Exhibit I
United Food and Commercial Workers and Participating Employers Health and Welfare Fund
Kroger Roanoke
Medicare Retirees ($140, $209, and $311 Copays)
Quarterly Income and Expenses (Paid Basis) - AMR

	First 2015	Second 2015	Third 2015	Fourth 2015	First 2016	Second 2016	Third 2016	Fourth 2016	Jan and Feb[1] 2017
Number of Retirees	287	308	304	299	288	286	285	286	286 [2]
Total Retiree Contributions	**$155,656**	**$146,699**	**$142,880**	**$138,951**	**$147,516**	**$134,342**	**$137,487**	**$131,548**	**$94,069**
Benefit Expenses									
Medical	$446,916	$137,248	$163,760	$153,190	$125,693	$136,461	$129,842	$118,778	$110,257
Colonial Life	0	0	0	0	0	0	0	0	0
Dental	22,346	23,281	23,003	22,675	21,891	21,666	21,614	21,639	14,191
Prescription Drug	35,955	41,609	32,487	34,275	31,335	46,050	27,652	55,144	26,504
Optical	3,972	4,100	4,086	4,041	3,732	3,677	3,660	3,655	2,421
Medical Adm.	11,329	11,801	11,660	11,494	11,097	10,982	11,389	11,295	7,407
Mental Health Manager	10,900	2,566	2,809	2,254	2,198	2,154	2,149	2,172	1,629
PPO	0	0	0	0	0	0	0	0	0
UM/DM	0	0	0	0	0	0	0	0	0
Administration Fee	4,987	3,479	0	0	0	0	0	0	0
Administration HIPAA	251	174	0	0	0	0	0	0	0
Miscellaneous	0	0	0	0	0	0	959	0	0
Total Expenses	**$536,656**	**$224,258**	**$237,805**	**$227,929**	**$195,946**	**$220,990**	**$197,265**	**$212,683**	**$162,409**
Surplus/(Deficit)	**($381,000)**	**($77,559)**	**($94,925)**	**($88,978)**	**($48,430)**	**($86,648)**	**($59,778)**	**($81,135)**	**($68,340)**

[1] As provided by Associated Administrators LLC on March 22, 2017 and may be subject to change.
[2] Number of retirees were not provided. As an estimate, we have assumed the same number as the average of the fourth quarter of 2016.

Exhibit II
United Food and Commercial Workers and Participating Employers Health and Welfare Fund
Kroger Roanoke
Non-Medicare Retirees ($172, $241, and $343 Copays)
Quarterly Income and Expenses (Paid Basis) - AMR

	First 2015	Second 2015	Third 2015	Fourth 2015	First 2016	Second 2016	Third 2016	Fourth 2016	Jan and Feb[1] 2017
Number of Retirees	87	74	68	89	90	85	84	81	81 [2]
Total Retiree Contributions	**$18,751**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Benefit Expenses									
Medical	$136,154	$0	$0	$0	$0	$0	$0	$0	$0
Colonial Life	15,803	23,403	23,136	18,439	18,221	18,880	17,399	17,048	11,023
Dental	6,615	6,136	5,151	5,126	6,793	6,463	6,338	6,161	4,192
Prescription Drug	52,070	0	0	0	0	0	0	0	0
Optical	1,519	1,150	1,025	910	1,213	1,088	1,076	1,055	675
Medical Adm.	1,433	0	0	0	0	0	0	0	0
Mental Health Manager	2,921	0	0	0	0	0	0	0	0
PPO	3,234	0	0	0	0	0	0	0	0
UM/DM	7,109	0	0	0	0	0	0	0	0
Administration Fee	1,520	870	0	0	0	0	0	0	0
Administration HIPAA	74	44	0	0	0	0	0	0	0
Miscellaneous	0	0	0	0	726	37	0	0	0
Total Expenses	**$228,452**	**$31,603**	**$29,312**	**$24,475**	**$26,953**	**$26,468**	**$24,813**	**$24,264**	**$15,889**
Surplus/(Deficit)	**($209,701)**	**($31,603)**	**($29,312)**	**($24,475)**	**($26,953)**	**($26,468)**	**($24,813)**	**($24,264)**	**($15,889)**

[1] As provided by Associated Administrators LLC on March 22, 2017 and may be subject to change.
[2] Number of retirees were not provided. As an estimate, we have assumed the same number as the average of the fourth quarter of 2016.

Exhibit III
United Food and Commercial Workers and Participating Employers Health and Welfare Fund
Kroger Roanoke
All Retirees
Quarterly Income and Expenses

	Historical (Paid Basis)								
	First 2015	**Second 2015**	**Third 2015**	**Fourth 2015**	**First 2016**	**Second 2016**	**Third 2016**	**Fourth 2016**	**Jan and Feb[1] 2017**
Number of Retirees	374	382	372	388	378	371	369	367	367 [2]
Total Retiree Contributions	**$174,407**	**$146,699**	**$142,880**	**$138,951**	**$147,516**	**$134,342**	**$137,487**	**$131,548**	**$94,069**
Benefit Expenses									
Medical	$583,070	$137,248	$163,760	$153,190	$125,693	$136,461	$129,842	$118,778	$110,257
Colonial Life	15,803	23,403	23,136	18,439	18,221	18,880	17,399	17,048	11,023
Dental	28,961	29,417	28,154	27,801	28,684	28,129	27,952	27,800	18,382
Prescription Drug	88,025	41,609	32,487	34,275	31,335	46,050	27,652	55,144	26,504
Prescription Drug Rebates [3]	0	0	0	(14,068)	0	0	0	(19,346)	0
Optical	5,491	5,250	5,111	4,951	4,945	4,765	4,736	4,710	3,096
Medical Adm.	12,762	11,801	11,660	11,494	11,097	10,982	11,389	11,295	7,407
Mental Health Manager	13,821	2,566	2,809	2,254	2,198	2,154	2,149	2,172	1,629
PPO	3,234	0	0	0	0	0	0	0	0
UM/DM	7,109	0	0	0	0	0	0	0	0
Administration Fee	6,507	4,349	0	0	0	0	0	0	0
Administration HIPAA	325	218	0	0	0	0	0	0	0
Miscellaneous	0	0	0	0	726	37	959	0	0
Total Expenses	**$765,108**	**$255,861**	**$267,117**	**$238,336**	**$222,899**	**$247,458**	**$222,078**	**$217,601**	**$178,299**
Surplus/(Deficit)	**($590,701)**	**($109,162)**	**($124,237)**	**($99,385)**	**($75,383)**	**($113,116)**	**($84,591)**	**($86,053)**	**($84,230)**
Total Assets									
Beginning of Period	**$727,129**	**$136,428**	**$27,266**	**($96,971)**	**($196,357)**	**($271,740)**	**($384,856)**	**($469,447)**	**($555,500)**
End of Period	**$136,428**	**$27,266**	**($96,971)**	**($196,357)**	**($271,740)**	**($384,856)**	**($469,447)**	**($555,500)**	**($639,730)**
Estimated IBNR [4]									**$108,600**
Net Assets, including IBNR									**($748,330)**
Reported Kroger Payments[5]									**$717,468**
Net Assets, including IBNR, Kroger Payments									**($30,862)**

[1] As provided by Associated Administrators LLC on March 22, 2017 and may be subject to change.
[2] Number of retirees were not provided. As an estimate, we have assumed the same number as the average of the fourth quarter of 2016.
[3] Prescription Drug Rebates were not included in the Administrative Manager's Report (AMRs). Calendar year totals were provided by Associated Administration LLC and allocated to the respective fourth quarter.
[4] Based on annualized paid medical and prescription drug claims over the 12-month period from January 1, 2016 through December 31, 2016, with 20% and 4.0% reserve percentages, respectively.
[5] As provided by Associated Administrators LLC and includes $27,089 paid in March of 2017.

The projections in this report are estimates of future costs and are based on information available to Segal Consulting at the time the projections were made. Segal Consulting has not audited the information provided. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, trend rates, and claims volatility. The accuracy and reliability of projections decrease as the projection period increases. Unless otherwise noted, these projections do not include any cost or savings impact resulting from The Patient Protection and Affordable Care Act (PPACA) or other recently passed state or federal regulations.