

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

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**PLAN HIGHLIGHTS FOR PARTICIPANTS OF THE UNITED FOOD AND COMMERCIAL  
WORKERS UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND**

The level of benefits available to you is determined by the contribution rate paid on your behalf by your employer. Refer to your labor agreement for the contribution rate. The brief summary below assumes that you are an active Plan Participant.

**TYPE OF BENEFIT**

**AGE & SERVICE REQUIREMENTS**

Normal Retirement	Age 65 and at least 5 years Benefit Service
Early Retirement (Non Reduced)	Age 60 and at least 10 years of Benefit Service
Early Retirement (Reduced)	Age 55 and at least 15 years of Benefit Service. Reduced from Age 60
Disability Retirement	Any age and at least 10 years of Benefit Service and must have Social Security Disability Award and the disability must have begun prior to termination of covered employment
Deferred Vested Pension	Age 65 and at least 10 years of Vesting Service at termination or 5 years Vesting Service if actively working after 1/1/99
Early Deferred Vested	Age 55 and at least 15 years Benefit Service. Reduced from Age 60
Death Benefit (Does not apply to Deferred Vested Pensions)	Majority Benefit Service FT -- \$2500 Majority Benefit Service PT -- \$1500
Effective April 28, 2010 the Death Benefit is paid as a monthly annuity equal to the deceased pensioner's life annuity amount until the Death Benefit amount has been paid in full.	
Pre-Retirement Surviving Spouse's Pension	At least 10 years Vesting Service or 5 years Vesting Service if actively working after 1/1/99. Pension begins when Participant would have attained earliest retirement age.
Joint & Survivor Pension	Percentage of pension continues to spouse after death of Participant <b>OR</b>
Five Year Certain	60 pension payments guaranteed

**FUTURE SERVICE CREDIT**

Future Service Credit is the period of employment with a Participant Employer in a job classification covered by a collective bargaining agreement with a Participating Union between your Effective Date and the date you terminate covered employment. Future Service Credit is based on regular time hours you work, according to the following schedule:

<b>FULL TIME PARTICIPANTS</b>	<b>PART TIME PARTICIPANTS</b>	<b>FUTURE SERVICE CREDIT</b>
1600 hours or more	800 hours or more	1 year
1200 to 1599 hours	600 to 799 hours	3/4 year
800 to 1199 hours	400 to 599 hours	1/2 year
400 to 799 hours	200 to 399 hours	1/4 year
under 400 hours	under 200 hours	none