

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

**Board of Trustees Meeting**

**October 25, 2018**

***PLUMBERS & STEAMFITTERS LOCAL 486***  
***SEVERANCE & ANNUITY/401k FUND***  
***AGENDA***  
***OCTOBER 25, 2018***

**A. ROLL CALL**

**B. READING OF THE MINUTES** - September 27, 2018

**C. ADMINISTRATION REPORTS**

1. Fund Balance Report - September 30, 2018
2. Fund Schedules - September 30, 2018
3. Fund Bills To Be Approved & Paid – October 25, 2018
4. Administrative Cash Balance - September 30, 2018
5. Summary Balance Report – September 30, 2018

**D. UNFINISHED BUSINESS**

1. Delinquent Contractors
2. VCP
3. Segal Fee Estimate for Provider Search

**E. NEW BUSINESS**

1. Deaths: Leonard Schuler Sr – 8/5/2018, age 92  
Charles Probst Jr – 9/18/2018, age 74  
Gary Eyler – 9/25/2018, age 69  
Irene Loane – 10/13/2018, age 89
2. Terminations: See attached list
3. Retirement Distributions: See attached list
4. Reciprocal Distributions: See attached list
5. EPS Distributions: See attached list
6. Survivor Benefits: See attached list
7. Loans: Douglas Conaway Jr – Foreclosure - \$9,794.84  
Scott Schober – Foreclosure - \$19,490.71
8. Annual Audit – December 31, 2017
9. Annual Joint Administration Meeting – November 12, 2018 at 1:30 PM
10. Questions
11. Date of Next Meetings: Nov. 29, 2018 & Dec. 27, 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](http://www.associated-admin.com)

Trustees Attending: R. Bennett, C. Daniel, G. Glab, T. Herbert, R. Horton, J. Wontrop

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

The Trustees met on September 27, 2018 at the office of the Administrative Manager.

Chairman Wontrop called the regular meeting to order at 10:05 a.m.

- A. The Minutes of the meeting of August 23, 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 Bay Area Mechanical Services, South Mountain Mechanical, Stone Services and Verticon. Ms. Bradley reported on the status of the federal lawsuit and Miller Act bond claim against Verticon.
  - 2. Ms. Bradley reported on the Voluntary Correction Program (VCP) application. She stated the MCA of Maryland and Local 486 each gave her firm half of the filing fee since the Fund cannot pay for the filing. She noted the filing should be completed in one week.
- D. New Business
  - 1. Deaths: John Erdman – 9/15/2018, age 60
  - 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 Benefits.
6. The Trustees approved the attached Survivor Benefits.
7. The Trustees approved the following loan:  
David Rolfes – Tuition - \$12,000.00
8. The Trustees approved the following Hardship:  
Steven Schleig – Residence Purchase - \$40,288.67
9. At the August 23, 2018 meeting, the Trustees motioned for Segal Marco Consulting to prepare a quote to perform a Request For Proposal for a new bundled investment manager/recordkeeper. Mr. Craig Chaikin of Segal Marco Advisors sent the proposal to Mr. Jensen who distributed it to the Trustees at the meeting. The total cost for the search project is \$20,000. Implementation/Conversion Project Management is optional for an additional \$10,000. The Trustees tabled the discussion on the RFP until the next Board meeting.
10. Dates of the next meetings:  
October 25, 2018 at 10:00 a.m.  
November 29, 2018 at 10:00 a.m.

Adjournment: 12:55 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 NINE MONTHS ENDED SEPTEMBER 30, 2018

| <b>Receipts:</b>                           | <b>Curr. Month</b>         | <b>Year To Date</b>            |
|--------------------------------------------|----------------------------|--------------------------------|
| Employer Contributions                     | \$825,614.11               | \$6,938,125.23                 |
| 401k Contributions                         | 327,561.20                 | 2,740,846.62                   |
| Less Reciprocals                           | (14,154.60)                | (92,935.64)                    |
| Return of Overage                          | 0.00                       | 0.00                           |
| Rollovers                                  | 0.00                       | 100,987.30                     |
| Investment Income - MassMutual             | 69,163.73                  | 12,413,285.92                  |
| Interest Income - Annuity Loans            | 695.37                     | 5,610.08                       |
| MassMutual Fee Credit                      | 0.00                       | 150,000.00                     |
|                                            | <u>\$1,208,879.81</u>      | <u>\$22,255,919.51</u>         |
| <b>Disbursements:</b>                      |                            |                                |
| Benefit Payments                           | \$311,078.33               | \$8,272,397.94                 |
| Loan Fees                                  | 115.00                     | 615.00                         |
| Investment Consulting                      | 3,000.00                   | 27,000.00                      |
| Administration                             | 9,316.99                   | 92,940.42                      |
| Audit Fee                                  | 1,000.00                   | 6,600.00                       |
| Conference Expenses                        | 0.00                       | 14,944.78                      |
| Dues                                       | 0.00                       | 875.00                         |
| Fiduciary Liability Insurance              | 0.00                       | 24,798.96                      |
| Fidelity Bond                              | 0.00                       | 0.00                           |
| I R S Filing Fee                           | 0.00                       | 3,500.00                       |
| Legal Fees & Expenses                      | 0.00                       | 25,165.37                      |
| Meeting Expenses                           | 0.00                       | 0.00                           |
| Office Expenses                            | 273.35                     | 1,912.02                       |
| Postage                                    | 0.00                       | 3,769.96                       |
| Printing                                   | 699.60                     | 6,274.65                       |
| Programming                                | 0.00                       | 0.00                           |
| SPD Publishing                             | 0.00                       | 1,518.00                       |
| U.A. Reciprocal Program                    | 309.99                     | 900.63                         |
| Vendor Search Fees                         | 0.00                       | 0.00                           |
| Wire Fees                                  | 30.00                      | 285.00                         |
| Trustee Fees - Robert Bennett              | 470.48                     | 3,763.84                       |
| Total Disbursements                        | <u>\$326,293.74</u>        | <u>\$8,487,261.57</u>          |
| <b>Increase (Decrease) In Fund Balance</b> | <u><u>\$882,586.07</u></u> | <u><u>\$13,768,657.94</u></u>  |
| Balance - December 31, 2017                |                            | <u>\$242,800,638.48</u>        |
| Balance - September 30, 2018               |                            | <u><u>\$256,569,296.42</u></u> |

**FUND BALANCE CONSISTING OF:**

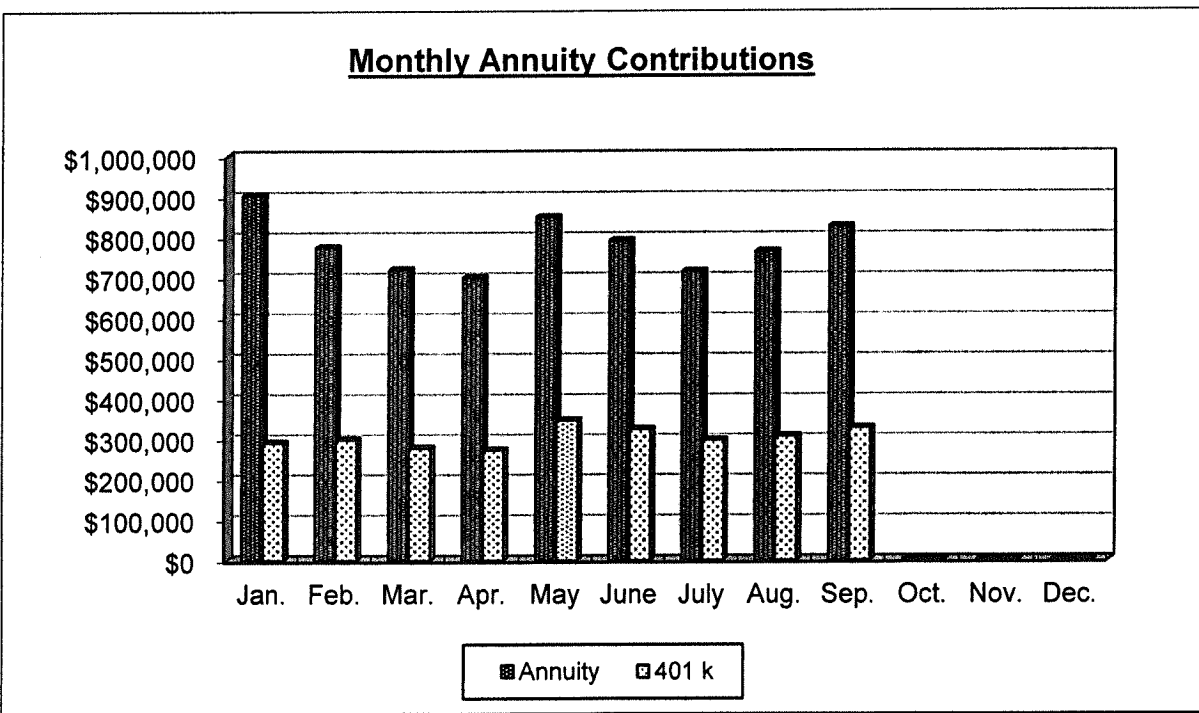
|                          |                |                         |
|--------------------------|----------------|-------------------------|
| Bank of America Checking | 0.03%          | \$86,587.72             |
| MassMutual Investments   | 99.89%         | 256,281,599.37          |
| Annuity Loans Receivable | 0.08%          | 201,109.33              |
|                          | <u>100.00%</u> | <u>\$256,569,296.42</u> |

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL UNION  
486 SEVERANCE & ANNUITY/401k FUND  
SCHEDULES  
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2018

**Contributions:**

|                         | Month          | Year To Date   |
|-------------------------|----------------|----------------|
| Nov. 2017 & Prior Hours | \$0.00         | \$144,816.91   |
| Dec. 2017 Hours         | 0.00           | 1,129,820.28   |
| Jan. 2018 Hours         | 0.00           | 1,048,845.11   |
| Feb. 2018 Hours         | 0.00           | 1,015,502.08   |
| Mar. 2018 Hours         | 0.00           | 1,083,363.24   |
| Apr. 2018 Hours         | 0.00           | 1,063,282.28   |
| May 2018 Hours          | 0.00           | 1,127,908.03   |
| June 2018 Hours         | 8,436.01       | 1,028,841.45   |
| July 2018 Hours         | 39,530.79      | 1,032,371.26   |
| Aug. 2018 Hours         | 1,105,208.51   | 1,105,208.51   |
|                         | \$1,153,175.31 | \$9,779,959.15 |



PLUMBERS & STEAMFITTERS LOCAL UNION 486  
SEVERANCE & ANNUITY/401k FUND  
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID  
October 25, 2018

|    |                                                                             |           |
|----|-----------------------------------------------------------------------------|-----------|
| 1. | Plumbers & Steamfitters Joint Funds                                         |           |
|    | Administration @ 20% Plus Direct Costs - September, 2018                    | 10,530.48 |
| 2. | Associated Administrators, LLC                                              |           |
|    | Lunch - October 25, 2018                                                    | Blank     |
| 3. | International Foundation of Employee Benefit Plans                          |           |
|    | Annual Membership Dues for January 1 - December 31, 2019                    | 1,245.00  |
| 4. | Segal Marco Advisors                                                        |           |
|    | Investment Consulting - September, 2018                                     | 3,000.00  |
| 5. | Weyrich, Cronin & Sorra, LLC                                                |           |
|    | Progress Billing #4 for the Audit of Year-End Financial Statements #118868  | 3,000.00  |
|    | Progress Billing for the Audit of Year-End Financial Statements #119565     | 7,000.00  |
| 6. | Conference Expenses                                                         |           |
|    | R. Bennett - Air Fare, Hotel & Daily Expenses October 2018 - I/F Conference | 2,844.19  |
|    | G. Glab - Air Fare, Hotel & Daily Expenses October 2018 - I/F Conference    | 2,982.80  |
| 7. | Reciprocal Transfers                                                        |           |
|    | Plumbers Local 5 Annuity Fund - September 2018                              | Blank     |
|    | Steamfitters & Pipefitters Local 489 Annuity Fund - September 2018          | Blank     |
|    | Steamfitters & Pipefitters Local 602 Annuity Fund - September 2018          | Blank     |

Accounting for September 2018 Checks

|                                                                 |           |
|-----------------------------------------------------------------|-----------|
| Associated Administrators, LLC                                  |           |
| Lunch - September 27, 2018                                      | 205.00    |
| Reciprocal Transfers                                            |           |
| Plumbers & Steamfitters Local 10 Annuity Fund - August 2018     | 855.05    |
| Plumbers Local 5 Annuity Fund - August 2018                     | 2,027.70  |
| Steamfitters & Pipefitters Local 489 Annuity Fund - August 2018 | 767.80    |
| Steamfitters & Pipefitters Local 602 Annuity Fund - August 2018 | 10,504.05 |

PLUMBERS & STEAMFITTERS LOCAL 486  
M.C.A. of MD JOINT ADMINISTRATION  
ADMINISTRATION CASH REPORT  
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2018

|                              |     | <u>Y T D</u><br><u>Budget</u> | <u>Current</u><br><u>Month</u> | <u>Year To Date</u> |                     |
|------------------------------|-----|-------------------------------|--------------------------------|---------------------|---------------------|
| Balance - January 1, 2018    |     |                               |                                |                     | \$14,470.88         |
| <b>Receipts:</b>             |     |                               |                                |                     |                     |
| Medical Fund                 | 54% | \$224,271                     | 24,185.52                      | \$227,257.86        |                     |
| Pension Fund                 | 19% | 92,138                        | 9,684.47                       | 96,209.42           |                     |
| Annuity Fund                 | 20% | 88,883                        | 9,316.99                       | 92,940.42           |                     |
| Credit Union                 | 1%  | 4,244                         | 465.85                         | 4,231.01            |                     |
| Training Fund                | 4%  | 16,976                        | 1,863.40                       | 16,924.04           |                     |
| Dues Fund                    | 1%  | 4,244                         | 465.85                         | 4,231.01            |                     |
| Industry Fund                | 1%  | 4,244                         | 465.85                         | 4,231.01            |                     |
|                              |     | <u>\$435,000</u>              | <u>\$46,447.93</u>             |                     | <u>446,024.77</u>   |
|                              |     |                               |                                |                     | <u>\$460,495.65</u> |
| <b>Expenses:</b>             |     |                               |                                |                     |                     |
| Administration               |     | \$410,588                     | 45,620.92                      | \$410,588.24        |                     |
| Audit                        |     | 2,775                         | 0.00                           | 3,200.00            |                     |
| Meeting Expenses             |     | 0                             | 0.00                           | 0.00                |                     |
| Office                       |     | 0                             | 0.00                           | 0.00                |                     |
| Printing                     |     | 1,500                         | 0.00                           | 382.21              |                     |
| Postage                      |     | 1,500                         | 35.71                          | 565.94              |                     |
| Postage - Medical            |     | 5,625                         | 562.20                         | 5,024.55            |                     |
| Rent                         |     | 0                             | 0.00                           | 0.00                |                     |
| Bank Service Charges         |     | 1,012                         | 0.00                           | 0.00                |                     |
| Programming                  |     | 0                             | 0.00                           | 0.00                |                     |
| Record Destruction           |     | 0                             | 0.00                           | 0.00                |                     |
| Employer Audits              |     | 12,000                        | 3,728.25                       | 28,688.90           |                     |
| Total Expenses               |     | <u>\$435,000</u>              | <u>\$49,947.08</u>             | <u>\$448,449.84</u> |                     |
| Interest Income              |     | <u>0</u>                      | <u>0.00</u>                    | <u>0.00</u>         |                     |
| Net Expenses                 |     | <u>\$435,000</u>              | <u>\$49,947.08</u>             |                     | <u>448,449.84</u>   |
| Balance - September 30, 2018 |     |                               |                                |                     | <u>\$12,045.81</u>  |

UNAUDITED FINANCIAL REPORT

**PLUMBERS & STEAMFITTERS LOCAL 486**  
**SEVERANCE AND ANNUITY/401K FUND**  
SUMMARY BALANCE REPORT  
AUGUST 31, 2018

| Source                 | Beginning<br>Balance | Contributions   | Loan Activity  | Forfeiture<br>Allocation | Transfers | Withdrawals     | Forfeiture<br>Withdrawals | Expenses    | Other Activity | Investment<br>Income | Ending Balance    |
|------------------------|----------------------|-----------------|----------------|--------------------------|-----------|-----------------|---------------------------|-------------|----------------|----------------------|-------------------|
| Employer               | \$ 41,566,911.40     | \$ -            | \$ 2,864.40    | \$ -                     | \$ -      | \$ (25,451.64)  | \$ -                      | \$ -        | \$ -           | \$ (16,063.47)       | \$ 41,528,260.69  |
| Rollover               | \$ 1,248,247.67      | \$ -            | \$ -           | \$ -                     | \$ -      | \$ -            | \$ -                      | \$ -        | \$ -           | \$ (142.34)          | \$ 1,248,105.33   |
| Deferred Salary        | \$ 73,999,234.38     | \$ 306,549.73   | \$ -           | \$ -                     | \$ -      | \$ (43,715.97)  | \$ -                      | \$ (115.00) | \$ -           | \$ (8,767.11)        | \$ 74,253,186.03  |
| Restored Withdrawal    | \$ 3,392.53          | \$ -            | \$ -           | \$ -                     | \$ -      | \$ -            | \$ -                      | \$ -        | \$ -           | \$ (16.89)           | \$ 3,375.64       |
| EPS                    | \$ 136,775,134.35    | \$ 747,494.43   | \$ (10,110.16) | \$ -                     | \$ -      | \$ (260,910.72) | \$ -                      | \$ -        | \$ 19,000.00   | \$ 93,198.59         | \$ 137,363,806.49 |
| Money Purchase Pension | \$ 744,088.48        | \$ -            | \$ -           | \$ -                     | \$ -      | \$ -            | \$ -                      | \$ -        | \$ -           | \$ 954.95            | \$ 745,043.43     |
| Grand Total            | \$ 254,337,008.81    | \$ 1,054,044.16 | \$ (7,245.76)  | \$ -                     | \$ -      | \$ (330,078.33) | \$ -                      | \$ (115.00) | \$ 19,000.00   | \$ 69,163.73         | \$ 255,141,777.61 |

PLUMBERS & STEAMFITTERS LOCAL UNION  
486 SEVERANCE & ANNUITY/401k FUND  
DELINQUENT CONTRACTORS  
AS OF SEPTEMBER 30, 2018

| <b><u>Delinquent Contractors:</u></b> | <b><u>Work<br/>Month</u></b> | <b><u>Amount</u></b> | <b><u>Date Received</u></b> |
|---------------------------------------|------------------------------|----------------------|-----------------------------|
| 1. Atlantic Piping, Inc.              | Aug-18                       |                      |                             |
| 2. Bay Area Mechanical Services       | Jul-18                       | \$3,366.42           | 10/1/2018                   |
| Bay Area Mechanical Services          | Aug-18                       |                      |                             |
| 3. Capitol Refrigeration, Inc.        | Aug-18                       | \$5,778.57           | 10/5/2018                   |
| 4. Flour Maintenance Service          | Aug-18                       |                      |                             |
| 5. Frank Lill & Son, Inc.             | Aug-18                       |                      |                             |
| 6. Intren, Inc.                       | Aug-18                       |                      |                             |
| 7. J.J. White                         | Aug-18                       |                      |                             |
| 8. M&E Sales, Inc                     | Jul-18                       |                      |                             |
| M&E Sales, Inc                        | Aug-18                       |                      |                             |
| 9. McClure Company                    | Jul-18                       |                      |                             |
| 10. Modern Piping, Inc.               | Aug-18                       |                      |                             |
| 11. Riggs Distler & Co.               | Aug-18                       |                      |                             |
| 12. S & S Control Systems, Inc.       | Aug-18                       | \$11,461.46          | 10/9/2018                   |
| 13. South Mountain Mechanical         | Jul-18                       |                      | 10/24/2018                  |
| South Mountain Mechanical             | Aug-18                       |                      | 10/24/2018                  |
| 14. Statewide Mechanical, Inc.        | Aug-18                       | \$2,473.55           | 10/1/2018                   |
| 15. Stone Services, Inc.              | Jul-18                       | \$1,807.05           | 10/5/2018                   |
| Stone Services, Inc.                  | Aug-18                       |                      |                             |
| 16. Verticon, Inc.                    | Mar-18                       | In Litigation        |                             |
| Verticon, Inc.                        | Apr-18                       | In Litigation        |                             |
| Verticon, Inc.                        | May-18                       | In Litigation        |                             |
| Verticon, Inc.                        | Jun-18                       | In Litigation        |                             |
| Verticon, Inc.                        | Jul-18                       | In Litigation        |                             |

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

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**ANNUITY BENEFITS TO BE APPROVED OCTOBER 25, 2018**

**TERMINATED BENEFITS**

|             |                   |          |              |
|-------------|-------------------|----------|--------------|
| xxx-xx-5967 | ROBERT REIFF, JR. | LUMP SUM | \$ 1,125.01  |
| xxx-xx-7551 | PATRICK WALLACE   | ROLLOVER | \$ 21,369.60 |

**RETIRED DISTRIBUTION**

|             |              |          |              |
|-------------|--------------|----------|--------------|
| xxx-xx-6664 | ROBERT GRANT | ROLLOVER | \$256,137.89 |
|-------------|--------------|----------|--------------|

**RECIPROCAL DISTRIBUTIONS**

|             |                 |          |              |
|-------------|-----------------|----------|--------------|
| xxx-xx-4378 | DY BOWEN        | ROLLOVER | \$ 2,677.04  |
| xxx-xx-5991 | DAVID SOUTHERLY | ROLLOVER | \$ 12,670.41 |

**EPS DISTRIBUTIONS RETIRED**

|             |                        |          |              |
|-------------|------------------------|----------|--------------|
| xxx-xx-6073 | WILLIAM CUNNINGHAM     | LUMP SUM | \$ 15,000.00 |
| xxx-xx-2536 | CHARLES SCARLATTA, III | LUMP SUM | \$ 30,000.00 |

**EPS DISTRIBUTIONS (59 ½)**

|             |                    |          |              |
|-------------|--------------------|----------|--------------|
| xxx-xx-9389 | LAWRENCE BECK      | ROLLOVER | \$178,968.10 |
| xxx-xx-4102 | JAMES ESKRIDGE, JR | LUMP SUM | \$ 7,587.90  |

**EPS DISTRIBUTIONS – LOCAL 5**

|             |             |          |           |
|-------------|-------------|----------|-----------|
| xxx-xx-3508 | JOSE SERANS | LUMP SUM | \$ 243.65 |
|-------------|-------------|----------|-----------|

**SURVIVOR BENEFIT**

|                                                   |                |          |              |
|---------------------------------------------------|----------------|----------|--------------|
| xxx-xx-8841                                       | DEBORAH ERDMAN | ROLLOVER | \$508,119.27 |
| (Spouse to Deceased Participant – JON ERDMAN)     |                |          |              |
| xxx-xx-8908                                       | KRISTA EYRING  | ROLLOVER | \$102,408.25 |
| (Spouse to Deceased Participant – TIMOTHY EYRING) |                |          |              |

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**APPLICATION FOR ANNUITY LOAN**

1. Name Conaway<sup>JK</sup> Douglas Calvin Date of Birth: 07/02/1973  
Last First Middle

2. Address 25 Pheasant Ridge Rd Hanover PA 17331  
Number Street City State Zip Code

Phone: 717-698-5582 S.S.# 4744 Amount To Borrow: 9,794.84

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. 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.  
**(Must 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. **(Must 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.  
**(Must Attach copies of all invoices for payment from the school, college, etc.)**

☐ tuition

☐ room and board

Name and address of educational institution:

\_\_\_\_\_  
\_\_\_\_\_

OCT 11 2018

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.  
**(EVICTION: Must Attach court proof of the eviction or letter from Landlord signed and notarized detailing eviction amount and date. Must Also submit copy of the signed lease agreement).**  
**(FORECLOSURE: Must Attach Foreclosure proof from Mortgage Company or submit court papers.**

☐ E. Quarterly Medical Fund Self-Payment

Reinstatement Total

16,771.54

906.39

906.39

906.39

3 additional  
months

**Plumbers & Steamfitters Local 486**

**Severance & Annuity/401(k) Fund**

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0.006+

16,771.54 +

906.39 +

906.39 +

906.39 +

906.39 +

19,490.716+

**APPLICATION FOR ANNUITY LOAN**

Total →

1. Name Schober Scott Allen Date of Birth: 12/10/59  
Last First Middle

2. Address 14510 Misty Valley Rd. Phoenix, MD 21131  
Number Street City State Zip Code

Phone: 410-4667-4508 S.S.# -0566 Amount To Borrow: 19,490.71

4 checks total

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. 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.  
**(Must 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. **(Must 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.  
**(Must Attach copies of all invoices for payment from the school, college, etc.)**

[ ] tuition [ ] room and board

Name and address of educational institution:

\_\_\_\_\_  
\_\_\_\_\_

OCT 10 2018

AA LLC

Full Name of Student \_\_\_\_\_ Age \_\_\_\_\_

Relationship to employee \_\_\_\_\_

X [ ] 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: Must Attach court proof of the eviction or letter from Landlord signed and notarized detailing eviction amount and date. Must Also submit copy of the signed lease agreement).**  
**(FORECLOSURE: Must Attach Foreclosure proof from Mortgage Company or submit court papers.)**

[ ] E. Quarterly Medical Fund Self-Payment

Dawn Welch