

**2012 SUMMARY ANNUAL REPORT FOR THE
UNITE HERE LOCAL 25 AND HOTEL ASSOCIATION OF WASHINGTON, D.C.
HEALTH AND WELFARE FUND
EIN/PIN 36-2941623/501**

This is a summary of the Annual Report for the UNITE HERE Local 25 and Hotel Association of Washington, D.C. Health and Welfare Fund (the "Plan") (Employee Identification Number 36-2941623, Plan No. 501) for the period January 1, 2012 to December 31, 2012 (the "Plan year"). The Annual Report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BENEFIT INFORMATION

The Plan has contracts with insurance and other health care provider companies to provide certain benefits as follows:

<u>Company</u>	<u>Premiums</u>	<u>Benefit</u>
Group Dental Service of Maryland Inc.	\$ 3,320,151	Dental
Group Vision Services	579,502	Vision
Kaiser Permanente	236,914	Medical
	<u>\$ 4,136,567</u>	

BASIC FINANCIAL STATEMENTS

The value of Plan assets, after subtracting liabilities of the Plan, was \$1,345,220 as of December 31, 2012 compared to \$1,404,631 as of December 31, 2011. During the Plan year, the Plan experienced a decrease in its net assets of \$(59,411). This decrease includes unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the Plan year, the Plan had total income of \$4,408,880, including employer contributions of \$4,190,677, participant contributions of \$99,494 and earnings from investments of \$118,709.

Plan expenses were \$4,468,291. These expenses included \$4,169,749 in benefits paid to or for participants and their beneficiaries and \$298,542 in administrative expenses.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- (1) An accountant's report
- (2) Financial information and information on payments to service providers.
- (3) Insurance information including sales commissions paid by insurance carriers.
- (4) Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the Plan office Associated Administrators, LLC, which is the Administrative Manager, 911 Ridgebrook Road, Sparks, MD 21152, (410) 683-6500. The charge to cover copying costs will be \$8.50 for the full annual report or \$.25 per page for any part thereof.

You also have the right to receive from the Plan administrator (by contacting the Plan office, whose address is set forth above), on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover the copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, whose address is set forth above, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room N 1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.