UNITED FOOD & COMMERCIAL WORKERS LOCAL UNION 1189
and
ST. PAUL FOOD EMPLOYERS DEFINED CONTRIBUTION PLAN

IMPORTANT NOTICE

Summary of Material Modifications

TO: Participants and Beneficiaries of the Plan

FROM: The Board of Trustees

DATE: October 15, 2015

This notice summarizes a recent change to the UFCW Local 1189 and St. Paul Food Employers Defined Contribution Plan (the Plan). The Plan has been amended to provide for optional forms of distributions for Plan Participants.

Specifically, effective on and after November 1, 2015, Plan Participants, in addition to being eligible to receive a lump sum or direct rollover distribution of their Account when otherwise eligible, may also now elect to receive the following distributions:

- A Partial Lump Sum Distribution;
- Installment Payments on a monthly, quarterly or annual basis; or
- A combination of the two.

To receive a distribution in the form of one of the above noted options, the Participant must complete an election form selecting the form and frequency of their distribution. Additionally, for the installment payment option, the Participant may chose to change the frequency of their installment payments. However, each time the Participant changes the frequency of their distributions, an additional distribution fee will be assessed by the Plan.

Please note, these new optional forms of distribution are only available to Plan Participants. These optional forms of distribution are not available to a Participant's Beneficiary.

Please keep this notice with your plan booklet. If you have any questions regarding this change, please contact the Plan Administrator, Wilson-McShane Corporation, at (952) 854-0795.