

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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June, 1999

Important Notice — Pension Benefit Improvement

The Board of Trustees is pleased to announce a substantial benefit improvement. The change applies to credited service you have already earned and credited service you will earn in the future. 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
Prior to 1/1/86*	\$42	\$45	\$42	\$50
On and After 1/1/86*	\$42	\$45	\$48	\$50

*or the first calendar year during which the hourly contribution rate is 52¢ or higher, if later.

This improvement applies to you if you accrue at least 400 hours of Covered Employment in 1997 or later and if your pension payments are effective on or after December 1, 1997. All benefit determinations are, of course, subject to the Plan's Break in Service and recalculation rules.

EXAMPLE

If your employer has been paying at the hourly contribution rate of 57¢ since 1986 and you have worked 1,600 hours in Covered Employment for each of the last 25 years, your monthly accrued pension would be calculated as follows:

BEFORE BENEFIT IMPROVEMENT

12 years of credited service earned prior to 1/1/86 x \$42	= \$ 504
13 years of credited service earned from 1/1/86 x \$48	= <u>624</u>
Monthly Pension Payable for Life	= \$1,128

AFTER BENEFIT IMPROVEMENT

12 years of credited service earned prior to 1/1/86 x \$50	= \$ 600
13 years of credited service earned from 1/1/86 x \$50	= <u>650</u>
Monthly Pension Payable for Life	= \$1,250

In this example, the monthly accrued pension increased by over 10%.

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**UNITED FOOD AND COMMERCIAL WORKERS
UNIONS AND EMPLOYERS
MIDWEST PENSION FUND**

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Forwarding and Address Correction Requested

