

***UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
FOURTH QUARTER 2024***

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2024 CONTRIBUTIONS
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<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$28.00	MOB	435	\$36,512
SHOPPERS ¹	19.00	MOB	272	15,504
UFCW LOCAL 400 ²	28.00	MOB	19	1,482
UFCW LOCAL 400 ^{1,2}	19.00	MOB	28	1,092

TOTAL			754	\$54,590
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AVERAGE MONTHLY CONTRIBUTION \$24.13

¹EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2014

²INCLUDES CREDIT OF \$618.00

FOURTH QUARTER 2024
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$42,523		\$18.799		82.52%
SUBTOTAL	\$42,523		\$18.799		82.52%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$4,025		\$1.779		7.811%
ACCOUNTING	3,698		1.635		7.177%
IFEBP	183		0.081		0.355%
INVESTMENT MGMT	63		0.028		0.122%
LEGAL	931		0.412		1.807%
PRINTING	106		0.047		0.206%
SUBTOTAL	\$9,006		\$3.982		17.48%
TOTAL	\$51,529		\$22.781		100.00%

FOURTH QUARTER 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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2023
QUARTERLY RECAP

FIRST 2023 SECOND 2023 THIRD 2023 FOURTH 2023 TOTAL

EMPLOYER CONTRIB	\$50,968	\$50,848	\$50,252	\$49,778	\$201,846
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	95	86	68	97	346

TOTAL INCOME	\$51,063	\$50,934	\$50,320	\$49,875	\$202,192
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EXPENSES

PROVIDERS	\$39,211	\$39,142	\$38,760	\$39,172	\$156,285
OPERATING	11,992	11,931	7,268	19,459	50,650

TOTAL EXPENSES	\$51,203	\$51,073	\$46,028	\$58,631	\$206,935
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TOTAL INCOME	\$51,063	\$50,934	\$50,320	\$49,875	\$202,192
TOTAL EXPENSES	\$51,203	\$51,073	\$46,028	\$58,631	\$206,935

SURPLUS (DEFICIT)	(\$140)	(\$139)	\$4,292	(\$8,756)	(\$4,743)
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AVERAGE INCOME	\$25.56	\$25.49	\$25.34	\$25.34	\$25.43
AVERAGE EXPENSES	\$25.63	\$25.56	\$23.18	\$29.79	\$26.04

SURPLUS (DEFICIT)	(\$0.07)	(\$0.07)	\$2.16	(\$4.45)	(\$0.61)
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PARTICIPANTS	666	666	662	656	663
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FUND RESERVE	\$17,127	\$17,043	\$19,883	\$15,659	
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FOURTH QUARTER 2024 UTILIZATION
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AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPEN	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	6	29.35	19.90	
02	PROBATE	4	14.90	20.20	
03	WILL	6	18.85	17.05	
04	NEGLIGENCE	5	27.85	30.30	
05	REAL ESTATE	5	16.15	9.35	
06	CONSUMER	10	44.60	40.20	
07	CRIMINAL	3	21.45	6.20	
08	TRAFFIC	6	39.40	14.50	
09	LANDLORD/TENANT	4	16.70	12.35	
10	ADMINISTRATIVE	3	15.20	10.10	
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	3	18.45	6.55	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		55	262.90	186.70	\$0

ALL HOURS	449.60
ADJUSTED HOURS	356.25
PAYMENT	\$42,523
COST PER HOUR	\$119.36

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

FOURTH QUARTER 2024
DELINQUENCIES

None