



February 21, 2014

TO ALL PARTICIPANTS IN THE UFCW PENSION PLAN FOR EMPLOYEES
AND THE UFCW PENSION PLAN FOR CANADIAN EMPLOYEES

Greetings:

**Re: UFCW Pension Plan for Employees and the
UFCW Pension Plan for Canadian Employees**

Canadian law provides for a subsidized 60% spouse payment. In order to maintain parity in benefits and benefit options between the UFCW Pension Plan for Employees and the UFCW Pension Plan for Canadian Employees, the UFCW Executive Committee, in conjunction with the UFCW Executive Board, has approved an amendment to the UFCW Pension Plan for Employees which provides for a 60% subsidized surviving spouse option instead of a 50% surviving spouse option. The amendment is effective with all retirements which occur on and after January 1, 2014.

Should you have any questions concerning this change, please feel free to contact us.

Sincerely and fraternally,

A handwritten signature in black ink, appearing to read "Lori A. Werner". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Lori A. Werner, Director
UFCW Benefits Office