

United Food & Commercial Workers Local Union #1189 and St. Paul Food Employers Defined Contribution Plan

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IMPORTANT NOTICE

Summary of Material Modifications (No. 1)

TO: Participants and Beneficiaries of the Plan

FROM: The Board of Trustees

DATE: October 15, 2017

This notice summarizes a recent change to the UFCW Local 1189 and St. Paul Food Employers Defined Contribution Plan (the Plan). The Plan has been amended to allow for in-service withdrawals of Account A and/or K balances to be made to Plan Participants who are age 65 or older, but who continue to work for a contributing Employer.

Specifically, effective on and after August 1, 2017, Plan Participants who are age 65 or older and who are still working for a contributing Employer may elect to receive distributions of their Account A and/or K balances in the Plan while continuing to work. Prior to this change, a Participant would have been required to have fully retired from employment to receive a distribution.

The in-service withdrawals will be available in any of the forms for distribution allowed by the Plan. The Participant must complete an election form selecting the form and frequency of their distribution.

Please keep this notice with your plan booklet. If you have any questions regarding this change, please contact the Plan Administrator, Wilson-McShane Corporation, at (952)854-0795.