

***UFCW AND FELRA
LEGAL BENEFIT FUND
FOURTH QUARTER 2021***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME FOURTH QUARTER 2021 CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
LOCAL 400			
GIANT	\$21.12	2,082	\$131,937
GIANT	11.87	8	273
GIANT ¹	11.12	550	18,336
LOCAL 400 STAFF	21.12	1	63
LOCAL 400 STAFF ¹	11.12	1	11
SAFEWAY	21.12	1,381	87,500
SAFEWAY ¹	11.12	248	8,273
SUBTOTAL		4,271	\$246,393

LOCAL 27			
GIANT	\$21.12	798	\$50,561
GIANT ¹	11.12	197	6,561
METRO/BASICS	21.12	142	8,997
METRO/BASICS ²	10.56	9	274
SAFEWAY	21.12	451	28,575
SAFEWAY ¹	11.12	106	3,536
SAFEWAY DELAWARE	21.12	42	2,682
SAFEWAY DELAWARE ¹	11.12	19	634
SUBTOTAL		1,764	\$101,820

TOTAL		6,035	\$348,213
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AVERAGE MONTHLY CONTRIBUTION \$19.23

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME FOURTH QUARTER 2021 EXPENSES
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PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$321,019		\$17.731		91.57%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$29,503		\$1.630		8.416%
PNC	32		0.002		0.009%
SUBTOTAL	\$29,535		\$1.632		8.43%
TOTAL	\$350,554		\$19.363		100.00%

FULL TIME
2021
QUARTERLY RECAPS

FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
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EXPENSES

PROVIDER	\$328,005	\$325,239	\$321,974	\$321,019	\$1,296,237
OPERATING	29,264	30,246	29,912	29,535	118,957

TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$350,554	\$1,415,194
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TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$350,554	\$1,415,194

SURPLUS (DEFICIT)	(\$3,243)	(\$3,802)	(\$3,198)	(\$2,341)	(\$12,584)
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AVERAGE INCOME	\$19.61	\$19.51	\$19.40	\$19.23	\$19.44
AVERAGE EXPENSES	\$19.79	\$19.72	\$19.58	\$19.36	\$19.61

SURPLUS (DEFICIT)	(\$0.18)	(\$0.21)	(\$0.18)	(\$0.13)	(\$0.17)
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TOTAL PARTICIPANTS	6,019	6,008	5,992	6,035	6,014
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FULL TIME
2020
QUARTERLY RECAPS

FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
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EXPENSES

PROVIDER	\$307,659	\$303,878	\$331,612	\$329,786	\$1,272,935
OPERATING	28,932	28,531	28,508	30,661	116,632

TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$360,447	\$1,389,567
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TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$360,447	\$1,389,567

SURPLUS (DEFICIT)	\$28,033	\$20,097	(\$3,706)	(\$2,314)	\$42,110
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AVERAGE INCOME	\$20.00	\$19.93	\$19.85	\$19.77	\$19.89
AVERAGE EXPENSES	\$18.46	\$18.79	\$20.06	\$19.90	\$19.30

SURPLUS (DEFICIT)	\$1.54	\$1.14	(\$0.21)	(\$0.13)	\$0.59
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TOTAL PARTICIPANTS	6,077	5,896	5,984	6,039	5,999
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PART TIME
FOURTH QUARTER 2021
CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
LOCAL 400			
GIANT	\$21.12	1,775	\$112,485
GIANT	11.87	2	72
GIANT ¹	11.12	2,198	73,325
SAFEWAY	21.12	778	49,294
SAFEWAY ¹	11.12	1,362	45,437
SUBTOTAL		6,115	\$280,613
LOCAL 27			
GIANT	\$21.12	780	\$49,399
GIANT ¹	11.12	673	22,452
METRO/BASICS	21.12	177	11,215
METRO/BASICS ²	10.56	82	2,586
SAFEWAY	21.12	242	15,311
SAFEWAY ¹	11.12	427	14,233
SAFEWAY DELAWARE	21.12	32	2,028
SAFEWAY DELAWARE ¹	11.12	32	1,079
SUBTOTAL		2,445	\$118,303
TOTAL		8,560	\$398,916

AVERAGE MONTHLY CONTRIBUTION \$15.53

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME FOURTH QUARTER 2021 EXPENSES
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PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$358,228		\$13.950		89.53%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$41,857		\$1.630		10.461%
PNC	45		0.002		0.011%
SUBTOTAL	\$41,902		\$1.632		10.47%
TOTAL	\$400,130		\$15.582		100.00%

PART-TIME
2021
QUARTERLY RECAPS

	<u>FIRST 2021</u>	<u>SECOND 2021</u>	<u>THIRD 2021</u>	<u>FOURTH 2021</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
EXPENSES					
PROVIDER	\$368,617	\$370,296	\$366,200	\$358,228	\$1,463,341
OPERATING	42,141	44,406	43,233	41,902	171,682
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$400,130	\$1,635,023
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$400,130	\$1,635,023
SURPLUS (DEFICIT)	\$1,724	\$388	(\$3,174)	(\$1,214)	(\$2,276)
AVERAGE INCOME	\$15.87	\$15.68	\$15.64	\$15.53	\$15.68
AVERAGE EXPENSES	\$15.80	\$15.66	\$15.76	\$15.58	\$15.70
SURPLUS (DEFICIT)	\$0.07	\$0.02	(\$0.12)	(\$0.05)	(\$0.02)
TOTAL PARTICIPANTS	8,665	8,826	8,661	8,560	8,678

PART-TIME
2020
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIB	\$437,642	\$417,588	\$414,064	\$412,143	\$1,681,437
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$412,143	\$1,681,437
EXPENSES					
PROVIDER	\$434,357	\$426,806	\$379,646	\$373,319	\$1,614,128
OPERATING	42,029	40,626	40,574	43,401	166,630
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$416,720	\$1,780,758
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$412,143	\$1,681,437
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$416,720	\$1,780,758
SURPLUS (DEFICIT)	(\$38,744)	(\$49,844)	(\$6,156)	(\$4,577)	(\$99,321)
AVERAGE INCOME	\$16.52	\$16.31	\$16.21	\$16.10	\$16.29
AVERAGE EXPENSES	\$17.98	\$18.26	\$16.45	\$16.28	\$17.24
SURPLUS (DEFICIT)	(\$1.46)	(\$1.95)	(\$0.24)	(\$0.18)	(\$0.95)
TOTAL PARTICIPANTS	8,831	8,532	8,516	8,532	8,603

COMBINED 2021 QUARTERLY RECAP

FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$766,508	\$766,773	\$754,947	\$747,129	\$3,035,357
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,578	875	940	881	4,274

TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$748,010	\$3,039,631
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EXPENSES:

PROVIDER	\$696,622	\$695,535	\$688,174	\$679,247	\$2,759,578
OPERATING	71,405	74,652	73,145	71,437	290,639

TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$750,684	\$3,050,217
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TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$748,010	\$3,039,631
TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$750,684	\$3,050,217

SURPLUS (DEFICIT)	\$59	(\$2,539)	(\$5,432)	(\$2,674)	(\$10,586)
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TOTAL PARTICIPANTS	14,684	14,834	14,653	14,595	14,692
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FUND RESERVE	\$519,426	\$515,905	\$510,245	\$503,787	
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COMBINED 2020 QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
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EMPLOYER CONTRIB	\$802,266	\$770,094	\$770,478	\$770,276	\$3,113,114
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,476	1,356	938	865	4,635

TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$771,141	\$3,117,749
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EXPENSES:

PROVIDER	\$742,016	\$730,684	\$711,258	\$703,105	\$2,887,063
OPERATING	70,961	69,157	69,082	74,062	283,262

TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$777,167	\$3,170,325
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TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$771,141	\$3,117,749
TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$777,167	\$3,170,325

SURPLUS (DEFICIT)	(\$9,235)	(\$28,391)	(\$8,924)	(\$6,026)	(\$52,576)
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TOTAL PARTICIPANTS	14,908	14,428	14,500	14,571	14,602
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FUND RESERVE	\$577,148	\$421,601	\$534,638	\$546,810	
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UTILIZATION
FOURTH QUARTER 2021

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	218	1,386.35	1,048.85	\$9,203
02	PROBATE	44	154.15	241.85	
03	WILL	220	645.50	571.85	
04	NEGLIGENCE	50	172.55	210.70	
05	REAL ESTATE	56	188.95	124.70	
06	CONSUMER	255	1,373.20	1,202.35	
07	CRIMINAL	49	416.10	83.40	
08	TRAFFIC	55	394.95	81.00	
09	LANDLORD/TENANT	46	185.75	102.55	
10	ADMINISTRATION	46	188.20	92.30	
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	22	158.30	38.40	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		1,061	5,264.00	3,797.95	\$9,203

ALL HOURS
ADJUSTED HOURS
PAYMENT
COST PER HOUR

9,061.95
7,162.98
\$679,247
\$94.83

FOURTH QUARTER 2021
DELINQUENCIES

NONE