United Food and Commercial Workers Unions
And Contributing Employers
Legal Benefits Fund

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND CONTRIBUTING EMPLOYERS LEGAL BENEFITS FUND VIA VIDEO CONFERENCE DECEMBER 17, 2025 (DRAFT)

The following Trustees were present:

UNION TRUSTEES
B. McKiver

EMPLOYER TRUSTEES
W. Seehafer - Chairperson

Also present were:

J. Chorpenning – UFCW Local 27
A. Dietrich - Slevin & Hart, P.C.
G. Dufault – UNFI
M. Federici – UFCW Local 400
J. Herron - Associated Administrators, LLC
C. Hoffman – UFCW Local 400
J. Ianniello - Associated Administrators, LLC
C. Murphy - Associated Administrators, LLC
J. Nesse – Management Guidance, LLP
S. Sanchez - Slevin & Hart, P.C.
A-M. Sims - Associated Administrators, LLC
M. Wilson – UFCW Local 400

I. CALL TO ORDER

A quorum being present, Chairman Seehafer called the meeting to order.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting, held on September 25, 2025, which had been previously circulated and, On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the minutes of the regular meeting held on September 25, 2025, are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the financial report. The report indicated a market value of $21,122 as of January 1, 2025. As of November 30, 2025, the balance was $21,906.

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

RESOLVED, to approve the financial report as submitted.

IV. ATTORNEYS' REPORT

A. Cybersecurity Update

Ms. Sanchez reported on the cybersecurity addenda and questionnaires.

B. 5500 and Summary Annual Report

Ms. Sanchez reported on the Form 5500 and the Summary Annual Report.

V. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2025

Mr. Ianniello reviewed the Administrative Manager's report for the Third Quarter of 2025, which had been previously circulated. The report showed income of $54,051 and expenses of $56,763, resulting in a $2,712 deficit for the quarter. Mr. Ianniello also noted that contributions were made on behalf of 734 Plan participants during the quarter.

Mr. Ianniello reported no delinquencies for the third quarter of 2025.

B. Invoices

Mr. Ianniello presented a list of invoices dated December 17, 2025. He reported no additions, deletions, or changes to the list.

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

> **RESOLVED, that the invoices on the list dated December 17, 2025, are approved for payment.**

VI. OTHER FUND BUSINESS

A. Cost Sharing

The Trustees discussed cost sharing between the Legal Fund, the UFCW Unions and Participating Employers Health and Welfare Fund and the UFCW Unions and Participating Employers Pension Fund regarding shared expenses (e.g. insurance policies; payroll audits; IFEBP membership). Mr. Ianniello stated that currently, the Funds split such shared expenses as follows: 40% to the Pension Fund, 40% to the Health and Welfare Fund, and 20% to the Legal Fund. After discussion regarding the needs of each Fund,

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

> **RESOLVED, to update the cost sharing arrangement between the Pension Fund, the Health and Welfare Fund and the Legal Fund as follows: 45% payable by the Pension Fund, 45% payable by the Health & Welfare Fund, and 10% payable by the Legal Fund.**

A. IFEBP Renewal

Mr. Ianniello presented the IFEBP membership renewal.

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

> **RESOLVED, to renew the Fund's membership with IFEBP for a total of $1,900.00, with the cost shared among the Pension, Health & Welfare, and Legal Funds as directed by the Boards of each Fund.**

B. Payroll Audit

Mr. Ianniello reviewed Withum's payroll audit proposal. In the proposal, Withum suggests an audit of Shoppers/Metro in 2026, covering the 2025 Plan year, and audits of the remaining employers in 2027, covering the 2026 Plan year. The Trustees asked that Withum submit a new proposal with fees reflecting an extended audit period beyond one year.

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

> **RESOLVED, to delegate to the Chairman and the Secretary the authority to approve Withum's payroll audit proposal upon receipt of the updated proposal.**

VII. 2026 MEETING DATES

After discussion, the Trustees selected the following dates and meeting locations for 2026:

March 26, 2026 – 10:00 a.m. – Virtual
June 23, 2026 – 10:00 a.m. – Virtual
September 3, 2026 – 10:00 a.m. - TBD
December 17, 2026 – 10:00 a.m. – TBD

VIII. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully Submitted,

Tom Hipkins, Secretary