

## SUMMARY ANNUAL REPORT

This is the summary of the annual report for: **Washington Oddfellows Home  
401(k) Profit Sharing Plan & Trust**  
Plan year end: **DECEMBER 31, 2019**

The annual report has been filed with the US Department of Labor's Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

Benefits under the plan are provided through a trust.

A. Plan Income:	Employer contributions:	76,159.71	
	Employee contributions:	159,820.64	
	Earnings from investments:	449,300.06	
	Other Income:	20,908.61	
	<b>TOTAL INCOME:</b>		<b>706,189.02</b>
B. Plan Expenses:	Benefits paid to participants:	(188,420.16)	
	Corrective Distributions:	0.00	
	Deemed Distributions:	0.00	
	Fees & Other expenses:	(990.00)	
	<b>TOTAL EXPENSES:</b>		<b>(189,410.16)</b>
C. Plan Assets:	Total change of plan assets (A-B):	516,778.86	
	01/01/2019 net value of plan assets:	2,401,140.48	
	12/31/2019 net value of plan assets:	2,917,919.34	

American Funds PP reported assets at the end of the plan year of: 2,841,561.47  
Accord is the Surety company that has issued the plan's fidelity bond.

Distribution Fee Disclosure: The plan currently has a third party administrator distribution fee of \$85 applicable to any distribution processed for the plan (including hardships and/or loans if allowed by the plan). The fee is generally applied to the participant's plan assets at the time of distribution.

### YOUR RIGHTS TO ADDITIONAL INFORMATION

To obtain a full copy of the annual report or any part thereof, write or call the plan administrator at the following address:

Plan Sponsor: Washington Oddfellows Home  
Address: 534 Boyer Avenue  
Walla Walla, WA 99362

You have the right to receive a copy of the full annual report, or any part thereof, on request. If you wish a copy of the full annual report, or any part thereof, the charge to cover copying costs will be \$0.25 per page for any part thereof. The items listed below are included in that report.

- 1) Assets held for investment.
- 2) Transactions in excess of 3% of plan assets.
- 3) Insurance information, including the sales commissions paid by the insurance carrier.

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 the 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. In addition you have the right to examine or receive evidence of the required bond and statements from the investment company describing the qualifying plan assets. The charge to cover copying cost given above does not including a charge for the copying of these portions of the report because these portions are furnished without charge. If you are unable to obtain copies of the bond or statements you should contact the EBSA regional office.

You also have the legally protected right to examine the annual report at the main office of the plan, listed above, and at the U.S. Department of Labor (DOL) in Washington, D.C., or to obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room N-5638, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.