UFCW LOCAL ONE 401(K) SAVINGS FUND

SUMMARY OF MATERIAL MODIFICATIONS

Effective August 25, 2026**,** the Board of Trustees of the UFCW Local One 401(k) Savings Fund ("Fund") has amended the Fund's Plan of benefits to reflect the following rules regarding Tops employees who return to work after retirement. Please keep this document with your Summary Plan Description ("SPD").

The definition of Applicable Tops Employee under Section 2(31) of your SPD is amended by adding the following to the end of the definition:

> If you were an Applicable Tops Employee prior to your retirement, and you return to part-time Covered Employment with Tops after at least 30 days of retirement, you will no longer be considered an Applicable Tops Employee. This means that the rules relating to Applicable Tops Employees under this SPD will not apply to your Covered Employment after retirement.