

**NOTICE TO PARTICIPANTS IN THE
THE UFCW LOCAL ONE PENSION FUND**

As you know, before May 1, 2005, the entire employer contribution rate was the basis for your benefit accrual rate. Since May 1, 2005, the Plan doesn't recognize any contribution rate increases under collective bargaining agreements that are effective on or after May 1, 2005 to increase your benefit accruals. This continues to be the case. (The same rules apply to the calculation of any Early Pension benefit or Disability Pension benefit because these benefit amounts are based on the Normal Pension Benefit.)

These limits will apply until the Plan is no longer in Critical Status under the law.

Please contact the Fund Office with any questions. Please keep this document with your Summary Plan Description ("SPD").