

UNITED FOOD AND COMMERCIAL WORKERS UNIONS AND EMPLOYERS MIDWEST PENSION FUND

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February, 1999

IMPORTANT NOTICE — IMPROVED VESTING SCHEDULE

The Board of Trustees is pleased to announce a recently-adopted amendment to the Pension Plan. An improved vesting schedule went into effect on December 1, 1998.

The Plan has been changed to allow you to become vested after earning 5 years of Eligibility Service instead of the 10 years previously required. “Vested” means that you will be eligible for a pension at Normal Retirement Age (currently, age 60), even if you stop working or change jobs. Also, if you die before you retire, your surviving spouse or dependent children may be eligible for Survivor benefits. Early Retirement continues to require 10 years of Eligibility Service.

The new vesting schedule is as follows:

Years of Eligibility Service	Vesting Percentage
Less than 5	0%
5 or More	100%

The “5-year vesting” applies to you *only*:

- if you work 400 or more Hours of Covered Employment in 1998, and
- if you earn at least one Hour of Covered Employment on or after December 1, 1998.

If you did not work 400 or more hours of Covered Employment in 1998, you must return and work 400 hours or more of Covered Employment in a Calendar Year in order for the improved 5-year Vesting Schedule to apply to you. All benefit determinations are, of course, subject to the Plan's Break in Service rules.

If you have any questions regarding this Plan change or about the Pension Plan in general, please call or write the Pension Office.

This announcement letter contains only highlights of certain provisions of the United Food and Commercial Workers Unions and Employers Midwest Pension Plan. Complete details are contained in the official Plan Document. In case of conflicts between the wording in this announcement letter and the wording in the official Plan Document, the Plan Document always governs. All plans are subject to change without prior notice to participants.