

UNITED FOOD AND COMMERCIAL WORKERS REGIONAL PENSION FUND

27 ROLAND AVENUE, SUITE 100
MOUNT LAUREL, NJ 08054-1056

(800) 228-7484 • (856) 793-2500
Fax (856)793-3112

January 31, 2024

Submitted Electronically through PBGC Filing Portal

Pension Benefit Guaranty Corporation
445 12th Street SW
Washington, DC 20024-2101

Dear Sir or Madam,

Pursuant to Pension Benefit Guaranty Corporation's ("PBGC") Final Rule, 29 C.F.R. § 4262, issued under Section 4262 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), the Board of Trustees of the UFCW Regional Pension Fund ("Plan") submits this Revised Application, and its accompanying Exhibits, to PBGC to request Special Financial Assistance for the Plan.

This Revised Application reflects the results of the PBGC death audit on the entire census data completed in November 2023.

The Plan's Identifying Information, including the filer name and contact information and the total amount of Special Financial Assistance requested is included below:

- 1) **Name of Plan:** UFCW Regional Pension Fund
- 2) **Employer Identification Number:** 16-6062287
- 3) **Three-digit Plan Number:** 074
- 4) **Notice of Filer Name:** Christian Benjaminson, FSA, EA, MAAA
Enrolled Actuary No.: 23-07015
Cheiron
701 East Gate Drive, Suite 330
Mount Laurel, NJ 08054
(703) 893-1456, ext. 1002
cbenjaminson@cheiron.us
- 5) **Role of Filer:** Plan Actuary
- 6) **Total Amount of SFA Requested:** \$51,712,717

SFA Checklist #22a
Section D, Item (1)

This document includes our cover letter.

SFA Checklist #23
Section D, Item (2)

Plan Sponsor Information

Name: Board of Trustees of the UFCW Regional Pension Fund
Address: 27 Roland Avenue, Suite 100, Mount Laurel, NJ 08054-1057
Email: pflamini@fmvaccaro.com
Telephone #: (800) 883-3682

Plan's Authorized Representatives:

Actuary: Christian Benjaminson, Enrolled Actuary, Cheiron
Enrolled Actuary No.: 23-07015
701 East Gate Drive, Suite 330
Mount Laurel, NJ 08054
(703) 893-1456, ext. 1002
cbenjaminson@cheiron.us

Attorney: Meredith B. Golfo, Esq
Slevin & Hart P.C.
1625 Massachusetts Avenue, NW, Suite 450
Washington, DC 20036
(202) 797- 8700, ext. 2420
mgolfo@slevinhart.com

SFA Checklist #24
Section D, Item (3) – Eligibility

The Plan meets the eligibility requirements under PBGC Regulation § 4262.3(a)(3) for the 2020 plan year as shown below:

- i. In any plan year beginning in 2020, 2021, or 2022, the plan is certified by the plan actuary to be in critical status.

The Plan was certified to be in Critical Status for 2020; the zone certification was provided in response to Section B, Item (5). Additionally, we demonstrated this Plan's eligibility in 'SFA Elig Cert C - Regional (Revised)' provided on November 7, 2023.

- ii. The percentage calculated under PBGC Regulation § 4262.3(c)(2) for 2020, 2021, or 2022 is less than 40%.

2020 Form 5500 Schedule MB:

- Assets, line 2a =	\$64,804,500
- Withdrawal Liability Receivable =	\$0
- Current Liability; line 2b(4) column (2) =	\$212,838,099
- Ratio =	30.4%

- iii. On the Form 5500 that was required to be filed for the 2020, 2021, or 2022 plan years, the ratio of active participants that is entered on line 6a(2) to inactive participants (that is the sum of lines 6b, 6c, and 6e) is less than 2 to 3.

2020 Form 5500:

- Active Participants, line 6a(2) =	1,027
- Inactive Participants, sum of lines 6b, 6c, and 6e	3,578
- Ratio =	0.2870

SFA Checklist #25
Section D, Item (4) – Priority Group Identification

The Plan is not in a priority group.

SFA Checklist #26

Section D, Item (5) – Narrative Description of Future Contributions and Withdrawal Liability Collections

In accordance with PBGC Regulation §4262.8(a)(9), below we provide a development of the assumed future contributions and assumed future withdrawal liability payments used to calculate the SFA amount.

The UFCW Regional Pension Fund is operating under a Rehabilitation Plan (“RP”), which includes several Schedules of contribution increases and benefit reductions that employ reasonable measures to forestall the insolvency of the Fund. One of the Schedules provides for an increase in contributions, a reduction in future benefit accruals, and institutes a soft freeze so that employees hired after a date specified in the underlying collective bargaining agreements will not become participants in the Fund. As of the date of this application, 6 Controlled Groups (over 98% of the contributions) are contributing pursuant to this Schedule. Accordingly, our assumptions for Future Contributions and Withdrawal Liability Payments are as follows:

Assumed Future Contributions

Assumed Future Contributions = Assumed Future Contribution Base Units (“CBUs”) x Contribution Rates

Assumed Future CBUs: the CBUs for the Plan year ended September 30, 2022 are assumed to decline 10% per year for employers that elected the soft-freeze schedule. CBUs for all other employers are assumed to remain stable. This is the same assumption as used in the 2020 PPA Zone Certification.

Contribution Rates: each employer’s contribution rates are assumed to increase in accordance with the Rehabilitation Plan Schedule through the end of the collective bargaining agreements in effect as of July 9, 2021. Thereafter, the contribution rate in effect at the expiration of the current collective bargaining agreement is held constant. The average expiration date of the current collective bargaining agreement is July 2024 (weighted average based on 2022 contributions). Additionally, we assume the contribution rate allocation between full-time and part-time employees is equal to the 6-year average for plan years ended September 30, 2017 through September 30, 2022.

Assumed Future Withdrawal Liability Payments

There is one recent employer withdrawal, for which the employer paid the entire liability in two lump sum payments – one payment in the amount of \$2,485,690 was received in October 2021 and the second payment of \$782,462 was received in February 2023. The first payment is already reflected in the Fund’s fair market value of assets as of December 31, 2022 and the second payment is treated as a receivable. No additional payments are due from this employer and the Plan is assuming that these amounts will remain with the Plan.

We assume no instances of complete withdrawals in the future.

We assume instances of partial withdrawals will be 100% collectible. One employer triggered two consecutive partial withdrawals for the PYE 2020 and 2021, though the 2nd partial is fully offset by the partial withdrawal credit. The Plan will issue the demand letter and payments are expected to begin July 1, 2023. Another employer is projected to trigger two consecutive partial withdrawals for the PYE 2024 and 2025. Payments are assumed to begin March 1, 2026 and March 1, 2027 respectively.

SFA Checklist #27b

Section D, Item (6) – Description of Assumption Changes for (a) SFA eligibility and (b) SFA amount determination

See attached Exhibit I prepared by the Plan’s Actuary for a Description of Assumption Changes.

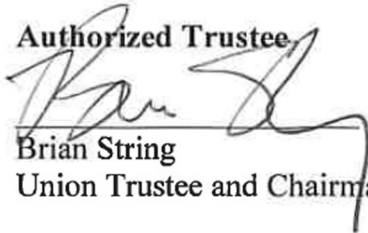
SFA Checklist #28

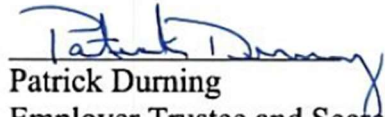
Section D, Item (7) Reinstatement of Benefits for Plan with Suspension of Benefits

Not applicable.

Sincerely,

The UFCW Regional Pension Fund,
by their duly authorized Trustees

By: 
Authorized Trustee
Brian String
Union Trustee and Chairman

By: 
Authorized Trustee
Patrick Durning
Employer Trustee and Secretary

Attachments

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

In accordance with §4262.4(e)(4), the UFCW Regional Pension Fund (“the Plan”) has determined eight (8) assumptions used in the October 1, 2020 PPA Zone Certification are no longer reasonable. Of the eight assumptions, three were changed in accordance with PBGC’s guidance on SFA assumptions. Other than these eight assumptions, all other assumptions are the same as those used in the 2020 PPA Zone Certification. The assumption changes are as follows:

1. Administrative Expenses
2. Mortality Table (*PBGC SFA 22-07; Section III.B and III.C*)
3. Terminated Vested Participants Assumed Deceased (*PBGC SFA 22-07; Section III.F*)
4. New Entrant Profile (*PBGC SFA 22-07; Section III.D*)
5. Late Retirement Adjustments
6. Contribution Base Unit (CBU) allocation between Full-Time & Part-Time Status
7. Form of Payment
8. Withdrawal Liability Payments

For each assumption change we have provided justification and support required under §4262.5(c)(1) and comment on applicability of PBGC’s guidelines under §4262.5(c)(2). Note, in the descriptions that follow, “Original Assumption” refers to the assumption used in the Plan’s October 1, 2020 PPA Zone Certification.

Administrative Expenses

- Original Assumption: \$695,250 payable middle of the year for plan year ending September 30, 2021, increasing 3% per year thereafter.
- Original Assumption is no longer reasonable because actual Plan expenses have been less in recent years. Further, the prior projection went through September 30, 2040 and must be extended through the SFA projection period, September 30, 2051.
- Changed Assumption: The administrative expenses for 2023 are assumed to be \$729,520 based on two components: (1) regular administrative expenses of \$616,620 and (2) a one-time expense of \$112,900 related to the SFA application. In addition, we assume 20% of the regular, non-premium, administrative expenses are for costs directly related to plan participants. These expenses will be valued as a per-person cost that will increase annually with 2.5% inflation and multiplied by the projected total Plan headcounts. The rest of the administrative expenses will increase annually with 2.5% inflation; expenses are assumed to be payable middle of year.

Further, the expected PBGC premiums were separately projected from the other administrative expenses. Administrative expenses (other than PBGC premiums) are assumed to increase by 2.5% per year. PBGC premiums are also assumed to increase by 2.5% per year and multiplied by the projected total Plan headcounts. The PBGC premium is further adjusted to reflect the \$52 flat rate premium for the Plan Year ending

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

September 30, 2032. Finally, the total annual administrative expense in each future plan year is limited to 12% of benefit payments in accordance with PBGC acceptable guidance.

- Reasonableness of Changed Assumption: The development of the 2023 administrative expenses is shown in the table below.

Category	Actual			Assumed
	9/30/2020	9/30/2021	9/30/2022	9/30/2023
Administration Fees	\$ 235,340	\$ 243,342	\$ 180,139	\$ 230,725
Professional Fees	159,420	156,413	203,417	185,616
Premiums	135,865	138,270	142,755	142,816
Insurance	20,026	26,165	22,899	24,196
Other Fees	<u>17,654</u>	<u>49,262</u>	<u>26,321</u>	<u>33,267</u>
Total	\$ 568,305	\$ 613,452	\$ 575,531	\$ 616,620

The assumption that 20% of the regular, non-premium, administrative expenses are for costs directly related to plan participants was based on a discussion with the plan professionals.

Finally, the following points justify the assumed 2.5% inflation:

- Federal Reserve Bank of St. Louis, 5-Year, 5-Year Forward Inflation Expectation Rate [T5YIFR], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/T5YIFR>, February 17, 2023 is at 2.2%. The Plan's expectation for administrative expense increases is higher than price inflation due to lags in wage increases and fee increases that have occurred with the recent sharp rise in inflation.
- The Plan's investment consultant estimates the annualized inflation rate over the next twenty years to be 2.26% in its 2022 Capital Market Assumptions. The estimate is based their inflation forecast on an average of the market-implied US 20-year breakeven inflation rate (derived from yield differentials between nominal Treasuries and TIPS) and the Federal Reserve Bank of Cleveland's 20-year inflation expectations.
- The historical CPI-U reported by the Bureau of Labor Statistics indicates that annual inflation has averaged approximately 3.1% from 1913 to 2022 (109 years). Over the past 50 years, the average has been closer to 4.0%.

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

Mortality Table & Improvement Scale (PBGC SFA 22-07; Section III.B & III.C)

- Original Assumption: RP-2000 with Blue Collar adjustment set forward 2 years, projected 4 years with Scale AA for Healthy Lives and RP-2000 with Blue Collar adjustment set forward 10 years, projected 4 years with Scale AA for Disabled Lives
- Original Assumption is no longer reasonable because the base tables are outdated, and the improvement scales were not fully generational
- Changed Assumption: Pri-2012 Amount-Weighted Blue-Collar Table for Employees, Retirees, and Contingent Survivors and Pri-2012 Amount-Weighted Total Dataset for Disabled Retirees. Mortality rates are projected generationally using Mortality Improvement Scale MP-2021.
- Reasonableness of Changed Assumption: the assumption follows PBGC acceptable guidance using the Pri-2012 amount-weighted Blue-Collar table with a projection scale most recently published by RPEC.

Terminated Vested Participants Assumed Deceased (PBGC SFA 22-07; Section III.F)

- Original Assumption: Terminated Vested Participants over age 80 are assumed to be deceased. 50% of Terminated Vested between age 75 and 80 are assumed deceased.
- Original Assumption is no longer reasonable because the Fund Office has identified 16 terminated vested participants previously excluded and younger than 85 on the SFA Measurement Date to be alive but who have not yet commenced their pension from the Plan. Therefore, it is reasonable and appropriate to include their liability in the SFA application in accordance with PBGC SFA 22-07, Section III.F.
- Changed Assumption: Terminated Vested Participants over age 85 on the SFA Measurement Date are assumed to be deceased.
- Reasonableness of Changed Assumption: the assumption follows PBGC acceptable guidance. As required, we provide the following information:
 - *A listing (including relevant data items such as current age or date of birth, gender, assumed payment age or date, benefit amount at assumed payment age or date, lump sum retroactive benefit payment as of SFA measurement date if applicable) of the participants whose benefits were excluded from the measurement of liabilities in the most recent actuarial valuation that would be included in the determination of the amount of SFA (or for purposes of determining eligibility for SFA),*

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

See file “TVs Added – Regional.xls” uploaded with our submission. This table was developed through information recently obtained from the Pension Fund’s commercial locator service vendor, PBI Research Services and identifies 16 terminated vested participants between the ages of 75 and 85 (as of December 31, 2022) who have been confirmed to be alive but who have not yet commenced their pension from the Plan.

- *A description of the plan’s policies and procedures for locating missing participants as well as the specific efforts that the plan has made to locate such participants, and*

See file “Missing Participants Policy and Procedures – Regional.pdf” uploaded with our submission.

- *Details of a recent death audit (performed not earlier than one year prior to the SFA measurement date) demonstrating that there is no readily available information indicating that any such participants are deceased as of the SFA measurement date.*

See the Plan’s Documentation of Death Audits in response to Section B, Item (9) which includes documentation of a recent death audit last processed on February 17, 2023. Further, the 16 participants being included in the determination of the amount of SFA were researched by the Fund Office and confirmed that these participants are not deceased.

New Entrant Profile (PBGC SFA 22-07; Section III.D)

- **Original Assumption:** The benefits for new entrants (normal cost and projected benefit payments) follow a cohort-based projection, based on the demographics of new entrants to the plan over the four preceding plan years. Additionally, new entrants are only assumed to replace employees working for employers that did not elect the soft freeze schedule; or 12% of the Plan’s contributions (as of the initial projection year in the 2020 PPA certification). The new entrant demographics and distribution used is shown below, assuming an annual accrual of \$180.00 and 50% male:

		Annual Accrued	
Age	Service	Benefit	Distribution
20	0	\$0.00	32.0%
25	0	\$0.00	10.2%
30	0	\$0.00	6.0%
35	0	\$0.00	3.4%
40	0	\$0.00	1.4%
45	0	\$0.00	3.1%
50	0	\$0.00	2.9%
55	0	\$0.00	41.0%

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

- Original Assumption is no longer reasonable because it does not reflect recent Plan experience.
- Changed Assumption: The benefits for new entrants (normal cost and projected benefit payments) follow a cohort-based projection, based on the demographics of new entrants and re-hires to the plan over the five preceding plan years. Additionally, new entrants are only assumed to replace employees working for employers that did not elect the soft freeze schedule; or 2% of the Plan’s contributions (as of the SFA Measurement Date). The new entrant demographics and distribution used is shown below, assuming an annual accrual of \$93.60 and 70% male:

Age	Service	Annual Accrued	
		Benefit	Distribution
24.6	3.0	\$295.20	4.5%
27.3	1.6	\$161.40	4.5%
34.1	1.7	\$167.52	18.2%
36.3	4.5	\$440.88	4.5%
42.7	2.0	\$191.88	4.5%
47.2	2.1	\$181.44	13.6%
53.6	1.6	\$141.14	22.8%
57.4	2.0	\$195.48	27.4%

** The annual benefit for vested-rehires was not considered in the assumption to avoid double-counting liability already valued.*

- Reasonableness of Changed Assumption: Consistent with PBGC acceptable guidance, the new entrant profile is based on characteristics of actual new entrants and rehires within the most recent five plan years preceding the Plan’s SFA measurement date (11 new hires; 11 rehires). This reflects all new entrants and rehires for employers that did not elect the soft-freeze schedule, not just those remaining in service. The supporting data is shown below.

New Hires

Age	PYE 2017	PYE 2018	PYE 2019	PYE 2020	PYE 2021	Total	Avg		
							Age	Svc	Annual Benefit
25	0	0	0	0	0	0	22.5	0.0	\$ 0.00
30	0	0	0	0	0	0	27.5	0.0	0.00
35	2	0	1	0	0	3	34.1	1.5	144.00
40	0	0	0	0	0	0	37.5	0.0	0.00
45	0	0	0	0	0	0	42.5	0.0	0.00
50	1	1	0	0	0	2	46.6	1.5	103.92
55	3	0	0	0	0	3	54.3	1.5	115.84
60	2	0	1	0	0	3	56.3	1.5	147.60

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

Re-Hires

Age	PYE 2017	PYE 2018	PYE 2019	PYE 2020	PYE 2021	Total	Avg Age	Avg Svc	Avg Annual Benefit *
25	0	0	0	1	0	1	24.6	3.0	\$ 295.20
30	0	0	0	0	1	1	27.3	1.6	161.40
35	0	0	0	1	0	1	34.3	2.4	238.08
40	0	0	0	1	0	1	36.3	4.5	440.88
45	0	0	0	0	1	1	42.7	2.0	191.88
50	0	0	0	1	0	1	48.4	3.4	336.48
55	0	0	0	0	2	2	52.4	1.8	179.10
60	0	0	0	2	1	3	58.5	2.5	243.36

* The annual benefit for vested-rehires was not considered in the assumption to avoid double-counting liability already valued.

Late Retirement Adjustments

- Original Assumption: Terminated Vested participants are assumed to receive an actuarially increased benefit
- Original Assumption is no longer reasonable given the assumption changes for terminated vested participants assumed deceased. It would be more accurate to assume these participants receive an actuarially increased benefit through their Required Beginning Date (RBD) and an accumulated lump sum from their RBD until the date payments commence
- Changed Assumption: Terminated Vested participants are assumed to receive an actuarially increased benefit for late retirement through their RBD and an accumulated lump sum from their RBD until the date payments commence
- Reasonableness of Changed Assumption: the Changed Assumption follows the guidance in Reg §1.401(a)(9)-6.

Contribution Base Unit (CBU) allocation between Full-Time & Part-Time Status

- Original Assumption: we assume the contribution base unit allocation between Full-Time and Part-Time used for contributions and future benefit accruals is the same as the prior year.
- Original Assumption is no longer reasonable because the allocation between Full-Time and Part-Time contribution base units has increased during COVID, and that level is not expected to be maintained through 2051.

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

- **Changed Assumption:** we assume the contribution base unit allocation between Full-Time and Part-Time used for contributions and future benefit accruals is equal to the 6-year average for plan years ended September 30, 2017 through September 30, 2022.
- **Reasonableness of Changed Assumption:** the data clearly shows a change during COVID between the number of full-time and part-time contributions. It has been well documented the COVID-19 pandemic had a unique impact on the grocery store industry because grocery store workers were essential workers and continued to work through the pandemic despite the inherent risks so that the general population had access to food and other groceries.

The assumption is the average for the years ending September 30, 2017 through September 30, 2022 as shown below:

Employer	Assumption	2022	2021	2020	2019	2018	2017
BOTTINO'S	26%	27%	26%	26%	27%	26%	25%
COLLINS FAMILY MARKET	35%	33%	38%	46%	34%	30%	29%
CROTHALL HEALTHCARE, INC.	91%	96%	96%	88%	87%	88%	93%
DELAWARE SUPERMARKETS	46%	52%	50%	47%	45%	41%	40%
PERLMUTTER	38%	46%	43%	40%	35%	33%	31%
SR WEST CHESTER	64%	74%	68%	61%	56%	58%	65%
UFCW LOCAL 27	100%	100%	100%	100%	100%	100%	100%
VILLAGE MARKETS	41%	49%	45%	42%	39%	36%	34%

Form of Payment

- **Original Assumption:** 100% of active and terminated vested participants elect a life annuity.
- **Original Assumption is no longer reasonable** because it does not reflect recent experience for the Plan. Furthermore, while it may be appropriate to assume everyone elects the normal form for liability purposes, especially if the optional forms of payment are actuarially equivalent, it would not be appropriate for a cash flow projection.
- **Changed Assumption:** Active and terminated vested participants are assumed to elect the following forms of payment:

Form of Payment	Assumption
Single Life Annuity	65%
50% Joint & Survivor	15%
75% Joint & Survivor	5%
100% Joint & Survivor	15%

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

- Reasonableness of Changed Assumption: The development of the payment form assumption is shown in the table below.

Form of Payment	Number of New Retirees Electing in PYE					Distribution
	2021	2020	2019	2018	2017	
Single Life Annuity	67	53	59	72	46	68%
50% Joint & Survivor	15	12	9	8	10	12%
75% Joint & Survivor	6	5	7	4	4	6%
100% Joint & Survivor	15	12	11	10	11	14%
Total	103	82	86	94	71	100%

Withdrawal Liability Payments

- Original Assumption: previous withdrawals are assumed to be 100% collectible. We assume no instances of complete or partial withdrawals in the future.
- Original Assumption is no longer reasonable because there have been recent instances of partial withdrawals being triggered and more could be triggered in the future from employers that elected the soft freeze schedule.
- Changed Assumption: previous withdrawals are assumed to be 100% collectible. We assume no instances of complete withdrawals in the future; we assume instances of partial withdrawals will be 100% collectible.
- Reasonableness of Changed Assumption:

Previous Withdrawals: there is one recent employer withdrawal who made a lump sum payment of \$782,462 on February 17, 2023, no additional payments are due.

Future Complete Withdrawals: this is the same assumption as the 2020 PPA Certification which remains reasonable because there are only eight (8) controlled groups remaining in the Plan and most of which elected the soft freeze schedule. Further, the most recent employer withdrawal occurred in October 2021 from an employer that did not elect the soft freeze schedule. Prior to that, the last employer withdrawal was in 2011.

Future Partial Withdrawals: one employer triggered two consecutive partial withdrawals for the PYE 2020 and 2021, though the 2nd partial is fully offset by the partial withdrawal credit. The Plan will issue the demand letter and payments are expected to begin July 1, 2023. Another employer is projected to trigger two consecutive partial withdrawals for the PYE 2024 and 2025. Payments are assumed to begin March 1, 2026 and March 1, 2027 respectively.

Exhibit I
SFA Checklist #28b - Section D, Item (6)(b)
Description of Assumption Changes

The table below summarizes withdrawal liability payments used in this analysis:

PYE	Previous Withdrawals	Future Complete Withdrawals	Future Partial Withdrawals
9/30/2023 *	\$ 782,462	\$ 0	\$ 3,186
9/30/2024	0	0	12,742
9/30/2025	0	0	12,742
9/30/2026	0	0	73,735
9/30/2027	0	0	150,622
9/30/2028	0	0	169,474
9/30/2029	0	0	169,474
9/30/2030	0	0	105,941
9/30/2031	0	0	94,066
9/30/2032	0	0	90,864
9/30/2033	0	0	81,324
9/30/2034	0	0	81,324
9/30/2035	0	0	81,324
9/30/2036	0	0	81,324
9/30/2037	0	0	8,215
9/30/2038	0	0	0
9/30/2039	0	0	0
9/30/2040	0	0	0

* Interest for the PYE 2023 is based on the actual 2/17/2023 payment date for the \$782,462 lump sum and the assumed 7/1/2023 payment date for the \$3,186 partial withdrawal liability payment.

UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074

***SFA Checklist #33a - Section E, Item (5)
Actuarial Certification of SFA Amount***

We hereby certify that the requested amount of special financial assistance (“SFA”) of \$51,712,717 is the amount to which the UFCW Regional Pension Fund (“Plan”) is entitled under section 4262(j)(1) of ERISA and §4262.4 of PBGC's SFA regulation based on a December 31, 2022 SFA measurement date.

This certification is based on the participant data provided by the Plan and used for the actuarial valuation as of October 1, 2021, an SFA measurement date of December 31, 2022, the fair market value of assets as of the SFA measurement date provided by the Plan Auditor, and the assumptions outlined in the attachment. We performed an informal examination of the obvious characteristics of the data provided for reasonableness and consistency in accordance with Actuarial Standard of Practice #23.

This certification was prepared in accordance with 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 UFCW Regional Pension Fund and their application for special financial assistance. 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.



Christian Benjaminson, FSA, EA, MAAA
Cheiron, Inc.
Principal Consulting Actuary
Enrolled Actuary No: 23-07015
701 East Gate Drive, Suite 330
Mount Laurel, NJ 08054
(703) 893-1456 (ext. 1002)
January 31, 2024

Attachment



Alison Chafin, FSA, EA, MAAA
Cheiron Inc.
Consulting Actuary
Enrolled Actuary No: 23-08294
9115 Harris Corners Pkwy, Suite 380
Charlotte, NC 28269
(703) 893-1456 (ext. 1126)
January 31, 2024

UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074

SFA Checklist #33a - Section E, Item (5)
Actuarial Assumptions Used to Determine SFA Amount

1. Census Data, Basis for Projections

Data used to complete the October 1, 2021 actuarial valuation with three changes as noted below. Note, the 2021 valuation reflects an employer withdrawal that occurred in October 2021. This employer made a lump sum payment of \$2.5 million in October 2021 and an additional lump sum payment of \$0.8 million in February 2023. See the 2021 Actuarial Valuation Report for a summary of the participant data.

Changes:

- We removed 54 terminated vested participants confirmed to be deceased prior to the census date, of which 9 were confirmed to be married and were valued with a future survivor benefit. Additionally, we removed 7 records associated with previously deceased terminated vested participants where we could not verify the status of a surviving spouse.
- We fully valued 13 terminated vested participants previously assumed deceased in accordance with PBGC's Acceptable Guidance (SFA 22-07, Section III.F).
- We made updates to reflect the results of the PBGC's audit on the Plan's terminated vested population in April 2023 and the Actives & In-Pay population in November 2023. Please refer to the 'Death Audit Certification' for details of these changes.

2. Interest Rates

Non-SFA Interest Rate: 5.85%; as prescribed under § 4262.4(e)(1)
SFA Interest Rate: 3.77%; as prescribed under § 4262.4(e)(2)

The interest rate used for funding standard account purposes is 7.50%.

3. Administrative Expenses

The administrative expenses for 2023 are assumed to be \$729,520 based on two components: (1) regular administrative expenses of \$616,620 and (2) a one-time expense of \$112,900 related to the SFA application. In addition, we assume 20% of the regular, non-premium, administrative expenses are for costs directly related to plan participants. These expenses will be valued as a per-person cost that will increase annually with 2.5% inflation and multiplied by the projected total Plan headcounts. The rest of the administrative expenses will increase annually with 2.5% inflation; expenses are assumed to be payable middle of year.

Further, the expected PBGC premiums were separately projected from the other administrative expenses. Administrative expenses (other than PBGC premiums) are assumed to increase by 2.5% per year. PBGC premiums are also assumed to increase by 2.5% per year and multiplied by the projected total Plan headcounts. The PBGC premium is further adjusted to reflect the \$52 flat rate premium for the Plan Year ending

UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074

SFA Checklist #33a - Section E, Item (5)
Actuarial Assumptions Used to Determine SFA Amount

September 30, 2032. Finally, the total annual administrative expense in each future plan year is limited to 12% of benefit payments in accordance with PBGC acceptable guidance.

4. Rates of Mortality

- Non-Annuitants: Pri-2012 Amount-Weighted Blue-Collar Table for Employees
- Retired Annuitants: Pri-2012 Amount-Weighted Blue-Collar Table for Retirees
- Disabled Annuitants: Pri-2012 Amount-Weighted Total Dataset for Disabled Retirees
- Beneficiaries: Pri-2012 Amount-Weighted Blue-Collar Table for Contingent Survivors

Mortality rates are projected generationally using Mortality Improvement Scale MP-2021.

Terminated vested participants over age 85 (as of 12/31/2022) are assumed to have died without a surviving spouse and are excluded from the valuation.

5. Rate of Turnover

Sample rates shown below:

Duration	Entry Age		
	25	35	55
0-1	0.3500	0.3500	0.3500
1-2	0.3000	0.3000	0.3000
2-3	0.2500	0.2500	0.2500
3-4	0.2000	0.2000	0.2000
4-5	0.1500	0.1500	0.1500
5-6	0.1200	0.1200	0.1200
Ultimate	0.0973	0.0839	0.0200

6. Rate of Retirement

Age	Rates
55-60	0.0500
61-64	0.1000
65-69	0.4000
70+	1.0000

Terminated vested participants are assumed to retire at the later of current age or age 65.

UFCW Regional Pension Fund
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7. Disability

Sample rates of are shown below:

Age	Rates
20	0.0013
25	0.0014
30	0.0014
35	0.0015
40	0.0017
45	0.0021
50	0.0030
55	0.0044
60	0.0068

8. Percent Married

80%.

9. Spouse's Age

Females are assumed to be five years younger than their spouses.

10. Form of Payment

Active and terminated vested participants are assumed to elect their form of payment based on the rates shown below:

Form of Payment	Probability
Single Life	65.0%
50% Joint & Survivor	15.0%
75% Joint & Survivor	5.0%
100% Joint & Survivor	15.0%

11. Late Retirement Adjustments

Terminated Vested participants are assumed to receive an actuarially increased benefit for late retirement through their RBD and an accumulated lump sum from their RBD until the date payments commence.

12. Future Active Participant Counts, Contributions, Contribution Base Units (CBUs), Contribution Rates & Full-time and Part-time Allocation

Assumed Future Contributions = Assumed Future CBUs x Contribution Rates

Assumed Future CBUs: the CBUs for the Plan Year Ending 9/30/2022 are assumed to decline 10% per year for Controlled Groups that elected the soft-freeze schedule. CBUs for all other employers are assumed to remain stable. This is the same assumption as used in the 2020 PPA Zone Certification.

UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074

SFA Checklist #33a - Section E, Item (5)
Actuarial Assumptions Used to Determine SFA Amount

Contribution Rates: we assumed each Controlled Group’s contribution rate increases in accordance with the Rehabilitation Plan Schedule through the end of the collective bargaining agreements in effect as of July 9, 2021. Thereafter, the contribution rate in effect at the expiration of the current collective bargaining agreement is held constant. The average expiration date of the current collective bargaining agreement is July 2024 (weighted average based on 2022 contributions).

Full-Time & Part-Time Allocation: Additionally, we assume the contribution base unit allocation between Full-Time and Part-Time used for contributions and future benefit accruals is equal to the 6-year average for plan years ended September 30, 2017 through September 30, 2022.

13. Future Withdrawal Liability Payments

Previous withdrawals are assumed to be 100% collectible. We assume no instances of complete withdrawals in the future; we assume instances of partial withdrawals will be 100% collectible.

14. New Entrant Profile

The benefits for new entrants (normal cost and projected benefit payments) follow a cohort-based projection, based on the demographics of new entrants and re-hires to the plan over the five preceding plan years. Additionally, new entrants are only assumed to replace employees working for employers that did not elect the soft freeze schedule; or 2% of the Plan’s contributions (as of the SFA Measurement Date). The new entrant demographics and distribution used is shown below, assuming an annual accrual of \$93.60 and 70% male:

Annual Accrued			
Age	Service	Benefit	Distribution
24.6	3.0	\$295.20	4.5%
27.3	1.6	\$161.40	4.5%
34.1	1.7	\$167.52	18.2%
36.3	4.5	\$440.88	4.5%
42.7	2.0	\$191.88	4.5%
47.2	2.1	\$181.44	13.6%
53.6	1.6	\$141.14	22.8%
57.4	2.0	\$195.48	27.4%

**UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074**

**SFA Checklist #33a - Section E, Item (5)
Actuarial Assumptions Used to Determine SFA Amount**

15. Other

There is no missing or incomplete data.

No plan participants are excluded from the projections, other than those previously described.

There are no assumptions related to reciprocity as the Plan has no reciprocal arrangements.

16. Justification for Actuarial Assumptions

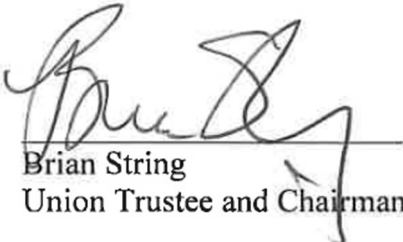
Assumptions for mortality and the improvement scale, administrative expenses, form of payment, contribution rates, Full-time/Part-time allocation, future withdrawal liability payments, and new entrant profile were updated to reflect analysis prepared in conjunction with the Plan's application for special financial assistance. Other demographic assumptions are based on historical Plan experience.

PENALTY OF PERJURY STATEMENT

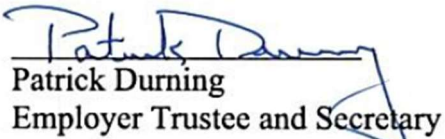
Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the Board of Trustees of the UFCW Regional Pension Fund and that I have examined this application, including accompanying documents, and, to the best of knowledge and belief, the application contains all the relevant facts relating to the application; all statements of fact contained in the application are true, correct and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.

IN WITNESS WHEREOF, the Board has caused this instrument to be executed on the 31st day of January, 2024.

Authorized Trustee

By: 
Brian String
Union Trustee and Chairman

Authorized Trustee

By: 
Patrick Durning
Employer Trustee and Secretary

Application Checklist

v20230727

Instructions for Section E, Item 1 of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance (SFA):


The Application to PBGC for Approval of Special Financial Assistance Checklist ("Application Checklist" or "Checklist") identifies all information required to be filed with an initial or revised application. For a supplemented application, instead use "Application Checklist - Supplemented." The Application Checklist is not required for a lock-in application.

For a plan required to submit additional information described in Addendum A of the SFA Filing Instructions, also complete Checklist Items #40.a. to #49.b., and if there is a merger as described in Addendum A, also complete Checklist Items #50 through #63.

Applications (including this Application Checklist), with the exception of lock-in applications, must be submitted to PBGC electronically through PBGC's e-Filing Portal, (<https://efilingportal.pbgc.gov/site/>). After logging into the e-Filing Portal, go to the Multiemployer Events section and click "Create New ME Filing." Under "Select a filing type," select "Application for Financial Assistance – Special." Note: revised and supplemented applications must be submitted by selecting "Create New ME Filing."

Note: If you go to the e-Filing Portal and do not see "Application for Financial Assistance – Special" under the "Select a Filing Type," then the e-Filing Portal is temporarily closed and PBGC is not accepting applications (other than lock-in applications) at the time, unless the plan is eligible to make an emergency filing under § 4262.10(f). PBGC's website, www.pbgc.gov, will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at www.pbgc.gov to inform prospective applicants about the current status of the e-Filing portal, as well as to provide advance notice of when PBGC expects to open or temporarily close the e-Filing Portal.

General instructions for completing the Application Checklist:

Complete all items that are shaded: 

If required information was already filed: (1) through PBGC's e-Filing Portal; or (2) through any means for an insolvent plan, a plan that has received a partition, or a plan that submitted an emergency filing, the filer may either upload the information with the application or include a statement in the Plan Comments section of the Application Checklist indicating the date on which and the submission with which the information was previously filed. For any such items previously provided, enter N/A as the **Plan Response**.

For a revised application, the filer may, but is not required to, submit an entire application. For all Application Checklist Items that were previously filed that are not being changed, the filer may include a statement in the Plan Comments section of the Application Checklist to indicate that the other information was previously provided as part of the initial application. For each, enter N/A as the **Plan Response**.

Instructions for specific columns:

Plan Response: Provide a response to each item on the Application Checklist, using only the **Response Options** shown for each Checklist Item.

Name(s) of Files Uploaded: Identify the full name of the file or files uploaded that are responsive to the Checklist Item. The column **Upload as Document Type** provides guidance on the "document type" to select when submitting documents on PBGC's e-Filing Portal.

Page Number Reference(s): For Checklist Items #22 to #29c, submit all information in a single document and identify here the relevant page numbers for each such Checklist Item.

Plan Comments: Use this column to provide explanations for any **Plan Response** that is N/A, to respond as may be specifically identified for Checklist Items, and to provide any optional explanatory comments.

Additional guidance is provided in the following columns:

Upload as Document Type: When uploading documents in PBGC's e-Filing Portal, select the appropriate Document Type for each document that is uploaded. This column provides guidance on the Document Type to select for each Checklist Item. You may upload more than one document using the same Document Type, and there may be Document Types on the e-Filing Portal for which you have no documents to upload.

Required Filenaming (if applicable): For certain Checklist Items, a specified format for naming the file is required.

SFA Instructions Reference: Identifies the applicable section and item number in PBGC's Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance.

You must select N/A if a Checklist Item # is not applicable to your application. **Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39 on the Application Checklist. If there has been an event as described in § 4262.4(f), complete Checklist Items #40.a. through #49.b., and if there has been a merger described in Addendum A, also complete Checklist Items #50 through #63. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #40.a. through #49.b. if you are required to complete Checklist Items # 40.a. through #49.b. Your application will also be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63 if you are required to complete Checklist Items #50 through #63.**

If a Checklist Item # asks multiple questions or requests multiple items, the Plan Response should only be Yes if the plan is providing all information requested for that Checklist Item.

Note, a Yes or No response is also required for Checklist Items #a through #f.

Note, in the case of a plan applying for priority consideration, the plan's application must also be submitted to the Treasury Department. If that requirement applies to an application, PBGC will transmit the application to the Treasury Department on behalf of the plan. See IRS Notice [NOTICE] for further information.

All information and documentation, unless covered by the Privacy Act, that is included in an SFA application may be posted on PBGC's website at www.pbgc.gov or otherwise publicly disclosed, without additional notification. Except to the extent required by the Privacy Act, PBGC provides no assurance of confidentiality in any information included in an SFA application.

Version Updates (newest version at top)

Version	Date updated
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v07272023p	07/27/2023	Updated checklist to include new Template 10 requirement and reflect changes to eligibility and death audit instructions
v20221129p	11/29/2022	Updated checklist item 11. for new death audit requirements
v20220802p	08/02/2022	Fixed some of the shading in the checklist
v20220706p	07/06/2022	

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

Unless otherwise specified:
 YYYY = plan year
 Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference	Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
Plan Information, Checklist, and Certifications								
a.		Is this application a revised application submitted after the denial of a previously filed application for SFA?	Yes No	No	N/A	N/A	N/A	N/A
b.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was initially submitted under the interim final rule?	Yes No	No	N/A	N/A	N/A	N/A
c.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was submitted under the final rule?	Yes No	Yes	N/A	N/A	N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	Yes	N/A	N/A	Lock-in Filed on 3/24/2023	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A	N/A	N/A
f.		Is this plan a MPRA plan as defined under § 4262.4(a)(3) of PBGC's SFA regulation?	Yes No	No	N/A	N/A	N/A	N/A
1.	Section B, Item (1)a.	Does the application include the most recent plan document or restatement of the plan document and all amendments adopted since the last restatement (if any)?	Yes No	Yes	previously provided	N/A	See file "PD Regional.pdf" provided with our initial application (4/7/2023)	Pension plan documents, all versions available, and all amendments signed and dated
2.	Section B, Item (1)b.	Does the application include the most recent trust agreement or restatement of the trust agreement, and all amendments adopted since the last restatement (if any)?	Yes No	Yes	previously provided	N/A	See file "TA Regional.pdf" provided with our initial application (4/7/2023)	Pension plan documents, all versions available, and all amendments signed and dated
3.	Section B, Item (1)c.	Does the application include the most recent IRS determination letter? Enter N/A if the plan does not have a determination letter.	Yes No N/A	Yes	previously provided	N/A	See file "IRS DL Regional.pdf" provided with our initial application (4/7/2023)	Pension plan documents, all versions available, and all amendments signed and dated
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	Yes	previously provided	N/A	Identify here how many reports are provided. 4 reports are provided. See files provided with our initial application (4/7/2023): 2018AVR Regional.pdf 2019AVR Regional.pdf 2020AVR Regional.pdf 2021AVR Regional.pdf	Most recent actuarial valuation for the plan
5.a.	Section B, Item (3)	Does the application include the most recent rehabilitation plan (or funding improvement plan, if applicable), including all subsequent amendments and updates, and the percentage of total contributions received under each schedule of the rehabilitation plan or funding improvement plan for the most recent plan year available?	Yes No	Yes	previously provided	N/A	0.3% Current Benefit Schedule 98.3% Alt Schedule 2 (Soft-Freeze) 1.4% Alt Schedule 3 See file "RP Regional.pdf" provided with our initial application (4/7/2023)	Rehabilitation plan (or funding improvement plan, if applicable)
5.b.		If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	N/A		N/A		Rehabilitation plan (or funding improvement plan, if applicable)
6.	Section B, Item (4)	Does the application include the plan's most recently filed (as of the filing date of the initial application) Form 5500 (Annual Return/Report of Employee Benefit Plan) and all schedules and attachments (including the audited financial statement)? Is the 5500 filing provided as a single document using the required filename convention?	Yes No	Yes	previously provided	N/A	See file "2020Form5500 Regional.pdf" provided with our initial application (4/7/2023)	Latest annual return/report of employee benefit plan (Form 5500)

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

Unless otherwise specified:
 YYYY = plan year
 Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference	Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
7.a.	Section B, Item (5)	Yes No N/A	Yes	previously provided	N/A	Identify how many zone certifications are provided. 5 zone certifications are provided. See files provided with our initial application (4/7/2023): 2018Zone20181228 Regional.pdf 2019Zone20191227 Regional.pdf 2020Zone20201229 Regional.pdf 2021Zone20211229 Regional.pdf 2022Zone20221229 Regional.pdf	Zone certification	YYYYZoneYYYYMMDD Plan Name, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.
7.b.		Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A		N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
7.c.		Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A		N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
8.	Section B, Item (6)	Yes No N/A	Yes	previously provided	N/A	See file "Bank and Inv Accounts Regional 12-22.pdf" provided with our initial revised application (9/26/2023)	Bank/Asset statements for all cash and investment accounts	N/A
9.	Section B, Item (7)	Yes No N/A	Yes	previously provided	N/A	See file "Fin Statements Regional 9-22 (REVISED).pdf" provided with our initial revised application (9/26/2023)	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Yes No N/A	Yes	previously provided	N/A	See file "WDL Regional.pdf" provided with our initial application (4/7/2023) This is Article X from the Plan Document.	Pension plan documents, all versions available, and all amendments signed and dated	WDL Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

Unless otherwise specified:
 YYYY = plan year
 Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
11.a.	Section B, Item (9)a.	Does the application include documentation of a death audit to identify deceased participants that was completed on the census data used for SFA purposes, including identification of the service provider conducting the audit, date performed, the participant counts (provided separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) run through the death audit, and a copy of the results of the audit provided to the plan administrator by the service provider? If applicable, has personally identifiable information in this report been redacted prior to submission to PBGC? Is this information included as a single document using the required filenaming convention?	Yes No	Yes	previously provided	N/A	See file "Death Audit Regional.pdf" provided with our initial application (4/7/2023)	Pension plan documents, all versions available, and all amendments signed and dated	Death Audit Plan Name
11.b.		If any known deaths occurred before the date of the census data used for SFA purposes, is a statement certifying these deaths were reflected for SFA calculation purposes provided?	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #11.a.	N/A		N/A	N/A - include as part of documents in Checklist Item #11.a.
11.c.	Section B, Item (9)b.	Does the application include full census data (Social Security Number and name) of all terminated vested participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format?	Yes No N/A		Revised SFA PBGC Death Audit Cert Regional.pdf	N/A	See file "Regional -- TV Listing 20230424s.xlsx" provided on 4/24/2023 and "PBGC Death Audit Cert Regional.pdf" for how prior results were handled	Submit the data file and the date of the census data through PBGC's secure file transfer system, Leapfile. Go to http://pbgc.leapfile.com, click on "Secure Upload" and then enter sfa@pbgc.gov as the recipient email address and upload the file(s) for secure transmission.	Include as the subject "Submission of Terminated Vested Census Data for (Plan Name)," and as the memo "(Plan Name) terminated vested census data dated (date of census data) through Leapfile for independent audit by PBGC."
12.	Section B, Item (10)	Does the application include information required to enable the plan to receive electronic transfer of funds if the SFA application is approved, including (if applicable) a notarized payment form? See SFA Instructions, Section B, Item (10).	Yes No	Yes	previously provided	N/A	See file "Bank Information Regional.pdf" provided with our initial application (4/7/2023)	Other	N/A
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	previously provided	N/A	See file "Template 1 Regional.xlsx" provided with our initial application (4/7/2023)	Financial assistance spreadsheet (template)	Template 1 Plan Name
14.	Section C, Item (2)	If the plan was required to enter 10,000 or more participants on line 6f of the most recently filed Form 5500 (by the filing date of the initial application), does the application include a current listing of the 15 largest contributing employers (the employers with the largest contribution amounts) and the amount of contributions paid by each employer during the most recently completed plan year before the filing date of the initial application (without regard to whether a contribution was made on account of a year other than the most recently completed plan year)? If this information is required, it is required for the 15 largest contributing employers even if the employer's contribution is less than 5% of total contributions. Enter N/A if the plan is not required to provide this information. See Template 2. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A		Contributing employers	Template 2 Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

Unless otherwise specified:
 YYYY = plan year
 Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
15.	Section C, Item (3)	Does the application include historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the unit used), average contribution rates, and number of active participants at the beginning of each plan year? For the same period, does the application show all other sources of non-investment income such as withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and other identifiable sources of contributions? See Template 3. Does the uploaded file use the required filenaming convention?	Yes No	Yes	previously provided	N/A	See file "Template 3 Regional.xlsx" provided with our initial application (4/7/2023)	Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	Template 3 Plan Name
16.a.	Section C, Items (4)a., (4)e., and (4)f.	Does the application include the information used to determine the amount of SFA for the plan using the basic method described in § 4262.4(a)(1) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, 4A-4 SFA Details .4(a)(1) sheet and Section C, Item (4) of the SFA Filing Instructions for more details on these requirements. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 4A Regional.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 4A Plan Name
16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)e. - MPRA plan information A.	If the plan is a MPRA plan, does the application also include the information used to determine the amount of SFA for the plan using the increasing assets method described in § 4262.4(a)(2)(i) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, 4A-5 SFA Details .4(a)(2)(i) sheet and Addendum D for more details on these requirements. Enter N/A if the plan is not a MPRA Plan.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the increasing assets method described in § 4262.4(a)(2)(i), does the application also explicitly identify the projected SFA exhaustion year based on the increasing assets method? See Template 4A, 4A-5 SFA Details .4(a)(2)(i) sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the present value method.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.b.iii.	Addendum D Section C, Item (4)a. - MPRA plan information B Addendum D Section C, Item (4)e. (4)f., and (4)g. - MPRA plan information B.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the present value method described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including 4B-1 SFA Ben Pmts sheet, 4B-2 SFA Details 4(a)(2)(ii) sheet, and 4B-3 SFA Exhaustion sheet? See Addendum D and Template 4B. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the increasing assets method.	Yes No N/A	N/A		N/A		N/A	Template 4B Plan Name
16.c.	Section C, Items (4)b. and (4)c.	Does the application include identification of the non-SFA interest rate and the SFA interest rate, including details on how each was determined? See Template 4A, 4A-1 Interest Rates sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.d.	Section C, Item (4).e.ii.	For each year in the SFA coverage period, does the application include the projected benefit payments (excluding make-up payments, if applicable), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants? See Template 4A, 4A-2 SFA Ben Pmts sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

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 Plan Name = abbreviated plan name

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
16.e.	Section C, Item (4)e.iv. and (4)e.v.	For each year in the SFA coverage period, does the application include a breakdown of the administrative expenses between PBGC premiums and all other administrative expenses? Does the application include the projected total number of participants at the beginning of each plan year in the SFA coverage period? See Template 4A, 4A-3 SFA Pcount and Admin Exp sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
17.a.	Section C, Item (5)	For a plan that is not a MPRA plan, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.a., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>basic method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as in Checklist Item #16.a.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. If (a) the plan is a MPRA plan, or if (b) this item is not required for a plan that is not a MPRA plan, enter N/A. If entering N/A due to (b), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	previously provided	N/A	See file "Template 5A Regional.xlsx" provided with our initial revised application (9/26/2023)	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.b.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u> , does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.b.i., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>increasing assets method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Checklist Item #16.b.i.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.c.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u> , does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Item #16.b.iii. that shows the amount of SFA that would be determined using the <u>present value method</u> if the assumptions used/methods are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's SFA interest rate which should be the same as used in Checklist Item #16.b.iii. See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5B Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

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 Plan Name = abbreviated plan name

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
18.a.	Section C, Item (6)	For a plan that is not a MPRA plan, does the application include a reconciliation of the change in the total amount of requested SFA due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.a? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.a. Enter N/A if the requested SFA amount in Checklist Item #16.a. is the same as the amount shown in the Baseline details of Checklist Item #17.a. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. If the plan is a MPRA plan, enter N/A. If the plan is otherwise not required to provide this item, enter N/A and provide an explanation in the Plan Comments. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 6A Regional.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name
18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>increasing assets method</u> due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.i.? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.b. Enter N/A if the requested SFA amount in Checklist Item #16.b.i. is the same as the amount shown in the Baseline details of Checklist Item #17.b. See Addendum D. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement, and enter N/A if this item is not otherwise required. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name
18.c.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the <u>present value method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>present value method</u> due to each change in assumption/method from Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.iii.? See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6B Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

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 Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
19.a.	Section C, Item (7)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application include a table identifying which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status, and does that table include brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable (an abbreviated version of information provided in Checklist Item #28.a.)? Enter N/A if the plan is eligible for SFA under § 4262.3(a)(2) or § 4262.3(a)(4) or if the plan is eligible based on a certification of plan status completed before 1/1/2021. Also enter N/A if the plan is eligible based on a certification of plan status completed after 12/31/2020 but that reflects the same assumptions as those in the pre-2021 certification of plan status. See Template 7, 7a Assump Changes for Elig sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No N/A	N/A		N/A		Financial assistance spreadsheet (template)	Template 7 Plan Name.
19.b.	Section C, Item (7)b.	Does the application include a table identifying which assumptions/methods used to determine the requested SFA differ from those used in the pre-2021 certification of plan status (except the interest rates used to determine SFA)? Does this item include brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? If a changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's SFA assumptions guidance, does the application state so? This should be an abbreviated version of information provided in Checklist Item #28.b. See Template 7, 7b Assump Changes for Amount sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No	Yes	previously provided	N/A	See file "Template 7 Regional.xlsx" provided with our initial application (4/7/2023)	Financial assistance spreadsheet (template)	Template 7 Plan Name
20.a.	Section C, Item (8)	Does the application include details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount, including total contributions, contribution base units (including identification of base unit used), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams? See Template 8.	Yes No	Yes	previously provided	N/A	See file "Template 8 Regional.xlsx" provided with our initial revised application (9/26/2023)	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 8 Plan Name
20.b.		Does the application separately show the amounts of projected withdrawal liability payments for employers that are currently withdrawn as of the date the initial application is filed, and assumed future withdrawals? Does the application also provide the projected number of active participants at the beginning of each plan year? See Template 8.	Yes No	Yes	N/A - include as part of Checklist Item #20.a.	N/A		N/A	N/A - included in Template 8 Plan Name
21.	Section C, Item (10)	Does the application provide a table identifying and describing all assumptions and methods used in i) the pre-2021 certification of plan status, ii) the "Baseline" projection in Section C Item (5), and iii) the determination of the amount of SFA in Section C Item (4)? Does the table state if each changed assumption falls under Section III, Acceptable Assumption Changes, or Section IV, Generally Accepted Assumption Changes, in PBGC's SFA assumptions guidance, or if it should be considered an "Other Change"? Does the uploaded file use the required filenaming convention?	Yes No	Yes	previously provided	N/A	See file "Template 10 Regional.xlsx" provided with our initial revised application (9/26/2023)	Financial assistance spreadsheet (template)	Template 10 Plan Name
22.	Section D	Was the application signed and dated by an authorized trustee who is a current member of the board of trustees or another authorized representative of the plan sponsor and include the printed name and title of the signer?	Yes No	Yes	SFA App Regional.pdf		Identify here the name of the single document that includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.).	Financial Assistance Application	SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments

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Checklist Item #	SFA Filing Instructions Reference	Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
23.a.		Yes N/A	Yes	N/A - included as part of SFA App Plan Name	1	For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document.	N/A	N/A - included as part of SFA App Plan Name
23.b.	Section D, Item (1)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Yes No	Yes	N/A - included as part of SFA App Plan Name	2		N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Yes No	Yes	N/A - included as part of SFA App Plan Name	3	October 2020 the Plan was certified Critical, has Current Liab funding ratio < 40%, and has ratio of actives to inactives < 2/3	N/A	N/A - included as part of SFA App Plan Name
26.a.		Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
26.b.	Section D, Item (4)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
27.	Section D, Item (5)	Yes No	Yes	N/A - included as part of SFA App Plan Name	4-5		N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		The assumptions and methods used to determine the Plan's eligibility for SFA are the same as those used in the October 1, 2020 PPA Zone Certification.	N/A	N/A - included as part of SFA App Plan Name
28.b.	Section D, Item (6)b.	Yes No	Yes	N/A - included as part of SFA App Plan Name	page 5 and pages 7-15		N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
28.c.	Section D, Item (6)	If the mortality assumption uses a plan-specific mortality table or a plan-specific adjustment to a standard mortality table (regardless of if the mortality assumption is changed or unchanged from that used in the most recent certification of plan status completed before 1/1/2021), is supporting information provided that documents the methodology used and the rationale for selection of the methodology used to develop the plan-specific rates, as well as detailed information showing the determination of plan credibility and plan experience? Enter N/A if the mortality assumption does not use a plan-specific mortality table or a plan-specific adjustment to a standard mortality table for eligibility or for determining the SFA amount.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
29.a.	Section D, Item (7)	Does the application include, for an eligible plan that implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA, a narrative description of how the plan will reinstate the benefits that were previously suspended and a proposed schedule of payments (equal to the amount of benefits previously suspended) to participants and beneficiaries? Enter N/A for a plan that has not implemented a suspension of benefits.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	If Yes was entered for Checklist Item #29.a., does the proposed schedule show the yearly aggregate amount and timing of such payments, and is it prepared assuming the effective date for reinstatement is the day after the SFA measurement date? Enter N/A for a plan that entered N/A for Checklist Item #29.a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
29.c.	Section D, Item (7)	If the plan restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, does the proposed schedule reflect the amount and timing of payments of restored benefits and the effect of the restoration on the benefits remaining to be reinstated? Enter N/A for a plan that did not restore benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date. Also enter N/A for a plan that entered N/A for Checklist Items #29.a. and #29.b.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Does the application include a fully completed Application Checklist, including the required information at the top of the Application Checklist (plan name, employer identification number (EIN), 3-digit plan number (PN), and SFA amount requested)?	Yes No	Yes	App Checklist Regional.xlsx	N/A		Special Financial Assistance Checklist	App Checklist Plan Name
30.b.	Section E, Item (1) - Addendum A	If the plan is required to provide information required by Addendum A of the SFA Filing Instructions (for "certain events"), are the additional Checklist Items #40.a. through #49.b. completed? Enter N/A if the plan is not required to submit the additional information described in Addendum A.	Yes No N/A	N/A	N/A	N/A		Special Financial Assistance Checklist	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

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EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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31.	Section E, Item (2)	Yes No N/A	N/A		N/A	Plan is eligible for SFA under § 4262.3(a)(3) based on a certification of plan status completed before 1/1/2021	Financial Assistance Application	SFA Elig Cert CD Plan Name
32.a.	Section E, Item (3)		Yes	previously provided	N/A	See file "SFA Elig Cert C - Regional.pdf" provided with our responses to PBGC questions (5/5/2023)	Financial Assistance Application	SFA Elig Cert C Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
32.b.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation, does the application include a certification from the plan's enrolled actuary that the plan qualifies for SFA based on the applicable certification of plan status for SFA eligibility purposes for the specified year, and by meeting the other requirements of § 4262.3(c) of PBGC's SFA regulation. Does the provided certification include: (i) identification of the specified year for each component of eligibility (certification of plan status for SFA eligibility purposes, modified funding percentage, and participant ratio) (ii) derivation of the modified funded percentage (iii) derivation of the participant ratio Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above? Does the certification identify all assumptions and methods (including supporting rationale, and where applicable, reliance on the plan sponsor) used to develop the withdrawal liability receivable that is utilized in the calculation of the modified funded percentage? Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3). Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name
33.	Section E, Item (4)	If the plan's application is submitted on or prior to March 11, 2023, does the application include a certification from the plan's enrolled actuary that the plan is eligible for priority status, with specific identification of the applicable priority group? This item is not required (enter N/A) if the plan is insolvent, has implemented a MPRA suspension as of 3/11/2021, is in critical and declining status and had 350,000+ participants, or is listed on PBGC's website at www.pbgc.gov as being in priority group 6. See § 4262.10(d). Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the filename uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Financial Assistance Application	PG Cert Plan Name
34.a.		Does the application include the certification by the plan's enrolled actuary that the requested amount of SFA is the amount to which the plan is entitled under section 4262(j)(1) of ERISA and § 4262.4 of PBGC's SFA regulation? Does this certification include: (i) plan actuary's certification that identifies the requested amount of SFA and certifies that this is the amount to which the plan is entitled? (ii) clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?	Yes No	Yes	SFA Amount Cert Regional.pdf	N/A		Financial Assistance Application	SFA Amount Cert Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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34.b.	Section E, Item (5)	If the plan is a MPRA plan, does the certification by the plan's enrolled actuary identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	Does the application include the plan sponsor's identification of the amount of fair market value of assets at the SFA measurement date and certification that this amount is accurate? Does the application also include: (i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)? (ii) a reconciliation of the fair market value of assets from the date of the most recent audited plan financial statements to the SFA measurement date (showing beginning and ending fair market value of assets for this period as well as the following items for the period: contributions, withdrawal liability payments, benefits paid, administrative expenses, and investment income)? With the exception of account statements and financial statements already provided as Checklist Items #8 and #9, is all information contained in a single document that is uploaded using the required filenaming convention?	Yes No	Yes	previously provided	N/A	See file "FMV Cert Regional.pdf" provided with our initial revised application (9/26/2023)	Financial Assistance Application	FMV Cert Plan Name
36.	Section E, Item (7)	Does the application include a copy of the executed plan amendment required by § 4262.6(e)(1) of PBGC's SFA regulation which (i) is signed by authorized trustee(s) of the plan and (ii) includes the plan compliance language in Section E, Item (7) of the SFA Filing Instructions?	Yes No	Yes	previously provided	N/A	See file "Compliance Amend Regional.pdf" provided with our initial application (4/7/2023)	Pension plan documents, all versions available, and all amendments signed and dated	Compliance Amend Plan Name
37.	Section E, Item (8)	In the case of a plan that suspended benefits under section 305(e)(9) or section 4245 of ERISA, does the application include: (i) a copy of the proposed plan amendment(s) required by § 4262.6(e)(2) to reinstate suspended benefits and pay make-up payments? (ii) a certification by the plan sponsor that the proposed plan amendment(s) will be timely adopted? Is the certification signed by either all members of the plan's board of trustees or by one or more trustees duly authorized to sign the certification on behalf of the entire board (including, if applicable, documentation that substantiates the authorization of the signing trustees)? Enter N/A if the plan has not suspended benefits. Is all information included in a single document that is uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	Reinstatement Amend Plan Name

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APPLICATION CHECKLIST

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38.	Section E, Item (9)	In the case of a plan that was partitioned under section 4233 of ERISA, does the application include a copy of the executed plan amendment required by § 4262.9(c)(2)? Enter N/A if the plan was not partitioned. Is the document uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	<i>Partition Amend Plan Name</i>
39.	Section E, Item (10)	Does the application include one or more copies of the penalties of perjury statement (see Section E, Item (10) of the SFA Filing Instructions) that (a) are signed by an authorized trustee who is a current member of the board of trustees, and (b) includes the trustee's printed name and title. Is all such information included in a single document and uploaded using the required filenaming convention?	Yes No	Yes	Penalty Regional.pdf	N/A		Financial Assistance Application	<i>Penalty Plan Name</i>

Additional Information for Certain Events under § 4262.4(f) - Applicable to Any Events in § 4262.4(f)(2) through (f)(4) and Any Mergers in § 4262.4(f)(1)(ii)
NOTE: If the plan is not required to provided information described in Addendum A of the SFA Filing Instructions, the Plan Response should be left blank for the remaining Checklist Items.

40.a.	Addendum A for Certain Events Section C, Item (4)	Does the application include an additional version of Checklist Item #16.a. (also including Checklist Items #16.c., #16.d., and #16.e.), that shows the determination of the SFA amount <u>using the basic method</u> described in § 4262.4(a)(1) as if any events had not occurred? See Template 4A.	Yes No			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: <i>Template 4A Plan Name CE</i> . For an additional submission due to a merger, <i>Template 4A Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
40.b.i.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.i. that shows the determination of the SFA amount using the <u>increasing assets method</u> as if any events had not occurred? See Template 4A, sheet <i>4A-5 SFA Details .5(a)(2)(i)</i> . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A		N/A - included as part of file in Checklist Item #40.a.	N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.ii. that explicitly identifies the projected SFA exhaustion year based on the <u>increasing assets method</u> ? See Template 4A, <i>4A-5 SFA Details .4(a)(2)(i)</i> sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.iii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include an additional version of Checklist Item #16.b.iii. that shows the determination of the SFA amount using the <u>present value method</u> as if any events had not occurred? See Template 4B, sheet <i>4B-1 SFA Ben Pmts</i> , sheet <i>4B-2 SFA Details .4(a)(2)(ii)</i> , and sheet <i>4B-3 SFA Exhaustion</i> . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: <i>Template 4B Plan Name CE</i> . For an additional submission due to a merger, <i>Template 4B Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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41.	Addendum A for Certain Events Section C, Item (4)	For any merger, does the application show the SFA determination for this plan <u>and for each plan merged into this plan</u> (each of these determined as if they were still separate plans)? See Template 4A for a non-MPRA plan using the basic method, and for a MPRA plan using the increasing assets method. See Template 4B for a MPRA Plan using the present value method. Enter N/A if the plan has not experienced a merger.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For an additional submission due to a merger, <i>Template 4A (or Template 4B) Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
42.a.	Addendum A for Certain Events Section D	Does the application include a narrative description of any event and any merger, including relevant supporting documents which may include plan amendments, collective bargaining agreements, actuarial certifications related to a transfer or merger, or other relevant materials?	Yes No		N/A - included as part of SFA App Plan Name		For each Checklist Item #42.a. through #45.b., identify the relevant page number(s) within the single document.	Financial Assistance Application	<i>SFA App Plan Name</i>
42.b.	Addendum A for Certain Events Section D	For a transfer or merger event, does the application include identifying information for all plans involved including plan name, EIN and plan number, and the date of the transfer or merger?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.a.	Addendum A for Certain Events Section D	Does the narrative description in the application identify the amount of SFA reflecting any event, the amount of SFA determined as if the event had not occurred, and confirmation that the requested SFA is no greater than the amount that would have been determined if the event had not occurred, unless the event is a contribution rate reduction and such event lessens the risk of loss to plan participants and beneficiaries?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.b.	Addendum A for Certain Events Section D	For a merger, is the determination of SFA as if the event had not occurred equal to the sum of the amount that would be determined for this plan and each plan merged into this plan (each as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.a.	Addendum A for Certain Events Section D	Does the application include an additional version of Checklist Item #25 that shows the determination of SFA eligibility as if any events had not occurred?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.b.	Addendum A for Certain Events Section D	For any merger, does this item include demonstrations of SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.a.	Addendum A for Certain Events Section D	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a detailed demonstration that shows that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.b.	Addendum A for Certain Events Section D	Does the demonstration in Checklist Item #45.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the plan entered N/A for Checklist Item #45.a.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	UFCW Regional Pension Fund
EIN:	16-6062287
PN:	074
SFA Amount Requested:	\$51,712,717.00

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46.a.	Addendum A for Certain Events Section E, Items (2) and (3)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA eligibility but with eligibility determined as if any events had not occurred? This should be in the format of Checklist Item #31 if the SFA eligibility is based on the plan status of critical and declining using a zone certification completed on or after January 1, 2021. This should be in the format of Checklist Items #32.a. and #32.b. if the SFA eligibility is based on the plan status of critical using a zone certification completed on or after January 1, 2021. If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Is all relevant information contained in a single document and uploaded using the required filenaming convention?	Yes No N/A			N/A		Financial Assistance Application	SFA Elig Cert Plan Name CE
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	For any merger, does the application include additional certifications of the SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	SFA Elig Cert Plan Name Merged CE "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
47.a.	Addendum A for Certain Events Section E, Item (5)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA amount (in the format of Checklist Item #34.a.), but with the SFA amount determined as if any events had not occurred?	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE
47.b.	Addendum A for Certain Events Section E, Item (5)	If the plan is a MPRA plan, does the certification in Checklist Item #46.a. identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
47.c.	Addendum A for Certain Events Section E, Item (5)	Does the certification in Checklist Items #47.a. and #47.b. (if applicable) clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information?	Yes No		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
48.a.	Addendum A for Certain Events Section E, Item (5)	For any merger, does the application include additional certifications of the SFA amount determined for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	SFA Amount Cert Plan Name Merged CE "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

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48.b.	Addendum A for Certain Events Section E, Item (5)	For any merger, do the certifications clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A - included in SFA Amount Cert Plan Name CE
49.a.	Addendum A for Certain Events Section E	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a certification from the plan's enrolled actuary (or, if appropriate, from the plan sponsor) with respect to the demonstration to support a finding that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A			N/A		Financial Assistance Application	Cont Rate Cert Plan Name CE
49.b.	Addendum A for Certain Events Section E	Does the demonstration in Checklist Item #48.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A - included in Cont Rate Cert Plan Name CE

Additional Information for Certain Events under § 4262.4(f) - Applicable Only to Any Mergers in § 4262.4(f)(1)(ii)

Plans that have experienced mergers identified in § 4262.4(f)(1)(ii) must complete Checklist Items #50 through #63. If you are required to complete Checklist Items #50 through #63, your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63. All other plans should not provide any responses for Checklist Items #50 through #63.

50.	Addendum A for Certain Events Section B, Item (1)a.	In addition to the information provided with Checklist Item #1, does the application also include similar plan documents and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
51.	Addendum A for Certain Events Section B, Item (1)b.	In addition to the information provided with Checklist Item #2, does the application also include similar trust agreements and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
52.	Addendum A for Certain Events Section B, Item (1)c.	In addition to the information provided with Checklist Item #3, does the application also include the most recent IRS determination for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if the plan does not have a determination letter.	Yes No N/A			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
53.	Addendum A for Certain Events Section B, Item (2)	In addition to the information provided with Checklist Item #4, for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii), does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the application filing date?	Yes No			N/A	Identify here how many reports are provided.	Most recent actuarial valuation for the plan	YYYYAVR Plan Name Merged, where "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
54.	Addendum A for Certain Events Section B, Item (3)	In addition to the information provided with Checklist Items #5.a. and #5.b., does the application include similar rehabilitation plan information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	In addition to the information provided with Checklist Item #6, does the application include similar Form 5500 information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Latest annual return/report of employee benefit plan (Form 5500)	YYYYForm5500 Plan Name Merged, "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

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Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
56.	Addendum A for Certain Events Section B, Item (5)	In addition to the information provided with Checklist Items #7.a., #7.b., and #7.c., does the application include similar certifications of plan status for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A	Identify how many zone certifications are provided.	Zone certification	YYYYZoneYYYYMMDD Plan Name Merged, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared. "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
57.	Addendum A for Certain Events Section B, Item (6)	In addition to the information provided with Checklist Item #8, does the application include the most recent cash and investment account statements for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Bank/Asset statements for all cash and investment accounts	N/A
58.	Addendum A for Certain Events Section B, Item (7)	In addition to the information provided with Checklist Item #9, does the application include the most recent plan financial statement (audited, or unaudited if audited is not available) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
59.	Addendum A for Certain Events Section B, Item (8)	In addition to the information provided with Checklist Item #10, does the application include all of the written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Are all such items included in a single document using the required filenaming convention?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	WDL Plan Name Merged, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
60.	Addendum A for Certain Events Section B, Item (9)	In addition to the information provided with Checklist Item #11, does the application include documentation of a death audit (with the information described in Checklist Item #11) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No					Pension plan documents, all versions available, and all amendments signed and dated	Death Audit Plan Name Merged, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
61.	Addendum A for Certain Events Section C, Item (1)	In addition to the information provided with Checklist Item #13, does the application include the same information in the format of Template 1 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that fully merged into this plan is not required to respond Yes to line 8b(1) on the most recently filed Form 5500 Schedule MB.	Yes No N/A					Financial assistance spreadsheet (template)	Template 1 Plan Name Merged, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
62.	Addendum A for Certain Events Section C, Item (2)	In addition to the information provided with Checklist Item #14, does the application include the same information in the format of Template 2 (if required based on the participant threshold) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that merged into this plan has less than 10,000 participants on line 6f of the most recently filed Form 5500.	Yes No N/A					Contributing employers	Template 2 Plan Name Merged, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	In addition to the information provided with Checklist Item #15, does the application include similar information in the format of Template 3 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)?	Yes No					Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	Template 3 Plan Name Merged, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

**UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074**

Actuarial Certification of Treatment of PBGC Death Audit Results

TERMINATED VESTED CENSUS DATA

The PBGC performed an independent death audit in April 2023 on the terminated vested census data used in the SFA application for the UFCW Regional Pension Fund (“Plan”). We hereby certify that the results of this independent death audit were treated as follows for the SFA application:

Treatment of Reported Deaths before the SFA Census Date:

The independent death audit completed by the PBGC found 64 matches. Of which, 32 had reported dates of death before the SFA Census Date of October 1, 2021. We provide the following breakdown as requested by PBGC:

How many matches were determined to:	Response
- not match plan records (i.e., the name and date of birth from the death audit did not match plan records)?	4
- actually be alive (i.e., there has been some contact with the participant after the reported date of death, or employment history would indicate that the participant worked after the reported date of death)?	0
- be deceased and have a known spouse, for whom a benefit is valued?	3
- be deceased and are known to have no beneficiary, resulting in their complete removal from the data?	11
- be deceased and have unknown marital status, for whom the actuarial assumptions around percentage married and spouse age difference were applied?	14

Treatment of Reported Deaths after the SFA Census Date but before the SFA Measurement Date – for "Missing" Older Terminated Vested Participants:

For the SFA application, the assumption regarding “missing” older terminated vested participants was changed. The original assumption assumed 100% of Terminated Vested over age 80 and 50% of Terminated Vested between age 75 and 80 are assumed deceased. The changed assumption followed PBGC’s acceptable guidance and assumed Terminated Vested Participants over age 85 as of 12/31/2022 are assumed to be deceased without a surviving spouse.

The independent death audit completed by the PBGC found 64 matches. Of which, 32 had reported dates of death on or after the SFA Census Date of October 1, 2021 and before the SFA Measurement Date of December 31, 2022. Of these 32, two were between the ages of 75 and 85

UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074
Actuarial Certification of Treatment of PBGC Death Audit Results

as of the SFA Census Date. For purposes of the determination of the amount of SFA, they were assumed to be deceased with no future benefits payable.

ACTIVE & IN-PAY CENSUS DATA

The PBGC performed an independent death audit in November 2023 on the active and in-pay census data used in the SFA application for the Plan. We hereby certify that the results of this independent death audit were treated as follows for the SFA application:

Treatment of Reported Deaths before the SFA Census Date:

The independent death audit completed by the PBGC found 40 matches with reported dates of death before the SFA Census Date of October 1, 2021. We provide the following breakdown as requested by PBGC:

How many matches were determined to:	Response
- not match plan records (i.e., the name and date of birth from the death audit did not match plan records)?	0
- actually be alive (i.e., there has been some contact with the participant after the reported date of death, or employment history would indicate that the participant worked after the reported date of death)?	0
- be deceased and have a known spouse, for whom a benefit is valued?	0
- be deceased and are known to have no beneficiary, resulting in their complete removal from the data?	40
- be deceased and have unknown marital status, for whom the actuarial assumptions around percentage married and spouse age difference were applied?	0

Actuarial Disclosures:

This certification is based on the participant data provided by the Plan and the results of the independent death audit prepared by PBGC. We performed an informal examination of the obvious characteristics of the data provided for reasonableness and consistency in accordance with Actuarial Standard of Practice No. 23, *Data Quality*.

This certification was prepared in accordance with 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 UFCW Regional Pension Fund and their application for Special Financial Assistance. Other users of this certification are not intended users



UFCW Regional Pension Fund
EIN/Plan No.: 16-6062287/074
Actuarial Certification of Treatment of PBGC Death Audit Results

as defined in the Actuarial Standards of Practice, and Cheiron assumes no duty or liability to such other users.

Christian Benjaminson

Christian Benjaminson, FSA, EA, MAAA
Cheiron, Inc.
Principal Consulting Actuary
Enrolled Actuary No: 23-07015
701 East Gate Drive, Suite 330
Mount Laurel, NJ 08054
(703) 893-1456 (ext. 1002)
January 31, 2024

Alison M. Chafin

Alison Chafin, FSA, EA, MAAA
Cheiron Inc.
Consulting Actuary
Enrolled Actuary No: 23-08294
9115 Harris Corners Pkwy, Suite 380
Charlotte, NC 28269
(703) 893-1456 (ext. 1126)
January 31, 2024

TEMPLATE 4A

v20221102p

SFA Determination - under the "basic method" for all plans, and under the "increasing assets method" for MPRA plans

File name: *Template 4A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

If submitting additional information due to a merger under § 4262.4(f)(1)(ii): *Template 4A Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

If submitting additional information due to certain events with limitations under § 4262.4(f)(1)(i): *Template 4A Plan Name Add*, where "Plan Name" is an abbreviated version of the plan name.

If submitting a supplemented application under § 4262.4(g)(6): *Template 4A Supp Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (4) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

IFR filers submitting a supplemented application should see Addendum C for more information.

MPRA plans using the "increasing assets method" should see Addendum D for more information.

For all plans, provide information used to determine the amount of SFA under the "basic method" described in § 4262.4(a)(1).

For MPRA plans, also provide information used to determine the amount of SFA under the "increasing assets method" described in § 4262.4(a)(2)(i).

The information to be provided is:

NOTE: All items below are provided on Sheet '4A-4 SFA Details .4(a)(1)' unless otherwise indicated.

- a. The amount of SFA calculated using the "basic method", determined as a lump sum as of the SFA measurement date.
- b. Non-SFA interest rate required under § 4262.4(e)(1) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]
- c. SFA interest rate required under § 4262.4(e)(2) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]
- d. Fair market value of assets as of the SFA measurement date. This amount should include any assets at the SFA measurement date attributable to financial assistance received by the plan under section 4261 of ERISA, but should not reflect a payable for amounts owed to PBGC for all amounts of such financial assistance received by the plan.

e. For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"):

i. Separately identify the projected amount of contributions, projected withdrawal liability payments reflecting a reasonable allowance for amounts considered uncollectible, and other payments expected to be made to the plan (excluding the amount of financial assistance under section 4261 of ERISA and SFA to be received by the plan).

ii. Identify the benefit payments described in § 4262.4(b)(1) (including any benefits that were restored under 26 CFR 1.432(e)(9)-(1)(e)(3) and excluding the payments in e.iii. below), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants.

[Sheet: 4A-2 SFA Ben Pmts]

Identify total benefit payments paid and expected to be paid from projected SFA assets separately from total benefit payments paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

iii. Separately identify the make-up payments described in § 4262.4(b)(1) attributable to the reinstatement of benefits under § 4262.15 that were previously suspended through the SFA measurement date.

[Also see applicable examples in Section C, Item (4)e.iii. of the SFA instructions.]

iv. Separately identify administrative expenses paid and expected to be paid (excluding the amount owed PBGC under section 4261 of ERISA) for premiums to PBGC and for all other administrative expenses.

[Sheet: 4A-3 SFA Pcount and Admin Exp]

Identify total administrative expenses paid and expected to be paid from projected SFA assets separately from total administrative expenses paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

v. Provide the projected total participant count at the beginning of each year.

[Sheet: 4A-3 SFA Pcount and Admin Exp]

vi. Provide the projected investment income earned by assets not attributable to SFA based on the non-SFA interest rate in b. above and the projected fair market value of non-SFA assets at the end of each plan year.

vii. Provide the projected investment income earned by assets attributable to SFA based on the SFA interest rate in c. above (excluding investment returns for the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets) and the projected fair market value of SFA assets at the end of each plan year.

f. The projected SFA exhaustion year. This is the first day of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets. Note this date is only required for the calculation method under which the requested amount of SFA is determined.

Additional instructions for each individual worksheet:

Sheet

4A-1 SFA Determination - non-SFA Interest Rate and SFA Interest Rate

See instructions on 4A-1 Interest Rates.

4A-2 SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6) if the total projected benefit payments are the same as those used in the application approved under the interim final rule.

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date), and
- Year-by-year deterministic projection of benefit payments.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify benefit payments described in § 4262.4(b)(1) for current retirees and beneficiaries, current terminated vested participants not yet in pay status, currently active participants, and new entrants. Projected benefit payments should be entered based on current participant status as of the SFA census date. On this Sheet 4A-2, show all benefit payments as positive amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, the benefit payments in this Sheet 4A-2 projection should reflect prospective reinstatement of benefits assuming such reinstatements commence as of the SFA measurement date. If the plan restored or partially restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, the benefit payments in this Sheet 4A-2 should reflect fully restored prospective benefits.

Make-up payments to be paid to restore previously suspended benefits should not be included in this Sheet 4A-2, and are separately shown in Sheet 4A-4.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-3 SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6).

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date), and
- Year-by-year deterministic projection of participant count and administrative expenses.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify the projected total participant count at the beginning of each year, as well as administrative expenses, separately for premiums to PBGC and for all other administrative expenses. On this Sheet 4A-3, show all administrative expenses as positive amounts. Total expenses should match the amounts shown on 4A-4 and 4A-5.

Any amounts owed to PBGC for financial assistance under section 4261 of ERISA should not be included in this Sheet 4A-3.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-4 SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
- MPRA plan status and, if applicable, certain MPRA information,
- Fair Market Value of Assets as of the SFA measurement date,
- SFA Amount as of the SFA measurement date calculated under the "basic method",
- Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "basic method"), and
- Year-by-year deterministic projection.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), provide each of the items requested in Columns (1) through (12). Show payments INTO the plan as positive amounts and payments OUT of the plan as negative amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, Column (5) should show the make-up payments to be paid to restore the previously suspended benefits. These amounts should be determined as if such make-up payments are paid beginning as of the SFA measurement date. If the plan sponsor elects to pay these amounts as a lump sum, then the lump sum amount is assumed paid as of the SFA measurement date. If the plan sponsor elects to pay equal installments over 60 months, the first monthly payment is assumed paid on the first regular payment date on or after the SFA measurement date. See the examples in the SFA Instructions. If the make-up payments are paid over 60 months, each row in the projection should reflect the monthly payments for that period. The prospective reinstatement of suspended benefits is included in Column (4); Column (5) is only for make-up payments for past benefits that were suspended.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-5 SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

This sheet is to only be used by MPRA plans. For such plans, this sheet should be completed in addition to Sheet 4A-4.

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
- MPRA plan status, and if applicable, certain MPRA information,
- Fair Market Value of Assets as of the SFA measurement date,
- SFA Amount as of the SFA measurement date calculated under the "increasing assets method",
- Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "increasing assets method"), and
- Year-by-year deterministic projection.

This sheet is identical to Sheet 4A-4, and the information in Columns (1) through (6) should be the same as that used in the "basic method" calculation in Sheet 4A-4. The SFA Amount as of the SFA Measurement Date will differ from that calculated in Sheet 4A-4, as it will be calculated in accordance with § 4262.4(a)(2)(i) as the lowest whole dollar amount (not less than \$0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.

Version Updates (newest version at top)

Version	Date updated	
v20221102p	11/02/2022	Added clarifying instructions for 4A-2 and 4A-3
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

SFA Determination - non-SFA Interest Rate and SFA Interest Rate

Provide the non-SFA interest rate and SFA interest rate used, including supporting details on how they were determined.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
Initial Application Date:	04/07/2023
SFA Measurement Date:	12/31/2022
Last day of first plan year ending after the measurement date:	09/30/2023

For a plan other than a plan described in § 4262.4(g) (i.e., for a plan that has not filed an initial application under PBGC's interim final rule), the last day of the third calendar month immediately preceding the plan's initial application date.
 For a plan described in § 4262.4(g) (i.e., for a plan that filed an initial application prior to publication of the final rule), the last day of the calendar quarter immediately preceding the plan's initial application date.

Non-SFA Interest Rate Used:	5.85%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.77%	Rate used in projection of SFA assets.

Development of non-SFA interest rate and SFA interest rate:

Plan Interest Rate:	7.50%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.
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Corresponding ERISA Section 303(h)(2)(C)(i), (ii), and (iii) rates disregarding modifications made under clause (iv) of such section.

Month Year	(i)	(ii)	(iii)		
Month in which plan's initial application is filed, and corresponding segment rates (leave (i), (ii), and (iii) blank if the IRS Notice for this month has not yet been issued):	March 2023	2.50%	3.83%	4.06%	24-month average segment rates without regard to interest rate stabilization rules. These rates are issued by IRS each month. For example, the applicable segment rates for August 2021 are 1.13%, 2.70%, and 3.38%. Those rates were issued in IRS Notice 21-50 on August 16, 2021 (see page 2 of notice under the heading "24-Month Average Segment Rates Without 25-Year Average Adjustment"). They are also available on IRS' Funding Yield Curve Segment Rate Tables web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%	

Non-SFA Interest Rate Limit (lowest 3rd segment rate plus 200 basis points):	5.85%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Calculation (lesser of Plan Interest Rate and Non-SFA Interest Rate Limit):	5.85%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Match Check:	Match	If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.

SFA Interest Rate Limit (lowest average of the 3 segment rates plus 67 basis points):	3.77%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (lesser of Plan Interest Rate and SFA Interest Rate Limit):	3.77%	This amount is calculated based on the other information entered above.
SFA Interest Rate Match Check:	Match	If the SFA Interest Rate Calculation is not equal to the SFA Interest Rate Used, provide explanation below.

TEMPLATE 4A - Sheet 4A-2

v20221102p

SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-2.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
SFA Measurement Date:	12/31/2022

On this Sheet, show all benefit payment amounts as positive amounts.

PROJECTED BENEFIT PAYMENTS for:

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
12/31/2022	09/30/2023	\$4,240,046	\$1,042,175	\$842,784	\$0	\$6,125,005
10/01/2023	09/30/2024	\$5,703,513	\$721,585	\$1,275,664	\$0	\$7,700,762
10/01/2024	09/30/2025	\$5,543,081	\$874,393	\$1,680,393	\$0	\$8,097,867
10/01/2025	09/30/2026	\$5,374,872	\$1,008,030	\$2,036,916	\$0	\$8,419,818
10/01/2026	09/30/2027	\$5,199,225	\$1,248,578	\$2,405,102	\$0	\$8,852,905
10/01/2027	09/30/2028	\$5,016,488	\$1,397,993	\$2,755,871	\$0	\$9,170,352
10/01/2028	09/30/2029	\$4,827,035	\$1,455,028	\$3,047,811	\$0	\$9,329,874
10/01/2029	09/30/2030	\$4,631,286	\$1,634,767	\$3,306,782	\$168	\$9,573,003
10/01/2030	09/30/2031	\$4,429,685	\$1,737,073	\$3,538,555	\$492	\$9,705,805
10/01/2031	09/30/2032	\$4,222,706	\$1,859,304	\$3,732,932	\$926	\$9,815,868
10/01/2032	09/30/2033	\$4,010,887	\$1,960,796	\$3,878,687	\$1,421	\$9,851,791
10/01/2033	09/30/2034	\$3,794,839	\$2,043,759	\$3,986,733	\$2,072	\$9,827,403
10/01/2034	09/30/2035	\$3,575,301	\$2,103,379	\$4,086,253	\$2,866	\$9,767,799
10/01/2035	09/30/2036	\$3,353,162	\$2,201,704	\$4,160,769	\$3,706	\$9,719,341
10/01/2036	09/30/2037	\$3,129,442	\$2,312,811	\$4,215,341	\$4,562	\$9,662,156
10/01/2037	09/30/2038	\$2,905,294	\$2,368,502	\$4,248,630	\$5,422	\$9,527,848
10/01/2038	09/30/2039	\$2,681,969	\$2,436,390	\$4,266,807	\$6,324	\$9,391,490
10/01/2039	09/30/2040	\$2,460,773	\$2,467,671	\$4,254,483	\$7,306	\$9,190,233
10/01/2040	09/30/2041	\$2,243,082	\$2,505,853	\$4,253,288	\$8,326	\$9,010,549
10/01/2041	09/30/2042	\$2,030,338	\$2,505,002	\$4,218,348	\$9,355	\$8,763,043
10/01/2042	09/30/2043	\$1,824,030	\$2,538,258	\$4,159,314	\$10,385	\$8,531,987
10/01/2043	09/30/2044	\$1,625,674	\$2,541,867	\$4,125,301	\$11,416	\$8,304,258
10/01/2044	09/30/2045	\$1,436,794	\$2,551,964	\$4,058,345	\$12,494	\$8,059,597
10/01/2045	09/30/2046	\$1,258,829	\$2,575,730	\$4,019,371	\$13,566	\$7,867,496
10/01/2046	09/30/2047	\$1,093,041	\$2,570,721	\$3,955,017	\$14,626	\$7,633,405
10/01/2047	09/30/2048	\$940,408	\$2,567,406	\$3,885,957	\$15,672	\$7,409,443
10/01/2048	09/30/2049	\$801,589	\$2,599,902	\$3,796,738	\$16,706	\$7,214,935
10/01/2049	09/30/2050	\$676,885	\$2,639,335	\$3,725,140	\$17,734	\$7,059,094
10/01/2050	09/30/2051	\$566,237	\$2,666,894	\$3,612,787	\$18,879	\$6,864,797

TEMPLATE 4A - Sheet 4A-3

v20221102p

SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-3.

PLAN INFORMATION

Abbreviated Plan Name:	Regional	
EIN:	16-6062287	
PN:	074	
SFA Measurement Date:	12/31/2022	

On this Sheet, show all administrative expense amounts as positive amounts

SFA Measurement Date / Plan Year Start Date		Plan Year End Date	Total Participant Count at Beginning of Plan Year	PROJECTED ADMINISTRATIVE EXPENSES for:		
				PBGC Premiums	Other	Total
12/31/2022	09/30/2023	N/A		\$141,222	\$499,621	\$640,843
10/01/2023	09/30/2024	4380		\$153,305	\$484,926	\$638,231
10/01/2024	09/30/2025	4345		\$155,881	\$496,259	\$652,140
10/01/2025	09/30/2026	4308		\$158,405	\$507,802	\$666,207
10/01/2026	09/30/2027	4268		\$160,865	\$519,553	\$680,418
10/01/2027	09/30/2028	4226		\$163,261	\$531,520	\$694,781
10/01/2028	09/30/2029	4182		\$165,591	\$543,707	\$709,298
10/01/2029	09/30/2030	4135		\$167,822	\$556,099	\$723,921
10/01/2030	09/30/2031	4085		\$169,950	\$568,701	\$738,651
10/01/2031	09/30/2032	4033		\$209,700	\$581,518	\$791,218
10/01/2032	09/30/2033	3978		\$212,011	\$594,543	\$806,554
10/01/2033	09/30/2034	3920		\$214,157	\$607,781	\$821,938
10/01/2034	09/30/2035	3860		\$216,131	\$621,232	\$837,363
10/01/2035	09/30/2036	3797		\$217,920	\$634,900	\$852,820
10/01/2036	09/30/2037	3731		\$219,525	\$648,790	\$868,315
10/01/2037	09/30/2038	3663		\$220,913	\$662,895	\$883,808
10/01/2038	09/30/2039	3593		\$222,089	\$677,227	\$899,316
10/01/2039	09/30/2040	3520		\$223,032	\$691,780	\$914,812
10/01/2040	09/30/2041	3445		\$223,739	\$706,563	\$930,302
10/01/2041	09/30/2042	3368		\$224,202	\$721,582	\$945,784
10/01/2042	09/30/2043	3289		\$224,411	\$736,839	\$961,250
10/01/2043	09/30/2044	3208		\$224,367	\$752,343	\$976,710
10/01/2044	09/30/2045	3126		\$224,071	\$743,081	\$967,152
10/01/2045	09/30/2046	3042		\$223,516	\$720,584	\$944,100
10/01/2046	09/30/2047	2957		\$222,707	\$693,302	\$916,009
10/01/2047	09/30/2048	2871		\$221,650	\$667,483	\$889,133
10/01/2048	09/30/2049	2785		\$220,357	\$645,435	\$865,792
10/01/2049	09/30/2050	2698		\$218,839	\$628,252	\$847,091
10/01/2050	09/30/2051	2612		\$217,106	\$606,669	\$823,775

TEMPLATE 4A - Sheet 4A-4

SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-4.

PLAN INFORMATION

Abbreviated Plan Name:	Regional	
EIN:	16-6062287	
PN:	074	
MPRA Plan?	No	Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Measurement Date:	12/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$51,712,717	Per § 4262.4(a)(1), the lowest whole dollar amount (not less than \$0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero.
Projected SFA exhaustion year:	10/01/2028	Only required on this sheet if the requested amount of SFA is based on the "basic method". Plan Year Start Date of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets.
Non-SFA Interest Rate:	5.85%	
SFA Interest Rate:	3.77%	

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments (should match total from Sheet 4A-2)	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,107,826	\$785,648		-\$6,125,005		-\$640,843	-\$6,765,848	\$1,360,845	\$46,307,714	\$0	\$2,953,166	\$71,955,364
10/01/2023	09/30/2024	\$2,831,487	\$12,742		-\$7,700,762		-\$638,231	-\$8,338,993	\$1,590,065	\$39,558,786	\$0	\$4,291,400	\$79,090,993
10/01/2024	09/30/2025	\$2,654,606	\$12,742		-\$8,097,867		-\$652,140	-\$8,750,007	\$1,327,955	\$32,136,734	\$0	\$4,703,734	\$86,462,075
10/01/2025	09/30/2026	\$2,393,155	\$73,735		-\$8,419,818		-\$666,207	-\$9,086,025	\$1,041,868	\$24,092,577	\$0	\$5,129,162	\$94,058,127
10/01/2026	09/30/2027	\$2,157,042	\$150,622		-\$8,852,905		-\$680,418	-\$9,533,323	\$730,250	\$15,289,504	\$0	\$5,568,940	\$101,934,731
10/01/2027	09/30/2028	\$1,943,997	\$169,474		-\$9,170,352		-\$694,781	-\$9,865,133	\$392,177	\$5,816,548	\$0	\$6,024,122	\$110,072,324
10/01/2028	09/30/2029	\$1,750,989	\$169,474		-\$9,329,874		-\$709,298	-\$5,816,548	\$0	\$0	-\$4,222,624	\$6,372,850	\$114,143,013
10/01/2029	09/30/2030	\$1,577,859	\$105,941		-\$9,573,003		-\$723,921	\$0	\$0	\$0	-\$10,296,924	\$6,429,013	\$111,958,902
10/01/2030	09/30/2031	\$1,421,909	\$94,066		-\$9,705,805		-\$738,651	\$0	\$0	\$0	-\$10,444,456	\$6,292,149	\$109,322,570
10/01/2031	09/30/2032	\$1,281,495	\$90,864		-\$9,815,868		-\$791,218	\$0	\$0	\$0	-\$10,607,086	\$6,129,094	\$106,216,937
10/01/2032	09/30/2033	\$1,154,968	\$81,324		-\$9,851,791		-\$806,554	\$0	\$0	\$0	-\$10,658,345	\$5,942,013	\$102,736,897
10/01/2033	09/30/2034	\$1,041,217	\$81,324		-\$9,827,403		-\$821,938	\$0	\$0	\$0	-\$10,649,341	\$5,735,410	\$98,945,507
10/01/2034	09/30/2035	\$938,999	\$81,324		-\$9,767,799		-\$837,363	\$0	\$0	\$0	-\$10,605,162	\$5,511,940	\$94,872,608
10/01/2035	09/30/2036	\$847,041	\$81,324		-\$9,719,341		-\$852,820	\$0	\$0	\$0	-\$10,572,161	\$5,271,976	\$90,500,788
10/01/2036	09/30/2037	\$764,401	\$8,215		-\$9,662,156		-\$868,315	\$0	\$0	\$0	-\$10,530,471	\$5,012,935	\$85,755,868
10/01/2037	09/30/2038	\$690,091	\$0		-\$9,527,848		-\$883,808	\$0	\$0	\$0	-\$10,411,656	\$4,736,404	\$80,770,707
10/01/2038	09/30/2039	\$623,002	\$0		-\$9,391,490		-\$899,316	\$0	\$0	\$0	-\$10,290,806	\$4,446,322	\$75,549,225
10/01/2039	09/30/2040	\$563,272	\$0		-\$9,190,233		-\$914,812	\$0	\$0	\$0	-\$10,105,045	\$4,144,499	\$70,151,951
10/01/2040	09/30/2041	\$510,318	\$0		-\$9,010,549		-\$930,302	\$0	\$0	\$0	-\$9,940,851	\$3,831,966	\$64,553,384
10/01/2041	09/30/2042	\$462,878	\$0		-\$8,763,043		-\$945,784	\$0	\$0	\$0	-\$9,708,827	\$3,509,773	\$58,817,208
10/01/2042	09/30/2043	\$420,128	\$0		-\$8,531,987		-\$961,250	\$0	\$0	\$0	-\$9,493,237	\$3,179,190	\$52,923,289
10/01/2043	09/30/2044	\$381,775	\$0		-\$8,304,258		-\$976,710	\$0	\$0	\$0	-\$9,280,968	\$2,839,410	\$46,863,506
10/01/2044	09/30/2045	\$347,124	\$0		-\$8,059,597		-\$967,152	\$0	\$0	\$0	-\$9,026,749	\$2,491,244	\$40,675,125
10/01/2045	09/30/2046	\$315,968	\$0		-\$7,867,496		-\$944,100	\$0	\$0	\$0	-\$8,811,596	\$2,134,529	\$34,314,026
10/01/2046	09/30/2047	\$287,406	\$0		-\$7,633,405		-\$916,009	\$0	\$0	\$0	-\$8,549,414	\$1,769,141	\$27,821,159
10/01/2047	09/30/2048	\$261,631	\$0		-\$7,409,443		-\$889,133	\$0	\$0	\$0	-\$8,298,576	\$1,395,798	\$21,180,012
10/01/2048	09/30/2049	\$238,301	\$0		-\$7,214,935		-\$865,792	\$0	\$0	\$0	-\$8,080,727	\$1,012,900	\$14,350,486
10/01/2049	09/30/2050	\$217,638	\$0		-\$7,059,094		-\$847,091	\$0	\$0	\$0	-\$7,906,185	\$617,810	\$7,279,749
10/01/2050	09/30/2051	\$198,920	\$0		-\$6,864,797		-\$823,775	\$0	\$0	\$0	-\$7,688,572	\$209,907	\$4

TEMPLATE 6A

v20220802p

Reconciliation - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 6A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (6) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 6A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions changed in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance).

This Template 6A is also not required if the requested SFA amount from Template 4A is the same as the SFA amount shown in Template 5A (Baseline).

If the assumptions/methods used to determine the requested SFA amount differ from those in the "Baseline" projection in Template 5A, then provide a reconciliation of the change in the total amount of SFA due to each change in assumption/method from the Baseline to the requested SFA as shown in Template 4A.

For each assumption/method change from the Baseline through the requested SFA amount, provide a deterministic projection using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (either Sheet 4A-4 or Sheet 4A-5).

Additional instructions for each individual worksheet:

Sheet

6A-1 Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

For Item number 1, show the SFA amount determined in Template 5A using the "Baseline" assumptions and methods. If there is only one change in assumptions/methods between the Baseline (Template 5A) and the requested SFA amount (Template 4A), then show on Item number 2 the requested SFA amount, and briefly identify the change in assumptions from the Baseline.

If there is more than one change in assumptions/methods from the Baseline, show each individual change as a separate Item number. Each Item number should reflect all changes already measured in the prior Item number. For example, the difference between the SFA amount shown for Item number 4 and Item number 5 should be the incremental change due to changing the identified single assumption/method. The Item numbers should show assumption/method changes in the order that they were incrementally measured.

6A-2 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the intermediate Item number 2 SFA amount from Sheet 6A-1 under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine each intermediate SFA amount from Sheet 6A-1 under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

A Reconciliation Details sheet is not needed for the last Item number shown in the Sheet 6A-1 Reconciliation, since the information should be the same as shown in Template 4A. For example, if there is only one assumption change from the Baseline, then Item number 2 should identify what assumption changed between the Baseline and Item number 2, where Item number 2 is the requested SFA amount. Since details on the determination of the requested SFA amount are shown in Template 4A, a separate Sheet 6A-2 Reconciliation Details is not required here.

6A-3 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 3 SFA amount from Sheet 6A-1.

6A-4 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 4 SFA amount from Sheet 6A-1.

6A-5 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 5 SFA amount from Sheet 6A-1.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 6A - Sheet 6A-1

Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 6A Instructions for Additional Instructions for Sheet 6A-1.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Regional	
EIN:	16-6062287	
PN:	074	
MPRA Plan?	No	
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	

Item number	Basis for Assumptions/Methods. For each Item, briefly describe the incremental change reflected in the SFA amount.	Change in SFA Amount (from prior Item number)	SFA Amount	
1	Baseline	N/A	\$56,772,917	From Template 5A.
2	Add back Terminated Vested Participants between ages 75-85 who were previously excluded	\$171,127	\$56,944,044	Show details supporting the SFA amount on Sheet 6A-2.
3	Provide Terminated Vested Participants past their RBD with an accumulated lump sum from their RBD until the date payments commence	\$454,341	\$57,398,385	Show details supporting the SFA amount on Sheet 6A-3.
4	Update payment form election probabilities to include a non-zero probability of electing the optional forms of payment	(\$1,988,811)	\$55,409,574	Show details supporting the SFA amount on Sheet 6A-4.
5	Admin expenses for 2023 are assumed to be \$667,190 which includes a one-time expense related to the SFA application. Admin expense	(\$2,310,749)	\$53,098,825	Show details supporting the SFA amount on Sheet 6A-5.
6	The contribution base unit allocation between FT & PT is equal to the 6-year average for PYE 2017 to 2022	\$233,113	\$53,331,938	Show details supporting the SFA amount on Sheet 6A-6.
7	Partial Withdrawals assessed are assumed to be 100% collectible	(\$926,913)	\$52,405,025	Show details supporting the SFA amount on Sheet 6A-7.
8	Reflect full census data death audit	(\$692,308)	\$51,712,717	From Template 4A.

Create additional rows as needed, and create additional detailed sheets by copying Sheet 6A-5 and re-labeling the header and the sheet name to be 6A-6, 6A-7, etc.

TEMPLATE 6A - Sheet 6A-2

Item Description (from 6A-1): Add back Terminated Vested Participants between ages 75-85 who were previously excluded

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$56,944,044
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,167,182	\$782,462		-\$5,873,364	-\$650,504	-\$6,523,868	\$1,511,456	\$51,931,632	\$0	\$2,954,400	\$72,012,768	
10/01/2023	09/30/2024	\$2,911,176	\$0		-\$7,899,061	-\$759,718	-\$8,658,779	\$1,796,115	\$45,068,968	\$0	\$4,296,689	\$79,220,633	
10/01/2024	09/30/2025	\$2,729,222	\$0		-\$8,310,017	-\$782,510	-\$9,092,527	\$1,529,292	\$37,505,733	\$0	\$4,713,102	\$86,662,957	
10/01/2025	09/30/2026	\$2,460,398	\$0		-\$8,642,133	-\$805,985	-\$9,448,118	\$1,237,517	\$29,295,132	\$0	\$5,140,727	\$94,264,082	
10/01/2026	09/30/2027	\$2,217,619	\$0		-\$9,092,935	-\$830,165	-\$9,923,100	\$919,107	\$20,291,139	\$0	\$5,578,392	\$102,060,093	
10/01/2027	09/30/2028	\$1,998,554	\$0		-\$9,420,813	-\$855,070	-\$10,275,883	\$573,068	\$10,588,324	\$0	\$6,028,142	\$110,086,789	
10/01/2028	09/30/2029	\$1,800,080	\$0		-\$9,581,916	-\$880,722	-\$10,462,638	\$203,784	\$329,470	\$0	\$6,491,981	\$118,378,850	
10/01/2029	09/30/2030	\$1,622,058	\$0		-\$9,831,728	-\$907,144	-\$329,470	\$0	\$0	-\$10,409,402	\$6,671,786	\$116,263,292	
10/01/2030	09/30/2031	\$1,461,710	\$0		-\$9,965,195	-\$934,358	\$0	\$0	\$0	-\$10,899,553	\$6,529,269	\$113,354,718	
10/01/2031	09/30/2032	\$1,317,323	\$0		-\$10,074,935	-\$962,389	\$0	\$0	\$0	-\$11,037,324	\$6,350,982	\$109,985,699	
10/01/2032	09/30/2033	\$1,187,222	\$0		-\$10,105,345	-\$991,260	\$0	\$0	\$0	-\$11,096,605	\$6,148,433	\$106,224,749	
10/01/2033	09/30/2034	\$1,070,255	\$0		-\$10,073,462	-\$1,020,998	\$0	\$0	\$0	-\$11,094,460	\$5,925,107	\$102,125,651	
10/01/2034	09/30/2035	\$965,146	\$0		-\$10,004,972	-\$1,051,628	\$0	\$0	\$0	-\$11,056,600	\$5,683,371	\$97,717,568	
10/01/2035	09/30/2036	\$870,593	\$0		-\$9,948,515	-\$1,083,177	\$0	\$0	\$0	-\$11,031,692	\$5,423,490	\$92,979,959	
10/01/2036	09/30/2037	\$785,621	\$0		-\$9,881,727	-\$1,115,672	\$0	\$0	\$0	-\$10,997,399	\$5,144,878	\$87,913,059	
10/01/2037	09/30/2038	\$709,223	\$0		-\$9,733,964	-\$1,149,142	\$0	\$0	\$0	-\$10,883,106	\$4,849,557	\$82,588,733	
10/01/2038	09/30/2039	\$640,242	\$0		-\$9,583,445	-\$1,183,617	\$0	\$0	\$0	-\$10,767,062	\$4,539,441	\$77,001,354	
10/01/2039	09/30/2040	\$578,834	\$0		-\$9,364,175	-\$1,219,125	\$0	\$0	\$0	-\$10,583,300	\$4,216,108	\$71,212,996	
10/01/2040	09/30/2041	\$524,391	\$0		-\$9,169,288	-\$1,100,315	\$0	\$0	\$0	-\$10,269,603	\$3,884,964	\$65,352,748	
10/01/2041	09/30/2042	\$475,613	\$0		-\$8,903,815	-\$1,068,458	\$0	\$0	\$0	-\$9,972,273	\$3,549,306	\$59,405,394	
10/01/2042	09/30/2043	\$431,658	\$0		-\$8,654,929	-\$1,038,591	\$0	\$0	\$0	-\$9,693,520	\$3,208,156	\$53,351,688	
10/01/2043	09/30/2044	\$392,230	\$0		-\$8,412,051	-\$1,009,446	\$0	\$0	\$0	-\$9,421,497	\$2,860,721	\$47,183,142	
10/01/2044	09/30/2045	\$356,607	\$0		-\$8,149,611	-\$977,953	\$0	\$0	\$0	-\$9,127,564	\$2,507,309	\$40,919,494	
10/01/2045	09/30/2046	\$324,572	\$0		-\$7,945,494	-\$953,459	\$0	\$0	\$0	-\$8,898,953	\$2,146,554	\$34,491,667	
10/01/2046	09/30/2047	\$295,212	\$0		-\$7,696,124	-\$923,535	\$0	\$0	\$0	-\$8,619,659	\$1,777,733	\$27,944,953	
10/01/2047	09/30/2048	\$268,720	\$0		-\$7,459,526	-\$895,143	\$0	\$0	\$0	-\$8,354,669	\$1,401,627	\$21,260,631	
10/01/2048	09/30/2049	\$244,734	\$0		-\$7,254,944	-\$870,593	\$0	\$0	\$0	-\$8,125,537	\$1,016,510	\$14,396,338	
10/01/2049	09/30/2050	\$223,488	\$0		-\$7,090,947	-\$850,914	\$0	\$0	\$0	-\$7,941,861	\$619,632	\$7,297,597	
10/01/2050	09/30/2051	\$204,248	\$0		-\$6,885,945	-\$826,313	\$0	\$0	\$0	-\$7,712,258	\$210,421	\$8	

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	Provide Terminated Vested Participants past their RBD with an accumulated lump sum from their RBD until the date payments commence
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v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$57,398,385
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,167,182	\$782,462		-\$6,331,781	-\$650,504	-\$6,982,285	\$1,517,837	\$51,933,937	\$0	\$2,954,400	\$72,012,768	
10/01/2023	09/30/2024	\$2,911,176	\$0		-\$7,899,117	-\$759,718	-\$8,658,835	\$1,796,200	\$45,071,302	\$0	\$4,296,689	\$79,220,633	
10/01/2024	09/30/2025	\$2,729,222	\$0		-\$8,310,085	-\$782,510	-\$9,092,595	\$1,529,378	\$37,508,085	\$0	\$4,713,102	\$86,662,957	
10/01/2025	09/30/2026	\$2,460,398	\$0		-\$8,642,212	-\$805,985	-\$9,448,197	\$1,237,604	\$29,297,492	\$0	\$5,140,727	\$94,264,082	
10/01/2026	09/30/2027	\$2,217,619	\$0		-\$9,093,033	-\$830,165	-\$9,923,198	\$919,194	\$20,293,488	\$0	\$5,578,392	\$102,060,093	
10/01/2027	09/30/2028	\$1,998,554	\$0		-\$9,420,921	-\$855,070	-\$10,275,991	\$573,154	\$10,590,651	\$0	\$6,028,142	\$110,086,789	
10/01/2028	09/30/2029	\$1,800,080	\$0		-\$9,582,029	-\$880,722	-\$10,462,751	\$203,869	\$331,769	\$0	\$6,491,981	\$118,378,850	
10/01/2029	09/30/2030	\$1,622,058	\$0		-\$9,831,855	-\$907,144	-\$331,769	\$0	\$0	-\$10,407,230	\$6,671,849	\$116,265,527	
10/01/2030	09/30/2031	\$1,461,710	\$0		-\$9,965,330	-\$934,358	\$0	\$0	\$0	-\$10,899,688	\$6,529,396	\$113,356,945	
10/01/2031	09/30/2032	\$1,317,323	\$0		-\$10,075,078	-\$962,389	\$0	\$0	\$0	-\$11,037,467	\$6,351,108	\$109,987,909	
10/01/2032	09/30/2033	\$1,187,222	\$0		-\$10,105,496	-\$991,260	\$0	\$0	\$0	-\$11,096,756	\$6,148,558	\$106,226,933	
10/01/2033	09/30/2034	\$1,070,255	\$0		-\$10,073,620	-\$1,020,998	\$0	\$0	\$0	-\$11,094,618	\$5,925,230	\$102,127,800	
10/01/2034	09/30/2035	\$965,146	\$0		-\$10,005,133	-\$1,051,628	\$0	\$0	\$0	-\$11,056,761	\$5,683,492	\$97,719,677	
10/01/2035	09/30/2036	\$870,593	\$0		-\$9,948,683	-\$1,083,177	\$0	\$0	\$0	-\$11,031,860	\$5,423,608	\$92,982,018	
10/01/2036	09/30/2037	\$785,621	\$0		-\$9,881,904	-\$1,115,672	\$0	\$0	\$0	-\$10,997,576	\$5,144,994	\$87,915,057	
10/01/2037	09/30/2038	\$709,223	\$0		-\$9,734,145	-\$1,149,142	\$0	\$0	\$0	-\$10,883,287	\$4,849,669	\$82,590,662	
10/01/2038	09/30/2039	\$640,242	\$0		-\$9,583,631	-\$1,183,617	\$0	\$0	\$0	-\$10,767,248	\$4,539,549	\$77,003,205	
10/01/2039	09/30/2040	\$578,834	\$0		-\$9,364,363	-\$1,219,125	\$0	\$0	\$0	-\$10,583,488	\$4,216,210	\$71,214,761	
10/01/2040	09/30/2041	\$524,391	\$0		-\$9,169,479	-\$1,100,337	\$0	\$0	\$0	-\$10,269,816	\$3,885,061	\$65,354,397	
10/01/2041	09/30/2042	\$475,613	\$0		-\$8,904,005	-\$1,068,481	\$0	\$0	\$0	-\$9,972,486	\$3,549,397	\$59,406,921	
10/01/2042	09/30/2043	\$431,658	\$0		-\$8,655,121	-\$1,038,615	\$0	\$0	\$0	-\$9,693,736	\$3,208,239	\$53,353,082	
10/01/2043	09/30/2044	\$392,230	\$0		-\$8,412,244	-\$1,009,469	\$0	\$0	\$0	-\$9,421,713	\$2,860,797	\$47,184,396	
10/01/2044	09/30/2045	\$356,607	\$0		-\$8,149,804	-\$977,976	\$0	\$0	\$0	-\$9,127,780	\$2,507,377	\$40,920,600	
10/01/2045	09/30/2046	\$324,572	\$0		-\$7,945,688	-\$953,482	\$0	\$0	\$0	-\$8,899,170	\$2,146,613	\$34,492,615	
10/01/2046	09/30/2047	\$295,212	\$0		-\$7,696,318	-\$923,558	\$0	\$0	\$0	-\$8,619,876	\$1,777,782	\$27,945,733	
10/01/2047	09/30/2048	\$268,720	\$0		-\$7,459,718	-\$895,166	\$0	\$0	\$0	-\$8,354,884	\$1,401,667	\$21,261,236	
10/01/2048	09/30/2049	\$244,734	\$0		-\$7,255,139	-\$870,617	\$0	\$0	\$0	-\$8,125,756	\$1,016,539	\$14,396,753	
10/01/2049	09/30/2050	\$223,488	\$0		-\$7,091,145	-\$850,937	\$0	\$0	\$0	-\$7,942,082	\$619,650	\$7,297,809	
10/01/2050	09/30/2051	\$204,248	\$0		-\$6,886,144	-\$826,337	\$0	\$0	\$0	-\$7,712,481	\$210,427	\$3	

TEMPLATE 6A - Sheet 6A-4

Item Description (from 6A-1):	Update payment form election probabilities to include a non-zero probability of electing the optional forms of payment
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v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$55,409,574
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Contributions	Withdrawal Payments	Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate
12/31/2022	09/30/2023	\$2,167,182	\$782,462		-\$6,231,180		-\$650,504	-\$6,881,684	\$1,463,270	\$49,991,160	\$0	\$2,954,400	\$72,012,768
10/01/2023	09/30/2024	\$2,911,176	\$0		-\$7,796,797		-\$759,718	-\$8,556,515	\$1,724,869	\$43,159,514	\$0	\$4,296,689	\$79,220,633
10/01/2024	09/30/2025	\$2,729,222	\$0		-\$8,184,678		-\$782,510	-\$8,967,188	\$1,459,646	\$35,651,972	\$0	\$4,713,102	\$86,662,957
10/01/2025	09/30/2026	\$2,460,398	\$0		-\$8,498,559		-\$805,985	-\$9,304,544	\$1,170,311	\$27,517,739	\$0	\$5,140,727	\$94,264,082
10/01/2026	09/30/2027	\$2,217,619	\$0		-\$8,924,997		-\$830,165	-\$9,755,162	\$855,235	\$18,617,812	\$0	\$5,578,392	\$102,060,093
10/01/2027	09/30/2028	\$1,998,554	\$0		-\$9,237,015		-\$855,070	-\$10,092,085	\$513,416	\$9,039,143	\$0	\$6,028,142	\$110,086,789
10/01/2028	09/30/2029	\$1,800,080	\$0		-\$9,391,657		-\$880,722	-\$9,039,143	\$0	\$0	-\$1,233,236	\$6,456,422	\$117,110,055
10/01/2029	09/30/2030	\$1,622,058	\$0		-\$9,631,162		-\$907,144	\$0	\$0	\$0	-\$10,538,306	\$6,593,845	\$114,787,652
10/01/2030	09/30/2031	\$1,461,710	\$0		-\$9,761,276		-\$934,358	\$0	\$0	\$0	-\$10,695,634	\$6,448,824	\$112,002,552
10/01/2031	09/30/2032	\$1,317,323	\$0		-\$9,869,887		-\$962,389	\$0	\$0	\$0	-\$10,832,276	\$6,277,792	\$108,765,391
10/01/2032	09/30/2033	\$1,187,222	\$0		-\$9,904,314		-\$991,260	\$0	\$0	\$0	-\$10,895,574	\$6,082,842	\$105,139,881
10/01/2033	09/30/2034	\$1,070,255	\$0		-\$9,879,871		-\$1,020,998	\$0	\$0	\$0	-\$10,900,869	\$5,867,224	\$101,176,491
10/01/2034	09/30/2035	\$965,146	\$0		-\$9,820,753		-\$1,051,628	\$0	\$0	\$0	-\$10,872,381	\$5,633,157	\$96,902,413
10/01/2035	09/30/2036	\$870,593	\$0		-\$9,773,416		-\$1,083,177	\$0	\$0	\$0	-\$10,856,593	\$5,380,852	\$92,297,265
10/01/2036	09/30/2037	\$785,621	\$0		-\$9,717,090		-\$1,115,672	\$0	\$0	\$0	-\$10,832,762	\$5,109,688	\$87,359,812
10/01/2037	09/30/2038	\$709,223	\$0		-\$9,584,342		-\$1,149,142	\$0	\$0	\$0	-\$10,733,484	\$4,821,507	\$82,157,058
10/01/2038	09/30/2039	\$640,242	\$0		-\$9,448,630		-\$1,183,617	\$0	\$0	\$0	-\$10,632,247	\$4,518,076	\$76,683,129
10/01/2039	09/30/2040	\$578,834	\$0		-\$9,247,783		-\$1,219,125	\$0	\$0	\$0	-\$10,466,908	\$4,200,847	\$70,995,902
10/01/2040	09/30/2041	\$524,391	\$0		-\$9,069,556		-\$1,088,347	\$0	\$0	\$0	-\$10,157,903	\$3,875,485	\$65,237,875
10/01/2041	09/30/2042	\$475,613	\$0		-\$8,823,861		-\$1,058,863	\$0	\$0	\$0	-\$9,882,724	\$3,545,168	\$59,375,932
10/01/2042	09/30/2043	\$431,658	\$0		-\$8,594,131		-\$1,031,296	\$0	\$0	\$0	-\$9,625,427	\$3,208,396	\$53,390,559
10/01/2043	09/30/2044	\$392,230	\$0		-\$8,369,275		-\$1,004,313	\$0	\$0	\$0	-\$9,373,588	\$2,864,377	\$47,273,578
10/01/2044	09/30/2045	\$356,607	\$0		-\$8,125,338		-\$975,041	\$0	\$0	\$0	-\$9,100,379	\$2,513,384	\$41,043,190
10/01/2045	09/30/2046	\$324,572	\$0		-\$7,935,635		-\$952,276	\$0	\$0	\$0	-\$8,887,911	\$2,154,109	\$34,633,960
10/01/2046	09/30/2047	\$295,212	\$0		-\$7,702,172		-\$924,261	\$0	\$0	\$0	-\$8,626,433	\$1,785,862	\$28,088,601
10/01/2047	09/30/2048	\$268,720	\$0		-\$7,479,666		-\$897,560	\$0	\$0	\$0	-\$8,377,226	\$1,409,380	\$21,389,475
10/01/2048	09/30/2049	\$244,734	\$0		-\$7,287,410		-\$874,489	\$0	\$0	\$0	-\$8,161,899	\$1,022,998	\$14,495,308
10/01/2049	09/30/2050	\$223,488	\$0		-\$7,132,768		-\$855,932	\$0	\$0	\$0	-\$7,988,700	\$624,071	\$7,354,167
10/01/2050	09/30/2051	\$204,248	\$0		-\$6,937,916		-\$832,550	\$0	\$0	\$0	-\$7,770,466	\$212,052	\$1

TEMPLATE 6A - Sheet 6A-5

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

Item Description (from 6A-1):	Admin expenses for 2023 are assumed to be \$667,190 which includes a one-time expense related to the SFA application. Admin expense inflation was updated from 3% to 2.5%
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v20220802p

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$53,098,825
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,167,182	\$782,462		-\$6,231,180	-\$642,013	-\$6,873,193	\$1,398,355	\$47,623,987	\$0	\$2,954,400	\$72,012,768	
10/01/2023	09/30/2024	\$2,911,176	\$0		-\$7,796,797	-\$639,332	-\$8,436,129	\$1,637,874	\$40,825,732	\$0	\$4,296,689	\$79,220,633	
10/01/2024	09/30/2025	\$2,729,222	\$0		-\$8,184,678	-\$653,095	-\$8,837,773	\$1,374,079	\$33,362,038	\$0	\$4,713,102	\$86,662,957	
10/01/2025	09/30/2026	\$2,460,398	\$0		-\$8,498,559	-\$667,020	-\$9,165,579	\$1,086,576	\$25,283,035	\$0	\$5,140,727	\$94,264,082	
10/01/2026	09/30/2027	\$2,217,619	\$0		-\$8,924,997	-\$681,092	-\$9,606,089	\$773,771	\$16,450,717	\$0	\$5,578,392	\$102,060,093	
10/01/2027	09/30/2028	\$1,998,554	\$0		-\$9,237,015	-\$695,322	-\$9,932,337	\$434,700	\$6,953,080	\$0	\$6,028,142	\$110,086,789	
10/01/2028	09/30/2029	\$1,800,080	\$0		-\$9,391,657	-\$709,709	-\$6,953,080	\$0	\$0	-\$3,148,286	\$6,401,203	\$115,139,786	
10/01/2029	09/30/2030	\$1,622,058	\$0		-\$9,631,162	-\$724,210	\$0	\$0	\$0	-\$10,355,372	\$6,483,859	\$112,890,331	
10/01/2030	09/30/2031	\$1,461,710	\$0		-\$9,761,276	-\$738,824	\$0	\$0	\$0	-\$10,500,100	\$6,343,469	\$110,195,410	
10/01/2031	09/30/2032	\$1,317,323	\$0		-\$9,869,887	-\$791,411	\$0	\$0	\$0	-\$10,661,298	\$6,177,005	\$107,028,440	
10/01/2032	09/30/2033	\$1,187,222	\$0		-\$9,904,314	-\$806,632	\$0	\$0	\$0	-\$10,710,946	\$5,986,554	\$103,491,270	
10/01/2033	09/30/2034	\$1,070,255	\$0		-\$9,879,871	-\$821,908	\$0	\$0	\$0	-\$10,701,779	\$5,776,521	\$99,636,267	
10/01/2034	09/30/2035	\$965,146	\$0		-\$9,820,753	-\$837,233	\$0	\$0	\$0	-\$10,657,986	\$5,549,235	\$95,492,662	
10/01/2035	09/30/2036	\$870,593	\$0		-\$9,773,416	-\$852,597	\$0	\$0	\$0	-\$10,626,013	\$5,305,030	\$91,042,272	
10/01/2036	09/30/2037	\$785,621	\$0		-\$9,717,090	-\$868,005	\$0	\$0	\$0	-\$10,585,095	\$5,043,412	\$86,286,210	
10/01/2037	09/30/2038	\$709,223	\$0		-\$9,584,342	-\$883,419	\$0	\$0	\$0	-\$10,467,761	\$4,766,363	\$81,294,035	
10/01/2038	09/30/2039	\$640,242	\$0		-\$9,448,630	-\$898,853	\$0	\$0	\$0	-\$10,347,483	\$4,475,800	\$76,062,594	
10/01/2039	09/30/2040	\$578,834	\$0		-\$9,247,783	-\$914,283	\$0	\$0	\$0	-\$10,162,066	\$4,173,336	\$70,652,698	
10/01/2040	09/30/2041	\$524,391	\$0		-\$9,069,556	-\$929,712	\$0	\$0	\$0	-\$9,999,268	\$3,859,981	\$65,037,802	
10/01/2041	09/30/2042	\$475,613	\$0		-\$8,823,861	-\$945,139	\$0	\$0	\$0	-\$9,769,000	\$3,536,743	\$59,281,158	
10/01/2042	09/30/2043	\$431,658	\$0		-\$8,594,131	-\$960,557	\$0	\$0	\$0	-\$9,554,688	\$3,204,892	\$53,363,020	
10/01/2043	09/30/2044	\$392,230	\$0		-\$8,369,275	-\$975,976	\$0	\$0	\$0	-\$9,345,251	\$2,863,583	\$47,273,582	
10/01/2044	09/30/2045	\$356,607	\$0		-\$8,125,338	-\$975,041	\$0	\$0	\$0	-\$9,100,379	\$2,513,384	\$41,043,194	
10/01/2045	09/30/2046	\$324,572	\$0		-\$7,935,635	-\$952,276	\$0	\$0	\$0	-\$8,887,911	\$2,154,109	\$34,633,964	
10/01/2046	09/30/2047	\$295,212	\$0		-\$7,702,172	-\$924,261	\$0	\$0	\$0	-\$8,626,433	\$1,785,862	\$28,088,605	
10/01/2047	09/30/2048	\$268,720	\$0		-\$7,479,666	-\$897,560	\$0	\$0	\$0	-\$8,377,226	\$1,409,380	\$21,389,479	
10/01/2048	09/30/2049	\$244,734	\$0		-\$7,287,410	-\$874,489	\$0	\$0	\$0	-\$8,161,899	\$1,022,999	\$14,495,313	
10/01/2049	09/30/2050	\$223,488	\$0		-\$7,132,768	-\$855,932	\$0	\$0	\$0	-\$7,988,700	\$624,071	\$7,354,172	
10/01/2050	09/30/2051	\$204,248	\$0		-\$6,937,916	-\$832,550	\$0	\$0	\$0	-\$7,770,466	\$212,053	\$7	

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	The contribution base unit allocation between FT & PT is equal to the 6-year average for PYE 2017 to 2022
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v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$53,331,938
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,107,826	\$782,462		-\$6,231,287		-\$642,013	-\$6,873,300	\$1,404,914	\$47,863,552	\$0	\$2,953,121	\$71,952,133
10/01/2023	09/30/2024	\$2,831,487	\$0		-\$7,797,020		-\$639,332	-\$8,436,352	\$1,646,902	\$41,074,102	\$0	\$4,290,844	\$79,074,464
10/01/2024	09/30/2025	\$2,654,606	\$0		-\$8,184,515		-\$653,095	-\$8,837,610	\$1,383,446	\$33,619,938	\$0	\$4,702,400	\$86,431,470
10/01/2025	09/30/2026	\$2,393,155	\$0		-\$8,497,339		-\$667,020	-\$9,164,359	\$1,096,322	\$25,551,901	\$0	\$5,125,246	\$93,949,871
10/01/2026	09/30/2027	\$2,157,042	\$0		-\$8,921,853		-\$681,092	-\$9,602,945	\$783,966	\$16,732,922	\$0	\$5,558,264	\$101,665,177
10/01/2027	09/30/2028	\$1,943,997	\$0		-\$9,231,339		-\$695,322	-\$9,926,661	\$445,445	\$7,251,706	\$0	\$6,003,467	\$109,612,641
10/01/2028	09/30/2029	\$1,750,989	\$0		-\$9,383,549		-\$709,709	-\$7,251,706	\$0	\$0	-\$2,841,552	\$6,380,894	\$114,902,972
10/01/2029	09/30/2030	\$1,577,859	\$0		-\$9,620,030		-\$724,210	\$0	\$0	\$0	-\$10,344,240	\$6,469,051	\$112,605,642
10/01/2030	09/30/2031	\$1,421,909	\$0		-\$9,746,841		-\$738,824	\$0	\$0	\$0	-\$10,485,665	\$6,326,083	\$109,867,969
10/01/2031	09/30/2032	\$1,281,495	\$0		-\$9,851,545		-\$791,411	\$0	\$0	\$0	-\$10,642,956	\$6,157,345	\$106,663,853
10/01/2032	09/30/2033	\$1,154,968	\$0		-\$9,882,707		-\$806,632	\$0	\$0	\$0	-\$10,689,339	\$5,964,919	\$103,094,401
10/01/2033	09/30/2034	\$1,041,217	\$0		-\$9,854,109		-\$821,908	\$0	\$0	\$0	-\$10,676,017	\$5,753,210	\$99,212,811
10/01/2034	09/30/2035	\$938,999	\$0		-\$9,790,797		-\$837,233	\$0	\$0	\$0	-\$10,628,030	\$5,524,573	\$95,048,353
10/01/2035	09/30/2036	\$847,041	\$0		-\$9,739,082		-\$852,597	\$0	\$0	\$0	-\$10,591,679	\$5,279,349	\$90,583,064
10/01/2036	09/30/2037	\$764,401	\$0		-\$9,679,043		-\$868,005	\$0	\$0	\$0	-\$10,547,048	\$5,017,034	\$85,817,451
10/01/2037	09/30/2038	\$690,091	\$0		-\$9,542,240		-\$883,419	\$0	\$0	\$0	-\$10,425,659	\$4,739,603	\$80,821,486
10/01/2038	09/30/2039	\$623,002	\$0		-\$9,403,701		-\$898,853	\$0	\$0	\$0	-\$10,302,554	\$4,448,954	\$75,590,888
10/01/2039	09/30/2040	\$563,272	\$0		-\$9,200,544		-\$914,283	\$0	\$0	\$0	-\$10,114,827	\$4,146,655	\$70,185,988
10/01/2040	09/30/2041	\$510,318	\$0		-\$9,019,208		-\$929,712	\$0	\$0	\$0	-\$9,948,920	\$3,833,725	\$64,581,111
10/01/2041	09/30/2042	\$462,878	\$0		-\$8,770,271		-\$945,139	\$0	\$0	\$0	-\$9,715,410	\$3,511,205	\$58,839,784
10/01/2042	09/30/2043	\$420,128	\$0		-\$8,537,979		-\$960,557	\$0	\$0	\$0	-\$9,498,536	\$3,180,358	\$52,941,734
10/01/2043	09/30/2044	\$381,775	\$0		-\$8,309,188		-\$975,976	\$0	\$0	\$0	-\$9,285,164	\$2,840,369	\$46,878,714
10/01/2044	09/30/2045	\$347,124	\$0		-\$8,063,619		-\$967,634	\$0	\$0	\$0	-\$9,031,253	\$2,492,004	\$40,686,589
10/01/2045	09/30/2046	\$315,968	\$0		-\$7,870,745		-\$944,489	\$0	\$0	\$0	-\$8,815,234	\$2,135,095	\$34,322,418
10/01/2046	09/30/2047	\$287,406	\$0		-\$7,636,000		-\$916,320	\$0	\$0	\$0	-\$8,552,320	\$1,769,549	\$27,827,053
10/01/2047	09/30/2048	\$261,631	\$0		-\$7,411,489		-\$889,379	\$0	\$0	\$0	-\$8,300,868	\$1,396,077	\$21,183,893
10/01/2048	09/30/2049	\$238,301	\$0		-\$7,216,527		-\$865,983	\$0	\$0	\$0	-\$8,082,510	\$1,013,076	\$14,352,760
10/01/2049	09/30/2050	\$217,638	\$0		-\$7,060,314		-\$847,238	\$0	\$0	\$0	-\$7,907,552	\$617,903	\$7,280,749
10/01/2050	09/30/2051	\$198,920	\$0		-\$6,865,717		-\$823,886	\$0	\$0	\$0	-\$7,689,603	\$209,935	\$1

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Partial Withdrawals assessed are assumed to be 100% collectible
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v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Regional
EIN:	16-6062287
PN:	074
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$66,108,724
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$52,405,025
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	09/30/2023	\$2,107,826	\$785,648		-\$6,231,287	-\$642,013	-\$6,873,300	\$1,378,827	\$46,910,552	\$0	\$2,953,166	\$71,955,364	
10/01/2023	09/30/2024	\$2,831,487	\$12,742		-\$7,797,020	-\$639,332	-\$8,436,352	\$1,610,974	\$40,085,174	\$0	\$4,291,400	\$79,090,993	
10/01/2024	09/30/2025	\$2,654,606	\$12,742		-\$8,184,515	-\$653,095	-\$8,837,610	\$1,346,163	\$32,593,727	\$0	\$4,703,734	\$86,462,075	
10/01/2025	09/30/2026	\$2,393,155	\$73,735		-\$8,497,339	-\$667,020	-\$9,164,359	\$1,057,634	\$24,487,002	\$0	\$5,129,162	\$94,058,127	
10/01/2026	09/30/2027	\$2,157,042	\$150,622		-\$8,921,853	-\$681,092	-\$9,602,945	\$743,819	\$15,627,876	\$0	\$5,568,940	\$101,934,731	
10/01/2027	09/30/2028	\$1,943,997	\$169,474		-\$9,231,339	-\$695,322	-\$9,926,661	\$403,784	\$6,104,999	\$0	\$6,024,122	\$110,072,324	
10/01/2028	09/30/2029	\$1,750,989	\$169,474		-\$9,383,549	-\$709,709	-\$6,104,999	\$0	\$0	-\$3,988,259	\$6,379,608	\$114,384,136	
10/01/2029	09/30/2030	\$1,577,859	\$105,941		-\$9,620,030	-\$724,210	\$0	\$0	\$0	-\$10,344,240	\$6,441,754	\$112,165,450	
10/01/2030	09/30/2031	\$1,421,909	\$94,066		-\$9,746,841	-\$738,824	\$0	\$0	\$0	-\$10,485,665	\$6,303,044	\$109,498,804	
10/01/2031	09/30/2032	\$1,281,495	\$90,864		-\$9,851,545	-\$791,411	\$0	\$0	\$0	-\$10,642,956	\$6,138,369	\$106,366,576	
10/01/2032	09/30/2033	\$1,154,968	\$81,324		-\$9,882,707	-\$806,632	\$0	\$0	\$0	-\$10,689,339	\$5,949,873	\$102,863,402	
10/01/2033	09/30/2034	\$1,041,217	\$81,324		-\$9,854,109	-\$821,908	\$0	\$0	\$0	-\$10,676,017	\$5,742,041	\$99,051,967	
10/01/2034	09/30/2035	\$938,999	\$81,324		-\$9,790,797	-\$837,233	\$0	\$0	\$0	-\$10,628,030	\$5,517,509	\$94,961,769	
10/01/2035	09/30/2036	\$847,041	\$81,324		-\$9,739,082	-\$852,597	\$0	\$0	\$0	-\$10,591,679	\$5,276,629	\$90,575,084	
10/01/2036	09/30/2037	\$764,401	\$8,215		-\$9,679,043	-\$868,005	\$0	\$0	\$0	-\$10,547,048	\$5,016,804	\$85,817,456	
10/01/2037	09/30/2038	\$690,091	\$0		-\$9,542,240	-\$883,419	\$0	\$0	\$0	-\$10,425,659	\$4,739,603	\$80,821,491	
10/01/2038	09/30/2039	\$623,002	\$0		-\$9,403,701	-\$898,853	\$0	\$0	\$0	-\$10,302,554	\$4,448,954	\$75,590,893	
10/01/2039	09/30/2040	\$563,272	\$0		-\$9,200,544	-\$914,283	\$0	\$0	\$0	-\$10,114,827	\$4,146,655	\$70,185,993	
10/01/2040	09/30/2041	\$510,318	\$0		-\$9,019,208	-\$929,712	\$0	\$0	\$0	-\$9,948,920	\$3,833,725	\$64,581,116	
10/01/2041	09/30/2042	\$462,878	\$0		-\$8,770,271	-\$945,139	\$0	\$0	\$0	-\$9,715,410	\$3,511,205	\$58,839,789	
10/01/2042	09/30/2043	\$420,128	\$0		-\$8,537,979	-\$960,557	\$0	\$0	\$0	-\$9,498,536	\$3,180,358	\$52,941,739	
10/01/2043	09/30/2044	\$381,775	\$0		-\$8,309,188	-\$975,976	\$0	\$0	\$0	-\$9,285,164	\$2,840,369	\$46,878,719	
10/01/2044	09/30/2045	\$347,124	\$0		-\$8,063,619	-\$967,634	\$0	\$0	\$0	-\$9,031,253	\$2,492,004	\$40,686,594	
10/01/2045	09/30/2046	\$315,968	\$0		-\$7,870,745	-\$944,489	\$0	\$0	\$0	-\$8,815,234	\$2,135,095	\$34,322,423	
10/01/2046	09/30/2047	\$287,406	\$0		-\$7,636,000	-\$916,320	\$0	\$0	\$0	-\$8,552,320	\$1,769,549	\$27,827,058	
10/01/2047	09/30/2048	\$261,631	\$0		-\$7,411,489	-\$889,379	\$0	\$0	\$0	-\$8,300,868	\$1,396,077	\$21,183,898	
10/01/2048	09/30/2049	\$238,301	\$0		-\$7,216,527	-\$865,983	\$0	\$0	\$0	-\$8,082,510	\$1,013,076	\$14,352,765	
10/01/2049	09/30/2050	\$217,638	\$0		-\$7,060,314	-\$847,238	\$0	\$0	\$0	-\$7,907,552	\$617,904	\$7,280,755	
10/01/2050	09/30/2051	\$198,920	\$0		-\$6,865,717	-\$823,886	\$0	\$0	\$0	-\$7,689,603	\$209,936	\$8	