

**United Food & Commercial Workers Local Union #1189  
and St. Paul Food Employers Defined Contribution Plan**

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Fund Administrators

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**IMPORTANT NOTICE**

**Summary of Material Modifications (No. 2)**

TO: Participants and Beneficiaries of the Plan  
FROM: The Board of Trustees  
DATE: November 2018

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This notice summarizes an upcoming change to the UFCW Local 1189 and St. Paul Food Employers Defined Contribution Plan (the Plan). The Plan has been amended to provide an option that allows Participants to elect to discontinue receiving installment payments. Previously, Participants could change the amount and frequency of installment payments but could not stop them completely.

Effective on and after November 1, 2018, Plan Participants who are receiving periodic installment payments may submit an election form to stop future payments from occurring. Such a request will be processed as soon as administratively possible, but you should submit your request as early as possible in order to stop payments on the date you desire.

You should note that each time a Participant changes the frequency of their installment distributions, an additional distribution fee will be assessed by the Plan. Such a fee is not charged if you choose to stop your installment payments, but if you choose to start them again at a later date, a separate distribution fee will be charged.

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.