD	1196497	$339.00	
DONNA F BRAWAND	72P	72	4/15/1947	J	LA	12/1/2018	12/22	ABD	1196498	$862.00	+
NANCY BRITTEN	72P	72	4/9/1946	J	LA	7/1/1997	12/22	AB	101528	$104.00	
LEWIS L BROWN	72P	72	10/20/1954	VA	LA	11/1/2020	12/22	AD	1196499	$556.00	+
CHRISTOPHER V BRUCE	72P	72	6/9/1951	X	LA	8/1/2016	12/22	AD	1196500	$517.00	
RICHARD E BRYAN	72P	72	4/18/1940	EN	JST	7/1/1999	12/22	AD	1196502	$1,390.00	
RICHARD E BRYAN	72P	72	4/18/1940	J	LA	10/1/2016	12/22	ABD	1196501	$110.00	
ROBERT M BUCKNER	72P	72	2/22/1954	E	LA	3/1/2012	12/22	AD	1196503	$674.00	

Local 72 Pensioner Analysis Report 12-01-2022 through 12-31-2022

Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
ROBERT B BURGESS	72P	72	6/10/1935	EN	5	11/1/1998	12/22	AD	1196504	$693.00	+
ROGER BURK	72P	72	5/21/1952	N	LA	11/1/2017	12/22	A	101529	$209.00	
ETHEL M BURNS	72P	72	6/18/1952	X	LA	7/1/2009	12/22	AD	1196505	$191.00	
BERNARD BURROUGHS	72P	72	5/16/1937	N	5C	6/1/2002	12/22	A	101530	$200.00	
JOSEPH N BUTLER	72P	72	5/7/1939	EN	5	6/1/2001	12/22	AD	1196506	$1,342.00	+
ADA L BYLSMA	72P	72	12/2/1934	J	LA	4/1/2014	12/22	ABD	1196507	$91.00	
MARY BYRD	72P	72	5/9/1928	J	LA	6/1/2020	12/22	A	101531	$189.00	
JOHN W CALLAHAN	72P	72	6/29/1935	X	5C	7/1/1997	12/22	A	101532	$190.00	
MICHAEL H CARITHERS	72P	72	4/17/1946	X	LA	4/1/2017	12/22	AD	1196508	$864.00	+
DELORES A CARROLL	72P	72	6/30/1945	J	LA	2/1/1998	12/22	ABD	1196509	$99.00	+
MICHAEL J CARROLL	72P	72	1/6/1954	N	LA	2/1/2020	12/22	AD	1196510	$297.00	
MITCHELL C CASTLE	72P	72	6/15/1943	X	5	12/1/2001	12/22	ID	1196511	$103.00	
PAULA L CASTLE	72P	72	8/27/1945	J	LA	3/1/2009	12/22	ABD	1196512	$820.00	+
CAROL SUE CASTO	72P	72	3/24/1948	Q	LA	5/1/2006	12/22	ABD	1196513	$200.00	
CHARLES R CASTO	72P	72	1/27/1945	EN	5	8/1/2002	12/22	AD	1196514	$706.12	
SANDRA F CASTO	72P	72	3/21/1945	Q	LA	8/2/2002	12/22	ABD	1196515	$143.88	
GUY R CAVINESS	72P	72	2/7/1943	X	5C	4/1/1999	12/22	AD	1196516	$421.00	
JOHN CHANDLER	72P	72	9/14/1958	X	LA	2/1/2021	12/22	AD	1196517	$759.00	
PATRICIA A CHEATHAM	72P	72	2/14/1948	J	LA	11/1/2006	12/22	AB	101533	$220.00	
JOSEPH J CICALA	72P	72	3/7/1950	N	LA	6/1/2016	12/22	AD	1196518	$1,157.00	+
KENNETH W CIUFOLO	72P	72	9/28/1944	X	1P	4/1/2007	12/22	AD	1196519	$587.00	+
HENRY P CLARK III	72P	72	2/21/1943	EN	5	3/1/2000	12/22	AD	1196520	$1,324.00	+
LINDA D CLEGERN	72P	72	4/11/1937	J	LA	5/1/1992	12/22	AB	101534	$219.00	
KENNETH W CLEMENTS	72P	72	1/21/1950	N	1	5/1/2015	12/22	AD	1196521	$164.00	
GEORGE J CLEMMER	72P	72	9/20/1951	E	LA	8/1/2013	12/22	AD	1196522	$378.00	
BEVERLY J CLIPPER	72P	72	12/13/1951	Q	LA	2/1/2018	12/22	ABD	1196523	$134.00	
STEVE E CLIPPER	72P	72	10/19/1950	X	LA	11/1/2013	12/22	AD	1196524	$134.00	
MICHAEL P COCCHIARO	72P	72	7/11/1945	X	1P	1/1/2012	12/22	AD	1196525	$756.00	
JAMES COGHLAN	72P	72	11/1/1949	E	LA	5/1/2013	12/22	AD	1196526	$291.00	
KEVIN A COMPHER	72P	72	9/23/1956	E	LA	8/1/2013	12/22	AD	1196527	$727.00	
KEITH COOK	72P	72	3/29/1952	E	LA	5/1/2014	12/22	AD	1196528	$761.00	

Local 72 Pensioner Analysis Report 12-01-2022 through 12-31-2022

Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
BRUCE W COOKE	72P	72	4/19/1952	X	LA	5/1/2017	12/22	AD	1196529	$274.00	
BETTY COOPER	72P	72	11/22/1947	J	LA	5/1/2008	12/22	ABD	1196530	$224.00	
ROBERT L COOPER	72P	72	6/25/1937	N	5	11/1/2003	12/22	AD	1196531	$1,028.00	+
NANCY COPELAND	72P	72	3/15/1953	J	LA	12/1/2020	12/22	ABD	1196532	$161.00	
CARL J COX	72P	72	5/22/1941	X	5C	5/1/2003	12/22	A	101535	$312.00	
FRANCIS D CRAIN	72P	72	1/14/1951	NA	1	8/1/2020	12/22	AD	1196533	$304.00	
MAXINE CRAWFORD	72P	72	10/22/1939	X	5C	11/1/2001	12/22	AD	1196534	$169.00	
EDITH ANN CROSSIN	72P	72	9/21/1941	J	LA	11/1/2018	12/22	ABD	1196535	$1,546.00	+
JANET CROWDER	72P	72	6/12/1953	J	LA	9/1/2018	12/22	ABD	1196536	$555.00	+
VICKI L CRUEY	72P	72	3/31/1954	N	LA	5/1/2019	12/22	AD	1196537	$482.00	
JOSE E CRUZ	72P	72	8/3/1941	EN	5	7/1/2001	12/22	AD	1196538	$1,229.00	+
DIANE STEVENS CUMMINGS	72P	72	10/8/1953	J	LA	12/1/2015	12/22	ABD	1196539	$328.00	
CRAIG FRANCIS CURRY	72P	72	9/8/1955	N	LA	11/1/2020	12/22	AD	1196540	$421.00	
JAMES D CURRY JR	72P	72	11/18/1951	N	LA	12/1/2017	12/22	AD	1196541	$667.00	+
MARY ANN CUTTER	72P	72	6/20/1933	J	LA	2/1/2017	12/22	ABD	1196542	$63.00	
THOMAS JOSEPH DANKO	72P	72	2/7/1946	N	5P	6/1/2011	12/22	AD	1196543	$992.00	+
LOIS H DARMOHRAY	72P	72	12/28/1937	J	LA	6/1/2014	12/22	AB	101536	$160.00	
JAMES DAVIDSON	72P	72	10/21/1947	EN	5	10/1/2004	12/22	AD	1196544	$1,707.00	+
WAYNE A DAVIS	72P	72	4/2/1944	X	5	5/1/2008	12/22	AD	1196545	$188.00	
HERBERT I DAWES	72P	72	11/3/1944	X	5C	12/1/2006	12/22	AD	1196546	$164.00	
HERBERT I DAWES	72P	72	2/25/1920	X	5C	3/1/1984	12/22	A	101537	$319.00	
RAY B DAWES	72P	72	2/6/1948	X	LA	2/1/2010	12/22	AD	1196547	$154.00	
MARY J DEAN	72P	72	1/5/1947	N	LA	6/1/2015	12/22	AD	1196548	$340.00	
THOMAS DEBARI	72P	72	10/15/1942	EN	5C	11/1/2001	12/22	AD	1196549	$763.00	
MARGARET DENNIN	72P	72	8/26/1946	J	LA	9/1/2002	12/22	ABD	1196550	$963.00	+
STEPHEN E DESANTO	72P	72	9/5/1952	X	5P	2/1/2014	12/22	AD	1196551	$700.00	+
STEPHEN DESHAIES	72P	72	6/8/1960	E	5P	8/1/2018	12/22	AD	1196552	$709.00	
GLENN W DESHAZO	72P	72	7/12/1938	EN	5	8/1/1998	12/22	AD	1196553	$946.00	+
KRISTOPHER E DETHLOFF	72P	72	12/26/1962	X	1	2/1/2021	12/22	AD	1196554	$429.00	+
RICHARD DETHLOFF	72P	72	7/7/1960	X	1P	5/1/2022	12/22	AD	1196555	$683.00	+
ROBERT J DICKINSON	72P	72	10/21/1943	X	5C	5/1/2008	12/22	A	101538	$194.00	

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Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
JOHN M DISANDRO	72P	72	1/22/1948	EN	5	4/1/2010	12/22	AD	1196556	$1,183.00	+
EARL W DISQUE	72P	72	1/20/1937	X	5C	2/1/1999	12/22	A	101539	$182.00	
THOMPSON DOSSOU	72P	72	4/9/1944	X	5C	8/1/2003	12/22	AD	1196557	$382.00	
LAWRENCE M DOWNEY	72P	72	8/25/1937	X	5C	1/1/1998	12/22	AD	1196558	$173.00	+
WORTHIE F DUCKETT	72P	72	10/25/1949	J	LA	5/1/2016	12/22	ABD	1196559	$183.00	
JENNETTE M DUNBAR	72P	72	4/6/1958	Q	LA	8/1/2017	12/22	ABD	1196560	$234.71	
JOHN W DUNSTON	72P	72	7/25/1946	EN	5C	11/1/2006	12/22	AD	1196561	$1,098.84	
SELMA L DUNSTON	72P	72	1/23/1948	Q	LA	8/1/2001	12/22	ABD	1196562	$140.16	
ROBERT F DUVALL	72P	72	3/28/1939	EN	5	10/1/2001	12/22	AD	1196563	$1,564.00	+
DENNIS L EDGINGTON	72P	72	11/7/1945	X	5C	3/1/2003	12/22	AD	1196564	$114.00	+
SILVIA E EDWARDS	72P	72	9/18/1965	J	LA	6/1/2012	12/22	ABD	1196565	$743.00	+
GERALDINE T EISLER	72P	72	5/9/1945	J	LA	8/1/2000	12/22	ABD	1196566	$1,196.00	+
LEONARD ELLINGTON	72P	72	9/27/1953	VA	LA	7/1/2021	12/22	AD	1196567	$262.00	
EUGENE C ELLIOTT	72P	72	6/9/1935	E	5	12/1/1997	12/22	AD	1196568	$543.00	
DENNIS J EMMERT	72P	72	2/14/1944	EN	5C	8/1/2004	12/22	AD	1196569	$990.00	
GEORGE R EMMERT	72P	72	2/22/1950	X	LA	11/1/2015	12/22	AD	1196570	$649.00	
ANNI L ENGLE	72P	72	2/17/1938	J	LA	1/1/2009	12/22	ABD	1196571	$440.00	
KATHERINE ESKEW	72P	72	5/26/1942	J	LA	5/1/2010	12/22	ABD	1196572	$537.00	
ISABEL ESTRADA	72P	72	7/8/1938	J	LA	6/1/1990	12/22	ABD	1196573	$91.00	
DOUGLAS EVANS	72P	72	9/3/1942	X	5C	10/1/2003	12/22	A	101540	$152.00	
ALICE EZEKIEL	72P	72	2/17/1941	J	LA	11/1/2009	12/22	ABD	1196574	$504.00	
BRYAN W FAILES	72P	72	4/5/1957	V	1	5/1/2022	12/22	AD	1196575	$219.00	
RICHARD D FANT	72P	72	9/22/1948	X	5	10/1/2003	12/22	AD	1196576	$158.00	
JOSEPH J FANTOZZI JR	72P	72	1/5/1964	X	1	2/1/2021	12/22	AD	1196577	$350.00	+
MICHAEL E FARRAN	72P	72	2/5/1947	X	1	6/1/2007	12/22	A	101541	$191.00	
JOSEPH G FERRIER	72P	72	11/14/1954	X	LA	11/1/2015	12/22	AD	1196578	$418.00	
MELVIN D FERRIS	72P	72	10/19/1950	E	LA	2/1/2012	12/22	AD	1196579	$510.00	
RICHARD D FIELDS	72P	72	11/2/1950	X	5P	10/1/2013	12/22	AD	1196580	$366.00	
ELVA E FIGURACION	72P	72	12/20/1940	J	LA	4/1/2015	12/22	ABD	1196581	$705.00	+
JAMES RUSSELL FINAMORE	72P	72	9/8/1961	D	1	3/1/2003	12/22	AD	1196582	$204.00	
CHARLES R FINK	72P	72	2/23/1936	X	5	3/1/1998	12/22	AD	1196583	$503.00	

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GENE FISHER	72P	72	8/26/1949	N	1P	11/1/2015	12/22	AD	1196584	$1,133.00	+
STEVEN W FISHER	72P	72	10/20/1952	N	LA	11/1/2017	12/22	AD	1196585	$1,495.00	
EUGENE A FLESHMAN	72P	72	7/13/1948	EN	5C	11/1/2004	12/22	AD	1196586	$1,136.00	+
GABREL J FLETCHER	72P	72	5/30/1944	X	LA	1/1/2015	12/22	AD	1196587	$1,828.00	+
EDWARD FLYNN	72P	72	12/17/1942	N	1P	11/1/2008	12/22	AD	1196588	$640.00	
FRANK D FORSYTHE	72P	72	4/8/1942	E	5C	2/1/2004	12/22	AD	1196589	$161.00	
ANTHONY A FOSTER	72P	72	1/19/1958	X	1P	3/1/2022	12/22	A	101542	$478.00	+
JEAN K FOX	72P	72	11/24/1944	J	LA	9/1/2014	12/22	ABD	1196590	$148.00	
THOMAS FOX	72P	72	2/25/1943	X	1P	4/1/2008	12/22	AD	1196591	$157.00	+
BONNIE L FREITAG	72P	72	12/25/1948	J	LA	3/1/2019	12/22	ABD	101543	$151.00	
JAMES R FRIDLEY	72P	72	9/25/1952	X	LA	1/1/2015	12/22	AD	1196592	$214.00	
FRANCIS J FULLER	72P	72	4/1/1956	V	LA	5/1/2022	12/22	AD	1196593	$1,050.00	+
BARBARA FUTRELL	72P	72	11/16/1941	J	LA	9/1/2020	12/22	ABD	1196594	$143.00	
CHRISTOPHER B GALLAGHER	72P	72	5/4/1956	V	LA	6/1/2021	12/22	AD	1196595	$458.00	
GAIL GARDINER	72P	72	9/17/1948	J	LA	2/1/2021	12/22	ABD	1196596	$361.00	+
ALLEN B GARRETTSON	72P	72	4/14/1950	E	75	2/1/2012	12/22	AD	1196597	$920.00	
NANCY GILBERT	72P	72	1/8/1937	J	LA	11/1/1999	12/22	ABD	1196598	$195.00	
ERIC L GIOVE	72P	72	12/30/1958	X	LA	1/1/2021	12/22	AD	1196599	$738.00	
JOHN J GLAZIER	72P	72	10/24/1929	E	5	1/1/1992	12/22	AD	1196600	$986.00	
MICHAEL V GLORIOSO	72P	72	8/18/1955	V	5	9/1/2020	12/22	A	101544	$769.00	+
GEORGE A GOLDSON	72P	72	2/17/1947	EN	5	2/1/2006	12/22	AD	1196601	$1,534.00	+
MICHAEL T GONNELLA	72P	72	7/11/1950	X	LA	8/1/2015	12/22	AD	1196602	$824.00	
BONNIE GOSWELLEN	72P	72	12/9/1946	J	LA	5/1/2016	12/22	ABD	101545	$599.00	
PATRICK A GOULD	72P	72	12/26/1954	X	LA	3/1/2011	12/22	AD	1196603	$157.00	
DOUGLAS W GRAY	72P	72	4/20/1950	E	LA	6/1/2014	12/22	AD	1196604	$889.00	+
WILFRED D GRAY	72P	72	10/1/1937	X	5C	3/1/2006	12/22	AD	1196605	$270.00	
CARSON T GREEN	72P	72	1/15/1949	EN	LA	10/1/2013	12/22	AD	1196606	$210.00	
NORMAN B GREENE	72P	72	7/12/1937	N	1P	5/1/2012	12/22	AD	1196607	$1,351.00	+
FRANCIS E GREER III	72P	72	7/20/1953	N	LA	9/1/2018	12/22	AD	1196608	$664.00	
DOUGLAS GRIFFIN	72P	72	9/21/1955	N	LA	10/1/2020	12/22	AD	1196609	$314.00	
RICHARD HABERLAND	72P	72	1/7/1939	EN	5C	10/1/1998	12/22	AD	1196610	$1,734.00	+

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LARRY S HACKEY	72P	72	4/26/1951	E	5	10/1/2012	12/22	AD	1196611	$796.00	+
GERALD L HAKE	72P	72	3/29/1952	E	1	4/1/2016	12/22	AD	1196612	$940.00	
KATHERINE TOWLE HAKE	72P	72	4/15/1958	Q	LA	6/1/2016	12/22	ABD	1196613	$357.80	
RETTA GRAHAM HALL	72P	72	6/16/1957	J	LA	5/1/2014	12/22	ABD	1196614	$109.00	
GEORGE HAMATY	72P	72	8/21/1928	E	5C	1/1/1991	12/22	AD	1196615	$995.00	
MIKE W HAMMER	72P	72	9/29/1953	N	LA	8/1/2019	12/22	AD	1196616	$555.00	
HELEN A HAMOR	72P	72	5/26/1956	V	LA	10/1/2021	12/22	AD	1196617	$1,043.00	
CARL F HANCOCK	72P	72	10/5/1943	X	5P	6/1/2009	12/22	AD	1196618	$304.00	
ROBERT HANLEY	72P	72	11/16/1936	X	1	12/1/1998	12/22	AD	1196619	$516.00	
MARK P HAPEMAN	72P	72	12/30/1951	E	5	11/1/2015	12/22	AD	1196620	$904.00	+
PAUL J HAPEMAN III	72P	72	2/1/1953	N	1P	2/1/2018	12/22	AD	1196621	$879.00	
BARRY R HARRIS	72P	72	2/26/1954	PRO	5P	6/1/2019	12/22	AD	1196622	$204.00	
HAROLD Q HARRIS SR	72P	72	1/29/1947	N	1P	7/1/2012	12/22	A	101546	$692.00	
JAMES A HARRIS	72P	72	8/12/1948	X	LA	9/1/2013	12/22	AD	1196623	$874.00	
LEE J HARRIS	72P	72	9/15/1942	X	5	5/1/2008	12/22	AD	1196624	$287.00	
ROGER J HARRIS	72P	72	9/27/1955	E	5	11/1/2018	12/22	AD	1196625	$1,124.00	
ARTHUR HARTNETT	72P	72	1/10/1943	EN	5	5/1/2007	12/22	AD	1196626	$832.00	
DONALD E HATTON	72P	72	7/17/1943	X	5	5/1/2005	12/22	AD	1196627	$361.00	
SAMUEL M HAVILAND	72P	72	5/1/1947	X	LA	1/1/2014	12/22	AD	1196628	$473.00	+
HOWARD W HAYDON JR	72P	72	2/15/1930	N	5	3/1/1999	12/22	AD	1196629	$2,025.00	+
WAYLAND HAYDON	72P	72	2/24/1953	VA	5P	11/1/2021	12/22	AD	1196630	$1,537.00	+
BETTY LOU HAYES	72P	72	11/11/1933	N	5C	7/1/2008	12/22	AD	1196631	$1,032.40	+
BRENDA L HAYES	72P	72	2/3/1954	N	LA	4/1/2019	12/22	AD	1196632	$517.00	
PAUL R HAYWARD	72P	72	12/8/1957	X	5	2/1/2020	12/22	A	101547	$1,061.00	
ANNA L HEFLIN	72P	72	9/27/1939	J	LA	5/1/2001	12/22	AB	101548	$58.00	
AILEEN V HENDERSON	72P	72	7/16/1956	X	LA	8/1/2020	12/22	AD	1196633	$1,180.00	+
GUYRIN N HENDERSON	72P	72	4/5/1957	V	LA	7/1/2022	12/22	AD	1196634	$243.00	+
ELIZABETH HENRI	72P	72	2/4/1940	J	LA	8/1/2012	12/22	ABD	1196635	$1,084.00	+
ARTHUR M HERBERT	72P	72	5/15/1942	EN	5	4/1/2001	12/22	AD	1196636	$1,093.00	
SIEGFRIED HERRMANN	72P	72	4/28/1954	E	LA	5/1/2016	12/22	AD	1196637	$751.00	+
JAMES R HICKEY	72P	72	1/31/1947	X	LA	2/1/2014	12/22	AD	1196638	$387.00	

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RICHARD A HICKEY	72P	72	12/17/1943	EN	JST	4/1/2000	12/22	AD	1196639	$1,373.00	+
GEORGE HILTON	72P	72	10/30/1934	N	LA	4/1/2009	12/22	A	101549	$222.91	
NANCY J HOBBS	72P	72	3/25/1950	J	LA	7/1/1988	12/22	ABD	1196640	$164.00	+
MICHAEL D HOLLAND	72P	72	5/23/1954	E	LA	6/1/2012	12/22	AD	1196641	$352.00	
RAYMOND GILBERT HOPFER	72P	72	7/25/1956	N	LA	8/1/2021	12/22	AD	1196642	$703.00	+
NORMA J HORTON	72P	72	3/30/1952	E	LA	5/1/2014	12/22	AD	1196643	$384.00	
LORRAINE HOWER	72P	72	11/9/1942	J	LA	5/1/2009	12/22	ABD	1196644	$218.00	
JOAN K HOYLE	72P	72	12/5/1943	J	LA	7/1/2015	12/22	ABD	1196645	$102.00	
ROBERT L HULL	72P	72	6/28/1945	X	1	7/1/2007	12/22	AD	1196646	$430.00	
MICHAEL G HUNT	72P	72	12/25/1956	E	1	1/1/2019	12/22	AD	1196647	$247.00	
THELMA M HUNT	72P	72	8/11/1942	J	LA	2/1/2017	12/22	ABD	1196648	$100.00	
DAVID W ISENBERG	72P	72	7/8/1952	X	5	10/1/2017	12/22	AD	1196649	$859.00	
DOUGLAS JACOBS	72P	72	8/5/1941	X	LA	4/1/2013	12/22	AD	1196650	$386.00	
RONALD A JACOBS	72P	72	6/7/1949	E	LA	11/1/2009	12/22	AD	1196651	$356.00	
ROGER W JARIN	72P	72	2/24/1930	N	5C	4/1/1995	12/22	AD	1196652	$1,113.00	+
DENNIS J JENKINS	72P	72	7/20/1951	X	LA	4/1/2015	12/22	AD	1196653	$491.00	
CHARLES JOHNSON	72P	72	5/7/1928	X	5C	1/1/1992	12/22	AD	1196654	$233.00	
EDDIE W JOHNSON	72P	72	12/17/1941	X	1	9/1/2005	12/22	AD	1196655	$292.00	
FRANCES A JOHNSON	72P	72	10/15/1940	J	LA	3/1/2017	12/22	ABD	1196656	$102.00	
GEORGE W JOHNSON	72P	72	4/15/1946	N	LA	6/1/2011	12/22	AD	1196657	$739.00	+
HENRY C JOHNSON	72P	72	3/3/1946	EN	5	5/1/2005	12/22	AD	1196658	$994.00	+
JACQUELINE JOHNSON	72P	72	7/2/1952	J	LA	7/1/2020	12/22	ABD	1196659	$418.00	+
JAMES W JONES	72P	72	12/18/1955	E	LA	10/1/2014	12/22	AD	1196660	$369.00	
KENNETH C KANS	72P	72	11/28/1938	EN	5C	6/1/2003	12/22	AD	1196661	$226.00	
MARION L KEELER	72P	72	8/14/1958	PRO	LA	3/1/2018	12/22	AD	1196662	$82.00	
STEVEN M KELLER	72P	72	5/7/1958	X	LA	10/1/2016	12/22	AD	1196663	$128.00	+
DAVID W KELLEY	72P	72	2/5/1957	X	LA	9/1/2017	12/22	AD	1196664	$336.00	
TERRENCE G KENEFICK	72P	72	7/28/1954	E	LA	7/1/2010	12/22	AD	1196665	$558.00	+
EVA DELUNG KENNER	72P	72	9/18/1954	J	LA	5/1/2012	12/22	ABD	1196666	$174.00	
NASIM O KHOURY	72P	72	5/25/1933	N	1	1/1/1997	12/22	AD	1196667	$984.00	+
DAVID KILBOURNE	72P	72	9/15/1951	E	LA	10/1/2014	12/22	AD	1196668	$439.00	

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EDWIN B KIMBLE	72P	72	9/25/1955	E	5	2/1/2019	12/22	AD	1196669	$691.00	
JOHN M KINCAID	72P	72	8/18/1947	N	1P	10/1/2017	12/22	AD	1196670	$1,605.00	+
EDWARD E KING JR	72P	72	3/4/1948	N	LA	4/1/2018	12/22	AD	1196671	$623.00	
GARY L KIPPLE	72P	72	6/12/1950	X	5	7/1/2015	12/22	AD	1196672	$325.00	
ROBERT A KIPPLE	72P	72	11/15/1934	X	1	3/1/2006	12/22	AD	1196673	$223.00	+
HORST J KISSEL	72P	72	9/27/1934	N	5	4/1/2000	12/22	AD	1196674	$1,572.00	+
DENNIS B KNEZEVICH	72P	72	3/10/1948	N	1	4/1/2013	12/22	AD	1196675	$776.00	
FRANK C KOINER	72P	72	8/30/1945	N	75	1/1/2011	12/22	AD	1196676	$1,017.00	
MICHAEL KROFCHIK	72P	72	1/1/1945	X	LA	8/1/2009	12/22	AD	1196677	$439.00	+
GARRY B LANGLEY	72P	72	9/23/1936	EN	JST	10/1/1998	12/22	AD	1196678	$1,751.00	+
WILLIAM LAUER JR	72P	72	2/16/1937	X	5	7/1/2005	12/22	AD	1196679	$200.00	
JAMES B LAWRENCE	72P	72	2/9/1937	X	5	3/1/2002	12/22	AD	1196680	$175.00	
THERESA A LEABERRY	72P	72	10/6/1943	J	LA	12/1/2012	12/22	ABD	1196681	$205.00	+
RICHARD C LEAMAN	72P	72	10/29/1955	N	LA	5/1/2020	12/22	AD	1196682	$1,169.00	+
CALVIN T LEE	72P	72	11/28/1941	X	5C	6/1/2007	12/22	AD	1196683	$513.00	+
EUGENE B LEE JR	72P	72	6/23/1947	EN	5	7/1/2003	12/22	AD	1196684	$1,085.00	+
DAVID LEONG	72P	72	12/8/1940	X	1P	1/1/2006	12/22	AD	1196685	$158.00	
VIRGIL L LEWIS	72P	72	10/11/1955	EN	LA	12/1/2018	12/22	AD	1196686	$234.00	
JULIENNE LEYH	72P	72	8/13/1960	P	LA	6/1/2022	12/22	ABD	1196687	$276.00	+
NICHOLAS LIBERNINI	72P	72	12/23/1937	X	5C	2/1/1999	12/22	AD	1196688	$174.00	+
PATRICK F LITTLE	72P	72	9/21/1952	N	LA	11/1/2018	12/22	AD	1196689	$1,183.00	
ROBERT D LIVENGOOD	72P	72	8/29/1943	X	5	2/1/2007	12/22	AD	1196690	$181.00	
RONALD E LOCY	72P	72	3/27/1943	X	5C	8/1/2005	12/22	AD	1196691	$440.00	
ROBERT P LOGAN	72P	72	2/22/1954	E	LA	6/1/2017	12/22	AD	1196692	$1,101.00	
LINDA LOHMAR	72P	72	12/15/1947	J	LA	4/1/2018	12/22	ABD	1196693	$431.00	
MARLENE S LOHR	72P	72	12/30/1942	J	LA	5/1/2014	12/22	ABD	1196694	$669.00	
JOSEPH P LOMAX	72P	72	12/12/1950	X	LA	1/1/2015	12/22	AD	1196695	$503.00	
FRANK R LONGO	72P	72	1/25/1944	X	1	2/1/2006	12/22	AD	1196696	$353.00	
ROBERT E LOWSTUTER	72P	72	9/25/1942	E	5	4/1/2000	12/22	AD	1196697	$549.00	
MICHAEL LUNDMARK	72P	72	11/29/1955	N	LA	1/1/2021	12/22	AD	1196698	$687.00	+
MICHAEL R MABRY	72P	72	2/4/1948	E	LA	6/1/2011	12/22	AD	1196699	$1,159.00	

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RONALD J MAHRER	72P	72	12/8/1959	X	5	6/1/2022	12/22	AD	1196700	$245.00	+
BARBARA MAINES	72P	72	4/30/1946	J	LA	7/1/2012	12/22	ABD	1196701	$81.00	
JOSEPH N MAINES	72P	72	3/24/1954	X	5C	4/1/2009	12/22	AD	1196702	$271.00	+
CONNIE MALDONADO	72P	72	9/26/1957	X	1	8/1/2014	12/22	A	101550	$130.00	
JEROME W MARSHALL	72P	72	5/20/1935	N	5	6/1/2000	12/22	AD	1196703	$173.00	
GLENN W MARTIN	72P	72	4/26/1940	X	5C	6/1/2000	12/22	A	1196441	$164.00	+
HERBERT J MARTIN	72P	72	1/2/1949	N	5	2/1/2014	12/22	AD	1196704	$198.00	
JAMES C MARTIN	72P	72	9/28/1942	X	1	10/1/2004	12/22	AD	1196705	$135.00	
JOHN L MARTIN	72P	72	11/8/1950	X	5C	1/1/2006	12/22	AD	1196706	$270.00	
ANTHONY C MASTROMARINO	72P	72	2/11/1943	X	5C	12/1/2004	12/22	AD	1196707	$245.85	
DEVON VALLEY MATTHEWS	72P	72	3/18/1953	E	LA	5/1/2015	12/22	AD	1196708	$1,123.00	
RUSSELL V MATTHEWS	72P	72	4/15/1949	E	5	5/1/2013	12/22	AD	1196709	$1,508.00	
KAREN M MAYS	72P	72	7/23/1965	J	LA	5/1/2007	12/22	ABD	1196710	$185.00	
LESLIE R MAYS	72P	72	5/28/1937	X	5C	4/1/2003	12/22	AD	1196711	$324.00	
EDWARD F MAZUROWSKI	72P	72	11/7/1947	N	5	12/1/2012	12/22	AD	1196712	$1,707.00	+
SANDRA L MCCARTHY	72P	72	3/13/1941	J	LA	7/1/2017	12/22	ABD	1196713	$890.00	+
MICHAEL MCDONALD	72P	72	1/12/1962	E	LA	9/1/2020	12/22	AD	1196714	$434.00	+
RICHARD ALLEN MCDONALD	72P	72	9/14/1943	EN	5	1/1/2006	12/22	AD	1196715	$220.00	
STEPHEN T MCKENZIE	72P	72	6/12/1959	X	LA	8/1/2021	12/22	A	101551	$312.00	+
MARY M MCMAHON	72P	72	5/1/1931	J	LA	1/1/1990	12/22	ABD	1196716	$582.00	+
MICHAEL N MCNEILL	72P	72	2/1/1949	X	LA	2/1/2015	12/22	AD	1196717	$481.00	
ROBERT A MEISTER	72P	72	12/21/1951	N	5	1/1/2018	12/22	AD	1196718	$867.00	+
MICHAEL J MENCARNI	72P	72	6/3/1951	E	1	7/1/2013	12/22	AD	1196719	$607.00	
MICHAEL S METZGER	72P	72	6/13/1960	E	1P	7/1/2022	12/22	AD	1196720	$1,007.00	+
KIERAN L MILLER	72P	72	12/9/1959	E	1	3/1/2019	12/22	AD	1196721	$114.00	
RALPH R MILLER	72P	72	5/26/1947	X	LA	6/1/2009	12/22	AD	1196722	$347.00	
CHARLES W MILSTEAD	72P	72	4/2/1946	X	LA	4/1/2010	12/22	AD	1196723	$588.00	
ADOLPHUS T MINER JR	72P	72	4/8/1957	X	5	11/1/2013	12/22	AD	1196724	$186.00	
LARRY E MINSTER	72P	72	5/2/1947	X	LA	10/1/2009	12/22	AD	1196725	$204.00	+
EDWARD R MITCHLER	72P	72	3/31/1935	N	5	4/1/2000	12/22	AD	101552	$200.00	
VICTOR J MONFRIDA	72P	72	12/5/1952	X	LA	11/1/2015	12/22	AD	1196726	$1,121.00	

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Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
JOSEPH E MONTE	72P	72	2/7/1944	X	5C	2/1/2006	12/22	AD	1196727	$410.00	
RICHARD MOORE	72P	72	2/11/1950	E	5	3/1/2012	12/22	AD	1196728	$190.00	+
NORMA MORAN	72P	72	7/4/1928	J	LA	5/1/2005	12/22	ABD	1196729	$257.00	
DONALD E MORISI	72P	72	8/13/1946	N	1P	3/1/2018	12/22	AD	1196730	$661.00	
WALLACE MORRIS	72P	72	8/24/1938	X	5C	10/1/2003	12/22	AD	1196731	$200.00	
STEVEN MICHAEL MORSE	72P	72	12/29/1960	E	LA	10/1/2018	12/22	AD	1196732	$490.00	+
JAMES E MOSKAVICH	72P	72	10/8/1955	E	LA	3/1/2015	12/22	AD	1196733	$463.00	+
DOLORES MURRAY	72P	72	3/23/1929	J	LA	3/1/1989	12/22	ABD	1196734	$244.00	
JIM MURTO	72P	72	9/7/1940	X	5C	10/1/2005	12/22	AD	1196735	$200.00	
JAMES R MYERS	72P	72	4/29/1943	EN	5	5/1/2005	12/22	AD	1196736	$1,615.00	+
THOMAS A MYERS	72P	72	5/2/1946	N	1	10/1/2012	12/22	AD	1196737	$1,120.00	
ERNEST NEEDS	72P	72	12/26/1954	VA	LA	5/1/2020	12/22	AD	1196738	$257.00	
BONNIE MAE NEW	72P	72	9/28/1956	J	LA	6/1/2013	12/22	ABD	1196739	$110.00	
HANG NGUYEN	72P	72	6/26/1948	VA	5	4/1/2019	12/22	AD	1196740	$250.00	
LINDA M NORTON	72P	72	12/15/1958	J	LA	6/1/2019	12/22	ABD	1196741	$669.00	+
JACQUELINE L NUTWELL	72P	72	11/23/1936	J	LA	6/1/2017	12/22	ABD	1196742	$467.00	+
MARK F O'DEA	72P	72	6/1/1956	V	LA	6/1/2021	12/22	AD	1196743	$502.00	
JAMES T ONEAL	72P	72	12/21/1951	X	1	1/1/2014	12/22	AD	1196744	$254.00	
CURTIS F ORPIN	72P	72	2/24/1944	X	1	7/1/2014	12/22	AD	1196745	$898.00	+
JERRY C OSBORNE	72P	72	8/30/1940	EN	5	4/1/2000	12/22	AD	1196746	$1,025.00	+
JOHN T OSBORNE	72P	72	8/18/1952	X	5	4/1/2017	12/22	AD	1196747	$642.00	
BARBARA E OWENS	72P	72	8/3/1964	J	LA	6/1/2018	12/22	ABD	1196748	$282.00	+
BERNARD PACKMAN	72P	72	7/1/1938	X	5	11/1/2005	12/22	AD	1196749	$993.00	
EDGAR LIBER PANNELL	72P	72	4/25/1953	VA	LA	8/1/2021	12/22	AD	1196750	$331.00	
DONALD PARISH SR	72P	72	3/30/1944	N	5	5/1/2009	12/22	AD	1196751	$1,186.00	
DAVID PARKER	72P	72	6/10/1944	N	LA	7/1/2009	12/22	AD	1196752	$1,064.00	+
LARRY W PARNELLE	72P	72	8/15/1950	N	LA	11/1/2019	12/22	AD	1196753	$2,212.00	+
WILLIAM E PARR	72P	72	11/7/1939	X	5C	12/1/2001	12/22	A	101553	$164.00	
RICHARD C PATTERSON	72P	72	6/19/1950	X	LA	7/1/2015	12/22	AD	1196754	$403.00	
JOHN E PATTISHALL	72P	72	11/12/1944	X	LA	1/1/2010	12/22	AD	1196755	$202.00	+
BEULAH S PAYNE	72P	72	9/12/1938	J	LA	1/1/1991	12/22	ABD	1196756	$139.00	

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JAMES C PAYNE	72P	72	12/12/1946	E	5C	4/1/2002	12/22	AD	1196757	$567.00	+
LEONARD L PEELE	72P	72	9/7/1951	X	5P	10/1/2017	12/22	AD	1196758	$463.00	
JOHN M PETERSON	72P	72	1/29/1955	VA	LA	6/1/2020	12/22	AD	1196759	$431.00	
LORETTA PETERSON	72P	72	12/27/1958	J	LA	11/1/2012	12/22	ABD	101566	$4,860.00	
MARIA V PETTIT	72P	72	11/24/1934	J	LA	5/1/2013	12/22	ABD	1196760	$130.00	
RALPH M PICOLO	72P	72	7/14/1945	N	1P	8/1/2010	12/22	AD	1196761	$350.00	
MICHAEL E PIPER	72P	72	10/8/1953	VA	75	9/1/2020	12/22	AD	1196762	$1,736.00	+
ANTHONY J PIPTA	72P	72	11/3/1956	E	5P	2/1/2019	12/22	AD	1196763	$218.00	+
VERN A PLUE	72P	72	7/15/1958	E	LA	5/1/2019	12/22	AD	1196764	$367.00	
SAUL POPICK	72P	72	1/17/1926	N	5C	4/1/1991	12/22	A	101554	$1,111.00	+
DOUGLAS B POSS	72P	72	9/2/1955	V	5	9/1/2020	12/22	AD	1196765	$1,043.00	+
ERIC POSTELL	72P	72	12/18/1960	X	LA	11/1/2022	12/22	AD	101524	$371.00	
ERIC POSTELL	72P	72	12/18/1960	X	LA	11/1/2022	12/22	AD	1196443	$0.00	
DAVID A PRINTZ	72P	72	9/5/1952	X	5	2/1/2018	12/22	AD	1196766	$456.93	
ELIZABETH G PRINTZ	72P	72	12/12/1959	Q	LA	2/1/2018	12/22	ABD	1196767	$456.07	
JOSEPH E PROTZKO	72P	72	12/8/1960	E	LA	4/1/2018	12/22	AD	1196768	$479.00	
JOSEPH ANTHONY PUIG	72P	72	9/18/1956	X	LA	6/1/2017	12/22	AD	1196769	$241.00	
WILLIAM D RAMSEY	72P	72	1/5/1962	X	LA	7/1/2022	12/22	A	101555	$640.00	
JOHN C RAWLINGS	72P	72	12/25/1947	N	1	10/1/2017	12/22	AD	1196770	$1,021.00	
VERNE M RAY III	72P	72	1/18/1953	E	1	2/1/2017	12/22	AD	1196771	$812.00	
JOSEPH H REINHARDT	72P	72	5/27/1952	X	1	8/1/2017	12/22	AD	1196772	$636.00	
THOMAS P REINHARDT	72P	72	6/27/1947	X	1	1/1/2018	12/22	AD	1196773	$636.00	
GABRIELE K REINS	72P	72	4/17/1950	J	LA	9/1/2016	12/22	ABD	1196774	$1,260.00	+
MICHAEL REUMONT	72P	72	8/9/1955	V	LA	9/1/2022	12/22	AD	1196775	$928.00	+
GARY M REYNOLDS	72P	72	8/27/1945	EN	5	9/1/2000	12/22	AD	1196776	$1,449.00	
TERESA G REYNOLDS	72P	72	6/26/1946	J	LA	4/1/2019	12/22	ABD	1196777	$908.00	+
THOMAS R REYNOLDS	72P	72	2/1/1943	EN	5	4/1/2000	12/22	AD	1196778	$1,519.00	+
PAMELA RICH	72P	72	4/4/1958	Q	LA	7/1/2019	12/22	ABD	1196779	$350.34	+
SCOTT D RICH	72P	72	11/11/1958	E	LA	7/1/2019	12/22	AD	1196780	$260.00	+
DENNIS B RICHARDS	72P	72	7/18/1958	X	LA	9/1/2017	12/22	A	101556	$629.00	+
JAMES RICHARDSON	72P	72	2/26/1942	N	LA	7/1/2012	12/22	AD	1196781	$337.00	

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Name	Fund	Local	Birth	Type	Opt	Eff Date	Period	Status	Check No	Benefit	Withholding
ERNEST RIDDLE JR	72P	72	1/2/1936	X	5C	12/1/2000	12/22	AD	1196782	$199.00	
MARLIAN E RIVERS	72P	72	4/12/1959	X	LA	5/1/2022	12/22	AD	1196783	$766.00	+
EDWARD C ROBERTS	72P	72	6/24/1938	X	5C	11/1/1998	12/22	AD	1196784	$458.00	
CALVIN MICHAEL ROBINSON	72P	72	12/13/1948	PRO	LA	9/1/2012	12/22	AD	1196785	$129.00	
DEBORAH D ROBINSON	72P	72	10/12/1951	J	LA	2/1/2006	12/22	AB	101557	$155.00	
SANDRA ROBINSON	72P	72	1/18/1948	Q	LA	10/1/2014	12/22	ABD	1196786	$292.00	
JERRY C ROBISON	72P	72	12/2/1950	E	5C	3/1/2008	12/22	AD	1196787	$885.00	
BARBARA ROSS	72P	72	6/14/1952	Q	LA	8/1/2020	12/22	ABD	1196788	$370.75	+
CARL J ROTH	72P	72	8/21/1940	X	5	2/1/2007	12/22	AD	1196789	$240.00	
RONALD R ROYAL	72P	72	2/22/1959	X	5	3/1/2021	12/22	AD	1196790	$433.00	
RAFAEL I RUFINO	72P	72	6/26/1952	X	LA	8/1/2017	12/22	AD	1196791	$231.00	
TIMOTHY E RUSSELL	72P	72	12/20/1958	X	5	12/1/2022	12/22	AD	101525	$374.00	+
TIMOTHY E RUSSELL	72P	72	12/20/1958	X	5	12/1/2022	12/22	AD	1196444	$0.00	
PATRICIA SALLEY	72P	72	11/9/1949	E	LA	2/1/2012	12/22	AD	1196792	$382.00	+
MERLE J SAMAKOW	72P	72	9/25/1932	E	5C	10/1/1990	12/22	AD	1196793	$424.00	+
GEORGE A SARNS	72P	72	4/17/1956	E	LA	7/1/2018	12/22	AD	1196794	$293.00	
DIANNALYNN SAUFLEY	72P	72	8/1/1947	J	LA	9/1/2002	12/22	ABD	1196795	$351.00	
PALMER J SCARNECCHIA	72P	72	5/12/1953	X	LA	6/1/2018	12/22	AD	1196796	$429.00	
JOHN J SCHRAM	72P	72	12/19/1951	E	5	1/1/2014	12/22	AD	1196797	$1,135.00	
FITZROY S SCOTT	72P	72	1/29/1954	E	75	7/1/2015	12/22	AD	1196798	$742.00	+
MAMIE LOUISE SEARS	72P	72	7/5/1945	Q	LA	4/1/2013	12/22	ABD	1196799	$135.03	
WALTER SEAY	72P	72	6/24/1940	EN	5	4/1/2002	12/22	AD	1196800	$811.00	+
FRANCIS K SENTZ	72P	72	12/14/1943	X	5C	1/1/2004	12/22	AD	1196801	$364.00	
RICHARD L SETTLE	72P	72	7/4/1934	X	1	2/1/1997	12/22	AD	1196802	$208.00	
MARGARET SHERIFF	72P	72	7/17/1958	P	LA	12/1/2021	12/22	ABD	1196803	$201.00	
JOHN A SHICKEL	72P	72	10/7/1937	X	5	3/1/2003	12/22	AD	1196804	$293.00	
KATHY M SHOLAR	72P	72	10/10/1953	E	LA	7/1/2011	12/22	AD	1196805	$505.00	
SYLVESTER W SIMPKINS	72P	72	7/24/1950	E	5C	2/1/2009	12/22	AD	1196806	$1,295.00	+
RUTH SIMS	72P	72	10/29/1931	J	LA	11/1/2005	12/22	AB	101558	$177.00	
DAVID L SMELTZER	72P	72	1/17/1953	X	LA	2/1/2018	12/22	AD	1196807	$274.00	+
DECAROL SMITH	72P	72	5/5/1945	N	LA	11/1/2013	12/22	AD	1196808	$725.00	

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FREDRICK J SMITH	72P	72	5/26/1939	X	LA	4/1/2010	12/22	AD	1196809	$200.00	
JEAN L SMITH	72P	72	11/18/1945	J	LA	6/1/2011	12/22	ABD	1196810	$80.00	
ROBERT F SMITH	72P	72	11/24/1946	N	1	2/1/2012	12/22	AD	1196811	$390.00	
STEVEN J SMITH	72P	72	4/19/1958	X	LA	5/1/2021	12/22	AD	1196812	$178.00	+
WALTER SMITH JR.	72P	72	12/26/1947	X	1P	1/1/2007	12/22	AD	1196813	$613.00	
JAMES SNYDER	72P	72	5/7/1938	EN	5C	6/1/2001	12/22	AD	1196814	$564.00	
JOYCE SNYDER	72P	72	2/20/1946	J	LA	6/1/2001	12/22	ABD	1196815	$518.00	
CLINTON R SOUDER III	72P	72	4/22/1958	E	1	12/1/2020	12/22	AD	1196816	$910.00	+
DELOIS SPEARMAN	72P	72	1/1/1949	J	LA	1/1/2012	12/22	ABD	1196817	$267.00	+
MARY L STANTON	72P	72	10/30/1952	E	LA	9/1/2014	12/22	AD	1196818	$956.00	
CARROLL STATEN	72P	72	7/25/1949	E	5P	11/1/2004	12/22	A	1196442	$128.00	+
DAVID W STEELEY JR	72P	72	11/20/1942	X	5C	2/1/2006	12/22	AD	1196819	$178.00	
JEROME STEINBACH SR	72P	72	5/29/1936	X	5	6/1/2001	12/22	A	101559	$171.00	+
DAVID A STEPHENS	72P	72	10/24/1961	X	5	5/1/2020	12/22	AD	1196820	$668.00	+
CHERYL STEVENS	72P	72	11/12/1954	J	LA	4/1/2009	12/22	ABD	1196821	$277.00	
ERIC B STIERSTORFER	72P	72	4/11/1959	X	1P	5/1/2021	12/22	AD	1196822	$1,020.00	+
NANCY K STINE	72P	72	12/25/1947	N	LA	6/1/2015	12/22	A	101560	$311.00	
DORSEY STRICKLER	72P	72	2/17/1947	N	LA	3/1/2012	12/22	AD	1196823	$272.00	
FORD M SUMMERVILLE	72P	72	1/26/1938	X	5C	2/1/2003	12/22	A	101561	$312.00	
JAMES T SUTHERLAND	72P	72	5/25/1966	X	5	6/1/2021	12/22	AD	1196824	$254.00	
HARRIETTE B SWANSON	72P	72	12/24/1948	J	LA	7/1/2018	12/22	ABD	1196825	$345.50	
DAVID N SWEENEY	72P	72	7/23/1938	N	5C	1/1/1979	12/22	AD	1196826	$284.00	
PATRICIA TILLMAN TALBERT	72P	72	12/5/1951	J	LA	7/1/2017	12/22	ABD	1196827	$432.00	
CORINNE TAYLOR	72P	72	10/10/1953	Q	LA	1/1/1999	12/22	ABD	1196828	$91.66	
RONALD L TAYLOR	72P	72	1/21/1942	X	5C	2/1/2007	12/22	AD	1196829	$491.00	
WILLIAM H THOMAS JR	72P	72	10/24/1953	N	1	11/1/2018	12/22	AD	1196830	$644.00	
ELIZABETH A THOMPSON	72P	72	10/4/1943	J	LA	10/1/2017	12/22	ABD	1196831	$131.00	
NORMAN D THOMPSON JR	72P	72	9/8/1939	E	5	1/1/2002	12/22	AD	1196832	$1,815.00	+
RICHARD B THOMPSON	72P	72	5/26/1942	X	1P	4/1/2013	12/22	AD	1196833	$169.94	
GLORIA TINSLEY	72P	72	6/11/1945	X	5C	7/1/2007	12/22	AD	1196834	$234.00	
ROY A TIPPETT	72P	72	6/24/1942	N	5	9/1/2007	12/22	AD	1196835	$1,668.00	+

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RUDOLPH E TREDER	72P	72	3/26/1947	E	LA	9/1/2009	12/22	AD	1196836	$493.00	
MAYRA TREVIA	72P	72	3/14/1962	J	LA	3/1/2003	12/22	ABD	1196837	$872.00	+
GUY D TRIPLETT	72P	72	7/24/1956	X	LA	8/1/2017	12/22	AD	1196838	$151.74	
WESLEY E TROUP	72P	72	7/22/1948	X	LA	8/1/2013	12/22	AD	1196839	$223.00	+
MARTIN R VANBUREN	72P	72	4/21/1953	X	LA	4/1/2017	12/22	AD	1196840	$1,090.00	+
SAM H VASS	72P	72	1/7/1941	X	5C	4/1/1997	12/22	AD	1196841	$250.00	
GROVER C VERMILLION	72P	72	7/25/1954	VA	LA	8/1/2020	12/22	AD	1196842	$225.00	+
JANICE W VERMILLION	72P	72	4/2/1949	J	LA	8/1/2015	12/22	ABD	1196843	$654.00	
DIANE T VERNON	72P	72	5/8/1951	J	LA	11/1/2012	12/22	ABD	1196844	$276.00	
MAC VIA	72P	72	3/20/1949	VA	LA	4/1/2020	12/22	AD	1196845	$650.00	+
RITA MAE VISCO	72P	72	9/17/1937	J	LA	8/1/2015	12/22	ABD	1196846	$96.00	
JULIE W WAGAMAN	72P	72	3/27/1956	E	LA	1/1/2019	12/22	AD	1196847	$237.00	
MARY WALL	72P	72	3/23/1941	J	LA	10/1/2021	12/22	ABD	1196848	$153.00	
HARRY G WALTER	72P	72	5/12/1937	X	5	6/1/2002	12/22	AD	1196849	$406.00	
DARNITA WARRICK	72P	72	4/29/1956	J	LA	5/1/2013	12/22	ABD	1196850	$52.00	
ULANDER BLACKMON WASHINGTON	72P	72	2/27/1952	X	1	6/1/2018	12/22	AD	1196851	$381.00	
CRAIG W WATTS	72P	72	6/28/1950	X	LA	7/1/2013	12/22	AD	1196852	$212.00	
EUGENE L WAYLAND	72P	72	2/16/1946	D	5C	11/1/2003	12/22	AD	1196853	$660.00	

ASSOCIATED ADMINISTRATORS LLC

February 28, 2023

The Board of Trustees of the
Printing Industry Local 72 Pension Fund

Re: Administrative Services Contract Renewal

Dear Trustees:

The administrative services contract three year agreement between Associated Administrators, LLC ("Associated") and the Printing Industry Local 72 Pension Fund ("Fund") ended February 1, 2023. We hope the Trustees will consider favorably our request for a new three-year agreement at the rates attached in Exhibit A, which represents a 3% increase each year, designed to cover increased costs of doing business effective February 1, 2023.

Services Recap

Brief recap of some of the services provided by Associated over the last three years:

- Early Retirement Pension Study
- Assisting the Fund Actuary with the information needed to complete the Special Financial Assistance Program Application.
- Obtained cyber security compliance documents from all service providers and provided to Funds Cyber Security Consultant to review to assure the Plan complies with the guidance provided by the U.S. Department of Labor Employee Benefits Security Administration.
- Tracked Employer payroll audits
- Monthly Financial Reports
- Issued 1099R Forms
- Completed and submitted applications to renew Fiduciary Liability Insurance and Fidelity Bond.
- Completed and submitted all PBGC comprehensive filings.
- Worked with the Fund Actuary, consultant, and accounting firms providing data.
- Maintained website for participants to easily access benefit forms, Summary Plan Description and Summary Material Modifications.
- Kept up our accurate and efficient service, despite the serious challenges of the COVID-19 pandemic.
- Maintained our exceptional dedication to the participants during this trying time.

Pension Protection Act ("PPA")/ Multiemployer Pension Reform Act of 2014 ("MPRA")
The PPA and MPRA contain requirements for reporting which must be provided for participants, beneficiaries, unions, and contributing employers. The Acts also require coordination with the Plan actuary, auditor and counsel for the actuarial certification and distributions of the Annual Funding Notice and Multiemployer Plan Summary Report. Associated has consistently produced and mailed these notices and filed with the appropriate reporting entities, including the DOL, EBSA, PBGC, the union and the participating employers.

Compliance Monitoring
Associated continues to provide a compliance monitoring program to help each of our client Funds track regulatory reporting requirements, vendor contracts, and required documentation.

Associated works hard to control its operating costs, but some are increasing.

Employee Benefits
Associated's bargaining unit employees are in the UFCW Health and Welfare Fund, so we have experienced the same rate increases as the other participating employers. Our unit employees are covered in a UFCW Pension Fund, with a 9% annual increases for the foreseeable future.

Information Technology Developments
Associated's highest cost increases and deliberate reinvestment have been in Information Technology. We invested over $1,180,000 in 2022. System enhancements allow us to better serve our clients and participants, and to maintain proper computer security. We utilize industry proven software to monitor network performance and to further block malware and phishing attacks on our ports, machines and applications. Our servers, desktops, and laptops are updated on a regular basis from software vendors to include critical and security patches. Four servers were replaced at a cost of $140,000 in 2020 and a new contract was recently executed with Basys for software upgrades and cloud hosting to better guard against cyber-intrusions.

Associated has assigned to the Fund an Account Executive and an Account Manager with over thirty years of benefits fund administrative experience. We use that experience to continuously look for cost efficiencies. Supporting the account team is a staff of seven employees, which includes staff from our Accounting, Pension, Communications, Appeals, Participant Services, Eligibility and IT departments. We are all dedicated to providing superior services.

We realize that as fiduciaries, the Trustees must be certain that the Plan receives services proportionate in quality and quantity to the fees charged. Associated prides itself on providing excellent service to the Plan and its participants, and we do so at a competitive price.

Associated Administrators, LLC appreciates the opportunity to serve this Fund and welcomes all questions concerning our proposal.

Sincerely,

Dawn R. Welch

Dawn R. Welch
Account Executive
cc: Greg Moore

PRINTING LOCAL 72 INDUSTRY
PENSION FUND
EXHIBIT A

Current Monthly Fee	2/1/23 Through 1/31/24	2/1/24 Through 1/31/25	2/1/25 Through 1/31/26
$7,517	$7,743	$7,975	$8,214

February 1, 2023 through January 31, 2026 Hourly Rates for New Regulatory Changes and Implementation of New Vendors:

$100/Hour – IT/Management
$60/Hour – Supervisor
$30/Hour – Regular Employee

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To: Trustees of the Printing Local 72 Pension Fund

From: Dinah S. Leventhal, Anna Friedlander, and Alexa Zogopoulos

Re: Provisions of SECURE 2.0 Applicable to Defined Benefit Plans

Date: March 10, 2023

On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act of 2023. Included as part of that larger act is the "Securing a Strong Retirement Act" ("SECURE 2.0" or the "Act"). The Act follows on the Setting Every Community Up for Retirement Enhancement ("SECURE") Act, which was signed into law at the end of 2019. SECURE 2.0 covers numerous changes to retirement provisions, a number of which only apply to defined contribution plans. This memorandum summarizes the provisions of SECURE 2.0 that are applicable to defined benefit plans.

As discussed below, some provisions of SECURE 2.0 are effective upon the enactment date of December 29, 2022, while other provisions take effect later. The general deadline to adopt plan amendments pursuant to the changes required (or optionally permitted by) SECURE 2.0 is the last day of the first plan year beginning on or after January 1, 2025 (*i.e.*, December 31, 2025, for calendar year plans). SECURE 2.0 § 501(b). For an "applicable collectively-bargained plan"—defined as "a plan maintained pursuant to 1 or more collective bargaining agreements between employee representatives and 1 or more employers ratified before the date of enactment of [the] Act"—the deadline to adopt plan amendments is the last day of the first plan year beginning on or after January 1, 2027 (*i.e.*, December 31, 2027 for a calendar year plan). *Id.* However, plans must still operate in accordance with the provisions of SECURE 2.0 as of the applicable effective date even if the plan has not yet adopted the required amendment. SECURE 2.0 § 501(b)(2)(A).

For ease of cross referencing with the Act, we have organized this memo in numerical order of the section being discussed, and not in order of perceived importance to our defined benefit plan clients. In our estimation, the sections of the Act with the most importance to defined benefit plans are Section 301 (recovery of overpayments), Section 107 (changes to Required Beginning Date), Section 304 (increased limit on mandatory distributions), Section 305 (expanded self-correction options under EPCRS), Section 338 (changes to rules regarding furnishing benefit statements), and Section 343 (required changes to annual funding notice).

I. Increased Age for Attainment of Required Beginning Date (SECURE 2.0 § 107)

Section 107 increases the triggering age for the Required Beginning Date ("RBD")—the date on which receipt of pension benefits must commence—to age 73 (for individuals who attain age 72 after December 31, 2022, and age 73 before January 1, 2033) and to age 75 (for individuals who attain age 74 after December 31, 2032). We understand that some of our pension plan clients deemed the original SECURE Act's increase to the RBD to be optional and retained an RBD keyed to age 70½. That same analysis would seemingly apply to SECURE 2.0.

The Act states that Section 107 on RBDs is effective for distributions required to be made with respect to individuals who attain age 72 after December 31, 2022. It does not, therefore, affect participants whose RBDs are April 1, 2023 under the existing rules because they will have attained age 72 on or before December 31, 2022. Moreover, our clients will not have to put anyone into pay status as of April 1, 2024 due to having reached their RBD because people turning 73 in 2023 will have already been put into pay status in 2023 after reaching age 72 in 2022.

Note, however, that Code § 401(a)(9)(C)(iii) still requires that, for a participant who retires in a calendar year after the calendar year in which the participant attains age 70½, the participant's accrued benefit must be actuarially increased to take into account the period after age 70½ during which the employee was not receiving any benefits under the plan. This is a deviation from the general rule that a participant's benefit does not have to be actuarially increased for periods of time after attainment of Normal Retirement Age during which the benefit is suspended because the participant is engaged in disqualifying employment. ERISA § 203(a)(3)(B). The age at which the actuarial increase required by Code § 401(a)(9)(C)(iii) must become effective remains 70½, notwithstanding the increases to the Required Beginning Date made by the initial SECURE Act and SECURE 2.0.

II. Recovery of Overpayments (SECURE 2.0 § 301)

Section 301 codifies and changes the obligations of plan fiduciaries with respect to certain benefit overpayments and imposes restrictions on overpayment recoupment efforts. Specifically, Section 301 adds a new subsection 206(h) to ERISA entitled "Special Rules Applicable to Benefit Overpayments." The new ERISA § 206(h) provides that a plan fiduciary will not be considered to have breached their fiduciary duties if they determine, in an exercise of discretion, not to seek recovery of all or part of an "inadvertent benefit overpayment" from:

1. any plan participant or beneficiary;

2. a plan sponsor or contributing employer, as long as the plan continues to satisfy the minimum funding rules, unless the responsible plan fiduciary determines, in the exercise of its fiduciary discretion, that failure to recover all or part of the overpayment faster than required under such funding rules would materially affect the plan's ability to pay benefits due to other participants and beneficiaries; or

3. any fiduciary of the plan, other than a fiduciary (including a plan sponsor or contributing employer acting in a fiduciary capacity) whose breach of its fiduciary duties resulted in such overpayment, and provided that, if the plan has established prudent procedures to prevent and minimize overpayment of benefits and the relevant plan fiduciaries have followed such procedures, an inadvertent benefit overpayment will not give rise to a breach of fiduciary duty.

Under the new ERISA § 206(h)(4), if a plan does seek recoupment from a participant or beneficiary of all or part of an inadvertent benefit overpayment, certain conditions apply to these efforts. Specifically:

1. The plan may not apply interest "or other additional amounts (such as collection costs or fees)" on overpaid amounts for any period;

2. If the plan seeks to recover past overpayments of a non-decreasing annuity[1] by reducing future benefit payments, (a) the reduction must cease after the plan has recovered the full dollar amount of the overpayment; (b) the amount recouped each calendar year must not exceed 10% of the full dollar amount of the overpayment; and (c) future benefit payments must not be reduced to below 90 percent of the periodic amount otherwise payable under the terms of the plan;

3. If the plan seeks to recover past overpayments of a non-decreasing annuity through one or more installment payments, the sum of such installment payments in any calendar year must not exceed 10% of the full dollar amount of the overpayment;

4. Efforts to recoup overpayments may not be accompanied by "threats of litigation," unless the responsible plan fiduciary determines that there is a reasonable likelihood of success to recover an amount greater than the cost of recovery;

5. Efforts to recoup overpayments may not be made through a collection agency "or similar third party" unless the participant or beneficiary has ignored or rejected recoupment efforts following either a settlement between the participant or beneficiary and the plan or a final judgment in Federal or State court authorizing the recoupment;

6. A plan may not seek recoupment of past overpayments to a participant from any beneficiary of the participant;

7. If the first overpayment occurred more than three years before the participant or beneficiary is first notified in writing of the error, the plan may not seek recoupment except in the case of fraud or misrepresentation by the participant; and

8. A participant or beneficiary from whom recoupment is sought must be permitted to contest all or part of the recoupment pursuant to the plan's claims procedures.

Per the new ERISA § 206(h)(5), the protections listed above as items 1 through 7 do not apply when the participant or beneficiary who received the overpayment is "culpable," which applies "if the individual bears responsibility for the overpayment (such as through misrepresentations or omissions that led to the overpayment), or if the individual knew that the benefit payment or payments were materially in excess of the correct amount." Notwithstanding this definition of culpability, the new Section 206(h)(5) provides that "an individual is not culpable merely because the individual believed the benefit payment(s) were or might be in excess of the

[1] Per the amendment added as Section 206(h)(4)(C), "[i]f the plan seeks to recoup past overpayments of a benefit other than a non-decreasing annuity, the plan must satisfy requirements developed by the Secretary of Labor." (emphasis added).

correct amount, if the individual raised that question with an authorized plan representative and was told the payment(s) were not in excess of the correct amount."

Section 301 also makes additions and modifications to the Internal Revenue Code. In pertinent part, it amends the Code to provide that a plan will not lose its qualified status merely because it fails to recover an inadvertent benefit overpayment or amends the plan to increase past benefits or decrease future benefit payments to the affected participants and beneficiaries. A plan sponsor must, however, observe any limitations imposed by Code § 401(a)(17) (the annual compensation limit), and Code § 415 (the limit on annual additions or annual benefit payments). The IRS is authorized to provide guidance on how these limits are enforced in connection with recouping benefit payments, as well as satisfying other qualified plan requirements.

Section 301 also amends Code § 402(c) to provide that if an inadvertent overpayment is rolled over to an eligible retirement plan, the portion of the overpayment as to which recoupment is not sought by the plan shall be treated as having been paid in an eligible rollover distribution if the payment would have been an eligible rollover distribution but for the overpayment. Any portion as to which recoupment is sought may be returned to the plan and, in that case, shall be treated as an eligible rollover distribution transferred to the plan by the participant or beneficiary who received the overpayment.

These provisions of Sec. 301 went into effect on the date of enactment, December 29, 2022. They may require plan amendments or simply amendments to internal policies and/or procedures related to recovery of overpayments.

For actions taken by a plan prior to the date of enactment, plans are permitted to rely on "a reasonable good faith interpretation of then existing administrative guidance for inadvertent benefit overpayment recoupments and recoveries that commenced before the date of enactment." SECURE 2.0 § 301(d). Furthermore, any overpayment being paid back through a reduction of benefits or via installment payments that began prior to the date of enactment of SECURE 2.0 may continue . *Id.*

III. Retirement Lost and Found Database (SECURE § 303)

Section 303 requires the DOL and IRS to establish an online database to serve as a "Retirement Savings Lost and Found" that allows individuals to locate plans from which they may have the right to a benefit. The goal of the database is to decrease the number of "lost participants" and to connect individuals with the administrator for plans from which they are eligible to receive distributions. The DOL and IRS are required to take certain steps to ensure data security for individuals whose information is contained in the database. Individuals will have the option to opt out of the database.

The database will require plans to provide certain participant and beneficiary data to the agencies. In particular, plans will need to provide: (1) the name of the plan and address of the plan administrator; (2) the name and Taxpayer Identification Number of each participant or former participant who is required to be reported annually on Form 8955-SSA because they have deferred vested benefits from the plan and are not receiving benefits; and (3) whether there are any changes to the information above.

The agencies are required to establish the "Retirement Lost and Found" database by December 29, 2024. Plans are required to provide the information required by Section 303 "with respect to plan years beginning after the second December 31 occurring after the date of the enactment" of SECURE 2.0 (i.e., for calendar year plans, for plan years beginning on January 1, 2025). *See* SECURE 2.0 § 303(e). The actual deadline to provide the information and the form in which the information must be provided will be determined by the forthcoming regulations. *Id.*

IV. Increased Limit on Mandatory Distributions (SECURE 2.0 § 304)

Section 304 increases the dollar limit on mandatory distributions from retirement plans under Code §§ 401(a)(31)(B)(ii) and 411(a)(11)(A) and Section 203(e)(1) of ERISA (29 U.S.C. 1053(e)(1)) from $5,000 to $7,000. Section 304 modifies Code § 411(a)(11)(A) and ERISA § 203(e)(1) to provide that, if the present value of any nonforfeitable benefit with respect to a participant exceeds $7,000, the plan must provide that such benefit may not be immediately distributed without the consent of the participant. It also amends Code § 401(a)(31)(B)(ii) to provide that those plans that provide for immediate distribution of a nonforfeitable accrued benefit with a present value not exceeding $7,000 must provide that amounts greater than $1,000, for which the distributee does not make an election whether to roll over that amount or receive it directly, will be transferred to an individual retirement plan for the distributee. (Also note the rules in Code sec. 417(e) regarding consent, which reference the amount in section 411(a)(11) that is being amended by the SECURE 2.0 Sec. 304.)

These changes are effective for plan distributions made after December 31, 2023. The Act's increase to the maximum mandatory distribution amount from $5,000 to $7,000 is optional.

V. Expanded Self-Correction Options under EPCRS (SECURE 2.0 § 305)

Section 305 significantly expands plans' self-correction options and directs the IRS to update the EPCRS program accordingly within the next two years. Under Section 305, <u>any</u> "eligible inadvertent failure" to comply with the applicable rules under Code Sections 401(a), 403(a), 403(b), 408(p), or 408(k) may be self-corrected under EPCRS unless:

1. Such failure was identified by the Secretary prior to "any actions which demonstrate a specific commitment to implement a self-correction with respect to such failure," or

2. The self-correction is not completed within a reasonable period after such failure is identified.

Section 305(e) defines the term "eligible inadvertent failure" as "a failure that occurs despite the existence of practices and procedures which…satisfy the standards set forth in section 4.04 of Revenue Procedure 2021-30 (or any successor guidance)."[2] An "eligible inadvertent failure" does not, however, include any failure that is egregious, relates to the diversion or misuse of plan assets, or is related (directly or indirectly) to an abusive tax avoidance transaction.

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[2] Section 4.04 of Rev. Proc. 2021-30 currently requires "established practices and procedures (formal or informal) reasonably designed to promote and facilitate overall compliance in form and operation with applicable Code requirements."

Section 305(a) further provides that, for purposes of self-correction of an eligible inadvertent failure, the correction period under section 9.02 of Revenue Procedure 2021–30 (or any successor guidance), is indefinite and has no last day, except as otherwise provided under the Code, applicable regulations, or guidance issued by the Secretary, or if it is not eligible for self-correction in the first place under the test set forth above.

Section 305(g) requires the Secretary of the Treasury, or the Secretary's delegate, to revise Rev. Proc. 2021-30 "(or any successor guidance)" to take into account the provisions of Section 305 not later than the date which is 2 years after the date of enactment" (i.e., December 29, 2024). Notwithstanding this direction, it appears that Section 305's expansion of self-correction opportunities is effective as of the Act's date of enactment.

VI. Discretionary Plan Amendments (SECURE 2.0 § 316)

Currently, a discretionary plan amendment must be adopted no later than the end of the Plan Year in which it becomes operational. *See* Rev. Proc. 2016-37 § 8.02. Section 316 of SECURE 2.0 adds a new paragraph to Code § 401(b) to allow stock bonus, pension, profit-sharing, and annuity plans to make discretionary plan amendments to increase benefits up until the employer's tax filing deadline (including extensions) for the taxable year in which the amendment is effective. For example, if the relevant tax filing deadline is October 15, a discretionary amendment to increase the accrual rate for 2021 (or any prior year), which became operational in 2022, must be adopted by October 15, 2023.

This provision is effective for plan years beginning after December 31, 2023.

VII. Review of Reporting and Disclosure Requirements (SECURE 2.0 § 319)

Section 319 requires DOL, Treasury, and the PBGC to collaborate within three years of enactment on a review and report on the effectiveness of the reporting and disclosure requirements of ERISA and the Code and make recommendations to Congress to simplify and improve such requirements. Per Section 319(b)(2), the agencies must "assess the effectiveness of the applicable reporting and disclosure requirements...include[ing] an analysis of how participants and beneficiaries are providing preferred contact information, the methods by which plan sponsors and plans are furnishing disclosures, and the rate at which participants and beneficiaries are receiving, assessing, understanding, and retaining disclosures." Per Section 319(b)(3), the agencies shall conduct surveys and data collection to obtain any needed information, which may involve our client plans. Otherwise, this section does not appear to require action by our clients.

VIII. Rollovers and Transfer Forms (SECURE 2.0 § 324)

Section 324 requires Treasury to develop and issue guidance including sample forms (including relevant procedures and protocols) for rollover of eligible rollover distributions from one eligible retirement plan to another eligible retirement plan (as well as trustee-to-trustee transfers of amounts from one individual retirement plan to another). The deadline for Treasury to provide this guidance is January 1, 2025. This guidance, once issued, will likely require revisions to the notices and forms our clients use for eligible rollover distributions.

IX. Required Beginning Date for Required Minimum Distributions to Surviving Spouse (SECURE 2.0 § 327)

Section 327 changes the rules regarding Required Beginning Dates and Required Minimum Distributions applicable to surviving spouses of deceased participants. Specifically, Section 327 amends Code § 401(a)(9)(B)(iv) to require that the regulations referred to in Code § 401(a)(9)(B)(iii)(II) on Required Minimum Distributions made over the life of a beneficiary must be amended to treat the surviving spouse, if the surviving spouse so elects, as if the surviving spouse were the employee. We think the regulations referred to are 26 CFR § 1.401(a)(9)-6 ("Required minimum distributions for defined benefit plans and annuity contracts").

Code § 401(a)(9)(B)(iv)(I) already says that the RBD for a surviving spouse must not be earlier than the date the participant would have attained their RBD, so it is not entirely clear to us what the import of this change is.

X. Corrections of Mortality Tables (SECURE 2.0 § 335)

Section 335 requires the Secretary of the Treasury to amend the regulation for single employer defined benefit plans—''Mortality Tables for Determining Present Value Under Defined Benefit Pension Plans'' (82 Fed. Reg. 46388 (October 5, 2017))—within 18 months of enactment of the Act to provide that, for valuation dates occurring during or after 2024, the mortality improvement rates set forth in the regulation shall not assume future mortality improvements at any age which are greater than 0.78 percent. Section 335 permits the Secretary of the Treasury to modify the 0.78% figure as necessary by regulation to reflect material changes in the overall rate of improvement projected by the Social Security Administration.

Although Treasury's deadline to amend the Mortality Tables regulation is not for 18 months and relates to valuation dates occurring during or after 2024, Section 335(b) provides that the amendments Treasury must make to the mortality tables regulation "shall be deemed to have been made as of the date of the enactment of this Act, and as of such date all applicable laws shall be applied in all respects as though the actions which the Secretary of the Treasury…is required to take under such subsection had been taken."

XI. Report on Eligible Rollover Distribution Notices (SECURE 2.0 § 336)

Section 336 requires that, not later than 18 months after enactment of the Act, the Comptroller General of the U.S. must submit a report to Congress on eligible rollover distribution notices provided by retirement plan administrators to plan participants under Section 402(f) of the Code. "The report shall analyze the effectiveness of such notices and make recommendations, as warranted by the findings, to facilitate better understanding by recipients of different distribution options and corresponding tax consequences, including spousal rights." This section does not require action by our clients.

XII. Changes to Rules Regarding Furnishing Benefit Statements (SECURE 2.0 § 338)

Section 338 changes the current rules applicable to the furnishment of benefit statements that give defined benefit plans the option of distributing <u>either</u> (1) a paper benefit statement at least once every 3 years (ERISA § 105(a)(1)(B)(i)) <u>or</u> (2) an annual notice of the availability of the pension benefit statement and the ways in which the participant may obtain such statement (ERISA § 105(a)(3)(A)).

Section 338(a) adds a new subsection, ERISA § 105(a)(2)(E), which requires that the pension benefit statement furnished to defined benefit plan participants under ERISA § 105(a)(1)(B) be delivered on paper in written form, except (1) in the case of a plan that furnishes statements electronically in accordance with 29 CFR § 2520.104b-1(c), or (2) in the case of a plan that permits a participant or beneficiary to request that benefit statements be furnished by electronic delivery.

Section 338(b)(1) further requires that 29 CFR § 2520-104b-1(c) be amended to provide that a plan may furnish benefit statements electronically only if the plan furnishes each participant or beneficiary a one-time initial notice on paper in written form, prior to the electronic delivery of any pension benefit statement, of their right to request that all documents required to be disclosed under title I of ERISA be furnished on paper in written form. This requirement specifically applies only with respect to participants who first become eligible to participate, and beneficiaries who first become eligible for benefits, after December 31, 2025.

Finally, Section 338(b)(2) requires the Secretary of Labor to update relevant guidance, other than 29 CFR § 2520.104b-1(c), by December 31, 2024 to the extent necessary to ensure that (1) participants and beneficiaries are able to request that any disclosure required to be delivered on paper be furnished electronically; (2) each paper statement furnished by a plan includes an explanation of how to request electronic delivery and contact information for the plan sponsor, including a telephone number; (3) the plan may not charge a fee to a participant or beneficiary for the delivery of a paper statement; (4) each document required to be delivered by electronic delivery includes an explanation of how to request that all such documents be furnished on paper in written form; and (5) a plan is permitted to furnish a duplicate electronic statement in any case in which the plan furnishes a paper benefit statement.

This section will require modification of administrative procedures and practices regarding annual benefit statements. The changes required under Section 338 apply to plan years beginning after December 31, 2025.

XIII. Domestic Relations Orders Under Tribal Law (SECURE 2.0 § 339)

Section 339 amends Code § 414(p)(1)(B) and ERISA § 206(d)(3)(B)(ii)(II) to insert the words "or tribal" after "state" for purposes of recognizing domestic relations orders entered under tribal law. The amendment is effective for domestic relations orders received by plans after December 31, 2022. This section will require an amendment to our clients' QDRO procedures.

XIV. Lump Sum Notice and Disclosure Requirements (SECURE 2.0 § 342)

Section 342 adds a new section to ERISA (as Section 113) that requires plans to provide additional information to participants who are offered a choice between receiving a lump sum in lieu of future monthly payments.[3] Under the new ERISA § 113, "[a] plan administrator of a pension plan that amends the plan to provide a period of time during which a participant or beneficiary may elect to receive a lump sum, instead of future monthly payments" must furnish two separate notices—one to participants/beneficiaries who are offered a lump sum amount and one to the DOL and PBGC.

The first notice must be sent to each participant or beneficiary who is offered a lump sum amount, not later than 90 days prior to the first day on which the participant or beneficiary may make an election with respect to the lump sum. This notice must include:

1. Available benefit options, including the estimated monthly benefit that the participant or beneficiary would receive at normal retirement age, whether there is a subsidized early retirement option or qualified joint and survivor annuity that is fully subsidized (in accordance with Code § 417(a)(5), the monthly benefit amount if payments begin immediately, and the lump sum amount available if the participant or beneficiary takes that option;

2. An explanation of how the lump sum was calculated, including the interest rate, mortality assumptions, and whether any additional plan benefits were included in the lump sum, such as early retirement subsidies;

3. The relative value of the lump sum option for a terminated vested participant compared to the value of the single life annuity (or other standard form of benefit) and the qualified joint and survivor annuity;

4. A statement that a commercial annuity comparable to the annuity available from the plan may cost more than the amount of the lump sum amount, and the language: "it may be advisable to consult an advisor regarding this point if the participant or beneficiary is considering purchasing a commercial annuity";

5. The potential ramifications of accepting the lump sum, including longevity risks, loss of protections guaranteed by the PBGC (with an explanation of the monthly benefit amount that would be protected by the PBGC if the plan is terminated with insufficient assets to pay benefits), loss of protection from creditors, loss of spousal protections, and other protections under this Act that would be lost;

6. General tax rules related to accepting a lump sum, including rollover options and early distribution penalties with a disclaimer that the plan does not provide tax, legal, or accounting advice, and a suggestion that participants and beneficiaries consult with their own tax, legal, and accounting advisors before determining whether to accept the offer;

7. How to accept or reject the offer, the deadline for response, and whether a spouse is required to consent to the election; and

[3] Note that Section 342 thus appears to apply in the limited circumstance when a defined benefit pension plan offers lump sum "buyouts" of retirees' accrued benefits. *See* IRS Notice 2019-18 (reversing previous IRS guidance and announcing that the IRS would not assert a Code Section 401(a)(9) violation as a result of a plan amendment to offer lump sums to retirees).

8. Contact information for the point of contact at the plan administrator for participants and beneficiaries to get more information or ask questions about the options.

The Secretary of Labor is required to issue a model notice for this purpose.

The second required notice must be furnished by the plan to the Secretary and the PBGC, not later than 30 days prior to the first day on which participants and beneficiaries may make an election with respect to such lump sum. This notice must include:

1. The total number of participants and beneficiaries eligible for such lump sum option;

2. The length of the limited period during which the lump sum is offered;

3. An explanation of how the lump sum was calculated, including the interest rate, mortality assumptions, and whether any additional plan benefits were included in the lump sum, such as early retirement subsidies; and

4. A sample of the notice provided to participants and beneficiaries under subsection (a)(1), if otherwise required.

The plan must also provide a "post-offer report" to the Secretary and the PBGC, not later than 90 days after the conclusion of the limited period during which participants and beneficiaries in a plan may accept a plan's offer of a lump sum. The post-offer report must include "the number of participants and beneficiaries who accepted the lump sum offer "and such other information as the Secretary may require." The Secretary must then make the information provided in the notice and post-offer report publicly available in a form that protects the confidentiality of the information provided and a biennial report to Congress summarizing the notices and post-offer reports it has received.

The Secretary of Labor is required by SECURE 2.0 to issue regulations implementing the new Section 113 of ERISA "not earlier than 1 year" after the date of enactment of the Act. These regulations will specify the effective date of the requirements of Section 113. It is unclear whether the new Section 113 will apply to defined benefit plans, however, since it appears to only apply when a participant or beneficiary is given the option to take a lump sum or annuity—and not when a plan provides that a benefit will be paid out in a lump sum when the actuarial present value is, for example, $5,000 or less.

XV. Annual Funding Notices (SECURE 2.0 § 343)

Section 343 makes changes to the information required to be disclosed by single employer and multiemployer pension plans in the annual funding notice ("AFN") required by Section 101(f)(2)(B) of ERISA. Under Section 343, both single employer and multiemployer plans must include in the AFN the average return on assets for the plan year, as of the end of the plan year to which the notice relates. (ERISA § 101(f)(2)(B)(iv).)

Also, under amended ERISA § 101(f)(2)(B)(iii), the AFN must include additional years of participant counts. Specifically, it requires the AFN to include the number of retired or separated participants receiving benefits; the number of retired or separated participants entitled to future benefits; and the number of active participants as of the last day of the preceding 2 plan years, in addition to the last day of the plan year to which the AFN relates, and that this information be provided "in tabular format."

Further, under amended ERISA § 101(f)(2)(B) a single employer plan must include the plan's funded status, "calculated as the ratio between the value of the plan's assets and liabilities," as well as the plan's assets and liabilities for the plan year to which the notice relates and for the 2 preceding plan years.

A single employer plan's AFN must also include additional information about benefits eligible to be guaranteed by the PBGC, specifically, a statement that if plan assets are determined to be sufficient to pay vested benefits that are not guaranteed by the PBGC, participants and beneficiaries may receive benefits in excess of the guaranteed amount, and that such a determination generally uses assumptions that result in a plan having a lower funded status as compared to the plan's funded status disclosed in this notice.

The amendments applicable to the AFN are effective with respect to plan years beginning after December 31, 2023. This section will require our client plans to revise the content of their annual funding notices.

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Board of Trustees
Printing Local 72 Industry Pension Fund
c/o Dawn R. Welch – Account Executive
Associated Administrators, LLC.
911 Ridgebrook Road
Sparks, MD 21152

February 24, 2023

We are pleased to confirm our understanding of the services we are to provide for the Printing Local 72 Industry Pension Fund ("the Fund"), for the year ended February 28, 2023, in connection with its annual reporting obligation under the Employee Retirement Income Security Act of 1974 (ERISA).

Audit Scope and Objectives

We will audit the financial statements of Printing Local 72 Industry Pension Fund, which comprise the statement of net assets available for benefits as of February 28, 2023, and the related statement of changes in net assets available for benefits for the year then ended, disclosures (collectively, the "financial statements"), and report on the supplemental schedules of the Fund for the year ended. Also, the following supplementary information accompanying the financial statements, as applicable, will be subjected to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America (GAAS), and we will report on whether the information is fairly stated in all material respects in relation to the financial statements as a whole in a report combined with our auditor's report on the financial statements:

1) Assets (Held at End of Year) and Assets (Acquired and Disposed of Within Year).
2) Loans or Fixed Income Obligations in Default or Classified as Uncollectible.
3) Leases in Default or Classified as Uncollectible.
4) Reportable Transactions.
5) Nonexempt Transactions.

These financial statements and supplemental schedules are required to be included in the Fund's Form 5500 filing with the Employee Benefits Security Administration (EBSA) of the Department of Labor (DOL). The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Audit Scope and Objectives (continued)

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and issue an auditor's report that includes our opinion about whether your financial statements are fairly presented, in all material respects, in conformity with accounting principles generally accepted in the United States of America. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements.

Auditor's Responsibilities for the Audit of the Financial Statements

We will conduct our audit in accordance with GAAS and will include tests of your accounting records and other procedures we consider necessary to enable us to express such an opinion. As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations, including prohibited transactions with parties in interest or other violations of ERISA rules and regulations, that are attributable to the Fund or to acts by management or employees acting on behalf of the Fund.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by us, even though the audit is properly planed and performed in accordance with GAAS. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention.

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential and will include prohibited transactions in the supplemental schedule of nonexempt transactions as required by the instructions to Form 5500. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

We will obtain an understanding of the Fund and its environment, including internal control relevant to the audit, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit, we will communicate to you and those charged with governance internal control related matters that are required to be communicated under professional standards.

We have identified the following significant risk(s) of material misstatement as part of our audit Planning:

1. Management override of controls
2. Improper revenue recognition related to completeness of contributions
3. Benefit payments not being paid in accordance with summary of plan benefits
4. Plan benefit obligations are not appropriate

We will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Fund's ability to continue as a going concern for a reasonable period of time.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts and direct confirmation of investments, plan obligations, and certain other assets and liabilities by correspondence with financial institutions, actuaries, and other third parties. We will also request written representations from your attorneys as part of the engagement.

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

We will also inform the appropriate level of management of any violations of laws or governmental. We may, from time to time and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

In addition, we will perform certain procedures directed at considering the Fund's compliance with applicable Internal Revenue Service (IRS) requirements for tax exempt status and ERISA Fund qualification requirements. However, you should understand that our audit is not specifically designed for and should not be relied upon to disclose matters affecting Fund qualifications or compliance with the ERISA and IRS requirements. If during the audit we become aware of any instances of any such matters or ways in which management practices can be improved, we will communicate them to you.

Other Services

We will prepare the Fund's Form 5500, including required schedules, for the year ended February 28, 2023, based on information provided by you. After we have completed the Fund's Form 5500 and required schedules, we will authorize the Fund to include our auditor's report on the financial statements and supplemental schedules with the Fund's Form 5500 filing. We will also prepare the financial statements of the Fund in conformity with accounting principles generally accepted in the United States of America based on information provided by you.

We will perform the services in accordance with applicable professional standards, including the Statements on Standards for Tax Services issued by the American Institute of Certified Public Accountants. The other services are limited to the financial statement and Form 5500 services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities. We will advise management with regard to the preparation of the Form 5500, but management must make all decisions with regard to those matters.

Other Services (continued)

Although our firm has the capabilities to perform many other types of engagements involving accounting, auditing, planning, and consulting, this engagement does not include our commitment to perform any additional services other than those described above. Should you wish to receive additional services we would be delighted to discuss them with you and enter into a separate arrangement to provide those services.

Responsibilities of Management for the Financial Statements

Our audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing, and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; for establishing an accounting and financial reporting process for determining appropriate value measurements; [for the acceptance of the actuarial methods and assumptions used by the actuary]; and for the preparation and fair presentation of the financial statements in conformity with accounting principles generally accepted in the United States of America. You are also responsible for making drafts of financial statements, all financial records, and related information available to us and for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers).

You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties, parties in interest, and all related-party and party-in-interest relationships and transactions, and other matters; (2) additional information that we may request for the purpose of the audit; and (3) unrestricted access to persons within the Fund from whom we determine it necessary to obtain audit evidence. You are also responsible for maintaining a current Fund instrument, including all Fund amendments; for administering the Fund and determining that the Fund's transactions that are presented and disclosed in the financial statements are in conformity with the Fund's provisions, including maintaining sufficient records with respect to each of the participants to determine the benefits due or which may become due to such participants. You are also responsible for providing to us, prior to the dating of our report, a draft of the Fund's Form 5500 that is substantially complete. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Responsibilities of Management for the Financial Statements (continued)

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the Fund involving (1) Fund management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the Fund received in communications from employees, former employees, regulators, or others. In addition, you are responsible for identifying and ensuring that the Fund complies with applicable laws and regulations. You are responsible for the fair presentation of the supplemental schedules and the form and content of the supplemental schedules in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon.

You agree to assume all management responsibilities for the actuarial services and any other nonattest services we provide; oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

Tax Services

We will prepare the Plan's Form 5500, including required accounting schedules, for the year ended February 28, 2023 (and if applicable, Form 990-T for any unrelated business income generated by the Plan for the year ended February 28, 2023). We will provide you with advice regarding the preparation of the supporting information. It is your responsibility to provide all of the information required for the preparation of a complete and accurate form, including all required schedules, some of which are prepared and provided by other service providers (such as Schedule A provided by the insurance company). Our work in connection with the preparation of your Forms 5500 and 990-Ts does not include any procedures designed to discover defalcations or other irregularities, should any exist. You have the final responsibility for the Form 5500 and 990-T, including the required supporting supplemental schedules and you should review them carefully before you sign them.

In addition to the Forms mentioned in the preceding paragraph, we will prepare a Section 104(d) notice as required by ERISA to be used by the Plan for distribution to employers. Even though we will prepare this form, management is ultimately responsible for the accuracy and completeness of the form. You should review the form carefully before it is distributed, a separate arrangement will be made. No additional forms are included in the fee arrangement covered by this letter.

Engagement Administration, Fees and Other

We understand that your third-party administrator, CDS Administrators Inc., may prepare or assist us in preparing schedules, analyses, and confirmations we request and will locate any invoices or other documents selected by us for testing.

The audit documentation for this engagement is the property of Calibre CPA Group, PLLC, and constitutes confidential information. However, we may be requested to make certain audit documentation available to the U.S. Department of Labor pursuant to authority given to it by law. If requested, access to such audit documentation will be provided under the supervision of Calibre CPA Group, PLLC's personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the U.S. Department of Labor. The U.S. Department of Labor may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies.

Joseph M. Herishen, CPA, is the engagement partner and is responsible for supervising the engagement and signing the report.

We estimate that our fees for these services will not exceed $18,500 (a $4,900 increase over prior-year). There were several factors used in determining the one-time fee cap adjustment. Calibre is respectfully requesting the noted Fee cap increase for February 28, 2023. The public accounting profession continues to experience unprecedented staffing demands (salary increases etc.) and overall market inflationary pressures. In addition, the FYE 2022- 2023 audits of employee benefit plans are now subject to ASU 136 which has implemented significant changes to certain audit workpapers, control assessments, documentation and most importantly the independent auditor's report (for attachment to the 5500. The above increase is respectfully requested to partially offset these market conditions. Should actual hours produce a lower fee, we will, of course, bill you for the lesser amount.

Should the Trustees desire any additional accounting, tax or consulting services rendered outside of the scope of the annual audit, these services will be billed at the appropriate rate for the personnel used for the engagement, as outlined below. For example additional services that would be billed (outside the scope of audit services) are any assistance with PBGC – SFA application draft financials.

Our hourly rate structure is as follows: February 28, 2023

Partners	$365.00
Managers	$270.00 to $300.00
Staff Accountants	$155.00 to $269.00
Paraprofessionals	$ 80.00

Engagement Administration, Fees and Other (continued)

Our fees for these services will be based on the actual time spent at our standard hourly rates, plus out-of-pocket costs. Our standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. Our invoices for these services will be rendered as work progresses.

Reporting

We will issue a written report upon completion of our audit of the Plan's financial statements. Our report will be addressed to the Trustees of the Plan. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion, add a separate section, or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our opinion is other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed an opinion, we may decline to express an opinion or withdraw from this engagement.

We certainly appreciate the opportunity to be of service to the Printing Local 72 Industry Pension Fund and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy, and return it to us.

Sincerely,

Calibre CPA Group, PLLC

Calibre CPA Group, PLLC

RESPONSE:

This letter correctly sets forth the understanding of the Printing Local 72 Industry Pension Fund.

Signed:____________________________ Union Trustee	Signed:____________________________ Employer Trustee
Date: ____________________________	Date: ____________________________