

***UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
FOURTH QUARTER 2018***

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2018 CONTRIBUTIONS
--

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
SHOPPERS	\$22.08	MOB	1,215	\$80,482
SHOPPERS ¹	11.04	MOB	223	7,396
UFCW LOCAL 400	22.08	MOB	49	3,268

TOTAL			1,487	\$91,146
-------	--	--	-------	----------

AVERAGE MONTHLY CONTRIBUTION \$20.43

¹EMPLOYEES HIRED ON OR AFTER MAY 1, 2015

FOURTH QUARTER 2018 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$82,734		\$18.546		84.55%
SUBTOTAL	\$82,734		\$18.546		84.55%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$6,651		\$1.491		6.80%
ACCOUNTING	3,301		0.740		3.37%
INVESTMENT MGMNT	63		0.014		0.06%
LEGAL	4,624		1.037		4.73%
POSTAGE	123		0.028		0.13%
PRINTING	352		0.079		0.36%
SUBTOTAL	\$15,114		\$3.389		15.45%
TOTAL	\$97,848		\$21.935		100.00%

**FOURTH QUARTER 2018
QUARTERLY RECAP**

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$113,833	\$110,576	\$91,942	\$91,146	\$407,497
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	294	406	476	362	1,538

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
--------------	-----------	-----------	----------	----------	-----------

EXPENSES

PROVIDERS	\$99,206	\$96,290	\$82,218	\$82,734	\$360,448
OPERATING	13,144	11,363	19,291	15,114	58,912

TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360
----------------	-----------	-----------	-----------	----------	-----------

TOTAL INCOME	\$114,127	\$110,982	\$92,418	\$91,508	\$409,035
TOTAL EXPENSES	\$112,350	\$107,653	\$101,509	\$97,848	\$419,360

SURPLUS (DEFICIT)	\$1,777	\$3,329	(\$9,091)	(\$6,340)	(\$10,325)
-------------------	---------	---------	-----------	-----------	------------

AVERAGE INCOME	\$21.03	\$20.92	\$20.72	\$20.51	\$20.80
AVERAGE EXPENSES	\$20.70	\$20.30	\$22.75	\$21.93	\$21.42

SURPLUS (DEFICIT)	\$0.33	\$0.62	(\$2.03)	(\$1.42)	(\$0.62)
-------------------	--------	--------	----------	----------	----------

PARTICIPANTS	1,809	1,768	1,487	1,487	1,638
--------------	-------	-------	-------	-------	-------

FUND RESERVE	\$113,941	\$117,126	\$104,420	\$97,667	
--------------	-----------	-----------	-----------	----------	--

2017
QUARTERLY RECAP

FIRST 2017 SECOND 2017 THIRD 2017 FOURTH 2017 TOTAL

EMPLOYER CONTRIB	\$119,540	\$117,398	\$115,821	\$114,518	\$467,277
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	110	166	240	240	756

TOTAL INCOME	\$119,650	\$117,564	\$116,061	\$114,758	\$468,033
--------------	-----------	-----------	-----------	-----------	-----------

EXPENSES

PROVIDERS	\$105,969	\$103,316	\$103,541	\$102,029	\$414,855
OPERATING	10,571	14,819	18,826	11,987	56,203

TOTAL EXPENSES	\$116,540	\$118,135	\$122,367	\$114,016	\$471,058
----------------	-----------	-----------	-----------	-----------	-----------

TOTAL INCOME	\$119,650	\$117,564	\$116,061	\$114,758	\$468,033
TOTAL EXPENSES	\$116,540	\$118,135	\$122,367	\$114,016	\$471,058

SURPLUS (DEFICIT)	\$3,110	(\$571)	(\$6,306)	\$742	(\$3,025)
-------------------	---------	---------	-----------	-------	-----------

AVERAGE INCOME	\$21.55	\$21.45	\$21.37	\$21.18	\$21.39
AVERAGE EXPENSES	\$20.99	\$21.55	\$22.54	\$21.04	\$21.53

SURPLUS (DEFICIT)	\$0.56	(\$0.10)	(\$1.17)	\$0.14	(\$0.14)
-------------------	--------	----------	----------	--------	----------

PARTICIPANTS	1,851	1,827	1,810	1,806	1,824
--------------	-------	-------	-------	-------	-------

FUND RESERVE	\$120,832	\$119,362	\$113,467	\$113,378	
--------------	-----------	-----------	-----------	-----------	--

FOURTH QUARTER 2018 UTILIZATION
--

AKMAN & ASSOCIATES

CODE	TYPE	CASES* OPENED	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	17	191.35	154.00	
02	PROBATE	3	12.45	17.20	
03	WILL	15	39.95	36.85	
04	NEGLIGENCE	3	10.30	20.30	
05	REAL ESTATE	9	23.05	18.15	
06	CONSUMER	27	175.20	144.60	
07	CRIMINAL	9	71.25	10.95	
08	TRAFFIC	7	47.30	9.45	
09	LANDLORD/TENANT	6	32.35	22.70	
10	ADMINISTRATIVE	9	30.10	17.25	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	3	14.95	3.30	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		108	648.25	454.75	\$0

ALL HOURS	1,103.00
ADJUSTED HOURS	875.63
PAYMENT	\$82,734
COST PER HOUR	\$94.49

* CASES OPENED DURING QUARTER. HOURS REFLECT NEWLY OPENED CASES AND PRIOR CASES

FOURTH QUARTER 2018 DELINQUENCIES

None