

***UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
THIRD QUARTER 2025***

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2025 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$28.84	MOB	399	\$34,550
SHOPPERS ¹	19.57	MOB	288	16,890
UFCW LOCAL 400 ²	28.84	MOB	18	1,404
UFCW LOCAL 400 ^{1,2}	19.57	MOB	29	1,144

TOTAL			734	\$53,988
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AVERAGE MONTHLY CONTRIBUTION \$24.58

¹EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2014

²INCLUDES CREDIT OF \$731.52

THIRD QUARTER 2025
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$46,524		\$21.128		81.96%
SUBTOTAL	\$46,524		\$21.128		81.96%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$4,034		\$1.832		7.107%
ACCOUNTING	3,375		1.533		5.946%
INVESTMENT MGMT	63		0.029		0.111%
LEGAL	2,749		1.248		4.843%
PRINTING	18		0.008		0.032%
SUBTOTAL	\$10,239		\$4.650		18.04%
TOTAL	\$56,763		\$25.778		100.00%

THIRD QUARTER 2025
QUARTERLY RECAP

FIRST 2025 SECOND 2025 THIRD 2025 FOURTH 2025 TOTAL

EMPLOYER CONTRIB	\$57,225	\$56,032	\$53,988		\$167,245
EMPLOYEE CONTRIB	0	0	0		0
INTEREST/DIVIDENDS	91	102	63		256

TOTAL INCOME	\$57,316	\$56,134	\$54,051	\$0	\$167,501
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EXPENSES

PROVIDERS	\$44,188	\$47,775	\$46,524		\$138,487
OPERATING	11,048	17,084	10,239		38,371

TOTAL EXPENSES	\$55,236	\$64,859	\$56,763	\$0	\$176,858
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TOTAL INCOME	\$57,316	\$56,134	\$54,051	\$0	\$167,501
TOTAL EXPENSES	\$55,236	\$64,859	\$56,763	\$0	\$176,858

SURPLUS (DEFICIT)	\$2,080	(\$8,725)	(\$2,712)	\$0	(\$9,357)
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AVERAGE INCOME	\$24.59	\$24.62	\$24.55	\$0.00	\$24.59
AVERAGE EXPENSES	\$23.70	\$28.45	\$25.78	\$0.00	\$25.98

SURPLUS (DEFICIT)	\$0.89	(\$3.83)	(\$1.23)	\$0.00	(\$1.39)
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PARTICIPANTS	777	760	734		757
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FUND RESERVE	\$5,219	\$18,853	\$700		
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2024
QUARTERLY RECAP

FIRST 2024 SECOND 2024 THIRD 2024 FOURTH 2024 TOTAL

EMPLOYER CONTRIB	\$51,846	\$52,833	\$52,862	\$54,590	\$212,131
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	52	77	116	49	294

TOTAL INCOME	\$51,898	\$52,910	\$52,978	\$54,639	\$212,425
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EXPENSES

PROVIDERS	\$38,628	\$40,355	\$42,501	\$42,523	\$164,007
OPERATING	8,535	9,607	16,338	9,006	43,486

TOTAL EXPENSES	\$47,163	\$49,962	\$58,839	\$51,529	\$207,493
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TOTAL INCOME	\$51,898	\$52,910	\$52,978	\$54,639	\$212,425
TOTAL EXPENSES	\$47,163	\$49,962	\$58,839	\$51,529	\$207,493

SURPLUS (DEFICIT)	\$4,735	\$2,948	(\$5,861)	\$3,110	\$4,932
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AVERAGE INCOME	\$24.75	\$24.43	\$24.39	\$24.16	\$24.43
AVERAGE EXPENSES	\$22.49	\$23.07	\$27.09	\$22.78	\$23.86

SURPLUS (DEFICIT)	\$2.26	\$1.36	(\$2.70)	\$1.38	\$0.57
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PARTICIPANTS	699	722	724	754	725
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FUND RESERVE	\$568	\$5,872	\$1,764	\$21,094	
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THIRD QUARTER 2025
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPEN	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	11	62.45	52.30	
02	PROBATE	4	14.40	17.05	
03	WILL	9	27.35	25.90	
04	NEGLIGENCE	4	16.30	20.25	
05	REAL ESTATE	4	15.80	10.90	
06	CONSUMER	18	75.60	67.40	
07	CRIMINAL	3	22.10	5.10	
08	TRAFFIC	5	31.40	6.25	
09	LANDLORD/TENANT	4	15.70	9.35	
10	ADMINISTRATIVE	5	17.00	9.20	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	2	9.80	2.55	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		69	307.90	226.25	\$0

ALL HOURS	534.15
ADJUSTED HOURS	421.03
PAYMENT	\$46,524
COST PER HOUR	\$110.50

* CASES OPEN DURING QUARTER. HOURS REFLECT NEWLY OPENED CASES AND PRIOR CASES.

THIRD QUARTER 2025
DELINQUENCIES

None