

FELRA & UFCW PENSION FUND

AGENDA

JULY 23, 2020

9:30 A.M.

- I. CALL TO ORDER
- II. MINUTES (pg. 1 – 12)
 - A. REGULAR MEETING – APRIL 16, 2020
 - B. APPEALS COMMITTEE MEETING – MAY 7, 2020
- III. FINANCIAL REPORTS (pg. 13)
 - A. PNC REPORT
 - B. INVESTMENT PERFORMANCE SERVICES
- IV. ACTUARY'S REPORT
- V. ATTORNEYS' REPORT
- VI. ADMINISTRATIVE MANAGER'S REPORT - (1Q20) (pg. 14 - 51)
- VII. INVOICES (pg. 52 – 53)
- VIII. OTHER FUND BUSINESS (pg. 54 – 58)
 - A. ACME PENSION CONTRIBUTION RATES/MOA
 - B. SAFEWAY PAYROLL AUDIT 2014-2017 – STATUS UPDATE
 - C. CALIBRE – RISK ASSESSMENT MEMORANDUM
 - D. GIANT/SAFEWAY MOA
 - E. MISCELLANEOUS CORRESPONDENCE
- IX. NEXT MEETING DATE AND LOCATION – OCTOBER 22, 2020
- X. ADJOURNMENT

MINUTES

**Food Employers Labor Relations Association
And United Food & Commercial Workers
Pension Fund**

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW PENSION FUND
VIA TELECONFERENCE
APRIL 16, 2020**

The following Trustees were present:

UNION TRUSTEES

M. Federici - Chairman
D. Blitzstein
T. Hipkins
C. Hoffmann

EMPLOYER TRUSTEES

J. Paradis - Secretary
D. Dosenbach
M. Goble

Also present were:

Y. Anwar - UFCW Local 400
J. Chorpenning - UFCW Local 27
L. DuVall - Associated Administrators, LLC
A. Hanson - UFCW Local 400
J. Hack - UFCW Local 27
J. Harrison - UFCW Local 27
J. Herishen - Calibre CPA Group
N. Hill - UFCW Local 27
D. Jensen - Associated Administrators, LLC
W. Jensen - Associated Administrators, LLC
N. Jacobs - UFCW Local 400
G. Kalwarski - Cheiron
J. Kokolas - Calibre CPA Group
M. Kreps - Groom Law Group
E. Masten - UFCW Local 27
C. McDonough - Investment Performance Services
R. McKnight - Associated Administrators, LLC
C. Murphy - Associated Administrators, LLC
S. Ridore - Safeway, Inc.
S. Sanchez - Slevin & Hart, P.C.
R. Sichel - Investment Performance Services
B. Slevin - Slevin & Hart, P.C.

L. Walsh - Associated Administrators, LLC
M. Wilson - UFCW Local 400
K. Woodrich – Cheiron

I. CALL TO ORDER

A quorum being present, the Chairman called the meeting to order.

A. Appointment of Trustee

Mr. Jensen reported that he had received correspondence from UFCW Local 27 removing George Murphy, Jr. as a Trustee and appointing David Blitzstein as a successor Trustee effective April 16, 2020. The Trustees welcomed Mr. Blitzstein to the meeting.

II. MINUTES

The Trustees reviewed the minutes of the regular meeting held on September 25, 2019, which were pre-circulated,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the minutes of the regular meeting held on September 25, 2019 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Cash Activity Report

Mr. Jensen presented the Summary of Cash Activity Report for the period January 1, 2019 to December 31, 2019 as provided by PNC. Such report indicated a beginning balance of \$3,299,967, receipts of \$46,368,590, net transfers from managers of \$110,974,301, disbursements of \$151,452,732, and earnings of \$287,742, resulting in a balance of \$9,477,868 as of December 31, 2019.

Mr. Jensen noted that PNC has been asked to file a Class Action on behalf of the Fund in the SEB Investment Management AB v. Endo International plc, et. al. Settlement.

B. Investment Performance Services

The Trustees welcomed Mr. Rich Sichel and Mr. Chris McDonough of Investment Performance Services (“IPS”) to the meeting.

1. Preliminary Performance Update - February 29, 2020

Mr. Sichel reviewed the Preliminary Performance Report for the period ending February 29, 2020. Such report indicated a beginning market value of \$95,255,494, net cash flow of (\$4,103,277), and net investment change of \$378,664, resulting in an ending market value of \$91,530,881. The year-to-date performance through February 29, 2020 was 0.7% gross of fees.

2. Asset Allocation

Mr. Sichel reported the Investment Policy that was approved at the September 25, 2019 Board meeting was included with the Master Consulting Report dated December 31, 2019. Mr. Sichel presented an Investment Policy Amendment reflecting the asset allocation changes previously approved by the Board. He stated that with the exception of the Fund’s remaining investment in the EnTrust Capital Diversified Fund of \$1.9 million, all of the Fund’s assets are invested in fixed income (Segal, Bryant & Hamill) or are held in cash (PNC STIF). Mr. Sichel reported that the Fund’s investment allocations are within the permitted Investment Policy ranges.

3. Investment Managers

LumX Asset Management (LumX)

Mr. Sichel reported that Fund’s investment in LumX was fully redeemed in November 2019.

Segal, Bryant & Hamill (“SBH”)

Mr. Sichel reported that in a letter dated March 3, 2020, SBH requested a change to its Investment Policy Addendum with the Fund to allow for a maximum of 75% of the fixed income portfolio to be invested in non-rated bonds and bonds rated below A-. IPS recommended the Trustees approve the manager’s request. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to approve amending SBH’s Investment Policy Addendum to increase to 75% the maximum amount of the portfolio that the manager may invest in non-rated bonds and bonds rated below A- .

4. Segal Marco Advisors

The Trustees discussed the proxy voting services provided by Segal Marco Advisors and agreed with IPS that, due to the changes in the Fund's asset allocation that eliminated separately managed equities, proxy voting services are no longer relevant.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to terminate the proxy voting services of Segal Marco Advisors, effective immediately.

The Trustees thanked Mr. Sichel and Mr. McDonough for their report and they were excused from the meeting.

C. Auditor's Report

The Trustees welcomed Mr. Joseph Herishen and Mr. Jim Kokolas of Calibre CPA Group ("Calibre") to the meeting.

1. Financial Statements – December 31, 2018

Mr. Herishen presented the Financial Statements for the period ended December 31, 2018. He noted that the auditor's opinion was unqualified and the financial statements were in conformity with generally accepted accounting principles.

Mr. Herishen reported that total assets were \$217,367,683 and total liabilities were \$1,024,554, producing net assets available for benefits of \$216,343,129. Mr. Herishen reviewed the Notes to Financial Statements, Schedule of Assets Held for Investment Purposes, Schedule of Employer Contributions, and Schedule of Administrative Expenses.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to accept the Auditor's 2018 Financial Statements as presented.

2. Data Breach

Mr. Jim Kokolas reported on the 2019 data breach at Calibre that resulted in the unauthorized disclosure of information relating to Fund participants. Mr. Kokolas reported on the steps taken by

Calibre to investigate, and attempt to mitigate the effects of, the data breach, including performance of a forensic audit, establishment of a participant call center and offers of free credit monitoring to affected participants. In response to the Trustees' request, Mr. Kokolas said that he would provide the Trustees with a summary of the preventive measures that Calibre has put in place to avoid a future breach incident, as well as Calibre's process and procedures for notifying the Fund of data breaches.

The Trustees thanked Mr. Kokolas and he was excused from the meeting.

3. Calibre's Engagement Proposal

Mr. Herishen presented Calibre's engagement proposal and proposed side letter relating to the 2019 audit, along with Calibre's planning letters relating to the audit. Mr. Herishen stated that the estimated retainer fees for the 2019 audit would not exceed \$45,500, reflecting a decrease of \$3,500 compared to the prior year. Non-retainer fees would range from \$90.00 to \$345.00 per hour.

4. Payroll Audit - Safeway

Mr. Herishen reported that Calibre had completed a payroll audit of Safeway for the period January 2014 through December 2017, which revealed a discrepancy of \$39,035.17 owed to the Fund. Mr. Herishen reported that the audit findings had been sent to Safeway for review. Trustee Dosenbach stated that Safeway was reviewing the audit findings and would follow up with Calibre within two weeks.

The Trustees thanked Mr. Herishen for his report and he was excused from the meeting.

The Trustees reviewed the engagement proposal submitted by Calibre.

After discussion and, on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to approve the engagement proposal submitted by Calibre to perform the 2019 audit at a fee not to exceed \$45,500.

IV. ACTUARY'S REPORT

The Trustees welcomed Mr. Gene Kalwarski and Mr. Kevin Woodrich of Cheiron to the meeting.

A. 2019 Actuarial Valuation Results

Mr. Woodrich presented the 2019 Actuarial Valuation Results. Mr. Woodrich reported that there were 10,420 active participants as of January 1, 2019. There were 14,335 terminated vested participants, and 18,539 participants in pay status as of January 1, 2019. The total market value of assets was \$235,636,022 as of January 1, 2019 and the total actuarial value of assets was \$253,343,071. The actuarial liability was \$1,657,107,953, resulting in a funding ratio on an actuarial value of assets basis of 15.3%. Mr. Woodrich reported that the Fund's current projected date of insolvency is February 2021.

B. Annual Certification

Mr. Jensen reported that Cheiron had prepared the Annual Certification of Plan Status as of January 1, 2020, which reflected that the Plan remains in Critical and Declining status.

C. Engagement Proposal

Mr. Woodrich presented Cheiron's retainer fee request for 2020. He stated that that Cheiron proposed a retainer fee of \$67,896 (\$5,658.00 per month), which represents an increase of approximately 1.6%, with the non-retainer fees ranging from \$150 to \$510 per hour for 2020.

The Trustees thanked the representatives of Cheiron and they were excused from the meeting.

The Trustees discussed Cheiron's 2020 engagement proposal.

After discussion and, on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to approve Cheiron's 2020 engagement proposal as presented.

V. ATTORNEY'S REPORT

A. Memoranda of Agreement ("MOA")

Mr. Slevin discussed the agreements reached by the Locals and Giant, Safeway and Acme (collectively, the "Employers"). He then summarized the key terms of a tentative agreement by the Locals and the Employers, the Fund, the MAP Fund, and PBGC (the "Tentative Agreement").

Mr. Slevin explained how the Tentative Agreement, if implemented, would impact the Fund, the MAP Fund, and participants and beneficiaries. He further summarized issues still being negotiated. Finally, Mr. Slevin discussed the goals of the parties regarding the timing of entering into a final agreement and the administrative steps that would have to be taken by the Fund to implement a final agreement.

After discussion, and upon a Motion duly made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to agree to enter into a final written agreement consistent with the following key terms in the Tentative Agreement: (a) a requirement that the Fund be combined with the MAP Fund, (b) an agreement by PBGC to provide financial assistance to pay guaranteed benefits upon insolvency of the combined fund, (c) an obligation for the Employers to make an aggregate, annual contribution to the combined fund in the amount of \$56 million for 25 years, and (d) a release and discharge of any and all claims that could or would arise as a consequence of the Employers' participation in, contributions to, or withdrawal from the Fund, MAP Fund, and the combined fund, including withdrawal liability and mass withdrawal liability.

FURTHER RESOLVED, to establish a committee comprised of Mr. Federici, Mr. Hipkins, Mr. Paradis, and Mr. Dosenbach and delegate to such committee the authority to enter into and implement a final written agreement consistent with the key terms of the Tentative Agreement.

B. Calibre Retainer and Side Letters

Mr. Slevin reported on the Calibre engagement letter and side letter. Mr. Slevin reported on Calibre's actions in connection with the data breach notifications to Fund participants.

The Trustees discussed the breach notification and response rules applicable to other Fund providers. Counsel will review the contractual provisions relating to breach notification and mitigation as the Fund's provider agreements are renewed or updated.

C. Setting Every Community Up for Retirement Enhancement Act ("SECURE" Act)

Ms. Sanchez discussed Slevin & Hart's memorandum dated February 21, 2020 regarding the SECURE Act.

D. Acme Delinquent Contributions

Ms. Sanchez reported on Acme's contribution delinquency. Mr. Jensen noted that Acme continues to contribute to the Fund at incorrect rates, resulting in both overpayments and underpayments to the Fund. Trustee Dosenbach stated that Acme would pay the delinquent contributions with accrued interest through June 15, 2020. He asked Fund co-counsel to draft a settlement agreement to be executed by June 15, 2020.

Ms. Sanchez reported on a proposed delinquency policy amendment relating to habitually delinquent employers.

E. Age 70.5 Required Minimum Distributions

Ms. Sanchez reported on the calculation of pension benefits relating to participants who worked past age 70.5. Mr. Kreps stated that this matter is under review by the Employer Trustees.

F. Stop Hacks and Improve Electronic Data Security ("SHIELD") Act.

Ms. Sanchez reported on the New York State SHIELD Act.

G. Department of Labor ("DOL") Proposed Electronic Disclosure Regulations

Ms. Sanchez reported on the DOL's proposed electronic disclosure regulations.

H. Participant Litigation

Ms. Sanchez reported on the resolution of the litigation filed against the Fund by Participant Fisher-Smith.

I. DOL Investigation

Ms. Sanchez reported on the DOL's ongoing investigation of the Fund.

J. 2019 Rehabilitation Plan ("RP")

Ms. Sanchez reported on the Fund's RP.

K. Fidelity Bond Renewal

Ms. Sanchez discussed the Fund's fidelity bond renewal.

L. Document Request from Albertson's

Ms. Sanchez reported on a document request received by the Fund earlier this year from Albertsons.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Associated Administrators, LLC ("Associated")

Ms. Laura Walsh stated that as previously announced, Mr. Jensen will retire April 30, 2020. The Associated team to provide administrative services to the Fund will be Account Executives Ms. Linda DuVall and Mr. David Jensen, along with Account Managers Ms. Colleen Murphy and Mr. Ryan McKnight. She reviewed their years of employment with Associated and their backgrounds in Taft-Hartley benefits administration and client relations, noting a summary of their experience and qualifications is available on the portal.

B. Third Quarter 2019 Report

Mr. Jensen presented the Administrative Manager's report for the Third Quarter 2019, which had been pre-circulated. Such report indicated contribution income of \$10,799,336, interest and dividend income of \$1,041,177, transfers from assets of \$28,000,000, receipt of withdrawal liability payments of \$188,208, and miscellaneous income of \$256,130, producing total income of \$40,284,851 for the quarter. Total expenses were \$37,498,527, producing a net operating surplus of \$2,786,324. Mr. Jensen noted that contributions were remitted on behalf of 16,262 Plan participants.

Mr. Jensen reviewed the pension applications contained in the Administrative Manager's Third Quarter 2019 Report.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the pension applications contained in the Administrative Manager's Third Quarter 2019 report are approved for payment.

Mr. Jensen presented a snapshot of Fund work performed by Associated Administrators during the Third Quarter 2019.

C. Fourth Quarter 2019 Report

Mr. Jensen presented the Administrative Manager's report for the Fourth Quarter 2019, which had been pre-circulated. Such report indicated contribution income of \$11,055,590, interest and dividend income of \$696,487, transfers from assets of \$31,205,703, receipt of withdrawal liability payments of \$188,208, and miscellaneous income of \$54,198, producing total income of \$43,200,186 for the quarter. Total expenses were \$38,448,791, producing a net operating surplus of \$4,751,395. Mr. Jensen noted that contributions were remitted on behalf of 16,256 Plan participants.

Mr. Jensen reviewed the pension applications contained in the Administrative Manager's Fourth Quarter 2019 Report.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the pension applications contained in the Administrative Manager's Fourth Quarter 2019 report are approved for payment.

Mr. Jensen presented a snapshot of Fund work performed by Associated Administrators during the Fourth Quarter 2019.

VII. INVOICES

The Trustees reviewed the list of invoices dated April 16, 2020. It was noted there were no additions, deletions or changes to the list.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the invoices on the list dated April 16, 2020 are approved for payment.

VIII. OTHER FUND BUSINESS

A. Miscellaneous Correspondence

1. Madoff Victim Fund

Mr. Jensen reported that he had filed paperwork on behalf of the Fund to the Madoff Victim Fund and that the Fund had received no additional recoveries.

2. Visium Asset Management

Mr. Jensen reported that the Visium Asset Management SEC claim had been filed on behalf of the Fund on February 5, 2020.

3. Retroactive Contributions

Mr. Jensen reported that both Giant and Safeway have remitted the retroactive pension contributions due to the Fund as a result of the Employers' contribution rate increases.

4. DOL - Kuster

Mr. Jensen stated that he had been in contact with the DOL regarding Plan participant Kuster, specifically related to the processing and receipt of her pension paperwork.

IX. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected July 23, 2020 as their next meeting date in Landover, Maryland, beginning at 1:00 p.m. or via teleconference if needed.

X. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully Submitted,

Jason Paradis, Secretary

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**Food Employers Labor Relations Association
and United Food & Commercial Workers
Pension Fund**

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW PENSION FUND ON MAY 7, 2020
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 Pension Appeal – April 2020

Code	Issue	Decision
P20/101-5040	Tier I vs. Tier II (Acme)	Approved

There were no Local 400 pension appeals presented in April 2020.

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

**SUMMARY OF CASH ACTIVITY
FELRA AND UFCW PENSION FUND
01/01/20 to 3/31/20**

Balance 01/01/2020	\$9,477,868
Receipts	12,088,250
Net Transfers from managers	17,346,459
Disbursements	(36,963,927)
Earnings	68,007
Balance 3/31/2020	\$2,016,657

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
PENSION FUND
FIRST QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
FIRST QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ACME ¹	\$1,481.27	33	\$127,837
ACME TIER 2 ¹	2.19	166	180,081
ACME PHARMACY ¹	1.14	0	0
GIANT	836.10	333	834,428
GIANT TIER 2	1.62	3,239	2,400,444
GIANT SERVICE CLERKS L. 27	0.76	11	3,952
SAFEWAY	836.10	239	600,320
SAFEWAY DELAWARE	1.62	66	54,434
SAFEWAY TIER 2 ²	1.62	2,030	1,697,110
SAFEWAY SERVICE CLERKS L. 27 ³	0.76	31	(438)
TOTAL		6,148	\$5,898,168

¹THE AMOUNT EMPLOYER SHOULD BE PAYING HAS BEEN BILLED

²INCLUDES ADJUSTMENT FOR 04/19-02/20 - \$27,167.88

³INCLUDES ADJUSTMENT FOR 04/19-02/20 - (\$12,517.98)

FULL TIME
FIRST QUARTER 2020
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT
PENSION BENEFITS	\$26,988,145
SUBTOTAL	\$26,988,145

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$386,453
ACCURINT	228
ACTUARIAL & CONSULTING	10,782
BNY CONVERGEX	(1,335)
BONDING & INSURANCE	1,594
CONFERENCE	808
ENTRUST CLASS X	898
INV PERFORMANCE	16,958
JPM CB MANAGEMENT FEES	6,955
LEGAL	19,113
PNC	1,366
POSTAGE	4,001
PRINTING	488
SEGALL BRYANT & HAMILL	11,360
TELEPHONE	200

SUBTOTAL	\$459,869
TOTAL EXPENSES	\$27,448,014

AVG. FULL TIME RETIREES 11,630

AVG. MONTHLY PAYOUT \$773.52

FULL TIME FIRST QUARTER 2020 QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS	\$5,898,168	\$0	\$0	\$0	\$5,898,168
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,898,168	\$0	\$0	\$0	\$5,898,168
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BENEFIT EXPENSES					
PENSION BENEFITS	\$26,988,145	\$0	\$0	\$0	\$26,988,145
SUBTOTAL	\$26,988,145	\$0	\$0	\$0	\$26,988,145

OPERATING EXPENSES					
ADMINISTRATION	\$386,453	\$0	\$0	\$0	\$386,453
OTHER	73,416	0	0	0	73,416
SUBTOTAL	\$459,869	\$0	\$0	\$0	\$459,869

TOTAL EXPENSES	\$27,448,014	\$0	\$0	\$0	\$27,448,014
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TOTAL INCOME	\$5,898,168	\$0	\$0	\$0	\$5,898,168
TOTAL EXPENSES	\$27,448,014	\$0	\$0	\$0	\$27,448,014
SURPLUS (DEFICIT)	(\$21,549,846)	\$0	\$0	\$0	(\$21,549,846)

AVERAGE INCOME	\$319.79	\$0.00	\$0.00	\$0.00	\$319.79
AVERAGE EXPENSES	\$1,488.18	\$0.00	\$0.00	\$0.00	\$1,488.18
SURPLUS (DEFICIT)	(\$1,168.39)	\$0.00	\$0.00	\$0.00	(\$1,168.39)

TOTAL PARTICIPANTS	6,148				6,148
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FULL TIME
2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS	\$5,850,870	\$5,793,694	\$5,639,524	\$5,756,908	\$23,040,996
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,850,870	\$5,793,694	\$5,639,524	\$5,756,908	\$23,040,996
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BENEFIT EXPENSES					
PENSION BENEFITS	\$27,202,390	\$27,233,958	\$27,188,830	\$26,863,107	\$108,488,285
SUBTOTAL	\$27,202,390	\$27,233,958	\$27,188,830	\$26,863,107	\$108,488,285

OPERATING EXPENSES					
ADMINISTRATION	\$375,048	\$384,055	\$382,047	\$388,221	\$1,529,371
OTHER	120,657	203,531	173,311	694,074	1,191,573
SUBTOTAL	\$495,705	\$587,586	\$555,358	\$1,082,295	\$2,720,944

TOTAL EXPENSES	\$27,698,095	\$27,821,544	\$27,744,188	\$27,945,402	\$111,209,229
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TOTAL INCOME	\$5,850,870	\$5,793,694	\$5,639,524	\$5,756,908	\$23,040,996
TOTAL EXPENSES	\$27,698,095	\$27,821,544	\$27,744,188	\$27,945,402	\$111,209,229
SURPLUS (DEFICIT)	(\$21,847,225)	(\$22,027,850)	(\$22,104,664)	(\$22,188,494)	(\$88,168,233)

AVERAGE INCOME	\$318.78	\$315.05	\$306.26	\$312.28	\$313.09
AVERAGE EXPENSES	\$1,509.10	\$1,512.86	\$1,506.69	\$1,515.89	\$1,511.14
SURPLUS (DEFICIT)	(\$1,190.32)	(\$1,197.81)	(\$1,200.43)	(\$1,203.61)	(\$1,198.05)

TOTAL PARTICIPANTS	6,118	6,130	6,138	6,145	6,133
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PART TIME
FIRST QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ACME ¹	\$548.47	2	\$2,841
ACME TIER 2 ¹	2.19	266	175,170
ACME PHARMACY ¹	1.14	5	2,122
GIANT	309.59	80	74,304
GIANT TIER 2	1.62	5,971	3,117,663
GIANT SERVICE CLERKS L. 27	0.76	133	28,396
SAFEWAY	309.59	19	17,647
SAFEWAY DELAWARE	1.62	114	63,747
SAFEWAY TIER 2	1.62	3,208	1,800,828
SAFEWAY SERVICE CLERKS L. 27	0.76	41	10,869
TOTAL		9,839	\$5,293,587

¹THE AMOUNT EMPLOYER SHOULD BE PAYING HAS BEEN BILLED

PART TIME
FIRST QUARTER 2020
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT
PENSION BENEFITS	\$9,005,574

SUBTOTAL	\$9,005,574
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OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$337,407
ACCURINT	373
ACTUARIAL & CONSULTING	17,591
BNY CONVERGEX	(2,179)
BONDING & INSURANCE	2,602
CONFERENCE	1,318
ENTRUST CLASS X	1,465
INV PERFORMANCE	27,668
JPM CB MANAGEMENT FEES	11,347
LEGAL	31,185
PNC	2,230
POSTAGE	6,529
PRINTING	797
SEGALL BRYANT & HAMILL	18,534
TELEPHONE	327

SUBTOTAL	\$457,194
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TOTAL EXPENSES	\$9,462,768
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AVG. PART TIME RETIREES	7,162	AVG. MONTHLY PAYOUT	\$419.14
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PART TIME FIRST QUARTER 2020 QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS	\$5,293,587	\$0	\$0	\$0	\$5,293,587
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,293,587	\$0	\$0	\$0	\$5,293,587
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BENEFIT EXPENSES					
PENSION BENEFITS	\$9,005,574	\$0	\$0	\$0	\$9,005,574
SUBTOTAL	\$9,005,574	\$0	\$0	\$0	\$9,005,574

OPERATING EXPENSES					
ADMINISTRATION	\$337,407	\$0	\$0	\$0	\$337,407
OTHER	119,787	0	0	0	119,787
SUBTOTAL	\$457,194	\$0	\$0	\$0	\$457,194

TOTAL EXPENSES	\$9,462,768	\$0	\$0	\$0	\$9,462,768
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TOTAL INCOME	\$5,293,587	\$0	\$0	\$0	\$5,293,587
TOTAL EXPENSES	\$9,462,768	\$0	\$0	\$0	\$9,462,768
SURPLUS (DEFICIT)	(\$4,169,181)	\$0	\$0	\$0	(\$4,169,181)

AVERAGE INCOME	\$179.34	\$0.00	\$0.00	\$0.00	\$179.34
AVERAGE EXPENSES	\$320.59	\$0.00	\$0.00	\$0.00	\$320.59
SURPLUS (DEFICIT)	(\$141.25)	\$0.00	\$0.00	\$0.00	(\$141.25)

TOTAL PARTICIPANTS	9,839				9,839
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PART TIME
2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS	\$5,313,798	\$5,371,795	\$5,159,812	\$5,298,682	\$21,144,087
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,313,798	\$5,371,795	\$5,159,812	\$5,298,682	\$21,144,087
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BENEFIT EXPENSES

PENSION BENEFITS	\$9,167,619	\$9,017,667	\$9,134,579	\$9,030,803	\$36,350,668
SUBTOTAL	\$9,167,619	\$9,017,667	\$9,134,579	\$9,030,803	\$36,350,668

OPERATING EXPENSES

ADMINISTRATION	\$330,799	\$337,778	\$336,987	\$340,147	\$1,345,711
OTHER	205,442	346,554	282,773	1,132,439	1,967,208
SUBTOTAL	\$536,241	\$684,332	\$619,760	\$1,472,586	\$3,312,919

TOTAL EXPENSES	\$9,703,860	\$9,701,999	\$9,754,339	\$10,503,389	\$39,663,587
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TOTAL INCOME	\$5,313,798	\$5,371,795	\$5,159,812	\$5,298,682	\$21,144,087
TOTAL EXPENSES	\$9,703,860	\$9,701,999	\$9,754,339	\$10,503,389	\$39,663,587
SURPLUS (DEFICIT)	(\$4,390,062)	(\$4,330,204)	(\$4,594,527)	(\$5,204,707)	(\$18,519,500)

AVERAGE INCOME	\$170.46	\$174.05	\$169.89	\$174.68	\$172.27
AVERAGE EXPENSES	\$311.29	\$314.35	\$321.16	\$346.27	\$323.27
SURPLUS (DEFICIT)	(\$140.83)	(\$140.30)	(\$151.27)	(\$171.59)	(\$151.00)

TOTAL PARTICIPANTS	10,391	10,288	10,124	10,111	10,229
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COMBINED
2020
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS	\$11,191,755	\$0	\$0	\$0	\$11,191,755
INTEREST & DIVIDENDS	834,567	0	0	0	834,567
TRANSFERS FROM ASSETS ¹	25,866,930	0	0	0	25,866,930
WITHDRAWAL LIABILITY ²	188,208	0	0	0	188,208
MISCELLANEOUS ³	11,748	0	0	0	11,748

TOTAL INCOME	\$38,093,208	\$0	\$0	\$0	\$38,093,208
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BENEFIT EXPENSES					
PENSION BENEFITS	\$35,993,719	\$0	\$0	\$0	\$35,993,719
SUBTOTAL	\$35,993,719	\$0	\$0	\$0	\$35,993,719

OPERATING EXPENSES					
ADMINISTRATION	\$723,860	\$0	\$0	\$0	\$723,860
OTHER	193,203	0	0	0	193,203
SUBTOTAL	\$917,063	\$0	\$0	\$0	\$917,063

TOTAL EXPENSES	\$36,910,782	\$0	\$0	\$0	\$36,910,782
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TOTAL INCOME	\$38,093,208	\$0	\$0	\$0	\$38,093,208
TOTAL EXPENSES	\$36,910,782	\$0	\$0	\$0	\$36,910,782
SURPLUS (DEFICIT)	\$1,182,426	\$0	\$0	\$0	\$1,182,426

TOTAL PARTICIPANTS	15,987				15,987
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¹TRANSFERS FROM ASSETS FOR THE PAYMENT OF BENEFIT EXPENSES

²WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 3/31/20

³FOREIGN TAX RECLAIMS - \$934, LITIGATION SETTLEMENTS: MERCK - \$10,814

COMBINED
2019
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS	\$11,164,668	\$11,165,489	\$10,799,336	\$11,055,590	\$44,185,083
INTEREST & DIVIDENDS	793,382	1,116,586	1,041,177	696,487	3,647,632
TRANSFERS FROM ASSETS ¹	26,519,603	25,340,749	28,000,000	31,205,703	111,066,055
WITHDRAWAL LIABILITY ²	188,208	188,208	188,208	188,208	752,832
MISCELLANEOUS ³	40,561	71,243	256,130	54,198	422,132

TOTAL INCOME	\$38,706,422	\$37,882,275	\$40,284,851	\$43,200,186	\$160,073,734
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BENEFIT EXPENSES					
PENSION BENEFITS	\$36,370,009	\$36,251,625	\$36,323,409	\$35,893,910	\$144,838,953
SUBTOTAL	\$36,370,009	\$36,251,625	\$36,323,409	\$35,893,910	\$144,838,953

OPERATING EXPENSES					
ADMINISTRATION	\$705,847	\$721,833	\$719,034	\$728,368	\$2,875,082
OTHER	326,099	550,085	456,084	1,826,513	3,158,781
SUBTOTAL	\$1,031,946	\$1,271,918	\$1,175,118	\$2,554,881	\$6,033,863

TOTAL EXPENSES	\$37,401,955	\$37,523,543	\$37,498,527	\$38,448,791	\$150,872,816
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TOTAL INCOME	\$38,706,422	\$37,882,275	\$40,284,851	\$43,200,186	\$160,073,734
TOTAL EXPENSES	\$37,401,955	\$37,523,543	\$37,498,527	\$38,448,791	\$150,872,816
SURPLUS (DEFICIT)	\$1,304,467	\$358,732	\$2,786,324	\$4,751,395	\$9,200,918

TOTAL PARTICIPANTS	16,509	16,418	16,262	16,256	16,361
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¹TRANSFERS FROM ASSETS FOR THE PAYMENT OF BENEFIT EXPENSES

²WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 12/31/19

³FOREIGN TAX RECLAIMS - \$54,092, LITIGATION SETTLEMENTS:

\$43 AMERICAN INT'L

19 DELL

32 JP MORGAN

12 WIDSTREAM HOLD

\$106

DELINQUENCIES
FIRST QUARTER 2020

Acme - Estimated 6 cent contribution deficiency of \$768,894.92 for 01/2016-03/2020

**PENSION ROLL
FIRST QUARTER 2020**

FULL TIME ROLL	
PENSION ROLL AS OF:	12-31-19
DEATH AS OF:	3-31-20
PEN. APPROVED AS OF:	3-31-20
ADJUSTMENTS AS OF:	3-31-20
PENSION ROLL AS OF:	3-31-20

RETIREEES	MONTHLY PAYOUT
11,537	\$8,817,309
(120)	(\$73,325)
50	\$31,813
120	\$67,860
11,587	\$8,843,657

FULL TIME PENSION DISTRIBUTION	
NORMAL	
EARLY - NON REDUCED	
EARLY - REDUCED	
30 & OUT	
DISABILITY	
DEF. VESTED	
EARLY VESTED	
PRE-RETIREMENT JOINT & SURVIVOR	
POST RETIREMENT JOINT & SURVIVOR	
GUARANTEED PAY	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREEES	MONTHLY PAYOUT
1,115	\$953,643
1,380	\$1,858,812
621	\$276,986
3,618	\$3,984,550
195	\$112,608
1,971	\$563,566
744	\$263,568
365	\$78,951
1,271	\$610,129
36	\$23,334
188	\$68,375
83	\$49,135

FULL TIME TOTAL

11,587	\$8,843,657
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PART TIME ROLL	
PENSION ROLL AS OF:	12-31-19
DEATH AS OF:	3-31-20
PEN. APPROVED AS OF:	3-31-20
ADJUSTMENTS AS OF:	3-31-20
PENSION ROLL AS OF:	3-31-20

RETIREEES	MONTHLY PAYOUT
7,074	\$2,862,967
(57)	(\$15,243)
114	\$34,811
10	\$4,754
7,141	\$2,887,289

PART TIME PENSION DISTRIBUTION	
NORMAL	
EARLY - NON REDUCED	
EARLY - REDUCED	
30 & OUT	
DISABILITY	
DEF. VESTED	
EARLY VESTED	
PRE-RETIREMENT JOINT & SURVIVOR	
POST RETIREMENT JOINT & SURVIVOR	
GUARANTEED PAY	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREEES	MONTHLY PAYOUT
1,200	\$445,395
630	\$561,861
670	\$209,626
933	\$832,535
150	\$54,402
2,370	\$492,985
578	\$162,249
191	\$25,110
318	\$74,224
29	\$12,007
37	\$8,536
35	\$8,360

PART TIME TOTAL

7,141	\$2,887,289
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PENSION ROLL
COMBINED
FIRST QUARTER 2020

PENSION ROLL	
PENSION ROLL AS OF:	12-31-19
DEATH AS OF:	3-31-20
PEN. APPROVED AS OF:	3-31-20
ADJUSTMENTS AS OF:	3-31-20
PENSION ROLL AS OF:	3-31-20

RETIREES	MONTHLY PAYOUT
18,611	\$11,680,276
(177)	(\$88,568)
164	\$66,624
130	\$72,614
18,728	\$11,730,946

PENSION DISTRIBUTION	
NORMAL	
EARLY - NON REDUCED	
EARLY - REDUCED	
30 & OUT	
DISABILITY	
DEF. VESTED	
EARLY VESTED	
PRE-RETIREMENT JOINT & SURVIVOR	
POST RETIREMENT JOINT & SURVIVOR	
GUARANTEED PAY	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREES	MONTHLY PAYOUT
2,315	\$1,399,038
2,010	\$2,420,673
1,291	\$486,612
4,551	\$4,817,085
345	\$167,010
4,341	\$1,056,551
1,322	\$425,817
556	\$104,060
1,589	\$684,353
65	\$35,340
225	\$76,911
118	\$57,495

TOTAL

18,728	\$11,730,946
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**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 1776**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
FT	BOYER, ETHEL	11/14/2019	SUPER FRESH	\$331.75	EN
FT	BYERS, RONALD	10/25/19	ACME	\$221.79	X
FT	CHAMBERS, ELVA	11/17/19	ACME	\$317.25	EN
FT	COFFMAN, RALPH	12/11/2019	SUPER FRESH	\$1,005.87	3
PT	FARRELL, ANNA	1/28/2020	SUPER FRESH	\$87.50	N
FT	GANO, JUNE	1/9/2020	SUPER FRESH	\$752.72	3
FT	LOY, DOUGLAS	11/25/2019	SUPER FRESH/GIANT	\$1,318.34	3
FT	RICKARD, LOIS J	11/06/19	SUPER FRESH	\$618.60	J
FT	SHAW, JOSEPHINE	11/19/19	ACME	\$126.25	V

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 400**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
FT	ADDISON, KATHERINE	10/29/2019	SAFEWAY	\$112.42	JV
PT	AMOS, MELVIN	2/6/2020	SUPER FRESH	\$75.00	N
FT	ARMSTRONG, JONATHAN	10/18/2019	SAFEWAY	\$570.00	D
FT	BALINT, BRUCE	1/24/2020	GIANT	\$224.95	E
PT	BARRETT, GLADSTONE	12/16/2019	GIANT	\$97.50	NR
PT	BEDARD, DORIS	12/10/2019	SAFEWAY	\$129.25	V
FT	BERGERON, CYNTHIA	11/23/2019	GRAND UNION	\$95.32	J
FT	BLEVINS, VIRGINIA	2/3/2020	SAFEWAY	\$529.29	EN
PT	BOGGINS, FRANK	5/4/2019	SUPER FRESH	\$127.50	VNR
FT	BOLT, ARBUTUS	11/12/2019	GIANT	\$769.20	3
PT	BOYD, RUBY	1/18/2020	GIANT	\$678.83	3
FT	BRASWELL, CHRISTOPHER	12/6/2019	GIANT	\$191.23	D
FT	BRAXTON, EDNA	1/21/2020	GIANT	\$594.88	J
FT	BROWN, DONALD	12/31/2019	GIANT	\$852.19	EN
PT	BUCKLER, DOROTHY	1/31/2020	GRAND UNION	\$232.00	V
FT	CARTER, DENNIS	1/12/2020	GIANT	\$905.34	3
FT	CAVE, WILLIAM	10/31/2019	SAFEWAY	\$660.92	3
FT	CHAMBERLAIN, DONALD	11/23/2019	SAFEWAY	\$329.56	X
FT	CLARK, LOLA	2/11/2020	SAFEWAY	\$624.50	3
FT	CLEMMER, DOROTHEA	11/14/2019	GRAND UNION	\$452.92	DB
FT	COOK, BETTIE	12/13/2019	SAFEWAY	\$610.94	J
PT	COPEES, VELVET	12/26/2019	SUPER FRESH	\$362.26	X
FT	CRUTCHFIELD, WILLIAM	11/15/2019	SAFEWAY	\$125.62	V
PT	DAILEY, HAROLD	11/15/2019	GIANT	\$52.51	V
FT	DAVIS, KENNETH	1/11/2020	SAFEWAY	\$1,193.07	3
FT	DEFILIPPO, MARY	11/19/2019	SAFEWAY	\$346.50	EN
FT	DELANEY, ANNA	1/24/2019	GIANT	\$512.15	X
PT	DELLAVALLE, JOSEPH	2/5/2020	GIANT	\$364.99	NA
FT	DONOVAN, RAYMOND	11/9/2019	SUPER FRESH	\$919.93	EN
FT	DOYE, JEROME	1/10/2020	GIANT	\$600.00	N
FT	EDWARDS, NAPOLEON	1/20/2020	GIANT	\$1,797.18	N
FT	ELDRIDGE, HELEN	1/17/2020	SAFEWAY	\$1,434.59	EN
FT	EVERETT, JOHN	11/8/2019	GIANT	\$293.40	V
FT	FITZGERALD, HENRY	11/10/2019	SUPER FRESH	\$381.00	V
PT	FRANKLIN-WADE, INGA	1/18/2020	GIANT	\$780.52	X
FT	FUSTERO, MARY	1/10/2020	GIANT	\$448.47	J
FT	GANNON, IDA	1/1/2020	SAFEWAY	\$660.73	E
PT	GARRETT-FOGLE, BETTY	9/18/2019	GIANT	\$377.50	N
FT	GOSS, JAMES	1/6/2020	SAFEWAY	\$675.39	3
FT	GRIMES, MARTIN	2/5/2020	GIANT	\$726.86	3
PT	HANLIN, BARBARA	1/10/2020	GIANT	\$533.85	V
PT	HANSBOROUGH, NEDDIE	11/27/2019	GIANT	\$183.75	V
PT	HECKER, JOSEPHINE	1/2/2020	GIANT	\$212.12	EN
FT	HERBERT, RUTH	1/15/2020	GIANT	\$494.20	EN
FT	HIGGS, SARAH	12/26/2019	GIANT	\$1,323.75	EN
FT	HINER, ROBERT	1/11/2020	SAFEWAY	\$1,584.00	3
FT	HOFFMAN, ROY	1/10/2020	SAFEWAY	\$758.00	N
PT	JAMES, EDWARD	1/21/2020	GIANT	\$76.04	NR

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 400**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
FT	JONES, LEONARD	11/11/2019	GIANT	\$201.11	V
FT	KEYES, DANIEL	11/16/2019	SUPER FRESH	\$115.28	V
FT	LEWIS, ELMER	1/8/2020	GIANT	\$1,380.16	EN
PT	LOGAN, JOHN	12/9/2019	GIANT	\$301.25	D
FT	LOWE, BARBARA	12/27/2019	GIANT	\$1,054.77	J
FT	MADDEN, MARY	1/31/2020	GIANT	\$575.13	EN
FT	MAHONEY, GRAY	12/9/2019	SUPER FRESH	\$611.55	E
PT	MANAPOL, PABLITO	1/16/2020	GIANT	\$224.19	NA
FT	MARK, ISAAC	11/15/2019	GIANT	\$562.03	X
FT	MATTHEWS, EUNICE	11/11/2019	GRAND UNION	\$425.21	3
PT	MCAULIFFE, JOHN	12/12/2019	SAFEWAY	\$175.78	X
FT	MCCLARREN, ROBERTA	12/2/2019	SAFEWAY	\$223.89	P
FT	MCCORKLE, JERRY	2/6/2020	SUPER FRESH	\$612.95	3
FT	MENDOZA, MITZI	11/26/2019	GIANT	\$976.20	N
FT	MULLINS, RONNIE	2/10/2020	GIANT	\$603.84	E
FT	NIEMAN, VIRGINIA	12/20/2019	ACME	\$439.73	E
PT	OBAZE, JULIA A	11/6/2019	SAFEWAY	\$101.25	VNR
PT	PADILLA, LYDIA	11/9/2019	SAFEWAY	\$151.69	N
FT	PAYNE, JR., ROGER	11/12/2019	SAFEWAY	\$677.85	3
FT	PEERY, MARY F	12/24/2019	SAFEWAY	\$539.32	N
PT	PITTMAN, CONNIE	12/20/2019	MEMCO	\$64.78	E
FT	PORTER, JOHN O	10/20/2019	GIANT	\$622.85	3
FT	RATLIFF, HELEN	12/18/2019	SAFEWAY	\$710.84	J
FT	REDDING, JR., STANLEY	12/26/2019	SAFEWAY	\$780.55	3
PT	ROACH, BRENDA	1/9/2020	GIANT	\$114.49	VNA
PT	ROPER, BILLIE	12/1/2019	SUPER FRESH	\$120.38	V
FT	ROYCE, BELMONT J	2/4/2020	GIANT	\$2,134.68	N
PT	RUST, BARBARA	11/14/2019	GIANT	\$58.48	J
FT	SAGER, NELSON D	1/16/2020	GIANT	\$769.84	3
PT	SAVARY, MARY A	12/1/2019	GIANT	\$423.50	N
FT	SCALISE, CLAIRE P	11/23/2019	GIANT	\$636.83	J
FT	SCHONBERGER, ALEXANDER	11/15/2019	GIANT	\$671.95	NA
FT	SEARLES, ODELLE I	11/30/2019	SAFEWAY	\$629.86	EN
FT	SEIFERT, EDGAR	11/25/2019	FOOD FAIR	\$273.36	VNR
PT	SHADE, MARY E	12/9/2019	GIANT	\$120.00	VNR
PT	SHIPP, KATHY	12/3/2019	GIANT	\$561.79	X
FT	SKLIAS, NICKOLAS	1/22/2020	SAFEWAY	\$617.96	3
FT	SMALLWOOD, SR., FRANK W	1/24/2020	SAFEWAY	\$722.84	3
FT	SNAPP, VIRGINIA	12/29/2019	SAFEWAY	\$610.40	E
FT	SNOW, DONALD O	12/20/2019	SAFEWAY	\$661.10	3
FT	SNYDER, ROBERT	12/2/2019	SUPER FRESH	\$604.69	3
FT	SOUDERS, JULIA A	12/21/2019	SUPER FRESH	\$442.23	E
FT	STEARS, DOROTHY	12/9/2019	GIANT	\$457.56	EN
PT	TALLEY, ROLAND	1/4/2020	SUPER FRESH	\$56.25	NR
PT	TIMBERLAKE, EVELYNE	12/22/2019	GRAND UNION	\$59.71	J
FT	TRILLING, MICHAEL	11/13/2019	GIANT	\$273.75	N
FT	TUERS, SHIRLEY C	1/27/2020	SUPER FRESH	\$250.29	J
FT	VAIRA, MERCEDES	11/28/2019	SAFEWAY	\$264.77	E

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 400**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
PT	WALBURN, ALICE	12/14/2019	SAFEWAY	\$299.48	EN
FT	WALD JR, NATHAN T	11/20/2019	SAFEWAY	\$1,722.84	EN
FT	WALL, COLON K	11/22/2019	SAFEWAY	\$688.42	3
PT	WALLACE, DONALD	11/11/2019	SAFEWAY	\$131.25	NR
PT	WALTER, JANET E	12/16/2019	GIANT	\$1,089.50	EN
FT	WELDON, MEDWYN	12/15/2019	SUPER FRESH	\$363.57	V
PT	WIDMAN, THEODORE	1/19/2020	GIANT	\$435.00	N
FT	WILKINS, ARTHUR A	1/30/2020	SAFEWAY	\$1,473.57	3
PT	WILLIAMS, RUTH T	11/24/2019	GIANT	\$223.14	E
FT	WILLIFORD, WILLIAM H	01/10/20	SUPER FRESH/SAFEWAY	\$1,247.76	3
PT	WILSON, CARL E	10/22/2019	SAFEWAY	\$109.39	V
FT	WOOD, SHIRLEY	11/23/19	GIANT	\$1,049.45	N
FT	YOUNG, ROLAND H	10/20/2019	SAFEWAY	\$203.93	V

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 27**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
PT	ALLEN, SHIRLEY	12/23/2019	ACME	\$135.84	V
PT	ANDERSON, SIDNEY	12/6/2019	SUPER FRESH	\$120.00	N
PT	BITZEL, KATHARINE	1/4/2020	SUPER FRESH	\$264.06	E
FT	BLAKE, SALENA	12/15/2019	FOOD FAIR	\$475.25	EN
FT	BRADSHAW, JOHN	10/25/2019	FILBERTS	\$231.00	V
FT	BRYANT, DAVID	1/21/2020	SUPER FRESH	\$270.82	X
FT	BUTTS, ESTELLE	10/27/2019	HYGRADE	\$168.59	J
FT	CAMPBELL, BONNIE	12/13/2019	GIANT	\$339.89	Q
FT	CONWAY, SANDRA	1/19/2020	ACME	\$1,362.45	3
PT	CUPP, DEBORAH	1/25/2020	GIANT	\$696.23	E
FT	DASCH, HARRY	1/17/2020	TWO GUYS	\$104.68	V
PT	DECKARD, SUSANA	1/14/2020	SAFEWAY	\$878.31	EN
FT	DERKOWSKI, VIRGINIA	2/5/2020	SUPER FRESH	\$435.25	E
FT	DERKOWSKI, VIRGINIA	2/5/2020	SUPER FRESH	\$342.95	E
FT	DOWNEY, SARA	11/27/2019	FOOD FAIR	\$229.97	E
FT	FRANCIS, JOAN	2/11/2020	FOOD FAIR	\$134.04	J
FT	FRICKEY, MAXINE	1/11/2020	ACME	\$526.78	J
PT	GEORGE, VIOLET	1/21/2020	SUPER FRESH	\$405.20	N
PT	GOAD, BUDDY	12/30/2019	SUPER FRESH	\$62.93	J
PT	GRAY, VIRGINIA	1/2/2020	GRAND UNION	\$125.25	V
PT	GRIGAS, ANNEMARIE	12/9/2019	SAFEWAY	\$207.50	V
PT	HARGADON, JOANN	12/29/2019	SUPER FRESH	\$82.50	VNR
FT	HEIN, WARREN	12/7/2019	GIANT	\$403.26	X
FT	HORNEY, RONALD	12/31/2019	ACME	\$975.77	3
FT	HUMPHREYS, EDWARD	11/19/2019	SUPER FRESH	\$636.09	3
PT	KECKEN, ALBERT	12/1/2019	ACME	\$179.73	V
FT	KELLY, ROBERT	1/16/2020	GIANT	\$1,686.36	EN
FT	KRAFT, GEORGE	12/13/2019	GIANT	\$1,201.40	3
FT	KREMSEY, ANN	11/22/2019	ACME	\$1,542.93	EN
FT	LOMINAC, BOBBIE	1/7/2020	SUPER FRESH	\$736.31	J
FT	MARMION, YVONNE	1/21/2020	SUPER FRESH	\$230.21	E
FT	MARTIN, ITTICE	10/30/2019	GIANT	\$524.36	EN
PT	MILLARD, BARBARA	1/23/2020	SUPER FRESH	\$120.00	NR
FT	MOORE, FREDERICK	1/19/2020	FOOD FAIR	\$114.01	EN
PT	MYERS, ELEANOR	12/28/2019	SUPER FRESH	\$274.17	E
PT	NOWAKOWSKI, V.	11/19/2019	SUPER FRESH	\$341.13	EN
PT	O'MALLEY, BETTY J	1/19/2020	SUPER FRESH	\$439.04	EN
PT	PERDUE, MARY M	12/26/2019	ACME	\$365.24	N
FT	POPP III, ADAM	1/17/2020	GREENBELT	\$305.00	V
FT	REDOLF, GEORGE	11/18/2019	SUPER FRESH	\$675.63	3
PT	ROGERS, OLYMPIA	1/16/2019	SUPER FRESH	\$297.68	DB
FT	ROSE, WALTER	11/22/2019	SUPER FRESH	\$1,347.34	3
PT	SCHENNING, JAMES	12/18/2019	SUPER FRESH	\$139.88	X

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 1ST QUARTER 2020
LOCAL 27**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
FT	SESSOMS, MARGARET	1/30/2020	ACME	\$229.28	J
FT	SHECKELLS, WILLIAM E	12/24/2019	ACME	\$324.52	V
PT	SMITH, DAVID R	12/31/2019	SAFEWAY	\$299.48	X
FT	SPICKNALL, LOIS	12/15/2019	GIANT	\$150.38	V
FT	STOAKLEY, ELMO	12/4/2019	ACME	\$349.93	X
PT	THOMAS, CHARLES	11/10/2019	FOOD FAIR	\$110.88	V
FT	TIPTON, WADE	12/19/2019	GIANT	\$593.94	J
FT	TREFILETTE, JERRY G	12/20/19	SAFEWAY	\$697.14	3
FT	TYLER, SR, LAWRENCE	2/6/2020	ACME	\$470.30	3
PT	VECCHIONI, JOSEPH	10/31/2019	GIANT	\$120.89	NR
PT	VIANDS, SARAH L	1/16/2020	ACME	\$283.70	X
FT	VINCENT, BRUCE	11/23/19	ACME	\$268.85	DB
FT	WARD, MARIAN C	11/17/2019	SAFEWAY	\$319.39	E
FT	WATERS, ROBERT	01/04/20	SUPER FRESH	\$499.10	EN
FT	WHITE, ETHEL	12/31/2019	HYGRADE	\$50.46	J
FT	WILLEY, PHILIP	12/19/19	SUPER FRESH	\$301.69	3
FT	WOLFKILL, DAVID	1/22/2020	SUPER FRESH	\$209.94	V
PT	WOOD, MARION L	1/16/2020	SUPER FRESH	\$314.67	EN

FELRA APPLICATIONS SUBMITTED FOR APPROVAL
FIRST QUARTER 2020

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	TYPE	RECIP	FULL TIME YEARS	FULL TIME AMOUNT	PART TIME YEARS	PART TIME AMOUNT	J&S	PENSION AMOUNT
FT	ARMSTRONG, CAROLYN (BENEFICIARY)	72	SAFEWAY	II	400	11/01/19	G							\$ 570.00
PT	BANGERT, KATHY	60	SUPER FRESH	I	1776	02/01/2016	V				14.50	\$ 344.19		\$ 344.19
FT	BARNHART, BARBARA (BENEFICIARY)	72	SUPER FRESH	I	1776	08/01/2019	J							\$ 451.38
PT	BASKIN, JAMES	65	SAFEWAY	II	400	12/01/17	VNR		8.00	\$ 200.00	9.50	\$ 142.50		\$ 342.50
PT	BASS, SHIRLEY	79	SAFEWAY	II	400	11/01/18	NR				11.75	\$ 176.25		\$ 472.32
PT	BAZZLE, JUDITH	71	GIANT	II	27	03/01/20	V	Y			4.75	\$ 47.50		\$ 47.50
PT	BELL, REX	53	SAFEWAY	II	400	03/1/2020	LS	Y			1.50	\$ 22.50		\$ 4,380.98
PT	BENSON, WILLIAM (BENEFICIARY)	63	SAFEWAY	I	400	12/01/17	J							\$ 620.35
FT	BERG, IRVIN	60	GIANT	I	27	03/1/2018	V		14.83	\$ 697.01	5.33	\$ 170.56	66 2/3	\$ 742.73
PT	BERUETE, VICTORIA	65	SUPER FRESH / GIANT	II	400	01/01/20	N		4.00	\$ 100.00	8.50	\$ 127.50		\$ 227.50
FT	BEYNON, ESTATE OF BARRY (BENEFICIARY)	N/A	PENN FRUIT	II	27	09/01/19	G							\$ 249.48
PT	BLAKE, DANYIEL ANGELENA (BENEFICIARY)	42	GIANT	II	27	11/01/19	G							\$ 187.50
FT	BLANCHARD, CATHERINE (BENEFICIARY)	76	SUPER FRESH	I	27	10/01/19	J							\$ 302.08
FT	BOEDECKER, BONNIE	65	SAFEWAY / GIANT	II	400	8/1/2019	VNR		10.00	\$ 200.00	1.25	\$ 12.50		\$ 212.50
FT	BOHANAN-UHLER, CAROLE (BENEFICIARY)	77	FOOD FAIR/PANTRY PRIDE	I	27	10/01/19	J							\$ 221.25
PT	BRANDWEIN, JULIE (BENEFICIARY)	39	GIANT	I	27	07/1/2019	G							\$ 272.55
PT	BROOKS, (BENEFICIARY)	83	GIANT	I	400	11/01/19	J							\$ 437.37
PT	BRYANT, FREDERICK	60	GIANT	I	400	06/01/17	V		1.50	\$ 67.50	20.83	\$ 624.90		\$ 692.40
PT	BUI, SUSAN	70	GIANT	II	400	01/01/20	N				12.75	\$ 191.25		\$ 191.25
FT	BUI, VUI	74	SAFEWAY	I	400	07/01/19	NR		21.33	\$ 1,002.51				\$ 1,543.01
FT	CAVE, JANET (BENEFICIARY)	83	SAFEWAY	I	400	11/01/19	J							\$ 440.64
PT	CESSNA, STEVEN	60	SAFEWAY	I	27	07/01/19	V				11.17	\$ 188.40	100	\$ 152.04
PT	CHAMP, PEARL	71	GIANT	II	400	12/01/19	N				12.00	\$ 180.00		\$ 195.40
FT	CHAPMAN, DEBORAH	65	GIANT	II	400	01/01/19	NR		22.00	\$ 550.00	2.00	\$ 30.00		\$ 580.00
FT	CHOUDHARY, SHAMIN (BENEFICIARY)	70	GIANT	I	400	01/01/20	PV							\$ 159.86
FT	CHVALA, RICHARD	60	GIANT	I	400	10/01/17	V		14.75	\$ 367.60	2.25	\$ 36.00		\$ 403.60
FT	CLINEDINST, BOYD	58	GIANT	I	400	09/01/19	3		28.25	\$ 1,327.75			100	\$ 1,096.32
FT	COBURN, JOSEPHINE (BENEFICIARY)	71	SAFEWAY	I	27	11/01/19	J							\$ 296.24
PT	CONSTANCE, LYNNE	66	GIANT	II	400	11/01/19	VNR				14.25	\$ 213.75		\$ 213.75
FT	COPPER, SUZANNE (BENEFICIARY)	74	SUPER FRESH	I	27	12/01/19	J							\$ 781.48
FT	CORBIN, POLLY	65	SAFEWAY	II	400	01/01/19	VNR		8.50	\$ 212.50	1.25	\$ 18.75		\$ 231.25
PT	CREWS, WILLIAM	65	GIANT	II	27	01/01/20	N		0.75	\$ 18.75	26.25	\$ 393.75		\$ 412.50
FT	CRONE, JEFFREY	60	SAFEWAY	I	400	02/01/20	V		7.58	\$ 267.74	6.33	\$ 142.24		\$ 409.98
FT	CRUZAN, JEFF	60	SAFEWAY	I	400	04/01/16	V		12.92	\$ 297.80	2.33	\$ 37.28		\$ 335.08
PT	CUNNINGHAM, LISA	55	GIANT	II	27	11/01/19	D		12.75	\$ 318.75	13.50	\$ 202.50	50	\$ 485.44
PT	DAVIS, PATRICIA	65	ACME	II	27	05/01/19	VNR		3.25	\$ 65.00	9.00	\$ 90.00		\$ 155.00
PT	DEL CARMEN MAGALLON, EVA (BENEFICIARY)	52	GIANT	II	400	11/01/17	PV							\$ 31.19
PT	DESSEL, CHERYL	61	SAFEWAY	I	400	03/01/20	EN				30.67	\$ 984.79		\$ 984.79
FT	DONOVAN, PHYLLIS (BENEFICIARY)	84	SUPER FRESH	I	400	12/01/19	J							\$ 459.97
FT	DOUGHERTY, CAITLIN (BENEFICIARY)	29	PANTRY PRIDE / GIANT	I	27	11/01/19	G							\$ 905.26
FT	DREXEL, BLANCA (BENEFICIARY)	83	FILBERTS	II	27	12/01/17	J							\$ 31.49
PT	DULARI, JANAK	60	GIANT	II	400	08/01/19	E				15.25	\$ 228.75		\$ 164.70
PT	DUONG CHUNG, CINDY	65	GIANT	II	400	02/01/20	V				9.50	\$ 142.50		\$ 142.50
PT	EGLI, CHARLES	70	SUPER FRESH	I	400	04/01/17	VNR				12.42	\$ 145.44	100	\$ 104.61
PT	EKANEM, BERNARD	65	SAFEWAY	II	400	01/01/20	V				9.00	\$ 135.00		\$ 135.00
FT	ENNIS, MARK	66	SAFEWAY	I	27	01/01/20	NA		36.75	\$ 1,774.50				\$ 1,821.35
FT	EVERETT, ROBERT	60	GIANT	I	400	10/01/15	V		16.50	\$ 742.50	5.42	\$ 162.60	66 2/3	\$ 793.95
PT	FAJKOWSKI, SUSAN	62	ACME / GIANT	I,II	27	01/01/20	E		1.50	\$ 37.50	34.42	\$ 516.30		\$ 470.77
FT	FARRIS, TINA	58	GIANT	II	400	12/01/19	D		14.25	\$ 356.25	9.75	\$ 146.25		\$ 502.50
FT	FATIMA, MASROOR (BENEFICIARY)	63	GIANT	II	400	10/01/19	G1							\$ 206.17
PT	FEHRENBACH, HELEN	63	GIANT	II	400	10/01/19	X				16.25	\$ 243.75		\$ 210.84
FT	FORD, DIANE	64	GIANT	II	400	12/01/19	E		22.25	\$ 556.25	4.25	\$ 63.75		\$ 582.80
FT	FRANTZ, WANDA (BENEFICIARY)	74	GIANT	I,II	400	10/01/19	J							\$ 748.57
PT	FRITZ, ANNE	60	GIANT	I	27	02/01/20	LS	Y			1.42	\$ 12.78		\$ 2,257.97
PT	GARDNER, MARY	65	ACME	II	27	01/01/20	VNA				9.25	\$ 138.75		\$ 162.60
PT	GASHAW, FESSEHA	71	GIANT	II	400	01/01/20	N	Y			4.00	\$ 60.00		\$ 65.81
FT	GEISELMAN, PATRICIA (BENEFICIARY)	84	GIANT	I	27	11/01/19	J							\$ 687.99
PT	GIST, ANGELA	59	SAFEWAY	II	400	11/01/19	D		11.75	\$ 293.75	13.00	\$ 195.00		\$ 488.75
FT	GLENDON, BERNARD	68	GIANT	II	27	12/01/19	N		19.25	\$ 481.25	6.75	\$ 101.25		\$ 582.50
PT	GOOCH, RALPH	69	SAFEWAY / ACME	I,II	27	11/01/19	NR	Y	0.17	\$ 3.40	14.25	\$ 224.43		\$ 227.83
PT	GOODMAN, MARSHA	65	GIANT	II	400	11/01/19	N				18.75	\$ 281.25	50	\$ 256.33
FT	GRAVES, LAWRENCE	67	SAFEWAY	I	27	11/01/19	NR		24.00	\$ 1,128.00	1.58	\$ 50.56	100	\$ 938.84
FT	HARRIS, OLIVER	61	GIANT	I	400	12/01/19	EN		17.58	\$ 826.26	0.25	\$ 8.00		\$ 834.26
FT	HARRISON, LEO	60	GIANT	I	400	03/01/19	V		8.42	\$ 172.16	1.92	\$ 30.72	50	\$ 175.75
FT	HART, GERALD	60	SAFEWAY	I	400	04/01/15	V		13.58	\$ 466.40	0.42	\$ 8.82	100	\$ 356.80
FT	HARTMAN, BRYAN	55	GIANT	I	400	12/01/19	X		20.58	\$ 967.26	2.25	\$ 72.00		\$ 727.48
PT	HEMSLEY, DOROTHY	65	SAFEWAY / SUPER FRESH	II	400	11/01/19	N				19.75	\$ 296.25		\$ 296.25
FT	HENDERSON, PEARL (BENEFICIARY)	64	GIANT	I	400	11/01/14	J							\$ 639.84
PT	HERNDON, SHARON M (BENEFICIARY)	56	SAFEWAY	I	400	11/01/19	PV							\$ 100.21
FT	HILL, ARDIST	69	SAFEWAY	I	400	12/01/19	N		42.75	\$ 2,109.00	1.50	\$ 48.00	66 2/3	\$ 1,814.68
FT	HINKLE, WILLIAM	65	GIANT	II	27	02/01/20	V		10.25	\$ 256.25	1.75	\$ 26.25	100	\$ 207.89
PT	HITE, BONNA	70	SAFEWAY	II	27	02/01/20	N	Y			4.25	\$ 63.75	100	\$ 42.25
FT	HOLCOMB, JUDITH (BENEFICIARY)	75	GIANT	I	400	11/01/19	J							\$ 655.73
FT	HOOD, DEBORAH	57	GIANT	II	400	12/1/2019	D		24.50	\$ 612.50	3.75	\$ 56.25		\$ 668.75
FT	HUDSON, ARITIA	56	SAFEWAY	II	400	07/01/19	E	Y	7.50	\$ 187.50	3.25	\$ 48.75		\$ 116.94

FELRA APPLICATIONS SUBMITTED FOR APPROVAL
FIRST QUARTER 2020

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFEC DATE	TYPE	RECIP	FULL TIME YEARS	FULL TIME AMOUNT	PART TIME YEARS	PART TIME AMOUNT	J&S	PENSION AMOUNT
PT	HUDSON, BRIAN (ALT PAYEE)	60	GIANT	I	400	08/01/19	Q							\$ 211.48
PT	HUDSON, DONNA	60	GIANT	I	400	09/01/16	V				18.92	\$ 605.44		\$ 365.86
FT	HUDSON, DONNA	62	GIANT	I	400	8/1/2019	Q							\$ 99.37
FT	HUGHES, CHARLENE(BENEFICIARY)	67	SAFEWAY	I	400	11/01/19	J							\$ 1,686.51
PT	JACKSON, GWENDOLYN	70	GIANT	II	400	10/01/19	NR		4.75	\$ 118.75	11.00	\$ 165.00		\$ 283.75
FT	JAMAL, RUBY	67	SAFEWAY	II	400	12/01/19	N		24.00	\$ 600.00	1.75	\$ 26.25		\$ 626.25
PT	JAMES, JOAN	65	SAFEWAY	II	400	02/01/20	LS	Y			2.00	\$ 30.00		\$ 4,787.40
FT	JEFFERSON, PAUL	68	MEMCO / PANTRY PRIDE	I	400	11/01/19	V		11.67	\$ 221.73	0.75	\$ 11.25		\$ 232.98
PT	JONES, GLENDA	62	GIANT	II	400	01/01/20	E				25.50	\$ 382.50		\$ 313.65
FT	KAMJORNJARAT, SOMPHIT	67	GIANT	II	400	11/01/19	N		23.25	\$ 581.25	2.75	\$ 41.25		\$ 622.50
PT	KECKEN, MARY (BENEFICIARY)	77	ACME	I	27	01/01/20	J							\$ 119.83
PT	KERN, MARY	62	SAFEWAY	II	400	11/01/19	E		5.50	\$ 137.50	9.75	\$ 146.25		\$ 234.09
FT	KINNAMAN, DON	58	ACME	I	27	01/01/20	3		31.83	\$ 1,554.32	6.50	\$ 208.00	50	\$ 1,610.23
FT	KIRKMAN, VELMA	66	GIANT	II	400	02/01/19	VNR		10.00	\$ 250.00				\$ 250.00
PT	KNIGHT, KAREN	66	GIANT	II	27	10/01/19	NR				11.00	\$ 165.00		\$ 165.00
PT	KOCH, SHERRIE	60	SAFEWAY	I	400	08/01/18	V		1.83	\$ 70.56	8.17	\$ 141.41		\$ 211.96
FT	LEDBETTER, BRENDA	65	GIANT	II	400	08/01/19	VNR		22.25	\$ 556.25				\$ 556.25
PT	LEHR, MARK	50	GIANT	II	27	05/01/17	D		7.75	\$ 193.75	12.25	\$ 167.50		\$ 361.25
PT	LESLIE, PATSY (BENEFICIARY)	71	SUPER FRESH	II	400	09/01/19	J							\$ 241.13
FT	LETO, JOHN	65	SAFEWAY	II	27	12/01/19	N		15.00	\$ 375.00				\$ 375.00
FT	LOPEZ, NIVIA	67	GIANT	II	400	02/01/20	N		17.00	\$ 425.00	4.50	\$ 67.50		\$ 492.50
FT	LYNCH, SANDRA LYNN (BENEFICIARY)	57	ACME	I	27	09/01/15	PV							\$ 253.21
FT	MADDEN, PAMELA ROSE (BENEFICIARY)	56	GIANT	I	27	09/01/19	PX							\$ 101.68
FT	MAHONEY, TERESA (BENEFICIARY)	60	SUPER FRESH	I	400	01/01/20	G							\$ 611.55
FT	MANOV, GERGAN (BENEFICIARY)	62	GIANT	II	400	10/1/2019	V							\$ 233.75
PT	MARTIN, BRENDA	60	GIANT	I	27	04/01/19	G				20.08	\$ 602.40		\$ 602.40
PT	MARTIN, LAURA, L	71	SAFEWAY	II	27	11/01/19	N		12.00	\$ 300.00	13.50	\$ 202.50		\$ 502.50
PT	MARTINEZ, CARLOS	60	SAFEWAY	I	400	11/01/17	V				10.75	\$ 173.00	100	\$ 140.84
PT	MASON, WILLIAM	61	SUPER FRESH	II	27	11/1/2019	X				15.75	\$ 236.25	66 2/3	\$ 161.11
FT	MAYO, MARGARET	63	GIANT	II	400	09/01/19	X		27.25	\$ 681.25	0.50	\$ 7.50		\$ 606.10
FT	MB-JONAS, EDYTH	71	GIANT	II	400	04/01/19	V		9.00	\$ 180.00	3.25	\$ 32.50	100	\$ 167.00
PT	MCDONALD, ALICE	69	SUPER FRESH	II	27	12/01/19	VNR				20.75	\$ 311.25		\$ 311.25
PT	MCLEOD, JOHN	60	GIANT	I	400	03/01/20	V				15.75	\$ 370.44	100	\$ 301.58
FT	MCWILLIAMS, CHARLES	65	SAFEWAY	II	400	12/01/19	V		14.50	\$ 362.50	3.00	\$ 45.00		\$ 407.50
PT	METTEE, ROSALIND	65	SAFEWAY	II	27	11/01/19	VNR	Y			3.25	\$ 48.75		\$ 48.75
PT	MILLER, MARY SUE (BENEFICIARY)	58	SAFEWAY	I	27	02/01/20	PV							\$ 82.97
PT	MILLER, MICHAEL	60	SAFEWAY	I	400	05/01/14	V				17.00	\$ 290.64		\$ 185.18
FT	MOORE, REBECCA	55	GIANT	II	27	12/01/19	E		8.25	\$ 206.25	6.00	\$ 90.00		\$ 119.98
FT	MULLIGAN, JAIME (BENEFICIARY)	36	GIANT	II	400	12/01/19	G							\$ 273.75
PT	NAIR, DRISS	65	GIANT	II	400	11/1/2019	V				10.75	\$ 161.25		\$ 161.25
FT	NEWBILL, CAROLINE	62	GIANT	I	27	11/2020	EN		17.42	\$ 836.24	15.08	\$ 482.56	75	\$ 1,219.23
FT	NGUYEN, TAM	73	GIANT	II	400	01/01/20	N		12.00	\$ 300.00	12.00	\$ 180.00		\$ 601.08
FT	NICE, LINDA	62	GIANT	II	400	01/01/20	E		11.25	\$ 281.25	11.00	\$ 165.00		\$ 386.01
PT	NICELY, BRIAN	65	GIANT	II	400	08/01/19	VNR				15.75	\$ 236.25	100	\$ 183.40
FT	NIEDERMAIR, DELORES (BENEFICIARY)	77	GIANT	I	400	11/01/19	G							\$ 1,295.00
FT	ONG, LOURDES	66	SAFEWAY	II	400	11/01/19	N		4.00	\$ 80.00	3.00	\$ 30.00		\$ 110.00
FT	OWENS, MARY LOUISE (BENEFICIARY)	71	GIANT	I	400	11/01/19	J							\$ 1,156.69
PT	PATTERSON, WILLIAM E (BENEFICIARY)	65	GIANT	II	27	01/01/20	PE							\$ 48.73
PT	PAVLICK, ROBIN	65	GIANT	II	27	08/01/19	VNR				21.00	\$ 315.00		\$ 315.00
FT	PHAM, ANH	62	GIANT	II	400	09/01/19	E		21.00	\$ 525.00	5.75	\$ 86.25	50	\$ 446.04
PT	PICCONI, FLOR (BENEFICIARY)	63	SAFEWAY	II	400	12/01/19	J							\$ 77.27
PT	POWELL, PAULETTE	65	SUPER FRESH	II	27	01/01/20	VNA				12.00	\$ 180.00		\$ 189.50
PT	QUICK, AUDREY (BENEFICIARY)	84	GIANT	I	400	02/01/19	J							\$ 241.77
PT	RICKARDS, JACQUELINE	62	ACME	I	27	11/01/19	EN		12.33	\$ 637.82	26.00	\$ 832.00		\$ 1,469.82
PT	RINACA, ROBERT	65	SUPER FRESH	II	400	01/01/20	VNA				9.25	\$ 138.75	100	\$ 164.28
FT	ROBERSON, PATRICIA (BENEFICIARY)	70	SAFEWAY	I	400	11/01/19	J							\$ 745.56
FT	ROBERTS, DONALD	60	SAFEWAY	I,II	400	03/01/20	V		8.33	\$ 291.06	7.58	\$ 137.18		\$ 422.24
FT	ROSE, TRACY (BENEFICIARY)	46	SUPER FRESH	I	27	12/01/19	J							\$ 898.27
PT	ROSEN, HAROLD	65	GIANT	II	400	02/01/20	V				11.00	\$ 165.00		\$ 165.00
PT	ROSENBERGER, DANIEL	60	SAFEWAY	I	400	12/01/17	V				9.75	\$ 156.00		\$ 156.00
FT	SAINI, BHUPINDER	70	GIANT	II	400	02/01/20	N		13.75	\$ 343.75	13.25	\$ 198.75		\$ 542.50
PT	SCOTT, CHRISTINE J (BENEFICIARY)	65	GIANT	II	400	11/01/19	PV							\$ 57.78
PT	SEYMORE, JANET	60	SUPER FRESH	I	400	03/01/09	V		0.83	\$ 39.01	23.00	\$ 736.00	100	\$ 641.86
FT	SHARP, GERALDINE	60	GIANT	I	400	01/01/11	V	Y	6.00	\$ 78.00	1.50	\$ 13.50		\$ 91.50
PT	SINKANTARAKORN, SAWAI	65	GIANT	II	400	02/01/20	N				12.25	\$ 183.75		\$ 183.75
FT	SISK, LINDA (BENEFICIARY)	67	GIANT	I,II	400	09/01/19	J							\$ 144.32
PT	SMITH, PAMELA	65	GIANT	II	27	01/01/15	VNR		5.25	\$ 131.25	12.00	\$ 180.00		\$ 311.25
FT	SNYDER, PAULINE (BENEFICIARY)	83	SUPER FRESH	I	400	1/1/2020	J							\$ 302.35
PT	SOTO, JR., MICHAEL (BENEFICIARY)	67	GIANT	II	400	03/01/18	G							\$ 67.50
FT	SPATAFORE, DANA	66	ACME	I	27	03/01/20	V		8.75	\$ 166.25	4.17	\$ 62.55	50	\$ 207.13
PT	STEEN, JO ANN (BENEFICIARY)	69	GIANT	II	400	10/01/18	J							\$ 77.65
FT	STOAKLEY, BETTIE J (BENEFICIARY)	83	ACME	I	27	01/01/20	J							\$ 174.97
PT	STOWELL, DAVID	55	GIANT	II	400	11/01/19	X		9.50	\$ 237.50	16.25	\$ 243.75		\$ 199.72
FT	STRICKLER, JAMES	60	SUPER FRESH	I	400	12/01/19	V		15.50	\$ 728.50	6.42	\$ 205.44	50	\$ 823.45
FT	SULLIVAN, MARIE M (BENEFICIARY)	74	SUPER FRESH	I	400	10/01/19	J							\$ 234.37
FT	SURBER, VIVIAN (BENEFICIARY)	77	SAFEWAY	I	400	02/01/19	J							\$ 115.39

FELRA APPLICATIONS SUBMITTED FOR APPROVAL
FIRST QUARTER 2020

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	TYPE	RECIP	FULL TIME YEARS	FULL TIME AMOUNT	PART TIME YEARS	PART TIME AMOUNT	J&S	PENSION AMOUNT
PT	SUTTMILLER, ROSE MARIE (BENEFICIARY)	78	GIANT	II	27	9/01/2019	J							\$ 48.51
PT	SZYMANIK, MARTIN	65	GIANT	II	400	12/01/19	V				15.00	\$ 225.00	100	\$ 178.65
PT	TAN, YONGMING	71	GIANT	II	400	10/01/19	NR				9.00	\$ 135.00	50	\$ 120.42
FT	TANNEHILL, CYNTHIA	67	GIANT	II	27	12/01/19	N		7.75	\$ 193.75	7.25	\$ 108.75		\$ 302.50
FT	TATE, VICKI	60	GIANT	I	27	02/01/13	V		15.42	\$ 693.90	9.42	\$ 282.60		\$ 976.50
FT	THAKKAR, VARSHA	60	SAFEWAY	II	27	06/01/19	D		6.75	\$ 168.75	4.25	\$ 63.75	100	\$ 195.16
PT	THOMAS, FITZ	70	GIANT	II	400	10/01/19	N				12.50	\$ 187.50		\$ 140.50
FT	THOMPSON, BARBARA (BENEFICIARY)	72	SAFEWAY	I	400	08/01/19	J							\$ 190.72
PT	TRAN, YEN	75	GIANT	II	400	01/01/20	N				9.00	\$ 135.00		\$ 253.12
PT	VANNIEL, COLIN	65	GIANT	II	400	02/01/20	V				10.75	\$ 161.25		\$ 161.25
PT	VIGIL, MARIA	65	GIANT	II	400	03/01/20	VNA				15.25	\$ 228.75	50	\$ 232.47
PT	WALKER, BARBARA	67	GIANT	II	400	01/01/20	LS	Y			1.00	\$ 15.00		\$ 2,283.45
FT	WALSH, ROSE	70	GIANT	II	400	01/01/20	N		10.50	\$ 262.50	5.75	\$ 86.25		\$ 348.75
FT	WARDEN, MARTIN	60	GIANT	I	400	12/01/19	V		11.17	\$ 304.90	1.75	\$ 28.00		\$ 332.90
PT	WARD-KING, LINDA	65	GIANT	I	400	01/01/20	NA		14.33	\$ 712.57	21.25	\$ 680.00		\$ 1,456.77
FT	WATSON, M BEVERLY G (BENEFICIARY)	57	GIANT	II	400	02/01/20	PV							\$ 219.96
FT	WEBSTER, AARON	57	GIANT	I	400	03/01/20	3		24.83	\$ 1,179.17	6.83	\$ 218.56		\$ 1,397.73
FT	WHIPPLE, SUZANNE (BENEFICIARY)	67	GIANT	II	400	1/01/2020	J							\$ 77.36
FT	WILLEY, JOAN L (BENEFICIARY)	80	SUPER FRESH	I	27	01/01/20	J							\$ 301.69
PT	WILLIAMS, JEROME	71	PENN FRUIT / SAFEWAY	I	27	4/1/2019	VNR		9.50	\$ 446.50	11.33	\$ 362.56		\$ 542.34
PT	WILLIAMS, VERONICA (BENEFICIARY)	56	GIANT	II	400	11/01/19	J							\$ 101.62
PT	WOODWARD, KRISTY (BENEFICIARY)	41	GIANT	II	400	11/01/19	G							\$ 266.25
FT	YASSINE, DEBRA (BENEFICIARY)	60	SAFEWAY	I	400	11/01/19	J							\$ 872.42
FT	YATES, MELBA (BENEFICIARY)	76	SUPER FRESH	I	27	01/01/20	J							\$ 806.59
FT	YOUNG, MARCY	60	SUPER FRESH	I	27	6/01/2017	V		15.58	\$ 732.26	11.92	\$ 381.44		\$ 1,113.70

RETIREEES WITH OVER 30 YEARS BENEFIT SERVICE
FIRST QUARTER 2020

NAME	CREDIT	EXCESS OF 30 YEARS	
		\$54.00	\$37.00
DESSEL, CHERYL	30.67		0.67
ENNIS, MARK	36.75	6.75	
HILL, ARDIST	44.25	14.25	
KINNAMAN, DON	38.33	8.33	
NEWBILL, CAROLINE	32.50	2.50	
RICKARDS, JACQUELINE	38.33	8.33	
WARD-KING, LINDA	35.58	5.58	
WEBSTER, AARON	31.67	1.67	

**RETROACTIVE PENSION
OVER \$3,000.00
FIRST QUARTER 2020**

FT/PT	NAME	TYPE AND EFFECTIVE DATE	LOCAL	AMOUNT
PT	BANGERT, KATHY	DEFERRED VESTED RETROACTIVE TO FEBRUARY 1, 2016	1776	\$ 16,521.12
PT	BASKIN, JAMES	VESTED NORMAL WITH RETRO RETROACTIVE TO DECEMBER 1, 2017	400	\$ 9,608.34
PT	BASS, SHIRLEY	NORMAL WITH RETRO RETROACTIVE TO NOVEMBER 1, 2018	400	\$ 7,097.91
PT	BENSON, WILLIAM (BENEFICIARY)	JOINT & SURVIVOR RETROACTIVE TO DECEMBER 1, 2017	400	\$ 16,129.10
FT	BERG, IRVIN	DEFERRED VESTED RETROACTIVE TO MARCH 1, 2018	27	\$ 18,568.25
PT	BRYANT, FREDERICK	DEFERRED VESTED RETROACTIVE TO JUNE 1, 2017	400	\$ 22,849.20
FT	BUI, VUI	NORMAL WITH RETRO RETROACTIVE TO JULY 1, 2019	400	\$ 12,365.50
FT	CHAPMAN, DEBORAH	NORMAL WITH RETRO RETROACTIVE TO JANUARY 1, 2019	400	\$ 7,553.80
FT	CHVALA, RICHARD	DEFERRED VESTED RETROACTIVE TO OCTOBER 1, 2017	400	\$ 11,300.80
FT	CLINEDINST, BOYD	30 & OUT RETROACTIVE TO SEPTEMBER 1, 2019	400	\$ 6,577.92
FT	CORBIN, POLLY	VESTED NORMAL WITH RETRO RETROACTIVE TO JANUARY 1, 2019	400	\$ 3,243.46
FT	CRUZAN, JEFF	DEFERRED VESTED RETROACTIVE TO APRIL 1, 2016	400	\$ 15,748.76
FT	DOUGHERTY, CAITLIN (BENEFICIARY)	GUARANTEE PAY RETROACTIVE TO NOVEMBER 1, 2019	27	\$ 4,526.30
PT	EGLI, CHARLES	VESTED NORMAL WITH RETRO RETROACTIVE TO APRIL 1, 2017	400	\$ 3,665.91
FT	EVERETT, ROBERT	DEFERRED VESTED RETROACTIVE TO OCTOBER 1, 2015	400	\$ 42,079.35
FT	FRANTZ, WANDA	JOINT & SURVIVOR RETROACTIVE TO OCTOBER 1, 2019	400	\$ 3,742.85
FT	GRAVES, LAWRENCE	NORMAL WITH RETRO RETROACTIVE TO NOVEMBER 1, 2019	27	\$ 3,758.97
FT	HART, GERALD	DEFERRED VESTED RETROACTIVE TO APRIL 1, 2015	400	\$ 21,408.00
FT	HENDERSON, PEARL (BENEFICIARY)	JOINT & SURVIVOR RETROACTIVE TO NOVEMBER 1, 2014	400	\$ 40,309.92
FT	HILL, ARDIST	NORMAL RETROACTIVE TO DECEMBER 1, 2019	400	\$ 3,629.36
FT	HUGHES, CHARLENE (BENEFICIARY)	JOINT & SURVIVOR RETROACTIVE TO NOVEMBER 1, 2019	400	\$ 5,059.53
FT	KINNAMAN, DON	30 & OUT RETROACTIVE TO JANUARY 1, 2020	27	\$ 3,220.46
FT	KIRKMAN, VELMA	VESTED NORMAL WITH RETRO RETROACTIVE TO FEBRUARY 1, 2019	400	\$ 3,005.45
PT	KOCH, SHERRIE	DEFERRED VESTED RETROACTIVE TO AUGUST 1, 2018	400	\$ 4,027.24
FT	LEDBETTER, BRENDA	VESTED NORMAL WITH RETRO RETROACTIVE TO AUGUST 1, 2019	400	\$ 3,900.37
PT	LEHR, MARK	DISABILITY RETROACTIVE TO MAY 1, 2017	27	\$ 12,282.45
FT	LYNCH, SANDRA LYNN (BENEFICIARY)	PRE RETIREMENT VESTED RETROACTIVE TO SEPTEMBER 1, 2015	27	\$ 13,926.55
PT	MARTIN, BRENDA	DEFERRED VESTED RETROACTIVE TO APRIL 1, 2019	27	\$ 6,626.40
PT	MARTINEZ, CARLOS	DEFERRED VESTED RETROACTIVE TO NOVEMBER 1, 2017	400	\$ 3,802.68
FT	MAYO, MARGARET	EARLY REDUCED DEFERRED VESTED RETROACTIVE TO SEPTEMBER 1, 2019	400	\$ 3,636.60
PT	MILLER, MICHAEL	DEFERRED VESTED RETROACTIVE TO MAY 1, 2014	400	\$ 12,777.42
FT	NIEDERMAIR, DELORES (BENEFICIARY)	GUARANTEE PAY RETROACTIVE TO NOVEMBER 1, 2019	400	\$ 5,180.00
FT	OWENS, MARY LOUISE (BENEFICIARY)	JOINT & SURVIVOR RETROACTIVE TO NOVEMBER 1, 2019	400	\$ 3,470.07
PT	QUICK, AUDREY (BENEFICIARY)	JOINT & SURVIVOR RETROACTIVE TO FEBRUARY 1, 2019	400	\$ 3,384.78
PT	RICKARDS, JACQUELINE	EARLY NON REDUCED RETROACTIVE TO NOVEMBER 1, 2019	27	\$ 7,349.10
PT	ROSENBERGER, DANIEL	DEFERRED VESTED RETROACTIVE TO DECEMBER 1, 2017	400	\$ 4,368.00
PT	SEYMORE, JANET	DEFERRED VESTED RETROACTIVE TO MARCH 1, 2009	400	\$ 84,725.52
FT	SHARP, GERALDINE	DEFERRED VESTED RETROACTIVE TO JANUARY 1, 2011	400	\$ 10,065.00
PT	SMITH, PAMELA	VESTED NORMAL WITH RETRO RETROACTIVE TO JANUARY 1, 2015	27	\$ 19,023.29
FT	TATE, VICKI	DEFERRED VESTED RETROACTIVE TO FEBRUARY 1, 2013	27	\$ 83,002.50
PT	WILLIAMS, JEROME	VESTED NORMAL WITH RETRO RETROACTIVE TO APRIL 1, 2019	27	\$ 5,433.08

LOCAL 27 STAFF
OFFSET
FIRST QUARTER 2020

NAME	TOTAL OFFSET	JANUARY AMOUNT	FEBRUARY AMOUNT	MARCH AMOUNT	FIRST QUARTER TOTAL	TOTAL REPAID TO DATE	BALANCE TO BE OFFSET
BOLAND, DENNIS	\$ 15,113.92					\$ 15,113.92	OFFSET COMPLETE
CEPHAS, GILBERT	\$ 13,764.00					\$ 13,764.00	OFFSET COMPLETE
EVENTOFF, RICHARD	\$ 14,628.00					\$ 14,628.00	OFFSET COMPLETE
FREEMAN, JAMES	\$ 12,433.44					\$ 12,433.44	OFFSET COMPLETE
FURLEY, JOANN	\$ 9,618.08					\$ 9,618.08	OFFSET COMPLETE
GATEWOOD, GARY	\$ 5,201.16					\$ 5,201.16	OFFSET COMPLETE
GATEWOOD, LINDA	\$ 5,201.16					\$ 5,201.16	OFFSET COMPLETE
GOINS, TIMOTHY	\$ 11,203.60	\$ 351.45	\$ 351.45	\$ 308.65	\$ 1,011.55	\$ 11,203.60	OFFSET COMPLETE
KIEBLER, LANA	\$ 6,152.00					\$ 6,152.00	OFFSET COMPLETE
LEVIN, SUZI	\$ 8,393.12	\$ 267.64	\$ 267.64	\$ 267.64	\$ 802.92	\$ 7,226.28	\$ 1,166.84
MAYS, CARVEL	\$ 7,981.85					\$ 7,981.85	OFFSET COMPLETE
RILEY, DARLENE	\$ 5,139.02					\$ 5,139.02	OFFSET COMPLETE
YOUNGBLOOD, C	\$ 12,144.00					\$ 12,144.00	OFFSET COMPLETE
	\$ 126,973.35	\$ 619.09	\$ 619.09	\$ 576.29	\$ 1,814.47	\$ 125,806.51	\$ 1,166.84

PENSION ADJUSTMENTS
FIRST QUARTER 2020

FT/PT	NAME	CHANGE	LOCAL	OLD AMOUNT	NEW AMOUNT
PT	ABRAMS, DONALD H	SUSPENDED - RIF NOT RETURNED	27	\$ (408.57)	\$ -
FT	BARNES, KIM W	SUSPENDED - RIF NOT RETURNED	400	\$ (350.91)	\$ -
PT	BURGESS, RUTH	SUSPENDED - RIF NOT RETURNED	400	\$ (96.41)	\$ -
FT	BUTLER, SHARON	ACTUARIAL INCREASE	400	\$ (1,242.99)	\$ 1,253.29
FT	CALDWELL, JOSEPH	ADDITIONAL TIER II CREDIT	400	\$ (1,588.45)	\$ 1,603.45
FT	CARTER, TREVOR	QDRO CEASED AT PARTICIPANTS DEATH	400	\$ (600.50)	\$ -
PT	COPELAND, FRANCES Y	SUSPENDED - RIF NOT RETURNED	27	\$ (578.59)	\$ -
PT	CROSS, VIRGINIA	ADDITIONAL TIER II CREDIT	400	\$ (148.00)	\$ 191.75
PT	DIAZ, JORGE	70.5 OVERPAYMENT ADJUSTMENT	400	\$ (191.43)	\$ 143.57
PT	DIMAGGIO, ALICE	GUARANTEE PAY EXPIRED	27	\$ (131.25)	\$ -
PT	DODDS, FAY	70.5 OVERPAYMENT ADJUSTMENT	27	\$ (302.66)	\$ 226.99
PT	DULARI, JANAK	RETIREMENT DATE POSTPONED	400	\$ (164.70)	\$ -
PT	GILL, TERESA	OVERPAYMENT SATISFIED	400	\$ (638.41)	\$ 1,042.56
FT	GRANT SR, RAYMOND	SUSPENDED - RIF NOT RETURNED	400	\$ (182.64)	\$ -
FT	GROENVELT, KRISTINA E	SUSPENDED - RIF NOT RETURNED	27	\$ (110.57)	\$ -
FT	HICKEY, DANIEL	ACTUARIAL INCREASE	27	\$ (1,141.63)	\$ 1,269.89
FT	HOLMES, NINA	ADDITIONAL TIER II CREDIT AND LATE RETIREMENT FACTOR INCREASE	400	\$ (1,188.25)	\$ 1,285.75
FT	HOUSEHOLDER, SHARON	SUSPENDED - RIF NOT RETURNED	400	\$ (107.13)	\$ -
PT	HURLEY, JUDITH	ADDITIONAL TIER II CREDIT	27	\$ (1,201.32)	\$ 1,256.22
FT	ILLIG, ESTATE OF HELEN	JOINT & SURVIVOR SATISFIED	400	\$ (58.29)	\$ -
PT	JAMESON, ANNA	70.5 OVERPAYMENT ADJUSTMENT	27	\$ (298.12)	\$ 223.59
FT	JARBOE, JAMES	ACTUARIAL INCREASE	400	\$ (1,099.55)	\$ 1,118.78
PT	JENKINS, GRACE	ADDITIONAL TIER II CREDIT	400	\$ (1,247.07)	\$ 1,531.10
PT	LATIF, MOHAMMAD	SUSPENDED-UNABLE TO LOCATE	400	\$ (47.15)	\$ -
PT	LUPUS, HEDY	SUSPENDED - RIF NOT RETURNED	27	\$ (252.46)	\$ -
PT	MECHLING, SUSAN	SUSPENDED - RIF NOT RETURNED	400	\$ (181.29)	\$ -
FT	MIDGETT, CORA MAE	SUSPENDED - RIF NOT RETURNED	400	\$ (117.39)	\$ -
FT	MOORE, REBECCA	ADJUSTMENT FOR EARLY TO DISABILITY	27	\$ (119.98)	\$ 296.25
FT	MORRIS, LINDA	ACTUARIAL INCREASE	400	\$ (1,561.20)	\$ 1,583.60
FT	PERKINS, LEORA	SUSPENDED - RIF NOT RETURNED	400	\$ (137.42)	\$ -
FT	PITT, MARY	SUSPENDED - RIF NOT RETURNED	400	\$ (130.02)	\$ -
FT	POLLARD, LINDA K	SUSPENDED-1ST RIF NOT RETURNED	400	\$ (429.84)	\$ -
PT	PUTNAM, WENDY	SUSPENDED - RIF NOT RETURNED	400	\$ (68.90)	\$ -
FT	RAWLS, CAROLYN	SUSPENDED - RIF NOT RETURNED	27	\$ (779.50)	\$ -
FT	REDMAN, RUTH	SUSPENDED - RIF NOT RETURNED	400	\$ (1,444.00)	\$ -
FT	SAR, SORAYA	SUSPENDED - RIF NOT RETURNED	400	\$ (1,361.00)	\$ -
PT	SCHMIDT, ALVERTA	ACTUARIAL INCREASE	27	\$ (225.00)	\$ 258.70
FT	SCOTT, WILLIAM	OVERPAYMENT ADJUSTMENT	27	\$ (156.25)	\$ 117.19
PT	SMITH, CHRISTINE	SUSPENDED-1ST RIF NOT RETURNED	27	\$ (540.00)	\$ -
FT	SNODGRASS, JULIA	70.5 OVERPAYMENT ADJUSTMENT	400	\$ (769.32)	\$ 576.99
FT	SOAVE, NANCY L*	SUSPENDED - RIF NOT RETURNED	400	\$ (1,284.57)	\$ -
FT	STULTZ, REGINO	ACTUARIAL INCREASE	400	\$ (1,077.51)	\$ 1,079.53
PT	VASQUEZ, REMEDIOS	70.5 OVERPAYMENT ADJUSTMENT	400	\$ (208.93)	\$ 156.70
FT	WALKER, ALICE M	SUSPENDED - RIF NOT RETURNED	400	\$ (419.48)	\$ -
FT	WATSON, DOROTHY A	SUSPENDED - RIF NOT RETURNED	400	\$ (680.66)	\$ -
FT	WAUGH, BARBARA A	SUSPENDED - RIF NOT RETURNED	400	\$ (314.88)	\$ -
PT	WHIPPLE, SUZANNE	GUARANTEE PAY EXPIRED	400	\$ (154.71)	\$ -
FT	WILLIAMS SR, CORNELL M	SUSPENDED - RIF NOT RETURNED	400	\$ (1,446.86)	\$ -
PT	WILLIAMS, MICHELE	GUARANTEE PAY EXPIRED	400	\$ (210.90)	\$ -
PT	WRIGHT, DELORES H	SUSPENDED - RIF NOT RETURNED	400	\$ (163.90)	\$ -
FT	YOUNG, MICHAEL	ADDITIONAL TIER II CREDIT	400	\$ (1,341.30)	\$ 1,381.11
PT	ZEHL, JANE	SUSPENDED - RIF NOT RETURNED	27	\$ (159.95)	\$ -

DEATH BENEFITS - TEMPORARY ANNUITY
FIRST QUARTER 2020

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	PENSION AMOUNT
FT	ANDERS, LINDA	72	GIANT	I	400	01/01/20	\$ 473.60
FT	ANDREWS, STEVEN	71	GIANT	I,II	400	01/01/20	\$ 1,116.66
FT	ASH, DONNA	50	GIANT	I	400	01/01/20	\$ 1,267.65
PT	BENSON, WILLIAM	65	SAFEWAY	I	400	01/01/20	\$ 1,000.00
FT	BEYNON, ESTATE OF BARRY	N/A	PENN FRUIT	I	27	02/01/20	\$ 2,245.32
FT	BLANCHARD, CATHERINE	77	SUPER FRESH	I	27	01/01/20	\$ 604.16
PT	BLITON, PATRICIA	67	SUPER FRESH	I	27	01/01/20	\$ 117.68
FT	BOHANAN-UHLER, CAROLE	77	FOOD FAIR / PANTRY PRIDE	I	27	01/01/20	\$ 442.50
PT	BROOKS, EVELYN	84	GIANT	I	400	02/01/20	\$ 437.37
FT	BUCKLER, MARY	53	SUPER FRESH	I	400	01/01/20	\$ 690.25
FT	BURNER, ROSEZELLA	83	GIANT	I	400	03/01/20	\$ 769.20
PT	CARRIG, MARY	61	GIANT	II	400	03/01/20	\$ 301.25
FT	CAVE, JANET	83	SAFEWAY	I	400	02/01/20	\$ 660.92
FT	COOK, MARY ANN	64	SAFEWAY	I	400	03/01/20	\$ 539.32
FT	COPPER, SUZANNE	74	SUPER FRESH	I	27	01/01/20	\$ 1,172.52
FT	CROCKER, DEBRA	59	GIANT	I	400	01/01/20	\$ 671.17
PT	CROOKS, HOMER	74	GIANT	I	400	01/01/20	\$ 195.28
FT	CROSSMAN, CONNIE	53	ACME	I	27	03/01/20	\$ 975.77
FT	DELLINGER, DEBORAH	62	SAFEWAY	I	400	02/01/20	\$ 714.33
PT	DIFIORE, GINO	58	SUPER FRESH	I	400	01/01/20	\$ 228.40
FT	DONOVAN, PHYLLIS	84	SUPER FRESH	I	400	03/01/20	\$ 919.93
FT	DOUGHERTY, CAITLIN	29	PANTRY PRIDE / GIANT	I	27	03/01/20	\$ 905.26
PT	ERWOOD, MAUREEN	60	SUPER FRESH	I	27	01/01/20	\$ 1,000.00
FT	EVANS, MARY BETH	55	SUPER FRESH	I	27	03/01/20	\$ 636.09
FT	FARR, WILLIAM	39	SUPER FRESH	I	400	01/01/20	\$ 687.41
FT	FARRIS, LISA	59	SUPER FRESH	I	27	02/01/20	\$ 860.85
FT	FERGUSON, EUNICE	87	GIANT	I	400	01/01/20	\$ 793.11
FT	GEISELMAN, PATRICIA	84	GIANT	I	27	01/01/20	\$ 1,031.93
FT	GRIFFIN, ANN	76	SAFEWAY	I	400	02/01/20	\$ 901.25
FT	HAINES, DAVID	82	GRAND UNION	I	400	01/01/20	\$ 495.00
FT	HAMPTON, WADE	61	ACME	I	27	01/01/20	\$ 718.27
FT	HANEY, CLYDE	67	SUPER FRESH	I	400	02/01/20	\$ 599.76
FT	HARDING, ROBIN	62	GIANT	I	400	02/01/20	\$ 1,106.40
PT	HASTINGS, THERESA	65	GIANT	II	27	02/01/20	\$ 50.00
FT	HIGGS, JAMES	82	GIANT	I	400	03/01/20	\$ 1,323.75
FT	HILLIAN, VANESSA	64	SAFEWAY	I	400	02/01/20	\$ 629.86
FT	HINER, LINDA	69	SAFEWAY	I	400	03/01/20	\$ 1,584.00
FT	HOLCOMB, JUDITH	75	GIANT	I	400	02/01/20	\$ 1,311.45
FT	HUGHES, CHARLENE	67	SAFEWAY	I	400	01/01/20	\$ 1,686.51
FT	ILKOVITCH, SUZANNA	69	GIANT	II	400	02/01/20	\$ 671.95
FT	JACKSON, MICHELLE	62	SAFEWAY	I	400	01/01/20	\$ 1,250.00
FT	JACKSON, VICKI	60	SAFEWAY	I	400	01/01/20	\$ 1,250.00
FT	JOHNSON, LORENA	69	GIANT	I	27	03/01/20	\$ 1,475.05
FT	JONES, TOMMY	73	GRAND UNION	I	400	02/01/20	\$ 511.86
PT	KOBLINSKY, LISA	52	GIANT	I	27	02/01/20	\$ 500.00
PT	LANDUCCI, CANDACE	70	GIANT	I	400	03/01/20	\$ 420.41
PT	LESLIE, PATSY	72	SUPER FRESH	II	400	02/01/20	\$ 241.13
FT	LEWIS, BARBARA	67	GIANT	I	400	03/01/20	\$ 1,380.16
FT	LIGHTFOOT, JUNE	67	SUPER FRESH	I	400	03/01/20	\$ 625.00
FT	LIGHTFOOT, RODNEY	66	SUPER FRESH	I	400	02/01/20	\$ 833.33
FT	LILLARD, DENA	62	SAFEWAY	I	400	03/01/20	\$ 438.75
FT	MARTIN, PAUL	74	GIANT	I	27	03/01/20	\$ 524.36
FT	MAWYER, CAROLYN	72	SAFEWAY	I	400	02/01/20	\$ 339.99
FT	MCDANIEL, KELLY	54	SAFEWAY	I	400	03/01/20	\$ 661.10
PT	MCDONALD, DONALD	71	GIANT	I	27	01/01/20	\$ 1,000.00
FT	MEYERS, RICHARD	56	SAFEWAY	I	27	01/01/20	\$ 349.54
FT	MILLER, ROBERT	58	GIANT	II	400	03/01/20	\$ 183.50

DEATH BENEFITS - TEMPORARY ANNUITY

FIRST QUARTER 2020

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	PENSION AMOUNT
FT	MORALES, CRYSTAL	40	ACME	I	27	02/01/20	\$ 696.47
PT	NOVAK, CHESTER	77	SUPER FRESH	I	27	03/01/20	\$ 341.13
PT	OLAUGHLIN, JERI	64	SAFEWAY	I	400	03/01/20	\$ 299.48
FT	OWENS, MARY LOUISE	71	GIANT	I	400	01/01/20	\$ 544.39
FT	PAYNE, NANCY	73	SAFEWAY	I	400	03/01/20	\$ 677.85
PT	PERDUE, VERNON	72	ACME	I	27	03/01/20	\$ 365.24
PT	PERKINS, VANESSA	62	GIANT	II	400	03/01/20	\$ 240.00
PT	PETERSON, DWYNA	61	GIANT	II	400	01/01/20	\$ 23.35
PT	PFAFF, CHRISTOPHER	48	GIANT	I	27	02/01/20	\$ 500.00
PT	QUICK, AUDREY	85	GIANT	I	400	03/01/20	\$ 483.54
FT	QUINN, JAMES	57	SAFEWAY	I	400	01/01/20	\$ 1,177.18
FT	REDDING, BETTY	83	SAFEWAY	I	400	03/01/20	\$ 780.55
FT	REDOLF, ANTHONY P	59	SUPER FRESH	I	27	02/01/20	\$ 675.63
FT	REED, GILBERT	88	PANTRY PRIDE	I	27	03/01/20	\$ 475.25
PT	RILEY, BRENDA	71	ACME	I	27	03/01/20	\$ 365.24
FT	ROBERSON, PATRICIA	71	SAFEWAY	I	400	01/01/20	\$ 1,491.11
PT	ROGERS, OLYMPIA	54	SUPER FRESH	I	27	02/01/20	\$ 297.68
FT	ROSE, TRACY	46	SUPER FRESH	I	27	02/01/20	\$ 1,347.34
FT	SAMUEL, GREGORY K	43	GIANT	I	400	02/01/20	\$ 957.45
FT	SHAFFER, DANIEL	71	ACME	I	27	02/01/20	\$ 676.71
PT	SMITH, THURMAN	53	GIANT	I	27	03/01/20	\$ 1,000.00
FT	SNYDER, PAULINE	83	SUPER FRESH	I	400	03/01/20	\$ 604.69
FT	SOUDERS, DAVID	74	SUPER FRESH	I	400	03/01/20	\$ 442.23
PT	SUMTER, SELENA	56	SAFEWAY	I	400	03/01/20	\$ 1,000.00
PT	SUTTMILLER, ROSE MARIE	78	GIANT	II	27	01/01/20	\$ 97.01
FT	THOMPSON, BARBARA	73	SAFEWAY	I	400	03/01/20	\$ 190.72
FT	TOLLIVER, JOHN	62	ACME	I	400	03/01/20	\$ 439.73
PT	TRUST OF MARY WHITE	62	GIANT	II	400	02/01/20	\$ 142.50
PT	TULL, ANGELA M	59	GIANT	II	400	03/01/20	\$ 90.00
FT	VAIRA-JAMES, TERRI	59	SAFEWAY	I	400	02/01/20	\$ 264.77
FT	WALD, VIRGINIA	79	SAFEWAY	I	400	02/01/20	\$ 1,722.84
PT	WALKER, ALAN	62	SUPER FRESH	I	27	01/01/20	\$ 117.68
PT	WALKER, JR., CLYDE	65	SUPER FRESH	I	27	01/01/20	\$ 117.68
PT	WALTER, ROY DAVID	73	GIANT	I	400	03/01/20	\$ 1,000.00
FT	WARD, BETTE ANNE	42	GIANT	I	400	03/01/20	\$ 546.85
FT	WILKINS, DOROTHY	75	SAFEWAY	I	400	03/01/20	\$ 1,473.57
FT	WILLEY, JOAN L	80	SUPER FRESH	I	27	03/01/20	\$ 301.69
FT	WILLIAMS, DENISE	46	ACME	I	27	03/01/20	\$ 1,542.93
PT	WILLIAMS, VERONICA	56	GIANT	II	400	02/01/20	\$ 101.62
FT	YASSINE, DEBRA	61	SAFEWAY	I	400	01/01/20	\$ 1,308.57
FT	YATES, MELBA	77	SUPER FRESH	I	27	03/01/20	\$ 1,613.18
FT	ZANE, GLORIA	67	SAFEWAY	I	400	02/01/20	\$ 688.42

**DEATH BENEFIT CHANGES
FIRST QUARTER 2020**

STATUS	NAME	LOCAL	OLD AMOUNT	NEW AMOUNT	MAINTENANCE MONTH
FT	ANAGNOSTOPOULOS, CHRYSOULA	400	\$ (2,035.30)	\$ 464.70	01/01/20
FT	ANDREWS, STEVEN	400	\$ (1,116.66)	\$ 266.68	03/01/20
FT	APPLE, ROSE	400	\$ (764.77)	\$ 205.69	01/01/20
FT	ASH, DONNA	400	\$ (1,267.65)	\$ 1,232.35	02/01/20
FT	BARKSDALE, STEVEN	400	\$ (974.05)	\$ 551.90	01/01/20
PT	BEST, MARY	400	\$ (117.77)	\$ 28.92	01/01/20
PT	BLITON, PATRICIA	27	\$ (117.68)	\$ 97.97	03/01/20
FT	BRAZIEL, DAVID	400	\$ (637.46)	\$ 587.62	03/01/20
FT	BROWN, DEBBIE	400	\$ (330.40)	\$ 187.20	02/01/20
FT	BUNNER, CLAUDE	400	\$ (698.74)	\$ 403.78	01/01/20
FT	CERONE, THERESA	400	\$ (288.67)	\$ 296.64	03/01/20
FT	COLE, JEFFRY	400	\$ (1,036.00)	\$ 428.00	02/01/20
FT	COPPER, SUZANNE	27	\$ (1,172.52)	\$ 154.96	03/01/20
PT	DAYE, LORETTA	400	\$ (546.19)	\$ 453.81	01/01/20
FT	DELBROOK, CHRISTINE	27	\$ (2,063.00)	\$ 437.00	01/01/20
FT	DORSEY, SHERRY	27	\$ (1,142.68)	\$ 214.64	01/01/20
PT	ESS, FREDERICK	27	\$ (272.28)	\$ 183.16	02/01/20
PT	FLEISCHMANN, BARBARA	27	\$ (81.78)	\$ 18.64	01/01/20
FT	GEISELMAN, PATRICIA	27	\$ (1,031.93)	\$ 436.14	03/01/20
FT	GINTER, DIANE	27	\$ (591.18)	\$ 135.28	02/01/20
FT	GORHAM, NOLA	400	\$ (1,113.74)	\$ 272.52	01/01/20
FT	GRADY JR. FORREST	27	\$ (446.74)	\$ 266.30	03/01/20
PT	GRENZER, JEANNE	27	\$ (440.63)	\$ 118.74	02/01/20
FT	GRUBB, DAHN	27	\$ (476.82)	\$ 215.90	01/01/20
FT	HANEY, CLYDE	400	\$ (599.76)	\$ 100.96	03/01/20
PT	HARE, CHARLES	400	\$ (316.08)	\$ 51.76	02/01/20
FT	HAYES, KYOKO	400	\$ (1,185.97)	\$ 128.06	01/01/20
FT	HEAVENER, JOYCE	27	\$ (749.81)	\$ 368.57	01/01/20
FT	HOLCOMB, JUDITH	400	\$ (1,311.45)	\$ 1,188.55	03/01/20
FT	HONHART, KATHY	27	\$ (688.42)	\$ 434.74	01/01/20
FT	HOOKE, ELLEN	27	\$ (713.66)	\$ 359.02	01/01/20
FT	HUGHES, CHARLENE	400	\$ (1,686.51)	\$ 813.49	02/01/20
FT	ILKOVITCH, SUZANNA	400	\$ (671.95)	\$ 328.05	03/01/20
PT	IRWIN, RICHARD	27	\$ (239.82)	\$ 260.18	01/01/20
FT	KELETE, TSEGE	400	\$ (442.50)	\$ 115.00	01/01/20
FT	KIDWELL, HELEN	400	\$ (144.62)	\$ 41.46	02/01/20
FT	KLOS, DALE	400	\$ (692.70)	\$ 557.30	01/01/20
PT	KRYSTOFIAK, VIVIAN	27	\$ (144.48)	\$ 66.56	03/01/20
FT	LEHMAN, LEON	400	\$ (517.60)	\$ 429.60	03/01/20
FT	LONG, LAURIE	27	\$ (1,114.93)	\$ 270.14	02/01/20
FT	MARRONE, ROBERT	400	\$ (334.56)	\$ 158.08	03/01/20
FT	McCONNAUGHEY, DEBORAH	27	\$ (980.98)	\$ 538.04	01/01/20
PT	MEADOWS, EDGAR	400	\$ (60.00)	\$ 20.00	03/01/20
PT	MOORE, KENNETH	27	\$ (196.45)	\$ 17.75	03/01/20
PT	NOWELL, MELISSA	27	\$ (340.63)	\$ 318.74	02/01/20
FT	OHLE, KRISTINE	400	\$ (846.76)	\$ 806.48	02/01/20
FT	PAPPAS, DONNA	27	\$ (143.84)	\$ 54.72	02/01/20
FT	PAVLOVSKY, JOSEPHINE	27	\$ (628.50)	\$ 614.50	01/01/20
FT	QUINN, JAMES	400	\$ (1,177.18)	\$ 365.64	02/01/20
FT	RIVERA, MARIA	400	\$ (147.48)	\$ 140.32	02/01/20

**DEATH BENEFIT CHANGES
FIRST QUARTER 2020**

STATUS	NAME	LOCAL	OLD AMOUNT	NEW AMOUNT	MAINTENANCE MONTH
FT	ROBERSON, PATRICIA	400	\$ (1,491.11)	\$ 1,008.89	02/01/20
FT	RODGERS, JOHN	27	\$ (787.15)	\$ 138.55	02/01/20
FT	ROSE, TRACY	27	\$ (1,347.34)	\$ 1,152.66	03/01/20
FT	SEAFORD, BARBARA	400	\$ (658.44)	\$ 524.68	02/01/20
FT	SHIFFLETT, LINDA	400	\$ (833.32)	\$ 833.36	01/01/20
FT	SHIPE, SHIRLEY	400	\$ (752.95)	\$ 241.15	03/01/20
FT	SOPER, LINDA	400	\$ (828.56)	\$ 14.32	02/01/20
PT	SPROUSE, WARREN	400	\$ (321.20)	\$ 36.40	03/01/20
FT	SWITTS, SYLVIA	400	\$ (451.85)	\$ 240.75	01/01/20
FT	THOMAS, CAHTERINE	400	\$ (603.97)	\$ 84.12	02/01/20
PT	THOMPSON, DAVID	400	\$ (302.28)	\$ 93.16	01/01/20
FT	THOMPSON, ERIC	400	\$ (1,189.35)	\$ 121.30	01/01/20
PT	VEORSE, JAMES	400	\$ (258.12)	\$ 225.64	01/01/20
FT	VINCENT, BRUCE	27	\$ (446.23)	\$ 268.85	01/01/20
FT	WALD, VIRGINIA	400	\$ (1,722.84)	\$ 777.16	03/01/20
PT	WALKER JR., CLYDE	27	\$ (117.68)	\$ 97.98	03/01/20
PT	WALKER, ALAN	27	\$ (117.68)	\$ 97.97	03/01/20
FT	WALLIN, EDWARD	400	\$ (924.06)	\$ 651.88	01/01/20
PT	WALTON, DONNA	27	\$ (142.54)	\$ 72.38	03/01/20
PT	WARE, ROBIN	400	\$ (115.00)	\$ 40.00	01/01/20
FT	YASSINE, DEBRA	400	\$ (1,308.57)	\$ 1,191.43	02/01/20
PT	ZEMBAS, MICHAEL	27	\$ (410.78)	\$ 178.44	01/01/20

**DEATH BENEFIT DROPS
FIRST QUARTER 2020**

STATUS	NAME	BENEFIT AMOUNT	MAINTENANCE MONTH
PT	ALDSWORTH, DIANE	\$ (195.16)	01/01/20
FT	ANAGNOSTOPOULOS, CHRYSOULA	\$ (464.70)	02/01/20
FT	APPLE, ROSE	\$ (205.69)	02/01/20
FT	ASH, DONNA	\$ (1,232.35)	03/01/20
FT	BAILEY, MORRIS	\$ (296.96)	01/01/20
FT	BARKSDALE, STEVEN	\$ (551.90)	02/01/20
PT	BENSON, WILLIAM	\$ (1,000.00)	02/01/20
PT	BEST, MARY	\$ (28.92)	02/01/20
FT	BREEDING, KATE	\$ (1,059.44)	01/01/20
FT	BROWN, DEBBIE	\$ (187.20)	03/01/20
FT	BROWN, GEORGETTE	\$ (928.00)	01/01/20
FT	BROWN, SUSAN	\$ (398.80)	01/01/20
FT	BUNNER, CLAUDE	\$ (403.78)	02/01/20
FT	CAYWOOD, BRENDA	\$ (1,090.00)	01/01/20
PT	CLARK, GEORGE	\$ (85.00)	01/01/20
FT	COLE, JEFFERY	\$ (428.00)	03/01/20
PT	COPPERSMITH, EDELGARD	\$ (449.97)	01/01/20
FT	CRAWFORD, JAIME	\$ (490.00)	01/01/20
PT	DAYE, LORETTA	\$ (453.81)	02/01/20
FT	DELBROOK, CHRISTINE	\$ (437.00)	02/01/20
FT	DELGADO, ALEJANDRINA	\$ (205.76)	01/01/20
PT	DONGARRA, CINDY	\$ (274.88)	01/01/20
FT	DORSEY, SHERRY	\$ (214.64)	02/01/20
PT	ERWOOD, MAUREEN	\$ (1,000.00)	02/01/20
PT	ESS SR., FREDERICK	\$ (183.16)	03/01/20
PT	EVANS, MELODY	\$ (1,195.68)	01/01/20
PT	FLEISCHMANN, BARBARA	\$ (18.64)	02/01/20
FT	FLETCHER, JOYCE	\$ (90.82)	01/01/20
FT	GAINES, COLLEEN	\$ (392.92)	01/01/20
FT	GINTER, DIANE	\$ (135.28)	03/01/20
FT	GOCHENOUR, MARTHA	\$ (214.28)	01/01/20
FT	GORHAM, NOLA	\$ (272.52)	02/01/20
PT	GRENZER, JEANNE	\$ (118.74)	03/01/20
FT	GRUBB, DAHN A	\$ (215.90)	02/01/20
PT	HARE II, CHARLES	\$ (51.76)	03/01/20
FT	HAYES, KYOKO	\$ (128.06)	02/01/20
FT	HEAVENER, JOYCE	\$ (368.57)	02/01/20
PT	HIRSHMAN, MARTYN	\$ (221.52)	01/01/20
FT	HONHART, KATHY	\$ (434.74)	02/01/20
FT	HOOKE, ELLEN	\$ (359.02)	02/01/20
FT	HOUNSHELL, WILLIAM	\$ (442.82)	01/01/20
FT	HUGHES, CHARLENE	\$ (813.49)	03/01/20
PT	IRWIN, RICHARD	\$ (260.18)	02/01/20
FT	JACKSON, MICHELLE	\$ (1,250.00)	02/01/20
FT	JACKSON, VICKI	\$ (1,250.00)	02/01/20
PT	JENNINGS, WAYNE	\$ (27.34)	01/01/20
FT	KELETE, TSEGE	\$ (115.00)	02/01/20
FT	KIDWELL, HELEN	\$ (41.46)	03/01/20
FT	KLOS, DALE	\$ (557.30)	02/01/20
PT	KNOTT, WILLIAM	\$ (151.25)	01/01/20

**DEATH BENEFIT DROPS
FIRST QUARTER 2020**

STATUS	NAME	BENEFIT AMOUNT	MAINTENANCE MONTH
PT	KOBLINSKY, LISA	\$ (500.00)	03/01/20
FT	LAGAN, NANCY	\$ (294.11)	01/01/20
PT	LAMON, JAMES	\$ (130.12)	01/01/20
PT	LARUE, JOSEPH	\$ (280.48)	01/01/20
FT	LIGHTFOOT, RODNEY	\$ (833.33)	03/01/20
FT	LONG, LAURIE	\$ (270.14)	03/01/20
FT	LYONS, RENETTA	\$ (1,221.10)	01/01/20
FT	MARCUM, KAREN	\$ (763.74)	01/01/20
FT	MCCONNAUGHEY, DEBORAH	\$ (538.04)	02/01/20
PT	MCDONALD, DONALD	\$ (1,000.00)	02/01/20
FT	MEDLIN, MARTHA	\$ (281.77)	01/01/20
PT	NGUYEN, HAI	\$ (103.75)	01/01/20
FT	NICKOLES, OLA	\$ (1,084.16)	01/01/20
PT	NOWELL, MELISSA	\$ (318.74)	03/01/20
FT	OHLER, KRISTINE	\$ (806.48)	03/01/20
FT	PAPPAS, DONNA	\$ (54.72)	03/01/20
FT	PAVLOVSKY, JOSEPHINE	\$ (614.50)	02/01/20
PT	PFAFF, CHRISTOPHER	\$ (500.00)	03/01/20
FT	QUINN, JAMES	\$ (365.64)	03/01/20
FT	RAMIREZ, KAREN	\$ (127.91)	01/01/20
PT	RETZ, MAYNARD	\$ (50.00)	01/01/20
PT	RIDGLEY, ALMA	\$ (200.56)	01/01/20
FT	RIVERA, MARIA	\$ (140.32)	03/01/20
FT	ROBERSON, PATRICIA	\$ (1,008.89)	03/01/20
FT	RODGERS, JOHN	\$ (138.55)	03/01/20
FT	ROSEN, KIMBERLY	\$ (49.96)	01/01/20
PT	SABERON, SAMANTHA	\$ (10.94)	01/01/20
PT	SCRUGGS, BRENDA	\$ (31.70)	01/01/20
FT	SEAFORD, BARBARA	\$ (524.68)	03/01/20
FT	SHIFFLETT, LINDA	\$ (833.36)	02/01/20
FT	SHOCKLEY, MICHAEL	\$ (1,055.80)	01/01/20
FT	SIMMS, TINA	\$ (150.76)	01/01/20
PT	SIZEMORE, LARRY	\$ (86.57)	01/01/20
FT	SOPER, LINDA	\$ (14.32)	03/01/20
FT	STOCKSLAGER, KIMBERLEY	\$ (743.73)	01/01/20
PT	SULLIVAN, DONNA	\$ (125.00)	03/01/20
FT	SWENTAM, BARBARA	\$ (279.55)	01/01/20
FT	SWITTS, SYLVIA	\$ (240.75)	02/01/20
FT	THOMAS, CATHERINE	\$ (84.12)	03/01/20
PT	THOMPSON, DAVID	\$ (93.16)	02/01/20
FT	THOMPSON, ERIC	\$ (121.30)	02/01/20
FT	TURNER, TONIA	\$ (385.35)	01/01/20
PT	VEORSE, JAMES	\$ (225.64)	02/01/20
FT	VINCENT, BRUCE	\$ (268.85)	02/01/20
FT	WADE, LOIS	\$ (216.08)	01/01/20
FT	WALLIN, EDWARD	\$ (651.88)	02/01/20
PT	WARE, ROBIN	\$ (40.00)	02/01/20
PT	WHITESIDE, CLAUDE	\$ (40.96)	01/01/20
FT	YASSINE, DEBRA	\$ (1,191.43)	03/01/20
FT	ZAMBELLI, LINDA	\$ (782.24)	01/01/20
PT	ZEMBAS, MICHAEL	\$ (178.44)	02/01/20

FELRA REINSTATEMENTS FIRST QUARTER 2020	
NAME	PENSION AMOUNT
AKOTO, GEORGE	\$ 286.25
ALEXANDER, MINNIE D	\$ 167.75
ARGOTE, JUAN	\$ 146.25
AUSTIN, MARGUERITE	\$ 60.02
BABICKY, NATALIE	\$ 159.38
BANKS, HAMMOND	\$ 322.64
BARNES, KIM	\$ 350.91
BARRETT, DAVID	\$ 1,608.18
BARWICK, KENNETH G	\$ 434.70
BASTAIN, BETTY	\$ 311.02
BAYER, JAMES G	\$ 162.72
BEAR, CHARLES B	\$ 411.53
BELK, MARY C	\$ 1,075.11
BELL, THELMA M	\$ 288.12
BENOIT, JOHN D	\$ 86.25
BERNSTEIN-SLEMP, HIMILCE Q	\$ 917.95
BIST, VIJAYA K	\$ 100.14
BOATENG, GYIMAH	\$ 82.50
BRIDGETT, SANDRA S	\$ 362.50
BROADWATER, FRANCES	\$ 75.00
BROTHERS, PASTORA L	\$ 160.33
BROWN, AARON W	\$ 746.34
CARROLL, ROLAND B	\$ 728.85
CATHCART, SHERRI L	\$ 135.00
CHARLES, VINCENT	\$ 530.00
CLOUSER, ROBERT	\$ 223.63
COLLINS, CLARK	\$ 353.98
COOPER, KAREN K	\$ 576.74
COX, KAZUE N	\$ 1,124.00
CUNG, DAN D	\$ 262.50
CUNNINGHAM, BERNICE	\$ 679.90
DARBY, PRISCILLA E	\$ 1,457.37
DAVIS JR, JOE	\$ 966.29
DAVIS, ROBERT T	\$ 281.25
DEAVERS, GERALD	\$ 382.00
DENT, CHARLES H	\$ 1,428.00
DICKERSON, WALTER D	\$ 737.80
DIGGS, MELVIN	\$ 216.53
DUNN, SHIZUYO	\$ 80.00
EAST, KIM YVETTE	\$ 1,048.56
EBSER, LINDA	\$ 57.49
EVANS, JAMES L	\$ 177.82
FAISON, MONA A	\$ 689.76
FARMER, WILLIE	\$ 138.75
FARRELL, ANNA M	\$ 87.50
FINECEY JR, JAMES R	\$ 384.11
FORBES, LISE	\$ 73.68
FRANKLIN-WADE, INGA C	\$ 780.52
GAMMON, BRIAN L	\$ 1,305.12
GELABERT, FRANCISCO FLECHA	\$ 187.50

GIBBS, HATTIE B	\$ 184.91
GOOSLIN, MARGY	\$ 381.35
GRANT, RAYMOND SR	\$ 182.64
GRIGSBY, ALTON W	\$ 293.09
GROENVELT, KRISTINA E	\$ 110.57
GROVE, GWENDOLYN M	\$ 729.18
GUTHRIE, DIANE	\$ 285.00
HALL, DANA C	\$ 1,121.40
HANKS, ENOCH	\$ 92.70
HEATH, KAYE W	\$ 1,418.52
HENSLEY, HERMAN L	\$ 398.48
HENSON, HOWARD L	\$ 75.00
HILL, SHIRLEY S	\$ 170.12
HOPKINS, VIRGINIA M	\$ 246.59
HUGHES, CLARKIE	\$ 503.28
HUMMEL, RUBY A	\$ 301.62
HUTCHINS, ANNE	\$ 310.51
JENKINS, JAMES P	\$ 192.50
JOHNSON, PERNEL SR	\$ 1,354.16
JONES, EVELYN M	\$ 229.59
JONES, JACQUELINE M	\$ 528.75
KEDZIERSKI, BARBARA L	\$ 183.75
KETTERMAN, CAROLYN C	\$ 237.60
KILLEBREW, SUSAN E	\$ 551.25
KNISLEY, LULA M	\$ 571.65
KULE-THOMAS, ERNESTINE	\$ 64.22
KWAN, ROBERT	\$ 267.15
LEE, SUNG H	\$ 198.75
LEHMAN, RITA M	\$ 961.25
LEWIS, DORETHA A	\$ 308.09
LIM, CRISTINA M	\$ 235.00
LIPPS, DENNIS L	\$ 617.15
LOCKLEY, SAMUEL S	\$ 172.25
LUCAS, NESTOR	\$ 446.90
MADDOX, FRED	\$ 300.00
MAGNESS, WILLIAM H	\$ 548.61
MAGUIRE, MOIRA H	\$ 303.75
MARVEL, MARION V	\$ 234.11
MATRA, MARY	\$ 522.75
MAYNARD, PATSY E	\$ 2,021.70
MAYNARD, VIRGINIA E	\$ 922.47
MCAULIFFE, JOHN	\$ 175.78
MCCAULEY, DORA M	\$ 287.00
MCCRAE, GILLIAN MARLYN	\$ 1,339.84
MCDONALD, ROBERT	\$ 242.52
MCFARLAND, WILBERT L	\$ 288.23
MCKENRICK, OWEN	\$ 1,585.50
MEADOWS, BRENDA G	\$ 709.07
MOSES, JAMES D	\$ 588.90
MUIR, ELEANOR L	\$ 660.80
NASH, JOANNE	\$ 159.78
NGUYEN, CHAU T	\$ 526.25
NICHOLS, TERESA L	\$ 438.75
NICHOLSON, RICHARD	\$ 1,161.49
O'BRIEN, ROBERT	\$ 229.56
OUTLAW, MICHAEL	\$ 1,598.37
PANAKURE, PIYASENA	\$ 342.46
PANNELL, BRIDGETT	\$ 330.01

PARK, PENELOPE	\$ 39.78
PEDEMONTE, TERESA	\$ 153.75
PHILLIPS, THOMAS	\$ 416.96
PISKOR, PEGGY L	\$ 65.43
PITT, MARY	\$ 130.02
PLATER, LOGIS	\$ 74.77
PODGORSKI, CAROL J	\$ 957.04
POLLARD, LINDA K	\$ 429.84
POPE, JOHANNA	\$ 395.00
PROCTOR, PATRICE	\$ 1,358.37
PURWIN, LEONARD	\$ 330.00
RANDALL, CHARLES W	\$ 506.31
RAWLS, CAROLYN	\$ 779.50
RICE, VIRGINIA	\$ 208.33
RICHARDSON, LORRAINE	\$ 205.00
ROLLEFS, CHAMNIAN C	\$ 179.40
ROSENTHAL, MARY A	\$ 293.83
ROY JR, JAMES G	\$ 815.98
RUIZ, CARLOS	\$ 1,716.75
SCHINDEL, WINFIELD L	\$ 618.48
SCOVITCH, TAMMY	\$ 468.91
SIMPSON, LOTTIE	\$ 71.25
SIRIAPHIPHATAMORN, NOPADOL	\$ 530.00
SMITH, CHRISTINE	\$ 540.00
SMITH, RONALD	\$ 850.76
SORRELLS JR, ROBERT	\$ 308.28
STEMMLER, WILLIAM W	\$ 111.05
STEPTER, WILLIAM	\$ 114.00
STEVENS, PATRICIA	\$ 323.70
STROUD, ARTHUR	\$ 206.25
SYFRET SR, DANIEL W	\$ 608.78
TANG, LAIWAH	\$ 288.94
TEENER, ENILDA S	\$ 256.35
THOMPSON, MILDRED	\$ 1,152.56
TILLER, MALCOLM	\$ 483.10
TOALA, MARCOS J	\$ 182.12
TRAMMELL, GLADYS L	\$ 607.50
TRAN, LAN T	\$ 306.67
TREICHEL, JOHN A	\$ 1,249.48
WATTS, DOROTHY A	\$ 680.66
WAUGH, BARBARA	\$ 314.88
WHETSELL, KEITH	\$ 193.56
WOLF, CONRAD	\$ 922.01
WUYEK, WILLIAM E	\$ 833.60

LEGEND FOR ADDS ON THE QUARTERLY ADMINISTRATIVE REPORT

J & S Options:

100 = 100%
 50 = 50%
 66 2/3 = 66 2/3 %
 75 = 75%

Level Income Option (L.I.O.):

L2 =	Age 62 L.I.O. with no J&S	5L2 =	50% J&S with L.I.O. at age 62
L2-2 =	Reach age 62, second stage of Pension	5L5 =	50% J&S with L.I.O. at age 65
L5 =	Age 65 L.I.O. with no J&S	6L2 =	66 2/3% J&S with L.I.O. at age 62
1L2 =	100% J&S with L.I.O. at age 62	6L5 =	66 2/3% J&S with L.I.O. at age 65
1L5 =	100% J&S with L.I.O. at age 65		

Type of Retirement:

3	30 & OUT	GX6	EARLY VESTED GUARANTEED THEN TO 66 2/3% J&S
D	DISABILITY	GX7	EARLY VESTED GUARANTEED THEN TO 75% J&S
DBA	DEATH BENEFIT ANNUITY	J	JOINT & SURVIVOR
E	EARLY REDUCED	JV	JOINT & SURVIVOR DEFERRED VESTED
EN	EARLY NON-REDUCED	JX	JOINT & SURVIVOR EARLY DEFERRED VESTED
G	GUARANTEED PAY	N	NORMAL
G1	5 YR GUARANTEED THEN TO 100% J&S	NA	NORMAL WITH ACTUARIAL ADJUSTMENT
G5	5 YR GUARANTEED THEN TO 50% J&S	NR	NORMAL WITH RETRO
G6	5 YR GUARANTEED THEN TO 66 2/3% J&S	LS	SMALL PENSION - LUMP SUM CASHOUT
G7	5 YR GUARANTEED THEN TO 75% J&S	P	PRE-RETIREMENT
GV	DEFERRED VESTED GUARANTEED PAY	PV	PRE-RETIREMENT VESTED
GV1	VESTED GUARANTEED THEN TO 100% J&S	PX	PRE-RETIREMENT EARLY DEFERRED VESTED
GV5	VESTED GUARANTEED THEN TO 50% J&S	Q	QUALIFIED DOMESTIC RELATIONS ORDER (Alternate Payee)
GV6	VESTED GUARANTEED THEN TO 66 2/3% J&S	QP	QUALIFIED DOMESTIC RELATIONS ORDER PRE-RETIREMENT
GV7	VESTED GUARANTEED THEN TO 75% J&S	S	70 1/2
GX	EARLY VESTED GUARANTEED	V	DEFERRED VESTED
GX1	EARLY VESTED GUARANTEED THEN TO 100% J&S	VNA	VESTED NORMAL W/ACTUARIAL ADJUSTMENT
GX5	EARLY VESTED GUARANTEED THEN TO 50% J&S	VNR	VESTED NORMAL W/RETRO
		X	EARLY REDUCED DEFERRED VESTED

TIER:

I CORE EMPLOYERS
 II CORE EMPLOYERS
 NC NON-CORE EMPLOYERS: EDDIES, METRO/BASICS, SCAN, SHOPPERS

Work Snapshot 2020 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	370				
<i>Appeals</i>	114				
<i>Participant Services Calls</i>	25,173				
<i>COBRA Notices Mailed</i>	445				
<i>Pension Apps Received</i>	279				
<i>Pension Estimates Received</i>	407				
<i>Medical Claims Processed</i>	83,891				
<i>Communications Mailings Sent to Participants</i>	65,288				

SPECIAL PROJECTS IN 1Q:

1. PBGC project - Professional's Meetings and AA internal activities
2. COB Mass Mailing project. 10,906 forms mailed 2.14.20
3. COVID Mass Mailing - 13,733 mailed 3.30.20

INVOICES

FELRA & UFCW
PENSION FUND
INVOICES

JULY 23, 2020

1. **Calibre**

05/01/20	Progress billing for professional services rendered in connection with the audit of the financial statements for the year ended 12/31/19	\$	1,070.00
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2. **Cheiron**

02/28/20	Non-Retainer Services - 01/20	\$	1,907.00
03/27/20	Retainer Services - 02/20		5,569.00
03/27/20	Non-Retainer Services - 02/20		315.00
04/23/20	Retainer Services - 03/20		5,836.00
04/23/20	Non-Retainer Services - 03/20		12,996.50
05/29/20	Retainer Services - 04/20		5,658.00
05/29/20	Non-Retainer Services - 04/20		1,245.00

3. **Groom Law Group, Chartered**

04/20/20	Professional services rendered - 03/20	\$	5,351.80
04/30/20	Professional services rendered - 04/20		9,072.90
06/30/20	Professional services rendered - 05/20		11,905.50

4. **Investment Performance Services**

06/02/20	For consulting services rendered - 2Q20	\$	34,625.00
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5. **Segal Marco Advisors**

04/24/20	Proxy voting services rendered 07/01/20 - 03/31/20	\$	187.50
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6. **Segal Select Insurance Services**

06/17/20	Renewal of Fiduciary Insurance through Chubb (regular policy) and excess risk policies through, RLI, Ullico/Markel, and Euclid Hudson and for the period 05/29/20 - 05/29/21	\$	404,559.00
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7. **Segall Bryant & Hamill**

04/18/20	Investment Management Fee - 1Q20	\$	28,210.52
04/18/20	Investment Management Fee - Illiquid - 1Q20		26.38

8. **Slevin & Hart**

03/25/20	Professional Services rendered through 02/20	\$	7,753.00
04/24/20	Professional Services rendered through 03/20		24,520.00
05/28/20	Professional Services rendered through 04/20		30,626.67
06/24/20	Professional Services rendered through 05/20		26,189.58

9. **Wolters Kluwer**

03/31/20	For FELRA Fund Alternative Investments LLC	\$	300.00
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**OTHER FUND
BUSINESS**



Memo

7501 WISCONSIN AVENUE | SUITE 1200 WEST
BETHESDA, MD 20814
202.331.9880 PHONE | 202.331.9890 FAX

TO:	Board of Trustees of the FELRA and UFCW Pension Fund
FROM:	Calibre CPA Group PLLC
DATE:	April 17, 2020
SUBJECT:	Risk Assessment Memorandum

The below encompasses information regarding the security measures in place within Calibre CPA Group's network to ensure the security of the data in our care. As such, this Memorandum contains sensitive data which, if copied, proliferated, or shared publicly could compromise the security measures undertaken. Therefore, this Memorandum should not be copied, forwarded, shared, or saved in any medium. As a result of Calibre's commitment to one of its long-time and highly valued clients, we are providing this document for review by the Board of Trustees of the FELRA and UFCW Pension Fund and the Fund's Co-counsel. Additionally, Calibre is not able to share additional details regarding the measures undertaken to secure our environments, as we do not intend to place into the public information which could be used to identify vulnerabilities and the full measures undertaken.

I. Executive Summary

On or about April 16, 2019, Calibre was alerted to suspicious activity within an employee's email account when the email address was observed sending unauthorized phishing emails to internal contacts in the employee's email address book. Calibre immediately launched an investigation to determine what happened and what information may have been affected. The email account credentials were changed to prevent any ongoing unauthorized access. As part of the investigation, third party forensic investigators were retained to ensure the security of the Calibre computer system and determine the entire scope for the incident. With the assistance of these third-party computer forensic experts, Calibre learned that certain employee email accounts and one server were accessed without authorization by an unknown party between March 11, 2019 and May 7, 2019. That preliminary determination by the forensic experts was provided to Calibre on June 26, 2019. Calibre began notifying potentially impacted clients on August 26, 2019.

In addition to the direct incident response undertaken, Calibre also commenced a system-wide review and analysis to identify any potential security risks across our environment and develop a plan to further enhance our security measures. This Memorandum serves to provide a summary of the potential risks identified, and the measures undertaken to strengthen Calibre's physical and technological security.

II. Risk Analysis

Following the recent data incident, Calibre worked with third-party experts to conduct an enterprise-wide risk assessment to identify and eliminate potential risks in our environment. This third-party risk assessment was completed on November 25, 2019, and Calibre has been working to respond to the items identified since the completion of the review Calibre's efforts in bringing

on a third-party to conduct such an analysis is illustrative of our commitment to protecting and securing the data it receives in the ordinary course of business.

III. Measures Taken

Calibre's commitment to ensuring the data in our care includes maintaining the information in a secure environment, compliant with applicable laws, with continuous updates and adjustments geared towards bolstering security. Prior to the incident, Calibre took the following steps:

- Employing full disk encryption on all laptops to prevent data loss in the event of hardware loss;
- Implementation of enhanced Password Policy requiring complex passwords (3/4-character classes) with 8+ characters required to change every 180 days;
- Requiring employees in the field to connect to Calibre systems via Remote Desktop or VPN to ensure secure communications;
- Issuing to all field employees a mobile hot spot to avoid using public Wi-Fi;
- Mandating that all employees complete HR compliance training annually, including a sixty-minute course on HIPAA privacy and a forty-five-minute course on HIPAA security;
- Requiring all sensitive information emailed externally to be sent on secure platform;
- Disabling Calibre user accounts after 3 failed log-in attempts to prevent brute force attacks;
- Coaching new hires on data privacy policies during orientation and requiring completion of training programs within first five days of employment, including the execution of policy acknowledgement at new hire orientation;
- Proliferating firm-wide email reminders to all users to be vigilant when clicking links or attachments, including advising employees to hover over links to verify URLs, and to contact sender when in doubt of authenticity;
- Reminding all users via firmwide email regarding responsibility to protect client data, including details about not leaving any documents w/ sensitive information on desks, shredding protected data instead of recycling, locking PCs to desks if leaving overnight, and locking physical files away rather than leaving on desks;
- Upgrading Anti-Virus suite to search for suspicious behavior in addition to file signatures, the result of which is designed to prevent ransomware by stopping files from encrypting; and
- Configuring network scanners to scan to a network share drive which is private to each user rather than scan to email.

Additionally, a result of the risk assessment, Calibre has implemented the following system security measures:

- Forced password reset of all active directory accounts once illegitimate access was discovered;
- Reviewed and disabled all dormant active directory user and service accounts;
- Implemented Duo multi-factor authentication protocols for all forms of remote access, including Office 365, Remote Desktop, and VPN;
- Deployed anti-phishing /security training curriculum and testing via KnowBe4;
- Added extra layer of email scanning via AppRiver, a software which scans for phishing, viruses, and malware;
- Updated policies related to encryption of email correspondence, regardless of internal or external destination;

- Migrated mail server to Office365 from on premises exchange server;
- Enabled Azure active directory to track all system logins and bolster auditing capabilities;
and
- Ensuring secure transfer of any PHI from external sources utilizing FTP.

Calibre continues to address the issues identified in the third-party risk assessment to ensure the safety and security of the information in our care, and also continues to constantly review our network to assess and fix potential vulnerabilities in our environment.

IV. Conclusion

Calibre recognizes the need for constant reviews of our systems, to ensure the safe and secure maintenance of data in our care as well as continuing education to ensure our employees are educated on best practices with regard to data security. We value our clients and therefore are committed to taking all necessary steps required to keep our systems and data secure.

ASSOCIATED ADMINISTRATORS, LLC'S SPECIFIC SECURITY PROTECTIONS FELRA FUNDS' DATA

At the Board meeting on April 16, the Trustees discussed two recent security breaches involving Fund participants' data, noting the Trustees may wish to review its vendors' policies regarding privacy and security. Fund Counsel mentioned that Business Associates' protection of Fund data is as outlined in their contracts with the Funds, and that such language is currently under review.

Associated is likely to be the largest user and archiver of Fund participants' data, specifically of PHI. Our responsibility to protect it is outlined in the HIPAA Privacy and Security Policy maintained by the Fund. However, Associated, like all the Funds' vendors, employs its own specific methods to protect data and to do whatever is possible to dissuade unlawful access to it.

Following is an outline of the methods used by our IT Department:

Associated uses Vonage's HIPAA compliant unified communications and cloud services for its wide area network, call center applications, and high definition voice communications. Vonage manages our Cisco firewall, router, switches, and remote Virtual Private Network (VPN) connections. We utilize industry proven software to monitor network performance such as bandwidth utilization, packet loss, latency, and errors.

Endpoint Security for Business software is used on all our servers, workstations, and laptops to provide multi-layer defenses against malware, viruses, and advance threats to our network. Security for Mail Server is used to scan incoming, outgoing, and stored email. As an additional layer of email security, a cloud based Email Security System filters all inbound email in the cloud before being transmitted to our internal email server.

For additional network protection, Associated added industry proven software to further assist in blocking malware, botnets, and phishing attacks on any of our ports, machines and applications. We also added detailed web filtering by category level, blacklists, and end user.

The latest addition for Associated's multi-pronged approach to security is the use of industry proven network monitoring software. This software gives us additional real-time view of performance and uptime of all our systems.

Associated's user security is primarily performed via Windows user authentication. All users at time of hire are issued a unique username and password. This username and password allow us to access the Associated domain, Exchange email services, Application Extender resources, and other internal applications. User access rights are controlled by departmental security groups which are determined by Human Resources and Management. Changes to user security are initiated by the supervisor and approved by the CEO. All changes are tracked using our helpdesk application software. End user passwords expire per industry standards.

All servers, desktops and laptops are updated on a regular basis from software vendors to include critical and security patches.

Virtual Firewall services are provided by Vonage Networks. Highly available firewall services are provided via a Cisco appliance and administrative access to a Cisco ASDM interface. SSL connections are required to administer the interface.

VPN services are provided by Vonage Networks. A secure VPN tunnel is available to those AALLC users that require remote functionality. Remote connection events are logged by Vonage Networks.

Network monitoring services are provided by Vonage Networks. Secure web access is given to the AALLC Information Technology Security Team to monitor all Vonage Networks provided network appliances. This includes all routers, switches and data circuits for the two Associated office locations. Real-time circuit usage and hardware health status is observed and reported on by the AALLC Information Technology Security Team.

We utilize a cloud computing service that offers content filtering, malware and phishing protection to their DNS services. All Associated web traffic is configured to use the cloud based services for Internet access. This allows the AALLC Information Technology Security Team to control content accessed by all AALLC employees. By utilizing this system, malicious web content is blocked before being accessed via a web browser. This occurs for all users of the Associated network.

Associated notes that almost all major government organizations and all major insurance companies have been hacked and have needed to disclose breaches. Many have been fined. We believe that if a hacker targets an entity, it may ultimately gain access to sensitive data, no matter how sophisticated the defenses may be. For that reason, we "cycle" our malware protection software, with the idea that by the time a hacker penetrates one level of defense, another may be in place. We also work with one of our vendors to try to penetrate our defenses, in the hope we can learn how to stave off intrusion should any attempts be successful. So far, none have.

Associated continues to take HIPAA Privacy and Security very seriously. We control access to data according to need, down to the employee level, and provide training to our staff upon hire and thereafter periodically in the form of refreshers.

We would be pleased to answer any questions you may have about the steps Associated takes to protect FELRA Fund PHI and other sensitive information.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page.