

UFCW LOCAL ONE PENSION PLAN
SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the UFCW Local One Pension Fund has adopted the following changes to the UFCW Local One Pension Plan. Please keep this document with your Summary Plan Description (“SPD”).

Under Question 92, entitled “Who will be my Beneficiary for the Lump Sum Death Benefit?” the final paragraph is deleted and replaced with the following:

The Trustees are the sole judges of the effectiveness of the designation, change or waiver of a Beneficiary. If you fail to validly designate a Beneficiary or Beneficiaries, or if your designated Beneficiary does not survive you, the Lump Sum Death Benefit will be paid to the first surviving class of the following Beneficiaries in equal shares:

1. your surviving Spouse;
2. your surviving children, including those legally adopted;
3. your surviving parents;
4. your surviving brothers and sisters, including those of the whole or half-blood and those legally adopted;
4. your surviving grandchildren, including those legally adopted;
5. your surviving nieces and nephews, including those legally adopted;
6. your surviving aunts and uncles;
7. the executors or administrators of your estate.

In the absence of the appointment of a legal guardian, a payment to a minor may be at a rate not exceeding \$250 a month to such adult or adults as have, in the opinion of the Trustees, assumed the custody and principal support of such minor.

This is only a summary of the Plan rules. In the event of a conflict between this notice and the Plan, the Plan will control.