This is a summary of the annual report of the Laborers Health and Welfare Trust Fund for Northern California, 94-1235152, for year ended May 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the Laborers Health and Welfare Fund for Northern California has committed itself to pay certain medical, dental, optical, prescription drug, vision, death and disability benefit claims incurred under the terms of the plan.

INSURANCE INFORMATION

The plan has contracts with Claremont EAP, Delta Dental of California, Kaiser Foundation Health Plan Inc., Newport Dental Plan, Prime Care Dental Plan and United Healthcare Insurance Company to pay certain behavioral health, medical and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2019 were $114,754,013.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $333,304,443 as of May 31, 2019, compared to $289,611,891 as of June 1, 2018. During the plan year the plan experienced an increase in its net assets of $43,692,552. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $394,127,920, including employer contributions of $355,575,888, participant contributions of $14,645,912, earnings from investments of $13,243,639 and other income of $10,662,481.

Plan expenses were $350,435,368. These expenses included $16,997,825 in administrative expenses and $333,437,543 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant’s report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets;
5. Insurance information including sales commissions paid by insurance carriers; and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 Investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the administrative office of the Laborers Health and Welfare Trust Fund for Northern California, at 220 Campus Lane Fairfield, CA 94534, telephone 707-864-2800. The charge to cover copying costs will be $34.50 for the full annual report, or $.25 per page for any part thereof.
This is a summary of the annual report for Laborers Annuity Plan for Northern California, 94-6277608, Plan 002, for the year ended May 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**BASIC FINANCIAL STATEMENT**

Benefits under the plan are provided by a Trust Fund. Plan expenses were $20,785,624. These expenses included $2,210,342 in administrative expenses and $18,575,282 in benefits paid to participants and beneficiaries. A total of 69,552 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $713,594,525 as of May 31, 2019, compared to $578,584,288 as of June 1, 2018. During the plan year the plan experienced an increase in its net assets of $135,010,237. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $155,795,861, including employer contributions of $124,622,501, gains of $2,534,147 from the sale of assets, earnings from investments of $28,409,628, and other income of $229,585.

**FUNDING STANDARDS**

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant’s report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets;
5. Insurance information including sales commissions paid by insurance carriers; and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Laborers Funds Administrative Office of Northern California, Inc., who is the plan administrator, at 220 Campus Lane, Fairfield, CA 94534, telephone 707-864-2800. The charge to cover copying costs will be $27.25 for the full annual report, or $0.25 per page for any part thereof.
This is a summary of the annual report of the Laborers Vacation/Holiday Trust Fund for Northern California, EIN 94-6092198, for the year ended May 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of Laborers Vacation/Holiday Trust Fund for Northern California has committed itself to pay certain vacation benefit claims incurred under the terms of the plan.

**BASIC FINANCIAL STATEMENT**

The value of plan assets, after subtracting liabilities of the plan, was $(4,651,052) as of May 31, 2019, compared to $(5,592,425) as of June 1, 2018. During the plan year the plan experienced an increase in its net assets of $941,373. During the plan year, the plan had total income of $113,960,410, including employer contributions of $112,646,992, earnings from investments of $454,659 and other income of $858,759.

Plan expenses were $113,019,037. These expenses included $37,797,981 in administrative expenses (including $36,546,140 of supplemental dues collected and forwarded to the District Council) and $75,221,056 in benefits paid to participants and beneficiaries.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant’s report;
2. Financial information and information on payments to service providers; and
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the administrative office of the Laborers Vacation-Holiday Trust Fund for Northern California at 220 Campus Lane Fairfield, CA 94534, telephone 707-864-2800. The charge to cover copying costs will be $2.00 for the full annual report, or $0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 220 Campus Lane Fairfield, CA 94534, and at the U.S. Department of Labor in Washington, DC or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.