



LABORERS' INTERNATIONAL UNION OF NORTH AMERICA
NATIONAL (INDUSTRIAL) PENSION FUND

BOARD OF
TRUSTEES

UNION TRUSTEES

TERENCE M.
O'SULLIVAN
Co-Chairman

ARMAND E.
SABITONI

J. ROCCO DAVIS

EMPLOYER
TRUSTEES

ROBERT P.
McCORMICK
Co-Chairman

ROBERT B.
DI SCULLO, JR.

E GILBERT
CROSTHWAITE

MARK W. SPEAKES
Fund Administrator

Via U.S.P.S. Registered Mail

April 30, 2010

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room, N-1513
200 Constitution Avenue, N.W.
Washington, D.C. 20210

RE: Zone Notice for the LIUNA National (Industrial) Pension Fund

To Whom It May Concern:

Please find enclosed the required Zone Notice for the LIUNA
National (Industrial) Pension Fund, EIN: 52-6074345, Plan No. 001.

Sincerely,

MARK W. SPEAKES
Fund Administrator

Enclosure

LIUNA
INNOVATION
AT WORK

**INDIANA AREA UNITED FOOD AND COMMERCIAL WORKERS
UNIONS AND RETAIL FOOD EMPLOYERS JOINT PENSION PLAN**

P.O. Box 42668
Indianapolis, Indiana 46241-0668
(317) 247-7381 • 1(800) 382-1799 • FAX (317) 248-3279

April 28, 2010

CERTIFIED MAIL
7008 3230 0003 3580 4091

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room, N-1513
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Notice of Critical Status

To Whom It May Concern:

Please find enclosed the "Notice of Critical Status" for the Indiana Area United Food and Commercial Workers Unions and Retail Food Employers Joint Pension Plan that is being distributed to Plan Participants, Participating Employers, Unions and PBGC.

Sincerely,

Plan Office

Notice of Critical Status For

INDIANA AREA UFCW UNIONS AND RETAIL FOOD EMPLOYERS JOINT PENSION PLAN

This is to inform you that on March 31, 2010, 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, 2010. 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 over the next three Plan years, the Plan is projected to have an accumulated funding deficiency for the Plan year ending December 31, 2012.

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 will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions may apply only to participants and beneficiaries whose benefit commencement date is on or after April 28, 2010. But you should know that, effective as of April 28, 2010, the Plan is not permitted to pay lump-sum benefits or level income forms of benefit (or any other payment in excess of the monthly amount paid under a single life annuity) while it is in critical status. However, the 50% Husband and Wife benefit, providing a pension to a surviving spouse, remains available.

Adjustable Benefits

The Plan offers the following "adjustable benefits" which are permitted to be reduced or eliminated as part of any rehabilitation plan the Plan may adopt:

- Disability benefits (if not yet in pay status);
- Early retirement benefit or retirement-type subsidy;



Employer Surcharge

The law requires that contributing employers pay to the Plan a surcharge contribution to help address the Plan's financial distress. The amount of the surcharge is equal to a percentage of the amount an employer is otherwise required to contribute to the Plan under the applicable collective bargaining agreement. 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 Plan is in critical status. This is the third year that the Plan is in critical status.

The surcharge is due and payable on the same schedule as the contributions on which the surcharges are based. Any failure to make a surcharge payment timely shall be treated as a delinquent contribution, and fees and interest may apply. As required by law, the amount of any surcharges required due to the Plan's critical status will not be used as the basis for any benefit accruals under the Plan.

Where to Get More Information

For more information about this Notice, you may contact Robert Glaza at (626) 279-3001, 4399 Santa Anita Avenue, Suite 205, El Monte, CA 91731. You have a right to receive a copy of any rehabilitation plan from the Plan.