

**UFCW UNIONS AND CONTRIBUTING EMPLOYERS
LEGAL BENEFITS FUND**

BOARD OF TRUSTEES MEETING

SEPTEMBER 24, 2020

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

911 Ridgebrook Road
Sparks, MD 21152-9451
Telephone: (410) 683-6500
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A G E N D A

SEPTEMBER 24, 2020

- I. CALL TO ORDER
 - A. RESIGNATION/APPOINTMENT OF TRUSTEE
 - B. APPOINTMENT OF CHAIRPERSON
- II. MINUTES OF APRIL 25, 2019 (pg. 1 – 6)
- III. FINANCIAL REPORT (pg. 7)
 - A. PNC REPORT
 - B. AUDITOR'S REPORT
- IV. ATTORNEY'S REPORT
- V. ADMINISTRATIVE MANAGER'S REPORT - (1Q19 – 2Q20) (pg. 8 – 49A)
- VI. INVOICES (pg. 50 – 51)
- VII. LEGAL PROVIDER REPORT
 - A. 2019 ANNUAL REPORT
- VIII. OTHER FUND BUSINESS
- IX. NEXT MEETING DATE AND LOCATION
- X. ADJOURNMENT

MINUTES

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
UFCW UNIONS AND CONTRIBUTING EMPLOYERS
LEGAL BENEFITS FUND
APRIL 25, 2019 IN
LANDOVER, MARYLAND**

The following Trustees were present:

UNION TRUSTEES

A. Hanson
T. Hipkins

EMPLOYER TRUSTEES

D. Gwin - Chairperson

Also present were:

J. Chorpensing - UFCW Local 27
D. Clutts - Associated Administrators, LLC
M. Federici - UFCW Local 400
N. Jacobs - UFCW Local 400
W. Jensen - Associated Administrators, LLC
J. Ianniello - Associated Administrators, LLC
S. Sanchez - Slevin & Hart, P.C.
B. Slevin - Slevin & Hart, P.C.
L. Walsh - Associated Administrators, LLC
R. Wildt - UFCW Local 27
M. Wilson - UFCW Local 400

I. CALL TO ORDER

A quorum being present, the meeting was called to order.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on April 11, 2018, which were previously circulated and,

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

RESOLVED that the minutes of the last regular meeting held on April 11, 2018 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Ms. Clutts reviewed the PNC Summary of Activity report for the period January 1, 2019 through March 31, 2019, which had been previously circulated. Such report indicated a beginning market value of \$72,797, earnings of \$449, receipts of \$89,799, and disbursements of \$66,182, producing an ending market balance of \$96,863 as of March 31, 2019.

IV. ATTORNEY'S REPORT

Fund Counsel had no legal matters to report.

V. ADMINISTRATIVE MANAGER'S REPORT

A. First Quarter 2018

Ms. Clutts reviewed the Administrative Manager's report for the First Quarter 2018, which was previously circulated. Such report indicated employer contributions of \$113,833 and interest and dividend income of \$294, producing a total income of \$114,127 for the period. Expenses included \$99,206 of benefit related expenses and \$13,144 in operating expenses, producing a total expense of \$112,350. This resulted in a net surplus of \$1,777 for the quarter. Ms. Clutts noted that contributions were made on behalf of 1,809 participants for the quarter. Fund reserves as of March 31, 2018 were \$113,941.

Ms. Clutts reported that there were no delinquencies for the first quarter.

B. Second Quarter 2018

Ms. Clutts reviewed the Administrative Manager's report for the Second Quarter 2018, which was previously circulated. Such report indicated employer contributions of \$110,576 and interest and dividend income of \$406, producing a total income of \$110,982 for the period. Expenses included \$96,290 of benefit related expenses and \$11,363 in operating expenses, producing a total expense of \$107,653. This resulted in a net surplus of \$3,329 for the quarter. Ms. Clutts noted that contributions were made on behalf of 1,768 participants for the quarter. Fund reserves as of June 30, 2018 were \$117,126.

Ms. Clutts reported that there were no delinquencies for the second quarter.

C. Third Quarter 2018

Ms. Clutts reviewed the Administrative Manager's report for the Third Quarter 2018, which was previously circulated. Such report indicated employer contributions of \$91,942 and interest and dividend income of \$476, producing a total income of \$92,418 for the period. Expenses included \$82,218 of benefit related expenses and \$19,291 in operating expenses, producing a total expense of \$101,509. This resulted in a net deficit of \$9,091 for the quarter. Ms. Clutts noted that contributions were made on behalf of 1,487 participants for the quarter. Fund reserves as of September 30, 2018 were \$104,420.

Ms. Clutts reported that there were no delinquencies for the third quarter.

D. Fourth Quarter 2018

Ms. Clutts reviewed the Administrative Manager's report for the Fourth Quarter 2018, which was previously circulated. Such report indicated employer contributions of \$91,146 and interest and dividend income of \$362, producing a total income of \$91,508 for the period. Expenses included \$82,734 of benefit related expenses and \$15,114 in operating expenses, producing a total expense of \$97,848. This resulted in a net deficit of \$6,340 for the quarter. Ms. Clutts noted that contributions were made on behalf of 1,487 participants for the quarter. Fund reserves as of December 31, 2018 were \$97,667.

Ms. Clutts reported that there were no delinquencies for the fourth quarter.

E. Administrative Manager's Contract Renewal

Mr. Jensen reported that Associated Administrators' contract had expired December 31, 2018. He noted that the Trustees had tabled a decision on the renewal at the last meeting pending further review. He requested that the Trustees consider Associated's request for a three-year extension of the contract and reviewed justification for a 3% fee increase per year. He cited new legislation that has significantly affected benefits administration and ongoing information technology reinvestment for mandated security and compliance.

The representatives from Associated Administrators were excused from the meeting.

The Trustees discussed the contract renewal and,

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

RESOLVED to approve renewal of Associated Administrators' contract for a three-year period at a rate of \$1.53 per participant per month retroactive to January 1, 2019, \$1.58 per participant per month effective January 1, 2020, and \$1.63 per participant per month effective January 1, 2021, in addition to the proposed hourly rates for implementing new regulatory changes and new vendors.

The Trustees invited the representatives of Associated to rejoin the meeting and they were advised of the Trustees' decision.

Mr. Jensen thanked the Trustees on behalf of Associated Administrators.

VI. INVOICES

Ms. Clutts presented a list of invoices dated April 25, 2019. She said there were no additions, deletions, or changes to the list, and all invoices represented proper Fund expenses.

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

RESOLVED that the invoices on the list dated April 25, 2019 are approved for payment.

VII. AKMAN & ASSOCIATES, P.C.

The Trustees welcomed Mr. Matt Akman from Akman & Associates, P.C. ("Akman & Associates") to the meeting.

A. Annual Review

Mr. Akman reviewed the UFCW Unions and Contributing Employers Legal Benefits Fund Annual Report for the period January 1, 2018 through December 31, 2018. Mr. Akman noted that 517 cases were opened during the period, generating 2,858.95 attorney hours and 2,011.15 paralegal hours. Consumer law represented the highest number of cases opened, followed by family law. He reviewed the survey results from participants utilizing his firm.

The Trustees thanked Mr. Akman for his report and he was excused from the meeting.

VIII. OTHER FUND BUSINESS

A. Fiduciary Insurance

Ms. Clutts reported that the Fund's fiduciary insurance policy was renewed for the period April 30, 2019 through April 29, 2020 and that the Individual Waiver of Recourse invoices had been forwarded to the Trustees on April 17, 2019.

B. Payroll Audit - Shoppers

Ms. Clutts reported that the Fund's Auditor, Withum, had conducted a payroll audit of Shoppers Food and Pharmacy for the period January 2015 through December 2017 and such review had found no irreconcilable discrepancies.

IX. NEXT MEETING DATE AND LOCATION

The Trustees will meet again in April 2020, with the date and location to be established prior to year-end 2019.

X. ADJOURNMENT

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

Respectfully submitted,

Donna Gwin - Chairperson

FINANCIAL REPORT

UFCW & Contributing Employers Legal Benefits Fund
SUMMARY OF ACTIVITY
JANUARY 01, 2020 to JUNE 30, 2020

<u>Item</u>	<u>Amount</u>
Market Value 01/01/20	\$85,979
Earnings	199
Receipts	133,418
Disbursements	(164,372)
Market Value 6/30/20	55,224

ADMINISTRATIVE MANAGER'S REPORT

***UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND***

FIRST QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2019 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	1,194	\$79,113
SHOPPERS ¹	11.04	MOB	257	8,522
UFCW LOCAL 400	22.08	MOB	48	3,202

TOTAL			1,499	\$90,837
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AVERAGE MONTHLY CONTRIBUTION \$20.20

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

FIRST QUARTER 2019 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$82,589		\$18.365		90.62%
SUBTOTAL	\$82,589		\$18.365		90.62%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$6,886		\$1.531		7.56%
BONDING & INSURANCE	654		0.145		0.72%
INVESTMENT MGMT	63		0.014		0.07%
LEGAL	621		0.138		0.68%
POSTAGE	2		0.000		0.00%
PRINTING	322		0.072		0.35%
SUBTOTAL	\$8,548		\$1.900		9.38%
TOTAL	\$91,137		\$20.265		100.00%

FIRST QUARTER 2019 QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$0	\$0	\$0	\$90,837
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	0	0	0	395

TOTAL INCOME	\$91,232	\$0	\$0	\$0	\$91,232
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EXPENSES

PROVIDERS	\$82,589	\$0	\$0	\$0	\$82,589
OPERATING	8,548	0	0	0	8,548

TOTAL EXPENSES	\$91,137	\$0	\$0	\$0	\$91,137
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TOTAL INCOME	\$91,232	\$0	\$0	\$0	\$91,232
TOTAL EXPENSES	\$91,137	\$0	\$0	\$0	\$91,137

SURPLUS (DEFICIT)	\$95	\$0	\$0	\$0	\$95
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AVERAGE INCOME	\$20.29	\$0.00	\$0.00	\$0.00	\$20.29
AVERAGE EXPENSES	\$20.27	\$0.00	\$0.00	\$0.00	\$20.27

SURPLUS (DEFICIT)	\$0.02	\$0.00	\$0.00	\$0.00	\$0.02
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PARTICIPANTS	1,499	0	0	0	1,499
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FUND RESERVE	\$96,679				
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2018 QUARTERLY RECAP

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$113,833	\$110,576	\$91,942	\$91,146	\$407,497
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	294	406	476	362	1,538

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
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EXPENSES

PROVIDERS	\$99,206	\$96,290	\$82,218	\$82,734	\$360,448
OPERATING	13,144	11,363	19,291	15,114	58,912

TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360
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TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360

SURPLUS (DEFICIT)	\$1,777	\$3,329	(\$9,091)	(\$6,340)	(\$10,325)
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AVERAGE INCOME	\$21.03	\$20.92	\$20.72	\$20.51	\$20.80
AVERAGE EXPENSES	\$20.70	\$20.30	\$22.75	\$21.93	\$21.42

SURPLUS (DEFICIT)	\$0.33	\$0.62	(\$2.03)	(\$1.42)	(\$0.62)
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PARTICIPANTS	1,809	1,768	1,487	1,487	1,638
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FUND RESERVE	\$113,941	\$117,126	\$104,420	\$97,667	
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FIRST QUARTER 2019
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	19	168.40	157.95	
02	PROBATE	2	9.60	11.15	
03	WILL	19	46.75	42.85	
04	NEGLIGENCE	6	13.35	23.60	
05	REAL ESTATE	7	20.55	12.85	
06	CONSUMER	34	209.45	170.70	
07	CRIMINAL	7	53.20	9.10	
08	TRAFFIC	12	73.60	13.90	
09	LANDLORD/TENANT	7	27.10	15.80	
10	ADMINISTRATIVE	8	23.40	13.00	
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	13.20	2.35	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		123	658.60	473.25	\$0

ALL HOURS	1,131.85
ADJUSTED HOURS	895.23
PAYMENT	\$82,589
COST PER HOUR	\$92.25

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

FIRST QUARTER 2019
DELINQUENCIES

None

***UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
SECOND QUARTER 2019***

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2019 CONTRIBUTIONS
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<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	1,170	\$77,523
SHOPPERS ¹	11.04	MOB	259	8,566
UFCW LOCAL 400	22.08	MOB	50	3,312

TOTAL			1,479	\$89,401
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AVERAGE MONTHLY CONTRIBUTION \$20.15

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

SECOND QUARTER 2019 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$81,731		\$18.420		86.27%
SUBTOTAL	\$81,731		\$18.420		86.27%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$6,822		\$1.538		7.20%
ACCOUNTING	2,220		0.500		2.34%
BONDING & INSURANCE	3,688		0.831		3.89%
INVESTMENT MGMT	63		0.014		0.07%
MEETING	72		0.016		0.08%
POSTAGE	101		0.023		0.11%
PRINTING	44		0.010		0.05%
SUBTOTAL	\$13,010		\$2.932		13.74%
TOTAL	\$94,741		\$21.352		100.01%

SECOND QUARTER 2019 QUARTERLY RECAP
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FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$89,401	\$0	\$0	\$180,238
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	480	0	0	875

TOTAL INCOME	\$91,232	\$89,881	\$0	\$0	\$181,113
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EXPENSES

PROVIDERS	\$82,589	\$81,731	\$0	\$0	\$164,320
OPERATING	8,548	13,010	0	0	21,558

TOTAL EXPENSES	\$91,137	\$94,741	\$0	\$0	\$185,878
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TOTAL INCOME	\$91,232	\$89,881	\$0	\$0	\$181,113
TOTAL EXPENSES	\$91,137	\$94,741	\$0	\$0	\$185,878

SURPLUS (DEFICIT)	\$95	(\$4,860)	\$0	\$0	(\$4,765)
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AVERAGE INCOME	\$20.29	\$20.26	\$0.00	\$0.00	\$20.28
AVERAGE EXPENSES	\$20.27	\$21.35	\$0.00	\$0.00	\$20.81

SURPLUS (DEFICIT)	\$0.02	(\$1.09)	\$0.00	\$0.00	(\$0.53)
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PARTICIPANTS	1,499	1,479	0	0	1,489
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FUND RESERVE	\$96,679	\$91,606			
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2018 QUARTERLY RECAP

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$113,833	\$110,576	\$91,942	\$91,146	\$407,497
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	294	406	476	362	1,538

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
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EXPENSES

PROVIDERS	\$99,206	\$96,290	\$82,218	\$82,734	\$360,448
OPERATING	13,144	11,363	19,291	15,114	58,912

TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360
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TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360

SURPLUS (DEFICIT)	\$1,777	\$3,329	(\$9,091)	(\$6,340)	(\$10,325)
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AVERAGE INCOME	\$21.03	\$20.92	\$20.72	\$20.51	\$20.80
AVERAGE EXPENSES	\$20.70	\$20.30	\$22.75	\$21.93	\$21.42

SURPLUS (DEFICIT)	\$0.33	\$0.62	(\$2.03)	(\$1.42)	(\$0.62)
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PARTICIPANTS	1,809	1,768	1,487	1,487	1,638
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FUND RESERVE	\$113,941	\$117,126	\$104,420	\$97,667	
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SECOND QUARTER 2019
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	17	157.60	136.55	
02	PROBATE	3	13.50	21.95	
03	WILL	21	52.70	48.30	
04	NEGLIGENCE	5	18.75	26.20	
05	REAL ESTATE	12	34.95	21.15	
06	CONSUMER	39	196.50	158.80	
07	CRIMINAL	7	54.00	10.35	
08	TRAFFIC	6	47.30	10.25	
09	LANDLORD/TENANT	10	35.70	16.55	
10	ADMINISTRATIVE	6	17.85	8.10	
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	4	20.20	4.60	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		130	649.05	462.80	\$0

ALL HOURS	1,111.85
ADJUSTED HOURS	880.45
PAYMENT	\$81,731
COST PER HOUR	\$92.83

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

SECOND QUARTER 2019
DELINQUENCIES

None

*UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
THIRD QUARTER 2019*

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2019
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	1,123	\$74,387
SHOPPERS ¹	11.04	MOB	235	7,771
UFCW LOCAL 400	22.08	MOB	49	3,246

TOTAL			1,407	\$85,404
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AVERAGE MONTHLY CONTRIBUTION \$20.23

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

THIRD QUARTER 2019
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$78,605		\$18.622		88.80%
SUBTOTAL	\$78,605		\$18.622		88.80%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$6,456		\$1.529		7.294%
INVESTMENT MGMT	63		0.015		0.071%
LEGAL	3,090		0.732		3.491%
POSTAGE	36		0.009		0.041%
PRINTING	262		0.062		0.296%
TELEPHONE	4		0.001		0.005%
SUBTOTAL	\$9,911		\$2.348		11.20%
TOTAL	\$88,516		\$20.970		100.00%

THIRD QUARTER 2019
QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$89,401	\$85,404	\$0	\$265,642
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	480	411	0	1,286

TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$0	\$266,928
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EXPENSES

PROVIDERS	\$82,589	\$81,731	\$78,605	\$0	\$242,925
OPERATING	8,548	13,010	9,911	0	31,469

TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$0	\$274,394
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TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$0	\$266,928
TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$0	\$274,394

SURPLUS (DEFICIT)	\$95	(\$4,860)	(\$2,701)	\$0	(\$7,466)
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AVERAGE INCOME	\$20.29	\$20.26	\$20.33	\$0.00	\$20.29
AVERAGE EXPENSES	\$20.27	\$21.35	\$20.97	\$0.00	\$20.86

SURPLUS (DEFICIT)	\$0.02	(\$1.09)	(\$0.64)	\$0.00	(\$0.57)
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PARTICIPANTS	1,499	1,479	1,407	0	1,462
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FUND RESERVE	\$96,679	\$91,606	\$88,547		
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2018
QUARTERLY RECAP

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$113,833	\$110,576	\$91,942	\$91,146	\$407,497
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	294	406	476	362	1,538

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
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EXPENSES

PROVIDERS	\$99,206	\$96,290	\$82,218	\$82,734	\$360,448
OPERATING	13,144	11,363	19,291	15,114	58,912

TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360
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TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360

SURPLUS (DEFICIT)	\$1,777	\$3,329	(\$9,091)	(\$6,340)	(\$10,325)
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AVERAGE INCOME	\$21.03	\$20.92	\$20.72	\$20.51	\$20.80
AVERAGE EXPENSES	\$20.70	\$20.30	\$22.75	\$21.93	\$21.42

SURPLUS (DEFICIT)	\$0.33	\$0.62	(\$2.03)	(\$1.42)	(\$0.62)
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PARTICIPANTS	1,809	1,768	1,487	1,487	1,638
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FUND RESERVE	\$113,941	\$117,126	\$104,420	\$97,667	
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THIRD QUARTER 2019
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	15	131.65	121.95	
02	PROBATE	4	12.00	23.30	
03	WILL	16	41.10	39.05	
04	NEGLIGENCE	5	13.85	23.75	
05	REAL ESTATE	18	50.55	30.05	
06	CONSUMER	28	170.40	147.90	
07	CRIMINAL	9	68.70	12.50	
08	TRAFFIC	8	56.80	14.10	
09	LANDLORD/TENANT	9	29.75	13.35	
10	ADMINISTRATIVE	5	22.85	11.75	
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	16.90	4.70	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		120	614.55	442.40	\$0

ALL HOURS	1,056.95
ADJUSTED HOURS	835.75
PAYMENT	\$78,605
COST PER HOUR	\$94.05

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

THIRD QUARTER 2019
DELINQUENCIES

None

*UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
FOURTH QUARTER 2019*

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2019 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	1,091	\$72,247
SHOPPERS ¹	11.04	MOB	250	8,280
UFCW LOCAL 400	22.08	MOB	46	3,026

TOTAL			1,387	\$83,553
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AVERAGE MONTHLY CONTRIBUTION \$20.08

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

FOURTH QUARTER 2019
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$76,913		\$18.484		88.72%
SUBTOTAL	\$76,913		\$18.484		88.72%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$6,363		\$1.529		7.340%
INVESTMENT MGMT	63		0.015		0.073%
LEGAL	3,058		0.735		3.528%
POSTAGE	221		0.053		0.255%
PRINTING	71		0.017		0.082%
SUBTOTAL	\$9,776		\$2.349		11.28%
TOTAL	\$86,689		\$20.833		100.00%

FOURTH QUARTER 2019
QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$89,401	\$85,404	\$83,553	\$349,195
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	480	411	284	1,570

TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
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EXPENSES

PROVIDERS	\$82,589	\$81,731	\$78,605	\$76,913	\$319,838
OPERATING	8,548	13,010	9,911	9,776	41,245

TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083
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TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083

SURPLUS (DEFICIT)	\$95	(\$4,860)	(\$2,701)	(\$2,852)	(\$10,318)
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AVERAGE INCOME	\$20.29	\$20.26	\$20.33	\$20.15	\$20.26
AVERAGE EXPENSES	\$20.27	\$21.35	\$20.97	\$20.83	\$20.86

SURPLUS (DEFICIT)	\$0.02	(\$1.09)	(\$0.64)	(\$0.68)	(\$0.60)
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PARTICIPANTS	1,499	1,479	1,407	1,387	1,443
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FUND RESERVE	\$96,679	\$91,606	\$88,547	\$85,895	
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2018
QUARTERLY RECAP

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$113,833	\$110,576	\$91,942	\$91,146	\$407,497
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	294	406	476	362	1,538

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
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EXPENSES

PROVIDERS	\$99,206	\$96,290	\$82,218	\$82,734	\$360,448
OPERATING	13,144	11,363	19,291	15,114	58,912

TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360
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TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360

SURPLUS (DEFICIT)	\$1,777	\$3,329	(\$9,091)	(\$6,340)	(\$10,325)
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AVERAGE INCOME	\$21.03	\$20.92	\$20.72	\$20.51	\$20.80
AVERAGE EXPENSES	\$20.70	\$20.30	\$22.75	\$21.93	\$21.42

SURPLUS (DEFICIT)	\$0.33	\$0.62	(\$2.03)	(\$1.42)	(\$0.62)
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PARTICIPANTS	1,809	1,768	1,487	1,487	1,638
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FUND RESERVE	\$113,941	\$117,126	\$104,420	\$97,667	
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FOURTH QUARTER 2019 UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	15	143.55	109.80	
02	PROBATE	3	8.70	16.80	
03	WILL	15	38.50	41.45	
04	NEGLIGENCE	4	10.35	19.50	
05	REAL ESTATE	11	33.55	19.65	
06	CONSUMER	30	160.95	155.25	
07	CRIMINAL	6	53.65	8.60	
08	TRAFFIC	10	69.10	11.75	
09	LANDLORD/TENANT	12	40.80	22.30	
10	ADMINISTRATIVE	8	28.20	17.40	
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	14.75	3.90	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		116	602.10	426.40	\$0

ALL HOURS	1,028.50
ADJUSTED HOURS	815.30
PAYMENT	\$76,913
COST PER HOUR	\$94.34

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

FOURTH QUARTER 2019
DELINQUENCIES

None

*UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
FIRST QUARTER 2020*

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2020 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	938	\$62,134
SHOPPERS ¹	11.04	MOB	231	7,661
UFCW LOCAL 400	22.08	MOB	46	3,070

TOTAL			1,215	\$72,865
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AVERAGE MONTHLY CONTRIBUTION \$19.99

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

FIRST QUARTER 2020
EXPENSES

PROVIDER

	<u>AMOUNT</u>	<u>AVERAGE MONTHLY COST</u>	<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$61,325	\$16.824	67.48%
SUBTOTAL	\$61,325	\$16.824	67.48%

OPERATING EXPENSES

	<u>AMOUNT</u>	<u>AVERAGE MONTHLY COST</u>	<u>PERCENTAGE</u>
ADMINISTRATION	\$5,763	\$1.581	6.341%
ACCOUNTING	17,500	4.801	19.256%
BONDING & INSURANCE	4,342	1.191	4.778%
INVESTMENT MGMT	63	0.017	0.069%
LEGAL	1,488	0.408	1.637%
POSTAGE	9	0.002	0.010%
PRINTING	391	0.107	0.430%
SUBTOTAL	\$29,556	\$8.107	32.52%
TOTAL	\$90,881	\$24.931	100.00%

FIRST QUARTER 2020
QUARTERLY RECAP

FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$72,865				\$72,865
EMPLOYEE CONTRIB	0				0
INTEREST/DIVIDENDS	234				234

TOTAL INCOME	\$73,099	\$0	\$0	\$0	\$73,099
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EXPENSES

PROVIDERS	\$61,325				\$61,325
OPERATING	29,556				29,556

TOTAL EXPENSES	\$90,881	\$0	\$0	\$0	\$90,881
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TOTAL INCOME	\$73,099	\$0	\$0	\$0	\$73,099
TOTAL EXPENSES	\$90,881	\$0	\$0	\$0	\$90,881

SURPLUS (DEFICIT)	(\$17,782)	\$0	\$0	\$0	(\$17,782)
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AVERAGE INCOME	\$20.05	\$0.00	\$0.00	\$0.00	20.05
AVERAGE EXPENSES	\$24.93	\$0.00	\$0.00	\$0.00	24.93

SURPLUS (DEFICIT)	(\$4.88)	\$0.00	\$0.00	\$0.00	(\$4.88)
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PARTICIPANTS	1,215				1,215
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FUND RESERVE	\$58,396				
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2019
QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$89,401	\$85,404	\$83,553	\$349,195
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	480	411	284	1,570

TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
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EXPENSES

PROVIDERS	\$82,589	\$81,731	\$78,605	\$76,913	\$319,838
OPERATING	8,548	13,010	9,911	9,776	41,245

TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083
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TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083

SURPLUS (DEFICIT)	\$95	(\$4,860)	(\$2,701)	(\$2,852)	(\$10,318)
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AVERAGE INCOME	\$20.29	\$20.26	\$20.33	\$20.15	\$20.26
AVERAGE EXPENSES	\$20.27	\$21.35	\$20.97	\$20.83	\$20.86

SURPLUS (DEFICIT)	\$0.02	(\$1.09)	(\$0.64)	(\$0.68)	(\$0.60)
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PARTICIPANTS	1,499	1,479	1,407	1,387	1,443
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FUND RESERVE	\$96,679	\$91,606	\$88,547	\$85,895	
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FIRST QUARTER 2020
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	77	457.65	352.75	3150
02	PROBATE	16	49.40	75.50	
03	WILL	76	168.60	187.65	
04	NEGLIGENCE	17	37.60	127.35	
05	REAL ESTATE	29	70.85	51.15	
06	CONSUMER	85	438.85	329.75	
07	CRIMINAL	20	120.45	17.70	
08	TRAFFIC	27	139.05	24.55	
09	LANDLORD/TENANT	22	60.35	29.50	
10	ADMINISTRATIVE	13	46.30	13.80	
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	6	33.10	8.35	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		388	1,622.20	1,218.05	\$3,150

ALL HOURS	2,840.25
ADJUSTED HOURS	2,231.23
PAYMENT	\$61,325
COST PER HOUR	\$27.48

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

FIRST QUARTER 2020
DELINQUENCIES

None

*UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
SECOND QUARTER 2020*

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2020
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	643	\$42,570
SHOPPERS ¹	11.04	MOB	147	4,880
UFCW LOCAL 400	22.08	MOB	46	3,070

TOTAL

836	\$50,520
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AVERAGE MONTHLY CONTRIBUTION \$20.14

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

SECOND QUARTER 2020
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$49,710		\$19.821		92.47%
SUBTOTAL	\$49,710		\$19.821		92.47%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$3,961		\$1.579		7.368%
INVESTMENT MGMT	63		0.025		0.117%
POSTAGE	23		0.009		0.043%
SUBTOTAL	\$4,047		\$1.613		7.53%
TOTAL	\$53,757		\$21.434		100.00%

SECOND QUARTER 2020
QUARTERLY RECAP

FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$72,865	\$50,520			\$123,385
EMPLOYEE CONTRIB	0	0			0
INTEREST/DIVIDENDS	234	44			278

TOTAL INCOME	\$73,099	\$50,564	\$0	\$0	\$123,663
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EXPENSES

PROVIDERS	\$61,325	\$49,710			\$111,035
OPERATING	29,556	4,047			33,603

TOTAL EXPENSES	\$90,881	\$53,757	\$0	\$0	\$144,638
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TOTAL INCOME	\$73,099	\$50,564	\$0	\$0	\$123,663
TOTAL EXPENSES	\$90,881	\$53,757	\$0	\$0	\$144,638

SURPLUS (DEFICIT)	(\$17,782)	(\$3,193)	\$0	\$0	(\$20,975)
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AVERAGE INCOME	\$20.05	\$20.16	\$0.00	\$0.00	\$20.11
AVERAGE EXPENSES	\$24.93	\$21.43	\$0.00	\$0.00	\$23.18

SURPLUS (DEFICIT)	(\$4.88)	(\$1.27)	\$0.00	\$0.00	(\$3.07)
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PARTICIPANTS	1,215	836			1,026
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FUND RESERVE	\$58,396	\$55,221			
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2019
QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$90,837	\$89,401	\$85,404	\$83,553	\$349,195
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	395	480	411	284	1,570

TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
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EXPENSES

PROVIDERS	\$82,589	\$81,731	\$78,605	\$76,913	\$319,838
OPERATING	8,548	13,010	9,911	9,776	41,245

TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083
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TOTAL INCOME	\$91,232	\$89,881	\$85,815	\$83,837	\$350,765
TOTAL EXPENSES	\$91,137	\$94,741	\$88,516	\$86,689	\$361,083

SURPLUS (DEFICIT)	\$95	(\$4,860)	(\$2,701)	(\$2,852)	(\$10,318)
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AVERAGE INCOME	\$20.29	\$20.26	\$20.33	\$20.15	\$20.26
AVERAGE EXPENSES	\$20.27	\$21.35	\$20.97	\$20.83	\$20.86

SURPLUS (DEFICIT)	\$0.02	(\$1.09)	(\$0.64)	(\$0.68)	(\$0.60)
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PARTICIPANTS	1,499	1,479	1,407	1,387	1,443
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FUND RESERVE	\$96,679	\$91,606	\$88,547	\$85,895	
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SECOND QUARTER 2020
UTILIZATION

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	8	56.10	39.25	
02	PROBATE	2	5.95	12.10	
03	WILL	13	36.65	33.80	
04	NEGLIGENCE	2	6.55	13.95	
05	REAL ESTATE	7	22.40	14.65	
06	CONSUMER	16	78.30	62.60	
07	CRIMINAL	4	10.05	3.70	
08	TRAFFIC	3	8.60	2.85	
09	LANDLORD/TENANT	6	14.85	8.55	
10	ADMINISTRATIVE	3	9.55	5.30	
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	1	3.50	0.80	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		65	252.50	197.55	\$0

ALL HOURS	450.05
ADJUSTED HOURS	351.28
PAYMENT	\$49,710
COST PER HOUR	\$141.51

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

SECOND QUARTER 2020
DELINQUENCIES

None

Work Snapshot 2020 Non-Food					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	55	38			
<i>Appeals</i>	19	27			
<i>Participant Services Calls</i>	9,872	7,801			
<i>COBRA Notices Mailed</i>	16	69			
<i>Pension Apps Received</i>	146	56			
<i>Pension Estimates Received</i>	133	43			
<i>Medical Claims Processed</i>	10,900	8,645			
<i>Communications Mailings Sent to Participants</i>	5,397	19,118			

SPECIAL PROJECTS 2Q:

1. Annual Pension RIFs mailed.
2. DV550 project in Pension

INVOICES

UFCW UNIONS AND CONTRIBUTING EMPLOYERS
LEGAL BENEFITS FUND

INVOICES

SEPTEMBER 24, 2020

1. **ASSOCIATED ADMINISTRATORS, LLC**

04/25/19	Meeting Expenses	\$	72.48
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2. **SEGAL SELECT INSURANCE**

02/10/20	Renewal of Fidelity Bond – 3 rd installment – for the period April 26, 2020 – April 26, 2021	\$	654.00
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03/11/20	Renewal of Fiduciary Insurance Coverage through Chubb for the period 04/30/20 – 04/30/21	\$	3,688.00
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3. **SLEVIN & HART, P.C.**

05/20/19	For Professional Services rendered through April 30, 2019	\$	1,669.65
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06/18/19	For Professional Services rendered through May 31, 2019	\$	585.50
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07/05/19	For Professional Services rendered through June 30, 2019	\$	706.50
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08/27/19	For Professional Services rendered through July 31, 2019	\$	128.00
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09/12/19	For Professional Services rendered through August 31, 2019	\$	1,015.00
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11/19/19	For Professional Service rendered from September 1, 2019 through October 31, 2019	\$	2,042.50
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12/16/19	For Professional Services rendered through November 30, 2019	\$	1,487.50
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07/24/20	For Professional Services rendered through June 30, 2020	\$	544.50
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4. **WITHUM**

07/07/19	First progress billing for the audit of the financial statements for the year ended December 31, 2018	\$	7,000.00
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08/18/19	Progress bill for the audit of the year ended December 31, 2018	\$ 2,000.00
09/15/19	Progress bill for the audit of the year ended December 31, 2018	\$ 2,500.00
10/13/19	Progress bill for the audit of the year ended December 31, 2018	\$ 6,000.00
08/16/20	Progress bill for 2020 targeted claims testing	\$ 4,846.91



MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be from a notebook or a standard ruled sheet of paper. There is no handwriting or other markings on the page.