

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

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2025 CONTRIBUTIONS
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<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$28.84	MOB	351	\$30,426
SHOPPERS ¹	19.57	MOB	234	13,738
UFCW LOCAL 400 ²	28.84	MOB	18	1,404
UFCW LOCAL 400 ^{1,2}	19.57	MOB	32	1,261

TOTAL			635	\$46,829
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AVERAGE MONTHLY CONTRIBUTION \$24.58

¹EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2014

²INCLUDES CREDIT OF \$ 790.65

FOURTH QUARTER 2025 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$36,876		\$19.357		79.95%
SUBTOTAL	\$36,876		\$19.357		79.95%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$3,491		\$1.833		7.569%
ACCOUNTING	5,200		2.730		11.275%
IFEBP	190		0.100		0.412%
INVESTMENT MGMT	63		0.033		0.137%
LEGAL	159		0.083		0.345%
PRINTING	142		0.075		0.308%
SUBTOTAL	\$9,245		\$4.854		20.05%
TOTAL	\$46,121		\$24.211		100.00%

FOURTH QUARTER 2025
QUARTERLY RECAP

FIRST 2025 SECOND 2025 THIRD 2025 FOURTH 2025 TOTAL

EMPLOYER CONTRIB	\$57,225	\$56,032	\$53,988	\$46,829	\$214,074
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	91	102	63	82	338

TOTAL INCOME	\$57,316	\$56,134	\$54,051	\$46,911	\$214,412
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EXPENSES

PROVIDERS	\$44,188	\$47,775	\$46,524	\$36,876	\$175,363
OPERATING	11,048	17,084	10,239	9,245	47,616

TOTAL EXPENSES	\$55,236	\$64,859	\$56,763	\$46,121	\$222,979
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TOTAL INCOME	\$57,316	\$56,134	\$54,051	\$46,911	\$214,412
TOTAL EXPENSES	\$55,236	\$64,859	\$56,763	\$46,121	\$222,979

SURPLUS (DEFICIT)	\$2,080	(\$8,725)	(\$2,712)	\$790	(\$8,567)
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AVERAGE INCOME	\$24.59	\$24.62	\$24.55	\$24.63	\$24.60
AVERAGE EXPENSES	\$23.70	\$28.45	\$25.78	\$24.21	\$25.54

SURPLUS (DEFICIT)	\$0.89	(\$3.83)	(\$1.23)	\$0.42	(\$0.94)
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PARTICIPANTS	777	760	734	635	727
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FUND RESERVE	\$5,219	\$18,853	\$700	\$2,056	
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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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FOURTH QUARTER 2025
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPEN	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	4	19.85	14.35	
02	PROBATE	5	25.25	33.60	
03	WILL	6	19.95	17.20	
04	NEGLIGENCE	5	15.00	21.85	
05	REAL ESTATE	2	7.10	4.95	
06	CONSUMER	13	47.90	42.85	
07	CRIMINAL	4	17.65	4.20	
08	TRAFFIC	6	40.10	16.25	
09	LANDLORD/TENANT	2	7.90	5.80	
10	ADMINISTRATIVE	4	17.55	15.65	
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	15.85	4.70	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		53	234.10	181.40	\$0

ALL HOURS	415.50
ADJUSTED HOURS	324.80
PAYMENT	\$36,876
COST PER HOUR	\$113.53

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

FOURTH QUARTER 2025
DELINQUENCIES

None