

***UFCW UNIONS AND PARTICIPATING
EMPLOYERS PENSION FUND
THIRD QUARTER 2019***

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2019
CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	HOURS	CONTRIBUTIONS	CONTRACT EXPIRATION DATE
ALLEGANY COUNTY 27	\$0.36	83	32,493	\$11,697	9/30/2019
ASSOCIATED ADMINISTRATORS	1.093	158	69,313	75,759	10/29/2020
METRO/BASICS 27 ¹	1.45	686	297,176	430,906	7/11/2020
SHOPPERS 400 ¹	1.45	1,700	709,857	1,029,293	7/11/2020
UFCW LOCAL 27	1.99	38	19,984	39,768	No CBA
UFCW LOCAL 400 ²	1.95	42	21,808	69,371	No CBA
UFCW LOCAL 400 TEMPS	1.35	0	0	0	No CBA
UFCW LOCAL 400 TEMPS	1.12	0	0	0	No CBA
TOTAL		2,707	1,150,631	\$1,656,794	

AVERAGE MONTHLY HOURS 141.69

¹RATE CHANGE EFFECTIVE 7/1/19

²INCLUDES CONTRIBUTION ADJUSTMENT OF \$26,844.51 NOT PREVIOUSLY SHOWN

THIRD QUARTER 2019
EXPENSES

BENEFIT EXPENSES

CATEGORY	AMOUNT	AVG. HOURLY COST	PERCENTAGE
PENSION BENEFITS	\$3,175,487	\$2.760	87.80%

SUBTOTAL	\$3,175,487	\$2.760	87.80%
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OPERATING EXPENSES

CATEGORY	AMOUNT	AVG. HOURLY COST	PERCENTAGE
ADMINISTRATION	\$158,502	\$0.138	4.38%
MISCELLANEOUS	282,857	0.246	7.82%

SUBTOTAL	\$441,359	\$0.384	12.20%
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TOTAL EXPENSES	\$3,616,846	\$3.144	100.00%
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MISCELLANEOUS

CATEGORY	AMOUNT	AVG. HOURLY COST	PERCENTAGE
ACCURINT	\$107	\$0.000	0.00%
ACTUARIAL & CONSULTING	21,563	0.019	0.60%
AM. STABLE VALUE	12,456	0.011	0.34%
BNY CONVERGEX	(313)	0.000	-0.01%
CHARTWELL	5,530	0.005	0.15%
CONFERENCE	1,101	0.001	0.03%
ENTRUST CLASS X	2,723	0.002	0.08%
ENTRUST SPECIAL OPPORT.	7,780	0.007	0.22%
IPS	39,375	0.034	1.09%
JOHNSTON INTERNATIONAL	20,788	0.018	0.57%
LEGAL	81,963	0.071	2.27%
LOOMIS SAYLES	28,983	0.025	0.80%
PNC	1,621	0.001	0.04%
POSTAGE	4,891	0.004	0.14%
PRINTING	63	0.000	0.00%
SEGALL BRYANT & HAMILL	2,414	0.002	0.07%
TELEPHONE	82	0.000	0.00%
THE NORTHERN TRUST	841	0.001	0.02%
US REAL ESTATE	24,975	0.022	0.69%
WEDGE CAPITAL	15,595	0.014	0.43%
WESTFIELD CAPITAL	10,319	0.009	0.29%

SUBTOTAL	\$282,857	\$0.246	7.82%
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RETIREES	3,354
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AVG. MTH. PAYOUT	\$315.59
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THIRD QUARTER 2019
STIPEND INCOME & EXPENSES

STIPEND INCOME

CATEGORY	AMOUNT
STIPEND	\$100,350

STIPEND EXPENSES

CATEGORY	AMOUNT
BENEFIT	\$100,350
ADMINISTRATION	\$529

TOTAL EXPENSES

\$100,879

PARTICIPANTS

68

THIRD QUARTER 2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS	\$1,683,177	\$1,643,289	\$1,656,794		\$4,983,260
STIPEND INCOME	110,700	103,950	100,350		315,000
WITHDRAWAL LIABILITY ¹	154,244	154,244	154,244		462,732
MISCELLANEOUS ²	6,932	2,002	2,694		11,628
INTEREST & DIVIDENDS	273,522	409,380	382,441		1,065,343
TOTAL INCOME	\$2,228,575	\$2,312,865	\$2,296,523	\$0	\$6,837,963

BENEFIT EXPENSES					
PENSION BENEFITS	\$3,111,911	\$3,078,780	\$3,175,487		\$9,366,178
STIPEND BENEFITS	110,700	103,950	100,350		315,000
SUBTOTAL	\$3,222,611	\$3,182,730	\$3,275,837	\$0	\$9,681,178

OPERATING EXPENSES					
ADMINISTRATION	\$156,198	\$158,907	\$158,502		\$473,607
STIPEND ADMINISTRATION	547	552	529		1,628
MISCELLANEOUS	285,926	196,858	282,857		765,641
SUBTOTAL	\$442,671	\$356,317	\$441,888	\$0	\$1,240,876

TOTAL EXPENSES	\$3,665,282	\$3,539,047	\$3,717,725	\$0	\$10,922,054
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TOTAL INCOME	\$2,228,575	\$2,312,865	\$2,296,523	\$0	\$6,837,963
TOTAL EXPENSE	\$3,665,282	\$3,539,047	\$3,717,725	\$0	\$10,922,054
SURPLUS (DEFICIT)	(\$1,436,707)	(\$1,226,182)	(\$1,421,202)	\$0	(\$4,084,091)

TOTAL PARTICIPANTS	2,945	2,864	2,707		2,839
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¹WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 09/30/19

²LITIGATION SETTLEMENTS - \$2,693.59

2018
QUARTERLY RECAP

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS	\$1,694,932	\$1,645,592	\$1,617,358	\$1,631,170	\$6,589,052
STIPEND INCOME	76,050	76,500	90,900	125,550	369,000
WITHDRAWAL LIABILITY ¹	189,244	154,244	490,244	154,244	987,976
MISCELLANEOUS	2,003	971	14	0	2,988
INTEREST & DIVIDENDS	320,895	280,105	383,603	343,071	1,327,674

TOTAL INCOME	\$2,283,124	\$2,157,412	\$2,582,119	\$2,254,035	\$9,276,690
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BENEFIT EXPENSES					
PENSION BENEFITS	\$2,847,994	\$2,906,531	\$3,002,319	\$3,290,931	\$12,047,775
STIPEND BENEFITS	76,050	76,500	90,900	125,550	369,000
SUBTOTAL	\$2,924,044	\$2,983,031	\$3,093,219	\$3,416,481	\$12,416,775

OPERATING EXPENSES					
ADMINISTRATION	\$154,566	\$154,989	\$147,354	\$157,566	\$614,475
STIPEND ADMINISTRATION	423	427	420	518	1,788
MISCELLANEOUS	345,307	279,928	787,071	266,069	1,678,375
SUBTOTAL	\$500,296	\$435,344	\$934,845	\$424,153	\$2,294,638

TOTAL EXPENSES	\$3,424,340	\$3,418,375	\$4,028,064	\$3,840,634	\$14,711,413
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TOTAL INCOME	\$2,283,124	\$2,157,412	\$2,582,119	\$2,254,035	\$9,276,690
TOTAL EXPENSE	\$3,424,340	\$3,418,375	\$4,028,064	\$3,840,634	\$14,711,413
SURPLUS (DEFICIT)	(\$1,141,216)	(\$1,260,963)	(\$1,445,945)	(\$1,586,599)	(\$5,434,723)

TOTAL PARTICIPANTS	3,394	3,236	2,899	2,941	3,118
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¹WITHDRAWAL LIABILITY PAYMENTS RECEIVED AS OF 12/31/18

THIRD QUARTER 2019
DELINQUENCIES

NONE

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND													
APPLICATIONS SUBMITTED FOR APPROVAL													
THIRD QUARTER 2019													
STATUS	NAME	AGE	EMPLOYER	LOCAL	EFEC DATE	TYPE	RECIP	FULL TIME YEARS	PART TIME YEARS	J&S	PENSION AMOUNT		
FT	WILLET, DARLENE	65	A&P / SUPER FRESH	400	08/01/19	LS	Y	1.75			\$ 1,675.59		
FT	MCKIM, DIANA	65	ASSOCIATED ADMINISTRATORS LLC	27	06/01/19	V		13.00			\$ 312.00		
FT	SHAFFER, ERIC	11	BENEFICIARY	27	07/01/19	G					\$ 306.00		
FT	WHEELER, MELVERNA	66	BENEFICIARY	400	08/01/19	G					\$ 726.23		
FT	PROSISE, GLOVER	70	BOARS HEAD	400	06/01/19	V		26.90			\$ 168.13		
FT	STITH, JEANETTE (BENEFICIARY)	55	BOARS HEAD	400	07/01/19	LS		11.20			\$ 2,915.67		
FT	PARKER, GENNIE	70	BOARS HEAD	400	07/01/19	LS		4.00			\$ 3,497.41		
FT	ALSTON, DOUGLAS	67	BOARS HEAD	400	08/01/19	LS	Y	4.30			\$ 4,015.19		
FT	WOODRUFF, VASSAR	77	BOARS HEAD	400	08/01/19	LS		4.90			\$ 3,603.74		
FT	TAYLOR, SANDRA	68	BOARS HEAD	400	08/01/19	LS		6.50			\$ 2,793.58		
FT	PERRY, ANGELA (BENEFICIARY)	55	CANADA DRY	400	04/01/19	PX					\$ 125.53		
FT	OWENS, DANIEL	60	FARM FRESH	400	07/01/13	V		11.00		100	\$ 168.51		
FT	MILLER, DWIGHT	65	FESTIVAL FOODS	27	04/01/19	VNR		6.75	6.25		\$ 258.01		
FT	COOPER, JOAN (BENEFICIARY)	59	FOOD-A-RAMA/FARM FRESH	400	03/01/19	PV					\$ 40.06		
FT	CLARK, CLARE	62	GIANT	400	05/01/19	V		26.25			\$ 528.41		
PT	ORZECH, RACHAEL	31	GIANT	27	09/01/13	D		8.00	2.75		\$ 105.46		
PT	BOYER, COLLEEN	71	GIANT	27	09/01/19	LS	Y	2.75			\$ 2,480.20		
PT	WITT, SHARON	65	GIANT EAGLE	27	03/01/19	VNR		4.75			\$ 57.00		
FT	MORGAN, KATHERINE	65	MAGRUDERS	400	06/01/19	V		10.75			\$ 239.19		
FT	ADAMS, MARGARET	65	MAGRUDERS	27	05/01/16	VNR		8.50			\$ 142.38		
PT	DAVIS, FRANCES	60	MEMCO / GRAND UNION / METRO	400	08/01/15	V		1.25	14.50		\$ 197.66		
PT	JONES, MARY	65	METRO	27	07/01/19	V		6.00			\$ 33.72		
FT	LEEHRICK, CHARLES	60	METRO	400	06/01/18	V	Y	9.00			\$ 200.25		
FT	MORRIS, WELDON	60	METRO	400	07/01/19	LS	Y	0.50			\$ 1,480.58		
PT	STALLINGS, DARLENE	65	METRO	27	06/01/19	V		8.50			\$ 94.52		
PT	KLINE, SHERRON	60	METRO	400	12/01/16	V		3.50	9.75	100	\$ 179.77		
FT	WILLIS, SHEILA (BENEFICIARY)	70	METRO	400	09/01/19	LS	Y	2.75	0.75		\$ 4,579.56		
FT	REDFERN, ROBERT	62	SAFEWAY/FOODBARN	400	06/01/19	EN	Y	6.50	2.50		\$ 181.20		
FT	SMITH, FRANK	70	SCAN	400	04/01/15	VNR		11.75		100	\$ 115.15		
FT	CLARK, KENNETH	65	SCAN	400	08/01/19	VNA		14.25			\$ 237.60		
FT	ROGERS, CHARLES	65	SCAN	400	02/01/19	VNR		10.00		100	\$ 123.73		
FT	BROWN, CATHLEEN	55	SHOPPERS	400	07/01/18	E		13.00	12.25	100	\$ 320.56		
FT	MOODY, CHERYL (BENEFICIARY)	63	SHOPPERS	400	07/01/19	P					\$ 392.27		
FT	CARTER, KEVIN	55	SHOPPERS	400	12/01/18	X		35.50		100	\$ 505.96		
FT	CONNOLLY, THOMAS	57	SHOPPERS	400	04/01/19	X		17.75			\$ 387.28		
PT	ISHAIRZAY, ASHOK	60	SHOPPERS	400	09/01/13	V		3.50	7.00		\$ 181.71		
PT	JOHNSON, ZELLA (BENEFICIARY)	64	SHOPPERS	400	01/01/19	PV					\$ 55.91		
PT	PINTO, BERTHA (BENEFICIARY)	72	SHOPPERS	400	07/01/19	PV					\$ 46.20		
PT	TEMPLETON, PATTY	55	SHOPPERS	400	05/01/19	X		10.75	11.75		\$ 304.05		
PT	TRAN, INES	65	SHOPPERS	400	08/01/19	VNA			7.50		\$ 100.55		
PT	FORGETTE, ROBERT	76	SHOPPERS	400	12/01/18	N			7.75		\$ 64.87		
FT	GOMES, SOLOMON	65	SHOPPERS	400	04/01/18	VNR		10.00	1.50	100	\$ 223.03		
FT	HAYDEN, RICHARD	56	SHOPPERS	400	07/01/18	E		22.00	4.50		\$ 487.90		
FT	RAPTIS, ATHANASIOS	65	SHOPPERS	400	04/01/19	NR		34.00	1.75	100	\$ 700.32		
FT	LEON, JUAN	60	SHOPPERS	400	05/01/14	V		9.00	5.00	100	\$ 227.10		

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND												
APPLICATIONS SUBMITTED FOR APPROVAL												
THIRD QUARTER 2019												
STATUS	NAME	AGE	EMPLOYER	LOCAL	EFEC DATE	TYPE	RECIP	FULL TIME YEARS	PART TIME YEARS	J&S	PENSION AMOUNT	
FT	MINOR, SHEILA	60	SHOPPERS	400	04/01/19	V		29.25	0.25		\$ 767.57	
PT	NIHART, ALLAN	65	SHOPPERS	400	08/01/19	V		2.75	6.75		\$ 160.02	
PT	MESCE, MICHAEL	72	SURVIVING SPOUSE	400	7/1/2019	J					\$ 69.08	
FT	BLAIR, HILDOR	71	SURVIVING SPOUSE	27	08/01/19	J					\$ 714.89	
FT	HIGHTOWER, KATHY	61	SURVIVING SPOUSE	400	08/01/19	J					\$ 186.79	

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND
PENSION ADJUSTMENTS
THIRD QUARTER 2019

FT/ PT	NAME	CHANGE	LOCAL	OLD AMOUNT	NEW AMOUNT
PT	DOZIER, CHARLOTTE	GUARANTEE PAY EXPIRED	400	\$ (244.88)	\$ -
FT	JUSTICE, DANIEL	ADJUSTED FROM UMP TO UP	27	\$ 98.76	\$ 92.73
PT	VALENTINE, WILLIAM	GUARANTEE PAY EXPIRED	27	\$ (76.50)	\$ -

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND			
THIRD QUARTER 2019			
PENSION ROLL			
		PENSIONERS	MONTHLY PAYROLL
Pension Roll As Of	06/01/19	3,311	\$ 996,211.49
Deletes/Deceased	09/01/19	(26)	\$ (5,793.75)
Death Benefit Drops	09/01/19	(13)	\$ (1,979.59)
Pensions to be Approved On	09/01/19	41	\$ 10,436.57
Pension Reinstatements	09/01/19	4	\$ 1,443.97
Death Benefit Adds	09/01/19	11	\$ 5,358.17
Death Benefit Changes	09/01/19		\$ (3,409.93)
Adjustments	09/01/19	(1)	\$ (327.41)
Pension Roll As Of	09/01/19	3327	\$ 1,001,939.52
TOTAL PENSIONERS			
THIRD QUARTER 2019			
Deferred Vested	09/01/19	922	\$ 168,577.20
Disability	09/01/19	100	\$ 38,582.08
Early	09/01/19	251	\$ 97,668.60
Early Deferred Vested	09/01/19	269	\$ 67,863.59
Early Non-Reduced	09/01/19	644	\$ 295,222.46
Guaranteed Pay	09/01/19	15	\$ 5,532.94
Normal	09/01/19	775	\$ 264,331.42
Post Retirement J & S	09/01/19	203	\$ 40,103.84
Pre Retirement J & S	09/01/19	93	\$ 12,941.50
QDRO	09/01/19	9	\$ 1,469.27
Seventy 1/2	09/01/19	1	\$ 1,964.77
Death Benefit Annuity	09/01/19	45	\$ 7,681.85
TOTAL		3327	\$ 1,001,939.52

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND DELETES THIRD QUARTER 2019			
NAME	REASON	BENEFIT	TYPE
		AMOUNT	OF PENSION
BATEASE, RODERICK	TRANSFERRED FROM FP TO UP	\$ (284.43)	EN
BROWN, BERTHA	DECEASED 07/07/19	\$ (178.75)	N
COFFEY, PHYLLIS	DECEASED 04/09/19	\$ (144.56)	EN
COOK, JAMES	DECEASED 07/04/19	\$ (50.38)	X
ELLIOTT, KENNETH	70.5 PAPERWORK NOT RETURNED	\$ (84.38)	V
ETHERIDGE, DIANE E.	DECEASED 06/02/19	\$ (141.78)	N
GEORGE, TERRY E.	DECEASED 06/10/19	\$ (428.28)	X
GOLDEN, VEOLA	DECEASED 05/01/19	\$ (473.44)	EN
HEIN, CHERYL L.	DECEASED 06/24/19	\$ (720.99)	N
HOOVER, MARY	DECEASED 05/11/19	\$ (113.19)	N
HYMES, ANN	DECEASED 07/14/19	\$ (85.56)	NR
KINCAID, KATHLEEN	DECEASED 07/19/19	\$ (91.80)	V
LEWIS, ALICE	DECEASED 05/23/19	\$ (197.39)	V
LYONS, NANCY	DECEASED 07/10/19	\$ (61.41)	V
NETTLES SR., DAVID M.	DECEASED 08/08/19	\$ (617.64)	E
PARSON, MARGARET	DECEASED 05/01/19	\$ (241.56)	EN
PAUL, MARY	DECEASED 05/11/19	\$ (210.71)	EN
PRITCHARD, WILLIAM M.	DECEASED 06/01/19	\$ (100.08)	EN
SMALL, BERTHENE	DECEASED 07/15/19	\$ (118.03)	J
SMITH, FRED A	DECEASED 06/21/19	\$ (297.84)	E
STEWART, JAMES R.	DECEASED 07/14/19	\$ (198.55)	N
STONER, JAMES	DECEASED 05/22/19	\$ (234.62)	EN
SWETNAM, JOSEPH	DECEASED 04/03/19	\$ (31.52)	N
UNGLESBEE, BONNIE L.	DECEASED 07/26/19	\$ (386.95)	EN
WRIGHT, ANDY	DECEASED 07/27/19	\$ (237.25)	E
ZIMMERMAN, ROBERT	DECEASED 07/19/19	\$ (62.66)	EN

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND DEATH BENEFITS - TEMPORARY ANNUITY THIRD QUARTER 2019						
RETIREE STATUS	BENEFICIARY NAME	BENEFICIARY AGE	EMPLOYER OF RETIREE	LOCAL	EFFEC DATE	PENSION AMOUNT
PT	BEACH, CARLA	53	CASABLANCA	400	08/01/19	\$ 144.56
FT	BENJAMIN, MARCELLA	34	AUTH SAUSAGE	400	08/01/19	\$ 1,233.10
FT	BLAIR, HILDOR	71	METRO	27	08/01/19	\$ 714.89
FT	DASHIELL, ANTONIO	57	MAGRUDERS	400	07/01/19	\$ 552.04
FT	GOLDEN-BROWN, DELLA	60	WASHINGTON BEEF	400	08/01/19	\$ 473.44
FT	HURLEY, DOROTHY	69	METRO	27	08/01/19	\$ 473.92
PT	LAW, SANDRA	65	SHOPPERS	400	08/01/19	\$ 271.00
FT	SHAFFER, ERIC	11	ASSOCIATED ADMINISTRATORS LLC	27	07/01/19	\$ 306.00
PT	TOOLEY, JANET	79	SHOPPERS	400	08/01/19	\$ 271.75
FT	WHEELER, MELVERNA	66	SHOPPERS	400	07/01/19	\$ 726.23
FT	WINTERS, KAREN	54	FRESH VALUE	400	07/01/19	\$ 191.24

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND DEATH BENEFIT CHANGES THIRD QUARTER 2019						
RETIREE STATUS	BENEFICIARY NAME	LOCAL	OLD AMOUNT	NEW AMOUNT	EFFECTIVE DATE	
FT	ADKINS, CAROLINE	400	\$ 205.76	\$ 30.88		09/01/19
PT	BASILIO, MARIA	27	\$ 167.14	\$ 162.88		08/01/19
FT	BENJAMIN, MARCELLA	400	\$ 1,233.10	\$ 33.80		09/01/19
FT	CAUDLE, ANGELA	400	\$ 607.88	\$ 68.48		09/01/19
PT	CUDMORE, JAMIE	27	\$ 169.78	\$ 141.76		07/01/19
FT	DASHIELL, ANTONIO	400	\$ 552.04	\$ 145.92		09/01/19

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND DEATH BENEFIT DROPS THIRD QUARTER 2019				
RETIREE STATUS	BENEFICIARY NAME	BENEFIT AMOUNT	EFFECTIVE DATE	
PT	BASILIO, MARIA	\$ (162.88)	09/01/19	
FT	CHAPMAN, RESHAY	\$ (147.04)	07/01/19	
PT	CUDMORE, JAMIE	\$ (141.76)	08/01/19	
FT	DASHIELL, DONALD	\$ (145.92)	09/01/19	
FT	KEEFER, SUSAN	\$ (267.50)	07/01/19	
FT	KENNEDY, DENNIS	\$ (409.60)	08/01/19	
PT	LAMKE, JENNIFER	\$ (272.56)	09/01/19	
PT	LEWIS, LATARSHA	\$ (60.10)	08/01/19	
FT	PLUMB, KIMBERLY	\$ (87.76)	09/01/19	
FT	PYBURN, DAVID	\$ (88.00)	07/01/19	
FT	SCHWENNINGER, LEO	\$ (19.60)	08/01/19	
PT	SHIPPER, ROBIN	\$ (26.87)	08/01/19	
FT	TRABUE, VALERIE	\$ (150.00)	09/01/19	

UFCW UNIONS AND PARTICIPATING EMPLOYERS PENSION FUND
REINSTATEMENTS
THIRD QUARTER 2019

NAME	DATE	AMOUNT
ADKINS, LINDA	08/01/19	\$ 173.77
DASCH, HARRY	07/01/19	\$ 94.67
DORRIER JR, WALTER R	08/01/19	\$ 1,139.75
MORLAI, AIAH	08/01/19	\$ 35.78

LEGEND -- NON FOOD PENSION

J & S Options:

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

Type of Retirement:

D	DISABILITY
DB	DEATH BENEFIT
E	EARLY REDUCED
EN	EARLY NON-REDUCED
G	GUARANTEED PAY
J	JOINT & SURVIVOR
JV	JOINT & SURVIVOR DEFERRED VESTED
JX	JOINT & SURVIVOR EARLY DEFERRED VESTED
N	NORMAL
NA	NORMAL WITH ACTUARIAL ADJUSTMENT
NR	NORMAL WITH RETRO

Q	QUALIFIED DOMESTIC RELATIONS ORDER (Alternate Payee)
S	70 1/2
V	DEFERRED VESTED
VNA	VESTED NORMAL W/ACTUARIAL ADJUSTMENT
VNR	VESTED NORMAL W/RETRO
X	EARLY REDUCED DEFERRED VESTED
LS	LUMP SUM CASHOUT
P	PRE-RETIREMENT
PV	PRE-RETIREMENT VESTED
PX	PRE-RETIREMENT EARLY DEFERRED VESTED
PE	EARLY PRE RETIREMENT