

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

***ADMINISTRATIVE MANAGER'S REPORT***

|                                              |
|----------------------------------------------|
| <p>SECOND QUARTER 2025<br/>CONTRIBUTIONS</p> |
|----------------------------------------------|

| <u>COMPANY</u>                | <u>RATE</u> | <u>CONTRACT</u> | <u>PARTICIPANTS</u> | <u>CONTRIBUTIONS</u> |
|-------------------------------|-------------|-----------------|---------------------|----------------------|
| SHOPPERS                      | \$28.84     | MOB             | 416                 | \$36,021             |
| SHOPPERS <sup>1</sup>         | 19.57       | MOB             | 299                 | 17,515               |
| UFCW LOCAL 400 <sup>2</sup>   | 28.84       | MOB             | 18                  | 1,430                |
| UFCW LOCAL 400 <sup>1,2</sup> | 19.57       | MOB             | 27                  | 1,066                |

|       |  |  |     |          |
|-------|--|--|-----|----------|
| TOTAL |  |  | 760 | \$56,032 |
|-------|--|--|-----|----------|

AVERAGE MONTHLY CONTRIBUTION \$24.58

<sup>1</sup>EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2014

<sup>2</sup>INCLUDES CREDIT OF \$700.60

|                                         |
|-----------------------------------------|
| <p>SECOND QUARTER 2025<br/>EXPENSES</p> |
|-----------------------------------------|

PROVIDER

|                    | <u>AMOUNT</u> |  | <u>AVERAGE<br/>MONTHLY COST</u> |  | <u>PERCENTAGE</u> |
|--------------------|---------------|--|---------------------------------|--|-------------------|
| AKMAN & ASSOCIATES | \$47,775      |  | \$20.954                        |  | 73.66%            |
| SUBTOTAL           | \$47,775      |  | \$20.954                        |  | 73.66%            |

OPERATING EXPENSES

|                        | <u>AMOUNT</u> |  | <u>AVERAGE<br/>MONTHLY COST</u> |  | <u>PERCENTAGE</u> |
|------------------------|---------------|--|---------------------------------|--|-------------------|
| ADMINISTRATION         | \$4,174       |  | \$1.831                         |  | 6.435%            |
| ACTUARIAL & CONSULTING | 5,070         |  | 2.224                           |  | 7.817%            |
| BONDING & INSURANCE    | 5,940         |  | 2.605                           |  | 9.158%            |
| INVESTMENT MGMT        | 63            |  | 0.028                           |  | 0.097%            |
| LEGAL                  | 1,829         |  | 0.802                           |  | 2.820%            |
| PRINTING               | 8             |  | 0.004                           |  | 0.012%            |
| SUBTOTAL               | \$17,084      |  | \$7.494                         |  | 26.34%            |
| TOTAL                  | \$64,859      |  | \$28.448                        |  | 100.00%           |

SECOND QUARTER 2025  
QUARTERLY RECAP

FIRST 2025   SECOND 2025   THIRD 2025   FOURTH 2025   TOTAL

|                    |          |          |  |  |           |
|--------------------|----------|----------|--|--|-----------|
| EMPLOYER CONTRIB   | \$57,225 | \$56,032 |  |  | \$113,257 |
| EMPLOYEE CONTRIB   | 0        | 0        |  |  | 0         |
| INTEREST/DIVIDENDS | 91       | 102      |  |  | 193       |

|              |          |          |     |     |           |
|--------------|----------|----------|-----|-----|-----------|
| TOTAL INCOME | \$57,316 | \$56,134 | \$0 | \$0 | \$113,450 |
|--------------|----------|----------|-----|-----|-----------|

EXPENSES

|           |          |          |  |  |          |
|-----------|----------|----------|--|--|----------|
| PROVIDERS | \$44,188 | \$47,775 |  |  | \$91,963 |
| OPERATING | 11,048   | 17,084   |  |  | 28,132   |

|                |          |          |     |     |           |
|----------------|----------|----------|-----|-----|-----------|
| TOTAL EXPENSES | \$55,236 | \$64,859 | \$0 | \$0 | \$120,095 |
|----------------|----------|----------|-----|-----|-----------|

|                |          |          |     |     |           |
|----------------|----------|----------|-----|-----|-----------|
| TOTAL INCOME   | \$57,316 | \$56,134 | \$0 | \$0 | \$113,450 |
| TOTAL EXPENSES | \$55,236 | \$64,859 | \$0 | \$0 | \$120,095 |

|                   |         |           |     |     |           |
|-------------------|---------|-----------|-----|-----|-----------|
| SURPLUS (DEFICIT) | \$2,080 | (\$8,725) | \$0 | \$0 | (\$6,645) |
|-------------------|---------|-----------|-----|-----|-----------|

|                  |         |         |        |        |         |
|------------------|---------|---------|--------|--------|---------|
| AVERAGE INCOME   | \$24.59 | \$24.62 | \$0.00 | \$0.00 | \$24.61 |
| AVERAGE EXPENSES | \$23.70 | \$28.45 | \$0.00 | \$0.00 | \$26.08 |

|                   |        |          |        |        |          |
|-------------------|--------|----------|--------|--------|----------|
| SURPLUS (DEFICIT) | \$0.89 | (\$3.83) | \$0.00 | \$0.00 | (\$1.47) |
|-------------------|--------|----------|--------|--------|----------|

|              |     |     |  |  |     |
|--------------|-----|-----|--|--|-----|
| PARTICIPANTS | 777 | 760 |  |  | 769 |
|--------------|-----|-----|--|--|-----|

|              |         |          |  |  |  |
|--------------|---------|----------|--|--|--|
| FUND RESERVE | \$5,219 | \$18,853 |  |  |  |
|--------------|---------|----------|--|--|--|

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 |
|--------------|----------|----------|----------|----------|-----------|

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 |
|----------------|----------|----------|----------|----------|-----------|

|                |          |          |          |          |           |
|----------------|----------|----------|----------|----------|-----------|
| 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 |
|-------------------|---------|---------|-----------|---------|---------|

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| 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 |
|-------------------|--------|--------|----------|--------|--------|

|              |     |     |     |     |     |
|--------------|-----|-----|-----|-----|-----|
| PARTICIPANTS | 699 | 722 | 724 | 754 | 725 |
|--------------|-----|-----|-----|-----|-----|

|              |       |         |         |          |  |
|--------------|-------|---------|---------|----------|--|
| FUND RESERVE | \$568 | \$5,872 | \$1,764 | \$21,094 |  |
|--------------|-------|---------|---------|----------|--|

SECOND QUARTER 2025  
UTILIZATION

AKMAN & ASSOCIATES

| CODE  | TYPE             | CASES*<br>OPEN | ATTORNEY<br>HOURS | PARALEGAL<br>HOURS | SURCHG. |
|-------|------------------|----------------|-------------------|--------------------|---------|
| 01    | FAMILY           | 9              | 49.70             | 31.20              |         |
| 02    | PROBATE          | 6              | 23.25             | 33.20              |         |
| 03    | WILL             | 9              | 27.65             | 24.75              |         |
| 04    | NEGLIGENCE       | 7              | 25.20             | 30.80              |         |
| 05    | REAL ESTATE      | 5              | 13.50             | 9.10               |         |
| 06    | CONSUMER         | 15             | 58.35             | 44.95              |         |
| 07    | CRIMINAL         | 3              | 24.35             | 6.15               |         |
| 08    | TRAFFIC          | 3              | 21.30             | 6.25               |         |
| 09    | LANDLORD/TENANT  | 5              | 20.85             | 12.95              |         |
| 10    | ADMINISTRATIVE   | 4              | 19.65             | 13.45              |         |
| 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              | 22.55             | 8.00               |         |
| 15    | CIVIL LITIGATION | 0              | 0.00              | 0.00               |         |
| 16    | T CASES          | 0              | 0.00              | 0.00               |         |
| TOTAL |                  | 69             | 306.35            | 220.80             | \$0     |

|                |          |
|----------------|----------|
| ALL HOURS      | 527.15   |
| ADJUSTED HOURS | 416.75   |
| PAYMENT        | \$47,775 |
| COST PER HOUR  | \$114.64 |

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

SECOND QUARTER 2025  
DELINQUENCIES

None