

February 8, 2018

**Subject:**

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

We are pleased to inform you that the Board of Trustees of the UFCW Union Pension Plan has approved the continuation of a retirement planning program to **active** members of the Plan between ages 50 to 65 on the day of the seminar. The next seminars will be held on April 22-23 and April 29-30, 2018 for members of the Safeway, Overweitea and Miscellaneous Divisions.

The seminar will be organized by the Plan Administrator in conjunction with Ecotone Concepts Ltd. 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, will be held on a Sunday and Monday. On **Sunday**, the seminar will take place from **8:00 am** to **4:00 pm**. On **Monday**, it will begin at **8:00 am** and finish at **3:30 pm**. The seminar is *free* to members and their spouses. A continental breakfast and buffet lunch will also be provided each day and your parking will also be reimbursed. 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](mailto:ufcw@bgbenefitsadmin.com)

BilIsland Griffith Benefit Administrators  
Administrator for the Trustees