

UNITED FOOD AND COMMERCIAL WORKERS REGIONAL PENSION FUND

BRIAN STRING, *Chairman*
DEWEY V. CANNELLA, *Secretary*

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January 28, 2010

Certified Mail – 7003 3110 0000 4313 0040

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room N-1513
200 Constitution Ave., NW
Washington, DC 20210

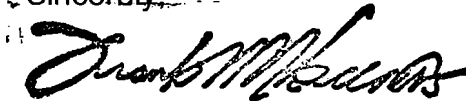
**Re: UFCW Regional Pension Fund
PPA Notice/Critical Status Notice
EIN/PN: 16-6062287/074**

Dear Sir/Madame:

Enclosed please find the Notice of Critical Status for the UFCW Regional Pension Fund.

If you should have any questions, please do not hesitate to contact me.

Sincerely,



Frank M. Vaccaro
Contract Administrator

Enclosure

**Notice of Critical Status For
UFCW Regional Pension Fund**

This is to inform you that on December 29, 2009 the actuary of the UFCW Regional Pension Fund ("Fund") certified to the U.S. Department of the Treasury, and also to the Board of Trustees of the Fund, that the Fund is in critical status for the Plan Year beginning October 1, 2009. Federal law requires that you receive this notice.

Critical Status

The Fund is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the Fund's actuary determined that the Fund has an accumulated funding deficiency for the current Plan Year.

Rehabilitation Plan and Possibility of Reduction in Benefits

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" as part of a rehabilitation plan. If the Fund's trustees determine that benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. Any reduction of adjustable benefits (other than a repeal of a recent benefit increase, as described below) will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions may only apply to participants and beneficiaries whose benefit commencement date is on or after January 27, 2010. But you should know that whether or not the plan reduces adjustable benefits in the future, effective as of January 27, 2010, the Fund is not permitted to pay lump sum benefits (or any other payment in excess of the monthly amount paid under a single life annuity) while it is in critical status.

Adjustable Benefits

The plan offers the following adjustable benefits which may be reduced or eliminated as part of any rehabilitation plan the Fund may adopt:

- Post-retirement death benefits;
- 60-month payment guarantee
- Disability benefits (if not yet in pay status);
- Early retirement benefit or retirement-type subsidy;
- Other similar benefits, rights, or features under the plan

Employer Surcharge

The law requires that all contributing employers pay to the Fund a surcharge to help correct the plan's financial situation. The amount of the surcharge is equal to a percentage of the amount an employer is otherwise required to contribute to the Fund under the applicable collective bargaining agreement. With some exceptions, a 5% surcharge is applicable in the initial critical year and a 10% surcharge is applicable for each succeeding Plan Year thereafter in which the Fund is in critical status.

Where to Get More Information

For more information about this Notice, you may contact Tri-State Administrators, Inc. at (800) 228-7484 and 27 Roland Avenue, Suite 100, Mount Laurel, NJ 08054-1057. You have a right to receive a copy of the rehabilitation plan from the plan.