

June 15, 2016

Subject:

UFCW Union Pension Plan (the "Plan")
Retirement Planning Seminar

Dear Member:

We are pleased to inform you that the Board of Trustees of the UFCW Union Pension Plan have approved the continuation of a retirement planning program to **active** members of the Plan between ages 50 to 65. The next seminars will be held on October 30-31, 2016 and November 6-7, 2016 for members of the Safeway and Overwaitea Divisions.

The seminars will be organized by the Plan Administrator in conjunction with Ecotone Concepts, Certified Retirement Educators. The program addresses a variety of issues pertaining to the retirement transition and experience, such as financial planning, health management, lifestyle considerations, government benefits, and legal issues. The Plan Administrator will hold a workshop to provide information and to discuss the pension benefits available to you under the Plan.

This program, in the form of a two-day seminar, is held on a Sunday and Monday. On **Sunday**, the seminar takes place from **8:00 am to 4:00 pm**. On **Monday**, it begins at **8:00 am** and finishes at **3:30 pm**. The seminar is *free* to members and their spouses. A continental breakfast and buffet lunch is provided each day. If you attend the seminar, it is **mandatory** that you stay for the full presentation on both days.

For out-of-town members who wish to attend, your travel expenses will be reimbursed by the Plan. Accommodation will be provided at the hotel for two nights, which we will book for you.

If you are interested in attending one of the seminars:

- please contact our office at 1-888-345-8329; or
- email us at ufcw@bgbenefitsadmin.com

Bilsland Griffith Benefit Administrators
Administrator for the Trustees