FOR PLAN YEAR COMMENCING JANUARY 1, 2026

ANNUAL CERTIFICATION OF PLAN STATUS UNDER SECTION 432(b) OF THE INTERNAL REVENUE CODE, (SEC. 305(b) OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974)

FOR

WAREHOUSE EMPLOYEES UNION
LOCAL NO. 730 PENSION TRUST FUND

EIN: 52-6124754
PN: 001

Plan Year 1/1/2026

Fund Contact
Ms. Alicia Cochran
Account Executive
(410) 683-6500

March 31, 2026

CHEIRON

Board of Trustees of the Warehouse Employees Union
Local No. 730 Pension Trust Fund
911 Ridgebrook Road
Sparks, MD 21152-9451

March 31, 2026
EIN: 52-6124754
PN: 001
Tel: (410) 683-6500

Re: Annual Certification of Plan Status under Internal Revenue Code §432(b) and Employee Retirement Income Security Act of 1974 §305(b)

Dear Board of Trustees:

CERTIFICATION

As required by Section 432(b)(3) of the Internal Revenue Code ("Code") and Section 305(b)(3) of the Employee Retirement Income Security Act of 1974 ("ERISA"), we certify, for the plan year beginning January 1, 2026 that the Fund is classified as being in Critical status as this term is defined in Section 432(b) of the Code and Section 305(b) of ERISA as amended by the Multiemployer Pension Reform Act of 2014. We also certify that the Plan is making scheduled progress in meeting the requirements of its Rehabilitation Plan as discussed below.

Plan Status
The Plan received Special Financial Assistance (SFA) in February 2026. Pursuant to ERISA Section 432(b)(7) and PBGC Regulation 4262.17(c), the Plan is therefore deemed to be in critical status within the meaning of section 305(b)(2) of ERISA and will remain so until at least 31 December, 2051.

Scheduled Progress
The Rehabilitation Plan requires all reasonable measures to forestall insolvency. The Board of Trustees has evaluated measures to expedite the Plan's emergence from Critical Status. However, the Plan's Board of Trustees believes that its actions to date constitute "all reasonable measures." Currently, all active employers have adopted this Rehabilitation Plan for the duration of their most recent collective bargaining agreement.

Projections show that the Fund is expected to have emerged from Critical Status once the SFA restriction expires. On this basis, we are certifying that the Plan is making scheduled progress in meeting the requirements of its Rehabilitation Plan as discussed in ERISA Section 305(b)(3)(A)(ii). See Appendix for more information.

This certification is complete and has been prepared in accordance with the requirements of Section 432 of the Code, Section 305 of ERISA, and generally recognized and accepted actuarial principles and practices and our understanding of the Code of Professional Conduct and applicable Actuarial Standards of Practice set out by the Actuarial Standards Board as well as applicable laws and regulations. Furthermore, as credentialed actuaries, we meet the Qualification Standards of the American Academy of Actuaries to render the opinion contained in this certification. This certification does not address any contractual or legal issues. We are not attorneys, and our firm does not provide any legal services or advice.

This certification was prepared exclusively for the Trustees of the Warehouse Employees Union Local 730 Pension Trust Fund and the Secretary of Treasury. It only certifies the condition of the Fund under Code Section 432 as added by the Pension Protection Act of 2006 and should be used only for that purpose. Other users of this certification are not intended users as defined in the Actuarial Standards of Practice, and Cheiron assumes no duty or liability to such other users.

Sincerely,
Cheiron

PRHardcastle

Peter R. Hardcastle, FSA, EA (23-05197)
Principal Consulting Actuary

Matthew Deveney, FSA, EA (23-07754)
Principal Consulting Actuary

APPENDIX I – PROJECTIONS

The projection of the Fund's assets assumes future contributions based on the Trustees' estimate of future industry activity and the current contribution rates continue based on the current collective bargaining agreements as specified in the Rehabilitation Plan. Finally, the contributions include a payment of $165,919 per quarter from a previous withdrawn employer through the first quarter of 2033.

Future asset returns are assumed to equal the actuarial assumption, 7.00% per year net of investment expenses. In addition, SFA assets are assumed to cover benefits and expenses through August 2031.

All other assumptions are as described in Cheiron's report on the actuarial valuation of the Fund as of January 1, 2025

Date	Market Value of Assets excluding SFA	Unit Credit Liability	Funded Ratio
1/1/2026	$145,091,147	$284,641,196	49.31%
1/1/2027	159,781,815	280,259,308	54.41%
1/1/2028	177,683,357	275,434,577	63.18%
1/1/2029	196,838,006	270,131,010	72.41%
1/1/2030	217,333,481	264,555,756	82.15%
1/1/2031	239,263,640	258,413,224	92.59%
1/1/2032	254,650,157	251,799,327	101.13%
1/1/2033	252,748,403	245,031,032	103.15%
1/1/2034	250,553,436	238,171,054	105.20%
1/1/2035	248,390,341	231,202,957	107.43%
1/1/2036	246,654,381	224,373,378	109.93%
1/1/2037	245,187,204	217,442,549	112.76%
1/1/2038	244,093,406	210,516,968	115.95%
1/1/2039	243,476,380	203,685,223	119.54%
1/1/2040	243,330,645	196,916,868	123.57%
1/1/2041	243,726,288	190,226,564	128.12%
1/1/2042	244,616,479	183,507,845	133.30%
1/1/2043	246,271,271	177,078,068	139.07%
1/1/2044	248,583,147	170,720,700	145.61%
1/1/2045	251,603,481	164,458,619	152.99%
1/1/2046	255,391,684	158,308,560	161.33%
1/1/2047	260,059,688	152,330,946	170.72%

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Date	Market Value of Assets excluding SFA	Unit Credit Liability	Funded Ratio
1/1/2048	265,681,100	146,558,314	181.28%
1/1/2049	272,396,762	141,119,137	193.03%
1/1/2050	280,248,213	135,962,400	206.12%
1/1/2051	289,344,021	131,149,064	220.62%
1/1/2052	299,769,906	126,693,313	236.61%

Date	Credit	adjusted with interest to end of year		
	Balance	Charges	Credits	Contributions
1/1/2026	-$ 92,986,555	$ 18,143,146	$ 7,225,865	$ 6,716,815
1/1/2027	-103,696,080	16,196,431	9,269,425	6,716,815
1/1/2028	-111,164,997	16,126,592	10,849,398	6,716,815
1/1/2029	-117,506,927	15,060,641	13,602,582	6,716,815
1/1/2030	-120,473,656	14,434,224	16,654,511	6,716,815
1/1/2031	-119,969,711	13,505,944	19,581,210	6,716,815
1/1/2032	-115,575,510	13,129,866	21,531,701	6,716,815
1/1/2033	-108,547,145	12,266,441	21,531,701	6,201,932
1/1/2034	-100,678,252	12,270,631	21,445,442	6,030,305
1/1/2035	-92,520,614	11,012,015	21,236,540	6,030,305
1/1/2036	-82,742,227	11,193,764	20,719,062	6,030,305
1/1/2037	-72,978,580	11,466,827	19,664,014	6,030,305
1/1/2038	-63,859,589	4,806,173	18,842,339	6,030,305
1/1/2039	-48,263,290	5,127,307	17,264,964	6,030,305
1/1/2040	-33,473,758	5,418,957	17,117,294	6,030,305
1/1/2041	-18,088,279	5,893,341	16,971,785	6,030,305
1/1/2042	-2,245,709	6,401,345	14,579,244	6,030,305
1/1/2043	11,805,295	6,860,010	11,233,462	6,030,305
1/1/2044	23,035,422	7,340,895	8,025,450	6,030,305
1/1/2045	31,362,761	7,827,868	7,827,868	6,030,305
1/1/2046	39,588,459	1,876,618	1,876,618	6,030,305
1/1/2047	48,389,956	1,895,158	1,895,158	6,030,305
1/1/2048	57,807,558	1,931,057	1,931,057	6,030,305

APPENDIX I – PROJECTIONS

Date	Credit Balance	Charges (adjusted with interest to end of year)	Credits (adjusted with interest to end of year)	Contributions (adjusted with interest to end of year)
1/1/2049	67,884,392	1,938,169	1,938,169	6,030,305
1/1/2050	78,666,605	1,956,886	1,956,886	6,030,305
1/1/2051	90,203,572	1,975,378	1,975,378	6,030,305
1/1/2052	102,548,127			