

**ALASKA UNITED FOOD AND COMMERCIAL
WORKERS PENSION FUND**

Application for Special Financial Assistance

EIN: 91-6123694

PN: 001

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SECTION A – PLAN IDENTIFYING INFORMATION

- | | | |
|-----|--|---|
| (1) | Plan Name: | Alaska United Food and Commercial Workers Pension Fund |
| (2) | Employer Identification Number (EIN): | 91-6123694 |
| (3) | Plan Number (PN): | 001 |
| (4) | Notice Filer Name: | Paul Graf, ASA, EA, FCA, MAAA
Rael & Letson
601 Union Street, Suite 2415
Seattle, WA 98101
206-445-1852
paulg@rael-letson.com |
| (5) | Role of Filer: | Plan Actuary |
| (6) | Total Amount Requested | \$97,836,438 |

SECTION B – PLAN DOCUMENTS

(1) Plan Documentation

- a. Most recent plan document, file labeled: Plan Document and Amendment AK UFCW.pdf.
Amendments 1 and 2 are included in the PDF of the Plan Document.
- b. Most recent trust agreement, file labeled: Trust Agreement and Amendment AK UFCW.pdf.
Amendment 1 is included in the PDF of the Trust Agreement.
- c. Most recent IRS determination letter, file labeled IRS Determination Letter AK UFCW.pdf.

(2) Actuarial Valuation Reports

See attached documents labeled:

- 2024AVR AK UFCW.pdf
- 2023AVR AK UFCW.pdf
- 2022AVR AK UFCW.pdf
- 2021AVR AK UFCW.pdf
- 2020AVR AK UFCW.pdf
- 2019AVR AK UFCW.pdf
- 2018AVR AK UFCW.pdf

(3) Rehabilitation Plan

The most recent Rehabilitation Plan is attached, file labeled: Rehabilitation Plan - update as of 20220304 AK UFCW.pdf.

The Rehabilitation Plan document includes a history of all updates to the Rehabilitation Plan. All employers that contribute to the Plan are subject to the Supplemental Employer Contribution Schedule of the Rehabilitation Plan ("Supplemental Schedule"). The most recent update to the Supplemental Schedule requires annual increases in non-accruing pension contribution rate of \$0.13 per hour beginning January 1, 2013, continuing through December 31, 2021 and freezing at \$1.17 per hour rate for all future years (9 steps of \$0.13 per hour increase each January 1st from January 1, 2013 through and including January 1, 2021).

Supplemental Schedules that were required by prior iterations of the Rehabilitation Plan are described in the current version of Rehabilitation Plan file that is attached.

(4) Form 5500

See attached document labeled:

- 2023Form5500 AK UFCW.pdf
- 2022Form5500 AK UFCW.pdf

(5) Zone Certifications

See attached documents labeled:

- 2025Zone20250331 AK UFCW.pdf
- 2024Zone20240401 AK UFCW.pdf
- 2023Zone20230331 AK UFCW.pdf
- 2022Zone20220331 AK UFCW.pdf
- 2021Zone20210330 AK UFCW.pdf

SECTION B – PLAN DOCUMENTS (CONTINUED)

- 2020Zone20200330 AK UFCW.pdf
- 2019Zone20190329 AK UFCW.pdf
- 2018Zone20180330 AK UFCW.pdf

(6) Account Statements

The most recent statement for each of the Plan's cash and investment accounts are attached, file labeled:

- Bank Statements AK UFCW.pdf
- Investment Statements AK UFCW.pdf

(7) Plan's Financial Statements

The December 31, 2022 audited plan financial statement is attached, file labeled: 12-31-2022 Fin Statement (audited) AK UFCW.pdf.

In addition, we have provided the December 31, 2022 unaudited plan financial statement, file labeled: 12-31-2022 Fin Statement (unaudited) AK UFCW.pdf

Note that the audit is on an accrual accounting basis, while the unaudited financial statements are on a cash basis.

(8) Withdrawal liability documentation

Policy and procedures on collection of employer withdrawal liability is attached, file labeled: WDL AK UFCW.pdf.

(9) Death Audit

Documentation of death audits processes is attached in the file labeled: Death Audit AK UFCW.pdf.

- Welfare & Pension Administration Service, Inc. (WPAS, the administrator during 2023) ran a death audit on multiple plans, including a number of unrelated plans. The PBI Research Services death audit output was censored to omit data related to plans that are not related to the Alaska UFCW Pension Plan.
- The Plan submitted its census data early to the PBGC in accordance with Section B, Item (9)c of the Special Financial Assistance ("SFA") instructions. Description of how the results of PBGC's independent death audit are reflected for SFA calculation are included in the documentation file.

(10) Automated Clearing House (ACH) Vendor/Miscellaneous Payment Enrollment Form

Attached is a completed ACH Vendor Payment Enrollment Form, file labeled: Payment Enrollment AK UFCW.pdf.

SECTION C – PLAN DATA

(1) Form 5500 Projection

See attached file labeled: Template 1 AK UFCW.xlsx.

(2) Contributing Employers

The Plan has less than 10,000 participants, therefore this information is not required.

(3) Historical Plan Information

See attached file labeled: Template 3 AK UFCW.xlsx.

(4) SFA Determination Under the “basic method”

See attached file labeled: Template 4A AK UFCW.xlsx.

No template 4B is required as the Plan is not a MPRA plan.

(5) Baseline SFA Amount

See attached file labeled: Template 5A AK UFCW.xlsx.

No template 5B is required as the Plan is not a MPRA plan.

(6) Reconciliation of the Change in the Amount of Requested SFA

See attached file labeled: Template 6A AK UFCW.xlsx.

No template 6B is required as the Plan is not a MPRA plan.

(7) Assumption / Method Changes

- a. Identify which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status and brief explanations as to why using those assumption/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

N/A - The Plan is eligible for SFA based on a certification of plan status completed before January 1, 2021, and therefore under PBGC instructions this information is not required.

- b. Identify which assumptions and methods used in calculating SFA differ from those used in the pre-2021 certification of plan status and brief explanations why the original assumptions are no longer reasonable, and the changed assumptions are reasonable.

See attached file labeled: Template 7 AK UFCW.xlsx.

(8) Contribution, Withdrawal Liability, and Active Headcount Details

See attached file labeled: Template 8 AK UFCW.xlsx.

(9) Participant Data

The Plan has less than 350,000 participants, therefore Template 9 is not required.

(10) Assumption Summaries

See attached file labeled: Template 10 AK UFCW.xlsx.

SECTION D – PLAN STATEMENTS

(1) SFA request cover letter

See attached file labeled: SFA Cover Letter AK UFCW.pdf

(2) Plan Sponsor and Authorized Representatives

Name: Board of Trustees, Alaska United Food and Commercial Workers Pension Fund
Address: 12205 SW Tualatin Road, Suite 200, Tualatin, OR 97062
Phone Number: 833-942-2315

Authorized Representatives

Administrator Pati Piro-Bosley
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SECTION D – PLAN STATEMENTS (CONTINUED)

(3) Eligibility Criteria

The Plan is eligible for SFA under §4262.3(a)(3) because it:

1. Was certified as in Critical Status in the 2020 PPA Certification, the most recent certification of plan status completed prior to January 1, 2021,
2. The Current Liability Funded Percentage was 37.61% in the 2020 Schedule MB, less than 40%, and
3. In the 2020 Form 5500 Schedule MB, the Plan had 1,639 active members and 4,203 inactive members for a ratio of Active to Inactive members of 0.3900, less than a ratio of 2 to 3.

Therefore, the Plan satisfies the SFA eligibility requirements under PBGC Regulation §4262.3(a)(3).

(4) Priority Group Identification

Under PBGC Regulation §4262.10(d)(2) the Plan does not satisfy the criteria for any of the Priority Groups.

Furthermore, the Plan's SFA application is submitted after March 11, 2023.

(5) Detailed Narrative Description of Future Contributions and Withdrawal Liability Payments

Assumed Future Contributions (Rates and CBUs, Hours)

Description of Rehabilitation Plan

Pursuant to collective bargaining agreements ("CBA"), all employers that contribute to the Plan are subject to the Supplemental Employer Contribution Schedule of the Rehabilitation Plan dated November 17, 2010 and last updated March 4, 2022. Based on the Schedule, Supplemental contributions have varied depending on the timing of adoption of a collective bargaining agreement. The Rehabilitation Plan was originally adopted on November 17, 2010, and it has been updated several times since then, on:

- November 16, 2011
- March 14, 2017
- January 25, 2019
- March 9, 2021
- July 6, 2021, and
- March 4, 2022

The most recent Supplemental Employer Contribution Schedule calls for additional non-accruing contributions of \$1.17 per hour on all hours on and after January 1, 2021.

All supplemental contributions under the Rehabilitation Plan have always been non-accruing. The current Rehabilitation Plan document details each of the contribution rate schedules' historical changes.

SECTION D – PLAN STATEMENTS (CONTINUED)

Blended Average Accruing Contribution Rate

The calculation of the SFA amount assumes that future contribution rates are based on the CBA(s) in effect as of July 9, 2021 for each employer and bargaining unit, regardless of the contribution rate called for in the applicable Supplemental Schedule in the Rehabilitation Plan. The new assumption is a weighted-average rate based on each employer's share of the hours worked in 2021 times their applicable accruing rate for 2023 as described in their CBA in effect as of July 9, 2021. No CBA had scheduled changes in the accruing contribution rate, so this rate remains flat for each future year in the projection period (through 2051).

For the employer Safeway, the split of hours by each CBA was unavailable. For this employer we used the average accruing contribution rate based on all hours and contributions for the employer during 2021 to determine this employer's accruing contribution rate.

The details of the accruing contribution rate calculation are in Appendix B.

Blended Average Non-Accruing Contribution Rate

The blended average non-accruing contribution rate was calculated in a similar manner as the accruing contribution rate. The assumption used in the calculation of the SFA amount is a weighted-average rate based on each employer's share of the hours worked in 2021 times their applicable non-accruing rate for 2023 as described in their CBA in effect as of July 9, 2021. We reviewed each CBA required to contribute to the Trust, and no CBA had scheduled changes in the contribution rate after January 1, 2023; as such, the blended average rate for 2023 remains the same for each future year in the projection period (through 2051).

For the Safeway non-accruing contribution rate, the split of hours by each contract was unavailable, so for this employer we used \$1.20 for each future year. The \$1.20 is based on the information in the CBAs available and the number of stores covered under each CBA. Based on the number of stores under each CBA, 12 stores were scheduled to contribute \$1.17 per hour at the end of the applicable contract, while 9 stores were scheduled to contribute \$1.23 per hour at the end of the applicable contract. In the absence of more precise hours data, we assumed 50% of Safeway hours were required to contribute at \$1.17 and 50% were required to contribute at \$1.23 per hour, coming up with an average \$1.20 per hour for non-accruing Safeway hours.

See Appendix B for a development of the hourly rates (accruing and non-accruing) that were applied to the projected hours to calculate the projected contributions used in the calculation of the SFA amount.

CBU assumption (Hours)

The contribution base units ("CBU") assumption (hours worked) is based on Plan Experience from 2010 through 2021, ignoring the 2021 and 2020 Plan Years due to the COVID Period Exclusion.

For purposes of the SFA calculations, the contribution base units assumption for calendar 2023 (the first year of the projections) is based on actual 2019 hours decreased by 1.5% per annum for 4 years.

We applied a 1.5% annual rate of decline in the CBU for the first 10 projection years (reflecting a rate of decline similar to the CBU trend for hours worked from 2010 through 2019), followed by a 1.0% annual rate of decline for 2030 through 2051.

SECTION D – PLAN STATEMENTS (CONTINUED)

As the Plan has seen over the past 10+ years, there has been a gradual shift toward automation within the grocery industry, along with continued competitive pressures from non-collectively-bargained grocery stores in Alaska. Looking to the future, we expect these trends and pressures to continue, along with alternative models for the population to obtain groceries outside of traditional brick & mortar grocery stores (<https://www.oracle.com/retail/grocery-industry-trends/>). These trends support an assumption of declining hours into the future.

Furthermore, Alaska's population is expected to gradually decline between now and 2050 (<https://live.laborstats.alaska.gov/pop/projections/pub/popproj.pdf>). This creates less demand, including reduced demand for groceries.

See Appendix C for the development of the CBU assumption. See Appendix G for the articles above regarding grocery industry trends and Alaska's projected population.

Total Plan Contributions

The total contributions to the Plan are based on the Plan's blended average contribution rate multiplied by the projected hours for the year.

Assumed Withdrawal Liability Payments – Currently Withdrawn Employers

There are no withdrawal liability payments due to the Plan for employers that have previously withdrawn. There are 12 employers contributing to the Plan, and there have been no indications that any of the employers are intending to withdraw from the Plan.

The last Employer withdrawal from the Plan that was not "de minimis" under ERISA occurred in the 2011 calendar year; the Employer was assessed at that time and paid the obligation to the fund in 2012 only being partially collectible. This withdrawal liability payment was the only one received by the fund in the 10 years leading up to the year of SFA measurement date of December 31, 2022.

Assumed Withdrawal Liability Payments – Future Withdrawals

The calculation of the SFA amount includes annual assumed collectible Employer withdrawals with new streams of withdrawal liability payments set up each year of the projection period (through 2051) payable for 20 years. Each new set of withdrawal liability payment streams are assumed based on assumed hours, a plan-average hourly contribution rate, and an assumed 0.051% ratio of withdrawing employer hours to total employer hours (if the assumed decline in CBUs is different than 1.5%, the 0.051% factor is prorated accordingly). See Appendix F for supporting information on assumed future withdrawals.

(6) Assumptions

a. Changes to Assumptions for SFA Eligibility

N/A – The Plan is eligible for SFA under §4262.3(a)(3) using the assumptions used in the most recent actuarial certification of plan status completed before January 1, 2021. Therefore, there were no changes to the assumptions that affect the Plan's eligibility for SFA.

SECTION D – PLAN STATEMENTS (CONTINUED)

b. Changes to Assumptions for Determining Amount of SFA

We note in relation to demographic assumptions, the Plan completed an experience study for the January 1, 2018 valuation. In that experience study, we updated numerous demographic assumptions including termination, retirement, percent married, male/female split, and form election percentages. We believe the demographic assumptions selected in our 2018 experience study to be our best estimate of future demographic experience for both valuation purposes and for determining the amount of SFA the Plan may receive.

In our certification of plan status completed prior to January 1, 2021 (the 2020 PPA Certification), the Plan was certified as Critical Status and as 'making scheduled progress' in meeting the requirements of its Rehabilitation Plan. The Rehabilitation Period for the Plan extended through December 31, 2042. To certify that the Plan was making scheduled progress, our certification required projections through the end of the Rehabilitation Period and the succeeding 10 plan years in determining the Credit Balance. Our projections in the 2020 PPA Certification for determining Scheduled Progress thus projected assumptions through December 31, 2052. As such, all assumptions in the 2020 PPA Certification were through 2051 which is the projection period outlined for determining the amount of SFA.

The following assumptions used to calculate the amount of SFA have changed since the certification of the plan's status completed prior to January 1, 2021:

- (1) Interest rate
- (2) New Entrant Profile
- (3) Contribution Rates
- (4) Operating expenses
- (5) Inflation
- (6) Projected Contribution Base Units (CBUs; Hours)
- (7) Mortality Table & Mortality Projection Scale
- (8) Post-65 Late Retirement Increases
- (9) Future Withdrawing Employers

SECTION D – PLAN STATEMENTS (CONTINUED)

Identification of the assumptions/methods to determine SFA that differ from those used in the most recent certification of plan status completed prior to January 1, 2021:

Interest Rate:	
Prior Assumption (2020 Zone Certification)	7.50% compounded annually, net of investment expenses.
SFA Assumption	SFA Assets: 3.77%. Non-SFA Assets: 5.85%.
Rationale for Change	<p>SFA Assets: Under section 4262.4(e)(2) of the PBGC regulations, the interest rate for SFA assets used to determine the amount of SFA is the interest rate used for funding standard account purposes in the 2020 zone status certification, limited by the interest rate that is 67 basis points higher than the average of the rates specified in section 303(h)(2)(C)(i), (ii), and (iii) of ERISA for the month in which such rate is the lowest amount the 4 calendar months ending with the month in which the plan's initial application for SFA is filed.</p> <p>The average of the three segment interest rates for the month of December 2022, or 3.10%, plus 67 basis points. This produces an interest rate limit of 3.77%, which is lower than the interest rate of 7.50% which was used for funding standard account purposes in the 2020 zone status certification.</p> <p>Non-SFA Assets: Under section 4262.4(e)(1) of the PBGC regulations, the interest rate for Non-SFA assets used to determine the amount of SFA is the interest rate used for funding standard account purposes in the 2020 zone status certification, limited by the interest rate that is 200 basis points higher than the rate specified in section 303(h)(2)(C)(iii) of ERISA for the month in which such rate is the lowest among the 4 calendar months ending with the month in which the plan's initial application for SFA is filed.</p> <p>The third segment interest rate for the month of December 2022, or 3.85%, plus 200 basis points. This produces an interest rate limit of 5.85%, which is lower than the interest rate of 7.50% which was used for funding standard account purposes in the 2020 zone status certification.</p> <p>A statement regarding reasonableness is not required because the statute prescribes the interest rate for SFA and Non-SFA assets.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Operating Expenses:	
Prior Assumption (2020 Zone Certification)	A total annual amount of \$608,880 payable at the beginning of the year during 2020. Operating expenses are assumed to increase 2.25% per year.
SFA Assumption	<p>We calculated the five-year average (2018 to 2022, inclusive) of each operating expense category (excluding PBGC premiums, actuarial retainer services, benefit administrator expenses, and expected SFA-related expenses) and increased the averages by two and a half years of inflation (multiplied by $(1 + \text{inflation})^{2.5}$) for assumed expenses in 2023. This average with inflation was then projected forward each year with inflation for all future years.</p> <p>This amount was adjusted for the actual known actuarial retainer for 2023, 2024, and 2025. This retainer amount was agreed to by the Board at the October 2022 meeting.</p> <p>Benefit administrator fees are adjusted for the actual known retainer amounts for 2024, 2025, and 2026. This retainer amount was agreed to by the Board at the March 2023 meeting.</p> <p>SFA related fees paid by the Plan have been added to the baseline operating expenses, which were \$92,426 for 2023 and \$39,184 for 2024. SFA related fees paid by the Plan for 2025 are expected to be \$100,000 and \$0 thereafter.</p> <p>Future PBGC premiums are projected based on expected participant headcounts and PBGC headcount premium. The PBGC headcount premium is \$35 for 2023, \$37 for 2024, \$39 for 2025, and is projected to increase with inflation in future years, while also reflecting a one-time jump in premium due to the legislated increase to \$52 per participant in 2031; premiums are again assumed to increase with inflation after the one-time jump at 2031.</p> <p>Future operating expenses are limited to 12% of benefit payments for each year.</p>
Rationale for Change	<p>In reviewing the Plan's total expenses for the last five years (2018 through 2022, inclusive) we have determined the prior assumption is no longer reasonable because it does not reflect recent plan experience, including ARPA/SFA related expenses the Plan anticipates it will pay after the measurement date and agreed upon contracts by the Board. The prior assumption was a simplified assumption, while the new assumption is significantly more refined and includes more details.</p> <p>We are therefore updating the expense assumption based on these more recent averages and agreed upon contracts by the Board.</p> <p>Operating expenses for the past five years (2018 through 2022, inclusive) and development of the future assumption are shown in Appendix D.</p> <p>The new assumption is a reasonable and appropriate assumption.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Inflation Assumption:	
Prior Assumption (2020 Zone Certification)	2.25% per year.
SFA Assumption	Long-term inflation assumption of 2.00% per year, which is consistent with the Federal Reserve long-term target inflation rate.
Rationale for Change	<p>The prior assumption is not reasonable because it does not reflect the current long-term target from the Federal Reserve.</p> <p>The 2.00% inflation rate assumption is established based on projections from the Federal Open Market Committee (“FOMC”) meeting held December 13-14, 2022, and from the Federal Open Market Committee’s Statement on Longer-Run Goals and Monetary Policy Strategy reaffirmed effective January 25, 2022.</p> <p>Based on the projections from the FOMC meeting held December 13-14, 2022, the Personal Consumption Expenditures (“PCE”) inflation is expected to be 2.9% - 3.5% in 2023, 2.3% - 2.7% in 2024, 2.0% - 2.2% in 2025, then 2.0% beyond 2025. This projection of inflation aligns with the FOMC’s long term inflation projection of 2.00% as stated in its Statement on Longer-Run Goals and Monetary Policy Strategy reaffirmed effective January 25, 2022.</p> <p>Appendix E provides documentation that is the basis for the inflation assumption of 2.00% used in the SFA calculations. These materials can also be found on the federalreserve.gov website.</p> <p>The new assumption is a reasonable and appropriate assumption.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Mortality Table & Mortality Projection Scale:	
Prior Assumption (2020 Zone Certification)	<p>Healthy Lives: RP-2014 Blue Collar Mortality Tables, sex distinct, separate for annuitants and non-annuitants</p> <p>Disabled Lives: N/A</p> <p>The mortality assumption included no improvement or projection scale.</p>
SFA Assumption	<p>Mortality base table: PRI-2012 Amount-Weighted, Blue Collar, sex-distinct, separate for annuitants, non-annuitants & beneficiaries</p> <p>Mortality improvement scale: MP-2021, sex-distinct & fully generational</p>
Rationale for Change	<p>The prior assumption for healthy mortality is no longer reasonable because the mortality tables are outdated and do not reflect more recently published experience for blue collar workers. In addition, assuming no future mortality improvement is not a reasonable assumption because mortality rates are expected to improve in future years.</p> <p>The new assumption reflects more recently published experience from the Society of Actuaries for blue collar workers and assumes future mortality improvement using the most recent projection scale published by the Society of Actuaries. In addition, the new base table and projection scale is considered a generally accepted assumption change under the PBGC's SFA Assumptions Guidance documentation.</p> <p>The new assumption is a reasonable and appropriate assumption.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Post-65 Late Retirement Increases:	
Prior Method (2020 Zone Certification)	<p>The greater of:</p> <ol style="list-style-type: none"> 1. The participant's accrued benefit at the earlier of age 57 or April 1, 2009, increased for late retirement from age 57 to actual retirement age. However, the late retirement increase factor is capped at age 65. <p><u>or</u></p> <ol style="list-style-type: none"> 2. The participant's total sum of accruals
SFA Method	<p>The greatest of:</p> <ol style="list-style-type: none"> 1. The participant's accrued benefit at the earlier of age 57 or April 1, 2009, increased for late retirement from age 57 to actual retirement age. The late retirement increase factor is capped at age 85. <p><u>or</u></p> <ol style="list-style-type: none"> 2. The participant's accrued benefit at age 65, increased for late retirement from age 65 to actual retirement age. The late retirement increase factor is capped at age 85. <p><u>or</u></p> <ol style="list-style-type: none"> 3. The participant's total sum of accruals
Rationale for Change	<p>The prior assumption was reasonable when death audits were performed inconsistently and were based on less robust data from 3rd party vendors. Restricting late retirement increase factors to age 65 was an offset to account for retaining vested terminated participants in the census data that may have been deceased.</p> <p>Now that a robust death audit has been performed and deceased vested terminated participants have been removed from the census data, there is no longer a need to offset potentially deceased vested term participants.</p> <p>The SFA method is the actual method prescribed by the Plan Document and is the same method that the Plan administrator performs when a participant over age 65 retires while following published SFA assumption guidance. As such, it is the best estimate of the actual benefits payable at retirement.</p> <p>The new method is a reasonable and appropriate assumption.</p>

Note: The impact of this change has been separated in Appendix 6a to distinguish between the impact for changing Current Vested Terminated participant late retirement benefit amounts and Current Actives & New Entrant late retirement benefit amounts.

SECTION D – PLAN STATEMENTS (CONTINUED)

New Entrant Profile:																																																												
Prior Assumption (2020 Zone Certification)	An active population was assumed such that the CBUs remained constant at 2.77 million hours throughout the projection period.																																																											
SFA Assumption	<p>The Plan's new entrant profile assumption is based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years rather than only those remaining in service). The profile assumption is developed based on the distributions of age, service, and gender using 5-year age bands.</p> <table><tr><th>Age Band</th><th>Average Service</th><th>% Male</th><th>Percent of Population</th></tr><tr><td>15 – 19</td><td>1.03</td><td>58%</td><td>11.333%</td></tr><tr><td>20 – 24</td><td>1.21</td><td>57%</td><td>27.397%</td></tr><tr><td>25 – 29</td><td>1.53</td><td>59%</td><td>14.384%</td></tr><tr><td>30 – 34</td><td>1.79</td><td>54%</td><td>7.285%</td></tr><tr><td>35 – 39</td><td>1.89</td><td>37%</td><td>7.908%</td></tr><tr><td>40 – 44</td><td>2.45</td><td>48%</td><td>6.849%</td></tr><tr><td>45 – 49</td><td>2.18</td><td>40%</td><td>6.040%</td></tr><tr><td>50 – 54</td><td>2.76</td><td>38%</td><td>6.102%</td></tr><tr><td>55 – 59</td><td>2.49</td><td>37%</td><td>7.285%</td></tr><tr><td>60 – 64</td><td>1.80</td><td>45%</td><td>3.176%</td></tr><tr><td>65 – 69</td><td>1.48</td><td>39%</td><td>1.432%</td></tr><tr><td>70 +</td><td>1.15</td><td>38%</td><td>0.809%</td></tr><tr><td>Total</td><td></td><td></td><td>100.000%</td></tr></table> <p>New entrants are assumed to work 1,568 hours equivalent to the expected hours worked during 2023 of 2,654,211 divided by the expected active count of 1,691 (1,717 active count in 2022 reduced by 1.5%).</p> <p>Each new entrant is then assumed to contribute \$0.73673 per hour of accruing money and \$1.22405 per hour of non-accruing money. This is the expected future accruing contribution rate calculated in Appendix B.</p> <p>New entrants are added to the plan population annually to the extent needed to produce total plan CBUs consistent with the plan's CBU assumption.</p>				Age Band	Average Service	% Male	Percent of Population	15 – 19	1.03	58%	11.333%	20 – 24	1.21	57%	27.397%	25 – 29	1.53	59%	14.384%	30 – 34	1.79	54%	7.285%	35 – 39	1.89	37%	7.908%	40 – 44	2.45	48%	6.849%	45 – 49	2.18	40%	6.040%	50 – 54	2.76	38%	6.102%	55 – 59	2.49	37%	7.285%	60 – 64	1.80	45%	3.176%	65 – 69	1.48	39%	1.432%	70 +	1.15	38%	0.809%	Total			100.000%
Age Band	Average Service	% Male	Percent of Population																																																									
15 – 19	1.03	58%	11.333%																																																									
20 – 24	1.21	57%	27.397%																																																									
25 – 29	1.53	59%	14.384%																																																									
30 – 34	1.79	54%	7.285%																																																									
35 – 39	1.89	37%	7.908%																																																									
40 – 44	2.45	48%	6.849%																																																									
45 – 49	2.18	40%	6.040%																																																									
50 – 54	2.76	38%	6.102%																																																									
55 – 59	2.49	37%	7.285%																																																									
60 – 64	1.80	45%	3.176%																																																									
65 – 69	1.48	39%	1.432%																																																									
70 +	1.15	38%	0.809%																																																									
Total			100.000%																																																									

SECTION D – PLAN STATEMENTS (CONTINUED)

New Entrant Profile (Continued):

Rationale for Change	<p>The prior assumption is no longer reasonable because it does not specifically reflect the demographic characteristics of new hires and rehires based on Plan experience. The new assumption establishes a new entrant profile based on Plan experience of new hires and rehires during the 2017, 2018, 2019, 2020, and 2021 plan years.</p> <p>Future contributions and hours are based on expected average per-participant hours during 2023, and the average accruing contribution rate described in Appendix B. The plan-wide averages were used for hours and contributions because most new entrants contributed at Apprentice contribution rates, whereas we are looking for total plan hours and contributions that are on average level during the projection period.</p> <p>The new entrant profile assumption has been developed based on the PBGC Special Financial Assistance Assumptions Guidance documentation, and reflects anticipated hours and contribution experience for the Plan in total.</p> <p>The new assumption is a reasonable and appropriate assumption.</p> <p>Appendix A includes details regarding new entrants and rehires during calendar years 2017, 2018, 2019, 2020 and 2021 (the most recent 5 years where data is available).</p>
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SECTION D – PLAN STATEMENTS (CONTINUED)

Projected Contribution Base Units (CBUs; Hours):	
Prior Assumption (2020 Zone Certification)	The Plan assumed 2.77 million hours worked in each future year.
SFA Assumption	Hours worked in 2023 are assumed to be 2,654,211 hours. Future plan years are assumed to decline by 1.50% per year for the following six years of the projection period (2023 through 2029), followed by 1.00% declines in each year from 2030 through 2051.
Rationale for Change	<p>The prior assumption is no longer reasonable because it does not reflect anticipated declines of the industry in Alaska. In reviewing the Plan's hour history, it is apparent that hours have been declining since the year 2000 or before. Based on input from the Trustees and from prior trends, the reasonable assumption is to assume continued declines in the hours going forward.</p> <p>The hours worked in 2023 are based on the actual hours worked during 2019 (the first complete Plan Year prior to the year with the SFA Measurement Date, but excluding the COVID Period Exclusion). We reduced this average by 1.5% for the 4 years from 2019 to 2023 to arrive at estimated hours of 2,654,211 for 2023.</p> <p>In Appendix C, we have calculated the average annual decline in hours since 2010. We anticipate this recent trend of annual declines will continue in the future as grocery stores continue to add technological solutions to improve the efficiency of their operations. The change in the assumption relating to the future hours is reasonable and reflects our best estimate of anticipated Plan experience (within the guidelines of the PBGC SFA Assumptions Guidance documentation; we have excluded 2020 and 2021 due to the COVID Period Exclusion).</p> <p>Based on the PBGC SFA Assumption Guidance documentation, the Plan is permitted to assume future declines in CBUs of up to 1.6733% per year for the first 10 years (see Appendix C), followed by up to 1% declines in years after. The declines we have assumed are lesser in magnitude or the same as these declines.</p> <p>In Appendix G, we have provided details from two articles providing rationale for the expected declines in work-levels for grocery stores in Alaska.</p> <p>The contribution base unit (hours) assumption has been developed based on the PBGC Special Financial Assistance Assumptions Guidance documentation.</p> <p>The new assumption is a reasonable and appropriate assumption.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Contribution Rates:	
Prior Assumption (2020 Zone Certification)	<p>The assumed benefit accruing contribution rate was \$0.71731 per hour, and the non-accruing contribution rate was assumed to be \$1.04 in 2020, increasing to \$1.17 effective January 1, 2021 and for all hours after that date.</p> <p>These rates were projected to remain level for all future plan years through 2049.</p>
SFA Assumption	<p>The assumed benefit accruing contribution rate for determining the amount of SFA is \$0.73673/hr. for 2022. This rate is projected to remain level through the plan year ending in 2051.</p> <p>The assumed non-accruing contribution rate is based on the weighted-average non-accruing rate for all employers by year, based on the description in the applicable CBA in effect on July 9, 2021. The weighted average non-accruing contribution rate is \$1.22405 for 2023 and each year thereafter. No CBA in effect on or before July 9, 2021 included further contribution rate changes after January 1, 2023, which is why the rate remains flat effective January 1, 2023.</p>
Rationale for Change	<p>The prior assumption is no longer reasonable because it does not reflect the weighted-average accruing contribution rate for current cohort of contributing employers, and therefore, is not a reasonable estimate of future anticipated experience under the Plan. It also does not reflect the actual contribution rates described in the CBAs that were in effect on July 9, 2021.</p> <p><u>Accruing Rate</u></p> <p>The accruing contribution rate has been relatively stable over the last 20 years. We have calculated the accruing contribution rate using a weighted-average accruing contribution rate by each contract in effect as of July 9, 2021, based on hours worked during 2021. For Safeway, the split of hours by each contract was unavailable, so for this employer we used the average accruing contribution rate across the entire employer during 2021.</p> <p><u>Non-Accruing Rate</u></p> <p>We have calculated the non-accruing contribution rate using a weighted-average accruing contribution rate by each contract in effect as of July 9, 2021, based on hours worked during 2021. For Safeway, the split of hours by each contract was unavailable, so for this employer we used \$1.20 for each future year. This is based on the information in the CBAs available and the number of stores covered under each CBA. Based on the number of stores under each CBA, 12 stores were scheduled to contribute \$1.17 per hour at the end of the applicable contract, while 9 stores were scheduled to contribute \$1.23 per hour at the end of the applicable contract. In the absence of more accurate split of hours data, we assumed 50% of Safeway hours were required to contribute at \$1.17 and 50% were required to contribute at \$1.23 per hour, coming up with an average \$1.20 per hour non-accruing for Safeway hours.</p> <p>The change in the assumption relating to the future Benefit Accruing Contribution Rate is reasonable and reflects our best estimate of anticipated Plan experience. We have ignored any projection of future contribution rates pursuant to §4262.4(c)(3) of PBGC's SFA Regulation which indicates that contribution increases that are agreed to on or after July 9, 2021 are ignored for purposes of determining the SFA amount for a Plan.</p> <p>See Appendix B for hourly contribution rate details for contributing employers.</p> <p>The new assumption is a reasonable and appropriate assumption.</p>

SECTION D – PLAN STATEMENTS (CONTINUED)

Future Withdrawing Employers:	
Prior Assumption (2020 Zone Certification)	No future employer withdrawals were assumed.
SFA Assumption	<p>In years where we have a 1.5% decline in CBUs, withdrawal liability payments based on 0.051% of the total CBUs will arise. When the assumed decline in CBUs is different than 1.5%, the 0.051% factor is prorated accordingly.</p> <p>The annual WL payment amount established as “collectible” for each year’s decline in CBUs is equal to the product of:</p> <ol style="list-style-type: none"> 1. 0.051% (prorated as appropriate) x 2. total plan annual CBUs (hours) x 3. [total plan average assumed accruing contribution rate + limited total plan average assumed non-accruing contribution rate] x 4. 74% collectability. <p>The payment schedule for each year’s withdrawal payment amount is assumed to be payable over a 20-years payment period.</p> <ul style="list-style-type: none"> • 0.051% is the average withdrawing employer hours (excludes de minimis withdrawals) over total hours for the 10 years preceding SFA measurement date, • 20 years is the assumed payment period for each annual withdrawal (due to the limitation imposed by Sec. 4219(c)(1)(B)), • 74% is the assumed collectability percentage, and • the non-accruing contributions are limited by the non-accruing contribution in effect in December of 2014 due to MPRA 2014. <p>The first projected withdrawal in the SFA projections is assumed to occur during 2025 with first payments made in 2026</p>
Rationale for Change	<p>The projected decline in ongoing CBUs is anticipated to produce a moderate level of future withdrawal liability payments.</p> <p>This assumption has been modified to account for the expected withdrawal liability assessments / collections associated with the declining CBU assumption, and represents our best estimate of future experience for the purpose of generating future cash flows.</p> <p>No withdrawal assessments actually occurred during 2023 or 2024, so no payments are assumed to commence in 2023, 2024 or 2025.</p> <p>Appendix F includes supporting data for all components of the assumption.</p>

(7) Reinstatement of Suspended Benefits
Not applicable to this Plan.

SECTION E – CHECKLIST AND CERTIFICATIONS

- (1) **SFA Application Checklist**
See attached file labeled: App Checklist AK UFCW.xlsx.
- (2) **SFA Eligibility Certification under §4262.3(a)(1) and of PBGC's SFA Regulation**
N/A - The Plan is not eligible for SFA under §4262.3(a)(1) of PBGC's SFA Regulation. The Plan is eligible for SFA under §4262.3(a)(3) PBGC's SFA Regulation.
- (3) **SFA Eligibility Certification under §4262.3(a)(3) of PBGC's SFA Regulation**
See attached document labeled: SFA Elig Cert C AK UFCW.pdf.
- (4) **Certification of Priority Status**
N/A - The Alaska United Food and Commercial Workers Pension Fund is not in any Priority Group and is filing an application after March 11, 2023.
- (5) **Certification of SFA Amount by Plan's Enrolled Actuary**
See attached document labeled: SFA Amount Cert AK UFCW.pdf.
- (6) **Certification of Plan Sponsor to the Accuracy of the Fair Market of Plan Assets**
See attached document labeled: FMV Cert AK UFCW.pdf.
- (7) **Executed Plan Amendment for SFA Compliance**
See attached document labeled: Compliance Amend AK UFCW.pdf.
- (8) **Plan Amendment to Reinstate Suspended Benefits and Pay Make-up Payments**
N/A - The Plan did not suspend benefits under §305(e)(9) or §4245(a) of ERISA.
- (9) **Executed Plan Amendment to rescind Partition**
N/A – The Plan was not partitioned.
- (10) **Penalty of Perjury Statement**
See attached document labeled: Penalty AK UFCW.pdf.

APPENDIX A – NEW ENTRANT PROFILE FOR 2017, 2018, 2019, 2020, AND 2021

New Entrant and Rehire Experience During 2017

Age Band	Average Service	% Male	Percent of Population
15 – 19	1.00	61%	10.473%
20 – 24	1.26	49%	31.081%
25 – 29	1.18	52%	14.865%
30 – 34	1.19	29%	7.095%
35 – 39	1.88	32%	8.446%
40 – 44	3.86	32%	7.432%
45 – 49	2.06	31%	5.405%
50 – 54	1.28	22%	6.081%
55 – 59	4.08	15%	4.392%
60 – 64	1.27	64%	3.716%
65 – 69	1.00	0%	0.676%
70 +	1.00	0%	0.338%
Total			100.000%

New Entrant and Rehire Experience During 2018

Age Band	Average Service	% Male	Percent of Population
15 – 19	1.00	63%	13.738%
20 – 24	1.12	60%	28.436%
25 – 29	1.61	61%	18.850%
30 – 34	1.58	42%	6.070%
35 – 39	2.91	27%	7.029%
40 – 44	2.08	69%	4.153%
45 – 49	2.59	47%	5.431%
50 – 54	2.39	39%	5.751%
55 – 59	1.95	43%	6.709%
60 – 64	2.14	14%	2.236%
65 – 69	1.00	33%	0.958%
70 +	1.00	50%	0.639%
Total			100.000%

**APPENDIX A – NEW ENTRANT PROFILE FOR
2017, 2018, 2019, 2020, AND 2021
(CONTINUED)**

New Entrant and Rehire Experience During 2019

Age Band	Average Service	% Male	Percent of Population
15 – 19	1.00	62%	11.806%
20 – 24	1.15	56%	26.041%
25 – 29	1.47	53%	11.806%
30 – 34	1.83	66%	10.069%
35 – 39	1.68	41%	7.639%
40 – 44	1.24	29%	7.292%
45 – 49	1.15	46%	4.514%
50 – 54	3.94	44%	6.250%
55 – 59	3.15	44%	9.375%
60 – 64	1.91	36%	3.819%
65 – 69	1.00	67%	1.042%
70 +	1.00	100%	0.347%
Total			100.000%

New Entrant and Rehire Experience During 2020

Age Band	Average Service	% Male	Percent of Population
15 – 19	1.03	53%	11.429%
20 – 24	1.19	55%	23.809%
25 – 29	1.40	68%	12.697%
30 – 34	1.92	56%	7.937%
35 – 39	1.87	48%	7.302%
40 – 44	1.00	50%	8.889%
45 – 49	2.72	32%	7.937%
50 – 54	1.11	32%	6.032%
55 – 59	2.46	31%	8.254%
60 – 64	2.00	63%	2.540%
65 – 69	1.60	40%	1.587%
70 +	1.00	20%	1.587%
Total			100.000%

**APPENDIX A – NEW ENTRANT PROFILE FOR
2017, 2018, 2019, 2020, AND 2021
(CONTINUED)**

New Entrant and Rehire Experience During 2021

Age Band	Average Service	% Male	Percent of Population
15 – 19	1.11	50%	9.645%
20 – 24	1.29	62%	27.665%
25 – 29	1.85	61%	13.706%
30 – 34	2.35	70%	5.838%
35 – 39	1.40	37%	8.883%
40 – 44	3.96	65%	6.599%
45 – 49	1.96	46%	6.599%
50 – 54	4.48	48%	6.345%
55 – 59	1.60	40%	7.614%
60 – 64	1.86	43%	3.553%
65 – 69	1.80	40%	2.538%
70 +	1.50	50%	1.015%
Total			100.000%

APPENDIX B – CALCULATION OF AVERAGE ACCRUING AND NON-ACCRUING RATE

Current Contribution Rates

Employer No	Employer Name	2023 Accruing Rate	2023 Non- Accruing Rate	% of Plan Hours during 2021
08000	ALASKA STATE AFL-CIO	\$5.10	\$1.55	0.23%
09000	BEHREND'S MECHANICAL	\$2.50	\$1.55	0.07%
20000	FAIRBANKS DISTRIBUTOR	\$2.00	\$1.04	1.20%
21500	FIREFIGHTERS UNION	\$3.00	\$1.21	0.05%
40000 & 40001	IRONWORKERS LOCAL 751	\$8.33	\$1.10	0.06%
47000	LABOR TRUST SERVICES	\$3.67	\$1.73	1.05%
61000	PLUMBERS & STEAM 262	\$4.60	\$1.29	0.07%
62000	PLUMBERS & STEAM 367	\$5.22	\$1.55	0.20%
00010	LOCAL 1496 UFCW	\$3.10	\$1.17	0.61%
00031	SHEET METAL WORKERS	\$0.85	\$1.30	0.06%
23001	Fred Meyer Stores - Anchorage/Northern Lights --- 0- 2080 hours	\$0.20	\$1.55	0.14%
23002	Fred Meyer Stores - Anchorage/Northern Lights --- 2081 hours until thereafter & higher	\$0.45	\$1.55	0.02%
23003	Fred Meyer Stores - Anchorage/Northern Lights --- Thereafter & Higher	\$1.15	\$1.55	0.41%
23011	Fred Meyer Stores - Dimond (Anchorage) --- 0-2080 hours	\$0.20	\$1.55	0.05%
23012	Fred Meyer Stores - Dimond (Anchorage) --- 2081 hours until thereafter & higher	\$0.45	\$1.55	0.00%
23013	Fred Meyer Stores - Dimond (Anchorage) --- Thereafter & Higher	\$1.15	\$1.55	0.46%
23021	Fred Meyer Stores - Wasilla --- 0- 2080 hours	\$0.20	\$1.55	0.20%
23022	Fred Meyer Stores - Wasilla --- 2081 hours until thereafter & higher	\$0.45	\$1.55	0.10%
23023	Fred Meyer Stores - Wasilla --- Thereafter & Higher	\$1.05	\$1.55	0.35%
23031	Fred Meyer Stores - Southeast Anchorage --- 0-2080 hours	\$0.20	\$1.55	0.13%
23032	Fred Meyer Stores - Southeast Anchorage --- 2081 hours until thereafter & higher	\$0.45	\$1.55	0.06%

APPENDIX B – CALCULATION OF AVERAGE ACCRUING AND NON-ACCRUING RATE (CONTINUED)

Current Contribution Rates

Employer No	Employer Name	2023 Accruing Rate	2023 Non- Accruing Rate	% of Plan Hours during 2021
23033	Fred Meyer Stores - Southeast Anchorage --- Thereafter & Higher	\$1.15	\$1.55	0.40%
23041	Fred Meyer Stores - West Fairbanks Meat --- 0-2080 hours	\$0.20	\$1.36	0.09%
23042	Fred Meyer Stores - West Fairbanks Meat --- 2081 hours until thereafter & higher	\$0.45	\$1.36	0.07%
23043	Fred Meyer Stores - West Fairbanks Meat --- Thereafter & Higher	\$1.35	\$1.36	0.59%
23051	Fred Meyer Stores - East Fairbanks --- 0-2080 hours	\$0.20	\$1.36	0.06%
23052	Fred Meyer Stores - East Fairbanks --- 2081 hours until thereafter & higher	\$0.45	\$1.36	0.07%
23053	Fred Meyer Stores - East Fairbanks --- Thereafter & Higher	\$1.35	\$1.36	0.60%
23061	Fred Meyer Stores - West Fairbanks Grocery --- 0-2080 hours	\$0.20	\$1.36	0.51%
23062	Fred Meyer Stores - West Fairbanks Grocery --- 2081 hours until thereafter & higher	\$0.45	\$1.36	0.06%
23063	Fred Meyer Stores - West Fairbanks Grocery --- Thereafter & Higher	\$1.05	\$1.36	4.58%
Numerous	Safeway	\$0.611485	\$1.20000	87.45%
	<i>As described in assumption documentation for Safeway hours:</i>	<i>Safeway accruing based on historical average</i>	<i>Safeway non-accruing based on estimate of hours under applicable contracts</i>	
Average Contribution Rate		\$0.73673	\$1.22405	100.00%

APPENDIX C – CONTRIBUTION BASE UNITS (CBUS, HOURS)

Year	Actual Hours Worked	Projected Hours Worked	Rate of Change in Hours
2010	3,282,051		
2011	3,253,629		
2012	3,220,955		
2013	3,126,760		
2014	3,001,210		
2015	3,015,520		
2016	3,038,465		
2017	2,989,789		
2018	2,888,780		
2019	2,819,619		
2020	2,937,510		
COVID Period Exclusion Informational only			
2021	2,915,806		
COVID Period Exclusion Informational only			
2022 (Post-census date) Informational only	2,661,366		
2023 (Post-measurement date) Informational only	2,652,114	2,654,211	-1.50%
2024 (Preliminary, post-measurement date) Informational only	2,525,919	2,614,397	-1.50%
2025		2,575,181	-1.50%
2026		2,536,554	-1.50%
2027		2,498,505	-1.50%
2028		2,461,028	-1.50%
2029		2,424,112	-1.50%
2030		2,399,871	-1.00%
2031		2,375,873	-1.00%
Future years			-1.00% through 2051

Based on the hours history above (as provided by the Administrator), the Plan has experienced a 1.6733% decline in hours worked from 2010 through 2019. $(= (2,819,619/3,282,051) ^ (1/9) - 1)$. This calculation excludes hours from 2020 and 2021 due to the COVID Period exclusion.

APPENDIX C – CONTRIBUTION BASE UNITS (CBUS, HOURS) (CONTINUED)

A 1.6733% decline is the maximum permitted decline in hours for the next 10 years as described by the PBGC SFA Assumption Guidance documentation.

The 2023 hours worked assumption is based on the five-year average of hours worked from 2015 through 2019 (the 5 years prior to the year with the SFA Measurement Date but excluding the COVID Period Exclusion). We reduced this average by 1.5% for 6 years to arrive at an estimated hours for 2023 (the middle of the averaging period is 2017, 6 years prior to 2023).

We have assumed a 1.50% decline in the hours worked between 2022 and 2029, followed by 1% declines in hours worked in each year for 2030 through 2051.

APPENDIX D – OPERATING EXPENSES

5 year History of Expenses

	Historical expenses	Analysis Years					5-year average (2018-2022)	5-year average with 2.5 years of 2.0% inflation
		2018	2019	2020	2021	2022		
1	SFA related expenses	-	-	-	23,623	43,519	N/A	N/A
2	Professional Fees excluding Actuarial Retainer	49,805	64,622	52,921	123,054	87,286	75,538	79,372
3	Actuarial Retainer	67,134	79,876	76,770	68,853	51,195	N/A	N/A
4	Administrative Expenses excluding Benefits Administration	145,463	121,814	86,933	104,216	116,294	114,944	120,778
5	Benefits Administration	199,751	188,296	188,052	199,525	200,064	195,138	205,042
6	PBGC Premium	162,316	161,385	167,190	173,817	192,736	N/A	N/A

APPENDIX D – OPERATING EXPENSES (CONTINUED)

Projected Expenses

	Projected expenses	2023	2024	2025	2026	2027	2028 and future years
1	SFA related expenses	92,426 ¹	39,184 ¹	100,000	-	-	-
2	Professional Fees excluding Actuarial Retainer	79,371	80,959	82,578	84,229	85,914	Inflation increase annually
3	Actuarial Retainer	79,380 ²	82,560 ²	85,860 ²	87,577	89,329	
4	Administrative Expenses excluding Benefits Administration	120,778	123,193	125,657	128,170	130,734	
5	Benefits Administration	205,041	336,912 ²	347,016 ²	357,420 ²	364,568	
6	Administrative Expense w/out PBGC	576,996	662,808	741,111	657,397	670,545	Total of 1 through 5
7	Projected Participant Count ³	6,060	6,106	6,155	6,214	6,259	Projected future population based on assumptions
8	PBGC Headcount Premium	35.00	37.00	39.00	40.00	41.00	Inflation increase annually, jump to \$52 in 2031, and inflation increase annually thereafter
9	PBGC Premium	212,100	225,922	240,045	248,560	256,619	Projected headcount times Projected PBGC per-participant premium
10	Admin Expense w/PBGC	789,096	888,730	981,156	905,957	927,164	Total of 6 and 9
	<i>Actual Expenses (for comparison)</i>	<i>870,386</i>	<i>897,760</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>

¹ Actual expenses for SFA-related expenses.

² Signed contracts by the Board.

³ Projected participant count shown for final SFA assumptions. Participant count varies depending on assumptions.

APPENDIX E – FEDERAL OPEN MARKET COMMITTEE (FOMC) PROJECTIONS MATERIALS

Federal Open Market Committee

Statement on Longer-Run Goals and Monetary Policy Strategy

Adopted effective January 24, 2012; as reaffirmed effective January 30, 2024

The Federal Open Market Committee (FOMC) is firmly committed to fulfilling its statutory mandate from the Congress of promoting maximum employment, stable prices, and moderate long-term interest rates. The Committee seeks to explain its monetary policy decisions to the public as clearly as possible. Such clarity facilitates well-informed decision making by households and businesses, reduces economic and financial uncertainty, increases the effectiveness of monetary policy, and enhances transparency and accountability, which are essential in a democratic society.

Employment, inflation, and long-term interest rates fluctuate over time in response to economic and financial disturbances. Monetary policy plays an important role in stabilizing the economy in response to these disturbances. The Committee's primary means of adjusting the stance of monetary policy is through changes in the target range for the federal funds rate. The Committee judges that the level of the federal funds rate consistent with maximum employment and price stability over the longer run has declined relative to its historical average. Therefore, the federal funds rate is likely to be constrained by its effective lower bound more frequently than in the past. Owing in part to the proximity of interest rates to the effective lower bound, the Committee judges that downward risks to employment and inflation have increased. The Committee is prepared to use its full range of tools to achieve its maximum employment and price stability goals.

The maximum level of employment is a broad based and inclusive goal that is not directly measurable and changes over time owing largely to nonmonetary factors that affect the structure and dynamics of the labor market. Consequently, it would not be appropriate to specify a fixed goal for employment; rather, the Committee's policy decisions must be informed by assessments of the shortfalls of employment from its maximum level, recognizing that such assessments are necessarily uncertain and subject to revision. The Committee considers a wide range of indicators in making these assessments.

The inflation rate over the longer run is primarily determined by monetary policy, and hence the Committee has the ability to specify a longer-run goal for inflation. The Committee reaffirms its judgment that inflation at the rate of 2 percent, as measured by the annual change in the price index for personal consumption expenditures, is most consistent over the longer run with the Federal Reserve's statutory mandate. The Committee judges that longer-term inflation expectations that are well anchored at 2 percent foster price stability and moderate long-term interest rates and enhance the Committee's ability to promote maximum employment in the face of significant economic disturbances. In order to anchor longer-term inflation expectations at this level, the Committee seeks to achieve inflation that averages 2 percent over time, and therefore judges that, following periods when inflation has been running persistently below 2 percent, appropriate monetary policy will likely aim to achieve inflation moderately above 2 percent for some time.

Monetary policy actions tend to influence economic activity, employment, and prices with a lag. In setting monetary policy, the Committee seeks over time to mitigate shortfalls of employment from the Committee's assessment of its maximum level and deviations of inflation from its longer-run goal. Moreover, sustainably achieving maximum employment and price stability depends on a stable financial system. Therefore, the Committee's policy decisions reflect its longer-run goals, its medium-term outlook, and its assessments of the balance of risks, including risks to the financial system that could impede the attainment of the Committee's goals.

The Committee's employment and inflation objectives are generally complementary. However, under circumstances in which the Committee judges that the objectives are not complementary, it takes into

APPENDIX E – FEDERAL OPEN MARKET COMMITTEE (FOMC) PROJECTIONS MATERIALS (CONTINUED)

account the employment shortfalls and inflation deviations and the potentially different time horizons over which employment and inflation are projected to return to levels judged consistent with its mandate. The Committee intends to review these principles and to make adjustments as appropriate at its annual organizational meeting each January, and to undertake roughly every 5 years a thorough public review of its monetary policy strategy, tools, and communication practices.

Federal Open Market Committee

September 18, 2024: FOMC Projections materials

For release at 2:00 p.m., EDT, September 18, 2024

Summary of Economic Projections

In conjunction with the Federal Open Market Committee (FOMC) meeting held on September 17–18, 2024, meeting participants submitted their projections of the most likely outcomes for real gross domestic product (GDP) growth, the unemployment rate, and inflation for each year from 2024 to 2027 and over the longer run. Each participant's projections were based on information available at the time of the meeting, together with her or his assessment of appropriate monetary policy—including a path for the federal funds rate and its longer-run value—and assumptions about other factors likely to affect economic outcomes. The longer-run projections represent each participant's assessment of the value to which each variable would be expected to converge, over time, under appropriate monetary policy and in the absence of further shocks to the economy. "Appropriate monetary policy" is defined as the future path of policy that each participant deems most likely to foster outcomes for economic activity and inflation that best satisfy his or her individual interpretation of the statutory mandate to promote maximum employment and price stability.

Table 1. Economic projections of Federal Reserve Board members and Federal Reserve Bank presidents, under their individual assumptions of projected appropriate monetary policy, September 2024

Variable	Median1					Range3				
	2024	2025	2026	2027	Longer Run	2024	2025	2026	2027	Longer Run
Change in Real GDP	2.0	2.0	2.0	2.0	1.8	1.8–2.6	1.3–2.5	1.7–2.5	1.7–2.5	1.7–2.5
June Projection	2.1	2.0	2.0		1.8	1.4–2.7	1.5–2.5	1.7–2.5		1.6–2.5
Unemployment Rate	4.4	4.4	4.3	4.2	4.2	4.2–4.5	4.2–4.7	3.9–4.5	3.8–4.5	3.5–4.5
June Projection	4.0	4.2	4.1		4.2	3.8–4.4	3.8–4.3	3.8–4.3		3.5–4.5
PCE Inflation	2.3	2.1	2.0	2.0	2.0	2.1–2.7	2.1–2.4	2.0–2.2	2.0–2.1	2.0

APPENDIX F – NEW EMPLOYER WITHDRAWALS

CBUs (hours) for employers currently contributing to the Plan are expected to decline. This decline is generally attributable to ongoing grocery store closures, shrinking store activity, and automation within the grocery store industry (more self-checkouts). While much of the decline will be within Safeway/Carrs stores (the majority contributing employer to the Plan), it is conservative and reasonable to assume that some smaller employers may withdraw during the SFA projection period. We assume that the projected decline in the Plan's CBU's will produce ongoing withdrawal liability assessments and payment schedules, a portion of which will be assumed collectible. Each year we assume a 0.051% contribution reduction due to an employer withdrawal, that the withdrawing employer pays annual withdrawal liability payments based on the Plan average contribution rates for the 20-year cap, and that such payments are 74% collectible.

There was only one withdrawal liability payment received by the Plan from the withdrawing employer "Market Basket DBA Gavora's Liquor" in the 10 years leading up to the SFA measurement date of December 31, 2022. This payment was received in 2012 and is detailed below.

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EXHIBIT I

WITHDRAWAL LIABILITY CALCULATION

Alaska United Food & Commercial Workers Pension Trust

Employer: Market Basket DBA Gavora's Liquor

Year of Withdrawal: Plan Year Ending December 31, 2011

(a)	<u>Contributions</u>		
	<u>All Non-Withdrawn</u>		
	<u>Plan Year Ended</u>	<u>Employers</u>	<u>Required by Employer</u>
	December 31, 2006	\$ 2,585,409	\$ 15,108
	December 31, 2007	\$ 2,391,581	\$ 15,071
	December 31, 2008	\$ 2,502,115	\$ 12,119
	December 31, 2009	\$ 2,276,004	\$ 9,122
	December 31, 2010	\$ 2,314,801	\$ 9,518
(b)	Sum of 2006 - 2010 contributions made by the Employer:		\$ 60,938
(c)	Sum of 2006 - 2010 contributions made by all non-withdrawn Employers:		\$ 12,069,910
(d)	Factor for Employer's share of Unfunded Vested Benefits: (b) / (c)		0.005048762
(e)	Plan's Unfunded Vested Benefits on December 31, 2010:		\$ 23,566,591
(f)	Less Present Value of expected payments from withdrawn employers:		\$ -
(g)	Employer's share of Unfunded Vested Benefits: (d) x [(e) - (f)]		\$ 118,982
(h)	Less de minimis ¹ :		\$ 31,018
(i)	Employer's liability: (g) - (h)		\$ 87,964

APPENDIX F – NEW EMPLOYER WITHDRAWALS (CONTINUED)

Assumed Payment Period:

Because of the magnitude of the Plan's Unfunded Vested Benefits ("UVB"), each withdrawing employer's payment schedule is assumed to be limited by the 20-year cap (the limitation imposed by Sec. 4219(c)(1)(B)).

Assumed Contribution/CBU Reduction due to Withdrawal:

"Market Basket DBA Gavora's Liquor" had an allocation fraction of 0.51% (rounded up based on their assessment shown above). Since this was the only withdrawal resulting in a withdrawal liability payment for the 10 years leading up to the SFA measurement date, the Plan experienced withdrawals that had an average allocation fraction of $0.51\% \div 10 \text{ years} = 0.051\%$ annually. As such, we assume that the ratio of annual assumed withdrawing employer's contributions to total Plan contributions 0.051%, and, similarly, we assume that the ratio of annual assumed withdrawing employer's hours (CBUs) to total Plan hours (CBUs) is also 0.051% (excludes de-minimis withdrawals). In years where the assumed decline in CBUs is different than 1.5%, the 0.051% factor is prorated accordingly.

Assumed Collectability:

Market Basket's UVB liability assessment was \$118,982, however, due to ERISA's "de minimis" requirement, their assessment was reduced to \$87,964, which they paid in full in 2012. Their collectability was $\$87,954 / \$118,982 = 74\%$ rounded up to nearest percent. As such, we assume that the future annual withdrawals are 74% collectible.

Assumed Payment Calculation

We assume an annual payment amount based on the withdrawing hours assumption of 0.051% of total Plan hours times the Plan's average assumed contribution rate (accruing contribution rate plus limited non-accruing contribution rate). The non-accruing contribution rate is limited to \$0.26 as that was the non-accruing Rehabilitation Rate in effect in December of 2014 (prior to limitations on Rehabilitation Plan non-accruing rates that can be included under MPRA 2014). This assumed payment calculation is then assumed to be 74% collectible. No employers are assumed to settle or pay withdrawal liability payments in a lump sum amount.

The first projected withdrawal in the SFA projections is assumed to occur during 2025 with first payments made in 2026, as no withdrawal assessments actually occurred during 2023 or 2024.

APPENDIX G – CBU (HOURS) DECLINE SUPPORT

From: <https://www.oracle.com/retail/grocery-industry-trends/>

As 2024 unfolds, supermarkets and grocery stores continue to grapple with inflation, supply chain disruptions, and labor issues, while food prices continue to top the list of consumer concerns, particularly among Generation Z and millennials. On a more positive note, while the global pandemic of 2020 and beyond certainly turned the industry upside down, it also accelerated innovations, such as online shopping, home/curbside delivery, and the increased use of chatbots and other forms of AI. Technology advances also are helping grocers automate key parts of their businesses, including inventory management, customer marketing, and in-store checkouts. These changes promise to help reduce grocers' costs, boost revenues, and improve product availability and the overall customer experience.

Key Takeaways

- The grocery industry is in flux, dealing with price inflation, supply chain disruptions, and other variables while moving ahead with technologies that make life easier for shoppers and retailers alike.
- Shoppers are dealing with inflation in different ways. Examples include switching to less-expensive private-label items, buying in bulk, and exploring new channels, such as online outlets, subscription services, and so-called dark stores that operate like warehouses to provide quick, no-frills shopping.
- AI is helping grocers improve customer service by providing live agents and chatbots alike with actionable information about customers and their preferences more quickly and more accurately than ever, and by helping create more targeted and compelling marketing and promotional copy. Grocers also are using AI to help keep popular products in stock through better demand forecasting and supply chain and inventory management.
- Grocery retailers are offering more choices in food categories, such as organic produce and meat substitutes, and implementing more sustainable business practices.

Consumers are exploring new ways to shop for groceries as they watch their dollars (US food prices were 25% higher at the end of 2023 than in January 2020) and seek the convenience of digital ordering and home delivery. But make no mistake: Shoppers are back in stores, where they're embracing a new array of smart retail experiences, such as shopping carts that automatically scan items for payment, apps that help shoppers navigate the store and find deals, and electronic shelf labels with information on product sustainability. Grocery retailers are giving shoppers the best of the physical and online worlds, combining an upgraded in-store experience with more ecommerce options. Below are nine major grocery retail trends.

1. Value shopping

Inflation, while lower than in the past few post-pandemic years, remains high and a source of consumer concern. Some 70% of shoppers in February 2024 cited food prices as a top issue (versus 75% a year earlier), according to FMI, The Food Industry Association. Average weekly spending on groceries in the US remains comparatively high, at \$154 in December 2023—lower than \$165 a year earlier but still significantly higher than, say, 2015, when that number was \$101.

Cost has emerged as the top criterion used by customers when deciding whether to try new products when shopping for groceries, according to research by the data science unit of a large US grocer.

To further illustrate the primacy of price in purchasing decisions, consider that Gen Z shoppers, the most recent cohort to have entered the workforce (and thus the most likely to have tight budgets), are more likely (at 78%) than Gen X shoppers (69%) or even baby boomers (72%) to compare unit prices within the same store.

Grocers have responded by offering private-label and other lower-priced alternatives. Sales of private label goods in 2023 represented 19% of total grocery revenue, a 5% jump year over year. Grocery retailers also are looking into new revenue models, such as subscription services—à la meat and fish delivery service ButcherBox—that let customers customize their meat, seafood, or vegetarian orders and even set their own delivery frequencies.

2. Supply Chain Disruptions

APPENDIX G – CBU (HOURS) DECLINE SUPPORT (CONTINUED)

Continued supply chain disruptions caused by numerous factors (including crop failures, trucker strikes, and geopolitical upheaval) are forcing grocery retailers to rethink their fulfillment models and product assortments to meet consumer demand. Some are using AI models to help develop alternative suppliers and delivery routes. Grocers will increasingly align their planning decisions with demand forecasting, inventory management, and goods receipt flow (checking items received against purchase orders).

3. Improved In-Store Experience

Now back in stores in force, shoppers are taking advantage of tech-driven improvements. For instance, customers can check out faster using scanners that let them ring up items as they walk through the store, then pay without going through busy checkout areas. Going one better, AI-powered smart carts automatically handle scanning and payment.

Some 25% of consumers now use grocery shopping apps, according to payment systems provider Ingenico. Such apps hold shopping lists, display store maps, offer digital coupons, and integrate with loyalty programs. At some stores, shoppers can preorder deli and bakery items online instead of standing in the queue clutching a paper order number. Digital kiosks promoting the latest deals are popping up as well.

4. Use of AI, machine learning, and automation to streamline operations

Advanced technologies promise to make grocers more efficient in many areas, including customer care, quality control, inventory management, pricing, and fraud detection. One major big box retailer reports using cameras and real-time data to increase shelf-stocking efficiency by 90% and sales in meat aisles by 30%. Increasingly, AI-based data analytics give grocers details on buyers' meal preferences, food allergies, and motives for purchasing items, enabling them to craft pricing and promotions more precisely. With "dynamic pricing" of grocery items, retailers can use AI algorithms to analyze data on competitors' prices, on their own stock levels, on pricing history, and from other sources to determine the most profitable prices for items.

AI algorithms built into a variety of systems also help retailers cut food waste, improve their circular ads, and enhance demand forecasting. Grocers also can use AI to identify opportunities that conventional data analytics might miss. For instance, analytics might recommend a lower allocation of fresh produce to a given store because the location performed poorly the previous season, while an AI-based analysis might suggest allocating a greater amount of inventory because it takes supply chain and other external factors affecting that store into account. Grocers can use generative AI to produce more and better-targeted marketing and promotional copy without hiring more staff.

5. Growth opportunities for smaller retailers

Bigger isn't always better. Small grocery retailers are succeeding with cozier spaces, personal service, and unique offerings. Dom's Kitchen & Market, which opened in Chicago in 2021, features meal stations at the center of the retail floor, with a selection of packaged goods off to the side.

Larger grocery chains are getting in on the action by spinning off smaller brands. Publix, which operates more than 1,300 supermarkets in the US Southeast, rolled out GreenWise Market, a small-format store mixing organic produce and meats with grocery staples. As foot traffic in 2022 declined in conventional Publix stores, traffic rose steadily at GreenWise stores, where patrons also spent more time shopping. Like Dom's, some smaller stores are destinations for meals, fresh food, and fun activities. Schnucks, a family-owned chain in the US Midwest, opened Eatwell Market, a natural foods store.

6. Focus on sustainability and healthier options

The environmental, social, and governance (ESG) movement and increasing demand for healthier foods are changing consumers' grocery lists. Research firm Mintel in 2023 reported that 27% of US shoppers said they were reducing their meat consumption and 17% were lowering their dairy intake. Meantime, grocers are offering more choices of foods that are both ethically sourced and healthier. For instance, Swiss grocery chain Migros is partnering with SuperMeat, a food technology company that grows meat from animal cells. Such cultivated meats lower the amount of methane gas generated by livestock. They also allay consumer concerns about animal cruelty and the health risks posed by growth hormones.

APPENDIX G – CBU (HOURS) DECLINE SUPPORT (CONTINUED)

A 2024 survey of US consumers by NielsenIQ shows that 95% want to make sustainable living a greater part of their lives. According to 2023 research by Grocery Doppio, 61% of consumers said they were aware of the sustainability efforts made by their preferred grocers and almost 40% said they were willing to pay a premium for sustainable choices.

7. Increase in online shopping platforms

While consumers still shop for most of their groceries in stores—brick-and-mortar stores account for 83% of US grocery sales—online grocery shopping is gaining serious momentum, outgrowing in-store sales nearly threefold in 2024 compared to 2023, according to NielsenIQ. US grocery delivery sales are expected to exceed \$257 billion in 2024 and \$422 billion by 2028, according to Statista. Walmart (including Sam's Club) is the largest US online grocer, with more than 25% of the market. Other large grocery e-tailers include Amazon Fresh, Kroger, Costco, Target, and Albertsons. Smaller online brands Vitacost and Thrive Market specialize in natural foods while Weee! specializes in Asian fare.

Grocers are starting to blend their online and in-store experiences, using what's often referred to as seamless omnichannel experiences. For example, grocers personalize offers to online shoppers that they can redeem during their next store visit. Some supermarkets let shoppers order specialty products online for pickup in-store, where people often duck inside to make additional purchases. Some apps even make it easier to impulse buy candy and gum, whether people are shopping from home or perusing grocery store shelves.

8. Expanded delivery and subscription models

Oracle research shows that nearly 30% of consumers want grocery delivery options, typically curbside pickup, home delivery, and in-store pickup, when purchasing online. Delivery models are becoming more sophisticated. Walmart and Albertsons now offer coupons, shopping lists, product suggestions, and special offers as part of their delivery services, on top of flexible scheduling and delivery notifications. Besides competing with each other, grocery retailers contend with delivery-first competitors, such as Instacart, Grubhub, Shipt, DoorDash, and Uber Eats.

During the pandemic, consumers warmed to meal kits—subscription services that send partially prepared meals to the home. The global meal-kit market is expected to reach \$29.63 billion by 2028, compared with \$13.15 billion in 2022, according to Research and Markets. A monthly subscription to ButcherBox, covering shipping, runs \$146 to \$306, depending on what you buy and the size of your orders. Customers can choose their mix of meat and fish or let ButcherBox curate it for them. The service is popular in areas with little access to grass-fed meat and seafood choices.

Misfits Market ships excess produce, meat, and more from producers that otherwise would throw away the food. Customers order weekly, starting with a selection that Misfits recommends, which shoppers can change to suit their tastes. Misfits advertises savings of up to 30% compared with grocery store prices, along with the satisfaction of helping reduce food waste.

9. Emergence of “dark stores” and micro-fulfillment centers

Dark stores, also called micro-fulfillment centers, are devoted exclusively to online grocery orders. Customers never enter the outlet, instead scheduling home delivery or curbside pickup. Using apps, customers shop for items currently on shelves, and orders are fulfilled within minutes. Speedy, accurate orders are a win for consumers, while these retailers save money on store design and point-of-sale service.

Investors have been eager to get in on the action. For example, US startup Gopuff has raised close to \$4 billion and German dark grocer Gorillas has raised \$44 million.

APPENDIX G – CBU (HOURS) DECLINE SUPPORT (CONTINUED)

From: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Full report available here: <https://live.laborstats.alaska.gov/pop/projections/pub/popproj.pdf>

Table 1.4
Population Projections for Alaska, 2023 to 2050

July 1 to June 30	End-of-Period Population			Population Change			Growth Rate (Percent)		
	Low	Middle	High	Low	Middle	High	Low	Middle	High
2022-23	736,812	736,812	736,812						
2023-24	733,289	736,947	744,266	-3,523	135	7,454	-0.48	0.02	1.01
2024-25	729,570	738,365	751,654	-3,719	1,418	7,388	-0.51	0.19	0.99
2025-26	725,650	739,613	758,963	-3,920	1,248	7,309	-0.54	0.17	0.97
2026-27	721,531	740,669	766,185	-4,119	1,056	7,222	-0.57	0.14	0.95
2027-28	717,189	741,552	773,322	-4,342	883	7,137	-0.60	0.12	0.93
2028-29	712,665	742,251	780,362	-4,524	699	7,040	-0.63	0.09	0.91
2029-30	707,950	742,758	787,325	-4,715	507	6,963	-0.66	0.07	0.89
2030-31	703,035	743,093	794,181	-4,915	335	6,856	-0.70	0.05	0.87
2031-32	697,964	743,265	800,969	-5,071	172	6,788	-0.72	0.02	0.85
2032-33	692,738	743,270	807,684	-5,226	5	6,715	-0.75	0.00	0.83
2033-34	687,369	743,110	814,318	-5,369	-160	6,634	-0.78	-0.02	0.82
2034-35	681,846	742,801	820,867	-5,523	-309	6,549	-0.81	-0.04	0.80
2035-36	676,184	742,339	827,341	-5,662	-462	6,474	-0.83	-0.06	0.79
2036-37	670,414	741,732	833,747	-5,770	-607	6,406	-0.86	-0.08	0.77
2037-38	664,503	740,973	840,071	-5,911	-759	6,324	-0.89	-0.10	0.76
2038-39	658,495	740,072	846,308	-6,008	-901	6,237	-0.91	-0.12	0.74
2039-40	652,359	739,010	852,465	-6,136	-1,062	6,157	-0.94	-0.14	0.72
2040-41	646,127	737,821	858,520	-6,232	-1,189	6,055	-0.96	-0.16	0.71
2041-42	639,785	736,483	864,516	-6,342	-1,338	5,996	-0.99	-0.18	0.70
2042-43	633,386	735,037	870,438	-6,399	-1,446	5,922	-1.01	-0.20	0.68
2043-44	626,909	733,482	876,308	-6,477	-1,555	5,870	-1.03	-0.21	0.67
2044-45	620,393	731,849	882,141	-6,516	-1,633	5,833	-1.04	-0.22	0.66
2045-46	613,849	730,131	887,942	-6,544	-1,718	5,801	-1.06	-0.24	0.66
2046-47	607,288	728,363	893,740	-6,561	-1,768	5,798	-1.07	-0.24	0.65
2047-48	600,711	726,543	899,525	-6,577	-1,820	5,785	-1.09	-0.25	0.65
2048-49	594,145	724,679	905,323	-6,566	-1,864	5,798	-1.10	-0.26	0.64
2049-50	587,593	722,806	911,148	-6,552	-1,873	5,825	-1.11	-0.26	0.64

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001

Certification by Plan's Enrolled Actuary

This revised application is filed on behalf of the Alaska United Food & Commercial Workers Pension Fund ("Plan") and sets forth the amount of Special Financial Assistance ("SFA") to which the Plan is entitled under section 4262(j)(1) of ERISA and §4262.4 of PBGC's SFA regulation. This application has been prepared on behalf of the Board of Trustees of the Plan. All supporting information pertaining to the findings presented in this application is described or contained within this application and the findings should not be relied upon for any other purpose than as stated herein.

Based on the data, assumptions, and methods described herein, we certify that the requested amount of SFA of \$97,836,438 is the amount to which the Plan is entitled which is the amount of SFA determined under the basic method described in §4262.4(a)(1).

We have relied on audited financial reports supplied by the Plan's auditor. We have also relied on participant data as of January 1, 2022 and financial information as of the SFA measurement date of December 31, 2022 supplied by the Plan Administrator. The participant data used for the SFA application is the census data used for the January 1, 2022 actuarial valuation, modified to reflect deaths detailed in the death audit process with the PBGC. We have not verified and customarily would not verify such information, but we have no reason to doubt its substantial accuracy. We have also relied on third party actuarial valuation software to generate future Plan demographics and the projected benefits to be paid from the Plan.

We have prepared this application in accordance with generally accepted actuarial principles and practices, and our understanding of the Code of Professional Conduct and applicable Actuarial Standards of Practice set out by the Actuarial Standards Board as well as applicable laws and regulations. To the best of our knowledge, the information supplied in this application is complete and accurate and, in our opinion, the individual assumptions used: (a) are reasonably related to the experience of the Plan and to reasonable expectations; and (b) represent our best estimate of anticipated experience under the Plan.

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

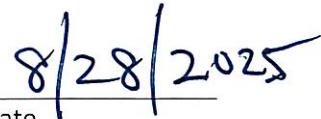
EIN / PN: 91-6123694 / 001

I, Paul Graf, am an actuary for Rael & Letson. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Certified by:

A handwritten signature in blue ink, appearing to read "Paul M. Graf", written over a horizontal line.

Paul Graf, Actuary, ASA, EA, MAAA
Consulting Actuary
Enrollment Number: 23-05627

A handwritten date "8/28/2025" in blue ink, written over a horizontal line.

Date

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001

Assumptions used for SFA Calculations

Interest Rates (Change from 2020 Certification)	<p>SFA Assets: 3.77%.</p> <p>Non-SFA Assets: 5.85%.</p> <p>(The interest rate used for funding standard account purposes is 7.50%)</p>
Operating Expenses (Change from 2020 Certification)	<p>We calculated the five-year average (2018 to 2022, inclusive) of each operating expense category (excluding PBGC premiums, actuarial retainer services, benefit administrator expenses, and expected SFA-related expenses) and increased the averages by two and a half years of inflation (multiplied by $1.02^{2.5}$) for assumed expenses in 2023. This average with inflation was then projected forward each year with 2% inflation for all future years.</p> <p>This amount was adjusted for the actual known actuarial retainer for 2023, 2024, and 2025. This retainer amount was agreed to by the Board at the October 2022 meeting.</p> <p>Benefit administrator fees are adjusted for the actual known retainer amounts for 2024, 2025, and 2026. This retainer amount was agreed to by the Board at the June 2023 meeting.</p> <p>SFA related fees paid by the Plan have been added to the baseline operating expenses, which were \$92,426 for 2023 and \$39,184 for 2024. SFA related fees paid by the Plan for 2025 are expected to be \$100,000 and \$0 thereafter.</p> <p>Future PBGC premiums are projected based on expected participant headcounts and PBGC premium levels. The per-participant PBGC premium level is \$35 for 2023, \$37 for 2024, \$39 for 2025, and is projected to increase with 2.0% inflation in future years, while also reflecting a one-time jump in premium due to the legislated increase to \$52 per participant in 2031; premiums are again assumed to increase with 2.0% inflation after the one-time jump at 2031.</p> <p>Future operating expenses are limited to 12% of benefit payments for each year.</p>
Inflation (Change from 2020 Certification)	<p>Long-term inflation assumption of 2.0% per year.</p>
Investment Expenses (No change from 2020 Certification)	<p>Assumed covered by investment earnings.</p>

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

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Justification for Demographic Assumptions	The Plan completed an experience study for the January 1, 2018 valuation. In that experience study, we updated numerous demographic assumptions including termination, retirement, percent married, male/female split, and form election percentages. We believe the demographic assumptions selected in our 2018 experience study to be our best estimate of future demographic experience for both valuation purposes and for determining the amount of SFA the Plan may receive.																																																
Mortality (Change from 2020 Certification)	Mortality base table: PRI-2012 Amount-Weighted, Blue Collar, sex-distinct, separate for annuitants, non-annuitants & beneficiaries.																																																
Mortality Improvement (Change from 2020 Certification)	The mortality assumption has been updated to reflect fully generational mortality improvements using the MP-2021, sex-distinct scaling factors.																																																
Termination Rates (No change from 2020 Certification)	<div>Termination of employees from participation in the plan is discounted in advance in accordance with a scale based on age and service. Termination Rates stop when first eligible to retire. The following is a sample of the termination rates:</div> <table><tr><th>Service</th><th>Select Rates</th><th></th><th>Age</th><th>Ultimate Rates</th></tr><tr><td>1</td><td>35.00%</td><td></td><td>20</td><td>20.00%</td></tr><tr><td>2</td><td>35.00%</td><td></td><td>25</td><td>20.00%</td></tr><tr><td>3</td><td>30.00%</td><td></td><td>30</td><td>20.00%</td></tr><tr><td>4</td><td>25.00%</td><td></td><td>35</td><td>15.00%</td></tr><tr><td></td><td></td><td></td><td>40</td><td>10.00%</td></tr><tr><td></td><td></td><td></td><td>45</td><td>7.50%</td></tr><tr><td></td><td></td><td></td><td>50</td><td>5.00%</td></tr><tr><td></td><td></td><td></td><td>55</td><td>5.00%</td></tr></table>				Service	Select Rates		Age	Ultimate Rates	1	35.00%		20	20.00%	2	35.00%		25	20.00%	3	30.00%		30	20.00%	4	25.00%		35	15.00%				40	10.00%				45	7.50%				50	5.00%				55	5.00%
Service	Select Rates		Age	Ultimate Rates																																													
1	35.00%		20	20.00%																																													
2	35.00%		25	20.00%																																													
3	30.00%		30	20.00%																																													
4	25.00%		35	15.00%																																													
			40	10.00%																																													
			45	7.50%																																													
			50	5.00%																																													
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Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001

Retirement Rates (No change from 2020 Certification)	Active and vested inactive participants are assumed to retire based on the following rate tables: <table><tr><th colspan="2">Active</th><th colspan="2">Vested Inactive</th></tr><tr><th>Age</th><th>Rate</th><th>Age</th><th>Rate</th></tr><tr><td>50-56</td><td>7.00%</td><td>50-56</td><td>5.00%</td></tr><tr><td>57</td><td>15.00%</td><td>57</td><td>25.00%</td></tr><tr><td>58-61</td><td>10.00%</td><td>58-64</td><td>10.00%</td></tr><tr><td>62-64</td><td>25.00%</td><td>65+</td><td>100.00%</td></tr><tr><td>65</td><td>40.00%</td><td></td><td></td></tr><tr><td>66-69</td><td>20.00%</td><td></td><td></td></tr><tr><td>70+</td><td>100.00%</td><td></td><td></td></tr></table>	Active		Vested Inactive		Age	Rate	Age	Rate	50-56	7.00%	50-56	5.00%	57	15.00%	57	25.00%	58-61	10.00%	58-64	10.00%	62-64	25.00%	65+	100.00%	65	40.00%			66-69	20.00%			70+	100.00%		
Active		Vested Inactive																																			
Age	Rate	Age	Rate																																		
50-56	7.00%	50-56	5.00%																																		
57	15.00%	57	25.00%																																		
58-61	10.00%	58-64	10.00%																																		
62-64	25.00%	65+	100.00%																																		
65	40.00%																																				
66-69	20.00%																																				
70+	100.00%																																				
Disability Rates (No change from 2020 Certification)	None assumed.																																				
Form of Benefit (No change from 2020 Certification)	For male participants not yet in pay status, 50% are assumed to elect a 100% Joint & Survivor Annuity and 50% are assumed to elect a Single Life Annuity. For female participants not yet in pay status, 25% are assumed to elect a 100% Joint & Survivor Annuity and 75% are assumed to elect a Single Life Annuity.																																				
Marital Status (No change from 2020 Certification)	50% of non-retired male participants and 25% of non-retired female participants are assumed to be married. Male employees have spouses 3 years younger, while females employees have spouses 1 year older.																																				
Active Participant (No change from 2020 Certification)	Worked at least 375 hours in covered employment.																																				
Missing Data (No change from 2020 Certification)	If not specified, participants are assumed to be male and the same age as the average of participants with the same status code.																																				

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001

New Entrant Profile Assumption (Change from 2020 Certification)	<p>The Plan’s new entrant profile assumption is based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan’s SFA measurement date (reflecting all new entrants and rehires in those five plan years rather than only those remaining in service). The profile assumption is developed based on the distributions of age, service, and gender using 5-year age bands.</p> <table><tr><th>Age Band</th><th>Average Service</th><th>% Male</th><th>Percent of Population</th></tr><tr><td>15 – 19</td><td>1.03</td><td>58%</td><td>11.333%</td></tr><tr><td>20 – 24</td><td>1.21</td><td>57%</td><td>27.397%</td></tr><tr><td>25 – 29</td><td>1.53</td><td>59%</td><td>14.384%</td></tr><tr><td>30 – 34</td><td>1.79</td><td>54%</td><td>7.285%</td></tr><tr><td>35 – 39</td><td>1.89</td><td>37%</td><td>7.908%</td></tr><tr><td>40 – 44</td><td>2.45</td><td>48%</td><td>6.849%</td></tr><tr><td>45 – 49</td><td>2.18</td><td>40%</td><td>6.040%</td></tr><tr><td>50 – 54</td><td>2.76</td><td>38%</td><td>6.102%</td></tr><tr><td>55 – 59</td><td>2.49</td><td>37%</td><td>7.285%</td></tr><tr><td>60 – 64</td><td>1.80</td><td>45%</td><td>3.176%</td></tr><tr><td>65 – 69</td><td>1.48</td><td>39%</td><td>1.432%</td></tr><tr><td>70 +</td><td>1.15</td><td>38%</td><td>0.809%</td></tr><tr><td>Total</td><td></td><td></td><td>100.000%</td></tr></table> <p>New entrants are assumed to work 1,568 hours equivalent to the expected hours worked during 2023 of 2,654,211 divided by the expected active count of 1,691 (1,717 active count in 2022 reduced by 1.5%).</p> <p>Each new entrant is then assumed to contribute \$0.73673 per hour of accruing money and \$1.22405 per hour of non-accruing money. This is the expected future accruing contribution rate calculated in Appendix B.</p> <p>New entrants are added to the plan population annually to the extent needed to produce total plan CBUs consistent with the plan’s CBU assumption.</p>	Age Band	Average Service	% Male	Percent of Population	15 – 19	1.03	58%	11.333%	20 – 24	1.21	57%	27.397%	25 – 29	1.53	59%	14.384%	30 – 34	1.79	54%	7.285%	35 – 39	1.89	37%	7.908%	40 – 44	2.45	48%	6.849%	45 – 49	2.18	40%	6.040%	50 – 54	2.76	38%	6.102%	55 – 59	2.49	37%	7.285%	60 – 64	1.80	45%	3.176%	65 – 69	1.48	39%	1.432%	70 +	1.15	38%	0.809%	Total			100.000%
Age Band	Average Service	% Male	Percent of Population																																																						
15 – 19	1.03	58%	11.333%																																																						
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60 – 64	1.80	45%	3.176%																																																						
65 – 69	1.48	39%	1.432%																																																						
70 +	1.15	38%	0.809%																																																						
Total			100.000%																																																						
Participant Exclusions (No change from 2020 Certification)	<p>No participants have been excluded from the valuation or the projections.</p> <p>There were zero (0) terminated vested participants over the age of 80 as of 1/1/2022.</p>																																																								

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001

Hours Assumption (CBUs) (Change from 2020 Certification)	Hours worked in 2023 are assumed to be 2,654,211 hours. Future plan years are assumed to decline by 1.50% per year for the following six years of the projection period (2023 through 2029), followed by 1.00% declines in each year from 2030 through 2051.
Hourly Contribution Rate (Change from 2020 Certification)	<p>The assumed benefit accruing contribution rate for determining the amount of SFA is \$0.73673/hr. for 2022. This rate is projected to remain level through the plan year ending in 2051.</p> <p>The assumed non-accruing contribution rate is based on the weighted-average non-accruing rate for all employers by year, based on the description in the applicable CBA in effect on July 9, 2021. The weighted average non-accruing contribution rate is \$1.22405 for 2023 and each year thereafter. No CBA in effect on or before July 9, 2021 included further contribution rate changes after January 1, 2023, which is why the rate remains flat effective January 1, 2023.</p>
Post-65 Late Retirement Increases	<p>The greatest of:</p> <ol style="list-style-type: none">1. The participant's accrued benefit at the earlier of age 57 or April 1, 2009, increased for late retirement from age 57 to actual retirement age. The late retirement increase factor is capped at age 85. <p><i>or</i></p> <ol style="list-style-type: none">2. The participant's accrued benefit at age 65, increased for late retirement from age 65 to actual retirement age. The late retirement increase factor is capped at age 85. <p><i>or</i></p> <ol style="list-style-type: none">3. The participant's total sum of accruals

Application for Special Financial Assistance

Plan Name: Alaska United Food & Commercial Workers Pension Fund

EIN / PN: 91-6123694 / 001


Withdrawal Liability Payments (Change from 2020 Certification)	<p>The projected decline in ongoing CBUs is anticipated to produce a moderate level of future withdrawal liability (“WL”) payments. It is anticipated that in years where we have a 1.5% decline in CBUs, withdrawal liability payments based on 0.051% of the total CBUs will arise. In years where the assumed decline in CBUs is different than 1.5%, the 0.051% factor is prorated accordingly.</p> <p>The annual WL payment amount established as “collectible” for each year’s decline in CBUs is equal to 0.051% (prorated as appropriate) * total plan annual CBUs (hours) * [total plan average assumed accruing contribution rate + limited total plan average assumed non-accruing contribution rate] * 74% collectability. The payment schedule for each year’s withdrawal payment amount is assumed to be payable over a 20-years payment period.</p> <ul style="list-style-type: none">• 0.051% is the average withdrawing employer hours (excludes de minimis withdrawals) over total hours for the 10 years preceding SFA measurement date,• 20 years is the assumed payment period for each annual withdrawal (due to the limitation imposed by Sec. 4219(c)(1)(B)),• 74% is the assumed collectability percentage, and• the non-accruing contributions are limited by the non-accruing contribution in effect in December of 2014 due to MPRA 2014. <p>The first projected withdrawal in the SFA projections is assumed to occur during 2025 with first payments made in 2026, as no withdrawal assessments actually occurred during 2023 or 2024.</p>														
Reciprocity (No change from 2020 Certification)	There is no reciprocity assumption.														
Participant Census Date (Change from 2020 Certification)	1/1/2022 census data used, after reflecting results from the independent death audit performed by PBI and the PBGC independent death audit on that data using the Social Security Administration Death Master File (“DMF”).														
Source of Census Data	1/1/2022 census data provided by the Plan Administrator.														
Participant Counts as of 1/1/2022	<table><tr><th>Participant Status</th><th>Count</th></tr><tr><td>Active</td><td>1,717</td></tr><tr><td>Deferred Vested</td><td>2,124</td></tr><tr><td>Retirees</td><td>1,966</td></tr><tr><td>Beneficiaries/Alternate Payees</td><td>197</td></tr><tr><td>Total</td><td>6,004</td></tr></table>			Participant Status	Count	Active	1,717	Deferred Vested	2,124	Retirees	1,966	Beneficiaries/Alternate Payees	197	Total	6,004
Participant Status	Count														
Active	1,717														
Deferred Vested	2,124														
Retirees	1,966														
Beneficiaries/Alternate Payees	197														
Total	6,004														


Alaska UFCW Pension Trust
Administered by Zenith American Solutions
12205 SW Tualatin Road, Suite 200
Tualatin, Oregon 97062
Toll Free: (833) 942-2315
Fax: 1(503) 867-8949


Application for Special Financial Assistance


Penalty of Perjury Statement

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the board of trustees of the Alaska United Food and Commercial Workers Pension Plan and that I have examined this application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application, all statements of fact contained in the application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.


Union Trustee


Employer Trustee


Date


Date

Application Checklist

v20240717p

Instructions for Section E, Item 1 of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance (SFA):


The Application to PBGC for Approval of Special Financial Assistance Checklist ("Application Checklist" or "Checklist") identifies all information required to be filed with an initial or revised application. For a supplemented application, instead use "Application Checklist - Supplemented." The Application Checklist is not required for a lock-in application.

For a plan required to submit additional information described in Addendum A of the SFA Filing Instructions, also complete Checklist Items #40.a. to #49.b., and if there is a merger as described in Addendum A, also complete Checklist Items #50 through #63.

Applications (including this Application Checklist), with the exception of lock-in applications, must be submitted to PBGC electronically through PBGC's e-Filing Portal, (<https://efilingportal.pbgc.gov/site/>). After logging into the e-Filing Portal, go to the Multiemployer Events section and click "Create New ME Filing." Under "Select a filing type," select "Application for Financial Assistance – Special." Note: revised and supplemented applications must be submitted by selecting "Create New ME Filing."

Note: If you go to the e-Filing Portal and do not see "Application for Financial Assistance – Special" under the "Select a Filing Type," then the e-Filing Portal is temporarily closed and PBGC is not accepting applications (other than lock-in applications) at the time, unless the plan is eligible to make an emergency filing under § 4262.10(f). PBGC's website, www.pbgc.gov, will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at www.pbgc.gov to inform prospective applicants about the current status of the e-Filing portal, as well as to provide advance notice of when PBGC expects to open or temporarily close the e-Filing Portal.

General instructions for completing the Application Checklist:

Complete all items that are shaded: 

If required information was already filed: (1) through PBGC's e-Filing Portal; or (2) through any means for an insolvent plan, a plan that has received a partition, or a plan that submitted an emergency filing, the filer may either upload the information with the application or include a statement in the Plan Comments section of the Application Checklist indicating the date on which and the submission with which the information was previously filed. For any such items previously provided, enter N/A as the **Plan Response**.

For a revised application, the filer may, but is not required to, submit an entire application. For all Application Checklist Items that were previously filed that are not being changed, the filer may include a statement in the Plan Comments section of the Application Checklist to indicate that the other information was previously provided as part of the initial application. For each, enter N/A as the **Plan Response**.

Instructions for specific columns:

Plan Response: Provide a response to each item on the Application Checklist, using only the **Response Options** shown for each Checklist Item.

Name(s) of Files Uploaded: Identify the full name of the file or files uploaded that are responsive to the Checklist Item. The column **Upload as Document Type** provides guidance on the "document type" to select when submitting documents on PBGC's e-Filing Portal.

Page Number Reference(s): For Checklist Items #22 to #29c, submit all information in a single document and identify here the relevant page numbers for each such Checklist Item.

Plan Comments: Use this column to provide explanations for any **Plan Response** that is N/A, to respond as may be specifically identified for Checklist Items, and to provide any optional explanatory comments.

Additional guidance is provided in the following columns:

Upload as Document Type: When uploading documents in PBGC's e-Filing Portal, select the appropriate Document Type for each document that is uploaded. This column provides guidance on the Document Type to select for each Checklist Item. You may upload more than one document using the same Document Type, and there may be Document Types on the e-Filing Portal for which you have no documents to upload.

Required Filenaming (if applicable): For certain Checklist Items, a specified format for naming the file is required.

SFA Instructions Reference: Identifies the applicable section and item number in PBGC's Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance.

You must select N/A if a Checklist Item # is not applicable to your application. **Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39 on the Application Checklist. If there has been an event as described in § 4262.4(f), complete Checklist Items #40.a. through #49.b., and if there has been a merger described in Addendum A, also complete Checklist Items #50 through #63. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #40.a. through #49.b. if you are required to complete Checklist Items # 40.a. through #49.b. Your application will also be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63 if you are required to complete Checklist Items #50 through #63.**

If a Checklist Item # asks multiple questions or requests multiple items, the Plan Response should only be Yes if the plan is providing all information requested for that Checklist Item.

Note, a Yes or No response is also required for Checklist Items #a through #f.

Note, in the case of a plan applying for priority consideration, the plan's application must also be submitted to the Treasury Department. If that requirement applies to an application, PBGC will transmit the application to the Treasury Department on behalf of the plan. See IRS Notice [NOTICE] for further information.

All information and documentation, unless covered by the Privacy Act, that is included in an SFA application may be posted on PBGC's website at www.pbgc.gov or otherwise publicly disclosed, without additional notification. Except to the extent required by the Privacy Act, PBGC provides no assurance of confidentiality in any information included in an SFA application.

Version Updates (newest version at top)

Version	Date updated
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v20240717p	07/17/2024	Update checklist items 11.c, 34.a, and 35 for death audit requirements and to align with instructions
v07272023p	07/27/2023	Updated checklist to include new Template 10 requirement and reflect changes to eligibility and death audit instructions
v20221129p	11/29/2022	Updated checklist item 11. for new death audit requirements
v20220802p	08/02/2022	Fixed some of the shading in the checklist
v20220706p	07/06/2022	

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
Plan Information, Checklist, and Certifications									
a.		Is this application a revised application submitted after the denial of a previously filed application for SFA?	Yes No	No	N/A	N/A		N/A	N/A
b.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was initially submitted under the interim final rule?	Yes No	No	N/A	N/A		N/A	N/A
c.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was submitted under the final rule?	Yes No	Yes	N/A	N/A		N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	Yes	N/A	N/A	Lock-in application filed 3/31/2023 same as previous application	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A		N/A	N/A
f.		Is this plan a MPRA plan as defined under § 4262.4(a)(3) of PBGC's SFA regulation?	Yes No	No	N/A	N/A		N/A	N/A
1.	Section B, Item (1)a.	Does the application include the most recent plan document or restatement of the plan document and all amendments adopted since the last restatement (if any)?	Yes No	Yes	Plan Document and Amendment AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
2.	Section B, Item (1)b.	Does the application include the most recent trust agreement or restatement of the trust agreement, and all amendments adopted since the last restatement (if any)?	Yes No	Yes	Trust Agreement and Amendment AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
3.	Section B, Item (1)c.	Does the application include the most recent IRS determination letter? Enter N/A if the plan does not have a determination letter.	Yes No N/A	Yes	IRS Determination Letter AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	Yes	2018AVR AK UFCW.pdf 2019AVR AK UFCW.pdf 2020AVR AK UFCW.pdf 2021AVR AK UFCW.pdf 2022AVR AK UFCW.pdf 2023AVR AK UFCW.pdf 2024AVR AK UFCW.pdf	N/A	7 actuarial valuation reports covering plan years 2018 through 2024. Same as previous application	Most recent actuarial valuation for the plan	YYYYAVR Plan Name
5.a.	Section B, Item (3)	Does the application include the most recent rehabilitation plan (or funding improvement plan, if applicable), including all subsequent amendments and updates, and the percentage of total contributions received under each schedule of the rehabilitation plan or funding improvement plan for the most recent plan year available?	Yes No	Yes	Rehabilitation Plan - update as of 20220304 AK UFCW.pdf	N/A	Same as previous application	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
5.b.		If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	N/A	N/A - include as part of documents in Checklist Item #5.a.	N/A	Historical document is contained in the rehabilitation plans. Same as previous application	Rehabilitation plan (or funding improvement plan, if applicable)	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

v20240717p

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

-----Filers provide responses here for each Checklist Item:-----

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
6.	Section B, Item (4)	Does the application include the plan's most recently filed (as of the filing date of the initial application) Form 5500 (Annual Return/Report of Employee Benefit Plan) and all schedules and attachments (including the audited financial statement)? Is the 5500 filing provided as a single document using the required filename convention?	Yes No	Yes	2022Form5500 AK UFCW.pdf 2023Form5500 AK UFCW.pdf	N/A	Same as previous application	Latest annual return/report of employee benefit plan (Form 5500)	YYYYForm5500 Plan Name
7.a.	Section B, Item (5)	Does the application include the plan actuary's certification of plan status ("zone certification") for the 2018 plan year and each subsequent annual certification completed before the filing date of the initial application? Enter N/A if the plan does not have to provide certifications for any requested plan year. Is each zone certification (including the additional information identified in Checklist Items #7.b. and #7.c. below, if applicable) provided as a single document, separately for each plan year, using the required filename convention?	Yes No N/A	Yes	2018Zone20180330 AK UFCW.pdf 2019Zone20190329 AK UFCW.pdf 2020Zone20200330 AK UFCW.pdf 2021Zone20210330 AK UFCW.pdf 2022Zone20220331 AK UFCW.pdf 2023Zone20230331 AK UFCW.pdf 2024Zone20240401 AK UFCW.pdf 2025Zone20250331 AK UFCW.pdf	N/A	8 zone certifications covering plan years 2018 through 2025. Same as previous application	Zone certification	YYYYZoneYYYYMMDD Plan Name, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.
7.b.		Does the application include documentation for all zone certifications that clearly identifies all assumptions used including the interest rate used for funding standard account purposes? If such information is provided in an addendum, addendums are only required for the most recent actuarial certification of plan status completed before January 1, 2021 and each subsequent annual certification. Is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7a.	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A		N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
7.c.		For a certification of critical and declining status, does the application include the required plan-year-by-plan-year projection (showing the items identified in Section B, Item (5)a. through (5)f. of the SFA Instructions) demonstrating the plan year that the plan is projected to become insolvent? If required, is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7.a. or if the application does not include a certification of critical and declining status.	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/A		N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
8.	Section B, Item (6)	Does the application include the most recent account statements for each of the plan's cash and investment accounts? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	Bank Statements AK UFCW.pdf Investment Statements AK UFCW.pdf	N/A	Same as previous application	Bank/Asset statements for all cash and investment accounts	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

v20240717p

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

-----Filers provide responses here for each Checklist Item:-----

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
9.	Section B, Item (7)	Does the application include the most recent plan financial statement (audited, or unaudited if audited is not available)? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	12-31-2022 Fin Statement (audited) AK UFCW.pdf 12-31-2022 Fin Statement (unaudited) AK UFCW.pdf	N/A	Same as previous application	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Does the application include all of the plan's written policies and procedures governing the plan’s determination, assessment, collection, settlement, and payment of withdrawal liability? Are all such items included as a single document using the required filenaming convention?	Yes No N/A	Yes	WDL AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	WDL Plan Name
11.a.	Section B, Item (9)a.	Does the application include documentation of a death audit to identify deceased participants that was completed on the census data used for SFA purposes, including identification of the service provider conducting the audit, date performed, the participant counts (provided separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) run through the death audit, and a copy of the results of the audit provided to the plan administrator by the service provider? If applicable, has personally identifiable information in this report been redacted prior to submission to PBGC? Is this information included as a single document using the required filenaming convention?	Yes No	Yes	Death Audit AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	Death Audit Plan Name
11.b.		If any known deaths occurred before the date of the census data used for SFA purposes, is a statement certifying these deaths were reflected for SFA calculation purposes provided?	Yes No N/A	Yes	N/A - include as part of documents in Checklist Item #11.a.	N/A		N/A	N/A - include as part of documents in Checklist Item #11.a.
11.c.	Section B, Item (9)b. & Item (9)c.	Does the application include full census data (Social Security Number, name, and participant status) of all participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format? Or, if this data was submitted in advance of the application, in accordance with Section B, Item (9)c. of the Instructions, does the application contain a description of how the results of PBGC’s independent death audit are reflected for SFA calculation purposes?	Yes No N/A	Yes		N/A	This information was provided in advance of the application. Same as previous application	Submit the data file and the date of the census data through PBGC’s secure file transfer system, Leapfile. Go to http://pbgc.leapfile.com, click on “Secure Upload” and then enter sfa@pbgc.gov as the recipient email address and upload the file(s) for secure transmission.	Include as the subject “Submission of Terminated Vested Census Data for (Plan Name),” and as the memo “(Plan Name) terminated vested census data dated (date of census data) through Leapfile for independent audit by PBGC.”
12.	Section B, Item (10)	Does the application include information required to enable the plan to receive electronic transfer of funds if the SFA application is approved, including (if applicable) a notarized payment form? See SFA Instructions, Section B, Item (10).	Yes No	Yes	Payment Enrollment AK UFCW.pdf	N/A	Same as previous application	Other	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

v20240717p

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 1 AK UFCW.xlsx	N/A	Same as previous application	Financial assistance spreadsheet (template)	Template 1 Plan Name
14.	Section C, Item (2)	If the plan was required to enter 10,000 or more participants on line 6f of the most recently filed Form 5500 (by the filing date of the initial application), does the application include a current listing of the 15 largest contributing employers (the employers with the largest contribution amounts) and the amount of contributions paid by each employer during the most recently completed plan year before the filing date of the initial application (without regard to whether a contribution was made on account of a year other than the most recently completed plan year)? If this information is required, it is required for the 15 largest contributing employers even if the employer's contribution is less than 5% of total contributions. Enter N/A if the plan is not required to provide this information. See Template 2. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	Plan has less than 10,000 participants and is not required to provide this information. Same as previous application	Contributing employers	Template 2 Plan Name
15.	Section C, Item (3)	Does the application include historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the unit used), average contribution rates, and number of active participants at the beginning of each plan year? For the same period, does the application show all other sources of non-investment income such as withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and other identifiable sources of contributions? See Template 3. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 3 AK UFCW.xlsx	N/A	Same as previous application	Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	Template 3 Plan Name
16.a.	Section C, Items (4)a., (4)e., and (4)f.	Does the application include the information used to determine the amount of SFA for the plan using the basic method described in § 4262.4(a)(1) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, 4A-4 SFA Details .4(a)(1) sheet and Section C, Item (4) of the SFA Filing Instructions for more details on these requirements. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 4a AK UFCW.xlsx	N/A	Revised due to PBGC comments discussed on 8/18 and PBGC email correspondence on 8/19	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 4A Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

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EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

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v20240717p

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)e. - MPRA plan information A.	If the plan is a MPRA plan, does the application also include the information used to determine the amount of SFA for the plan using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, <i>4A-5 SFA Details .4(a)(2)(i)</i> sheet and Addendum D for more details on these requirements. Enter N/A if the plan is not a MPRA Plan.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	Plan is not a MPRA Plan. Same as previous application	N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also explicitly identify the projected SFA exhaustion year based on the <u>increasing assets method</u> ? See Template 4A, <i>4A-5 SFA Details .4(a)(2)(i)</i> sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the present value method.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	Plan is not a MPRA Plan. Same as previous application	N/A	N/A - included in Template 4A Plan Name
16.b.iii.	Addendum D Section C, Item (4)a. - MPRA plan information B Addendum D Section C, Item (4)e. (4)f., and (4)g. - MPRA plan information B.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including <i>4B-1 SFA Ben Pmts</i> sheet, <i>4B-2 SFA Details 4(a)(2)(ii)</i> sheet, and <i>4B-3 SFA Exhaustion</i> sheet? See Addendum D and Template 4B. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the increasing assets method.	Yes No N/A	N/A		N/A	Plan is not a MPRA Plan. Same as previous application	N/A	Template 4B Plan Name
16.c.	Section C, Items (4)b. and (4)c.	Does the application include identification of the non-SFA interest rate and the SFA interest rate, including details on how each was determined? See Template 4A, <i>4A-1 Interest Rates</i> sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.d.	Section C, Item (4)e.ii.	For each year in the SFA coverage period, does the application include the projected benefit payments (excluding make-up payments, if applicable), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants? See Template 4A, <i>4A-2 SFA Ben Pmts</i> sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.e.	Section C, Item (4)e.iv. and (4)e.v.	For each year in the SFA coverage period, does the application include a breakdown of the administrative expenses between PBGC premiums and all other administrative expenses? Does the application include the projected total number of participants at the beginning of each plan year in the SFA coverage period? See Template 4A, <i>4A-3 SFA Pcount and Admin Exp</i> sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
17.a.	Section C, Item (5)	For a plan that is not a MPRA plan, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.a., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>basic method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as in Checklist Item #16.a.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. If (a) the plan is a MPRA plan, or if (b) this item is not required for a plan that is not a MPRA plan, enter N/A. If entering N/A due to (b), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 5a AK UFCW.xlsx	N/A	Revised due to PBGC comments discussed on 8/18 and PBGC email correspondance on 8/19	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.b.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u> , does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.b.i., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>increasing assets method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Checklist Item #16.b.i.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not a MPRA Plan. Same as previous application	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.c.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u> , does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Item #16.b.iii. that shows the amount of SFA that would be determined using the <u>present value method</u> if the assumptions used/methods are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's SFA interest rate which should be the same as used in Checklist Item #16.b.iii. See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not a MPRA Plan. Same as previous application	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5B Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
18.a.	Section C, Item (6)	For a plan that is not a MPRA plan, does the application include a reconciliation of the change in the total amount of requested SFA due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.a? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.a. Enter N/A if the requested SFA amount in Checklist Item #16.a. is the same as the amount shown in the Baseline details of Checklist Item #17.a. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. If the plan is a MPRA plan, enter N/A. If the plan is otherwise not required to provide this item, enter N/A and provide an explanation in the Plan Comments. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 6a AK UFCW.xlsx	N/A	Revised due to PBGC comments discussed on 8/18 and PBGC email correspondance on 8/19	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name
18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>increasing assets method</u> due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.i.? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.b. Enter N/A if the requested SFA amount in Checklist Item #16.b.i. is the same as the amount shown in the Baseline details of Checklist Item #17.b. See Addendum D. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement, and enter N/A if this item is not otherwise required. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not a MPRA Plan. Same as previous application	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
18.c.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the <u>present value method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>present value method</u> due to each change in assumption/method from Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.iii.? See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not a MPRA Plan. Same as previous application	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6B Plan Name
19.a.	Section C, Item (7)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application include a table identifying which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status, and does that table include brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable (an abbreviated version of information provided in Checklist Item #28.a.)? Enter N/A if the plan is eligible for SFA under § 4262.3(a)(2) or § 4262.3(a)(4) or if the plan is eligible based on a certification of plan status completed before 1/1/2021. Also enter N/A if the plan is eligible based on a certification of plan status completed after 12/31/2020 but that reflects the same assumptions as those in the pre-2021 certification of plan status. See Template 7, 7a Assump Changes for Elig sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No N/A	Yes	Template 7 AK UFCW.xlsx	N/A	Same as previous application	Financial assistance spreadsheet (template)	Template 7 Plan Name.

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
19.b.	Section C, Item (7)b.	Does the application include a table identifying which assumptions/methods used to determine the requested SFA differ from those used in the pre-2021 certification of plan status (except the interest rates used to determine SFA)? Does this item include brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? If a changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A “Adoption of assumptions not previously factored into pre-2021 certification of plan status” of Section III, Acceptable Assumption Changes of PBGC’s SFA assumptions guidance, does the application state so? This should be an abbreviated version of information provided in Checklist Item #28.b. See Template 7, <i>7b Assump Changes for Amount</i> sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No	Yes	Template 7 AK UFCW.xlsx	N/A	Same as previous application	Financial assistance spreadsheet (template)	Template 7 Plan Name
20.a.	Section C, Item (8)	Does the application include details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount, including total contributions, contribution base units (including identification of base unit used), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams? See Template 8.	Yes No	Yes	Template 8 AK UFCW.xlsx	N/A	Same as previous application	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 8 Plan Name
20.b.		Does the application separately show the amounts of projected withdrawal liability payments for employers that are currently withdrawn as of the date the initial application is filed, and assumed future withdrawals? Does the application also provide the projected number of active participants at the beginning of each plan year? See Template 8.	Yes No	Yes	N/A - include as part of Checklist Item #20.a.	N/A		N/A	N/A - included in Template 8 Plan Name
21.	Section C, Item (10)	Does the application provide a table identifying and describing all assumptions and methods used in i) the pre-2021 certification of plan status, ii) the “Baseline” projection in Section C Item (5), and iii) the determination of the amount of SFA in Section C Item (4)? Does the table state if each changed assumption falls under Section III, Acceptable Assumption Changes, or Section IV, Generally Accepted Assumption Changes, in PBGC’s SFA assumptions guidance, or if it should be considered an “Other Change”? Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 10 AK UFCW.xlsx	N/A	Revised due to PBGC comments discussed on 8/18 and PBGC email correspondance on 8/19.	Financial assistance spreadsheet (template)	Template 10 Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

APPLICATION CHECKLIST

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PN:	001
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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
22.	Section D	Was the application signed and dated by an authorized trustee who is a current member of the board of trustees or another authorized representative of the plan sponsor and include the printed name and title of the signer?	Yes No	Yes	SFA App AK UFCW.pdf		SFA App AK UFCW.pdf Identify here the name of the single document that includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.). Revised due to PBGC comments discussed on 8/18 and PBGC email correspondence on 8/19.	Financial Assistance Application	SFA App Plan Name
23.a.	Section D, Item (1)	For a plan that is not a MPRA plan, does the application include an optional cover letter? Enter N/A if the plan is a MPRA plan, or if the plan is not a MPRA plan and did not include an optional cover letter.	Yes N/A	Yes	N/A - included as part of SFA App Plan Name		For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
23.b.		For a plan that is a MPRA plan, does the application include a cover letter? Does the cover letter identify the calculation method (basic method, increasing assets method, or present value method) that provides the greatest amount of SFA? For a MPRA plan with a partition, does the cover letter include a statement that the plan has been partitioned under section 4233 of ERISA? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		Plan is not a MPRA Plan. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Does the application include the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives?	Yes No	Yes	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Does the application identify the eligibility criteria in § 4262.3 that qualifies the plan as eligible to receive SFA, and include the requested information for each item that is applicable, as described in Section D, Item (3) of the SFA Filing Instructions?	Yes No	Yes	N/A - included as part of SFA App Plan Name		Eligible for SFA based on §4262.3(a)(3) Same as previous application	N/A	N/A - included as part of SFA App Plan Name
26.a.	Section D, Item (4)	If the plan's application is submitted on or before March 11, 2023, does the application identify the plan's priority group (see § 4262.10(d)(2))? Enter N/A if the plan's application is submitted after March 11, 2023.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		No priority group claimed. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
26.b.		If the plan is submitting an emergency application under § 4262.10(f), is the application identified as an emergency application with the applicable emergency criteria identified? Enter N/A if the plan is not submitting an emergency application.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		No emergency criteria claimed. Same as previous application	N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
27.	Section D, Item (5)	Does the application include a detailed narrative description of the development of the assumed future contributions and assumed future withdrawal liability payments used in the basic method (and in the increasing assets method for a MPRA plan)?	Yes No	Yes	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application identify which assumptions/methods (if any) used in showing the plan's eligibility for SFA differ from those used in the most recent certification of plan status completed before 1/1/2021? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Enter N/A if the plan is not eligible under § 4262.3(a)(1) or § 4262.3(a)(3). Enter N/A if there are no such assumption changes.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
28.b.	Section D, Item (6)b.	Does the application identify which assumptions/methods (if any) used to determine the requested SFA amount differ from those used in the most recent certification of plan status completed before 1/1/2021 (excluding the plan's non-SFA and SFA interest rates, which must be the same as the interest rates required by § 4262.4(e)(1) and (2))? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Does the application state if the changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A “Adoption of assumptions not previously factored into pre-2021 certification of plan status” of Section III, Acceptable Assumption Changes of PBGC’s SFA Assumptions?	Yes No	Yes	N/A - included as part of SFA App Plan Name			N/A	N/A - included as part of SFA App Plan Name
28.c.	Section D, Item (6)	If the mortality assumption uses a plan-specific mortality table or a plan-specific adjustment to a standard mortality table (regardless of if the mortality assumption is changed or unchanged from that used in the most recent certification of plan status completed before 1/1/2021), is supporting information provided that documents the methodology used and the rationale for selection of the methodology used to develop the plan-specific rates, as well as detailed information showing the determination of plan credibility and plan experience? Enter N/A is the mortality assumption does not use a plan-specific mortality table or a plan-specific adjustment to a standard mortality table for eligibility or for determining the SFA amount	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		Plan uses 2020 static mortality tables provided in IRC Regulations Section 1.431(c)(6)-1, as prescribed by IRS Notice 2019-26. Same as previous application	N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
29.a.	Section D, Item (7)	Does the application include, for an eligible plan that implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA, a narrative description of how the plan will reinstate the benefits that were previously suspended and a proposed schedule of payments (equal to the amount of benefits previously suspended) to participants and beneficiaries? Enter N/A for a plan that has not implemented a suspension of benefits.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		Plan has not implemented a suspension of benefits. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	If Yes was entered for Checklist Item #29.a., does the proposed schedule show the yearly aggregate amount and timing of such payments, and is it prepared assuming the effective date for reinstatement is the day after the SFA measurement date? Enter N/A for a plan that entered N/A for Checklist Item #29.a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		Entered N/A for Checklist Item #29.a. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
29.c.	Section D, Item (7)	If the plan restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, does the proposed schedule reflect the amount and timing of payments of restored benefits and the effect of the restoration on the benefits remaining to be reinstated? Enter N/A for a plan that did not restore benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date. Also enter N/A for a plan that entered N/A for Checklist Items #29.a. and #29.b.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		Entered N/A for Checklist Items #29.a. and #29.b. Same as previous application	N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Does the application include a fully completed Application Checklist, including the required information at the top of the Application Checklist (plan name, employer identification number (EIN), 3-digit plan number (PN), and SFA amount requested)?	Yes No	Yes		N/A		Special Financial Assistance Checklist	App Checklist Plan Name
30.b.	Section E, Item (1) - Addendum A	If the plan is required to provide information required by Addendum A of the SFA Filing Instructions (for "certain events"), are the additional Checklist Items #40.a. through #49.b. completed? Enter N/A if the plan is not required to submit the additional information described in Addendum A.	Yes No N/A	N/A	N/A	N/A	Plan is not required to submit the additional information described in Addendum A. Same as previous application	Special Financial Assistance Checklist	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
31.	Section E, Item (2)	If the plan claims SFA eligibility under § 4262.3(a)(1) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(1) or claims SFA eligibility under § 4262.3(a)(1) using a zone certification completed before January 1, 2021, enter N/A. Is the information for this Checklist Item #31 contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	Plan does not claim SFA eligibility under §4262.3(a)(1). Same as previous application	Financial Assistance Application	SFA Elig Cert CD Plan Name
32.a.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(3) or claims SFA eligibility under § 4262.3(a)(3) using a zone certification completed before January 1, 2021, enter N/A. Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?		Yes	SFA Elig Cert C AK UFCW.pdf	N/A	Eligible for SFA based on §4262.3(a)(3) same as previous application	Financial Assistance Application	SFA Elig Cert C Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
32.b.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation, does the application include a certification from the plan's enrolled actuary that the plan qualifies for SFA based on the applicable certification of plan status for SFA eligibility purposes for the specified year, and by meeting the other requirements of § 4262.3(c) of PBGC's SFA regulation. Does the provided certification include: (i) identification of the specified year for each component of eligibility (certification of plan status for SFA eligibility purposes, modified funding percentage, and participant ratio) (ii) derivation of the modified funded percentage (iii) derivation of the participant ratio Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above? Does the certification identify all assumptions and methods (including supporting rationale, and where applicable, reliance on the plan sponsor) used to develop the withdrawal liability receivable that is utilized in the calculation of the modified funded percentage? Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3).	Yes No N/A	Yes	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name
33.	Section E, Item (4)	If the plan's application is submitted on or prior to March 11, 2023, does the application include a certification from the plan's enrolled actuary that the plan is eligible for priority status, with specific identification of the applicable priority group? This item is not required (enter N/A) if the plan is insolvent, has implemented a MPRA suspension as of 3/11/2021, is in critical and declining status and had 350,000+ participants, or is listed on PBGC's website at <i>www.pbgc.gov</i> as being in priority group 6. See § 4262.10(d). Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the filename uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	The Plan is not filing an application on or before March 11, 2023. Same as previous application	Financial Assistance Application	PG Cert Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
34.a.	Section E, Item (5)	Does the application include the certification by the plan's enrolled actuary that the requested amount of SFA is the amount to which the plan is entitled under section 4262(j)(1) of ERISA and § 4262.4 of PBGC's SFA regulation? Does this certification include: (i) plan actuary's certification that identifies the requested amount of SFA and certifies that this is the amount to which the plan is entitled? (ii) clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? (iii) the count of participants (provided separately, after reflection of the death audit results in Section B(9), for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) as of the participant census date? Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?	Yes No	Yes	SFA Amount Cert AK UFCW.pdf	N/A	Revised due to PBGC comments discussed on 8/18 and PBGC email correspondance on 8/19	Financial Assistance Application	SFA Amount Cert Plan Name
34.b.		If the plan is a MPRA plan, does the certification by the plan's enrolled actuary identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the “present value method” described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the “present value method” described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A	Plan is not a MPRA Plan. Same as previous application	N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name

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35.	Section E, Item (6)	Does the application include the plan sponsor's identification of the amount of fair market value of assets at the SFA measurement date and certification that this amount is accurate? Does the application also include: (i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)? (ii) a reconciliation of the fair market value of assets from the date of the most recent audited plan financial statements to the SFA measurement date (showing beginning and ending fair market value of assets for this period as well as the following items for the period: contributions, withdrawal liability payments, benefits paid, administrative expenses, and investment income)? (iii) if the SFA measurement date is the end of a plan year for which the audited plan financial statements have been issued, does the application include a reconciliation schedule showing adjustments, if any, made to the audited fair market value of assets used to determine the SFA amount? With the exception of account statements and financial statements already provided as Checklist Items #8 and #9, is all information contained in a single document that is uploaded using the required filenaming convention?	Yes No	Yes	FMV Cert AK UFCW.pdf	N/A	Same as previous application	Financial Assistance Application	FMV Cert Plan Name
36.	Section E, Item (7)	Does the application include a copy of the executed plan amendment required by § 4262.6(e)(1) of PBGC's SFA regulation which (i) is signed by authorized trustee(s) of the plan and (ii) includes the plan compliance language in Section E, Item (7) of the SFA Filing Instructions?	Yes No	Yes	Compliance Amend AK UFCW.pdf	N/A	Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	Compliance Amend Plan Name
37.	Section E, Item (8)	In the case of a plan that suspended benefits under section 305(e)(9) or section 4245 of ERISA, does the application include: (i) a copy of the proposed plan amendment(s) required by § 4262.6(e)(2) to reinstate suspended benefits and pay make-up payments? (ii) a certification by the plan sponsor that the proposed plan amendment(s) will be timely adopted? Is the certification signed by either all members of the plan's board of trustees or by one or more trustees duly authorized to sign the certification on behalf of the entire board (including, if applicable, documentation that substantiates the authorization of the signing trustees)? Enter N/A if the plan has not suspended benefits. Is all information included in a single document that is uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	Plan has not implemented a suspension of benefits. Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	Reinstatement Amend Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

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APPLICATION CHECKLIST

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

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38.	Section E, Item (9)	In the case of a plan that was partitioned under section 4233 of ERISA, does the application include a copy of the executed plan amendment required by § 4262.9(c)(2)? Enter N/A if the plan was not partitioned. Is the document uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	Plan was not partitioned. Same as previous application	Pension plan documents, all versions available, and all amendments signed and dated	Partition Amend Plan Name
39.	Section E, Item (10)	Does the application include one or more copies of the penalties of perjury statement (see Section E, Item (10) of the SFA Filing Instructions) that (a) are signed by an authorized trustee who is a current member of the board of trustees, and (b) includes the trustee's printed name and title. Is all such information included in a single document and uploaded using the required filenaming convention?	Yes No	Yes	Penalty AK UFCW.pdf	N/A	A new penalties of perjury statement has been signed for this revised application.	Financial Assistance Application	Penalty Plan Name
Additional Information for Certain Events under § 4262.4(f) - Applicable to Any Events in § 4262.4(f)(2) through (f)(4) and Any Mergers in § 4262.4(f)(1)(ii)									
NOTE: If the plan is not required to provided information described in Addendum A of the SFA Filing Instructions, the Plan Response should be left blank for the remaining Checklist Items.									
40.a.	Addendum A for Certain Events Section C, Item (4)	Does the application include an additional version of Checklist Item #16.a. (also including Checklist Items #16.c., #16.d., and #16.e.), that shows the determination of the SFA amount using the basic method described in § 4262.4(a)(1) as if any events had not occurred? See Template 4A.	Yes No			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: <i>Template 4A Plan Name CE</i> . For an additional submission due to a merger, <i>Template 4A Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
40.b.i.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.i. that shows the determination of the SFA amount using the increasing assets method as if any events had not occurred? See Template 4A, sheet <i>4A-5 SFA Details .5(a)(2)(i)</i> . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A		N/A - included as part of file in Checklist Item #40.a.	N/A		N/A	N/A - included as part of file in Checklist Item #40.a.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

v20240717p

Unless otherwise specified:
YYYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.ii. that explicitly identifies the projected SFA exhaustion year based on the <u>increasing assets method</u> ? See Template 4A, <i>4A-5 SFA Details .4(a)(2)(i)</i> sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.iii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include an additional version of Checklist Item #16.b.iii. that shows the determination of the SFA amount using the <u>present value method</u> as if any events had not occurred? See Template 4B, sheet <i>4B-1 SFA Ben Pmts</i> , sheet <i>4B-2 SFA Details .4(a)(2)(ii)</i> , and sheet <i>4B-3 SFA Exhaustion</i> . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: <i>Template 4B Plan Name CE</i> . For an additional submission due to a merger, <i>Template 4B Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
41.	Addendum A for Certain Events Section C, Item (4)	For any merger, does the application show the SFA determination for this plan <u>and for each plan merged into this plan</u> (each of these determined as if they were still separate plans)? See Template 4A for a non-MPRA plan using the basic method, and for a MPRA plan using the increasing assets method. See Template 4B for a MPRA Plan using the present value method. Enter N/A if the plan has not experienced a merger.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For an additional submission due to a merger, <i>Template 4A (or Template 4B) Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
42.a.	Addendum A for Certain Events Section D	Does the application include a narrative description of any event and any merger, including relevant supporting documents which may include plan amendments, collective bargaining agreements, actuarial certifications related to a transfer or merger, or other relevant materials?	Yes No		N/A - included as part of SFA App Plan Name		For each Checklist Item #42.a. through #45.b., identify the relevant page number(s) within the single document. Same as previous application	Financial Assistance Application	<i>SFA App Plan Name</i>
42.b.	Addendum A for Certain Events Section D	For a transfer or merger event, does the application include identifying information for all plans involved including plan name, EIN and plan number, and the date of the transfer or merger?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.a.	Addendum A for Certain Events Section D	Does the narrative description in the application identify the amount of SFA reflecting any event, the amount of SFA determined as if the event had not occurred, and confirmation that the requested SFA is no greater than the amount that would have been determined if the event had not occurred, unless the event is a contribution rate reduction and such event lessens the risk of loss to plan participants and beneficiaries?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
EIN:	91-6123694
PN:	001
SFA Amount Requested:	\$95,275,589

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

-----Filers provide responses here for each Checklist Item:-----

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
43.b.	Addendum A for Certain Events Section D	For a merger, is the determination of SFA as if the event had not occurred equal to the sum of the amount that would be determined for this plan and each plan merged into this plan (each as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.a.	Addendum A for Certain Events Section D	Does the application include an additional version of Checklist Item #25 that shows the determination of SFA eligibility as if any events had not occurred?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.b.	Addendum A for Certain Events Section D	For any merger, does this item include demonstrations of SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.a.	Addendum A for Certain Events Section D	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a detailed demonstration that shows that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.b.	Addendum A for Certain Events Section D	Does the demonstration in Checklist Item #45.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the plan entered N/A for Checklist Item #45.a.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
46.a.	Addendum A for Certain Events Section E, Items (2) and (3)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA eligibility but with eligibility determined as if any events had not occurred? This should be in the format of Checklist Item #31 if the SFA eligibility is based on the plan status of critical and declining using a zone certification completed on or after January 1, 2021. This should be in the format of Checklist Items #32.a. and #32.b. if the SFA eligibility is based on the plan status of critical using a zone certification completed on or after January 1, 2021. If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Is all relevant information contained in a single document and uploaded using the required filenaming convention?	Yes No N/A			N/A		Financial Assistance Application	SFA Elig Cert Plan Name CE

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:

Alaska UFCW Pension Plan

EIN:

91-6123694

PN:

001

SFA Amount Requested:

\$95,275,589

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v20240717p

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Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	For any merger, does the application include additional certifications of the SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	<i>SFA Elig Cert Plan Name Merged CE</i> "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
47.a.	Addendum A for Certain Events Section E, Item (5)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA amount (in the format of Checklist Item #34.a.), but with the SFA amount determined as if any events had not occurred?	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE
47.b.	Addendum A for Certain Events Section E, Item (5)	If the plan is a MPRA plan, does the certification in Checklist Item #46.a. identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the “present value method” described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the “present value method” described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
47.c.	Addendum A for Certain Events Section E, Item (5)	Does the certification in Checklist Items #47.a. and #47.b. (if applicable) clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information?	Yes No		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
48.a.	Addendum A for Certain Events Section E, Item (5)	For any merger, does the application include additional certifications of the SFA amount determined for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans) ? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	<i>SFA Amount Cert Plan Name Merged CE</i> "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
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Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
48.b.	Addendum A for Certain Events Section E, Item (5)	For any merger, do the certifications clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A - included in SFA Amount Cert Plan Name CE
49.a.	Addendum A for Certain Events Section E	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a certification from the plan's enrolled actuary (or, if appropriate, from the plan sponsor) with respect to the demonstration to support a finding that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A			N/A		Financial Assistance Application	Cont Rate Cert Plan Name CE
49.b.	Addendum A for Certain Events Section E	Does the demonstration in Checklist Item #48.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A - included in Cont Rate Cert Plan Name CE

Additional Information for Certain Events under § 4262.4(f) - Applicable Only to Any Mergers in § 4262.4(f)(1)(ii)

Plans that have experienced mergers identified in § 4262.4(f)(1)(ii) must complete Checklist Items #50 through #63. If you are required to complete Checklist Items #50 through #63, your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63. All other plans should not provide any responses for Checklist Items #50 through #63.

50.	Addendum A for Certain Events Section B, Item (1)a.	In addition to the information provided with Checklist Item #1, does the application also include similar plan documents and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
51.	Addendum A for Certain Events Section B, Item (1)b.	In addition to the information provided with Checklist Item #2, does the application also include similar trust agreements and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

Plan name:	Alaska UFCW Pension Plan
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v20240717p

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
52.	Addendum A for Certain Events Section B, Item (1)c.	In addition to the information provided with Checklist Item #3, does the application also include the most recent IRS determination for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if the plan does not have a determination letter.	Yes No N/A			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
53.	Addendum A for Certain Events Section B, Item (2)	In addition to the information provided with Checklist Item #4, for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii), does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the application filing date?	Yes No			N/A	Identify here how many reports are provided. Same as previous application	Most recent actuarial valuation for the plan	YYYYAVR Plan Name Merged, where "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
54.	Addendum A for Certain Events Section B, Item (3)	In addition to the information provided with Checklist Items #5.a. and #5.b., does the application include similar rehabilitation plan information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	In addition to the information provided with Checklist Item #6, does the application include similar Form 5500 information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Latest annual return/report of employee benefit plan (Form 5500)	YYYYForm5500 Plan Name Merged, "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
56.	Addendum A for Certain Events Section B, Item (5)	In addition to the information provided with Checklist Items #7.a., #7.b., and #7.c., does the application include similar certifications of plan status for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A	Identify how many zone certifications are provided. Same as previous application	Zone certification	YYYYZoneYYYYMMDD Plan Name Merged, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared. "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
57.	Addendum A for Certain Events Section B, Item (6)	In addition to the information provided with Checklist Item #8, does the application include the most recent cash and investment account statements for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Bank/Asset statements for all cash and investment accounts	N/A
58.	Addendum A for Certain Events Section B, Item (7)	In addition to the information provided with Checklist Item #9, does the application include the most recent plan financial statement (audited, or unaudited if audited is not available) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

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-----Filers provide responses here for each Checklist Item:-----

Unless otherwise specified:
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Plan Name = abbreviated plan name

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
59.	Addendum A for Certain Events Section B, Item (8)	In addition to the information provided with Checklist Item #10, does the application include all of the written policies and procedures governing the plan’s determination, assessment, collection, settlement, and payment of withdrawal liability for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Are all such items included in a single document using the required filenaming convention?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	<i>WDL Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
60.	Addendum A for Certain Events Section B, Item (9)	In addition to the information provided with Checklist Item #11, does the application include documentation of a death audit (with the information described in Checklist Item #11) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No					Pension plan documents, all versions available, and all amendments signed and dated	<i>Death Audit Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
61.	Addendum A for Certain Events Section C, Item (1)	In addition to the information provided with Checklist Item #13, does the application include the same information in the format of Template 1 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that fully merged into this plan is not required to respond Yes to line 8b(1) on the most recently filed Form 5500 Schedule MB.	Yes No N/A					Financial assistance spreadsheet (template)	<i>Template 1 Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
62.	Addendum A for Certain Events Section C, Item (2)	In addition to the information provided with Checklist Item #14, does the application include the same information in the format of Template 2 (if required based on the participant threshold) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that merged into this plan has less than 10,000 participants on line 6f of the most recently filed Form 5500.	Yes No N/A					Contributing employers	<i>Template 2 Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name fore the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	In addition to the information provided with Checklist Item #15, does the application include similar information in the format of Template 3 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)?	Yes No					Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	<i>Template 3 Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

TEMPLATE 4A

v20221102p

SFA Determination - under the "basic method" for all plans, and under the "increasing assets method" for MPRA plans

File name: *Template 4A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

If submitting additional information due to a merger under § 4262.4(f)(1)(ii): *Template 4A Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

If submitting additional information due to certain events with limitations under § 4262.4(f)(1)(i): *Template 4A Plan Name Add*, where "Plan Name" is an abbreviated version of the plan name.

If submitting a supplemented application under § 4262.4(g)(6): *Template 4A Supp Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (4) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

IFR filers submitting a supplemented application should see Addendum C for more information.

MPRA plans using the "increasing assets method" should see Addendum D for more information.

For all plans, provide information used to determine the amount of SFA under the "basic method" described in § 4262.4(a)(1).

For MPRA plans, also provide information used to determine the amount of SFA under the "increasing assets method" described in § 4262.4(a)(2)(i).

The information to be provided is:

NOTE: All items below are provided on Sheet '4A-4 SFA Details .4(a)(1)' unless otherwise indicated.

- a. The amount of SFA calculated using the "basic method", determined as a lump sum as of the SFA measurement date.
- b. Non-SFA interest rate required under § 4262.4(e)(1) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]
- c. SFA interest rate required under § 4262.4(e)(2) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]
- d. Fair market value of assets as of the SFA measurement date. This amount should include any assets at the SFA measurement date attributable to financial assistance received by the plan under section 4261 of ERISA, but should not reflect a payable for amounts owed to PBGC for all amounts of such financial assistance received by the plan.

e. For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"):

- i. Separately identify the projected amount of contributions, projected withdrawal liability payments reflecting a reasonable allowance for amounts considered uncollectible, and other payments expected to be made to the plan (excluding the amount of financial assistance under section 4261 of ERISA and SFA to be received by the plan).
- ii. Identify the benefit payments described in § 4262.4(b)(1) (including any benefits that were restored under 26 CFR 1.432(e)(9)-(1)(e)(3) and excluding the payments in e.iii. below), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants.

[Sheet: 4A-2 SFA Ben Pmts]

Identify total benefit payments paid and expected to be paid from projected SFA assets separately from total benefit payments paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

- iii. Separately identify the make-up payments described in § 4262.4(b)(1) attributable to the reinstatement of benefits under § 4262.15 that were previously suspended through the SFA measurement date.

[Also see applicable examples in Section C, Item (4)e.iii. of the SFA instructions.]

- iv. Separately identify administrative expenses paid and expected to be paid (excluding the amount owed PBGC under section 4261 of ERISA) for premiums to PBGC and for all other administrative expenses.

[Sheet: 4A-3 SFA Pcount and Admin Exp]

Identify total administrative expenses paid and expected to be paid from projected SFA assets separately from total administrative expenses paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

- v. Provide the projected total participant count at the beginning of each year.

[Sheet: 4A-3 SFA Pcount and Admin Exp]

- vi. Provide the projected investment income earned by assets not attributable to SFA based on the non-SFA interest rate in b. above and the projected fair market value of non-SFA assets at the end of each plan year.

- vii. Provide the projected investment income earned by assets attributable to SFA based on the SFA interest rate in c. above (excluding investment returns for the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets) and the projected fair market value of SFA assets at the end of each plan year.

f. The projected SFA exhaustion year. This is the first day of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets. Note this date is only required for the calculation method under which the requested amount of SFA is determined.

Additional instructions for each individual worksheet:

Sheet

4A-1 SFA Determination - non-SFA Interest Rate and SFA Interest Rate

See instructions on 4A-1 Interest Rates.

4A-2 SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6) if the total projected benefit payments are the same as those used in the application approved under the interim final rule.

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date), and
- Year-by-year deterministic projection of benefit payments.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify benefit payments described in § 4262.4(b)(1) for current retirees and beneficiaries, current terminated vested participants not yet in pay status, currently active participants, and new entrants. Projected benefit payments should be entered based on current participant status as of the SFA census date. On this Sheet 4A-2, show all benefit payments as positive amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, the benefit payments in this Sheet 4A-2 projection should reflect prospective reinstatement of benefits assuming such reinstatements commence as of the SFA measurement date. If the plan restored or partially restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, the benefit payments in this Sheet 4A-2 should reflect fully restored prospective benefits.

Make-up payments to be paid to restore previously suspended benefits should not be included in this Sheet 4A-2, and are separately shown in Sheet 4A-4.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-3 SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6).

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date), and
- Year-by-year deterministic projection of participant count and administrative expenses.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify the projected total participant count at the beginning of each year, as well as administrative expenses, separately for premiums to PBGC and for all other administrative expenses. On this Sheet 4A-3, show all administrative expenses as positive amounts. Total expenses should match the amounts shown on 4A-4 and 4A-5.

Any amounts owed to PBGC for financial assistance under section 4261 of ERISA should not be included in this Sheet 4A-3.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-4 SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
- MPRA plan status and, if applicable, certain MPRA information,
- Fair Market Value of Assets as of the SFA measurement date,
- SFA Amount as of the SFA measurement date calculated under the "basic method",
- Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "basic method"), and
- Year-by-year deterministic projection.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), provide each of the items requested in Columns (1) through (12). Show payments INTO the plan as positive amounts and payments OUT of the plan as negative amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, Column (5) should show the make-up payments to be paid to restore the previously suspended benefits. These amounts should be determined as if such make-up payments are paid beginning as of the SFA measurement date. If the plan sponsor elects to pay these amounts as a lump sum, then the lump sum amount is assumed paid as of the SFA measurement date. If the plan sponsor elects to pay equal installments over 60 months, the first monthly payment is assumed paid on the first regular payment date on or after the SFA measurement date. See the examples in the SFA Instructions. If the make-up payments are paid over 60 months, each row in the projection should reflect the monthly payments for that period. The prospective reinstatement of suspended benefits is included in Column (4); Column (5) is only for make-up payments for past benefits that were suspended.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-5 SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

This sheet is to only be used by MPRA plans. For such plans, this sheet should be completed in addition to Sheet 4A-4.

On this sheet, you will provide:

- Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
- MPRA plan status, and if applicable, certain MPRA information,
- Fair Market Value of Assets as of the SFA measurement date,
- SFA Amount as of the SFA measurement date calculated under the "increasing assets method",
- Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "increasing assets method"), and
- Year-by-year deterministic projection.

This sheet is identical to Sheet 4A-4, and the information in Columns (1) through (6) should be the same as that used in the "basic method" calculation in Sheet 4A-4. The SFA Amount as of the SFA Measurement Date will differ from that calculated in Sheet 4A-4, as it will be calculated in accordance with § 4262.4(a)(2)(i) as the lowest whole dollar amount (not less than \$0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.

Version Updates (newest version at top)

Version	Date updated	
v20221102p	11/02/2022	Added clarifying instructions for 4A-2 and 4A-3
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 4A - Sheet 4A-1
SFA Determination - non-SFA Interest Rate and SFA Interest Rate

v20221102p

Provide the non-SFA interest rate and SFA interest rate used, including supporting details on how they were determined.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW		
EIN:	91-6123694		For a plan other than a plan described in § 4262.4(g) (i.e., for a plan that has <u>not</u> filed an initial application under PBGC's interim final rule), the last day of the third calendar month immediately preceding the plan's initial application date. For a plan described in § 4262.4(g) (i.e., for a plan that filed an initial application prior to publication of the final rule), the last day of the calendar quarter immediately preceding the plan's initial application date.
PN:	001		
Initial Application Date:	03/12/2023		
SFA Measurement Date:	12/31/2022		
Last day of first plan year ending after the measurement date:	12/31/2023		

Non-SFA Interest Rate Used:	5.85%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.77%	Rate used in projection of SFA assets.

Development of non-SFA interest rate and SFA interest rate:

Plan Interest Rate:	7.50%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.
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	Month Year	(i)	(ii)	(iii)	
Month in which plan's initial application is filed, and corresponding segment rates (leave (i), (ii), and (iii) blank if the IRS Notice for this month has not yet been issued):	March 2023	2.50%	3.83%	4.06%	24-month average segment rates without regard to interest rate stabilization rules. These rates are issued by IRS each month. For example, the applicable segment rates for August 2021 are 1.13%, 2.70%, and 3.38%. Those rates were issued in IRS Notice 21-50 on August 16, 2021 (see page 2 of notice under the heading "24-Month Average Segment Rates Without 25-Year Average Adjustment"). They are also available on IRS' Funding Yield Curve Segment Rate Tables web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%	

Non-SFA Interest Rate Limit (lowest 3rd segment rate plus 200 basis points) :		5.85%	This amount is calculated based on the other information entered above. If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.
Non-SFA Interest Rate Calculation (lesser of Plan Interest Rate and Non-SFA Interest Rate Limit):	5.85%		
Non-SFA Interest Rate Match Check:	Match		

SFA Interest Rate Limit (lowest average of the 3 segment rates plus 67 basis points) :		3.77%	This amount is calculated based on the other information entered. If the SFA Interest Rate Calculation is not equal to the SFA Interest Rate Used, provide explanation below.
SFA Interest Rate Calculation (lesser of Plan Interest Rate and SFA Interest Rate Limit):	3.77%		
SFA Interest Rate Match Check:	Match		

TEMPLATE 4A - Sheet 4A-2

v20221102p

SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-2.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	
SFA Measurement Date:	12/31/2022	

		On this Sheet, show all benefit payment amounts as positive amounts.				
		PROJECTED BENEFIT PAYMENTS for:				
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0
01/01/2023	12/31/2023	\$16,982,867	\$2,265,415	\$1,108,700	\$0	\$20,356,982
01/01/2024	12/31/2024	\$16,672,058	\$3,114,032	\$1,598,435	\$0	\$21,384,525
01/01/2025	12/31/2025	\$16,342,570	\$3,797,958	\$2,125,149	\$0	\$22,265,677
01/01/2026	12/31/2026	\$15,994,981	\$4,589,276	\$2,598,612	\$376	\$23,183,245
01/01/2027	12/31/2027	\$15,629,742	\$5,333,474	\$3,016,391	\$2,534	\$23,982,141
01/01/2028	12/31/2028	\$15,247,175	\$6,091,400	\$3,391,851	\$6,483	\$24,736,909
01/01/2029	12/31/2029	\$14,847,521	\$6,786,997	\$3,710,359	\$12,075	\$25,356,952
01/01/2030	12/31/2030	\$14,430,956	\$7,429,086	\$3,981,096	\$19,291	\$25,860,429
01/01/2031	12/31/2031	\$13,997,588	\$7,934,263	\$4,242,539	\$29,653	\$26,204,043
01/01/2032	12/31/2032	\$13,547,527	\$8,481,433	\$4,483,547	\$40,932	\$26,553,438
01/01/2033	12/31/2033	\$13,081,198	\$8,890,032	\$4,675,550	\$54,217	\$26,700,997
01/01/2034	12/31/2034	\$12,598,371	\$9,274,698	\$4,803,898	\$69,203	\$26,746,170
01/01/2035	12/31/2035	\$12,099,630	\$9,580,893	\$4,883,458	\$85,665	\$26,649,647
01/01/2036	12/31/2036	\$11,585,520	\$9,795,897	\$4,967,031	\$105,083	\$26,453,532
01/01/2037	12/31/2037	\$11,056,765	\$9,939,698	\$5,009,103	\$125,219	\$26,130,785
01/01/2038	12/31/2038	\$10,514,311	\$10,099,498	\$5,040,054	\$147,683	\$25,801,546
01/01/2039	12/31/2039	\$9,959,385	\$10,156,592	\$5,043,731	\$171,343	\$25,331,051
01/01/2040	12/31/2040	\$9,393,637	\$10,161,341	\$5,004,583	\$196,027	\$24,755,588
01/01/2041	12/31/2041	\$8,819,201	\$10,141,978	\$4,965,726	\$223,186	\$24,150,090
01/01/2042	12/31/2042	\$8,238,676	\$10,060,102	\$4,913,044	\$250,666	\$23,462,489
01/01/2043	12/31/2043	\$7,655,100	\$9,939,467	\$4,839,320	\$281,330	\$22,715,217
01/01/2044	12/31/2044	\$7,071,949	\$9,769,152	\$4,748,159	\$312,755	\$21,902,014
01/01/2045	12/31/2045	\$6,493,090	\$9,581,800	\$4,640,695	\$344,813	\$21,060,399
01/01/2046	12/31/2046	\$5,922,691	\$9,372,338	\$4,520,431	\$378,479	\$20,193,939
01/01/2047	12/31/2047	\$5,365,111	\$9,117,028	\$4,393,261	\$412,049	\$19,287,449
01/01/2048	12/31/2048	\$4,824,711	\$8,832,710	\$4,243,593	\$448,966	\$18,349,981
01/01/2049	12/31/2049	\$4,305,658	\$8,516,628	\$4,080,133	\$486,090	\$17,388,509
01/01/2050	12/31/2050	\$3,811,806	\$8,183,679	\$3,905,509	\$523,357	\$16,424,351
01/01/2051	12/31/2051	\$3,346,520	\$7,828,727	\$3,724,687	\$561,648	\$15,461,583

TEMPLATE 4A - Sheet 4A-3

v20221102p

SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-3.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	
SFA Measurement Date:	12/31/2022	

On this Sheet, show all administrative expense amounts as positive amounts

SFA Measurement Date / Plan Year Start Date Plan Year End Date		Total Participant Count at Beginning of Plan Year	PROJECTED ADMINISTRATIVE EXPENSES for:		
			PBGC Premiums	Other	Total
12/31/2022	12/31/2022	N/A	\$0	\$0	\$0
01/01/2023	12/31/2023	6062	\$212,170	\$576,996	\$789,166
01/01/2024	12/31/2024	6109	\$226,033	\$662,808	\$888,841
01/01/2025	12/31/2025	6159	\$240,201	\$741,111	\$981,312
01/01/2026	12/31/2026	6220	\$248,800	\$657,397	\$906,197
01/01/2027	12/31/2027	6266	\$256,906	\$670,545	\$927,451
01/01/2028	12/31/2028	6309	\$258,669	\$683,956	\$942,625
01/01/2029	12/31/2029	6347	\$266,574	\$697,635	\$964,209
01/01/2030	12/31/2030	6388	\$274,684	\$711,588	\$986,272
01/01/2031	12/31/2031	6424	\$334,048	\$725,819	\$1,059,867
01/01/2032	12/31/2032	6455	\$342,115	\$740,336	\$1,082,451
01/01/2033	12/31/2033	6481	\$349,974	\$755,142	\$1,105,116
01/01/2034	12/31/2034	6503	\$357,665	\$770,245	\$1,127,910
01/01/2035	12/31/2035	6518	\$365,008	\$785,650	\$1,150,658
01/01/2036	12/31/2036	6528	\$372,096	\$801,363	\$1,173,459
01/01/2037	12/31/2037	6533	\$385,447	\$817,390	\$1,202,837
01/01/2038	12/31/2038	6535	\$392,100	\$833,738	\$1,225,838
01/01/2039	12/31/2039	6530	\$398,330	\$850,413	\$1,248,743
01/01/2040	12/31/2040	6521	\$404,302	\$867,421	\$1,271,723
01/01/2041	12/31/2041	6506	\$409,878	\$884,770	\$1,294,648
01/01/2042	12/31/2042	6487	\$421,655	\$902,465	\$1,324,120
01/01/2043	12/31/2043	6463	\$426,558	\$920,514	\$1,347,072
01/01/2044	12/31/2044	6433	\$431,011	\$938,925	\$1,369,936
01/01/2045	12/31/2045	6400	\$441,600	\$957,703	\$1,399,303
01/01/2046	12/31/2046	6362	\$445,340	\$976,857	\$1,422,197
01/01/2047	12/31/2047	6317	\$448,507	\$996,394	\$1,444,901
01/01/2048	12/31/2048	6271	\$457,783	\$1,016,322	\$1,474,105
01/01/2049	12/31/2049	6218	\$460,132	\$1,036,649	\$1,496,781
01/01/2050	12/31/2050	6162	\$468,312	\$1,057,382	\$1,525,694
01/01/2051	12/31/2051	6105	\$470,085	\$1,078,529	\$1,548,614

TEMPLATE 5A

v20220802p

Baseline - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 5A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (5) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 5A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions that were changed in accordance with Section III, Acceptable Assumption Changes in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E. of PBGC's SFA assumptions guidance).

Provide a separate deterministic projection ("Baseline") using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (Sheets 4A-2, 4A-3, and either 4A-4 or 4A-5) that shows the amount of SFA that would be determined if all underlying assumptions and methods used in the projection were the same as those used in the pre-2021 certification of plan status, except the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Template 4A (Sheet 4A-1).

For purposes of this Template 5A, any assumption change made in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance should be reflected in this Baseline calculation of the SFA amount and supporting projection information, except that an assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance should not be reflected in the Baseline projections. See examples in the SFA instructions for Section C, Item (5).

Additional instructions for each individual worksheet:

Sheet

5A-1 Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

5A-2 Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

5A-3 Baseline - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the Baseline SFA amount under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 5A-3.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine the Baseline SFA amount under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to identify the projected SFA exhaustion year in Sheet 5A-3.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 5A - Sheet 5A-1

v20220802p

Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	
SFA Measurement Date:	12/31/2022	

		On this Sheet, show all benefit payment amounts as positive amounts.				
		PROJECTED BENEFIT PAYMENTS for:				
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0
01/01/2023	12/31/2023	\$16,982,867	\$2,028,264	\$1,005,329	\$0	\$20,016,459
01/01/2024	12/31/2024	\$16,672,058	\$2,880,921	\$1,476,535	\$0	\$21,029,513
01/01/2025	12/31/2025	\$16,342,570	\$3,569,249	\$1,960,615	\$0	\$21,872,434
01/01/2026	12/31/2026	\$15,994,981	\$4,365,361	\$2,396,708	\$415	\$22,757,464
01/01/2027	12/31/2027	\$15,629,742	\$5,114,776	\$2,782,271	\$2,807	\$23,529,597
01/01/2028	12/31/2028	\$15,247,175	\$5,878,373	\$3,120,456	\$7,235	\$24,253,238
01/01/2029	12/31/2029	\$14,847,521	\$6,580,119	\$3,399,347	\$13,570	\$24,840,557
01/01/2030	12/31/2030	\$14,430,956	\$7,228,857	\$3,638,088	\$21,826	\$25,319,727
01/01/2031	12/31/2031	\$13,997,588	\$7,741,201	\$3,861,943	\$33,715	\$25,634,447
01/01/2032	12/31/2032	\$13,547,527	\$8,296,055	\$4,055,141	\$46,849	\$25,945,573
01/01/2033	12/31/2033	\$13,081,198	\$8,712,845	\$4,214,496	\$62,419	\$26,070,958
01/01/2034	12/31/2034	\$12,598,371	\$9,106,179	\$4,323,975	\$80,083	\$26,108,607
01/01/2035	12/31/2035	\$12,099,630	\$9,421,483	\$4,395,357	\$99,599	\$26,016,070
01/01/2036	12/31/2036	\$11,585,520	\$9,645,991	\$4,465,913	\$122,485	\$25,819,909
01/01/2037	12/31/2037	\$11,056,765	\$9,799,635	\$4,506,468	\$146,450	\$25,509,318
01/01/2038	12/31/2038	\$10,514,311	\$9,969,548	\$4,532,069	\$173,198	\$25,189,126
01/01/2039	12/31/2039	\$9,959,385	\$10,036,954	\$4,539,449	\$201,547	\$24,737,334
01/01/2040	12/31/2040	\$9,393,637	\$10,052,124	\$4,509,522	\$231,293	\$24,186,576
01/01/2041	12/31/2041	\$8,819,201	\$10,043,189	\$4,479,379	\$263,717	\$23,605,486
01/01/2042	12/31/2042	\$8,238,676	\$9,971,629	\$4,437,972	\$296,858	\$22,945,135
01/01/2043	12/31/2043	\$7,655,100	\$9,861,072	\$4,377,441	\$333,796	\$22,227,409
01/01/2044	12/31/2044	\$7,071,949	\$9,700,474	\$4,302,577	\$371,966	\$21,446,965
01/01/2045	12/31/2045	\$6,493,090	\$9,522,358	\$4,212,904	\$411,184	\$20,639,536
01/01/2046	12/31/2046	\$5,922,691	\$9,321,539	\$4,112,330	\$452,284	\$19,808,844
01/01/2047	12/31/2047	\$5,365,111	\$9,074,190	\$4,006,244	\$493,712	\$18,939,258
01/01/2048	12/31/2048	\$4,824,711	\$8,797,086	\$3,879,023	\$539,185	\$18,040,004
01/01/2049	12/31/2049	\$4,305,658	\$8,487,428	\$3,738,297	\$585,350	\$17,116,734
01/01/2050	12/31/2050	\$3,811,806	\$8,160,105	\$3,586,736	\$632,045	\$16,190,692
01/01/2051	12/31/2051	\$3,346,520	\$7,809,993	\$3,429,466	\$680,002	\$15,265,981

TEMPLATE 5A - Sheet 5A-2

v20220802p

Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	
SFA Measurement Date:	12/31/2022	

			On this Sheet, show all administrative expense amounts as positive amounts		
			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
12/31/2022	12/31/2022	N/A	\$0	\$0	\$0
01/01/2023	12/31/2023	6099	\$213,465	\$437,446	\$650,911
01/01/2024	12/31/2024	6178	\$228,586	\$436,971	\$665,557
01/01/2025	12/31/2025	6258	\$244,062	\$436,470	\$680,532
01/01/2026	12/31/2026	6347	\$253,880	\$441,964	\$695,844
01/01/2027	12/31/2027	6421	\$263,261	\$448,239	\$711,500
01/01/2028	12/31/2028	6493	\$272,706	\$454,803	\$727,509
01/01/2029	12/31/2029	6560	\$282,080	\$461,798	\$743,878
01/01/2030	12/31/2030	6624	\$291,456	\$469,159	\$760,615
01/01/2031	12/31/2031	6683	\$347,516	\$430,213	\$777,729
01/01/2032	12/31/2032	6742	\$357,326	\$437,902	\$795,228
01/01/2033	12/31/2033	6793	\$366,822	\$446,298	\$813,120
01/01/2034	12/31/2034	6844	\$383,264	\$448,152	\$831,416
01/01/2035	12/31/2035	6888	\$392,616	\$457,506	\$850,122
01/01/2036	12/31/2036	6928	\$401,824	\$467,426	\$869,250
01/01/2037	12/31/2037	6966	\$410,994	\$477,814	\$888,808
01/01/2038	12/31/2038	6998	\$426,878	\$481,928	\$908,806
01/01/2039	12/31/2039	7026	\$435,612	\$493,643	\$929,255
01/01/2040	12/31/2040	7051	\$451,264	\$498,899	\$950,163
01/01/2041	12/31/2041	7070	\$459,550	\$511,992	\$971,542
01/01/2042	12/31/2042	7085	\$467,610	\$525,791	\$993,401
01/01/2043	12/31/2043	7097	\$482,596	\$533,157	\$1,015,753
01/01/2044	12/31/2044	7104	\$490,176	\$548,431	\$1,038,607
01/01/2045	12/31/2045	7107	\$504,597	\$557,379	\$1,061,976
01/01/2046	12/31/2046	7106	\$518,738	\$567,132	\$1,085,870
01/01/2047	12/31/2047	7101	\$525,474	\$584,828	\$1,110,302
01/01/2048	12/31/2048	7092	\$538,992	\$596,292	\$1,135,284
01/01/2049	12/31/2049	7081	\$552,318	\$608,510	\$1,160,828
01/01/2050	12/31/2050	7065	\$558,135	\$628,812	\$1,186,947
01/01/2051	12/31/2051	7047	\$570,807	\$642,846	\$1,213,653

TEMPLATE 5A - Sheet 5A-3

v20220802p

Baseline - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$73,507,987
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
						Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 5A-2)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non- SFA Assets	Non-SFA Investment Income Based on Non- SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments (should match total from Sheet 5A-1)									
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$73,507,987	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,431,361	\$0	\$0	-\$20,016,459	\$0	-\$650,911	-\$20,667,370	\$2,369,402	\$55,210,018	\$0	\$11,473,327	\$210,314,264	
01/01/2024	12/31/2024	\$5,431,361	\$0	\$0	-\$21,029,513	\$0	-\$665,557	-\$21,695,070	\$1,659,920	\$35,174,868	\$0	\$12,462,252	\$228,207,876	
01/01/2025	12/31/2025	\$5,431,361	\$0	\$0	-\$21,872,434	\$0	-\$680,532	-\$22,552,966	\$888,141	\$13,510,044	\$0	\$13,509,028	\$247,148,265	
01/01/2026	12/31/2026	\$5,431,361	\$0	\$0	-\$22,757,464	\$0	-\$695,844	-\$13,510,044	\$0	\$0	-\$9,943,264	\$14,317,571	\$256,953,933	
01/01/2027	12/31/2027	\$5,431,361	\$0	\$0	-\$23,529,597	\$0	-\$711,500	\$0	\$0	\$0	-\$24,241,097	\$14,460,809	\$252,605,006	
01/01/2028	12/31/2028	\$5,431,361	\$0	\$0	-\$24,253,238	\$0	-\$727,509	\$0	\$0	\$0	-\$24,980,747	\$14,184,294	\$247,239,913	
01/01/2029	12/31/2029	\$5,431,361	\$0	\$0	-\$24,840,557	\$0	-\$743,878	\$0	\$0	\$0	-\$25,584,435	\$13,852,299	\$240,939,137	
01/01/2030	12/31/2030	\$5,431,361	\$0	\$0	-\$25,319,727	\$0	-\$760,615	\$0	\$0	\$0	-\$26,080,342	\$13,468,709	\$233,758,865	
01/01/2031	12/31/2031	\$5,431,361	\$0	\$0	-\$25,634,447	\$0	-\$777,729	\$0	\$0	\$0	-\$26,412,175	\$13,038,456	\$225,816,506	
01/01/2032	12/31/2032	\$5,431,361	\$0	\$0	-\$25,945,573	\$0	-\$795,228	\$0	\$0	\$0	-\$26,740,800	\$12,563,704	\$217,070,770	
01/01/2033	12/31/2033	\$5,431,361	\$0	\$0	-\$26,070,958	\$0	-\$813,120	\$0	\$0	\$0	-\$26,884,078	\$12,047,364	\$207,665,417	
01/01/2034	12/31/2034	\$5,431,361	\$0	\$0	-\$26,108,607	\$0	-\$831,416	\$0	\$0	\$0	-\$26,940,023	\$11,494,980	\$197,651,735	
01/01/2035	12/31/2035	\$5,431,361	\$0	\$0	-\$26,016,070	\$0	-\$850,122	\$0	\$0	\$0	-\$26,866,192	\$10,910,792	\$187,127,695	
01/01/2036	12/31/2036	\$5,431,361	\$0	\$0	-\$25,819,909	\$0	-\$869,250	\$0	\$0	\$0	-\$26,689,159	\$10,299,754	\$176,169,650	
01/01/2037	12/31/2037	\$5,431,361	\$0	\$0	-\$25,509,318	\$0	-\$888,808	\$0	\$0	\$0	-\$26,398,126	\$9,666,649	\$164,869,533	
01/01/2038	12/31/2038	\$5,431,361	\$0	\$0	-\$25,189,126	\$0	-\$908,806	\$0	\$0	\$0	-\$26,097,933	\$9,013,788	\$153,216,749	
01/01/2039	12/31/2039	\$5,431,361	\$0	\$0	-\$24,737,334	\$0	-\$929,255	\$0	\$0	\$0	-\$25,666,589	\$8,344,119	\$141,325,639	
01/01/2040	12/31/2040	\$5,431,361	\$0	\$0	-\$24,186,576	\$0	-\$950,163	\$0	\$0	\$0	-\$25,136,739	\$7,663,375	\$129,283,636	
01/01/2041	12/31/2041	\$5,431,361	\$0	\$0	-\$23,605,486	\$0	-\$971,542	\$0	\$0	\$0	-\$24,577,028	\$6,974,664	\$117,112,633	
01/01/2042	12/31/2042	\$5,431,361	\$0	\$0	-\$22,945,135	\$0	-\$993,401	\$0	\$0	\$0	-\$23,938,536	\$6,280,697	\$104,886,155	
01/01/2043	12/31/2043	\$5,431,361	\$0	\$0	-\$22,227,409	\$0	-\$1,015,753	\$0	\$0	\$0	-\$23,243,162	\$5,585,134	\$92,659,488	
01/01/2044	12/31/2044	\$5,431,361	\$0	\$0	-\$21,446,965	\$0	-\$1,038,607	\$0	\$0	\$0	-\$22,485,572	\$4,891,365	\$80,496,642	
01/01/2045	12/31/2045	\$5,431,361	\$0	\$0	-\$20,639,536	\$0	-\$1,061,976	\$0	\$0	\$0	-\$21,701,512	\$4,202,089	\$68,428,579	
01/01/2046	12/31/2046	\$5,431,361	\$0	\$0	-\$19,808,844	\$0	-\$1,085,870	\$0	\$0	\$0	-\$20,894,714	\$3,519,007	\$56,484,233	
01/01/2047	12/31/2047	\$5,431,361	\$0	\$0	-\$18,939,258	\$0	-\$1,110,302	\$0	\$0	\$0	-\$20,049,560	\$2,844,269	\$44,710,302	
01/01/2048	12/31/2048	\$5,431,361	\$0	\$0	-\$18,040,004	\$0	-\$1,135,284	\$0	\$0	\$0	-\$19,175,289	\$2,180,336	\$33,146,710	
01/01/2049	12/31/2049	\$5,431,361	\$0	\$0	-\$17,116,734	\$0	-\$1,160,828	\$0	\$0	\$0	-\$18,277,562	\$1,529,377	\$21,829,886	
01/01/2050	12/31/2050	\$5,431,361	\$0	\$0	-\$16,190,692	\$0	-\$1,186,947	\$0	\$0	\$0	-\$17,377,639	\$892,901	\$10,776,509	
01/01/2051	12/31/2051	\$5,431,361	\$0	\$0	-\$15,265,981	\$0	-\$1,213,653	\$0	\$0	\$0	-\$16,479,634	\$271,764	\$0	
01/01/2052	12/31/2052													

TEMPLATE 6A

v20220802p

Reconciliation - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 6A Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (6) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 6A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions changed in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance).

This Template 6A is also not required if the requested SFA amount from Template 4A is the same as the SFA amount shown in Template 5A (Baseline).

If the assumptions/methods used to determine the requested SFA amount differ from those in the "Baseline" projection in Template 5A, then provide a reconciliation of the change in the total amount of SFA due to each change in assumption/method from the Baseline to the requested SFA as shown in Template 4A.

For each assumption/method change from the Baseline through the requested SFA amount, provide a deterministic projection using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (either Sheet 4A-4 or Sheet 4A-5).

Additional instructions for each individual worksheet:

Sheet

6A-1 Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

For Item number 1, show the SFA amount determined in Template 5A using the "Baseline" assumptions and methods. If there is only one change in assumptions/methods between the Baseline (Template 5A) and the requested SFA amount (Template 4A), then show on Item number 2 the requested SFA amount, and briefly identify the change in assumptions from the Baseline.

If there is more than one change in assumptions/methods from the Baseline, show each individual change as a separate Item number. Each Item number should reflect all changes already measured in the prior Item number. For example, the difference between the SFA amount shown for Item number 4 and Item number 5 should be the incremental change due to changing the identified single assumption/method. The Item numbers should show assumption/method changes in the order that they were incrementally measured.

6A-2 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the intermediate Item number 2 SFA amount from Sheet 6A-1 under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine each intermediate SFA amount from Sheet 6A-1 under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

A Reconciliation Details sheet is not needed for the last Item number shown in the Sheet 6A-1 Reconciliation, since the information should be the same as shown in Template 4A. For example, if there is only one assumption change from the Baseline, then Item number 2 should identify what assumption changed between the Baseline and Item number 2, where Item number 2 is the requested SFA amount. Since details on the determination of the requested SFA amount are shown in Template 4A, a separate Sheet 6A-2 Reconciliation Details is not required here.

6A-3 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 3 SFA amount from Sheet 6A-1.

6A-4 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 4 SFA amount from Sheet 6A-1.

6A-5 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 5 SFA amount from Sheet 6A-1.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 6A - Sheet 6A-1

v20220802p

Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 6A Instructions for Additional Instructions for Sheet 6A-1.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	
MPRA Plan?	No	
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	

Item number	Basis for Assumptions/Methods. For each Item, briefly describe the incremental change reflected in the SFA amount.	Change in SFA Amount (from prior Item number)	SFA Amount
1	Baseline	N/A	\$73,507,987
2	Operating expenses	\$5,000,729	\$78,508,717
3	Inflation	(\$420,961)	\$78,087,756
4	CBU Assumption	\$11,846,652	\$89,934,408
5	Late Retirement Valuation - Current Vested Terminated	\$2,565,401	\$92,499,809
6	Late Retirement Valuation - Current Actives and New Entrants	\$5,427,799	\$97,927,608
7	Assumption regarding Future Withdrawals	(\$91,171)	\$97,836,438

Create additional rows as needed, and create additional detailed sheets by copying Sheet 6A-5 and re-labeling the header and the sheet name to be 6A-6, 6A-7, etc.

NOTE: A sheet with Recon Details is not required for the last Item number provided, since that information should be the same as provided in Template 4A.

From Template 5A.

Show details supporting the SFA amount on Sheet 6A-2.

Show details supporting the SFA amount on Sheet 6A-3.

Show details supporting the SFA amount on Sheet 6A-4.

Show details supporting the SFA amount on Sheet 6A-5.

Show details supporting the SFA amount on Sheet 6A-6.

Details are in Template 4A.

TEMPLATE 6A - Sheet 6A-2

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$78,508,717
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
SFA Measurement Date / Plan Year Start Date Plan Year End Date		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,508,717	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,431,361	\$0	\$0	-\$20,016,459	\$0	-\$792,949	-\$20,809,408	\$2,552,574	\$60,251,883	\$0	\$11,473,327	\$210,314,264	
01/01/2024	12/31/2024	\$5,431,361	\$0	\$0	-\$21,029,513	\$0	-\$893,151	-\$21,922,664	\$1,841,418	\$40,170,637	\$0	\$12,462,252	\$228,207,876	
01/01/2025	12/31/2025	\$5,431,361	\$0	\$0	-\$21,872,434	\$0	-\$987,480	-\$22,859,914	\$1,064,910	\$18,375,633	\$0	\$13,509,028	\$247,148,265	
01/01/2026	12/31/2026	\$5,431,361	\$0	\$0	-\$22,757,464	\$0	-\$914,371	-\$18,375,633	\$0	\$0	-\$5,296,202	\$14,456,143	\$261,739,566	
01/01/2027	12/31/2027	\$5,431,361	\$0	\$0	-\$23,529,597	\$0	-\$938,613	\$0	\$0	\$0	-\$24,468,209	\$14,727,482	\$257,430,200	
01/01/2028	12/31/2028	\$5,431,361	\$0	\$0	-\$24,253,238	\$0	-\$963,253	\$0	\$0	\$0	-\$25,216,492	\$14,452,776	\$252,097,846	
01/01/2029	12/31/2029	\$5,431,361	\$0	\$0	-\$24,840,557	\$0	-\$988,164	\$0	\$0	\$0	-\$25,828,722	\$14,122,197	\$245,822,682	
01/01/2030	12/31/2030	\$5,431,361	\$0	\$0	-\$25,319,727	\$0	-\$1,013,427	\$0	\$0	\$0	-\$26,333,155	\$13,739,607	\$238,660,494	
01/01/2031	12/31/2031	\$5,431,361	\$0	\$0	-\$25,634,447	\$0	-\$1,085,732	\$0	\$0	\$0	-\$26,720,178	\$13,307,183	\$230,678,860	
01/01/2032	12/31/2032	\$5,431,361	\$0	\$0	-\$25,945,573	\$0	-\$1,112,152	\$0	\$0	\$0	-\$27,057,724	\$12,829,612	\$221,882,108	
01/01/2033	12/31/2033	\$5,431,361	\$0	\$0	-\$26,070,958	\$0	-\$1,138,631	\$0	\$0	\$0	-\$27,209,589	\$12,309,785	\$212,413,666	
01/01/2034	12/31/2034	\$5,431,361	\$0	\$0	-\$26,108,607	\$0	-\$1,172,439	\$0	\$0	\$0	-\$27,281,046	\$11,752,802	\$202,316,782	
01/01/2035	12/31/2035	\$5,431,361	\$0	\$0	-\$26,016,070	\$0	-\$1,199,547	\$0	\$0	\$0	-\$27,215,617	\$11,163,256	\$191,695,782	
01/01/2036	12/31/2036	\$5,431,361	\$0	\$0	-\$25,819,909	\$0	-\$1,226,911	\$0	\$0	\$0	-\$27,046,820	\$10,546,064	\$180,626,386	
01/01/2037	12/31/2037	\$5,431,361	\$0	\$0	-\$25,509,318	\$0	-\$1,254,646	\$0	\$0	\$0	-\$26,763,964	\$9,905,967	\$169,199,749	
01/01/2038	12/31/2038	\$5,431,361	\$0	\$0	-\$25,189,126	\$0	-\$1,289,512	\$0	\$0	\$0	-\$26,478,638	\$9,244,834	\$157,397,306	
01/01/2039	12/31/2039	\$5,431,361	\$0	\$0	-\$24,737,334	\$0	-\$1,317,655	\$0	\$0	\$0	-\$26,054,990	\$8,565,960	\$145,339,637	
01/01/2040	12/31/2040	\$5,431,361	\$0	\$0	-\$24,186,576	\$0	-\$1,353,153	\$0	\$0	\$0	-\$25,539,729	\$7,874,619	\$133,105,887	
01/01/2041	12/31/2041	\$5,431,361	\$0	\$0	-\$23,605,486	\$0	-\$1,381,732	\$0	\$0	\$0	-\$24,987,218	\$7,174,270	\$120,724,300	
01/01/2042	12/31/2042	\$5,431,361	\$0	\$0	-\$22,945,135	\$0	-\$1,410,541	\$0	\$0	\$0	-\$24,355,675	\$6,467,577	\$108,267,563	
01/01/2043	12/31/2043	\$5,431,361	\$0	\$0	-\$22,227,409	\$0	-\$1,446,743	\$0	\$0	\$0	-\$23,674,152	\$5,757,734	\$95,782,505	
01/01/2044	12/31/2044	\$5,431,361	\$0	\$0	-\$21,446,965	\$0	-\$1,476,016	\$0	\$0	\$0	-\$22,922,981	\$5,048,473	\$83,339,358	
01/01/2045	12/31/2045	\$5,431,361	\$0	\$0	-\$20,639,536	\$0	-\$1,512,618	\$0	\$0	\$0	-\$22,152,154	\$4,342,025	\$70,960,589	
01/01/2046	12/31/2046	\$5,431,361	\$0	\$0	-\$19,808,844	\$0	-\$1,549,440	\$0	\$0	\$0	-\$21,358,284	\$3,640,011	\$58,673,677	
01/01/2047	12/31/2047	\$5,431,361	\$0	\$0	-\$18,939,258	\$0	-\$1,579,367	\$0	\$0	\$0	-\$20,518,625	\$2,944,911	\$46,531,325	
01/01/2048	12/31/2048	\$5,431,361	\$0	\$0	-\$18,040,004	\$0	-\$1,616,597	\$0	\$0	\$0	-\$19,656,602	\$2,258,709	\$34,564,792	
01/01/2049	12/31/2049	\$5,431,361	\$0	\$0	-\$17,116,734	\$0	-\$1,654,169	\$0	\$0	\$0	-\$18,770,903	\$1,583,474	\$22,808,724	
01/01/2050	12/31/2050	\$5,431,361	\$0	\$0	-\$16,190,692	\$0	-\$1,684,778	\$0	\$0	\$0	-\$17,875,470	\$921,040	\$11,285,656	
01/01/2051	12/31/2051	\$5,431,361	\$0	\$0	-\$15,265,981	\$0	-\$1,722,799	\$0	\$0	\$0	-\$16,988,781	\$271,764	\$0	

TEMPLATE 6A - Sheet 6A-3

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$78,087,756
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
SFA Measurement Date / Plan Year Start Date Plan Year End Date		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,087,756	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,431,361	\$0	\$0	-\$20,016,459	\$0	-\$790,461	-\$20,806,921	\$2,536,798	\$59,817,633	\$0	\$11,473,327	\$210,314,264	
01/01/2024	12/31/2024	\$5,431,361	\$0	\$0	-\$21,029,513	\$0	-\$891,394	-\$21,920,907	\$1,825,113	\$39,721,838	\$0	\$12,462,252	\$228,207,876	
01/01/2025	12/31/2025	\$5,431,361	\$0	\$0	-\$21,872,434	\$0	-\$985,173	-\$22,857,607	\$1,048,077	\$17,912,308	\$0	\$13,509,028	\$247,148,265	
01/01/2026	12/31/2026	\$5,431,361	\$0	\$0	-\$22,757,464	\$0	-\$911,277	-\$17,912,308	\$0	\$0	-\$5,756,433	\$14,442,182	\$261,265,375	
01/01/2027	12/31/2027	\$5,431,361	\$0	\$0	-\$23,529,597	\$0	-\$933,806	\$0	\$0	\$0	-\$24,463,402	\$14,700,023	\$256,933,356	
01/01/2028	12/31/2028	\$5,431,361	\$0	\$0	-\$24,253,238	\$0	-\$950,169	\$0	\$0	\$0	-\$25,203,407	\$14,424,477	\$251,585,786	
01/01/2029	12/31/2029	\$5,431,361	\$0	\$0	-\$24,840,557	\$0	-\$973,155	\$0	\$0	\$0	-\$25,813,712	\$14,093,120	\$245,296,555	
01/01/2030	12/31/2030	\$5,431,361	\$0	\$0	-\$25,319,727	\$0	-\$996,420	\$0	\$0	\$0	-\$26,316,147	\$13,709,823	\$238,121,592	
01/01/2031	12/31/2031	\$5,431,361	\$0	\$0	-\$25,634,447	\$0	-\$1,073,335	\$0	\$0	\$0	-\$26,707,782	\$13,276,383	\$230,121,553	
01/01/2032	12/31/2032	\$5,431,361	\$0	\$0	-\$25,945,573	\$0	-\$1,097,662	\$0	\$0	\$0	-\$27,043,234	\$12,797,857	\$221,307,536	
01/01/2033	12/31/2033	\$5,431,361	\$0	\$0	-\$26,070,958	\$0	-\$1,121,964	\$0	\$0	\$0	-\$27,192,922	\$12,277,148	\$211,823,123	
01/01/2034	12/31/2034	\$5,431,361	\$0	\$0	-\$26,108,607	\$0	-\$1,146,665	\$0	\$0	\$0	-\$27,255,273	\$11,719,763	\$201,718,974	
01/01/2035	12/31/2035	\$5,431,361	\$0	\$0	-\$26,016,070	\$0	-\$1,171,378	\$0	\$0	\$0	-\$27,187,448	\$11,129,932	\$191,092,818	
01/01/2036	12/31/2036	\$5,431,361	\$0	\$0	-\$25,819,909	\$0	-\$1,196,259	\$0	\$0	\$0	-\$27,016,168	\$10,512,584	\$180,020,594	
01/01/2037	12/31/2037	\$5,431,361	\$0	\$0	-\$25,509,318	\$0	-\$1,228,384	\$0	\$0	\$0	-\$26,737,702	\$9,872,064	\$168,586,316	
01/01/2038	12/31/2038	\$5,431,361	\$0	\$0	-\$25,189,126	\$0	-\$1,253,618	\$0	\$0	\$0	-\$26,442,745	\$9,211,048	\$156,785,980	
01/01/2039	12/31/2039	\$5,431,361	\$0	\$0	-\$24,737,334	\$0	-\$1,278,999	\$0	\$0	\$0	-\$26,016,334	\$8,532,459	\$144,733,466	
01/01/2040	12/31/2040	\$5,431,361	\$0	\$0	-\$24,186,576	\$0	-\$1,304,583	\$0	\$0	\$0	-\$25,491,159	\$7,842,000	\$132,515,667	
01/01/2041	12/31/2041	\$5,431,361	\$0	\$0	-\$23,605,486	\$0	-\$1,330,180	\$0	\$0	\$0	-\$24,935,666	\$7,142,758	\$120,154,120	
01/01/2042	12/31/2042	\$5,431,361	\$0	\$0	-\$22,945,135	\$0	-\$1,362,990	\$0	\$0	\$0	-\$24,308,125	\$6,437,003	\$107,714,358	
01/01/2043	12/31/2043	\$5,431,361	\$0	\$0	-\$22,227,409	\$0	-\$1,388,916	\$0	\$0	\$0	-\$23,616,325	\$5,728,754	\$95,258,148	
01/01/2044	12/31/2044	\$5,431,361	\$0	\$0	-\$21,446,965	\$0	-\$1,414,893	\$0	\$0	\$0	-\$22,861,858	\$5,021,374	\$82,849,024	
01/01/2045	12/31/2045	\$5,431,361	\$0	\$0	-\$20,639,536	\$0	-\$1,448,086	\$0	\$0	\$0	-\$22,087,622	\$4,317,116	\$70,509,878	
01/01/2046	12/31/2046	\$5,431,361	\$0	\$0	-\$19,808,844	\$0	-\$1,474,277	\$0	\$0	\$0	-\$21,283,121	\$3,618,041	\$58,276,159	
01/01/2047	12/31/2047	\$5,431,361	\$0	\$0	-\$18,939,258	\$0	-\$1,500,565	\$0	\$0	\$0	-\$20,439,823	\$2,926,266	\$46,193,963	
01/01/2048	12/31/2048	\$5,431,361	\$0	\$0	-\$18,040,004	\$0	-\$1,534,038	\$0	\$0	\$0	-\$19,574,043	\$2,243,803	\$34,295,083	
01/01/2049	12/31/2049	\$5,431,361	\$0	\$0	-\$17,116,734	\$0	-\$1,560,643	\$0	\$0	\$0	-\$18,677,376	\$1,573,168	\$22,622,235	
01/01/2050	12/31/2050	\$5,431,361	\$0	\$0	-\$16,190,692	\$0	-\$1,594,322	\$0	\$0	\$0	-\$17,785,014	\$915,422	\$11,184,005	
01/01/2051	12/31/2051	\$5,431,361	\$0	\$0	-\$15,265,981	\$0	-\$1,621,148	\$0	\$0	\$0	-\$16,887,130	\$271,764	\$0	

TEMPLATE 6A - Sheet 6A-4

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$89,934,408
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
SFA Measurement Date / Plan Year Start Date Plan Year End Date		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$89,934,408	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,204,323	\$0	\$0	-\$20,016,341	\$0	-\$789,166	-\$20,805,508	\$2,983,468	\$72,112,368	\$0	\$11,466,687	\$210,080,586	
01/01/2024	12/31/2024	\$5,126,258	\$0	\$0	-\$21,029,172	\$0	-\$888,841	-\$21,918,013	\$2,288,727	\$52,483,082	\$0	\$12,439,657	\$227,646,501	
01/01/2025	12/31/2025	\$5,049,364	\$0	\$0	-\$21,871,702	\$0	-\$981,312	-\$22,853,014	\$1,529,335	\$31,159,403	\$0	\$13,465,014	\$246,160,879	
01/01/2026	12/31/2026	\$4,973,624	\$0	\$0	-\$22,756,281	\$0	-\$906,197	-\$23,662,478	\$711,590	\$8,208,516	\$0	\$14,545,890	\$265,680,393	
01/01/2027	12/31/2027	\$4,899,019	\$0	\$0	-\$23,527,695	\$0	-\$927,451	-\$8,208,516	\$0	\$0	-\$16,246,630	\$15,192,363	\$269,525,145	
01/01/2028	12/31/2028	\$4,825,534	\$0	\$0	-\$24,250,360	\$0	-\$942,625	\$0	\$0	\$0	-\$25,192,985	\$15,143,901	\$264,301,596	
01/01/2029	12/31/2029	\$4,753,151	\$0	\$0	-\$24,836,415	\$0	-\$964,209	\$0	\$0	\$0	-\$25,800,624	\$14,817,802	\$258,071,925	
01/01/2030	12/31/2030	\$4,705,620	\$0	\$0	-\$25,314,005	\$0	-\$986,272	\$0	\$0	\$0	-\$26,300,276	\$14,436,715	\$250,913,984	
01/01/2031	12/31/2031	\$4,658,563	\$0	\$0	-\$25,626,621	\$0	-\$1,059,867	\$0	\$0	\$0	-\$26,686,489	\$14,003,150	\$242,889,208	
01/01/2032	12/31/2032	\$4,611,978	\$0	\$0	-\$25,935,357	\$0	-\$1,082,451	\$0	\$0	\$0	-\$27,017,808	\$13,521,986	\$234,005,365	
01/01/2033	12/31/2033	\$4,565,858	\$0	\$0	-\$26,057,855	\$0	-\$1,105,116	\$0	\$0	\$0	-\$27,162,972	\$12,996,024	\$224,404,275	
01/01/2034	12/31/2034	\$4,520,199	\$0	\$0	-\$26,092,184	\$0	-\$1,127,910	\$0	\$0	\$0	-\$27,220,094	\$12,430,687	\$214,135,067	
01/01/2035	12/31/2035	\$4,474,997	\$0	\$0	-\$25,996,019	\$0	-\$1,150,658	\$0	\$0	\$0	-\$27,146,677	\$11,830,098	\$203,293,485	
01/01/2036	12/31/2036	\$4,430,247	\$0	\$0	-\$25,795,678	\$0	-\$1,173,459	\$0	\$0	\$0	-\$26,969,137	\$11,199,083	\$191,953,678	
01/01/2037	12/31/2037	\$4,385,945	\$0	\$0	-\$25,480,501	\$0	-\$1,202,837	\$0	\$0	\$0	-\$26,683,338	\$10,541,908	\$180,198,193	
01/01/2038	12/31/2038	\$4,342,086	\$0	\$0	-\$25,155,236	\$0	-\$1,225,838	\$0	\$0	\$0	-\$26,381,075	\$9,861,098	\$168,020,302	
01/01/2039	12/31/2039	\$4,298,665	\$0	\$0	-\$24,697,870	\$0	-\$1,248,743	\$0	\$0	\$0	-\$25,946,613	\$9,159,459	\$155,531,813	
01/01/2040	12/31/2040	\$4,255,678	\$0	\$0	-\$24,141,306	\$0	-\$1,271,723	\$0	\$0	\$0	-\$25,413,029	\$8,442,561	\$142,817,022	
01/01/2041	12/31/2041	\$4,213,121	\$0	\$0	-\$23,553,794	\$0	-\$1,294,648	\$0	\$0	\$0	-\$24,848,441	\$7,713,344	\$129,895,046	
01/01/2042	12/31/2042	\$4,170,990	\$0	\$0	-\$22,886,554	\$0	-\$1,324,120	\$0	\$0	\$0	-\$24,210,674	\$6,973,969	\$116,829,331	
01/01/2043	12/31/2043	\$4,129,280	\$0	\$0	-\$22,161,421	\$0	-\$1,347,072	\$0	\$0	\$0	-\$23,508,494	\$6,228,272	\$103,678,390	
01/01/2044	12/31/2044	\$4,087,987	\$0	\$0	-\$21,373,087	\$0	-\$1,369,936	\$0	\$0	\$0	-\$22,743,023	\$5,479,455	\$90,502,809	
01/01/2045	12/31/2045	\$4,047,107	\$0	\$0	-\$20,557,369	\$0	-\$1,399,303	\$0	\$0	\$0	-\$21,956,672	\$4,729,630	\$77,322,875	
01/01/2046	12/31/2046	\$4,006,636	\$0	\$0	-\$19,717,870	\$0	-\$1,422,197	\$0	\$0	\$0	-\$21,140,067	\$3,980,636	\$64,170,080	
01/01/2047	12/31/2047	\$3,966,570	\$0	\$0	-\$18,839,031	\$0	-\$1,444,901	\$0	\$0	\$0	-\$20,283,932	\$3,234,403	\$51,087,122	
01/01/2048	12/31/2048	\$3,926,904	\$0	\$0	-\$17,929,950	\$0	-\$1,474,105	\$0	\$0	\$0	-\$19,404,055	\$2,492,772	\$38,102,744	
01/01/2049	12/31/2049	\$3,887,635	\$0	\$0	-\$16,996,409	\$0	-\$1,496,781	\$0	\$0	\$0	-\$18,493,190	\$1,758,017	\$25,255,206	
01/01/2050	12/31/2050	\$3,848,759	\$0	\$0	-\$16,059,725	\$0	-\$1,525,694	\$0	\$0	\$0	-\$17,585,419	\$1,031,006	\$12,549,551	
01/01/2051	12/31/2051	\$3,810,271	\$0	\$0	-\$15,123,841	\$0	-\$1,548,614	\$0	\$0	\$0	-\$16,672,456	\$312,633	\$0	

TEMPLATE 6A - Sheet 6A-5

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$92,499,809
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
SFA Measurement Date / Plan Year Start Date Plan Year End Date		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$92,499,809	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,204,323	\$0	\$0	-\$20,253,493	\$0	-\$789,166	-\$21,042,659	\$3,075,713	\$74,532,863	\$0	\$11,466,687	\$210,080,586	
01/01/2024	12/31/2024	\$5,126,258	\$0	\$0	-\$21,262,284	\$0	-\$888,841	-\$22,151,125	\$2,375,586	\$54,757,324	\$0	\$12,439,657	\$227,646,501	
01/01/2025	12/31/2025	\$5,049,364	\$0	\$0	-\$22,100,411	\$0	-\$981,312	-\$23,081,723	\$1,610,763	\$33,286,364	\$0	\$13,465,014	\$246,160,879	
01/01/2026	12/31/2026	\$4,973,624	\$0	\$0	-\$22,980,196	\$0	-\$906,197	-\$23,886,393	\$787,556	\$10,187,527	\$0	\$14,545,890	\$265,680,393	
01/01/2027	12/31/2027	\$4,899,019	\$0	\$0	-\$23,746,393	\$0	-\$927,451	-\$10,187,527	\$0	\$0	-\$14,486,317	\$15,245,947	\$271,339,043	
01/01/2028	12/31/2028	\$4,825,534	\$0	\$0	-\$24,463,387	\$0	-\$942,625	\$0	\$0	\$0	-\$25,406,012	\$15,243,783	\$266,002,348	
01/01/2029	12/31/2029	\$4,753,151	\$0	\$0	-\$25,043,293	\$0	-\$964,209	\$0	\$0	\$0	-\$26,007,502	\$14,911,244	\$259,659,242	
01/01/2030	12/31/2030	\$4,705,620	\$0	\$0	-\$25,514,233	\$0	-\$986,272	\$0	\$0	\$0	-\$26,500,505	\$14,523,717	\$252,388,073	
01/01/2031	12/31/2031	\$4,658,563	\$0	\$0	-\$25,819,684	\$0	-\$1,059,867	\$0	\$0	\$0	-\$26,879,551	\$14,083,737	\$244,250,823	
01/01/2032	12/31/2032	\$4,611,978	\$0	\$0	-\$26,120,734	\$0	-\$1,082,451	\$0	\$0	\$0	-\$27,203,185	\$13,596,219	\$235,255,834	
01/01/2033	12/31/2033	\$4,565,858	\$0	\$0	-\$26,235,042	\$0	-\$1,105,116	\$0	\$0	\$0	-\$27,340,159	\$13,063,993	\$225,545,526	
01/01/2034	12/31/2034	\$4,520,199	\$0	\$0	-\$26,260,703	\$0	-\$1,127,910	\$0	\$0	\$0	-\$27,388,613	\$12,492,521	\$215,169,633	
01/01/2035	12/31/2035	\$4,474,997	\$0	\$0	-\$26,155,429	\$0	-\$1,150,658	\$0	\$0	\$0	-\$27,306,088	\$11,885,957	\$204,224,500	
01/01/2036	12/31/2036	\$4,430,247	\$0	\$0	-\$25,945,584	\$0	-\$1,173,459	\$0	\$0	\$0	-\$27,119,043	\$11,249,162	\$192,784,867	
01/01/2037	12/31/2037	\$4,385,945	\$0	\$0	-\$25,620,564	\$0	-\$1,202,837	\$0	\$0	\$0	-\$26,823,401	\$10,586,436	\$180,933,847	
01/01/2038	12/31/2038	\$4,342,086	\$0	\$0	-\$25,285,186	\$0	-\$1,225,838	\$0	\$0	\$0	-\$26,511,024	\$9,900,333	\$168,665,242	
01/01/2039	12/31/2039	\$4,298,665	\$0	\$0	-\$24,817,509	\$0	-\$1,248,743	\$0	\$0	\$0	-\$26,066,252	\$9,193,689	\$156,091,344	
01/01/2040	12/31/2040	\$4,255,678	\$0	\$0	-\$24,250,523	\$0	-\$1,271,723	\$0	\$0	\$0	-\$25,522,246	\$8,472,099	\$143,296,874	
01/01/2041	12/31/2041	\$4,213,121	\$0	\$0	-\$23,652,583	\$0	-\$1,294,648	\$0	\$0	\$0	-\$24,947,230	\$7,738,526	\$130,301,291	
01/01/2042	12/31/2042	\$4,170,990	\$0	\$0	-\$22,975,028	\$0	-\$1,324,120	\$0	\$0	\$0	-\$24,299,148	\$6,995,146	\$117,168,280	
01/01/2043	12/31/2043	\$4,129,280	\$0	\$0	-\$22,239,817	\$0	-\$1,347,072	\$0	\$0	\$0	-\$23,586,889	\$6,245,807	\$103,956,478	
01/01/2044	12/31/2044	\$4,087,987	\$0	\$0	-\$21,441,765	\$0	-\$1,369,936	\$0	\$0	\$0	-\$22,811,701	\$5,493,715	\$90,726,480	
01/01/2045	12/31/2045	\$4,047,107	\$0	\$0	-\$20,616,811	\$0	-\$1,399,303	\$0	\$0	\$0	-\$22,016,114	\$4,740,976	\$77,498,449	
01/01/2046	12/31/2046	\$4,006,636	\$0	\$0	-\$19,768,669	\$0	-\$1,422,197	\$0	\$0	\$0	-\$21,190,866	\$3,989,421	\$64,303,640	
01/01/2047	12/31/2047	\$3,966,570	\$0	\$0	-\$18,881,868	\$0	-\$1,444,901	\$0	\$0	\$0	-\$20,326,769	\$3,240,964	\$51,184,405	
01/01/2048	12/31/2048	\$3,926,904	\$0	\$0	-\$17,965,574	\$0	-\$1,474,105	\$0	\$0	\$0	-\$19,439,680	\$2,497,421	\$38,169,051	
01/01/2049	12/31/2049	\$3,887,635	\$0	\$0	-\$17,025,609	\$0	-\$1,496,781	\$0	\$0	\$0	-\$18,522,390	\$1,761,042	\$25,295,338	
01/01/2050	12/31/2050	\$3,848,759	\$0	\$0	-\$16,083,299	\$0	-\$1,525,694	\$0	\$0	\$0	-\$17,608,993	\$1,032,664	\$12,567,768	
01/01/2051	12/31/2051	\$3,810,271	\$0	\$0	-\$15,142,576	\$0	-\$1,548,614	\$0	\$0	\$0	-\$16,691,190	\$313,151	\$0	

TEMPLATE 6A - Sheet 6A-5

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW
EIN:	91-6123694
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$193,409,576
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$97,927,608
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.														
SFA Measurement Date / Plan Year Start Date Plan Year End Date		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))	
12/31/2022	12/31/2022	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$97,927,608	\$0	\$0	\$193,409,576	
01/01/2023	12/31/2023	\$5,204,323	\$0	\$0	-\$20,356,982	\$0	-\$789,166	-\$21,146,148	\$3,278,390	\$80,059,851	\$0	\$11,466,687	\$210,080,586	
01/01/2024	12/31/2024	\$5,126,258	\$0	\$0	-\$21,384,525	\$0	-\$888,841	-\$22,273,366	\$2,581,649	\$60,368,133	\$0	\$12,439,657	\$227,646,501	
01/01/2025	12/31/2025	\$5,049,364	\$0	\$0	-\$22,265,677	\$0	-\$981,312	-\$23,246,989	\$1,819,175	\$38,940,319	\$0	\$13,465,014	\$246,160,879	
01/01/2026	12/31/2026	\$4,973,624	\$0	\$0	-\$23,183,245	\$0	-\$906,197	-\$24,089,442	\$996,882	\$15,847,760	\$0	\$14,545,890	\$265,680,393	
01/01/2027	12/31/2027	\$4,899,019	\$0	\$0	-\$23,982,141	\$0	-\$927,451	-\$15,847,760	\$0	\$0	-\$9,061,832	\$15,410,672	\$276,928,253	
01/01/2028	12/31/2028	\$4,825,534	\$0	\$0	-\$24,736,909	\$0	-\$942,625	\$0	\$0	\$0	-\$25,679,534	\$15,562,752	\$271,637,004	
01/01/2029	12/31/2029	\$4,753,151	\$0	\$0	-\$25,356,952	\$0	-\$964,209	\$0	\$0	\$0	-\$26,321,161	\$15,231,697	\$265,300,691	
01/01/2030	12/31/2030	\$4,705,620	\$0	\$0	-\$25,860,429	\$0	-\$986,272	\$0	\$0	\$0	-\$26,846,701	\$14,843,615	\$258,003,225	
01/01/2031	12/31/2031	\$4,658,563	\$0	\$0	-\$26,204,043	\$0	-\$1,059,867	\$0	\$0	\$0	-\$27,263,910	\$14,400,981	\$249,798,859	
01/01/2032	12/31/2032	\$4,611,978	\$0	\$0	-\$26,553,438	\$0	-\$1,082,451	\$0	\$0	\$0	-\$27,635,888	\$13,908,122	\$240,683,071	
01/01/2033	12/31/2033	\$4,565,858	\$0	\$0	-\$26,700,997	\$0	-\$1,105,116	\$0	\$0	\$0	-\$27,806,114	\$13,367,858	\$230,810,673	
01/01/2034	12/31/2034	\$4,520,199	\$0	\$0	-\$26,746,170	\$0	-\$1,127,910	\$0	\$0	\$0	-\$27,874,080	\$12,786,332	\$220,243,124	
01/01/2035	12/31/2035	\$4,474,997	\$0	\$0	-\$26,649,647	\$0	-\$1,150,658	\$0	\$0	\$0	-\$27,800,305	\$12,168,301	\$209,086,118	
01/01/2036	12/31/2036	\$4,430,247	\$0	\$0	-\$26,453,532	\$0	-\$1,173,459	\$0	\$0	\$0	-\$27,626,991	\$11,518,709	\$197,408,084	
01/01/2037	12/31/2037	\$4,385,945	\$0	\$0	-\$26,130,785	\$0	-\$1,202,837	\$0	\$0	\$0	-\$27,333,623	\$10,841,970	\$185,302,376	
01/01/2038	12/31/2038	\$4,342,086	\$0	\$0	-\$25,801,546	\$0	-\$1,225,838	\$0	\$0	\$0	-\$27,027,385	\$10,140,788	\$172,757,865	
01/01/2039	12/31/2039	\$4,298,665	\$0	\$0	-\$25,331,051	\$0	-\$1,248,743	\$0	\$0	\$0	-\$26,579,794	\$9,418,086	\$159,894,822	
01/01/2040	12/31/2040	\$4,255,678	\$0	\$0	-\$24,755,588	\$0	-\$1,271,723	\$0	\$0	\$0	-\$26,027,311	\$8,679,829	\$146,803,018	
01/01/2041	12/31/2041	\$4,213,121	\$0	\$0	-\$24,150,090	\$0	-\$1,294,648	\$0	\$0	\$0	-\$25,444,738	\$7,929,083	\$133,500,484	
01/01/2042	12/31/2042	\$4,170,990	\$0	\$0	-\$23,462,489	\$0	-\$1,324,120	\$0	\$0	\$0	-\$24,786,609	\$7,168,041	\$120,052,906	
01/01/2043	12/31/2043	\$4,129,280	\$0	\$0	-\$22,715,217	\$0	-\$1,347,072	\$0	\$0	\$0	-\$24,062,290	\$6,400,653	\$106,520,549	
01/01/2044	12/31/2044	\$4,087,987	\$0	\$0	-\$21,902,014	\$0	-\$1,369,936	\$0	\$0	\$0	-\$23,271,950	\$5,630,251	\$92,966,838	
01/01/2045	12/31/2045	\$4,047,107	\$0	\$0	-\$21,060,399	\$0	-\$1,399,303	\$0	\$0	\$0	-\$22,459,702	\$4,859,062	\$79,413,305	
01/01/2046	12/31/2046	\$4,006,636	\$0	\$0	-\$20,193,939	\$0	-\$1,422,197	\$0	\$0	\$0	-\$21,616,136	\$4,089,001	\$65,892,807	
01/01/2047	12/31/2047	\$3,966,570	\$0	\$0	-\$19,287,449	\$0	-\$1,444,901	\$0	\$0	\$0	-\$20,732,350	\$3,322,067	\$52,449,093	
01/01/2048	12/31/2048	\$3,926,904	\$0	\$0	-\$18,349,981	\$0	-\$1,474,105	\$0	\$0	\$0	-\$19,824,086	\$2,560,162	\$39,112,074	
01/01/2049	12/31/2049	\$3,887,635	\$0	\$0	-\$17,388,509	\$0	-\$1,496,781	\$0	\$0	\$0	-\$18,885,289	\$1,805,594	\$25,920,013	
01/01/2050	12/31/2050	\$3,848,759	\$0	\$0	-\$16,424,351	\$0	-\$1,525,694	\$0	\$0	\$0	-\$17,950,044	\$1,059,232	\$12,877,960	
01/01/2051	12/31/2051	\$3,810,271	\$0	\$0	-\$15,461,583	\$0	-\$1,548,614	\$0	\$0	\$0	-\$17,010,197	\$321,966	\$0	

Version Updates

v20230727

Version	Date updated
v20230727	07/27/2023

TEMPLATE 10

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

v20230727

File name: *Template 10 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Provide a table identifying and summarizing which assumptions/methods were used in each of the pre-2021 certification of plan status, the Baseline details (Template 5A or Template 5B), and the final SFA calculation (Template 4A or Template 4B).

This table should identify all assumptions/methods used, including those that are reflected in the Baseline provided in Template 5A or Template 5B and any assumptions not explicitly listed. Please identify the source (file and page number) of the pre-2021 certification of plan status assumption. Additionally, please select the appropriate assumption change category per SFA assumption guidance*. Please complete all rows of Template 10. If an assumption on Template 10 does not apply to the application, please enter "N/A" and explain as necessary in the "comments" column. If the application contains assumptions not listed on Template 10, create additional rows as needed.

See the table below for a brief example of how to fill out the requested information in summary form. In the example the first row demonstrates how one would fill out the information for a change in the mortality assumption used in the pre-2021 certification of plan status, where the RP-2000 mortality table was the original assumption, and the plan proposes to change to the Pri-2012(BC) table.

	(A)	(B)	(C)	(D)	(E)
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance
Base Mortality - Healthy	2019 Company XYZ AVR.pdf p. 55	RP-2000 mortality table	Pri-2012(BC) mortality table	Same as baseline	Acceptable Change
Contribution Base Units	2020 Company XYZ ZC.pdf p. 19	125,000 hours projected to insolvency in 2024	125,000 hours projected through the SFA projection period in 2051	100,000 hours projected with 3.0% reductions annually for 10 years and 1.0% reductions annually thereafter	Generally Acceptable Change
Assumed Withdrawal Payments -Future Withdrawals	2020 Company XYZ ZC.pdf p. 20	None assumed until insolvency in 2024	None assumed through the SFA projection period in 2051	Same as baseline	Other Change
Retirement - Actives	2019 Company XYZ AVR.pdf p. 54	<div> <div>Age</div> <div>Actives</div> <div>5510%</div> <div>5620%</div> <div>5730%</div> <div>5840%</div> <div>5950%</div> <div>60+100%</div> </div>	Same as Pre-2021 Zone Cert	Same as baseline	No Change

Add additional lines if needed.

*<https://www.pbgc.gov/sites/default/files/sfa/sfa-assumptions-guidance.pdf>

Template 10
Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

v20230727

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	

	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
SFA Measurement Date	N/A	N/A	12/31/2022	Same as baseline	N/A	
Census Data as of	2019 AVR AK UFCW.pdf	1/1/2019 census data used for pre-2021 PPA Certification	1/1/2022 census data used, after reflecting results from PBI death audit and PBGC death audit.	Same as baseline	N/A	

DEMOGRAPHIC ASSUMPTIONS

Base Mortality - Healthy	2019 AVR AK UFCW.pdf p. 24	RP-2014 Blue Collar Mortality Tables, sex distinct, separate for annuitants and non-annuitants	PRI-2012 Blue Collar Amount-Weighted Mortality Tables, sex-distinct, separate for annuitants, non-annuitants, and beneficiaries	Same as baseline	Acceptable Change	
Mortality Improvement - Healthy	2019 AVR AK UFCW.pdf p. 24	No mortality improvement	MP-2021 fully generational mortality improvement scale	Same as baseline	Acceptable Change	
Base Mortality - Disabled	N/A	N/A	N/A	N/A	No Change	
Mortality Improvement - Disabled	N/A	N/A	N/A	N/A	No Change	
Retirement - Actives	2019 AVR AK UFCW.pdf p. 25	Ages 50-56: 7.00% Age 57: 15.00% Ages 58-61: 10.00% Ages 62-64: 25.00% Age 65: 40.00% Ages 66-69: 20.00% Ages 70+: 100.00%	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Retirement - TVs	2019 AVR AK UFCW.pdf p. 25	Ages 50-56: 5.00% Age 57: 25.00% Ages 58-64: 10.00% Ages 65+: 100.00%	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Turnover	2019 AVR AK UFCW.pdf p. 25	Termination rates are based on a 4-year service-based select period followed by age-based ultimate rates. Termination Rates stop when first eligible to retire. The following is a sample of the termination rates: <u>Select Sample Rates:</u> One Year of Service: 35.00% Two Years of Service: 35.00% Three Years of Service: 30.00% Four Years of Service: 25.00% <u>Ultimate Sample Rates:</u> Age 20: 20.00% Age 25: 20.00% Age 30: 20.00% Age 35: 15.00% Age 40: 10.00% Age 45: 7.50% Age 50: 5.00% Age 55: 5.00%	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Disability	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Optional Form Elections - Actives	2019 AVR AK UFCW.pdf p. 26	For male participants not yet in pay status, 50% are assumed to elect a 100% Joint & Survivor Annuity and 50% are assumed to elect a Single Life Annuity. For female participants not yet in pay status, 25% are assumed to elect a 100% Joint & Survivor Annuity and 75% are assumed to elect a Single Life Annuity.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Optional Form Elections - TVs	2019 AVR AK UFCW.pdf p. 26	For male participants not yet in pay status, 50% are assumed to elect a 100% Joint & Survivor Annuity and 50% are assumed to elect a Single Life Annuity. For female participants not yet in pay status, 25% are assumed to elect a 100% Joint & Survivor Annuity and 75% are assumed to elect a Single Life Annuity.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	

Template 10
Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

v20230727

PLAN INFORMATION

Abbreviated Plan Name:	AK UFCW	
EIN:	91-6123694	
PN:	001	

	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
Marital Status	2019 AVR AK UFCW.pdf p. 26	50% of non-retired male participants and 25% of non-retired female participants are assumed to be married. Male employees have spouses 3 years younger, while female employees have spouses 1 year older.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Spouse Age Difference	2019 AVR AK UFCW.pdf p. 26	Please note '2019 AVR AK UFCW.pdf' page 26 has a scrivener's error in the listed assumption and the assumption listed here is what was actually used.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Active Participant Count	2020 Non Green Zone 20200330 AK UFCW.pdf	Active participant count was based on 1/1/2019 census data. Implied changes in active head count reflected in the future hours worked (CBUs) assumption	Active participant count is based on 1/1/2022 census data adjusted for the PBI and PBGC death audits and projected using an open group valuation with new entrants added to be consistent with the projected future hours worked (CBU) assumption.	Same as baseline	Acceptable (Consistent with CBU assumption) Change	
New Entrant Profile	2020 Non Green Zone 20200330 AK UFCW.pdf	A static active population was assumed such that the demographic make-up of the active participants stayed constant throughout the projection period resulting in a level CBUs.	Same as Pre-2021 Zone Cert	The Plan's new entrant profile assumption is based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years rather than only those remaining in service). The profile assumption is developed based on the distributions of age, service, and gender using 5-year age bands. New entrants are assumed to work 1,568 hours equivalent to the expected hours worked during 2023 of 2,654,211 divided by the expected active count of 1,691 (1,717 active count in 2022 reduced by 1.5%). Each new entrant is then assumed to contribute \$0.73673 per hour of accruing money and \$1.22405 per hour of non-accruing money. New entrants are added to the plan population annually to the extent needed to produce total plan CBUs consistent with the plan's CBU assumption.	Acceptable Change	
Missing or Incomplete Data	2019AVR AK UFCW.pdf p. 26	If not specified, participants are assumed to be male and the same age as the average of participants with the same status code.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
"Missing" Terminated Vested Participant Assumption	2019AVR AK UFCW.pdf p. 26	All terminated vested participants are valued	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Treatment of Participants Working Past Retirement Date	2019AVR AK UFCW.pdf p. 28	Late retirement increases valued are greater of the following: (a) The benefits accrued prior to April 1, 2009, with a Normal Retirement Date at age 57 actuarially increased to retirement age (capped at age 65). Actuarial Equivalence under the Plan was 1984 Unisex Pensioners Mortality Table and 6.00% interest (b) The total benefits accrued (benefits accrued both before and after April 1, 2009) with no actuarial increase for late retirement.	Same as Pre-2021 Zone Cert	Late retirement increases are the greatest of the following: (a) The benefits accrued prior to April 1, 2009, with a Normal Retirement Date at age 57 actuarially increased to retirement age (uncapped age). Actuarial Equivalence under the Plan was 1984 Unisex Pensioners Mortality Table and 6.00% interest. (b) The total benefits accrued prior to a Normal Retirement Date at age 65 (benefits accrued both before and after April 1, 2009) actuarially increased for late retirement to retirement age. (c) The total benefits accrued with no actuarial increase for late retirement.	Other Change	
Assumptions Related to Reciprocity	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Demographic Assumption 1	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Demographic Assumption 2	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Demographic Assumption 3	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	

NON-DEMOGRAPHIC ASSUMPTIONS

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	(A)	(B)	(C)	(D)	(E)
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance
Contribution Base Units	2020 Non Green Zone 20200330 AK UFCW.pdf	Each active participant is assumed to work the same amount of hours (CBUs) as in the prior plan year with new entrants assumed to bring the total hours worked to 2.77 million hours in each future year.	Same as Pre-2021 Zone Cert extended through 2051	The contribution base units ("CBU") assumption (hours worked) is based on Plan Experience from 2010 through 2021, ignoring the 2021 and 2020 Plan Years due to the COVID Period Exclusion. The CBU assumption for calendar 2023 (the first year of the projections) is based on the 2019 hours and decreased by 1.5% for 4 years. We have applied a 1.5% annual rate of decline in the CBU for the first 10 projection years (reflecting a rate of decline similar to the CBU trend for hours worked from 2010 through 2019 and reflected future anticipated grocery store closures), followed by a 1.0% annual rate of decline for 2030 through 2051. Each active participant is assumed to work the same amount of hours worked as in the prior plan year, adjusted for any assumed declines in total plan work levels (CBUs) including new entrants to bring the total CBUs to level described in the previous sentences.	Generally Acceptable Change
Contribution Rate	2020 Non Green Zone 20200330 AK UFCW.pdf	The assumed benefit accruing contribution rate was \$0.71731/hr. for 2020. This rate was projected to remain level for all future plan years. The assumed non-accruing contribution rate was \$1.04 per hour during 2020 and \$1.17 per hour during 2021 and all years thereafter.	Expected contributions are based on average hourly accruing (\$0.73673) and average hourly non-accruing (\$1.22405) contribution rates from the CBA(s) in effect as of July 9, 2021 for each employer and bargaining unit, regardless of the contribution rate called for in the Rehabilitation Plan. No CBA had scheduled increases in the accruing contribution rate, so the accruing rate remains flat for each future year in the projection period (through 2051). Future non-accruing rate increases based on each employer's CBA were reflected. The non-accruing rate was assumed to stay flat for the projection period after the last increase described in the applicable CBA.	Same as baseline	Acceptable Change
Administrative Expenses	2020 Non Green Zone 20200330 AK UFCW.pdf	A total annual amount of \$608,880 payable at the beginning of the year. Operating expenses are assumed to increase with inflation every year.	Same as Pre-2021 Zone Cert	Operating expenses, excluding PBGC premiums, actuarial retainer services, benefit administrator expenses, and expected SFA-related expenses) increased by two and a half years of inflation (multiplied by (1 + inflation)^2.5) for assumed expenses in 2023. This average with inflation was then projected forward each year with inflation for all future years. This amount was adjusted for the actual known actuarial retainer for 2023, 2024, and 2025. This retainer amount was agreed to by the Board at the October 2022 meeting. Benefit administrator fees are adjusted for the actual known retainer amounts for 2024, 2025, and 2026. This retainer amount was agreed to by the Board at the March 2023 meeting. SFA related fees paid by the Plan have been added to the baseline operating expenses, which were \$92,426 for 2023 and \$39,184 for 2024. SFA related fees paid by the Plan for 2025 are expected to be \$100,000 and \$0 thereafter. Future PBGC premiums are projected based on expected participant headcounts and PBGC headcount premiums. The PBGC headcount premium is \$35 for 2023, \$37 for 2024, \$39 for 2025, and is projected to increase with inflation in future years, while also reflecting a one-time jump in premium due to the legislated increase to \$52 per participant in 2031; premiums are again assumed to increase with inflation after the one-time jump at 2031.	Other Change
Assumed Withdrawal Payments - Currently Withdrawn Employers	2019AVR AK UFCW.pdf p. 23	No employers are currently paying withdrawal liability. The present value of vested benefits for withdrawal liability determination uses an interest rate of 7.50% along with all other valuation assumptions. Assets for this purpose are based on the Market Value of Assets.	Same as Pre-2021 Zone Cert	Same as baseline	No Change

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	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
Assumed Withdrawal Payments -Future Withdrawals	N/A	No future withdrawals assumed	Same as Pre-2021 Zone Cert	<p>In years where we have a 1.5% decline in CBUs, withdrawal liability payments based on 0.051% of the total CBUs will arise. In years where the assumed decline in CBUs is different that 1.5%, the 0.051% factor is prorated accordingly.</p> <p>The annual WL payment amount established as “collectible” for each year’s decline in CBUs is equal to:</p> <p>0.051% (prorated as appropriate) * total plan annual CBUs (hours) * [total plan average assumed accruing contribution rate + limited total plan average assumed non-accruing contribution rate] * 74% collectability.</p> <p>The payment schedule for each year’s withdrawal payment amount is assumed to be payable over a 20-years payment period.</p> <p>The first projected withdrawal in the SFA projections is assumed to occur during 2025 with first payments made in 2026.</p>	Other Change	
Other Assumption 1	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Assumption 2	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Assumption 3	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	

CASH FLOW TIMING ASSUMPTIONS

Benefit Payment Timing	2019AVR AK UFCW.pdf	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Contribution Timing	2019AVR AK UFCW.pdf	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Withdrawal Payment Timing	2019AVR AK UFCW.pdf	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Administrative Expense Timing	2019AVR AK UFCW.pdf	Beginning-of-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Payment Timing	N/A	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	

Create additional rows as needed.