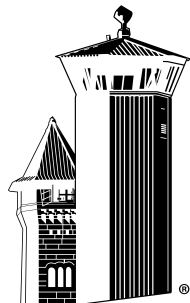


2021 Summary Annual Report

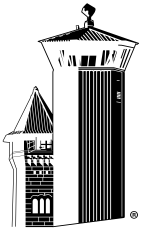


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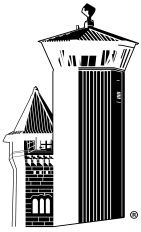
Report Prepared January, 2022



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**2021 Summary Annual Report for
CCPOA BENEFIT TRUST FUND WELFARE BENEFIT PLAN
Plan 501**

This is a summary of the annual report of the CCPOA Benefit Trust Fund Welfare Benefit Plan, EIN 94-6459649, Plan 501, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Welfare Benefit Plan has committed itself to pay certain supplemental dental, vision, and hearing aid claims incurred under the terms of the Plan.

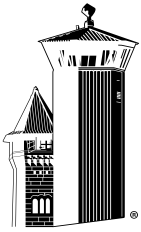
INSURANCE INFORMATION

The plan has contracts with Fidelity Security Life, Jackson National Insurance Company, Combined Insurance Company of America, Combined States L.S., Inc., American Heritage Life Insurance Company, and New York Life Insurance Company to pay all life, accidental death and dismemberment claims, prepaid legal, and critical illness, cancer, and specific disease benefit claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2021 were \$10,294,753.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$69,770,920 as of March 31, 2021, compared to \$60,443,838 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$9,327,082. 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 \$33,071,743, including employer contributions of \$5,078, participant contributions of \$18,643,510, earnings from investments of \$5,680,525, and other income of \$8,742,630.

Plan expenses were \$23,744,661. These expenses included \$7,734,627 in administrative expenses and \$16,010,034 in benefits paid to participants.



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**2021 Summary Annual Report for
CCPOA BENEFIT TRUST FUND DISABILITY BENEFIT PLAN
Plan 502**

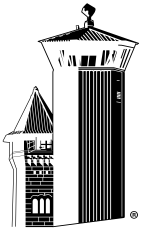
This is a summary of the annual report of the CCPOA Benefit Trust Fund Disability Benefit Plan, EIN 94-6459649 for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Disability Benefit Plan, has committed itself to pay all disability claims incurred under the terms of the plan.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$22,685,555 as of March 31, 2021, compared to \$16,258,069 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$6,427,486. 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 \$10,717,381, including participant contributions of \$5,711,766, and earnings from investments of \$5,005,615.

Plan expenses were \$4,289,895. These expenses included \$1,516,252 in administrative expenses and \$2,773,643 in benefits paid to participants.



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**2021 Summary Annual Report for
CCPOA BENEFIT TRUST FUND SUPPLEMENTAL BENEFIT PLAN
Plan 503**

This is a summary of the annual report of the CCPOA Benefit Trust Fund Supplemental Benefit Plan, EIN 94-6459649, Plan 503, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Supplemental Benefit Plan has committed itself to pay certain accidental death and dismemberment claims incurred under the terms of the plan.

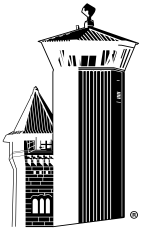
INSURANCE INFORMATION

The plan has contracts with New York Life Insurance Company and Combined States L.S., Inc. to pay all life, accidental death and dismemberment and prepaid legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2021 were \$3,138,831.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$21,065,012 as of March 31, 2021, compared to \$19,920,602 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$1,144,410. 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 \$19,234,180, including employer contributions of \$19,132,000 and earnings from investments of \$102,180.

Plan expenses were \$18,089,770. These expenses included \$204,713 in administrative expenses and \$17,885,057 in benefits paid to participants.



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**2021 Summary Annual Report for
CCPOA LEGAL DEFENSE FUND**

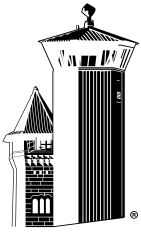
This is a summary of the annual report of the CCPOA Legal Defense Fund, EIN 68-6072830, for the fiscal year ended March 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Legal Defense Fund has committed itself to pay certain legal benefits incurred under the terms of the plan.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$6,280,542 as of March 31, 2021, compared to \$6,257,101 as of April 1, 2020. During the plan year the plan experienced an increase in its net assets of \$23,441. 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 \$1,376,486, including participant contributions of \$981,795 and earnings from investments of \$394,691.

Plan expenses were \$1,353,045. These expenses included \$671,780 in administrative expenses and \$681,265 in benefits paid to participants.



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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:

CCPOA Benefit Trust Fund Welfare Benefit Plan EIN 94-6459649 Plan No. 501	CCPOA Benefit Trust Fund Disability Benefit Plan EIN 94-6459649 Plan No. 502	CCPOA Benefit Trust Fund Supplemental Benefit Plan EIN 94-6459649 Plan No. 503	CCPOA Legal Defense EIN 68-6072830 Trust No. 501
1. An accountant's report; 2. Financial information and information on payments to service providers; 3. Assets held for investments; and 4. Insurance information including sales commissions paid by insurance carriers.	1. An accountant's report; 2. Financial information and information on payments to service providers; and 3. Assets held for investment.	1. An accountant's report; 2. Financial information and information on payments to service providers; and 3. Assets held for investment	1. An accountant's report; 2. Financial information and information on payments to service providers; and 3. Assets held for investments.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:
 CCPOA Benefit Trust Fund
 2515 Venture Oaks Way Suite 200
 Sacramento, CA 95833-4235,
 Telephone: (916) 779-6300.

The charge to cover copying costs will be \$18.00 for the full annual report, or \$.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.

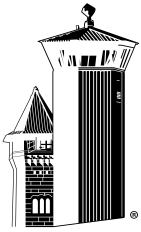
The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at:
 2515 Venture Oaks Way, Suite 200
 Sacramento, CA 95833-4235

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 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.

BOARD OF TRUSTEES



CCPOA Benefit Trust Fund

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