

**Northwest Ohio United Food and  
Commercial Workers Union and  
Employers' Joint Pension Fund**

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9-11-08 ATTID: 51

April 30, 2009

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

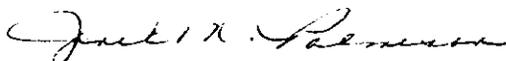
Re: WRERA Special Notice for  
Northwest Ohio UFCW Union and Employers Joint Pension Fund  
EIN 34-0947187, Plan No. 001

Dear Sir or Madam:

This filing is to provide you with a copy of the Notice that has been provided pursuant to Section 204(c)(2)(A)(ii) of WRERA. A copy of the Notice provided to participants, participating employers, local unions, retirees and beneficiaries is enclosed..

Please contact us if you have any questions.

Very truly yours,



Janet Palmison

## **SPECIAL NOTICE**

**For**

### **Northwest Ohio UFCW Union and Employers' Joint Pension Fund**

This special notice provides the information required under Section 204 of the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA") relating to the actuarial certification of funded status for the Northwest Ohio UFCW Union and Employers' Joint Pension Fund ("Plan"). This special notice is for the Plan Year beginning January 1, 2009 and ending December 31, 2009.

The Plan this Notice applies to is the Northwest Ohio UFCW Union and Employers' Joint Pension Fund, Employer Identification Number 34-0947187, Plan Number 001.

The Plan Sponsor has made an election under Section 204 of WRERA to freeze the Plan status under Internal Revenue Code ("Code") Section 432 as being neither in endangered nor critical status for the Plan Year beginning on January 1, 2009.

However, if this election was not made under Section 204 of WRERA, the actuary has certified that the Plan's Code Section 432 status would be "critical" for the Plan Year beginning January 1, 2009.

This election applies only to the current 2009 Plan Year. The Plan's actuary is required to make a determination of the Plan's Code Section 432 status each Plan Year. The Plan Sponsor will provide you with a notice of the Plan's Code Section 432 status for the Plan Year beginning January 1, 2010 after the actuarial certification is made. In the event that the actuary determines that the Plan is in either endangered or critical status for the Plan Year beginning 2010, the Plan Sponsor will be required to take certain steps to improve the Plan's funding situation, which may include increases in contributions and/or reductions in future benefit accruals.

As stated above, without the WRERA Section 204 election to freeze the status of the Plan, this Plan would be considered in critical status for the Plan Year beginning January 1, 2009. If the Plan is also certified to be in critical status for the Plan Year beginning January 1, 2010, the Plan Sponsor will need to take a series of steps in order to improve the Plan's funding situation. The Plan must impose a surcharge on employer contributions beginning thirty days following the notice of critical status. Ultimately, the Plan Sponsor may have to adopt amendments to reduce early retirement benefits or other adjustable benefits for individuals who commence receiving benefit payments after the notice of critical status is provided.

The Board of Trustees of the Plan believes that by using this election under Section 204 of WRERA, the Board will have valuable time to plan a strategy to work through the significant impact that the recent declines in the financial market have had on all retirement plans, including this Plan in 2008.

If you have any questions relating to this special notice and the WRERA election, please contact Ms. Janet Palmison at the Plan Office, 9970 Old Airport Highway, Monclova, Ohio 43542, telephone (800) 567-5899.