

**LITHOGRAPHERS AND PHOTOENGRAVERS LOCAL 285 WELFARE FUND
STATEMENT OF GAIN OR (LOSS)**

2016/2017	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	956	198,403	183,309	142,805	178,980	180,419	171,308						1,056,180
COBRA Self Pay	118	41	118	69	69	69	69						553
Retired Self Pay	22,071	16,068	21,621	11,967	19,545	16,258	16,548						124,078
Liquidated Damages	0	0	0	309	0	2,205	25						2,540
Interest on Delinquency	0	0	0	1,381	0	2,976	1,000						5,356
Interest Income	2,127	872	427	4,007	1,764	1,006	4,607						14,811
Express Scripts Refunds	0	0	0	0	0	0	0						0
Miscellaneous Income	0	0	0	0	0	0	0						0
Total Income	25,272	215,384	205,474	160,538	200,358	202,933	193,557	0	0	0	0	0	1,203,516
Expenses													
Administration Fee	7,566	7,566	7,566	7,566	7,566	7,566	7,566						52,962
Audit Fee	0	0	0	0	0	0	0						0
Bank Charges	75	67	64	70	66	71	71						485
Ben Paid-GCN	1,965	1,965	1,965	1,965	1,965	1,965	1,965						13,752
Bond Expense	357	0	0	0	0	0	0						357
Dental Premiums	6,313	6,493	6,134	5,864	6,732	6,463	5,775						43,773
Vision Premiums	1,272	1,300	1,251	1,265	1,265	1,307	1,258						8,917
Ins Premium Life, AD&D	1,421	1,758	1,453	1,453	1,453	1,453	1,428						10,420
Ins Premium - STD	1,398	1,758	1,435	1,435	1,435	1,435	1,435						10,332
Kaiser Premium-Act	136,214	152,092	150,387	148,561	147,648	155,502	140,159						1,030,562
Kaiser Premium-Ret	10,566	12,082	8,977	11,047	11,047	11,047	11,047						75,811
Kaiser Premium-COBRA	0	0	0	0	0	0	0						0
Inv Custodian Expense	0	1,052	0	0	2,313	0	874						4,239
Meeting Expense	0	0	22	114	0	0	0						136
Legal Fees	0	3,204	2,484	2,107	2,121	2,595	0						12,510
Postage Expense	0	16	0	0	0	4	0						20
Printing & Stationery Exp	0	13	52	0	0	0	0						65
Professional Associations	0	0	0	0	0	0	0						0
Fiduciary Resp Insurance	2,245	0	0	0	0	0	0						2,245
Trustee Expense	0	0	0	0	0	0	0						0
Office Supply	0	0	0	0	0	235	0						235
Miscellaneous Expense	0	0	0	0	0	0	0						0
IFEBP	921	0	0	0	0	0	0						921
Medical Reimbursement	0	0	0	0	0	0	0						0
Wire Fee	0	0	0	0	0	0	0						0
Total Expenses	170,311	189,365	181,790	181,446	183,611	189,642	171,576	0	0	0	0	0	1,267,741
Gain/Loss	(145,039)	26,019	23,685	(20,908)	16,747	13,291	21,981	0	0	0	0	0	(64,224)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For September 30, 2016

ASSETS

Current Assets

PNC Bank (0355)	\$ 100.00
PNC Bank MM (0347)	409,728.38
Capital Financial, LLC	1,854,170.90
Prepaid Insurance Premium	<u>118.88</u>

Total Assets	<u><u>\$ 2,264,118.16</u></u>
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LIABILITIES AND CAPITAL

Current Liabilities

Prepaid Contributions	<u>\$ 9.94</u>
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Total Liabilities	<u>9.94</u>
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Capital

Retained Earnings	2,328,332.70
Net Income	<u>(64,224.48)</u>

Total Capital	<u>2,264,108.22</u>
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Total Liabilities & Capital	<u><u>\$ 2,264,118.16</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For September 30, 2016

Sep-16

Income

Contributions	\$	171,307.96
Cobra Payments		68.97
Interest Earned		4,606.86
Retiree Contributions		16,548.39
Liquidated Damages		25.44
Interest on Late Contributions		999.87
Express Scripts Refunds		0.00

Total Income		193,557.49
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Expenses

Vision Insurance	1,257.95
Medical Reimbursement	0.00
Plan/Trust Administration	7,566.00
Bank Charges	71.48
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	0.00
Medical Insurance (Kaiser)	151,205.31
Medical Insurance (GCN)	1,964.60
Dental Insurance	5,774.56
Legal Expenses	0.00
Misc Expenses	0.00
IFEBP	0.00
Travel Expenses	0.00
Payroll Taxes 940	0.00
Payroll Taxes 941	0.00
Postage Expense	0.00
Office Supply	0.00
Printing Expense	0.00
Salaries	0.00
Trustee Fees	0.00
Group Term Life Insurance	1,427.60
Short Term Disability	1,435.20
Investment Advisor Fee	873.56
Meeting Expense	0.00
Wire Fee	0.00

Total Expenses		171,576.26
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Net Income	\$	21,981.23
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Sep-16

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	9,317.09	9685	9/9/2016	Payment for 8/16
Doyle Printing & Offset	5187	11,934.15	21436	9/9/2016	Payment for 8/16
H&H Bindery	5189	5,121.91	10716	9/9/2016	Payment for 8/16
Kelly Press	5193	33,222.00	605994	9/6/2016	Payment for 8/16
McArdle Printing	5186	16,833.21	71027	9/9/2016	Payment for 8/16
Mosaic Bookbinders	5185	25,233.99	Wire	9/9/2016	Payment for 8/16
Mosaic Lithographers	5194	27,382.71	Wire	9/9/2016	Payment for 8/16
Peake Delancey	5184	30,940.46	Wire	9/28/2016	Payment for 8/16
Raff Embossing & Foilcraft	5183	2,028.88	19136	9/23/2016	Payment for 8/16
Raff Embossing & Foilcraft	5183	5,304.56	19137	9/23/2016	Payment for 8/16
Raff Embossing & Foilcraft	5183	<u>3,989.00</u>	19138	9/23/2016	Payment for 8/16

Total Contributions: 171,307.96

Raff Embossing & Foilcraft	5183	472.00	19102	9/2/2016	Payment for September 2016
Raff Embossing & Foilcraft	5183	53.31	19102	9/2/2016	Partial Payment for June Late Fees
Raff Embossing & Foilcraft	5183	472.00	19168	9/30/2016	Payment for October 2016
Raff Embossing & Foilcraft	5183	2.56	19168	9/30/2016	Partial Payment for June Late Fees
Raff Embossing & Foilcraft	5183	<u>25.44</u>	19168	9/30/2016	Partial Payment for June Liquidated Damages

Total Late Fees/Liquidated Damages: 1,025.31

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From September 1, 2016 to September 30, 2016

Date	Check #	Payee	Amount
9/20/16	1503	Kaiser Foundation Health Plan	151,205.31
9/20/16	1504	National Vision Administrators, LLC	1,257.95
9/20/16	1505	Mutual Of Omaha	2,862.80
9/20/16	1506	Graphic Communications National H&W Fund	1,964.60
9/20/16	1507	CHLIC	5,774.56
9/20/16	1508	Associated Administrators, LLC	7,566.00
Total			<u>170,631.22</u>