

UNITED FOOD AND COMMERCIAL WORKERS UNIONS AND EMPLOYERS MIDWEST PENSION FUND

1300 Higgins Road, Suite 300 • P.O. Box 1114 • Park Ridge, Illinois 60068-7114
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August, 2001

Important Notice — Pension Benefit Improvement

The Board of Trustees is pleased to announce a benefit improvement. Although the stock market has produced overall losses over the past two years, a pension improvement is still affordable due to diversified investing, conservative financial planning, and administrative cost control.

The Monthly Pension Rate has been increased by \$3 for each year of Credited Service. If your employer's hourly contribution rate is 52¢ or more, the formula for calculating your monthly pension has been improved as follows:

MONTHLY PENSION RATES FOR EACH YEAR OF CREDITED SERVICE EARNED

<u>52¢ Hourly Contribution Rate</u>		<u>57¢ Hourly Contribution Rate</u>	
Before Improvement	After Improvement	Before Improvement	After Improvement
\$45	\$48	\$50	\$53

This improvement applies to you if you accrued at least 400 hours of Covered Employment in 2000 or later and if your pension payments are effective on or after December 1, 2000. All benefit determinations are, of course, subject to the Plan's Break in Service and recalculation rules.

Pensions are calculated based on your service and the Hourly Contribution Rate paid by your employer for each calendar year. However, the Hourly Contribution Rate paid by your employer in 2000 is used to calculate all service in 2000 and prior years.

EXAMPLE

If your employer has been paying at the Hourly Contribution Rate of 57¢ since before 2001 and you have worked 1,600 hours in Covered Employment for each of the last 25 years, your monthly accrued pension payable at age 60 would be calculated as follows:

BEFORE BENEFIT IMPROVEMENT

AFTER BENEFIT IMPROVEMENT

25 years of Credited Service earned x \$50	= \$1,250
Monthly Pension Payable for Life	= \$1,250

25 years of Credited Service earned x \$53	= \$1,325
Monthly Pension Payable for Life	= \$1,325

In this example, the monthly accrued pension increased by 6%.

CONTACT THE OFFICE FOR ASSISTANCE

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RECIBIR AYUDA**

**ΕΠΙΚΟΙΝΩΝΗΣΤΕ ΜΕ ΤΟ ΓΡΑΦΕΙΟ ΜΑΣ ΑΝ
ΧΡΕΙΑΖΕΣΤΕ ΝΑ ΣΑΣ ΒΟΗΘΗΣΟΥΜΕ ΣΕ ΤΙΠΟΤΑ**

助力が必要の際はオフィスに連絡して下さい

需要幫助的人 請你到辦公室

**PROSZĘ SKONTAKTOWAC SIĘ Z BIUREM W
CELU OTRZYMANIA POMOCY**

اتصل بالدايرة من أجل المساعدة

PER ASSISTENZA RIVOLGERSI ALL UFFICIO

**FALLS SIE HILFE BENÖTIGEN, SETZEN SIE
SICH MIT DEM BÜRO IN VERBINDUNG**

**United Food and Commercial Workers
Unions and Employers
Midwest Pension Fund**

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