

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

Board of Trustees Meeting

March 22, 2018

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

AGENDA
MARCH 22, 2018

A. ROLL CALL

B. READING OF THE MINUTES - February 22, 2018

C. ADMINISTRATION REPORTS

1. Fund Balance Report - February 28, 2018
2. Fund Schedules - February 28, 2018
3. Fund Bills To Be Approved & Paid – March 22, 2018
4. Administrative Cash Balance - February 28, 2018
5. Summary Balance Report – February 28, 2018

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Non Discrimination Testing

E. NEW BUSINESS

1. Deaths: Lois Frisch – 1/04/2018, age 73
Betty Williams – 1/14/2018, age 94
Samuel Kennedy – 1/30/2018, age 75
Theresa Dorrill – 3/8/2018, age 96
Raymond Kutlik – 3/11/2018, age 60
2. Terminations: See attached list
3. Reciprocal Distributions: See attached list
4. Retirements: See attached list
5. EPS Distributions: See attached list
6. Loans: Earl Jordan – Foreclosure - \$12,996.41
William Otto – Foreclosure - \$16,581.89
7. Hardships: None
8. MassMutual
9. Segal Marco Advisors
10. Questions
11. Date of Next Meetings: April 26, 2018 & May 24, 2018 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: R. Bennett, A. Gannon, III, G. Glab, R. Horton, T. Herbert, S. Shagoury, W. Welsh, J. Wontrop

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

The Trustees met on February 22, 2018 at the office of the Administrative Manager.

- A. The Minutes of the meeting of January 25, 2018 were approved as presented.
- B. The Fund Cash Balance and Schedules, Fund Bills to Be Approved and Paid, Administrative Cash Balance, and the Summary Balance Report 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, including M&E Sales, Bay Area Mechanical and Stone Services, Inc. A Motion was made and passed unanimously to defer action on claiming the bonds for Bay Area and M&E Sales and the lawsuit for Bay Area, based on recent payments that were received from those contractors. She also reported that DLD Mechanical repeatedly refused to permit Weyrich, Cronin & Sorra access to its company records for a payroll audit of DLD Mechanical. A complaint for audit access was previously approved by the Board and is being prepared.
 - 2. Ms. Bradley discussed her communication with Mr. Rolf Mogstad of MassMutual concerning the method of non-discrimination testing under the Plan, and MassMutual's re-test for the years 2002-2008. The Board is awaiting MassMutual's final results of the re-test for the period 2002-2017.

D. New Business

1. Deaths: James McCann – 2/19/2018, age 73
2. The Trustees approved the attached Terminated Benefits.
3. The Trustees approved the attached Retirement Benefits.
4. The Trustees approved the attached EPS Distribution Benefits.
5. There were no new Loans to approve.
6. The Trustees approved the following Hardship Withdrawal:
Steven Joiner – Foreclosure/Medical Expense - \$10,595.31
7. The Trustees discussed the Hardship Withdrawal Form. Item #3 on the Form will be changed from “Purpose of Hardship Withdrawal (Check One)” to “Purpose of Hardship Withdrawal (Check all that apply)” regarding the reasons for the Hardship because the Plan allows more than one reason to satisfy a hardship distribution.
8. With two new Trustees on the Board, the Trustees requested that a contact sheet for all the Trustees and service providers be distributed to the Trustees for reference.
9. Ms. Bradley presented her Trustee Fiduciary Training presentation to the Board and answered questions from the Trustees about Plan operation and fiduciary responsibility. A copy of the presentation was forwarded to all Trustees.
10. Dates of the next meetings:
March 22, 2018 at 10:00 a.m.
April 26, 2018 at 10:00 a.m.

Adjournment: 11:44 p.m.

Respectfully submitted,

David J. Jensen
Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
CASH BALANCE REPORT
FOR THE TWO MONTHS ENDED FEBRUARY 28, 2018

Receipts:	Curr. Month	Year To Date
Employer Contributions	\$773,845.93	\$1,585,917.65
401k Contributions	298,087.16	589,106.55
Less Reciprocals	(11,487.16)	(24,179.23)
Return of Overage	0.00	0.00
Rollovers	0.00	90,970.85
Investment Income - MassMutual	(7,143,156.04)	1,545,883.78
Interest Income - Annuity Loans	1,229.15	1,992.97
MassMutual Fee Credit	0.00	0.00
	<u>(\$6,081,480.96)</u>	<u>\$3,789,692.57</u>
Disbursements:		
Benefit Payments	\$398,468.33	\$1,087,265.27
Loan Fees	70.00	140.00
Investment Consulting	3,000.00	6,000.00
Administration	12,441.80	21,994.85
Audit Fee	0.00	0.00
Conference Expenses	0.00	0.00
Dues	0.00	0.00
Fiduciary Liability Insurance	24,798.96	24,798.96
Fidelity Bond	0.00	0.00
I R S Filing Fee	0.00	0.00
Legal Fees & Expenses	0.00	4,973.73
Meeting Expenses	0.00	0.00
Office Expenses	276.11	437.11
Postage	3,769.96	3,769.96
Printing	5,254.87	5,254.87
Programming	0.00	0.00
SPD Publishing	78.00	1,518.00
U.A. Reciprocal Program	0.00	0.00
Vendor Search Fees	0.00	0.00
Wire Fees	30.00	60.00
Trustee Fees - Robert Bennett	470.48	940.96
Total Disbursements	<u>\$448,658.51</u>	<u>\$1,157,153.71</u>
Increase (Decrease) In Fund Balance	<u>(\$6,530,139.47)</u>	<u>\$2,632,538.86</u>
Balance - December 31, 2017		<u>\$242,800,638.48</u>
Balance - February 28, 2018		<u><u>\$245,433,177.34</u></u>

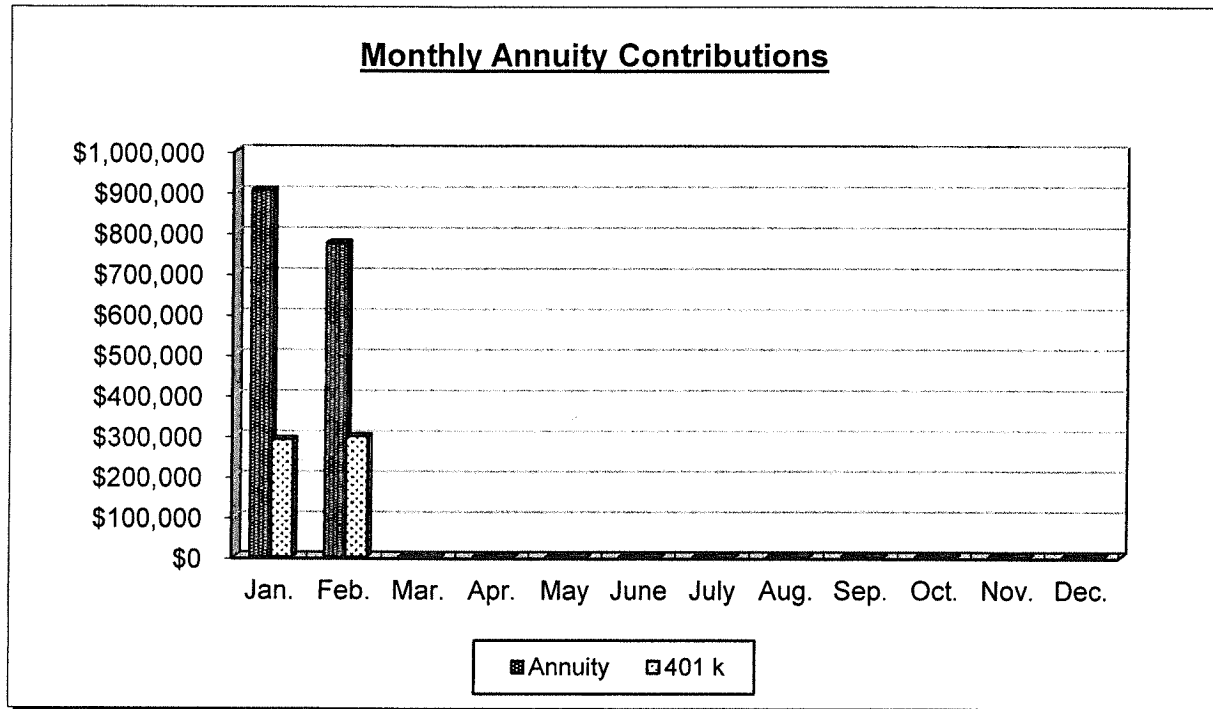
FUND BALANCE CONSISTING OF:

Bank of America Checking	0.03%	\$81,087.91
MassMutual Investments	99.89%	245,174,031.96
Annuity Loans Receivable	0.07%	178,057.47
	<u>100.00%</u>	<u><u>\$245,433,177.34</u></u>

PLUMBERS & STEAMFITTERS LOCAL UNION
486 SEVERANCE & ANNUITY/401k FUND
SCHEDULES
FOR THE TWO MONTHS ENDED FEBRUARY 28, 2018

Contributions:

	Month	Year To Date
Nov. 2017 & Prior Hours	\$22,333.43	\$122,600.96
Dec. 2017 Hours	24,945.90	1,118,740.33
Jan. 2018 Hours	1,024,653.76	1,024,653.76
	<u>\$1,071,933.09</u>	<u>\$2,265,995.05</u>



PLUMBERS & STEAMFITTERS LOCAL UNION 486
SEVERANCE & ANNUITY/401k FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
March 22, 2018

1.	Plumbers & Steamfitters Joint Funds	
	Administration @ 20% Plus Direct Costs - February 2018	9,315.56
2.	Trustees Checks	
	R. Bennett @ \$470.48 - Trustees Meeting - March 22, 2018	470.48
3.	Associated Administrators, LLC	
	Lunch - March 22, 2018	Blank
	Refreshments - March, 2018	Blank
4.	Segal Marco Advisors	
	Investment Consulting - February 2018	3,000.00
5.	Reciprocal Transfers	
	Plumbers Local 5 Annuity Fund - February 2018	Blank
	Steamfitters & Pipefitters Local 489 Annuity Fund - February 2018	Blank
	Steamfitters & Pipefitters Local 602 Annuity Fund - February 2018	Blank
6.	Schmitz Press	
	Summary Annual Report - November 2017	320.18
7.	Weyrich, Cronin & Sorra, LLC	
	Progress Billing Services rendered related to Annuity Audit - Dec. 31, 2017	600.00
8.	Reciprocity Administration Services, Inc.	
	January, February and March 2018	280.65
9.	International Foundation Of Employee Benefit Plans	
	Tim Herbert - Conference Registration - October 2018	1,565.00
	Tim Herbert - Pre-Conference Registration - October 2018	445.00
	Rodney Horton - Conference Registration - October 2018	1,565.00
	Rodney Horton - New Trsutees Institute Registration - October 2018	1,385.00
	Rodney Horton - Hotel Deposit - October 2018	400.00
	John Wontrop - Conference Registration - October 2018	1,525.00
	John Wontrop - Pre-Conference Registration -October 2018	445.00

Accounting for February 2018 Checks

Associated Administrators, LLC	
Lunch - February 22, 2018	167.56
Refreshments - February, 2018	12.72
Reciprocal Transfers	
Plumbers Local 5 Annuity Fund - January 2018	4,750.01
Steamfitters & Pipefitters Local 489 Annuity Fund - January 2018	2,635.16
Steamfitters & Pipefitters Local 602 Annuity Fund - January 2018	4,101.99

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE TWO MONTHS ENDED FEBRUARY 28, 2018

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2018					\$14,470.88
Receipts:					
Medical Fund	54%	\$49,838	26,694.32	\$51,410.99	
Pension Fund	19%	20,475	12,808.47	22,717.20	
Annuity Fund	20%	19,752	12,441.80	21,994.85	
Credit Union	1%	943	466.70	944.35	
Training Fund	4%	3,773	1,866.81	3,777.42	
Dues Fund	1%	943	466.70	944.35	
Industry Fund	1%	943	477.65	477.65	
		<u>\$96,667</u>	<u>\$55,222.45</u>		<u>102,266.81</u>
					<u>\$116,737.69</u>
Expenses:					
Administration		\$91,242	45,620.92	\$91,241.80	
Audit		617	0.00	0.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		333	0.00	0.00	
Postage		333	179.90	447.27	
Postage - Medical		1,250	524.86	524.86	
Rent		0	0.00	0.00	
Bank Service Charges		225	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		2,667	0.00	9,323.25	
Total Expenses		<u>\$96,667</u>	<u>\$46,325.68</u>	<u>\$101,537.18</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$96,667</u>	<u>\$46,325.68</u>		<u>101,537.18</u>
Balance - February 28, 2018					<u>\$15,200.51</u>

UNAUDITED FINANCIAL REPORT

Plumbers & Steamfitters # 486**Account: 51580**Statement
Period: 2/1/2018 - 2/28/2018Date
Prepared: 3/20/2018**51580-1-1 Plumbers and Steamfitters Local 486 Severance & Annuity/401(k) Plan
Plumbers & Steamfitters # 486**

<u>Source</u>	<u>Beginning Balance</u>	<u>Contribs.</u>	<u>Loan</u>	<u>Forf.</u>	<u>Activity</u>	<u>Alloc.</u>	<u>Trnsfrs</u>	<u>Wdrwls</u>	<u>Forf.</u>	<u>Wdrwls</u>	<u>Expenses</u>	<u>Other</u>	<u>Activity</u>	<u>Invest</u>	<u>Income</u>	<u>Ending Balance</u>
Employer	\$43,119,366.82	\$0.00	\$1,563.84	\$0.00	\$0.00	\$0.00	\$0.00	(\$26,175.32)	\$0.00	\$0.00	\$0.00	\$5,082.97	(\$1,109,710.48)			\$41,990,127.83
Rollover	\$1,615,130.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$33,963.93)			\$1,581,166.37
Deferred Salary	\$72,183,656.49	\$291,019.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$82,415.44)	\$0.00	\$0.00	\$0.00	\$53,587.20	(\$2,030,420.20)			\$70,415,427.44
Restored Withdrawal	\$3,263.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$104.22)			\$3,159.76
EPS	\$132,844,300.07	\$799,379.67	\$1,832.25	\$0.00	\$0.00	\$0.00	\$0.00	(\$427,995.35)	\$0.00	(\$70.00)	\$79,447.61	(\$3,943,885.83)				\$129,353,008.42
Money Purchase Pension	\$794,953.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$25,066.84)			\$769,887.08
Grand Total	\$250,560,671.58	\$1,090,399.06	\$3,396.09	\$0.00	\$0.00	\$0.00	\$0.00	(\$536,586.11)	\$0.00	(\$70.00)	\$138,117.78	(\$7,143,151.50)				\$244,112,776.90

Statement
Period: 2/1/2018 - 2/28/2018Date
Prepared: 3/20/2018

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PLUMBERS & STEAMFITTERS LOCAL UNION
 486 SEVERANCE & ANNUITY/401k FUND
 DELINQUENT CONTRACTORS
 AS OF FEBRUARY 28, 2018

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	Dec-17		
Bay Area Mechanical Services	Jan-18		
2. M&E Sales Inc	Nov-17	\$6,029.38	3/5/2018
M&E Sales Inc	Dec-17		
M&E Sales Inc	Jan-18		
3. RSC Electrical & Mechanical	Jan-18	\$1,279.09	3/9/2018
4. South Mountain Mechanical	Jan-18		
5. Stone Services, Inc.	Aug-16	\$2,996.95	Agreement
Stone Services, Inc.	Jan-18	\$1,996.41	3/5/2018
6. Verticon Inc.	Dec-17		
Verticon Inc.	Jan-18		

51580 Plumbers and Steamfitters Local 486

Testing year	Current year NHCE ADR	HCE ADR	Stat Excl	ADP result Current method	ADP result Prior Year method	Test results if Prior Year used	Comparison	Comment
2002	3.82%	4.00%	N	Pass	n/a	n/a		
2003	4.67%	5.84%	N	Pass	Fail	5.82%	worse	Requires correction - Excesses to be distributed
2004	3.65%	6.69%	N	Fail	Fail	6.67%	Better	Requires correction - Excess Distributions to be returned back to plan
2005	3.94%	5.59%	N	Pass	Pass	5.65%	Worse (but still passes)	No action needed
2006	3.67%	6.33%	N	Fail	Fail	5.94%	Better	No action needed - All refunds are recharacterized as catch-up in both orig and re-run test
2007	3.45%	5.85%	N	Fail	Fail	5.67%	Better	Requires correction - Excess Distributions to be returned back to plan
2008	2.98%	5.84%	N	Fail	Fail	5.45%	Better	Requires correction - Excess Distributions to be returned back to plan
2009	3.02%	5.61%	Y	Fail	Fail	4.98%	Worse	Requires correction - Additional Excess to be distributed
2010	2.85%	4.71%	Y	Pass	Pass	5.02%	Better	No action needed
2011	2.76%	5.73%	Y	Fail	Fail	4.85%	Better	Requires correction - Excess Distributions to be returned back to plan
2012	2.61%	4.89%	Y	Fail	Fail	4.76%	Better	Requires correction - Excess Distributions to be returned back to plan
2013	2.44%	4.28%	Y	Pass	Pass	4.61%	Better	No action needed
2014	2.60%	4.55%	Y	Pass	Fail	4.44%	Worse	Requires correction - Excesses to be distributed (actual excess amount will be greater, has to be re-run without statutory exclusions)
2015	2.62%	3.16%	N	Pass	Pass	4.60%	Worse (but still passes)	No action needed
2016	2.58%	3.05%	N	Pass	Pass	4.62%	Better	No action needed

Plumbers and Steamfitters Local 486

Name	Member Current status	Catch-up recharact	Orig result excess	Re-test CatchUp Recharact	Re-test excess	Amount to be returned to plan	Additional Excess to be distributed	Plan Year
	Active		-		90.69	-	90.69	2003
	Active		2,168.93		54.40	2,114.53	-	2004
	Active		2,538.93		1,219.56	1,319.37	-	2007
	Active		4,555.35		2,933.52	1,621.83	-	2008
	Active		547.59			547.59	-	2008
	Active		1,329.94			1,329.94	-	2008
	Active		4,555.35		2,933.52	1,621.83	-	2008
	Retired		4,555.35		2,933.53	1,621.82	-	2008
	Active		4,832.89		5,026.44	-	193.55	2009
	Active	4,601.00	231.89	4,601.00	425.44	-	193.55	2009
	Active		3,334.27		3,527.82	-	193.55	2009
	Active	1,040.88	5,670.68	1,040.88	5,379.07	291.61	-	2011
	Active	177.59	6,533.97	177.59	6,242.36	291.61	-	2011
	Active		4,143.97		3,852.36	291.61	-	2011
	Active		649.82			649.82	-	2012
	Active		2,507.68		49.16	2,458.52	-	2012
	Active		-		2,171.50	-	2,171.50	2014
						14,160.08	2,842.84	

Note: All amounts are subject to earnings for the entire period to 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 MARCH 22, 2018

TERMINATED BENEFITS

xxx-xx-1419	ALAN BROOKS	ROLLOVER	\$ 5,621.10
xxx-xx-7984	SAMUEL DAVIS	LUMP SUM	\$ 12,441.08

RECIPROCAL DISTRIBUTION

xxx-xx-9297	CHRISTOPHER HOFFMAN	LUMP SUM	\$ 1,599.31
xxx-xx-1087	CHRIS KIRK	LUMP SUM	\$ 2,199.31
xxx-xx-6527	RICHARD SLINGWINE	LUMP SUM	\$ 2,281.57
xxx-xx-8100	DAMION SMITH	LUMP SUM	\$ 4,100.32

RETIRED DISTRIBUTION

xxx-xx-4789	DARNELL DEKOWSKI	ROLLOVER	\$ 445,376.24
xxx-xx-8189	DOUGLAS PUSEY	LUMP SUM	\$ 35,756.99

EPS DISTRIBUTION

xxx-xx-8051	MICHAEL FISHER	ROLLOVER	\$ 254,220.66
xxx-xx-1429	STEVEN KELLER	LUMP SUM	\$ 12,600.00
xxx-xx-1833	WILL PETERSON	LUMP SUM	\$ 3,346.44
xxx-xx-5031	DANIEL WELLEN	LUMP SUM	\$ 17,910.30

APPLICATION FOR LOAN

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

911 Ridgebrook Rd.

Sparks, MD 21152

(410)-683-6500

Amount \$ 16,581.89

1. Name OTTE DEAN WILLIAM
Last First Middle Soc. Sec. No.

2. Address 5331 BROADWAY RD. WHITEHALL MD 21161-8973
Number Street City State Zip Code

Telephone # 443-299-2751

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

AA LLC
FEB 28 2018

Name and address of educational institution:

Full Name of Student _____ Age _____

Relationship to employee _____

(Attach bills from school, etc.)

☒ D. 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)

☐ E. Quarterly Medical Fund Self-Payment

LOANAPP/9-97

APPLICATION FOR ANNUITY LOAN

RECEIVED

FEB 09 2018

AA, LLC

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

**911 Ridgebrook Rd.
Sparks, MD 21152
(888)-494-4443**

1. Name T Jordan Earl Wilson Date of Birth: 11/02/1971
Last First Middle

2. Address 611 Yankee Doodle Drive Delair MD 21014
Number Street City State Zip Code

Phone: (443) 895-0311
12/99641

S.S. # _____

Amount To Borrow: _____

Lawrence R. Welch
3/5/18

3. Purpose of Loan (Check One) - Annuity Loan checks are made payable to whom the monies are

owed and not to the Participant directly.

☐ A. Outofpocket 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.

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

1. ROBERT BENNETT
 PLUMBERS & STEAMFITTERS LOCAL 486
 8100 SANDPIPER CIRCLE, SUITE 200
 BALTIMORE, MARYLAND 21236
 lumpy486@gmail.com
(202) 841-3367 CELL
APPOINTED 1/1/2018

2. ANDREW R. GANNON III
 PLUMBERS & STEAMFITTERS LOCAL 486
 8100 SANDPIPER CIRCLE, SUITE 200
 BALTIMORE, MARYLAND 21236
 agannon@ualocal486.com
(410) 866-4380 bus.
APPOINTED 1/1/2015

3. RODNEY HORTON
 HORTON MECHANICAL CONTRACTORS, INC.
 7909 PHILADELPHIA ROAD
 BALTIMORE, MARYLAND 21237
 rhorton@mechcont.com
APPOINTED 1/1/2018

4. WILLIAM L. WELSH
 PLUMBERS & STEAMFITTERS LOCAL 486
 8100 SANDPIPER CIRCLE, SUITE 200
 BALTIMORE, MARYLAND 21236
 wwelsh@ualocal486.com
(410) 866-4380 bus.
APPOINTED 1/1/2009

5. GARY G. GLAB
 303 SWEETBRIAR COURT
 JOPPATOWN, MARYLAND 21050
 Garyglab@Verizon.net
 gglab@ualocal.com
(410) 692-9830 home
APPOINTED 1/1/2009
(443) 987-1812 cell

6. JOHN WONTROP
 JOHNSON CONTROLS, INC
 60 LOVETON CIRCLE
 SPARKS, MARYLAND 21152
 john.m.wontrop@jci.com
(410) 506-7446 cell
APPOINTED 12/2/2005

7. SHANNON SHAGOURY
 ADMINISTRATIVE DIRECTOR
 M C A OF MD
 3600 O'DONNELL STREET
 SOUTH TOWER SUITE 800
 BALTIMORE, MARYLAND 21224
 shagoury@mca-maryland.org
(410) 276-1926 bus.
APPOINTED 1/1/2015

8. TIM HERBERT
 INDUSTRIAL REFRIGERATION SERVICE, INC.
 1116 MIDDLE RIVER ROAD, SUITE K
 BALTIMORE, MARYLAND 21237
 therbert@irsmd.com
410-686-8900 OFFICE
APPOINTED 5/22/2014

Jan 1, 2018

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

LEGAL ADVISOR

MS. KIMBERLY BRADLEY
ABATO, RUBENSTEIN & ABATO, P.A.
809 GLENEAGLES COURT, STE 320
BALTIMORE, MD 21286
kbradley@abato.com

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