THE
McLAUGHLIN
COMPANY

INSURANCE SINCE 1929

October 5, 2012

VIA EMAIL: aliciah@associated-admin.com
Alicia Hogan
Local 730 Pension Trust Fund
Warehouse Employees Union
911 Ridgebrook Road
Sparks, MD 21152-9451

The McLaughlin Company
408(b)(2) Disclosure

Introduction:

The McLaughlin Company (TMC) has received different requests to provide a 408(b)(2) Disclosure ("Disclosure") to satisfy the disclosure requirements of Section 408(b)(2) of ERISA (29 C.F.R. Section 2550.408(b)(2). This Disclosure includes, but is not limited to, a description of services provided by TMC as well as a description of the compensation that TMC reasonably expects to receive in connection with the services described. At this time, because of scope restraints, we are providing this Disclosure in lieu of responding to specific questionnaires or requests. If you have additional questions after reviewing this Disclosure, please do not hesitate to contact TMC.

Name of Service Provider & FIN: The McLaughlin Company (TMC) – FIN: 53-0156390

Description of Services:

TMC provides you certain sales related services (the "Services") in connection with the sale of insurance products. The Services are provided in connection with the agreement between TMC and the insurance carrier and may include one or more of the following: assistance with the product application process, vendor marketing, analyzing products and placement of the product.

Status:

TMC provides the services described herein to you as an insurance producer. TMC is not acting as an ERISA fiduciary and is not acting as a registered investment advisor for you.

Compensation:

A. Direct Compensation: TMC is not paid any direct compensation in connection with the Services.
B. Indirect Compensation: In connection with the Services provided to you as described above, TMC will receive a commission from an insurance carrier on the sale of insurance products. The product sold to you is a product of the insurance carrier(s) referenced in the insurance policy issued by the insurance carrier (the "Carrier"). The commission paid to TMC in connection with the Services provided to you is as follows:

POLICY NUMBER	CARRIER	COVERAGE TYPE	COMMISSION AMOUNT	COMMISSION PERIOD
CCP ZF5118882 03	Zurich	ERISA Bond	$121.80	7/11/11 – 7/11/14
8172-3106	Chubb	Fiduciary Liability	$2,789.50	7/26/11 – 7/26/12

The payments received from the Carrier are pursuant to a selling agreement by and between TMC and the Carrier.

In addition to the commission, TMC may receive certain incidental compensation in connection with the Services. The following is a description of and an estimated range of incidental compensation:

Incidental compensation may include incidental promotional gifts from the Carrier. Incidental compensation may also include entertainment provided by the Carrier. From time to time, one may attend an educational seminar which may be paid for by the Carrier. These educational seminars may range in cost from approximately $100 to $4,000. No incidental compensation is attributable to a product purchased by a particular client and/or particular amounts insured.

C. Compensation Paid Among Related Parties: There is no compensation paid among TMC related parties pertaining to the Services.
D. Compensation For Termination of Contract or Arrangement: There is no termination charge payable to TMC in the event of a termination of the contract or arrangement pertaining to the Services.
E. Future income depends on the contractual arrangements with the various insurance carriers and the rating requirements of those carriers. Insurance premiums are generally predicated on expenses, revenue, assets and claim history of an insured. [Workers Compensation is rated on payroll; Property on value; General Liability on area and receipts; Fiduciary on assets, beneficiaries, income and actuarial reports. Each form of insurance has its own criteria.] Future premiums will depend on each submission of values and indirect compensation is a factor of those premiums.

Record Keeping Services: TMC does not provide record keeping services in connection with the Services.

Important Note: The information included in this Disclosure describes the Services that TMC would expect to provide to you with respect to the plan. The Disclosure is not intended as, and does not constitute an agreement for, services from TMC and it does not create a contractual relationship or provide any type of guarantee with respect to the pricing of any services. Any future services related to the plan would be provided in consultation with you, and they would be subject to your cooperation and reporting of timely and accurate information to TMC.
The information contained in this Disclosure is time sensitive and is intended to be provided to the responsible plan fiduciary. Please forward to the responsible plan fiduciary immediately if you are not that party.

If you have any questions or need clarification or additional details, such as payer names or other information, in connection with this Disclosure, please send an email request to Rgoodno@mymclaughlin.com or mail written request to the following address: Rossio Goodno, The McLaughlin Company, 9210 Corporate Blvd, Suite 250, Rockville, MD 20850 – Telephone 202-293-5566.

Sincerely,

Theodore M. Pappas
President

TMP:RG

Warehouse Employees Union Local No. 730
Pension Trust Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
www.associated-admin.com

4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
Telephone: (800) 730-2241
www.associated-admin.com

October 3, 2012

Ms. Sandra Rogers
The McLaughlin Company
9210 Corporate Blvd., Suite 250
Rockville, MD 20850

Re: Warehouse Employees Union Local No. 730 Pension Trust Fund
ERISA 408(b)(2) Fee Disclosure

You are receiving this letter because your firm provides services to the Warehouse Employees Union Local No. 730 Pension Trust Fund ("Fund"). As you were advised in our letter dated March 30, 2012, a copy of which is attached, Department of Labor regulations ("Regulations") effective July 1, 2012 require that certain service providers disclose information to the Fund's Board of Trustees regarding their services and fees. Our previous letter requested a response no later than July 1, 2012 either (1) providing the required disclosures, or (2) representing that your firm is not a covered service provider under the Regulations. However, to date we have not received a response. A response regarding the fee disclosure is due no later than December 1, 2012.

<u>Under the Regulations, the Fund is required to report to the DOL any covered service provider that does not respond within 90 days of the Fund's request for the required disclosures, and to consider termination of its agreement with such a provider</u>. Consequently, if no response is received by January 1, 2013 the Fund will be required to take these actions. While we are not providing legal advice, as we previously advised, covered service providers that fail to provide the required information appears to be engaging in a prohibited transaction and may be subject to an excise tax under Section 4975 of the Internal Revenue Code. The Fund also is required to report any resulting prohibited transaction on its Form 5500. To avoid possible penalties and the termination of your agreement with the Fund, please complete and return the Service Provider Response form, along with the required disclosure information, as soon as possible.

Please contact Ryk Tierney at 410-683-7768 if you have any questions regarding this matter.

Sincerely,

Board of Trustees

The Warehouse Employees Union Local No. 730
Pension Trust Fund

911 RIDGEBROOK ROAD
SPARKS, MARYLAND 21152-9451
TELEPHONE: (800) 730-2241
www.associated-admin.com

4301 GARDEN CITY DRIVE, SUITE 201
LANDOVER, MARYLAND 20785-2210
TELEPHONE: (301) 459-3020
(800) 730-2241
www.associated-admin.com

March 30, 2012

Ms. Sandra Rogers
The McLaughlin Company
9210 Corporate Blvd., Suite 250
Rockville, MD 20850

Dear Provider:

As you may know, recent regulations issued by the Department of Labor under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), require service providers of multiemployer plans to disclose certain information regarding fees, compensation and potential conflicts of interest. In order to enable the Warehouse Employees Union Local No. 730 Pension Trust Fund ("the Fund") to comply with these regulations, published at 29 C.F.R. § 2550.408b-2 and updated by 75 Fed. Reg. 41600 (July 16, 2010), the Board of Trustees requests that you supply the requested information within 90 days of your receipt of this letter.

Please disclose whether the organization or entity to which this letter is addressed, or an affiliate or subsidiary, expects to receive $1,000 or more in indirect compensation or compensation paid among related parties in connection with your accounting, auditing, actuarial, appraisal, banking, consulting, custodial, insurance, investment advisory, legal recordkeeping, securities or other investment brokerage, third party administration or valuation services provided to the Fund. "Indirect compensation" is defined at 29 C.F.R. § 2550.408b-2(c)(1)(viii)(B)(2) as "compensation received from any source other than the covered plan, the plan sponsor, the covered service provider, an affiliate, or a subcontractor." "Compensation paid among related parties" is defined at 29 C.F.R. § 2550.408b-2(c)(1)(iv)(C)(3) as compensation paid among the covered service provider, an affiliate, or a subcontractor if it is set on a transaction basis or charged directly against the plan's investment and reflected in the net value of the investment.

If you, an affiliate or subsidiary expect to receive $1,000 or more in indirect compensation or compensation paid among related parties as described above, please disclose the following information. If you expect such compensation, you are the Covered Service Provider referred to below.

- A description of the services to be provided to the Fund pursuant to the contract or arrangement with the Fund;
- A statement as to whether the Covered Service Provider, or its affiliate or subcontractor, will provide services as an ERISA fiduciary (either directly to the Fund or to a Plan Asset Entity), or as a fiduciary under the Investment Advisers Act of 1940, any state laws, or both;

- For purposes of this disclosure requirement, compensation means anything of monetary value but does not include non-monetary compensation valued at $250 or less, in the aggregate, during the term of the services arrangement;
    - A description of all direct compensation – defined as compensation received directly from the Fund – either in the aggregate or by service, which the Covered Service Provider, an affiliate or a subcontractor reasonably expects to receive in connection with the covered services;
    - A description of all indirect compensation – defined as compensation received from any source other than the Fund, the plan sponsor, the Covered Service Provider, an affiliate or a subcontractor – that the Covered Service Provider, an affiliate or a subcontractor reasonably expects to receive in connection with the services described in the questions listed above, including identification of the services for which the indirect compensation will be received and identification of the payer of the indirect compensation;
- Separate description of compensation paid among related parties if the compensation:
    - Is set on a transaction basis (such as commissions, soft dollars, finder's fees or other similar compensation based on business placed); or
    - Is charged directly against the Fund's investment and reflected in the net value of the investment.

  Such disclosure must identify the services for which the compensation is paid, each payer and recipient of such compensation and the status of each such payer and recipient as an affiliate or a subcontractor;
- A description of compensation for termination of the contract or arrangement with the Fund, such as, but not limited to, a description of any expected termination fees and whether any prepaid fees will be refunded;
- If recordkeeping services will be provided to the Fund:
    - A description of all direct and indirect compensation that the Covered Service Provider, an affiliate or a subcontractor reasonably expects to receive in connection with such recordkeeping services; and
    - If the Covered Service Provider reasonably expects recordkeeping services to be provided, in whole or in part, without explicit compensation for such recordkeeping services, a reasonable and good faith estimate of the cost to the Covered Plan of such services;
- A description of the manner in which compensation will be received, such as, but not limited to, whether the Fund will be billed or the compensation will be deducted directly from the Fund's account(s) or investments;
- In the case of a fiduciary to an investment contract, product or entity that holds Fund assets and in which the Fund has a direct equity investment:
    - Any compensation that will be charged directly against the amount invested in connection with the acquisition, sale, transfer of or withdrawal from the investment contract, product or entity (e.g., sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees and purchase fees);
    - The annual operating expenses (e.g., expense ratio) if the return is not fixed; and
    - Any ongoing expenses in addition to annual operating expenses (e.g., wrap fees, mortality and expense fees).

If any of the information disclosed as requested above changes, please update your disclosures to the Fund within 60 days of the date on which your organization becomes aware of the change.

Sincerely,

Board of Trustees