

**Notice of Critical Status  
for  
Detroit Typographical Union No. 18 with Detroit Newspaper Publishers  
Retirement Income Plan**

This is to inform you that on March 31, 2008, the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor that the Plan is in critical status for the plan year beginning January 1, 2008. Federal law requires that you receive this notice.

**Critical Status**

The plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the plan's actuary determined that the plan's funded percentage for 2008 is less than 65%, and the sum of the fair market value of its current assets plus the present value of expected employer contributions through December 31, 2014 is less than the present value of all benefits projected to be payable (plus administrative expenses) through December 31, 2014.

**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 trustees of the plan 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 April 30, 2008. But you should know that whether or not the plan reduces adjustable benefits in the future, effective as of April 30, 2008, the plan 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 pension plan may adopt:

Post-retirement death benefits:

Disability benefits (if not yet in pay status)

Early retirement benefit or retirement-type subsidy;

Benefit payment options other than a qualified joint-and-survivor annuity;

Pre-retirement death benefits.

**Where to Get More Information**

For more information about this Notice, you may contact ERISA, Inc. at 172 Timberwalk Trail, Jupiter, FL 33458-5574, (800) 338-1319, [cornelil@bellsouth.net](mailto:cornelil@bellsouth.net). You have a right to receive a copy of the rehabilitation plan from the plan.