

June 20, 2025

Pension Benefit Guaranty Corporation  
1200 K Street, NW  
Washington, DC 20005  
[MultiemployerProgram@PBGC.gov](mailto:MultiemployerProgram@PBGC.gov)

*Submitted electronically via E-mail*

**Re: Application for Special Financial Assistance**

To Whom It May Concern:

This is an application by the Retail Food Employers & UFCW Local 711 Pension Trust Fund ("Plan") for special financial assistance ("SFA") from the Pension Benefit Guaranty Corporation ("PBGC") under the American Rescue Plan Act of 2021 ("ARPA"). The amount of SFA requested in this application is \$70,055,238. The following statements, certifications, and other documents are required in PBGC's instructions for an application for SFA.

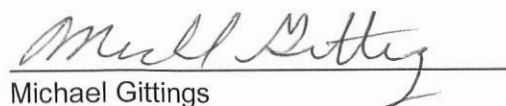
This is the Plan's third application for SFA. The first application was submitted on July 11, 2023 and withdrawn on October 19, 2023. The second application was submitted on February 6, 2025 and withdrawn on May 29, 2025.

The Plan is a multiemployer defined benefit pension plan that has been certified to be in critical status. The Plan covers over 21,000 participants and beneficiaries. Without SFA, the Plan is projected to go insolvent, and will need to apply to the PBGC for loan assistance and pay its participants and beneficiaries reduced benefits.

The Trustees, with guidance from their Plan professionals, have reviewed the rules and regulations regarding this SFA application and have agreed that it is in the best interest of the participants to submit this SFA application as early as possible.

We thank PBGC for its hard work in implementing and administering this important program. Please do not hesitate to contact us if you have questions regarding this application, or if you need more information.

Sincerely,

  
Michael Gittings  
Chairman

## **Application for Special Financial Assistance**

### **Required Trustee Signatures**

As required under §4262.6(b) of the Pension Benefit Guaranty Corporation ("PBGC") final rule on applications for special financial assistance ("SFA"), this page provides signatures for current members of the Board of Trustees who have been authorized to sign the Plan's application for SFA.



Michael Gittings  
Trustee

June 20, 2025



Ian Adams  
Trustee

June 20, 2025

## **Application for Special Financial Assistance**

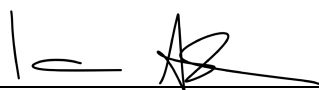
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Michael Gittings  
Trustee

June 20, 2025



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Ian Adams  
Trustee

June 20, 2025

## (1) Cover Letter and Signatures

The preceding pages provide the cover letter for the application for special financial assistance (“SFA”) and required signatures from authorized members of the Board of Trustees.

## (2) Plan Sponsor and Authorized Representatives

The following identifies the plan sponsor and authorized representatives, as well as their contact information. The Plan’s Administrator, legal counsel, and actuaries named below are authorized representatives for the Plan.

<b>Plan Sponsor</b>	Board of Trustees Retail Food Employers & UFCW Local 711 Pension Trust Fund 5251 Green Street Suite 200 Murray, UT 84123 Phone: 800.453.4584 Website <a href="http://www.ssatpa.com">www.ssatpa.com</a>	
<b>Fund Administrator</b>	Bea Sainz Client Account Manager 2550 W Union Hills Drive, Ste 290 Phoenix, AZ 85027 Email: <a href="mailto:bsainz@ssatpa.net">bsainz@ssatpa.net</a> Phone: 602.347.5131	
<b>Legal Counsel</b>	Sun Chang McCracken, Stemerman & Holsberry, LLP 475 14th St., Suite 1200 Oakland, CA 94612 T 415.547.7246 <a href="mailto:schang@msh.law">schang@msh.law</a>	Nanette Zamost Seyfarth Shaw LLP One Century Plaza, Suite 3500, 2029 Century Park East Los Angeles, CA 90067 T 310.201.5238 <a href="mailto:nzamost@seyfarth.com">nzamost@seyfarth.com</a>
<b>Actuary</b>	Robert Vidin, ASA Segal 180 Howard St., Ste. 1100 San Francisco, CA 94105 T 408.531.5814 <a href="mailto:rvidin@segalco.com">rvidin@segalco.com</a>	Wade MacQuarrie, FSA Horizon Actuarial Services, LLC 5200 Lankershim Blvd., Ste. 740 North Hollywood, CA 91601 Phone/Fax: 818.691.2000 <a href="mailto:wade.macquarrie@horizonactuarial.com">wade.macquarrie@horizonactuarial.com</a>

### (3) Eligibility for SFA

The Plan is eligible for SFA because: a) it has been certified by its actuary to be in critical status for the plan year beginning January 1, 2020; b) the percentage determined under 4262.3(c)(2) of PBGC's SFA regulation for 2020 is below 40%, as shown on the 2021 Form 5500 Schedule MB; and c) the ratio of active participants to nonactive participants as of January 1, 2021 was less than 2 to 3.

#### **More specific details as follows:**

*Calculation of Modified Funded Percentage (from 2020 Form 5500 Schedule MB):*

Line 2a: \$333,590,632 (asset value)

Line 2b(4) column (2): \$934,060,481 (current liability)

Modified Funding Percentage = Ratio of above two values = **35.71%** (less than 40%)

The value of the Plan's receivable withdrawal liability as of January 1, 2020 was \$0.

*Calculation of Participant Ratio (from 2021 Form 5500 Schedule MB):*

Line 2(b)(3)(c): 8,103 (active participant count)

Line 2(b)(1) plus 2(b)(2): 13,029 (nonactive participant count)

Participant Ratio = Active to Nonactive = **62.19%** (less than 2:3)

### (4) Priority Status

The Plan is not in any priority group.

### (5) Narrative

#### **Detailed Narrative Description of Future Contributions and Withdrawal Liability Payments**

##### **Assumed Future Contributions**

For purposes of projecting CBUs, the Plan is using an assumption of 14,654,619 hours for 2024. This was derived by taking the hours reported for the twelve months ending September 30, 2024 (the most recent data available), and assuming that they would decline by an annualized rate of 1.5% for the final three months. CBUs are then assumed to decline by 1.5% in 2025, and by 1.0% per year for each year thereafter. The assumed decline in CBUs is based on the Plan's recent experience of declining CBUs, and on long-term expectations that reflect the competitive

pressures on the Plan's contributing employers and the unionized retail food industry. Please see the attached "CBU Narrative" document for more information.

The contribution rates, including the Rehabilitation Plan supplemental increase, vary by bargaining agreements (covering different regions) and Clerks and Meat participants. Contribution rates for participants hired before April 2015 fall in the range from \$1.615 to \$1.345. Contribution rates for participants hired after March 2015 fall in the range from \$1.597 to \$1.327.

The average contribution rate for 2022 was \$1.368 per hour. The average contribution rate for the Plan will decrease slightly each year because the new entrants' contribution rates are \$0.018 lower than the contribution rate for participants who were hired before April 2015.

There are no negotiated or Rehabilitation Plan supplemental increases included in our projections after the SFA measurement date.

### **Assumed Future Withdrawal Liability Payments**

For the past 10 years, only one small employer withdrew, in 2016. Based on this historical experience, we do not anticipate any future withdrawal from the Plan. Therefore, no future withdrawal liability payment is assumed.

## **(6) a. Changes to Assumptions for SFA Eligibility**

The Plan is eligible for SFA under §4262.3(a)(3), as it was certified to be in critical status within the meaning of section 305(b)(2) of ERISA for the plan year beginning January 1, 2020, and met other applicable conditions for that same year. The assumptions used to determine eligibility have not changed from the assumptions used in the January 1, 2020 plan status certification, which is the most recent actuarial certification of plan status completed before January 1, 2021.

## **(6) b. Changes to Assumptions for SFA Amount**

The following are descriptions of the actuarial assumptions used to determine the amount of SFA that are different than those used in the most recent status certification completed before January 1, 2021. In other words, status certification for the plan year beginning January 1, 2020 (the "2020 status certification").

### **Interest Rate**

<b>Prior Assumption</b>	7.75%. This is the interest rate used for funding standard account purposes in the 2020 status certification.
<b>SFA Assumption</b>	<b>SFA Assets:</b> 4.01% <b>Non-SFA Assets:</b> 6.00%
<b>Rationale for Change</b>	<b>SFA Assets:</b> 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

	<p>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 among the 4 calendar months ending with the month in which the plan's initial application for SFA is filed.</p> <p>The Trustees have elected to use the average segment interest rates for the month of February 2023, or 3.34%, plus 67 basis points. This produces an interest rate of 4.01%.</p> <p><b>Non-SFA Assets:</b> 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 Trustees have elected to use the third segment interest rates for the month of February 2023, or 4.00% plus 200 basis points. This produces an interest rate of 6.00%.</p> <p>A statement regarding reasonableness is not required because the statute prescribes the interest rate for SFA and Non-SFA assets.</p>
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## Contribution Base Units (CBUs)

<b>Prior Assumption</b>	CBU are contributable hours. CBUs used in the 2020 zone status certification were 14 million hours. They were assumed to remain level for all future years.																								
<b>SFA Assumption</b>	The assumed 2024 hours of 14,654,619 used in the SFA calculation were based on the actual hours reported for the Plan Year through September 2024, and assuming hours would decline during the remainder of the year by an annualized rate of 1.5%. Hours are assumed to decline by 1.5% in 2025, and by 1.0% per year each year thereafter.																								
<b>Rationale for Change</b>	<p>Based on the Plan's experience of declining CBUs and the expectation that they will continue to decline in the future due to competitive pressures in the unionized retail food industry, the previous assumption of level CBUs for all future years is no longer reasonable.</p> <p>The following chart shows the history of hours by plan year from 2010 through 2024.</p> <table><tr><th>Plan Year</th><th>CBUs</th><th>Ratio to Prior Year</th></tr><tr><td>2010</td><td>13,656,275</td><td></td></tr><tr><td>2011</td><td>13,334,564</td><td>97.6%</td></tr><tr><td>2012</td><td>13,233,950</td><td>99.2%</td></tr><tr><td>2013</td><td>13,432,824</td><td>101.5%</td></tr><tr><td>2014</td><td>13,268,439</td><td>98.8%</td></tr><tr><td>2015</td><td>13,502,745</td><td>101.8%</td></tr><tr><td>2016</td><td>13,606,616</td><td>100.8%</td></tr></table>	Plan Year	CBUs	Ratio to Prior Year	2010	13,656,275		2011	13,334,564	97.6%	2012	13,233,950	99.2%	2013	13,432,824	101.5%	2014	13,268,439	98.8%	2015	13,502,745	101.8%	2016	13,606,616	100.8%
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	2017	13,747,215	101.0%
	2018	14,065,298	102.3%
	2019	14,257,351	101.4%
	2020	15,677,243	110.0%
	2021	15,146,653	96.6%
	2022	15,228,276	100.5%
	2023	14,890,875	99.2%
	2024	14,654,619 <sup>(1)</sup>	99.6%
<p><sup>(1)</sup>2024 hours include actual hours through September 2024, and an assumed decline at an annualized rate of 1.5% for the remainder of the year.</p> <p>Please see the attached “CBU Narrative” document for more information on the rationale for the CBU assumption.</p>			

## Mortality

<b>Prior Assumption</b>	<b>Healthy:</b> RP-2000 Combined Healthy Mortality Tables <b>Disabled:</b> RP-2000 Disabled Retiree Mortality Tables
<b>SFA Assumption</b>	<b>Healthy:</b> PRI-2012 Blue Collar Tables (amount weighted) with full generational projection using scale MP-2021 <b>Disabled:</b> PRI-2012 Disabled Retiree Mortality Tables (amount weighted) with full generation projection using scale MP-2021
<b>Rationale for Change</b>	The prior mortality tables are outdated and no longer reasonable. The proposed mortality assumptions are the Pri-2012 amount-weighted Blue Collar table (Pri-2012(BC)) and the Pri-2012 amount-weighted Disabled Retiree table, both with a projection scale of MP-2021. This is consistent with guidance from PBGC regarding “acceptable” assumption changes, Section III.B.

## Termination Rates before Retirement

<b>Prior Assumption</b>	<b>Withdrawal Rate<sup>1</sup> (%)</b>		
	<b>Age</b>	<b>First 5 Years</b>	<b>After 5 Years</b>
			<b>Courtesy Clerks</b>
	20	25.00	11.94
	25	25.00	11.62
	30	25.00	11.21
	35	25.00	10.55
	40	15.00	9.40
	45	15.00	7.54
	50	15.00	6.50
	55	15.00	6.50
	60	15.00	6.50
<sup>1</sup> Withdrawal rates are cut out at retirement eligibility			



	<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>		
	<b>Withdrawal Rate<sup>1</sup> (%)</b>		
	<b>Age</b>	<b>First 5 Years</b>	<b>After 5 Years</b>
	20	25.00	17.94
	25	25.00	17.22
	30	25.00	15.83
	35	25.00	13.70
	40	15.00	11.25
	45	15.00	8.43
	50	15.00	6.50
	55	15.00	6.50
	60	15.00	6.50
	<sup>1</sup> Withdrawal rates are cut out at retirement eligibility		
<b>SFA Assumption</b>	<b>Withdrawal Rate<sup>1</sup> (%)</b>		
	<b>Age</b>	<b>First 5 Years</b>	<b>After 5 Years</b>
	20	22.50	11.94
	25	22.50	11.62
	30	22.50	11.21
	35	22.50	10.55
	40	12.50	9.40
	45	12.50	7.54
	50	12.50	6.50
	55	12.50	6.50
	60	12.50	6.50
	<sup>1</sup> Withdrawal rates do not apply at retirement eligibility		
	<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>		
	<b>Withdrawal Rate<sup>1</sup> (%)</b>		
	<b>Age</b>	<b>First 5 Years</b>	<b>After 5 Years</b>
	20	27.00	17.00
	25	27.00	17.00
	30	27.00	17.00
	35	27.00	17.00
	40	16.00	12.00
	45	16.00	12.00
	50	16.00	12.00
	55	16.00	12.00
	60	16.00	12.00
	<sup>1</sup> Withdrawal rates do not apply at retirement eligibility.		

<b>Rationale for Change</b>	The prior termination rates are outdated and no longer reasonable. The proposed termination rates are the result of the Actuarial Experience Study over the five-year period of January 1, 2013 to December 31, 2017, which was published as of July 3, 2020 and implemented effective with the January 1, 2019 actuarial valuation. However, the prior rates were used in the 2020 zone certification.
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## Active Retirement Rates

<b>Prior Assumption</b>	<b>Rate (%)</b>		
	<b>Age</b>	<b>Non-Service Pension</b>	<b>Service<sup>1</sup> Pension</b>
	55	10.5	30.0
	56	7.5	30.0
	57	7.5	30.0
	58	7.5	30.0
	59	10.0	30.0
	60	10.0	15.0
	61	15.0	15.0
	62	35.0	35.0
	63	25.0	25.0
	64	25.0	25.0
	65	25.0	25.0
	66	25.0	25.0
	67	25.0	25.0
	68	25.0	25.0
	69	25.0	25.0
	70	100.0	100.0
<sup>1</sup> Age plus Credited Service total at least 85			
<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>			
	<b>Rate (%)</b>		
	<b>Age</b>	<b>Service<sup>1</sup> Pension</b>	<b>Other Pension</b>
	51 – 54	30.0	N/A
	55	15.0	10.0
	56 – 58	15.0	6.0
	59 – 61	15.0	10.0
	62 – 66	25.0	25.0
	67 – 69	20.0	20.0
	70	100.0	100.0
<sup>1</sup> Age plus Credited Service total at least 85			

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<b>SFA Assumption</b>			
	<b>Rate (%)</b>		
	<b>Age</b>	<b>Non-Service Pension</b>	<b>Service<sup>1</sup> Pension</b>
	52	N/A	10.0
	53	N/A	10.0
	54	N/A	10.0
	55	7.0	25.0
	56	7.0	25.0
	57	7.0	25.0
	58	7.0	20.0
	59	7.0	20.0
	60	7.0	15.0
	61	10.0	15.0
	62	30.0	30.0
	63	20.0	20.0
	64	20.0	20.0
	65	20.0	20.0
	66	20.0	20.0
	67	20.0	20.0
	68	20.0	20.0
	69	20.0	20.0
	70	100.0	100.0
	<sup>1</sup> Age plus Credited Service total at least 85		
	<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>		
	<b>Rate (%)</b>		
	<b>Age</b>	<b>Other Pension</b>	<b>Service<sup>1</sup> Pension</b>
	51 – 54	N/A	20.0
	55	5.0	20.0
	56 – 58	5.0	12.5
	59 – 61	9.0	12.5
	62 – 64	20.0	20.0
	65 – 67	25.0	25.0
	68 - 69	20.0	20.0
	70	100.0	100.0
	<sup>1</sup> Age plus Credited Service total at least 85		
<b>Rationale for Change</b>	The prior retirement rates are outdated and no longer reasonable. The proposed retirement rates are the result of the Actuarial Experience Study over the five-year period of January 1, 2013 to December 31, 2017, which was published as of July 3, 2020 and implemented effective with the January 1, 2019 actuarial valuation. However, the prior rates were used in the 2020 zone certification.		

## Future Benefit Accruals

<b>Prior Assumption</b>	0.80 years of Credited Service per year  <b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b> 1,675 hours per year
<b>SFA Assumption</b>	0.85 years of Credited Service per year  <b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b> 1,675 hours per year (no change from prior assumption)
<b>Rationale for Change</b>	The prior future benefit accruals are outdated and no longer reasonable. The proposed future benefit accruals are the result of the Actuarial Experience Study over the five-year period of January 1, 2013 to December 31, 2017, which was published as of July 3, 2020 and implemented effective with the January 1, 2019 actuarial valuation. However, the prior rates were used in the 2020 zone certification.

## Percent Married

<b>Prior Assumption</b>	80% of male employees and 60% of female employees are married at time of death
<b>SFA Assumption</b>	50% of all employees are married at time of death
<b>Rationale for Change</b>	The prior percent married assumption is outdated and no longer reasonable. The proposed percent married assumption is the result of the Actuarial Experience Study over the five-year period of January 1, 2013 to December 31, 2017, which was published as of July 3, 2020 and implemented effective with the January 1, 2019 actuarial valuation. However, the prior rates were used in the 2020 zone certification.

## Age of Spouse

<b>Prior Assumption</b>	Females are three years younger than males
<b>SFA Assumption</b>	Spouses of male participants are two years younger and spouses of female participants are two years older
<b>Rationale for Change</b>	The prior age of spouse assumption is outdated and no longer reasonable. The proposed age of spouse assumption is the result of the Actuarial Experience Study over the five-year period of January 1, 2013 to December 31, 2017, which was published as of July 3, 2020 and implemented effective with the January 1, 2019 actuarial valuation. However, the prior rates were used in the 2020 zone certification.

## Administrative Expenses

<b>Prior Assumption</b>	The administrative expense assumption in the 2020 status certification was \$2,000,000 for the plan year beginning January 1, 2018, increasing at an assumed rate of 3% per year thereafter.
<b>SFA Assumption</b>	<p>Administrative expenses are assumed to increase by 3% per year for each plan year after the 2020 status certification. The amount of administrative expenses for the plan year beginning January 1, 2031 is adjusted to reflect the increase in the PBGC flat rate premium to \$52. Administrative expenses then are assumed to increase by 3.0% per year for each year from January 1, 2031 through December 31, 2051.</p> <p>The total amount of projected administrative expenses in each future plan year is limited to 12% of benefit payments in that plan year in accordance with PBGC “acceptable” assumption change guidance.</p>
<b>Rationale for Change</b>	<p>The prior administrative expenses assumption from the 2020 status certification did not extend beyond plan year 2039. Therefore, the prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, December 31, 2051.</p> <p>The updated assumption is consistent with the “acceptable” standard in PBGC’s guidance on assumption changes and is reasonable for determining the amount of SFA.</p>

## “Missing” Terminated Vested Participants

<b>Prior Assumption</b>	Terminated vested participants who are over age 70 are excluded from valuation.
<b>SFA Assumption</b>	Terminated vested participants who are over attained age of 85 on the SFA measurement date are excluded for purposes of determining the amount of SFA.
<b>Rationale for Change</b>	The prior assumption was revised based on PBGC “acceptable” standard in PBGC’s guidance regarding such exclusions for plans proposing a change for missing terminated participants (PBGC assumption guidance Section III.E.)

## Retirement Age/Rate for Terminated Vested Participants

Prior Assumption	100% retirement at age 60 with 10 or more years of vesting credits, otherwise, age 65			
SFA Assumption	Age	Retirement Rate (%)	Age	Retirement Rate (%)
	55	5.00%	64	25.00%
	56	5.00%	65	25.00%
	57	5.00%	66	10.00%
	58	5.00%	67	10.00%
	59	5.00%	68	10.00%
	60	5.00%	69	10.00%
	61	7.50%	70	10.00%
	62	7.50%	71	10.00%
	63	7.50%	72+	100.00%

	<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>			
	<b>Age</b>	<b>Retirement Rate (%)</b>	<b>Age</b>	<b>Retirement Rate (%)</b>
	55	2.00%	64	7.50%
	56	2.00%	65	15.00%
	57	2.00%	66	15.00%
	58	2.00%	67	7.50%
	59	2.00%	68	5.00%
	60	5.00%	69	5.00%
	61	5.00%	70	5.00%
	62	17.50%	71	5.00%
	63	7.50%	72+	100.00%
<b>Rationale for Change</b>	The prior retirement age for terminated vested participants assumption is outdated and no longer reasonable. The proposed retirement rate for terminated vested participants assumption is based on actual retirement experience for terminated vested participants for the five year ending December 31, 2021.			

## New Entrants Profile

<b>Prior Assumption</b>	The 2020 status certification was based on an open group projection with the number of active participants assumed to remain level with new entrants having the same demographic characteristics of those hired recently.							
<b>SFA Assumption</b>	<b>Non-Vested</b>				<b>Vested</b>			
	<b>Age</b>	<b>Count</b>	<b>Benefit Service</b>	<b>Vesting Service</b>	<b>Age</b>	<b>Count</b>	<b>Benefit Service</b>	<b>Vesting Service</b>
	20-24	1,082	Use Average for All Records of 0.50	Use Average for All Records of 1.51	20-24	6	Based on Non-Vested That is, Use Average for All Records of 0.50	6.33
	25-29	720			25-29	46		7.80
	30-34	461			30-34	49		10.14
	35-39	422			35-39	43		10.35
	40-44	264			40-44	34		11.06
	45-49	293			45-49	45		12.89
	50-54	294			50-54	34		16.53
	55-59	276			55-59	34		13.91
	60+	226			60+	19		12.47
	Total	4,038			Total	310		
	The profile of assumed demographics for new entrants is based on the distributions of age, service, and gender for the new entrants and rehires from the valuation data as of January 1, 2018 through January 1, 2022. Counts shown above include an adjustment for missing dates of birth to maintain the non-vested to vested new entrant proportion over the period January 1, 2018 through January 1, 2022.							
	<b>Former Participants of the Intermountain Retail Food Industry Pension Trust:</b>							

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	Non-Vested			Vested		
	Age	Count	Vesting Service	Age	Count	Vesting Service
	20-24	326	Use Average for All Records of 1.18	20-24	0	0.00
	25-29	349		25-29	5	7.00
	30-34	224		30-34	12	8.33
	35-39	149		35-39	8	10.25
	40-44	142		40-44	5	13.40
	45-49	133		45-49	17	11.29
	50-54	131		50-54	18	13.00
	55-59	95		55-59	15	14.47
	60+	102		60+	17	15.65
	Total	1,651		Total	97	
	<b>Contribution Rate for Benefit Accruals</b>			\$0.76		
	<b>Accrued Benefit</b>			\$8.43		
	<p>The profile of assumed demographics for new entrants is based on the distributions of age, service, and gender for the new entrants and rehires from the valuation data as of January 1, 2018 through January 1, 2022. Counts shown above include an adjustment for missing dates of birth to maintain the non-vested to vested new entrant proportion over the period January 1, 2018 through January 1, 2022.</p> <p>The contribution rate for benefit accruals is based on an average as of the January 1, 2022 valuation data.</p>					
<b>Rationale for Change</b>	<p>The prior assumption is no longer reasonable because it does not reflect more recent experience.</p> <p>The updated assumption is consistent with the “acceptable” standard in PBGC’s guidance on assumption changes and is reasonable for determining the amount of SFA.</p>					

### **Timing of Contributions, Benefit Payments and Expenses**

<b>Prior Assumption</b>	Benefits, administrative expenses and contributions were assumed to be paid at the middle of the year.
<b>SFA Assumption</b>	Benefits, administrative expenses and contributions were assumed to be paid evenly over the course of the year, with a payment at the beginning of each month.
<b>Rationale for Change</b>	The assumption that benefits, expenses and contributions will be paid at the middle of the year is no longer reasonable. It is more reasonable to assume that these items are paid at the beginning of the month, which is consistent with the timing of when benefit payments are made, and contributions are received from contributing employers.

### **(7) Reinstatement of Suspended Benefits**

As of the date of the SFA application, the Plan has not suspended benefits under section 305(e)(9) or section 4245(a) of ERISA and does not intend to do so. Therefore, the Plan does not anticipate having to reinstate suspended benefits.



## (5) Certification by Plan's Enrolled Actuary Certifying SFA Amount

This is to certify that the requested amount of Special Financial Assistance ("SFA") of **\$70,055,238** is the amount to which the Retail Food Employers & UFCW Local 711 Pension Plan ("Plan") (EIN 51-6031512 PN 001) is entitled under section 4262(j)(1) of ERISA and 4262.4 of PBGC's SFA regulation. The amount of SFA for the Plan was calculated as of the SFA measurement date of February 28, 2023 in accordance with generally accepted actuarial principles and practices and the provisions under 4262.4(e) of PBGC's SFA regulation.

Segal and Horizon have determined the amount of SFA at the request of the Board of Trustees as part of the Plan's application for SFA. The calculation of the amount of SFA shown in the Plan's application for SFA is not applicable for other purposes.

The calculation of the amount of SFA is based on the assumptions and methods used in the 2020 certification of actuarial plan status, dated March 30, 2020, modified as described in Section D, item 6b of the "General Instructions for Multiemployer Plans Applying for Special Financial Assistance." It is based on the participant data used for the January 1, 2022 actuarial valuation of the Plan. This data was supplied by the Fund Administrator and the census data date is December 31, 2021.

As described in Section B, item 9 of the "General Instructions for Multiemployer Plans Applying for Special Financial Assistance," the participant census data as of December 31, 2021 was adjusted to remove any participant that died on or before the census date that was identified in the most recent death audit and any terminated vested participants that were previously considered missing that died on or before the measurement date. The counts of participants by status as of January 1, 2022, after reflecting the results of the Plan's and the PBGC's death audits, and after reflecting assumption changes made for the purposes of the SFA determination, are as follows:

**Retail Food Employers & UFCW Local 711 Pension Trust Fund**

Application for Special Financial Assistance | Section E

EIN 51-6031512 / PN 001

Status	Active	Inactive Vested	Pay Status
1. Census count in January 1, 2022 valuation	8,262	8,974	4,390
2. Records added due to assumption changes <sup>2</sup>	0	416	0
3. Records removed due to death audit (both Plan and PBGC audits)	16 <sup>3</sup>	868 <sup>4</sup>	97 <sup>5</sup>
4. Corrections to Census After Valuation <sup>6</sup>	0	-9 <sup>6</sup>	3 <sup>6</sup>
5. Final Census Count used for determination of SFA Amount: (1. + 2. - 3. + 4.)	8,246	8,513	4,296

The calculation of the SFA amount is also based on the fair market value of assets as of the SFA measurement date certified by the plan sponsor, and other relevant information provided by the Fund Administrator. Segal and Horizon do not audit the data provided. The accuracy and comprehensiveness of the data is the responsibility of those supplying the data. To the extent we can, however, Segal and Horizon do review the data for reasonableness and consistency. Based on our review of the data, we have no reason to doubt the substantial accuracy of the information on which we have based the calculation of the SFA amount and we have no reason to believe there are facts or circumstances that would affect the validity of these results.

Segal and Horizon do not practice law and, therefore, cannot and do not provide legal advice. Any statutory interpretation on which these calculations are based reflects Segal's and Horizon's understanding as actuarial firms.

We are members of the American Academy of Actuaries and we each meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of our knowledge, the information supplied herein is complete and accurate. Each prescribed assumption for the determination of the amount of SFA was applied in accordance with applicable law and regulations.

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<sup>2</sup> Due to changing inactive vested exclusion age from 70 to 85.

<sup>3</sup> 2 records were reported as deceased with no beneficiary and 14 records were reported with unknown marital status. The total count does not include the 14 records with unknown marital status for whom benefits were projected based on actuarial assumptions.

<sup>4</sup> 245 records were reported as deceased with no beneficiary and 623 records were reported with unknown marital status. The total count does not include the 623 records with unknown marital status for whom benefits were projected based on actuarial assumptions.

<sup>5</sup> 93 records were reported as deceased with no beneficiary and 4 records were reported with beneficiaries. The total count does not include the 4 records with beneficiaries for whom benefits were projected.

<sup>6</sup> Six duplicate inactive vested participants were removed, since they were retired under the Plan's other sub-plan, and it was determined that their entire benefit amount had been included with their retiree benefit amount. Three inactive vested participants were re-categorized from inactive vested to in pay status due to their retirement date being before the measurement date.

**Retail Food Employers & UFCW Local 711 Pension Trust Fund**

Application for Special Financial Assistance | Section E

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In our opinion, all other assumptions are reasonable taking into account the experience of the plan and reasonable expectations.

**SEGAL**



Paul C. Poon, ASA, MAAA  
Vice President & Actuary  
Enrolled Actuary No. 23-06069

June 20, 2025

**HORIZON**



Paul B. Dunlap, FSA, MAAA  
Consulting Actuary  
Enrolled Actuary No. 23-07966

June 20, 2025

## (10) Penalty of Perjury Statement Pursuant to PBGC Regulations 4262.6(b)

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 Retail Food Employers & UFCW Local 711 Pension Trust Fund 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.

Name: Michael Gittings

Name: Ian Adams

Signature: Michael Gittings

Signature: \_\_\_\_\_

Date: June 20, 2025

Date: \_\_\_\_\_

Title: Union Trustee

Title: Employer Trustee

**Retail Food Employers & UFCW Local 711 Pension Trust Fund**

Application for Special Financial Assistance | Section E

EIN 51-6031512 / PN 001

## (10) Penalty of Perjury Statement Pursuant to PBGC Regulations 4262.6(b)

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 Retail Food Employers & UFCW Local 711 Pension Trust Fund 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.

Name: Michael Gittings

Name: Ian Adams

Signature: \_\_\_\_\_

Signature:  \_\_\_\_\_

Date: \_\_\_\_\_

Date: June 20, 2025

Title: Union Trustee

Title: Employer Trustee

## 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](http://www.pbgc.gov), will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at [www.pbgc.gov](http://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](http://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	
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)

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

\$70,055,238.00

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
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	If a "lock-in" application was filed, provide the filing date: 5/31/2023	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A	If terminated, provide date of plan termination.	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		N/A	Included with initial 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		N/A	Included with initial 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		N/A	Included with initial 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		N/A	Included with initial 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		N/A	Included with initial 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	Yes		N/A	Included with initial 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:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

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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		N/A	Included with initial 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		N/A	Included with initial 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	N/A	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		N/A	Included with second 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:	UFCW 711
EIN:	51-6031512
PN:	001

SFA Amount Requested:

\$70,055,238.00

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.

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

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

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

v20240717p

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

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		N/A	Included with second 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		N/A	Included with initial 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 UFCW 711	N/A	Included with second 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		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		N/A	Included with initial application	Other	N/A

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

v20240717p

APPLICATION CHECKLIST

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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
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		N/A	Included with initial 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	Yes		N/A	Included with initial 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		N/A	Included with initial 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 UFCW 711	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 4A Plan Name

APPLICATION CHECKLIST

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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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(c)? 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		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		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		N/A	<i>Template 4B Plan Name</i>
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)

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

\$70,055,238.00

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v20240717p

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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
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 basic method 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 UFCW 711	N/A		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 increasing assets method, 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 increasing assets method 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		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 present value method, 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 present value method 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		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5B Plan Name

APPLICATION CHECKLIST

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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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
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 UFCW 711	N/A		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		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

v20240717p

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001

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Plan Name = abbreviated plan name

SFA Amount Requested:	\$70,055,238.00
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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
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		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	N/A		N/A		Financial assistance spreadsheet (template)	Template 7 Plan Name.



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

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

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SFA Amount Requested:

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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
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, 7b <i>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 UFCW 711	N/A		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		N/A	Included with second 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 UFCW 711	N/A		Financial assistance spreadsheet (template)	Template 10 Plan Name
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 UFCW 711	2	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.).	Financial Assistance Application	SFA App Plan Name

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

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

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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
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	1	For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document.	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			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	3		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	4	It has been certified by its actuary to be in critical status for the plan year beginning January 1, 2020, the percentage determined under 4262.3(c)(2) of PBGC's SFA regulation for 2020 is below 40%, as shown on the 2020 Form 5500 Schedule MB; and the ratio of active to nonactive participants as of January 1, 2021 was less than 2 to 3.	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		Briefly identify here the priority group, if applicable.	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		Briefly identify the emergency criteria, if applicable.	N/A	N/A - included as part of SFA App Plan Name
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	4-5	See also "CBU Narrative", included with Second 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

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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
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	N/A	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	5-15		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			N/A	N/A - included as part of SFA App Plan Name
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			N/A	N/A - included as part of SFA App Plan Name

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

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

\$70,055,238.00

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v20240717p

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Plan Name = abbreviated plan name

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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
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			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			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	App Checklist UFCW 711	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		Special Financial Assistance Checklist	N/A

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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		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?		N/A		N/A		Financial Assistance Application	SFA Elig Cert C Plan Name

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

v20240717p

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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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
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	N/A	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		Financial Assistance Application	<i>PG Cert Plan Name</i>

APPLICATION CHECKLIST

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UFCW 711

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PN:

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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
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 UFCW 711	N/A		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		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert 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
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		N/A	Included with Second 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		N/A	Included with initial 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		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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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
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		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 UFCW 711	N/A		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 <u>using the basic method</u> described in § 4262.4(a)(1) <u>as if any events had not occurred</u> ? 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 <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.i. that shows the determination of the SFA amount using the <u>increasing assets method</u> 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.

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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
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.	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)

APPLICATION CHECKLIST

Plan name:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

\$70,055,238.00

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
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:

UFCW 711

EIN:

51-6031512

PN:

001

SFA Amount Requested:

\$70,055,238.00

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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
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	SFA Elig Cert Plan Name Merged CE  "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	SFA Amount Cert Plan Name Merged CE  "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

APPLICATION CHECKLIST

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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
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:	UFCW 711
EIN:	51-6031512
PN:	001

SFA Amount Requested:	\$70,055,238.00
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.	

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

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

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

v20240717p

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

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.	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.	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)  
APPLICATION CHECKLIST

v20240717p

Plan name:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Amount Requested:	\$70,055,238.00

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
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

v20221102p

SFA Determination - non-SFA Interest Rate and SFA Interest Rate

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

PLAN INFORMATION

Abbreviated Plan Name:	UFCW 711		
EIN:	51-6031512		
PN:	001		
Initial Application Date:	07/11/2023		
SFA Measurement Date:	02/28/2023	<p>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.</p> <p>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.</p>	
Last day of first plan year ending after the measurement date:	12/31/2023		

Non-SFA Interest Rate Used:	6.00%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	4.01%	Rate used in projection of SFA assets.

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

Plan Interest Rate:	7.75%	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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Corresponding ERISA Section 303(h)(2)(C)(i), (ii), and (iii) rates disregarding modifications made under clause (iv) of such section.

	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):	May 2023	2.85%	4.02%	4.19%	<p>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 <a href="#">IRS Notice 21-50</a> on August 16, 2021 (see page 2 of notice under the heading "24-Month Average Segment Rates Without 25-Year Average Adjustment").</p> <p>They are also available on IRS' <a href="#">Funding Yield Curve Segment Rate Tables</a> web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").</p>
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	April 2023	2.68%	3.93%	4.12%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	March 2023	2.50%	3.83%	4.06%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%	

Non-SFA Interest Rate Limit (lowest 3rd segment rate plus 200 basis points) :	6.00%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Calculation (lesser of Plan Interest Rate and Non-SFA Interest Rate Limit):	6.00%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Match Check:	Match	If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.

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SFA Interest Rate Limit (lowest average of the 3 segment rates plus 67 basis points) :	4.01%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (lesser of Plan Interest Rate and SFA Interest Rate Limit) :	4.01%	This amount is calculated based on the other information entered above.
SFA Interest Rate Match Check:	Match	If the SFA Interest Rate Calculation is not equal to the SFA Interest Rate Used, provide explanation below.

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**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:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Measurement Date:	02/28/2023

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
02/28/2023	12/31/2023	\$23,800,559	\$5,995,912	\$2,198,816	\$0	\$31,995,287
01/01/2024	12/31/2024	\$27,851,968	\$3,333,883	\$3,815,684	\$238	\$35,001,773
01/01/2025	12/31/2025	\$27,112,726	\$4,299,920	\$4,908,411	\$770	\$36,321,827
01/01/2026	12/31/2026	\$26,341,667	\$5,203,163	\$5,968,222	\$1,697	\$37,514,749
01/01/2027	12/31/2027	\$25,539,509	\$6,286,874	\$6,985,155	\$6,538	\$38,818,076
01/01/2028	12/31/2028	\$24,707,073	\$7,537,556	\$7,944,948	\$22,861	\$40,212,438
01/01/2029	12/31/2029	\$23,845,419	\$9,047,821	\$8,773,608	\$42,804	\$41,709,652
01/01/2030	12/31/2030	\$22,955,937	\$9,976,066	\$9,524,566	\$63,039	\$42,519,608
01/01/2031	12/31/2031	\$22,040,405	\$11,219,529	\$10,201,075	\$89,860	\$43,550,869
01/01/2032	12/31/2032	\$21,100,992	\$12,501,688	\$10,834,587	\$123,914	\$44,561,181
01/01/2033	12/31/2033	\$20,140,234	\$13,879,998	\$11,391,496	\$168,353	\$45,580,081
01/01/2034	12/31/2034	\$19,161,025	\$15,173,350	\$11,903,800	\$220,076	\$46,458,251
01/01/2035	12/31/2035	\$18,166,545	\$16,580,964	\$12,320,531	\$278,499	\$47,346,539
01/01/2036	12/31/2036	\$17,160,224	\$17,772,959	\$12,677,985	\$356,358	\$47,967,526
01/01/2037	12/31/2037	\$16,145,754	\$18,455,480	\$12,978,375	\$439,245	\$48,018,854
01/01/2038	12/31/2038	\$15,127,076	\$19,340,492	\$13,239,137	\$542,103	\$48,248,808
01/01/2039	12/31/2039	\$14,108,454	\$20,412,889	\$13,445,058	\$644,223	\$48,610,624
01/01/2040	12/31/2040	\$13,094,533	\$21,033,452	\$13,670,718	\$751,214	\$48,549,917
01/01/2041	12/31/2041	\$12,090,307	\$21,737,106	\$13,855,047	\$872,176	\$48,554,636
01/01/2042	12/31/2042	\$11,101,057	\$22,535,828	\$14,061,873	\$996,877	\$48,695,635
01/01/2043	12/31/2043	\$10,132,222	\$22,930,105	\$14,207,006	\$1,144,818	\$48,414,151
01/01/2044	12/31/2044	\$9,189,311	\$23,220,363	\$14,356,818	\$1,286,047	\$48,052,539
01/01/2045	12/31/2045	\$8,277,905	\$23,618,383	\$14,412,804	\$1,429,511	\$47,738,603
01/01/2046	12/31/2046	\$7,403,583	\$23,560,264	\$14,402,940	\$1,585,359	\$46,952,146
01/01/2047	12/31/2047	\$6,571,673	\$23,549,382	\$14,359,843	\$1,742,655	\$46,223,553
01/01/2048	12/31/2048	\$5,787,048	\$23,479,381	\$14,335,944	\$1,923,554	\$45,525,927
01/01/2049	12/31/2049	\$5,053,932	\$23,381,058	\$14,274,181	\$2,095,062	\$44,804,233
01/01/2050	12/31/2050	\$4,375,721	\$23,132,435	\$14,203,313	\$2,270,131	\$43,981,600
01/01/2051	12/31/2051	\$3,754,772	\$22,638,637	\$14,002,460	\$2,453,749	\$42,849,618

**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:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Measurement Date:	02/28/2023

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

			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date		Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
02/28/2023	12/31/2023	N/A	\$634,171	\$1,297,953	\$1,932,123
01/01/2024	12/31/2024	22,035	\$793,260	\$1,594,845	\$2,388,105
01/01/2025	12/31/2025	22,331	\$826,247	\$1,633,501	\$2,459,748
01/01/2026	12/31/2026	22,690	\$862,220	\$1,671,320	\$2,533,540
01/01/2027	12/31/2027	23,000	\$897,000	\$1,712,546	\$2,609,546
01/01/2028	12/31/2028	23,296	\$955,136	\$1,732,697	\$2,687,833
01/01/2029	12/31/2029	23,591	\$990,822	\$1,777,646	\$2,768,468
01/01/2030	12/31/2030	23,861	\$1,026,023	\$1,825,499	\$2,851,522
01/01/2031	12/31/2031	24,111	\$1,253,772	\$1,876,183	\$3,129,955
01/01/2032	12/31/2032	24,343	\$1,314,522	\$1,909,332	\$3,223,854
01/01/2033	12/31/2033	24,559	\$1,350,745	\$1,969,825	\$3,320,570
01/01/2034	12/31/2034	24,758	\$1,411,206	\$2,008,981	\$3,420,187
01/01/2035	12/31/2035	24,936	\$1,471,224	\$2,051,568	\$3,522,792
01/01/2036	12/31/2036	25,091	\$1,505,460	\$2,123,016	\$3,628,476
01/01/2037	12/31/2037	25,234	\$1,564,508	\$2,172,822	\$3,737,330
01/01/2038	12/31/2038	25,354	\$1,622,656	\$2,226,794	\$3,849,450
01/01/2039	12/31/2039	25,459	\$1,680,294	\$2,284,640	\$3,964,934
01/01/2040	12/31/2040	25,546	\$1,737,128	\$2,346,754	\$4,083,882
01/01/2041	12/31/2041	25,616	\$1,793,120	\$2,413,278	\$4,206,398
01/01/2042	12/31/2042	25,669	\$1,848,168	\$2,484,422	\$4,332,590
01/01/2043	12/31/2043	25,705	\$1,902,170	\$2,560,398	\$4,462,568
01/01/2044	12/31/2044	25,725	\$1,955,100	\$2,641,345	\$4,596,445
01/01/2045	12/31/2045	25,726	\$2,032,354	\$2,701,984	\$4,734,338
01/01/2046	12/31/2046	25,710	\$2,082,510	\$2,793,859	\$4,876,369
01/01/2047	12/31/2047	25,681	\$2,131,523	\$2,891,137	\$5,022,660
01/01/2048	12/31/2048	25,637	\$2,204,782	\$2,968,557	\$5,173,339
01/01/2049	12/31/2049	25,581	\$2,276,709	\$3,051,831	\$5,328,540
01/01/2050	12/31/2050	25,512	\$2,321,592	\$2,956,200	\$5,277,792
01/01/2051	12/31/2051	25,433	\$2,390,702	\$2,751,252	\$5,141,954



TEMPLATE 4A - Sheet 4A-4

v20221102p

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

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

PLAN INFORMATION

Abbreviated Plan Name:	UFCW 711	
EIN:	51-6031512	Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
PN:	001	
MPRA Plan?	No	
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	
SFA Measurement Date:	02/28/2023	
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582	MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$70,055,238	
Projected SFA exhaustion year:	01/01/2025	Per § 4262.4(a)(1), 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.
Non-SFA Interest Rate:	6.00%	Only required on this sheet if the requested amount of SFA is based on the "basic method". Plan Year Start Date 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.
SFA Interest Rate:	4.01%	

		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)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date					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 4A-3)	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))
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments (should match total from Sheet 4A-2)								
02/28/2023	12/31/2023	\$16,973,502			-\$31,995,287		-\$1,932,123	-\$33,927,410	\$1,654,740	\$37,782,568	\$0	\$16,668,442	\$359,380,526
01/01/2024	12/31/2024	\$20,032,872			-\$35,001,773		-\$2,388,105	-\$37,389,878	\$707,820	\$1,100,510	\$0	\$22,208,104	\$401,621,502
01/01/2025	12/31/2025	\$19,721,512			-\$36,321,827		-\$2,459,748	-\$1,100,510	\$0	\$0	-\$37,681,065	\$23,518,800	\$407,180,749
01/01/2026	12/31/2026	\$19,514,279			-\$37,514,749		-\$2,533,540	\$0	\$0	\$0	-\$40,048,289	\$23,769,430	\$410,416,168
01/01/2027	12/31/2027	\$19,310,293			-\$38,818,076		-\$2,609,546	\$0	\$0	\$0	-\$41,427,622	\$23,912,556	\$412,211,394
01/01/2028	12/31/2028	\$19,109,206			-\$40,212,438		-\$2,687,833	\$0	\$0	\$0	-\$42,900,271	\$23,966,357	\$412,386,687
01/01/2029	12/31/2029	\$18,910,999			-\$41,709,652		-\$2,768,468	\$0	\$0	\$0	-\$44,478,120	\$23,919,666	\$410,739,232
01/01/2030	12/31/2030	\$18,715,731			-\$42,519,608		-\$2,851,522	\$0	\$0	\$0	-\$45,371,130	\$23,785,765	\$407,869,599
01/01/2031	12/31/2031	\$18,523,192			-\$43,550,869		-\$3,129,955	\$0	\$0	\$0	-\$46,680,824	\$23,565,199	\$403,277,166
01/01/2032	12/31/2032	\$18,333,157			-\$44,561,181		-\$3,223,854	\$0	\$0	\$0	-\$47,785,035	\$23,247,965	\$397,073,253
01/01/2033	12/31/2033	\$18,145,587			-\$45,580,081		-\$3,320,570	\$0	\$0	\$0	-\$48,900,651	\$22,833,753	\$389,151,942
01/01/2034	12/31/2034	\$17,960,350			-\$46,458,251		-\$3,420,187	\$0	\$0	\$0	-\$49,878,438	\$22,321,013	\$379,554,868
01/01/2035	12/31/2035	\$17,777,419			-\$47,346,539		-\$3,522,792	\$0	\$0	\$0	-\$50,869,331	\$21,707,379	\$368,170,333
01/01/2036	12/31/2036	\$17,596,809			-\$47,967,526		-\$3,628,476	\$0	\$0	\$0	-\$51,596,002	\$20,995,082	\$355,166,223
01/01/2037	12/31/2037	\$17,418,402			-\$48,018,854		-\$3,737,330	\$0	\$0	\$0	-\$51,756,184	\$20,203,930	\$341,032,370
01/01/2038	12/31/2038	\$17,242,149			-\$48,248,808		-\$3,849,450	\$0	\$0	\$0	-\$52,098,258	\$19,339,203	\$325,515,463
01/01/2039	12/31/2039	\$17,067,867			-\$48,610,624		-\$3,964,934	\$0	\$0	\$0	-\$52,575,558	\$18,387,200	\$308,394,972
01/01/2040	12/31/2040	\$16,895,572			-\$48,549,917		-\$4,083,882	\$0	\$0	\$0	-\$52,633,799	\$17,352,545	\$290,009,291
01/01/2041	12/31/2041	\$16,725,179			-\$48,554,636		-\$4,206,398	\$0	\$0	\$0	-\$52,761,034	\$16,239,817	\$270,213,253
01/01/2042	12/31/2042	\$16,556,674			-\$48,695,635		-\$4,332,590	\$0	\$0	\$0	-\$53,028,225	\$15,038,021	\$248,779,722
01/01/2043	12/31/2043	\$16,390,071			-\$48,414,151		-\$4,462,568	\$0	\$0	\$0	-\$52,876,719	\$13,751,523	\$226,044,597
01/01/2044	12/31/2044	\$16,225,222			-\$48,052,539		-\$4,596,445	\$0	\$0	\$0	-\$52,648,984	\$12,389,441	\$202,010,276
01/01/2045	12/31/2045	\$16,062,209			-\$47,738,603		-\$4,734,338	\$0	\$0	\$0	-\$52,472,941	\$10,947,802	\$176,547,346
01/01/2046	12/31/2046	\$15,900,917			-\$46,952,146		-\$4,876,369	\$0	\$0	\$0	-\$51,828,515	\$9,435,588	\$150,055,336
01/01/2047	12/31/2047	\$15,741,296			-\$46,223,553		-\$5,022,660	\$0	\$0	\$0	-\$51,246,213	\$7,859,682	\$122,410,102
01/01/2048	12/31/2048	\$15,583,332			-\$45,525,927		-\$5,173,339	\$0	\$0	\$0	-\$50,699,266	\$6,213,497	\$93,507,665
01/01/2049	12/31/2049	\$15,427,105			-\$44,804,233		-\$5,328,540	\$0	\$0	\$0	-\$50,132,773	\$4,492,566	\$63,294,563
01/01/2050	12/31/2050	\$15,272,371			-\$43,981,600		-\$5,277,792	\$0	\$0	\$0	-\$49,259,392	\$2,702,928	\$32,010,471
01/01/2051	12/31/2051	\$15,119,311			-\$42,849,618		-\$5,141,954	\$0	\$0	\$0	-\$47,991,572	\$861,790	\$0



## 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:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Measurement Date:	02/28/2023

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
02/28/2023	12/31/2023	\$23,777,839	\$5,257,403	\$2,530,942	\$0	\$31,566,184
01/01/2024	12/31/2024	\$27,825,397	\$7,078,139	\$4,304,197	\$150	\$39,207,883
01/01/2025	12/31/2025	\$27,086,900	\$7,684,933	\$5,439,470	\$597	\$40,211,900
01/01/2026	12/31/2026	\$26,316,634	\$8,324,032	\$6,509,429	\$1,475	\$41,151,570
01/01/2027	12/31/2027	\$25,515,318	\$9,018,044	\$7,495,285	\$5,279	\$42,033,926
01/01/2028	12/31/2028	\$24,683,775	\$9,735,537	\$8,456,660	\$17,162	\$42,893,134
01/01/2029	12/31/2029	\$23,823,064	\$10,465,139	\$9,296,558	\$35,280	\$43,620,041
01/01/2030	12/31/2030	\$22,934,572	\$11,106,539	\$10,082,686	\$54,928	\$44,178,725
01/01/2031	12/31/2031	\$22,020,074	\$11,669,507	\$10,780,803	\$82,090	\$44,552,474
01/01/2032	12/31/2032	\$21,081,734	\$12,236,913	\$11,464,693	\$118,564	\$44,901,904
01/01/2033	12/31/2033	\$20,122,079	\$12,691,025	\$12,041,779	\$165,006	\$45,019,889
01/01/2034	12/31/2034	\$19,143,998	\$13,069,011	\$12,525,918	\$220,319	\$44,959,246
01/01/2035	12/31/2035	\$18,150,656	\$13,496,845	\$12,894,206	\$282,989	\$44,824,696
01/01/2036	12/31/2036	\$17,145,476	\$13,839,920	\$13,210,563	\$363,519	\$44,559,478
01/01/2037	12/31/2037	\$16,132,128	\$14,156,997	\$13,479,295	\$455,528	\$44,223,948
01/01/2038	12/31/2038	\$15,114,544	\$14,492,464	\$13,718,529	\$554,731	\$43,880,268
01/01/2039	12/31/2039	\$14,096,963	\$14,687,434	\$13,875,257	\$660,212	\$43,319,866
01/01/2040	12/31/2040	\$13,084,019	\$14,820,721	\$13,991,288	\$770,843	\$42,666,871
01/01/2041	12/31/2041	\$12,080,689	\$14,961,351	\$14,082,509	\$895,271	\$42,019,820
01/01/2042	12/31/2042	\$11,092,244	\$15,123,441	\$14,129,031	\$1,028,382	\$41,373,098
01/01/2043	12/31/2043	\$10,124,123	\$15,171,386	\$14,163,821	\$1,166,506	\$40,625,836
01/01/2044	12/31/2044	\$9,181,835	\$15,162,947	\$14,085,563	\$1,308,632	\$39,738,977
01/01/2045	12/31/2045	\$8,270,963	\$15,191,007	\$14,011,233	\$1,453,647	\$38,926,850
01/01/2046	12/31/2046	\$7,397,094	\$15,069,964	\$13,867,966	\$1,622,008	\$37,957,032
01/01/2047	12/31/2047	\$6,565,566	\$14,878,471	\$13,675,059	\$1,802,879	\$36,921,975
01/01/2048	12/31/2048	\$5,781,259	\$14,624,246	\$13,457,304	\$1,985,722	\$35,848,531
01/01/2049	12/31/2049	\$5,048,409	\$14,321,425	\$13,217,227	\$2,169,453	\$34,756,514
01/01/2050	12/31/2050	\$4,370,420	\$13,938,929	\$12,896,842	\$2,353,605	\$33,559,796
01/01/2051	12/31/2051	\$3,749,662	\$13,513,139	\$12,562,266	\$2,559,583	\$32,384,650

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:	UFCW 711
EIN:	51-6031512
PN:	001
SFA Measurement Date:	02/28/2023

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
02/28/2023	12/31/2023	N/A	\$618,917	\$1,313,207	\$1,932,123
01/01/2024	12/31/2024	21,665	\$779,940	\$1,608,165	\$2,388,105
01/01/2025	12/31/2025	22,083	\$817,071	\$1,642,677	\$2,459,748
01/01/2026	12/31/2026	22,507	\$855,266	\$1,678,274	\$2,533,540
01/01/2027	12/31/2027	22,877	\$892,203	\$1,717,343	\$2,609,546
01/01/2028	12/31/2028	23,213	\$951,733	\$1,736,100	\$2,687,833
01/01/2029	12/31/2029	23,549	\$989,058	\$1,779,410	\$2,768,468
01/01/2030	12/31/2030	23,870	\$1,026,410	\$1,825,112	\$2,851,522
01/01/2031	12/31/2031	24,172	\$1,256,944	\$1,873,499	\$3,130,443
01/01/2032	12/31/2032	24,456	\$1,320,624	\$1,903,733	\$3,224,357
01/01/2033	12/31/2033	24,726	\$1,359,930	\$1,961,157	\$3,321,087
01/01/2034	12/31/2034	24,985	\$1,424,145	\$1,996,575	\$3,420,720
01/01/2035	12/31/2035	25,229	\$1,488,511	\$2,034,831	\$3,523,342
01/01/2036	12/31/2036	25,456	\$1,527,360	\$2,101,682	\$3,629,042
01/01/2037	12/31/2037	25,672	\$1,591,664	\$2,146,249	\$3,737,913
01/01/2038	12/31/2038	25,873	\$1,655,872	\$2,194,179	\$3,850,051
01/01/2039	12/31/2039	26,062	\$1,720,092	\$2,245,460	\$3,965,552
01/01/2040	12/31/2040	26,239	\$1,784,252	\$2,300,267	\$4,084,519
01/01/2041	12/31/2041	26,403	\$1,848,210	\$2,358,844	\$4,207,054
01/01/2042	12/31/2042	26,553	\$1,911,816	\$2,421,450	\$4,333,266
01/01/2043	12/31/2043	26,691	\$1,975,134	\$2,488,130	\$4,463,264
01/01/2044	12/31/2044	26,816	\$2,038,016	\$2,559,146	\$4,597,162
01/01/2045	12/31/2045	26,927	\$2,127,233	\$2,543,989	\$4,671,222
01/01/2046	12/31/2046	27,024	\$2,188,944	\$2,365,900	\$4,554,844
01/01/2047	12/31/2047	27,110	\$2,250,130	\$2,180,507	\$4,430,637
01/01/2048	12/31/2048	27,184	\$2,337,824	\$1,964,000	\$4,301,824
01/01/2049	12/31/2049	27,249	\$2,425,161	\$1,745,621	\$4,170,782
01/01/2050	12/31/2050	27,305	\$2,484,755	\$1,542,421	\$4,027,176
01/01/2051	12/31/2051	27,353	\$2,571,182	\$1,314,976	\$3,886,158

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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$35,841,104
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date					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))	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments (should match total from Sheet 5A-1)									
02/28/2023	12/31/2023	\$15,963,141				-\$31,566,184	-\$1,932,123	-\$33,498,308	\$637,989	\$2,980,786	\$0	\$16,686,008	\$358,387,731	
01/01/2024	12/31/2024	\$19,141,282				-\$39,207,883	-\$2,388,105	-\$2,980,786	\$0	\$0	-\$38,615,202	\$20,919,046	\$359,832,857	
01/01/2025	12/31/2025	\$19,128,642				-\$40,211,900	-\$2,459,748	\$0	\$0	\$0	-\$42,671,648	\$20,883,681	\$357,173,533	
01/01/2026	12/31/2026	\$19,117,554				-\$41,151,570	-\$2,533,540	\$0	\$0	\$0	-\$43,685,110	\$20,693,385	\$353,299,362	
01/01/2027	12/31/2027	\$19,107,851				-\$42,033,926	-\$2,609,546	\$0	\$0	\$0	-\$44,643,472	\$20,431,893	\$348,195,634	
01/01/2028	12/31/2028	\$19,099,205				-\$42,893,134	-\$2,687,833	\$0	\$0	\$0	-\$45,580,967	\$20,097,285	\$341,811,157	
01/01/2029	12/31/2029	\$19,091,581				-\$43,620,041	-\$2,768,468	\$0	\$0	\$0	-\$46,388,509	\$19,689,762	\$334,203,992	
01/01/2030	12/31/2030	\$19,085,047				-\$44,178,725	-\$2,851,522	\$0	\$0	\$0	-\$47,030,247	\$19,213,884	\$325,472,675	
01/01/2031	12/31/2031	\$19,079,338				-\$44,552,474	-\$3,130,443	\$0	\$0	\$0	-\$47,682,917	\$18,670,253	\$315,539,349	
01/01/2032	12/31/2032	\$19,074,289				-\$44,901,904	-\$3,224,357	\$0	\$0	\$0	-\$48,126,261	\$18,060,802	\$304,548,179	
01/01/2033	12/31/2033	\$19,069,833				-\$45,019,889	-\$3,321,087	\$0	\$0	\$0	-\$48,340,976	\$17,394,756	\$292,671,792	
01/01/2034	12/31/2034	\$19,065,906				-\$44,959,246	-\$3,420,720	\$0	\$0	\$0	-\$48,379,966	\$16,680,886	\$280,038,618	
01/01/2035	12/31/2035	\$19,062,474				-\$44,824,696	-\$3,523,342	\$0	\$0	\$0	-\$48,348,038	\$15,923,750	\$266,676,805	
01/01/2036	12/31/2036	\$19,059,537				-\$44,559,478	-\$3,629,042	\$0	\$0	\$0	-\$48,188,520	\$15,126,739	\$252,674,560	
01/01/2037	12/31/2037	\$19,056,996				-\$44,223,948	-\$3,737,913	\$0	\$0	\$0	-\$47,961,861	\$14,293,328	\$238,063,023	
01/01/2038	12/31/2038	\$19,054,818				-\$43,880,268	-\$3,850,051	\$0	\$0	\$0	-\$47,730,319	\$13,423,516	\$222,811,038	
01/01/2039	12/31/2039	\$19,052,871				-\$43,319,866	-\$3,965,552	\$0	\$0	\$0	-\$47,285,418	\$12,521,686	\$207,100,177	
01/01/2040	12/31/2040	\$19,051,188				-\$42,666,871	-\$4,084,519	\$0	\$0	\$0	-\$46,751,390	\$11,595,005	\$190,994,979	
01/01/2041	12/31/2041	\$19,049,636				-\$42,019,820	-\$4,207,054	\$0	\$0	\$0	-\$46,226,874	\$10,644,382	\$174,462,123	
01/01/2042	12/31/2042	\$19,048,349				-\$41,373,098	-\$4,333,266	\$0	\$0	\$0	-\$45,706,364	\$9,667,987	\$157,472,096	
01/01/2043	12/31/2043	\$19,047,227				-\$40,625,836	-\$4,463,264	\$0	\$0	\$0	-\$45,089,100	\$8,667,070	\$140,097,293	
01/01/2044	12/31/2044	\$19,046,237				-\$39,738,977	-\$4,597,162	\$0	\$0	\$0	-\$44,336,139	\$7,647,141	\$122,454,532	
01/01/2045	12/31/2045	\$19,045,379				-\$38,926,850	-\$4,671,222	\$0	\$0	\$0	-\$43,598,072	\$6,610,691	\$104,512,530	
01/01/2046	12/31/2046	\$19,044,653				-\$37,957,032	-\$4,554,844	\$0	\$0	\$0	-\$42,511,876	\$5,566,735	\$86,612,043	
01/01/2047	12/31/2047	\$19,044,026				-\$36,921,975	-\$4,430,637	\$0	\$0	\$0	-\$41,352,612	\$4,527,465	\$68,830,922	
01/01/2048	12/31/2048	\$19,043,498				-\$35,848,531	-\$4,301,824	\$0	\$0	\$0	-\$40,150,355	\$3,496,650	\$51,220,715	
01/01/2049	12/31/2049	\$19,042,970				-\$34,756,514	-\$4,170,782	\$0	\$0	\$0	-\$38,927,296	\$2,476,713	\$33,813,102	
01/01/2050	12/31/2050	\$19,042,508				-\$33,559,796	-\$4,027,176	\$0	\$0	\$0	-\$37,586,972	\$1,472,452	\$16,741,091	
01/01/2051	12/31/2051	\$19,042,112				-\$32,384,650	-\$3,886,158	\$0	\$0	\$0	-\$36,270,808	\$487,605	\$0	

## 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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	

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 with Mid-Year timing	N/A	\$35,841,104
2	Cash flow timing	\$862,293	\$36,703,397
3	Active retirement rates	(\$2,686,768)	\$34,016,629
4	Turnover	(\$335,688)	\$33,680,941
5	Benefit service intensity	\$1,839,086	\$35,520,027
6	Percent married	(\$2,872,526)	\$32,647,501
7	Spouse age difference	\$12,666	\$32,660,167
8	Inactive vested retirement rates	\$12,151,753	\$44,811,920
9	Raise the IV exclusion age to 86	\$14,787,069	\$59,598,989
10	Future declining hours	\$12,323,083	\$71,922,072
11	Remove 14 IVs with Missing DOB	(\$44,984)	\$71,877,088
12	Census Update	(\$1,821,850)	\$70,055,238

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.

Show details supporting the SFA amount on Sheet 6A-7.

Show details supporting the SFA amount on Sheet 6A-8.

Show details supporting the SFA amount on Sheet 6A-9.

Show details supporting the SFA amount on Sheet 6A-10.

Show details supporting the SFA amount on Sheet 6A-11.

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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$36,703,397
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

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)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date			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))
		Contributions	Withdrawal Liability Payments										
02/28/2023	12/31/2023	\$15,963,141			-\$31,566,184		-\$1,932,123	-\$33,498,308	\$611,840	\$3,816,930	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$39,207,883		-\$2,388,105	-\$3,816,930	\$0	\$0	-\$37,779,058	\$20,900,227	\$360,605,169
01/01/2025	12/31/2025	\$19,128,642			-\$40,211,900		-\$2,459,748	\$0	\$0	\$0	-\$42,671,648	\$20,877,974	\$357,940,137
01/01/2026	12/31/2026	\$19,117,554			-\$41,151,570		-\$2,533,540	\$0	\$0	\$0	-\$43,685,110	\$20,685,070	\$354,057,651
01/01/2027	12/31/2027	\$19,107,851			-\$42,033,926		-\$2,609,546	\$0	\$0	\$0	-\$44,643,472	\$20,420,939	\$348,942,968
01/01/2028	12/31/2028	\$19,099,205			-\$42,893,134		-\$2,687,833	\$0	\$0	\$0	-\$45,580,967	\$20,083,582	\$342,544,789
01/01/2029	12/31/2029	\$19,091,581			-\$43,620,041		-\$2,768,468	\$0	\$0	\$0	-\$46,388,509	\$19,673,434	\$334,921,296
01/01/2030	12/31/2030	\$19,085,047			-\$44,178,725		-\$2,851,522	\$0	\$0	\$0	-\$47,030,247	\$19,195,143	\$326,171,239
01/01/2031	12/31/2031	\$19,079,338			-\$44,552,474		-\$3,130,443	\$0	\$0	\$0	-\$47,682,917	\$18,648,933	\$316,216,593
01/01/2032	12/31/2032	\$19,074,289			-\$44,901,904		-\$3,224,357	\$0	\$0	\$0	-\$48,126,261	\$18,037,211	\$305,201,832
01/01/2033	12/31/2033	\$19,069,833			-\$45,019,889		-\$3,321,087	\$0	\$0	\$0	-\$48,340,976	\$17,369,266	\$293,299,955
01/01/2034	12/31/2034	\$19,065,906			-\$44,959,246		-\$3,420,720	\$0	\$0	\$0	-\$48,379,966	\$16,653,771	\$280,639,667
01/01/2035	12/31/2035	\$19,062,474			-\$44,824,696		-\$3,523,342	\$0	\$0	\$0	-\$48,348,038	\$15,895,072	\$267,249,175
01/01/2036	12/31/2036	\$19,059,537			-\$44,559,478		-\$3,629,042	\$0	\$0	\$0	-\$48,188,520	\$15,096,686	\$253,216,877
01/01/2037	12/31/2037	\$19,056,996			-\$44,223,948		-\$3,737,913	\$0	\$0	\$0	-\$47,961,861	\$14,261,967	\$238,573,979
01/01/2038	12/31/2038	\$19,054,818			-\$43,880,268		-\$3,850,051	\$0	\$0	\$0	-\$47,730,319	\$13,390,781	\$223,289,259
01/01/2039	12/31/2039	\$19,052,871			-\$43,319,866		-\$3,965,552	\$0	\$0	\$0	-\$47,285,418	\$12,487,966	\$207,544,677
01/01/2040	12/31/2040	\$19,051,188			-\$42,666,871		-\$4,084,519	\$0	\$0	\$0	-\$46,751,390	\$11,560,438	\$191,404,913
01/01/2041	12/31/2041	\$19,049,636			-\$42,019,820		-\$4,207,054	\$0	\$0	\$0	-\$46,226,874	\$10,608,897	\$174,836,572
01/01/2042	12/31/2042	\$19,048,349			-\$41,373,098		-\$4,333,266	\$0	\$0	\$0	-\$45,706,364	\$9,631,521	\$157,810,079
01/01/2043	12/31/2043	\$19,047,227			-\$40,625,836		-\$4,463,264	\$0	\$0	\$0	-\$45,089,100	\$8,629,778	\$140,397,984
01/01/2044	12/31/2044	\$19,046,237			-\$39,738,977		-\$4,597,162	\$0	\$0	\$0	-\$44,336,139	\$7,609,274	\$122,717,357
01/01/2045	12/31/2045	\$19,045,379			-\$38,926,850		-\$4,671,222	\$0	\$0	\$0	-\$43,598,072	\$6,572,182	\$104,736,846
01/01/2046	12/31/2046	\$19,044,653			-\$37,957,032		-\$4,554,844	\$0	\$0	\$0	-\$42,511,876	\$5,528,315	\$86,797,939
01/01/2047	12/31/2047	\$19,044,026			-\$36,921,975		-\$4,430,637	\$0	\$0	\$0	-\$41,352,612	\$4,489,301	\$68,978,654
01/01/2048	12/31/2048	\$19,043,498			-\$35,848,531		-\$4,301,824	\$0	\$0	\$0	-\$40,150,355	\$3,458,853	\$51,330,650
01/01/2049	12/31/2049	\$19,042,970			-\$34,756,514		-\$4,170,782	\$0	\$0	\$0	-\$38,927,296	\$2,439,351	\$33,885,676
01/01/2050	12/31/2050	\$19,042,508			-\$33,559,796		-\$4,027,176	\$0	\$0	\$0	-\$37,586,972	\$1,435,810	\$16,777,023
01/01/2051	12/31/2051	\$19,042,112			-\$32,384,650		-\$3,886,158	\$0	\$0	\$0	-\$36,270,808	\$451,673	\$0

Item Description (from 6A-1):	Cash flow timing
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**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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$34,016,629
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$31,239,172		-\$1,932,123	-\$33,171,295	\$528,314	\$1,373,648	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$38,728,659		-\$2,388,105	-\$1,373,648	\$0	\$0	-\$39,743,116	\$20,836,964	\$358,577,848
01/01/2025	12/31/2025	\$19,128,642			-\$39,684,536		-\$2,459,748	\$0	\$0	\$0	-\$42,144,284	\$20,773,321	\$356,335,527
01/01/2026	12/31/2026	\$19,117,554			-\$40,614,303		-\$2,533,540	\$0	\$0	\$0	-\$43,147,843	\$20,606,099	\$352,911,337
01/01/2027	12/31/2027	\$19,107,851			-\$41,525,767		-\$2,609,546	\$0	\$0	\$0	-\$44,135,313	\$20,368,528	\$348,252,403
01/01/2028	12/31/2028	\$19,099,205			-\$42,415,834		-\$2,687,833	\$0	\$0	\$0	-\$45,103,667	\$20,057,522	\$342,305,464
01/01/2029	12/31/2029	\$19,091,581			-\$43,181,295		-\$2,768,468	\$0	\$0	\$0	-\$45,949,763	\$19,673,207	\$335,120,489
01/01/2030	12/31/2030	\$19,085,047			-\$43,783,566		-\$2,851,522	\$0	\$0	\$0	-\$46,635,088	\$19,219,823	\$326,790,272
01/01/2031	12/31/2031	\$19,079,338			-\$44,225,575		-\$3,129,427	\$0	\$0	\$0	-\$47,355,002	\$18,696,638	\$317,211,245
01/01/2032	12/31/2032	\$19,074,289			-\$44,640,952		-\$3,223,310	\$0	\$0	\$0	-\$47,864,262	\$18,105,330	\$306,526,601
01/01/2033	12/31/2033	\$19,069,833			-\$44,823,368		-\$3,320,010	\$0	\$0	\$0	-\$48,143,378	\$17,455,117	\$294,908,174
01/01/2034	12/31/2034	\$19,065,906			-\$44,830,606		-\$3,419,610	\$0	\$0	\$0	-\$48,250,216	\$16,754,444	\$282,478,308
01/01/2035	12/31/2035	\$19,062,474			-\$44,748,294		-\$3,522,198	\$0	\$0	\$0	-\$48,270,492	\$16,007,888	\$269,278,178
01/01/2036	12/31/2036	\$19,059,537			-\$44,539,371		-\$3,627,864	\$0	\$0	\$0	-\$48,167,235	\$15,219,111	\$255,389,591
01/01/2037	12/31/2037	\$19,056,996			-\$44,252,808		-\$3,736,700	\$0	\$0	\$0	-\$47,989,508	\$14,391,439	\$240,848,518
01/01/2038	12/31/2038	\$19,054,818			-\$43,955,667		-\$3,848,801	\$0	\$0	\$0	-\$47,804,468	\$13,524,865	\$225,623,733
01/01/2039	12/31/2039	\$19,052,871			-\$43,435,331		-\$3,964,265	\$0	\$0	\$0	-\$47,399,596	\$12,624,356	\$209,901,363
01/01/2040	12/31/2040	\$19,051,188			-\$42,820,245		-\$4,083,193	\$0	\$0	\$0	-\$46,903,438	\$11,696,941	\$193,746,054
01/01/2041	12/31/2041	\$19,049,636			-\$42,203,396		-\$4,205,689	\$0	\$0	\$0	-\$46,409,085	\$10,743,496	\$177,130,102
01/01/2042	12/31/2042	\$19,048,349			-\$41,587,482		-\$4,331,859	\$0	\$0	\$0	-\$45,919,341	\$9,762,273	\$160,021,383
01/01/2043	12/31/2043	\$19,047,227			-\$40,864,531		-\$4,461,815	\$0	\$0	\$0	-\$45,326,346	\$8,754,814	\$142,497,079
01/01/2044	12/31/2044	\$19,046,237			-\$39,996,872		-\$4,595,670	\$0	\$0	\$0	-\$44,592,542	\$7,726,960	\$124,677,735
01/01/2045	12/31/2045	\$19,045,379			-\$39,200,745		-\$4,704,089	\$0	\$0	\$0	-\$43,904,834	\$6,679,924	\$106,498,203
01/01/2046	12/31/2046	\$19,044,653			-\$38,245,514		-\$4,589,462	\$0	\$0	\$0	-\$42,834,976	\$5,623,589	\$88,331,470
01/01/2047	12/31/2047	\$19,044,026			-\$37,223,405		-\$4,466,809	\$0	\$0	\$0	-\$41,690,214	\$4,570,439	\$70,255,722
01/01/2048	12/31/2048	\$19,043,498			-\$36,160,057		-\$4,339,207	\$0	\$0	\$0	-\$40,499,264	\$3,524,238	\$52,324,194
01/01/2049	12/31/2049	\$19,042,970			-\$35,074,202		-\$4,208,904	\$0	\$0	\$0	-\$39,283,106	\$2,487,503	\$34,571,561
01/01/2050	12/31/2050	\$19,042,508			-\$33,882,004		-\$4,065,840	\$0	\$0	\$0	-\$37,947,844	\$1,465,340	\$17,131,564
01/01/2051	12/31/2051	\$19,042,112			-\$32,709,727		-\$3,925,167	\$0	\$0	\$0	-\$36,634,894	\$461,218	\$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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$33,680,941
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$31,239,005		-\$1,932,123	-\$33,171,128	\$517,136	\$1,026,949	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$38,726,773		-\$2,388,105	-\$1,026,949	\$0	\$0	-\$40,087,929	\$20,825,857	\$358,221,928
01/01/2025	12/31/2025	\$19,128,642			-\$39,680,435		-\$2,459,748	\$0	\$0	\$0	-\$42,140,183	\$20,752,098	\$355,962,485
01/01/2026	12/31/2026	\$19,117,554			-\$40,605,585		-\$2,533,540	\$0	\$0	\$0	-\$43,139,125	\$20,583,998	\$352,524,911
01/01/2027	12/31/2027	\$19,107,851			-\$41,510,516		-\$2,609,546	\$0	\$0	\$0	-\$44,120,062	\$20,345,834	\$347,858,534
01/01/2028	12/31/2028	\$19,099,205			-\$42,394,511		-\$2,687,833	\$0	\$0	\$0	-\$45,082,344	\$20,034,577	\$341,909,972
01/01/2029	12/31/2029	\$19,091,581			-\$43,157,080		-\$2,768,468	\$0	\$0	\$0	-\$45,925,548	\$19,650,258	\$334,726,264
01/01/2030	12/31/2030	\$19,085,047			-\$43,761,405		-\$2,851,522	\$0	\$0	\$0	-\$46,612,927	\$19,196,884	\$326,395,268
01/01/2031	12/31/2031	\$19,079,338			-\$44,207,018		-\$3,130,851	\$0	\$0	\$0	-\$47,337,869	\$18,673,489	\$316,810,225
01/01/2032	12/31/2032	\$19,074,289			-\$44,629,077		-\$3,224,777	\$0	\$0	\$0	-\$47,853,854	\$18,081,604	\$306,112,263
01/01/2033	12/31/2033	\$19,069,833			-\$44,812,406		-\$3,321,520	\$0	\$0	\$0	-\$48,133,926	\$17,430,561	\$294,478,732
01/01/2034	12/31/2034	\$19,065,906			-\$44,817,007		-\$3,421,166	\$0	\$0	\$0	-\$48,238,173	\$16,729,065	\$282,035,530
01/01/2035	12/31/2035	\$19,062,474			-\$44,730,383		-\$3,523,801	\$0	\$0	\$0	-\$48,254,184	\$15,981,847	\$268,825,667
01/01/2036	12/31/2036	\$19,059,537			-\$44,521,561		-\$3,629,515	\$0	\$0	\$0	-\$48,151,076	\$15,192,481	\$254,926,609
01/01/2037	12/31/2037	\$19,056,996			-\$44,231,329		-\$3,738,400	\$0	\$0	\$0	-\$47,969,729	\$14,364,297	\$240,378,173
01/01/2038	12/31/2038	\$19,054,818			-\$43,933,353		-\$3,850,552	\$0	\$0	\$0	-\$47,783,905	\$13,497,306	\$225,146,392
01/01/2039	12/31/2039	\$19,052,871			-\$43,411,259		-\$3,966,069	\$0	\$0	\$0	-\$47,377,328	\$12,596,433	\$209,418,368
01/01/2040	12/31/2040	\$19,051,188			-\$42,795,860		-\$4,085,051	\$0	\$0	\$0	-\$46,880,911	\$11,668,687	\$193,257,331
01/01/2041	12/31/2041	\$19,049,636			-\$42,180,343		-\$4,207,603	\$0	\$0	\$0	-\$46,387,946	\$10,714,854	\$176,633,876
01/01/2042	12/31/2042	\$19,048,349			-\$41,563,170		-\$4,333,831	\$0	\$0	\$0	-\$45,897,001	\$9,733,219	\$159,518,444
01/01/2043	12/31/2043	\$19,047,227			-\$40,847,438		-\$4,463,846	\$0	\$0	\$0	-\$45,311,284	\$8,725,123	\$141,979,511
01/01/2044	12/31/2044	\$19,046,237			-\$39,973,666		-\$4,597,761	\$0	\$0	\$0	-\$44,571,427	\$7,696,587	\$124,150,908
01/01/2045	12/31/2045	\$19,045,379			-\$39,170,330		-\$4,700,440	\$0	\$0	\$0	-\$43,870,770	\$6,649,411	\$105,974,929
01/01/2046	12/31/2046	\$19,044,653			-\$38,211,526		-\$4,585,383	\$0	\$0	\$0	-\$42,796,909	\$5,593,419	\$87,816,092
01/01/2047	12/31/2047	\$19,044,026			-\$37,179,178		-\$4,461,501	\$0	\$0	\$0	-\$41,640,679	\$4,541,112	\$69,760,551
01/01/2048	12/31/2048	\$19,043,498			-\$36,070,974		-\$4,328,517	\$0	\$0	\$0	-\$40,399,491	\$3,497,742	\$51,902,300
01/01/2049	12/31/2049	\$19,042,970			-\$34,937,629		-\$4,192,515	\$0	\$0	\$0	-\$39,130,144	\$2,467,116	\$34,282,241
01/01/2050	12/31/2050	\$19,042,508			-\$33,749,853		-\$4,049,982	\$0	\$0	\$0	-\$37,799,835	\$1,452,748	\$16,977,662
01/01/2051	12/31/2051	\$19,042,112			-\$32,568,615		-\$3,908,234	\$0	\$0	\$0	-\$36,476,849	\$457,075	\$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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$35,520,027
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$31,240,276		-\$1,932,123	-\$33,172,399	\$578,367	\$2,925,994	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$38,731,259		-\$2,388,105	-\$2,925,994	\$0	\$0	-\$38,193,369	\$20,886,882	\$360,177,512
01/01/2025	12/31/2025	\$19,128,642			-\$39,697,187		-\$2,459,748	\$0	\$0	\$0	-\$42,156,935	\$20,868,893	\$358,018,113
01/01/2026	12/31/2026	\$19,117,554			-\$40,631,715		-\$2,533,540	\$0	\$0	\$0	-\$43,165,255	\$20,706,494	\$354,676,905
01/01/2027	12/31/2027	\$19,107,851			-\$41,553,721		-\$2,609,546	\$0	\$0	\$0	-\$44,163,267	\$20,473,562	\$350,095,051
01/01/2028	12/31/2028	\$19,099,205			-\$42,450,487		-\$2,687,833	\$0	\$0	\$0	-\$45,138,320	\$20,166,965	\$344,222,901
01/01/2029	12/31/2029	\$19,091,581			-\$43,225,378		-\$2,768,468	\$0	\$0	\$0	-\$45,993,846	\$19,786,833	\$337,107,470
01/01/2030	12/31/2030	\$19,085,047			-\$43,847,912		-\$2,851,522	\$0	\$0	\$0	-\$46,699,434	\$19,336,970	\$328,830,053
01/01/2031	12/31/2031	\$19,079,338			-\$44,307,542		-\$3,130,867	\$0	\$0	\$0	-\$47,438,409	\$18,816,338	\$319,287,320
01/01/2032	12/31/2032	\$19,074,289			-\$44,743,981		-\$3,224,793	\$0	\$0	\$0	-\$47,968,774	\$18,226,528	\$308,619,361
01/01/2033	12/31/2033	\$19,069,833			-\$44,943,487		-\$3,321,537	\$0	\$0	\$0	-\$48,265,024	\$17,576,764	\$297,000,935
01/01/2034	12/31/2034	\$19,065,906			-\$44,957,147		-\$3,421,183	\$0	\$0	\$0	-\$48,378,330	\$16,875,883	\$284,564,393
01/01/2035	12/31/2035	\$19,062,474			-\$44,884,172		-\$3,523,819	\$0	\$0	\$0	-\$48,407,991	\$16,128,624	\$271,347,501
01/01/2036	12/31/2036	\$19,059,537			-\$44,685,244		-\$3,629,533	\$0	\$0	\$0	-\$48,314,777	\$15,338,518	\$257,430,779
01/01/2037	12/31/2037	\$19,056,996			-\$44,410,835		-\$3,738,419	\$0	\$0	\$0	-\$48,149,254	\$14,508,765	\$242,847,285
01/01/2038	12/31/2038	\$19,054,818			-\$44,125,670		-\$3,850,572	\$0	\$0	\$0	-\$47,976,242	\$13,639,258	\$227,565,118
01/01/2039	12/31/2039	\$19,052,871			-\$43,610,720		-\$3,966,089	\$0	\$0	\$0	-\$47,576,809	\$12,735,131	\$211,776,311
01/01/2040	12/31/2040	\$19,051,188			-\$43,004,887		-\$4,085,072	\$0	\$0	\$0	-\$47,089,959	\$11,803,430	\$195,540,970
01/01/2041	12/31/2041	\$19,049,636			-\$42,400,203		-\$4,207,624	\$0	\$0	\$0	-\$46,607,827	\$10,844,790	\$178,827,569
01/01/2042	12/31/2042	\$19,048,349			-\$41,791,018		-\$4,333,853	\$0	\$0	\$0	-\$46,124,871	\$9,857,501	\$161,608,548
01/01/2043	12/31/2043	\$19,047,227			-\$41,083,344		-\$4,463,868	\$0	\$0	\$0	-\$45,547,212	\$8,842,930	\$143,951,493
01/01/2044	12/31/2044	\$19,046,237			-\$40,217,849		-\$4,597,784	\$0	\$0	\$0	-\$44,815,633	\$7,807,039	\$125,989,137
01/01/2045	12/31/2045	\$19,045,379			-\$39,424,185		-\$4,730,902	\$0	\$0	\$0	-\$44,155,087	\$6,750,547	\$107,629,976
01/01/2046	12/31/2046	\$19,044,653			-\$38,475,985		-\$4,617,118	\$0	\$0	\$0	-\$43,093,103	\$5,683,181	\$89,264,707
01/01/2047	12/31/2047	\$19,044,026			-\$37,455,164		-\$4,494,620	\$0	\$0	\$0	-\$41,949,784	\$4,618,072	\$70,977,022
01/01/2048	12/31/2048	\$19,043,498			-\$36,358,100		-\$4,362,972	\$0	\$0	\$0	-\$40,721,072	\$3,560,372	\$52,859,819
01/01/2049	12/31/2049	\$19,042,970			-\$35,236,465		-\$4,228,376	\$0	\$0	\$0	-\$39,464,841	\$2,513,787	\$34,951,735
01/01/2050	12/31/2050	\$19,042,508			-\$34,059,767		-\$4,087,172	\$0	\$0	\$0	-\$38,146,939	\$1,481,737	\$17,329,041
01/01/2051	12/31/2051	\$19,042,112			-\$32,890,793		-\$3,946,895	\$0	\$0	\$0	-\$36,837,688	\$466,535	\$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Percent married
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v20220802p

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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$32,647,501
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$31,105,759		-\$1,932,123	-\$33,037,883	\$485,144	\$94,762	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$38,561,260		-\$2,388,105	-\$94,762	\$0	\$0	-\$40,854,602	\$20,801,162	\$357,430,559
01/01/2025	12/31/2025	\$19,128,642			-\$39,522,085		-\$2,459,748	\$0	\$0	\$0	-\$41,981,833	\$20,709,716	\$355,287,085
01/01/2026	12/31/2026	\$19,117,554			-\$40,449,709		-\$2,533,540	\$0	\$0	\$0	-\$42,983,249	\$20,548,494	\$351,969,884
01/01/2027	12/31/2027	\$19,107,851			-\$41,368,605		-\$2,609,546	\$0	\$0	\$0	-\$43,978,151	\$20,317,103	\$347,416,687
01/01/2028	12/31/2028	\$19,099,205			-\$42,259,764		-\$2,687,833	\$0	\$0	\$0	-\$44,947,597	\$20,012,407	\$341,580,702
01/01/2029	12/31/2029	\$19,091,581			-\$43,029,906		-\$2,768,468	\$0	\$0	\$0	-\$45,798,374	\$19,634,598	\$334,508,507
01/01/2030	12/31/2030	\$19,085,047			-\$43,649,471		-\$2,851,522	\$0	\$0	\$0	-\$46,500,993	\$19,187,424	\$326,279,986
01/01/2031	12/31/2031	\$19,079,338			-\$44,106,431		-\$3,129,579	\$0	\$0	\$0	-\$47,236,010	\$18,669,853	\$316,793,166
01/01/2032	12/31/2032	\$19,074,289			-\$44,539,901		-\$3,223,467	\$0	\$0	\$0	-\$47,763,368	\$18,083,495	\$306,187,582
01/01/2033	12/31/2033	\$19,069,833			-\$44,737,607		-\$3,320,171	\$0	\$0	\$0	-\$48,057,778	\$17,437,533	\$294,637,170
01/01/2034	12/31/2034	\$19,065,906			-\$44,749,062		-\$3,419,776	\$0	\$0	\$0	-\$48,168,838	\$16,740,805	\$282,275,043
01/01/2035	12/31/2035	\$19,062,474			-\$44,674,409		-\$3,522,369	\$0	\$0	\$0	-\$48,196,778	\$15,998,066	\$269,138,805
01/01/2036	12/31/2036	\$19,059,537			-\$44,475,221		-\$3,628,040	\$0	\$0	\$0	-\$48,103,261	\$15,212,810	\$255,307,891
01/01/2037	12/31/2037	\$19,056,996			-\$44,200,268		-\$3,736,882	\$0	\$0	\$0	-\$47,937,150	\$14,388,224	\$240,815,961
01/01/2038	12/31/2038	\$19,054,818			-\$43,914,752		-\$3,848,988	\$0	\$0	\$0	-\$47,763,740	\$13,524,223	\$225,631,262
01/01/2039	12/31/2039	\$19,052,871			-\$43,399,814		-\$3,964,458	\$0	\$0	\$0	-\$47,364,272	\$12,625,946	\$209,945,807
01/01/2040	12/31/2040	\$19,051,188			-\$42,795,717		-\$4,083,391	\$0	\$0	\$0	-\$46,879,108	\$11,700,392	\$193,818,278
01/01/2041	12/31/2041	\$19,049,636			-\$42,192,029		-\$4,205,893	\$0	\$0	\$0	-\$46,397,922	\$10,748,189	\$177,218,181
01/01/2042	12/31/2042	\$19,048,349			-\$41,584,416		-\$4,332,070	\$0	\$0	\$0	-\$45,916,486	\$9,767,650	\$160,117,695
01/01/2043	12/31/2043	\$19,047,227			-\$40,878,268		-\$4,462,032	\$0	\$0	\$0	-\$45,340,300	\$8,760,144	\$142,584,765
01/01/2044	12/31/2044	\$19,046,237			-\$40,014,814		-\$4,595,893	\$0	\$0	\$0	-\$44,610,707	\$7,731,637	\$124,751,932
01/01/2045	12/31/2045	\$19,045,379			-\$39,223,855		-\$4,706,863	\$0	\$0	\$0	-\$43,930,718	\$6,683,542	\$106,550,136
01/01/2046	12/31/2046	\$19,044,653			-\$38,278,053		-\$4,593,366	\$0	\$0	\$0	-\$42,871,419	\$5,625,531	\$88,348,901
01/01/2047	12/31/2047	\$19,044,026			-\$37,260,541		-\$4,471,265	\$0	\$0	\$0	-\$41,731,806	\$4,570,145	\$70,231,267
01/01/2048	12/31/2048	\$19,043,498			-\$36,166,136		-\$4,339,936	\$0	\$0	\$0	-\$40,506,072	\$3,522,552	\$52,291,244
01/01/2049	12/31/2049	\$19,042,970			-\$35,048,254		-\$4,205,790	\$0	\$0	\$0	-\$39,254,044	\$2,486,462	\$34,566,631
01/01/2050	12/31/2050	\$19,042,508			-\$33,875,673		-\$4,065,081	\$0	\$0	\$0	-\$37,940,754	\$1,465,272	\$17,133,658
01/01/2051	12/31/2051	\$19,042,112			-\$32,711,647		-\$3,925,398	\$0	\$0	\$0	-\$36,637,045	\$461,274	\$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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$32,660,167
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$31,106,031		-\$1,932,123	-\$33,038,154	\$485,561	\$107,574	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$38,561,160		-\$2,388,105	-\$107,574	\$0	\$0	-\$40,841,691	\$20,801,578	\$357,443,887
01/01/2025	12/31/2025	\$19,128,642			-\$39,522,670		-\$2,459,748	\$0	\$0	\$0	-\$41,982,418	\$20,710,497	\$355,300,608
01/01/2026	12/31/2026	\$19,117,554			-\$40,450,188		-\$2,533,540	\$0	\$0	\$0	-\$42,983,728	\$20,549,290	\$351,983,724
01/01/2027	12/31/2027	\$19,107,851			-\$41,369,439		-\$2,609,546	\$0	\$0	\$0	-\$43,978,985	\$20,317,907	\$347,430,497
01/01/2028	12/31/2028	\$19,099,205			-\$42,260,721		-\$2,687,833	\$0	\$0	\$0	-\$44,948,554	\$20,013,204	\$341,594,353
01/01/2029	12/31/2029	\$19,091,581			-\$43,031,014		-\$2,768,468	\$0	\$0	\$0	-\$45,799,482	\$19,635,381	\$334,521,833
01/01/2030	12/31/2030	\$19,085,047			-\$43,650,677		-\$2,851,522	\$0	\$0	\$0	-\$46,502,199	\$19,188,184	\$326,292,866
01/01/2031	12/31/2031	\$19,079,338			-\$44,108,858		-\$3,129,587	\$0	\$0	\$0	-\$47,238,445	\$18,670,548	\$316,804,306
01/01/2032	12/31/2032	\$19,074,289			-\$44,541,354		-\$3,223,475	\$0	\$0	\$0	-\$47,764,829	\$18,084,116	\$306,197,882
01/01/2033	12/31/2033	\$19,069,833			-\$44,739,215		-\$3,320,179	\$0	\$0	\$0	-\$48,059,394	\$17,438,099	\$294,646,420
01/01/2034	12/31/2034	\$19,065,906			-\$44,750,711		-\$3,419,785	\$0	\$0	\$0	-\$48,170,496	\$16,741,306	\$282,283,137
01/01/2035	12/31/2035	\$19,062,474			-\$44,677,078		-\$3,522,378	\$0	\$0	\$0	-\$48,199,456	\$15,998,466	\$269,144,620
01/01/2036	12/31/2036	\$19,059,537			-\$44,477,013		-\$3,628,050	\$0	\$0	\$0	-\$48,105,063	\$15,213,101	\$255,312,196
01/01/2037	12/31/2037	\$19,056,996			-\$44,202,118		-\$3,736,891	\$0	\$0	\$0	-\$47,939,009	\$14,388,422	\$240,818,604
01/01/2038	12/31/2038	\$19,054,818			-\$43,916,535		-\$3,848,998	\$0	\$0	\$0	-\$47,765,533	\$13,524,324	\$225,632,213
01/01/2039	12/31/2039	\$19,052,871			-\$43,401,634		-\$3,964,468	\$0	\$0	\$0	-\$47,366,102	\$12,625,944	\$209,944,926
01/01/2040	12/31/2040	\$19,051,188			-\$42,797,340		-\$4,083,402	\$0	\$0	\$0	-\$46,880,742	\$11,700,286	\$193,815,658
01/01/2041	12/31/2041	\$19,049,636			-\$42,193,512		-\$4,205,904	\$0	\$0	\$0	-\$46,399,416	\$10,747,984	\$177,213,863
01/01/2042	12/31/2042	\$19,048,349			-\$41,585,607		-\$4,332,081	\$0	\$0	\$0	-\$45,917,688	\$9,767,352	\$160,111,876
01/01/2043	12/31/2043	\$19,047,227			-\$40,879,243		-\$4,462,043	\$0	\$0	\$0	-\$45,341,286	\$8,759,763	\$142,577,580
01/01/2044	12/31/2044	\$19,046,237			-\$40,015,314		-\$4,595,905	\$0	\$0	\$0	-\$44,611,219	\$7,731,189	\$124,743,787
01/01/2045	12/31/2045	\$19,045,379			-\$39,223,895		-\$4,706,867	\$0	\$0	\$0	-\$43,930,762	\$6,683,052	\$106,541,456
01/01/2046	12/31/2046	\$19,044,653			-\$38,277,582		-\$4,593,310	\$0	\$0	\$0	-\$42,870,892	\$5,625,028	\$88,340,245
01/01/2047	12/31/2047	\$19,044,026			-\$37,259,656		-\$4,471,159	\$0	\$0	\$0	-\$41,730,815	\$4,569,657	\$70,223,114
01/01/2048	12/31/2048	\$19,043,498			-\$36,164,669		-\$4,339,760	\$0	\$0	\$0	-\$40,504,429	\$3,522,115	\$52,284,298
01/01/2049	12/31/2049	\$19,042,970			-\$35,046,304		-\$4,205,556	\$0	\$0	\$0	-\$39,251,860	\$2,486,115	\$34,561,523
01/01/2050	12/31/2050	\$19,042,508			-\$33,873,231		-\$4,064,788	\$0	\$0	\$0	-\$37,938,019	\$1,465,054	\$17,131,067
01/01/2051	12/31/2051	\$19,042,112			-\$32,709,271		-\$3,925,113	\$0	\$0	\$0	-\$36,634,384	\$461,205	\$0

Spouse age difference

**TEMPLATE 6A - Sheet 6A-5**

Item Description (from 6A-1):	Inactive vested retirement rates
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v20220802p

**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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$44,811,920
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$27,130,988		-\$1,932,123	-\$29,063,111	\$962,756	\$16,711,565	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$33,913,473		-\$2,388,105	-\$16,711,565	\$0	\$0	-\$19,590,012	\$21,486,109	\$379,380,096
01/01/2025	12/31/2025	\$19,128,642			-\$35,384,078		-\$2,459,748	\$0	\$0	\$0	-\$37,843,826	\$22,159,977	\$382,824,890
01/01/2026	12/31/2026	\$19,117,554			-\$36,610,882		-\$2,533,540	\$0	\$0	\$0	-\$39,144,422	\$22,324,414	\$385,122,435
01/01/2027	12/31/2027	\$19,107,851			-\$37,949,007		-\$2,609,546	\$0	\$0	\$0	-\$40,558,553	\$22,416,404	\$386,088,137
01/01/2028	12/31/2028	\$19,099,205			-\$39,377,042		-\$2,687,833	\$0	\$0	\$0	-\$42,064,875	\$22,425,548	\$385,548,015
01/01/2029	12/31/2029	\$19,091,581			-\$40,913,047		-\$2,768,468	\$0	\$0	\$0	-\$43,681,515	\$22,340,822	\$383,298,904
01/01/2030	12/31/2030	\$19,085,047			-\$41,766,147		-\$2,851,522	\$0	\$0	\$0	-\$44,617,669	\$22,175,511	\$379,941,793
01/01/2031	12/31/2031	\$19,079,338			-\$42,838,342		-\$3,130,235	\$0	\$0	\$0	-\$45,968,577	\$21,930,386	\$374,982,940
01/01/2032	12/31/2032	\$19,074,289			-\$43,891,171		-\$3,224,142	\$0	\$0	\$0	-\$47,115,313	\$21,595,756	\$368,537,671
01/01/2033	12/31/2033	\$19,069,833			-\$44,953,126		-\$3,320,867	\$0	\$0	\$0	-\$48,273,993	\$21,171,574	\$360,505,085
01/01/2034	12/31/2034	\$19,065,906			-\$45,877,225		-\$3,420,493	\$0	\$0	\$0	-\$49,297,718	\$20,656,517	\$350,929,791
01/01/2035	12/31/2035	\$19,062,474			-\$46,812,952		-\$3,523,108	\$0	\$0	\$0	-\$50,336,060	\$20,048,444	\$339,704,649
01/01/2036	12/31/2036	\$19,059,537			-\$47,477,063		-\$3,628,801	\$0	\$0	\$0	-\$51,105,864	\$19,350,044	\$327,008,367
01/01/2037	12/31/2037	\$19,056,996			-\$47,578,099		-\$3,737,665	\$0	\$0	\$0	-\$51,315,764	\$18,581,425	\$313,331,024
01/01/2038	12/31/2038	\$19,054,818			-\$47,852,323		-\$3,849,795	\$0	\$0	\$0	-\$51,702,118	\$17,748,269	\$298,431,993
01/01/2039	12/31/2039	\$19,052,871			-\$48,265,996		-\$3,965,289	\$0	\$0	\$0	-\$52,231,285	\$16,837,220	\$282,090,799
01/01/2040	12/31/2040	\$19,051,188			-\$48,254,592		-\$4,084,247	\$0	\$0	\$0	-\$52,338,839	\$15,853,230	\$264,656,377
01/01/2041	12/31/2041	\$19,049,636			-\$48,303,575		-\$4,206,775	\$0	\$0	\$0	-\$52,510,350	\$14,801,590	\$245,997,253
01/01/2042	12/31/2042	\$19,048,349			-\$48,491,475		-\$4,332,978	\$0	\$0	\$0	-\$52,824,453	\$13,671,883	\$225,893,033
01/01/2043	12/31/2043	\$19,047,227			-\$48,247,775		-\$4,462,967	\$0	\$0	\$0	-\$52,710,742	\$12,469,257	\$204,698,775
01/01/2044	12/31/2044	\$19,046,237			-\$47,932,935		-\$4,596,856	\$0	\$0	\$0	-\$52,529,791	\$11,203,398	\$182,418,619
01/01/2045	12/31/2045	\$19,045,379			-\$47,660,558		-\$4,734,762	\$0	\$0	\$0	-\$52,395,320	\$9,870,892	\$158,939,570
01/01/2046	12/31/2046	\$19,044,653			-\$46,909,039		-\$4,876,805	\$0	\$0	\$0	-\$51,785,844	\$8,481,758	\$134,680,138
01/01/2047	12/31/2047	\$19,044,026			-\$46,217,938		-\$5,023,109	\$0	\$0	\$0	-\$51,241,047	\$7,043,720	\$109,526,837
01/01/2048	12/31/2048	\$19,043,498			-\$45,547,977		-\$5,173,802	\$0	\$0	\$0	-\$50,721,779	\$5,551,231	\$83,399,786
01/01/2049	12/31/2049	\$19,042,970			-\$44,864,842		-\$5,329,016	\$0	\$0	\$0	-\$50,193,858	\$4,000,595	\$56,249,494
01/01/2050	12/31/2050	\$19,042,508			-\$44,075,320		-\$5,289,038	\$0	\$0	\$0	-\$49,364,358	\$2,398,282	\$28,325,925
01/01/2051	12/31/2051	\$19,042,112			-\$42,973,778		-\$5,156,853	\$0	\$0	\$0	-\$48,130,631	\$762,594	\$0

**TEMPLATE 6A - Sheet 6A-5**

Item Description (from 6A-1):	IVs age 85 and under
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v20220802p

**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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$59,598,989
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

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)	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								
02/28/2023	12/31/2023	\$15,963,141			-\$32,975,313		-\$1,932,123	-\$34,907,436	\$1,275,353	\$25,966,906	\$0	\$16,640,995	\$358,342,718
01/01/2024	12/31/2024	\$19,141,282			-\$35,117,744		-\$2,388,105	-\$25,966,906	\$0	\$0	-\$11,538,943	\$21,745,440	\$387,690,497
01/01/2025	12/31/2025	\$19,128,642			-\$36,432,686		-\$2,459,748	\$0	\$0	\$0	-\$38,892,434	\$22,624,824	\$390,551,530
01/01/2026	12/31/2026	\$19,117,554			-\$37,620,739		-\$2,533,540	\$0	\$0	\$0	-\$40,154,279	\$22,755,484	\$392,270,288
01/01/2027	12/31/2027	\$19,107,851			-\$38,917,879		-\$2,609,546	\$0	\$0	\$0	-\$41,527,425	\$22,814,067	\$392,664,781
01/01/2028	12/31/2028	\$19,099,205			-\$40,302,682		-\$2,687,833	\$0	\$0	\$0	-\$42,990,515	\$22,790,331	\$391,563,803
01/01/2029	12/31/2029	\$19,091,581			-\$41,793,246		-\$2,768,468	\$0	\$0	\$0	-\$44,561,714	\$22,673,417	\$388,767,088
01/01/2030	12/31/2030	\$19,085,047			-\$42,598,795		-\$2,851,522	\$0	\$0	\$0	-\$45,450,317	\$22,476,782	\$384,878,600
01/01/2031	12/31/2031	\$19,079,338			-\$43,621,487		-\$3,131,243	\$0	\$0	\$0	-\$46,752,730	\$22,201,337	\$379,406,544
01/01/2032	12/31/2032	\$19,074,289			-\$44,623,086		-\$3,225,181	\$0	\$0	\$0	-\$47,848,267	\$21,837,563	\$372,470,129
01/01/2033	12/31/2033	\$19,069,833			-\$45,632,381		-\$3,321,936	\$0	\$0	\$0	-\$48,954,317	\$21,385,608	\$363,971,253
01/01/2034	12/31/2034	\$19,065,906			-\$46,502,767		-\$3,421,594	\$0	\$0	\$0	-\$49,924,361	\$20,844,303	\$353,957,101
01/01/2035	12/31/2035	\$19,062,474			-\$47,384,171		-\$3,524,242	\$0	\$0	\$0	-\$50,908,413	\$20,211,646	\$342,322,808
01/01/2036	12/31/2036	\$19,059,537			-\$47,993,859		-\$3,629,969	\$0	\$0	\$0	-\$51,623,828	\$19,490,450	\$329,248,967
01/01/2037	12/31/2037	\$19,056,996			-\$48,040,957		-\$3,738,868	\$0	\$0	\$0	-\$51,779,825	\$18,700,913	\$315,227,050
01/01/2038	12/31/2038	\$19,054,818			-\$48,262,357		-\$3,851,034	\$0	\$0	\$0	-\$52,113,391	\$17,848,783	\$300,017,259
01/01/2039	12/31/2039	\$19,052,871			-\$48,624,976		-\$3,966,565	\$0	\$0	\$0	-\$52,591,541	\$16,920,732	\$283,399,320
01/01/2040	12/31/2040	\$19,051,188			-\$48,564,927		-\$4,085,562	\$0	\$0	\$0	-\$52,650,489	\$15,921,702	\$265,721,721
01/01/2041	12/31/2041	\$19,049,636			-\$48,568,272		-\$4,208,129	\$0	\$0	\$0	-\$52,776,401	\$14,856,941	\$246,851,896
01/01/2042	12/31/2042	\$19,048,349			-\$48,714,065		-\$4,334,373	\$0	\$0	\$0	-\$53,048,438	\$13,715,947	\$226,567,755
01/01/2043	12/31/2043	\$19,047,227			-\$48,432,198		-\$4,464,404	\$0	\$0	\$0	-\$52,896,602	\$12,503,753	\$205,222,133
01/01/2044	12/31/2044	\$19,046,237			-\$48,083,403		-\$4,598,337	\$0	\$0	\$0	-\$52,681,740	\$11,229,905	\$182,816,536
01/01/2045	12/31/2045	\$19,045,379			-\$47,781,386		-\$4,736,287	\$0	\$0	\$0	-\$52,517,673	\$9,890,826	\$159,235,069
01/01/2046	12/31/2046	\$19,044,653			-\$47,004,485		-\$4,878,375	\$0	\$0	\$0	-\$51,882,860	\$8,496,363	\$134,893,225
01/01/2047	12/31/2047	\$19,044,026			-\$46,292,054		-\$5,024,726	\$0	\$0	\$0	-\$51,316,780	\$7,054,066	\$109,674,536
01/01/2048	12/31/2048	\$19,043,498			-\$45,604,509		-\$5,175,468	\$0	\$0	\$0	-\$50,779,977	\$5,558,218	\$83,496,275
01/01/2049	12/31/2049	\$19,042,970			-\$44,907,159		-\$5,330,732	\$0	\$0	\$0	-\$50,237,891	\$4,004,966	\$56,306,320
01/01/2050	12/31/2050	\$19,042,508			-\$44,106,373		-\$5,292,765	\$0	\$0	\$0	-\$49,399,138	\$2,400,571	\$28,350,262
01/01/2051	12/31/2051	\$19,042,112			-\$42,996,092		-\$5,159,531	\$0	\$0	\$0	-\$48,155,623	\$763,249	\$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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$71,922,072
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

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)	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								
02/28/2023	12/31/2023	\$16,973,502			-\$32,975,313		-\$1,932,123	-\$34,907,436	\$1,685,794	\$38,700,431	\$0	\$16,668,442	\$359,380,526
01/01/2024	12/31/2024	\$20,032,872			-\$35,117,833		-\$2,388,105	-\$37,505,938	\$742,120	\$1,936,614	\$0	\$22,208,104	\$401,621,502
01/01/2025	12/31/2025	\$19,721,512			-\$36,432,883		-\$2,459,748	-\$1,936,614	\$0	\$0	-\$36,956,017	\$23,542,155	\$407,929,151
01/01/2026	12/31/2026	\$19,514,279			-\$37,621,081		-\$2,533,540	\$0	\$0	\$0	-\$40,154,621	\$23,810,909	\$411,099,717
01/01/2027	12/31/2027	\$19,310,293			-\$38,919,721		-\$2,609,546	\$0	\$0	\$0	-\$41,529,267	\$23,950,294	\$412,831,037
01/01/2028	12/31/2028	\$19,109,206			-\$40,309,375		-\$2,687,833	\$0	\$0	\$0	-\$42,997,208	\$24,000,413	\$412,943,449
01/01/2029	12/31/2029	\$18,910,999			-\$41,800,774		-\$2,768,468	\$0	\$0	\$0	-\$44,569,242	\$23,950,137	\$411,235,343
01/01/2030	12/31/2030	\$18,715,731			-\$42,605,887		-\$2,851,522	\$0	\$0	\$0	-\$45,457,409	\$23,812,753	\$408,306,418
01/01/2031	12/31/2031	\$18,523,192			-\$43,630,571		-\$3,130,035	\$0	\$0	\$0	-\$46,760,606	\$23,588,838	\$403,657,842
01/01/2032	12/31/2032	\$18,333,157			-\$44,634,158		-\$3,223,936	\$0	\$0	\$0	-\$47,858,094	\$23,268,452	\$397,401,357
01/01/2033	12/31/2033	\$18,145,587			-\$45,646,239		-\$3,320,655	\$0	\$0	\$0	-\$48,966,894	\$22,851,306	\$389,431,356
01/01/2034	12/31/2034	\$17,960,350			-\$46,517,567		-\$3,420,274	\$0	\$0	\$0	-\$49,937,841	\$22,335,864	\$379,789,729
01/01/2035	12/31/2035	\$17,777,419			-\$47,399,071		-\$3,522,882	\$0	\$0	\$0	-\$50,921,953	\$21,719,775	\$368,364,970
01/01/2036	12/31/2036	\$17,596,809			-\$48,013,417		-\$3,628,569	\$0	\$0	\$0	-\$51,641,986	\$21,005,279	\$355,325,073
01/01/2037	12/31/2037	\$17,418,402			-\$48,058,344		-\$3,737,426	\$0	\$0	\$0	-\$51,795,770	\$20,212,185	\$341,159,890
01/01/2038	12/31/2038	\$17,242,149			-\$48,282,235		-\$3,849,549	\$0	\$0	\$0	-\$52,131,784	\$19,345,774	\$325,616,029
01/01/2039	12/31/2039	\$17,067,867			-\$48,638,432		-\$3,965,035	\$0	\$0	\$0	-\$52,603,467	\$18,392,335	\$308,472,764
01/01/2040	12/31/2040	\$16,895,572			-\$48,572,633		-\$4,083,986	\$0	\$0	\$0	-\$52,656,619	\$17,356,478	\$290,068,195
01/01/2041	12/31/2041	\$16,725,179			-\$48,572,837		-\$4,206,506	\$0	\$0	\$0	-\$52,779,343	\$16,242,762	\$270,256,793
01/01/2042	12/31/2042	\$16,556,674			-\$48,709,922		-\$4,332,701	\$0	\$0	\$0	-\$53,042,623	\$15,040,170	\$248,811,013
01/01/2043	12/31/2043	\$16,390,071			-\$48,425,111		-\$4,462,682	\$0	\$0	\$0	-\$52,887,793	\$13,753,044	\$226,066,334
01/01/2044	12/31/2044	\$16,225,222			-\$48,060,728		-\$4,596,563	\$0	\$0	\$0	-\$52,657,291	\$12,390,478	\$202,024,744
01/01/2045	12/31/2045	\$16,062,209			-\$47,744,530		-\$4,734,459	\$0	\$0	\$0	-\$52,478,989	\$10,948,475	\$176,556,439
01/01/2046	12/31/2046	\$15,900,917			-\$46,956,263		-\$4,876,493	\$0	\$0	\$0	-\$51,832,756	\$9,435,997	\$150,060,596
01/01/2047	12/31/2047	\$15,741,296			-\$46,226,255		-\$5,022,788	\$0	\$0	\$0	-\$51,249,043	\$7,859,907	\$122,412,756
01/01/2048	12/31/2048	\$15,583,332			-\$45,527,547		-\$5,173,472	\$0	\$0	\$0	-\$50,701,019	\$6,213,600	\$93,508,670
01/01/2049	12/31/2049	\$15,427,105			-\$44,805,050		-\$5,328,676	\$0	\$0	\$0	-\$50,133,726	\$4,492,596	\$63,294,645
01/01/2050	12/31/2050	\$15,272,371			-\$43,981,835		-\$5,277,820	\$0	\$0	\$0	-\$49,259,655	\$2,702,925	\$32,010,285
01/01/2051	12/31/2051	\$15,119,311			-\$42,849,448		-\$5,141,934	\$0	\$0	\$0	-\$47,991,382	\$861,785	\$0

Future declining hours

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:	UFCW 711
EIN:	51-6031512
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	02/28/2023
Fair Market Value of Assets as of the SFA Measurement Date:	\$325,738,582
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$71,877,088
Non-SFA Interest Rate:	6.00%
SFA Interest Rate:	4.01%

		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	Administrative	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))
						Benefits Suspended through the SFA Measurement Date	Expenses (excluding amount owed PBGC under 4261 of ERISA)						
02/28/2023	12/31/2023	\$16,973,502			-\$32,975,313		-\$1,932,123	-\$34,907,436	\$1,684,296	\$38,653,948	\$0	\$16,668,442	\$359,380,526
01/01/2024	12/31/2024	\$20,032,872			-\$35,117,833		-\$2,388,105	-\$37,505,938	\$740,256	\$1,888,267	\$0	\$22,208,104	\$401,621,502
01/01/2025	12/31/2025	\$19,721,512			-\$36,432,883		-\$2,459,748	-\$1,888,267	\$0	\$0	-\$37,004,364	\$23,540,597	\$407,879,246
01/01/2026	12/31/2026	\$19,514,279			-\$37,620,506		-\$2,533,540	\$0	\$0	\$0	-\$40,154,046	\$23,807,934	\$411,047,412
01/01/2027	12/31/2027	\$19,310,293			-\$38,918,240		-\$2,609,546	\$0	\$0	\$0	-\$41,527,786	\$23,947,204	\$412,777,122
01/01/2028	12/31/2028	\$19,109,206			-\$40,306,729		-\$2,687,833	\$0	\$0	\$0	-\$42,994,562	\$23,997,263	\$412,889,030
01/01/2029	12/31/2029	\$18,910,999			-\$41,797,809		-\$2,768,468	\$0	\$0	\$0	-\$44,566,277	\$23,946,967	\$411,180,720
01/01/2030	12/31/2030	\$18,715,731			-\$42,601,398		-\$2,851,522	\$0	\$0	\$0	-\$45,452,920	\$23,809,620	\$408,253,151
01/01/2031	12/31/2031	\$18,523,192			-\$43,626,095		-\$3,129,979	\$0	\$0	\$0	-\$46,756,074	\$23,585,788	\$403,606,058
01/01/2032	12/31/2032	\$18,333,157			-\$44,629,697		-\$3,223,879	\$0	\$0	\$0	-\$47,853,576	\$23,265,490	\$397,351,130
01/01/2033	12/31/2033	\$18,145,587			-\$45,641,794		-\$3,320,595	\$0	\$0	\$0	-\$48,962,389	\$22,848,437	\$389,382,765
01/01/2034	12/31/2034	\$17,960,350			-\$46,513,139		-\$3,420,213	\$0	\$0	\$0	-\$49,933,352	\$22,333,093	\$379,742,856
01/01/2035	12/31/2035	\$17,777,419			-\$47,394,661		-\$3,522,819	\$0	\$0	\$0	-\$50,917,480	\$21,717,107	\$368,319,901
01/01/2036	12/31/2036	\$17,596,809			-\$48,009,026		-\$3,628,504	\$0	\$0	\$0	-\$51,637,530	\$21,002,719	\$355,281,899
01/01/2037	12/31/2037	\$17,418,402			-\$48,053,974		-\$3,737,359	\$0	\$0	\$0	-\$51,791,333	\$20,209,738	\$341,118,706
01/01/2038	12/31/2038	\$17,242,149			-\$48,277,887		-\$3,849,480	\$0	\$0	\$0	-\$52,127,367	\$19,343,445	\$325,576,933
01/01/2039	12/31/2039	\$17,067,867			-\$48,634,107		-\$3,964,964	\$0	\$0	\$0	-\$52,599,071	\$18,390,131	\$308,435,860
01/01/2040	12/31/2040	\$16,895,572			-\$48,568,333		-\$4,083,913	\$0	\$0	\$0	-\$52,652,246	\$17,354,404	\$290,033,590
01/01/2041	12/31/2041	\$16,725,179			-\$48,568,564		-\$4,206,431	\$0	\$0	\$0	-\$52,774,995	\$16,240,826	\$270,224,600
01/01/2042	12/31/2042	\$16,556,674			-\$48,705,677		-\$4,332,624	\$0	\$0	\$0	-\$53,038,301	\$15,038,377	\$248,781,351
01/01/2043	12/31/2043	\$16,390,071			-\$48,420,898		-\$4,462,602	\$0	\$0	\$0	-\$52,883,500	\$13,751,402	\$226,039,324
01/01/2044	12/31/2044	\$16,225,222			-\$48,056,547		-\$4,596,480	\$0	\$0	\$0	-\$52,653,027	\$12,388,995	\$202,000,513
01/01/2045	12/31/2045	\$16,062,209			-\$47,740,385		-\$4,734,375	\$0	\$0	\$0	-\$52,474,760	\$10,947,157	\$176,535,120
01/01/2046	12/31/2046	\$15,900,917			-\$46,952,157		-\$4,876,406	\$0	\$0	\$0	-\$51,828,563	\$9,434,853	\$150,042,327
01/01/2047	12/31/2047	\$15,741,296			-\$46,222,191		-\$5,022,698	\$0	\$0	\$0	-\$51,244,889	\$7,858,944	\$122,397,678
01/01/2048	12/31/2048	\$15,583,332			-\$45,523,528		-\$5,173,379	\$0	\$0	\$0	-\$50,696,907	\$6,212,828	\$93,496,931
01/01/2049	12/31/2049	\$15,427,105			-\$44,801,079		-\$5,328,580	\$0	\$0	\$0	-\$50,129,659	\$4,492,022	\$63,286,399
01/01/2050	12/31/2050	\$15,272,371			-\$43,977,917		-\$5,277,350	\$0	\$0	\$0	-\$49,255,267	\$2,702,571	\$32,006,074
01/01/2051	12/31/2051	\$15,119,311			-\$42,845,587		-\$5,141,470	\$0	\$0	\$0	-\$47,987,057	\$861,672	\$0

Remove 14 IVs with Missing DOB

## Version Updates

v20220701p

Version	Date updated
v20220701p	07/01/2022

## TEMPLATE 7

v20220701p

### 7a - Assumption/Method Changes for SFA Eligibility

File name: *Template 7 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)a. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

*Sheet 7a of Template 7 is not required if the plan is eligible for SFA under § 4262.3(a)(2) (MPRA suspensions) or § 4262.3(a)(4) (certain insolvent plans) of PBGC's special financial assistance regulation.*

*Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed before January 1, 2021.*

*Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed after December 31, 2020 but reflects the same assumptions as those in the pre-2021 certification of plan status.*

Provide 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 brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

This table should identify all changed assumptions/methods (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)a. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used in showing the plan's eligibility for SFA (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Prior assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7a is intended as an abbreviated version of more detailed information provided in Section D, Item (6)a. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

### Assumption/Method Changes - SFA Eligibility

v20220701p

### PLAN INFORMATION

Abbreviated Plan Name:	UFCW 711	
EIN:	51-6031512	
PN:	001	

Brief description of basis for qualifying for SFA (e.g., critical and declining status in 2020, insolvent plan, critical status and meet other criteria)	
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[illegible]



## TEMPLATE 7

v20220701p

### 7b - Assumption/Method Changes for SFA Amount

File name: *Template 7 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)b. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

Provide a table identifying which assumptions/methods used in determining the amount of SFA differ from those used in the pre-2021 certification of plan status (except the non-SFA and SFA interest rates) and brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

Please 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 guidance on Special Financial Assistance Assumptions.

This table should identify all changed assumptions/methods except for the interest rates (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)b. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Original assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

For example, assume the plan is projected to be insolvent in 2029 in the pre-2021 certification of plan status. The plan changes its CBU assumption by extending the assumption to the later projection years 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 guidance on Special Financial Assistance Assumptions. Complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
CBU Assumption	Decrease from most recent plan year's actual number of CBUs by 2% per year to 2028	Same number of CBUs for each projection year to 2028 as shown in (A), then constant CBUs for all years after 2028.	Original assumption does not address years after original projected insolvency in 2029. Proposed assumption uses acceptable extension methodology.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7b is intended as an abbreviated version of more detailed information provided in Section D, Item (6)b. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

### PLAN INFORMATION

Abbreviated	UFGW 3.1
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Abbreviated	UFGW
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Abbreviated Plan Name:	UFCW 711	
EIN:	51-6031512	
PN:	001	

[illegible]

**Version Updates**

v20230727

Version	Date updated
v20230727	07/27/2023

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

v20230727

**PLAN INFORMATION**

Abbreviated Plan Name:	UFCW 711
EIN:	51-6031512
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 <a href="#">SFA Assumption Guidance</a>	Comments
SFA Measurement Date	N/A	N/A	02/28/2023	02/28/2023	N/A	
Census Data as of	2018AVR UFCW 711	01/01/2018	01/01/2022	01/01/2022	N/A	

**DEMOGRAPHIC ASSUMPTIONS**

Base Mortality - Healthy	2018AVR UFCW 711 - Page 4-13	RP-2000 Combined Healthy Mortality Tables	PRI-2012 Blue Collar Mortality Tables	Same as Baseline	Acceptable Change	
Mortality Improvement - Healthy	2018AVR UFCW 711 - Page 4-13	None	MP-2021, full generational	Same as Baseline	Acceptable Change	
Base Mortality - Disabled	2018AVR UFCW 711 - Page 4-13	RP-2000 Disabled Retiree Mortality Tables	PRI-2012 Disabled Retiree Mortality Tables	Same as Baseline	Acceptable Change	
Mortality Improvement - Disabled	2018AVR UFCW 711 - Page 4-13	None	MP-2021, full generational	Same as Baseline	Acceptable Change	
Retirement - Actives	2018AVR UFCW 711 - Page 4-14, 4-17	See "Decrement Tables" tab	Same as pre-2021 Status Certification	See "Decrement Tables" tab	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Retirement - TVs	2018AVR UFCW 711 - Page 4-14	See "Decrement Tables" tab	Same as pre-2021 Status Certification	See "Decrement Tables" tab	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Turnover	2018AVR UFCW 711 - Page 4-13, 4-17	See "Decrement Tables" tab	Same as pre-2021 Status Certification	See "Decrement Tables" tab	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Disability	2018AVR UFCW 711	None	Same as pre-2021 Status Certification	Same as Baseline	No Change	Plan has no disability benefit and therefore there is no assumption for disability.
Optional Form Elections - Actives	2018AVR UFCW 711 - Page 4-15	All elect life annuity	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Optional Form Elections - TVs	2018AVR UFCW 711 - Page 4-15	All elect life annuity	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Marital Status	2018AVR UFCW 711 - Page 4-15	80% of males and 60% of females are assumed to be married	Same as pre-2021 Status Certification	50% of all employees are assumed to be married at time of death	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Spouse Age Difference	2018AVR UFCW 711 - Page 4-15	Females 3 years younger than males	Same as pre-2021 Status Certification	Females 2 years younger than males	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Active Participant Count	2020Zone20200330 UFCW 711	Same as January 1, 2018 valuation count for all years	Same as January 1, 2022 valuation for all future years	Assumed to decline in future based on CBU assumption	Other Change	
New Entrant Profile	2020Zone20200330 UFCW 711	Based on characteristics of new entrants to the plan in years prior to the census	New entrant profile developed based on experience from the valuation data as of January 1, 2018 through January 1, 2022	Same as Baseline	Acceptable Change	
Missing or Incomplete Data	2018AVR UFCW 711 - Page 4-15	Assumptions made based on characteristics of similarly situated participants	Same as pre-2021 Status Certification	Same as Baseline	No Change	
"Missing" Terminated Vested Participant Assumption	2018AVR UFCW 711 - Page 4-15	Inactive vested participants over Age 70 are excluded from valuation	Inactive vested participants over Age 85 are excluded from valuation	Same as Baseline	Acceptable Change	
Treatment of Participants Working Past Retirement Date	2018AVR UFCW 711	Benefits for participants working past NRD were assumed to be suspended per the Plan Document.	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Assumptions Related to Reciprocity	2018AVR UFCW 711	None	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Other Demographic Assumption 1	2018AVR UFCW 711 - Page 4-15	Future Benefit Accruals: Each participant is assumed to accrue 0.8 years of Credited Service per year, or 1,675 hours for former IRF employees	Same as pre-2021 Status Certification	Future Benefit Accruals: Each participant is assumed to accrue 0.85 years of Credited Service per year, or 1,675 hours for former IRF employees	Other Change	The assumption used for the SFA determination was based on a Plan experience study.
Other Demographic Assumption 2						
Other Demographic Assumption 3						

**NON-DEMOGRAPHIC ASSUMPTIONS**

Contribution Base Units	2020Zone20200330 UFCW 711 - Page 11	14 million hours per year	Same as pre-2021 Status Certification	14.655 Million hours for 2024, assumed to decline by 1.50% per year through 2025, and then by 1.0% per year thereafter	Other Change	CBU assumption is based on Plan's recent history, including decline in hours levels during the Covid-19 Pandemic, and expected long-term decline based on industry expectations.
Contribution Rate	2020Zone20200330 UFCW 711 - Page 9	Average rate of \$1.370 for 2022 (final year of contract in effect at time of 2020 certification). Contribution rate is projected to decline gradually thereafter because future hires have contribution rate \$0.018 lower than participants hired before April 2015.	Same as pre-2021 Status Certification	Average rate of \$1.368 for 2022 (year in which all contribution rate increases bargained by 7/9/2021 are effective). Contribution rate is projected to decline gradually thereafter because future hires have contribution rate \$0.018 lower than participants hired before April 2015.	No Change	
Administrative Expenses	2020Zone20200330 UFCW 711	\$2 million per year, increasing by 3% per year	Same as Baseline, except increased to reflect statutory increase in PBGC premium rate in 2031, and limited to 12% of projected benefit payments in 2040 and later.	Same as Baseline	Acceptable Change	

PLAN INFORMATION	
Abbreviated Plan Name:	UFCW 711
EIN:	51-6031512
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 <a href="#">SFA Assumption Guidance</a>	Comments
Assumed Withdrawal Payments - Currently Withdrawn Employers	2020Zone20200330 UFCW 711	No withdrawal liability assumed	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Assumed Withdrawal Payments -Future Withdrawals	2020Zone20200330 UFCW 711	No withdrawal liability assumed	Same as pre-2021 Status Certification	Same as Baseline	No Change	
Other Assumption 1						
Other Assumption 2						
Other Assumption 3						

CASH FLOW TIMING ASSUMPTIONS

Benefit Payment Timing	2020Zone20200330 UFCW 711	Middle of year	Beginning of month	Same as Baseline	Other Change	
Contribution Timing	2020Zone20200330 UFCW 711	Middle of year	Beginning of month	Same as Baseline	Other Change	
Withdrawal Payment Timing	2020Zone20200330 UFCW 711	Not applicable	Not applicable	Not applicable	No Change	
Administrative Expense Timing	2020Zone20200330 UFCW 711	Middle of year	Beginning of month	Same as Baseline	Other Change	
Other Payment Timing						

Create additional rows as needed.

# TEMPLATE 10

v20230727

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

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	<table><tr><td>Age</td><td>Actives</td></tr><tr><td>55</td><td>10%</td></tr><tr><td>56</td><td>20%</td></tr><tr><td>57</td><td>30%</td></tr><tr><td>58</td><td>40%</td></tr><tr><td>59</td><td>50%</td></tr><tr><td>60+</td><td>100%</td></tr></table>	Age	Actives	55	10%	56	20%	57	30%	58	40%	59	50%	60+	100%	Same as Pre-2021 Zone Cert	Same as baseline	No Change
Age	Actives																		
55	10%																		
56	20%																		
57	30%																		
58	40%																		
59	50%																		
60+	100%																		

Add additional lines if needed.

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

**Assumptions effective in January 1, 2018 Valuation:**

**Retirement Rates for Active Participants:**

Non-Service Pensions		Service Pensions*	
Age	Rate (%)	Age	Rate (%)
55	10.5	55	30.0
56	7.5	56	30.0
57	7.5	57	30.0
58	7.5	58	30.0
59	10.0	59	30.0
60	10.0	60	15.0
61	15.0	61	15.0
62	35.0	62	35.0
63	25.0	63	25.0
64	25.0	64	25.0
65	25.0	65	25.0
66	25.0	66	25.0
67	25.0	67	25.0
68	25.0	68	25.0
69	25.0	69	25.0
70	100.0	70	100.0

*\* Age plus Credited Service total at least 85.*

**Former Participants of the Inermountain Retail Food Industry Pension Trust**

Age	Rate (%)	
	Service Pensions <sup>(1)</sup>	Rate for Other Pensions
51-54	30.0	N/A
55	15.0	10.0
56-58	15.0	6.0
59-61	15.0	10.0
62-66	25.0	25.0
67-69	20.0	20.0
70	100.0	100.0

<sup>(1)</sup> *Age plus Credited Service total at least 85.*

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**Retirement Age for Inactive Vested Participants:**

Age 60 if participant has at least 10 years of service, otherwise 65



## Turnover

Age	Rate (%)			
	Mortality		Withdrawal*	
	Male	Female	First 5 Years	After 5 Years
20	0.03	0.02	25.00	11.94
25	0.04	0.02	25.00	11.62
30	0.04	0.03	25.00	11.21
35	0.08	0.05	25.00	10.55
40	0.11	0.07	15.00	9.40
45	0.15	0.11	15.00	7.54
50	0.21	0.17	15.00	6.50
55	0.36	0.27	15.00	6.50
60	0.67	0.51	15.00	6.50

\* Withdrawal rates are cut out at retirement eligibility

## Former Participants of the Inermountain Retail Food Industry Pension Trust

Age	Rate (%)	
	Withdrawal*	
	First 5 Years	After 5 Years
20	25.00	17.94
25	25.00	17.22
30	25.00	15.83
35	25.00	13.70
40	15.00	11.25
45	15.00	8.43
50	15.00	6.50
55	15.00	6.50
60	15.00	6.50

\* Withdrawal rates are cut out at retirement eligibility

Assumptions effective for SFA Determination

Age	Non-Service
52	N/A
53	N/A
54	N/A
55	7.0
56	7.0
57	7.0
58	7.0
59	7.0
60	7.0
61	10.0
62	30.0
63	20.0
64	20.0
65	20.0
66	20.0
67	20.0
68	20.0
69	20.0
70	100.0

<sup>1</sup> Age plus Credited Service total at least

Former Participants of the Intermountain Trust:

Age	Other Participants
51 – 54	N/A
55	5.0
56 – 58	5.0
59 – 61	9.0
62 – 64	20.0
65 – 67	25.0
68 - 69	20.0
70	100.0

<sup>1</sup> Age plus Credited Service total at least

Age	Retirement Rate Intermountain Retail Food
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	5.00%

61	5.00%
62	17.50%
63	7.50%
64	7.50%
65	15.00%
66	15.00%
67	7.50%
68	5.00%
69	5.00%
70	5.00%
71	5.00%
72+	100.00%

Courtesy Clerks
55.00
45.00
45.00
25.00
25.00
25.00
25.00
25.00
25.00

Age	Withdrawal Rate	
	First 5 Years	After 5 Years
20	22.50	11.9
25	22.50	11.6
30	22.50	11.2
35	22.50	10.5
40	12.50	9.40
45	12.50	7.54
50	12.50	6.50
55	12.50	6.50
60	12.50	6.50

<sup>1</sup> Withdrawal rates do not apply at retirement

**Former Participants of the Intermountain Trust:**

Age	Withdrawal Rate <sup>1</sup>	
	First 5 Years	After 5 Years
20	27.00	17.
25	27.00	17.
30	27.00	17.
35	27.00	17.
40	16.00	12.
45	16.00	12.
50	16.00	12.
55	16.00	12.
60	16.00	12.

<sup>1</sup> Withdrawal rates do not apply at retirement



3	7.50%
3	7.50%
3	7.50%
3	25.00%
3	25.00%
3	10.00%
3	10.00%
3	10.00%
3	10.00%
3	10.00%
3	10.00%
3	10.00%
3	100.00%

Rate <sup>1</sup> (%)	
5	Courtesy Clerks
4	40.00
2	30.00
1	30.00
5	30.00
0	20.00
4	20.00
0	20.00
0	20.00
0	20.00

ment eligibility ☐

**tain Retail Food Industry Pension**

(%)
Years
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.00

ment eliiaibility