Warehouse Employees Union Local No. 730
Pension Trust Fund

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April 2026

Notice of Critical and Declining Status For

Warehouse Employees Union Local No. 730 Pension Trust Fund

This is to inform you that on March 31, 2026 the plan actuary for the Warehouse Employees Union Local 730 Pension Trust Fund ("Fund" or "Plan") certified to the U.S. Department of the Treasury, and also to the Fund's Board of Trustees, that the plan is in critical status for the plan year beginning January 1, 2026. Federal law requires that you receive this notice.

Critical Status

The plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the plan's actuary determined that plan has an accumulated finding deficiency for the current plan year, and pursuant to section 4262(m) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended by the American Rescue Plan Act of 2021 (ARPA) and the regulations thereunder, the plan is deemed to be in critical status through 2051 due to its receipt of Special Financial Assistance (SFA).

The plan's application for SFA under the ARPA was approved by the Pension Benefit Guaranty Corporation (PBGC) on December 10, 2025, and, on January 12, 2026, the plan received $127,270,680 in SFA. Following receipt of the SFA, the plan projects that it will no longer become insolvent.

Rehabilitation Plan

Federal law requires pension plans in critical status to adopt a "Rehabilitation Plan" aimed at restoring the financial health of the plan. This is the sixteenth year the plan has been in critical status. The Trustees adopted a revised Rehabilitation Plan ("RP") on March 7, 2025. The RP described the actions to be taken by the Plan's Trustees, and the benefit and contribution changes to be bargained by the bargaining parties, to forestall insolvency.

The Fund's Board of Trustees ("Trustees") is required to review the RP annually. If the Trustees determine that modifications are necessary, they will revise the RP and the benefit and contribution schedules recommended under it. However, a schedule of contribution rates provided by the Trustees and relied upon by the bargaining parties in negotiating a collective bargaining agreement will remain in effect for the duration of that agreement, and benefits earned for the service performed under each bargaining agreement will be determined based on the schedule applicable to that agreement at the time the service is performed.

The Rehabilitation Plan period began on January 1, 2012. The Rehabilitation Plan is reviewed annually and updated as needed.

Where to Get More Information

For more information about this Notice, you may contact Warehouse Employees Union Local No. 730 Pension Trust Fund at 800-730-2241 or 911 Ridgebrook Road, Sparks, Maryland 21152. You have a right to receive a copy of the rehabilitation plan from the plan.