

FELRA & UFCW PENSION FUND

AGENDA

FEBRUARY 13, 2015

10:00 A.M.

- I. CALL TO ORDER
 - A. RESIGNATION/APPOINTMENT OF TRUSTEES
- II. MINUTES (pg. 1 – 8)
 - A. REGULAR MEETING – SEPTEMBER 18, 2014
 - B. APPEALS COMMITTEE MEETING – OCTOBER 22, 2014
- III. FINANCIAL REPORTS
 - A. PNC BANK
 - B. INVESTMENT PERFORMANCE SERVICES
 - C. AUDITOR'S REPORT
- IV. ACTUARY'S REPORT
 - A. JANUARY 1, 2014 VALUATION
 - B. 2015 FEE REQUEST
 - C. 2015 CONTRIBUTION RATE
- V. ATTORNEYS' REPORT
- VI. ADMINISTRATIVE MANAGER'S REPORT – (3Q14) (pg. 9 – 44)
 - A. CONTRACT RENEWAL
- VII. INVOICES (pg. 45 – 47)
- VIII. OTHER FUND BUSINESS
 - A. MISCELLANEOUS CORRESPONDENCE
- IX. NEXT MEETING DATES AND LOCATION
- X. ADJOURNMENT

MINUTES

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

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Sparks, Maryland 21152-9451
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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW PENSION FUND
SEPTEMBER 18, 2014 IN
LANDOVER, MARYLAND**

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
T. Hipkins
G. Murphy, Jr.
J. Slivosky

EMPLOYER TRUSTEES

W. Kraemer – Secretary
J. Champion
J. Paradis
F. Stegman

Also present were:

H. Burton – Morgan, Lewis & Bockius, LLP
M. Harris – UFCW Local 400
J. Harrison – UFCW Local 27
M. Herwig - PNC Bank
W. Jensen – Associated Administrators, LLC
J. Lewis – UFCW Local 400
E. Masten – UFCW Local 27
W. Meisen – Giant Food, LLC
C. Murphy – Associated Administrators, LLC
B. Slevin – Slevin & Hart, P.C.
D. White – Giant Food
C. Wiszynski – UFCW Local 400

I. CALL TO ORDER

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

II. MINUTES

The Trustees reviewed the minutes of the regular meeting held on June 20, 2014, the appeals committee meeting of June 17, 2014, and the policy committee of July 18, 2014, which were pre-circulated. After discussion,

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

RESOLVED that the minutes of the regular meeting held on June 20, 2014, the appeals committee meeting of June 17, 2014, and the policy committee of July 18, 2014, subject to approval of Co-Counsel.

III. FINANCIAL REPORT

A. PNC Report

The Trustees welcomed Mr. Michael Herwig of PNC Bank to the meeting. He presented a summary of activity report for the period January 1, 2014 to August 31, 2014. Such report indicated a beginning balance of \$1,816,847, receipts of \$37,839,983, transfers from managers of \$61,129,341, disbursements of \$98,253,872, and earnings of \$987, resulting in an ending balance of \$2,533,286, as of August 31, 2014.

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

B. Investment Consultant's Report (Investment Performance Services)

1. Master Consulting Report

The Trustees welcomed Mr. Richard Sichel of Investment Performance Services to the meeting. Mr. Sichel reviewed the Master Consulting Report for the period ended June 30, 2014. Such report indicated an ending market value of \$580,615,599 and a year-to-date performance of 3.7%.

Mr. Sichel then reviewed the Preliminary Performance report as of August 31, 2014. He noted that the ending market value is \$569,143,661 and the year-to-date performance was 6.3%

2. Performance Summary

Mr. Sichel reviewed the performance of each manager. He recommended that Foundry Partners be terminated at the end of the year if it has not outperformed its index and the proceeds be transferred to the Vanguard Total Stock Market Index Fund. He further recommended that Windhaven be terminated and as a part of restructuring of assets, the proceeds be transferred to the new Global Tactical Asset Allocation ("GTAA") manager First Eagle. He noted Windhaven will be liquidated in September and approximately \$28 million will be transferred to First Eagle, with the remaining proceeds transferred to the cash account. He also recommended that AQR and Putnam be terminated as a part of restructuring of assets, the proceeds be transferred to the new global fixed income manager Franklin Templeton. Mr. Sichel noted that Chartwell is being monitored due to an ownership change.

Mr. Sichel then reviewed the Transition Summary report dated September 18, 2014.

After discussion,

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

RESOLVED to adopt the recommendations of IPS.

The Trustees thanked Mr. Sichel for this report and he was excused from the meeting.

IV. ACTUARY'S REPORT

A. Schedule MB

Mr. Woodrich reviewed the Schedule MB with the Trustees, which is attached to the Form 5500.

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

V. ATTORNEY'S REPORT

A. Death Benefit – Majority of Service

Mr. Slevin discussed the case of a plan participant with the exact same amount of full time service and part time service and how to determine the death benefit amount. After

discussion, it was determined that the full time and part time death benefit amount would be totaled and then divided by two to arrive at the amount of the death benefit. This clarification should be included in the Restated Plan.

B. Eddies Partial Withdrawal Liability

Mr. Slevin discussed the Eddies partial withdrawal liability demand. The Board agreed to stay the payment obligation while the data is reviewed.

C. A&P Withdrawal Liability Claim

Mr. Slevin discussed the status of the appeal of the bankruptcy court's denial of the Fund's claim to an administrative priority in the A&P bankruptcy.

D. Jones v. Stafford

Mr. Slevin advised of the status of Ms. Jones' appeal to the Fourth Circuit Court of Appeals.

E. Determination Letter Application

Mr. Slevin discussed the status of the submission to the IRS for determination of the Fund's tax qualification.

F. Investment Management Contracts

Mr. Slevin reviewed the status of the First Eagle, Franklin Templeton, and Chartwell contracts.

G. PBGC Inquiry

Mr. Slevin discussed the status of co-counsel's response to the PBGC's inquiry regarding the Fund.

H. Fund Documentation

Mr. Slevin advised of the status of the Summary Plan Description, benefit forms, and review by the Fund Office of documentation relating to use of the term "husband" or "wife." Mr. Slevin also discussed counsel's comments to the Fund's benefit application forms.

I. Withdrawal Liability Rules

Mr. Slevin discussed the status of the restated withdrawal liability rules.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. 2Q14

Mr. Jensen presented the administrative manager's report for the second quarter 2014, which had been pre-circulated. Such report indicated contribution income of \$13,018,593, interest and dividend income of \$2,206,361, transfers from assets of \$23,453,481, withdrawal liability payments of \$166,678, and miscellaneous income of \$55,672, producing total income of \$38,720,785. Total expenses were \$37,320,518, producing a net operating surplus of \$1,400,267 for the second quarter 2014. Contributions were remitted on behalf of 18,253 plan participants.

Mr. Jensen then reviewed the pension applications contained in the administrative manager's second quarter 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 second quarter report are approved for payment.

VII. INVOICES

The Trustees reviewed the list of invoices dated September 18, 2014. 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 September 18, 2014 are approved for payment.

VIII. OTHER FUND BUSINESS

A. Miscellaneous Correspondence

1. SuperValu/Shoppers

Mr. Jensen reported that he had received correspondence from SuperValu/Shoppers requesting an estimated cost of a potential transfer of Shoppers' assets and liabilities from this Fund to the UFCW Unions and Participating Employers Pension Fund. After discussion, the Trustees tabled the matter.

2. Class Action Settlement

Mr. Jensen said that the Fund had received an additional \$977.62 as a result of the Motorola, Inc. Securities Litigation settlement.

IX. NEXT MEETING DATE AND LOCATION

The Trustees noted that their next regular meeting was scheduled for December 11, 2014 commencing at 9:00 a.m. in the Landover office of Associated Administrators, LLC.

X. ADJOURNMENT

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

Respectfully submitted,

Ward Kraemer, Secretary

**Food Employers Labor Relations Association
and United Food & Commercial Workers
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**MINUTES OF THE MEETING
OF THE APPEALS SUBCOMMITTEE OF THE
UFCW & FELRA PENSION FUND
HELD ON OCTOBER 22, 2014
IN SPARKS, MARYLAND**

The following committee members were present:

UNION

C. Wiszynski
T. Hipkins

EMPLOYER

L. Madert
D. White

Also present were:

C. Brown – Associated Administrators, LLC
B. Maiorano – Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

L27 Pension Appeals – July 2014

Code	Issue	Decision
P14/123-2042	Not Eligible	Denied
P14/130-8492	Overpayment	Denied
P14/127-4891	Pension Benefit for Estate	Denied

L400 Pension Appeals – July 2014

Code	Issue	Decision
P14/133-6091	Pension Benefit for Estate	Denied

L27 Pension Appeals – August/September 2014 – No Appeals Presented

L400 Pension Appeals – August/September 2014 – No Appeals Presented

L27 Pension Appeals – October 2014 – No Appeals Presented

L400 Pension Appeals – October 2014

Code	Issue	Decision
P14/141-7834	Immediate Pension Benefit	Denied

II. ADJOURNMENT

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

Respectfully submitted,
Chris Brown, Appeals Supervisor

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW

PENSION FUND

THIRD QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ACME	\$1,156.63	53	\$185,060
ACME TIER 2	1.71	124	122,026
BASICS	1.83	1	952
EDDIES ST. PAUL	2.41	1	1,158
GIANT	871.90	771	2,017,576
GIANT GM	523.24	6	9,417
GIANT TIER 2	1.53	2,920	1,909,158
GIANT SERVICE CLERKS L. 27	0.76	16	5,326
SAFEWAY	871.90	386	1,011,404
SAFEWAY DELAWARE	1.53	101	76,197
SAFEWAY TIER 2	1.53	2,057	1,558,059
SAFEWAY SERVICE CLERKS L. 27	0.76	29	10,337
TOTAL		6,465	\$8,906,670

FULL TIME
THIRD QUARTER 2014
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT
PENSION BENEFITS	\$27,141,857

SUBTOTAL	\$27,141,857
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OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$343,166
ACCOUNTING	17,997
ACCURINT	211
ACTUARIAL & CONSULTING	11,240
BNY CONVERGEX	(53)
CHARTWELL	7,651
ENTRAST/ADMIRAL	83,466
FOUNDRY PARTNERS	6,061
GRYPHON INV. CORP	24,654
INTECH INV MGMT	5,322
IRS APPLICATION FEES	31
JPM CB MANAGEMENT FEES	81,612
LEGAL	60,422
MEETING	287
NWQ	13,570
PNC	157
POSTAGE	1,245
PRINTING	333
PUTNAM	72,677
SEGALL BRYANT & HAMILL	4,661
TELEPHONE	537
WEDGE CAPITAL	17,394
WELLINGTON TRUST	65,271
WESTWOOD HOLDING	24,353
WINDHAVEN	14,043

SUBTOTAL	\$856,308
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TOTAL EXPENSES	\$27,998,165
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AVG. FULL TIME RETIREES	11,643	AVG. MONTHLY PAYOUT	\$777.06
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FULL TIME
THIRD QUARTER 2014
QUARTERLY RECAP

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$7,373,261	\$7,239,192	\$6,906,670	\$0	\$21,519,123
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$7,373,261	\$7,239,192	\$6,906,670	\$0	\$21,519,123
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BENEFIT EXPENSES					
PENSION BENEFITS	\$26,691,627	\$26,885,634	\$27,141,857	\$0	\$80,719,118
SUBTOTAL	\$26,691,627	\$26,885,634	\$27,141,857	\$0	\$80,719,118

OPERATING EXPENSES					
ADMINISTRATION	\$328,636	\$336,814	\$343,166	\$0	\$1,008,616
OTHER	432,172	499,982	513,142	0	1,445,296
SUBTOTAL	\$760,808	\$836,796	\$856,308	\$0	\$2,453,912

TOTAL EXPENSES	\$27,452,435	\$27,722,430	\$27,998,165	\$0	\$83,173,030
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TOTAL INCOME	\$7,373,261	\$7,239,192	\$6,906,670	\$0	\$21,519,123
TOTAL EXPENSES	\$27,452,435	\$27,722,430	\$27,998,165	\$0	\$83,173,030
SURPLUS (DEFICIT)	(\$20,079,174)	(\$20,483,238)	(\$21,091,495)	\$0	(\$61,653,907)

AVERAGE INCOME	\$369.92	\$367.01	\$356.11		\$364.35
AVERAGE EXPENSES	\$1,377.30	\$1,405.45	\$1,443.58		\$1,408.78
SURPLUS (DEFICIT)	(\$1,007.38)	(\$1,038.44)	(\$1,087.47)	\$0.00	(\$1,044.43)

TOTAL PARTICIPANTS	6,644	6,575	6,465		6,561
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FULL TIME
2013
QUARTERLY RECAP

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$7,381,332	\$7,651,281	\$7,408,547	\$7,495,924	\$29,937,084
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$7,381,332	\$7,651,281	\$7,408,547	\$7,495,924	\$29,937,084
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BENEFIT EXPENSES					
PENSION BENEFITS	\$26,813,348	\$26,825,359	\$27,024,242	\$26,787,603	\$107,450,552
SUBTOTAL	\$26,813,348	\$26,825,359	\$27,024,242	\$26,787,603	\$107,450,552

OPERATING EXPENSES					
ADMINISTRATION	\$314,900	\$325,692	\$328,742	\$329,365	\$1,298,699
OTHER	688,337	475,561	431,375	417,700	2,012,973
SUBTOTAL	\$1,003,237	\$801,253	\$760,117	\$747,065	\$3,311,672

TOTAL EXPENSES	\$27,816,585	\$27,626,612	\$27,784,359	\$27,534,668	\$110,762,224
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TOTAL INCOME	\$7,381,332	\$7,651,281	\$7,408,547	\$7,495,924	\$29,937,084
TOTAL EXPENSES	\$27,816,585	\$27,626,612	\$27,784,359	\$27,534,668	\$110,762,224
SURPLUS (DEFICIT)	(\$20,435,253)	(\$19,975,331)	(\$20,375,812)	(\$20,038,744)	(\$80,825,140)

AVERAGE INCOME	\$361.25	\$374.24	\$367.43	\$373.66	\$369.15
AVERAGE EXPENSES	\$1,361.36	\$1,351.26	\$1,377.99	\$1,372.55	\$1,365.79
SURPLUS (DEFICIT)	(\$1,000.11)	(\$977.02)	(\$1,010.56)	(\$998.89)	(\$996.64)

TOTAL PARTICIPANTS	6,811	6,815	6,721	6,687	6,759
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PART TIME
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ACME	\$428.23	7	\$8,993
ACME TIER 2	1.71	233	147,440
ACME PHARMACY	0.90	5	1,894
BASICS	1.83	1	508
GIANT	322.82	175	168,835
GIANT TIER 2	1.53	7,103	3,297,775
GIANT SERVICE CLERKS L. 27	0.76	184	37,818
SAFEWAY	322.82	31	29,702
SAFEWAY DELAWARE	1.53	158	76,965
SAFEWAY TIER 2	1.53	3,377	1,775,932
SAFEWAY SERVICE CLERKS L. 27	0.76	204	50,273
TOTAL		11,478	\$5,596,135

PART TIME
THIRD QUARTER 2014
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT
PENSION BENEFITS	\$8,316,194
SUBTOTAL	\$8,316,194

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$300,611
ACCOUNTING	31,994
ACCURINT	374
ACTUARIAL & CONSULTING	19,983
BNY CONVERGEX	(94)
CHARTWELL	13,602
ENTRUST/ADMIRAL	148,385
FOUNDRY PARTNERS	10,776
GRYPHON INV. CORP	43,829
INTECH INV MGMT	9,460
IRS APPLICATION FEES	54
JPM CB MANAGEMENT FEES	145,089
LEGAL	107,416
MEETING	510
NWQ	24,125
PNC	278
POSTAGE	2,214
PRINTING	591
PUTNAM	129,203
SEGALL BRYANT & HAMILL	8,285
TELEPHONE	956
WEDGE CAPITAL	30,924
WELLINGTON TRUST	116,038
WESTWOOD HOLDING	43,295
WINDHAVEN	24,965

SUBTOTAL \$1,212,863

TOTAL EXPENSES \$9,529,057

AVG. PART TIME RETIREES 6,435 AVG. MONTHLY PAYOUT \$430.78

PART TIME
THIRD QUARTER 2014
QUARTERLY RECAP

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$5,602,767	\$5,779,401	\$5,596,135	\$0	\$16,978,303
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,602,767	\$5,779,401	\$5,596,135	\$0	\$16,978,303
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BENEFIT EXPENSES					
PENSION BENEFITS	\$8,162,687	\$8,412,372	\$8,316,194	\$0	\$24,891,253
SUBTOTAL	\$8,162,687	\$8,412,372	\$8,316,194	\$0	\$24,891,253

OPERATING EXPENSES					
ADMINISTRATION	\$289,225	\$296,858	\$300,611	\$0	\$886,694
OTHER	768,311	888,858	912,252	0	2,569,421
SUBTOTAL	\$1,057,536	\$1,185,716	\$1,212,863	\$0	\$3,456,115

TOTAL EXPENSES	\$9,220,223	\$9,598,088	\$9,529,057	\$0	\$28,347,368
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TOTAL INCOME	\$5,602,767	\$5,779,401	\$5,596,135	\$0	\$16,978,303
TOTAL EXPENSES	\$9,220,223	\$9,598,088	\$9,529,057	\$0	\$28,347,368
SURPLUS (DEFICIT)	(\$3,617,456)	(\$3,818,687)	(\$3,932,922)	\$0	(\$11,369,065)

AVERAGE INCOME	\$158.78	\$164.97	\$162.52		\$162.09
AVERAGE EXPENSES	\$261.30	\$273.96	\$276.73		\$270.66
SURPLUS (DEFICIT)	(\$102.52)	(\$108.99)	(\$114.21)	\$0.00	(\$108.57)

TOTAL PARTICIPANTS	11,762	11,678	11,478		11,639
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PART TIME 2013 QUARTERLY RECAP
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	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$5,573,175	\$5,862,020	\$5,783,003	\$5,809,568	\$23,027,766
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$5,573,175	\$5,862,020	\$5,783,003	\$5,809,568	\$23,027,766
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BENEFIT EXPENSES					
PENSION BENEFITS	\$7,958,150	\$8,043,332	\$8,206,273	\$8,168,414	\$32,376,169
SUBTOTAL	\$7,958,150	\$8,043,332	\$8,206,273	\$8,168,414	\$32,376,169

OPERATING EXPENSES					
ADMINISTRATION	\$278,236	\$289,148	\$290,644	\$289,000	\$1,147,028
OTHER	1,223,718	845,444	766,888	742,577	3,578,627
SUBTOTAL	\$1,501,954	\$1,134,592	\$1,057,532	\$1,031,577	\$4,725,655

TOTAL EXPENSES	\$9,460,104	\$9,177,924	\$9,263,805	\$9,199,991	\$37,101,824
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TOTAL INCOME	\$5,573,175	\$5,862,020	\$5,783,003	\$5,809,568	\$23,027,766
TOTAL EXPENSES	\$9,460,104	\$9,177,924	\$9,263,805	\$9,199,991	\$37,101,824
SURPLUS (DEFICIT)	(\$3,886,929)	(\$3,315,904)	(\$3,480,802)	(\$3,390,423)	(\$14,074,058)

AVERAGE INCOME	\$150.74	\$160.94	\$159.65	\$163.65	\$158.75
AVERAGE EXPENSES	\$255.87	\$251.98	\$255.75	\$259.16	\$255.69
SURPLUS (DEFICIT)	(\$105.13)	(\$91.04)	(\$96.10)	(\$95.51)	(\$96.94)

TOTAL PARTICIPANTS	12,324	12,141	12,074	11,833	12,093
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COMBINED 2014 QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$12,976,028	\$13,018,593	\$12,502,805	\$0	\$38,497,426
INTEREST & DIVIDENDS	1,553,629	2,026,361	1,671,236	0	5,251,226
TRANSFERS FROM ASSETS ¹	22,206,850	23,453,481	24,160,291	0	69,820,622
WITHDRAWAL LIABILITY ²	166,678	166,678	181,097	0	514,453
MISCELLANEOUS ³	23,397	55,672	45,282	0	124,351

TOTAL INCOME	\$36,926,582	\$38,720,785	\$38,560,711	\$0	\$114,208,078
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BENEFIT EXPENSES					
PENSION BENEFITS	\$34,854,314	\$35,298,006	\$35,458,051	\$0	\$105,610,371
SUBTOTAL	\$34,854,314	\$35,298,006	\$35,458,051	\$0	\$105,610,371

OPERATING EXPENSES					
ADMINISTRATION	\$617,861	\$633,672	\$643,777	\$0	\$1,895,310
OTHER	1,200,483	1,388,840	1,425,394	0	4,014,717
SUBTOTAL	\$1,818,344	\$2,022,512	\$2,069,171	\$0	\$5,910,027

TOTAL EXPENSES	\$36,672,658	\$37,320,518	\$37,527,222	\$0	\$111,520,398
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TOTAL INCOME	\$36,926,582	\$38,720,785	\$38,560,711	\$0	\$114,208,078
TOTAL EXPENSES	\$36,672,658	\$37,320,518	\$37,527,222	\$0	\$111,520,398
SURPLUS (DEFICIT)	\$253,924	\$1,400,267	\$1,033,489	\$0	\$2,687,680

TOTAL PARTICIPANTS	18,406	18,253	17,943	0	18,201
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¹TRANSFERS FROM ASSETS FOR THE PAYMENT OF BENEFIT EXPENSES

²WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 9/30/14

³LITIGATION SETTLEMENTS:

\$15 CARDINAL HEALTH
28,499 CITI GROUP
674 COUNTRYWIDE
4,925 FLEET BOSTON
1,251 IPO
303 LENDER PRO
978 MOTOROLA
4,146 PHARMACIA CORP
4,491 TENET HEALTH
<u>\$45,282</u>

COMBINED 2013 QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$12,954,507	\$13,513,301	\$13,191,550	\$13,305,492	\$52,964,850
INTEREST & DIVIDENDS	1,780,108	2,257,278	2,241,561	1,676,095	7,955,042
TRANSFERS FROM ASSETS ¹	23,475,593	21,358,029	23,516,823	23,527,154	91,877,599
WITHDRAWAL LIABILITY ²	152,258	152,258	152,258	152,258	609,032
MISCELLANEOUS ³	147,135	77,293	11,938	46,185	282,551

TOTAL INCOME	\$38,509,601	\$37,358,159	\$39,114,130	\$38,707,184	\$153,689,074
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BENEFIT EXPENSES					
PENSION BENEFITS	\$34,771,498	\$34,868,691	\$35,230,515	\$34,956,017	\$139,826,721
SUBTOTAL	\$34,771,498	\$34,868,691	\$35,230,515	\$34,956,017	\$139,826,721

OPERATING EXPENSES					
ADMINISTRATION	\$593,136	\$614,840	\$619,386	\$618,365	\$2,445,727
OTHER	1,912,055	1,321,005	1,198,263	1,160,277	5,591,600
SUBTOTAL	\$2,505,191	\$1,935,845	\$1,817,649	\$1,778,642	\$8,037,327

TOTAL EXPENSES	\$37,276,689	\$36,804,536	\$37,048,164	\$36,734,659	\$147,864,048
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TOTAL INCOME	\$38,509,601	\$37,358,159	\$39,114,130	\$38,707,184	\$153,689,074
TOTAL EXPENSES	\$37,276,689	\$36,804,536	\$37,048,164	\$36,734,659	\$147,864,048
SURPLUS (DEFICIT)	\$1,232,912	\$553,623	\$2,065,966	\$1,972,525	\$5,825,026

TOTAL PARTICIPANTS	19,135	18,956	18,795	18,520	18,852
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¹TRANSFERS FROM ASSETS FOR THE PAYMENT OF BENEFIT EXPENSES

²WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 12/31/13

³LITIGATION SETTLEMENTS:

\$4,791 ARTHROCARE
13,740 BEAR STEARNS
23 CHOICEPOINT
2,404 ENRON
10 GLOBAL CROSSING
4,901 MBIA
16,139 PHARMACIA CORP
40 ST PAUL TRAVEL
3,410 TRONOX
727 WASHINGTON MUTUAL
<u>\$46,185</u>

DELINQUENCIES
THIRD QUARTER 2014

NONE

**PENSION ROLL
THIRD QUARTER 2014**

FULL TIME ROLL	
PENSION ROLL AS OF:	6-30-14
DEATH AS OF:	9-30-14
PEN. APPROVED AS OF:	9-30-14
ADJUSTMENTS AS OF:	9-30-14
PENSION ROLL AS OF:	9-30-14

RETIREES	MONTHLY PAYOUT
11,515	\$8,829,112
(101)	(\$61,551)
244	\$190,716
(94)	(\$72,312)
11,564	\$8,885,965

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	
SEVENTY 1/2	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREES	MONTHLY PAYOUT
898	\$772,778
1,603	\$2,011,759
699	\$314,097
3,936	\$4,263,039
225	\$149,753
1,666	\$423,228
804	\$259,503
346	\$76,539
1,089	\$467,086
45	\$47,207
0	\$0
160	\$58,363
93	\$42,612

FULL TIME TOTAL

11,564	\$8,885,965
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PART TIME ROLL	
PENSION ROLL AS OF:	6-30-14
DEATH AS OF:	9-30-14
PEN. APPROVED AS OF:	9-30-14
ADJUSTMENTS AS OF:	9-30-14
PENSION ROLL AS OF:	9-30-14

RETIREES	MONTHLY PAYOUT
6,371	\$2,680,050
(53)	(\$14,043)
137	\$54,780
(39)	(\$22,628)
6,416	\$2,698,159

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	
SEVENTY 1/2	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREES	MONTHLY PAYOUT
958	\$355,523
765	\$607,709
733	\$233,769
931	\$821,775
195	\$79,826
1,743	\$333,052
598	\$158,208
141	\$19,581
251	\$56,265
38	\$19,597
1	\$210
26	\$6,384
36	\$6,259

PART TIME TOTAL

6,416	\$2,698,159
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**PENSION ROLL
COMBINED
THIRD QUARTER 2014**

PENSION ROLL	
PENSION ROLL AS OF:	6-30-14
DEATH AS OF:	9-30-14
PEN. APPROVED AS OF:	9-30-14
ADJUSTMENTS AS OF:	9-30-14
PENSION ROLL AS OF:	9-30-14

RETIREES	MONTHLY PAYOUT
17,886	\$11,509,162
(154)	(\$75,594)
381	\$245,496
(133)	(\$94,940)
17,980	\$11,584,124

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	
SEVENTY 1/2	
ALTERNATE PAYEE - QDRO	
DEATH BENEFIT ANNUITY	

RETIREES	MONTHLY PAYOUT
1,856	\$1,128,301
2,368	\$2,619,468
1,432	\$547,866
4,867	\$5,084,814
420	\$229,579
3,409	\$756,280
1,402	\$417,712
487	\$96,121
1,340	\$523,351
83	\$66,804
1	\$210
186	\$64,747
129	\$48,871

TOTAL

17,980	\$11,584,124
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**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 3RD QUARTER 2014
LOCAL 400**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
FT	Allen, Gloria	05/30/14	Super Fresh	248.37	V
FT	Adams, Thomas	07/05/14	Grand Union	141.96	X
FT	Alkire, Ronald	06/11/14	Grand Union	136.05	X
FT	Alston, Marion	03/26/14	Jumbo	800.00	EN
FT	Baldwin, George	07/31/14	Super Fresh	861.39	EN
FT	Ball, James	07/06/14	Grand Union	278.11	EN
FT	Barnes, Betty	06/14/14	Safeway	1,523.88	EN
FT	Barnes, James	04/19/14	Giant	1,642.69	EN
FT	Beach, James	07/16/14	Super Fresh	305.62	X
FT	Beall, William	05/29/14	Giant	306.12	X
FT	Black, Ella	07/18/14	Safeway	1,371.84	N
FT	Bowling, Hayes	07/02/14	Safeway	1,698.57	D
PT	Breder, Charles	05/21/14	Giant	150.00	N
PT	Burriss, Kimberley	06/21/14	Giant	160.25	D
PT	Cannon, Betty	07/05/14	Safeway	102.84	Q
PT	Carder, Mary	07/16/14	Super Fresh	135.23	N
FT	Chelli, Albert	07/24/14	Giant	1,701.00	EN
PT	Clarke, George	06/04/14	Giant	546.36	3
FT	Clay, Travis	06/21/14	Giant	894.39	3
FT	Clem, Fred	07/24/14	Safeway	881.87	3
FT	Constanza, Jose	05/27/14	Super Fresh	530.75	E
FT	Cummings, George	06/30/14	Giant	266.70	X
PT	Dement, Richard	05/31/14	Giant	907.45	EN
PT	Dement, Richard	05/31/14	Safeway	459.50	P
PT	Dilworth, Raymond	03/01/14	Safeway	463.51	EN
PT	Eddy, Linda	05/14/14	Giant	115.00	VNR
FT	Ellis, Bryant	06/11/14	Safeway	908.39	N
FT	Eppinger, Philip	05/19/14	Grand Union	275.97	X
PT	Ethridge, Phyllis	03/27/14	Giant	248.22	E
FT	Exton, Philip	06/25/14	Grand Union	150.37	V
FT	Fadely, Ralph	07/22/14	Safeway	366.94	E
FT	Ford, George	07/09/14	Giant	272.03	E
PT	Franklin, John	07/02/14	Safeway	54.45	N
FT	Gadow, Herbert	06/02/14	Food Fair	158.93	X
FT	Gannon, Margaret	06/07/14	Super Fresh	185.40	J
PT	Gnoza, Margaret	06/25/14	Giant	202.17	EN
FT	Graves, Tekoe	04/01/14	Giant	216.86	J
PT	Greenspan, Mary	05/20/14	Super Fresh	174.69	N
PT	Grob, Everett	06/08/14	Super Fresh	89.62	EN
FT	Hansbrough, Gary	06/09/14	Grand Union	443.40	N
FT	Hargrove, Jr., John	04/13/14	Safeway	982.16	3
PT	Hawley, Nancy	06/21/14	Giant	1,123.66	3
FT	Ingram, Robert	12/08/13	Giant	299.92	V
PT	Ivkovich, Daniel	07/04/14	Giant	381.60	E
FT	Jacobs, Colleen	06/03/14	Super Fresh	378.42	J
PT	Johns, William	07/10/14	Giant	63.75	NR
FT	Johnson, Walter	05/13/14	Safeway	388.17	3

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS PENSION FUND
DELETE DECEASED 3RD QUARTER 2014
LOCAL 400**

STATUS FT/PT	NAME	DATE DECEASED	EMPLOYER	BENEFIT AMOUNT	TYPE OF PENSION
PT	Kong, Jin	12/20/13	Giant	84.24	N
FT	Kovack, Patricia	06/29/14	Safeway	1,356.30	EN
FT	Maloy, Joan	06/21/14	Super Fresh	311.53	J
FT	McArtor, Welby	07/17/14	Giant	156.75	V
	McGlothlin, Joyce	08/09/14	Giant	1,409.13	N
FT	McMillan, Donald	07/20/14	Super Fresh	228.14	V
FT	McNutt, Thomas	08/08/14	L. 400 Staff	1,268.68	3
FT	Merryman, William	06/26/14	Safeway	609.65	N
PT	Miller, Berniece	06/28/14	Safeway	383.47	J
FT	Minor, Agnes	08/05/14	Giant	1,675.32	3
PT	Mooring, Cornelious	05/21/14	Giant	367.52	E
FT	Moran, Patrick	07/31/14	Safeway	1,155.25	N
FT	Nix, Catherine	06/28/14	Safeway	546.71	EN
PT	Parker, Calvin	05/15/14	Safeway	157.50	VNR
FT	Penic, David	06/27/14	Giant	273.36	D
PT	Reid, Cary	06/26/14	Super Fresh	141.30	V
FT	Reidy, Michael	06/09/14	Giant	485.11	EN
FT	Richey, Robert	05/26/14	Safeway	684.20	EN
FT	Rogozinski, Martin	01/18/14	Giant	211.74	X
FT	Shear, Jacqueline	03/28/14	Super Fresh	284.09	J
FT	Shillingburg, Russell	06/29/14	Safeway	591.06	EN
PT	Shobe, Evelyn	06/14/14	Grand Union	110.13	X
FT	Simon, Ronald	07/11/14	Giant	790.31	3
FT	Smith, Judith	09/06/13	Safeway	444.68	V
FT	Smith, Richard	11/04/13	Super Fresh	461.84	V
FT	Stack, Ethel	07/08/14	Safeway	502.35	EN
FT	Stephenson, Helen	06/26/14	Safeway	482.65	J
PT	Stewart, Donald	06/16/14	Giant	210.00	N
PT	Tate, Frederick	06/03/14	Giant	112.50	NR
FT	Terry, Pearlie	05/26/14	Super Fresh	824.05	3
PT	Thompson, Ruby	04/15/14	Giant	269.86	EN
FT	Turner, Patsy	05/21/14	Giant	223.36	X
PT	Veach, Fred	06/22/14	Giant	140.15	N
FT	Waldow, Joan	05/02/14	Giant	476.37	J
PT	Walker, Robert	05/08/14	Giant	391.26	D
PT	Wallace, Patricia	06/28/14	Giant	325.89	EN
PT	Walton, Frank	05/14/14	Giant	218.43	E
FT	Warr, Martha	07/04/14	Giant	1,252.35	EN
FT	Washington, Ronald	05/31/14	Safeway	1,855.00	EN
FT	Watson, Alverta	07/28/14	Giant	182.33	V
FT	Whinnie, James	07/04/14	Giant	2,078.41	EN
PT	Whitehair, Virginia	02/13/14	Safeway	357.36	EN
FT	Wilson, Catherine	03/22/14	Super Fresh	256.20	X
PT	Wisor, John	07/25/14	Giant	57.23	V
FT	Wood, Martha	05/10/14	Safeway	403.66	E

FELRA APPLICATIONS SUBMITTED FOR APPROVAL
THIRD QUARTER 2014

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
	*Retirees With Over 30 Years of Employment													
FT	BRATTEN, STEVEN	60	ACME	I	27	05/01/14	V		17.58	592.40				592.40
PT	CAREY, GEORGE	59	ACME	I	27	01/01/14	X				15.83	272.24	100	171.19
FT	DEHOFF, EDGAR	65	ACME	I	1776	02/01/14	VNR		12.83	166.79	4.50	40.50	75	149.10
FT	DICUS, EARL	84	ACME	I	27	08/01/14	V		6.67	126.73				126.73
FT	FEEHELEY, JOHN	60	ACME	I	27	05/01/12	V		8.08	153.52	4.33	64.95	100	174.80
FT	GILLET-BARR, CHRISTINE - ALT PAYEE	48	ACME	I	27	08/01/13	Q							202.84
FT	KELLAM, BRUCE	60	ACME	I	27	08/01/11	V		8.67	205.04	8.50	142.12		347.16
FT*	MORRIS, TERESA	54	ACME	I	27	05/01/14	3		26.67	1,263.99	4.83	154.56		1,418.55
PT	SHMEL, ZANDRA	60	ACME	I	27	04/01/14	V				12.92	215.88		215.88
PT*	STRZEGOWSKI, MARY	62	ACME	II	27	07/01/14	E		7.75	193.75	23.00	345.00		433.69
PT	TILLER, MALCOLM	55	ACME	II	27	10/01/13	D		11.75	293.75	15.50	232.50	50	483.10
FT	CHESGREEN, KATHLEEN	65	FILBERTS	I	27	07/01/14	V		14.00	154.00				154.00
FT	MITCHELL, LARRY - BENEFICIARY	68	FILBERTS	I	400	08/01/14	P							73.13
FT	ANDERSON, LETHA	60	GIANT	I	400	09/01/10	V		15.83	386.20	6.50	107.00	50	451.77
FT	AULT, SUSAN - BENEFICIARY	53	GIANT	II	27	04/01/14	J							100.31
FT*	BAZEMORE, LAWRENCE	58	GIANT	I	400	08/01/14	3		30.25	1,423.50				1,423.50
FT	BLEVINS, GLEN	49	GIANT	I	400	06/01/14	3	Y	22.50	1,057.50	7.17	229.44		1,286.94
FT*	BOOTH, SUSAN	57	GIANT	I	400	08/01/14	3		24.42	1,188.49	12.83	410.56		1,609.05
PT	BOYLAND, DENNIS - BENEFICIARY	66	GIANT	I	400	05/01/14	G							1,168.46
FT	BRADLEY, WANDA	64	GIANT	II	400	07/01/14	E		24.00	600.00	2.00	30.00		570.15
FT	BRANNAM, JAMES	61	GIANT	I	400	05/01/14	EN	Y	18.33	861.51	1.92	61.44	100	764.66
PT	BROWN, REGINALD - BENEFICIARY	78	GIANT	I	400	04/01/14	J							182.61
FT	BRYANT, GARY	64	GIANT	II	400	04/01/14	E		10.75	268.75	7.25	108.75		360.51
PT	BUL, MAHLOAN	65	GIANT	II	400	04/01/14	NR				24.75	371.25		371.25
FT*	BURTON, GREGORY	65	GIANT	I	400	08/01/14	N		31.42	1,486.68			75	1,218.48
FT*	BUTLER, HARVEY	61	GIANT	I	400	06/01/14	EN		37.00	1,822.44	4.92	157.44	50	1,698.74
FT*	CAMP, ROBERT	63	GIANT	I	400	08/01/14	EN		33.42	1,651.24	8.08	258.56		1,909.80
FT	CARTER, ALICE	59	GIANT	II	400	12/01/13	D		23.50	587.50	2.25	33.75		621.25
FT	CARTER, SYLVESTER	62	GIANT	II	400	07/01/14	E		13.00	325.00	2.25	33.75		301.35
PT	CHAPINS, ANDREW	55	GIANT	I	400	08/01/14	X				15.33	365.33		255.73
FT*	CHESTER, GEORGE	63	GIANT	I	27	06/01/14	EN		36.25	1,747.50				1,747.50
FT*	CLARK, FREDDIE	61	GIANT	I	400	06/01/14	EN		35.58	1,711.32			100	1,392.84
FT	GLAY, LAURA - BENEFICIARY	58	GIANT	I	400	07/01/14	PX							302.05
FT*	COLLINS, BRENDA	66	GIANT	I	400	08/01/14	N		36.42	1,786.99	4.33	138.56		1,925.55
FT*	COLLINS, WILLIAM	63	GIANT	I	400	06/01/14	EN		38.17	1,851.18				1,851.18
FT	COMBS, ROGER - QDRO	60	GIANT	II	400	10/01/11	X		4.75	118.75			50	38.03
FT	CONTIC, BARBARA	52	GIANT	I	400	06/01/14	3	Y	29.08	1,366.76				1,366.76
FT*	COOK, GERALD	69	GIANT	I	400	05/01/13	NR		48.00	2,382.00			100	1,557.59
FT*	COOLEY, PAUL	63	GIANT	I	400	08/01/14	EN		30.17	1,504.93	12.25	392.00		1,896.93
FT	CRAIG, VERONICA	65	GIANT	II	27	06/01/14	N		13.25	331.25	12.25	183.75		515.00
FT	CRIDER, JAMES	64	GIANT	II	400	08/01/14	E		24.25	606.25			100	431.78
FT*	DANIEL, CARROLL	64	GIANT	I	27	06/01/14	EN		38.50	1,954.50	4.50	144.00		2,098.50
PT	DAVIS, MARY	62	GIANT	II	400	01/01/14	E				12.00	180.00		154.80
FT	DEAN, GREGORY	55	GIANT	I	400	08/01/14	X		17.25	810.75	8.08	258.56		748.52
FT	DEAN, SHARON - ALT PAYEE	60	GIANT	I	400	08/01/14	Q							358.19
FT	DICUS, EARL	64	GIANT	II	27	06/01/14	N		25.75	643.75				643.75

**FELRA APPLICATIONS SUBMITTED FOR APPROVAL
THIRD QUARTER 2014**

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*	DISTEFANO, PATRICK	62	GIANT	I	400	07/01/14	EN		17.42	839.83	15.67	501.44		1,341.27
FT	DONTCHEV, BOJIDAR	65	GIANT	II	27	07/01/14	V		5.00	125.00				1,250.00
PT	DUGGAN, SHARON	58	GIANT	I	27	05/01/14	3	Y	0.83	16.60	17.17	309.76		326.36
PT	DUGGAN, SHARON	58	GIANT	II	27	05/01/14	E	Y	2.50	62.50	12.00	180.00		144.29
FT*	FERTITTA, THOMAS	55	GIANT	I	27	06/01/14	3		26.92	1,268.74	3.58	114.56		1,383.30
FT*	FIDLER, DARLENE	64	GIANT	I	400	05/01/14	EN		26.42	1,346.74	18.58	594.56		1,941.30
FT	FITZGERALD, STEPHEN	60	GIANT	I	400	07/01/12	V		12.58	251.60				251.60
PT	FLYNN, JOHN - BENEFICIARY	83	GIANT	II	27	04/01/14	G5							101.52
FT*	FOX, GERALD	60	GIANT	I	27	06/01/14	EN		34.83	1,688.32	2.50	80.00	66.2/3	1,478.32
PT*	GERBEN, LINDA	61	GIANT	I	27	09/01/14	EN				38.92	1,290.04		1,290.04
PT*	GOLDSMITH, JANET	62	GIANT	I	400	04/01/14	EN				36.25	1,191.25		1,191.25
FT	GORE, MARGARET - BENEFICIARY	70	GIANT	I	27	07/01/14	J							185.27
FT	GRAVES, ROBERT	65	GIANT	II	400	08/01/14	V		4.75	118.75	1.00	15.00	100	109.62
FT	HEADEN, GREGORY	65	GIANT	II	400	09/01/14	V		5.25	105.00	3.25	32.50		137.50
FT*	HERRITY, STEPHEN	59	GIANT	I	400	07/01/14	3		39.17	1,905.18				1,905.18
FT	HICKS, REBECCA	61	GIANT	I	400	06/01/14	EN		19.67	924.49	7.08	226.56		1,151.05
FT	HILL, WESLEY	71	GIANT	II	400	04/01/14	VNR		8.75	175.00	0.50	5.00		180.00
FT	HINTON, ALVIN	60	GIANT	I	400	01/01/09	V		13.50	270.00				270.00
FT*	HOHMAN, RICHARD	59	GIANT	I	27	07/01/14	3		25.08	1,200.32	8.00	253.00		1,456.32
FT	HOLDA, DOUGLAS	58	GIANT	I	400	05/01/14	X		17.08	786.60	1.42	42.60		713.86
PT	HORNE, DEBORAH	63	GIANT	II	400	06/01/14	E		4.25	106.25	6.75	101.25		191.94
PT	HORNEMAN, TIMOTHY	60	GIANT	I	400	07/01/14	V		4.58	91.60	6.08	97.28		188.88
FT*	HOWARD, WILLIAM - QDRO	61	GIANT	I	400	06/01/14	EN		39.17	1,905.18			50	1,368.47
FT	JETER, RONALD	56	GIANT	I	400	09/01/14	3	Y	25.83	1,214.01	4.00	128.00		1,342.01
FT	JORDAN, IRENE	63	GIANT	II	27	04/01/14	E		20.50	307.50	2.50	25.00	50	285.18
FT*	KEATING, ROBERT	60	GIANT	I	400	07/01/13	EN		26.58	1,263.82	5.50	176.00		1,439.82
FT	KEGLEY, KATHERINE	63	GIANT	II	400	09/01/14	D		22.00	550.00	2.50	37.50		587.50
PT*	KETTLES, DEBRA	57	GIANT	I	400	07/01/14	3				36.08	1,184.96		1,184.96
FT*	KLOS, RUSSELL	63	GIANT	I	27	04/01/14	EN		42.58	2,102.76	1.92	61.44		2,164.20
PT	KUWANO, BEVERLEY	68	GIANT	II	400	04/01/14	NR				24.75	371.25		371.25
PT	LAMBIASI, TINA	52	GIANT	I	400	05/01/14	3	Y	8.92	419.24	16.25	520.00		939.24
PT	LEITNER, LINDA	65	GIANT	II	27	03/01/14	NR				23.50	352.50		352.50
FT*	LINDSAY, RICHARD	56	GIANT	I	27	06/01/14	3		26.92	1,288.08	6.42	205.44	75	1,303.10
PT	LOWERS, LOGAN	65	GIANT	II	27	11/01/12	VNR		1.00	25.00	17.75	268.25		291.25
PT*	MARCISZEWSKI, MICHAEL	61	GIANT	I	27	07/01/14	EN		16.92	858.33	22.17	709.44	100	1,246.38
FT*	MARCUM, GLENN	58	GIANT	I	400	08/01/14	3		34.33	1,650.17	0.83	26.56		1,676.73
FT	MARSHALL, BRENDA	64	GIANT	II	400	09/01/14	E		26.50	662.50				629.37
PT*	MCCELLEND, MARIA	66	GIANT	I	27	07/01/14	N		15.50	782.19	22.17	709.44	50	1,393.03
FT	MCCLURE, JACQUELINE	52	GIANT	I	400	05/01/14	3	Y	25.33	1,190.51	3.33	106.56	50	1,220.93
PT*	MC MILLIAN, SAUNDRA	61	GIANT	I	400	04/01/14	EN		15.58	761.92	18.58	594.56		1,356.48
FT*	MILLER, RICHARD	59	GIANT	I	400	08/01/14	3		38.67	1,878.18			66.2/3	1,628.69
FT*	MULLER, LAWRENCE	74	GIANT	I	27	06/01/14	EN		34.50	1,684.50	4.50	144.00	50	1,670.70
FT	NGUYEN, NHA	68	GIANT	II	400	05/01/14	N		16.75	418.75	4.25	63.75		482.50
FT*	OGATA, LYLE	60	GIANT	I	400	06/01/14	N		43.00	2,112.00			66.2/3	1,794.22
PT	OUTLAW, DEBORAH	60	GIANT	II	27	08/01/13	D	Y			8.75	131.25		131.25
FT	PAGE, JOHN	56	GIANT	II	400	06/01/14	D		25.75	643.75	2.00	30.00	66.2/3	576.26
FT	PANPUAK, THIPVATHIN	61	GIANT	II	400	06/01/14	E		26.25	656.25			50	471.27
FT	PARTHREE, CRAIG	67	GIANT	I	27	08/01/14	V		22.08	731.36			50	666.05

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STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	TYPE	RECIP	FULL TIME YEARS	FULL TIME AMOUNT	PART TIME YEARS	PART TIME AMOUNT	JRS	PENSION AMOUNT
PT	PATEL, PUSHPA	65	GIANT	II	400	08/01/14	V				11.00	165.00	50	148.70
PT*	PHILLIPS, SAUNDRA	59	GIANT	I	400	07/01/14	3				33.67	1,095.79		1,095.79
FT	POSTON, BEVERLY - BENEFICIARY	53	GIANT	I	400	02/01/14	PX							380.40
FT*	PRAVLIK, RICHARD	50	GIANT	I	27	08/01/14	3		27.17	1,281.68	3.50	112.00		1,393.68
FT*	RASHEED, IBRAHIM	63	GIANT	I	400	06/01/14	EN		33.75	1,629.44	2.42	77.44	50	1,515.37
FT	REED, BERKELEY	55	GIANT	I	400	06/01/14	3	Y	26.75	1,257.25				1,257.25
FT	REIDY, NORAH - BENEFICIARY	84	GIANT	I	400	07/01/14	J							242.56
FT*	ROGERS, JAMES	67	GIANT	I	27	06/01/14	N		40.25	1,979.25	2.25	72.00		2,051.25
PT	ROGERS, RODNEY - BENEFICIARY	59	GIANT	II	400	05/01/14	G							458.75
PT*	SABATH, SONY	62	GIANT	I	400	07/01/14	EN		14.58	709.67	18.83	602.56		1,312.23
FT	SACCHETTI, MICHAEL	60	GIANT	I	400	07/01/14	EN		12.92	607.24			75	510.51
FT	SAPANERO, PATRICIA	70	GIANT	II	27	07/01/14	N		10.75	268.75	2.00	30.00	50	274.40
FT*	SCHLEIG, DONALD	56	GIANT	I	27	06/01/14	3		34.00	1,626.00				1,626.00
FT*	SCOTT SR, JOSEPH	68	GIANT	I	27	06/01/14	N		28.25	1,433.31	16.83	538.56	100	1,564.68
FT*	SCOTT, JOSEPH	47	GIANT	II	400	02/01/10	D		12.00	300.00	5.00	75.00		375.00
FT*	SHIFLETT, JAMES	63	GIANT	I	400	06/01/14	EN		40.83	2,017.57	3.25	104.00		2,121.57
PT	SIMPSON, DEBORAH	60	GIANT	I	400	06/01/14	V		5.83	116.60	7.00	114.32		230.92
FT	STRICKER, JOHN	58	GIANT	I	27	06/01/14	3	Y	27.50	1,292.50			50	1,144.89
FT	STRICKER, JOHN	58	GIANT	II	27	06/01/14	X	Y			2.50	16.50	50	8.55
FT	TANNER, GEORGE - BENEFICIARY	62	GIANT	I	400	06/01/14	J							594.55
PT	TATE, MARY - BENEFICIARY	61	GIANT	II	400	07/01/14	G							112.50
FT*	THOMAS, ROLAND	62	GIANT	I	400	07/01/14	EN		40.67	1,986.18			66 2/3	1,685.67
FT*	THOMPSON, WILLIAM	66	GIANT	I	400	09/01/14	N		34.75	1,299.16	1.83	58.56		1,357.72
PT	TREHERNE, DAVID - QDRO	60	GIANT	I	27	09/01/14	V				22.42	672.60	50	495.26
FT*	UHLER, BEDFORD	71	GIANT	I	400	06/01/14	N		44.92	2,215.68				2,215.68
FT	VALLONE, HELEN - BENEFICIARY	78	GIANT	I	400	04/01/14	J							299.01
FT	WAHL, ROBERT	60	GIANT	I	400	06/01/12	V		10.75	215.00	2.17	34.72	100	196.43
FT*	WAITE, BARBARA	65	GIANT	I	400	04/01/14	NR		27.25	1,301.75	5.75	184.00		1,485.75
PT	WALKER, DEBORAH - BENEFICIARY	53	GIANT	II	400	06/01/14	J							391.26
FT	WALKER, VICKIE	57	GIANT	I	400	01/01/14	X		19.33	869.85	3.33	99.90		795.19
PT	WALTON, JESSIE - BENEFICIARY	79	GIANT	I	400	06/01/14	J							145.60
PT*	WARD, DARLENE	51	GIANT	I	27	06/01/14	3		13.25	625.69	17.17	549.44		1,175.13
FT	WASHINGTON, ANNETTE	56	GIANT	I	400	06/01/14	3		23.92	1,139.43	8.25	264.00		1,403.43
PT	WATTS, GWENDOLYN	65	GIANT	II	400	11/01/10	VNR				6.00	90.00		90.00
FT*	WILLIAMS, KENNETH	62	GIANT	I	400	08/01/14	EN		28.17	1,359.08	6.92	221.44		1,580.52
FT*	WILLIS, JOHN	54	GIANT	I	400	05/01/14	3		27.67	1,304.08	2.92	93.44		1,397.52
FT	WILSON, HERBERT	71	GIANT	I	400	07/01/14	N		12.92	219.64				219.64
FT	WILSON, HERBERT	71	GIANT	II	400	07/01/14	N		10.00	250.00	8.00	120.00		370.00
FT*	WRIGHT, LLOYD	60	GIANT	I	400	06/01/14	EN		35.75	1,725.75	0.75	24.00		1,749.75
FT	ZINKHAN, JEANETTE	65	GIANT	II	400	07/01/14	V		12.25	306.25	1.50	22.50		328.75
FT	COMBS, ROGER - QDRO	60	GIANT, GRAND UNION	I	400	10/01/11	V		17.75	798.75	4.33	129.90	50	424.97
FT	ALKIRE, CLARIS - BENEFICIARY	77	GRAND UNION	I	400	07/01/14	J							90.69
PT	CLEMENT, BETH-ANNE	60	GRAND UNION	I	400	02/01/14	V				10.50	168.00	50	152.54
PT	GREGORY, MARY	56	GRAND UNION	I	27	06/01/09	V	Y	2.92	49.64	3.67	47.71		97.35
FT	SOURS, GARY	60	GRAND UNION	I	400	12/01/11	V		10.08	201.60				201.60
PT	POGUE, JOYCE	60	GRAND UNION, SUPER FRESH	I	400	04/01/04	V				17.00	510.00		510.00
FT	GEORGE, DEBORAH	60	HOWARD BI-RITE	NC	27	02/01/14	D		22.50	675.00				675.00
FT	RILEY, DARLENE	71	LOCAL 27 STAFF	I	27	07/01/14	EN		13.67	642.49				481.87

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FT	BURKE, WILLIAM	65	LOCAL 400 STAFF	I	400	07/01/14	V		17.50	822.50				822.50
FT	TRIMBLE, BERNADETTE	55	LOCAL 400 STAFF	I	400	08/01/14	3	Y	25.75	1,210.25				1,210.25
PT	BIDDINGER, ROBERT - BENEFICIARY	71	PANTRY PRIDE	I	27	05/01/14	J							76.68
PT	CICERI, DEBORAH	60	PANTRY PRIDE	I	27	11/01/11	V				10.08	131.04		131.04
PT	PIERPONT, STEPHEN	62	PANTRY PRIDE	I	27	04/01/12	V		9.33	158.61	0.25	3.25		161.86
PT	SILVIA, REBECCA - BENEFICIARY	52	PANTRY PRIDE	I	27	07/01/14	G							179.89
FT	SIPES, JAMES	60	PANTRY PRIDE	I	27	03/01/10	V		10.83	184.11	1.00	13.00		197.11
FT*	CONROY, VERNON	66	PANTRY PRIDE, GIANT	I	27	08/01/14	N		34.00	1,675.00	7.00	224.00		1,899.00
FT	MILLMAN, JOAN - BENEFICIARY	72	PATHMARK	I	400	05/01/14	J							33.75
FT*	ALLEN, WENDELL	57	SAFEGWAY	I	400	08/01/14	3		26.75	1,271.81	5.33	170.56		1,442.37
FT	BAKER, GLORIA	54	SAFEGWAY	II	400	03/01/12	D		16.75	418.75	8.75	131.25		550.00
FT	BATTLE, MAMIE	46	SAFEGWAY	II	400	05/01/89	D		11.00	220.00	0.50	5.00		225.00
FT	BAXLEY, BONNIE	60	SAFEGWAY	I	400	08/01/14	EN	Y	27.42	1,288.74	2.42	77.44		1,366.18
FT	BLADEN, DOROTHY	58	SAFEGWAY	I	400	04/01/14	X		14.75	368.75	8.25	123.75		433.40
FT	CARPER, HAZEL - BENEFICIARY	84	SAFEGWAY	I	400	04/01/14	J							439.59
FT	CARRASCO, ENOLA	61	SAFEGWAY	II	27	01/01/12	D		25.00	625.00				625.00
PT	CLARK, MAYLON	60	SAFEGWAY	I	400	05/01/11	V				12.17	194.72		194.72
FT	CLARK, PATRICIA	65	SAFEGWAY	II	27	07/01/14	N		12.00	300.00				300.00
FT	CLUKEY, KIRK	48	SAFEGWAY	I	27	08/01/14	3	Y	23.42	1,100.74	0.83	26.56		1,127.30
PT*	CREWS, JAMES	57	SAFEGWAY	I	27	07/01/14	3				36.92	1,216.04		1,216.04
PT	DALY, EDWARD	60	SAFEGWAY	I	400	08/01/14	V		5.25	105.00	5.75	92.00		197.00
FT	DY, THOMAS	55	SAFEGWAY	I	400	08/01/14	X		15.58	536.36	1.42	29.82	100	345.36
PT	EWELL, VIVIAN	63	SAFEGWAY	II	27	05/01/14	E				27.25	408.75		378.09
FT	FORSSELL, CLAIRE	50	SAFEGWAY	I	400	02/01/14	3	Y	23.33	1,096.51	5.08	162.56		1,259.07
FT	FOWLER, ROBERT	60	SAFEGWAY	I	400	08/01/14	V		15.75	402.00	1.00	16.00		418.00
PT	FUCHS, ROSEMARIE	60	SAFEGWAY	I	400	05/01/06	V		3.17	60.23	8.58	128.70		188.93
PT	GIBBS, HATTIE	60	SAFEGWAY	I	400	12/01/09	V				11.33	182.60		182.60
PT	GIBBS, HATTIE	60	SAFEGWAY	II	400	12/01/09	X				0.50	3.30		2.31
PT	GRIGAS, ANNEMARIE	65	SAFEGWAY	II	27	08/01/14	V		5.25	131.25	6.75	76.25		207.50
PT	HAHN, KATHERINE	79	SAFEGWAY	II	27	02/01/14	NR				5.50	55.00		55.00
FT	HALILAJ, ALI	67	SAFEGWAY	II	400	09/01/14	NA		5.00	125.00				131.90
FT*	HARRISON, KENNETH	63	SAFEGWAY	I	400	07/01/14	EN		33.83	1,637.82	3.00	96.00	50	1,557.14
FT	HILL, WESLEY	71	SAFEGWAY	I	400	04/01/14	V		1.08	34.56	4.17	71.88		106.44
PT	HOLLOMAN, CARRIE	70	SAFEGWAY	I	400	11/01/13	NR		1.25	31.25	14.25	213.75		245.00
FT	JAIN, YOUNGSH	65	SAFEGWAY	I	400	05/01/14	V		10.58	211.60	1.25	20.00	66.23	186.51
PT	JOHNSON, HELEN	70	SAFEGWAY	I	27	05/01/14	V				10.17	163.40		163.40
PT	KASHYAP, SHANTI	65	SAFEGWAY	II	400	08/01/14	N				7.00	105.00		105.00
PT	KNOTT, RAYMOND	55	SAFEGWAY	I	27	02/01/14	X		22.92	1,077.24	6.50	208.00		899.67
FT*	KONRAD, LOUIS	62	SAFEGWAY	I	27	09/01/14	EN		32.42	1,555.33	2.17	69.44		1,624.77
PT	LE, MY	65	SAFEGWAY	II	400	08/01/14	N				17.75	266.25	50	227.40
FT	LIM, JUSTIN	65	SAFEGWAY	II	400	05/01/14	V		7.25	181.25	1.50	22.50		203.75
FT	LITTLEPAGE, AMY - BENEFICIARY	30	SAFEGWAY	I	400	03/01/14	G							1,397.25
FT	LOCKE, CHRISTINE	49	SAFEGWAY	I	400	07/01/14	3	Y	25.25	1,186.75	4.50	144.00		1,330.75
PT*	LUDEMANN, KILEEN	54	SAFEGWAY	I	27	08/01/14	3		15.58	741.01	15.67	501.44		1,242.45
PT	MALLOY, MARGARET	66	SAFEGWAY	II	27	08/01/14	N		3.75	93.75	4.25	63.75		157.50
PT	MARSHALL, PAMELA	65	SAFEGWAY	II	27	09/01/14	N				16.50	247.50		247.50
PT	MATTHEWS, SHIRLEY	62	SAFEGWAY	II	400	08/01/14	X		6.00	150.00	10.00	150.00	100	212.00
FT	MCCOY, FRANK	60	SAFEGWAY	I	400	06/01/14	V		15.92	716.40	1.92	57.60	100	686.38

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FT	NEFF, JOHN	64	SAFEWAY	II	400	07/01/14	E	Y	13.50	337.50	1.00	15.00		333.11
FT	NIEMI, TIMOTHY - BENEFICIARY	48	SAFEWAY	I	400	09/01/14	G							403.66
FT	NORRIS, WAYNE	65	SAFEWAY	I	27	12/01/10	VNR		16.58	333.84				333.84
PT	NOWLIN, LITTLETON	85	SAFEWAY	II	27	02/01/14	NR				5.75	86.25		86.25
PT	PICCONI, JOSEPH	65	SAFEWAY	II	400	03/01/14	NR				7.00	105.00	100	77.27
FT	RHODES, BARBARA - BENEFICIARY	73	SAFEWAY	I	400	05/01/14	J							284.93
PT	RICHARDS, BRENDA	60	SAFEWAY	I	400	10/01/11	V		3.50	70.00	8.00	128.00		198.00
FT	SCOTT, TAWANA - BENEFICIARY	40	SAFEWAY	I	400	05/01/13	G							1,583.88
PT	SEIPP, GALE	60	SAFEWAY	I	27	08/01/14	V		4.50	90.00	6.08	97.28		187.28
PT*	SHETTER, WILLIAM	62	SAFEWAY	I	400	08/01/14	EN		40.25	1,979.25	2.25	72.00	50	1,835.25
PT	SHIRLEY, MARGARET	52	SAFEWAY	I	400	07/01/13	D		9.67	454.49	10.67	341.44		795.93
PT	SNYDER, PATRICIA	60	SAFEWAY	I	400	06/01/14	V		5.17	98.23	4.83	72.45		170.68
PT	SNYDER, PATRICIA	60	SAFEWAY	II	400	08/01/14	X		3.75	93.75	5.50	82.50		123.37
PT	SNYDER, SUSAN	59	SAFEWAY	I	400	02/01/14	3	Y	9.58	450.26	16.83	538.56		968.82
PT	SPRIGGS, TAMARA	77	SAFEWAY	II	27	06/01/14	G				24.33	778.56		778.56
FT	STEVENS, LOUIS - BENEFICIARY	52	SAFEWAY	I	400	04/01/14	3		24.67	1,178.18	8.00	256.00		1,434.18
FT*	TAYLOR, TAMMY	60	SAFEWAY	I	400	08/01/14	V		8.00	168.04	3.92	62.72	50	206.46
FT	TAYLOR, WAYNE	65	SAFEWAY	I	400	05/01/14	J				38.25	1,285.25		751.82
FT	THOMAS, TRUDY - BENEFICIARY	60	SAFEWAY	I	400	07/01/14	EN							1,285.25
PT*	TRIPPLAAR, JOHN	31	SAFEWAY	I	400	02/01/14	G							262.01
PT	WASHINGTON, KYLE - BENEFICIARY	81	SAFEWAY	I	400	05/01/14	J							246.22
PT	WELLS, JULIA - BENEFICIARY	84	SAFEWAY	I	400	07/01/14	J							330.44
FT	YOUNG, LOTTIE - BENEFICIARY	60	SAFEWAY, GIANT	II	27	02/01/14	D		11.50	287.50				287.50
FT	GEORGE, DEBORAH	66	SAFEWAY, GIANT	I, II	27	02/01/14	J							213.44
PT	SAHIN, ISMAIL	65	SAFEWAY, GIANT	II	400	03/01/13	VNR				5.25	78.75		78.75
FT	SPEARS, NANETTE	58	SAFEWAY, GIANT	I	400	03/01/14	X		17.00	571.04	0.42	8.82		536.37
FT	ADAMS, DENISE	61	SUPER FRESH	II	27	08/01/14	X		17.00	425.00	8.75	131.25	50	388.72
PT	BEACHY, RICHARD	60	SUPER FRESH	I	27	03/01/08	V				12.17	194.72		194.72
PT	BRADFORD, ALBERT	65	SUPER FRESH	II	400	06/01/14	V				6.25	93.75	50	83.40
FT	BROWN, KENNETH	50	SUPER FRESH	I	400	07/01/99	3	Y	4.25	191.25	1.25	37.50		228.75
PT	CONKLIN, JUDY	57	SUPER FRESH	II	27	08/01/11	E		2.50	62.50	21.50	322.50		211.75
FT	CRITES, DALE JR. - BENEFICIARY	43	SUPER FRESH	I	27	07/01/10	G							133.25
PT	CZARSKI, MARY	60	SUPER FRESH	I	27	07/01/14	V				10.00	150.00	50	136.20
PT	GOCHENOUR, JACOB	60	SUPER FRESH	I	400	07/01/14	V		1.33	26.60	13.00	208.00		234.60
PT	HANNER, MARILYN	60	SUPER FRESH	I	400	04/01/14	V				12.17	194.72	100	165.45
PT	HITCH, JAMES	65	SUPER FRESH	II	27	03/01/14	VNR				5.50	82.50		82.50
FT	HUGHES, LOIS - BENEFICIARY	66	SUPER FRESH	I	27	06/01/14	J							881.15
PT	HURLEY, SANDRA	65	SUPER FRESH	II	27	02/01/13	VNR				14.50	217.50		217.50
PT	JOY, ELISE	72	SUPER FRESH	II	27	04/01/12	NR				14.25	213.75		213.75
PT	LALLY, JOHN	60	SUPER FRESH	I	27	08/01/14	V				10.00	150.00	100	117.99
PT	LOONEY, DON	69	SUPER FRESH	I	400	07/01/14	NA		2.75	129.25	36.75	1,223.50	50	1,639.74
PT	LOONEY, DON	69	SUPER FRESH	II	400	07/01/14	NA				6.25	93.75	50	113.64
FT	MARTIN, FRANKLIN - BENEFICIARY	79	SUPER FRESH	I	27	04/01/14	J							504.39
PT	MILLER, RITA	65	SUPER FRESH	II	400	07/01/14	V				11.25	168.75		168.75
FT	REED, BONITA	65	SUPER FRESH	II	27	07/01/14	V		11.75	293.75	1.50	22.50		316.25
PT	SMITH, MICHAEL	80	SUPER FRESH	I	27	10/01/13	V		4.75	80.75	5.75	74.75	100	128.59
PT	SOPER, MARGARET	65	SUPER FRESH	II	27	12/01/13	VNR				7.50	112.50		112.50

FELRA APPLICATIONS SUBMITTED FOR APPROVAL

THIRD QUARTER 2014

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	SOTAK, MARY	65	SUPER FRESH	II	400	04/01/13	VNR				5.50	82.50	50	66.18
PT	WILLETT, DARLENE	60	SUPER FRESH	I	400	08/01/14	V	Y			7.50	97.50		97.50

**RETIREES WITH OVER 30 YEARS BENEFIT SERVICE
THIRD QUARTER 2014**

NAME	CREDIT	EXCESS OF 30 YEARS	
		54.00	37.00
ALLEN, WENDELL	32.08	2.08	
BAZEMORE, LAWRENCE	30.25	0.25	
BOOTH, SUSAN	37.25	7.25	
BURTON, GREGORY	31.42	1.42	
BUTLER, HARVEY	41.92	11.92	
CAMP, ROBERT	41.50	11.50	
CHESTER, GEORGE	36.25	6.25	
CLARK, FREDDIE	35.58	5.58	
COLLINS, BRENDA	40.75	10.75	
COLLINS, WILLIAM	38.17	8.17	
CONROY, VERNON	41.00	11.00	
COOK, GERALD	48.00	18.00	
COOLEY, PAUL	42.42	12.42	
CREWS, JAMES	36.92		6.92
DANIEL, CARROLL	44.00	14.00	
DISTEFANO, PATRICK	33.08	3.08	
FERTITTA, THOMAS	30.50	0.50	
FIDLER, DARLENE	45.00	15.00	
FOX, GERALD	37.33	7.33	
GERBEN, LINDA	38.92		8.92
GOLDSMITH, JANET	36.25		6.25
HARRISON, KENNETH	36.83	6.83	
HERRITY, STEPHEN	39.17	9.17	
HOHMAN, RICHARD	33.08	3.08	
HOWARD, WILLIAM	39.17	9.17	
KEATING, ROBERT	32.08	2.08	
KETTLES, DEBRA	36.08		6.08
KLOS, RUSSELL	44.50	14.50	
KONRAD, LOUIS	34.58	4.58	
LINDSAY, RICHARD	33.33	3.33	
LUDEMANN, KILEEN	31.25	1.25	
MARCISZEWSKI, MICHAEL	39.08	9.08	
MARCUM, GLENN	35.17	5.17	
MCCLELLAND, MARIA	37.67	7.67	
MC MILLIAN, SAUNDRA	34.17	4.17	
MILLER, RICHARD	38.67	8.67	

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND UFCW PENSION FUND

**RETIREES WITH OVER 30 YEARS BENEFIT SERVICE
THIRD QUARTER 2014**

NAME	CREDIT	EXCESS OF 30 YEARS	
		54.00	37.00
MORRIS, TERESA	31.50	1.50	
MULLER, LAWRENCE	39.00	9.00	
OGATA, LYLE	43.00	13.00	
PHILLIPS, SAUNDRA	33.67		3.67
PRAVLIK, RICHARD	30.67	0.67	
RASHEED, IBRAHIM	36.17	6.17	
ROGERS, JAMES	42.50	12.50	
SABATH, SONY	33.42	3.42	
SCHLEIG, DONALD	34.00	4.00	
SCOTT SR, JOSEPH	45.08	15.08	
SHETTER, WILLIAM	42.50	12.50	
SHIFLETT, JAMES	44.08	14.08	
STRZEGOWSKI, MARY	30.75	0.75	
TAYLOR, TAMMY	32.67	2.67	
THOMAS, ROLAND	40.67	10.67	
THOMPSON, WILLIAM	36.58	6.58	
TRIPPLAAR, JOHN	38.25		8.25
UHLER, BEDFORD	44.92	14.92	
WAITE, BARBARA	33.00	3.00	
WARD, DARLENE	30.42	0.42	
WASHINGTON, ANNETTE	32.17	2.17	
WILLIAMS, KENNETH	35.08	5.08	
WILLIS, JOHN	30.58	0.58	
WRIGHT, LLOYD	36.50	6.50	

RETROACTIVE PENSION
OVER \$3000.00
THIRD QUARTER 2014

FT/PT	NAME	TYPE AND EFFECTIVE DATE	LOCAL	AMOUNT
FT	ANDERSON, LETHA	DEFERRED VESTED RETROACTIVE TO SEPTEMBER 1, 2010	400	21,233.19
FT	BAKER, GLORIA	DISABILITY RETROACTIVE TO MARCH 1, 2012	400	16,500.00
FT	BATTLE, MAMIE	DISABILITY RETROACTIVE TO MAY 1, 1999	400	41,625.00
PT	BEACHY, RICHARD	DEFERRED VESTED RETROACTIVE TO MARCH 1, 2008	27	15,382.88
FT	BLEVINS, GLEN	30%OUT WITH RECIPROCITY RETROACTIVE TO JUNE 1, 2014	400	5,147.76
FT	BOOTH, SUSAN	30%OUT RETROACTIVE TO JUNE 1, 2014	400	3,218.10
PT	BOYLAND, DENNIS	GUARANTEED PAYMENT RETROACTIVE TO MAY 1, 2014	400	4,673.84
FT	BRAINAM, JAMES	EARLY NON-REDUCED RETROACTIVE TO MAY 1, 2014	400	3,058.64
FT	BROWN, KENNETH	30%OUT WITH RECIPROCITY RETROACTIVE TO JULY 1, 1999	400	42,090.00
FT	BURTON, GREGORY	NORMAL WITH RETRO RETROACTIVE TO JUNE 1, 2014	400	3,655.44
FT	BUTLER, HARVEY	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	3,397.48
FT	CARRASCO, ENOLA	DISABILITY RETROACTIVE TO JANUARY 1, 2012	27	20,000.00
FT	CARTER, ALICE	DISABILITY RETROACTIVE TO DECEMBER 1, 2013	400	4,970.00
FT	CHESTER, GEORGE	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	27	3,495.00
PT	CICERI, DEBORAH	DEFERRED VESTED RETROACTIVE TO NOVEMBER 1, 2011	27	4,586.40
FT	CLARK, FREDDIE	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	4,178.52
PT	CLARK, MAYLON	DEFERRED VESTED RETROACTIVE TO MAY 1, 2011	400	7,983.52
FT	COLLINS, BRENDA	NORMAL RETROACTIVE TO JUNE 1, 2014	400	3,851.10
FT	COLLINS, WILLIAM	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	3,702.36
FT	COMBS, ROGER - QDRO	TIER I NON-REDUCED/TIER II EARLY REDUCED DEFERRED VESTED RETROACTIVE TO OCTOBER 1, 2011	400	16,205.00
PT	CONKLIN, JUDY	EARLY REDUCED RETROACTIVE TO AUGUST 1, 2011	27	7,623.00
FT	CONROY, VERNON	NORMAL RETROACTIVE TO JUNE 1, 2014	27	3,798.00
FT	CONTIC, BARBARA	30%OUT WITH RECIPROCITY RETROACTIVE TO JUNE 1, 2014	400	4,100.28
FT	COOK, GERALD	NORMAL WITH RETRO RETROACTIVE TO MAY 1, 2013	400	26,489.42
FT	COOLEY, PAUL	EARLY NON-REDUCED RETROACTIVE TO AUGUST 1, 2014	400	3,793.86
FT	DANIEL, CARROLL	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	27	4,197.00
FT	FEENELEY, JOHN	DEFERRED VESTED RETROACTIVE TO MAY 1, 2012	27	4,894.40
FT	FERTITTA, THOMAS	30%OUT RETROACTIVE TO JUNE 1, 2014	27	5,533.20
FT	FIDLER, DARLENE	EARLY NON-REDUCED RETROACTIVE TO MAY 1, 2014	27	5,823.90
FT	FITZGERALD, STEPHEN	DEFERRED VESTED RETROACTIVE TO JULY 1, 2012	400	6,290.00
FT	FORSSELL, CLAIRE	30%OUT WITH RECIPROCITY RETROACTIVE TO FEBRUARY 1, 2014	400	7,554.42
PT	FUCHS, ROSEMARIE	DEFERRED VESTED RETROACTIVE TO MAY 1, 2006	400	18,893.00
FT	GEORGE, DEBORAH	DISABILITY RETROACTIVE TO FEBRUARY 1, 2014	27	7,700.00
PT	GIBBS, HATTIE	TIER I NON-REDUCED/TIER II EARLY REDUCED DEFERRED VESTED RETROACTIVE TO DECEMBER 1, 2009	400	10,539.87
PT	GOLDSMITH, JANET	EARLY NON-REDUCED RETROACTIVE TO APRIL 1, 2014	400	4,765.01
PT	GREGORY, MARY	DEFERRED VESTED WITH RECIPROCITY RETROACTIVE TO JUNE 1, 2009	27	6,133.05
FT	HARRISON, KENNETH	EARLY NON-REDUCED RETROACTIVE TO JULY 1, 2014	400	3,114.28
FT	HICKS, REBECCA	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	3,453.15

**RETROACTIVE PENSION
OVER \$3000.00
THIRD QUARTER 2014**

FT/PT	NAME	TYPE AND EFFECTIVE DATE	LOCAL	AMOUNT
FT	HINTON, ALVIN	DEFERRED VESTED RETROACTIVE TO JANUARY 1, 2009	400	18,090.00
FT	HOLDA, DOUGLAS	EARLY REDUCED DEFERRED VESTED RETROACTIVE TO MAY 1, 2014	400	3,569.30
FT	HOWARD, WILLIAM	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	4,105.41
PT	HURLEY, SANDRA	VESTED NORMAL WITH RETRO RETROACTIVE TO FEBRUARY 1, 2013	27	4,351.72
PT	JOY, ELSE	NORMAL WITH RETRO RETROACTIVE TO APRIL 1, 2012	27	6,415.08
FT	KEATING, ROBERT	EARLY NON-REDUCED RETROACTIVE TO JULY 1, 2013	400	21,597.30
FT	KELLAM, BRUCE	DEFERRED VESTED RETROACTIVE TO AUGUST 1, 2011	27	12,844.92
FT	KLOS, RUSSELL	EARLY NON-REDUCED RETROACTIVE TO APRIL 1, 2014	27	8,656.80
FT	KNOTT, RAYMOND	EARLY REDUCED DEFERRED VESTED RETROACTIVE TO FEBRUARY 1, 2014	27	7,197.36
PT	LAMBIASI, TINA	30&OUT WITH RECIPROCITY RETROACTIVE TO MAY 1, 2014	400	4,696.20
FT	LITTLEPAGE, AMY	GUARANTEED PAYMENT RETROACTIVE TO MARCH 1, 2014	400	8,383.50
FT	LOCKE, CHRISTINE	30&OUT WITH RECIPROCITY RETROACTIVE TO JULY 1, 2014	400	3,992.25
PT	LOWERS, LOGAN	VESTED NORMAL WITH RETRO RETROACTIVE TO NOVEMBER 1, 2012	27	6,701.42
FT	MARCUM, GLENN	30&OUT RETROACTIVE TO JUNE 1, 2014	400	3,353.46
FT	MCCLURE, JACQUELINE	30&OUT WITH RECIPROCITY RETROACTIVE TO MAY 1, 2014	400	3,662.79
PT	MCILLIAN, SAUNDRA	EARLY NON-REDUCED RETROACTIVE TO APRIL 1, 2014	400	5,425.92
FT	MILLER, RICHARD	30&OUT RETROACTIVE TO JUNE 1, 2014	400	3,253.38
FT	MORRIS, TERESA	30&OUT RETROACTIVE TO MAY 1, 2014	27	5,674.20
FT	MULLER, LAWRENCE	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	27	3,341.40
FT	NORRIS, WAYNE	VESTED NORMAL WITH RETRO RETROACTIVE TO DECEMBER 1, 2010	27	15,362.90
FT	OGATA, LYLE	NORMAL RETROACTIVE TO JUNE 1, 2014	400	3,568.44
FT	PIERPONT, STEPHEN	DEFERRED VESTED RETROACTIVE TO APRIL 1, 2012	27	4,532.08
PT	POGUE, JOYCE	DEFERRED VESTED RETROACTIVE TO APRIL 1, 2004	400	63,750.00
FT	PRAVLIK, RICHARD	30&OUT RETROACTIVE TO JUNE 1, 2014	27	4,181.04
FT	RASHEED, IBRAHIM	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	4,546.11
PT	RICHARDS, BRENDA	DEFERRED VESTED RETROACTIVE TO OCTOBER 1, 2011	400	7,128.00
FT	ROGERS, JAMES	NORMAL RETROACTIVE TO JUNE 1, 2014	27	4,102.50
FT	SCHLEIG, DONALD	30&OUT RETROACTIVE TO JUNE 1, 2014	27	4,878.00
FT	SCOTT SR, JOSEPH	NORMAL RETROACTIVE TO JUNE 1, 2014	27	3,129.36
FT	SCOTT, JOSEPH	DISABILITY RETROACTIVE TO FEBRUARY 1, 2010	400	20,250.00
FT	SCOTT, TAWANA	GUARANTEED PAYMENT RETROACTIVE TO MAY 1, 2013	400	6,335.52
FT	SHETTER, WILLIAM	EARLY NON-REDUCED RETROACTIVE TO AUGUST 1, 2014	400	3,670.50
FT	SHIFLETT, JAMES	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	4,243.14
PT	SHIRLEY, MARGARET	DISABILITY RETROACTIVE TO JULY 1, 2013	400	11,143.02
FT	SIPES, JAMES	DEFERRED VESTED RETROACTIVE TO MARCH 1, 2010	27	10,841.05
PT	SNYDER, SUSAN	30&OUT WITH RECIPROCITY RETROACTIVE TO FEBRUARY 1, 2014	400	6,921.74
FT	SOURS, GARY	DEFERRED VESTED RETROACTIVE TO DECEMBER 1, 2011	400	6,451.20
PT	SPRIGGS, TAMARA	DEFERRED VESTED RETROACTIVE TO DECEMBER 1, 2012	400	16,349.76

RETROACTIVE PENSION
OVER \$3000.00
THIRD QUARTER 2014

FT/PT	NAME	TYPE AND EFFECTIVE DATE	LOCAL	AMOUNT
FT	TAYLOR, TAMMY	30&OUT RETROACTIVE TO APRIL 1, 2014	400	5,736.72
FT	THOMAS, ROLAND	EARLY NON-REDUCED RETROACTIVE TO JULY 1, 2014	400	3,371.34
PT	TILLER, MALCOM	DISABILITY RETROACTIVE TO OCTOBER 1, 2013	27	4,831.00
FT	UHLER, BEDFORD	NORMAL RETROACTIVE TO JUNE 1, 2014	400	6,647.04
FT	WAHL, ROBERT	DEFERRED VESTED RETROACTIVE TO JUNE 1, 2012	400	5,303.61
FT	WAITE, BARBARA	NORMAL WITH RETRO RETROACTIVE TO APRIL 1, 2014	400	5,944.86
FT	WALKER, VICKIE	EARLY REDUCED DEFERRED VESTED RETROACTIVE TO JANUARY 1, 2014	400	5,566.33
PT	WATTS, GWENDOLYN	VESTED NORMAL WITH RETRO RETROACTIVE TO NOVEMBER 1, 2010	400	4,231.73
FT	WILLIAMS, KENNETH	EARLY NON-REDUCED RETROACTIVE TO AUGUST 1, 2014	400	11,063.64
FT	WILLIS, JOHN	30&OUT RETROACTIVE TO MAY 1, 2014	400	5,590.08
FT	WRIGHT, LLOYD	EARLY NON-REDUCED RETROACTIVE TO JUNE 1, 2014	400	3,499.50

**PENSION ADJUSTMENTS
THIRD QUARTER 2014**

FT/PT	NAME	CHANGE	LOCAL	OLD AMOUNT	NEW AMOUNT
FT	ADAM, WALLACE	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	27	(1,467.57)	1,508.82
FT	ARMSTRONG, STEVEN	LEVEL INCOME OPTION EXPIRED	400	(1,892.80)	556.31
PT	BARE, RAYMOND	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	27	(190.93)	270.56
FT	BOSWELL, FREDRICK	LEVEL INCOME OPTION EXPIRED	400	(1,744.82)	687.82
PT	CARTER, CAROL	LEVEL INCOME OPTION EXPIRED	27	(1,431.09)	514.09
FT	CATLIN, DAVID	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	27	(490.92)	567.25
FT	CHADWICK, KENNETH	LEVEL INCOME OPTION EXPIRED	27	(1,516.70)	550.70
FT	DUFFY, THERESA	LEVEL INCOME OPTION EXPIRED	400	(1,179.08)	370.08
FT	GEE, ELLEN	GUARANTEED PAY EXPIRED TO 50% J&S	400	(651.29)	325.65
FT	GONZALES, GLENN	GUARANTEED PAY EXPIRED	400	(423.75)	-
FT	HAGA, HAROLD	LEVEL INCOME OPTION EXPIRED	27	(1,815.98)	584.98
FT	HALL, DANA	LEVEL INCOME OPTION EXPIRED	400	(2,487.63)	1,085.63
FT	HARRISON, ISAIAH	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(1,853.59)	1,909.84
FT	HOPKINS, BARBARA	OVERPAYMENT SATISFIED - CHANGE J&S	27	(225.00)	199.45
FT	HOWARD, JAMES	LEVEL INCOME OPTION EXPIRED	27	(1,636.06)	485.06
PT	HOWDERSHOLT, ROBERT	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(1,207.61)	1,365.11
PT	JESSEE, MARY	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(121.66)	171.51
FT	KECHICHIAN, HASMIG	GUARANTEED PAY EXPIRED TO 50% J&S	400	(1,226.10)	613.05
PT	LEE, POLLY	OVERPAYMENT SATISFIED	400	(926.60)	977.00
PT	LEE, POLLY	OVERPAYMENT SATISFIED	400	(926.60)	977.00
PT	MC MILLIAN, SAUNDRA	ADJUSTMENT FOR ADDITIONAL BENEFIT CREDIT & CHG IN DOR	400	(1,366.48)	1,360.80
FT	MIRANDA, FELIX	LEVEL INCOME OPTION EXPIRED	400	(1,753.72)	673.72
FT	NORTHCRAFT, MARY LOUISE EST OF	J&S SATISFIED	27		-
FT	SEAL, KENNETH	LEVEL INCOME OPTION EXPIRED	400	(1,715.19)	521.19
PT	SHERWOOD, DIANE	GUARANTEED PAY EXPIRED	27	(92.50)	-
FT	SLUSHER, WILLIAM	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	27	(1,768.50)	1,791.78
FT	STAHL, CATHY	LEVEL INCOME OPTION EXPIRED	27	(1,869.28)	738.28
FT	STARGEL, JOHN	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(1,340.04)	1,381.29
FT	THOMAS, JOHN	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	27	(1,706.32)	1,715.50
PT	THOMPSON, ALVERNA	LEVEL INCOME OPTION EXPIRED	400	(1,673.49)	205.40
FT	TITTIGER, KIMBERLY	GUARANTEED PAY EXPIRED TO 100% J&S	27	(499.50)	499.50
PT	TONON, TERRY	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(168.60)	188.40
PT	YAKUPKOVIC, DEBRA	ADJUSTMENT FOR ADDITIONAL TIER II SERVICE	400	(206.12)	232.69

DEATH BENEFITS - TEMPORARY ANNUITY
THIRD QUARTER 2014

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	PENSION AMOUNT
FT	AULT, SUSAN	53	GIANT	II	27	07/01/14	147.62
FT	BAPISTELLER, STEVAN	60	GIANT	I	27	07/01/14	612.73
FT	BENJAMIN, ESTER	69	SAFEWAY	I	400	07/01/14	736.00
FT	BOLGER, MCVAL	65	GIANT	I	400	07/01/14	427.82
FT	BRIDGEMAN, WILLIAM	54	SAFEWAY,GIANT	I,II	27	07/01/14	928.29
PT	BROWN, REGINALD	79	GIANT	I	400	07/01/14	392.86
FT	BURGOON, CONNIE	65	GIANT	I	27	07/01/14	1,056.25
FT	CARPER, HAZEL	85	SAFEWAY	I	400	07/01/14	789.20
FT	CASANOVA, DORIS	50	GIANT	I	400	07/01/14	303.67
PT	COTTLE, HARVEY	66	SAFEWAY	I	27	07/01/14	606.37
FT	DAVIS, LAURA	76	SUPER FRESH	I	27	07/01/14	2,035.25
FT	ENNIS, DOUGLAS	61	SAFEWAY	I	400	07/01/14	925.18
PT	FLYNN, JOHN	84	GIANT	II	27	07/01/14	101.52
FT	HART, EARL	68	SUPER FRESH	I	27	07/01/14	387.91
FT	HOLLINS, CONNIE	52	GIANT	I	400	07/01/14	534.89
FT	HOLTHAUS, PHILIP	45	SUPER FRESH	I	27	07/01/14	1,570.75
FT	JAMISON, REGINA	56	SAFEWAY	I	400	07/01/14	335.33
FT	JOHNSON, VIRGINIA	73	GIANT	I	400	07/01/14	867.30
PT	KARCHER, MARK	59	GRAND UNION	I	27	07/01/14	227.99
FT	KELLY, MARIA	62	GIANT	I	27	07/01/14	180.22
FT	KITCHEN, BARBARA	44	SAFEWAY	I,II	27	07/01/14	872.56
FT	LATTIMORE, MARGARET	70	ACME	I	27	07/01/14	566.08
PT	LEEPER, PAULETTE	57	GIANT	I	400	07/01/14	288.24
FT	MARTIN, FRANKLIN	79	SUPER FRESH	I	27	07/01/14	1,000.00
FT	METCAFF, VIRGINIA	90	SAFEWAY	I	400	07/01/14	765.44
FT	MILLMAN, JOAN	72	PATHMARK	I	400	07/01/14	41.34
FT	MORELAND, PEGGY	52	SAFEWAY	I	400	07/01/14	1,138.04
FT	RHODES, BARBARA	72	SAFEWAY	I	400	07/01/14	617.00
PT	ROGERS,RODNEY	59	GIANT	II	400	07/01/14	458.75
FT	RUBY, REBECCA	49	GIANT	I	400	07/01/14	1,148.70
FT	SCHMIDT, BARBARA	76	SUPER FRESH	I	27	07/01/14	450.49
FT	SHIFFLETT, MICHAEL	56	SAFEWAY	I	400	04/01/14	350.38
FT	STEEDLEY, GINGER	56	SAFEWAY	I	400	07/01/14	624.10
FT	TAYLOR, DAVID	50	SAFEWAY	I	400	07/01/14	1,055.66
FT	THOMAS, TRUDY	65	SAFEWAY	I	400	07/01/14	1,237.35
FT	VALLONE, HELEN	79	GIANT	I	400	07/01/14	608.67
PT	WELLS, JULIA	82	SAFEWAY	I	400	07/01/14	544.25
FT	WHARTON, BETTY	66	SAFEWAY	I	400	07/01/14	746.50
FT	YOUNG, LOTTIE	84	SAFEWAY	I	400	07/01/14	729.20
PT	ALEXANDER, JANET	58	SAFEWAY	I	400	08/01/14	327.60
FT	BACHUR, ADELE	47	SUPER FRESH	I	27	08/01/14	289.54
PT	BERENBROK, HERMAN	62	SUPER FRESH	I	27	08/01/14	98.61
PT	BERENBROK, MICHAEL	65	SUPER FRESH	I	27	08/01/14	98.61
FT	BLAIR, KAREN	64	PANTRY PRIDE	I	27	08/01/14	374.53
PT	BORTLE-FRANCHETTI, DEBORAH	57	SUPER FRESH	I	27	08/01/14	98.61
PT	BOYLAND, DENNIS	66	GIANT	I	400	08/01/14	1,000.00
FT	BROWN, ELIZABETH	84	GIANT	I	400	08/01/14	642.80
FT	CHENG, YVONNE	49	SUPER FRESH	I	27	08/01/14	289.54
PT	CROSTON, JAMES	61	GIANT	I	400	08/01/14	250.10
FT	ENGEL, DANETTE	51	SUPER FRESH	I	27	08/01/14	289.54
FT	FIJN, WALTER	55	GIANT	I	400	08/01/14	352.90
PT	FORD, KIM	54	GIANT	I	27	08/01/14	432.74
FT	GALLAGHER, REBECCA	65	PANTRY PRIDE	I	27	08/01/14	476.66
PT	HARMAN, JANICE	75	SUPER FRESH	I	27	08/01/14	754.37
FT	HUGHES, LOIS	66	SUPER FRESH	I	27	08/01/14	1,924.95
FT	LITTLEPAGE, AMY	30	SAFEWAY	I	400	08/01/14	1,397.25
FT	MAINES, JEFFREY	46	FOOD-A-RAMA	NC	27	08/01/14	141.79

DEATH BENEFITS - TEMPORARY ANNUITY
THIRD QUARTER 2014

STATUS	NAME	AGE	EMPLOYER	TIER	LOCAL	EFFEC DATE	PENSION AMOUNT
FT	MARCUM, JERRY	64	GRAND UNION	I	400	08/01/14	343.47
PT	MILLER, LINDA	65	SUPER FRESH	I	27	08/01/14	98.61
FT	NORTHCRAFT, DEBRA	51	SUPER FRESH	I	27	08/01/14	323.24
FT	RICANEK, KARL	43	SAFEWAY	II	400	08/01/14	120.00
PT	RIGGINS, WILLIAM	65	ACME	I	27	08/01/14	544.09
FT	SHUSTER, MICHAEL	48	SUPER FRESH	I	400	08/01/14	478.68
PT	SIMON, DAWN	54	SUPER FRESH	I	27	08/01/14	98.61
FT	STAFFORD, GENAIAVIE	87	SAFEWAY	I	400	08/01/14	414.58
FT	STEVENS, LOUIS	77	SAFEWAY	II	27	05/01/14	161.25
FT	STICKLES, LISA	54	SUPER FRESH	I	27	08/01/14	289.54
FT	TANNER, GEORGE	62	GIANT	I	400	08/01/14	1,322.55
FT	THOMPSON, JAMES	56	GIANT	I	400	08/01/14	269.86
PT	WALKER, DEBORAH	53	GIANT	II	400	08/01/14	482.50
FT	WINTERS, CINDY	65	SAFEWAY	I	400	08/01/14	550.00
FT	BALDERSON, JEANETTE	77	GIANT	II	400	09/01/14	150.00
FT	BARNES, DERRICK	46	GIANT	I	400	09/01/14	1,642.69
PT	BENNETT, HAYWARD	61	ACME	I	400	09/01/14	684.58
FT	BUNCH, WARREN	58	SAFEWAY	I	27	09/01/14	440.83
FT	CADE, LOWELL	56	GIANT	I	400	09/01/14	331.72
FT	CONSTANZA, JUAN JOSE	29	SUPER FRESH	I	400	09/01/14	265.38
FT	GILES, JAMES	54	LOCAL 27 STAFF	I	27	09/01/14	1,508.65
PT	GREENSPAN, HERMAN	91	SUPER FRESH	I	400	09/01/14	174.69
PT	HANSEN, JORGEN	82	SAFEWAY	II	400	09/01/14	291.04
FT	HOWARD, JIMMY	52	SAFEWAY	I	400	09/01/14	879.86
FT	KLINE, ETHEL	82	SUPER FRESH	I	27	09/01/14	779.51
FT	KMIEC, KENNETH	60	SUPER FRESH	I	27	09/01/14	510.00
FT	LANCASTER, SUSAN	72	SUPER FRESH	I	27	09/01/14	619.57
PT	MALCOM, CAROLYN	56	ACME	II	27	09/01/14	54.85
PT	MCMANUS, CHRISTINE	49	GIANT	I	400	09/01/14	638.66
FT	MICHAEL, RAYMOND III	62	GRAND UNION	I	27	09/01/14	399.10
FT	MITCHELL, RONALD	81	SAFEWAY	I	27	09/01/14	1,021.69
FT	REIDY, NORAH	85	GIANT	I	400	09/01/14	485.11
FT	RICHEY, KENNETH	60	SAFEWAY	I	400	09/01/14	684.20
FT	RIDGWAY, JERALDINE	74	SAFEWAY	I	400	09/01/14	385.39
FT	ROMERO, ROSA MARIA	33	SUPER FRESH	I	400	09/01/14	265.38
PT	SHOCKLEY, WILLIAM	62	ACME	II	27	09/01/14	54.85
FT	STUART, SHARON	51	GIANT	I	400	09/01/14	864.46
PT	TATE, MARY	61	GIANT	II	400	09/01/14	112.50
FT	WALTHER, ANDREW IV	56	GIANT	I	27	09/01/14	206.75
PT	WALTON, JESSIE	79	GIANT	I	400	09/01/14	218.43
PT	WARREN, JOHN	64	SUPER FRESH	I	27	09/01/14	305.40
FT	WHETZEL, LILA	89	SAFEWAY	I	400	09/01/14	200.81

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

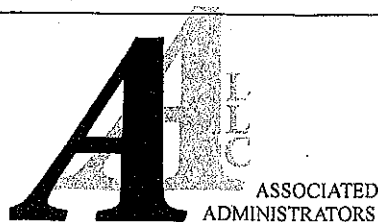
5L2 = 50% J&S with L.I.O. at age 62
5L5 = 50% J&S with L.I.O. at age 65
6L2 = 66 2/3% J&S with L.I.O. at age 62
6L5 = 66 2/3% J&S with L.I.O. at age 65

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	P	PRE-RETIREMENT
G7	5 YR GUARANTEED THEN TO 75% J&S	PV	PRE-RETIREMENT VESTED
GV	DEFERRED VESTED GUARANTEED PAY	PX	PRE-RETIREMENT EARLY DEFERRED VESTED
GV1	VESTED GUARANTEED THEN TO 100% J&S	Q	QUALIFIED DOMESTIC RELATIONS ORDER (Alternate Payee)
GV5	VESTED GUARANTEED THEN TO 50% J&S	QP	QUALIFIED DOMESTIC RELATIONS ORDER PRE-RETIREMENT
GV6	VESTED GUARANTEED THEN TO 66 2/3% J&S	S	70 1/2
GV7	VESTED GUARANTEED THEN TO 75% J&S	V	DEFERRED VESTED
GX	EARLY VESTED GUARANTEED	VNA	VESTED NORMAL W/ACTUARIAL ADJUSTMENT
GX1	EARLY VESTED GUARANTEED THEN TO 100% J&S	VNR	VESTED NORMAL W/RETRO
GX5	EARLY VESTED GUARANTEED THEN TO 50% J&S	X	EARLY REDUCED DEFERRED VESTED

TIER:

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



February 13, 2015

Board of Trustees of the
FELRA and UFCW Pension Fund
FELRA and UFCW Health and Welfare Fund
Mid-Atlantic UFCW and Participating Employers Pension Fund

Re: Administrative Services Contract Renewal

Trustees and Counsel:

The contracts between Associated and the FELRA and UFCW Pension and Health and Welfare Funds expire March 31, 2015. The Mid-Atlantic UFCW and Participating Employers Pension Fund ("MAP") contract is on a month to month extension. We hope the Trustees will consider favorably our request for a new three-year agreement.

Several pieces of legislation, especially PPACA, Michelle's Law, Mental Health Parity, and HIPAA Hi-Tech, have affected benefit processing. In order to abide by the new regulations, it has been necessary for Associated to add resources to its workforce, training, and systems. This trend is likely to continue as PPACA regulations continue to roll out, and benefits processing continues to be impacted. Components of Health Care Reform--such as the expansion of dependent eligibility to age 26, elimination of annual maximums, establishment of specific coverage for preventive care, and calculation and payment of research and reinsurance fees--require careful execution in order to ensure compliance for the Fund. During this same time period, Associated also implemented benefit rule changes stemming from two collective bargaining cycles, with some changes still to be adopted.

In addition, Associated implemented the new salary deduction process. Future open enrollments will utilize ongoing measurement and stability periods. We will be receiving two different data files from each of the participating employers to implement the process. Associated will also play a key role in the pre-Medicare retiree transition scheduled as of November 1, 2015, that will require educational meetings and communication materials.

Associated works hard to control its operating costs, but some are increasing.

- **Employee Benefits**

Associated's bargaining unit employees are in Plan X, Plan XX and Plan XXX of the FELRA and UFCW Health and Welfare Fund so we have experienced the same rate increases as the other participating employers. Our unit employees are covered in the companion UFCW Unions and Participating Employers Pension Fund. Those contribution rates will increase every year for the next 11 years in accord with the Rehabilitation Plan ("RP"). The current recommendation pending would generate 14% annual contribution increases for Associated Administrators' unit staff.

Our non-union (management and other exempt) medical benefits through UHC increased by 16% in September 2013 and by 5.6% in September 2014, due in part to PPACA and despite increased co-payments assessed to our staff. Future increases are anticipated.

- **Unemployment Tax**

Associated's Unemployment Tax Rate has been increased by the State of Maryland from 1.8% to 3.3% for 2015, an 83% increase in our rate. Associated appeals almost all payment decisions, but the State of Maryland is implementing new and increased taxes across the board.

- **Errors and Omissions (E & O) Insurance**

Associated received a \$6,000 increase in our E & O insurance cost. Future increases are anticipated by the insurance carriers in this marketplace.

- **Information Technology Developments**

Associated's highest cost increases and deliberate reinvestment have been in IT, over \$520,000 in 2012, \$416,000 in 2013, and \$827,000 for 2014 and the first half of 2015. System enhancements allow us to better serve our clients and participants and to maintain proper computer security.

Associated installed IT programming changes for government regulation ICD10 eleven months ahead of the required deadline. We created a Trustee Web portal for our internet site to enable remote access to Fund files. We upgraded our phone system and call center software with ICore's BroadWork's platform, to ensure better monitoring of incoming call volume. We installed a new virtual firewall system to enhance security. We upgraded imaging servers, to allow our call center representatives faster access to forms and correspondence received at our office for quick verification by phone.

- **Postage**

Associated pays all regular postage on behalf of the Funds, excluding mass mailings. The United States Postal Service implemented a rate hike in 2014 of 6.5% for first class mail. Associated expects that the Emdeon Virtual Card Program may help with our postage costs. This Program is expected to add over \$300,000 annually to the Fund's revenue.

New Work

- **Payroll Deduction Processing**

The Fund added weekly co-payments as payroll deductions for participants in all plans. Associated is responsible for the coding and tracking of these co-payments in order to match them to the appropriate benefit plans. This requires us to sort all participants by individual, individual plus one, and family, and to work with the employers on their reporting to us. We are applying the new spousal surcharge process as well.

- **Eligibility Rule Changes**

The recently bargained Memorandum of Agreement (“MOA”) includes significant eligibility rule changes impacting the timing of benefit implementation. Eligibility is no longer driven solely by employer contributions. This change has resulted in reprogramming of the eligibility protocols in our system. Further reprogramming will be necessary when measurement and stability rules are confirmed.

- **Benefit Changes**

Associated has managed benefit changes for plans I, X and XX, and is currently implementing the new XXX and XL plan designs. We have worked with counsel and the consultant to produce SBC’s and SMM’s for all plans. Additional changes for the new hire legal plan of benefits are still in process. New SPDs have been drafted.

- **Multiple Consulting Firms**

Associated worked with the Health and Welfare Fund's three consulting firms in 2014: Cheiron (SOP/retiree liability projections), Segal (general consulting and PPACA projections) and Heritage Rx (PBM negotiations), supplying all three vendors with data.

- **Class Action Settlements**

We have seen a spike in the number of class action settlements, especially in the prescription drug arena. This involves researching claims over several years, spanning several PBMs. Associated has helped collect claim settlement monies for the Fund.

- **Pension Protection Act (PPA)**

PPA contains requirements for reporting which must be provided to participants, beneficiaries, unions, and contributing employers. Certain types of benefits have been changed, such as lump sum distributions, necessitating reprogramming and manual set-up.

- **Medicare Reporting**

Effective April 2009, reporting to Medicare on other coverage available to Medicare-eligible participants was required. Reporting is monthly and ongoing.

- **Other Compliance**

New procedures were added to address Mental Health Parity and have already been added to address Michelle's Law. Since the Fund continued student coverage for dependents not covered by age 26 rules, Michele's Law did not simplify dependent coverage as it did in other Funds. Annual production of Summary of Benefit and Coverage ("SBC") forms are required for each plan of benefits and must be included in every enrollment package. Associated's Communications Department sends compliance notices such as Women's Health Care Rights Act, Notice of Creditable Coverage, SMMs and SARs in the quarterly For Your Benefit newsletter, and also sent 11 other mass mailings to participants in 2014.

- **Fraud Protection**

Associated implemented fraud protection processes with PNC bank requiring daily file transmittal and monitoring. Associated does not charge for its role in this process, but does the majority of work.

Associated has assigned two account executives and one account manager with over 62 years of health and pension fund administrative experience to the FELRA funds. Supporting the account team is a staff of over 105 employees, including accounting, eligibility, medical claims, accident and sickness, participant services, pension, severance, and IT. They are dedicated to providing superior service. The experienced staff and our IT investments allow us to efficiently manage the funds through many complicated plan design changes

Here is a quick snapshot of processing in 2014 - 277,0000 medical claims, 1,300 accident and sickness claims, 1,000 appeals, 1,400 pension applications, 2,900 pension/severance estimates, 410 severance applications, 119,000 calls, and 200,000 pieces of incoming mail. We anticipate that the funds will continue to experience large service demands.

We are proposing new rates effective April 1, 2015 for ongoing work. We propose a three-year increase in our rate of 3% per year. Please see Attachment A for a full outline of the proposed rates through March 31, 2018.

Associated Administrators, LLC appreciates the opportunity to serve this Fund and welcomes all questions concerning our proposal.

Sincerely,



William R. Jensen

President

Associated Administrators, LLC

FELRAPEELTRFNL02/05/15

**FELRA AND UFCW HEALTH AND WELFARE FUND
FELRA and UFCW PENSION FUND
MID-ATLANTIC UFCW AND PARTICIPATING EMPLOYERS
PENSION FUND**

ATTACHMENT A

	Current Fee PPPM	04/01/15-03/31/16 PPPM	04/01/16- 03/31/17 PPPM	04/01/17- 03/31/18 PPPM
H&W Fund				
Reg. Admin	\$11.92	\$12.28	\$12.65	\$13.03
Retirees	\$ 5.69	\$ 5.86	\$ 6.04	\$ 6.22
Claims*	\$12.21	\$12.58	\$12.96	\$13.35
FELRA Severance	\$ 2.93	\$ 3.02	\$ 3.11	\$ 3.20
FELRA Scholarship	\$3,182/Mth.	\$3,277/Mth.	\$3,375/Mth.	\$3,476/Mth.
FELRA Legal	\$ 1.33	\$ 1.37	\$ 1.41	\$1.45
Pension Fund				
Active and Pensioner	\$ 4.55	\$ 4.69	\$ 4.83	\$ 4.97
Deferred Vested	\$ 3.62	\$ 3.73	\$ 3.84	\$ 3.96
MAP				
Active	\$ 1.24	\$ 1.28	\$ 1.32	\$ 1.36
Pensioner	\$ 4.42	\$ 4.55	\$ 4.69	\$ 4.83

**New Vendor Implementation, Compliance and
Health Care Reform Work - 04/01/15 – 03/31/18**

\$100/Hour - IT/Management

\$ 60/Hour - Supervisor

\$ 30/Hour - Regular Employees

*Associated Administrators does not charge for Kaiser active or retiree participants, or CIGNA retiree participants, as those firms process their own claims.

INVOICES

FELRA & UFCW
PENSION FUND
INVOICES

FEBRUARY 13, 2015

1. **Associated Administrators, LLC**

09/18/14	Meeting Expenses – Regular Meeting	\$	302.04
12/11/14	Meeting Expenses – Policy Meeting		130.33

2. **Chartwell Investment Partners**

10/15/14	Investment Management Fee – 3Q14	\$	19,790.09
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3. **Cheiron**

09/25/14	Retainer Services – 08/14	\$	5,160.00
09/25/14	Non-Retainer Services – 08/14		1,325.50
10/16/14	Retainer Services – 09/14		5,160.00
10/16/14	Non-Retainer Services – 09/14		776.25
11/19/14	Non-Retainer Services – 10/14		977.00
11/19/14	Retainer Services – 10/14		5,160.00
12/19/14	Retainer Services – 11/14		5,160.00
12/19/14	Non-Retainer Services – 11/14		7,384.25
01/22/15	Retainer Services – 12/14		5,160.00

4. **CT Corporation**

12/01/14	Domestic Representation – 01/01/15 – 12/31/15	\$	365.00
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5. **Foundry Partners**

10/17/14	Investment Management Fee – 3Q14	\$	17,117.74
01/21/15	Investment Management Fee – 4Q14		16,312.26

6. **Gryphon**

10/24/14	Investment Management Fee – 3Q14	\$	65,327.92
01/27/15	Investment Management Fee – 4Q14		53,803.57

7. **Halperin, Battaglia, Raicht, LLP**

08/15/14	Services rendered and expenses incurred for the period 07/01/14 – 07/31/14 relating to A & P Bankruptcy	\$ 281.69
09/15/14	Services rendered and expenses incurred for the period 08/01/14 – 08/31/14 relating to A & P Bankruptcy	5,279.69
10/15/14	Services rendered and expenses incurred for the period 09/01/14 – 09/30/14 relating to the A & P Bankruptcy	4,007.67
11/14/14	Services rendered and expenses incurred for the period 10/01/14 – 10/31/14 relating to the A & P Bankruptcy	253.00
11/30/14	Services rendered and expenses incurred for the period 11/01/14 – 11/30/14 relating to the A & P Bankruptcy	253.00

8. **International Foundation of Employee Benefit Plans**

09/16/14	2015 Membership Renewal	\$ 945.00
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9. **Intech**

10/20/14	Investment Management Fee – 3Q14	\$ 14,954.53
01/12/15	Investment Management Fee – 4Q14	14,898.90

10. **Investment Performance Services**

09/12/14	Investment Consulting Services – 3Q14	\$ 34,625.00
12/01/14	Investment Consulting Services - 4Q14	34,625.00

11. **Marco Consulting Group, Inc.**

09/29/14	Proxy Voting Services – 3Q14	\$ 1,125.00
12/23/14	Proxy Voting Services – 4Q14	1,125.00

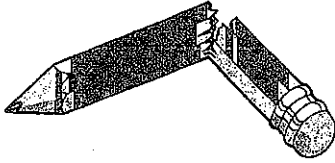
12. **Morgan, Lewis & Bockius, LLP**

06/27/14	For Professional Services rendered through 05/31/14	\$ 17,900.00
08/29/14	For Professional Services rendered through 06/30/14	8,908.00
08/31/14	For Professional Services rendered through 07/31/14	8,580.00
09/25/14	For Professional Services rendered through 08/31/14	4,356.00

13. **Putnam**

10/12/14	Investment Management Fee – 3Q14	\$ 37,481.66
01/11/15	Investment Management Fee – 4Q14	18,173.22

14.	<u>Salter & Company, LLC</u>		
12/05/14	Services rendered in connection with the 12/31/13 Annual Audit, Form 5500, EFAST 2, SAR and IRS Form 990 and additional services relating to the Annual Funding Notice, Withdrawn Employers and Expenses	\$	22,582.25
15.	<u>Segal Select Insurance</u>		
12/10/14	Fidelity Bond – Second Installment for the period 01/01/15 – 01/01/16	\$	1,129.00
16.	<u>Segall Bryant & Hamill</u>		
10/16/14	Investment Management Fee – B2F9854 – 07/01/14 – 09/30/14	\$	11,949.46
10/16/14	Investment Management Fee – B2F9854T – 07/01/14 – 09/30/14		605.20
01/20/15	Investment Management Fee – B2F9854 – 10/01/14 – 12/31/14		11,185.78
01/20/15	Investment Management Fee – B2F9854T – 10/01/14 – 12/31/14		554.84
17.	<u>Slevin & Hart</u>		
09/23/14	Professional Services rendered through 08/14	\$	11,330.58
10/27/14	Professional Services rendered through 09/14		41,471.48
11/14/14	Professional Services rendered through 10/14		32,195.24
12/17/14	Professional Services rendered through 11/14		42,367.54
18.	<u>Wedge Capital Management</u>		
10/17/14	Investment Management Fee – 3Q14	\$	45,872.78
01/21/15	Investment Management Fee – 4Q14		44,642.80
19.	<u>Wellington Trust Company</u>		
10/16/14	Investment Management Fee – 3Q14	\$	155,503.76
01/19/15	Investment Management Fee – 4Q14		98,839.68
20.	<u>Westwood</u>		
10/13/14	Investment Management Fee – 3Q14	\$	66,702.18
21.	<u>Windhaven</u>		
11/06/14	Investment Management Fee – 3Q14	\$	35,415.00



MEETING NOTES

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