

**UNITED FOOD AND COMMERCIAL WORKERS LOCAL 789  
AND  
ST. PAUL FOOD EMPLOYERS DEFINED CONTRIBUTION PLAN**

**Important Notice / Summary of Material Modifications**

To: Participants and Beneficiaries of the Plan

From: The Board of Trustees

Date: January 1, 2008

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Effective January 1, 2008, the Board of Trustees have amended the Plan. First, the Plan has added a direct rollover distribution option to non-spousal beneficiaries. Second, the Plan has added the ability for an alternate payee, who is assigned benefits due to a qualified domestic relations order, to receive an immediate lump sum distribution from the Plan. Both changes are further detailed below. Additionally, there have recently been changes to the composition of the Plan's Board of Trustees. A revised list of the Trustees is attached to this notice.

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**Direct Rollover to Non-Spousal Beneficiary**

Before the amendment, a beneficiary who was not a spouse could not receive a distribution in the form of a direct rollover. Due to a change in federal tax law, a non-spousal beneficiary may now elect to have all or a portion of an eligible rollover distribution made to an individual retirement account as described under IRS Code Section 408(a) or (b) that is established specifically for the purpose of receiving the distribution on behalf of the non-spouse beneficiary.

**Qualified Domestic Relations Order**

Before the amendment, an ex-spouse who had acquired a qualified domestic relations order (QDRO) was required to wait until the Plan Participant was eligible to receive a distribution, to receive the balance of their segregated account resulting from the QDRO. The amendment now provides that a former spouse who is assigned benefits under a QDRO will be entitled to receive an immediate lump sum distribution from the Plan even if the Participant is not yet eligible to receive a distribution on their own.

**Board of Trustees**

Attached to this notice is a revised listing of the Plan's Board of Trustees.

**Summary of Material Modifications**

This notice, called a "Summary of Material Modifications" explains the changes to the Plan. Please read this notice and keep it for future reference with the Summary Plan Description Booklet you previously received. If you have any questions, you should call the Plan Administrator, Wilson-McShane Corporation, at (952) 854-0795 or (800) 535-6373.

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**AND**  
**ST PAUL FOOD EMPLOYERS DEFINED CONTRIBUTION FUND**

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