

**Plumbers & Steamfitters Local 486
Severance & Annuity / 401k Fund**

Board of Trustees Meeting

January 28, 2016

PLUMBERS & STEAMFITTERS LOCAL 486
SEVERANCE & ANNUITY/401k FUND

AGENDA

JANUARY 28, 2016

A. ROLL CALL

B. READING OF THE MINUTES - December 17, 2015

C. ADMINISTRATION REPORTS

1. Fund Balance Report - December 31, 2015
2. Fund Schedules - December 31, 2015
3. Fund Bills To Be Approved & Paid - Jan. 28, 2016
4. Administrative Cash Balance - December 31, 2015

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. MassMutual - Doug Ragusa
3. Summary Plan Description
4. Trust Document
5. Disaster Recovery

E. NEW BUSINESS

1. Deaths: Robert Lutz – 12/30/2015, age 81
Cynthia Rohe – 1/1/2016, age 63
Charles Cross – 1/8/2016, age 92
Ella Stump – 1/11/2016, age 90
Edna Schuler – 1/15/2016, age 95
2. Terminations: See attached schedule
3. Reciprocal: See attached schedule
4. EPS Unemployment: See attached schedule
5. Loans: Steven Bauman – Eviction \$25,200.00
Travis Hargraves – Funeral Expenses \$3,351.63
Andrew Seeley – Foreclosure \$16,721.13
Galen Wilson – Foreclosure \$7,431.90
6. Hardship Withdrawals: Keith Mundy \$23,034.00
7. Questions
8. Date Of Next Meetings - February 25, 2016 & March 24, 2016

Plumbers & Steamfitters Local 486
Severance & Annuity/401k Fund
911 Ridgebrook Road
Sparks, Maryland 21152-9451
Toll Free Telephone (888) 494-4443
www.associated-admin.com

Trustees Attending: J. Domiano, A. Gannon, III, G. Glab, T. Herbert, L. Schuler, S. Shagoury W. Welsh, J. Wontrop

Others Attending: K. Bradley, D. Jensen, D. Troll

The Trustees met on December 17, 2015 at the office of the Administrative Manager.

Chairman L. Schuler called the regular meeting to order at 10:02 a.m.

- A. The Minutes of the meeting of November 19, 2015 were approved as presented.
- B. The Fund Cash Balance and Schedules, Fund Bills to Be Approved and Paid, and the Administrative Cash Balance were accepted. Trustees receiving compensation recused themselves from the votes relating to their payments.
- C. Unfinished Business
 - 1. Ms. Bradley reported on the current delinquencies. Capitol Refrigeration, South Mountain Mechanical and M&E Sales are delinquent. Counsel will follow up with those employers.
 - 2. MassMutual was not in attendance.
 - 3. Ms. Bradley previously reviewed with the Trustees the red lined copy of the draft Summary Plan Description (SPD). Trustees voted to go forward with printing, now that the Pension Fund merger has been approved. Trustee Domiano offered several modifications.
 - 4. The restatement of the Annuity Fund Trust Agreement is in process and Ms. Bradley asked the Trustees to submit comments.
 - 5. The Annual Joint Administration Meeting was held at the Plumbers and

Steamfitters Local 486 Apprentice Training School, on November 16, 2015. Mr. Troll distributed and discussed the Plumbers & Steamfitters 486 Joint Funds budget for 2016 that was approved at the Joint Funds meeting.

D. New Business

1. Deaths: Paul Gross – 11/25/2015, age 64
Charlotte Clark – 11/27/2015, age 70
2. The Trustees approved the attached Terminated Benefits.
3. The Trustees approved the attached Retirement Benefits.
4. The Trustees approved the attached Reciprocal Benefits.
5. The Trustees approved the attached Unemployment EPS Withdrawals.
6. The Trustees approved the following Loans:
Arthur Hayes - Eviction \$10,094.00
7. There were no Hardship Withdrawals to approve.
8. Mr Troll described to the Trustees Associated Administrator's security software and systems as procedures to guard against a cyber breach. Trustee Wontrop requested a description of Associated Administrator's policies on disaster recovery.
9. The Trustees discussed the performance of the Annuity Fund's service providers.
10. Dates of the Next Meetings: January 28, 2016 and February 25, 2016 both at 10:00 a.m.

Adjournment: 1:30 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
CASH BALANCE REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2015

Receipts:	Curr. Month	Year To Date
Employer Contributions	\$678,119.14	\$7,148,485.93
401k Contributions	230,449.70	2,632,055.03
Less Reciprocals	(1,799.85)	(18,287.03)
Rollovers	653.24	1,601.11
Investment Income - MassMutual	(2,451,714.86)	1,148,416.25
Interest Income - Annuity Loans	313.10	5,514.17
MassMutual Fee Credit	26,428.69	317,747.62
Litigation Settlement	0.00	0.00
Interest & Liquidated Damages Revenue	0.00	0.00
	<u>(\$1,517,550.84)</u>	<u>\$11,235,533.08</u>
Disbursements:		
Benefit Payments	\$626,973.00	\$13,265,257.25
Loan Fees	100.00	1,315.00
Investment Consulting	3,000.00	36,000.00
Administration	9,857.14	108,244.95
Audit Fee	0.00	23,665.87
Conference Expenses	3,621.30	38,323.53
Dues	0.00	1,980.00
Fiduciary Liability Insurance	0.00	24,295.40
Fidelity Bond	0.00	0.00
Investment Fee	0.00	0.00
Investment Performance Expense	0.00	0.00
I R S Filing Fee	0.00	2,500.00
Legal Fees & Expenses	0.00	40,995.79
Meeting Expenses	0.00	0.00
Office Expenses	6.34	2,578.24
Postage	0.00	693.89
Printing	289.02	871.79
Programming	0.00	0.00
SPD Publishing	0.00	0.00
U.A. Reciprocal Program	0.00	950.00
Vendor Search Fees	0.00	0.00
Wire Fees	30.00	410.00
Trustee Fees - Bud Schuler	442.76	5,299.52
Total Disbursements	<u>\$644,319.56</u>	<u>\$13,553,381.23</u>
Increase (Decrease) In Fund Balance	<u>(\$2,161,870.40)</u>	<u>(\$2,317,848.15)</u>
Balance - December 31, 2014		<u>\$198,528,428.51</u>
Balance - December 31, 2015		<u>\$196,210,580.36</u>

FUND BALANCE CONSISTING OF:

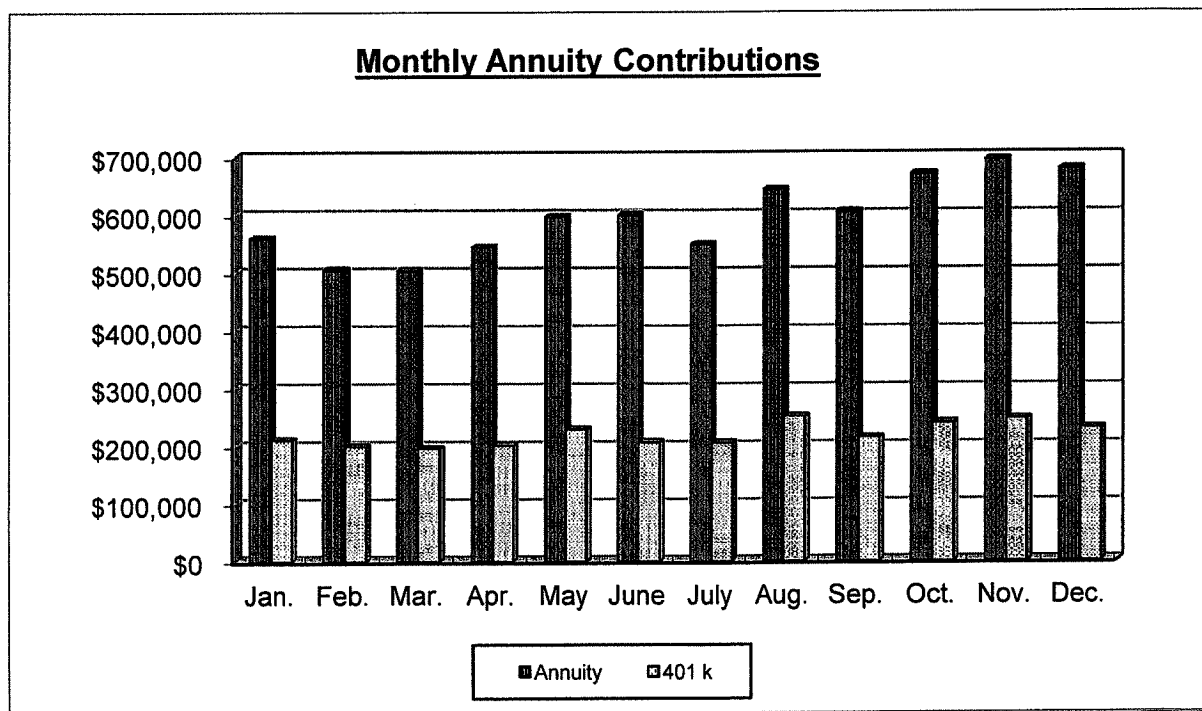
Bank of America Checking	0.07%	\$128,929.03
MassMutual Investments	99.89%	195,996,174.32
Annuity Loans Receivable	0.04%	85,477.01
	<u>100.00%</u>	<u>\$196,210,580.36</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
SCHEDULES
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2015

Contributions:

	Month	Year To Date
Nov. 2014 & Prior Hours	\$973.70	\$154,531.21
Dec. 2014 Hours	0.00	721,497.10
Jan. 2015 Hours	0.00	667,199.51
Feb. 2015 Hours	0.00	694,465.48
Mar. 2015 Hours	2,728.64	758,887.04
Apr. 2015 Hours	0.00	849,442.71
May 2015 Hours	315.00	788,392.25
June 2015 Hours	1,776.35	737,325.09
July 2015 Hours	1,625.63	909,008.35
Aug. 2015 Hours	9,268.21	808,875.58
Sep. 2015 Hours	2,093.93	880,519.56
Oct. 2015 Hours	19,107.64	940,665.21
Nov. 2015 Hours	871,332.98	871,332.98
	<u>\$909,222.08</u>	<u>\$9,782,142.07</u>



PLUMBERS & STEAMFITTERS LOCAL UNION 486
SEVERANCE & ANNUITY/401k FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
January 28, 2016

1.	Plumbers & Steamfitters Joint Funds	
	Administration @ 20% Plus Direct Costs - December 2015	\$9,030.42
2.	Trustees Checks	
	L. Schuler @ \$442.76 - Trustees Meeting - January 28, 2016	442.76
3.	Associated Administrators, LLC	
	Lunch - January 28, 2016	Blank
	Refreshments - January 28, 2016	Blank
4.	Reciprocal Transfers	
	Plumbers & Pipefitters Local 010 Annuity Fund - December 2015 Hours	Blank
	Plumbers & Pipefitters Local 489 Annuity Fund - December 2015 Hours	Blank
	Plumbers & Pipefitters Local 602 Annuity Fund - December 2015 Hours	Blank
5.	Segal Rogerscasey	
	Investment Consulting - December 2015	3,000.00
6.	Abato, Rubenstein and Abato, P.A.	
	Retainer Fee For Months Of Jan., Feb. & March, 2016	3,000.00
	Fees & Expenses For Months Of Oct., Nov. & Dec., 2015	3,104.96
7.	Weyrich, Cronin & Sorra, LLC	
	Progress Billing Services rendered related to Annuity audit - Dec. 31, 2015	580.00

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2015

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2015					\$27,700.11
Receipts:					
Medical Fund - 54%		\$278,815	23,281.38	\$275,671.82	
Pension Fund - 19%		103,734	9,432.05	103,048.27	
Annuity Fund - 20%		108,913	9,857.14	108,244.95	
Credit Union - 1%		5,179	425.10	5,196.67	
Training Fund - 4%		20,716	1,700.41	20,786.69	
Dues Fund - 1%		5,179	425.10	5,196.67	
Industry Fund - 1%		5,179	852.55	5,196.68	
		<u>\$527,715</u>	<u>\$45,974</u>		<u>523,341.75</u>
					<u>\$551,041.86</u>
Expenses:					
Administration		\$490,247	40,853.92	\$490,247.00	
Audit		3,500	0.00	3,571.30	
Meeting Expenses		0	0.00	0.00	
Office		0	195.00	220.28	
Printing		2,700	0.00	3,259.77	
Postage		1,800	19.50	744.32	
Postage - Medical		13,200	578.58	9,670.58	
Rent		0	0.00	0.00	
Bank Service Charges		0	0.00	2,347.59	
Record Destruction		269	0.00	0.00	
Employer Audits		16,000	1,481.00	16,385.06	
Total Expenses		<u>\$527,716</u>	<u>\$43,128.00</u>	<u>\$526,445.90</u>	
Interest Income		0	0.00	0.00	
Net Expenses		<u>\$527,716</u>	<u>\$43,128.00</u>		<u>526,445.90</u>
Balance - December 31, 2015					<u>\$24,595.96</u>

UNAUDITED FINANCIAL REPORT

Plumbers & Steamfitters # 486**Account: 51580**Statement
Period: 12/1/2015 - 12/31/2015Date
Prepared: 1/4/2016**51580-1 Plumbers and Steamfitters Local 486 Severance & Annuity/401(k) Plan**

Source	Beginning Balance	Contribs.	Loan Activity	Forf. Alloc.	Trnsfrs	Wdrwls	Forf. Wdrwls	Expenses	Other Activity	Invest Income	Ending Balance
Employer	\$41,023,009.43	\$0.00	\$1,604.00	\$0.00	\$0.00	(\$296,734.71)	\$0.00	\$0.00	\$0.00	(\$419,855.29)	\$40,308,023.43
Rollover	\$1,238,216.00	\$653.24	\$0.00	\$0.00	\$0.00	(\$8,020.05)	\$0.00	\$0.00	\$0.00	(\$13,106.50)	\$1,217,742.69
Deferred Salary	\$56,133,178.42	\$230,449.70	\$0.00	\$0.00	\$0.00	(\$62,462.57)	\$0.00	\$0.00	\$0.00	(\$713,838.86)	\$55,587,326.69
Restored Withdrawal	\$2,334.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$53.15)	\$2,281.26
EPS	\$99,088,031.07	\$676,319.29	(\$22,652.18)	\$0.00	\$0.00	(\$258,240.85)	\$0.00	(\$100.00)	\$0.00	(\$1,296,083.62)	\$98,187,273.71
Money Purchase Pension	\$701,936.87	\$0.00	\$675.29	\$0.00	\$0.00	(\$1,109.23)	\$0.00	\$0.00	\$0.00	(\$8,777.44)	\$692,725.49
Grand Total	\$198,186,706.20	\$907,422.23	(\$20,372.89)	\$0.00	\$0.00	(\$626,567.41)	\$0.00	(\$100.00)	\$0.00	(\$2,451,714.86)	\$195,995,373.27

Statement
Period: 12/1/2015 - 12/31/2015
Date
Prepared: 1/4/2016

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(MassMutual)
[of which Retirement Services is a division] and its affiliated companies and sales representatives.

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
DELINQUENT CONTRACTORS
AS OF DECEMBER 25, 2015

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Capitol Refrigeration Inc	Sep-15	\$2,156.00	1/4/2016
Capitol Refrigeration Inc	Oct-15	\$3,253.60	1/6/2016
Capitol Refrigeration Inc	Nov-15		
2. M&E Sales, Inc.	Aug-15		
M&E Sales, Inc.	Sep-15	\$7,516.03	1/14/2016
M&E Sales, Inc.	Oct-15		
M&E Sales, Inc.	Nov-15		
3. Pepco Government Services	Nov-15	\$3,590.14	1/4/2016
4. RSC Electrical & Mechanical	Nov-15		
5. South Mountain Mechanical	Sep-15		
South Mountain Mechanical	Oct-15		
South Mountain Mechanical	Nov-15		
6. Statewide Mechanical Inc	Nov-15	\$0.00	1/4/2016
7. Stone Services, Inc.	Apr-15		
Stone Services, Inc.	May-15		
Stone Services, Inc.	Nov-15		1/26/2016
8. Titan Construction LLC	Nov-15	\$1,184.02	1/4/2016

PAYMENT AGREEMENT

M&E SALES, INC.

This Payment Agreement is made and entered into this _____ day of _____, 2016 by and between M&E Sales, Inc. (hereinafter "M&E Sales") and the Trustees of the Plumbers and Steamfitters Local Union No. 486 Pension Fund, Plumbers and Steamfitters Local Union No. 486 Medical Fund, Plumbers and Steamfitters Local Union No. 486 Severance and Annuity/401(k) Fund, Plumbers and Steamfitters Local Union No. 486 Joint Journeyman and Apprentice Training Fund, Mechanical Contractors Association of Maryland, Inc., International Training Fund, Point Breeze Credit Union and Plumbers and Steamfitters Local Union No. 486, United Association of Journeymen and Apprentices of The Plumbing and Pipefitting Industry of The United States and Canada (hereinafter collectively referred to as the "Funds and Related Entities"); and

WHEREAS, M&E Sales is signatory to a collective bargaining agreement (hereinafter "the CBA") that requires M&E Sales to make contributions and/or remit payroll deductions to the Funds and Related Entities; and

WHEREAS, M&E Sales acknowledges that it owes a total of \$210,526.01 to the Funds and Related Entities, including, \$171,140.56 in delinquent contributions due and owing to the Funds and Related Entities for the months of August, October, November and December, 2015; \$35,895.98 in liquidated damages on unpaid and late-paid contributions for August, September, October, November, and December, 2015; and \$3,489.47 in interest on unpaid and late-paid contributions for August, September, October, November, and December, 2015; and

WHEREAS, M&E Sales and the Funds and Related Entities wish to avoid litigation, if possible, and provide for payment of the amounts due and owing to the Funds and Related Entities by M&E Sales by the terms set out in this Payment Agreement;

THEREFORE, it is agreed by and among M&E Sales and the Funds and Related Entities, each in consideration of the promises of the other as follows:

1. The Funds and Related Entities agree to forbear from filing litigation against M&E Sales to collect the amounts due and owing for the unpaid contributions, liquidated damages and interest for periods referenced above, so long as M&E Sales fully complies with the terms of this Agreement.

2. M&E Sales agrees to pay to the Funds and Related Entities the sum of \$174,630.03 plus interest at the rate of eight percent (8%) per annum to the Funds in 18 installments of \$10,327.67, payable on the 1st of each month, pursuant to the payment schedule below. M&E Sales further agrees to make a 19th and final payment of \$35,895.98 representing liquidated damages, due on August 1, 2017, if payments due under the CBA and this Payment Agreement are not timely.

<u>Due Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>
2/1/2016	\$ 10,327.67	\$9,163.47	\$1,164.20	\$165,466.53
3/1/2016	\$ 10,327.67	\$9,224.56	\$1,103.11	\$156,241.97
4/1/2016	\$ 10,327.67	\$9,286.06	\$1,041.61	\$146,955.91
5/1/2016	\$ 10,327.67	\$9,347.96	\$979.71	\$137,607.95
6/1/2016	\$ 10,327.67	\$9,410.28	\$917.39	\$128,197.66
7/1/2016	\$ 10,327.67	\$9,473.02	\$854.65	\$118,724.64
8/1/2016	\$ 10,327.67	\$9,536.17	\$791.50	\$109,188.47
9/1/2016	\$ 10,327.67	\$9,599.75	\$727.92	\$99,588.72
10/1/2016	\$ 10,327.67	\$9,663.75	\$663.92	\$89,924.98
11/1/2016	\$ 10,327.67	\$9,728.17	\$599.50	\$80,196.81
12/1/2016	\$ 10,327.67	\$9,793.02	\$534.65	\$70,403.78
1/1/2017	\$ 10,327.67	\$9,858.31	\$469.36	\$60,545.47
2/1/2017	\$ 10,327.67	\$9,924.03	\$403.64	\$50,621.44

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3/1/2017	\$ 10,327.67	\$9,990.19	\$337.48	\$40,631.24
4/1/2017	\$ 10,327.67	\$10,056.80	\$270.87	\$30,574.45
5/1/2017	\$ 10,327.67	\$10,123.84	\$203.83	\$20,450.61
6/1/2017	\$ 10,327.67	\$10,191.33	\$136.34	\$10,259.28
7/1/2017	\$ 10,327.67	\$10,259.28	\$68.40	\$0.00
8/1/2017	\$ 35,895.98	\$0.00	\$0.00	\$0.00

3. Payments due under paragraph 2 of this Agreement shall be made by check payable to the "P&S 486 Joint Funds", and shall be delivered to their Third Party Administrator, Associated Administrators, LLC, c/o Dale O. Troll, Account Executive, 911 Ridgebrook Road, Sparks, MD 21152.

4. M&E Sales agrees to file all remittance reports in a timely manner, and to pay all amounts shown as due by those reports on a timely basis throughout the duration of this Agreement.

5. It shall constitute a breach of this Payment Agreement if any payment due under paragraph 2 of this Agreement is not made in a timely manner, or is made by check that is dishonored when presented.

6. It shall constitute a breach of this Payment Agreement if M&E Sales fails to deliver remittance reports and current contributions and payroll remittances due and owing to the Funds and Related Entities pursuant to paragraph 4.

7. In the event of any failure by M&E Sales to fulfill any obligation recited in this Payment Agreement, or in the event of any breach of this Agreement by M&E Sales, M&E Sales hereby authorizes any court of competent jurisdiction to enter a confession of judgment against M&E Sales, Inc., and in favor of the Funds and Related Entities, for the entire balance remaining under this Agreement including liquidated damages in the amount of \$35,895.98, and in the amount of any contributions and payroll remittances due and owing to the Funds and Related

Entities at the time such judgment is entered, including all interest accrued on such contributions and remittances, and liquidated damages related to such contributions and admittances, and attorneys' fees and costs incurred by the Funds and Related Entities in seeking collection of such amounts, as provided by Section 502(g) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), 29 U.S.C. § 1132(g) and the Agreements and Declarations of Trust that govern the Funds and Related Entities.

8. If the payments set forth in paragraphs 2 and 4 above are made in a timely fashion as required by this Agreement and by the Collective Bargaining Agreement, the final payment of \$35,895.98, representing liquidated damages due and owing on delinquent and late paid contributions and remittances referenced above, to which the Funds and Related Entities are entitled pursuant to ERISA and the Agreements and Declarations of Trust, will be waived.

9. M&E Sales acknowledges the Fund and Related Entities' right to audit M&E Sales' books and records to confirm compliance with all provisions of this Payment Agreement.

10. If the Funds and Related Entities fail to exercise any of their rights upon any failure by M&E Sales to fulfill any obligation under the terms of this Payment Agreement, such failure shall not operate as a waiver of such rights upon any other failure by M&E Sales.

11. This Payment Agreement shall be governed by the laws of the State of Maryland, to the extent not preempted by ERISA.

12. M&E Sales hereby waives and releases demand for payment, notice of nonpayment and all errors, and hereby waives the right of exemption, appeal, stay of execution and extension upon levy on real estate under the laws of the State of Maryland or any other state or territory of the United States now in force or which hereafter may be passed.

13. The undersigned, by signing for the parties hereby warrants that he/she is authorized to sign this Agreement on behalf of the entity, that all necessary action has been taken by the representative to bind the parties to the terms of this Agreement, that such action is properly noted in the records of the parties, and that by signing he/she binds the party to the terms of this Agreement.

IN WITNESS WHEREOF, the undersigned have placed their hands and seals on the dates noted:

**PLUMBERS AND STEAMFITTERS
LOCAL 486 FUNDS AND RELATED
ENTITIES**

M&E SALES, INC.

By: _____
Dale O. Troll, Account Executive

By: _____
Authorized Representative

Date: _____

Date: _____

Witness

Witness

Date: _____

Date: _____

Plumbers & Steamfitters Local 486
Severance & Annuity/401(k) Fund
911 Ridgebrook Road
Sparks, Maryland 21152-9451
Toll Free Telephone (888) 494-4443
www.associated-admin.com

ANNUITY BENEFITS TO BE APPROVED JANUARY 28, 2016

TERMINATED BENEFITS

xxx-xx-8543	ARIS AVELAR	LUMP SUM	\$ 27,524.94
xxx-xx-5265	ANTHONY DECKER	ROLLOVER	\$ 210,328.53
xxx-xx-1241	JAMES MERRYMAN	ROLLOVER	\$ 50,000.00
		LUMP SUM	\$67,034.14
xxx-xx-0099	EARTH PIERCE	ROLLOVER	\$ 786.75
xxx-xx-9953	DAVID POINTER	ROLLOVER	\$ 4,479.56

RECIPROCAL BENEFITS

xxx-xx-5605	GORDON JONES	LUMP SUM	\$ 2,164.35
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EPS UNEMPLOYMENT BENEFITS

xxx-xx-7762	EDWIN DOTTER	LUMP SUM	\$ 34,416.57
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APPLICATION FOR ANNUITY LOAN

Plumber & Steamfitters Local 486 Severance and Annuity/401k Fund

911 Ridgebrook Rd.

Sparks, MD 21152

(888)-494-4443

1. Name BAUMAN STEVEN Edward Date of Birth: 07-03-1965
Last First Middle

2. Address 401 Bayside Dr. Dundalk md. 21222
Number Street City State Zip Code

Phone: 443805-1784 S.S. _____

Amount To Borrow: \$25,200

3. Purpose of Loan (Check One)

☐ A. Out-of-pocket expense for sickness or injury for yourself and/or your dependents of at least \$500.00 which was not reimbursed by benefits payable from the Plumbers & Steamfitters Local 486 Medical Fund or total disability beyond the 26 week maximum accident and sickness benefits. (**Attach proof of expense such as doctors' bills, hospital bills, etc.**)

☐ B. Funeral expenses on the death of your spouse, child, parent, sibling or any person dependent upon you for support. (**Attach copies of bills and copy of death certificate.**)

☐ C. Education expenses for yourself, your spouse or your dependent child at an accredited education or vocational school or institution or to maintain your dependent child at a school for physically or mentally handicapped children; check appropriate boxes. (**Attach copies of the bills from the school, college, etc.**)

☐ tuition ☐ room and board
Name and address of educational institution:

Full Name of Student _____ Age _____

Relationship to employee _____

☒ D. **Eviction & foreclosure expenses** - amount necessary to prevent the eviction from the participant's principal residence or foreclosure on the mortgage of that residence. (**EVICTON: Attach court proof of the eviction or letter from Landlord signed and notarized. Also submit copy of the lease agreement.**) **FORECLOSURE: Attach foreclosure proof from Mortgage Company or submit court documents.**

☐ E. Quarterly Medical Fund Self-Payment

DEC 28 2015

AA LLC

Cell: 703-859-4112

APPLICATION FOR ANNUITY LOAN

Plumber & Steamfitters Local 486 Severance and Annuity/401k Fund

911 Ridgebrook Rd.

Sparks, MD 21152

(888)-494-4443

1. Name Hargraves Travis Leo Date of Birth: 9-13-1979
Last First Middle

2. Address 9800 Old Fort Rd Fort Wash, MD 20744
Number Street City State Zip Code

Phone: 3012483730 S.S. Amount To Borrow: 3351.63

3. Purpose of Loan (Check One)

[] A. Out-of-pocket expense for sickness or injury for yourself and/or your dependents of at least \$500.00 which was not reimbursed by benefits payable from the Plumbers & Steamfitters Local 486 Medical Fund or total disability beyond the 26 week maximum accident and sickness benefits. (Attach proof of expense such as doctors' bills, hospital bills, etc.)

☒ B. Funeral expenses on the death of your spouse, child, parent, sibling or any person dependent upon you for support. (Attach copies of bills and copy of death certificate.)

[] C. Education expenses for yourself, your spouse or your dependent child at an accredited education or vocational school or institution or to maintain your dependent child at a school for physically or mentally handicapped children; check appropriate boxes. (Attach copies of the bills from the school, college, etc.)

[] tuition

[] room and board

Name and address of educational institution:

Full Name of Student _____ Age _____

Relationship to employee _____

[] D. Eviction & foreclosure expenses - amount necessary to prevent the eviction from the participant's principal residence or foreclosure on the mortgage of that residence. (EVICTION: Attach court proof of the eviction or letter from Landlord signed and notarized. Also submit copy of the lease agreement). FORECLOSURE: Attach foreclosure proof from Mortgage Company or submit court documents).

[] E. Quarterly Medical Fund Self-Payment

JAN 14 2016
AA LLC

APPLICATION FOR ANNUITY LOAN

Plumber & Steamfitters Local 486 Severance and Annuity/401k Fund

911 Ridgebrook Rd.

Sparks, MD 21152

(888)-494-4443

1. Name Seeley Andrew (New) Thom Date of Birth: 05/15/89
Last First Middle

2. Address 1323 Warchime Rd Westminster MD 21158
Number Street City State Zip Code

Phone: 410-3820984 S.S. #

Amount To Borrow: \$16,721.13

3. Purpose of Loan (Check One)

loan check +
3 additional months

☐ A. Out-of-pocket expense for sickness or injury for yourself and/or your dependents of at least \$500.00 which was not reimbursed by benefits payable from the Plumbers & Steamfitters Local 486 Medical Fund or total disability beyond the 26 week maximum accident and sickness benefits. (Attach proof of expense such as doctors' bills, hospital bills, etc.)

☐ B. Funeral expenses on the death of your spouse, child, parent, sibling or any person dependent upon you for support. (Attach copies of bills and copy of death certificate.)

☐ C. Education expenses for yourself, your spouse or your dependent child at an accredited education or vocational school or institution or to maintain your dependent child at a school for physically or mentally handicapped children; check appropriate boxes.
(Attach copies of the bills from the school, college, etc.)

☐ tuition

☐ room and board

Name and address of educational institution:

Full Name of Student _____ Age _____

Relationship to employee _____

☒ D. Eviction & foreclosure expenses - amount necessary to prevent the eviction from the participant's principal residence or foreclosure on the mortgage of that residence.
(EVICTON: Attach court proof of the eviction or letter from Landlord signed and notarized. Also submit copy of the lease agreement.) (FORECLOSURE: Attach foreclosure proof from Mortgage Company or submit court documents.)

☐ E. Quarterly Medical Fund Self-Payment

AA LLC

DEC 16 2015

0.00 *

0.00 *

4,246.80 +

1,061.70 +

1,061.70 +

1,061.70 +

7,431.90 *

APPLICATION FOR ANNUITY LOAN

Steamfitters Local 486 Severance and Annuity/401k Fund

911 Ridgebrook Rd.

Sparks, MD 21152

(888)-494-4443

1. Name Wilson Galen M Date of Birth: 10/18/74
Last First Middle

2. Address 229 Pine Dr Fayetteville PA 17222
Number Street City State Zip Code

Phone: (717) 352-6998 S.S.#

Amount To Borrow: \$7431.90

3. Purpose of Loan (Check One)

☐ A. Out-of-pocket expense for sickness or injury for yourself and/or your dependents of at least \$500.00 which was not reimbursed by benefits payable from the Plumbers & Steamfitters Local 486 Medical Fund or total disability beyond the 26 week maximum accident and sickness benefits. (Attach proof of expense such as doctors' bills, hospital bills, etc.)

☐ B. Funeral expenses on the death of your spouse, child, parent, sibling or any person dependent upon you for support. (Attach copies of bills and copy of death certificate.)

☐ C. Education expenses for yourself, your spouse or your dependent child at an accredited education or vocational school or institution or to maintain your dependent child at a school for physically or mentally handicapped children; check appropriate boxes.
(Attach copies of the bills from the school, college, etc.)

☐ tuition ☐ room and board

Name and address of educational institution:

DEC 18 2015

AA LLC

Full Name of Student _____ Age _____

Relationship to employee _____

☒ - D. Eviction & foreclosure expenses - amount necessary to prevent the eviction from the participant's principal residence or foreclosure on the mortgage of that residence.
(EVICTON: Attach court proof of the eviction or letter from Landlord signed and notarized. Also submit copy of the lease agreement). FORECLOSURE: Attach foreclosure proof from Mortgage Company or submit court documents).

☐ E. Quarterly Medical Fund Self-Payment

APPLICATION FOR HARDSHIP WITHDRAWAL

Plumber & Steamfitters Local 486 Severance and Annuity/401k Plan

911 Ridgebrook Road
Sparks, Maryland 21152-9451
888-494-4443

(96)

1. Name Keith Fenton Mundy
First Middle Last Soc. Sec. No.
2. Address 1524 Dorbury RD Balto. MD 21286
Number Street City State Zip Code
- Telephone Number 443-243-4490 Date of Birth: 4-19-1970

Amount of Withdrawal \$ 18,945.28

NOV 24 2015

3. Purpose of Hardship Withdrawal (Check One)

AA LLC

- ☐ A. Outofpocket expense for medical care (not covered by other insurance) incurred by you, a spouse, a dependent child or a parent you claim as a dependent on your federal tax return. Expenses must be at least \$500.00 which was not reimbursed by benefits payable from the Plumbers & Steamfitters Local 486 Medical Fund or total disability beyond the 26 week maximum accident and sickness benefits. (Attach proof of expense such as doctors' bills, hospital bills, etc.)
- ☐ B. Quarterly Medical Fund Self Payment
- ☐ C. Cost directly related to the purchase of your principal residence **(Attach copies of documents supporting the Purchase)**
- ☐ D. Expenses incurred in connection with the payment of tuition and/or room and board at an accredited educational institution **(Attach copy of invoices)**
- ☒ E. Eviction & Foreclosure expenses - amount necessary to prevent the eviction from the participant's principal residence or foreclosure on the mortgage of that residence. **(Attach Court proof of Eviction or Foreclosure. ** If no court papers for Eviction, a letter from Landlord stating Eviction process with copy of your Lease. ** Foreclosure - Notice from Mortgage Company Must be submitted.)**
- ☐ F. Funeral expenses incurred due to the death of your spouse, child, parent or dependent, **(Attach a copy of the death certificate)**
- ☐ G. Expenses for repair of damage of your principal residence that would qualify for a casualty deduction under IRC Section 165