

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS

MARTIN J. WALSH,  
SECRETARY OF LABOR,  
U.S. DEPARTMENT OF LABOR,

Plaintiff,

v.

MICHAEL OLSZEWSKI, AREA WIDE REALTY  
CORPORATION, AREA WIDE REALTY  
CORPORATION CASH BALANCE PENSION PLAN  
AND TRUST, AREA WIDE REALTY  
CORPORATION PROFIT-SHARING PLAN AND  
TRUST,

Defendants.

CIVIL ACTION

Case No. 1:20-cv-00660

**CONSENT ORDER AND JUDGMENT**

Plaintiff, **MARTIN J. WALSH**, Secretary of Labor, United States Department of Labor (“Secretary”), pursuant to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended, 29 U.S.C. §1001, *et seq.*, filed a complaint against defendants Michael Olszewski, Area Wide Realty Corporation, the Area Wide Realty Corporation Cash Balance Pension Plan and Trust (“Cash Balance Plan” or “CBP”) and the Profit-Sharing Plan and Trust (“Profit-Sharing Plan” or “PSP”) alleging breaches of their fiduciary responsibilities under ERISA § 403, 29 U.S.C. § 1103; ERISA § 404, 29 U.S.C. § 1104; and ERISA § 406, 29 U.S.C. § 1106 with respect to the Area Wide Realty Corporation Cash Balance Pension Plan and Trust and the Area Wide Realty Corporation Profit-Sharing Plan and Trust (“Plans”).<sup>1</sup>

<sup>1</sup> The Plans were named as defendants herein pursuant to Federal Rule of Civil Procedure 19 solely to ensure that complete relief can be granted.

Defendants waive service of process of the complaint and admit to the jurisdiction of this Court over them and the subject matter of this action. Defendants neither admit nor deny the remaining allegations in the Secretary's Complaint.

The Secretary and Defendants have agreed to resolve all matters in controversy in this action between them including the penalty pursuant to ERISA § 502(l), 29 U.S.C. § 1132(l), and any proceedings related thereto, and said parties do now consent to entry of a Consent Order and Judgment by this Court in accordance therewith.

Upon consideration of the record herein, and as agreed to by the parties, the Court finds that it has jurisdiction to enter this Consent Order and Judgment.

IT IS THEREFORE ORDERED, DECREED, AND ADJUDGED that:

1. Defendant Michael Olszewski, in his capacity as the sole named trustee of the Plans, breached his fiduciary duty by using ERISA plan assets for non-plan purposes.

a. Defendant Michael Olszewski violated 29 U.S.C. §§ 1103(a), 1103(c)(1), 1104(a)(1)(A), 1104(a)(1)(B), 1104(a)(1)(D), 1106(a)(1)(D), 1106(b)(1), and 1106(b)(2) by transferring assets from the Plans to Area Wide and subsequently opening a mutual fund money market account titled in the names of Michael and Tamara Olszewski in joint tenancy with rights of survivorship in Spring 2017.

b. Defendant Michael Olszewski violated 29 U.S.C. §§ 1103(a), 1103(c)(1), 1104(a)(1)(A), 1104(a)(1)(B), 1104(a)(1)(D), 1106(a)(1)(B), 1106(a)(1)(D), 1106(b)(1), and 1106(b)(2) by transferring assets from the Plans into annuity policies for his own benefit in Spring 2011.

c. Defendant Michael Olszewski violated 29 U.S.C. § 1112(a) and 1112(b) by failing to maintain fidelity bond coverage after September 28, 2015, when the existing bond

coverage at the time lapsed due to non-payment of premiums.

2. Defendants Michael Olszewski and Area Wide Realty Corporation are jointly and severally liable to the Cash Balance Plan for restoration of all losses resulting from the ERISA violations set forth in paragraph 1 above.

3. Defendant Michael Olszewski is liable to the Cash Balance Plan in the amounts set forth in paragraphs 5(a), 5(b), 5(c) below and attached Exhibit A.

4. Until such time as all loss restorations, as set forth in paragraphs 5(a), 5(b), 5(c) below and Exhibit A, are restored to the non-breaching Cash Balance Plan participants, the Secretary may require that both Michael Olszewski and Area Wide restore the losses, with any loss restoration by one being credited to the other. If Michael Olszewski fails to comply with paragraphs 5(a), 5(b), 5(c) below, and Exhibit A, within 60 days after the Secretary notifies Area Wide of Michael Olszewski's failure to comply with this Consent Order and Judgment, Area Wide shall restore to the non-fiduciary plan participants of the Cash Balance Plan the amounts set forth in paragraphs 5(a), 5(b), 5(c) below and Exhibit A.

5. Defendant Michael Olszewski, and his spouse, Tamara Olszewski, agree to waive a full restoration of any amount due to breaching fiduciary Michael Olszewski in the Cash Balance Plan, including lost opportunity costs ("LOC"), as a result of the restoration of losses to the Cash Balance Plan. Specifically, Mr. Olszewski waives \$54,464.33 in principal and \$42,249.70 in interest owed to him as a participant in the Cash Balance Plan (total of \$96,714.03). Mr. Olszewski also agrees to re-allocate his entire benefit from the Cash Balance Plan to all non-fiduciary plan participants as set forth below.<sup>2</sup>

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<sup>2</sup> Defendant Olszewski's benefit as of August 31, 2021 was \$159,085.46.

- a. Defendants shall begin the required procedures for distributions to all non-fiduciary Cash Balance Plan participants, except Tamara Olszewski who will be paid out in accordance with paragraph 5(c) below, at 100% of their vested balance according to 2018 Statements issued by Karel-Gordon & Associates (“2018 statements”), within 30 days of execution of the Consent Order and Judgment out of the Cash Balance Plan assets.<sup>3</sup> (\$50,672.25).
- b. Defendants shall also begin the required procedures for allocation and distribution of \$13,821.03 in LOC, within 30 days of execution of the Consent Judgment and Order to be distributed pro rata to each non-fiduciary Cash Balance Plan participant based on each non-fiduciary Cash Balance Plan participant’s interest in the Cash Balance Plan.
- c. Tamara Olszewski is owed a benefit in the Cash Balance Plan of \$224,176.32. Defendants shall also begin the required procedures for distribution of \$168,155.83 (balance due as of August 31, 2021) of the Cash Balance Plan assets to Ms. Olszewski within 30 days of execution of the Consent Order and Judgment. Mr. Olszewski agrees to pay Tamara Olszewski directly the difference (\$56,020.49) (difference due as of August 31, 2021) within a 36-month period. Mr. Olszewski shall make three equal annual payments. The first installment will be due within forty-five (45) days of execution of this Consent Order and Judgment. The second installment will be due on June 1, 2023. The third installment will be due on June 1, 2024. Mr. Olszewski can

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<sup>3</sup> As of August 31, 2021, the balance of the Cash Balance Plan was \$232,649.11.

prepay any of the installment payments to Tamara Olszewski at any time prior to the date due.

- d. All payments required in paragraphs 5(a) through 5(c) above shall be paid by Mr. Olszewski as set forth on the excel spreadsheet attached to this Order as Exhibit A.
- e. Mr. Olszewski shall provide satisfactory proof of such payments to Tamara Olszewski by providing written documentation to the Regional Director, Jeffrey A. Monhart, at Employee Benefits Security Administration, U.S. Department of Labor, 230 S. Dearborn, Suite 2160, Chicago, IL 60604 within 30 days after each annual payment until paid in full.

6. Defendants Michael Olszewski and Area Wide Realty Corporation are jointly and severally liable to the Profit-Sharing Plan for restoration of all losses resulting from the ERISA violations set forth in paragraph 1 above.

7. Defendant Michael Olszewski is liable to the Profit-Sharing Plan in the amounts set forth in paragraphs 9(a), 9(c), 9(d) below and attached Exhibit B.

8. Until such time as all loss restoration, as set forth in 9(a), 9(c), 9(d) below, and Exhibit B, are restored to the non-fiduciary Profit-Sharing Plan participants, the Secretary can require that both Michael Olszewski and Area Wide restore the losses, with any loss restoration by one being credited to the other. If Michael Olszewski fails to comply with paragraphs 9(a), 9(c), 9(d) below, and Exhibit B, within 60 days after the Secretary notifies Area Wide of Michael Olszewski's failure to comply with this Consent Order and Judgment, Area Wide shall restore to the non-fiduciary plan participants of the Profit-Sharing Plan the amounts set forth in paragraphs 9(a), 9(c), 9(d) below and Exhibit B.

9. Defendant Michael Olszewski, and his spouse, Tamara Olszewski, agree to waive a full restoration of any amount due to breaching fiduciary Michael Olszewski from the Profit-Sharing Plan. Specifically, Mr. Olszewski waives \$12,047.00 in principal and \$16,351.67 in interest owed to him as a participant in the Profit-Sharing Plan (a total of \$28,398.67). Mr. Olszewski also agrees to re-allocate his entire balance of \$65,370.91 in the Profit-Sharing Plan to all other non-fiduciary participants as set forth below.

- a. Defendants shall restore a total of \$12,500.00 in interest into the Profit-Sharing Plan, within seven (7) days of execution of the Consent Order and Judgment, and begin the required procedures for distribution of said sum to all non-fiduciary Plan participants on a pro rata basis based on each non-fiduciary Plan participant's interest in the Profit-Sharing Plan according to the Plan's 2018 statements within 30 days of the Consent Order and Judgment.
- b. Mr. Olszewski shall provide satisfactory proof of restoration of the \$12,500.00 into the Profit-Sharing Plan by providing written documentation to the Regional Director, Jeffrey A. Monhart, at Employee Benefits Security Administration, U.S. Department of Labor, 230 S. Dearborn, Suite 2160, Chicago, IL 60604 within 30 days of payment.
- c. Defendants shall begin the required procedures for distributions to all non-fiduciary Plan participants, including Tamara Olszewski, their balances according to the 2018 statements within 30 days of execution of the Consent Order and Judgment.<sup>4</sup> (\$381,438.65).

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<sup>4</sup> As of December 31, 2021, the balance of the Profit-Sharing Plan was \$482,683.80.

- d. Defendants shall also begin the required procedures for allocation and distribution of the remaining balance in the Profit-Sharing Plan (\$101,229.05)(the remaining balance as of December 31, 2021) on a pro rata basis to each non-fiduciary Profit-Sharing Plan participant based on each non-fiduciary Profit-Sharing Plan participant's interest in the Profit-Sharing Plan, according to the Plan's 2018 statements within 30 days of execution of the Consent Order and Judgment.
- e. All payments required in paragraphs 9(a), 9(c), and 9(d) above shall be paid by Mr. Olszewski as set forth on the excel spreadsheet attached to this Order as Exhibit B.

**10.** All distributions from the Cash Balance Plan as required under this Consent Order and Judgment shall be completed by Defendants within 6 months following execution of this Consent Order and Judgment. Defendants shall begin the required procedures for such distributions from the Cash Balance Plan within thirty (30) days of execution of the Consent Order and Judgment. Until the distributions are completed, Defendants shall communicate in writing the status of distributions every 30 days to the Regional Director, Jeffrey A. Monhart, at Employee Benefits Security Administration, U.S. Department of Labor, 230 S. Dearborn, Suite 2160, Chicago, Illinois 60604 until distributions are completed. Defendants Michael Olszewski and Area Wide Realty Corporation, upon execution of this Consent Order and Judgment, shall provide written allocation instructions to the consultant, Northwest Benefit Consultants, Inc., and the asset custodian, BMO Investment Services, to ensure monies are credited to all non-fiduciary Cash Balance Plan participants who (1) were employees of Area Wide Realty Corporation; (2) were plan participants during the period March 7, 2011 to March 11, 2016 and

during the period April 6, 2017 to present; (3) had monies transferred out of the Cash Balance Plan during these periods; and (4) who have not received a distribution of their full vested account balance as of the date of the entry of this Consent Order and Judgment.<sup>5</sup> Mr. Olszewski's balance in the Cash Balance Plan shall be credited toward all non-fiduciary plan participants, ensuring each non-fiduciary plan participant receives a distribution of his full vested account balance as of the date of the entry of this Consent Order and Judgment. Additionally, the aforementioned monies referenced in paragraph 5(b) above shall be allocated to each Cash Balance Plan participant based on a pro rata basis of each Cash Balance Plan participant's balance in the Cash Balance Plan. Upon execution of this Consent Order and Judgment, Defendants shall provide the Secretary the written allocation instructions it submitted to the Cash Balance Plan's consultant, Northwest Benefit Consultants, Inc., and the asset custodian, BMO Investment Services.

**11.** All distributions from the Profit-Sharing Plan as required under this Consent Order and Judgment shall be completed by Defendants within 6 months following execution of this Consent Order and Judgment. Defendants shall begin the required procedures for such distributions from the Profit-Sharing Plan within thirty (30) days of execution of the Consent Order and Judgment. Until distributions are completed, Defendants shall communicate in writing the status of distributions every 30 days to the Regional Director, Jeffrey A. Monhart, at Employee Benefits Security Administration, U.S. Department of Labor, 230 S. Dearborn, Suite 2160, Chicago, Illinois 60604 until distributions are completed. Defendants Michael Olszewski and Area Wide Realty Corporation, upon execution of this Consent Order and Judgment, shall provide written allocation instructions to the consultant, Northwest Benefit Consultants, Inc., and

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<sup>5</sup> The Cash Balance Plan has 20 participants due benefits (excluding Mr. Olszewski).



the asset custodian, BMO Investment Services, to ensure monies are credited to all non-fiduciary Profit-Sharing Plan participants who (1) were employees of Area Wide Realty Corporation; (2) were Profit-Sharing Plan participants during the period March 7, 2011 to February 25, 2016 and during the period from March 29, 2017 to present; (3) had monies transferred out of the Profit-Sharing Plan during these periods; and (4) who have not received a distribution of their full vested account balance as of the date of the entry of this Consent Order and Judgment.<sup>6</sup> Mr. Olszewski's balance in the Profit-Sharing Plan shall be credited toward all non-fiduciary Profit-Sharing Plan participants, ensuring each non-fiduciary plan participant receives a distribution of his full vested account balance as of the date of the entry of this Consent Order and Judgment. Additionally, the aforementioned monies referenced in paragraphs 9(a) and 9(d) above shall be allocated to each Profit-Sharing Plan participant based on a pro rata basis of each Profit-Sharing Plan participant's balance in the Profit-Sharing Plan. Upon execution of this Consent Order and Judgment, Defendants shall provide the Secretary the written allocation instructions it submitted to the Profit-Sharing Plan's consultant, Northwest Benefit Consultants, Inc., and the asset custodian, BMO Investment Services.

12. Upon execution of this Consent Order and Judgment, Defendants Michael Olszewski and Area Wide Realty Corporation shall implement the procedures set forth in paragraph 5 above according to the written allocation instructions set forth in paragraphs 5(a) through 5(d) and 10 above regarding the Cash Balance Plan.

13. Upon execution of this Consent Order and Judgment, Defendants Michael Olszewski and Area Wide Realty Corporation shall implement the procedures set forth in paragraph 9 above according to the written allocation instructions set forth in paragraphs 9(a),

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<sup>6</sup> The Profit-Sharing Plan has 46 participants due benefits (excluding Mr. Olszewski).

9(c), 9(d), 9(e) and 11 above regarding the Profit-Sharing Plan.

**14.** Upon execution of this Consent Order and Judgment and implementation of the procedures set forth in paragraph 5 above regarding the Cash Balance Plan, Defendants, Michael Olszewski and Area Wide Realty Corporation, shall take steps to disburse these monies, according to paragraph 5 above to all non-fiduciary Plan participants who (1) were employees of Area Wide Realty Corporation; (2) were Cash Balance Plan participants during the period March 7, 2011 to March 11, 2016 and during the period April 6, 2017 to present; (3) had monies transferred out of the Cash Balance Plan during these periods; and (4) who have not received a distribution of their full vested account balance as of the date of the entry of this Consent Order and Judgment. Mr. Olszewski's balance in the Cash Balance Plan shall be credited toward all non-fiduciary Cash Balance Plan participants, ensuring each non-fiduciary Cash Balance Plan participant receives a distribution of his full vested account balance as of the date of the entry of this Consent Order and Judgment. Additionally, the aforementioned monies referenced in 5(b) above regarding the Cash Balance Plan shall be allocated to each Cash Balance Plan participant based on a pro rata basis of each Cash Balance Plan participant's balance in the Cash Balance Plan. Defendants shall provide written documentation to the Secretary verifying proof of payment and disbursement, as set forth in paragraphs 5(a) through 5(d) above, within 30 days of disbursement.

**15.** Upon execution of this Consent Order and Judgment and implementation of the procedures set forth in paragraph 9 above regarding the Profit-Sharing Plan, Defendants, Michael Olszewski and Area Wide Realty Corporation, shall take steps to disburse these monies, according to paragraph 9 above, to all non-fiduciary Profit-Sharing Plan participants who (1) were employees of Area Wide Realty Corporation; (2) were Profit-Sharing Plan participants

during the period March 7, 2011 to February 25, 2016 and during the period from March 29, 2017 to present; (3) had monies transferred out of the Profit-Sharing Plan during these periods; and (4) who have not received a distribution of their full vested account balance as of the date of the entry of this Consent Order and Judgment. Mr. Olszewski's balance in the Profit-Sharing Plan shall be credited toward all non-fiduciary plan participants, ensuring each non-fiduciary plan participant receives a distribution of his full vested account balance as of the date of the entry of this Consent Order and Judgment. Additionally, the aforementioned monies regarding the Profit-Sharing Plan shall be allocated to each non-fiduciary Profit-Sharing Plan participant based on a pro rata basis of each non-fiduciary Profit-Sharing Plan participant's balance in the Profit-Sharing Plan. Defendants shall provide written documentation to the Secretary verifying proof of payment and disbursement, as set forth in paragraphs 9(a) through 9(e) above, within 30 days of disbursement.

**16.** Defendants Michael Olszewski and Area Wide Realty Corporation are permanently enjoined and restrained from violating the provisions of Title I of ERISA, 29 U.S.C. §1001 *et seq.*

**17.** Upon entry of this Judgment, Defendants Michael Olszewski and Area Wide Realty Corporation shall be permanently enjoined from serving or acting as a fiduciary or service provider with respect to any employee benefit plan subject to ERISA except to the extent necessary to comply with this Judgment.

**18.** Within 30 days of execution of the Consent Order and Judgment, Defendant Michael Olszewski shall begin the required procedures to terminate the Plans and distribute the assets to the Plans' non-fiduciary participants. His responsibilities shall include, but not be limited to, causing the distribution of the Plans' assets to the non-fiduciary Plans' participants

and filing all appropriate documents with the various government agencies. In accordance with the Plans' governing documents and ERISA, reasonable fees related to the termination of the Plans can be paid out of the assets of the Plans to an entity or person, other than the Defendants, who provides reasonable and necessary services to the Plans during its termination. Within thirty days after terminating the Plans and distributing assets, Defendant Michael Olszewski shall provide satisfactory proof of such termination to the Regional Director, Jeffrey A. Monhart, at Employee Benefits Security Administration, U.S. Department of Labor, 230 S. Dearborn, Suite 2160, Chicago, Illinois 60604.

19. The Secretary has determined Defendants shall be and hereby are assessed a 20% penalty pursuant to ERISA § 502(l), 29 U.S.C. § 1132(l), totaling \$31,690.23<sup>7</sup>. Based on the information provided, the Secretary will reduce the amount of the penalty by 50% to \$15,845.12. Therefore, the Secretary hereby does and will accept as full satisfaction of the assessed penalty, the amount of \$15,845.12. Defendants waive their right to a separate notice of assessment of the penalty under ERISA § 502(l), 29 U.S.C. § 1132(l), the service requirement of 29 C.F.R. § 2570.83, and its right to seek any further reductions of or relief from the penalty under ERISA § 502(l), 29 U.S.C. § 1132(l). Pursuant to ERISA § 502(l), 29 U.S.C. § 1132(l), Defendants shall pay the penalty of \$15,845.12, within 30 days after disbursement of monies according to paragraphs 14 and 15 above, by sending a certified or cashier's check to:

U.S. Department of Labor  
ERISA Civil Penalty  
P.O. Box 71360  
Philadelphia, PA 19176-1360.

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<sup>7</sup> The applicable recovery amount is based on the restoration of \$44,722.10 to the Cash Balance Plan and \$113,729.05 to the Profit-Sharing Plan.

The certified or cashier's check referenced in this paragraph shall be made payable to the United States Department of Labor and will reference EBSA Case Nos. 50-033740 and 50-033695.

20. Each party agrees to bear his or its' own attorneys' fees, costs and other expenses incurred by such party in connection with any stage of this proceeding to date including, but not limited to, attorneys' fees which may be available under the Equal Access to Justice Act, as amended.

21. The Court shall maintain jurisdiction over this matter only for purposes of enforcing this Consent Order and Judgment.

22. Nothing in this Order is binding on any government agency other than the United States Department of Labor, Employee Benefits Security Administration.

DATED September 7, 2022

  
MARTHA M. PACOLD  
UNITED STATES DISTRICT JUDGE

**The parties hereby consent to the entry of this consent order and judgment:**

FOR THE SECRETARY OF LABOR:

FOR THE DEFENDANTS:

**SEEMA NANDA**  
Solicitor of Labor

**CHRISTINE Z. HERI**  
Regional Solicitor

*/s/ Barbara M. Villalobos*

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**Barbara M. Villalobos**  
Senior Trial Attorney

Office of the Solicitor  
U.S. Department of Labor  
230 S. Dearborn, Rm. 844


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**Michael Olszewski, Individually**

**Michael Olszewski**  
Area Wide Realty Corporation

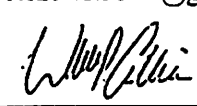
Chicago, IL 60604  
Tel: 312/353-1168  
Fax: 312/353-5698  
[Villalobos.Barbara@DOL.gov](mailto:Villalobos.Barbara@DOL.gov)  
Bar. No. 6230454

1545 S. 61<sup>st</sup> Court  
Cicero, IL 60804  
708/220-1791  
[tlolszewski321@gmail.com](mailto:tlolszewski321@gmail.com)



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**Michael Olszewski**  
Area Wide Realty Corporation Cash Balance  
Pension Plan & Trust and the Area Wide Realty  
Profit-Sharing Plan & Trust  
1545 S. 61<sup>st</sup> Court  
Cicero, IL 60804  
708/220-1791  
[tlolszewski321@gmail.com](mailto:tlolszewski321@gmail.com)



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**William Callinan**  
One of Defendants' Attorneys  
JOHNSON & KROL, LLC  
311 S. Wacker Drive, Suite 1050  
Chicago, IL. 60606  
312 372-8587  
[William@johnsonkrol.com](mailto:William@johnsonkrol.com)

NAMES	BENEFIT DUE CBP	LOC - 3/1/11 - 3/11/16	Pro Rata Share	Allocation of \$2,904	TOTAL OWED
Cynthia Beaver	\$2,397.77	\$571.43	0.048210377	\$140.00	<b>\$3,109.20</b>
Pedro Bonilla	\$1,267.13	\$271.53	0.024982951	\$72.55	<b>\$1,611.21</b>
Jesus Carriedo	\$2,423.68	\$519.37	0.047785784	\$138.77	<b>\$3,081.82</b>
Jason Clarke	\$2,810.57	\$602.28	0.055413844	\$160.92	<b>\$3,573.77</b>
Patricia Herrera (Vega)	\$2,666.63	\$571.43	0.05257581	\$152.68	<b>\$3,390.74</b>
Christine Livigni	\$2,544.25	\$545.21	0.050163018	\$145.67	<b>\$3,235.13</b>
Kelsey Meyerhofer	\$420.13	\$90.03	0.008283378	\$24.05	<b>\$534.21</b>
Ronald Mitera	\$2,138.28	\$458.21	0.042158751	\$122.43	<b>\$2,718.92</b>
Jennifer Myzia	\$4,875.18	\$1,044.70	0.096120049	\$279.13	<b>\$6,199.01</b>
Katherine O'Connor	\$1,494.57	\$320.27	0.029467237	\$85.57	<b>\$1,900.41</b>
Steven Olszewski	\$7,770.41	\$1,665.12	0.153203038	\$444.90	<b>\$9,880.43</b>
Sheri Overfelt	\$5,038.70	\$1,079.74	0.099344032	\$288.50	<b>\$6,406.94</b>
Mary Pater	\$400.19	\$85.76	0.007890285	\$22.91	<b>\$508.86</b>
Gia Pellegrino	\$4,198.86	\$899.77	0.082785557	\$240.41	<b>\$5,339.04</b>
Magdanena Piekos	\$1,004.96	\$215.35	0.019813958	\$57.54	<b>\$1,277.85</b>
Kelly Rosales	\$5,624.21	\$1,205.21	0.110888089	\$322.02	<b>\$7,151.44</b>
Michelle Rudecki	\$1,067.47	\$228.75	0.021046496	\$61.12	<b>\$1,357.34</b>
Steven Swierski	\$1,993.90	\$427.27	0.039312111	\$114.16	<b>\$2,535.33</b>
Debbie Van Beek	\$535.36	\$114.72	0.010555234	\$30.65	<b>\$680.73</b>
<b>TOTAL</b>	<b>\$50,672.25</b>	<b>\$10,916.15</b>	<b>1</b>	<b>\$2,904.00</b>	<b>\$61,589.40</b>
Tamara Olszewski*	\$224,176.32				<b>\$224,176.32</b>

<b>NAME</b>	<b>BENEFIT DUE PSP</b>	<b>Pro Rata Share</b>	<b>\$113,745.15 Pro Rata</b>	<b>TOTAL OWED</b>
Katherine O'Connor	\$4,569.09	0.011978571	\$1,362.50	<b>\$5,931.59</b>
Ed Aulich	\$1,158.60	0.003037448	\$345.49	<b>\$1,504.09</b>
Cynthia Beaver	\$4,346.28	0.01139444	\$1,296.06	<b>\$5,642.34</b>
Pedro Bonilla	\$1,391.55	0.003648162	\$414.96	<b>\$1,806.51</b>
Jesus Carriedo	\$6,058.13	0.015882318	\$1,806.54	<b>\$7,864.67</b>
Kathleen Ceranek	\$297.00	0.000778631	\$88.57	<b>\$385.57</b>
Jason Clarke	\$3,305.80	0.008666662	\$985.79	<b>\$4,291.59</b>
Mary Couch	\$232.50	0.000609534	\$69.33	<b>\$301.83</b>
Eric Cwiak	\$2,226.77	0.00583782	\$664.02	<b>\$2,890.79</b>
Ryan Everett	\$1,660.42	0.004353046	\$495.14	<b>\$2,155.56</b>
Nicole Figueroa	\$427.90	0.001121806	\$127.60	<b>\$555.50</b>
Patricia Herrera (Vega)	\$7,690.06	0.020160673	\$2,293.18	<b>\$9,983.24</b>
Krystal Joyce	\$452.48	0.001186246	\$134.93	<b>\$587.41</b>
Radoslaw Krasowski	\$2,161.72	0.005667281	\$644.63	<b>\$2,806.35</b>
Melanie Kuhn	\$2,274.04	0.005961745	\$678.12	<b>\$2,952.16</b>
Christine Livigni	\$7,430.32	0.019479725	\$2,215.72	<b>\$9,646.04</b>
Ronald Livigni	\$1,777.33	0.004659544	\$530.00	<b>\$2,307.33</b>
Riley Mackowiak	\$1,237.93	0.003245424	\$369.15	<b>\$1,607.08</b>
Rozalia Malyszko	\$2,466.21	0.006465548	\$735.42	<b>\$3,201.63</b>
Christopher Mekeel	\$467.16	0.001224732	\$139.31	<b>\$606.47</b>
Kelsey Meyerhofer	\$2,630.95	0.006897439	\$784.55	<b>\$3,415.50</b>
Ronald Mitera	\$5,305.21	0.013908423	\$1,582.02	<b>\$6,887.23</b>
Ana Morales	\$373.73	0.000979791	\$111.45	<b>\$485.18</b>
Michael Murawski	\$1,064.04	0.002789544	\$317.30	<b>\$1,381.34</b>
Jennifer Myzia	\$12,363.85	0.032413732	\$3,686.90	<b>\$16,050.75</b>
Nancy Olszewski	\$41,839.31	0.109688177	\$12,476.50	<b>\$54,315.81</b>
Stanley Olszewski	\$34,683.94	0.090929275	\$10,342.76	<b>\$45,026.70</b>
Steven Olszewski	\$38,106.26	0.099901413	\$11,363.30	<b>\$49,469.56</b>
Tamara Olszewski	\$125,331.84	0.328576666	\$37,374.00	<b>\$162,705.84</b>
Sheri Overfelt	\$17,233.56	0.045180424	\$5,139.05	<b>\$22,372.61</b>



Nancy Padilla	\$1,124.03	0.002946817	\$335.19	<b>\$1,459.22</b>
Mary Pater	\$4,687.37	0.01228866	\$1,397.78	<b>\$6,085.15</b>
Gia Pellegrino	\$11,744.61	0.030790299	\$3,502.25	<b>\$15,246.86</b>
Rosio Pena	\$1,015.32	0.002661817	\$302.77	<b>\$1,318.09</b>
Kelly Penesis	\$336.52	0.000882239	\$100.35	<b>\$436.87</b>
Tiffany Petecki	\$202.25	0.000530229	\$60.31	<b>\$262.56</b>
Magdanena Piekos	\$3,070.00	0.008048476	\$915.48	<b>\$3,985.48</b>
Jean Marie Rosales	\$317.26	0.000831746	\$94.61	<b>\$411.87</b>
Kelly Rosales	\$16,876.25	0.044243681	\$5,032.50	<b>\$21,908.75</b>
Michelle Rudecki	\$2,893.63	0.007586095	\$862.88	<b>\$3,756.51</b>
Robert Shoemaker	\$693.20	0.00181733	\$206.71	<b>\$899.91</b>
Steven Swierski	\$4,648.53	0.012186835	\$1,386.19	<b>\$6,034.72</b>
Debbie Van Beek	\$2,216.35	0.005810502	\$660.92	<b>\$2,877.27</b>
Melissa Zapata	\$467.16	0.001224732	\$139.31	<b>\$606.47</b>
Veronica Zarco	\$168.58	0.000441958	\$50.27	<b>\$218.85</b>
Anthony Zizzo	\$413.61	0.001084342	\$123.34	<b>\$536.95</b>
<b>TOTAL</b>	<b>\$381,438.65</b>	<b>1</b>	<b>\$113,745.15</b>	<b>\$495,184.80</b>