

**United Food and Commercial Workers Unions  
and Participating Employers  
Pension Fund**

911 Ridgebrook Road  
Sparks, Maryland 21152-9451  
Telephone: (410) 683-6500  
(800) 638-2972  
[www.associated-admin.com](http://www.associated-admin.com)

4301 Garden City Drive, Suite 201  
Landover, Maryland 20785-6102  
Telephone: (301) 459-3020  
(800) 638-2972  
[www.associated-admin.com](http://www.associated-admin.com)

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*This Insert is a Summary of Material Modifications (changes) to your Summary Plan Description (“SPD”) booklet. If there is any discrepancy between the information printed on this Insert and the Plan, the Plan will govern. Please keep this Insert with your booklet so you will have it when you need to refer to it.*

- **Effective December 31, 2015 – Supplemental Benefit for Pre-Medicare Retirees Formerly Employed by Shoppers**

If you are a former Shoppers employee, you retired before age 65 and you were, or would have been, eligible for retiree coverage under the UFCW Unions and Participating Employers Health and Welfare Plan or the SuperValu Retiree Benefit Plan as of December 31, 2015, you will receive a Social Security supplemental benefit of \$450 per month. You will continue to receive this benefit until the month you turn 65, provided your former Employer continues to make the contributions required under its Collective Bargaining Agreement to fund this benefit.

If you receive your pension benefit by direct deposit, then your supplemental benefit check also will be deposited in the same bank account by direct deposit unless you notify the Fund Office in writing that you prefer to receive your supplemental benefit by paper check each month.

If you qualify for the Social Security supplemental benefit and you are married at the time of your death, your Spouse will receive a monthly death benefit of \$300 beginning the first month after your death, and continuing until the month in which you would have reached age 65, provided your former Employer continues to make the contributions required under its Collective Bargaining Agreement to fund this benefit.

- **Effective June 10, 2015 – Notice of Pension Plan Amendment**

Effective June 10, 2015, the Board of Trustees of the UFCW Unions and Participating Employers Pension Fund amended the Plan’s rule relating to the payment of a terminal benefit to provide that the terminal benefit will be \$2,500 if the majority of the Pensioner’s Credited Service was full-time at the date of his retirement, \$1,500 if the majority of his Credited Service was part-time at the date of his retirement, or \$2,000 if, at the date of his retirement, half of his Credited Service was full-time and half of his Credited Service was part-time.

- **Effective January 1, 2015 – Pension Plan Amendment.** The Board of Trustees of the UFCW Unions and Participating Employers Pension Fund amended the Plan Amendment No. 1 to Restatement Effective January 1, 2014.

**1. The fourth sentence of Plan Section 4.10 is amended to read as follows:**

The amount of such terminal benefit shall be Two Thousand Five Hundred Dollars (\$2,500) if the majority of the Pensioner's Credited Service was full-time at the date of his retirement, One Thousand Five Hundred Dollars (\$1,500) if the majority of his Credited Service was part-time at the date of his retirement, or Two Thousand Dollars (\$2,000) if, at the date of his retirement, half of his Credited Service was full-time and half of his Credited Service was part-time.

- **Effective July 2, 2013 – Three-year statute of limitations to file suit against the Fund. The following is added to the end of the Claims and Appeals section of your SPD.**

If your claim is denied, in whole or in part, you are not required to appeal the decision. However, before you can file suit under Section 502(a) of the Employee Retirement Income Security Act ("ERISA") on your claim for benefits, you must exhaust your administrative remedies by appealing the denial to the Board of Trustees. Failure to exhaust these administrative remedies will result in the loss of your right to file suit. If you wish to file suit for a denial of a claim for benefits, you must do so within three years of the date the Trustees denied your appeal. For all other actions, you must file suit within three years of the date on which the violation of Plan terms is alleged to have occurred. Additionally, if you wish to file suit against the Plan or the Trustees, you must file suit in the United States District Court for the District of Maryland. These rules apply to you, your spouse, dependent, alternate payee or beneficiary, and any provider who provided services to you or your spouse, dependent or beneficiary. The above paragraph applies to all litigation against the Fund, including litigation in which the Fund is named as a third party defendant.

- **Effective August 1, 2011, the Board of Trustees welcomed Fresh and Green's (Local 400, Washington, D.C.) as a participating employer in the UFCW Unions & Participating Employers Pension Fund.**

Fresh and Green's is added as a participating employer on page 47 of the UFCW Unions & Participating Employers Pension Fund Summary Plan Description booklet.

- **Effective April 30, 2010, and continuing until the first date that the Fund is no longer prohibited under applicable law from paying Death Benefits in the form of a lump sum, the Section of the SPD entitled "Lump Sum Death Benefit," on pages 26-27, is not applicable, and the following Section is added:**

**ANNUITY DEATH BENEFIT**

Your beneficiary will be entitled to receive a death benefit, in the form of a monthly annuity, upon your death. (Note: Deferred Vested Participants are not eligible for the Lump Sum Death Benefit). The monthly annuity will continue until the entire Death Benefit has been paid. The amount of each monthly payment to the beneficiary will equal the amount of the monthly pension benefit that would have been payable to you under the Plan had you elected to receive your benefit in the form of a Single Life Annuity.

The total value of the death benefit annuity will be equivalent to (and will not exceed) the following applicable amount:

- \$2,500, if the majority of your Benefit Service is Full Time, and
- \$1,500, if the majority of your Benefit Service is Part Time.

**Note: The total value of the death benefit annuity will be \$2,500 for participants of the former UFCW Local 400 Meat And Poultry Fund.**

If the person you name as your beneficiary on the beneficiary card you filed with the Fund Office is not living when you die, the death benefit will be paid in accordance with the order of determination listed in the Plan document. If you name your estate, please provide the contact name, address and phone number for the Executor of your Estate.

You may designate one person as a beneficiary and, if you wish, one person as a contingent beneficiary, in writing in the form and manner required by the Trustees. You may change your designation at any time in the same manner. If you are married, you do not need your spouse's consent to elect or change your beneficiary for this benefit. If the beneficiary stated in an approved QDRO (Qualified Domestic Relations Order) is different from the beneficiary listed on your pension beneficiary card, benefits will be paid to the beneficiary in the QDRO.

A beneficiary also may be designated in an order that has been entered by a court, provided that such order contains a clear designation of rights and is presented to the Fund prior to any payment being made to another person that you designated as your beneficiary. A beneficiary designation made pursuant to a court order meeting the above requirements will supercede any prior or subsequent conflicting beneficiary designation that is filed with the Fund.

A beneficiary may waive his or her rights as a beneficiary under the Plan in an order that has been entered by a court, provided that such order contains a clear and unequivocal waiver of the beneficiary's rights and is presented to the Fund prior to any payment being made to the beneficiary. A waiver in a court order meeting the above requirements will supercede any prior conflicting beneficiary designation that has been filed with the Fund. If a court order meeting the above requirements contains a waiver of rights by the beneficiary on file with the Fund office and you subsequently die without naming a new beneficiary, any benefits payable on your behalf will be paid pursuant to the Plan as though you died without designating a beneficiary.

The Trustees are the sole judges of the effectiveness of the designation, change or waiver of a beneficiary under the Plan.

- **Effective April 30, 2010**, the Social Security Level Income Option is no longer a form of pension payment for participants of the former **UFCW Local 400 Meat and Poultry Fund**. Please delete this option, located on page 37 of your SPD.
- **Effective January 1, 2010**. Associated Administrators, LLC will annually increase its contributions to the Pension Fund by \$.05 per hour worked by Associated employees who are participants in the Pension Fund. This increase is required for the funding issues of the Fund and does not affect benefit amounts.
- **Effective April 1, 2008**, the UFCW Unions & Participating Employers Pension Fund is pleased to welcome employees of Local 27 to the Fund.