

Plan Information

Abbreviated Plan Name: Retail Bakers – St Louis Pension Plan

EIN: 43-0783679

PN: 001

Special Financial Assistance Application - Revised

Section E, Item 3 – SFA Eligibility Certification

This document certifies that Retail Bakers’ Pension Trust Fund of St. Louis (“Retail Bakers – St. Louis Pension Plan”) is eligible for Special Financial Assistance (SFA) under 4262.3(a)(3) of the final rule issued by the PBGC. Each requirement was met based on the Plan’s status as of the dates indicated below.

We certify that the census data was adjusted to reflect the results of the Plan’s and PBGC’s death audits. We further certify that any deaths discovered in PBGC’s death audit that occurred prior to the census date of February 1, 2021 are reflected in the modified current liability reported below.

4262.3(a)(3)(i) –

Retail Bakers – St. Louis Pension Plan was certified to be in Critical status within the meaning of ERISA Section 305(b)(2)(B) for the plan year beginning February 1, 2020 based on the zone certification filed for that date on April 30, 2020. A copy of the zone certification was provided with the Plan’s application filed on October 28, 2025 under Section B, Item 5 as document “2020Zone20200430 Retail Bakers – St Louis.pdf”.

4262.3(a)(3)(ii) –

Based on the modified current liability (described below) for the February 1, 2021 plan year, Retail Bakers – St. Louis had a modified funded ratio, as calculated under Section 4262.3(c)(2) of the final rule, of less than 40%. The determination of the funded percentage is shown in the table below:

4262.3(c)(2) Funded Percentage	
a) Current Value of Net Assets (Line 2a)	\$8,589,891
b) Current Value of Withdrawal Liability Due on an Accrual Basis	\$0
c) Current Liability (Line 2(b)(4) column (2))	\$21,583,356
d) Modified Funded Percentage: (a + b) / c	39.80%

As of February 1, 2021 there were no withdrawn employers making withdrawal liability payments so there is no withdrawal liability due.

Modified Current Liability

The current liability of \$21,623,548 reported on the Form 5500 Schedule MB for the February 1, 2021 plan year has been modified to reflect two categories of census data changes:

1. Reflecting the PBGC and plan death audits to take into account known deaths as of February 1, 2021.
2. Adjusting census data for affected participants for whom the Suspension of Benefit Notices were not timely issued.

Plan Information

Abbreviated Plan Name: Retail Bakers – St Louis Pension Plan

EIN: 43-0783679

PN: 001

It was determined that Suspension of Benefit Notices were sent when participants reached age 65 rather than the Normal Retirement Date under the plan which includes Rule of 80. For affected participants, the Plan applied an actuarial increase from each participant’s Normal Retirement Date to the date the Suspension of Benefits was provided. Additional data including monthly hours detail was collected from the TPA, and the applicable actuarial increases were applied to each affected participant. The actuarial increase calculations reflecting the additional data were first reflected in the February 1, 2022 valuation. See the addendum for additional information.

The 2/1/2021 actuarial valuation included an estimated impact of the actuarially increased benefits. The results of the actual calculations were reflected in the census data used in the modified current liability reported above.

4262.3(a)(3)(iii) –

Based on the Form 5500 Schedule MB for the February 1, 2021 plan year, Retail Bakers – St. Louis Pension Plan had a ratio of active participants to inactive participants of less than 2 to 3. Below is the calculation of the applicable ratio:

4262.3(a)(3)(iii) Active to Inactive Participant Ratio, 2021 Schedule MB	
a) Active Participants, line 2(b)(3)(c)	168
b) Inactive Participants, sum of lines 2(b)(1) and 2(b)(2)	451
c) Active to Inactive Participant Ratio: (a) / (b)	0.37 actives per inactive (1.12 active per 3 inactives)

A copy of the Form 5500 Schedule MB for the 2021 plan year was provided with the Plan’s application filed on October 28, 2025 under Section B, Item 4 as 2021Form5500 Retail Bakers St Louis.pdf.

Reliance

In preparing the report, we relied on our February 1, 2019 and February 1, 2021 actuarial valuations, and, without audit, information (some oral and some in writing) supplied by the Plan’s administrator, auditor, investment consultant, investment managers, legal counsel, and the PBGC. This information includes, but is not limited to, plan documents and provisions, participant data, and financial information. We found this information to be reasonably consistent and comparable with information used for other purposes. The results depend on the integrity of this information. If any of this information is incomplete or inaccurate, our results may be different and our calculations may need to be revised.

Limited Use

Actuarial computations presented here were prepared to determine the Plan’s SFA eligibility as outlined in section 4262.3(a)(3) of the PBGC’s SFA Final Rule. Determinations for other purposes may yield significantly different results from those shown in this report. Other calculations may be needed for other purposes, such as judging benefit security at termination.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to factors such as, but not limited to the following: plan experience differing from that

Plan Information

Abbreviated Plan Name: Retail Bakers – St Louis Pension Plan

EIN: 43-0783679

PN: 001

anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on plan funded status); and changes in plan provisions or applicable law.

The consultants who worked on this assignment are actuaries. Milliman's advice is not intended to be a substitute for qualified legal or accounting counsel.

Actuarial Qualifications

On the basis of the foregoing, I hereby certify that to the best of my knowledge and belief, this report is complete and accurate and has been prepared in accordance with generally recognized and accepted actuarial principles and practices which are consistent with the principles prescribed by the Actuarial Standards Board and the Code of Professional Conduct and Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render the actuarial opinion contained herein.



William D. Winningham EA, MAAA

Enrolled Actuary #26-06367

May 01, 2026

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Addendum

This addendum includes additional detail PBGC requested regarding administrative delays related to late issuance of suspension of benefits notices and a list of benefit reduction notices provided to participants over the past several years.

Explanation of administrative delays that led to the Board authorizing a special project to calculate the applicable late retirement adjustments for the remaining affected participants in November of 2021

The history of the Rule of 80 late retirement adjustment process is as follows:

The Rule of 80 Normal Retirement provision is only applicable to participants that are employees of Schnuck Markets (Schnucks). Schnucks first entered the plan as of February 1, 1999, with negotiated plan provisions that only applied to its employees. Between late 2016 and mid 2017 there were 3 benefit calculations for Schnucks participants that had worked beyond their Rule of 80 Normal Retirement Date for whom a suspension of benefits notice was not sent on a timely basis. This situation was discussed at the June 22, 2017, Trust meeting. The fund attorney confirmed after the meeting that Rule of 80 is a Normal Retirement Age under the Plan and that suspension of benefit notices should be sent to participants who have reached their Rule of 80 date. The plan administrator sent out the suspension of benefits notices in September of 2017 to affected participants and sent suspension of benefits as other participants reached their Rule of 80 Normal Retirement. After the suspension of benefits notices were sent to the affected participants, the applicable actuarial increase adjustments were calculated for the affected participants when they applied for retirement. The plan administrator worked with the plan actuary for each benefit calculation to research and collect detailed monthly hours information needed to determine the date the participant reached their Rule of 80 Normal Retirement. Then, the actuary calculated the applicable actuarial increase from the Rule of 80 Normal Retirement Age to the date the suspension of benefit notices were sent to the participant.

As the volume of calculations requiring actuarial adjustments increased, there were delays in retirement calculations being finalized. The table below summarizes the calculations requiring actuarial adjustments by year.

Calendar Year	Number of Rule of 80 Actuarial Increase Calculation Requests
2016	1
2017	4
2018	0
2019	7
2020	7
2021	5
2022	4
2023*	2
2024*	1
2025*	10

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*Calculations after 2022 use the results of the special benefit calculation project described below.

Additionally, there were approximately 25 remaining participants that would require actuarial adjustments due to the suspension of benefits issue. At the November 12, 2021 Trust Meeting, the Board authorized a special project by the plan administrator and the plan actuary to calculate the late retirement adjustments for the remaining participants that received their suspension of benefits notices late. From a valuation perspective, the actuarial increases were reflected as participants retired up until 2021. In conjunction with this special benefit calculation project, the plan actuary estimated the impact for all affected participants with the 2021 valuation. After the special benefit calculation project was completed, the actual actuarial increase adjustments were reflected in the 2022 and later actuarial valuations.

Description of all circumstances in which the plan corrected an under-calculation of accrued benefits, a description of all circumstances in which the plan sent a 204(h) notice to participants due to reduced benefits, and an explanation of any administrative delays in implementing either the correction of under-credited benefits or the benefit reductions.

The following is a description of the suspension of benefit notices, 204(h) notices, and notice of benefit reductions sent to participants.

- 1. Suspension of benefits notices were sent on September 25, 2017 to Schnucks employees who had reached their Rule of 80 at that time. Notices were provided timely to participants reaching Rule of 80 after this date.
- 2. 204(h) notices were sent to vested terminated employees regarding the elimination of early retirement subsidies as part of the Rehabilitation Plan. The 204(h) notice was dated 1/15/2018.
- 3. Notice of adjustable benefits was sent May 19, 2020 regarding the elimination of ancillary death and disability benefits as part of the “safety valve” rehabilitation plan for Schnucks participants.

There were no administrative delays in implementing the benefit reductions under items (2) and (3) above. The only administrative delay regarding the suspension of benefits notices is described above.

Perjury Statement

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the Board of Trustees of the Retail Bakers' Pension Trust Fund of St. Louis ("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.

Board of Trustees, Retail Bakers' Pension Trust Fund of St.
Louis

By: R. Clemens
Print Name: Bob Clemens
Title: Employer Trustee
Date: 5/1/24

Application Checklist

v20240717p

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


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

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

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

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

General instructions for completing the Application Checklist:

Complete all items that are shaded: 

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

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

Instructions for specific columns:

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

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

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

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

Additional guidance is provided in the following columns:

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

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

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

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

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

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

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

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

Version Updates (newest version at top)

Version Date updated

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

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

v20240717p

APPLICATION CHECKLIST

Plan name:	Retail Bakers - St Louis
EIN:	43-0783679
PN:	001
SFA Amount Requested:	\$5,689,753.00

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
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	A "lock-in" application was filed 3/13/2023.	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A	If terminated, provide date of plan termination.	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	Retail Bakers - St Louis Pension Plan Document.pdf Retail Bakers - St Louis Amendment 1 Plan Sponsors.pdf Retail Bakers - St Louis Amendment 1 Trustees.pdf	N/A	Plan document provided 10/28/2025 with Plan's initial SFA application.	Pension plan documents, all versions available, and all amendments signed and dated
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	Retail Bakers - St Louis Pension Plan Document.pdf Retail Bakers - St Louis Amendment 1 Plan Sponsors.pdf Retail Bakers - St Louis Amendment 1 Trustees.pdf	N/A	Plan document provided 10/28/2025 with Plan's initial SFA application.	Pension plan documents, all versions available, and all amendments signed and dated
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	Retail Bakers - St Louis IRS Determination.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Pension plan documents, all versions available, and all amendments signed and dated
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	Yes	2018AVR Retail Bakers - St Louis.pdf, 2019AVR Retail Bakers - St Louis.pdf, 2020AVR Retail Bakers - St Louis.pdf, 2021AVR Retail Bakers - St Louis.pdf, 2022AVR Retail Bakers - St Louis.pdf	N/A	Five reports are provided. Provided 10/28/2025 with Plan's initial SFA 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	Retail Bakers - St Louis Rehabilitation Plan.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Rehabilitation plan (or funding improvement plan, if applicable)
5.b.		If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	N/A		N/A	There were no changes to the Rehabilitation Plan in 2020 or later.	Rehabilitation plan (or funding improvement plan, if applicable)
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	2021Form5500 Retail Bakers - St Louis.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA 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	2018Zone20180430 Retail Bakers - St Louis.pdf, 2019Zone20190430 Retail Bakers - St Louis.pdf, 2020Zone20200430 Retail Bakers - St Louis.pdf, 2021Zone20210430 Retail Bakers - St Louis.pdf, 2022Zone20220429 Retail Bakers - St Louis.pdf	N/A	Five zone certifications are provided. Provided 10/28/2025 with Plan's initial SFA 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 #7.a.	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	The plan was not a critical and declining Plan.	N/A - include as part of documents in 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	Retail Bakers - St Louis 12.2022 account statements.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Bank/Asset statements for all cash and investment accounts
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	Retail Bakers - St Louis 2022 Financial Statement.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Plan's most recent financial statement (audited, or unaudited if audited not available)
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	Retail Bakers - St Louis Pension Plan Document.pdf	N/A	Withdrawal liability procedures on pdf pages 79-80. Provided 10/28/2025 with Plan's initial SFA 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 Retail Bakers - St Louis.pdf	N/A	The Plan performs a continuous death audit using LifeStatus 360. Page 1 of the file "Death Audit Retail Bakers - St Louis.pdf" includes the de-identified results of the death search report produced on 9/9/2025. Pages 2-15 describe the Plan's death audit process. Pages 16-23 describe the Plan's procedures to locate missing participants. Provided 10/28/2025 with Plan's initial SFA 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	Certification included in "SFA Amount Cert Retail Bakers - St Louis.pdf".	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	Full census data was submitted to PBGC on 8/5/2025. The results of PBGC's independent death audit are reflected for SFA calculation purposes.	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.
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	Retail Bakers - St Louis ACH form and notarized bank letter.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Other
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 1 Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Financial assistance spreadsheet (template) Template 1 Plan Name

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

v20240717p

APPLICATION CHECKLIST

Plan name:	Retail Bakers - St Louis
EIN:	43-0783679
PN:	001
SFA Amount Requested:	\$5,689,753.00

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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
14.	Section C, Item (2)	Yes No N/A	N/A		N/A	This plan did not enter 10,000 or more participants on line 6f of the most recently filed Form 5500.	Contributing employers	Template 2 Plan Name
15.	Section C, Item (3)	Yes No	Yes	Template 3 Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA 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)c., and (4)e.	Yes No	Yes	Template 4A Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 4A Plan Name
16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)c. - MPRA plan information A.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA plan.	N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA plan.	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)c. (4)e., and (4)g. - MPRA plan information B.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA plan.	N/A	Template 4B Plan Name
16.c.	Section C, Items (4)b. and (4)c.	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.	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).iv. and (4).v.	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
17.a.	Section C, Item (5)	Yes No N/A	Yes	Template 5A Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.b.	Addendum D Section C, Item (5)	Yes No N/A	N/A		N/A	This Plan is not a MPRA plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.c.	Addendum D Section C, Item (5)	Yes No N/A	N/A		N/A	This Plan is not a MPRA plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5B Plan Name
18.a.	Section C, Item (6)	Yes No N/A	Yes	Template 6A Retail Bakers - St Louis.xlsx	N/A	This Plan is not a MPRA plan. Provided 10/28/2025 with Plan's initial SFA application.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name

APPLICATION CHECKLIST

Plan name:	Retail Bakers - St Louis
EIN:	43-0783679
PN:	001
SFA Amount Requested:	\$5,689,753.00

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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
18.b.	Addendum D Section C, Item (6)	Yes No N/A	N/A		N/A	This Plan is not a MPRA plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name
18.c.	Addendum D Section C, Item (6)	Yes No N/A	N/A		N/A	This Plan is not a MPRA plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6B Plan Name
19.a.	Section C, Item (7)a.	Yes No N/A	N/A		N/A	There were no assumption changes used to determine the Plan's eligibility for SFA.	Financial assistance spreadsheet (template)	Template 7 Plan Name.
19.b.	Section C, Item (7)b.	Yes No	Yes	Template 7 Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Financial assistance spreadsheet (template)	Template 7 Plan Name
20.a.		Yes No	Yes	Template 8 Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 8 Plan Name
20.b.	Section C, Item (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)	Yes No	Yes	Template 10 Retail Bakers - St Louis.xlsx	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Financial assistance spreadsheet (template)	Template 10 Plan Name
22.	Section D	Yes No	Yes	SFA App Retail Bakers - St Louis.pdf	Page 1	SFA App Retail Bakers - St Louis.pdf includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.). Provided 10/28/2025 with Plan's initial SFA application.	Financial Assistance Application	SFA App Plan Name
23.a.		Yes N/A	N/A	N/A - included as part of SFA App Plan Name		The Plan did not include an optional cover letter.	N/A	N/A - included as part of SFA App Plan Name
23.b.	Section D, Item (1)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		This Plan is not a MPRA plan.	N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Yes No	Yes	N/A - included as part of SFA App Plan Name	Page 2		N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Yes No	Yes	N/A - included as part of SFA App Plan Name	Page 3		N/A	N/A - included as part of SFA App Plan Name
26.a.		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.	Section D, Item (4)	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)	Yes No	Yes	N/A - included as part of SFA App Plan Name	Pages 3 - 6		N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		There were no assumption changes used to determine the Plan's eligibility for SFA.	N/A	N/A - included as part of SFA App Plan Name

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

v20240717p

APPLICATION CHECKLIST

Plan name:	Retail Bakers - St Louis
EIN:	43-0783679
PN:	001
SFA Amount Requested:	\$5,689,753.00

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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
28.b.	Section D, Item (6)b.	Yes No	Yes	N/A - included as part of SFA App Plan Name	Pages 7 - 17		N/A	N/A - included as part of SFA App Plan Name
28.c.	Section D, Item (6)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		The mortality assumption does not use a plan-specific mortality table or adjustment.	N/A	N/A - included as part of SFA App Plan Name
29.a.	Section D, Item (7)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		This Plan is not a MPRA plan.	N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		This Plan is not a MPRA plan.	N/A	N/A - included as part of SFA App Plan Name
29.c.	Section D, Item (7)	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name		This Plan is not a MPRA plan.	N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Yes No	Yes	App Checklist Retail Bakers Revised - St Louis.xlsx	N/A		Special Financial Assistance Checklist	App Checklist Plan Name
30.b.	Section E, Item (1) - Addendum A	Yes No N/A	N/A	N/A	N/A	The Plan is not required to submit the additional information described in Addendum A.	Special Financial Assistance Checklist	N/A
31.	Section E, Item (2)	Yes No N/A	N/A		N/A	The plan does not claim eligibility for SFA under Section 4262.3(a)(1) of PBGC's SFA regulation.	Financial Assistance Application	SFA Elig Cert CD Plan Name
32.a.	Section E, Item (3)		N/A	SFA Elig Cert C Retail Bakers - St Louis Pension Plan Revised.pdf	N/A	The plan does not claim eligibility for SFA based on a certification on or after January 1, 2021.	Financial Assistance Application	SFA Elig Cert C Plan Name
32.b.	Section E, Item (3)	Yes No N/A	Yes	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name
33.	Section E, Item (4)	Yes No N/A	N/A		N/A	The plan does not claim eligibility for a priority status.	Financial Assistance Application	PG Cert Plan Name
34.a.	Section E, Item (5)	Yes No	Yes	SFA Amount Cert Retail Bakers - St Louis.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Financial Assistance Application	SFA Amount Cert Plan Name

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

v20240717p

APPLICATION CHECKLIST

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EIN:	43-0783679
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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
34.b.		Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A	This Plan is not a MPRA plan.	N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	Yes No	Yes	FMV Cert Retail Bakers - St Louis.pdf	N/A	Provided 10/28/2025 with Plan's initial SFA application.	Financial Assistance Application	FMV Cert Plan Name
36.	Section E, Item (7)	Yes No	Yes	Retail Bakers - St Louis Amendment 1 Plan Sponsors.pdf; Retail Bakers - St Louis Amendment 1 Trustees.pdf	N/A		Pension plan documents, all versions available, and all amendments signed and dated	Compliance Amend Plan Name
37.	Section E, Item (8)	Yes No N/A	N/A		N/A	This Plan is not a MPRA plan.	Pension plan documents, all versions available, and all amendments signed and dated	Reinstatement Amend Plan Name
38.	Section E, Item (9)	Yes No N/A	N/A		N/A	The Plan was not partitioned.	Pension plan documents, all versions available, and all amendments signed and dated	Partition Amend Plan Name
39.	Section E, Item (10)	Yes No	Yes	Penalty Retail Bakers - St Louis Revised.pdf	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 provide 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)	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)	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	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)	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)	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	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	SFA App Plan Name
42.b.	Addendum A for Certain Events Section D	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	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.b.	Addendum A for Certain Events Section D	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	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	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

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

v20240717p

APPLICATION CHECKLIST

Plan name:	Retail Bakers - St Louis
EIN:	43-0783679
PN:	001
SFA Amount Requested:	\$5,689,753.00

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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
45.a.	Addendum A for Certain Events Section D	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	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)	Yes No N/A			N/A		Financial Assistance Application	SFA Elig Cert Plan Name CE
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	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)	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE
47.b.	Addendum A for Certain Events Section E, Item (5)	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)	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)	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.
48.b.	Addendum A for Certain Events Section E, Item (5)	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	Yes No N/A			N/A		Financial Assistance Application	Cont Rate Cert Plan Name CE
49.b.	Addendum A for Certain Events Section E	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.	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.	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
52.	Addendum A for Certain Events Section B, Item (1)c.	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)	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)	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	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)	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)	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)	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A

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
59.	Addendum A for Certain Events Section B, Item (8)	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)	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)	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)	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 for the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	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.

AMENDMENT 1 to the RETAIL BAKERS' PENSION TRUST FUND
OF ST. LOUIS PLAN AND TRUST AGREEMENT

Background

1. The Board of Trustees of the Retail Bakers' Pension Trust Fund of St. Louis (the "Board") has applied to the Pension Benefit Guaranty Corporation ("PBGC") under section 4262 of the Employment Retirement Income Security Act of 1974, as amended ("ERISA"), and 29 C.F.R. § 4262 for special financial assistance for the Retail Bakers' Pension Trust Fund of St. Louis Plan (the "Plan").
2. 29 C.F.R. § 4262.6(e)(1) requires that the plan sponsor of a plan applying for special financial assistance amend the written instrument governing the plan to require that the plan be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 C.F.R. part 4262 and that the amendment be contingent upon approval by PBGC of the plan's application for special financial assistance.
3. Under Section 9.01 of the Retail Bakers' Pension Trust Fund of St. Louis Plan and Trust Agreement as amended and restated effective January 1, 2023 (the "Plan Document"), Schnuck Markets, Inc. and Bakers Union Local No. 4 of Greater St. Louis (the "Plan Sponsors") have the power to amend the Plan Document.

Amendment

The Plan Document is amended by adding a new Section 11.14 to read as follows:

Beginning with the SFA measurement date selected by the Plan in the Plan's application for special financial assistance, notwithstanding anything to the contrary in this or any other document governing the Plan, the plan shall be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 CFR part 4262. This amendment is contingent upon approval by PBGC of the Plan's application for special financial assistance.

IN WITNESS WHEREOF, Schnuck Markets, Inc. and Bakers Union Local No. 4 of Greater St. Louis by their duly authorized

officers have caused this Amendment to be executed this
20 day of November, 2025. □

SCHNUCK MARKETS, INC.

By: R. Clemens
Robert Clemens
Title: Director - Labor Relations
Director - Labor Relations

BAKERS UNION LOCAL NO. 4 OF GREATER ST. LOUIS

By: Josh Camden
Josh Camden
Title: Chief Business Rep
Chief Business Representative

**AMENDMENT 1 to the RETAIL BAKERS' PENSION TRUST FUND
OF ST. LOUIS PLAN AND TRUST AGREEMENT**

Background

1. The Board of Trustees of the Retail Bakers' Pension Trust Fund of St. Louis (the "Board") has applied to the Pension Benefit Guaranty Corporation ("PBGC") under section 4262 of the Employment Retirement Income Security Act of 1974, as amended ("ERISA"), and 29 C.F.R. § 4262 for special financial assistance for the Retail Bakers' Pension Trust Fund of St. Louis Plan (the "Plan").
2. 29 C.F.R. § 4262.6(e)(1) requires that the plan sponsor of a plan applying for special financial assistance amend the written instrument governing the plan to require that the plan be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 C.F.R. part 4262 and that the amendment be contingent upon approval by PBGC of the plan's application for special financial assistance.
3. In accordance with Section 9.01 of the Retail Bakers' Pension Trust Fund of St. Louis Plan and Trust Agreement as amended and restated effective January 1, 2023 (the "Plan Document"), the Plan Sponsors have amended the Plan Document and request that the Board adopt the following Amendment.

Amendment

The Plan Document is amended by adding a new Section 11.14 to read as follows:

Beginning with the SFA measurement date selected by the Plan in the Plan's application for special financial assistance, notwithstanding anything to the contrary in this or any other document governing the Plan, the plan shall be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 CFR part 4262. This amendment is contingent upon approval by PBGC of the Plan's application for special financial assistance.

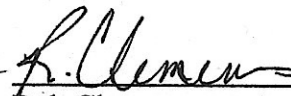
IN WITNESS WHEREOF, the plan is so amended.

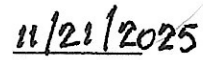
UNION TRUSTEE

MANAGEMENT TRUSTEE


Josh Camden


Date


Bob Clemens


Date