United Food and Commercial Workers
and Food Employers Labor Relations Association
Legal Benefits Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

AGENDA

September 3, 2026

I.	**CALL TO ORDER**	
II.	**MINUTES - REGULAR MEETING – June 23, 2026**	**(Pg. 1-4)**
III.	**FINANCIAL REPORT**	
	A. PNC Report	**(Pg. 5)**
	B. Withum – Auditor's Report	
IV.	**ATTORNEY'S REPORT**	
V.	**ADMINISTRATIVE MANAGER'S REPORT- 2Q2026**	**(Pg. 6-12)**
VI.	**INVOICES**	**(Pg. 13)**
VII.	**OTHER FUND BUSINESS**	
	A. Miscellaneous Correspondence	
VIII.	**MEETING DATE & LOCATION – December 17, 2026**	
IX.	**ADJOURNMENT**	

MINUTES

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
JUNE 23, 2026
(DRAFT)**

The following Trustees were present:

UNION TRUSTEES	EMPLOYER TRUSTEES
B. McKiver	W. Seehafer - Chairperson
T. Hipkins	J. Nesse

Also present were:

B. Antoshak – Associated Administrators, LLC
J. Chorpenning – UFCW Local 27
M. Federici – UFCW Local 400
J. Herron - Associated Administrators, LLC
C. Hesse – Segal Select
C. Hoffman – UFCW Local 400
J. Ianniello - Associated Administrators, LLC
E. Lambert – Segal Select
S. Sanchez - Slevin & Hart, P.C.
M. Wilson – UFCW Local 400
R. Wildt – UFCW Local 27

I. CALL TO ORDER

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

A. Trustee Changes

Mr. Ianniello reported receiving correspondence from Mr. Martin Lucki, resigning as an Employer Trustee effective June 1, 2026. He also stated that the Fund received correspondence from UNFI appointing Mr. John Nesse as an Employer Trustee, effective June 18, 2026.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting, held on March 26, 2026, which had already been circulated.

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

> **RESOLVED, that the minutes of the regular meeting held on March 26, 2026, are approved as presented.**

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the financial report. The report indicated a market value of $2,078 as of January 1, 2026. As of May 31, 2026, the balance was $740.00.

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

> **RESOLVED, to approve the financial report as submitted.**

IV. SEGAL SELECT

The Trustees welcomed Mr. Christian Hesse and Mr. Eric Lambert from Segal Select to the meeting.

A. Cyber Liability Renewal

Mr. Hesse presented the Cyber Liability insurance renewal proposal to the Trustees and outlined the three options: Travelers/Tokio Marine with a $3 or 4 million limit of liability, and a Travelers option with a $3 million limit of liability.

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

> **RESOLVED, to bind the Fund's Cyber Liability Insurance Policy with Travelers at a limit of liability of $3 million and a premium of $8,549 for the period from 6/8/2026 through 6/8/2027, with the premium and liability limits split among the Pension, Health & Welfare, and Legal Funds.**

The Trustees excused Mr. Hesse and Mr. Lambert from the meeting.

V. ATTORNEYS' REPORT

A. Payroll Audit Engagement Letter

Ms. Sanchez reported on the Payroll Audit Engagement letter with Withum.

B. Financial Audit Engagement Letter

Ms. Sanchez reported on the Audit Engagement letter with Withum.

C. Cybersecurity Review

Ms. Sanchez reported on the provider cybersecurity questionnaire responses and cybersecurity addenda.

D. Best Artificial Intelligence Practices

Ms. Sanchez reported on best practices relating to Artificial Intelligence (AI).

VI. ADMINISTRATIVE MANAGER'S REPORT

A. First Quarter 2026

Mr. Ianniello reviewed the Administrative Manager's First Quarter 2026 report, which had been previously circulated. The report showed income of $39,079 and expenses of $41,223, resulting in a $2,144 deficit for the quarter. Mr. Ianniello noted that contributions were made on behalf of 520 Plan participants for the quarter.

Mr. Ianniello reported that there were no delinquencies for the first quarter of 2026.

B. Invoices

Mr. Ianniello presented a list of invoices dated June 23, 2026, and noted no additions, deletions, or changes to the list.

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

> **RESOLVED, the invoices listed as dated June 23, 2026, are approved for payment.**

VII. 2026 MEETING DATES

The next regular Board meeting is scheduled for September 3, 2026, via Zoom.

VIII. ADJOURNMENT

With no further business before the Trustees, the meeting was adjourned.

Respectfully Submitted,

Tom Hipkins, Secretary

FINANCIAL REPORTS

UFCW & Contributing Employers Legal Benefits Fund

SUMMARY OF ACTIVITY

JANUARY 01, 2026 to JULY 31, 2026

Item	Amount
Market Value 01/01/2026	$2,078
Earnings	$84
Receipts	$105,610
Disbursements	$(94,909)
Market Value 7/31/2026	$12,863

PNC BANK

ADMINISTRATIVE MANAGER'S REPORT

UFCW UNIONS AND CONTRIBUTING

EMPLOYERS LEGAL BENEFITS FUND

SECOND QUARTER 2026

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2026
CONTRIBUTIONS

COMPANY	RATE	CONTRACT	PARTICIPANTS	CONTRIBUTIONS
SHOPPERS	$29.71	MOB	277	$24,689
SHOPPERS[1]	20.16	MOB	183	11,048
UFCW LOCAL 400[2]	29.71	MOB	18	1,404
UFCW LOCAL 400[1,2]	20.16	MOB	33	1,287
TOTAL			511	$38,428

AVERAGE MONTHLY CONTRIBUTION $25.07

[1]EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2014
[2]INCLUDES CREDIT OF $902.02

SECOND QUARTER 2026
EXPENSES

PROVIDER

	AMOUNT		AVERAGE MONTHLY COST		PERCENTAGE
AKMAN & ASSOCIATES	$29,864		$19.481		80.64%
SUBTOTAL	$29,864		$19.481		80.64%

OPERATING EXPENSES

	AMOUNT		AVERAGE MONTHLY COST		PERCENTAGE
ADMINISTRATION	$2,895		$1.888		7.817%
BONDING & INSURANCE	3,813		2.487		10.295%
INVESTMENT MGMT	63		0.041		0.170%
LEGAL	401		0.262		1.083%
SUBTOTAL	$7,172		$4.678		19.37%
TOTAL	$37,036		$24.159		100.01%

SECOND QUARTER 2026
QUARTERLY RECAP

	FIRST 2026	SECOND 2026	THIRD 2026	FOURTH 2026	TOTAL
EMPLOYER CONTRIB	$39,027	$38,428			$77,455
EMPLOYEE CONTRIB	0	0			0
INTEREST/DIVIDENDS	52	37			89
TOTAL INCOME	$39,079	$38,465	$0	$0	$77,544

EXPENSES

	FIRST 2026	SECOND 2026	THIRD 2026	FOURTH 2026	TOTAL
PROVIDERS	$29,230	$29,864			$59,094
OPERATING	11,993	7,172			19,165
TOTAL EXPENSES	$41,223	$37,036	$0	$0	$78,259
TOTAL INCOME	$39,079	$38,465	$0	$0	$77,544
TOTAL EXPENSES	$41,223	$37,036	$0	$0	$78,259
SURPLUS (DEFICIT)	($2,144)	$1,429	$0	$0	($715)
AVERAGE INCOME	$25.05	$25.09	$0.00	$0.00	$25.07
AVERAGE EXPENSES	$26.43	$24.16	$0.00	$0.00	$25.30
SURPLUS (DEFICIT)	($1.38)	$0.93	$0.00	$0.00	($0.23)
PARTICIPANTS	520	511			516
FUND RESERVE	$1,445	$13,025			

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

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

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)

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)

PARTICIPANTS	777	760	734	635	727

FUND RESERVE	$5,219	$18,853	$700	$2,056

SECOND QUARTER 2026
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPEN	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	6	23.80	17.95	
02	PROBATE	4	12.55	17.95	
03	WILL	7	20.85	18.80	
04	NEGLIGENCE	6	14.90	19.15	
05	REAL ESTATE	6	15.65	11.80	
06	CONSUMER	10	32.40	26.65	
07	CRIMINAL	5	33.30	9.75	
08	TRAFFIC	7	44.35	14.05	
09	LANDLORD/TENANT	5	16.95	9.80	
10	ADMINISTRATIVE	3	15.05	10.90	
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	10.40	3.85	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		61	240.20	160.65	$0

ALL HOURS	400.85
ADJUSTED HOURS	320.53
PAYMENT	$29,864
COST PER HOUR	$93.17

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

SECOND QUARTER 2026
DELINQUENCIES

None

INVOICES

UFCW UNIONS AND CONTRIBUTING EMPLOYERS LEGAL BENEFITS FUND

INVOICES

September 3, 2026

1. **SLEVIN & HART, P.C.**

6/17/2026	For professional services rendered through 5-31-2026 #241924	$445.50
7/15/2026	For professional services rendered through 6-30-2026 #242246	$1,158.50

2. **WITHUM**

7/12/2026	Progress billing in connection with the 2025 Multiemployer Benefit Plan and data security and technology #1692159	$2,237.00
8/9/2026	Progress billing in connection with the 2025 Multiemployer Benefit Plan and data security and technology #1707354	$5,250.00

OTHER FUND BUSINESS

MEETING NOTES