Warehouse Employees Union Local No. 730
Pension Trust Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (800) 730-2241
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Agenda

December 15, 2025
(At approximately 9:30 AM)

I. Call to Order

II. Trustee Appointment

III. Minutes, Regular Meeting – September 12, 2025

IV. Financial Report – Investment Performance Services

V. Actuary Report

VI. Co-Counsel Report

VII. Administrative Manager Report

VIII. Invoices

IX. Other Fund Business

X. Next Meeting Date and Location

XI. Adjournment

From:	Alicia Cochran
To:	"ritchiebrooks@verizon.net"; "Scott Clark"; "mike bull"; "Jason Paradis (jparadis@twincirclesconsulting.com)"; "Mohamed Kamara"; "William Davis"
Cc:	Elizabeth A. Saindon (bsaindon@mooneygreen.com); ""jkimble@morganlewis.com" (jkimble@morganlewis.com)"; Rachel Grant
Subject:	Whse 730 Pension Fund - 9/12/25 Summary of Motions
Date:	Thursday, September 18, 2025 2:26:29 PM
Attachments:	image001.png image003.png

Good afternoon Trustees,

Below you will find the motions approved by the Trustees during the September 12, 2025 Warehouse Local 730 Pension Fund meeting. Since the meeting did not have a quorum present, we are requesting a vote from the Trustees to ratify the motions.

- On MOTION made and seconded, the Trustees voted unanimous approval of the following resolutions:
    - RESOLVED that the minutes of the last regular meeting held on June 2, 2025 are approved as presented.
    - RESOLVED to rebalance $2.0 million from international equity ($1.0 million from Hardman Johnston and $1.0 million from Acadian) to investment grade fixed income (CS McKee).
    - RESOLVED that the pension applications contained in the Administrative Manager's second quarter 2025 report are approved for payment as presented.
    - RESOLVED that the invoices on the list dated September 12, 2025 are approved for payment as presented.
    - RESOLVED to approve the Fund's 2026 renewal with the International Foundation of Employee Benefit Plans at the $1,600.00 annual fee.
    - RESOLVED to approve mailing a letter to members and retirees regarding the status of the Fund's application for SFA.

Please reply to this email with your vote to approve or deny the motions. Should you have any questions, feel free to let us know.

Alicia Cochran | Account Executive
P: (410) 683-7763 | C: (443) 695-5646
Associated Administrators, LLC | www.associated-admin.com

Giant

September 2, 2025

Via Email
VIA ELECTRONIC MAIL
Alicia Cochran
Associated Administrators, LLC
911 Ridgebrook Rd.
Sparks, MD. 21152
aliciac@associated-admin.com

Dear Ms. Cochran,

Please be advised that, pursuant to the Trust Agreements, Giant Food appoints Brandi Petway as Alternate Employer Trustee (replacing Michael Goble) on the Local 730 Pension Trust Fund, Local 730 Health & Welfare Trust Fund and Local 730 Legal Services Fund effective immediately.

Regards,

Caron R. Sanders

Caron Sanders, Vice President Human Resources

149167914v4

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DRAFT

MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
PENSION TRUST FUND
SEPTEMEBR 12, 2025
VIA ZOOM

The following Trustees were present:

UNION TRUSTEES	EMPLOYER TRUSTEES
W. Davis – Secretary	M. Bull
R. Brooks	
S. Clark	

Also present were:

A. Cochran – Associated Administrators, LLC
R. Grant – Associated Administrators, LLC
J. Kimble – Morgan, Lewis & Bockius, LLP
M. Pascal – Novak Francella, LLC
B. Saindon – Mooney, Green, Saindon, Murphy & Welch, P.C.
R. Sichel – Investment Performance Services, LLC
F. Stegman – Welfare Fund Trustee [1]

[1]Joined for the Investment Manager Report only

I. CALL TO ORDER

Ms. Cochran noted the lack of a quorum, as only one management trustee was present. Mr. Davis then called the meeting to order. All motions were later ratified by the absent Employer Trustees.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held June 2, 2025.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED that the minutes of the last regular meeting held on June 2, 2025 are approved as presented.

III. FINANCIAL REPORT

A. Custodian Bank – PNC Bank, NA

Ms. Cochran noted a copy of the PNC Summary of Activity report for the period January 1, 2025 through June 30, 2025 is contained in the meeting booklet.

B. Investment Performance Services, LLC (“IPS”)

The Trustees welcomed Mr. Rich Sichel of IPS to the meeting.

Mr. Sichel distributed his firm’s report titled, “Master Consulting Services Report – June 30, 2025.” He reviewed the financial markets generally. He reported that the Fund’s total market value of assets as of June 30, 2025 was $142,878,741, and the return for 2025 was 5.4%, compared to the 5.7% return for the index, gross of fees.

1. Asset Allocations

Mr. Sichel reported that as of June 30, 2025 the Fund's assets were allocated as follows: U.S. Equities 29.6%, U.S. Small/Mid Cap 8.8%, International Equities 13.3%, Fixed Income Core 3.9%, Fixed Income High Yield 7.2%, Real Estate 20.0%, Opportunistic Strategies 13.1%, Private Equity 4.0% and cash 0.2%.

2. Quarterly Performance Report

Mr. Sichel presented the preliminary quarterly performance report for the period ended June 30, 2025. He noted the assets held by the investment managers on June 30, 2025 were as follows: Northern Trust held $21,867,374; Great Lakes Advisors held $20,363,394; Atlanta Capital held $12,554,724; Hardman Johnston International Equity held $8,553,037; Acadian held $10,484,600; C.S. McKee held $5,561,775; PRISA III held $23,505,331; Boyd Watterson $5,062,617; MacKay Shields held $10,253,502; Corbin ERISA Opportunity Fund held $18,653,691; Hamilton Lane Secondary Fund IV-A $2,354,580; Hamilton Lane Secondary Fund VI-A $3,315,506 and the cash account held $348,610.

Mr. Sichel reviewed the fee schedule as of June 30, 2025 which included the estimated annual fees and percentages for each account.

3. Rebalancing Recommendation

Mr. Sichel recommended that the Trustees request a redemption of $1,000,000 each from Hardman Johnston and Acadian and that the proceeds from those redemptions be allocated to C.S. McKee, Investment Grade Fixed Income in order to rebalance assets closer to the policy targets.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED to accept the recommendation of IPS to submit a redemption request of $1,000,000 to Hardman Johnston and $1,000,000 to Acadian and allocate the proceeds to C.S. McKee.

The Trustees thanked Mr. Sichel and he was excused from the meeting.

IV. AUDITOR REPORT

The Trustees welcomed Ms. Marcella Pascal of Novak Francella LLC to the meeting.

Ms. Pascal reviewed the draft Financial Statements for the year ended December 31, 2024. She noted that Novak Francella issued an unmodified opinion on the Plan's financial statement. She noted that total additions for the year ended December 31, 2024 were $21,787,348 and total deductions were $23,031,111, resulting in a net decrease of Net Assets Available for Benefits of $1,243,763. As of December 31, 2024 net assets available for benefits were $150,441,338. Ms. Pascal reviewed the notes to the financial statements, the schedule of administrative expenses, the schedule of employer contributions, and the schedule of assets held for investment purposes.

The Trustees thanked Ms. Pascal for her report and she was excused from the meeting.

V. COUNSEL REPORT

Mr. Kimble reported that the revised SFA application was submitted on August 12, 2025. PBGC has until December 12, 2025 to either approve or reject the revised application. Ms. Cochran confirmed a new bank account for the receipt of SFA assets was opened with PNC. Mr. Kimble noted that the SFA regulations prohibit the commingling of SFA assets with "legacy" assets and that it is important that the assets be appropriately segregated. He informed the Trustees that after the SFA is received and invested, the Fund will be required to submit an Annual Compliance Statement with PBGC attesting that the Fund is compliant with the SFA regulations on the segregation and investment of SFA assets.

VI. ADMINISTRATIVE MANAGER'S REPORT

Ms. Cochran presented the Administrative Manager's Report for the second quarter 2025. The report showed contribution income of $1,463,516, miscellaneous income of $211, interest and dividend income of $187,093, and withdrawal liability payments of $165,920, producing a total income of $1,816,740. Expenses included $5,806,365 of pension benefit expense and $472,290 of operating expense, producing a total expense of $6,278,655 for the quarter. This resulted in a net deficit of $4,461,915 for the quarter. Ms. Cochran noted that contributions were made on behalf of 323 active Plan participants and that there were no contribution delinquencies to report.

Ms. Cochran reviewed the pension applications requiring Trustee approval.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

> **RECOMMENDED that the pension applications contained in the Administrative Manager's second quarter 2025 report are approved for payment as presented.**

VII. INVOICES

Ms. Cochran presented a list of invoices dated September 12, 2025. She noted that there were no additions, deletions, or changes to the list.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

> **RECOMMENDED that the invoices on the list dated September 12, 2025 are approved for payment as presented.**

VIII. <u>OTHER FUND BUSINESS</u>

A. <u>Trustee Nomination</u>

Ms. Cochran reported receipt of a nomination letter from Giant Food, Inc. for Ms. Brandi Petway to replace Mr. Michael Goble as an Alternate Employer Trustee. She reported that a letter was mailed to participating employers on September 4, 2025 regarding the nomination. Ms. Cochran said that if no response is received in writing within 10 business days of the dated letter, Ms. Brandi Petway will become an Alternate Employer Trustee effective September 18, 2025.

B. <u>Employer Contribution Rate Increase Letter</u>

Ms. Cochran reported a contribution rate increase letter was mailed to Eight O'Clock Coffee for a rate change effective July 1, 2025.

C. <u>International Foundation of Employee Benefit Plans – Annual Membership</u>

Ms. Cochran reported receipt of the Fund's 2026 membership renewal invoice for the International Foundation of Employee Benefit Plans. The renewal fee contains a $75 increase from the prior year.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED to approve the Fund's 2026 renewal with the International Foundation of Employee Benefit Plans at the $1,600.00 annual fee.

D. <u>Annual Pension Statements</u>

Ms. Cochran reported that the Annual Pension Statements were mailed to participants on July 15, 2025.

E. <u>2025 Retiree Information Form ("RIF")</u>

Ms. Cochran reported that Associated mailed the first request to retirees on September 4, 2025.

F. <u>Fiduciary Liability Policy</u>

Ms. Cochran reviewed the INTERIM action the Trustees took to renew the Fiduciary Liability policy for the period July 26, 2025 through July 26, 2027 with the incumbent carrier, Markel American Insurance Company/Ullico ("Ullico").

Ms. Cochran said there were outstanding balances for the Trustee Waiver of Recourse premiums. The Trustees requested Ms. Cochran contact the Trustees individually and confirm whether their premium has been paid.

G. <u>Participant Letter – SFA Information</u>

The Trustees requested that an informative letter related to the status of the Fund's SFA application be mailed to the participants. Co-Counsel said they would draft a letter and send it to the Trustees for approval.

On MOTION made and seconded, the Trustees present voted unanimous approval of the following recommendation, subject to final approval by the Board when a quorum is present:

RECOMMENDED to approve a letter to be mailed to participants regarding the status of the Fund's SFA application.

IX. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected December 15, 2025 as their next regular meeting date immediately following the companion Legal Fund meeting via Zoom.

X. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,

William Davis

Secretary

THE WAREHOUSE EMPLOYEES UNION LOCAL 730 - PENSION FUND
SUMMARY OF ACTIVITY
JANUARY 01, 2025 to SEPTEMBER 30, 2025

MANAGER	MARKET VALUE 1/1/2025	INTER ACCOUNT TRANSFERS	RECEIPTS	TOTAL GAIN OR LOSS	DISBURSEMENTS	MARKET VALUE 9/30/2025
HARDMAN JOHNSTON	$13,996,349.83	$7,185,122.96	-	$104,426.79	6,915,653.66	-
GREAT LAKES	$14,005,338.55	$4,728,653.67	364.03	$1,982,711.45	-	$20,717,067.70
CS McKEE / NORTH SQUARE	$5,933,769.81	$4,100,000.00	-	$412,296.48	6,419.62	$10,439,646.67
ATLANTA CAP	$14,286,592.45	$4,098,000.00	-	$430,187.05	25.00	$9,758,380.40
CASH RESERVE	$1,559,480.73	$2,413,315.29	$25,884,245.44	$31,736.47	$28,699,317.52	$1,189,460.41
TOTAL	$49,781,531.64	41,154.00	$25,884,609.47	$2,100,984.14	$35,621,415.80	$47,478,737.29

MOONEY, GREEN, SAINDON, MURPHY & WELCH, P.C.

INTERNET: www.mooneygreen.com

1620 EYE STREET, N.W.
SUITE 700
WASHINGTON, DC 20006

TELEPHONE (202) 783-0010
FACSIMILE (202) 783-6088

November 25, 2025

Boards of Trustees
Warehouse Employees Union Local 730
Pension, Health and Welfare, and Legal Trust Funds
c/o Alicia Cochran
Associated Administrators. LLC
911 Ridgebrook Rd.
Sparks, MD 21152
aliciac@associated-admin.com

Re: Retainer Agreement

Dear Trustees:

This letter sets out the proposed terms and associated fees for the retention of Mooney, Green, Saindon, Murphy & Welch, P.C. (the "Firm") to provide legal services to and on behalf of the Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds (the "730 Funds") for the period January 1, 2026 through December 31, 2028. Each year of the fees reflects a 3.0% increase from the prior year. It has been our great pleasure to serve the 730 Funds and we look forward to continuing our work with you.

1. The Firm shall provide legal services as required by the Funds.

2. The Firm shall be compensated for its services on an hourly basis at the following rates:

Year	Sr. Partner	Jr. Partner	Sr. Associate	Jr. Associate	Benefit Specialist	Paralegal	Law Clerk
2026	$504	$442	$356	$282	$308	$194	$111
2027	$519	$455	$367	$290	$317	$200	$114
2028	$535	$469	$378	$299	$327	$206	$117

3. The Firm shall be reimbursed for its expenses incurred in representing the Funds, including, but not limited to, postage, long distance calling charges, transportation costs, copying costs, filing fees, on-line research fees, witness fees, transcript costs and facsimile charges.

4. The Firm shall provide itemized billing invoices on a monthly basis.

5. Payment to the Firm shall be due thirty days from the date billed.

6. This Agreement is effective May 11, 2023.

7. The Firm shall provide the Boards of Trustees with at least thirty (30) days notice of any proposed increase to the Firm's hourly rates.

8. This Agreement is terminable at will by either party.

9. This Agreement shall be governed by the laws of the District of Columbia.

10. Any disputes arising hereunder that cannot be resolved between the parties shall be subject to final and binding arbitration under the Federal Arbitration Act.

Please sign your acknowledgment on the line below and return a copy to us at your earliest convenience.

If you have any questions, please do not hesitate to contact us.

Sincerely,

Elizabeth A. Saindon
Mooney, Green, Saindon, Murphy & Welch, P.C.

So Agreed:
Alicia Cochran
Account Executive
On behalf of the Boards of Trustees
Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds

_____________________________________ DATED: __________, 2025

WAREHOUSE EMPLOYEES UNION
LOCAL NO. 730
PENSION TRUST FUND

THIRD QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2025
CONTRIBUTIONS

EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
EIGHT O'CLOCK COFFEE	$ 5.64	32,491.25	74	$ 183,251
GIANT RECYCLING	$ 8.45	14,005.80	28	$ 118,349
GIANT WAREHOUSE	$ 9.19	118,759.50	214	$ 1,091,400
GIANT WAREHOUSE - VACATION RELIEF	$ 1.00	53,308.40	0	$ 53,308
UNION LOCAL 639	$ 9.19	960.00	2	$ 8,822
WASHINGTON FOOD	$ 4.44	1,358.00	3	$ 6,030
TOTAL		**220,882.95**	**321**	**$ 1,461,160**

THIRD QUARTER 2025
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT	AVG. HOURLY COST	PERCENTAGE
PENSION BENEFITS	$ 5,749,221	$ 26.03	92.52%
SUB TOTAL	**$ 5,749,221**	**$ 26.03**	**92.52%**

OPERATING EXPENSES

CATEGORY	AMOUNT	AVG. HOURLY COST	PERCENTAGE
ACADIAN ASSET MNGMT FEE	$ 12,732	$ 0.06	0.205%
ACCURINT	$ 180	$ -	0.003%
ACTUARY	$ 73,903	$ 0.34	1.189%
ADMINISTRATION	$ 37,660	$ 0.17	0.606%
ATLANTA CAPITAL MNGMT FEE	$ 22,792	$ 0.10	0.367%
AUDITOR	$ 3,900	$ 0.02	0.063%
C.S. MCKEE MNGMT FEE	$ 3,441	$ 0.02	0.055%
GREAT LAKES ADVISORS MNGMT FEE	$ 22,843	$ 0.10	0.368%
HAMILTON LANE MNGMT FEE[1]	$ 26,128	$ 0.12	0.420%
INVESTMENT PERFORMANCE SERVICES	$ 43,750	$ 0.20	0.704%
JOHNSTON IE/MELLON MNGMT FEE[1]	$ 16,867	$ 0.08	0.271%
LEGAL FEES - FUND CO-COUNSEL	$ 34,960	$ 0.16	0.563%
MEETING	$ 525	$ -	0.008%
NORTHERN TRUST CO MNGMT FEE	$ 1,640	$ 0.01	0.026%
PBGC PREMIUM	$ 75,660	$ 0.34	1.218%
PNC INVESTMENT MNGMT FEE	$ 9,310	$ 0.04	0.150%
POSTAGE	$ 1,049	$ 0.01	0.017%
PRINTING	$ 955	$ -	0.015%
PRUDENTIAL FINANCIAL MNGMT FEE[1]	$ 76,392	$ 0.35	1.229%
SUB TOTAL	**$ 464,687**	**$ 2.12**	**7.48%**

TOTAL EXPENSES	**$ 6,213,908**	**$ 28.15**	**100.00%**

[1]Self-billed fees

AVG MTHLY RETIREES	1,134	**AVG MONTHLY RETIREE BENEFIT AMOUNT**	$ 1,690

2025
QUARTERLY RECAP

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	$ 1,439,727	$ 1,463,516	$ 1,461,160	$ -	$ 4,364,403
INTEREST & DIVIDENDS	$ 192,028	$ 187,093	$ 186,065	$ -	$ 565,186
WITHDRAWAL LIABILITY	$ 165,920	$ 165,920	$ 165,920	$ -	$ 497,760
MISCELLANEOUS INCOME[1]	$ 25,215	$ 211	$ 1,519	$ -	$ 26,945
TOTAL INCOME	**$ 1,822,890**	**$ 1,816,740**	**$ 1,814,664**	**$ -**	**$ 5,454,294**

BENEFIT EXPENSES					
PENSION BENEFITS	$ 5,617,333	$ 5,806,365	$ 5,749,221	$ -	$ 17,172,919
SUB TOTAL	$ 5,617,333	$ 5,806,365	$ 5,749,221	$ -	$ 17,172,919

OPERATING EXPENSES					
ADMINISTRATION	$ 37,263	$ 37,083	$ 37,660	$ -	$ 112,006
MISCELLANEOUS	$ 324,231	$ 435,207	$ 427,027	$ -	$ 1,186,465
SUB TOTAL	$ 361,494	$ 472,290	$ 464,687	$ -	$ 1,298,471

TOTAL EXPENSES	**$ 5,978,827**	**$ 6,278,655**	**$ 6,213,908**	**$ -**	**$ 18,471,390**

TOTAL INCOME	$ 1,822,890	$ 1,816,740	$ 1,814,664	$ -	$ 5,454,294
TOTAL EXPENSES	$ 5,978,827	$ 6,278,655	$ 6,213,908	$ -	$ 18,471,390
SURPLUS (DEFICIT)	**$ (4,155,937)**	**$ (4,461,915)**	**$ (4,399,244)**	**$ -**	**$ (13,017,096)**

AVERAGE HOURLY INCOME	$ 8.21	$ 8.11	$ 8.22	$ -	$ 8.18
AVERAGE HOURLY EXPENSE	$ 26.93	$ 28.02	$ 28.15	$ -	$ 27.70
SURPLUS (DEFICIT)	$ (18.72)	$ (19.91)	$ (19.93)	$ -	$ (19.52)

TOTAL PARTICIPANTS	**325**	**323**	**321**	**0**	**323**

[1]Litigation Settlements: Bank of America - $14.21, Novo Nordisk - $80.36, Perrigo Co - $ 1,307.37, Prudential - $79.43, Wells Fargo - $37.46

2024
QUARTERLY RECAP

INCOME	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS	$ 1,435,392	$ 1,429,790	$ 1,454,175	$ 1,443,352	$ 5,762,709
INTEREST & DIVIDENDS	$ 192,460	$ 84,244	$ 184,129	$ 168,108	$ 628,941
WITHDRAWAL LIABILITY	$ 165,919	$ 165,919	$ 165,919	$ 165,919	$ 663,676
MISCELLANEOUS INCOME[1]	$ -	$ 2,394	$ -	$ 10,147	$ 12,541
TOTAL INCOME	**$ 1,793,771**	**$ 1,682,347**	**$ 1,804,223**	**$ 1,787,526**	**$ 7,067,867**
BENEFIT EXPENSES					
PENSION BENEFITS	$ 5,566,069	$ 5,579,278	$ 5,700,623	$ 5,782,922	$ 22,628,892
SUB TOTAL	$ 5,566,069	$ 5,579,278	$ 5,700,623	$ 5,782,922	$ 22,628,892
OPERATING EXPENSES					
ADMINISTRATION	$ 35,405	$ 35,199	$ 35,696	$ 35,935	$ 142,235
MISCELLANEOUS	$ 203,137	$ 323,070	$ 333,682	$ 376,735	$ 1,236,624
SUB TOTAL	$ 238,542	$ 358,269	$ 369,378	$ 412,670	$ 1,378,859
TOTAL EXPENSES	**$ 5,804,611**	**$ 5,937,547**	**$ 6,070,001**	**$ 6,195,592**	**$ 24,007,751**
TOTAL INCOME	$ 1,793,771	$ 1,682,347	$ 1,804,223	$ 1,787,526	$ 7,067,867
TOTAL EXPENSES	$ 5,804,611	$ 5,937,547	$ 6,070,001	$ 6,195,592	$ 24,007,751
SURPLUS (DEFICIT)	**$ (4,010,840)**	**$ (4,255,200)**	**$ (4,265,778)**	**$ (4,408,066)**	**$ (16,939,884)**
AVERAGE HOURLY INCOME	$ 7.79	$ 7.47	$ 7.81	$ 7.73	$ 7.70
AVERAGE HOURLY EXPENSE	$ 25.21	$ 26.36	$ 26.30	$ 26.83	$ 26.18
SURPLUS (DEFICIT)	$ (17.42)	$ (18.89)	$ (18.49)	$ (19.10)	$ (18.48)
TOTAL PARTICIPANTS	**320**	**317**	**321**	**323**	**320**

[1]Commission Recapture - $2,899.25, Withdrawal Liability Calculation Fee - $500.00, Litigation Settlements - $6,747.78

THIRD QUARTER 2025
CONTRACT INFORMATION

COMPANY	CURRENT RATE	RATE EFF. DATE	NEXT RATE CHANGE DATE	CBA EXPIRATION
EIGHT O'CLOCK COFFEE	$ 5.64	07-01-25	07-01-26	07-17-27
GIANT RECYCLING	$ 8.45	01-01-25	01-01-26	06-20-26
GIANT WAREHOUSE	$ 9.19	01-01-25	01-01-26	05-15-27
UNION LOCAL 639	$ 9.19	01-01-25	01-01-26	FOLLOWS GIANT WAREHOUSE CBA
WASHINGTON FOOD	$ 4.44	11-01-24	11-01-25	11-02-27

THIRD QUARTER 2025
RATE DIVERSIONS

COMPANY	BENEFIT	IMPROVEMENT DIVERSION	FUNDING DIVERSION	REHAB PLAN	TOTAL
EIGHT O'CLOCK COFFEE	$ 1.50	$ -	$ 1.00	$ 3.14	$ 5.64
GIANT RECYCLING	$ 2.82	$ 0.11	$ 1.00	$ 4.52	$ 8.45
GIANT WAREHOUSE	$ 3.17	$ 0.11	$ 1.00	$ 4.91	$ 9.19
UNION LOCAL 639	$ 3.17	$ 0.11	$ 1.00	$ 4.91	$ 9.19
WASHINGTON FOOD	$ 1.05	$ -	$ 1.00	$ 2.39	$ 4.44

PENSION
DELINQUENCY REPORT
As of September 30, 2025

NONE

WAREHOUSE EMPLOYEES UNION LOCAL NO. 730 PENSION TRUST FUND

THIRD QUARTER 2025

APPLICATIONS SUBMITTED FOR APPROVAL

RETIRE DATE	AWARD DATE	NAME	BIRTH DATE	AGE	SEX	SERVICE	EMPLOYER	TYPE/ OPTION	MONTHLY AMOUNT
8/1/2025	9/1/2025	CAREY, ANDRE	11/16/1970	54	M	30.431	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 120 MONTH REDUCTION	$ 5,121.05
7/1/2025	7/1/2025	DASOVICH, MARK	6/3/1965	60	M	26.874	JESSUP LOGISTICS	DEFERRED VESTED / 120 MONTH REDUCTION	$ 4,113.09
8/1/2025	9/1/2025	DONLAN, KEVIN	7/16/1965	60	M	21.786	JESSUP LOGISTICS	DEFERRED VESTED / 120 MONTH REDUCTION	$ 4,247.57
7/1/2025	9/1/2025	FRANKLIN, BARBARA	12/15/1937	87	F	-	BENEFICIARY OF HARRY FRANKLIN	BENEFICIARY / LIFE ANNUITY	$ 1,375.13
6/1/2025	8/1/2025	GARRETT, RODNEY	5/28/1965	60	M	13.713	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 75% JOINT & SURVIVOR	$ 1,061.27
6/1/2025	8/1/2025	GRAY-GARRETT, SHARON	6/4/1966	59	F	-	ALTERNATE PAYEE OF RODNEY GARRETT	QDRO / LIFE ANNUITY	$ 1,458.40
8/1/2025	8/1/2025	HARLEY, MELVIN	7/17/1965	60	M	19.352	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 120 MONTH REDUCTION	$ 2,823.59
4/1/2025	7/1/2025	HARRIS, JOHN	10/2/1953	71	M	5.000	MCKESSON DRUG COMPANY	DEFERRED VESTED / 50% JOINT & SURVIVOR	$ 1,326.87
8/1/2025	8/1/2025	KRIEGER, WILLIAM	7/26/1965	60	M	8.989	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 120 MONTH REDUCTION	$ 1,140.88
6/1/2025	8/1/2025	LEE, CALVIN	5/14/1965	60	M	26.558	JESSUP LOGISTICS	DEFERRED VESTED / 120 MONTH REDUCTION	$ 4,869.52
6/1/2025	7/1/2025	MCCLAIN, ELAINE	6/30/1963	61	F	-	BENEFICIARY OF ROBERT MCCLAIN	PRE-RET SURVIVING SPOUSE / LIFE ANNUITY	$ 85.25
10/1/2024	8/1/2025	MCCONVILLE, MARTIN	9/22/1964	60	M	25.271	EIGHT O'CLOCK COFFEE	DEFERRED VESTED / 66 2/3% JOINT & SURVIVOR	$ 2,525.81
3/1/2025	8/1/2025	NIAMKE, AUGUSTE	2/19/1965	60	M	13.745	JESSUP LOGISTICS	DEFERRED VESTED / 50% JOINT & SURVIVOR	$ 2,503.37
8/1/2025	8/1/2025	PALMER, RALPH	2/24/1963	62	M	14.845	GIANT FOOD WAREHOUSE	DEFERRED VESTED / LIFE ANNUITY	$ 2,289.43
9/1/2024	8/1/2025	PEAKE, DONALD	8/23/1964	60	M	14.000	GIANT FOOD INC	DEFERRED VESTED / 10YR CERTAIN	$ 717.49
5/1/2025	7/1/2025	PROCTOR, JAMES	4/27/1965	60	M	15.303	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 50% JOINT & SURVIVOR	$ 1,715.43
5/1/2025	8/1/2025	RIVERA, MARIBEL	4/7/1965	60	F	23.238	EIGHT O'CLOCK COFFEE	NORMAL / 84 MONTH REDUCTION	$ 1,017.23
9/1/2024	7/1/2025	STULTS, ROBERT	8/18/1964	60	M	11.624	GIANT FOOD WAREHOUSE	DEFERRED VESTED / 10YR CERTAIN	$ 1,310.00
9/1/2025	9/1/2025	SWANN, DORIS	8/26/1965	60	F	12.697	EIGHT O'CLOCK COFFEE	DEFERRED VESTED / 84 MONTH REDUCTION	$ 688.43
TOTAL									**$ 40,389.81**

WAREHOUSE EMPLOYEES UNION LOCAL NO. 730 PENSION TRUST FUND
THIRD QUARTER 2025

CHANGES AND ADJUSTMENTS

NAME	COMMENT	FROM	TO
BARNARD, CURTIS	120 MONTH REDUCTION	$ 2,201.43	$ 1,210.79
BYRD, DAVID	AGE 62 INCREASE	$ 3,540.38	$ 3,989.79
CALIXTE, YCLAIR	120 MONTH REDUCTION	$ 5,456.09	$ 2,972.52
COATES, CHARLES	84 MONTH REDUCTION	$ 935.80	$ 508.46
DAVIES, JOHNATHAN	84 MONTH REDUCTION	$ 523.49	$ 344.04
DAVIS, KAREN	84 MONTH REDUCTION	$ 2,108.15	$ 1,145.13
HOLMES, PAUL	AGE 62 INCREASE	$ 558.34	$ 653.30
MARBURY, RODNEY	84 MONTH REDUCTION	$ 862.03	$ 468.03
SESAY, MOHAMED	84 MONTH REDUCTION	$ 906.02	$ 492.22
SMITH, STEVEN	120 MONTH REDUCTION	$ 5,982.86	$ 3,264.80
TOTAL		$ 23,074.59	$ 15,049.08
DIFFERENCE			**$ (8,025.51)**

WAREHOUSE EMPLOYEES LOCAL NO. 730 PENSION TRUST FUND
THIRD QUARTER 2025

DECEASED

PENSIONER	DATE	AMOUNT
ALLEN, WILLIE	7/23/2025	$ (1,439.41)
BROXTON, JOHN	6/11/2025	$ (66.18)
DENNIS, CAMERON	7/30/2025	$ (2,709.00)
FIKE, JAMES	6/12/2025	$ (51.48)
FRANKLIN, HARRY	6/15/2025	$ (2,062.90)
HOLDEN, CHARLES	6/15/2025	$ (824.88)
JONES, CHRISTOPHER	5/7/2025	$ (269.67)
MCWATERS, CARL	6/10/2025	$ (1,842.86)
PETERSON, DALLAS	7/1/2025	$ (74.79)
PLOWDEN, EUGENE	7/10/2025	$ (3,049.22)
RAFFO, TODD	7/30/2025	$ (3,728.76)
SANFORD, VELMA	5/10/2025	$ (198.65)
SMITH, ROBERT	5/5/2025	$ (734.00)
TOTAL		**$ (17,051.80)**

WAREHOUSE EMPLOYEES LOCAL NO. 730 PENSION TRUST FUND
THIRD QUARTER 2025

NEW ADMINISTRATIVE HOLD

PENSIONER	REASON	SUSPEND DATE	MONTHLY AMOUNT	TOTAL AMOUNT TO DATE
TOTAL			**$ -**	**$ -**

REINSTATEMENTS

PENSIONER	REASON	REINSTATE DATE	AMOUNT	RETROACTIVE AMOUNT
BUTLER, RICHARD	RIF RETURNED	7/1/2025	$ 183.26	$ 733.04
MADISON, EDNA	RIF RETURNED	7/1/2025	$ 729.23	$ 2,916.92
ROBERTSON, THOMAS	RIF RETURNED	8/1/2025	$ 179.14	$ 895.70
RUYTER, JOHANNUS	RIF RETURNED	8/1/2025	$ 461.23	$ 2,306.15
TRUESDALE, BOYCE	RIF RETURNED	7/1/2025	$ 183.62	$ 734.48
TURNER, NELSON	RIF RETURNED	8/1/2025	$ 854.86	$ 4,274.30
TOTAL			**$ 2,591.34**	**$ 11,860.59**

STILL PENDING ADMINISTRATIVE HOLDS

PENSIONER	REASON	SUSPEND DATE	AMOUNT	TOTAL AMOUNT TO DATE
BARBER, BERTHA	RIF NOT RETURNED	3/1/2025	$ (941.70)	$ (5,650.20)
BROOKS, ALVIN	RIF NOT RETURNED	3/1/2025	$ (190.61)	$ (1,143.66)
CALLAWAY, YVONNE	CHECKS RETURNED/UNABLE TO LOCATE	1/1/2025	$ (141.34)	$ (1,130.72)
COOPER, MELVIN	RIF NOT RETURNED	3/1/2025	$ (226.70)	$ (1,360.20)
ESTEP, LINDA	RIF NOT RETURNED	11/9/2021	$ (147.43)	$ (6,781.78)
FENWICK, ROBERT	RIF NOT RETURNED	9/30/2021	$ (91.77)	$ (4,404.96)
FIELDS, WENDELL	RIF NOT RETURNED	4/12/2023	$ (2,529.60)	$ (73,358.40)
GILSON, PIERRE	RETURNED TO WORK	10/1/2022	$ (913.03)	$ (31,956.05)
GOODMAN, ROBERTA	RIF NOT RETURNED	2/12/2024	$ (79.32)	$ (1,507.08)
INGRAM, GAIL	RIF NOT RETURNED	11/9/2021	$ (54.54)	$ (2,508.84)
STATEN,ERIC	RIF NOT RETURNED	7/27/2023	$ (267.55)	$ (6,956.30)
THOMAS, NORMAN W	ACH BANK RETURN / UNABLE TO LOCATE	7/3/2019	$ (1,291.29)	$ (95,555.46)
WALLACE, JOHN L	RIF NOT RETURNED	3/1/2025	$ (666.20)	$ (3,997.20)
WATKINS, JOHN P	RIF NOT RETURNED	3/1/2025	$ (2,049.34)	$ (12,296.04)
WOODALL, EDWARD	ACH BANK RETURN / UNABLE TO LOCATE	5/3/2023	$ (254.59)	$ (7,128.52)
TOTAL			**$ (5,261.50)**	**$ (127,293.05)**

WAREHOUSE EMPLOYEES UNION LOCAL NO. 730 PENSION TRUST FUND
THIRD QUARTER 2025

PENSION ROLL

		PENSIONERS	MONTHLY PAYOUT
PENSION ROLL AS OF 3/31/2025:	6/30/2025	1109	$ 1,867,387.06
DEATHS REPORTED IN THE:	3RD QUARTER	-13	$ (17,051.80)
DELETES IN THE:	3RD QUARTER	0	$ -
PENSION CHANGES IN THE:	3RD QUARTER		$ (8,025.51)
PENSIONS TO BE APPROVED:	3RD QUARTER	19	$ 40,389.81
REINSTATEMENTS:	3RD QUARTER	6	$ 2,591.34
PENSION ROLL AS OF 6/30/2025:	9/30/2025	**1121**	**$ 1,885,290.90**

TOTAL PENSIONERS
AS OF SEPTEMBER 30, 2025

LIFE ONLY	263	$ 255,819.12
60R	97	$ 30,213.34
84R	90	$ 78,196.34
96R	11	$ 14,112.02
120R	410	$ 1,085,770.84
5 YEAR CERTAIN	5	$ 10,156.53
10 YEAR CERTAIN	37	$ 65,150.60
LIFE & 50% SURVIVOR	104	$ 180,323.42
LIFE & 66 2/3% SURVIVOR	47	$ 79,142.56
LIFE & 75% SURVIVOR	41	$ 62,583.94
BENEFICIARY TEMPORARY ANNUITY	1	$ 1,080.87
J&S TERMINATED/SPOUSE DECEASED	15	$ 22,786.04
TOTAL	**1121**	**$ 1,885,335.62**

Warehouse Employees Union Local No. 730 Pension Trust Fund

INVOICES

December 15, 2025

Associated Administrators, LLC

9/17/2025	Mailing Annual Pension Statements	$	674.94

Atlanta Capital

11/3/2025	Fee for investment services for the Quarter ending September 30, 2025	$	19,200.00

Cheiron

10/24/2025	Actuarial services through September 30, 2025, 3rd Quarter retainer and non retainer fees	$	49,320.50

C.S. McKee L. P.

10/10/2025	Fee for investment services for the Quarter ending September 30, 2025	$	6,472.74

Doyle Printing & Offset Co.

9/17/2025	Retiree RIF Mailing	$	1,568.74
10/28/2025	Special Financial Assistance Mailing	$	2,231.48

Great Lakes Advisors

11/10/2025	Fee for investment services for the Quarter ending September 30, 2025	$	23,498.31

Investment Performance Services, LLC

9/10/2025	Fee for professional services for the Quarter ending September 30, 2025	$	43,750.00

Mooney, Green, Saindon, Murphy & Welch, P.C.

9/5/2025	Fee for professional services rendered through June 30, 2025 B. Saindon, Rate: $475.00 per hour	$	3,200.00
10/4/2025	Fee for professional services rendered through July 31, 2025 B. Saindon, Rate: $475.00 per hour	$	2,042.50
11/13/2025	Fee for professional services rendered through August 13, 2025 B. Saindon, Rate: $475.00 per hour	$	6,412.50

Morgan, Lewis & Bockius, LLP

9/17/2025	Fee for professional services rendered through August 31, 2025 J. Kimble, Rate: $750.00 per hour	$	12,244.50
10/10/2025	Fee for professional services rendered through September 30, 2025 J. Kimble, Rate: $750.00 per hour	$	5,055.00
11/13/2025	Fee for professional services rendered through October 31, 2025 J. Kimble, Rate: $750.00 per hour	$	6,469.50

Novak Francella, LLC

10/20/2025	Fee for Annual Audit services performed for plan year ended December 31, 2024	$	16,900.00

Northern Trust Company

9/5/2025	Fee for professional services rendered through June 30, 2025	$	1,639.98

Warehouse Employees Union Local No. 730
Pension Trust Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (800) 730-2241
www.associated-admin.com

October 2025

Dear Participants,

We are writing to provide you with an update on the Warehouse Employees Union Local No. 730 Pension Trust Fund's ("Local 730 Pension Fund" or "Fund") application for Special Financial Assistance ("SFA").

As you may recall, in 2021, Congress created the SFA program, which is run by the Pension Benefit Guaranty Corporation ("PBGC"). The SFA program was created to provide financial support to severely underfunded pension plans so they can continue paying the promised benefits participants have earned. The PBGC established a phased application process so that pension funds that were insolvent or very close to insolvency could apply first. Because the Local 730 Pension Fund was never in danger of imminent insolvency, our application was scheduled for later in the process.

The Fund became eligible to apply for SFA on February 5, 2025, and we submitted our application that very day. Although the Local 730 Pension Fund met the eligibility requirements to receive SFA, PBGC requested that we withdraw and resubmit our application to address certain technical matters. This was not unusual and did not reflect a problem with the Local 730 Pension Fund's eligibility for SFA. After discussions with PBGC, we filed a revised application for approximately $114 million on August 12, 2025.

PBGC has up to 120 days – until December 10, 2025 – to review the revised application and issue a decision. Based on our communications with PBGC, we understand that much of the review has been completed, and we are optimistic that we will receive a favorable decision. While no outcome can be guaranteed, we remain confident in the strength of our application and have been given no indication from PBGC that the application will not be approved. Additionally, we do not anticipate that the recent shutdown of the federal government will delay PBGC's decision on our application since the SFA program was fully funded by a separate Congressional appropriation and PBGC's normal operations have their own independent funding source. Nevertheless, because most applications are not approved until the last week before the 120-day deadline, we do not expect a decision from PBGC before the first week of December.

We want to reassure you that the Fund is paying benefits as usual. Once SFA funding is received, it will help ensure that pension benefits are secure through at least 2051, and quite possibly longer.

We are monitoring the process closely and are ready to answer any questions PBGC may have. We will update you immediately when PBGC issues its decision. In the meantime, if you have any questions, please do not hesitate to contact the Fund Office at (800) 730-2241.

Thank you for your continued trust and patience as we work to secure the Fund's long-term stability.

Sincerely,

The Trustees of the Warehouse Employees Union Local No. 730 Pension Trust Fund

Warehouse Employees Union Local No. 730 Pension Trust Fund
Report of Summary Plan Information
2024 Plan Year

The Trustees of the Warehouse Employees Union Local No. 730 Pension Trust Fund (the "Plan"), Employer Identification Number 52-6124754, Plan No. 001, are required to file a report annually with the Department of Labor known as the "Form 5500". The Form 5500 contains information about the Plan's financial health as well as demographic information about Plan participants and contributing employers. The Trustees filed this report on October 6, 2025, and are required under federal law to provide you with a summary of certain information provided in that report.

This summary report is required under Section 104(d) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended by the Pension Protection Act of 2006 (PPA), and must be provided to each employee organization and all employers who have an obligation to contribute to the Plan.

Except as otherwise specified, all information in this Report pertains to the 2024 Plan Year.

1. Contributions and Schedule of Benefits Information.

Contribution Schedules

Participating employers in the Plan contribute on behalf of covered employees on a fixed dollar per hour basis which ranged from $4.23 per hour worked to $8.35 per hour worked at 1/1/2024 and from $4.44 to $8.76 at 12/31/2024.

Benefit Formulas

Participants receive a monthly life annuity equal to 4.17% of all contributions required to be made on their behalf for the first 84 months of retirement, reducing to 55% of the original amount after 84 months. For employers who elected to make a supplemental contribution, the monthly life annuity above reduces to 55% of the original amount after 120 months instead of 84.

For service under a contract after the adoption of the preferred schedule under the Rehabilitation Plan, participants receive a monthly life annuity equal to 2% of all contributions required to be made on their behalf at the contribution rate in effect at the adoption of the of the preferred schedule for the first 84 months of retirement, reducing to 50% of the original amount after 84 months. For employers who elected to make a supplemental contribution, the monthly life annuity reduces to 50% of the original amount after 120 months instead of 84. All contracts negotiated through the end of 2023 adopted the preferred schedule.

2. Number of Contributing Employers.

A total of four employers were obligated to contribute to the Plan for the plan year.

3. Employers Contributing More than 5%.

During the plan year, the employers listed below contributed more than 5% of the total contributions to the Plan:

- Giant of Maryland, LLC
- Eight O'Clock Coffee

Additionally, during the plan year, the employers listed below were in the top-ten highest contributors (measured in dollars) to the Plan:

- Warehouse Employees Union Local No. 639
- Washington Food Supply Inc.

4. Participants for Whom No Contributions Were Made.

The chart below sets out, for the 2024, 2023, and 2022 plan years, the number of participants with respect to whom no employer contributions were made by an employer as the participant's employer:

	2024 Plan Year	2023 Plan Year	2022 Plan Year
Participants	0	0	0

5. Plan Funding Status

The Plan was in critical and declining status during the plan year.

The Trustees adopted a Rehabilitation Plan which contains schedules of benefit reductions and contribution increases which are designed to improve the plan's funding status. However, the Trustees determined that, based on reasonable actuarial assumptions and upon exhaustion of all reasonable measures, the Fund cannot be reasonably expected to emerge from critical status by the end of the Rehabilitation Period. Pursuant to ERISA Section 305(e)(3)(A)(ii), the Rehabilitation Plan enables the Fund to emerge from critical status at a time later than the end of the Rehabilitation Period or to forestall possible insolvency (as defined by ERISA Section 4245).

You may obtain a copy of the Rehabilitation Plan and actuarial and financial data that demonstrate any action taken by the Plan toward fiscal improvement by submitting a written request to:

Warehouse Employees Union Local No. 730 Pension Trust Fund
911 Ridgebrook Rd.
Sparks, MD 21152

Because the Plan is in critical and declining status, it is eligible to receive Special Financial Assistance ("SFA") from the Pension Benefit Guaranty Corporation. SFA is intended to ensure that financially distressed plans are able to pay pension benefits to their retirees and beneficiaries and remain solvent for many years. The Plan filed a revised application for approximately $114 million on August 12, 2025 and is awaiting approval from the PBGC.

6. Number of Employers That Withdrew in Preceding Plan Year.

During the 2024 plan year, no employers withdrew from the Plan.

7. Transaction Information.

The Plan did not merge with another plan and did not receive a transfer of the assets and liabilities of any other plan during the plan year.

8. Amortization Extension or Shortfall Funding Method Information.

The Plan did not apply for nor did it receive an amortization extension under ERISA §304(d) and Internal Revenue Code §431(d) for the plan year.

The Plan did not use the shortfall funding method (as described in ERISA §305) for the plan year.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the Plan's Form 5500 filed with the Department of Labor, summary plan description, and any summaries of material modifications of to the Plan, on written request. However:

1. You are not entitled to receive more than one copy of any of these reports during any 12-month period; and
2. The Plan Administrator may make a reasonable charge to cover copying, mailing and other costs of furnishing the information requested.

Please provide any written requests to the office of the Warehouse Employees Union Local No. 730 Pension Trust Fund at:

911 Ridgebrook Rd.
Sparks, MD 21152

Additionally, if you have any questions regarding the information contained in this notice, please contact the Fund Office at 410-683-7763.

Warehouse Employees Union Local No. 730
Pension Trust Fund

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Landover, Maryland 20785-2361
Telephone: (800) 730-2241
www.associated-admin.com

October 6, 2025

Mr. James Sohn
Washington Food Supply
jsohn@WCCHQ.com

RE: Warehouse Employees Union Local No. 730 Pension Fund
Contribution Increase Effective November 1, 2025

Dear Mr. Sohn:

In accordance with the Collective Bargaining Agreement (CBA) between Washington Food Supply, Inc. and Teamsters Warehouse Employees Union No. 730 of Washington, D.C., this is official notification of the need to change the contribution rate.

Effective November 1, 2025 the new Warehouse Employees Union Local No. 730 Pension Fund contribution rate will be $4.66 per hour.

Sincerely,

AHCochran

Alicia Cochran
Account Executive
Associated Administrators

cc: Chairman/Secretary
I. Brover
J. Kimble, Esq.
T. Ridenour
B. Saindon, Esq.
N. Triest
Y. Vinarev
J. Waldron