

February 21, 2024

Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005

Submitted electronically via PBGC's e-Filing Portal

Re: Revised Application for Special Financial Assistance

To Whom It May Concern:

This is a 2nd revised application (3rd application) by the United Food and Commercial Workers Unions and Employers Midwest Pension Fund (the "UFCW Midwest PF" or "Plan") for special financial assistance ("SFA") from the Pension Benefit Guaranty Corporation ("PBGC") under the American Rescue Plan Act of 2021 ("ARPA"). The amount of SFA requested in this revised application is **\$1,130,056,114**. The following statements, certifications, and other documents are required in PBGC's instructions for a revised application for SFA.

The UFCW Midwest PF is a multiemployer defined benefit pension plan that has been certified to be in critical and declining status. The Plan covers over 35,000 participants and beneficiaries. The Plan is in priority group 6. Without SFA, the Plan is projected to go insolvent by the Plan year beginning December 1, 2030, and will need to apply to the PBGC for loan assistance and pay its participants and beneficiaries reduced benefits.

The Trustees, with guidance from their Plan professionals, have reviewed the rules and regulations regarding this revised SFA application and have agreed that it is in the best interest of the participants to submit this revised SFA application as early as possible.

We thank PBGC for its hard work in implementing and administering this important program. Please do not hesitate to contact us if you have questions regarding this application, or if you need more information.

Sincerely,



Brian Jordan
Trustee

Revised Application for Special Financial Assistance Required Trustee Signatures

As required under §4262.6(b) of the Pension Benefit Guaranty Corporation ("PBGC") final rule on applications for special financial assistance ("SFA"), this page provides signatures for current members of the Board of Trustees who have been authorized to sign the Plan's revised application for SFA.

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 United Food and Commercial Workers Unions and Employers Midwest Pension Fund and that I have examined this revised application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application; all statements of fact contained in the revised application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.



Brian Jordan
Trustee

February 21, 2024

Marcus Parker
Trustee

February 21, 2024

Revised Application for Special Financial Assistance

Required Trustee Signatures

As required under §4262.6(b) of the Pension Benefit Guaranty Corporation (“PBGC”) final rule on applications for special financial assistance (“SFA”), this page provides signatures for current members of the Board of Trustees who have been authorized to sign the Plan’s revised application for SFA.

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 United Food and Commercial Workers Unions and Employers Midwest Pension Fund and that I have examined this revised application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application; all statements of fact contained in the revised application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.

Brian Jordan
Trustee

February 21, 2024



Marcus Parker
Trustee

February 21, 2024

(1) Cover Letter and Signatures

The preceding pages provide the cover letter for the application for special financial assistance (“SFA”) and required signatures from authorized members of the Board of Trustees.

(2) Plan Sponsor and Authorized Representatives

The following identifies the plan sponsor and authorized representatives, as well as their contact information. The Plan’s Administrator, legal counsel, and actuaries named below are authorized representatives for the Plan.

Plan Sponsor	Board of Trustees United Food and Commercial Workers Unions and Employers Midwest Pension Fund 1431 Opus Place – Suite 350 Downers Grove, IL 60515 Phone: 847-720-0008	
Fund Administrators	Mary Karsten Wilson McShane 3001 Metro Drive, Suite 500 Bloomington, MN 55425 Email: mtheirl@wilson-mcshane.com Phone: 952.854.0795	Mike Theirl Wilson McShane 3001 Metro Drive, Suite 500 Bloomington, MN 55425 Email: mtheirl@wilson-mcshane.com Phone: 952.854.0795
Legal Counsel	Jeffery Fuller, Esq. Reinhart, Boerner, Van Deuren, S.C. P.O. Box 2965 1000 N. Water Street, Suite 1700 Milwaukee, WI 53201-2965 Email: JFuller@reinhartlaw.com Phone: 414.298.8115	Jonathan D. Karmel, Esq. The Karmel Law Firm 20 S. Clark Street, Suite 1720 Chicago, IL 60603 Email: Jon@karmellawfirm.com Phone: 312.641.2910
	Martha Mohs, Esq. Reinhart, Boerner, Van Deuren, S.C. P.O. Box 2965 1000 N. Water Street, Suite 1700 Milwaukee, WI 53201-2965 Email: MMohs@reinhartlaw.com Phone: 414.298.8365	
Actuary	James Nolan, FSA, FCA, MAAA, EA Senior Vice President and Actuary Segal 101 North Wacker Drive, Suite 500 Chicago, IL 60606-1724 Email: JNolan@segalco.com Phone: 312.984.8685	Ryan Carney, FSA, MAAA, EA Vice President and Actuary Segal 1111 Superior Avenue, Suite 2340 Cleveland, Ohio 44114 Email: RCarney@segalco.com Phone: 216.687.4437

(3) Eligibility for SFA

The Plan is eligible for SFA because it has been certified by its actuary to be in critical and declining status for the Plan year beginning December 1, 2020. The Plan was also certified to be in critical and declining status for the Plan years beginning December 1, 2021 and December 1, 2022.

The December 1, 2020 actuarial certification of plan status under IRC Section 431 is dated February 26, 2021, and was completed after December 31, 2020. The assumptions and methods used for this Actuarial Certification were primarily the same as the certification completed prior to January 1, 2021, the December 1, 2019 actuarial certification of plan status, dated February 28, 2020. The differences in the projected administrative expenses, benefit payments, contribution units and total contributions between the December 1, 2019 actuarial certification and December 1, 2020 actuarial certification were generally based on updates to the census data. A detailed description of the assumption changes between the two zone certifications is provided in part 6 of this application.

For the Plan year beginning December 1, 2019, the Plan was certified as critical and declining status. The assumptions used for the baseline projection are those in the December 1, 2019 actuarial certification, adjusted in accordance with the “acceptable assumption changes” instructions provided in the PBGC’s nonbinding assumptions guidance.

(4) Priority Status

The Plan is in priority group 6 since its name and EIN are listed on the PBGC’s webpage titled, “SFA Priority Group 6 Plan List,” as published on November 15, 2022.

(5) Narrative

Employers contribute 100% of eligible contributions to the Fund under the Alternative Schedule A of the Rehabilitation Plan.

The assumption for future contributions base units used in the December 1, 2019 actuarial certification of plan status, dated February 28, 2020, was that there would be contributions made based on approximately 4.0 million hours for the Plan year beginning December 1, 2019 (i.e., 2,713 active participants working 1,474 hours per year), 5% annual attrition among all of the 1,537 active participants associated with employers other than Schnucks, and no attrition among the 1,176 active participants associated with Schnucks (which includes 136 active participants employed by SuperValu).

This assumption has been changed for the purpose of this application. The new assumption is that contributions will be made for 2.7 million hours for the Plan year beginning December 1, 2021. This is based on the total number of collective bargaining units reported in the census data for that Plan year. Also, we are assuming the total hours will decline 3.0% per year for the first 10 years of the projection period (December 1, 2022 to November 30, 2032), and declining 1% per year thereafter.

This assumption change is based on the average annual decline in contribution base units of 3.3% experienced over the period from December 1, 2011 through November 30, 2022. We recognize that this data implicitly includes experience that is in the PBGC's defined COVID period. However, after careful review of the contribution units history, and the fact that the employees of businesses in the retail food industry were considered "essential workers," the data shows that COVID did not have a significant effect on the final contribution units assumption.

The reason that the decline in CBUs between the plan years ending 2019 and 2022 should be included when determining the CBU assumption is because there were significant factors other than COVID that caused the decline in the CBUs. Particularly, the employers that contribute to the UFCW Midwest Pension Fund are facing disadvantages in the quickly changing retail food marketplace.

Most of the employers who make contributions on behalf of participants into the UFCW Midwest Pension Fund consist of small independent grocery stores or small healthcare facilities. The largest employer is Schnucks, which is a regional grocery store in the Midwest region of the United States. As shown in the table below, Schnucks is responsible for just over 50% of the CBUs for this Plan.

Plan year ended November 30, 2021			
Employer Rank by Active Count	Count of Active Participants	CBUs	Percentage of Total CBUs
1	991	1,452,328	52.1%
2	138	186,615	6.7%
3	73	77,608	2.8%
4	62	72,733	2.6%
5	56	60,805	2.2%

However, even though Schnucks is extremely important to this pension plan, they are not significantly large when compared to the other providers of groceries when compared on a national or regional level. According to Supermarket News, Schnucks ranked 47th out of the top 50 retailers for groceries, mass, convenience, drugs and dollar stores. Though they have a strong presence in the Midwest, they are nowhere near the size of the top chains like Walmart, Sam’s Clubs, and Costco.

2020-2021 Data			
Rank	Employer	Store Count	Sales, in \$ Billions
1	Walmart	5,342	\$433.9
2	Amazon	539	\$236.3
3	Kroger	2,742	\$132.5
4	Costco	559	\$122.1
5	Walgreens Boots Alliance	9,021	\$107.7
47	Schnucks Market, Inc	111	\$3.3

For the list, as well as understanding the importance of Supermarket News to the retail food industry, a link is provided below:

<https://www.supermarketnews.com/retail-financial/top-50-food-and-grocery-retailers-sales>

The rise of e-commerce as well as increasing labor cost played a significant role in the CBU decline over the past several years. Daniel Dorfman, formerly an economist in the Office of Employment and Unemployment Statistics, U.S. Bureau of Labor Statistics, wrote an article titled, “Retail trade employment: before, during, and after the pandemic,” for the US Bureau of Labor

Statistics publication, Beyond the Numbers: Employment and Unemployment. In it he wrote the following:

Beginning in 2017, employment in retail trade began to decline and significantly diverge from the rest of the economy. From 2017–19, employment in retail trade contracted by approximately 200,000 jobs (0.7-percent annual average decline). Total nonagricultural wage and salary employment grew 1.5 percent, and service-providing employment increased 1.4 percent during the 2017–19 period.

...

How did COVID-19 Affect Retail Trade Employment?

In contrast to employment changes up to 2019, changes in employment from 2019 to 2020 differed drastically because of lockdowns and shifts in consumer behavior. In total, the retail sector lost almost 800,000 jobs during 2020, compared with about 200,000 jobs from 2017 to 2019. Meanwhile, e-commerce became an even more attractive option and the couriers and messengers, and warehousing and storage industries accounted for a combined gain of approximately 300,000 jobs between 2019 and 2020, equaling the growth in employment over the prior 2-year period of 2017–19. ... Other large general merchandise stores, including warehouse clubs and supercenters, experienced an increase in employment. Establishments in this subindustry primarily sell essential goods and services, such as food and groceries, personal healthcare and toiletries, and discount brands.

...

Projected Employment Trends by Retail Industry

E-commerce growth, automation, and industry consolidation have long been factors that drove long-term trends in retail trade. The pandemic accelerated the effect of these factors. The pandemic both reinforced and accelerated technological changes in the retail sector that were hurting retail employment and are expected to persist going forward. As a result, retailers are expected to make further investments in automation, resulting in faster productivity growth over the 2020–30 decade. As a result, fewer workers will be required to meet the projected growth in output.

...

Where is the Retail Sector Employment Projected to End up in 2030?

...the general merchandise stores and food and beverage stores industries, which both had increases in employment during 2020, are both projected to return to prepandemic employment trends. The pandemic's shift to essential goods and services, such as groceries, toiletries, and household items, caused an increase in demand for employment in both general merchandise stores and food and beverage stores. However, this increase is projected to be temporary because of e-commerce and automation. Online competition and automation have caused these retailers to explore new strategies. For instance, some large general merchandise stores have explored opening smaller branches or downsizing existing ones to cater to different consumers who may be less likely to shop online. Meanwhile, the closure of many restaurants during 2020 shifted consumer expenditures toward food at home, which created a large temporary increase in employment in food and beverage stores to

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

handle the sudden rise in demand. The long-term shift to consumers preferring food away from home, growth in online sales of prepackaged meals and home deliveries, along with enhanced automation of occupations heavily concentrated within this industry (for example, cashiers), will constrain the food and beverage store industry's projected share of employment in 2030.

...

Conclusion

The retail trade sector is undergoing significant changes that are projected to alter its employment outlook. Many of these changes began prior to the pandemic because e-commerce changed consumer behavior and led to vast gains in industry productivity favoring fewer retail workers. As a result, retail trade is projected to contract by almost 600,000 jobs over the course of the 2020–30 decade. Most retail industries are expected to continue their long-term trajectory, and future trends will largely favor retailers most insulated from e-commerce such as building material and garden equipment and supplies dealers and motor vehicle and parts dealers, as well as those most accelerated by the shift to e-commerce, namely nonstore retailers.

Daniel Dorfman, "Retail trade employment: before, during, and after the pandemic," *Beyond the Numbers: Employment & Unemployment*, vol. 11, no. 4 (U.S. Bureau of Labor Statistics, April 2022) <https://www.bls.gov/opub/btn/volume-11/retail-trade-employment-before-during-and-after-the-pandemic.htm>

As stated above, the US Bureau of Labor Statistics has measured that large food retailers grew during the pandemic. However, they also recognized that the growth was a result of the warehouse clubs and supercenters. None of these types of employers are signatory to the collective bargaining agreements that require contributions into this Plan. The signatory employers are mainly brick and mortar stores, which generally do not have the resources to invest in the automation upgrades required to compete in this industry.

Another article that explains the reduction in CBUs faced by either the smaller shops, or even regional employers like Schnucks, is Christie Citranglo's article, "How Grocery Store Employment Has Changed Over the Last 20 Years." In this article, Christie details how the pandemic has helped grocery store employees be seen as the essential workers they are, and how their employment landscape has evolved. In this article she writes:

We compiled a list of significant changes to grocery store employment in the 21st century. Information comes from multiple sources, including Bureau of Labor Statistics (BLS) data from the 2021 Industries at a Glance report and L.E.K.'s 2017 report "Rising Labor Costs—and What Retailers Can Do About Them."

Many factors have changed grocery store employment in the 21st century, from targeted recruiting efforts for highly qualified candidates to enhanced benefits for workers in a bid to increase retention. The COVID-19 pandemic has single-handedly transformed grocery store employment, but changes across the board have been incrementally taking place over the last two decades. The evolving grocery store

landscape has led to different customer service experiences, from self-checkout to contactless checkout.

...

Since labor is one of the highest costs in operating a grocery store, several grocers have found clever ways to limit costs in other areas of their business models. Aldi limits store hours to be within business hours, did away with grocer services like butcher and fish counters, and requires customers to place a 25-cent deposit on carts to reduce collecting trips for workers. Customers must also bag their own groceries. In the 2010s, Kroger began monitoring the volume of its customers throughout the week, which allowed them to more strategically staff their stores during busier hours.

Several grocers have begun outsourcing more labor-intensive tasks, either through automation or third parties. Outsourcing has meant employers do not need to train staff on additional tasks, allowing them to focus on their primary day-to-day duties. Resetting stores overnight while grocers are closed is a commonly outsourced task, allowing staff to reorganize and rearrange products on the floor quickly and efficiently. Other grocers opt to outsource grocery forecasting and ordering to improve their food waste management and to enable store personnel to focus more on customer service.

<https://www.shelfengine.com/blog/how-grocery-store-employment-has-changed/>

The last article referenced is Jenny Rudd's, "Checking out productivity in grocery stores." Like Dorfman, Rudd is an economist in Office of Productivity and Technology at the U.S. Bureau of Labor Statistics. She often writes for the US Bureau of Labor Statistics publication, Beyond the Numbers. In her article, she indicates that the top twenty grocery stores have been increasing their portion of market share over the last 20 years. Specifically, she writes:

By the early 1990s, scanning registers were nearly ubiquitous among grocery stores. This widespread deployment coincided with a kickoff to a period of increased mergers and acquisitions. The top 20 firms' share of U.S. grocery store sales increased from 39.2 percent in 1992 to 66.6 percent in 2016. (See chart 1.) These larger firms could take advantage of economies of scale and more easily implement technological innovations. Newer methods of tracking consumer shopping habits gave companies the power of information which allowed them to better determine the products to offer their customers. Expanding the use of technology is often presumed to lead to improvements in productivity through lower costs and decreased need for labor.

Smaller, independent operations struggled to survive amid increased consolidation of larger grocery firms and the inclusion of separate grocery departments in supercenter stores—an oft-cited reason for bankruptcy. The displacement of the smaller stores is reflected in the diminishing share of hours worked from self-employed and unpaid family workers in grocery stores, from 7.0 percent in 1987 to

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

2.8 percent in 2000. By 2018, these workers contributed less than 1 percent of the hours worked in grocery stores.

...

Starting in 2004, however, average weekly hours began to decline from 30.5 to 28.3 in 2009. The combination of relatively flat employment and declining weekly hours led to a significant drop in total hours from the peak in 2000 to the trough of the following business cycle in 2010 landing at 3.5 billion hours. (See chart 4.) The 1.6-percent average annual decline in hours worked coincided with expanded application of demand-based schedules using retailers' own transaction statistics to control work hours and reduce benefit costs.

...

Retail firms across the board began adapting to the new reality of online shopping. Many firms, including grocery stores, developed their own online presence. In 2018, Progressive Grocer market research reported a variety of "omnichannel services" from click-and-collect and drive-up collection sites to home delivery by the store or a third-party vendor, each in use by around 30 percent of stores. Despite these attempts to compete with online shopping, supermarkets experienced a loss of retail share from 13.0 to 12.2 percent over the 2010–18 period. Hit hardest were general merchandise stores falling from a retail share of 15.8 to 13.3 percent as the share for nonstore retailers grew from 8.9 to 13.0 percent.

As of 2018, the sales for nonstore retailers were almost on par with those for food and beverage stores and general merchandise stores. The remarkable growth in nonstore retailers did not shield it, however, from slowing productivity growth. In fact, 8 of the 12 retail industry groups experienced slower or even negative productivity growth from 2010 to 2018, compared with the previous period.

Jenny Rudd, "Checking out productivity in grocery stores," *Beyond the Numbers: Productivity*, vol. 8, no. 15 (U.S. Bureau of Labor Statistics, December 2019),

<https://www.bls.gov/opub/btn/volume-8/checking-out-productivity-in-grocery-stores.htm>

The factors that caused the reduction in hours for this Plan during the COVID period, is that this Plan's employers did not have a competitive advantage necessary to capture that temporary increase demand for grocery store products and services. This Plan's employers consist of one regional grocery store employer, and smaller, more local "mom & pop" grocery stores. These types of stores have been losing market share due to the top 20 grocery chains acquiring more and more market share. In particular, the fact that this Plan's employers are not able to implement automation as quickly as the top 20 grocery stores, as well as implement contactless purchases of goods and services, meant that they were not able to shift as quickly to the changes brought about by COVID.

A more detailed description of the assumption change, and the supporting data, are provided under Section D, Part (6) of this application.

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

The assumption for withdrawal liability payments from employers who previously withdrew from the Plan is that they will continue to make payments as scheduled. A review of previously withdrawn employers indicates that they either pay off their entire amount as a lump sum, pay zero withdrawal liability due to bankruptcy, or pay off their withdrawal liability based on the schedule provided. All of the withdrawn employers who are currently paying down their withdrawal liability on a monthly schedule, were provided the option to pay off in a lump sum. There is no knowledge as of this application date that any of these employers wish to settle their withdrawal liability obligation. We recognize that some of these employers could default in the future; however, there is no indication they might default. Therefore, we are assuming no defaults or payoffs will occur in the future.

There is one large employer who is contesting their withdrawal and suing the Plan to have their withdrawal liability assessment changed. A recent arbitrator decision favored the position of the Fund and determined that the assessment was legitimate and should continue. However, the employer disagreed with the decision and is now suing the Fund in Federal Court. As we have no updated information at this time, we are assuming that the courts will rule in favor of the Fund and the employer will pay their withdrawal liability in full.

The assumption for future withdrawal liability payments from employers who are currently contributing to the Plan is zero (\$0). This assumption was chosen to be consistent with the 3% for the first 10 years and 1% thereafter attrition assumption of the current active population, as described in Section D(6)(b) of this application. The annual attrition assumption for the current employers was developed based on only those employers who were remaining in the Plan on the measurement date. As shown in the data provided, the contribution base units assumption excludes the experience of those withdrawn employers. If that experience was included, the average annual decline in contribution base units over the 10-years included for measurement purposes would be 19.2%, and not 4.1%.

(6) a. Changes to Assumptions for SFA Eligibility

The Plan is eligible for SFA under §4262.3(a)(1), as it was certified to be in critical and declining status within the meaning of section 305(b)(6) of ERISA for the Plan year beginning December 1, 2020. The assumptions used for the December 1, 2020 actuarial certification were the same as those used in the December 1, 2019 actuarial certification, except for the fact that the contribution base units and administrative expenses were updated based on actual information.

On April 4, 2023 the PBGC asked several questions related to this Plan’s initial SFA application. In one of those questions, the PBGC stated that they believe the differences in the administrative expense and CBU assumptions between the 2019 and 2020 zone certifications to be assumption changes. Though a response to that question was already provided, the response has been included below in this 2nd revised application for completeness.

Assumption Changes for Eligibility Purposes

- Administrative expenses
- Contribution base units

Administrative Expenses

Prior Assumption	<p>The 2019 zone certification projected administrative expenses for the period December 1, 2019 through November 30, 2029 for Funding Standard Account purposes (November 30, 2031 for solvency purposes) and assumed:</p> <ul style="list-style-type: none"> • \$4,841,000 per year, payable monthly, (\$4,679,420 as of the beginning of the year) for the Plan year beginning December 1, 2019. This is 3% higher than the assumed administrative expenses of \$4,700,000 for the Plan year December 1, 2018 to November 30, 2019, as stated in the December 1, 2018 Actuarial Valuation (which the assumptions for the 2019 zone certification were based upon). • Administrative expenses are assumed to increase with inflation of 3% per year for each year after December 1, 2019. • Administrative expenses for the first three years of the projection period were projected as follows: <ul style="list-style-type: none"> 2018 – 2019: \$4,700,000 payable monthly (\$4,543,126 payable at the beginning of the year) Projection Period: 2019 – 2020: \$4,841,000 payable monthly (\$4,679,420 payable at the beginning of the year) 2020 – 2021: \$4,986,230 payable monthly (\$4,819,803 payable at the beginning of the year) 2021 – 2022: \$5,135,817 payable monthly (\$4,964,397 payable at the beginning of the year)
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United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

SFA Eligibility Assumption	<p>The 2020 zone certification projected administrative expenses for the period December 1, 2020 through November 30, 2030 for Funding Standard Account purposes (November 30, 2030 for solvency purposes) and assumed:</p> <ul style="list-style-type: none">• \$4,944,000 per year, payable monthly, (\$4,778,982 as of the beginning of the year) for the Plan year beginning December 1, 2020. This is 3% higher than the assumed administrative expenses of \$4,800,000 for the Plan year December 1, 2019 to November 30, 2020, as stated in the December 1, 2019 Actuarial Valuation (which the assumptions for the 2020 zone certification were based upon).• Administrative expenses are assumed to increase with inflation of 3% per year for each year after December 1, 2020.• Administrative expenses for the first two years of the projection period were projected as follows: 2019 – 2020: \$4,800,000 payable monthly (\$4,639,788 payable at the beginning of the year) Projection Period: 2020 – 2021: \$4,944,000 payable monthly (\$4,778,982 payable at the beginning of the year) 2021 – 2022: \$5,092,320 payable monthly (\$4,922,351 payable at the beginning of the year)
Rationale for Change	<p>The pre-2021 zone certification assumption is no longer reasonable as it was based on old audited financial statements, the most recent being the November 30, 2018 financial audit.</p> <p>The 2020 zone certification assumption is reasonable as the experience used to set the assumption was updated to include the most recent audited financial statement, which was the November 30, 2019 audit.</p> <p>Please note that every year the annual administrative expenses are reviewed and set based on historical and current data, and then adjusted to reflect estimated future experience based on professional judgement.</p>

Contribution Base Units (CBUs)

Prior Assumption	<p>CBUs are covered hours. In the 2019 zone certification, covered hours were assumed to be 4.0 million hours of contribution (2,713 active participants working on average 1,474 hours per year) for the Plan year beginning December 1, 2019, and was determined as follows:</p> <ul style="list-style-type: none">A. There were 2,794 actives participants counted as of December 1, 2018<ul style="list-style-type: none">1,176 employed by Schnucks (and SuperValu)1,618 employed by small employersB. The active count of 2,713 as of December 1, 2019 equaled 1,176 employed by Schnucks, plus 95% of the 1,618 (1,537) employed by the small employers.C. The 1,474 hours per active per year was based on the 5-year average hours of contributions as shown on page 16 of the December 1, 2018 actuarial valuation, dated October 24, 2019. <p>For the Plan years beginning after December 1, 2019, the contribution base units were adjusted as follows:</p> <ul style="list-style-type: none">D. 5% annual attrition among the 1,537 active participants associated with employers other than SchnucksE. 0% annual attrition among 1,176 active participants associated with SchnucksF. The 1,474 hours per active per year
SFA Eligibility Assumption	<p>In the 2020 zone certification, covered hours were assumed to be 3.6 million hours of contribution (2,436 active participants working on average 1,489 hours per year) for the Plan year beginning December 1, 2020, and was determined as follows:</p> <ul style="list-style-type: none">A. There were 2,614 actives participants counted as of December 1, 2019<ul style="list-style-type: none">1,018 employed by Schnucks1,596 employed by small employersB. The active count of 2,436 as of December 1, 2020 equaled 1,018 employed by Schnucks, plus 1,418 employed by the small employers. The 1,418 equals the 1,596 employed by small employers as of December 1, 2019 less 178 active participants counted from employers who withdrew during the 2019/2020 Plan year. Since the known reduction of 178 active participants is 11.1% of the small employers, the Trustees decided that the additional assumed 5% reduction would be delayed a year.C. The 1,489 hours per active per year was based on the 5-year average hours of contributions as shown on page 16 of the December 1, 2019 actuarial valuation, dated September 22, 2020. <p>For the Plan years beginning after December 1, 2020, the contribution base units were adjusted as follows:</p>

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

	<p>D. 5% annual attrition among the 1,418 active participants associated with employers other than Schnucks</p> <p>E. 0% annual attrition among 1,018 active participants associated with Schnucks. The 1,489 hours per active per year</p>
Rationale for Change	<p>The pre-2021 zone certification assumption is no longer reasonable as it was based on old census data and did not adjust for the reduction of 178 active participants due to those participants' employers withdrawing during the 2019/2020 Plan year.</p> <p>The 2020 zone certification assumption is reasonable as the experience used to set the assumption was updated to include the most recent census data, as well account for the reduction in active count (by 178 participants) due to those participants' employers withdrawing from the Plan.</p>

(6) b. Changes to Assumptions for SFA Amount

The following are descriptions of the actuarial assumptions used to determine the amount of SFA that are different than those used in the most recent status certification completed before January 1, 2021, in other words, for the Plan year beginning December 1, 2019 (the “2019 status certification”).

As described below, some assumptions were changed based on the different standards in the PBGC’s non-binding assumptions guidance. The changes in assumptions and the standards to which they comply are summarized as follows:

Acceptable Assumption Changes

- Withdrawal liability payments for currently withdrawn employers
- New entrant profile
- Mortality
- Average contribution rate
- “Missing” terminated vested participants

Other Assumption Changes

- Administrative expenses
- Retroactive Lump Sum payment date for Terminated Vested Participants with 100% Retirement Rates on Census Date
- Retroactive Lump Sum Applicable Interest Rate
- Contribution base units
- Credited service accruals
- Active retirement
- Turnover
- Age difference between participant and spouse
- Form of payment election

The interest rate was determined under §4262.4(e)(1). All assumptions not identified above are the same as those used in the 2019 status certification.

Interest Rate

Prior Assumption	6.50%. This is the interest rate used for Funding Standard Account purposes in the 2019 status certification.
New Assumption	3.63% for SFA assets 5.76% for Non-SFA assets
Rationale for Change	<p>Under section 4262.4(e)(1) of the applicable regulations, the Plan’s interest rate used to project the non-SFA portion of assets is the interest rate used for Funding Standard Account purposes in the 2019 status certification, limited by the interest rate that is 200 basis points higher than the rate specified in section 303(h)(2)(C)(iii) of ERISA for the month in which the application for SFA is filed or one of the three preceding months.</p> <p>The Trustees have elected to use the third segment interest rate for the month of November 2022, or 3.76%, which produces an interest rate limit of 5.76%.</p> <p>Under section 4262.4(e)(2) of the applicable regulations, the Plan’s interest rate used to project the SFA portion of assets is the interest rate used for Funding Standard Account purposes in the 2019 status certification, limited by the interest rate that is 67 basis points higher than the average of the rates specified in sections 303(h)(2)(C)(i), (ii) and (iii) of ERISA for the month in which the application for SFA is filed or one of the three preceding months.</p> <p>The Trustees have elected to use the average of the rates first, second and third segment interest rates for the month of November 2022, or the average of 1.76%, 3.36% and 3.76%, which produces an average interest rate of 2.96%. After adding 67 basis points the interest rate for projecting SFA assets is 3.63%</p> <p>The final rule prescribes the interest rate and, as a result, does not require a statement regarding its reasonableness.</p>

Mortality Assumption

<p>Prior Assumption</p>	<p>For the December 1, 2019 certification of Plan status, dated February 28, 2020, the mortality assumption was based on the following:</p> <ul style="list-style-type: none"> • <i>Healthy lives</i>: RP-2014 Healthy Annuitant Blue Collar Mortality tables (sex distinct), with rates increased by 15%, and generationally projected using Scale MP-2017. • <i>Pre-retirement</i>: RP-2014 Blue Collar Employee Mortality tables (sex distinct), with rates increased by 15%, and generationally projected using Scale MP-2017. • <i>Disabled lives</i>: RP-2014 Disabled Retiree Mortality tables (sex distinct), with rates increased by 15%, and generationally projected using Scale MP-2017.
<p>SFA Assumption</p>	<p>The mortality assumption to determine the SFA amount was updated based on the following:</p> <ul style="list-style-type: none"> • <i>Healthy lives</i>: Pri-2012 Healthy Annuitant Blue Collar Mortality amount weighted tables (sex distinct), generationally projected using Scale MP-2021. • <i>Pre-retirement</i>: Pri-2012 Blue Collar Employee Mortality amount weighted tables (sex distinct), generationally projected using Scale MP-2021. • <i>Disabled lives</i>: Pri-2012 Disabled Retiree Mortality amount weighted tables (sex distinct), generationally projected using Scale MP-2021.
<p>Rationale for Change</p>	<p>The mortality assumption for the 2019 status certification is no longer reasonable as the tables and projection scales were developed reflecting mortality experience measured through 2006, and the 15% increase to the incidence of mortality does not comply with the credibility standards referenced in §1.430(h)(2)-3, which was published after the assumption was initially set.</p> <p>The updated assumption is consistent with the “acceptable” standard in PBGC’s guidance on assumption changes and is reasonable for determining the amount of SFA.</p>

Active Retirement

Prior Assumption	Age	Rates
	55	10%
	56-59	5%
	60-61	10%
	62	20%
	63-64	15%
	65-69	20%
	70 & over	100%

SFA Assumption	Age	Rates
	55-57	3%
	58-59	5%
	60-61	10%
	62-65	15%
	66-69	20%
	70 & over	100%

Rationale for Change	<p>The previous assumption is no longer reasonable as it no longer matches the 5-year experience of the Plan, as measured over the 5-year period ended November 30, 2019. Also, the prior assumption was developed from a significantly larger active population, most of whom were employed by significant or large employers. Since all but one of the large employers have withdrawn from the Fund, the prior active retirement assumption no longer represents the experience of the current active population.</p> <p>The new assumption is reasonable as it is based on a review of historical retirements rates over the five-year period that ended November 30, 2019 (which excludes the COVID period), adjusted to reflect estimated future experience and professional judgement. Also, the new rates were developed from exposures and actual retirements from active participants who are or were employed by employers that are currently signatories to a collective bargaining agreement that requires contributions to be made into the Fund. Participants who were active during the measurement period, but were employed by employers who withdrew from the Fund prior to the measurement date, were excluded from the analysis.</p> <p>The details of the experience in aggregate, and the actual rates of retirement by year, are provided on the next page. For completeness, the actual rates of retirements for the years ended November 2021 and 2020 were included in the year-by-year “Actual Rates” table. Even though those years were excluded from the retirement experience used to set the rates, it is in our professional judgement that if included, the new retirement rate assumption would not have changed significantly from the SFA retirement rates listed above.</p>
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Details of Active Retirement Experience and New Assumption
Experience based on the five year period ended November 30, 2019

Age	Exposures	Expected Rates	Actual Retirements	Actual Rates	New Rates
55	457	10.0%	12	2.6%	3%
56	447	5.0%	15	3.4%	3%
57	397	5.0%	13	3.3%	3%
58	381	5.0%	17	4.5%	5%
59	387	5.0%	26	6.7%	5%
60	426	10.0%	33	7.7%	10%
61	380	10.0%	32	8.4%	10%
62	337	20.0%	43	12.8%	15%
63	271	15.0%	37	13.7%	15%
64	226	15.0%	41	18.1%	15%
65	179	20.0%	28	15.6%	15%
66	136	20.0%	28	20.6%	20%
67	98	20.0%	15	15.3%	20%
68	82	20.0%	11	13.4%	20%
69	65	20.0%	16	24.6%	20%
70 and after	47	100.0%	10	21.3%	100%

Actual Retirement Rates by Plan Year Ended November 30,							
Age	2021	2020	2019	2018	2017	2016	2015
55	8.1%	0.0%	0.0%	1.3%	4.7%	2.6%	2.8%
56	3.1%	0.0%	4.5%	7.2%	2.0%	1.8%	3.0%
57	4.3%	0.0%	5.9%	1.6%	5.2%	0.0%	4.2%
58	9.2%	7.1%	3.9%	4.9%	5.1%	4.0%	4.3%
59	6.1%	3.7%	3.7%	8.8%	8.1%	4.0%	8.9%
60	1.8%	3.1%	1.6%	9.8%	10.9%	4.3%	11.7%
61	9.5%	12.9%	1.9%	15.8%	10.7%	4.4%	9.4%
62	18.9%	22.2%	10.6%	10.3%	21.0%	9.9%	12.7%
63	9.8%	7.7%	8.5%	10.0%	16.7%	12.5%	17.6%
64	17.5%	17.1%	20.8%	12.9%	27.1%	8.3%	22.2%
65	29.4%	31.3%	7.7%	11.1%	15.6%	13.5%	26.2%
66	18.2%	26.1%	17.4%	17.6%	30.0%	14.7%	21.9%
67	13.3%	22.2%	0.0%	33.3%	29.2%	3.3%	11.1%
68	23.1%	0.0%	0.0%	38.5%	13.0%	0.0%	18.8%
69	0.0%	27.3%	0.0%	29.4%	37.5%	6.3%	40.0%
70	11.1%	20.0%	22.2%	14.3%	55.6%	20.0%	0.0%

Turnover

Prior Assumption	Age	Less than 2 Years of Credited Service	2 or More Years of Credited Service
	20	74.9%	31.9%
25	56.9%	20.8%	
30	35.9%	13.1%	
35	24.5%	8.9%	
40	17.3%	6.3%	
45	11.2%	4.0%	
50	6.8%	2.4%	
55	3.5%	1.1%	
60	0.0%	0.0%	

SFA Assumption	Age	Less than 2 Years of Credited Service	2 or More Years of Credited Service
	20	40%	41.9%
25	40%	30.8%	
30	40%	23.1%	
35	40%	18.9%	
40	40%	16.3%	
45	40%	14.0%	
50	40%	12.4%	
55	40%	11.1%	
60	40%	0.0%	

Rationale for Change
<p>The previous assumption is no longer reasonable as it no longer matches the 5-year experience of the Plan, as measured over the 5-year period ended November 30, 2019. Also, the prior assumption was developed from a significantly larger active population, most of whom were employed by significant or large employers. Since all but one of the large employers have withdrawn from the Fund, the prior turnover assumption no longer represents the experience of the current active population.</p> <p>The new assumption is reasonable as it is based on a review of net turnover during the five-year period that ended November 30, 2019 (which excludes the COVID period), adjusted to reflect estimated future experience and professional judgement. Also, the new rates are reasonable as they were developed from exposures and actual turnover experience from active participants who are or were employed by employers that are currently signatories to a collective bargaining agreement that requires contributions to be made into the Fund. Participants who were active during the measurement period, but were employed by employers who withdrew from the Fund prior to the measurement date, were excluded from the analysis.</p>

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

The details of the experience in aggregate, and the actual net turnover rates by year, are provided on the next few pages. For completeness, the actual net turnover rates for the years ended November 2021 and 2020 were included in the year-by-year “Actual Rates” table. Even though those years were excluded from the net turnover experience analysis used to set the rates, it is in our professional judgement that if included, the new net turnover rate assumption would not have changed significantly from the SFA retirement rates listed above.

**Details of Turnover Rates for Active Participants
 with less than 2 years of Credited Service**

Age	Exposures	Expected Rate	Actual Turnover	Actual Rate	Proposed Rate
20	556	74.9%	203	36.5%	40%
21	626	74.9%	259	41.4%	40%
22	551	74.9%	234	42.5%	40%
23	426	68.9%	183	43.0%	40%
24	370	62.9%	169	45.7%	40%
25	302	56.9%	125	41.4%	40%
26	224	50.9%	98	43.8%	40%
27	172	44.9%	65	37.8%	40%
28	144	41.9%	59	41.0%	40%
29	121	38.9%	55	45.5%	40%
30	99	35.9%	31	31.3%	40%
31	109	32.9%	48	44.0%	40%
32	115	29.9%	42	36.5%	40%
33	106	28.1%	41	38.7%	40%
34	106	26.3%	40	37.7%	40%
35	100	24.5%	37	37.0%	40%
36	91	22.7%	34	37.4%	40%
37	65	20.9%	29	44.6%	40%
38	62	19.7%	21	33.9%	40%
39	57	18.5%	26	45.6%	40%
40	64	17.3%	21	32.8%	40%
41	70	16.0%	27	38.6%	40%
42	59	14.8%	19	32.2%	40%
43	57	13.6%	21	36.8%	40%
44	61	12.4%	15	24.6%	40%
45	61	11.2%	15	24.6%	40%
46	65	10.0%	18	27.7%	40%
47	82	8.7%	32	39.0%	40%
48	51	8.1%	20	39.2%	40%
49	65	7.4%	24	36.9%	40%
50	77	6.8%	33	42.9%	40%
51	68	6.2%	16	23.5%	40%
52	71	5.6%	22	31.0%	40%
53	68	4.9%	16	23.5%	40%
54	71	4.2%	20	28.2%	40%
55	73	3.5%	24	32.9%	40%

**Details of Turnover Rates for Active Participants
 with less than 2 years of Credited Service (continued)**

Age	Actual Rates by Plan Year Ended November 30,						
	2021	2020	2019	2018	2017	2016	2015
20	33.3%	30.3%	39.0%	36.0%	62.0%	21.2%	34.9%
21	51.4%	37.3%	55.0%	53.2%	68.0%	18.2%	37.4%
22	52.5%	30.0%	38.5%	37.7%	62.9%	30.2%	42.8%
23	45.5%	35.5%	36.6%	47.8%	63.5%	31.3%	41.5%
24	47.6%	43.3%	48.5%	50.0%	62.7%	31.3%	44.7%
25	54.2%	40.0%	40.0%	41.2%	63.4%	29.3%	34.5%
26	33.3%	42.1%	51.7%	31.0%	53.2%	33.3%	50.9%
27	31.3%	52.4%	15.8%	50.0%	76.7%	28.2%	27.4%
28	7.1%	50.0%	53.3%	28.6%	61.5%	34.7%	35.0%
29	25.0%	9.1%	30.8%	26.7%	74.2%	43.8%	33.3%
30	53.3%	36.4%	33.3%	25.0%	32.0%	30.8%	32.1%
31	25.0%	33.3%	40.0%	42.3%	57.1%	29.2%	50.0%
32	20.0%	33.3%	40.9%	33.3%	40.0%	29.0%	41.7%
33	42.9%	40.0%	20.0%	43.8%	61.9%	31.8%	37.0%
34	40.0%	50.0%	52.9%	27.3%	42.9%	23.1%	41.9%
35	50.0%	50.0%	40.0%	40.0%	47.4%	24.1%	40.7%
36	16.7%	44.4%	45.5%	40.0%	54.5%	28.0%	26.1%
37	33.3%	66.7%	57.1%	36.4%	52.9%	25.0%	57.1%
38	63.6%	66.7%	37.5%	10.0%	62.5%	23.1%	26.7%
39	50.0%	25.0%	77.8%	16.7%	69.2%	30.8%	40.0%
40	18.2%	12.5%	33.3%	45.5%	28.6%	26.3%	33.3%
41	36.4%	57.1%	33.3%	50.0%	60.0%	31.3%	22.2%
42	50.0%	40.0%	57.1%	33.3%	58.3%	16.7%	18.8%
43	12.5%	42.9%	33.3%	30.0%	66.7%	21.1%	43.8%
44	37.5%	40.0%	9.1%	33.3%	42.9%	5.9%	37.5%
45	71.4%	33.3%	44.4%	20.0%	30.0%	13.6%	26.7%
46	62.5%	25.0%	42.9%	33.3%	28.6%	16.7%	29.4%
47	33.3%	33.3%	8.3%	54.5%	52.4%	25.0%	45.5%
48	14.3%	33.3%	42.9%	46.2%	54.5%	11.1%	36.4%
49	83.3%	40.0%	37.5%	37.5%	47.6%	18.2%	35.3%
50	57.1%	42.9%	27.3%	33.3%	63.2%	46.2%	36.4%
51	40.0%	25.0%	14.3%	20.0%	45.5%	31.3%	12.5%
52	0.0%	0.0%	10.0%	54.5%	60.0%	20.8%	25.0%
53	40.0%	37.5%	-14.3%	20.0%	53.3%	26.1%	11.1%
54	0.0%	75.0%	0.0%	20.0%	69.2%	10.5%	36.8%
55	20.0%	42.9%	33.3%	27.3%	63.6%	21.1%	30.4%

Details of Net Turnover Rates for Active Participants with 2 or more years of Credited Service

Age	Exposures	Expected Rate	Actual Turnover	Actual Rate	Proposed Rate
21	121	29.7%	36	29.8%	39.7%
22	228	27.4%	73	32.0%	37.4%
23	315	25.2%	110	34.9%	35.2%
24	348	23.0%	119	34.2%	33.0%
25	350	20.8%	122	34.9%	30.8%
26	363	18.6%	102	28.1%	28.6%
27	361	16.4%	114	31.6%	26.4%
28	302	15.3%	73	24.2%	25.3%
29	285	14.2%	76	26.7%	24.2%
30	278	13.1%	61	21.9%	23.1%
31	299	12.0%	76	25.4%	22.0%
32	306	10.9%	71	23.2%	20.9%
33	300	10.3%	60	20.0%	20.3%
34	307	9.6%	61	19.9%	19.6%
35	301	8.9%	57	18.9%	18.9%
36	281	8.3%	53	18.9%	18.3%
37	273	6.5%	59	21.6%	16.5%
38	280	7.2%	56	20.0%	17.2%
39	268	6.7%	57	21.3%	16.7%
40	251	6.3%	42	16.7%	16.3%
41	252	5.8%	42	16.7%	15.8%
42	277	5.4%	46	16.6%	15.4%
43	293	4.9%	49	16.7%	14.9%
44	320	4.5%	49	15.3%	14.5%
45	345	4.0%	57	16.5%	14.0%
46	341	3.6%	51	15.0%	13.6%
47	334	3.1%	50	15.0%	13.1%
48	343	2.9%	45	13.1%	12.9%
49	381	2.6%	47	12.3%	12.6%
50	420	2.4%	47	11.2%	12.4%
51	459	2.1%	61	13.3%	12.1%
52	516	1.9%	64	12.4%	11.9%
53	564	1.6%	79	14.0%	11.6%
54	574	1.3%	65	11.3%	11.3%
55	321	1.1%	63	19.6%	11.1%

**Details of Net Turnover Rates for Active Participants
 with 2 or more years of Credited Service (continued)**

Actual Rates by Plan Year Ended November 30,							
Age	2021	2020	2019	2018	2017	2016	2015
21	12.5%	33.3%	66.7%	41.7%	30.4%	20.0%	23.1%
22	58.3%	57.1%	36.8%	42.4%	50.0%	23.1%	22.4%
23	13.3%	42.9%	31.4%	32.6%	57.1%	21.7%	37.1%
24	39.1%	31.4%	32.5%	45.0%	62.1%	23.8%	25.4%
25	38.7%	21.9%	33.3%	28.1%	64.0%	25.4%	35.2%
26	36.4%	43.3%	21.9%	44.4%	47.6%	20.4%	23.1%
27	8.3%	48.3%	12.0%	33.3%	51.6%	22.6%	34.0%
28	25.0%	24.2%	5.7%	8.8%	51.1%	20.0%	27.6%
29	18.5%	35.1%	22.9%	33.3%	46.0%	20.5%	21.1%
30	34.5%	15.2%	12.5%	27.6%	45.5%	21.4%	12.4%
31	43.3%	7.7%	25.0%	29.6%	40.0%	22.3%	20.2%
32	25.9%	15.0%	28.0%	22.9%	42.9%	16.7%	17.0%
33	26.3%	9.5%	24.1%	17.1%	42.1%	12.6%	13.0%
34	13.6%	24.1%	5.9%	0.0%	45.2%	16.3%	19.1%
35	18.2%	14.7%	20.5%	19.4%	34.6%	16.0%	11.8%
36	20.0%	18.2%	9.1%	17.9%	51.9%	14.0%	5.6%
37	29.6%	18.8%	20.0%	30.0%	37.7%	14.6%	12.3%
38	7.7%	13.8%	25.0%	23.3%	38.6%	7.7%	14.3%
39	19.2%	15.0%	2.6%	40.0%	59.0%	12.9%	11.3%
40	15.8%	13.2%	7.4%	26.3%	41.4%	6.2%	8.5%
41	20.0%	17.2%	0.0%	13.5%	40.9%	12.3%	12.2%
42	7.7%	5.9%	8.6%	18.5%	36.7%	7.0%	15.8%
43	10.5%	17.6%	12.5%	11.4%	44.2%	9.5%	11.2%
44	20.0%	22.7%	6.1%	22.6%	40.0%	5.3%	12.3%
45	11.8%	5.9%	0.0%	18.4%	38.8%	14.1%	8.5%
46	5.6%	15.4%	9.1%	20.9%	33.9%	8.1%	10.5%
47	20.8%	9.7%	13.5%	16.3%	29.7%	9.6%	10.4%
48	6.9%	7.9%	5.1%	25.0%	33.9%	6.5%	4.8%
49	2.5%	16.2%	10.3%	4.9%	26.9%	6.6%	12.5%
50	6.3%	19.4%	4.8%	7.3%	25.7%	8.5%	9.6%
51	6.5%	10.9%	16.4%	11.1%	35.5%	6.9%	7.0%
52	0.0%	14.0%	12.2%	15.7%	37.8%	8.4%	3.7%
53	11.4%	16.7%	2.4%	25.9%	36.1%	6.8%	8.9%
54	17.1%	8.5%	7.1%	12.5%	27.5%	5.7%	6.3%
55	12.5%	0.0%	0.0%	56.0%	73.6%	4.0%	4.4%

Age of Spouse Difference

Prior Assumption	Spouses are assumed to be 3 years younger than male participants and 3 years older than female participants.
SFA Assumption	Spouses are assumed to be 2 years younger than male participants and 2 years older than female participants.
Rationale for Change	<p>The previous assumption is no longer reasonable as it no longer matches the 5-year experience of the Plan, as measured over the 5-year period ended November 30, 2021.</p> <p>The new assumption is reasonable as it is based on a review of new retirements who elected a Joint and Survivor form of payment over the five-year period that ended November 30, 2021. Based on the observations shown below, for those participants electing a Joint and Survivor form of payment, females tend to be 2 years younger than males.</p>

Details of age of spouse difference.

		Number of New Awards and Age Difference					
			2021	2020	2019	2018	2017
Number of new awards with Joint and Survivor forms of payment		Total					
Male participants		771	51	257	155	160	148
Female participants		858	37	322	158	141	200
Age difference (male's age less female's age)		Average					
Male participants		2.15	1.89	2.17	2.24	1.99	2.28
Female participants		1.88	-0.33	2.43	1.77	1.27	1.93

Form of Payment Election

Prior Assumption	Married participants elect 50% Joint and Survivor Annuity Non-married elect the Single Life Annuity
SFA Assumption	80% of participants elect the Single Life Annuity 20 % elect the 50% Joint and Survivor
Rationale for Change	The previous assumption is no longer reasonable as it no longer matches the 5-year experience of the Plan, as measured over the 5-year period ended November 30, 2021. The new assumption is reasonable as it is based on a review of all new retirements over the five-year period that ended November 30, 2021. The new form of payment election assumptions was based on the observations shown in the chart below.

Details of Form of Payment Election

Number and Percentage of Participants Electing each Form of Payment		
Form of Payments	Number Electing Form of Payment	Percentage Electing Form of Payment
Life Annuity	3,370	79.5%
All forms of Joint and Survivor	870	20.5%
Total	4,240	100%

Number and Percentage of Participants Electing each Form of Payment		Experience for Plan Years Ended November 30				
Form of Payments	Number Electing Form of Payment	2021	2020	2019	2018	2017
Life Annuity	3,370	471	1,014	476	685	724
All forms of Joint and Survivor	870	84	278	126	179	203
	Percentage Electing Form of Payment					
Life Annuity	79.5%	84.9%	78.5%	79.1%	79.3%	78.1%
All forms of Joint and Survivor	20.5%	15.1%	21.5%	20.9%	20.7%	21.9%

Missing Terminated Vested Participants

Prior Assumption	15% of terminated vested participants between ages 72 and 79 are assumed to return and apply for a benefit. Terminated vested participants over age 80 are assumed to never return and apply for a benefit.
SFA Assumption	Terminated vested participants who are older than age 85 on the SFA measurement date (November 30, 2022) are excluded for purposes of determining the amount of SFA.
Rationale for Change	<p>The prior assumption is no longer reasonable as it does not reflect the updated procedures for excluding terminated vested participants in the PBGC non-binding assumptions guidance dated January 3, 2023.</p> <p>The new assumption is reasonable as it is based on the instructions provided in the updated PBGC non-binding assumptions guidance for “missing” terminated vested participants.</p>
Listing of additionally included participants	See the document title, “Missing.Terminated.Vested.List.pdf”
Policies and procedures for locating missing participants	<p>The Fund retains the services of PBI Research Services (PBI), using the following procedures:</p> <ul style="list-style-type: none"> A. On a monthly basis BeneSys shall perform the following activities: <ul style="list-style-type: none"> 1. Run PBI Death search on pension participants in pay status 2. Send Normal Retirement Age letters (NRA) and Required Beginning Date (RBD) letters for those plans set at monthly frequency B. On an annual basis BeneSys staff shall perform the following activities: <ul style="list-style-type: none"> 1. Perform a PBI death search for any vested member not in pay status 2. Send SSA letters to members that are no longer active 3. Send Normal Retirement Age letters (NRA) and Required Beginning Date (RBD) letters for those set at annual frequency C. Quarterly they prepare a report of uncashed checks for Plan Management to review. D. Any returned checks, NRA or RBD notices are documented and the reason for the return is researched (includes, but not limited to, calling participant, checking with union hall, employer, past employer, or other related entities). Participants’ status are updated depending upon the reason.
Details of Recent Death Audit	The results of a recent death audit are included as the file, ‘Death Audit UFCWMW.pdf’ which is part of this application.

Contribution Base Units (CBUs)

<p>Prior Assumption</p>	<p>CBUs are covered hours. In the 2019 status certification, covered hours were assumed to be 4.0 million hours of contribution (2,713 active participants working on average 1,474 hours per year) for the Plan year beginning December 1, 2019 and adjusted each year thereafter based on the following:</p> <ul style="list-style-type: none"> A. 5% annual attrition among the 1,537 active participants associated with employers other than Schnucks B. 0% annual attrition among 1,176 active participants associated with Schnucks <p>The contribution base units used to project contributions through the Plan year ending November 30, 2029 (the year prior to insolvency) are shown in a table below. For the baseline projection, the 3,161,730 contribution base units assumed in that year are assumed to remain level each year thereafter.</p>
<p>SFA Assumption</p>	<p>For determining the SFA amount, the starting point for projecting CBUs is the 2.72 million hours of contribution units measured during the Plan year ended November 31, 2022, which is based on information provided by the Fund Administrator. Total covered hours for the Plan year beginning December 1, 2022 are assumed to be 2.64 million hours (1,909 active participants working on average 1,381 hours per year). The 2.64 million contribution base units is 2.72 million hours reduced 3% (2,717,487 total hours * 0.97 which equals 2,635,962).</p> <p>For the first ten Plan years beginning December 1, 2022 through 2031, the population will decrease 3% per year. Then, the population as of December 1, 2032 will decrease 1% per year for each year thereafter.</p>
<p>Rationale for Change</p>	<p>The prior CBU assumption from the 2020 status certification is no longer reasonable because it did not extend completely throughout the SFA projection period. Also, it is no longer reasonable because it did not reflect the historical decline in the active participant count and total contribution base units that occurred during the last ten Plan years included in the measurement (excluding the two Plan years that include the COVID period).</p> <p>The updated CBU assumption is reasonable in determining the SFA amount because it extends the CBU assumption through November 30, 2051, it reflects the decline in the contribution base units that occurred during the Plan years included in the analysis used to set the updated assumption (the period from December 1, 2010 through November 30, 2022). A more detailed explanation for the inclusion of the COVID period in determining the new CBUs assumption is included in section (5) Narrative of this application.</p> <p>Also, the updated contribution base units assumption is reasonable as it was developed from contribution base units from employers who are currently signatories to a collective bargaining agreement that requires contributions to be made into the Fund. Contribution base units associated with employers that have withdrawn from the Fund prior to the measurement date were excluded from the analysis.</p>

Detail from 2019 Status Certification

The following exhibit provides a reconciliation of total hours (i.e., CBUs) to the employer contributions reported on the funding projection in the 2019 status certification.

Projected CBUs and Contributions from December 1, 2019 Status Certification

Plan Year Beginning December 1	2019	2020	2021	2022	2023
1. Total number of active participants	2,713	2,636	2,563	2,494	2,428
Schnucks (and SuperValu) actives	1,176	1,176	1,176	1,176	1,176
Non-Schnucks actives	1,537	1,460	1,387	1,318	1,252
2. Assumed hours per active participant	1,474	1,474	1,474	1,474	1,474
3. Total Hours (CBUs) (1. x 2.)	3,998,962	3,885,464	3,777,862	3,676,156	3,578,872
4. Average contribution rate	\$1.512062	\$1.509724	\$1.504986	\$1.500340	\$1.495817
5. Employer contributions (3. x 4.)	6,046,678	5,865,978	5,685,629	5,515,484	5,353,338
6. Projected withdrawal liability payments	14,964,805	14,963,005	14,963,005	14,963,005	14,963,005
7. Total contributions (6. + 7.)	\$21,011,484	\$20,828,981	\$20,648,635	\$20,478,489	\$20,316,342

Plan Year Beginning December 1	2024	2025	2026	2027	2028
1. Total number of active participants	2,365	2,306	2,250	2,196	2,145
Schnucks (and SuperValu) actives	1,176	1,176	1,176	1,176	1,176
Non-Schnucks actives	1,189	1,130	1,074	1,020	969
2. Assumed hours per active participant	1,474	1,474	1,474	1,474	1,474
3. Total Hours (CBUs) (1. x 2.)	3,486,010	3,399,044	3,316,500	3,236,904	3,161,730
4. Average contribution rate	\$1.490329	\$1.485222	\$1.480374	\$1.475367	\$1.470350
5. Employer contributions (3. x 4.)	5,195,302	5,048,335	4,909,660	4,775,621	4,648,850
6. Projected withdrawal liability payments	14,313,005	14,313,005	14,313,005	14,313,005	14,313,005
7. Total contributions (6. + 7.)	\$19,508,306	\$19,361,340	\$19,222,665	\$19,088,627	\$18,961,854

The average contribution rate decreases over time due to the distribution of new entrants among the various employers (who all have varying benefit-bearing contribution rates) and how those new entrants replace the current active participants who decrement based on the demographic assumptions. The non-benefit bearing portion of the contribution rate is assumed to be the same for all participants.

Detail of Assumption for Determination of SFA Amount

The following exhibit provides the detail for the projected CBUs used in the determination of the amount of SFA. As described above, CBUs are assumed to decline 3% per year for the first 10 years of the projection period and decline 1% per year for each year thereafter.

CBU Projection for Determination of SFA Amount

Plan Year Beginning December 1	2021*	2022	2023	... 2028	... 2033
1. Total hours (CBUs)**	2,717,487	2,635,962	2,556,884	2,195,683	1,964,062
2. Average contribution rate	\$1.6016	\$1.6098	\$1.6089	\$1.5612	\$1.5309
3. Employer contributions (1. x 2.)	\$4,352,359	\$4,243,372	\$4,113,770	\$3,427,900	\$3,006,783

Plan Year Beginning December 1	...2038	...2043	...2048	...2050
1. Total hours (CBUs)**	1,867,803	1,776,263	1,689,208	1,655,593
2. Average contribution rate	\$1.5167	\$1.5112	\$1.5092	\$1.5088
3. Employer contributions (1. x 2.)	\$2,832,898	\$2,684,288	\$2,549,353	\$2,497,958

**The contributions for the Plan year December 1, 2021 to November 30, 2022 is for illustrative purposes, as the contributions for that period have already been made into the Plan.*

***As this table is for illustration purposes, amounts are rounded. The templates include the more precise calculation.*

The average contribution rate decreases over time due to the distribution of new entrants among the various employers (who all have varying benefit-bearing contribution rates) and how those new entrants replace the current active participants who decrement based on the demographic assumptions. The non-benefit bearing portion of the contribution rate is assumed to be the same for all participants.

Data Supporting Assumption Change in CBUs for Determination of SFA Amount

Historical CBUs (as reported by Fund Office) – Currently Contributing Employers

For Plan Year Ended November 30	Total Hours			Active Count (End of Year)		
	Schnucks	Non-Schnucks employers Currently contributing	All Actives based on employers Currently contributing	Schnucks	Non-Schnucks employers Currently contributing	All Actives based on employers Currently contributing
2010	1,682,015	1,762,325	3,444,341	1,148	1,139	2,287
2011	1,829,534	1,858,302	3,687,836	855	1,485	2,340
2012	1,749,350	2,286,013	4,035,363	871	1,693	2,564
2013	1,726,618	2,243,855	3,970,473	894	1,621	2,515
2014	1,698,276	2,218,579	3,916,855	1,097	1,395	2,492
2015	1,683,070	2,158,962	3,842,032	1,065	1,368	2,433
2016	1,644,080	2,046,130	3,690,210	1,048	1,282	2,330
2017	1,569,030	1,941,684	3,510,714	1,015	1,248	2,263
2018	1,627,886	1,904,849	3,532,735	1,040	1,209	2,249
2019	1,598,462	1,689,417	3,287,879	1,018	1,101	2,119
2020	1,518,412	1,602,905	3,121,317	988	1,057	2,045
2021	1,452,328	1,333,069	2,785,397	990	975	1,965
2022*	1,531,949	1,185,538	2,717,487	NA	NA	1,721
Percent change (Geometric basis)						
10-year	-1.32%	-6.84%	-4.13%	NA	NA	NA
11-year	-1.32%	-6.36%	-3.88%	NA	NA	NA
12-year	-1.60%	-4.00%	-2.74%	NA	NA	NA

**The 2,717,487 hours were provided by the Fund Administrator in a contribution report; whereas, the hours for the Plan years ended 2010 through 2021 were determined based on the information provided in the census data used for each year's actuarial valuation.*

Historical CBUs (as reported by the Fund Office)
– Including Withdrawn Employers

For Plan Year Ended November 30	Total Hours*			Active Count (End of Year)		
	Large Employers**	Non-Large Employers	All Actives	Large Employers**	Non-Large Employers	All Actives
2011	15,261,960	4,749,543	20,011,503	9,615	2,959	12,574
2012	14,603,201	4,604,051	19,207,252	9,356	2,877	12,233
2013	14,129,002	4,302,419	18,431,421	8,982	2,720	11,702
2014	9,251,374	3,525,227	12,776,601	5,389	2,178	7,567
2015	7,909,266	3,199,338	11,108,604	5,141	1,882	7,023
2016	5,989,426	2,840,443	8,829,869	2,982	1,723	4,705
2017	2,822,288	2,810,797	5,633,085	1,559	1,567	3,126
2018	2,415,097	2,349,061	4,764,158	1,321	1,473	2,794
2019	2,049,624	1,981,290	4,030,914	1,322	1,292	2,614
2020	1,872,455	1,752,422	3,624,877	1,135	1,134	2,269
2021	1,452,328	1,333,069	2,785,397	990	975	1,965
2022***	1,531,949	1,185,538	2,717,487	NA	NA	1,721
Percent Change (Geometric Basis)						
10-year	-21.87%	-13.34%	-19.16%	NA	NA	NA
11-year	-20.19%	-12.69%	-17.76%	NA	NA	NA
12-year	-18.86%	-11.85%	-16.60%	NA	NA	NA

* Total contribution units as reported in the census data or by the Fund Office. This is different than the total hours of contributions reported in the actuarial valuation, as those hours are determined by dividing the employer contributions by the average contribution rate.

**Includes Schnucks, as well as withdrawn employers Kroger, Strack, Supervalu and Dierbergs

*** The 2,717,487 hours were provided by the Fund Administrator in a contribution report; whereas, the hours for the Plan years ended 2011 through 2021 were determined based on the information provided in the census data used for each year's actuarial valuation.

Average Contribution Rate

Prior Assumption	<p>The 2019 status certification projected contributions based on the various negotiated contribution rates by each employer. The funding projection excluded the non-negotiated annual \$0.05 per hour increases, which were required by the Rehabilitation Plan. The solvency projection assumed all employers would increase their contribution rate annually by the \$0.05 per hour increases required by the Rehabilitation Plan.</p> <p>The average contribution rate decreases over time, as shown in the table above titled, "Projected CBUs and Contributions from December 1, 2019 Status Certification," due to the distribution of new entrants among the various employers (who all have varying benefit bearing contributions) and how those new entrants replace the current active participants who decrement based on the demographic assumptions. The non-benefit bearing portion of the contribution rate is assumed to be the same for all participants.</p>
SFA Assumption	<p>The determination of the SFA amount uses projected contributions based on the various negotiated contribution rates under collective bargaining agreements for each employer.</p> <p>There have been increases in the negotiated contribution rates since the December 1, 2019 certification of status. Also, there are increases in negotiated contribution rates included in collective bargaining agreements signed prior to July 10, 2021, but go into effect after that date. All of these negotiated increases are reflected in the projected contributions used to determine the SFA amount.</p> <p>In more detail, 35% of active employees participated in a collective bargaining agreement whose contract did not have a negotiated increase in the contribution rate after July 9, 2021. 7%, 52% and 6% of active employees participated in a collective bargaining agreement whose contract had one, two or three, respectively, \$0.05 per hour increases that would occur after July 9, 2021, and were negotiated before July 10, 2021.</p> <p>The average contribution rate decreases over time, due to the distribution of new entrants among the various employers (who all have varying benefit bearing contributions) and how those new entrants replace the current active participants who decrement based on the demographic assumptions. The non-benefit bearing portion of the contribution rate is assumed to be the same for all participants.</p> <p>The chart below has the average hourly contributions rates that are used to determine the SFA amount.</p>
Rationale for Change	<p>The prior contribution rate assumption for the 2019 status certification is no longer reasonable as it only reflected information related to negotiated contribution rates effective as of that date.</p> <p>The updated assumption is consistent with the "acceptable" standard in PBGC's guidance on assumption changes, and only reflects actual employer contribution rates for the current and succeeding Plan years consistent with the collective bargaining agreements agreed to prior to July 10, 2021, and is reasonable for determining the amount of SFA.</p>

Projected Contribution Rates

	December 1						
	2022	2023	2024	2025	2030	2040	2050
Average hourly contribution rate each year	\$1.6098	\$1.6089	\$1.5970	\$1.5870	\$1.5475	\$1.5138	\$1.5088

Credited Service Accruals

Prior Assumption	For participants who work at least 400 hours in a pension credit year (January 1 to December 31), credited service earned is equal to the ratio of the number of hours worked to 1,600, subject to a maximum of one year of credited service per pension credit year. The 2019 status certification assumed that active participants would earn 0.88 year of Credited Service per year.
SFA Assumption	The determination of the SFA amount uses the assumption that active participants will earn 0.84 year of Credited Service per year.
Rationale for Change	The previous assumption is no longer reasonable as it no longer matches the 5-year experience of the Plan, as measured for employers contributing as of November 30, 2021, over the 5-year period ended November 30, 2019. The new assumption is reasonable as it is based on a review of Credited Service accrued over the five-year period that ended November 30, 2019.

Details of Credited Service

Currently Contributing Employers*			
For Plan Year ended November 30,	Active Count	Total Credited Service Earned	Average Credited Service
2010	2,287	1,904	0.83
2011	2,340	1,976	0.84
2012	2,564	2,173	0.85
2013	2,515	2,138	0.85
2014	2,492	2,111	0.85
2015	2,433	2,059	0.85
2016	2,330	1,979	0.85
2017	2,263	1,904	0.84
2018	2,249	1,900	0.84
2019	2,119	1,778	0.84
2020**	2,045	1,690	0.83
2021**	1,965	1,602	0.82
5-year average ending in 2019			0.84
10-year average ending in 2019			0.84

* Since credited service is determined from hours, the contribution units for this Plan, a ten year history has been provided.

** Excluded from the analysis used to determine the average credited service assumption, as credited service is determined from hours, the contributions units for this Plan, and these two years include the COVID period defined in the PBGC non-binding assumptions guidance.

Withdrawal Liability Payments

Prior Assumption	<p>As of the December 1, 2019 status certification, 100% of future withdrawal liability payments from employers who were assessed withdrawal liability, and had not previously settled, had not declared bankruptcy or were not deemed by co-counsel no longer able to pay, were included in the projection of contributions.</p> <p>A detail of the total withdrawal liability payments expected to be received by the Plan year, included in the 2019 certification, is included in the table provided above titled, "Projected CBUs and Contributions from December 1, 2019 Status Certification." Also, the 2019 status certification assumed that no employers contributing on behalf of participants to the Plan as of December 1, 2019 would withdraw; therefore no withdrawal liability payments from future assessments were assumed to be made.</p>
SFA Assumption	<p>The determination of the SFA amount uses the same assumption for withdrawal liability payments as the 2019 status certification, that is 100% of future withdrawal liability payments from employers who were assessed withdrawal liability prior to the measurement, and had not settled, had not declared bankruptcy, or were not deemed by co-counsel no longer able to pay, all by the SFA application date, were included in the projection. Also, it is assumed that no employers contributing on behalf of participants to the Plan as of the measurement date would withdrawal in the future; therefore no withdrawal liability payments from future assessments were assumed to be made.</p>
Rationale for Change	<p>The prior withdrawal liability payments for currently withdrawn employers assumption from the 2019 status certification did not extend through the SFA projection period, which ends November 30, 2051. Therefore, the prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, November 30, 2051.</p> <p>The updated assumption is reasonable for purposes of determining the SFA amount. It also represents a good faith attempt to follow the "acceptable" standard in PBGC's guidance on assumption changes.</p>

Administrative Expenses

<p>Prior Assumption</p>	<p>The 2019 status certification projected administrative expenses for the period December 1, 2019 through November 30, 2029 for Funding Standard Account purposes (November 30, 2031 for solvency purposes) and assumed:</p> <ul style="list-style-type: none"> • \$4,841,000 per year, payable monthly, (\$4,679,420 as of the beginning of the year) for the Plan year beginning December 1, 2019. This is 3% higher than the assumed administrative expenses of \$4,700,000 for the Plan year December 1, 2018 to November 30, 2019, as stated in the December 1, 2018 Actuarial Valuation (which the assumptions for the 2019 status certification were based upon). • Administrative expenses are assumed to increase with inflation of 3% per year for each year after December 1, 2019.
<p>SFA Baseline Assumption</p>	<p>For each Plan year on and after December 1, 2022, the determination of the SFA amount is based on a projection of administrative expenses that assumes:</p> <ul style="list-style-type: none"> • Administrative expenses will be \$5,289,891, payable monthly, for the Plan year beginning December 1, 2022, and will increase with inflation in each subsequent year. Note that \$5,289,891 is the assumed administrative expense of \$4,841,000 increased by three years of 3% inflation. • An additional 3.9% increase in the Plan year beginning December 1, 2031 was added to reflect the increase in PBGC flat rate premium to \$52 in 2031. The 3.9% increase was determined by taking 32,636 participants in 2031 times \$8 (\$52 less the \$44 it would have been at 3% inflation) / \$6,701,076 of projected expenses in the prior year. • In each projection year, total administrative expenses will be limited to 6% of projected benefit payments in that year.
<p>SFA Assumption</p>	<p>For each Plan year on and after December 1, 2022, the determination of the SFA amount is based on a projection of administrative expenses that assumes:</p> <ul style="list-style-type: none"> • The audited administrative expenses for the Plan year ended November 30, 2022 equaled \$3,350,579, of which \$1,053,411 was attributable to PBGC premium and \$2,297,168 were from all other administrative expenses ("General Expenses"). • For Plan years beginning on or after December 1, 2022, the projected administrative expenses will be determined based on a projection of the General Expenses plus a separate projection of the annual PBGC premiums. <ul style="list-style-type: none"> ○ The projected General Expenses are based on the General Expenses for the December 1, 2021 to November 30, 2022 Plan year, increased each year by 3% inflation. ○ The projected PBGC Premiums are based on the total projected participant population for each future year (projected based on all demographic assumptions used to determine the SFA, but excluding alternate payees due to a Qualified

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

	<p>Domestic Relations Order), multiplied by the projected per capita PBGC premium.</p> <ul style="list-style-type: none"> ○ The projected PBGC premium for the Plan year beginning in 2023 is \$35 per participant. For each Plan year beginning in 2024 to 2030, the \$35 per capita premium is first increased by 3% inflation (unrounded), and then each projected unrounded value is rounded to the nearest \$1. The projected PBGC premium for the Plan year beginning in 2031 is \$52 per participant. For each year Plan beginning in and after 2032, the \$52 per capita premium is first increased by 3% inflation (unrounded), and then each projected unrounded value is rounded to the nearest \$1. <ul style="list-style-type: none"> ● In each projection year, total administrative expenses will be limited to 6% of projected benefit payments in that year.
<p>Rationale for Change from Prior Assumption to Baseline Assumption</p>	<p><i>General</i></p> <p>The prior administrative expense assumption from the 2019 status certification did not extend through the SFA projection period, which ends November 30, 2051. Therefore, the prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, November 30, 2051.</p> <p>The baseline assumption is reasonable for purposes of determining the SFA baseline amount as it extends the assumption in the 2019 status certification through the end of the SFA projection period. It also represents a good faith attempt to follow the “acceptable” standard in PBGC’s guidance on assumption changes.</p> <p><i>Annual Limitation</i></p> <p>Consistent with the PBGC “acceptable” standard, the updated assumption limits the total annual administrative expenses to a percentage of annual benefit payments. Effectively, this cap accounts for an anticipated decline in total administrative expenses as the participant population declines. The Plan’s benefit payments in the Plan year ending November 30, 2022 were over \$100 million, so the limitation on total administrative expenses is equal to 6% of benefit payments, according to PBGC’s non-binding guidance.</p> <p><i>Assumed Inflation</i></p> <p>Also consistent with the “acceptable” standard, the updated inflation assumption in all future years is 3%, because that was the assumed rate of increase in administrative expenses in the last full year of the projection period from the 2019 status certification.</p>
<p>Rationale for Change from Baseline Assumption to SFA Assumption</p>	<p>The baseline assumption is not reasonable for purposes of determining the SFA amount, as it does not consider the recent fiscal decisions made by the Trustees to reduce the annual administrative expenses of the Plan. Specifically, effective August 1, 2018, following a sudden reduction of nearly 50% of all active employees, the Trustees elected to outsource Plan administration to a third party administrator (TPA). The transition to a TPA allowed the Plan to share certain fixed costs with other plans, which resulted</p>

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

in significant immediate and long-term cost savings not reflected in the baseline assumption. This change, as well as other reductions in ongoing administrative expenses, has resulted in reduced expense experience in recent years that is expected to continue indefinitely.

The SFA assumption is reasonable for purposes of determining the SFA amount, as it considers the recent changes implemented by the Trustees to reduce the annual administrative expenses of the Plan, recent expense experience as well as a projected PBGC premium based on the projected participants.

Annual Limitation

Also, the SFA assumption limits the total annual administrative expenses to a percentage of annual benefit payments. Effectively, this cap accounts for an anticipated decline in total administrative expenses as the participant population declines. The Plan's benefit payments in the Plan year ending November 30, 2022 were over \$100 million, so the limitation on total administrative expenses is equal to 6% of benefit payments, according to PBGC's non-binding guidance.

Assumed Inflation

Also consistent with the "acceptable" standard, the updated inflation assumption in all future years is 3%, because that was the assumed rate of increase in administrative expenses in the last full year of the projection period from the 2019 status certification.

Historical Expenses

Plan Year Ended November 30	Financial Statement Source	General Expenses	Percent Change in General Expenses from Prior Year	PBGC Premium	Total expenses
2022	Audited	\$2,297,168	2.58%	\$1,053,411	\$3,350,579
2021	Audited	2,239,378	0.52%	1,085,940	3,325,318
2020	Audited	2,227,820	-8.66%	1,066,852	3,294,672

New Entrant Profile

Prior Assumption	For the December 1, 2019 certification of Plan status, new entrants were assumed to have similar characteristics to active participants in the census data as of November 30, 2018 who were hired over the previous five years. In addition, new entrants were assumed to enter the Plan with no pension credits, vesting service and accrued benefits.
SFA Assumption	Assumed demographics for new entrants are based on the distributions of age, service, contribution rate, accrued benefits, and gender for the new entrants and rehires in the five Plan years from December 1, 2016 through November 30, 2021 (reflecting all new entrants and rehires in those five Plan years rather than only those remaining in service). Also, the assumed demographics for new hires were developed only from participants employed by employers who were signatories to a collective bargaining agreement that required contributions to be made into the Fund on November 30, 2021. The new entrant profile is detailed in the exhibit below.
Rationale for Change	The new entrants assumption for the 2019 status certification is no longer reasonable as it only reflected information related to new hires in the five Plan years from December 1, 2013 through November 30, 2018 who remained in service as of November 30, 2018, and did not reflect information related to rehires. The updated assumption is consistent with the “acceptable” standard in PBGC’s guidance on assumption changes and is reasonable for determining the amount of SFA.

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

New Entrant Profile for Determining SFA Amount

Age	Percentage of Male New Entrants	Male New Entrant Service	Male New Entrant Contribution Rate	Male New Entrant Benefits	Percentage of Female New Entrants	Female New Entrant Service	Female New Entrant Contribution Rate	Female New Entrant Benefits
under 20	10.5%	0.61	\$0.32	\$2.54	6.4%	0.57	\$0.33	\$2.78
20-24	9.9%	0.79	0.34	4.16	13.6%	0.71	0.38	5.33
25-29	4.7%	1.36	0.39	8.89	6.6%	1.12	0.39	7.39
30-34	3.0%	1.13	0.40	5.86	4.2%	1.11	0.41	6.94
35-39	2.0%	1.80	0.38	5.80	4.6%	1.78	0.39	6.75
40-44	1.6%	2.10	0.41	7.93	3.9%	1.33	0.40	5.98
45-49	1.6%	4.51	0.43	7.34	3.5%	3.36	0.44	8.75
50-54	1.5%	2.69	0.40	7.12	3.5%	1.90	0.40	6.54
55-59	1.8%	4.34	0.38	6.67	4.7%	2.25	0.38	6.03
60 and over	5.1%	0.76	0.35	3.95	7.3%	1.01	0.38	6.06
Total	41.7%	1.29	\$0.36	\$4.94	58.3%	1.29	\$0.38	\$5.98

Since service is used mainly to determine benefit eligibility, all service was used in determining the average service each new entrant will have on each valuation date. New entrant's benefits on the first valuation date that they are valued are based on the average of the total benefit of new actives and rehires who were previously non-vested participants when they first appeared in the census data, and the incremental increase in benefits for rehires who were previously vested participants.

Additional Data Used to Determine New Entrant Profile
 for Determining SFA Amount

Counts of New Entrants for Plan Years Ending November 30							
<u>Age</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>Total</u>	<u>Percentage</u>
Male New Entrants							
under 20	57	46	31	37	35	206	10.5%
20-24	21	53	29	48	44	195	9.9%
25-29	14	22	15	25	17	93	4.7%
30-34	12	9	9	10	19	59	3.0%
35-39	9	9	7	7	8	40	2.0%
40-44	5	8	7	5	6	31	1.6%
45-49	2	8	4	12	5	31	1.6%
50-54	2	9	5	6	8	30	1.5%
55-59	7	7	4	5	12	35	1.8%
60+	5	30	35	15	16	101	5.1%
Female New Entrants							
under 20	33	23	17	32	21	126	6.4%
20-24	27	46	63	71	63	270	13.7%
25-29	13	34	24	29	31	131	6.6%
30-34	12	15	10	20	25	82	4.2%
35-39	14	24	10	18	24	90	4.6%
40-44	10	20	14	15	17	76	3.9%
45-49	8	10	8	19	24	69	3.5%
50-54	5	12	11	17	24	69	3.5%
55-59	14	20	15	22	22	93	4.7%
60+	15	31	54	29	15	144	7.3%

Average Pension Credits of New Entrants for Plan Years Ending November 30						
<u>Age</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>5-Year Average</u>
Male New Entrants						
under 20	0.93	0.49	0.52	0.49	0.48	0.61
20-24	2.00	0.68	0.58	0.53	0.78	0.79
25-29	2.64	0.98	0.98	1.27	1.29	1.36
30-34	0.64	0.53	0.46	1.43	1.89	1.13
35-39	1.44	0.93	2.25	1.28	3.26	1.80
40-44	1.58	0.86	0.94	2.63	5.07	2.10
45-49	0.83	3.89	0.49	2.41	15.25	4.51
50-54	0.32	0.78	0.77	6.27	3.96	2.69
55-59	1.40	0.93	3.19	7.86	6.95	4.34
60+	1.21	0.75	0.78	0.86	0.49	0.76
Female New Entrants						
under 20	0.75	0.44	0.59	0.54	0.45	0.57
20-24	1.17	0.63	0.63	0.67	0.68	0.71
25-29	1.99	0.93	1.45	1.01	0.82	1.12
30-34	1.16	1.44	1.24	1.12	0.82	1.11
35-39	2.78	1.26	0.55	1.35	2.53	1.78
40-44	0.62	0.55	1.01	0.63	3.54	1.33
45-49	0.84	2.53	0.72	2.20	6.35	3.36
50-54	0.61	1.23	0.56	1.69	3.26	1.90
55-59	0.67	1.74	0.93	0.82	6.03	2.25
60+	0.83	0.91	0.58	0.54	3.83	1.01

Average Hourly Benefit Bearing Contribution Rate of New Entrants for Plan Years Ending November 30						
Age	2021	2020	2019	2018	2017	5-Year Average
Male New Entrants						
under 20	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32
20-24	0.36	0.33	0.37	0.34	0.34	0.34
25-29	0.39	0.42	0.36	0.39	0.38	0.39
30-34	0.34	0.36	0.41	0.44	0.44	0.40
35-39	0.40	0.43	0.33	0.39	0.35	0.38
40-44	0.45	0.44	0.40	0.36	0.38	0.41
45-49	0.32	0.44	0.36	0.41	0.59	0.43
50-54	0.32	0.44	0.35	0.44	0.38	0.40
55-59	0.32	0.38	0.46	0.40	0.39	0.38
60+	0.33	0.34	0.37	0.33	0.34	0.35
Female New Entrants						
under 20	\$0.34	\$0.33	\$0.32	\$0.32	\$0.31	\$0.33
20-24	0.42	0.35	0.37	0.38	0.38	0.38
25-29	0.35	0.38	0.42	0.39	0.41	0.39
30-34	0.39	0.38	0.38	0.43	0.43	0.41
35-39	0.38	0.35	0.40	0.36	0.44	0.39
40-44	0.39	0.37	0.38	0.38	0.47	0.40
45-49	0.37	0.40	0.41	0.47	0.46	0.44
50-54	0.37	0.42	0.36	0.38	0.43	0.40
55-59	0.33	0.37	0.40	0.36	0.45	0.38
60+	0.38	0.35	0.37	0.39	0.43	0.38

Average Benefit Accruals of New Entrants for Plan Years Ended November 30						
<u>Age</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>5-Year Average</u>
Male New Entrants						
under 20	\$2.78	\$2.42	\$2.56	\$2.46	\$2.40	\$2.54
20-24	3.63	3.67	4.18	3.63	5.56	4.16
25-29	11.94	7.33	6.25	9.54	9.78	8.89
30-34	3.82	3.72	4.22	7.23	8.23	5.86
35-39	6.13	9.78	3.43	4.88	3.81	5.80
40-44	10.96	7.67	10.11	5.63	5.11	7.93
45-49	4.13	6.39	3.12	7.20	13.87	7.34
50-54	1.58	8.58	6.29	10.43	4.88	7.12
55-59	3.59	6.92	11.33	10.68	5.11	6.67
60+	4.82	2.92	5.65	3.09	2.67	3.95
Female New Entrants						
under 20	\$3.26	\$2.25	\$3.14	\$2.87	\$2.17	\$2.78
20-24	7.27	5.04	4.68	5.56	5.10	5.33
25-29	3.69	7.60	10.92	7.40	5.96	7.39
30-34	4.15	4.17	6.20	8.16	9.27	6.94
35-39	7.30	4.47	6.00	5.10	10.24	6.75
40-44	4.79	4.12	5.49	5.44	9.75	5.98
45-49	5.77	5.83	6.17	8.72	11.86	8.75
50-54	4.34	6.95	3.40	6.66	8.15	6.54
55-59	3.78	3.52	5.81	6.34	9.58	6.03
60+	6.75	4.53	4.72	5.68	14.05	6.06

Retroactive Lump Sum Payment Date for Terminated Vested Participants with 100% Retirement Rates on Census Date

Prior Assumption	For the December 1, 2019 certification of Plan status, terminated vested participants who were age 70 or older on the census date were assumed to retire on the census date, which for the 2019 zone certification was November 30, 2018.
SFA Assumption	For terminated vested participants who were age 70 or older on November 30, 2021 (the census date for the SFA application), they are assumed to retire on December 1, 2022 (the SFA measurement date), provided that they were reported as neither deceased nor retired before the measurement date.
Rationale for Change	<p>The prior assumption of 100% retirement for terminated vested participants as of the census date is no longer reasonable as the measurement date is one year later than the census date.</p> <p>The current assumption of delaying terminated vested participants who were determined to be age 70 or over on the census date to the measurement date, provided that they were neither deceased nor retired as of the measurement date, is reasonable as it provides a more accurate projection of the Plan's expected cash flow.</p>

Retroactive Lump Sum Applicable Interest Rate

Prior Assumption	<p>Terminated vested participants who retire at an age greater than their normal retirement age have the option to elect either their normal retirement benefit actuarially increased for late retirement from their normal retirement date through their effective date, or their normal retirement benefit paid retroactive from their Normal Retirement Date through their effective date with interest.</p> <p>For the December 1, 2019 certification of Plan status, the interest rate used to determine the retroactive lump sum amounts for terminated vested participants retiring over normal retirement age was 0.13% per year.</p>
SFA Assumption	<p>For each Plan year on and after December 1, 2022, the interest rate used to determine the value of the retroactive lump sum amount is assumed to be 5.50% per year.</p> <p>In addition, for terminated vested participants who were age 70 or older on November 30, 2021 (the census date for the SFA application), provided that these participants were reported as neither deceased nor retired before the measurement date (December 1, 2022), their retroactive lump sum amount will be determined using a 7.0% interest rate.</p> <p>Note that the current interest rate used to determine the retroactive lump sum amounts for the December 1, 2022 to November 30, 2023 Plan year is 7.00%, which corresponds to the Bank Prime Loan Rate effective December 1, 2022.</p>

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

Rationale for Change

The prior assumption of 0.13% is no longer reasonable as the Bank Prime Loan Rate has significantly increased since December 1, 2019 certification of Plan status was completed.

The 7.00% interest rate assumption for determining the retroactive lump amount for terminated vested participants who were age 70 or older on November 30, 2021, provided that these participants were reported as neither deceased nor retired before the measurement date, is reasonable as the current interest rate used to determine the retroactive lump sum amounts for the December 1, 2022 to November 30, 2023 Plan year is 7.00%.

The long-term assumption of 5.50% is reasonable due to a building block approach to the Bank Prime Loan Rate, with inflation equal to 3.00% plus 2.50%, which is close to the 30-year historical average of the Bank Prime Loan Rate (capped at 7.00%) of 5.05% less the 30-year average of the Consumer Price Index for All Urban Consumers (CPI) of 2.48%. The averages for both the Bank Loan Prime Rate and CPI were based on information published by the United States Federal Reserve Bank of St. Louis.

Source data:

Bank Prime Loan Rate: <https://fred.stlouisfed.org/series/MPRIME>

CPI: <https://fred.stlouisfed.org/series/CPIAUCSL>

The 30-year and 40-year averages of both the CPI and Bank Prime Loan Rate are shown in the table below.

Measurement Period	Number of years	Geometric Average of Consumer Price Index (For Reference Only)	Arithmetic Average of Consumer Price Index*	Arithmetic Average of the Prime Rate*	Arithmetic Average of the Prime Rate (capped at 7.00%)*	Difference between average Prime Rate (capped) and average CPI
December 1, 1992 – November 30, 2022	30	2.51%	2.48%	5.46%	5.05%	2.57%
December 1, 1982 – November 30, 2022	40	2.84%	2.82%	6.46%	5.52%	2.70%

*The arithmetic averages are the rates in effect on the first of the month, for each of the months in the measurement period.

(7) Reinstatement of Suspended Benefits

As of the date of the SFA application, the Plan has not suspended benefits under section 305(e)(9) or section 4245(a) of ERISA and does not intend to do so. Therefore, the Plan does not anticipate having to reinstate suspended benefits.

(8) Reconciliation of Fair Market Value of Assets

This section includes three exhibits related to the reconciliation of the fair market value of assets used to determine the SFA amount. Note that the SFA measurement date of November 30, 2022 is the end of the most recently completed Plan year.

a. Reconciliation to SFA Measurement Date

The exhibit below reconciles the fair market value of assets for the 12-month period from the date of the most recent audited financial statement (November 30, 2021) to the SFA measurement date (November 30, 2022).

Changes in Net Assets Available for Benefits

Plan Year ended November 30, 2022

Period	12 Months
Period Beginning	December 1, 2021
Period Ending	November 30, 2022
Beginning of year	\$988,554,975
Contributions	\$4,720,695
Withdrawal liability assessments and interest, less adjustments	3,252,944
Benefits paid	-113,732,339
Administrative expenses	-3,350,579
Reduction in accrued pension liability – Staff Plan	1,064,314
Investment income*	-84,881,980
Ending value	\$795,628,030
* <i>Net of Investment Expenses</i>	

b. Adjustments to Net Assets Available for Benefits

The exhibit below shows the adjustments to the net assets available for benefits reported on the Plan's financial statements to arrive at the fair market value of assets for purposes of determining the SFA amount. The net assets available for benefits includes a receivable contribution amount, and an accrued pension liability. These amounts are removed from the fair market value of assets for purposes of the SFA amount.

Adjustments to Net Assets Available for Benefits

	November 30, 2022
1. Net assets available for benefits	\$795,628,030
2. Removal of withdrawal liability receivables	-22,677,145
3. Removal of contributions receivable	-345,615
4. Removal of accrued pension liability as a liability	283,793
5. Adjustment to hard-to-value assets	97,985
6. Fair market value of assets (1. + 2. + 3. + 4. + 5.) <i>For determining SFA amount</i>	\$772,987,048

For purposes of determining the SFA amount, the fair market value of assets as of the measurement date, November 30, 2022, is equal to **\$772,987,048**.

Adjustments to Hard-to-Value Assets

The table below shows how the hard-to-value assets were adjusted. The process to adjust the assets followed the process set forth in the PBGC non-binding assumptions guidance, and were completed as follows:

1. Each asset manager was contacted and asked for an estimated value as of November 30, 2022. All of the managers responded that there were no cash distributions during the months of October 2022 and November 2022 and they all reported that the value as of November 30, 2022 equaled the reported value as of September 30, 2022.
2. Next, the Fund's investment consultant provided to the Fund's actuary both the September 30, 2022 and December 31, 2022 account statements for each of the hard-to-value assets, except Workers Realty.
3. The net investment return for the period September 30, 2022 to December 31, 2022 was determined, with the net investment return equaled the December 31, 2022 asset value with the December 2022 distributions reincorporated, less the September 30, 2022 asset value.
4. The November 30, 2022 asset value was estimated to be the September 30, 2022 asset value plus two-thirds of the net investment return.
5. In total, the hard-to-value assets reported in the draft November 30, 2022 audited financials were adjusted by \$97,985. See the table on the next page for the line-by-line adjustment.

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section D: Plan Statements

EIN 36-6508328 / PN 001

Name of Asset	Value in Draft Audit as of November 30, 2022	Value as of September 30, 2022	Value as of December 31, 2022	Distribution in December 2022	Net Return for 4th Quarter	Adjusted Assets for SFA*
AG Core Plus Realty Fund III	\$234,095	\$234,095	\$201,081	\$0	-\$33,014	\$212,086
AG Realty VIII	1,611,314	1,611,314	1,495,701	0	-115,613	1,534,239
American Core Realty	12,899,670	13,404,138	12,543,504	103,932	-756,702	12,899,670
American Strategic Realty	34,339,497	35,170,089	33,924,200	0	-1,245,889	34,339,497
Blackrock	909,352	909,352	997,526	0	88,174	968,135
BPG Investment Partners IX	71,916	71,916	6,695	64,517	-704	71,447
Goldman Sachs	2,957,779	2,856,152	2,497,785	400,315	41,948	2,884,117
Hamilton Lane 7A & 7B Capital	2,368,841	2,368,841	2,317,880	90,105	39,144	2,394,937
Hamilton Lane Cap Opp	29,194	29,194	0	27,885	-1,309	28,321
Mesirow Private Equity	6,116,650	6,116,650	5,811,609	260,000	-45,041	6,086,623
PRISA	21,469,318	22,322,502	20,865,155	147,874	-1,309,473	21,449,520
Sterling United Properties	5,472,876	5,472,876	5,743,032	85,372	355,528	5,709,895
Workers Realty	<u>664,450</u>	<u>664,450</u>	<u>664,450</u>	<u>0</u>	<u>0</u>	<u>664,450</u>
Total	\$89,144,952	91,231,569	87,068,618	1,180,000	-2,982,951	\$89,242,937
Difference						\$97,985

*Equal to November 30, 2022 value plus 2/3 of the investment return, net of fees, for the 4th quarter of 2022.

c. Cash Flows for Current Plan Year

The exhibit below reconciles the cash flows for the current Plan year beginning December 1, 2021 and ending November 30, 2022. The beginning of this Plan year coincides with the SFA measurement date of November 30, 2022.

The contributions, withdrawal liability payments, benefit payments and administrative expenses are reported on as cash basis.

Cash Flows for Plan Year Ended November 30, 2022

Months	12 Months
Period Beginning	December 1, 2021
Period Ending	November 30, 2022
Contributions	\$4,720,695
Withdrawal liability payments	3,161,252
Benefits paid	-113,732,339
Administrative expenses	-3,350,579

3rd Application for Special Financial Assistance

Certifications

The following are various certifications required for the application for special financial assistance (“SFA”) by the United Food and Commercial Workers Unions and Employers Midwest Pension Fund (“Plan”). The various certifications are numbered according to Section E of the instructions for the filing requirements for plans applying for SFA published by the Pension Benefit Guaranty Corporation (“PBGC”).

(1) SFA Application Checklist

The application checklist will be submitted through the PBGC e-Filing Portal.

(2) SFA Eligibility Certification and Supporting Information for Critical and Declining Plan

The Plan is claiming SFA eligibility under §4262.3(a)(1) of PBGC’s SFA regulation based on the certification from the Plan’s enrolled actuary of plan status for the Plan year beginning December 1, 2020, which was completed after January 1, 2021. The actuarial certification completed prior to January 1, 2021, was for the Plan year beginning December 1, 2019 and the Plan was certified as critical and declining. The 2019 and 2020 actuarial certifications have been previously provided to the PBGC, and a description of the assumption changes between the two certifications has been included in Section D of the application.

(3) SFA Eligibility Certification and Supporting Information for Critical Plan

The Plan is not claiming eligibility under §4262.3(a)(3) of PBGC’s SFA regulation. Therefore, this certification is not applicable.

(4) Priority Status

This Plan is listed on www.pbqc.gov as a plan in priority group 6 as defined under §4262.10(d)(2)(vi). Therefore, this certification is not required.

(5) SFA Amount Certification *by Plan Actuary*

This is a certification that the requested amount of special financial assistance (“SFA”) of \$1,130,056,114 is the amount to which the United Food and Commercial Workers Unions and Employers Midwest Pension Fund (“Plan”) is entitled under section 4262(j)(1) of ERISA and §4262.4 of the Pension Benefit Guaranty Corporation’s (“PBGC”) final rule.

Segal has performed the calculation of SFA at the request of the Board of Trustees of the Plan as part of the Plan’s application for SFA. The calculation of the amount of SFA shown in the Plan’s application for SFA is not applicable for other purposes.

The “base data” used in the determination of the SFA amount include:

- 1) an SFA measurement date of November 30, 2022,
- 2) an interest rate of 5.76% for non-SFA assets as required under §4262.4(e)(1) and an interest rate of 3.63% for SFA assets, as required under §4262.4(e)(2), and
- 3) participant census data as of November 30, 2021, adjusted based on the Plan’s internal death audit as well as two independent death audits performed by the PBGC. Please refer to the reconciliation we sent to the PBGC, via email, on January 26, 2024 for details.

In general, the actuarial assumptions and methods used in the determination of the amount of SFA are the same as those used in the certification of the Plan’s status for the plan year beginning December 1, 2019, dated February 28, 2020. The changes or modifications to these assumptions that are reflected in the determination of the amount of SFA, as well as justification for the changes, are described in Section D, item (6)b. of the Plan’s application for SFA.

Segal has performed the calculation of the SFA amount in accordance with generally accepted actuarial principles and practices, as well as the provisions under §4262.4 of PBGC’s SFA regulation. The calculation is based on the fair market value of assets as of the SFA measurement date, as certified by the Board of Trustees, and other relevant information provided by the Plan Administrator. Segal does not audit the data provided. The accuracy and comprehensiveness of the data is the responsibility of those supplying the data. To the extent we can, however, Segal does review the data for reasonableness and consistency. Based on our review of the data, we have no reason to doubt the substantial accuracy of the information on which we have based the calculation of the SFA amount and we have no reason to believe there are facts or circumstances that would affect the validity of these results.

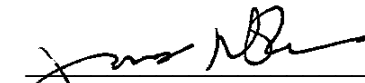
Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which these calculations are based reflects Segal’s understanding as an actuarial firm.

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

3rd Application for Special Financial Assistance | Section E: Certifications

EIN 36-6508328 / PN 001

I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied herein is complete and accurate. Each prescribed assumption for the determination of the SFA amount was applied in accordance with applicable law and regulations. In my opinion, all other assumptions are reasonable taking into account the experience of the plan and reasonable expectations.



James Nolan, FSA, FCA, MAAA
Senior Vice President & Actuary
Enrolled Actuary No. 23-07228

February 21, 2024

(6) Certification by Plan Sponsor to Accuracy of Fair Market Value of Assets

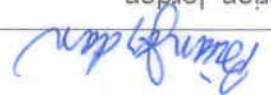
This is a certification that the amount of \$772,987,048 is the fair market value of assets of the United Food and Commercial Workers Unions and Employers Midwest Pension Fund, as valued on November 30, 2022, the special financial assistance ("SFA") measurement date.

The fair market value of assets is supported by the financial and account statements included in Section B of the SFA application. Section D, item 8 of the SFA application provides a reconciliation of the fair market value of assets from the last audited financial statement to the SFA measurement date, which is also the end of the most recent plan year. It also provides details on the adjustments made to the Statement of Net Assets Available for Benefits to arrive at the fair market value of assets for SFA purposes.

Based on the above, I hereby certify the accuracy of the amount of the fair market value of assets as of the SFA measurement date, as specified in this application for SFA.

February 21, 2024

Brian Jordan
Trustee



February 21, 2024

Marcus Parker
Trustee

(6) Certification by Plan Sponsor to Accuracy of Fair Market Value of Assets

This is a certification that the amount of \$772,987,048 is the fair market value of assets of the United Food and Commercial Workers Unions and Employers Midwest Pension Fund, as valued on November 30, 2022, the special financial assistance ("SFA") measurement date.

The fair market value of assets is supported by the financial and account statements included in Section B of the SFA application. Section D, item 8 of the SFA application provides a reconciliation of the fair market value of assets from the last audited financial statement to the SFA measurement date, which is also the end of the most recent plan year. It also provides details on the adjustments made to the Statement of Net Assets Available for Benefits to arrive at the fair market value of assets for SFA purposes.

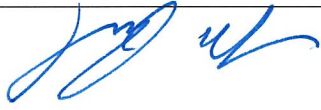
Based on the above, I hereby certify the accuracy of the amount of the fair market value of assets as of the SFA measurement date, as specified in this application for SFA.

Brian Jordan
Trustee

February 21, 2024

Marcus Parker
Trustee

February 21, 2024



Revised Application for Special Financial Assistance Required Trustee Signatures

As required under §4262.6(b) of the Pension Benefit Guaranty Corporation ("PBGC") final rule on applications for special financial assistance ("SFA"), this page provides signatures for current members of the Board of Trustees who have been authorized to sign the Plan's revised application for SFA.

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 United Food and Commercial Workers Unions and Employers Midwest Pension Fund and that I have examined this revised application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application; all statements of fact contained in the revised application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.



Brian Jordan
Trustee

February 21, 2024

Marcus Parker
Trustee

February 21, 2024

Revised Application for Special Financial Assistance

Required Trustee Signatures

As required under §4262.6(b) of the Pension Benefit Guaranty Corporation (“PBGC”) final rule on applications for special financial assistance (“SFA”), this page provides signatures for current members of the Board of Trustees who have been authorized to sign the Plan’s revised application for SFA.

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 United Food and Commercial Workers Unions and Employers Midwest Pension Fund and that I have examined this revised application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application; all statements of fact contained in the revised application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.

Brian Jordan
Trustee

February 21, 2024



Marcus Parker
Trustee

February 21, 2024

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

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:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

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	2nd revised application, due to PBGC changing death audit rules.	N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	No	N/A	N/A	If a "lock-in" application was filed, provide the filing date.	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A	If terminated, provide date of plan termination.	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	Amendments 1-6 UFCWMW Plan document Articles I to VII UFCWMW Plan document Articles VIII to XIII UFCWMW	N/A	Previously submitted	Pension plan documents, all versions available, and all amendments signed and dated	N/A
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	Trust Document and Amendments UFCWMW	N/A	Previously submitted	Pension plan documents, all versions available, and all amendments signed and dated	N/A
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	IRS Determination Letter for UFCWMW	N/A	Previously submitted	Pension plan documents, all versions available, and all amendments signed and dated	N/A
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	2018AVR UFCWMW 2019AVR UFCWMW 2020AVR UFCWMW 2021AVR UFCWMW	N/A	Previously submitted, also the 2022 actuarial valuation was submitted via email to Erika Bode on November 2, 2023.	Most recent actuarial valuation for the plan	YYYYAVR Plan Name
5.a.		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	Rehabilitation Plan UFCWMW	N/A	Previously submitted	Rehabilitation plan (or funding improvement plan, if applicable)	N/A

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

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
5.b.	Section B, Item (3)	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	The Rehabilitation Plan does include historical documentation of the Rehabilitation Plan changes.	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
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	2020Form5500 UFCWMW	N/A		Latest annual return/report of employee benefit plan (Form 5500)	YYYYForm5500 Plan Name
7.a.	Section B, Item (5)	Does the application include the plan actuary's certification of plan status ("zone certification") for the 2018 plan year and each subsequent annual certification completed before the filing date of the initial application? Enter N/A if the plan does not have to provide certifications for any requested plan year. Is each zone certification (including the additional information identified in Checklist Items #7.b. and #7.c. below, if applicable) provided as a single document, separately for each plan year, using the required filename convention?	Yes No N/A	Yes	2018Zone02282019 UFCWMW, 2019Zone02282020 UFCWMW, 2020Zone02262021 UFCWMW, 2021Zone02282022 UFCWMW, 2022Zone02282023 UFCWMW	N/A	All documents previously submitted, except 2022Zone02282023 UFCWMW, that is included in this application	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.		Does the application include documentation for all zone certifications that clearly identifies all assumptions used including the interest rate used for funding standard account purposes? If such information is provided in an addendum, addendums are only required for the most recent actuarial certification of plan status completed before January 1, 2021 and each subsequent annual certification. Is this information included in the single document in Checklist Item #7.a. for the applicable plan year?	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A	Previously submitted	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.		For a certification of critical and declining status, does the application include the required plan-year-by-plan-year projection (showing the items identified in Section B, Item (5)a. through (5)f. of the SFA Instructions) demonstrating the plan year that the plan is projected to become insolvent? If required, is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7.a. or if the application does not include a certification of critical and declining status.	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A	Previously submitted	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.

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8.	Section B, Item (6)	Does the application include the most recent account statements for each of the plan's cash and investment accounts? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	Account Statements as of 12312022 UFCWMW; Angelo Gordon Core Plus III 12312022 UFCWMW; Angelo Gordon VIII 12312022 UFCWMW; Hamilton Lane PE Series A LP 12312022 UFCWMW; Hamilton Lane PE Series B LP 12312022 UFCWMW	N/A	All statements were previously submitted	Bank/Asset statements for all cash and investment accounts	N/A
9.	Section B, Item (7)	Does the application include the most recent plan financial statement (audited, or unaudited if audited is not available)? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	Draft Audited Financial Statement 11302022 UFCWMW.pdf	N/A	Previously submitted	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Does the application include all of the plan's written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability? Are all such items included as a single document using the required filenaming convention?	Yes No N/A	Yes	WDL UFCWMW	N/A	Previously submitted	Pension plan documents, all versions available, and all amendments signed and dated	WDL Plan Name
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	Death Audit UFCWMW	N/A	Previously submitted	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	It is a part of the Actuary's certification relating to the Amount of SFA	N/A	N/A - include as part of documents in Checklist Item #11.a.

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

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.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	Yes		N/A	Previously submitted	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	Fedwire Notarized Letter UFCWMW ACH Form UFCWMW	N/A	Previously submitted	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	Template 1 UFCWMW	N/A	Previously submitted	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	Yes	Template 2 UFCWMW	N/A	Previously submitted	Contributing employers	Template 2 Plan Name

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

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	2ndrev_Template 3 UFCWMW	N/A	Updated	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	2ndrev_Template 4A UFCWMW	N/A	Updated	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	Not a MPRA Plan	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	Not a MPRA Plan	N/A	N/A - included in Template 4A Plan Name

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

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.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 <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including <i>4B-1 SFA Ben Pmts</i> sheet, <i>4B-2 SFA Details 4(a)(2)(ii)</i> sheet, and <i>4B-3 SFA Exhaustion</i> 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	Not a MPRA Plan	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, <i>4A-1 Interest Rates</i> 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, <i>4A-2 SFA Ben Pmts</i> 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.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, <i>4A-3 SFA Pcount and Admin Exp</i> 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	2ndrev_Template 5A UFCWMW	N/A	Updated	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name

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

v20230727

APPLICATION CHECKLIST

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Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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
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	Not a MPRA Plan	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	Not a MPRA Plan	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

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EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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	2ndrev_Template 6A UFCWMW	N/A	Updated	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	Not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name

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

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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.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	Not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6B Plan Name
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	Yes	revisedTemplate 7 UFCWMW	N/A	Previously submitted	Financial assistance spreadsheet (template)	Template 7 Plan Name.

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

v20230727

APPLICATION CHECKLIST

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EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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.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	revisedTemplate 7 UFCWMW	N/A	Previously submitted	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	2ndrev_Template 8 UFCWMW	N/A	Updated	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	Updated	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	Template 10 UFCWMW	N/A	Previously submitted	Financial assistance spreadsheet (template)	Template 10 Plan Name

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

v20230727

APPLICATION CHECKLIST

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SFA Amount Requested:	\$1,130,056,114.00

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

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
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	2ndrev SFA App UFCWMW	2	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
23.a.	Section D, Item (1)	For a plan that is not a MPRA plan, does the application include an optional cover letter? Enter N/A if the plan is a MPRA plan, or if the plan is not a MPRA plan and did not include an optional cover letter.	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.		For a plan that is a MPRA plan, does the application include a cover letter? Does the cover letter identify the calculation method (basic method, increasing assets method, or present value method) that provides the greatest amount of SFA? For a MPRA plan with a partition, does the cover letter include a statement that the plan has been partitioned under section 4233 of ERISA? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	NA	Not a MPRA Plan	N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Does the application include the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives?	Yes No	Yes	N/A - included as part of SFA App Plan Name	3	Chuck Wytrychowski at Benesys, included as administrator in the previous applications is not longer the plan administrator.	N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Does the application identify the eligibility criteria in § 4262.3 that qualifies the plan as eligible to receive SFA, and include the requested information for each item that is applicable, as described in Section D, Item (3) of the SFA Filing Instructions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	4	Certified as Critical and Declining for 2019, 2020, 2021 and 2022	N/A	N/A - included as part of SFA App Plan Name
26.a.	Section D, Item (4)	If the plan's application is submitted on or before March 11, 2023, does the application identify the plan's priority group (see § 4262.10(d)(2))? Enter N/A if the plan's application is submitted after March 11, 2023.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name	4	Priority 6	N/A	N/A - included as part of SFA App Plan Name
26.b.		If the plan is submitting an emergency application under § 4262.10(f), is the application identified as an emergency application with the applicable emergency criteria identified? Enter N/A if the plan is not submitting an emergency application.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	NA	Not submitting an emergency application	N/A	N/A - included as part of SFA App Plan Name
27.	Section D, Item (5)	Does the application include a detailed narrative description of the development of the assumed future contributions and assumed future withdrawal liability payments used in the basic method (and in the increasing assets method for a MPRA plan)?	Yes No	Yes	N/A - included as part of SFA App Plan Name	5-11	The Narrative has been expanded to further support the assumption for future contributions.	N/A	N/A - included as part of SFA App Plan Name

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

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APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

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28.a.	Section D, Item (6)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application identify which assumptions/methods (if any) used in showing the plan's eligibility for SFA differ from those used in the most recent certification of plan status completed before 1/1/2021? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Enter N/A if the plan is not eligible under § 4262.3(a)(1) or § 4262.3(a)(3). Enter N/A if there are no such assumption changes.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name	12-15	The description for the Change in Assumptions for SFA Eligibility section is the same as the answers previously provided under the revised application.	N/A	N/A - included as part of SFA App Plan Name
28.b.	Section D, Item (6)b.	Does the application identify which assumptions/methods (if any) used to determine the requested SFA amount differ from those used in the most recent certification of plan status completed before 1/1/2021 (excluding the plan's non-SFA and SFA interest rates, which must be the same as the interest rates required by § 4262.4(e)(1) and (2))? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Does the application state if the 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?	Yes No	Yes	N/A - included as part of SFA App Plan Name	16-49	Page 11 clarifies which assumptions were updated or added.	N/A	N/A - included as part of SFA App Plan Name
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 is 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		The Plan used a mortality table that is considered Acceptable under the PBGC's non-binding assumption guidance.	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

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

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
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		This Plan did not implement a suspension of benefits.	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 was entered for 29a	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 was entered for 29a and 29b	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	2ndrev_Checklist UFCWMW	N/A	Added "2ndrev_" to the name of the file, as this is the third checklist sent.	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	This Plan has not engaged in any certain event described in Addendum A.	Special Financial Assistance Checklist	N/A

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

v20230727

APPLICATION CHECKLIST

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

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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

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

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
31.	Section E, Item (2)	<p>If the plan claims SFA eligibility under § 4262.3(a)(1) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include:</p> <p>(i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)?</p> <p>(ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used?</p> <p>(iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification?</p> <p>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?</p> <p>If the plan does not claim SFA eligibility under § 4262.3(a)(1) or claims SFA eligibility under § 4262.3(a)(1) using a zone certification completed before January 1, 2021, enter N/A.</p> <p>Is the information for this Checklist Item #31 contained in a single document and uploaded using the required filenaming convention?</p>	Yes No N/A	Yes		N/A	Previously submitted	Financial Assistance Application	SFA Elig Cert CD Plan Name

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

v20230727

APPLICATION CHECKLIST

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EIN:	36-6508328
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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

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.a.	Section E, Item (3)	<p>If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include:</p> <p>(i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)?</p> <p>(ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used?</p> <p>(iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification?</p> <p>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?</p> <p>If the plan does not claim SFA eligibility under § 4262.3(a)(3) or claims SFA eligibility under § 4262.3(a)(3) using a zone certification completed before January 1, 2021, enter N/A.</p> <p>Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?</p>		N/A		N/A	Eligible under 4262.3(a)(1)	Financial Assistance Application	SFA Elig Cert C Plan Name
32.b.	Section E, Item (3)	<p>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:</p> <p>(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)</p> <p>(ii) derivation of the modified funded percentage</p> <p>(iii) derivation of the participant ratio</p> <p>Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above?</p> <p>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?</p> <p>Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3).</p>	Yes No N/A	N/A	N/A - included with SFA Elig Cert C Plan Name	N/A	Eligible under 4262.3(a)(1)	Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name

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

v20230727

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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
33.	Section E, Item (4)	<p>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?</p> <p>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).</p> <p>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?</p> <p>Is the filename uploaded using the required filenaming convention?</p>	Yes No N/A	N/A		N/A	The Plan is listed on PBGC's website at www.pbgc.gov as being in priority group 6.	Financial Assistance Application	PG Cert Plan Name
34.a.		<p>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:</p> <p>(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?</p> <p>(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?</p> <p>Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?</p>	Yes No	Yes	2ndrev SFA Amount Cert UFCWMW	N/A	Third certification, this one is for the second revised application.	Financial Assistance Application	SFA Amount Cert Plan Name

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

v20230727

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

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34.b.	Section E, Item (5)	<p>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)?</p> <p>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?</p> <p>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?</p> <p>Enter N/A if the plan is not a MPRA plan.</p>	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A	Not a MPRA Plan	N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	<p>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:</p> <p>(i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)?</p> <p>(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)?</p> <p>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?</p>	Yes No	Yes	2ndrev FMV Cert UFCWMW	N/A	Previously submitted, new form submitted as titles of signing Trustees changed.	Financial Assistance Application	FMV Cert Plan Name
36.	Section E, Item (7)	<p>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?</p>	Yes No	Yes	Compliance Amend UFCWMW	N/A	Previously submitted	Pension plan documents, all versions available, and all amendments signed and dated	Compliance Amend Plan Name

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

v20230727

APPLICATION CHECKLIST

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EIN:	36-6508328
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SFA Amount Requested:	\$1,130,056,114.00

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

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
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	This Plan has not suspended benefits	Pension plan documents, all versions available, and all amendments signed and dated	Reinstatement Amend Plan Name
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	This Plan was not partitioned	Pension plan documents, all versions available, and all amendments signed and dated	Partition Amend Plan Name
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	2ndrev Penalty UFCWMW	N/A	Previously submitted, new form submitted as titles of signing Trustees changed.	Financial Assistance Application	Penalty Plan Name

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 using the basic method 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.
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Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

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
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.
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.

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

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
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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
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	SFA App Plan Name
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

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

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 Plan Name = abbreviated plan name

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

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
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
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.

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

v20230727

APPLICATION CHECKLIST

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

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

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
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.
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

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

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

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
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

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

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

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
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.
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.

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

v20230727

APPLICATION CHECKLIST

Plan name:	United Food and Commercial Workers Unions and Employers Midwest Pension Fund
EIN:	36-6508328
PN:	1
SFA Amount Requested:	\$1,130,056,114.00

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

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

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

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
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	<i>Death Audit Plan Name Merged</i> , 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)	<i>Template 1 Plan Name Merged</i> , 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	<i>Template 2 Plan Name Merged</i> , 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)	<i>Template 3 Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

v20220701p

Version Updates

Version	Date updated
V20220701p	07/01/2022

TEMPLATE 3

Historical Plan Information

File name: *Template 3 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

v20220701p

For additional submission due to merger under § 4262.4(f)(1)(ii): *Template 3 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Provide 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 base unit used (i.e., hourly, weekly)), average contribution rates, and number of active participants at the beginning of each plan year. Also show separately for each of the plan years in the same period all other sources of non-investment income, including, if applicable, withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if any), and other identifiable contribution streams.

If the sum of all contributions and withdrawal liabilities shown on this table does not equal the amount shown as contributions credited to the funding standard account on the plan year Schedule MB of Form 5500, include an explanation as a footnote to this table.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001

Unit (e.g. hourly, weekly)	Hourly
----------------------------	--------

All Other Sources of Non-Investment Income

Plan Year (in order from oldest to most recent)	Plan Year Start Date	Plan Year End Date	All Other Sources of Non-Investment Income									Number of Active Participants at Beginning of Plan Year
			Total Contributions*	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments Collected			
2010	12/01/2010	11/30/2011	\$13,290,015	20,011,503	\$0.66	N/A	\$12,209,894	N/A	\$1,265,056.00	12,834		
2011	12/01/2011	11/30/2012	\$14,363,337	19,207,252	\$0.75	N/A	\$471,316	N/A	\$3,804,890.00	12,574		
2012	12/01/2012	11/30/2013	\$14,679,539	18,431,421	\$0.80	N/A	\$1,295,948	N/A	\$1,872,990.00	12,233		
2013	12/01/2013	11/30/2014	\$9,296,244	12,776,601	\$0.73	N/A	\$303,867	N/A	\$2,114,949.00	11,702		
2014	12/01/2014	11/30/2015	\$11,107,468	11,108,604	\$1.00	N/A	N/A	N/A	\$12,305,505.00	7,567		
2015	12/01/2015	11/30/2016	\$11,879,294	8,829,869	\$1.35	N/A	N/A	N/A	\$12,910,564.00	7,023		
2016	12/01/2016	11/30/2017	\$7,926,767	5,633,085	\$1.41	N/A	N/A	N/A	\$13,099,696.00	4,705		
2017	12/01/2017	11/30/2018	\$7,243,123	4,764,158	\$1.52	N/A	N/A	N/A	\$14,189,803.00	3,126		
2018	12/01/2018	11/30/2019	\$6,318,893	4,030,914	\$1.57	N/A	N/A	N/A	\$19,218,613.00	2,794		
2019	12/01/2019	11/30/2020	\$6,530,534	3,624,877	\$1.80	N/A	N/A	N/A	\$81,879,444.00	2,614		
2020	12/01/2020	11/30/2021	\$5,171,547	2,785,397	\$1.86	N/A	N/A	N/A	\$10,701,825.00	2,269		
2021	12/01/2021	11/30/2022	\$4,720,695	2,717,487	\$1.60	N/A	N/A	N/A	\$3,161,251.00	1,965		

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of Non-Investment Income."

TEMPLATE 4A

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.

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 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 "SF

i. Separately identify the projected amount of contributions, projected withdrawal liability payments reflecting a reasonable allowance (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) 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 ar

iii. Separately identify the make-up payments described in § 4262.4(b)(1) attributable to the reinstatement of benefits under § 4262.15 th
[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 E
[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 exp 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

vii. Provide the projected investment income earned by assets attributable to SFA based on the SFA interest rate in c. above (excluding in administrative expenses for the year exceeds the beginning-of-year projected SFA assets) and the projected fair market value of SFA

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 administrati 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.

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"), show all benefit payments to current terminated vested participants not yet in pay status, currently active participants, and new entrants. On this Sheet 4A-2, show all benefit payments to current terminated vested participants not yet in pay status, currently active participants, and new entrants.

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 the benefit payments after the suspension 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 should include the restored or partially restored 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 must include the full plan year of information 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 rows, the plan year must be a full plan year of information.

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

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 administrative expenses, separately for premiums to PBGC and for all other administrative expenses. On this Sheet 4A-3, show all administrative expenses

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. T 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 c

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"), 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 resuming benefit payments 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 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 instructions. The prospective reinstatement of suspended benefits is included in Column (4); Column (5) is only for the make-up payments.

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 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 c

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 S 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 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 ass year.

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	

ed version of the plan name for the separate plan involved in the merger.

abbreviated version of the plan name.

me.

financial assistance received by the plan under section 4261 of ERISA, but should not reflect a

"A coverage period"):

for amounts considered uncollectible, and other payments expected to be made to the plan

3) and excluding the payments in e.iii. below), separately for current retirees and beneficiaries,

and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

that were previously suspended through the SFA measurement date.

RISA) for premiums to PBGC and for all other administrative expenses.

expenses paid and expected to be paid from non-SFA assets after the projected SFA assets are fully

the projected fair market value of non-SFA assets at the end of each plan year.

investment returns for the plan year in which the sum of annual projected benefit payments and assets at the end of each plan year.

ive expenses for the year exceeds the beginning-of-year projected SFA assets. Note this date is only

as those used in the application approved under the interim final rule.

period"), identify benefit payments described in § 4262.4(b)(1) for current retirees and
fit payments as positive amounts.

prospective reinstatement of benefits assuming such reinstatements commence as of the SFA
nts in this Sheet 4A-2 should reflect fully restored prospective benefits.

he first row in the projection period is for the period beginning on the SFA measurement date and
other periods, provide the full plan year of information up to the plan year ending in 2051.

ts method" for MPRA plans

≥ period"), identify the projected total participant count at the beginning of each year, as well as as positive amounts.

he first row in the projection period is for the period beginning on the SFA measurement date and other periods, provide the full plan year of information up to the plan year ending in 2051.

period"), provide each of the items requested in Columns (1) through (12). Show payments INTO

the previously suspended benefits. These amounts should be determined as if such make-up payments were assumed paid as of the SFA measurement date. If the plan sponsor elects to pay equal installments over 60 months, see SFA Instructions. If the make-up payments are paid over 60 months, each row in the projection should show the make-up payments for past benefits that were suspended.

The first row in the projection period is for the period beginning on the SFA measurement date and for other periods, provide the full plan year of information up to the plan year ending in 2051.

heet 4A-4. The SFA Amount as of the SFA Measurement Date will differ from that calculated in each plan year during the SFA coverage period, 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

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
Initial Application Date:	02/28/2023
SFA Measurement Date:	11/30/2022
Last day of first plan year ending after the measurement date:	11/30/2023

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:	5.76%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.63%	Rate used in projection of SFA assets.

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

Plan Interest Rate:	6.50%	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):	February 2023	2.31%	3.72%	4.00%
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	November 2022	1.76%	3.36%	3.76%

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").

Non-SFA Interest Rate Limit (lowest 3rd segment rate plus 200 basis points):	5.76%	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):	5.76%	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):	3.63%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (lesser of Plan Interest Rate and SFA Interest Rate Limit):	3.63%	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

v20220802p

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
SFA Measurement Date:	11/30/2022

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
11/30/2022	11/30/2023	\$107,579,901	\$33,130,965	\$1,048,225	\$0	\$141,759,091
12/01/2023	11/30/2024	\$104,945,305	\$25,107,500	\$1,589,525	\$1	\$131,642,331
12/01/2024	11/30/2025	\$102,210,249	\$28,337,482	\$2,099,353	\$4	\$132,647,088
12/01/2025	11/30/2026	\$99,376,395	\$35,304,926	\$2,628,336	\$393	\$137,310,050
12/01/2026	11/30/2027	\$96,445,046	\$40,145,912	\$3,156,181	\$1,946	\$139,749,085
12/01/2027	11/30/2028	\$93,417,497	\$44,385,677	\$3,640,557	\$5,356	\$141,449,087
12/01/2028	11/30/2029	\$90,295,349	\$48,118,798	\$4,110,319	\$10,999	\$142,535,465
12/01/2029	11/30/2030	\$87,078,259	\$50,303,328	\$4,570,120	\$18,662	\$141,970,369
12/01/2030	11/30/2031	\$83,775,168	\$53,231,275	\$4,968,930	\$28,591	\$142,003,964
12/01/2031	11/30/2032	\$80,507,738	\$54,866,293	\$5,314,864	\$40,860	\$140,729,755
12/01/2032	11/30/2033	\$77,045,812	\$55,432,800	\$5,640,285	\$59,049	\$138,177,946
12/01/2033	11/30/2034	\$73,512,953	\$56,123,294	\$5,889,809	\$78,210	\$135,604,266
12/01/2034	11/30/2035	\$69,888,279	\$58,168,993	\$6,084,663	\$98,074	\$134,240,009
12/01/2035	11/30/2036	\$66,134,643	\$57,872,640	\$6,246,064	\$121,886	\$130,375,233
12/01/2036	11/30/2037	\$62,440,247	\$58,578,200	\$6,366,539	\$146,108	\$127,531,094
12/01/2037	11/30/2038	\$58,715,093	\$58,398,743	\$6,471,591	\$171,050	\$123,756,477
12/01/2038	11/30/2039	\$54,971,463	\$58,697,939	\$6,577,757	\$196,670	\$120,443,829
12/01/2039	11/30/2040	\$51,222,675	\$58,718,347	\$6,602,633	\$222,870	\$116,766,525
12/01/2040	11/30/2041	\$47,483,857	\$58,110,453	\$6,633,482	\$250,905	\$112,478,697
12/01/2041	11/30/2042	\$43,772,161	\$57,688,164	\$6,597,169	\$279,246	\$108,336,740
12/01/2042	11/30/2043	\$40,106,762	\$55,608,322	\$6,452,637	\$308,164	\$102,475,885
12/01/2043	11/30/2044	\$36,508,645	\$54,505,414	\$6,370,092	\$337,311	\$97,721,462
12/01/2044	11/30/2045	\$33,000,332	\$53,396,024	\$6,328,145	\$366,361	\$93,090,862
12/01/2045	11/30/2046	\$29,605,249	\$52,392,435	\$6,088,375	\$397,284	\$88,483,343
12/01/2046	11/30/2047	\$26,346,876	\$51,041,575	\$5,970,681	\$427,581	\$83,786,713
12/01/2047	11/30/2048	\$23,247,960	\$49,215,764	\$5,704,282	\$457,130	\$78,625,136
12/01/2048	11/30/2049	\$20,329,616	\$47,125,546	\$5,540,799	\$485,856	\$73,481,817
12/01/2049	11/30/2050	\$17,610,303	\$45,128,584	\$5,341,511	\$513,678	\$68,594,076
12/01/2050	11/30/2051	\$15,104,892	\$42,877,377	\$5,055,442	\$541,281	\$63,578,992

TEMPLATE 4A - Sheet 4A-3

v20220802p

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:	UFCW Midwest Pension Fund	
EIN:	36-6508328	
PN:	001	
SFA Measurement Date:	11/30/2022	

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
11/30/2022	11/30/2023	34,883	\$1,116,256	\$2,366,083	\$3,482,339	
12/01/2023	11/30/2024	34,678	\$1,213,730	\$2,437,066	\$3,650,796	
12/01/2024	11/30/2025	34,437	\$1,239,732	\$2,510,177	\$3,749,909	
12/01/2025	11/30/2026	34,162	\$1,263,994	\$2,585,483	\$3,849,477	
12/01/2026	11/30/2027	33,860	\$1,286,680	\$2,663,047	\$3,949,727	
12/01/2027	11/30/2028	33,529	\$1,307,631	\$2,742,939	\$4,050,570	
12/01/2028	11/30/2029	33,156	\$1,359,396	\$2,825,227	\$4,184,623	
12/01/2029	11/30/2030	32,750	\$1,375,500	\$2,909,984	\$4,285,484	
12/01/2030	11/30/2031	32,313	\$1,389,459	\$2,997,283	\$4,386,742	
12/01/2031	11/30/2032	31,837	\$1,655,524	\$3,087,202	\$4,742,726	
12/01/2032	11/30/2033	31,363	\$1,693,602	\$3,179,818	\$4,873,420	
12/01/2033	11/30/2034	30,856	\$1,697,080	\$3,275,212	\$4,972,292	
12/01/2034	11/30/2035	30,313	\$1,727,841	\$3,373,469	\$5,101,310	
12/01/2035	11/30/2036	29,744	\$1,754,896	\$3,474,673	\$5,229,569	
12/01/2036	11/30/2037	29,146	\$1,748,760	\$3,578,913	\$5,327,673	
12/01/2037	11/30/2038	28,518	\$1,768,116	\$3,686,280	\$5,454,396	
12/01/2038	11/30/2039	27,863	\$1,783,232	\$3,796,869	\$5,580,101	
12/01/2039	11/30/2040	27,185	\$1,794,210	\$3,910,775	\$5,704,985	
12/01/2040	11/30/2041	26,483	\$1,800,844	\$4,028,098	\$5,828,942	
12/01/2041	11/30/2042	25,764	\$1,803,480	\$4,148,941	\$5,952,421	
12/01/2042	11/30/2043	25,029	\$1,802,088	\$4,273,409	\$6,075,497	
12/01/2043	11/30/2044	24,274	\$1,796,276	\$4,067,012	\$5,863,288	
12/01/2044	11/30/2045	23,514	\$1,787,064	\$3,798,388	\$5,585,452	
12/01/2045	11/30/2046	22,735	\$1,796,065	\$3,512,936	\$5,309,001	
12/01/2046	11/30/2047	21,942	\$1,777,302	\$3,249,901	\$5,027,203	
12/01/2047	11/30/2048	21,135	\$1,754,205	\$2,963,303	\$4,717,508	
12/01/2048	11/30/2049	20,321	\$1,747,606	\$2,661,303	\$4,408,909	
12/01/2049	11/30/2050	19,506	\$1,736,034	\$2,379,611	\$4,115,645	
12/01/2050	11/30/2051	18,693	\$1,701,063	\$2,113,677	\$3,814,740	

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,130,056,114
Projected SFA exhaustion year:	12/01/2031
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

Meets the definition of a MPRA plan described in § 4262.4(a)(3)?

MPRA increasing assets method described in § 4262.4(a)(2)(i).
MPRA present value method described in § 4262.4(a)(2)(ii).

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.

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.

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))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$141,759,091	\$0	-\$3,482,339	-\$145,241,430	\$38,400,625	\$1,023,215,309	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$131,642,331	\$0	-\$3,650,796	-\$135,293,127	\$34,701,789	\$922,623,971	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$132,647,088	\$0	-\$3,749,909	-\$136,396,997	\$31,030,407	\$817,257,381	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$137,310,050	\$0	-\$3,849,477	-\$141,159,527	\$27,119,676	\$703,217,530	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$139,749,085	\$0	-\$3,949,727	-\$143,698,812	\$22,934,216	\$582,452,934	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$141,449,087	\$0	-\$4,050,570	-\$145,499,657	\$18,517,971	\$455,471,248	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$142,535,465	\$0	-\$4,184,623	-\$146,720,088	\$13,886,517	\$322,637,676	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$141,970,369	\$0	-\$4,285,484	-\$146,255,853	\$9,073,034	\$185,454,857	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$142,003,964	\$0	-\$4,386,742	-\$146,390,706	\$4,090,864	\$43,155,016	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$140,729,755	\$0	-\$4,742,726	-\$43,155,016	\$0	\$0	-\$102,317,465	\$75,064,765	\$1,329,299,315
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$138,177,946	\$0	-\$4,873,420	\$0	\$0	\$0	-\$143,051,366	\$72,635,786	\$1,264,121,655
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$135,604,266	\$0	-\$4,972,292	\$0	\$0	\$0	-\$140,576,558	\$68,950,993	\$1,197,693,125
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$134,240,009	\$0	-\$5,101,310	\$0	\$0	\$0	-\$139,341,319	\$65,158,397	\$1,128,652,750
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$130,375,233	\$0	-\$5,229,569	\$0	\$0	\$0	-\$135,604,802	\$61,278,051	\$1,059,110,185
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$127,531,094	\$0	-\$5,327,673	\$0	\$0	\$0	-\$132,858,767	\$57,342,035	\$988,072,390
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$123,756,477	\$0	-\$5,454,396	\$0	\$0	\$0	-\$129,210,873	\$53,348,755	\$916,493,676
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$120,443,829	\$0	-\$5,580,101	\$0	\$0	\$0	-\$126,023,930	\$49,280,019	\$842,745,885
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$116,766,525	\$0	-\$5,704,985	\$0	\$0	\$0	-\$122,471,510	\$45,132,180	\$768,356,490
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$112,478,697	\$0	-\$5,828,942	\$0	\$0	\$0	-\$118,307,639	\$40,965,285	\$693,933,859
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$108,336,740	\$0	-\$5,952,421	\$0	\$0	\$0	-\$114,289,161	\$36,792,348	\$619,327,245
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$102,475,885	\$0	-\$6,075,497	\$0	\$0	\$0	-\$108,551,382	\$32,653,642	\$546,142,162
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$97,721,462	\$0	-\$5,863,288	\$0	\$0	\$0	-\$103,584,750	\$28,579,071	\$473,820,772
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$93,090,862	\$0	-\$5,585,452	\$0	\$0	\$0	-\$98,676,314	\$24,552,607	\$402,353,631
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,483,343	\$0	-\$5,309,001	\$0	\$0	\$0	-\$93,792,344	\$20,574,658	\$331,765,075
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,786,713	\$0	-\$5,027,203	\$0	\$0	\$0	-\$88,813,916	\$16,650,023	\$262,203,332
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$78,625,136	\$0	-\$4,717,508	\$0	\$0	\$0	-\$83,342,644	\$12,798,602	\$194,234,734
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$73,481,817	\$0	-\$4,408,909	\$0	\$0	\$0	-\$77,890,726	\$9,038,411	\$127,931,772
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$68,594,076	\$0	-\$4,115,645	\$0	\$0	\$0	-\$72,709,721	\$5,366,439	\$63,112,015
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$63,578,992	\$0	-\$3,814,740	\$0	\$0	\$0	-\$67,393,732	\$1,783,758	\$0

TEMPLATE 5A

v20220802p

Baseline - 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 5A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (5) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 5A 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 that were 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).

Provide a separate deterministic projection ("Baseline") using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (Sheets 4A-2, 4A-3, and either 4A-4 or 4A-5) that shows the amount of SFA that would be determined if all underlying assumptions and methods used in the projection were the same as those used in the pre-2021 certification of plan status, except the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Template 4A (Sheet 4A-1).

For purposes of this Template 5A, any assumption change made in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance should be reflected in this Baseline calculation of the SFA amount and supporting projection information, except that an assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance should not be reflected in the Baseline projections. See examples in the SFA instructions for Section C, Item (5).

Additional instructions for each individual worksheet:

Sheet

5A-1 Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

5A-2 Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

5A-3 Baseline - 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 Baseline SFA amount 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 5A-3.

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 the Baseline SFA amount under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to identify the projected SFA exhaustion year in Sheet 5A-3.

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 5A - Sheet 5A-1

v20220802p

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

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
SFA Measurement Date:	11/30/2022

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
11/30/2022	11/30/2023	\$107,579,901	\$16,237,110	\$1,099,230	\$0	\$124,916,241
12/01/2023	11/30/2024	\$104,945,305	\$22,068,385	\$1,651,866	\$1	\$128,665,557
12/01/2024	11/30/2025	\$102,210,250	\$25,257,839	\$2,176,608	\$4	\$129,644,701
12/01/2025	11/30/2026	\$99,376,396	\$31,415,022	\$2,704,992	\$446	\$133,496,856
12/01/2026	11/30/2027	\$96,445,048	\$35,858,002	\$3,217,332	\$2,712	\$135,523,094
12/01/2027	11/30/2028	\$93,417,500	\$39,775,467	\$3,689,743	\$9,173	\$136,891,883
12/01/2028	11/30/2029	\$90,295,355	\$43,216,399	\$4,135,338	\$18,733	\$137,665,825
12/01/2029	11/30/2030	\$87,078,267	\$45,503,330	\$4,558,146	\$30,796	\$137,170,539
12/01/2030	11/30/2031	\$83,775,178	\$48,285,948	\$4,930,670	\$46,812	\$137,038,608
12/01/2031	11/30/2032	\$80,387,931	\$50,171,105	\$5,254,354	\$65,788	\$135,879,178
12/01/2032	11/30/2033	\$76,922,415	\$51,111,382	\$5,557,661	\$96,007	\$133,687,465
12/01/2033	11/30/2034	\$73,385,858	\$52,096,134	\$5,802,441	\$125,826	\$131,410,259
12/01/2034	11/30/2035	\$69,786,748	\$54,054,484	\$6,003,614	\$155,974	\$130,000,820
12/01/2035	11/30/2036	\$66,134,678	\$54,121,899	\$6,173,951	\$191,435	\$126,621,963
12/01/2036	11/30/2037	\$62,440,290	\$55,012,907	\$6,316,022	\$227,919	\$123,997,138
12/01/2037	11/30/2038	\$58,715,146	\$55,182,430	\$6,424,714	\$266,930	\$120,589,220
12/01/2038	11/30/2039	\$54,971,526	\$55,705,458	\$6,520,659	\$307,584	\$117,505,227
12/01/2039	11/30/2040	\$51,222,751	\$55,983,661	\$6,586,294	\$350,670	\$114,143,376
12/01/2040	11/30/2041	\$47,483,947	\$55,743,909	\$6,633,339	\$399,473	\$110,260,668
12/01/2041	11/30/2042	\$43,772,267	\$55,601,369	\$6,660,178	\$449,282	\$106,483,096
12/01/2042	11/30/2043	\$40,106,884	\$54,127,376	\$6,646,698	\$501,413	\$101,382,371
12/01/2043	11/30/2044	\$36,508,785	\$53,355,930	\$6,612,162	\$554,813	\$97,031,690
12/01/2044	11/30/2045	\$33,000,490	\$52,528,192	\$6,569,290	\$609,036	\$92,707,008
12/01/2045	11/30/2046	\$29,605,424	\$51,733,615	\$6,485,268	\$667,875	\$88,492,182
12/01/2046	11/30/2047	\$26,347,067	\$50,628,186	\$6,389,617	\$726,951	\$84,091,821
12/01/2047	11/30/2048	\$23,248,161	\$49,115,870	\$6,258,786	\$787,556	\$79,410,373
12/01/2048	11/30/2049	\$20,329,823	\$47,360,093	\$6,112,440	\$848,392	\$74,650,748
12/01/2049	11/30/2050	\$17,610,510	\$45,637,090	\$5,946,620	\$909,387	\$70,103,607
12/01/2050	11/30/2051	\$15,105,093	\$43,676,658	\$5,755,692	\$973,397	\$65,510,840

TEMPLATE 5A - Sheet 5A-2

v20220802p

Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
SFA Measurement Date:	11/30/2022

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
11/30/2022	11/30/2023		34,793	\$1,113,376	\$4,176,515	\$5,289,891
12/01/2023	11/30/2024		34,608	\$1,211,280	\$4,237,308	\$5,448,588
12/01/2024	11/30/2025		34,402	\$1,238,472	\$4,373,573	\$5,612,045
12/01/2025	11/30/2026		34,176	\$1,264,512	\$4,515,895	\$5,780,407
12/01/2026	11/30/2027		33,943	\$1,289,834	\$4,663,985	\$5,953,819
12/01/2027	11/30/2028		33,687	\$1,313,793	\$4,818,640	\$6,132,433
12/01/2028	11/30/2029		33,401	\$1,369,441	\$4,946,965	\$6,316,406
12/01/2029	11/30/2030		33,125	\$1,391,250	\$5,114,649	\$6,505,899
12/01/2030	11/30/2031		32,824	\$1,411,432	\$5,289,644	\$6,701,076
12/01/2031	11/30/2032		32,495	\$1,689,740	\$5,473,456	\$7,163,196
12/01/2032	11/30/2033		32,141	\$1,735,614	\$5,642,478	\$7,378,092
12/01/2033	11/30/2034		31,766	\$1,747,130	\$5,852,305	\$7,599,435
12/01/2034	11/30/2035		31,362	\$1,787,634	\$6,012,415	\$7,800,049
12/01/2035	11/30/2036		30,935	\$1,825,165	\$5,772,153	\$7,597,318
12/01/2036	11/30/2037		30,482	\$1,828,920	\$5,610,908	\$7,439,828
12/01/2037	11/30/2038		30,007	\$1,860,434	\$5,374,919	\$7,235,353
12/01/2038	11/30/2039		29,504	\$1,888,256	\$5,162,058	\$7,050,314
12/01/2039	11/30/2040		28,982	\$1,912,812	\$4,935,791	\$6,848,603
12/01/2040	11/30/2041		28,440	\$1,933,920	\$4,681,720	\$6,615,640
12/01/2041	11/30/2042		27,880	\$1,951,600	\$4,437,386	\$6,388,986
12/01/2042	11/30/2043		27,307	\$1,966,104	\$4,116,838	\$6,082,942
12/01/2043	11/30/2044		26,705	\$1,976,170	\$3,845,731	\$5,821,901
12/01/2044	11/30/2045		26,094	\$1,983,144	\$3,579,276	\$5,562,420
12/01/2045	11/30/2046		25,461	\$2,011,419	\$3,298,112	\$5,309,531
12/01/2046	11/30/2047		24,804	\$2,009,124	\$3,036,385	\$5,045,509
12/01/2047	11/30/2048		24,128	\$2,002,624	\$2,761,998	\$4,764,622
12/01/2048	11/30/2049		23,435	\$2,015,410	\$2,463,635	\$4,479,045
12/01/2049	11/30/2050		22,731	\$2,023,059	\$2,183,157	\$4,206,216
12/01/2050	11/30/2051		22,018	\$2,003,638	\$1,927,012	\$3,930,650

TEMPLATE 5A - Sheet 5A-3

Baseline - 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 Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,061,540,380
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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 (should match total from Sheet 5A-1)	(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; should match total from Sheet 5A-2)	(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))
11/30/2022	11/30/2023	\$5,945,846	\$2,888,538	\$0	-\$124,916,241	\$0	-\$5,289,891	-\$130,206,132	\$36,184,767	\$967,519,015	\$0	\$44,776,101	\$826,597,533
12/01/2023	11/30/2024	\$5,803,725	\$2,888,538	\$0	-\$128,665,557	\$0	-\$5,448,588	-\$134,114,145	\$32,701,284	\$866,106,154	\$0	\$47,860,011	\$883,149,807
12/01/2024	11/30/2025	\$5,623,824	\$2,190,252	\$0	-\$129,644,701	\$0	-\$5,612,045	-\$135,256,746	\$28,999,383	\$759,848,791	\$0	\$51,092,367	\$942,056,250
12/01/2025	11/30/2026	\$5,458,135	\$2,190,252	\$0	-\$133,496,856	\$0	-\$5,780,407	-\$139,277,263	\$25,069,703	\$645,641,231	\$0	\$54,480,651	\$1,004,185,287
12/01/2026	11/30/2027	\$5,300,700	\$2,190,252	\$0	-\$135,523,094	\$0	-\$5,953,819	-\$141,476,913	\$20,884,283	\$525,048,602	\$0	\$58,054,791	\$1,069,731,029
12/01/2027	11/30/2028	\$5,150,114	\$2,190,252	\$0	-\$136,891,883	\$0	-\$6,132,433	-\$143,024,316	\$16,478,853	\$398,503,138	\$0	\$61,825,930	\$1,138,897,325
12/01/2028	11/30/2029	\$5,009,463	\$2,190,252	\$0	-\$137,665,825	\$0	-\$6,316,406	-\$143,982,231	\$11,867,970	\$266,388,877	\$0	\$65,805,896	\$1,211,902,936
12/01/2029	11/30/2030	\$4,984,975	\$2,190,252	\$0	-\$137,170,539	\$0	-\$6,505,899	-\$143,676,438	\$7,077,740	\$129,790,179	\$0	\$70,010,320	\$1,289,088,483
12/01/2030	11/30/2031	\$4,962,603	\$2,190,252	\$0	-\$137,038,608	\$0	-\$6,701,076	-\$129,790,179	\$0	\$0	-\$13,949,505	\$74,057,586	\$1,356,349,419
12/01/2031	11/30/2032	\$4,943,443	\$2,190,252	\$0	-\$135,879,178	\$0	-\$7,163,196	\$0	\$0	\$0	-\$143,042,374	\$74,248,215	\$1,294,688,955
12/01/2032	11/30/2033	\$4,926,701	\$2,190,252	\$0	-\$133,687,465	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,065,557	\$70,752,494	\$1,231,492,845
12/01/2033	11/30/2034	\$4,910,791	\$2,190,252	\$0	-\$131,410,259	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,009,694	\$67,170,598	\$1,166,754,793
12/01/2034	11/30/2035	\$4,897,565	\$2,173,805	\$0	-\$130,000,820	\$0	-\$7,800,049	\$0	\$0	\$0	-\$137,800,869	\$63,475,328	\$1,099,500,622
12/01/2035	11/30/2036	\$4,886,398	\$1,851,291	\$0	-\$126,621,963	\$0	-\$7,597,318	\$0	\$0	\$0	-\$134,219,281	\$59,694,152	\$1,031,713,181
12/01/2036	11/30/2037	\$4,876,496	\$1,580,516	\$0	-\$123,997,138	\$0	-\$7,439,828	\$0	\$0	\$0	-\$131,436,966	\$55,860,967	\$962,594,194
12/01/2037	11/30/2038	\$4,867,615	\$1,418,306	\$0	-\$120,589,220	\$0	-\$7,235,353	\$0	\$0	\$0	-\$127,824,573	\$51,977,895	\$893,033,437
12/01/2038	11/30/2039	\$4,859,472	\$163,223	\$0	-\$117,505,227	\$0	-\$7,050,314	\$0	\$0	\$0	-\$124,555,541	\$48,028,422	\$821,529,013
12/01/2039	11/30/2040	\$4,851,535	\$148,509	\$0	-\$114,143,376	\$0	-\$6,848,603	\$0	\$0	\$0	-\$120,991,979	\$44,010,790	\$749,547,869
12/01/2040	11/30/2041	\$4,844,941	\$148,509	\$0	-\$110,260,668	\$0	-\$6,615,640	\$0	\$0	\$0	-\$116,876,308	\$39,981,909	\$677,646,920
12/01/2041	11/30/2042	\$4,838,649	\$148,509	\$0	-\$106,483,096	\$0	-\$6,388,986	\$0	\$0	\$0	-\$112,872,082	\$35,954,477	\$605,716,473
12/01/2042	11/30/2043	\$4,832,640	\$0	\$0	-\$101,382,371	\$0	-\$6,082,942	\$0	\$0	\$0	-\$107,465,313	\$31,961,131	\$535,044,931
12/01/2043	11/30/2044	\$4,827,841	\$0	\$0	-\$97,031,690	\$0	-\$5,821,901	\$0	\$0	\$0	-\$102,853,591	\$28,021,887	\$465,041,067
12/01/2044	11/30/2045	\$4,823,495	\$0	\$0	-\$92,707,008	\$0	-\$5,562,420	\$0	\$0	\$0	-\$98,269,428	\$24,120,328	\$395,715,461
12/01/2045	11/30/2046	\$4,819,205	\$0	\$0	-\$88,492,182	\$0	-\$5,309,531	\$0	\$0	\$0	-\$93,801,713	\$20,254,516	\$326,987,469
12/01/2046	11/30/2047	\$4,815,502	\$0	\$0	-\$84,091,821	\$0	-\$5,045,509	\$0	\$0	\$0	-\$89,137,330	\$16,428,754	\$259,094,394
12/01/2047	11/30/2048	\$4,811,780	\$0	\$0	-\$79,410,373	\$0	-\$4,764,622	\$0	\$0	\$0	-\$84,174,995	\$12,659,583	\$192,390,762
12/01/2048	11/30/2049	\$4,808,832	\$0	\$0	-\$74,650,748	\$0	-\$4,479,045	\$0	\$0	\$0	-\$79,129,793	\$8,961,311	\$127,031,111
12/01/2049	11/30/2050	\$4,805,998	\$0	\$0	-\$70,103,607	\$0	-\$4,206,216	\$0	\$0	\$0	-\$74,309,823	\$5,334,029	\$62,861,315
12/01/2050	11/30/2051	\$4,803,503	\$0	\$0	-\$65,510,840	\$0	-\$3,930,650	\$0	\$0	\$0	-\$69,441,490	\$1,776,672	\$0

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

v20220802p

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 Midwest Pension Fund
EIN:	36-6508328
PN:	001
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	\$1,061,540,380	NOTE: A sheet with Recon Details is not required for the last Item number provided, since that information should be the same as provided in Template 4A. From Template 5A.
2	Addition of assumed surviving spouses based on Plan's death audit	\$3,053,870	\$1,064,594,250	Show details supporting the SFA amount on Sheet 6A-2.
3	Missing Terminated Vested Participants	\$2,175,918	\$1,066,770,168	Show details supporting the SFA amount on Sheet 6A-3.
4	Contribution Base Units (CBUs)	\$30,173,340	\$1,096,943,508	Show details supporting the SFA amount on Sheet 6A-4.
5	Credited Service Accruals	(\$683,813)	\$1,096,259,696	Show details supporting the SFA amount on Sheet 6A-5.
6	Age of Spouse	\$21,799	\$1,096,281,495	Show details supporting the SFA amount on Sheet 6A-6.
7	Turnover	(\$3,534,107)	\$1,092,747,388	Show details supporting the SFA amount on Sheet 6A-7.
8	Retirement Rates for Active Participants	(\$1,076,535)	\$1,091,670,853	Show details supporting the SFA amount on Sheet 6A-8.
9	Form of Payment	\$14,777,599	\$1,106,448,452	Show details supporting the SFA amount on Sheet 6A-9.
10	Interest rate for retroactive lump sum payments for terminated vesteds retiring after NRA	\$37,408,770	\$1,143,857,222	Show details supporting the SFA amount on Sheet 6A-10.
11	Retroactive lump sum payments for terminated vesteds post-NRA whose assumed to retirement rate is 100% at 12/1/2021, did not decrement during the Plan year, and assumption update to 100% on	\$14,323,519	\$1,158,180,741	Show details supporting the SFA amount on Sheet 6A-11.
12	Administrative expense assumption	(\$28,124,626)	\$1,130,056,114	

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):	Addition of assumed surviving spouses based on Plan's death audit
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,064,594,250
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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))
11/30/2022	11/30/2023	\$5,945,846	\$2,888,538	\$0	-\$125,191,669	\$0	-\$5,289,891	-\$130,481,560	\$36,290,653	\$970,403,344	\$0	\$44,776,101	\$826,597,533
12/01/2023	11/30/2024	\$5,803,725	\$2,888,538	\$0	-\$128,930,855	\$0	-\$5,448,588	-\$134,379,443	\$32,801,199	\$868,825,100	\$0	\$47,860,011	\$883,149,807
12/01/2024	11/30/2025	\$5,623,824	\$2,190,252	\$0	-\$129,903,912	\$0	-\$5,612,045	-\$135,515,957	\$29,093,404	\$762,402,546	\$0	\$51,092,367	\$942,056,250
12/01/2025	11/30/2026	\$5,458,135	\$2,190,252	\$0	-\$133,739,790	\$0	-\$5,780,407	-\$139,520,197	\$25,158,022	\$648,040,371	\$0	\$54,480,651	\$1,004,185,287
12/01/2026	11/30/2027	\$5,300,700	\$2,190,252	\$0	-\$135,755,785	\$0	-\$5,953,819	-\$141,709,604	\$20,967,174	\$527,297,941	\$0	\$58,054,791	\$1,069,731,029
12/01/2027	11/30/2028	\$5,150,114	\$2,190,252	\$0	-\$137,114,029	\$0	-\$6,132,433	-\$143,246,462	\$16,556,496	\$400,607,975	\$0	\$61,825,930	\$1,138,897,325
12/01/2028	11/30/2029	\$5,009,463	\$2,190,252	\$0	-\$137,883,755	\$0	-\$6,316,406	-\$144,200,161	\$11,940,444	\$268,348,257	\$0	\$65,805,896	\$1,211,902,936
12/01/2029	11/30/2030	\$4,984,975	\$2,190,252	\$0	-\$137,382,550	\$0	-\$6,505,899	-\$143,888,449	\$7,145,040	\$131,604,849	\$0	\$70,010,320	\$1,289,088,483
12/01/2030	11/30/2031	\$4,962,603	\$2,190,252	\$0	-\$137,241,135	\$0	-\$6,701,076	-\$131,604,849	\$0	\$0	-\$12,337,362	\$74,103,581	\$1,358,007,556
12/01/2031	11/30/2032	\$4,943,443	\$2,190,252	\$0	-\$136,073,576	\$0	-\$7,163,196	\$0	\$0	\$0	-\$143,236,772	\$74,338,178	\$1,296,242,657
12/01/2032	11/30/2033	\$4,926,701	\$2,190,252	\$0	-\$133,874,387	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,252,479	\$70,836,654	\$1,232,943,786
12/01/2033	11/30/2034	\$4,910,791	\$2,190,252	\$0	-\$131,587,239	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,186,674	\$67,249,123	\$1,168,107,279
12/01/2034	11/30/2035	\$4,897,565	\$2,173,805	\$0	-\$130,167,442	\$0	-\$7,810,047	\$0	\$0	\$0	-\$137,977,489	\$63,548,192	\$1,100,749,352
12/01/2035	11/30/2036	\$4,886,398	\$1,851,291	\$0	-\$126,777,959	\$0	-\$7,606,678	\$0	\$0	\$0	-\$134,384,637	\$59,761,361	\$1,032,863,765
12/01/2036	11/30/2037	\$4,876,496	\$1,580,516	\$0	-\$124,145,585	\$0	-\$7,448,735	\$0	\$0	\$0	-\$131,594,320	\$55,922,752	\$963,649,208
12/01/2037	11/30/2038	\$4,867,615	\$1,418,306	\$0	-\$120,728,372	\$0	-\$7,243,702	\$0	\$0	\$0	-\$127,972,074	\$52,034,456	\$893,997,511
12/01/2038	11/30/2039	\$4,859,472	\$163,223	\$0	-\$117,637,768	\$0	-\$7,058,266	\$0	\$0	\$0	-\$124,696,034	\$48,079,944	\$822,404,115
12/01/2039	11/30/2040	\$4,851,535	\$148,509	\$0	-\$114,267,965	\$0	-\$6,856,078	\$0	\$0	\$0	-\$121,124,043	\$44,057,428	\$750,337,545
12/01/2040	11/30/2041	\$4,844,941	\$148,509	\$0	-\$110,377,652	\$0	-\$6,622,659	\$0	\$0	\$0	-\$117,000,311	\$40,023,857	\$678,354,541
12/01/2041	11/30/2042	\$4,838,649	\$148,509	\$0	-\$106,592,944	\$0	-\$6,395,577	\$0	\$0	\$0	-\$112,988,521	\$35,991,913	\$606,345,092
12/01/2042	11/30/2043	\$4,832,640	\$0	\$0	-\$101,486,856	\$0	-\$6,089,211	\$0	\$0	\$0	-\$107,576,067	\$31,994,180	\$535,595,844
12/01/2043	11/30/2044	\$4,827,841	\$0	\$0	-\$97,129,827	\$0	-\$5,827,790	\$0	\$0	\$0	-\$102,957,617	\$28,050,652	\$465,516,719
12/01/2044	11/30/2045	\$4,823,495	\$0	\$0	-\$92,799,140	\$0	-\$5,567,948	\$0	\$0	\$0	-\$98,367,088	\$24,144,939	\$396,118,065
12/01/2045	11/30/2046	\$4,819,205	\$0	\$0	-\$88,578,618	\$0	-\$5,314,717	\$0	\$0	\$0	-\$93,893,335	\$20,275,092	\$327,319,027
12/01/2046	11/30/2047	\$4,815,502	\$0	\$0	-\$84,172,847	\$0	-\$5,050,371	\$0	\$0	\$0	-\$89,223,218	\$16,445,401	\$259,356,712
12/01/2047	11/30/2048	\$4,811,780	\$0	\$0	-\$79,486,249	\$0	-\$4,769,175	\$0	\$0	\$0	-\$84,255,424	\$12,672,398	\$192,585,465
12/01/2048	11/30/2049	\$4,808,832	\$0	\$0	-\$74,721,715	\$0	-\$4,483,303	\$0	\$0	\$0	-\$79,205,018	\$8,970,380	\$127,159,659
12/01/2049	11/30/2050	\$4,805,998	\$0	\$0	-\$70,169,884	\$0	-\$4,210,193	\$0	\$0	\$0	-\$74,380,077	\$5,339,429	\$62,925,009
12/01/2050	11/30/2051	\$4,803,503	\$0	\$0	-\$65,572,627	\$0	-\$3,934,358	\$0	\$0	\$0	-\$69,506,985	\$1,778,473	\$0

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	Missing Terminated Vested Participants
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,066,770,168
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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))
11/30/2022	11/30/2023	\$5,945,846	\$2,888,538	\$0	-\$125,410,951	\$0	-\$5,289,891	-\$130,700,842	\$36,365,683	\$972,435,009	\$0	\$44,776,101	\$826,597,533
12/01/2023	11/30/2024	\$5,803,725	\$2,888,538	\$0	-\$129,144,985	\$0	-\$5,448,588	-\$134,593,573	\$32,871,085	\$870,712,522	\$0	\$47,860,011	\$883,149,807
12/01/2024	11/30/2025	\$5,623,824	\$2,190,252	\$0	-\$130,112,277	\$0	-\$5,612,045	-\$135,724,322	\$29,158,158	\$764,146,357	\$0	\$51,092,367	\$942,056,250
12/01/2025	11/30/2026	\$5,458,135	\$2,190,252	\$0	-\$133,941,746	\$0	-\$5,780,407	-\$139,722,153	\$25,217,678	\$649,641,883	\$0	\$54,480,651	\$1,004,185,287
12/01/2026	11/30/2027	\$5,300,700	\$2,190,252	\$0	-\$135,950,665	\$0	-\$5,953,819	-\$141,904,484	\$21,021,793	\$528,759,192	\$0	\$58,054,791	\$1,069,731,029
12/01/2027	11/30/2028	\$5,150,114	\$2,190,252	\$0	-\$137,301,154	\$0	-\$6,132,433	-\$143,433,587	\$16,606,163	\$401,931,768	\$0	\$61,825,930	\$1,138,897,325
12/01/2028	11/30/2029	\$5,009,463	\$2,190,252	\$0	-\$138,062,449	\$0	-\$6,316,406	-\$144,378,855	\$11,985,274	\$269,538,186	\$0	\$65,805,896	\$1,211,902,936
12/01/2029	11/30/2030	\$4,984,975	\$2,190,252	\$0	-\$137,552,159	\$0	-\$6,505,899	-\$144,058,058	\$7,185,174	\$132,665,302	\$0	\$70,010,320	\$1,289,088,483
12/01/2030	11/30/2031	\$4,962,603	\$2,190,252	\$0	-\$137,401,046	\$0	-\$6,701,076	-\$132,665,302	\$0	\$0	-\$11,436,819	\$74,129,274	\$1,358,933,792
12/01/2031	11/30/2032	\$4,943,443	\$2,190,252	\$0	-\$136,223,239	\$0	-\$7,163,196	\$0	\$0	\$0	-\$143,386,435	\$74,387,259	\$1,297,068,311
12/01/2032	11/30/2033	\$4,926,701	\$2,190,252	\$0	-\$134,013,331	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,391,423	\$70,880,248	\$1,233,674,089
12/01/2033	11/30/2034	\$4,910,791	\$2,190,252	\$0	-\$131,715,094	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,314,529	\$67,287,541	\$1,168,748,145
12/01/2034	11/30/2035	\$4,897,565	\$2,173,805	\$0	-\$130,283,957	\$0	-\$7,817,037	\$0	\$0	\$0	-\$138,100,994	\$63,581,583	\$1,101,300,102
12/01/2035	11/30/2036	\$4,886,398	\$1,851,291	\$0	-\$126,883,023	\$0	-\$7,612,981	\$0	\$0	\$0	-\$134,496,004	\$59,789,907	\$1,033,331,693
12/01/2036	11/30/2037	\$4,876,496	\$1,580,516	\$0	-\$124,239,244	\$0	-\$7,454,355	\$0	\$0	\$0	-\$131,693,599	\$55,946,872	\$964,041,978
12/01/2037	11/30/2038	\$4,867,615	\$1,418,306	\$0	-\$120,810,848	\$0	-\$7,248,651	\$0	\$0	\$0	-\$128,059,499	\$52,054,585	\$894,322,986
12/01/2038	11/30/2039	\$4,859,472	\$163,223	\$0	-\$117,709,462	\$0	-\$7,062,568	\$0	\$0	\$0	-\$124,772,030	\$48,096,523	\$822,670,174
12/01/2039	11/30/2040	\$4,851,535	\$148,509	\$0	-\$114,329,448	\$0	-\$6,859,767	\$0	\$0	\$0	-\$121,189,215	\$44,070,894	\$750,551,897
12/01/2040	11/30/2041	\$4,844,941	\$148,509	\$0	-\$110,429,638	\$0	-\$6,625,778	\$0	\$0	\$0	-\$117,055,416	\$40,034,631	\$678,524,562
12/01/2041	11/30/2042	\$4,838,649	\$148,509	\$0	-\$106,636,261	\$0	-\$6,398,176	\$0	\$0	\$0	-\$113,034,437	\$36,000,397	\$606,477,680
12/01/2042	11/30/2043	\$4,832,640	\$0	\$0	-\$101,522,408	\$0	-\$6,091,344	\$0	\$0	\$0	-\$107,613,752	\$32,000,741	\$535,697,309
12/01/2043	11/30/2044	\$4,827,841	\$0	\$0	-\$97,158,552	\$0	-\$5,829,513	\$0	\$0	\$0	-\$102,988,065	\$28,055,627	\$465,592,712
12/01/2044	11/30/2045	\$4,823,495	\$0	\$0	-\$92,821,973	\$0	-\$5,569,318	\$0	\$0	\$0	-\$98,391,291	\$24,148,626	\$396,173,541
12/01/2045	11/30/2046	\$4,819,205	\$0	\$0	-\$88,596,460	\$0	-\$5,315,788	\$0	\$0	\$0	-\$93,912,248	\$20,277,747	\$327,358,246
12/01/2046	11/30/2047	\$4,815,502	\$0	\$0	-\$84,186,542	\$0	-\$5,051,193	\$0	\$0	\$0	-\$89,237,735	\$16,447,246	\$259,383,260
12/01/2047	11/30/2048	\$4,811,780	\$0	\$0	-\$79,496,566	\$0	-\$4,769,794	\$0	\$0	\$0	-\$84,266,360	\$12,673,615	\$192,602,294
12/01/2048	11/30/2049	\$4,808,832	\$0	\$0	-\$74,729,335	\$0	-\$4,483,760	\$0	\$0	\$0	-\$79,213,095	\$8,971,118	\$127,169,149
12/01/2049	11/30/2050	\$4,805,998	\$0	\$0	-\$70,175,398	\$0	-\$4,210,524	\$0	\$0	\$0	-\$74,385,922	\$5,339,809	\$62,929,034
12/01/2050	11/30/2051	\$4,803,503	\$0	\$0	-\$65,576,532	\$0	-\$3,934,592	\$0	\$0	\$0	-\$69,511,124	\$1,778,586	\$0

TEMPLATE 6A - Sheet 6A-4

Item Description (from 6A-1):	Contribution Base Units (CBUs)
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,096,943,508
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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	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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,410,951	\$0	-\$5,289,891	-\$130,700,842	\$37,460,975	\$1,003,703,642	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$129,144,985	\$0	-\$5,448,588	-\$134,593,573	\$34,006,136	\$903,116,205	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$130,112,277	\$0	-\$5,612,045	-\$135,724,322	\$30,334,412	\$797,726,295	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$133,941,732	\$0	-\$5,780,407	-\$139,722,139	\$26,436,630	\$684,440,786	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$135,950,572	\$0	-\$5,953,819	-\$141,904,391	\$22,284,995	\$564,821,390	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$137,300,809	\$0	-\$6,132,433	-\$143,433,242	\$17,915,227	\$439,303,375	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$138,061,637	\$0	-\$6,316,406	-\$144,378,043	\$13,341,878	\$308,267,209	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$137,550,637	\$0	-\$6,505,899	-\$144,056,536	\$8,591,065	\$172,801,739	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$137,398,496	\$0	-\$6,701,076	-\$144,099,572	\$3,672,892	\$32,375,059	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$136,219,317	\$0	-\$7,163,196	-\$32,375,059	\$0	\$0	-\$111,007,453	\$74,816,837	\$1,320,361,399
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$134,007,354	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,385,446	\$72,168,491	\$1,256,382,365
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$131,706,383	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,305,818	\$68,541,464	\$1,190,815,046
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$130,271,538	\$0	-\$7,816,292	\$0	\$0	\$0	-\$138,087,830	\$64,797,982	\$1,122,667,745
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$126,865,757	\$0	-\$7,611,945	\$0	\$0	\$0	-\$134,477,702	\$60,965,471	\$1,053,939,700
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$124,216,175	\$0	-\$7,452,971	\$0	\$0	\$0	-\$131,669,146	\$57,078,156	\$983,827,647
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$120,781,091	\$0	-\$7,246,865	\$0	\$0	\$0	-\$128,027,956	\$53,138,007	\$913,221,101
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$117,672,210	\$0	-\$7,060,333	\$0	\$0	\$0	-\$124,732,543	\$49,128,362	\$840,613,041
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$114,283,026	\$0	-\$6,856,982	\$0	\$0	\$0	-\$121,140,008	\$45,047,316	\$767,470,284
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$110,373,156	\$0	-\$6,622,389	\$0	\$0	\$0	-\$116,995,545	\$40,951,674	\$694,346,136
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,569,107	\$0	-\$6,394,146	\$0	\$0	\$0	-\$112,963,253	\$36,853,923	\$621,127,005
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$101,444,378	\$0	-\$6,086,663	\$0	\$0	\$0	-\$107,531,041	\$32,786,419	\$549,095,041
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$97,069,137	\$0	-\$5,824,148	\$0	\$0	\$0	-\$102,893,285	\$28,768,885	\$477,654,928
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$92,720,433	\$0	-\$5,563,226	\$0	\$0	\$0	-\$98,283,659	\$24,784,657	\$406,812,492
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,482,323	\$0	-\$5,308,939	\$0	\$0	\$0	-\$93,791,262	\$20,831,519	\$336,481,879
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$84,059,195	\$0	-\$5,043,552	\$0	\$0	\$0	-\$89,102,747	\$16,913,471	\$266,894,752
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$79,355,046	\$0	-\$4,761,303	\$0	\$0	\$0	-\$84,116,349	\$13,046,754	\$198,400,602
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$74,572,906	\$0	-\$4,474,374	\$0	\$0	\$0	-\$79,047,280	\$9,245,368	\$131,148,042
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$70,003,278	\$0	-\$4,200,197	\$0	\$0	\$0	-\$74,203,475	\$5,509,079	\$64,977,171
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$65,388,305	\$0	-\$3,923,298	\$0	\$0	\$0	-\$69,311,603	\$1,836,474	\$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Credited Service Accruals
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,096,259,696
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Plan Year End Date		Contributions	Withdrawal 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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,410,231	\$0	-\$5,289,891	-\$130,700,122	\$37,436,166	\$1,002,995,740	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$129,142,865	\$0	-\$5,448,588	-\$134,591,453	\$33,980,478	\$902,384,765	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$130,108,194	\$0	-\$5,612,045	-\$135,720,239	\$30,307,934	\$796,972,459	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$133,934,970	\$0	-\$5,780,407	-\$139,715,377	\$26,409,388	\$683,666,471	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$135,940,646	\$0	-\$5,953,819	-\$141,894,465	\$22,257,066	\$564,029,072	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$137,287,275	\$0	-\$6,132,433	-\$143,419,708	\$17,886,710	\$438,496,074	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$138,044,142	\$0	-\$6,316,406	-\$144,360,548	\$13,312,888	\$307,448,414	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$137,528,786	\$0	-\$6,505,899	-\$144,034,685	\$8,561,737	\$171,975,466	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$137,372,172	\$0	-\$6,701,076	-\$144,073,248	\$3,643,374	\$31,545,592	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$136,188,571	\$0	-\$7,163,196	-\$31,545,592	\$0	\$0	-\$111,806,175	\$74,794,050	\$1,319,539,890
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$133,971,488	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,349,580	\$72,122,195	\$1,255,550,426
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$131,665,753	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,265,188	\$68,494,704	\$1,189,976,977
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$130,226,468	\$0	-\$7,813,588	\$0	\$0	\$0	-\$138,040,056	\$64,751,072	\$1,121,830,540
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$126,816,229	\$0	-\$7,608,974	\$0	\$0	\$0	-\$134,425,203	\$60,918,746	\$1,053,108,270
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$124,162,294	\$0	-\$7,449,738	\$0	\$0	\$0	-\$131,612,032	\$57,031,895	\$983,007,070
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$120,722,990	\$0	-\$7,243,379	\$0	\$0	\$0	-\$127,966,369	\$53,092,499	\$912,416,602
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$117,609,722	\$0	-\$7,056,583	\$0	\$0	\$0	-\$124,666,305	\$49,083,913	\$839,830,331
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$114,216,501	\$0	-\$6,852,990	\$0	\$0	\$0	-\$121,069,491	\$45,004,244	\$766,715,018
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$110,302,445	\$0	-\$6,618,147	\$0	\$0	\$0	-\$116,920,592	\$40,910,309	\$693,624,459
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,494,207	\$0	-\$6,389,652	\$0	\$0	\$0	-\$112,883,859	\$36,814,620	\$620,445,418
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$101,365,661	\$0	-\$6,081,940	\$0	\$0	\$0	-\$107,447,601	\$32,749,540	\$548,460,015
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$96,986,761	\$0	-\$5,819,206	\$0	\$0	\$0	-\$102,805,967	\$28,734,798	\$477,073,135
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$92,634,351	\$0	-\$5,558,061	\$0	\$0	\$0	-\$98,192,412	\$24,753,749	\$406,291,038
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,392,833	\$0	-\$5,303,570	\$0	\$0	\$0	-\$93,696,403	\$20,804,190	\$336,027,954
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,966,278	\$0	-\$5,037,977	\$0	\$0	\$0	-\$89,004,255	\$16,890,135	\$266,515,983
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$79,259,137	\$0	-\$4,755,548	\$0	\$0	\$0	-\$84,014,685	\$13,027,837	\$198,104,580
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$74,474,153	\$0	-\$4,468,449	\$0	\$0	\$0	-\$78,942,602	\$9,231,304	\$130,942,634
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$69,901,970	\$0	-\$4,194,118	\$0	\$0	\$0	-\$74,096,088	\$5,500,311	\$64,870,382
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$65,284,713	\$0	-\$3,917,083	\$0	\$0	\$0	-\$69,201,796	\$1,833,455	\$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Age of Spouse
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,096,281,495
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,410,261	\$0	-\$5,289,891	-\$130,700,152	\$37,436,957	\$1,003,018,300	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$129,142,951	\$0	-\$5,448,588	-\$134,591,539	\$33,981,295	\$902,408,056	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$130,108,376	\$0	-\$5,612,045	-\$135,720,421	\$30,308,776	\$796,996,411	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$133,935,296	\$0	-\$5,780,407	-\$139,715,703	\$26,410,252	\$683,690,960	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$135,941,173	\$0	-\$5,953,819	-\$141,894,992	\$22,257,946	\$564,053,914	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$137,288,062	\$0	-\$6,132,433	-\$143,420,495	\$17,887,598	\$438,521,016	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$138,045,263	\$0	-\$6,316,406	-\$144,361,669	\$13,313,773	\$307,473,120	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$137,530,319	\$0	-\$6,505,899	-\$144,036,218	\$8,562,606	\$171,999,509	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$137,374,206	\$0	-\$6,701,076	-\$144,075,282	\$3,644,210	\$31,568,437	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$136,191,194	\$0	-\$7,163,196	-\$31,568,437	\$0	\$0	-\$111,785,953	\$74,794,627	\$1,319,560,689
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$133,974,778	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,352,870	\$72,123,299	\$1,255,569,039
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$131,669,817	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,269,252	\$68,495,660	\$1,189,992,482
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$130,231,376	\$0	-\$7,813,883	\$0	\$0	\$0	-\$138,045,259	\$64,751,817	\$1,121,841,588
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$126,822,050	\$0	-\$7,609,323	\$0	\$0	\$0	-\$134,431,373	\$60,919,206	\$1,053,113,607
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$124,169,054	\$0	-\$7,450,143	\$0	\$0	\$0	-\$131,619,197	\$57,031,998	\$983,005,344
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$120,730,689	\$0	-\$7,243,841	\$0	\$0	\$0	-\$127,974,530	\$53,092,167	\$912,406,384
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$117,618,270	\$0	-\$7,057,096	\$0	\$0	\$0	-\$124,675,366	\$49,083,066	\$839,810,204
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$114,225,734	\$0	-\$6,853,544	\$0	\$0	\$0	-\$121,079,278	\$45,002,806	\$766,683,666
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$110,312,083	\$0	-\$6,618,725	\$0	\$0	\$0	-\$116,930,808	\$40,908,212	\$693,580,793
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,503,816	\$0	-\$6,390,229	\$0	\$0	\$0	-\$112,894,045	\$36,811,814	\$620,388,761
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$101,374,634	\$0	-\$6,082,478	\$0	\$0	\$0	-\$107,457,112	\$32,746,005	\$548,390,312
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$96,994,315	\$0	-\$5,819,659	\$0	\$0	\$0	-\$102,813,974	\$28,730,555	\$476,991,181
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$92,639,446	\$0	-\$5,558,367	\$0	\$0	\$0	-\$98,197,813	\$24,748,874	\$406,198,809
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,394,172	\$0	-\$5,303,650	\$0	\$0	\$0	-\$93,697,822	\$20,798,837	\$335,928,953
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,962,291	\$0	-\$5,037,737	\$0	\$0	\$0	-\$89,000,028	\$16,884,553	\$266,415,626
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$79,247,972	\$0	-\$4,754,878	\$0	\$0	\$0	-\$84,002,850	\$13,022,394	\$198,010,615
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$74,453,747	\$0	-\$4,467,225	\$0	\$0	\$0	-\$78,920,972	\$9,226,509	\$130,865,505
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$69,870,129	\$0	-\$4,192,208	\$0	\$0	\$0	-\$74,062,337	\$5,496,831	\$64,823,524
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$65,239,258	\$0	-\$3,914,355	\$0	\$0	\$0	-\$69,153,613	\$1,832,131	\$0

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,092,747,388
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Plan Year End Date		Contributions	Withdrawal 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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,411,094	\$0	-\$5,289,891	-\$130,700,985	\$37,308,654	\$999,355,057	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$129,144,438	\$0	-\$5,448,588	-\$134,593,026	\$33,848,293	\$898,610,323	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$130,109,540	\$0	-\$5,612,045	-\$135,721,585	\$30,170,898	\$793,059,636	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$133,935,296	\$0	-\$5,780,407	-\$139,715,703	\$26,267,347	\$679,611,280	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$135,938,465	\$0	-\$5,953,819	-\$141,892,284	\$22,109,902	\$559,828,898	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$137,279,066	\$0	-\$6,132,433	-\$143,411,499	\$17,734,392	\$434,151,790	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$138,028,550	\$0	-\$6,316,406	-\$144,344,956	\$13,155,472	\$302,962,306	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$137,505,606	\$0	-\$6,505,899	-\$144,011,505	\$8,399,310	\$167,350,111	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$137,335,189	\$0	-\$6,701,076	-\$144,036,265	\$3,476,140	\$26,789,987	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$136,135,372	\$0	-\$7,163,196	-\$26,789,987	\$0	\$0	-\$116,508,581	\$74,659,889	\$1,314,703,323
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$133,889,787	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,267,879	\$71,845,940	\$1,250,519,305
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$131,554,822	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,154,257	\$68,208,076	\$1,184,770,159
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$130,086,298	\$0	-\$7,805,178	\$0	\$0	\$0	-\$137,891,476	\$64,455,398	\$1,116,476,629
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$126,641,494	\$0	-\$7,598,490	\$0	\$0	\$0	-\$134,239,984	\$60,615,645	\$1,047,636,476
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$123,949,423	\$0	-\$7,436,965	\$0	\$0	\$0	-\$131,386,388	\$56,723,157	\$977,452,182
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$120,467,841	\$0	-\$7,228,070	\$0	\$0	\$0	-\$127,695,911	\$52,780,253	\$906,819,927
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$117,309,528	\$0	-\$7,038,572	\$0	\$0	\$0	-\$124,348,100	\$48,770,623	\$834,238,571
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$113,873,183	\$0	-\$6,832,391	\$0	\$0	\$0	-\$120,705,574	\$44,692,541	\$761,175,473
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$109,909,148	\$0	-\$6,594,549	\$0	\$0	\$0	-\$116,503,697	\$40,603,126	\$688,194,625
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,049,457	\$0	-\$6,362,967	\$0	\$0	\$0	-\$112,412,424	\$36,515,312	\$615,187,711
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$100,867,998	\$0	-\$6,052,080	\$0	\$0	\$0	-\$106,920,078	\$32,461,746	\$543,442,037
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$96,435,301	\$0	-\$5,786,118	\$0	\$0	\$0	-\$102,221,419	\$28,462,440	\$472,367,346
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$92,028,226	\$0	-\$5,521,694	\$0	\$0	\$0	-\$97,549,920	\$24,501,026	\$401,975,018
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$87,729,722	\$0	-\$5,263,783	\$0	\$0	\$0	-\$92,993,505	\$20,575,641	\$332,186,284
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,244,364	\$0	-\$4,994,662	\$0	\$0	\$0	-\$88,239,026	\$16,690,687	\$263,240,094
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$78,479,271	\$0	-\$4,708,756	\$0	\$0	\$0	-\$83,188,027	\$12,862,731	\$195,490,242
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$73,635,891	\$0	-\$4,418,153	\$0	\$0	\$0	-\$78,054,044	\$9,106,069	\$129,091,619
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$69,007,231	\$0	-\$4,140,434	\$0	\$0	\$0	-\$73,147,665	\$5,420,751	\$63,888,230
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$64,331,967	\$0	-\$3,859,918	\$0	\$0	\$0	-\$68,191,885	\$1,805,697	\$0

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,091,670,853
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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	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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,303,795	\$0	-\$5,289,891	-\$130,593,686	\$37,271,511	\$998,348,678	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$128,999,337	\$0	-\$5,448,588	-\$134,447,925	\$33,814,379	\$897,715,132	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$129,928,757	\$0	-\$5,612,045	-\$135,540,802	\$30,141,664	\$792,315,993	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$133,735,493	\$0	-\$5,780,407	-\$139,515,900	\$26,243,957	\$679,044,051	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$135,737,333	\$0	-\$5,953,819	-\$141,691,152	\$22,092,940	\$559,445,840	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$137,079,121	\$0	-\$6,132,433	-\$143,211,554	\$17,724,095	\$433,958,380	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$137,844,524	\$0	-\$6,316,406	-\$144,160,930	\$13,151,771	\$302,949,220	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$137,349,034	\$0	-\$6,505,899	-\$143,854,933	\$8,401,660	\$167,495,947	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$137,203,435	\$0	-\$6,701,076	-\$143,904,511	\$3,483,811	\$27,075,248	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$136,029,920	\$0	-\$7,163,196	-\$27,075,248	\$0	\$0	-\$116,117,868	\$74,671,036	\$1,315,105,183
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$133,813,136	\$0	-\$7,378,092	\$0	\$0	\$0	-\$141,191,228	\$71,871,274	\$1,251,023,150
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$131,500,672	\$0	-\$7,599,435	\$0	\$0	\$0	-\$139,100,107	\$68,238,643	\$1,185,358,721
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$130,055,713	\$0	-\$7,803,343	\$0	\$0	\$0	-\$137,859,056	\$64,490,224	\$1,117,132,437
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$126,632,767	\$0	-\$7,597,966	\$0	\$0	\$0	-\$134,230,733	\$60,653,683	\$1,048,339,573
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$123,960,528	\$0	-\$7,437,632	\$0	\$0	\$0	-\$131,398,160	\$56,763,320	\$978,183,670
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$120,496,320	\$0	-\$7,229,779	\$0	\$0	\$0	-\$127,726,099	\$52,821,526	\$907,562,500
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$117,353,482	\$0	-\$7,041,209	\$0	\$0	\$0	-\$124,394,691	\$48,812,066	\$834,975,996
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$113,927,978	\$0	-\$6,835,679	\$0	\$0	\$0	-\$120,763,657	\$44,733,360	\$761,895,633
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$109,974,273	\$0	-\$6,598,456	\$0	\$0	\$0	-\$116,572,729	\$40,642,638	\$688,885,265
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,122,068	\$0	-\$6,367,324	\$0	\$0	\$0	-\$112,489,392	\$36,552,897	\$615,838,968
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$100,945,872	\$0	-\$6,056,752	\$0	\$0	\$0	-\$107,002,624	\$32,496,904	\$544,045,905
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$96,517,076	\$0	-\$5,791,025	\$0	\$0	\$0	-\$102,308,101	\$28,494,750	\$472,916,842
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$92,113,831	\$0	-\$5,526,830	\$0	\$0	\$0	-\$97,640,661	\$24,530,088	\$402,462,835
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$87,817,775	\$0	-\$5,269,067	\$0	\$0	\$0	-\$93,086,842	\$20,601,076	\$332,606,200
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,334,507	\$0	-\$5,000,070	\$0	\$0	\$0	-\$88,334,577	\$16,712,148	\$263,585,919
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$78,570,096	\$0	-\$4,714,206	\$0	\$0	\$0	-\$83,284,302	\$12,879,903	\$195,756,966
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$73,727,267	\$0	-\$4,423,636	\$0	\$0	\$0	-\$78,150,903	\$9,118,669	\$129,274,084
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$69,098,598	\$0	-\$4,145,916	\$0	\$0	\$0	-\$73,244,514	\$5,428,498	\$63,981,593
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$64,422,535	\$0	-\$3,865,352	\$0	\$0	\$0	-\$68,287,887	\$1,808,335	\$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Form of Payment
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,106,448,452
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$125,811,853	\$0	-\$5,289,891	-\$131,101,744	\$37,798,772	\$1,013,145,479	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$129,724,520	\$0	-\$5,448,588	-\$135,173,108	\$34,338,419	\$912,310,791	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$130,842,322	\$0	-\$5,612,045	-\$136,454,367	\$30,655,004	\$806,511,427	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$134,833,316	\$0	-\$5,780,407	-\$140,613,723	\$26,739,445	\$692,637,150	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$137,001,031	\$0	-\$5,953,819	-\$142,954,850	\$22,563,571	\$572,245,870	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$138,479,698	\$0	-\$6,132,433	-\$144,612,131	\$18,163,467	\$445,797,206	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$139,354,224	\$0	-\$6,316,406	-\$145,670,630	\$13,554,283	\$313,680,858	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$138,937,776	\$0	-\$6,505,899	-\$145,443,675	\$8,762,554	\$176,999,738	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$138,843,353	\$0	-\$6,701,076	-\$145,544,429	\$3,799,212	\$35,254,521	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$137,690,515	\$0	-\$7,163,196	-\$35,254,521	\$0	\$0	-\$109,599,190	\$74,857,016	\$1,321,809,841
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$135,457,261	\$0	-\$7,378,092	\$0	\$0	\$0	-\$142,835,353	\$72,210,555	\$1,256,422,964
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$133,094,355	\$0	-\$7,599,435	\$0	\$0	\$0	-\$140,693,790	\$68,504,204	\$1,189,430,412
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$131,577,569	\$0	-\$7,827,418	\$0	\$0	\$0	-\$139,404,987	\$64,680,648	\$1,119,848,621
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$128,053,153	\$0	-\$7,683,189	\$0	\$0	\$0	-\$135,736,342	\$60,767,180	\$1,049,663,645
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$125,257,809	\$0	-\$7,515,469	\$0	\$0	\$0	-\$132,773,278	\$56,800,354	\$978,169,658
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$121,646,527	\$0	-\$7,298,792	\$0	\$0	\$0	-\$128,945,319	\$52,785,934	\$906,293,677
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$118,338,912	\$0	-\$7,100,335	\$0	\$0	\$0	-\$125,439,247	\$48,709,180	\$832,559,731
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$114,731,444	\$0	-\$6,883,887	\$0	\$0	\$0	-\$121,615,331	\$44,569,885	\$758,464,220
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$110,579,181	\$0	-\$6,634,751	\$0	\$0	\$0	-\$117,213,932	\$40,426,694	\$684,596,705
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$106,516,634	\$0	-\$6,390,998	\$0	\$0	\$0	-\$112,907,632	\$36,293,943	\$610,873,215
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$101,111,836	\$0	-\$6,066,710	\$0	\$0	\$0	-\$107,178,546	\$32,205,857	\$538,613,184
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$96,446,975	\$0	-\$5,786,819	\$0	\$0	\$0	-\$102,233,794	\$28,183,945	\$467,247,624
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$91,806,313	\$0	-\$5,508,379	\$0	\$0	\$0	-\$97,314,692	\$24,212,841	\$396,802,339
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$87,274,179	\$0	-\$5,236,451	\$0	\$0	\$0	-\$92,510,630	\$20,291,471	\$327,212,310
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$82,561,837	\$0	-\$4,953,710	\$0	\$0	\$0	-\$87,515,547	\$16,424,827	\$258,723,739
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$77,575,239	\$0	-\$4,654,514	\$0	\$0	\$0	-\$82,229,753	\$12,629,928	\$191,699,359
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$72,522,159	\$0	-\$4,351,330	\$0	\$0	\$0	-\$76,873,489	\$8,921,395	\$126,296,618
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$67,699,480	\$0	-\$4,061,969	\$0	\$0	\$0	-\$71,761,449	\$5,299,309	\$62,358,003
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$62,847,555	\$0	-\$3,770,853	\$0	\$0	\$0	-\$66,618,408	\$1,762,447	\$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Interest rate for retroactive lump sum payments for terminated vested retirees after NIR A
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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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,143,857,222
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Plan Year End Date		Contributions	Withdrawal 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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$127,178,685	\$0	-\$5,289,891	-\$132,468,576	\$39,132,050	\$1,050,520,696	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$131,642,331	\$0	-\$5,448,588	-\$137,090,919	\$35,660,539	\$949,090,316	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$132,647,088	\$0	-\$5,612,045	-\$138,259,133	\$31,957,540	\$842,788,723	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$137,310,050	\$0	-\$5,780,407	-\$143,090,457	\$28,011,626	\$727,709,892	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$139,749,085	\$0	-\$5,953,819	-\$145,702,904	\$23,787,131	\$605,794,119	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$141,449,087	\$0	-\$6,132,433	-\$147,581,520	\$19,327,695	\$477,540,294	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$142,535,465	\$0	-\$6,316,406	-\$148,851,871	\$14,649,162	\$343,337,584	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$141,970,369	\$0	-\$6,505,899	-\$148,476,268	\$9,784,380	\$204,645,697	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$142,003,964	\$0	-\$6,701,076	-\$148,705,040	\$4,745,737	\$60,686,395	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$140,729,755	\$0	-\$7,163,196	-\$60,686,395	\$0	\$0	-\$87,206,556	\$75,495,883	\$1,344,841,342
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$138,177,946	\$0	-\$7,378,092	\$0	\$0	\$0	-\$145,556,038	\$73,459,548	\$1,277,982,773
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$135,604,266	\$0	-\$7,599,435	\$0	\$0	\$0	-\$143,203,701	\$69,674,440	\$1,209,650,547
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$134,240,009	\$0	-\$7,827,418	\$0	\$0	\$0	-\$142,067,427	\$65,769,368	\$1,138,495,035
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$130,375,233	\$0	-\$7,822,514	\$0	\$0	\$0	-\$138,197,747	\$61,770,989	\$1,066,852,464
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$127,531,094	\$0	-\$7,651,866	\$0	\$0	\$0	-\$135,182,960	\$57,721,681	\$993,870,122
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$123,756,477	\$0	-\$7,425,389	\$0	\$0	\$0	-\$131,181,866	\$53,626,472	\$920,598,131
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$120,443,829	\$0	-\$7,226,630	\$0	\$0	\$0	-\$127,670,459	\$49,469,460	\$845,393,253
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$116,766,525	\$0	-\$7,005,992	\$0	\$0	\$0	-\$123,772,517	\$45,247,550	\$769,818,221
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$112,478,697	\$0	-\$6,748,722	\$0	\$0	\$0	-\$119,227,419	\$41,023,240	\$694,533,764
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$108,336,740	\$0	-\$6,500,204	\$0	\$0	\$0	-\$114,836,944	\$36,811,274	\$619,398,293
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$102,475,885	\$0	-\$6,148,553	\$0	\$0	\$0	-\$108,624,438	\$32,655,650	\$546,142,162
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$97,721,462	\$0	-\$5,863,288	\$0	\$0	\$0	-\$103,584,750	\$28,579,071	\$473,820,772
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$93,090,862	\$0	-\$5,585,452	\$0	\$0	\$0	-\$98,676,314	\$24,552,607	\$402,353,631
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,483,343	\$0	-\$5,309,001	\$0	\$0	\$0	-\$93,792,344	\$20,574,658	\$331,765,075
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,786,713	\$0	-\$5,027,203	\$0	\$0	\$0	-\$88,813,916	\$16,650,023	\$262,203,332
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$78,625,136	\$0	-\$4,717,508	\$0	\$0	\$0	-\$83,342,644	\$12,798,602	\$194,234,734
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$73,481,817	\$0	-\$4,408,909	\$0	\$0	\$0	-\$77,890,726	\$9,038,411	\$127,931,772
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$68,594,076	\$0	-\$4,115,645	\$0	\$0	\$0	-\$72,709,721	\$5,366,439	\$63,112,015
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$63,578,992	\$0	-\$3,814,740	\$0	\$0	\$0	-\$67,393,732	\$1,783,758	\$0

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:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	11/30/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$772,987,048
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$1,158,180,741
Non-SFA Interest Rate:	5.76%
SFA Interest Rate:	3.63%

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	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	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
11/30/2022	11/30/2023	\$4,243,372	\$2,888,538	\$0	-\$141,759,091	\$0	-\$5,289,891	-\$147,048,982	\$39,388,938	\$1,050,520,696	\$0	\$44,727,529	\$824,846,487
12/01/2023	11/30/2024	\$4,113,770	\$2,888,538	\$0	-\$131,642,331	\$0	-\$5,448,588	-\$137,090,919	\$35,660,539	\$949,090,316	\$0	\$47,710,935	\$879,559,731
12/01/2024	11/30/2025	\$3,960,843	\$2,190,252	\$0	-\$132,647,088	\$0	-\$5,612,045	-\$138,259,133	\$31,957,540	\$842,788,723	\$0	\$50,838,133	\$936,548,958
12/01/2025	11/30/2026	\$3,817,960	\$2,190,252	\$0	-\$137,310,050	\$0	-\$5,780,407	-\$143,090,457	\$28,011,626	\$727,709,892	\$0	\$54,116,636	\$996,673,805
12/01/2026	11/30/2027	\$3,681,485	\$2,190,252	\$0	-\$139,749,085	\$0	-\$5,953,819	-\$145,702,904	\$23,787,131	\$605,794,119	\$0	\$57,575,933	\$1,060,121,476
12/01/2027	11/30/2028	\$3,551,347	\$2,190,252	\$0	-\$141,449,087	\$0	-\$6,132,433	-\$147,581,520	\$19,327,695	\$477,540,294	\$0	\$61,226,806	\$1,127,089,881
12/01/2028	11/30/2029	\$3,427,900	\$2,190,252	\$0	-\$142,535,465	\$0	-\$6,316,406	-\$148,851,871	\$14,649,162	\$343,337,584	\$0	\$65,080,665	\$1,197,788,698
12/01/2029	11/30/2030	\$3,310,154	\$2,190,252	\$0	-\$141,970,369	\$0	-\$6,505,899	-\$148,476,268	\$9,784,380	\$204,645,697	\$0	\$69,149,557	\$1,272,438,661
12/01/2030	11/30/2031	\$3,197,008	\$2,190,252	\$0	-\$142,003,964	\$0	-\$6,701,076	-\$148,705,040	\$4,745,737	\$60,686,395	\$0	\$73,446,167	\$1,351,272,088
12/01/2031	11/30/2032	\$3,089,675	\$2,190,252	\$0	-\$140,729,755	\$0	-\$7,163,196	-\$60,686,395	\$0	\$0	-\$87,206,556	\$75,495,883	\$1,344,841,342
12/01/2032	11/30/2033	\$3,047,669	\$2,190,252	\$0	-\$138,177,946	\$0	-\$7,378,092	\$0	\$0	\$0	-\$145,556,038	\$73,459,548	\$1,277,982,773
12/01/2033	11/30/2034	\$3,006,783	\$2,190,252	\$0	-\$135,604,266	\$0	-\$7,599,435	\$0	\$0	\$0	-\$143,203,701	\$69,674,440	\$1,209,650,547
12/01/2034	11/30/2035	\$2,968,743	\$2,173,805	\$0	-\$134,240,009	\$0	-\$7,827,418	\$0	\$0	\$0	-\$142,067,427	\$65,769,368	\$1,138,495,035
12/01/2035	11/30/2036	\$2,932,895	\$1,851,291	\$0	-\$130,375,233	\$0	-\$7,822,514	\$0	\$0	\$0	-\$138,197,747	\$61,770,989	\$1,066,852,464
12/01/2036	11/30/2037	\$2,898,421	\$1,580,516	\$0	-\$127,531,094	\$0	-\$7,651,866	\$0	\$0	\$0	-\$135,182,960	\$57,721,681	\$993,870,122
12/01/2037	11/30/2038	\$2,865,097	\$1,418,306	\$0	-\$123,756,477	\$0	-\$7,425,389	\$0	\$0	\$0	-\$131,181,866	\$53,626,472	\$920,598,131
12/01/2038	11/30/2039	\$2,832,898	\$163,223	\$0	-\$120,443,829	\$0	-\$7,226,630	\$0	\$0	\$0	-\$127,670,459	\$49,469,460	\$845,393,253
12/01/2039	11/30/2040	\$2,801,425	\$148,509	\$0	-\$116,766,525	\$0	-\$7,005,992	\$0	\$0	\$0	-\$123,772,517	\$45,247,550	\$769,818,221
12/01/2040	11/30/2041	\$2,771,214	\$148,509	\$0	-\$112,478,697	\$0	-\$6,748,722	\$0	\$0	\$0	-\$119,227,419	\$41,023,240	\$694,533,764
12/01/2041	11/30/2042	\$2,741,690	\$148,509	\$0	-\$108,336,740	\$0	-\$6,500,204	\$0	\$0	\$0	-\$114,836,944	\$36,811,274	\$619,398,293
12/01/2042	11/30/2043	\$2,712,658	\$0	\$0	-\$102,475,885	\$0	-\$6,148,553	\$0	\$0	\$0	-\$108,624,438	\$32,655,650	\$546,142,162
12/01/2043	11/30/2044	\$2,684,288	\$0	\$0	-\$97,721,462	\$0	-\$5,863,288	\$0	\$0	\$0	-\$103,584,750	\$28,579,071	\$473,820,772
12/01/2044	11/30/2045	\$2,656,566	\$0	\$0	-\$93,090,862	\$0	-\$5,585,452	\$0	\$0	\$0	-\$98,676,314	\$24,552,607	\$402,353,631
12/01/2045	11/30/2046	\$2,629,130	\$0	\$0	-\$88,483,343	\$0	-\$5,309,001	\$0	\$0	\$0	-\$93,792,344	\$20,574,658	\$331,765,075
12/01/2046	11/30/2047	\$2,602,149	\$0	\$0	-\$83,786,713	\$0	-\$5,027,203	\$0	\$0	\$0	-\$88,813,916	\$16,650,023	\$262,203,332
12/01/2047	11/30/2048	\$2,575,445	\$0	\$0	-\$78,625,136	\$0	-\$4,717,508	\$0	\$0	\$0	-\$83,342,644	\$12,798,602	\$194,234,734
12/01/2048	11/30/2049	\$2,549,353	\$0	\$0	-\$73,481,817	\$0	-\$4,408,909	\$0	\$0	\$0	-\$77,890,726	\$9,038,411	\$127,931,772
12/01/2049	11/30/2050	\$2,523,525	\$0	\$0	-\$68,594,076	\$0	-\$4,115,645	\$0	\$0	\$0	-\$72,709,721	\$5,366,439	\$63,112,015
12/01/2050	11/30/2051	\$2,497,958	\$0	\$0	-\$63,578,992	\$0	-\$3,814,740	\$0	\$0	\$0	-\$67,393,732	\$1,783,758	\$0

Version Updates

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

TEMPLATE 8

File name: *Template 8 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

v20220802p

Contribution and Withdrawal Liability Details

Provide details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount. This should include total contributions, contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams. For withdrawal liability, separately show amounts for currently withdrawn employers and for future assumed withdrawals. Also provide the projected number of active participants at the beginning of each plan year.

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. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

PLAN INFORMATION

Abbreviated Plan Name:	UFCW Midwest Pension Fund
EIN:	36-6508328
PN:	001

Unit (e.g. hourly, weekly)	Hourly
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All Other Sources of Non-Investment Income

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Contributions*	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments for Currently Withdrawn Employers	Withdrawal Liability Payments for Projected Future Withdrawals	Projected Number of Active Participants (Including New Entrants) at the Beginning of the Plan Year
12/01/2022	11/30/2023	\$4,243,372	2,635,962	\$1.61				\$2,888,538	\$0	1,909
12/01/2023	11/30/2024	\$4,113,770	2,556,884	\$1.61				\$2,888,538	\$0	1,851
12/01/2024	11/30/2025	\$3,960,843	2,480,177	\$1.60				\$2,190,252	\$0	1,796
12/01/2025	11/30/2026	\$3,817,960	2,405,772	\$1.59				\$2,190,252	\$0	1,742
12/01/2026	11/30/2027	\$3,681,485	2,333,599	\$1.58				\$2,190,252	\$0	1,690
12/01/2027	11/30/2028	\$3,551,347	2,263,591	\$1.57				\$2,190,252	\$0	1,639
12/01/2028	11/30/2029	\$3,427,900	2,195,683	\$1.56				\$2,190,252	\$0	1,590
12/01/2029	11/30/2030	\$3,310,154	2,129,812	\$1.55				\$2,190,252	\$0	1,542
12/01/2030	11/30/2031	\$3,197,008	2,065,918	\$1.55				\$2,190,252	\$0	1,496
12/01/2031	11/30/2032	\$3,089,675	2,003,940	\$1.54				\$2,190,252	\$0	1,451
12/01/2032	11/30/2033	\$3,047,669	1,983,901	\$1.54				\$2,190,252	\$0	1,437
12/01/2033	11/30/2034	\$3,006,783	1,964,062	\$1.53				\$2,190,252	\$0	1,422
12/01/2034	11/30/2035	\$2,968,743	1,944,421	\$1.53				\$2,173,805	\$0	1,408
12/01/2035	11/30/2036	\$2,932,895	1,924,977	\$1.52				\$1,851,291	\$0	1,394
12/01/2036	11/30/2037	\$2,898,421	1,905,727	\$1.52				\$1,580,516	\$0	1,380
12/01/2037	11/30/2038	\$2,865,097	1,886,670	\$1.52				\$1,418,306	\$0	1,366
12/01/2038	11/30/2039	\$2,832,898	1,867,803	\$1.52				\$163,223	\$0	1,353
12/01/2039	11/30/2040	\$2,801,425	1,849,125	\$1.52				\$148,509	\$0	1,339
12/01/2040	11/30/2041	\$2,771,214	1,830,634	\$1.51				\$148,509	\$0	1,326
12/01/2041	11/30/2042	\$2,741,690	1,812,328	\$1.51				\$148,509	\$0	1,312
12/01/2042	11/30/2043	\$2,712,658	1,794,205	\$1.51				\$0	\$0	1,299
12/01/2043	11/30/2044	\$2,684,288	1,776,263	\$1.51				\$0	\$0	1,286
12/01/2044	11/30/2045	\$2,656,566	1,758,500	\$1.51				\$0	\$0	1,273
12/01/2045	11/30/2046	\$2,629,130	1,740,915	\$1.51				\$0	\$0	1,261
12/01/2046	11/30/2047	\$2,602,149	1,723,506	\$1.51				\$0	\$0	1,248
12/01/2047	11/30/2048	\$2,575,445	1,706,271	\$1.51				\$0	\$0	1,236
12/01/2048	11/30/2049	\$2,549,353	1,689,208	\$1.51				\$0	\$0	1,223
12/01/2049	11/30/2050	\$2,523,525	1,672,316	\$1.51				\$0	\$0	1,211
12/01/2050	11/30/2051	\$2,497,958	1,655,593	\$1.51				\$0	\$0	1,199

* Total contributions shown here should be contributions based upon CBU's and should not include items separately shown in any columns under "All Other Sources of Non-Investment Income."

United Food and Commercial Workers Unions and Employers Midwest Pension Fund

**Actuarial Certification of Plan Status
under IRC Section 432**

As of December 1, 2022





101 North Wacker Drive, Suite 500
Chicago, IL 60606-1724
T: 312.984.8500
segalco.com

February 28, 2023

Board of Trustees
United Food and Commercial Workers Unions and Employers Midwest Pension Fund
Rosemont, Illinois

Dear Trustees:

As required by ERISA Section 305 and Internal Revenue Code (IRC) Section 432, we have completed the Plan's actuarial status certification as of December 1, 2022 in accordance with the Multiemployer Pension Reform Act of 2014 (MPRA). The attached exhibits outline the projections performed and the results of the various tests required by the statute. These projections have been prepared based on the Actuarial Valuation as of December 1, 2021 and in accordance with generally accepted actuarial principles and practices and a current understanding of the law. The actuarial calculations were completed under the supervision of James A. Nolan, FSA, FCA, EA, MAAA, Vice President and Actuary.

As of December 1, 2022, the Plan is in critical and declining status. This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its rehabilitation plan, based on the annual standards of the rehabilitation plan. This certification is being filed with the Internal Revenue Service, pursuant to ERISA section 305(b)(3) and IRC section 432(b)(3). Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which the certification is based reflects Segal's understanding as an actuarial firm. Due to the complexity of the statute and the significance of its ramifications, Segal recommends that the Board of Trustees consult with legal counsel when making any decisions regarding compliance with ERISA and the Internal Revenue Code.

We look forward to reviewing this certification with you at your next meeting and to answering any questions you may have.

Sincerely,

Segal

By:

Handwritten signature of Ryan S. Carney in blue ink, written over a horizontal line.

Ryan S. Carney, FSA, EA, MAAA
Vice President and Benefits Consultant

Handwritten signature of James A. Nolan in blue ink, written over a horizontal line.

James A. Nolan, FSA, FCA, EA, MAAA
Vice President and Actuary

cc: Ms. Karen Van Nus

Jeffrey Fuller, Esq.

Jonathan Karmel, Esq.

Mr. Craig A. Resch



Actuarial Status Certification as of December 1, 2022: Key Results

2022

Certified Zone Status	Critical & Declining
Scheduled Progress	Making Scheduled Progress toward Rehabilitation Plan
Assets	\$847,665,193
Funded Percentage	1,815,980,752
	Funded percentage 46.6%
Funding Standard Account	Funding credit balance as of the end of the prior year (\$536,582,760)
Investment Return	Assumed rate of return 6.00%
Solvency Projection	Years to projected insolvency 7



February 28, 2023

Internal Revenue Service
Employee Plans Compliance Unit
Group 7602 (TEGE:EP:EPCU)
230 S. Dearborn Street
Room 1700 - 17th Floor
Chicago, IL 60604

To Whom It May Concern:

As required by ERISA Section 305 and the Internal Revenue Code (IRC) Section 432, we have completed the actuarial status certification as of December 1, 2022 for the following plan:

Name of Plan: United Food and Commercial Workers Unions and Employers Midwest Pension Fund
Plan number: EIN 36-6508328 / PN 001
Plan sponsor: Board of Trustees, United Food and Commercial Workers Unions and Employers Midwest Pension Fund
Address: 9550 W. Higgins Road, Ste 310, Rosemont, IL 60018
Phone number: 800-621-5133

As of December 1, 2022, the Plan is in critical and declining status.


This certification does not reflect elections that the Trustees may make under the American Rescue Plan Act of 2021 (ARPA), enacted on March 11, 2021. Decisions that the Trustees may make to elect options available to them might also affect the Plan's "zone" status and minimum funding requirements for the current and future years. These decisions may be reflected in a revised or future actuarial valuation.

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its rehabilitation plan, based on the annual standards of the rehabilitation plan.

If you have any questions on the attached certification, you may contact me at the following:

Segal
101 North Wacker Drive, Suite 500
Chicago, IL 60606-1724
Phone number: 312.984.8500

Sincerely,


James A. Nolan FSA, EA, MAAA
Vice President and Actuary
Enrolled Actuary No. 20-07228



Actuarial Status Certification as of December 1, 2022 under IRC Section 432 February 28, 2023

This is to certify that Segal has prepared an actuarial status certification under Internal Revenue Code Section 432 for the United Food and Commercial Workers Unions and Employers Midwest Pension Fund as of December 1, 2022 in accordance with generally accepted actuarial principles and practices. It has been prepared at the request of the Board of Trustees to assist in administering the Fund and meeting filing and compliance requirements under federal law. This certification may not otherwise be copied or reproduced in any form without the consent of the Board of Trustees and may only be provided to other parties in its entirety.

The measurements shown in this actuarial certification may not be applicable for other purposes. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the plan's funded status); differences in statutory interpretation and changes in plan provisions or applicable law.

This certification is based on the December 1, 2021 actuarial valuation, dated October 13, 2022. This certification reflects the changes in the law made by the Multiemployer Pension Reform Act of 2014 (MPRA). Additional assumptions required for the projections (including those under MPRA and ARPA), and sources of financial information used are summarized in Exhibit 6.

Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this certification is based reflects Segal's understanding as an actuarial firm.

This certification was based on the assumption that the Plan was qualified as a multiemployer plan for the year.

I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied in this actuarial certification is complete and accurate. In my opinion, the projections are based on reasonable actuarial estimates, assumptions and methods that offer my best estimate of anticipated experience under the Plan. In addition, as allowed by IRC Section 432(b)(3)(B), in my opinion, the contributions used for Insolvency Projections are reasonable. Furthermore, as required by IRC Section 432(b)(3)(B)(iii), the projected industry activity takes into account information provided by the plan sponsor.



James A. Nolan, FSA, FCA, EA, MAAA

EA# 20-07228

Title Vice President and Actuary

Email jnolan@segalco.com

Certificate Contents

Exhibit 1	Status Determination as of December 1, 2022
Exhibit 2	Summary of Actuarial Valuation Projections
Exhibit 3	Funding Standard Account Projections
Exhibit 4	Funding Standard Account — Projected Bases Assumed Established After December 1, 2021
Exhibit 5	Solvency Projection
Exhibit 6	Actuarial Assumptions and Methodology

Actuarial Status Certification under IRC Section 432

Exhibit 1: Status Determination as of December 1, 2022

Status	Condition	Component Result	Final Result
Critical Status:			
1. Initial critical status tests:			
C1.	A funding deficiency is projected in four years (ignoring any amortization extensions)?	Yes	Yes
C2. a.	A funding deficiency is projected in five years (ignoring any amortization extensions),	Yes	
b.	and the present value of vested benefits for non-actives is more than present value of vested benefits for actives,	Yes	
c.	and the normal cost plus interest on unfunded actuarial accrued liability (unit credit basis) is greater than contributions for current year?	Yes	Yes
C3. a.	A funding deficiency is projected in five years (ignoring any amortization extensions),	Yes	
b.	and the funded percentage is less than 65%?	Yes	Yes
C4. a.	The funded percentage is less than 65%,	Yes	
b.	and the present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over seven years	No	No
C5.	The present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over five years?	No	No
2. Emergence test:			
C6. a.	Was in critical status for the immediately preceding plan year,	Yes	
b.	and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(2) or ERISA Section 304 as in effect prior to PPA'06,	Yes	
c.	or insolvency is projected for the current year or any of the 30 succeeding plan years?	Yes	

d. Plan did NOT emerge?		Yes
3. Special emergence test:		
C7. a.	The trustees have elected an automatic amortization extension under 431(d),	Yes
b.	and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(1),	Yes
c.	or insolvency is projected for the current year or any of the 30 succeeding plan years?	Yes
Plan did NOT emerge?		Yes
4. Reentry into critical status after special emergence:		
C8 a.	The Plan emerged from critical status in any prior year under the special emergence rule,	No
b.	and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extensions of amortization periods under ERISA Section 304(d),	N/A
c.	or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A
Plan reentered critical status?		N/A
5. In Critical Status? (If C1-C6 or C8 is Yes, then Yes, unless C7 is No)		Yes
6. Determination of critical and declining status:		
C9. a.	Any of (C1) through (C5) are Yes?	Yes
b.	and either Insolvency is projected within 15 years	Yes
c. or		
1)	The ratio of inactives to actives is at least 2 to 1,	Yes
2)	and insolvency is projected within 20 years?	Yes
d. or		
1)	The funded percentage is less than 80%,	Yes
2)	and insolvency is projected within 20 years	Yes
In Critical and Declining Status?		Yes

Status	Condition	Component Result	Final Result
Endangered Status:			
	E1. a. Is not in critical status,	No	
	b. and the funded percentage is less than 80%?	N/A	No
	E2. a. Is not in critical status,	No	
	c. and a funding deficiency is projected in seven years?	N/A	No
	In Endangered Status? (Yes when either (E1) or (E2) is Yes)		No
	In Seriously Endangered Status? (Yes when BOTH (E1) and (E2) are Yes)		No
Neither Critical Status Nor Endangered Status:			
	Neither Critical nor Endangered Status?		No

This certification notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its rehabilitation plan, based on the annual standards of the rehabilitation plan (projected year of insolvency is beyond the plan year ending November 30, 2028).

Exhibit 2: Summary of Actuarial Valuation Projections

The actuarial factors as of December 1, 2022 (based on projections from the December 1, 2021 valuation certificate):

1. Financial Information			
a.	Market value of assets		\$775,407,741
b.	Actuarial value of assets		847,665,193
c. Reasonably anticipated contributions and withdrawal liability payments			
1)	Upcoming year (including \$2,888,538 in withdrawal liability payments)		7,177,054
2)	Present value for the next five years (including \$10,821,562 in withdrawal liability payments)		28,251,185
3)	Present value for the next seven years (including \$13,912,266 in withdrawal liability payments)		36,334,980
d.	Projected benefit payments		125,717,146
e.	Projected administrative expenses (beginning of year)		4,791,066
2. Liabilities			
a.	Present value of vested benefits for active participants		54,205,153
b.	Present value of vested benefits for non-active participants		1,761,161,625
c.	Total unit credit accrued liability		1,815,980,752
d.	Present value of payments	Benefit Payments	Administrative Expenses
1)	Next five years	\$567,536,545	\$22,637,204
2)	Next seven years	761,556,895	30,820,522
e.	Unit credit normal cost plus expenses		6,370,791
f.	Ratio of inactive participants to active participants		17.4
3.	Funded Percentage (1.b)/(2.c)		46.6%
4. Funding Standard Account		Without Amortization	With Amortization
		Extension	Extension
a.	Credit Balance as of the end of prior year	(\$476,680,145)	(\$536,582,760)
b.	Years to projected funding deficiency	0	0
5.	Years to Projected Insolvency		7



Exhibit 3: Funding Standard Account Projections

The tables below present the Funding Standard Account Projections for the Plan Years beginning December 1.

With Amortization Extension under IRC Section 431(d)

	Year Beginning December 1,					
	2021	2022	2023	2024	2025	2026
1. Credit balance (BOY)	(\$413,200,947)	(\$536,582,760)	(\$655,358,901)	(\$780,654,942)	(\$916,320,974)	(\$1,056,672,422)
2. Interest on (1)	(24,792,057)	(32,194,966)	(39,321,534)	(46,839,297)	(54,979,258)	(63,400,345)
3. Normal cost	1,632,419	1,579,725	1,518,309	1,457,646	1,386,327	1,318,446
4. Administrative expenses	4,651,520	4,791,066	4,934,798	5,082,842	5,235,327	5,392,387
5. Net amortization charges	94,234,935	82,283,492	81,484,294	83,267,534	79,793,844	79,879,745
6. Interest on (3), (4) and (5)	6,031,132	5,319,257	5,276,244	5,388,481	5,184,930	5,195,435
7. Expected contributions	7,728,398	7,177,054	7,028,289	6,184,240	6,046,833	5,915,374
8. Interest on (7)	231,852	215,311	210,849	185,528	181,405	177,462
9. Full-funding limit credit	0	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$536,582,760)	(\$655,358,901)	(\$780,654,942)	(\$916,320,974)	(\$1,056,672,422)	(\$1,205,765,944)
	2027	2028	2029	2030	2031	
1. Credit balance (BOY)	(\$1,205,765,944)	(\$1,363,692,499)	(\$1,503,518,852)	(\$1,646,916,301)	(\$1,788,853,364)	
2. Interest on (1)	(72,345,957)	(81,821,550)	(90,211,132)	(98,814,979)	(107,331,202)	
3. Normal cost	1,250,482	1,185,384	1,120,876	1,061,829	1,011,235	
4. Administrative expenses	5,554,159	5,720,784	5,892,408	6,069,180	6,591,129	
5. Net amortization charges	79,555,540	53,321,169	48,554,139	38,833,060	30,000,652	
6. Interest on (3), (4) and (5)	5,181,611	3,613,640	3,334,045	2,757,844	2,256,181	
7. Expected contributions	5,787,567	5,666,188	5,548,690	5,436,727	5,329,053	
8. Interest on (7)	173,627	169,986	166,461	163,102	159,872	
9. Full-funding limit credit	0	0	0	0	0	
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$1,363,692,499)	(\$1,503,518,852)	(\$1,646,916,301)	(\$1,788,853,364)	(\$1,930,554,838)	

Exhibit 3 (continued): Funding Standard Account Projections

Without Amortization Extension under IRC Section 431(d)

	Year Beginning December 1,					
	2021	2022	2023	2024	2025	2026
1. Credit balance (BOY)	(\$357,439,739)	(\$476,680,145)	(\$602,331,757)	(\$714,386,268)	(\$837,633,942)	(\$962,702,679)
2. Interest on (1)	(21,446,384)	(28,600,809)	(36,139,906)	(42,863,175)	(50,258,036)	(57,762,160)
3. Normal cost	1,632,419	1,579,725	1,518,309	1,457,646	1,386,327	1,318,446
4. Administrative expenses	4,651,520	4,791,066	4,934,798	5,082,842	5,235,327	5,392,387
5. Net amortization charges	93,484,242	92,160,500	71,993,820	75,303,160	69,830,175	66,941,576
6. Interest on (3), (4) and (5)	5,986,091	5,911,877	4,706,816	4,910,619	4,587,110	4,419,145
7. Expected contributions	7,728,398	7,177,054	7,028,289	6,184,240	6,046,833	5,915,374
8. Interest on (7)	231,852	215,311	210,849	185,528	181,405	177,462
9. Full-funding limit credit	0	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$476,680,145)	(\$602,331,757)	(\$714,386,268)	(\$837,633,942)	(\$962,702,679)	(\$1,092,443,557)

	Year Beginning December 1,					
	2027	2028	2029	2030	2031	
1. Credit balance (BOY)	(\$1,092,443,557)	(\$1,229,810,972)	(\$1,368,407,190)	(\$1,510,473,555)	(\$1,653,538,230)	
2. Interest on (1)	(65,546,614)	(73,788,658)	(82,104,431)	(90,628,413)	(99,212,294)	
3. Normal cost	1,250,482	1,185,384	1,120,876	1,061,829	1,011,235	
4. Administrative expenses	5,554,159	5,720,784	5,892,408	6,069,180	6,591,129	
5. Net amortization charges	66,574,600	59,738,864	54,946,230	47,620,020	41,527,946	
6. Interest on (3), (4) and (5)	4,402,754	3,998,702	3,717,571	3,285,062	2,947,819	
7. Expected contributions	5,787,567	5,666,188	5,548,690	5,436,727	5,329,053	
8. Interest on (7)	173,627	169,986	166,461	163,102	159,872	
9. Full-funding limit credit	0	0	0	0	0	
10. Credit balance at end of year: (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$1,229,810,972)	(\$1,368,407,190)	(\$1,510,473,555)	(\$1,653,538,230)	(\$1,799,339,727)	



Exhibit 4: Funding Standard Account — Projected Bases Assumed Established after December 1, 2021
Schedule of Funding Standard Account Bases

Type of Base	Date Established	Base Established	Amortization Period	Amortization Payment
Experience Loss	12/1/2022	\$20,184,344	15	\$1,960,600
Experience Loss	12/1/2023	18,693,017	15	1,815,740
Experience Loss	12/1/2024	24,166,545	15	2,347,410
Experience Loss	12/1/2025	12,336,815	15	1,198,333
Experience Loss	12/1/2026	28,729,131	15	2,790,595

Exhibit 5: Solvency Projections

The table below presents the projected Market Value of Assets for the Plan Years beginning December 1, 2021 through 2029.

	Year Beginning December 1,					
	2021	2022	2023	2024	2025	2026
1. Market Value at beginning of year	\$965,969,522	\$775,407,741	\$694,757,381	\$605,305,755	\$508,565,245	\$401,980,865
2. Contributions	4,350,057	4,288,516	4,267,631	4,242,016	4,217,436	4,191,900
3. Withdrawal liability payments	3,378,341	2,888,538	2,888,538	2,190,252	2,190,252	2,190,252
4. Benefit payments	113,732,339	125,717,146	129,395,182	130,384,737	134,125,016	135,867,503
5. Administrative expenses (beginning of year)	3,604,841	4,791,066	4,934,798	5,082,842	5,235,327	5,392,387
6. Interest earnings	(80,952,999)	42,680,798	37,722,185	32,294,801	26,368,275	19,910,748
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$775,407,741	\$694,757,381	\$605,305,755	\$508,565,245	\$401,980,865	\$287,013,875
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$889,140,080	\$820,474,527	\$734,700,937	\$638,949,982	\$536,105,881	\$422,881,378

	2027	2028	2029
1. Market Value at beginning of year	\$287,013,875	\$163,613,346	\$31,907,586
2. Contributions	4,163,180	4,134,673	4,103,763
3. Withdrawal liability payments	2,190,252	2,190,252	2,190,252
4. Benefit payments	137,163,095	137,838,061	137,098,039
5. Administrative expenses (beginning of year)	5,554,159	5,720,784	5,892,408
6. Interest earnings	12,963,293	5,528,160	N/A
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$163,613,346	\$31,907,586	\$0*
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$300,776,441	\$169,745,647	\$32,309,198

*Plan is projected to become insolvent on December 1, 2029.



Exhibit 6: Actuarial Assumptions and Methodology

The actuarial assumptions and plan of benefits are as used in the December 1, 2021 actuarial valuation certificate, dated October 13, 2022, except as specifically described below. We also assumed that experience would emerge as projected, except as described below. The calculations are based on a current understanding of the requirements of ERISA Section 305 and IRC Section 432.

Contribution Rates: Contribution rate increases negotiated as of the date of this certification for the Funding Standard account projection. For the solvency projection, future Rehabilitation Plan contribution increases of \$0.05 per hour each year in excess of those included under the collective bargaining agreements are included.

Asset Information: The financial information as of November 30, 2022 was based on an unaudited financial statement provided by the Fund Administrator.

For projections after that date, the assumed administrative expenses were increased by 3% per year with an additional 5.6% increase in 2031 to reflect the expected increase in PBGC premium rate, and the benefit payments were projected based on the December 1, 2021 actuarial valuation. The projected net investment return was assumed to be 6% of the average market value of assets for the 2022–2031 Plan Years. The actuarial value of assets was determined using the Plan’s smoothing method. Any resulting investment gains or losses due to the operation of the asset valuation method are amortized over 15 years in the Funding Standard Account.

Projected Industry Activity: As required by Internal Revenue Code Section 432, assumptions with respect to projected industry activity are based on information provided by the plan sponsor. Based on this information, the 2.7 million contribution units reported by the Fund Office for the plan year ended November 30, 2022 are projected to decline 3% per year for the first 10 years, and will decline 1% per year thereafter.

Future Normal Costs: Based on the assumed industry activity, we have determined the Normal Cost based on an open group forecast with the number of active participants assumed to be 1,909 for the plan year beginning December 1, 2022 with 3% annual attrition for 9 additional years and 1% annual attrition thereafter. Future new entrants are assumed to have a demographic mix similar to recent new hires.

Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are presented to meet regulatory, legislative and client requirements. Deterministic cost projections are based on a proprietary forecasting model. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the responsible actuary.

Technical issues

Segal does not practice law and, therefore, cannot and does not provide legal advice.

Any statutory interpretation on which the certification is based reflects Segal's understanding as an actuarial firm. Due to the complexity of the statute and the significance of its ramifications, Segal recommends that the Board of Trustees consult with legal counsel when making any decisions regarding compliance with ERISA and the Internal Revenue Code.

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