

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

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Landover, Maryland 20785-2361
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Dear Participants and Beneficiaries:

Enclosed are two legally required annual notices for the UFCW Unions and Participating Employers Pension Fund (“Fund”) – the Annual Funding Notice and the Notice of Critical Status (“Notices”). While these Notices are legally required, this letter is intended to provide additional important information about the financial status of the Fund that is not contained in the Notices.

On August 25, 2025, the Fund received \$187,670,305 in Special Financial Assistance (“SFA”) through the American Rescue Plan Act (“ARPA”). The Fund’s receipt of SFA monies significantly improves the Fund’s financial condition. The enclosed Annual Funding Notice provides information about the Fund’s funded percentage and asset values for the 2025 plan year, but as required by law and except as otherwise noted, the amounts on that Notice generally do **not** include the SFA monies the Fund received.

The enclosed Notice of Critical Status reports the Fund’s condition for the current Plan Year (January 1, 2026 through December 31, 2026). ARPA requires Funds that receive SFA to be designated as being in “critical status” each year through the end of the 2051 Plan Year, even though the Fund’s receipt of SFA has greatly improved the financial status of the Fund. This means that you will continue to receive a notice each year advising that the Fund is in “critical status.” In addition, the Fund is required to maintain and annually update its Rehabilitation Plan through at least 2051.

For more information about these Notices or if you have any questions, please contact the Fund Office at 911 Ridgebrook Road, Sparks, MD 21152, or by phone at (866) 552-5071.

Sincerely,

Fund Office