

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

Board of Trustees Meeting

July 27, 2017

PLUMBERS & STEAMFITTERS LOCAL 486
SEVERANCE & ANNUITY/401k FUND
AGENDA
JULY 27, 2017

A. ROLL CALL

B. READING OF THE MINUTES - June 22, 2017

C. ADMINISTRATION REPORTS

1. Fund Balance Report - June 30, 2017
2. Fund Schedules - June 30, 2017
3. Fund Bills To Be Approved & Paid - July 27, 2017
4. Administrative Cash Balance - June 30, 2017

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. MassMutual
3. Summary Plan Description
4. Policy on Location and Payment of Benefits of Missing Participants

E. NEW BUSINESS

1. Deaths: Ellen Fracassi – 6/17/2017, age 80
Edward Lutz – 6/25/2017, age 84
Ricky Stone – 7/03/2017, age 72
Alyne Subock – 7/15/2017, age 85
Marylin Frederick – 7/17/2017, age 73
2. Terminations: See attached list
3. Retirements: See attached list
4. Reciprocals: See attached list
5. EPS Distributions Retired: See attached list
6. Loans: Daren Young – Eviction - \$3,398.60
7. Hardships: Ricardo Johnson – Tuition - \$4,854.71
Joseph Nitsch – Purchase of Residence - \$50,393.76
8. Trustee Web Portal
9. Wi-Fi Availability
10. Questions
11. Date of Next Meetings: Aug. 24, 2017 & Sept.28, 2017 both at 10:00 AM

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 June 22, 2017 at the office of the Administrative Manager.

Chairman L. Schuler called the regular meeting to order at 10:00 a.m.

- A. The Minutes of the meeting of May 25, 2017 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. South Mountain and Stone Services are current with their payment agreement installments.
 - 2. MassMutual was not in attendance.
 - 3. The Trustees previously approved the final draft of the Combined Summary Plan Description (SPD). It has been revised to reflect the pension benefit increases authorized by the Second Amendment to the Pension Plan Document and the recent Severance & Annuity amendment on distributions. It is pending a final review.
 - 4. The Trustees discussed the arrangement with MassMutual regarding the new ERISA Budget Account.
 - 5. Ms. Bradley previously discussed and explained both PS 486 Pension Fund and Annuity Fund "In Service Distribution" Plan provisions. At the last meeting, the Trustees signed the Second Amendment addressing

the language in sections 4.02, 4.04 and 4.11 of the Annuity Plan Document.

6. Ms. Bradley and Mr. Troll both reviewed their separate versions of the proposed “Policy on Location and Payment of Benefits to Missing Participants.” Ms. Bradley’s revised proposed policy will be reviewed by the AA Annuity Department.

D. New Business

1. Deaths: Milton Shimmell – 5/17/2017, age 100
John Snyder – 5/22/2017, age 81
Raymond Porter – 6/5/2017, age 77
Jerry Bick – 6/9/2017, age 64
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 EPS Retired Withdrawal Distribution Benefits.
6. The Trustees approved the following Loan:
David Dulski – Foreclosure - \$6,463.77
7. There were no new Hardship Withdrawals.
8. Dates of the Next Meetings:
July 27, 2017 at 10:00 a.m.
August 24, 2017 at 10:00 a.m.
September 28, 2017 at 10:00 a.m.

Adjournment: 10:27 a.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 SIX MONTHS ENDED JUNE 30, 2017

Receipts:	<u>Curr. Month</u>	<u>Year To Date</u>
Employer Contributions	\$642,234.65	\$3,808,336.41
401k Contributions	250,674.13	1,406,772.03
Less Reciprocals	(5,989.35)	(24,153.48)
Rollovers	1,403.15	14,160.67
Investment Income - MassMutual	911,754.89	16,982,252.07
Interest Income - Annuity Loans	466.73	3,205.28
MassMutual Fee Credit	0.00	114,067.98
Litigation Settlement	0.00	0.00
Interest & Liquidated Damages Revenue	0.00	0.00
	<u>\$1,800,544.20</u>	<u>\$22,304,640.96</u>
Disbursements:		
Benefit Payments	\$1,003,619.83	\$4,369,003.43
Loan Fees	50.00	360.00
Investment Consulting	3,000.00	18,000.00
Administration	9,161.42	56,552.66
Audit Fee	2,800.00	8,123.00
Conference Expenses	0.00	9,208.54
Dues	0.00	875.00
Fiduciary Liability Insurance	0.00	24,530.05
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	0.00
Legal Fees & Expenses	0.00	10,057.90
Meeting Expenses	0.00	0.00
Office Expenses	23.06	1,423.42
Postage	0.00	0.00
Printing	0.00	145.36
Programming	0.00	0.00
SPD Publishing	1,829.00	1,829.00
U.A. Reciprocal Program	0.00	504.66
Vendor Search Fees	0.00	0.00
Wire Fees	72.00	282.00
Trustee Fees - Bud Schuler	470.78	2,323.90
Total Disbursements	<u>\$1,021,026.09</u>	<u>\$4,503,218.92</u>
Increase (Decrease) In Fund Balance	<u>\$779,518.11</u>	<u>\$17,801,422.04</u>
Balance - December 31, 2016		<u>\$209,163,209.96</u>
Balance - June 30, 2017		<u>\$226,964,632.00</u>

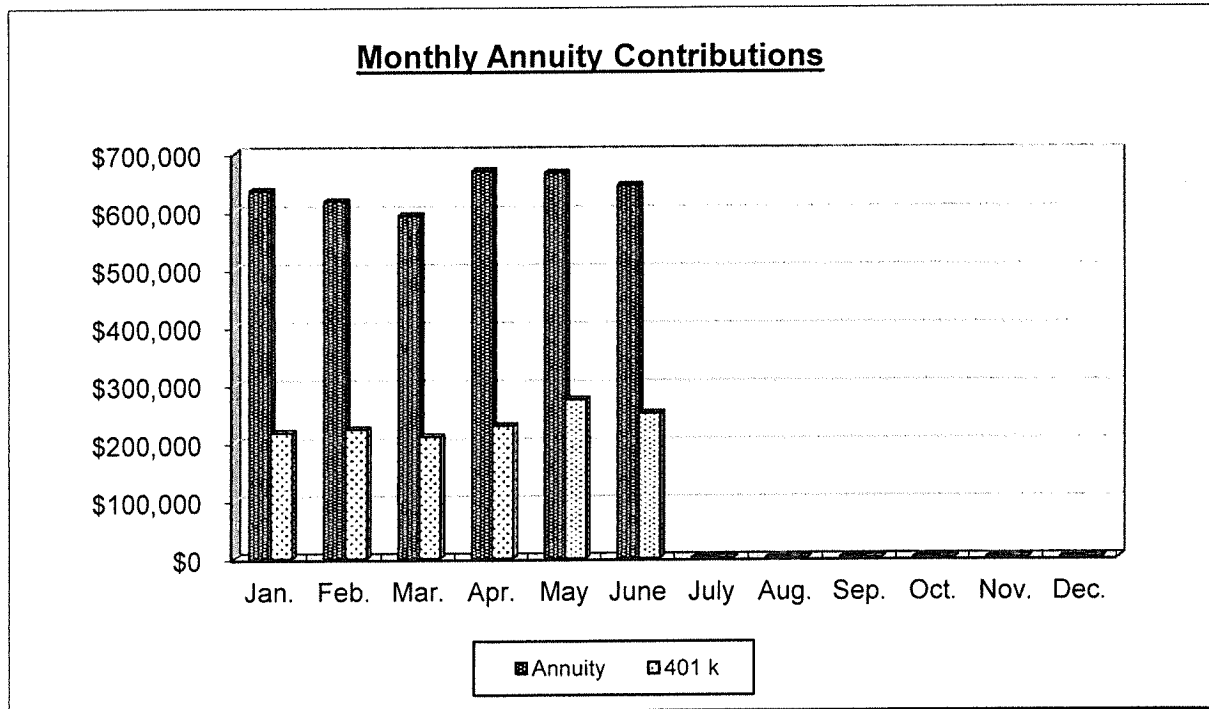
FUND BALANCE CONSISTING OF:

Bank of America Checking	0.07%	\$150,585.44
MassMutual Investments	99.85%	226,614,028.78
Annuity Loans Receivable	0.09%	200,017.78
	<u>100.00%</u>	<u>\$226,964,632.00</u>

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
SCHEDULES
FOR THE SIX MONTHS ENDED JUNE 30, 2017

Contributions:

	Month	Year To Date
Nov. 2016 & Prior Hours	\$0.00	\$73,220.01
Dec. 2016 Hours	199.00	862,308.72
Jan. 2017 Hours	2,765.48	846,103.69
Feb. 2017 Hours	1,267.76	802,112.12
Mar. 2017 Hours	6,179.30	891,007.84
Apr. 2017 Hours	30,234.19	900,850.53
May 2017 Hours	853,666.20	853,666.20
	\$894,311.93	\$5,229,269.11



PLUMBERS & STEAMFITTERS LOCAL UNION 486
SEVERANCE & ANNUITY/401k FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
JULY 27, 2017

1.	Plumbers & Steamfitters Joint Funds	
	Administration @ 20% Plus Direct Costs - June 2017	\$9,401.20
2.	Trustees Checks	
	L. Schuler @ \$470.48 - Trustees Meeting - July 27, 2017	470.48
3.	Associated Administrators, LLC	
	Lunch - July 27, 2017	Blank
	Refreshments - July 27, 2017	Blank
4.	Segal Marco Advisors	
	Investment Consulting - June 2017	3,000.00
5.	Reciprocal Transfers	
	Plumbers Local 5 Annuity Fund - May 2017 Hours	Blank
	Steamfitters & Pipefitters Local 489 Annuity Fund - May 2017 Hours	Blank
	Steamfitters & Pipefitters Local 602 Annuity Fund - May 2017 Hours	Blank
6.	Abato, Rubenstein and Abato, P.A.	
	Retainer Fee For Months Of July, Aug. & Sept., 2017	3,000.00
	Fees & Expenses For Months Of April, May & June, 2017	851.84
		3,851.84

Accounting for June 2017 Checks

Associated Administrators, LLC	
Lunch - June 22, 2017	None
Refreshments - June 22, 2017	23.06
Reciprocal Transfers	
Plumbers Local 5 Annuity Fund - May 2017 Hours	2,498.93
Steamfitters & Pipefitters Local 489 Annuity Fund - May 2017 Hours	3,350.82
Steamfitters & Pipefitters Local 602 Annuity Fund - May 2017 Hours	139.60

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE SIX MONTHS ENDED JUNE 30, 2017

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2017					\$14,804.01
Receipts:					
Medical Fund	54%	\$147,721	23,607.23	\$143,239.68	
Pension Fund	19%	60,355	9,536.68	58,807.43	
Annuity Fund	20%	58,128	9,161.42	56,552.66	
Credit Union	1%	2,773	458.07	2,745.23	
Training Fund	4%	11,093	1,832.28	10,980.95	
Dues Fund	1%	2,773	458.07	2,745.24	
Industry Fund	1%	2,773	458.07	2,745.24	
		<u>\$285,616</u>	<u>\$45,511.82</u>		<u>277,816.43</u>
					<u>\$292,620.44</u>
Expenses:					
Administration		\$268,267	44,711.08	\$268,266.52	
Audit		1,850	1,446.00	1,446.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	124.92	
Printing		1,000	0.00	1,220.31	
Postage		1,000	66.95	1,144.02	
Postage - Medical		5,000	682.73	3,208.29	
Rent		0	0.00	0.00	
Bank Service Charges		500	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		8,000	0.00	2,124.25	
Total Expenses		<u>\$285,617</u>	<u>\$46,906.76</u>	<u>\$277,534.31</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$285,617</u>	<u>\$46,906.76</u>		<u>277,534.31</u>
Balance -June 30, 2017					<u>\$15,086.13</u>

UNAUDITED FINANCIAL REPORT

Plumbers & Steamfitters # 486**Account: 51580**Statement
Period: 6/1/2017 - 6/30/2017Date
Prepared: 7/26/2017**51580-1-1 Plumbers and Steamfitters Local 486 Severance & Annuity/401(k) Plan
Plumbers & Steamfitters # 486**

Source	Beginning Balance	Contribs.	Loan Activity	Forf. Alloc.	Trnsfrs	Wdrwls	Forf. Wdrwls	Expenses	Other Activity	Invest Income	Ending Balance
Employer	\$41,060,936.28	\$0.00	\$0.00	\$0.00	\$0.00	(\$481,030.53)	\$0.00	\$0.00	\$0.00	\$151,159.36	\$40,731,065.11
Rollover	\$1,425,076.92	\$1,403.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,519.32	\$1,431,999.39
Deferred Salary	\$64,893,855.94	\$274,388.59	\$0.00	\$0.00	\$0.00	(\$284,727.23)	\$0.00	(\$50.00)	\$0.00	\$283,166.89	\$65,166,634.19
Restored Withdrawal	\$2,751.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33.64	\$2,785.37
EPS	\$116,753,621.91	\$657,730.27	(\$3,565.26)	\$0.00	\$0.00	(\$237,862.07)	\$0.00	\$0.00	\$0.00	\$469,300.86	\$117,639,225.71
Money Purchase Pension	\$749,935.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,574.82	\$752,509.97
Grand Total	\$224,886,177.93	\$933,522.01	(\$3,565.26)	\$0.00	\$0.00	(\$1,003,619.83)	\$0.00	(\$50.00)	\$0.00	\$911,754.89	\$225,724,219.74

Statement
Period: 6/1/2017 - 6/30/2017Date
Prepared: 7/26/2017Copyright © 2017 Massachusetts Mutual Life Insurance Company (MassMutual) and affiliates,
Springfield, MA 01111-0001. All rights reserved.

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
DELINQUENT CONTRACTORS
AS OF JUNE 30, 2017

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	May-17	\$2,177.76	7/10/2017
2. CRW Mechanical Inc.	May-17	No Men	
3. Excel Mechanical Contractors	May-17	\$3,515.37	7/14/2017
4. Flour Maintenance Service	Apr-17	No Men	
Flour Maintenance Service	May-17	No Men	
5. Kinetic Systems, Inc.	May-17	\$32,852.88	7/5/2017
6. M&E Sales Inc.	Apr-17		
M&E Sales Inc.	May-17		7/13/2017
7. Nooter Construction	May-17		
8. Omni Instrumentation Services	May-17	No Men	
9. South Mountain Mechanical	Sep-16		Agreement
South Mountain Mechanical	Oct-16		Agreement
South Mountain Mechanical	May-17	\$2,449.99	7/13/2017
10. Statewide Mechanical, Inc.	May-17	\$2,899.82	7/11/2017
11. Stone Services, Inc.	Jul-16		Agreement
Stone Services, Inc.	Aug-16		Agreement
Stone Services, Inc.	May-17	\$2,578.97	7/12/2017

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

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ANNUITY BENEFITS TO BE APPROVED JULY 27, 2017

TERMINATED BENEFITS

xxx-xx-6211	JUSTIN HAGER	ROLLOVER	\$ 35,012.98
xxx-xx-9631	DERRICK HAMMEL	LUMP SUM	\$ 38,735.78
xxx-xx-0389	BRYAN O'CONNOR	LUMP SUM	\$ 12,263.06
xxx-xx-1215	RAKESH PATEL	ROLLOVER	\$ 36,680.72
xxx-xx-1526	STEVEN ROBIDOUX	LUMP SUM	\$ 42,310.94
xxx-xx-0809	FRANK SACHS	ROLLOVER	\$ 148,806.58
xxx-xx-8068	RONALD STEPHENSON	ROLLOVER	\$ 160,547.86
xxx-xx-2270	DAVID WHITTINGTON	LUMP SUM	\$ 21,218.80
xxx-xx-1227	OSCAR YOUNG	ROLLOVER	\$ 73,725.33

RETIRED WITHDRAWAL

xxx-xx-9565	EDWARD LAPAGLIA	ROLLOVER	\$ 598,947.78
xxx-xx-0933	GREGORY PORTERA	ROLLOVER	\$ 893,122.06

EPS DISTRIBUTION

xxx-xx-4941	JOHN LIVINGSTON	LUMP SUM	\$ 3,000.00
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RECIPROCAL

xxx-xx-0863	NELSON MATIAS	LUMP SUM	\$ 4,682.39
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SURVIVOR BENEFIT

xxx-xx-7530 DECEASED PARTICIPANT – SUSAN GERMAN (Benefit split 50% each survivor)

xxx-xx-8912	MARK GERMAN	LUMP SUM	
xxx-xx-6967	LISA KUBAT	LUMP SUM	\$ 268,178.27 (Total)

**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

APPLICATION FOR LOAN

1. Name Daren Aldred Young
First Middle Last

Social Security No. _____ Phone No: 443 739 8058 Date of Birth: 3-19-86

2. Address: 809 Briar Hill place Apt L Essex MD 21234
Number Street City State Zip Code

Amount Your Are Requesting To Borrow \$ 1774.60
6 1624.00
3,398.60 Total
plus 2 additional months rent - \$812.00 x 2 = 1,624.00

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 because of 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.
☐ tuition ☐ room and board

Name and address of educational institution:

Full Name of Student _____ Age _____

Relationship to employee _____
(**Attach bills from school, etc.**)

AA, LLC

JUL 17 2017

- ☒ 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 notice for Eviction. Or letter from Landlord detailing eviction amount and date. Also must have copy of Lease between Landlord and Tenant. *Attach proof of Foreclosure - information from financial institution or the Courts).**)
- ☐ 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

1. Name Ricardo Kenneth Johnson
First Middle Last Soc. Sec. No.
2. Address 1520 Roundhill Road Baltimore Maryland 21218
Number Street City State Zip Code
Telephone Number 443-813-1514 Date of Birth: 11-21-74

Amount of Withdrawal \$ 4,854.71

(Please note: Hardship Withdrawal Checks are made payable the establishment to whom the monies are owed and not to the Participant.)

3. Purpose of Hardship Withdrawal (Check One)

- ☐ A. Out-of-pocket 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

6/14/17
(Date)

X [Signature]
(Employee's Signature)

AA LLC
JUN 19 2017

APPLICATION FOR HARDSHIP WITHDRAWAL**Plumber & Steamfitters Local 486 Severance and Annuity/401k Plan**

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

1. Name Joseph Charles Nitsch
First Middle Last Soc. Sec. No.

2. Address 3603 Hineline Rd. Baltimore, MD 21229
Number Street City State Zip Code

✓ Telephone Number 410-409-2087 Date of Birth: 12-20-79

Amount of Withdrawal \$ 50,393.76

3. Purpose of Hardship Withdrawal (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. Quarterly Medical Fund Self Payment

✓ [] C. Cost directly related to the purchase of your principal residence **(Attached copy of documents supporting the Purchase)** Greater Maryland Title

[] 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.
EVICTON - 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

JCN
7-8-17
(Date)

x Joseph Nitsch
(Employee's Signature)

JUL 10 2017

AA LLC

Wireless Access

Associated Administrators, LLC provides a guest wireless network for short-term access that is accessible to office guests with compatible wireless devices.

This network does not have access to Associated Administrators systems and services and is therefore not intended for use by Associated Administrators employees.

Only current guests of Associated Administrators, LLC may use this service. By clicking your acceptance or by accessing or using this service, you represent that you are currently a guest of Associated Administrators, LLC and acknowledge that you have read all of the terms and conditions of this agreement, understand them, and agree to be legally bound by them.

AALLC WiFi Terms and Conditions of Use

Welcome to the guest wireless high-speed Internet access system ("AALLC Wi-Fi") at Associated Administrators, LLC. These "Terms and Conditions of Use", govern your rights and responsibilities and our rights and responsibilities relating to the use of the AALLC WiFi at AA, LLC.

Acceptance of Terms and Conditions of Use

By clicking on "Continue to the Internet" on the AALLC WiFi sign-up page, you represent that:

You have read, understand and agree to the terms of this agreement

If you do not agree to the terms of this Agreement, you may not use the AALLC WiFi. Your electronic acceptance of the Agreement by clicking on "Continue to the Internet" on the sign-up page has the same effect as if you had actually signed the Agreement. The effective date of this Agreement is the date that you click on "Continue to the Internet."

Description of Wi-Fi System/Service Availability

AALLC provides access to AALLC WiFi at locations both Sparks and Landover locations. Access points may not be available in all office areas of AALLC and may not always be operational. The guest wireless network may be subject to periodic maintenance, unforeseen downtime, and limited availability.

Guest wireless access is provided as a free service on an "as is" basis with no guarantee of service.

Access to Internet

AALLC does not screen or restrict access to any content placed on or accessible through the Internet. AALLC also does not screen or restrict communications between parties via the Internet. You acknowledge that if you access the Internet you may receive or be exposed to content, goods or services which you consider to be improper, inaccurate, misleading, defamatory, obscene or otherwise offensive. You agree that AALLC is not liable for any action or inaction with respect to any such content on the Internet accessible through the AALLC WiFi.

Your Responsibilities

Use of AALLC WiFi is undertaken at the user's own risk.

You must (1) provide all equipment (including computer hardware and software, wireless network cards, etc.) to connect to the AALLC WiFi, (2) comply with local, state, federal and international laws and regulations, including but not limited to copyright and intellectual property rights laws. You agree to be responsible for and to bear all risk and consequences for (1) the accuracy, completeness, reliability and/or usefulness of any content available through the AALLC WiFi and (2) all communications that you send or receive via the AALLC WiFi. AA, LLC does not undertake the security of any data you send through the AALLC WiFi and it is your responsibility to secure such data.

AA, LLC assumes no responsibility for the safety of equipment or device configurations, security, or data files resulting from connection to the AALLC WiFi or the Internet, nor liability for any damages to hardware, software or data, however caused. It is the responsibility of the user to protect their wireless devices through use of up-to-date virus protection, personal firewall and any other suitable measures.

AA, LLC staff will NOT assume any responsibility for personal hardware configurations, security or changes to data files resulting from connection to AALLC WiFi. It is recommended that users make a backup copy of any settings before configuring their equipment for use on AALLC WiFi.

Acceptable Use Policy

All users of AALLC WiFi must comply with this Acceptable Use Policy (AUP). This AUP is intended to prevent unacceptable uses of AA, LLC's network. AA, LLC does not actively monitor the use of the Wi-Fi System under normal circumstances.

For quality assurance purposes, AA, LLC reserves the right to:

- Block internet services such as Peer-to-Peer and streaming video services
- Monitor usage of AALLC WiFi for quality assurance purposes
- Limit bandwidth on AALLC WiFi
- Take any additional measures deemed necessary by AA, LLC in its sole discretion

AA, LLC may cooperate with legal authorities and/or third parties in the investigation of any suspected or alleged crime or civil wrong. Violation of this AUP may result in the suspension or termination of your access to AALLC WiFi.

Wireless SSIDs and Security Keys (as of (7/18/2017))

AALLC Sparks SSID: AALLC WiFi
AALLC Sparks WPA2 Key:

AALLC Landover SSID: assoc_admin_landover
AALLC Landover WPA2 Key: