

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2022</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	▶ ☒
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	▶ ☐

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>UFCW CONSOLIDATED PENSION FUND</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND</u> <u>1740 PHOENIX PARKWAY</u> <u>ATLANTA, GA 30349-5421</u>		
1c Effective date of plan <u>11/01/1968</u>		
2b Employer Identification Number (EIN) <u>58-6101602</u>		
2c Plan Sponsor's telephone number <u>770-997-9910</u>		
2d Business code (see instructions) <u>445110</u>		

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/30/2023	LEON E. SHEPPARD, JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/30/2023	PEGGY PRESCOTT
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		<div style="display: flex; justify-content: space-between;"> 5 355109 </div>
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		<div style="display: flex; justify-content: space-between;"> 6a(1) 192097 </div>
a(2) Total number of active participants at the end of the plan year		<div style="display: flex; justify-content: space-between;"> 6a(2) 191597 </div>
b Retired or separated participants receiving benefits		<div style="display: flex; justify-content: space-between;"> 6b 55369 </div>
c Other retired or separated participants entitled to future benefits.....		<div style="display: flex; justify-content: space-between;"> 6c 116296 </div>
d Subtotal. Add lines 6a(2) , 6b , and 6c		<div style="display: flex; justify-content: space-between;"> 6d 363262 </div>
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		<div style="display: flex; justify-content: space-between;"> 6e 5019 </div>
f Total. Add lines 6d and 6e		<div style="display: flex; justify-content: space-between;"> 6f 368281 </div>
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		<div style="display: flex; justify-content: space-between;"> 6g </div>
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		<div style="display: flex; justify-content: space-between;"> 6h </div>
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		<div style="display: flex; justify-content: space-between;"> 7 23 </div>
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: <div style="margin-left: 20px;">1A 1B</div>		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) <div style="margin-left: 20px;"> (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor </div>		9b Plan benefit arrangement (check all that apply) <div style="margin-left: 20px;"> (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor </div>
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules <div style="margin-left: 20px;"> (1) ☒ R (Retirement Plan Information) (2) ☒ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary </div>		b General Schedules <div style="margin-left: 20px;"> (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules) </div>

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2022</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

► Round off amounts to nearest dollar.
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan UFCW CONSOLIDATED PENSION FUND	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND	D Employer Identification Number (EIN) 58-6101602

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2022	
b Assets	
(1) Current value of assets	1b(1) 5868625052
(2) Actuarial value of assets for funding standard account	1b(2) 5311106406
c (1) Accrued liability for plan using immediate gain methods	1c(1) 5810836604
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method	1c(3) 5810836604
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 11933033030
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 167460924
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 407590894
(3) Expected plan disbursements for the plan year	1d(3) 388662166

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>09/29/2023</div> <div>Signature of actuary</div> <div>KEVIN CULP, FSA, EA</div> <div>Type or print name of actuary</div> <div>HORIZON ACTUARIAL SERVICES, LLC</div> <div>Firm name</div> <div>8601 GEORGIA AVENUE, SUITE 700, SILVER SPRING, MD 20910</div> <div>Address of the firm</div>	<div>Date</div> <div>23-07423</div> <div>Most recent enrollment number</div> <div>240-247-4528</div> <div>Telephone number (including area code)</div>
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	6138315523
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment.....	59019	4644168018
(2) For terminated vested participants	110444	4134450558
(3) For active participants:		
(a) Non-vested benefits		514601893
(b) Vested benefits		2639812561
(c) Total active	87956	3154414454
(4) Total	257419	11933033030
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	51.44 %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/19/2022	21000				
01/26/2022	22000000				
06/30/2022	57308874				
06/30/2022	1228818				
Totals ▶			3(b)	80558692	3(c)
(d) Total withdrawal liability amounts included in line 3(b) total					3(d) 190833

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	91.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, were any benefits reduced (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

a ☐ Attained age normal	b ☐ Entry age normal	c ☒ Accrued benefit (unit credit)	d ☐ Aggregate
e ☐ Frozen initial liability	f ☐ Individual level premium	g ☐ Individual aggregate	h ☐ Shortfall
i ☐ Other (specify):			

j If box h is checked, enter period of use of shortfall method.....	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM-DD-YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a	2.22 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:		
(1) Males	6c(1)	A
(2) Females	6c(2)	AF
d Valuation liability interest rate	6d	7.50 %
e Salary scale	6e	4.77 % ☐ N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate	6f(1)	☒ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	7.50 %
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	11.5 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h	14.7 %
i Expense load included in normal cost reported in line 9b	6i	☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)	13407490
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	-188622910	-19877738
3	4690067	494256

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	63557228

c Amortization charges as of valuation date:

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

(2) Funding waivers.....

(3) Certain bases for which the amortization period has been extended

	Outstanding balance	
9c(1)	2620499500	378041543
9c(2)	0	0
9c(3)	0	0

d Interest as applicable on lines 9a, 9b, and 9c.....**9d** 33119908**e** Total charges. Add lines 9a through 9d.....**9e** 474718679**Credits to funding standard account:****f** Prior year credit balance, if any**9f** 1284740373**g** Employer contributions. Total from column (b) of line 3.....**9g** 80558692**h** Amortization credits as of valuation date.....

	Outstanding balance	
9h	836028929	153592247

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h.....**9i** 111606282**j** Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL).....

(2) "RPA '94" override (90% current liability FFL)

(3) FFL credit.....

9j(1)	1986629883
9j(2)	5473753064

9j(3) 0**k** (1) Waived funding deficiency.....**9k(1)** 0

(2) Other credits.....

9k(2) 0**l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 1630497594**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m** 1155778915**n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the 2022 plan year

9o(1) 0

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date.....

9o(2)(a) 0

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))

9o(2)(b) 0

(3) Total as of valuation date

9o(3) 0**10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☒ Yes ☐ No

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan UFCW CONSOLIDATED PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND	D Employer Identification Number (EIN) 58-6101602	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
ALPHADYNE ASSET MANAGEMENT LP
57-1220818

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AM ASIA STRATEGIES FUND LTD
98-1108862

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
ARISTEIA INTERNATIONAL LIMITED
13-3953132

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BAYBERRY CAPITAL PARTNERS LP
61-1903347

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BREXAN HOWARD CAPITAL MANAGEMENT LP

4TH FLOOR, ONE ESPLANADE
ST HELIER, CHANNEL ISLANDS JE2 3QA JE

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BROOKFIELD STRATEGIC REAL ESTATE PA

61-1855502

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CAXTON ASSOCIATES LP

22-3430173

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CITADEL ADVISORS LLC

46-1648666

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CONTRARIAN DRE III MANAGEMENT LLC

47-3026446

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CRAYHILL PRINCIPAL STRATEGIES PART

83-4513417

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DAVIDSON KEMPNER CAPITAL MANAGEMENT

13-3863161

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DAVIDSON KEMPNER ADVISERS INC.

13-3594751

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DK LONGTERM MANAGEMENT LP

45-2646489

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

D.E SHAW & CO., L.P.

1116 AVENUE OF THE AMERICAS 9TH FLR
NEW YORK, NY 10036

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DORCHESTER CAPITAL SECONDARIES OFFS

98-1315687

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DORCHESTER CAPITAL SECONDARIES OFFS

83-4064945

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ELLIOTT CIC 2 INTERMEDIATE GP L.P.

98-1654456

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ELLIOTT INVESTMENT MANAGEMENT L.P.

84-3339129

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ENTRUST GLOBAL PARTNERS OFFSHORE LP

90-0644478

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

EQT FUND MANAGEMENT S. R.L.

51A, BOULEVARD ROYAL
LUXEMBOURG L-2449 LU

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FARALLON CAPITAL OFFSHORE INVESTORS

98-0467285

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIR TREE CAPITAL MANAGEMENT, LP

13-3745261

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

IPI PARTNERS LLC

81-3174397

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

KENNEDY LEWIS MANAGEMENT LP

225 LIBERTY STREET, SUITE 4210
NEW YORK, NY 10281

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

KING STREET CAPITAL MANAGEMENT, L.P

13-3978904

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

KING STREET MASTER ADVISORS, L.L.C.

26-3871197

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LAURION CAPITAL MANAGEMENT LP

56-2504425

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AHL ALPHA (CAYMAN) LIMITED

UGLAND HOUSE, PO BOX 309
GEORGE TOWN, GRAND CAYMAN KY1-1104 KY

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MAN RISK PREMIA SPC

UGLAND HOUSE, PO BOX 309
GEORGE TOWN, GRAND CAYMON KY1-1104 KY

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MAN STRATEGIES 1783

UGLAND HOUSE, PO BOX 309
GEORGE TOWN, GRAND CAYMAN KY1-1104 KY

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MARSHALL WACE LLP

98-0430284

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NORTHBRIDGE PARTNERS LLC

401 EDGEWATER PLACE, SUITE 265
WAKEFIELD, MA 01880

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

OBERWEIS INTERNATIONAL OPPORTUNITIE

3333 WARRENVILLE ROAD, SUITE 500
LISLE, IL 60532

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PORTFOLIO ADVISORS, LLC

06-1487853

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SIGULER GUFF ADVISORS, LLC

13-3855629

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TACONIC CAPITAL ADVISORS L.P.

20-5826144

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TCW CAPITAL TRUST

27-6148636

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AXON CAPITAL, LP

26-3295563

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TRUE NORTH MANAGEMENT GROUP LLC

27-0087074

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TWO SIGMA ADVISERS, LP

35-2191456

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TWO SIGMA INVESTMENTS, LP

13-4181471

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TYBOURNE CAPITAL MANAGEMENT LIMITED

98-1035373

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BLACKROCK STRATEGIC EQUITY HEDGE FU

98-1546708

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BRIDGEWATER ASSOCIATES, LP

ONE NYALA FARMS ROAD
WESTPORT, CT 06880

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

EJF DEBT OPPORTUNITIES OFFSHORE FUN

98-1157134

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TUDOR INVESTMENT MANAGEMENT CORPORA

22-2514825

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PERMIRA CREDIT LIMITED

100 PALL MALL
LONDON SW1Y 5NQ GB

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FACT CAPITAL, LP

83-4692945

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

I SQUARED CAPITAL

98-1550767

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MILLENNIUM INTERNATIONAL, LTD

98-1041100

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

UFCW BENEFITS ADMINISTRATION LLC

1740 PHOENIX PARKWAY
COLLEGE PARK, GA 30349

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	2862648	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

THIRD POINT OFFSHORE LTD.

04-3849285

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
52 72	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	2103805	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

WALTER SCOTT & PARTNERS LIMITED

98-0465834

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	1653467	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIAM BLAIR & COMPANY

150 N. RIVERSIDE PLAZA
CHICAGO, IL 60606

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	1187658	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

ABERDEEN ASSET MANAGEMENT, INC.

51-0368279

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	1134415	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

DORCHESTER CAPITAL ADVISORS, LLC

11111 SANTA MONICA BLVD 1250
LOS ANGELES, CA 90025

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	1127402	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PATHWAY CAPITAL MANAGEMENT, LP

95-4299348

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	NONE	1120609	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

KEPOS ALPHA MASTER FUND LP

11 TIMES SQUARE 35TH FLOOR
NEW YORK, NY 10036

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	1109544	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

ARTISAN PARTNERS LIMITED PARTNERSHI

30-0551775

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 68	NONE	1074716	Yes ☒ No ☐	Yes ☐ No ☒	7616	Yes ☐ No ☒

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

JP MORGAN INVESMENT MANAGEMENT INC

13-3200244

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 51	NONE	750777	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

VIKING GLOBAL INVESTORS LP

13-4055118

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 72	NONE	458195	Yes ☒ No ☐	Yes ☐ No ☒	290360	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

CENTER SQUARE INVESTMENT MANAGEMENT

630 W GERMAN TOWN, AKE, STE 300,
PLYMOUTH MEETING, PA 19462

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 10 15 27 34	NONE	692956	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

HORIZON ACTUARIAL SERVICES, LLC

26-1370698

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	689303	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

LOOMIS SAYLES TRUST COMPANY

20-8080381

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	NONE	588960	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BRANDYWINE GLOBAL INVESTMENT MGMT

51-0412248

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 68	NONE	529212	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

ALBOURNE AMERICA LLC

91-2164625

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	422124	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

VENABLE LLP

52-0517250

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	399804	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

KAYNE ANDERSON CAPITAL ADVISORS, L.

95-4486379

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
52	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	388471	Yes ☒ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NISA INVESTMENT ADVISORS, LLC

48-1140940

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	382896	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

ARBOUR LANE CREDIT OPPORTUNITY FUND

82-5114549

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 72	NONE	262500	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

NEPC, LLC

26-1429809

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17 50	NONE	370000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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(a) Enter name and EIN or address (see instructions)

ZENITH AMERICAN SOLUTIONS

52-1590516

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14	NONE	354000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

DENNIS G. JENKINS CPA LLC

20-5886120

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	339943	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

PIMCO

33-0629048

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	NONE	336342	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

SLEVIN & HART, P.C

52-1708613

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	302262	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BLUE MOON CAPITAL MANAGEMENT LLC

47-2684315

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	NONE	250000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

THE BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
18 19	NONE	230617	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BROOKFIELD INFRASTRUCTURE FUND IV G

181 BAY STREET, SUITE EP100
TORONTO, ONTARIO M5J 2T3 CA

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	NONE	224242	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

ARCMONT ASSET MANAGEMENT

98-1499908

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	208751	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

CALLODINE ASSET BASED LENDING FUND

86-2812524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	161359	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BLACKROCK INSTITUTIONAL TRUST CO.

94-3112180

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 24 28 50 51	NONE	105380	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

ARBOUR LANE CREDIT OPPORTUNITY FUND

86-3505724

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	72808	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

HAMILTON LANE ADVISOR, LLC

23-2962336

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 52 99	NONE	46278	Yes ☒ No ☐	Yes ☐ No ☒	25087	Yes ☐ No ☒

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

INCOME RESEARCH & MANAGEMENT (IR+M)

04-2955404

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	64802	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

SEGAL CONSULTING

13-1835864

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	45500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

FP CREDIT PARTNERS II AGGREGATOR, L

98-0332416

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
52	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	27160	Yes ☐ No ☒

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BLACKSTONE REAL ESTATE PARTNERS VII

45-3450248

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 52	NONE	13506	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

FERRAIUOLI LLC

66-0628896

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	6970	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
a Name:	DENNIS G. JENKINS, CPA, LLC
b EIN:	20-5886120
c Position:	CPA
d Address:	1690 STONE VILLAGE LANE KENNESAW, GA 30152
e Telephone:	770-424-5755

Explanation: AUDITOR RESIGNED DUE TO WINDING DOWN OF ERISA PRACTICE. THE TRUSTEES EXECUTED A COMPETITIVE BID PROCESS FOR SELECTION OF NEW AUDITOR.

a Name:	
b EIN:	
c Position:	
d Address:	
e Telephone:	

Explanation:

a Name:	
b EIN:	
c Position:	
d Address:	
e Telephone:	

Explanation:

a Name:	
b EIN:	
c Position:	
d Address:	
e Telephone:	

Explanation:

a Name:	
b EIN:	
c Position:	
d Address:	
e Telephone:	

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2022</div> This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan UFCW CONSOLIDATED PENSION FUND	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND	D Employer Identification Number (EIN) 58-6101602	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: COMMINGLED PENSION TRUST FUND		
b Name of sponsor of entity listed in (a): JP MORGAN CHASE BANK		
c EIN-PN 13-6038770-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 78186098
a Name of MTIA, CCT, PSA, or 103-12 IE: WILLIAM BLAIR EMERGING MARKETS GROW		
b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY		
c EIN-PN 27-6331814-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 63390744
a Name of MTIA, CCT, PSA, or 103-12 IE: WILLIAM BLAIR EMERGING MARKETS SMAL		
b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY		
c EIN-PN 27-6331814-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 52932341
a Name of MTIA, CCT, PSA, or 103-12 IE: ALL WEATHER PORTFOLIO LIMITED		
b Name of sponsor of entity listed in (a): ALL WEATHER PORTFOLIO LIMITED		
c EIN-PN 98-0501379-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 368364523
a Name of MTIA, CCT, PSA, or 103-12 IE: BRANDYWINE GLOBAL INVESTMENT MANAGE		
b Name of sponsor of entity listed in (a): BRANDYWINE GLOBAL INVESTMENT MGMT, LLC		
c EIN-PN 51-0412248-017	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 153777909
a Name of MTIA, CCT, PSA, or 103-12 IE: EMERGING MARKETS EQUITY FUND, A SER		
b Name of sponsor of entity listed in (a): ABERDEEN ASSET MANAGEMENT		
c EIN-PN 36-7180580-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 112002100
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>UFCW CONSOLIDATED PENSION FUND</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND</u>	D Employer Identification Number (EIN) <u>58-6101602</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	31290590	32291925
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	269811844	232608382
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	69690022	205319752
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	133680521	91669403
(2) U.S. Government securities	1c(2)	231182819	102012433
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	84094825	69318251
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	601839475	417944067
(5) Partnership/joint venture interests	1c(5)	3506901690	3277144144
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)	241486293	194509183
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	836231245	634144532
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	216813520	107392790
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	14996782	-5524681

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	6238019626	5358830181

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	2866743	2503322
i Acquisition indebtedness	1i		
j Other liabilities	1j	96837360	80114899
k Total liabilities (add all amounts in lines 1g through 1j)	1k	99704103	82618221

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	6138315523	5276211960
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	43129150	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		43129150
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	628021	
(B) U.S. Government securities	2b(1)(B)	930183	
(C) Corporate debt instruments	2b(1)(C)	2469654	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	-25798082	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		-21770224
(2) Dividends: (A) Preferred stock	2b(2)(A)	135178	
(B) Common stock	2b(2)(B)	5803903	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1579314	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		7518395
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	812929762	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	906309126	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-93379364
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-293680174	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-293680174

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-53829353
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		-43976472
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		-50084
d Total income. Add all income amounts in column (b) and enter total	2d		-456038126
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	356617927	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		356617927
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	1783782	
(2) Contract administrator fees	2i(2)	3216648	
(3) Investment advisory and management fees	2i(3)	36663255	
(4) Other	2i(4)	9199663	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		50863348
j Total expenses. Add all expense amounts in column (b) and enter total	2j		407481275
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-863519401
l Transfers of assets:			
(1) To this plan	2l(1)		1415838
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CALIBRE CPA GROUP PLLC

(2) EIN: 47-0900880

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		5050000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	X		3277144144
4g	X		3277144144
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	
4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 481910.

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2022</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan UFCW CONSOLIDATED PENSION FUND		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND		D Employer Identification Number (EIN) 58-6101602
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 0
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☒ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer **THE KROGER COMPANY**

b EIN **31-0345740** **c** Dollar amount contributed by employer **79329874**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month **12** Day **31** Year **2024**

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.00**

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☒ Other (specify): **AD HOC BASIS**

a Name of contributing employer **ALBERTSONS INC.**

b EIN **82-0184434** **c** Dollar amount contributed by employer **331122**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.50**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **KEYSTONE FOODS**

b EIN **23-3073393** **c** Dollar amount contributed by employer **301180**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month **12** Day **05** Year **2025**

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.50**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **UFCW TRUST FUND OFFICE**

b EIN **77-0613772** **c** Dollar amount contributed by employer **120078**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☒ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.76**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **COUNTRY SELECT**

b EIN **64-0944279** **c** Dollar amount contributed by employer **86693**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.25**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **NEBA INC.**

b EIN **65-0498809** **c** Dollar amount contributed by employer **75425**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.50**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer **GREAT SCOT INC.**

b EIN **34-4458017**

c Dollar amount contributed by employer **22932**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☒ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.45**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **UFCW LOCAL 455**

b EIN **74-1290941**

c Dollar amount contributed by employer **22840**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.50**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **DELTA PRIDE**

b EIN **64-0625541**

c Dollar amount contributed by employer **20809**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.30**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer **UFCW LOCAL 1995**

b EIN **62-1603091**

c Dollar amount contributed by employer **14200**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) **0.50**

(2) Base unit measure: ☒ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents)

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☒ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	40298
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	41126
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	41702
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year.....	15a	103.43
b The corresponding number for the second preceding plan year.....	15b	116.89
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	0
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: 10.0 % Investment-Grade Debt: 5.0 % High-Yield Debt: 1.0 % Real Estate: 3.0 % Other: 81.0 %

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☒ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

[illegible]

**UNITED FOOD AND COMMERCIAL WORKERS
CONSOLIDATED PENSION PLAN**

FINANCIAL STATEMENTS

DECEMBER 31, 2022



**UNITED FOOD AND COMMERCIAL WORKERS
CONSOLIDATED PENSION PLAN**

FINANCIAL STATEMENTS WITH SUPPLEMENTAL INFORMATION

YEAR ENDED DECEMBER 31, 2022

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees of the
United Food and Commercial Workers
Consolidated Pension Plan

Opinion

We have audited the accompanying financial statements of the United Food and Commercial Workers Consolidated Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement of net assets available for benefits as of December 31, 2022, and the related statement of changes in net assets available for benefits for the year then ended, the statement of accumulated plan benefits as of December 31, 2021, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2022, and the changes in its net assets available for benefits for the year then ended, and the accumulated plan benefits as of December 31, 2021, and the changes in its accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Emphasis of Matter

As discussed in Note 6, the financial statements include investments valued at approximately \$4 billion (85% of net assets available for benefits), whose fair values have been estimated in the absence of observable inputs. The estimated market values are based on information provided by the investment managers and general partners. Our opinion is not modified with respect to that matter.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits.





We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Prior Period Financial Statements

The financial statements of the United Food and Commercial Workers Consolidated Pension Plan as of December 31, 2021, and its financial status as of December 31, 2020, were audited by other auditors whose report dated September 20, 2022, expressed an unmodified opinion on those statements and included an other-matter paragraph that provided an opinion that the information in the 2021 supplemental schedules were fairly stated in all material respects in relation to the financial statements taken as a whole.

As part of our audit of the financial statements for the year ended December 31, 2022, we also audited the adjustment described in Note 14 that was applied to restate the year ended December 31, 2021 financial statements. In our opinion, this adjustment was appropriate and has been properly applied. We were not engaged to audit, review, or apply any procedures to the 2021 financial statements of the Plan other than with respect to the adjustments and, accordingly, we do not express an opinion or any other form of assurance on the 2021 financial statements as a whole.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions,



are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.



In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Calibre CPA Group, PLLC

Bethesda, MD
October 13, 2023

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2022 AND 2021

	2022	2021
Assets		
Investments - at fair value		
Short-term investments	\$ 91,669,403	\$ 133,680,521
Equity securities	417,944,067	601,839,475
U.S. Government and Government Agency securities	102,012,433	231,182,819
Corporate debt instruments	69,318,251	84,094,825
Registered investment companies (mutual funds)	107,392,790	216,813,520
103-12 investment entities	634,144,532	836,231,245
Partnerships/joint venture interests	3,277,144,144	3,506,901,690
Common collective trusts	194,509,183	241,486,293
Forward contracts, swaps and options - net	<u>(6,126,268)</u>	<u>14,379,552</u>
Total investments	<u>4,888,008,535</u>	<u>5,866,609,940</u>
Investment in U.F.C.W. Unions and Employers Benefits Administration LLC	<u>601,587</u>	<u>617,230</u>
Receivables		
Employers' contribution	110,325	121,373
Sound Retirement Trust contribution	232,498,057	269,690,471
Accrued investment income	4,337,435	24,100,483
Due from other funds	2,585,449	1,721,617
Receivable for investments sold	198,238,406	43,512,347
Withdrawal liability assessments	<u>158,462</u>	<u>339,591</u>
Total receivables	<u>437,928,134</u>	<u>339,485,882</u>
Prepaid expenses	<u>-</u>	<u>15,984</u>
Cash	<u>32,291,925</u>	<u>31,290,590</u>
Total assets	<u>5,358,830,181</u>	<u>6,238,019,626</u>

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS (CONTINUED)

DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
Liabilities and Net Assets Available for Benefits		
Accounts payable	\$ 2,503,322	\$ 2,866,743
Accrued supplemental retirement payable	549,695	695,260
Due to U.F.C.W. Benefits Administration, LLC	558,987	161,606
Interest payable - short sales	6,821,916	246,886
Payable for investments purchased	52,527,809	51,150,169
Pending short sales	19,541,744	44,019,984
Other liabilities	<u>114,748</u>	<u>563,455</u>
Total liabilities	<u>82,618,221</u>	<u>99,704,103</u>
Net assets available for plan benefits	<u>\$ 5,276,211,960</u>	<u>\$ 6,138,315,523</u>



UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2022

Additions

Investment income (loss)	
Interest, dividends and other investment income	\$ (12,249,574)
Appreciation (depreciation) in fair value of investments	<u>(486,867,618)</u>
Total investment income (loss)	<u>(499,117,192)</u>
Depreciation in fair value of investments	
investment in U.F.C.W. Benefits Administration, LLC	<u>(15,643)</u>
Less investment expense	
Investment management, advisory and custodial fees	20,751,133
Carried interest	14,815,235
UBIT expense	<u>1,096,887</u>
Total investment fees	<u>36,663,255</u>
Investment income (loss) - net	<u>(535,796,090)</u>
Employer contributions	<u>43,129,150</u>
Transfer from Sound Retirement Trust	<u>1,415,838</u>
Miscellaneous income (expense)	<u>(34,441)</u>
Total additions	<u>(491,285,543)</u>



UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS (CONTINUED)

YEAR ENDED DECEMBER 31, 2022

Deductions

Pension Benefits	\$ 356,617,927
Administrative expenses	
Actuarial fees	741,773
Allocation of administrative costs	2,862,648
Audit fees	339,943
Contract administration (Washington Meat)	354,000
Insurance expense	391,285
Legal fees	702,066
PBGC premiums	8,392,256
Office and other miscellaneous expenses	<u>416,122</u>
Total administrative expenses	<u>14,200,093</u>
 Total deductions	 <u>370,818,020</u>

Net change (862,103,563)

Net assets available for benefits

Beginning of year	<u>6,138,315,523</u>
 End of year	 <u>\$ 5,276,211,960</u>



UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF ACCUMULATED PLAN BENEFITS

DECEMBER 31, 2021

Actuarial Present Value of Accumulated Plan Benefits

Vested benefits

Retired participants and beneficiaries	\$	2,914,497,369
Terminated vested participants		1,633,591,722
Active participants with vested rights		<u>1,202,711,639</u>
Total vested benefits		<u>5,750,800,730</u>

Non-vested benefits

	<u>60,035,874</u>
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Total actuarial present value of accumulated plan benefits as of December 31, 2021 actuarial valuation

\$	<u>5,810,836,604</u>
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UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

YEAR ENDED DECEMBER 31, 2021

Actuarial present value of accumulated plan benefits, January 1, 2021	\$	5,036,990,937
Increase/decrease due to		
Plan amendments		4,690,067
Benefits accumulated and actuarial gain/loss		53,090,750
Interest due to decrease in discount period		393,974,632
Benefits paid		(329,542,243)
Merger or transfer		<u>651,632,461</u>
Net increase		<u>773,845,667</u>
Actuarial present value of accumulated plan benefits, December 31, 2021	\$	<u>5,810,836,604</u>



UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2022

NOTE 1. DESCRIPTION OF THE PLAN

The United Food and Commercial Workers (UFCW) Consolidated Pension Plan (the Plan) reflects the merger, effective December 31, 2011, of four separate multi-employer pension plans: the Atlanta Plan, Central Ohio Plan, the Indiana Plan and the North West Ohio Plan (collectively, the Prior Plans). The original effective dates for the Prior Plans were: November 1, 1968 for the Atlanta Plan; May 1, 1968 for the Central Ohio Plan; June 1, 1966 for the Indiana Plan; and June 1, 1964 for the North West Ohio Plan. The actuarial valuation reflects the provisions of each of the Prior Plans, as amended through December 31, 2011. The Plan was amended and restated effective January 1, 2014. This actuarial valuation reflects the provisions of the Plan as amended through the Tenth Amendment, effective January 1, 2022.

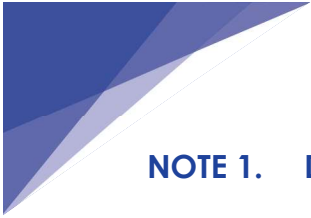
Effective July 1, 2014, certain assets and liabilities relating to Kroger Participants who were previously covered under the Washington Meat Industry Pension Trust (Washington Meat) were transferred to the Plan.

Effective December 31, 2014, certain assets and liabilities relating to Kroger participants who were previously covered under the Central Ohio UFCW Unions and Retail Employers Pension Plan (Central Ohio Retail) were transferred to the Plan.

Effective June 30, 2016, certain assets and liabilities relating to Kroger participants who were previously covered under the UFCW Unions and Participating Employers Pension Fund (Non-Food) were transferred to the Plan, with participation by these transferred participants being retroactive to January 1, 2016. The transfer is reflected in the Third Amendment to the Plan.

Effective June 30, 2016, certain assets and liabilities relating to Kroger participants who were previously covered under the UFCW and Employers Midwest Pension Fund (Midwest) were transferred to the Plan. The transfer is reflected in the Fourth Amendment to the Plan.

Effective January 1, 2019, Kroger associates represented by Local 75 and covered by the Cincinnati Non-Food collective bargaining agreement (CBA), began participation under the Plan. There was no transfer of assets or liabilities attributable to the new bargaining unit group, but these participants accrued benefits starting in the 2019 plan year.



NOTE 1. DESCRIPTION OF THE PLAN (CONTINUED)

Effective January 1, 2020, Kroger associates represented by Local 881 and covered by the Bourbonnais Clerks CBA began participation under the Plan. There was no transfer of assets or liabilities attributable to the new bargaining unit group, but these participants accrued benefits starting in the 2020 plan year.

Effective June 30, 2021, assets and liabilities related to benefits attributable to Kroger under the Sound Retirement Trust were transferred to the Plan. Active Kroger employees who were previously covered under the Sound Retirement Trust do not earn future benefits under the Plan.

Pursuant to the original merger, Kroger and the Plan entered into a Memorandum of Understanding whereby Kroger was named fiduciary with respect to the investment and custody of plan assets. As fiduciary, Kroger has the power to adopt and amend the investment policy, to appoint or remove investment managers and to select or terminate investment vehicles.

The Plan is a multiemployer defined benefit pension plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Generally, a participant earns one year of credited service for each plan year in which at least 400 hours of service is completed.

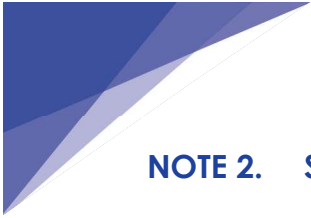
The Plan provides normal, early and disabled retirement benefits as well as various death benefits for credited service earned. In general, the following requirements exist for each type of benefit.

- Normal retirement: the later of the attainment of age 65 or the fifth anniversary of participation in the Plan
- Early retirement: following the later of the attainment of age 55 and ten years of eligible service.
- Disabled retirement: following the completion of at least ten years of eligible service and termination of employment for reason of total and permanent disability as determined by the Social Security Administration.

Normal retirement, early retirement and disabled retirement benefits differ in certain instances with respect to credits earned and benefits accrued under prior plans.

The Trustees established a funding policy and method to promote the purpose of the Trust Fund and to ensure compliance with ERISA. Each employer contributes to the Plan such amounts and at such times as are required by the applicable provisions of the collective bargaining agreements, memorandums of understanding or such other agreements as are approved by the Trustees.

Participants and other interested parties should refer to the summary plan description for more complete information.



NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The accompanying financial statements are prepared using the accrual basis of accounting. Under this basis, revenue is recognized when earned and expenses are recognized when incurred.

Employer Contributions Receivable - Employer contributions due and unpaid at year end are recorded as contributions receivable. All amounts are deemed collectible, and, accordingly, no allowance for uncollectible accounts has been recorded.

Investments - Investments are reported at fair value. Security transactions are accounted for on the trade date. Dividend income is recorded on the ex-dividend date. Interest and income from other investments is reported as earned.

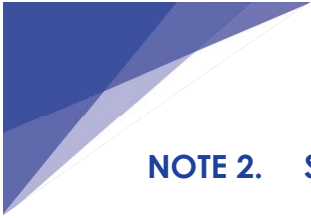
Fair Value Measurements - Accounting standards provide the framework for measuring fair value which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include other significant observable inputs including:
 - Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability; and
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.



NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used at December 31, 2022.

Short-term investments are primarily cash and cash equivalents which are valued at cost which approximates fair value.

Equity securities are comprised of common and preferred stocks valued based on closing prices on national exchanges.

U.S. Government and Government Agency securities and corporate debt instruments are valued based on quoted market prices or on estimated values if they are not actively traded. Independent pricing services are used for prices that are not actively traded. In some cases where a market or independent pricing service price is not readily available, the custodian will make use of acceptable sources, such as most recent bid price, broker supplied valuations, yield curves, maturities, call features, ratings and developments relating to specific securities to estimate fair value.

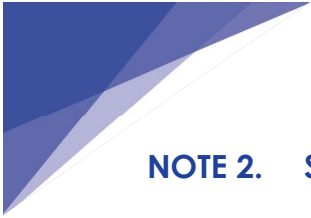
Registered investment companies (mutual funds) are valued based on closing prices on national exchanges.

103-12 Entities and common and collective trusts are primarily commodity funds, mutual funds, and private placement funds. Fair values of investments are based on current market quotations provided by a pricing service or by a broker/dealer experienced in such matters. In determining the value of a particular security, pricing services may use certain information with respect to transactions in such securities, quotations from dealers, market transactions in comparable securities, various relationships between securities, and calculated yield measures based on valuation technology commonly employed in the market for such securities.

Limited partnerships and joint ventures are estimated based on annual independent audits of the respective partnership or joint venture and the Plan's percentage ownership in each of the respective investments.

Forward contracts, swaps and options consist of futures, credit default swaps, interest rate swaps, currency rate swaps and options. Futures contracts are agreements to buy or sell a specified amount of a financial instrument at a particular price on a stipulated future date, unless the contract is sold to another party before the settlement date in order to make a profit or reduce a loss. A futures contract is valued at the last sale price as of the close of the commodities exchange on which it trades. Should no quotes be available for a particular investment, the investment manager will determine the fair market value of such investments based on discounted estimated future cash flows using published historical cumulative default rates and/or discount rates commensurate with the underlying exposure.

Exchange-traded options are valued at their last sales price as of the close of options trading on the applicable exchanges. In the absence of a last sale, options are valued at the average of the quoted "bid" and "ask" prices as of the close of business.



NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

An interest rate swap represents an agreement between two parties to exchange cash flows based on the difference between two interest rates (i.e., an exchange of a floating rate payment for a fixed rate payment) applied to a notional amount for a specified period.

A total return swap represents an agreement between two parties to exchange the return of a financial asset. The underlying asset may be a bond, equity interest or loan.

A credit default swap represents an agreement between two parties whereby the party buying debt protection makes one or more payments to the party selling debt protection in exchange for an undertaking by the seller to make a payment to the buyer following a credit event which may be a net cash amount, or cash in return for physical delivery of one or more obligations of the credit entity (as defined in the contract), and is made regardless of whether the protection buyer has actually suffered a loss. After a credit event and settlement, the contract is terminated.

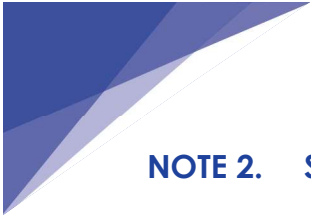
A currency rate swap is a foreign-exchange agreement between two parties to exchange aspects (namely the principal and/or interest payments) of a loan in one currency for equivalent aspects of an equal in net present value loan in another currency.

Fair value of swaps is based upon industry standard valuation techniques that use, where possible, current market-based or independently sourced pricing inputs, such as interest rates, currency exchange rates, or implied volatilities. Factors that may be taken into consideration in fair valuing securities include quotations from independent sources, prices based on comparable securities, indications from dealers who do not stand willing to trade at such prices, liquidity, correlation with the general market indicators and general market conditions.

UFCW Unions and Employers Benefits Administration, LLC. - The UFCW Unions and Employers Benefits Administration, LLC. (the Company) provides administrative services to the Plan, the UFCW Unions and Employers Health and Welfare Fund – Atlanta, UFCW Unions and Employers Legal Assistance Fund, UFCW Local No. 1995 Employers Health and Welfare Fund and the South Central UFCW Unions and Employers Health and Welfare Fund. The costs of these administrative services are allocated to the various funds and reimbursed monthly.

The Plan is the sole member of the Company. The net assets of the Company have been included in the net assets available for benefits of the Plan.

Supplemental Retirement Payable - The Board of Trustees has provided a former employee with a supplemental retirement benefit. The balance of that benefit as of December 31, 2022 is \$549,695, and has been accrued by the Plan.



NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Actuarial Present Value of Accumulated Plan Benefits - Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service which employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, (c) present employees or their beneficiaries, and (d) alternate payees under qualified domestic relations orders.

Pension Benefits - Benefit payments to participants are recorded upon distribution.

Administrative Expenses - Expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits.

Estimates - The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

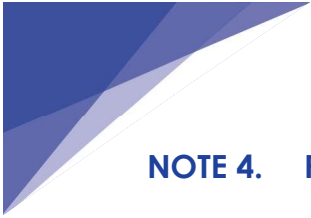
Reclassifications - Certain amounts have been reclassified in the prior year financial statements to conform to the current year presentation. There was no change to the previously reported net assets available for benefits as a result of these reclassifications.

NOTE 3. TAX STATUS

The Plan obtained its most recent determination letter on April 16, 2016, stating that the Plan was in compliance with the applicable requirements under Section 401(a) of the Internal Revenue Code (IRC) and was, therefore, exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. The Plan has unrelated taxable business income which results from certain investments. The Plan has performed an evaluation of its tax positions and, as of December 31, 2022, there were no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. As of December 31, 2022, the statute of limitations for tax years 2019 through 2021 remain open with the U.S. federal jurisdiction and the various states in which the Plan files tax returns.

NOTE 4. PRIORITIES UPON TERMINATION

It is the intent of the Board of Trustees (Trustees) to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Trustees and bargaining parties. Termination shall not permit any part of the Plan assets to be used for or diverted to purposes other than the exclusive benefit of the pensioners, beneficiaries and participants.



NOTE 4. PRIORITIES UPON TERMINATION (CONTINUED)

In the event of termination, the net assets of the Plan will be allocated to pay benefits in priorities as prescribed by ERISA and its related regulations. Whether or not a particular participant will receive full benefits should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets at that time and the priority of those benefits.

In addition, certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. The PBGC does not guarantee all types of benefits and the amount of any individual participant's benefit protection is subject to certain limitations, particularly with respect to benefit increases as a result of plan amendments in effect for less than five years. Some benefits may be fully or partially provided for while other benefits may not be provided at all.

NOTE 5. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The most recent actuarial valuations of the Plan were made as of January 1, 2022. Some of the more significant actuarial assumptions used in the January 1, 2022 valuations were:

Cost method - Projected unit credit cost method.

Interest rate - 7.50%

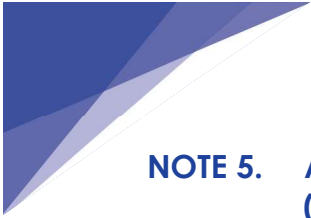
Mortality -

- Non-Disabled Mortality:

- Males: RP-2014 Employee and Annuitant Mortality Tables projected from 2014 back to 2006 using Scale MP-2014. Blue collar adjustment; rates set forward 1 year; future generational improvements at 100% of Scale MP-2017 from 2006 through 2017 and 90% of Scale MP-2017 for beyond 2017.
- Females: RP-2014 Employee and Annuitant Mortality Tables projected from 2014 back to 2006 using Scale MP-2014. Blue collar adjustment; rates set forward 1 year; future generational improvements at 100% of Scale MP-2017 from 2006 through 2017 and 90% of Scale MP-2017 for beyond 2017.

- Disabled Mortality

- Males: RP-2014 Employee and Annuitant Mortality Tables projected from 2014 back to 2006 using Scale MP-2014. Blue collar adjustment; rates set forward 1 year; future generational improvements at 100% of Scale MP-2017 from 2006 through 2017 and 90% of Scale MP-2017 for beyond 2017.



NOTE 5. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (CONTINUED)

- o Females: RP-2014 Employee and Annuitant Mortality Tables projected from 2014 back to 2006 using Scale MP-2014. Blue collar adjustment; rates set forward 1 year; future generational improvements at 100% of Scale MP-2017 from 2006 through 2017 and 90% of Scale MP-2017 for beyond 2017.

Operating expenses - The normal cost for the plan year includes a load for assumed operating expenses assumed to increase with the Consumer Price Index for All Urban Consumers (CPI-U) over expenses actually paid in the prior plan year.

Cost-of-living - The portion of the pension benefits eligible for Variable Benefit Adjustments are assumed to increase by 2% per year for SRT retired participant and beneficiaries. Otherwise, cost-of-living increases are not assumed in the valuation.

Retirement - Generally, active vested participants are assumed to retire beginning age 55 with all being retired by age 71. Special retirement probabilities are assumed for participants under the prior Washington Meat Plan.

Changes in Assumptions Since Last Valuation - As required by legislation, the current liability interest rate and mortality tables were updated. The assumed operating expenses were updated to better reflect the experience of the Plan.

The above actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining actuarial results. Pension benefits in excess of the present assets of the Plan are dependent upon contributions received under collective bargaining agreements with employers and income from investments.

The computation of the actuarial present value of accumulated plan benefits was made as of January 1, 2022. Had the valuation been performed as of December 31, 2021, there would be no material differences.

Since information on the accumulated plan benefits at December 31, 2022 and the changes therein for the year then ended are not included above, these financial statements do not purport to present a complete presentation of the financial status of the Plan as of December 31, 2022 and the changes in its financial status for the year then ended, but only a presentation of the net assets available for benefits and the changes therein as of and for the year ended December 31, 2022. The complete financial status is presented as of December 31, 2021.

NOTE 6. FAIR VALUE MEASUREMENTS

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets at fair value as of December 31, 2022 and 2021:

Description	12/31/2022 Total	Quoted Market Price for Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Short-term investments	\$ 91,669,403	\$ 91,669,403	\$ -	\$ -
Equity securities	417,944,067	417,944,067	-	-
U.S. Government and Government Agency securities	102,012,433	17,133,281	84,879,152	-
Corporate debt instruments	69,318,251	-	69,318,251	-
Registered investment companies (mutual funds)	107,392,790	107,392,790	-	-
Forward contracts, swaps and options - net	<u>(6,126,268)</u>	<u>-</u>	<u>(6,126,268)</u>	<u>-</u>
Total	782,210,676	\$ 634,139,541	\$ 148,071,135	\$ -
Investments measured at net asset value *	<u>4,105,797,859</u>			
Total	<u>\$ 4,888,008,535</u>			

Description	12/31/2021 Total	Quoted Market Price for Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Short-term investments	\$ 133,680,521	\$ 133,680,521	\$ -	\$ -
Equity securities	601,839,475	601,839,475	-	-
U.S. Government and Government Agency securities	231,182,819	34,865,331	196,317,488	-
Corporate debt instruments	84,094,825	-	84,094,825	-
Registered investment companies (mutual funds)	216,813,520	216,813,520	-	-
Forward contracts, swaps and options - net	<u>14,379,552</u>	<u>-</u>	<u>14,379,552</u>	<u>-</u>
Total	1,281,990,712	\$ 987,198,847	\$ 294,791,865	\$ -
Investments measured at net asset value *	<u>4,584,619,228</u>			
Total	<u>\$ 5,866,609,940</u>			

*In accordance with Accounting Standards Codification, investments that are measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Authoritative guidance on fair value measurements permits the Plan to measure the fair value of an investment in an investment entity that does not have a readily determinable fair value based upon the NAV per share or its equivalent of the investment. This guidance does not apply if it is probable that the investment will be sold at a value different than NAV.

The Plan's investment in investment entities is subject to the terms of the respective private placement memoranda and governing agreements. Income or loss from investments in these investment entities is net of the Plan's proportionate share of fees and expenses incurred or charged by these investment entities.

In estimating fair value of the investments, the Plan uses the general partner or investment managers' pricing. In substantiating the reasonableness of the pricing data provided by the general partner or investment managers, the Plan evaluates a variety of factors including review of the pricing method, independent third-party valuations, recently executed transactions, economic conditions, and industry and market developments.

NOTE 6. FAIR VALUE MEASUREMENTS (CONTINUED)

Significant changes in market conditions and economic environment may have an effect on the operations and liquidity of the Plan's investment entities and, consequently, may have an impact on their reported NAV's. As a result, the fair value of the Plan's ownership interest in the investment entities may be impacted and, consequently, the NAV of the Plan's capital may also be impacted, and such impact could be significant.

The following table summarizes the Plan's investments in certain entities that calculate NAV per share as fair value measurement as of December 31, 2022 and 2021 by investment strategy:

	Fair Value		Unfunded Commitments		Redemption Frequency	Redemption Notice Period
	2022	2021	2022	2021		
a. 103-12 investment entities	\$ 634,144,532	\$ 836,231,245	\$ -	\$ -	Varies	Varies
b. Partnerships/Joint Venture Interests	3,277,144,144	3,506,901,690	313,558,386	261,692,978	Varies	Varies
c. Common Collective Trusts	194,509,183	241,486,293	-	-	Varies	Varies
	<u>\$ 4,105,797,859</u>	<u>\$ 4,584,619,228</u>				

103-12 Investment Entities - The Plan's investments in this category are comprised of three investments in 103-12 entities. These investments report as direct filing entities.

Partnerships/Joint Venture Interests - The Plan's investments in this category is comprised of numerous investments. These investments are generally hedge funds and real estate funds. Hedge funds seek to leverage domestic and international markets. Real estate funds seek gains through investments in varying real estate markets. These investments have varying redemption restrictions notice periods.

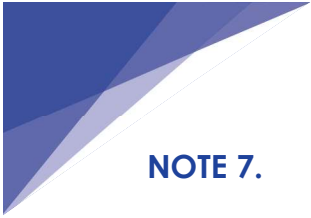
Common Collective Trusts - The Plan's investments in this category are comprised of three investments in common collective trusts. These investments report as direct filing entities.

NOTE 7. DERIVATIVE FINANCIAL INSTRUMENTS

The Plan utilizes derivative financial instruments as part of the risk management strategy, as an alternative to purchasing cash-market securities, or for the purpose of obtaining synthetic market beta exposure.

The Plan has entered into forward foreign exchange contracts to offset certain investment exposures from changes in foreign currency exchange rates. Such exposures result from the portion of investments that are denominated in currencies other than U.S. dollar. The forward foreign exchange contracts are generally one year or less. Gains and losses on foreign exchange contracts are recognized currently. At December 31, 2022, the Plan had commitments of \$5,850,388, for the purchase of foreign currencies at fixed rates. At December 31, 2022, the Plan had commitments of \$5,826,093, respectively, for the sale of foreign currencies at fixed rates, respectively.

With the intent to produce incremental earnings or to mitigate changes in value of portfolio securities, the Plan may engage in purchased or written option transactions. A written option obligates the Plan to deliver (a call), or receive (a put), the contract amount upon exercise by the holder of the option. The option securities are reported as a net asset on



NOTE 7. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

the statements of net assets available for benefits and are marked to market based on the option's quoted daily settlement price. At December 31, 2022, the Plan had put options outstanding of \$-0-, and call options outstanding of \$-0-, respectively. Fluctuations in the value of such instruments are recorded as net appreciation (depreciation) on investments held in the statements of changes in net assets available for benefits.

The Plan has entered into interest rate, total return and credit default swap agreements. An interest rate swap represents an agreement between the Plan and a counterparty to exchange cash flows based on the difference between two interest rates (i.e., an exchange of a floating rate payment for a fixed rate payment) applied to a notional amount for a specified period. A total return swap agreement represents a contract between the Plan and a counterparty to exchange the return of a financial asset. The underlying financial asset may be a bond, equity interest, or loan.

A total return swap represents an agreement in which one party makes payments based on a set rate, either fixed or variable, while the other party makes payments based on the return of an underlying asset, which includes both the income it generates and any capital gains. In total return swaps, the underlying asset, referred to as the reference asset, is usually an equity index, a basket of loans, or bonds. The asset is owned by the party receiving the set rate payment.

A credit default swap represents an agreement between the Plan and a counterparty whereby the party buying protection makes one or more payments to the party selling protection in exchange for an undertaking by the seller to make a payment to the buyer following a credit event which may be a net cash amount, or cash in return for physical delivery of one or more obligations of the credit entity (as defined in the contract) and is made regardless of whether the protection buyer has actually suffered a loss. After a credit event and settlement, the contract is terminated.

These swaps are marked to market based upon quotations from market makers and vendors, and the change in value, if any, is reported as net appreciation (depreciation) in investments in the statements of changes in net assets available for benefits. A liquidation payment received or made at the termination of the swap is reported as net appreciation (depreciation) on investments in the statements of changes in net assets available for benefits. Net periodic payments and interest accruals are included as part of net appreciation (depreciation) of investments payment.

Entering into these agreements involves, to varying degrees, elements of credit and market risk in excess of the amounts recognized on the statements of net assets available for benefits. Such risks involve the possibility that there will be no liquid market for these agreements and that the counterparty to the agreements may default on its obligation to perform.

At December 31, 2022, the Plan had recorded assets related to interest rate swap agreements of \$84,662 and liabilities of \$-0-. The Plan had recorded assets related to total return swap agreements of \$5,352,886 and liabilities of \$10,829,929, at December 31, 2022.

NOTE 7. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

The Plan had recorded assets related to credit default swap agreements of \$90,194 and liabilities of \$19,078, at December 31, 2022. These represent payments received and made upon entering the swap agreement to compensate for differences between the stated terms of the swap agreement and prevailing market conditions (credit spreads, currency exchange rates, interest rates, and other relevant factors).

The Plan has entered into currency rate swap agreements. A currency rate swap is a foreign-exchange agreement between two parties to exchange aspects (namely the principal and/or interest payments) of a loan in one currency for equivalent aspects of an equal in net present value loan in another currency. At December 31, 2022, the Plan had recorded assets related to currency rate swap agreements of \$174,856 and liabilities of \$3,587,920.

At December 31, 2022, the summary of derivative financial instruments held along with the unrealized and realized gains and losses reflected in the statements of net assets available for benefits is as follows:

	<u>Asset</u>	<u>Liability</u>	<u>Gain/Loss</u>
Forward foreign exchange contracts - notional value	\$ 35,820,258	\$ (10,708,579)	\$ (7,663,967)
Options	-	-	9,514
Interest rate swaps	84,662	-	254,057
Total return swaps	5,352,886	(10,829,929)	(142,375,037)
Credit default swaps	90,194	(19,078)	(466,858)
Currency rate swaps	<u>174,856</u>	<u>(3,587,920)</u>	<u>(6,861,348)</u>
	<u>\$ 41,522,856</u>	<u>\$ (25,145,506)</u>	<u>\$ (157,103,639)</u>

NOTE 8. FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK

Off-balance-sheet risk refers to the possibility that a loss, in an amount exceeding amounts recognized as assets or liabilities in the financial statements, may occur in the future. The Plan is a party to futures contracts with off-balance-sheet risk. Investments sold, but not yet purchased represent obligations of the Plan to purchase the investment in the market at prevailing prices. Accordingly, these transactions result in off-balance-sheet risk, as the Plan's satisfaction of the obligations may exceed the amount recognized in the statements of net assets available for benefits.

Futures contracts are agreements to buy or sell a specified amount of a financial instrument at a particular price on a stipulated future date unless the contract is sold to another party before the settlement date in order to make a profit or reduce a loss. All changes in the value of open futures contracts are settled on a regular basis, usually daily. This daily settlement process acts to ensure performance by all parties to the futures contracts.

NOTE 8. FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK (CONTINUED)

At December 31, 2022, the Plan had entered into various contracts to purchase and sell futures contracts at specified prices. At December 31, 2022, the Plan had long positions of \$35,820,258 and short positions of \$10,708,579. The gains and losses on contracts to purchase futures and on contracts to sell futures are included in the amount reported in the accompanying financial statements as net appreciation (depreciation) in fair value of investments.

NOTE 9. SOUND RETIREMENT CONTRIBUTIONS RECEIVABLE

During the year ended December 31, 2021, the Sound Retirement Trust (SRT) transferred assets and liabilities into the Plan. At that time, assets of \$192,262,688 were transferred to the Plan from SRT. During the year ended December 31, 2022, an additional transfer of \$1,415,838 was made by SRT to the Plan. Additionally, a Memorandum of Understanding was entered into between the Plan and The Kroger Company (Kroger) whereby Kroger would make annual installment contributions to satisfy the Transfer Date Underfunding (TDU). These amounts have been recorded as a contribution receivable. As of December 31, 2022, the following amounts are due to the Plan:

Year ended December 31, 2022	\$ 57,561,887
2023	57,561,887
2024	57,561,887
2025	57,561,887
2026	<u>57,159,355</u>
	287,406,903
Discount	<u>(54,908,846)</u>
	<u>\$ 232,498,057</u>

NOTE 10. RISKS AND UNCERTAINTIES

Investment Risk - The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Significant Uncertainties: Plan Benefits - Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties, inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.



NOTE 11. FUNDING POLICY

As described in Note 1, the Plan is the result of numerous mergers. Under terms of a Memorandum of Understanding between Kroger and the Plan, Kroger is required to make installment payments to fully fund the initial unfunded actuarial accrued liability of the original merger and subsequent mergers and transfers of assets and liabilities. As of December 31, 2022, Kroger has satisfied its contributions requirements related to the initial unfunded liability and all subsequent contribution requirements.

Kroger must also make contributions to satisfy the ongoing funding account obligations associated with the mergers, transfers, or new bargaining unit groups that have entered the Plan without any transfer of assets or liabilities.

The Plan's actuary has advised that the minimum funding requirements of ERISA are being met through December 31, 2022.

NOTE 12. PARTY-IN-INTEREST TRANSACTIONS

The Plan pays certain investment and administrative fees directly to service providers. These were party-in-interest transactions under ERISA's prohibited transaction exemption requirements and, therefore, not prohibited transactions under ERISA.

NOTE 13. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

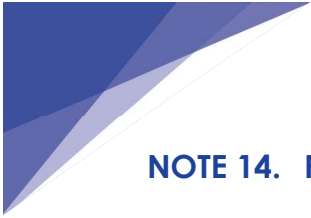
The following is a reconciliation of additions per the financial statements to the Form 5500 for the year ended December 31, 2022:

Additions per the financial statements	\$ (491,285,543)
Add: investment expenses	36,663,255
Less: transfer from Sound Retirement trust	<u>(1,415,838)</u>

Additions per Form 5500	<u>\$ (456,038,126)</u>
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The following is a reconciliation of deductions per the financial statements to the Form 5500 for the year ended December 31, 2022:

Deductions per the financial statements	\$ 370,818,020
Add: investment expenses	<u>36,663,255</u>
Deductions per Form 5500	<u>\$ 407,481,275</u>



NOTE 14. PRIOR PERIOD ADJUSTMENT

The Plan has restated its December 31, 2021, financial statements to account for an employer contribution receivable related to the transfer of assets and liabilities of the Sound Retirement Trust to the Plan. The transfer agreement calls for seven annual TDU funding installment contributions on June 30 of each subsequent year following the transfer of assets. Accordingly, the first payment was made and recognized by the Plan during the year ended December 31, 2021. The present value of the remaining six payments, totaling \$269,811,844, have been recorded as a contribution receivable as of December 31, 2021. The effects of the prior period adjustment are as follows:

	As previously stated 12/31/2021	Prior period adjustment	Restated 12/31/2021
Sound Retirement Trust contribution receivable	\$ -	\$ 269,690,471	\$ 269,690,471
Net assets available for benefits	5,868,625,052	269,690,471	6,138,315,523

NOTE 15. SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 13, 2023, which is the date the financial statements were available to be issued. This review and evaluation revealed no material event or transaction which would require an adjustment to or disclosure in the accompanying financial statements.

Schedule MB, Line 6

Summary of Plan Provisions

This appendix summarizes the major provisions of the Plan that were reflected in the actuarial valuation. This summary of provisions is not intended to be a comprehensive statement of all provisions of the Plan.

Plan Name	Plan Name, Effective January 1, 2012	Abbreviated Plan Name
	UFCW Consolidated Pension Plan	Consolidated Plan
	Prior Plan Name	Abbreviated Plan Name
	United Food and Commercial Workers Unions and Employers Pension Plan	Atlanta Plan
	UFCW Unions and Food Employers Pension Plan of Central Ohio	Central Ohio Plan
	Indiana Area UFCW Unions and Retail Food Employers Joint Pension Plan	Indiana Plan
	Northwest Ohio UFCW Union and Employers Joint Pension Fund	NW Ohio Plan
	Washington Meat Industry Pension Trust	Washington Meat Plan
	Central Ohio UFCW Unions and Retail Employers Pension Plan	Central Ohio Retail Plan
	UFCW Unions and Participating Employers Pension Plan	Non-Food Plan
	United Food and Commercial Workers Unions and Employers Midwest Pension Fund	Midwest Plan
	Sound Retirement Trust	SRT

Effective December 31, 2011, the Central Ohio Plan, Indiana Plan, and NW Ohio Plan were merged into the Atlanta Plan, thus creating the Consolidated Plan effective January 1, 2012.

Effective July 1, 2014, participants attributable to Kroger who were previously covered under the Washington Meat Plan were transferred from the Sound Plan to the Consolidated Plan.

Effective December 31, 2014, participants attributable to Kroger were transferred from the Central Ohio Retail Plan to the Consolidated Plan.

Effective June 30, 2016, participants attributable to Kroger were transferred from the Non-Food Plan and Midwest Plan to the Consolidated Plan.

Effective June 30, 2021, participants attributable to Kroger were transferred from the Sound Retirement Trust to the Consolidated Plan.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Plan Sponsor

Board of Trustees of the UFCW Consolidated Pension Fund

EIN / PN

Abbreviated Plan Name	EIN / PN
Consolidated Plan / Atlanta Plan	58-6101602 / 001
Central Ohio Plan	31-6089168 / 001
Indiana Plan	35-6244695 / 001
NW Ohio Plan	34-0947187 / 001
Washington Meat Plan	91-6134141 / 001
Central Ohio Retail Plan	31-6089169 / 001
Non-Food Plan	52-6117495 / 002
Midwest Plan	36-6508328 / 001
SRT Plan	91-6069306 / 001

**Effective Date and
Most Recent
Amendment**

The results in this report reflect the provisions of the Consolidated Plan as amended and restated effective January 1, 2014, through the Tenth Amendment effective January 1, 2022. The results in this report also reflect the provisions of the Atlanta Plan, Central Ohio Plan, Indiana Plan, and NW Ohio Plan as of December 31, 2011; the Washington Meat Plan as of June 30, 2014; the Central Ohio Retail Plan as of December 31, 2014; the Non-Food Plan as of December 31, 2015; the Midwest Plan as of June 30, 2016; and the SRT as of June 30, 2021.

Effective June 30, 2021, certain assets and liabilities relating to Kroger participants who were previously covered under the SRT were transferred into the Consolidated Plan. The transferred assets and liabilities were related to benefits attributable to Kroger under the SRT immediately prior to the transfer. The transfer is reflected in the Ninth Amendment to the Consolidated Plan.

Effective January 1, 2022, the service criterion for Disability Retirement eligibility was changed to 10 years of Eligibility Service for Post-Merger/Post-Transfer accrued benefits and Pre-Merger accrued benefits for the Atlanta Plan. This change in Plan provisions is reflected in the Tenth Amendment to the Consolidated Plan.

Plan Year

The twelve-month period beginning January 1 and ending December 31.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Employers

A participating Employer is any person or entity that has been accepted for participation in the Plan and that is required to contribute to the Plan pursuant to a collective bargaining agreement or participation agreement. Participating Employers include The Kroger Co. ("Kroger"), which is the dominant contributing employer. Non-Kroger Employers ("NKEs") also make contributions to the Consolidated Plan. The Consolidated Plan also includes participants and beneficiaries of inactive employers ("Orphans").

Merger Date

The Merger Date is December 31, 2011. This is the date that the Central Ohio Plan, the Indiana Plan, and the NW Ohio Plan were merged into the Atlanta Plan. Benefits earned by Kroger employees on or before the Merger Date are subject to the provisions of the applicable Prior Plan. Benefits earned by Kroger employees after the Merger Date are subject to the provisions of the Consolidated Plan.

Transition Date

The Transition Date applies to Non-Kroger Employers and their employees. The Transition Date varies by NKE. For NKEs that adopt a collective bargaining agreement or participation agreement (after the Merger Date) to continue participation in the Consolidated Plan for future service, the Transition Date is based on the adoption date of the new agreement. For NKEs that adopt a collective bargaining agreement or participation agreement (after the Merger Date) to participate in another UFCW pension plan for future service, the Transition Date is based on the expiration date of the previous agreement.

In general, service and benefits earned by NKE employees on or before the Transition Date are subject to the provisions of the applicable Prior Plan. Service and benefits earned by NKE employees after the Transition Date (if any) are subject to the provisions of the Consolidated Plan.

Bargaining Unit Entry Date

The Bargaining Unit Entry Date is the date on which a new bargaining unit group first begins participation under the Consolidated Plan pursuant to the terms of a collective bargaining agreement negotiated between Kroger and the UFCW local representing the group.

As of January 1, 2019, the Cincinnati Non-Food bargaining unit group is covered by the Consolidated Plan. As of January 1, 2020, the Bourbonnais Clerks bargaining unit group is covered by the Consolidated Plan. The Bargaining Unit Entry Dates for these groups are January 1, 2019 and January 1, 2020, respectively.

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

Transfer Dates

Five transfers of assets and liabilities into the Consolidated Plan have taken place after the Merger Date. These transfers, which applied to participants and benefits attributable to Kroger, occurred on the following dates:

Abbreviated Plan Name	Transfer Date
Washington Meat Plan	July 1, 2014
Central Ohio Retail Plan	December 31, 2014
Non-Food Plan	June 30, 2016
Midwest Plan	June 30, 2016
SRT	June 30, 2021

In general, benefits and service earned on or before the Transfer Dates shown above (or December 31, 2015 for participants previously covered under the Prior Non-Food Plan) are subject to the provisions of the applicable Prior Plan.

Transferred participants previously covered under the Prior Washington Meat Plan accrue no future benefits under the Consolidated Plan, but they may earn future eligibility service with respect to their accrued benefit under the Prior Washington Meat Plan as of June 30, 2014.

Transferred participants previously covered under the Prior Central Ohio Retail Plan earn benefits and service on and after January 1, 2015 under the provisions of the Consolidated Plan.

Transferred participants previously covered under the Prior Non-Food Plan earn benefits and service under the provisions of the Consolidated Plan on and after January 1, 2016. For certain participants formerly covered under the Prior Non-Food Plan, the benefit accrued after December 31, 2015 is the greater of the benefit that would have been earned under the Prior Non-Food Plan formula or the benefit earned under the Consolidated Plan's Kroger pay-based formula.

Transferred participants previously covered under the Prior Midwest Plan earn benefits and service under the provisions of the Consolidated Plan on and after July 1, 2016. For certain participants formerly covered under the Prior Midwest Plan, the benefit accrued after June 30, 2016 is the greater of the benefit that would have been earned under the Prior Midwest Plan formula or the benefit earned under the Consolidated Plan's Kroger pay-based formula.

Transferred participants previously covered under the SRT accrue no future benefits under the Consolidated Plan, but they may earn future eligibility service with respect to their accrued benefit under the SRT as of June 30, 2021.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Participants

A covered employee of a participating Employer who was hired on or before the applicable Merger Date, Transfer Date, or Bargaining Unit Entry Date is a Participant in the Consolidated Plan if he or she had satisfied the eligibility requirements of his or her Prior Plan as of the Merger Date, Transfer Date, or Bargaining Unit Entry Date.

A Kroger employee who was hired after the applicable Merger Date, Transfer Date, or Bargaining Unit Entry Date is a Participant in the Consolidated Plan if he or she has attained age 21 and 1 year of Eligibility Service and contributions to the Consolidated Plan are required on his or her behalf.

A Non-Kroger employee who was hired after the Merger Date is a Participant in the Plan if he or she has satisfied the eligibility requirements of his or her Prior Plan prior to the Transition Date. On or after the Transition Date, such Non-Kroger employee is a Participant in the Plan if he or she has attained age 21 and 1 year of Eligibility Service and contributions to the Consolidated Plan are required on his or her behalf (the same requirements as for a Kroger employee).

Eligibility Service

Eligibility Service is used for purposes of determining participation in the Plan, vesting, and eligibility for retirement and other benefits.

For Plan Years commencing prior to the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date), Eligibility Service is determined under the terms of the applicable Prior Plan. Eligibility Service earned under the Prior Plan (or with Kroger for new bargaining unit groups) is considered for determining participation, vesting, and eligibility for benefits under the Consolidated Plan.

For Plan Years beginning on or after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date), an employee earns one year of Eligibility Service for each Plan Year in which he or she completes at least 400 hours of service. (Prior Plan provisions apply to Non-Kroger employees prior to their Transition Date.)

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Credited Service

Credited Service is used for purposes of determining the amount of benefits earned under the Plan.

For Plan Years beginning on or after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date), an employee earns one year of Credited Service for each Plan Year in which he or she completes at least 400 hours of service. (Prior Plan provisions apply to Non-Kroger employees prior to the Transition Date.)

For Plan Years commencing prior to the Merger Date (or, if applicable, the Transfer Date), Credited Service is determined under the terms of the applicable Prior Plan.

For Participants in the Atlanta Plan or the Indiana Plan, Credited Service was limited to 40 years prior to January 1, 2012. There is no limitation on Credited Service under the Consolidated Plan.

Tier I and Tier II Participants

A Tier I Participant is a Kroger Participant in the Prior Atlanta Plan whose date of hire was prior to July 1, 2004, or a Kroger Participant in the Prior Indiana Plan whose date of hire was prior to May 1, 2004.

A Tier II Participant is a Kroger Participant in the Prior Atlanta Plan whose date of hire was on or after July 1, 2004 but prior to January 1, 2010, or a Kroger Participant in the Prior Indiana Plan whose date of hire was on or after May 1, 2004 but prior to June 18, 2008.

Compensation

Compensation for a Participant who is a Kroger employee is used to determine the amount of his or her Post-Merger Accrued Benefit. The Participant's Compensation during the Plan Year includes all wages and pre-tax deferrals.

***Post-Merger
Accrued Benefit
vs.
Pre-Merger
Accrued Benefit***

The Post-Merger Accrued Benefit is the benefit accrued by the Participant after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date). The Post-Merger Benefit is payable under the provisions of the Consolidated Plan. Prior Plan provisions also apply to the portion of the Post-Merger Benefit attributable to Non-Kroger Credited Service earned prior to the Transition Date.

The Pre-Merger Accrued Benefit is the benefit accrued by the Participant as of the Merger Date (or the Transfer Date, if applicable). The Pre-Merger Accrued benefit is payable at such time and in such manner as determined under the provisions of the applicable Prior Plan.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

***Post-Merger
Accrued Benefit:
Kroger Credited Service***

The monthly amount of the accrued benefit earned in a Plan Year after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date) in which the Participant earns a year of Kroger Credited Service is one-twelfth (1/12) of:

- 0.75% of Compensation during such Plan Year, for a Plan Year in which the Participant has five (5) or fewer years of Credited Service (taking into account complete years of Credited Service earned before the Merger Date or if applicable, the Transfer Date or Bargaining Unit Entry Date).
- 1.00% of Compensation during such Plan Year, for a Plan Year in which the Participant has more than five (5) years of Credited Service (taking into account complete years of Credited Service earned before the Merger Date or if applicable, the Transfer Date or Bargaining Unit Entry Date).

Special Rules for Certain Kroger Participants

In the case of (i) a Tier I Participant or (ii) a Tier II Participant who was fully vested in his or her Pre-Merger Accrued Benefit on the Merger Date:

- The monthly amount of the Post-Merger Accrued Benefit earned in a Plan Year shall not be less than the Participant would have earned had the terms of his or her Prior Plan remained in effect for benefit accruals after the Merger Date, including any relevant early retirement “wear-away” provisions or limitations on Credited Service.
- The Compensation described above shall be limited to \$36,000 for the plan year beginning January 1, 2012. The Compensation limit shall increase by 2.0% per year for each subsequent Plan Year.

In the case of (1) a Kroger Participant in the Prior Non-Food Plan who was hired on or before January 1, 2010 and employed by Kroger as of December 31, 2015 or (2) a Kroger Participant in the Prior Midwest Plan who was hired on or before December 31, 2011 and employed by Kroger as of June 30, 2016:

- The monthly amount of the Post-Transfer Accrued Benefit earned in a Plan Year shall not be less than the Participant would have earned had the terms of his or her Prior Plan remained in effect for benefit accruals after the Transfer Date.
- The Compensation described above shall be limited to \$36,000 for the plan year beginning January 1, 2012. The Compensation limit shall increase by 2.0% per year for each subsequent Plan Year.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

***Post-Merger
Accrued Benefit:
Non-Kroger
Credited Service***

The monthly amount of the accrued benefit earned in a Plan Year after the Merger Date in which the Participant earns a year of Non-Kroger Credited Service is one-twelfth (1/12) of the applicable contribution rate, times the number of contribution hours during the Plan Year, divided by the “AUCR” in effect for the Plan Year. The applicable contribution rate disregards any contributions required for purposes of paying the Non-Kroger Employer’s share of the unfunded liabilities (the “Legacy Contribution Rate”).

The “AUCR” is the appropriate unit contribution rate, which may be revised from time to time by the Board of Trustees. The AUCR was initially set at 3.00 and remains unchanged through the plan year beginning January 1, 2022.

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

**Pre-Merger
Accrued Benefit:
Atlanta Plan**

The Pre-Merger Accrued Benefit for Participants in the Prior Atlanta Plan is calculated according to the monthly benefit accrual rates summarized below, which vary based on hire dates (or “Tiers”) and contribution rates. Tier I Participants are those who were hired before July 1, 2004. Tier II Participants were hired on or after July 1, 2004 and before January 1, 2010. Tier III Participants were hired on or after January 1, 2010. In certain situations, different accrual rates apply to Participants who did not earn Credited Service on or after January 1, 1999.

Monthly Benefit Accrual Rates

For Credited Service Earned:	Tier I	Tier II	Tier III
Prior to 1/1/1989	\$35.00	-	-
From 1/1/1989 to 12/31/1998	\$52.00	-	-
From 1/1/1999 to 6/30/2004	\$52.00	-	-
From 7/1/2004 to 12/31/2007			
Standard Contribution Rate	\$52.00	\$40.75	-
Non-Standard Contribution Rate	\$42.50	\$31.25	-
From 1/1/2008 to 12/31/2009			
Standard Contribution Rate (\$0.55)	\$52.00	\$40.75	-
Non-Standard Contribution Rate (\$0.45 - \$0.54)	\$43.50	\$34.25	-
Non-Standard Contribution Rate (\$0.35 - \$0.44)	\$35.75	\$26.25	-
Non-Standard Contribution Rate (\$0.25)	\$30.00	\$25.00	-
Non-Standard Contribution Rate (\$0.20)	\$25.00	\$20.00	-
Beginning 1/1/2010			
<i>Rehabilitation Plan Preferred Schedule*</i>			
Pre-2010 Contribution Rate of \$0.35 or more	\$40.00	\$30.00	\$16.00
Pre-2010 Contribution Rate of \$0.25	\$23.00	\$18.25	\$9.75
Pre-2010 Contribution Rate of \$0.20	\$19.00	\$14.50	\$7.75

* The accrual rate beginning 1/1/2010 for Participants covered under the Rehabilitation Plan Default Schedule is 1.0% of annual contributions, based on the contribution rate in effect on 1/1/2010 and 1,600 hours for a full year’s accrual. For example, if the contribution rate at 1/1/2010 was \$0.55 per hour, the monthly accrual rate is \$8.80 (1.0% x \$0.55 x 1,600 hours).

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

**Pre-Merger
Accrued Benefit:
Central Ohio Plan**

The Pre-Merger Accrued Benefit for Participants in the Prior Central Ohio Plan is calculated according to the monthly benefit accrual rates summarized below. Different accrual rates apply to Participants of Employers that did not increase its hourly contribution rate effective January 1, 2005 for those who did not earn Credited Service on or after October 1, 1998.

Monthly Benefit Accrual Rates

<i>For Credited Service Earned prior to 1/1/2005</i>		For Participants who did not work 520 hours after			
		<u>9/30/1991</u>	<u>9/30/1996</u>	<u>9/30/1999</u>	<u>9/30/2005</u>
Contribution rate: < \$0.30		\$14.00	\$15.50	\$23.80	\$32.02
Contribution rate: \$0.30 - \$0.34		\$16.70	\$18.50	\$26.80	\$35.02
Contribution rate: \$0.35 - \$0.39		\$19.40	\$21.50	\$29.80	\$38.02
Contribution rate: \$0.40 - \$0.44		\$22.25	\$24.70	\$33.00	\$41.22
Contribution rate: \$0.45 - \$0.52		\$25.00	\$27.75	\$36.05	\$44.47
Contribution rate: \$0.53 - \$0.55		\$29.40	\$32.60	\$40.90	\$49.12
Contribution rate: \$0.56 +		\$30.00	\$33.30	\$41.60	\$49.82
<i>For Credited Service Earned from 1/1/2005 to 12/31/2006</i>		Contribution Rates			
		<u>for 2005</u>	<u>for 2006</u>	<u>Accrual Rate</u>	
		under \$0.35	under \$0.43	\$22.20	
		\$0.35 - \$0.39	\$0.43 - \$0.47	\$25.20	
		\$0.40 - \$0.44	\$0.48 - \$0.52	\$28.20	
		\$0.45 - \$0.49	\$0.53 - \$0.57	\$31.40	
		\$0.50 - \$0.57	\$0.58 - \$0.65	\$34.45	
		\$0.58 - \$0.60	\$0.66 - \$0.68	\$39.30	
		\$0.61 +	\$0.69 +	\$40.00	
<i>For Credited Service Earned from 1/1/2007 to 4/30/2009</i>		Contribution Rates			
<u>General 2007 and 2008</u>	<u>Cincinnati 2008 only</u>	<u>General 2009 only</u>	<u>Dayton/Eaton 2009 only</u>	<u>Accrual Rate</u>	
\$0.75 - \$0.79	-	-	-	\$15.76	
\$0.80 - \$0.84	\$0.85 - \$1.10	\$0.85 - \$0.99	\$0.80 - \$1.00	\$17.11	
\$0.85 - \$0.89	-	-	-	\$18.55	
\$0.90 - \$0.97	-	\$1.00 - \$1.10	-	\$19.92	
\$0.98 - \$1.00	-	-	-	\$22.10	
\$1.01 +	\$1.11 +	\$1.11 +	\$1.01	\$22.42	
<i>For Credited Service Earned from 5/1/2009 to 12/31/2009</i>		<u>Accrual Rate</u>			
		\$0.00			
<i>For Credited Service Earned from 1/1/2010 to 12/31/2011</i>		<u>Employer</u>	<u>Accrual Rates</u>		
		Kroger (Tiers I, II, III)	\$10.00 / \$15.00 / \$20.00		
		Central Ohio	\$20.00		
		Southwest	\$20.00		
		Great Scot (Tiers I, II, III)*	\$10.00 / \$15.00 / \$16.52		
		Mansfield*	\$10.00		
		UFCW Local 1059	\$20.00		
		UFCW Local 75	\$20.00		
<i>* Effective 1/1/2011 instead of 1/1/2010</i>					

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

**Pre-Merger
Accrued Benefit:
Indiana Plan**

The Pre-Merger Accrued Benefit for Participants in the Prior Indiana Plan is calculated according to the monthly benefit accrual rates summarized below, which vary based on hire dates (or "Tiers") and the number of years of Credited Service. Tier I Participants are those who were hired before May 1, 2004. Tier II Participants were hired on or after May 1, 2004 and before June 18, 2008. Tier III Participants were hired on or after June 18, 2008.

Monthly Benefit Accrual Rates

For Credited Service Earned:	Tier I	Tier II	Tier III
Prior to 1/1/1997			
For Credited Service up to 10 years	\$42.50	-	-
For Credited Service from 10 to 20 years	\$48.75	-	-
For Credited Service from 20 to 40 year	\$55.50	-	-
From 1/1/1997 to 6/30/2004			
For Credited Service up to 10 years	\$42.50	\$42.50	-
For Credited Service from 10 to 20 years	\$48.75	\$48.75	-
For Credited Service from 20 to 40 year	\$55.50	\$55.50	-
From 7/1/2004 to 12/31/2008			
For Credited Service up to 10 years	\$40.25	\$35.00	-
For Credited Service from 10 to 20 years	\$48.25	\$35.00	-
For Credited Service from 20 to 40 years	\$53.50	\$35.00	-
From 1/1/2009 to 12/31/2011			
For Credited Service up to 10 years	\$36.25	\$31.50	\$20.00
For Credited Service from 10 to 20 years	\$43.50	\$31.50	\$20.00
For Credited Service from 20 to 40 years	\$48.25	\$31.50	\$20.00
Beginning 1/1/2012			
<i>Rehabilitation Plan Preferred Schedule</i>			
For Credited Service up to 10 years	\$36.25	\$30.00	\$16.00
For Credited Service from 10 to 20 years	\$40.00	\$30.00	\$16.00
For Credited Service from 20 to 40 years	\$40.00	\$30.00	\$16.00

Exceptions to the accrual rates shown above include the following:

- Different accrual rates may apply to Participants who did not earn Credited Service on or after 1/1/2000.
- For a Participant who is an employee of Wetterau/Sheridan IGA, the accrual rate is \$16.55 for all Credited Service, regardless of hire date.
- For a Participant who is an employee of Wiseway and who was hired after 11/26/1990 but prior to 1/19/2000, the benefit rate is \$15.90 for Credited Service earned prior to 1/1/2009, \$14.30 for Credited Service earned on or after 1/1/2009 and before 1/1/2012, and \$13.50 for Credited Service earned on or after 1/1/2012. Employees of Wiseway hired on or after 1/19/2000 do not participate in the Plan.

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

**Pre-Merger
Accrued Benefit:
NW Ohio Plan**

The Pre-Merger Accrued Benefit for Participants in the Prior NW Ohio Plan is calculated according to the monthly benefit accrual rates summarized below. Different accrual rates apply to Participants who did not earn Credited Service on or after January 1, 1994.

Monthly Benefit Accrual Rates (Prior to Rehabilitation Plan)

For Credited Service Earned:	<u>Years of Credited Service</u>	
	Up to 30	Over 30
Prior to 1/1/1998		
Contribution rate of less than \$0.25	\$17.00	\$22.66
Contribution rate of \$0.25 to \$0.29	\$24.00	\$32.00
Contribution rate of \$0.30 to \$0.34	\$31.00	\$41.33*
Contribution rate of \$0.35 or more	\$31.00	\$41.33*
From 1/1/1998 to 12/31/1998		
Contribution rate of less than \$0.25	\$17.00	\$22.66
Contribution rate of \$0.25 to \$0.29	\$24.00	\$32.00
Contribution rate of \$0.30 to \$0.34	\$31.00	\$41.33
Contribution rate of \$0.35 or more	\$36.00	\$48.00
From 1/1/1999 to 12/31/2004		
Contribution rate of less than \$0.25	\$26.00	\$34.66
Contribution rate of \$0.25 to \$0.29	\$33.00	\$44.00
Contribution rate of \$0.30 to \$0.34	\$40.00	\$53.33
Contribution rate of \$0.35 or more	\$45.00	\$60.00
From 1/1/2005 to RP Schedule Adoption Date		
Contribution rate of less than \$0.25	\$17.00	\$22.66
Contribution rate of \$0.25 to \$0.29	\$22.00	\$29.33
Contribution rate of \$0.30 to \$0.34	\$27.00	\$36.00
Contribution rate of \$0.35 or more	\$30.00	\$40.00

* Different rates apply to Credited Service over 30 years earned prior to 1/1/1990.

Monthly Benefit Accrual Rates (Reflecting Rehabilitation Plan)

Contribution Rate at 1/1/2010	<u>Pre-Rehab Plan Accrual</u> <u>Years of Credited Service</u>		<u>Post-Rehab Plan Accrual</u>	
	Up to 30	Over 30	1% of Contributions	Flat Dollar
\$0.200	\$17.00	\$22.66	\$3.64	\$5.00
\$0.250	\$22.00	\$29.33	\$4.55	\$5.00
\$0.360	\$30.00	\$40.00	\$6.55	\$5.00
\$0.460	\$30.00	\$40.00	\$8.37	\$5.00
\$0.480	\$22.00	\$29.33	\$8.74	\$10.00
\$0.513	\$30.00	\$40.00	\$9.34	\$10.00
\$0.573	\$30.00	\$40.00	\$10.43	\$10.00
\$0.613	\$30.00	\$40.00	\$11.16	\$10.00
\$0.630	\$30.00	\$40.00	\$11.47	\$15.00
\$0.743	\$30.00	\$40.00	\$13.52	\$20.00
\$0.763	\$30.00	\$40.00	\$13.89	\$20.00

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Pre-Merger
Accrued Benefit:**

**NW Ohio Plan
(Cont.)**

The effective dates and types of Rehabilitation Plan (“RP”) Schedules as adopted by the bargaining parties are:

Employer	Rehabilitation Plan Schedule
Brennan Trucking	Not yet elected, as of 1/1/2012
CVS	1% of contributions, effective 8/15/2010
Great Scot	1% of contributions, effective 9/19/2010
The Kroger Co.	Flat dollar approach, effective 8/15/2010
NEBA	Flat dollar approach effective 8/15/2010
Rite Aid	1% of contributions, effective 8/15/2010
Rite Price Foods	Not yet elected, as of 1/1/2012

**Pre-Transfer
Accrued Benefit:**

**Washington Meat
Plan**

The accrued benefit as of June 30, 2014 for Participants in the Prior Washington Meat Plan is calculated according to the following monthly benefit accrual formula.

- \$6.00 per year of Past Service earned prior to the Contribution Date, up to 25 years, plus
- \$5.00 per year of Future Service earned between July 1, 1958 and June 30, 1960, plus
- \$10.00 per year of Future Service earned between July 1, 1960 and June 30, 1967, plus
- 5.60% of the contributions received on the participant’s behalf from July 1, 1967 through September 30, 2004, plus
- 2.15% of the contributions received on the participant’s behalf from October 1, 2004 through October 31, 2007, plus
- 1.35% of the contributions received on the participant’s behalf from November 1, 2007 through June 30, 2014.

Benefits earned between July 1, 1967 and July 1, 1975 are increased by 30% and benefits earned between July 1, 2001 and July, 2004 are increased by 50%.

For contributions received from September 30, 2004 through October 31, 2007, 10/13 of contributions are credited toward benefit accruals.

For contributions received after October 31, 2007, 10/16 of contributions are credited toward benefit accruals.

Contributions attributable to contribution rate increases under the Washington Meat Rehabilitation Plan are not counted toward benefit accruals.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Pre-Transfer
Accrued Benefit:**

**Central Ohio
Retail Plan**

The accrued benefit as of December 31, 2014 for Participants in the prior Central Ohio Retail Plan is calculated according to the following monthly benefit accrual formula.

- \$29.50 multiplied by participant's years of Benefit Service earned prior to January 1, 2000, plus
- \$36.50 multiplied by participant's years of Benefit Service earned after December 31, 1999 and prior to January 1, 2004, plus
- \$29.50 multiplied by participant's years of Benefit Service earned after December 31, 2003 and prior to January 1, 2006, plus
- \$17.50 multiplied by participant's years of Benefit Service earned after December 31, 2005 and prior to January 1, 2010, plus
- \$13.50 multiplied by participant's years of Benefit Service earned after December 31, 2009 and prior to January 1, 2015.

For Participants hired after December 31, 2005, the accrued benefit is \$14.00 for Benefit Service earned before January 1, 2010 and \$10.00 for Benefit Service earned on and after January 1, 2010. These rates also apply to any Benefit Service earned after a rehire date after December 31, 2015.

**Pre-Transfer
Accrued Benefit:
Non-Food Plan**

The monthly accrued benefit as of December 31, 2015 for Participants in the Prior Non-Food Plan is equal to years of Credited Service multiplied by the applicable benefit rate in the chart below:

Recognized Cont. Rate	Full-Time Benefit Rate	Part-Time Benefit Rate
\$0.05	\$7.13	\$3.56
\$0.08	\$11.25	\$5.62
\$0.12	\$16.75	\$8.37
\$0.15	\$20.13	\$10.06
\$0.18	\$22.25	\$11.12
\$0.21	\$24.00	\$12.00
\$0.24	\$26.13	\$13.06
\$0.27	\$28.13	\$14.06
\$0.30	\$30.13	\$15.06
\$0.33	\$32.13	\$16.06
\$0.40	\$36.80	\$18.40

Note that in some cases, the recognized contribution rate in the chart above may be less than the bargained contribution rate.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Pre-Transfer
Accrued Benefit:
Midwest Plan**

The monthly accrued benefit as of June 30, 2016 for Participants in the Prior Midwest Plan is equal to the accrued benefit as of January 1, 2005 plus years of service after January 1, 2005 multiplied by the applicable pension rate in the chart below:

Base Hourly Cont. Rate	Pension Rate				
	----- Year -----				
	2005	2006	2007	2008-2010	2011+
\$0.17	\$10.00	\$10.00	\$10.00	\$4.00	\$2.00
\$0.22	\$12.00	\$12.00	\$12.00	\$6.00	\$3.00
\$0.27	\$14.00	\$14.00	\$14.00	\$8.00	\$4.00
\$0.32	\$16.00	\$16.00	\$16.00	\$16.50	\$5.00
\$0.37	\$18.00	\$18.00	\$18.00	\$16.50	\$7.00
\$0.42	\$20.00	\$20.00	\$20.00	\$16.75	\$9.00
\$0.47	\$22.00	\$22.00	\$22.00	\$18.00	\$11.00
\$0.52	\$48.00	\$48.00	\$48.00	\$20.00	\$13.00
\$0.57	\$53.00	\$53.00	\$53.00	\$22.00	\$15.00
\$0.62	\$53.00	\$53.00	\$53.00	\$24.00	\$16.00
\$0.67	-	\$53.00	\$53.00	\$48.00	\$32.00
\$0.72	-	-	\$53.00	\$53.00	\$35.00

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

***Pre-Transfer
Accrued Benefit:
SRT***

The monthly accrued benefit as of June 30, 2021 for Participants in the SRT is calculated according to the following monthly benefit accrual formula.

Retail Clerks:

- \$5.98 for each year of credited past service prior to the contribution date, plus
- 7.10% of contributions made on the participant's behalf until October 1, 2002, 6.34% from October 1, 2002 through August 31, 2003, and 3.00% (after reduction by any supplemental and Rehabilitation Plan contributions) beginning September 1, 2003.

The maximum number of years of credited past service for a participant is determined according to the effective date of coverage as follows:

Effective Date of Coverage	Maximum Credited Past Service
10/1/65 to 9/30/82	20 years
10/1/82 to 9/30/83	18 years
10/1/83 to 9/30/84	16 years
10/1/84 to 9/30/85	14 years
10/1/85 to 9/30/86	12 years
10/1/86 and later	10 years

Retail Drug:

- The monthly accrued benefit earned as of September 30, 2008 under the former Retail Drug Plan and 3.00% times 5/7ths of contributions made on the participant's behalf (after reduction by any supplemental and Rehabilitation Plan contributions) beginning October 1, 2008.

Washington Meat:

- The monthly accrued benefit earned as of June 30, 2014 under the former Washington Meat Plan (to the extent that such benefit was not transferred to the Consolidated Plan as of that date) and 3.00% of contributions made on the participant's behalf (after reduction by any supplemental and Rehabilitation Plan contributions) beginning July 1, 2014.
- Note that the monthly accrual rate was 1.35% of contributions from July 1, 2014 through the adoption of the Preferred Schedule of the Rehabilitation Plan.

Schedule MB, Line 6 (cont.)

Summary of Plan Provisions

Normal Retirement

In general, the Normal Retirement Date is the later of the attainment of age 65 or the fifth anniversary of participation in the Plan.

The Normal Retirement Date is different, however, with respect to certain benefits accrued under Prior Plans, as summarized below:

Prior Plan	Normal Retirement Date
Atlanta	<p>Subject to the exceptions below, for benefits accrued under the Atlanta Plan through the earlier of December 31, 2011 or the date of termination, the Normal Retirement Date is the later of age 65 or the fifth anniversary of participation:</p> <ul style="list-style-type: none"> • <u>6/30/2004 Frozen Benefit</u>: For benefits accrued as of June 30, 2004, the Normal Retirement Date is the later of age 62 or the fifth anniversary of participation. • <u>12/31/2012 Frozen Benefit</u>: (or the 12/31/2009 Frozen Benefit for Participants under the Default Schedule of the Atlanta Plan's Rehabilitation Plan): with respect to benefits accrued on or before December 31, 2007, the Normal Retirement Date is the later of age 63 or the fifth anniversary of participation (on or after January 1, 2008, the later of age 65 or the fifth anniversary of participation).
Central Ohio	<p>Normal Retirement Date is the later of age 65 or 5 years of vesting service. For benefits accrued as of March 14, 1984, the Normal Retirement Date is the later of age 60 or attainment of 10 years of vesting service.</p>
Indiana	<p>Subject to the exceptions below, the Normal Retirement Date is the later of age 65 or 5 years of participation:</p> <ul style="list-style-type: none"> • For Kroger, Grace Foods or Local 700 participants hired before May 1, 2004 and Wise Way employees hired before January 19, 2000: <ul style="list-style-type: none"> • Accrued benefit as of December 31, 2010: the later of age 60 or the fifth anniversary of participation. • Accrued benefit from January 1, 2011 through December 31, 2011: the later of age 62 or the fifth anniversary of participation.
Northwest Ohio	<p>Normal Retirement Date is the later of age 65 or 5 years of vesting service.</p>
Washington Meat	<p>Normal Retirement date is age 65 and the earlier of:</p> <ul style="list-style-type: none"> • 5 years of service (including at least 1 year of credited future service); or • 5 years of participation on or after age 65 (either as an active participant or inactive participant earning uncovered hours of employment).

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Normal Retirement
(cont.)**

Prior Plan	Normal Retirement Date
Central Ohio Retail	<p>If a Participant was employed by an Employer in a position covered by a CBA on or before December 31, 2005:</p> <ul style="list-style-type: none"> with respect to an accrued benefit as of December 31, 2009, the Normal Retirement Date is age 62. with respect to an accrued benefit earned after December 31, 2009, the Normal Retirement Date is age 65. <p>If a Participant was not employed by an Employer in a position covered by a CBA on or before December 31, 2005, the Normal Retirement Date is age 65 or the earlier of:</p> <ul style="list-style-type: none"> 10 years of participation; or the earlier of: <ul style="list-style-type: none"> 5 years of participation if all five years occurred after December 31, 1987 or 5 years of vesting service.
Midwest	<p>For benefits accrued on or after January 1, 2011, Normal Retirement Date is the later of age 65 or 5 years of participation.</p> <p>Accruals before January 1, 2011, Normal Retirement Date ("NRD") is determined as follows:</p> <ul style="list-style-type: none"> If Participant accrued 400 or more hours of Covered Employment in any calendar year after 1991 and does not receive any pension payments for a month prior to 3/1/94, NRD is the later of age 60 or 5 years of participation. If Participant accrued 400 or more hours of Covered Employment in any calendar year after 1987 and does not receive any pension payments for a month prior to 6/1/90, NRD is the later of age 62 or 10 years of Eligibility Service (or 5 years of Eligibility Service for Participants not covered by a CBA). If Participant does not satisfy (i) or (ii) above, NRD is the later of age 65 or 10 years of Eligibility Service (including at least 1 year of Eligibility Service after 1974). If Participant does not satisfy (i), (ii) or (iii) above, NRD is the later of age 65 or 5 years of participation, provided that Participant has not incurred a Break Year within such 5 year period.
Non-Food	<p>Normal Retirement Date is the later of age 65 or:</p> <ul style="list-style-type: none"> 5 years of Credited Service or 5 years of Vesting Service; or if Participant commences participation in the Plan within 5 years before age 65, 5 years of participation.
SRT	<p>Normal Retirement Date is the later of (1) age 65 and 5 years of Credited Service or (2) age 65 and 5 years of participation.</p>

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Normal Retirement
(cont.)**

The benefit accrued as of the Normal Retirement Date is actuarially increased to the extent that commencement is delayed past the Normal Retirement Date, provided the participant is not engaged in covered employment (“suspension of benefits”). Pre-Merger and Pre-Transfer benefit will be subject to the suspension rules of the prior plan. Suspension of benefits does not apply, however, to Pre-Merger Accrued Benefits under the Prior Atlanta Plan and Prior Indiana Plan.

Early Retirement

The accrued benefit earned after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date) may be received prior to the Normal Retirement Date following the later of attainment of age 55 and ten (10) years of Eligibility Service. The accrued benefit is actuarially reduced to the extent that the commencement date precedes the Normal Retirement Date. (Prior Plan provisions apply to the portion of the Post-Merger Benefit attributable to Non-Kroger Credited Service earned prior to the Transition Date.)

The accrued benefit earned on or before the Merger Date (or the Transfer Date, if applicable) may be payable prior to the Normal Retirement Date under the provisions of the applicable Prior Plan, as summarized below:

Prior Plan	Early Retirement Provisions
Atlanta	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and ten (10) years of Eligibility Service. The benefit payable is the greatest of the following three amounts: <ul style="list-style-type: none"> <u>6/30/2004 Frozen Benefit</u>: The accrued benefit as of June 30, 2004, reduced by 0.47619% per month that the commencement date precedes the Normal Retirement Date (age 62). <u>12/31/2012 Frozen Benefit</u>: The accrued benefit as of December 31, 2012, reduced by 0.47619% per month that the commencement date precedes age 63 (for the portion accrued as of December 31, 2009) and actuarially reduced to the extent that the commencement date precedes age 65 (for the portion accrued from January 1, 2010 through December 31, 2012). <u>Total Service Benefit</u>: The total service accrued benefit, actuarially reduced to the extent that the commencement date precedes the Normal Retirement Date (age 65).



Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Early Retirement
(cont.)**

Prior Plan	Early Retirement Provisions
Central Ohio	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and ten (10) years of Vesting Service. For participants who were either (1) in covered employment on January 1, 2012 or (2) in covered employment on or after January 31, 2010 and retired and commenced benefits on or after February 1, 2010, the benefit payable is the sum of: <ul style="list-style-type: none"> The accrued benefit as of March 14, 1984 actuarially reduced to the extent the commencement date precedes the Normal Retirement Date (age 60 with 10 years of vesting service), and The accrued benefit after March 14, 1984 reduced by 1/2% per month that the commencement date precedes the Normal Retirement Date (age 65). For other participants, the benefit payable is the greater of: <ul style="list-style-type: none"> The accrued benefit as of March 14, 1984 actuarially reduced to the extent the commencement date precedes age 60, or The total service accrued benefit reduced by 1/2% per month that the commencement date precedes age 65.
Indiana	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and five (5) years of Eligibility Service. The accrued benefit is actuarially reduced to the extent the commencement date precedes the Normal Retirement Date(s).
NW Ohio	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and five (5) years of Vesting Service (including at least 500 hours of Covered Employment after age 50 ½). The accrued benefit is reduced by 1/2% per month that the commencement date precedes the Normal Retirement Date (age 65).
Washington Meat	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and five (5) years of Credited Service (including at least 1 year of Credited Future Service). The accrued benefit is actuarially reduced to the extent the commencement date precedes the Normal Retirement Date (age 65). "Rule of 85": No reduction for early retirement applies to the accrued benefit as of July 1, 2010 for participants retiring from active service with age plus service of at least 85.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Early Retirement
(cont.)**

Prior Plan	Early Retirement Provisions
Central Ohio Retail	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and ten (10) years of Vesting Service (or 5 years of Vesting Service prior to January 1, 2006 in a position covered by a CBA requiring contributions to the Plan). The accrued benefit as of December 31, 2009 reduced by 1/4% per month that the commencement date precedes age 62 plus the accrued benefit from January 1, 2010 through December 31, 2014 reduced by 1/2% per month that the commencement date precedes age 65.
Non-Food	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and fifteen (15) years of Benefit Service. <ul style="list-style-type: none"> The accrued benefit is reduced by ½ of 1% for each month the commencement date precedes Age 60. Eligibility following the later of attainment of age 60 and ten (10) years of Benefit Service. <ul style="list-style-type: none"> The accrued benefit is without reduction for commencement prior to Normal Retirement Date.
Midwest	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and ten (10) years of Eligibility Service. The age requirement is age 54 if the Participant has 400 hours of covered employment during the calendar year in which the Participant reaches his or her 54th birthday. <ul style="list-style-type: none"> For benefits earned prior to January 1, 2011, the accrued benefit is reduced 1/3rd of 1% for each full month between the commencement date and the Normal Retirement Date. For benefits earned after December 31, 2010, the accrued benefit is actuarially reduced from age 62.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Early Retirement
(cont.)**

Prior Plan	Early Retirement Provisions
SRT	<ul style="list-style-type: none"> • Eligibility following the later of attainment of age 55 and five years of Credited Service. <ul style="list-style-type: none"> • <i>Standard Reduced Pension.</i> For those participants retiring from active service having never been an inactive vested participant, or have returned to active service to work at least 750 hours for five consecutive years, the benefit is reduced 1/2 of 1% for each month retirement age is younger than age 63 and 1/3 of 1% for each month retirement age is younger than age 60. • <i>Modified Reduced Pension.</i> For those participants retiring from active service after having been an inactive vested participant, and returned to active service to work at least 750 hours in greater than one but less than five consecutive years, the benefit is reduced 2/3 of 1% for each month retirement age is younger than age 65 and 5/12 of 1% for each month retirement age is younger than age 60. • <i>Unreduced Retail Drug Benefit.</i> Retail Drug participants can retire at any age with 30 years of Credited Service. This applies to the benefit earned prior to September 30, 2008. • <i>Former Retail Drug Participants.</i> For Retail Drug participants, the benefit will not be less than the benefit earned as of September 30, 2008, reduced using early retirement reductions applicable in the former Retail Drug Plan. • <i>Former Washington Meat Plan Participants.</i> For former Washington Meat plan participants, the early retirement benefit for the accrued benefit as of June 30, 2014 (to the extent that such benefit was not transferred to the Consolidated Plan as of that date), is based on the applicable early retirement factors available in that plan. Active members, who have not incurred a break-in-service, are covered under the Preferred Schedule of the Rehabilitation Plan, and for those who qualify for the Washington Meat Rule of 85, the early retirement benefit for the accrued benefit as of June 30, 2014 (to the extent that such benefit was not transferred to the Consolidated Plan as of that date) cannot be less than the unreduced accrued benefit as of July 1, 2010. • <i>Unreduced Retail Clerks Benefit.</i> Retail Clerks who retired from active service prior to the later of January 1, 2017 and the date they became covered under a bargaining agreement that adopted the 2016 Rehabilitation Plan, were able to receive their accrued benefit as of August 31, 2003 without reduction

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Disability Retirement

The accrued benefit earned after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date) is payable as a disability benefit following the completion of at least twenty (10) years of Eligibility Service and termination of employment for reason of total and permanent disability as determined by the Social Security Administration. Note that eligibility prior to January 1, 2022 required at least twenty (20) years of Eligibility Service. (Prior Plan provisions apply to the portion of the Post-Merger Benefit attributable to Non-Kroger Credited Service earned prior to the Transition Date.)

The accrued benefit earned on or before the Merger Date (or the Transfer Date, if applicable) is payable as a disability benefit under the provisions of the applicable Prior Plan, as summarized below:

Prior Plan	Disability Retirement Provisions
Atlanta	<ul style="list-style-type: none"> Eligibility following the completion of ten (10) years of Eligibility Service, termination of employment for reason of total and permanent disability, and covered under the Preferred Schedule of the Rehabilitation Plan. Note that eligibility prior to January 1, 2022 required at least fifteen (15) years of Eligibility Service. The disability benefit is the accrued benefit without reduction for commencement prior to the Normal Retirement Date(s).
Central Ohio	<ul style="list-style-type: none"> No disability benefit is available for commencements on or after January 1, 2010.
Indiana	<ul style="list-style-type: none"> No disability benefit is available for commencements on or after January 1, 2009.
NW Ohio	<ul style="list-style-type: none"> No disability benefit is available for commencements on or after January 1, 2010.
Washington Meat	<ul style="list-style-type: none"> Eligibility following the completion of five (5) years of Credited Service (at least one of which is Credited Future Service), earned in either of the two Plan Years before the Plan Year of the Participant's disability, and termination of employment for reason of total disability. The disability benefit is the accrued benefit without reduction for commencement prior to the Normal Retirement Date.
Central Ohio Retail	<ul style="list-style-type: none"> No disability benefit is available for commencements on or after January 1, 2010.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Disability Retirement (cont.)	Prior Plan	Disability Retirement Provisions
	Non-Food	<ul style="list-style-type: none"> Eligibility following the completion of ten (10) years of Credited Service and having incurred a Disability as determined by SSA prior to the date the participant terminated covered employment. The disability benefit is the accrued benefit without reduction for commencement prior to the Normal Retirement Date
	Midwest	<ul style="list-style-type: none"> Eligibility following the completion of ten (10) years of Eligibility Service (with a partial year of Credited Service in 2008 or later or worked at least one Hour of Service in 2009 or later), and termination of employment due to Disability as determined by SSA or the Trustees from which the participant has suffered for at least 6 months. The disability benefit is the accrued benefit without reduction for commencement prior to the Normal Retirement Date
	SRT	<ul style="list-style-type: none"> Eligibility following the completion of five (5) years of Credited Service, including at least one year of Future Service, at least one year of Credited Service in the two consecutive plan years preceding the date of disability, and total and permanent disability while an active participant. The disability benefit is equal to the early retirement benefit with additional reductions of 1/3 of 1% for each month retirement age is younger than age 55. The benefit payable after reduction cannot be less than 30% of the accrued benefit amount.



Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Terminated Vested Retirement

The accrued benefit earned after the Merger Date (or, if applicable, the Transfer Date or Bargaining Unit Entry Date) may be received prior to the Normal Retirement Date under the same benefit provisions as for early retirement for participants with five (5) years of Eligibility Service who terminate employment prior to age 55. (Prior Plan provisions apply to the portion of the Post-Merger Benefit attributable to Non-Kroger Credited Service earned prior to the Transition Date.)

The accrued benefit earned on or before the Merger Date (or Transfer Date, if applicable) may be payable prior to the Normal Retirement Date(s) to a vested Participant who is not eligible for an early retirement benefit or disability retirement benefit under the provisions of the applicable Prior Plan, as summarized below:

Prior Plan	Terminated Vested Retirement Provisions
Atlanta	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and five (5) years of Eligibility Service. The benefit payable is the greater of the following two amounts: <ul style="list-style-type: none"> <u>6/30/2004 Frozen Benefit</u>: The accrued benefit as of June 30, 2004, actuarially reduced to the extent that the commencement age precedes age 62 (for the “Frozen Amount,” the portion accrued through December 31, 2001) or age 65 (for the “Current Amount,” the portion accrued from January 1, 2002 through June 30, 2004). <u>Total Service Benefit</u>: The total service accrued benefit, actuarially reduced to the extent that the commencement date precedes the Normal Retirement Date (age 65).
Central Ohio	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and ten (10) years of Vesting Service. The benefit payable is the greater of the following two amounts: <ul style="list-style-type: none"> The accrued benefit as of March 14, 1984 actuarially reduced to the extent the commencement date precedes age 60, or The total service accrued benefit reduced by 1/2% per month that the commencement date precedes age 65.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Terminated Vested Retirement (cont.)

Prior Plan	Terminated Vested Retirement Provisions
Indiana	<ul style="list-style-type: none"> Eligibility following the later of attainment of age 55 and five (5) years of Eligibility Service. The benefit payable is the greater of the following two amounts: <ul style="list-style-type: none"> <u>6/30/2004 Frozen Benefit</u>: The accrued benefit as of June 30, 2004, actuarially reduced to the extent that the commencement age precedes age 60 (only available to Participants hired prior to April 30, 2004). <u>Total Service Benefit</u>: The total service accrued benefit, actuarially reduced to the extent that the commencement age precedes age 65.
NW Ohio	<ul style="list-style-type: none"> The benefit payable under the same provisions as for early retirement for participants with ten (10) years of Eligibility Service who terminate employment prior to age 55.
Washington Meat	<ul style="list-style-type: none"> The benefit payable under the same provisions as for early retirement for participants with five (5) years of Eligibility Service who terminate employment prior to age 55.
Central Ohio Retail	<ul style="list-style-type: none"> The benefit payable under the same provisions as for early retirement for participants with five (5) years of Eligibility Service who terminate employment prior to age 55.
Non-Food	<ul style="list-style-type: none"> The benefit payable under the same provisions as for normal retirement for participants with more than five (5), but less than ten (10) years of Credited Service, who terminate employment prior to age 65.
Midwest	<ul style="list-style-type: none"> The benefit payable under the same provisions as for early retirement for participants with five (5), but less than ten (10) years of Eligibility Service who terminate employment prior to age 55. <ul style="list-style-type: none"> Accruals on or after January 1, 2011 are actuarially reduced from age 65. For terminated vested participants as of March 28, 2010 with a Normal Retirement Age of 60, 62, or 65, the benefit will be actuarially reduced from Normal Retirement Age.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

<i>Terminated Vested Retirement (cont.)</i>	<div>Prior Plan</div> <div>Terminated Vested Retirement Provisions</div>
	<div>SRT</div> <ul style="list-style-type: none"> Eligibility at age 65 with five (5) years of Credit Service, with at least one year of Future Service. For Former Washington Meat plan participants, early retirement eligibility is applicable for the benefit as of June 30, 2014 (to the extent that such benefit was not transferred to the Consolidated Plan as of that date), based on provisions available in that plan. The benefit is payable under the same provisions as normal retirement. For former Washington Meat plan participants, the early retirement benefit applicable to the accrued benefit as of the June 30, 2014 (to the extent that such benefit was not transferred to the Consolidated Plan as of that date), is based on actuarial equivalence factors using the Washington Meat plan’s definition of actuarial equivalence (UP84, 7%) from age 65.
<i>Variable Benefit Adjustment</i>	<p>SRT Retail Clerk Participants that did not incur a one-year break in service in a plan year that begins on or after October 1, 2010, and who retired prior to the date their bargaining unit adopts the 2016 Rehabilitation Plan, will have their pension payment annually adjusted.</p> <p>Pension payments are to be adjusted annually to reflect increases (or decreases) in the Bureau of Labor Statistics Consumer Price Index. The maximum cumulative adjustment is limited to 2% per year (increase or decrease) from the date of retirement. The annual adjustments are only applicable to the benefit earned through August 31, 2003. Benefits accrued on or after September 1, 2003 are not subject to adjustment.</p>
<i>Pre-Retirement Surviving Spouse Annuity</i>	<p>The entire accrued benefit is payable as a qualified pre-retirement survivor annuity (QPSA) in the event of the pre-retirement death of a Participant who is vested under the Plan.</p> <p>The amount of the pre-retirement survivor annuity is 50% of the benefit the Participant would have received if he or she had elected a 50% joint and survivor annuity with payments beginning at the time he or she would have attained age 55 (or his earliest commencement age). The annuity is payable for the lifetime of the surviving spouse.</p>

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

***Pre-Retirement
Death Benefit***

For a Participant in the Prior Atlanta Plan, the benefit earned on or before the Merger Date (or Transfer Date, if applicable) will be payable as a Pre-Retirement Death Benefit (rather than as a Pre-Retirement Surviving Spouse Annuity) in the event of the pre-retirement death of the Participant, provided the Participant had at least ten (10) years of Eligibility Service and recent covered employment prior to death.

The amount of the Pre-Retirement Death Benefit is 50% of the accrued benefit as of the date of death, payable immediately for the lifetime of the designated beneficiary. There is no reduction for commencement prior to Normal Retirement Date(s) or for survivor coverage.

If a Participant in the Prior Atlanta Plan is not eligible for a Pre-Retirement Death Benefit, the Pre-Merger Accrued Benefit is payable as a Pre-Retirement Surviving Spouse Annuity, as described above.

For a Participant in the Prior Midwest Plan, the benefit earned on or before the Transfer Date will be increased to 50% of the normal pension accrued (actuarially reduced if the spouse is more than 5 years younger than the participant) and payable immediately after the participant's death, if the participant dies (a) within 3 years following the last year in which he or she had earned credited service or (b) prior to Normal Retirement Age while receiving a disability pension.

***Post-Retirement
Death Benefit***

For a Participant in the Prior Non-Food Plan, a lump sum of \$2,500 (\$1,500 if the majority of service was as a part-time employee) is payable to the designated beneficiary. While the Prior Non-Food Plan is in critical status, this benefit is payable as a temporary annuity.

For a Participant in the Prior Midwest Plan, a lump sum of \$1,500 is payable to the designated beneficiary. While the Prior Midwest Plan is in critical status, this benefit is payable as a temporary annuity.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Optional Forms of Payment

For benefits commencing on or after January 1, 2012, the following optional forms of payment are available:

- Single life annuity (normal form for unmarried participants)
- 50% joint and survivor annuity (normal form for married participants)
- 66 2/3% joint and survivor annuity
- 75% joint and survivor annuity
- 100% joint and survivor annuity
- Level income option, combined with any of the options above

The entire accrued benefit (accrued before and after the Merger Date, before and after the applicable Transfer Date, or after the applicable Bargaining Unit Entry Date) is payable under the elected option. In general, non-spousal beneficiaries may be designated for joint and survivor annuities for the entire accrued benefit.

For a Participant with a Pre-Merger Accrued Benefit in the Prior Central Ohio Plan, pop-up coverage may be elected for the Pre-Merger Accrued Benefit in conjunction with the 50% joint and survivor annuity, provided the designated beneficiary is the spouse.

For a Participant with a Pre-Transfer Accrued Benefit in the Prior Non-Food Plan, the normal form of payment for the Pre-Transfer Accrued Benefit is a life annuity with 60 monthly payments guaranteed.

Participants with a Pre-Transfer Accrued Benefit in the Prior Non-Food Plan or Prior Midwest Plan are not eligible for the level income option until the respective prior plan emerges from critical status.

Participants with a Pre-Transfer Accrued Benefit in the SRT are eligible for the forms of payment available in the SRT plan prior to the transfer. This does not include the level income option.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Actuarial Equivalence

For the benefit earned after the Merger Date (or if applicable, the Transfer Date or Bargaining Unit Entry Date Transfer Date), actuarial equivalence for non-disabled participants is determined based on the RP-2000 Healthy Annuitant Mortality Tables (weighted 50% male and 50% female) and an interest rate of 7.50%.

The following are the assumptions used to determine actuarial equivalence for the benefit earned on or before the Merger Date (as well as the portion of the Post-Merger Benefit attributable to Non-Kroger Credited Service earned prior to the Transition Date, if applicable):

Prior Plan	Actuarial Equivalence
Atlanta	<ul style="list-style-type: none"> For purposes of determining reductions for early retirement, the 1994 Group Annuity Reserving Mortality Table (weighted 50% male and 50% female) and an interest rate of 7.50% per year. For purposes of determining adjustments for optional forms of payment for a healthy life, the 1984 Unisex Pensioner Mortality Table (rates set back 2 years) and an interest rate of 6.00% per year. For purposes of determining adjustments for optional forms of payment for a disabled life, the 1965 Railroad Workers Mortality Table and an interest rate of 6% per year.
Central Ohio	<ul style="list-style-type: none"> Formula (non-actuarial) factors.
Indiana	<ul style="list-style-type: none"> For purposes of determining reductions for early retirement or increases for late retirement, the 1983 Group Annuity Mortality Tables (weighed 50% male and 50% female) and an interest rate of 7.00% per year. For purposes of determining adjustments for optional forms of payment, the Applicable Mortality Table and Applicable Interest Rate (as specified under section 417(e)(3) of the Internal Revenue Code).
NW Ohio	<ul style="list-style-type: none"> The 1994 Unisex Pension Mortality Table (rates set back 2 years for participants and 1 year for beneficiaries) and an interest rate of 5.50% (or 7.00% if that provides a greater benefit).
Washington Meat	<ul style="list-style-type: none"> The UP-1984 Non-Insured Pension Mortality Table and an interest rate of 7.00%.



Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

**Actuarial Equivalence
(cont.)**

Prior Plan	Actuarial Equivalence
Central Ohio Retail	<ul style="list-style-type: none"> The UP-1984 Non-Insured Pension Mortality Table (reflecting a one-year set forward for employees and a four-year setback for beneficiaries) and an interest rate of 6.00%.
Non-Food	<ul style="list-style-type: none"> The UP-1984 Non-Insured Pension Mortality Table (rates set back 3 years for beneficiaries) and an interest rate of 6.00% per year.
Midwest	<ul style="list-style-type: none"> For purposes of determining reductions for early retirement, the 1994 Group Annuity Mortality Table with a 50%/50% male/female weighing and an interest rate of 7.50%. For purposes of determining increases for late retirement, the 1984 Unisex Pensioner Mortality Table (rates set back 2 years) and an interest rate of 6.00% per year. For purposes of determining adjustments for optional forms of payment, the 1971 Group Annuity Mortality Table (without margins), with an allowance for mortality improvements to 1976.
SRT	<ul style="list-style-type: none"> For purposes of determining increases for late retirement, the applicable mortality table provided for in IRS Revenue Ruling 2001-62 and an interest rate of 5.00%.

As required under Section 417(e)(3) of the Internal Revenue Code, the amount of any level income annuity must not be less than the amount determined based on the Applicable Mortality Table and Applicable Interest Rate.

Schedule MB, Line 6 (cont.)
Summary of Plan Provisions

Changes in Plan Provisions

There were changes to the plan provisions used to determine the actuarial accrued liability and normal cost from those used in the actuarial valuation as of January 1, 2021, including:

- Effective June 30, 2021, certain assets and liabilities relating to Kroger participants who were previously covered under the SRT were transferred into the Consolidated Plan. Active Kroger employees who were previously covered under the SRT do not earn future benefits under the Consolidated Plan
 - Effective January 1, 2022, the service criterion for Disability Retirement eligibility was changed to 10 years of Eligibility Service for Post-Merger/Post-Transfer accrued benefits and Pre-Merger accrued benefits for the Atlanta Plan
-

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

(b)		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares			(d)		(e)	
(a)	Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	Cost	Current Value	
Short-term investments								
	CASH HELD AT FUND	Short-term investments	N/A	N/A	12	\$ 12	\$ 12	
	WELLS FARGO CASH COLLATERAL	Short-term investments	N/A	N/A	768,000	768,000	768,000	
	TBA CASH COLL JP MORGAN	Short-term investments	N/A	N/A	253,000	253,000	253,000	
	CASH COLLATERAL LCH CCP WELLS	Short-term investments	N/A	N/A	158,000	158,000	158,000	
	CASH COLLATERAL ICE CCP WELLS	Short-term investments	N/A	N/A	247,000	247,000	247,000	
	AUD (AUSTRALIAN DOLLARS)	Short-term investments	N/A	N/A	13,758	11,138	9,330	
	GBP (GREAT BRITISH POUNDS)	Short-term investments	N/A	N/A	88,669	108,305	106,660	
	GBP CURRENCY AT BROKER	Short-term investments	N/A	N/A	15,653	18,965	18,829	
	JPY (JAPANESE YEN)	Short-term investments	N/A	N/A	3,788,944	27,500	28,716	
	JPY CURRENCY AT BROKER	Short-term investments	N/A	N/A	95	1	1	
	ILS (ISRAELI SHEKEL)	Short-term investments	N/A	N/A	343	101	97	
	MXN (MEXICAN PESO)	Short-term investments	N/A	N/A	636	27	33	
	CAD (CANADIAN DOLLARS)	Short-term investments	N/A	N/A	90,147	66,257	66,532	
	CAD CURRENCY AT BROKER	Short-term investments	N/A	N/A	10,191	7,581	7,521	
	EUR (EURO)	Short-term investments	N/A	N/A	23,833	25,269	25,436	
	EUR CURRENCY AT BROKER	Short-term investments	N/A	N/A	16,174	17,090	17,262	
	SWAP COLLATERAL WITH GOLDMAN	Short-term investments	N/A	N/A	2,770,000	2,770,000	2,770,000	
	SWAP COLLATERAL WITH JP MORGAN	Short-term investments	N/A	N/A	13,380,000	13,380,000	13,380,000	
	EUR (EURO)	Short-term investments	N/A	N/A	1	1	1	
	GBP (GREAT BRITISH POUNDS)	Short-term investments	N/A	N/A	16,860	20,281	20,281	
	BNY MELLON CASH RESERVE	Short-term investments	N/A	N/A	1,924,187	1,924,187	1,924,187	
	TWD (TAIWAN DOLLAR)	Short-term investments	N/A	N/A	101,014,967	3,323,995	3,286,589	
	EUR (EURO)	Short-term investments	N/A	N/A	91,168	106,196	97,299	
	CHF (SWISS FRANC)	Short-term investments	N/A	N/A	(46)	(48)	(50)	
	GBP (GREAT BRITISH POUNDS)	Short-term investments	N/A	N/A	1	1	1	
	EUR (EURO)	Short-term investments	N/A	N/A	1	1	1	
	AUD (AUSTRALIAN DOLLARS)	Short-term investments	N/A	N/A	1	-	-	
	CHF (SWISS FRANC)	Short-term investments	N/A	N/A	(33)	(35)	(35)	
	GBP (GREAT BRITISH POUNDS)	Short-term investments	N/A	N/A	7	8	9	
	HKD (HONG KONG DOLLARS)	Short-term investments	N/A	N/A	130,105	16,574	16,670	
	JPY (JAPANESE YEN)	Short-term investments	N/A	N/A	1,975,451	14,830	14,972	
	ZAR (SOUTH AFRICAN RAND)	Short-term investments	N/A	N/A	12	1	1	
	SEK (SWEDISH KRONA)	Short-term investments	N/A	N/A	650,174	52,054	62,400	
	EUR (EURO)	Short-term investments	N/A	N/A	28,645	28,564	30,572	
	CHF (SWISS FRANC)	Short-term investments	N/A	N/A	8,034	8,219	8,684	
	DKK (DANISH KRONER)	Short-term investments	N/A	N/A	58,417	8,761	8,884	
	EB TEMP INV FD	Short-term investments	N/A	N/A	68,342,051	68,342,051	68,342,051	
	JPM LIQUIDITY FUNDS	Short-term investments	N/A	N/A	957	953	957	
	Total - short-term investments					91,704,840	91,669,403	
Equity securities								
	ADOBE INC	Equity securities	N/A	N/A	19,000	679,250	6,394,070	
	ADVANCED MICRO DEVICES INC	Equity securities	N/A	N/A	103,151	5,944,405	6,681,090	
	ADYEN NV	Equity securities	N/A	N/A	1,401	1,988,681	1,926,438	
	AIA GROUP LTD	Equity securities	N/A	N/A	579,400	2,746,241	6,443,593	
	AIA GROUP LTD	Equity securities	N/A	N/A	345,800	3,799,300	3,845,693	
	AIRBNB INC	Equity securities	N/A	N/A	25,970	4,060,524	2,220,435	
	ALIMENTATION COUCHE-TARD INC	Equity securities	N/A	N/A	141,500	3,598,558	6,213,698	
	ALPHABET INC	Equity securities	N/A	N/A	71,320	1,259,046	6,328,224	
	ALPHABET INC	Equity securities	N/A	N/A	52,284	3,474,671	4,613,017	
	A-MARK PRECIOUS METALS INC	Equity securities	N/A	N/A	2,388	5,873	82,935	
	AMAZON.COM INC	Equity securities	N/A	N/A	16,274	1,690,802	1,367,016	
	AMPHENOL CORP	Equity securities	N/A	N/A	94,800	1,467,030	7,218,072	
	APTIV PLC	Equity securities	N/A	N/A	16,547	1,744,409	1,541,022	
	ARCELX INC	Equity securities	N/A	N/A	5,731	184,137	177,546	
	ARISTA NETWORKS INC	Equity securities	N/A	N/A	20,178	1,536,231	2,448,600	
	ASTRAZENECA PLC	Equity securities	N/A	N/A	41,200	3,753,083	5,559,582	
	ATLASSIAN CORP	Equity securities	N/A	N/A	28,039	4,889,468	3,608,059	
	AUTOMATIC DATA PROCESSING INC	Equity securities	N/A	N/A	36,800	3,204,513	8,790,048	
	AVEO PHARMACEUTICALS INC	Equity securities	N/A	N/A	7,442	109,621	111,258	
	BANCO BILBAO VIZCAYA ARGENTARI	Equity securities	N/A	N/A	150,990	881,563	907,886	
	BIONTECH SE	Equity securities	N/A	N/A	12,789	2,081,519	1,921,164	
	BOOKING HOLDINGS INC	Equity securities	N/A	N/A	2,590	4,976,883	5,219,575	
	BOSTON SCIENTIFIC CORP	Equity securities	N/A	N/A	153,310	5,244,335	7,093,654	
	CANADIAN NATIONAL RAILWAY CO	Equity securities	N/A	N/A	50,000	5,699,076	5,935,274	
	CCF HLDGS LLC WARRANT	Equity securities	N/A	N/A	242,613	-	26,687	
	CCF HOLDINGS LLC	Equity securities	N/A	N/A	653,501	200,309	182,980	
	CCF HOLDINGS LLC CLASS M	Equity securities	N/A	N/A	146,660	-	41,065	
	CHARLES SCHWAB CORP/THE	Equity securities	N/A	N/A	63,898	4,089,409	5,320,147	
	CHIPOTLE MEXICAN GRILL INC	Equity securities	N/A	N/A	2,450	3,397,078	3,399,351	
	CIE FINANCIERE RICHEMONT SA	Equity securities	N/A	N/A	12,214	1,588,571	1,582,856	
	CISCO SYSTEMS INC	Equity securities	N/A	N/A	121,500	2,983,727	5,788,260	
	CNH INDUSTRIAL NV	Equity securities	N/A	N/A	301,496	4,489,156	4,815,312	
	COGNEX CORP	Equity securities	N/A	N/A	48,700	2,647,264	2,294,257	
	COGNIZANT TECHNOLOGY SOLUTIONS	Equity securities	N/A	N/A	83,100	5,160,718	4,752,489	
	COGNYTE SOFTWARE LTD	Equity securities	N/A	N/A	90	1,588	280	
	COMPASS GROUP PLC	Equity securities	N/A	N/A	265,500	5,068,595	6,123,919	
	COSTAR GROUP INC	Equity securities	N/A	N/A	15,404	1,250,889	1,190,421	
	COSTCO WHOLESALE CORP	Equity securities	N/A	N/A	5,200	2,619,249	2,373,800	
	CSL LTD	Equity securities	N/A	N/A	31,200	1,753,225	6,088,507	
	DANAHER CORP	Equity securities	N/A	N/A	16,755	2,934,856	4,447,112	
	DASSAULT SYST SHS	Equity securities	N/A	N/A	86,500	1,601,227	3,092,162	
	DAY ONE BIOPHARMACEUTICALS INC	Equity securities	N/A	N/A	14,320	284,531	308,166	
	EDWARDS LIFESCIENCES CORP	Equity securities	N/A	N/A	82,700	2,811,696	6,170,247	
	EXPERIAN PLC	Equity securities	N/A	N/A	108,400	2,043,631	3,667,993	
	FASTENAL CO	Equity securities	N/A	N/A	142,200	3,462,666	6,728,904	
	FORTINET INC	Equity securities	N/A	N/A	86,400	2,900,823	4,224,096	
	GENMAB A/S	Equity securities	N/A	N/A	4,177	938,962	1,763,034	
	HEXAGON AB	Equity securities	N/A	N/A	302,151	2,555,110	3,160,848	
	HOYA CORP	Equity securities	N/A	N/A	25,100	2,355,879	2,416,882	
	ILLUMINA INC	Equity securities	N/A	N/A	10,000	2,499,855	2,022,000	
	INDUSTRIA DE DISENO TEXTIL SA	Equity securities	N/A	N/A	154,500	4,507,787	4,097,520	
	INGERSOLL RAND INC	Equity securities	N/A	N/A	61,954	3,097,995	3,237,097	
	INTUIT INC	Equity securities	N/A	N/A	2,520	976,870	980,834	
	INTUITIVE SURGICAL INC	Equity securities	N/A	N/A	25,211	1,117,222	6,689,739	
	JARDINE MATHESON HOLDINGS LTD	Equity securities	N/A	N/A	52,900	3,435,846	2,692,610	
	JOHNSON & JOHNSON	Equity securities	N/A	N/A	36,200	3,808,932	6,394,730	
	JPMORGAN CHASE & CO	Equity securities	N/A	N/A	4,156	-	557,320	
	KEYENCE CORP	Equity securities	N/A	N/A	17,500	1,543,237	6,819,887	
	KEYENCE CORP	Equity securities	N/A	N/A	10,300	3,573,855	4,013,990	
	KONE OYJ	Equity securities	N/A	N/A	50,500	2,288,279	2,603,183	

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares				(d) (e)	
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	Cost	Current Value
	LINDE PLC	Equity securities	N/A	N/A	22,000	\$ 2,405,206	\$ 7,175,960
	LONDON STOCK EXCHANGE GROUP PL	Equity securities	N/A	N/A	38,731	3,266,505	3,324,628
	LONZA GROUP AG	Equity securities	N/A	N/A	11,684	4,474,907	5,722,028
	L'OREAL SA	Equity securities	N/A	N/A	15,100	2,059,176	5,376,122
	LOWE'S COS INC	Equity securities	N/A	N/A	10,251	1,116,620	2,042,409
	LULULEMON ATHLETICA INC	Equity securities	N/A	N/A	11,902	4,017,664	3,813,163
	LYNN HENNESSY LOUIS VUITT	Equity securities	N/A	N/A	11,600	2,079,055	8,417,230
	MASTERCARD INC	Equity securities	N/A	N/A	23,800	1,141,448	8,275,974
	MICROSOFT CORP	Equity securities	N/A	N/A	43,300	1,199,454	10,384,206
	NESTLE SA	Equity securities	N/A	N/A	50,300	4,349,815	5,824,840
	NETFLIX INC	Equity securities	N/A	N/A	5,408	1,599,546	1,594,711
	NEXTERA ENERGY INC	Equity securities	N/A	N/A	97,186	6,441,987	8,124,750
	NIKE INC	Equity securities	N/A	N/A	54,100	1,326,532	6,330,241
	NOVO NORDISK A/S	Equity securities	N/A	N/A	82,600	2,875,383	11,119,470
	NOVO NORDISK A/S	Equity securities	N/A	N/A	43,749	4,680,082	5,889,415
	NU HOLDINGS LTD/CAYMAN ISLANDS	Equity securities	N/A	N/A	388,085	2,471,833	1,579,506
	ON SEMICONDUCTOR CORP	Equity securities	N/A	N/A	33,538	3,225,141	3,339,165
	PAYCHEX INC	Equity securities	N/A	N/A	49,700	5,631,993	5,743,332
	PROGRESSIVE CORP/THE	Equity securities	N/A	N/A	34,440	3,851,384	4,493,154
	PRUDENTIAL PLC	Equity securities	N/A	N/A	375,000	7,447,823	5,086,012
	ROBINHOOD MARKETS INC	Equity securities	N/A	N/A	16,000	278,050	130,240
	ROCHE HOLDING AG	Equity securities	N/A	N/A	16,268	4,045,304	5,107,927
	S&P GLOBAL INC	Equity securities	N/A	N/A	2,385	411,340	798,832
	SGS SA	Equity securities	N/A	N/A	950	2,137,118	2,207,631
	SHIN-ETSU CHEMICAL CO LTD	Equity securities	N/A	N/A	45,400	2,994,700	5,582,742
	SITE CENTERS CORP	Equity securities	N/A	N/A	7	75	76
	SMC CORP	Equity securities	N/A	N/A	7,000	2,192,031	2,948,653
	STRYKER CORP	Equity securities	N/A	N/A	26,100	2,110,822	6,381,189
	SVB FINANCIAL GROUP	Equity securities	N/A	N/A	7,533	2,621,775	1,733,645
	TAIWAN SEMICONDUCTOR MANUFACTU	Equity securities	N/A	N/A	86,311	1,456,930	6,429,306
	TECHTRONIC INDUSTRIES CO LTD	Equity securities	N/A	N/A	704,500	5,530,194	7,861,927
	TELEFONAKTIEBOLAGET LM ERICSSO	Equity securities	N/A	N/A	455,162	4,616,115	2,660,336
	TESLA INC	Equity securities	N/A	N/A	4,349	1,228,725	535,710
	TEXAS INSTRUMENTS INC	Equity securities	N/A	N/A	33,100	3,729,220	5,468,782
	TJX COS INC/THE	Equity securities	N/A	N/A	90,400	1,952,854	7,195,840
	UBS GROUP AG	Equity securities	N/A	N/A	239,925	3,700,560	4,461,640
	VEEVA SYSTEMS INC	Equity securities	N/A	N/A	50,500	9,675,308	8,149,690
	VERINT SYSTEMS INC	Equity securities	N/A	N/A	90	2,745	3,265
	VESTAS WIND SYSTEMS A/S	Equity securities	N/A	N/A	99,260	2,252,294	2,879,001
	WALT DISNEY CO/THE	Equity securities	N/A	N/A	39,500	4,583,973	3,431,760
	WATERS CORP	Equity securities	N/A	N/A	19,200	3,953,633	6,577,536
	WEST PHARMACEUTICAL SERVICES I	Equity securities	N/A	N/A	21,000	5,651,020	4,942,350
	ZSCALER INC	Equity securities	N/A	N/A	18,615	2,695,947	2,083,019
	Total - equity securities					465,900,223	417,944,067
U.S. Government and Government Agency securities							
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	1/1/2053	4.00%	6,600,000	6,005,484	6,188,556
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	12/1/2052	3.50%	3,900,000	3,382,668	3,541,883
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	2/1/2053	3.00%	4,500,000	4,014,141	3,950,974
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	1/1/2053	2.50%	12,400,000	10,498,656	10,496,777
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	11/1/2053	2.00%	4,900,000	3,956,750	3,985,955
	COMMIT TO PUR GNMA II JUMBOS	U.S. Government and Agency Securities	1/20/2053	4.00%	600,000	565,969	567,658
	COMMIT TO PUR GNMA II JUMBOS	U.S. Government and Agency Securities	2/20/2053	3.50%	4,000,000	3,680,625	3,676,648
	COMMIT TO PUR GNMA II JUMBOS	U.S. Government and Agency Securities	2/20/2053	3.00%	1,200,000	1,085,391	1,068,827
	COMMIT TO PUR GNMA II JUMBOS	U.S. Government and Agency Securities	2/20/2053	2.50%	2,400,000	2,079,188	2,080,947
	FEDERAL HOME LN BK CONS BD	U.S. Government and Agency Securities	8/13/2026	1.05%	2,000,000	2,000,000	1,776,482
	FLHMC MULTICLASS MTG 3947 SG	U.S. Government and Agency Securities	10/15/2041	VARIABLE RATE	38,075	9,194	3,194
	FLHMC MULTICLASS MTG 5092 XA	U.S. Government and Agency Securities	1/15/2041	1.00%	333,062	333,218	276,412
	FLHMC MULTICLASS MTG 5115 CD	U.S. Government and Agency Securities	8/15/2041	1.00%	348,887	348,532	289,987
	FNMA POOL #0AEB416	U.S. Government and Agency Securities	11/1/2025	3.50%	10,611	10,611	10,147
	FNMA POOL #0AS0407	U.S. Government and Agency Securities	9/1/2043	3.00%	289,440	282,385	263,378
	FNMA POOL #0AS2329	U.S. Government and Agency Securities	5/1/2044	4.00%	51,943	55,429	49,754
	FNMA POOL #0AU4290	U.S. Government and Agency Securities	9/1/2043	4.00%	99,082	105,731	94,966
	FNMA POOL #0AV9064	U.S. Government and Agency Securities	3/1/2044	4.00%	320,919	342,456	306,123
	FNMA POOL #0AX2840	U.S. Government and Agency Securities	10/1/2029	3.50%	82,128	86,530	80,197
	FNMA POOL #0AX7198	U.S. Government and Agency Securities	12/1/2044	4.00%	74,176	79,154	71,049
	FNMA POOL #0AZ4549	U.S. Government and Agency Securities	7/1/2045	4.00%	12,690	13,541	12,135
	FNMA POOL #0AZ5455	U.S. Government and Agency Securities	8/1/2045	4.00%	13,613	14,527	13,076
	FNMA POOL #0AZ6901	U.S. Government and Agency Securities	11/1/2045	4.00%	24,939	26,612	23,961
	FNMA POOL #0AZ8293	U.S. Government and Agency Securities	8/1/2045	4.00%	89,208	95,195	85,447
	FNMA POOL #0BA7581	U.S. Government and Agency Securities	2/1/2046	4.00%	6,110	6,520	5,873
	FNMA POOL #0BN0874	U.S. Government and Agency Securities	11/1/2048	4.00%	71,648	73,957	68,316
	GNMA POOL #0AC1750	U.S. Government and Agency Securities	7/15/2043	3.00%	16,226	15,696	14,856
	GNMA POOL #0AI6892	U.S. Government and Agency Securities	7/15/2045	3.00%	429,619	430,357	383,258
	GNMA POOL #0AJ9501	U.S. Government and Agency Securities	10/15/2044	3.00%	63,670	63,779	56,863
	GNMA POOL #0AK6853	U.S. Government and Agency Securities	1/15/2045	3.00%	242,315	242,731	219,050
	GNMA POOL #0AN7590	U.S. Government and Agency Securities	7/15/2045	3.00%	534,920	535,839	477,735
	GNMA POOL #0AN8937	U.S. Government and Agency Securities	7/15/2045	3.00%	9,691	9,825	8,655
	SBA GTD PARTN CTF 15-123 PF	U.S. Government and Agency Securities	9/20/2045	VARIABLE RATE	146,924	141,231	140,855
	SBA GTD PARTN CTF 2010-20H 1	U.S. Government and Agency Securities	8/1/2030	3.52%	71,698	77,304	68,041
	SBA GTD PARTN CTF 2013-20B 1	U.S. Government and Agency Securities	2/1/2033	2.21%	170,285	172,617	154,299
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2052	4.00%	1,850,000	1,989,504	1,852,602
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2042	4.00%	1,700,000	1,743,031	1,664,406
	U S TREASURY BOND	U.S. Government and Agency Securities	5/15/2042	3.25%	500,000	502,531	438,359
	U S TREASURY BOND	U.S. Government and Agency Securities	8/15/2044	3.13%	97,000	97,000	81,961
	U S TREASURY BOND	U.S. Government and Agency Securities	2/15/2049	3.00%	410,000	479,867	337,641
	U S TREASURY BOND	U.S. Government and Agency Securities	5/15/2052	2.88%	2,100,000	2,014,867	1,682,625
	U S TREASURY BOND	U.S. Government and Agency Securities	5/15/2051	2.38%	2,000,000	2,204,584	1,434,844
	U S TREASURY BOND	U.S. Government and Agency Securities	2/15/2052	2.25%	400,000	410,406	278,156
	U S TREASURY BOND	U.S. Government and Agency Securities	2/15/2050	2.00%	300,000	327,940	198,129
	U S TREASURY BOND	U.S. Government and Agency Securities	8/15/2051	2.00%	950,000	931,580	622,027
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2041	2.00%	2,100,000	2,127,563	1,499,449
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2040	1.38%	4,100,000	3,871,129	2,665,480
	U S TREASURY BOND	U.S. Government and Agency Securities	5/15/2050	1.25%	600,000	545,785	322,898
	U S TREASURY BOND	U.S. Government and Agency Securities	8/15/2040	1.13%	6,000,000	5,770,895	3,726,094
	U S TREASURY NOTE	U.S. Government and Agency Securities	5/15/2031	1.63%	100,000	100,367	84,098
	U S TREASURY NOTE	U.S. Government and Agency Securities	2/15/2031	1.13%	300,000	284,496	244,512
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2032	0.43%	1,744,461	1,777,022	1,597,781
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2031	0.13%	2,612,613	2,799,208	2,308,407
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2032	0.13%	2,273,477	2,320,228	1,991,276
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2031	0.13%	2,329,383	2,544,329	2,068,633
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2025	2.38%	1,073,356	1,241,086	1,074,218
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2027	2.38%	685,592	806,583	699,293

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

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E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares			(d) (e)	
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	Current Value
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	2/15/2041	2.13%	375,512	\$ 378,512
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2026	2.00%	708,614	\$ 707,720
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2029	0.88%	2,806,230	3,003,073
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2028	0.75%	2,503,531	2,605,418
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2024	0.63%	2,818,427	2,902,217
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2026	0.63%	2,876,768	2,758,550
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	2/15/2043	0.63%	152,565	122,996
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2028	0.50%	2,460,696	2,522,630
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	4/15/2024	0.50%	2,020,297	2,064,445
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2027	0.38%	1,856,400	1,849,691
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2027	0.38%	2,801,369	2,887,344
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2023	0.38%	367,475	371,388
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2025	0.38%	2,709,036	2,770,877
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2029	0.25%	2,156,230	2,266,600
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2025	0.25%	2,150,007	2,215,279
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2026	0.13%	1,787,578	1,684,387
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2024	0.13%	2,027,935	1,962,502
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	1/15/2030	0.13%	1,473,167	1,323,231
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	4/15/2025	0.13%	1,040,538	991,627
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	7/15/2030	0.13%	1,327,210	1,188,301
Total - U.S. Government and Government Agency securities					113,726,153	102,012,433
Corporate debt instruments						
	*1211 AVENUE OF 1211 A1A1 144A	Corporate debt instruments	8/10/2035	3.90%	100,000	110,891
	*APIDOS CLO XXVI 26A A1AR 144A	Corporate debt instruments	7/18/2029	VARIABLE RATE	500,000	500,000
	*BAMLL COMMERCIAL M JACX A 144A	Corporate debt instruments	9/15/2038	VARIABLE RATE	300,000	300,000
	*BWAY 2021-1450 MOR 1450 A 144A	Corporate debt instruments	9/15/2036	VARIABLE RATE	600,000	573,270
	*CARLYLE GLOBAL MA 1A A1R 144A	Corporate debt instruments	8/14/2030	VARIABLE RATE	494,346	483,994
	*CRESTLINE DENALI CL 1A AR 144A	Corporate debt instruments	4/20/2030	VARIABLE RATE	270,951	267,564
	*CSMC 2018-RPL9 TRU RPL9 A 144A	Corporate debt instruments	9/25/2057	VARIABLE RATE	201,579	188,316
	*EXTENDED STAY AMERI ESH A 144A	Corporate debt instruments	7/15/2038	VARIABLE RATE	488,096	474,014
	*FORD AUTO SECURITIZATION TR	Corporate debt instruments	8/15/2024	0.89%	175,458	133,601
	*LEHMAN BRTH HLD (RICI) ESCROW	Corporate debt instruments	11/30/2056	0.00%	290,000	279,783
	*LFT CRE 2021-FL1 LT FL1 A 144A	Corporate debt instruments	6/15/2039	VARIABLE RATE	400,000	390,627
	*NEW RESIDENTIAL M RPL1 A1 144A	Corporate debt instruments	12/25/2057	VARIABLE RATE	206,179	221,015
	*OAK HILL EUROPEAN C 7A AR 144A	Corporate debt instruments	10/20/2031	VARIABLE RATE	400,000	414,211
	*PALMER SQUARE LOAN 3A A1 144A	Corporate debt instruments	7/20/2029	VARIABLE RATE	379,509	375,138
	*SARINAC CLO VILTD 6A A1R 144A	Corporate debt instruments	8/13/2031	VARIABLE RATE	600,000	581,421
	*SFO COMMERCIAL MORT 555 A 144A	Corporate debt instruments	5/15/2038	VARIABLE RATE	400,000	366,417
	*VENTURE XVII CLO 17A ARR 144A	Corporate debt instruments	4/15/2027	VARIABLE RATE	68,343	68,238
	*VERTICAL BRIDGE HOLD 2A A 144A	Corporate debt instruments	9/15/2050	2.64%	400,000	356,700
	522 FUNDING CLO 201 3A AR 144A	Corporate debt instruments	10/20/2031	VARIABLE RATE	500,000	491,202
	ABBVIE INC	Corporate debt instruments	11/21/2026	2.95%	500,000	464,992
	ACAS CLO 2015-1 LT 1A AR3 144A	Corporate debt instruments	10/18/2028	VARIABLE RATE	369,550	364,931
	AIR CANADA 144A	Corporate debt instruments	8/15/2026	3.88%	100,000	88,573
	AIR CANADA 8/21 TLB	Corporate debt instruments	N/A	N/A	99,750	98,378
	AMERICAN AIRLINES INC/AAD 144A	Corporate debt instruments	4/20/2026	5.50%	200,000	192,329
	APIDOS CLO XXVII 27A A1R 144A	Corporate debt instruments	7/17/2030	VARIABLE RATE	400,000	395,718
	ARES FINANCE CO II LLC 144A	Corporate debt instruments	6/15/2030	3.25%	300,000	299,313
	ATMOS ENERGY CORP	Corporate debt instruments	3/9/2023	VARIABLE RATE	100,000	99,939
	AVIATION CAPITAL GROUP LL 144A	Corporate debt instruments	8/1/2025	4.13%	600,000	559,726
	AVOLON HOLDINGS FUNDING L 144A	Corporate debt instruments	2/15/2025	2.88%	200,000	199,762
	BACARDI LTD 144A	Corporate debt instruments	5/15/2025	4.45%	400,000	388,121
	BAMLL COMMERCIAL MO RLJ A 144A	Corporate debt instruments	4/15/2036	VARIABLE RATE	500,000	488,539
	BANK 2019-BNK20 B20 ASB	Corporate debt instruments	9/15/2062	2.93%	900,000	926,959
	BARCLAYS PLC	Corporate debt instruments	11/24/2032	VARIABLE RATE	200,000	161,530
	BARCLAYS PLC	Corporate debt instruments	9/11/2024	4.38%	200,000	209,540
	BAT CAPITAL CORP	Corporate debt instruments	11/2/2026	4.38%	300,000	290,307
	BAT CAPITAL CORP	Corporate debt instruments	10/19/2032	7.75%	500,000	497,705
	BAT CAPITAL CORP	Corporate debt instruments	8/15/2024	3.22%	100,000	107,458
	BAT INTERNATIONAL FINANCE 144A	Corporate debt instruments	6/15/2025	3.95%	600,000	585,612
	BCP TRUST 2021-330 330N A 144A	Corporate debt instruments	6/15/2038	VARIABLE RATE	400,000	373,537
	BENCHMARK 2019-B14 MOR B14 ASB	Corporate debt instruments	12/15/2062	2.96%	900,000	926,999
	BENEFIT STREET PAR 17A AR 144A	Corporate debt instruments	7/15/2032	VARIABLE RATE	600,000	586,635
	BIRCH GROVE CLO LT 19A AR 144A	Corporate debt instruments	6/15/2031	VARIABLE RATE	400,000	393,587
	BLUEMOUNTAIN FUJI ESH A 144A	Corporate debt instruments	1/15/2033	VARIABLE RATE	400,000	467,200
	BNP PARIBAS SA 144A	Corporate debt instruments	1/19/2025	3.58%	900,000	866,089
	BNP PARIBAS SA 144A	Corporate debt instruments	9/15/2029	VARIABLE RATE	200,000	163,044
	BOC AVIATION LTD 144A	Corporate debt instruments	9/26/2023	VARIABLE RATE	900,000	898,260
	BOEING CO/THE	Corporate debt instruments	5/1/2040	5.71%	400,000	381,425
	BPCE SA 144A	Corporate debt instruments	10/22/2023	5.70%	400,000	437,776
	BPCE SA 144A	Corporate debt instruments	1/20/2026	1.00%	400,000	398,156
	BRITISH TELECOMMUNICATION 144A	Corporate debt instruments	11/8/2029	3.25%	300,000	297,444
	BROADCOM INC	Corporate debt instruments	9/15/2028	4.11%	163,000	158,432
	BROADCOM INC 144A	Corporate debt instruments	11/15/2035	3.14%	47,000	45,683
	CARLYLE GLOBAL MA 4A A1R3 144A	Corporate debt instruments	4/22/2032	VARIABLE RATE	300,000	294,188
	CBAM 2018-B LTD/KY 8A A1 144A	Corporate debt instruments	10/20/2029	VARIABLE RATE	626,862	625,013
	CHOICE HOTELS INTERNATIONAL IN	Corporate debt instruments	12/1/2029	3.70%	200,000	198,808
	CLEVELAND ELECTRIC ILLUMI 144A	Corporate debt instruments	11/15/2030	4.55%	200,000	235,890
	CLINC 2019-FL1 LTD FL1 A 144A	Corporate debt instruments	8/20/2035	VARIABLE RATE	144,360	141,868
	COOPERATIVE RABOBANK UA 144A	Corporate debt instruments	8/22/2028	VARIABLE RATE	500,000	479,890
	CREDIT AGRICOLE SA/LONDON 144A	Corporate debt instruments	10/4/2024	3.25%	600,000	577,506
	CREDIT SUISSE AG 144A	Corporate debt instruments	8/8/2023	6.50%	600,000	582,863
	CREDIT SUISSE GROUP AG 144A	Corporate debt instruments	8/11/2028	VARIABLE RATE	750,000	736,065
	CREDIT SUISSE GROUP AG 144A	Corporate debt instruments	8/12/2033	VARIABLE RATE	250,000	238,680
	CRESTLINE DENALI C 1A AR2 144A	Corporate debt instruments	10/23/2031	VARIABLE RATE	500,000	490,657
	DANSKE BANK A/S 144A	Corporate debt instruments	9/12/2023	3.88%	400,000	431,444
	DEUTSCHE BANK AG/NEW YORK NY	Corporate debt instruments	9/18/2024	VARIABLE RATE	300,000	289,747
	DEUTSCHE BANK AG/NEW YORK NY	Corporate debt instruments	11/24/2026	VARIABLE RATE	300,000	264,662
	DEUTSCHE BANK AG/NEW YORK NY	Corporate debt instruments	2/27/2023	3.95%	200,000	205,874
	DIGITAL REALTY TRUST LP	Corporate debt instruments	7/15/2028	4.45%	300,000	299,556
	DISCOVERY COMMUNICATIONS LLC	Corporate debt instruments	3/15/2025	3.45%	500,000	477,095
	ECMC GROUP STUDENT L 2A A 144A	Corporate debt instruments	9/25/2068	VARIABLE RATE	892,830	859,548
	ECMC GROUP STUDENT L 2A A 144A	Corporate debt instruments	11/25/2069	VARIABLE RATE	480,935	465,796
	ECOPETROL SA	Corporate debt instruments	1/16/2025	4.13%	1,000,000	970,500
	ENEL FINANCE INTERNATIONAL 144A	Corporate debt instruments	9/10/2024	2.65%	700,000	699,153
	ENERGY TRANSFER LP	Corporate debt instruments	5/15/2030	3.75%	200,000	199,686
	ENTERGY CORP	Corporate debt instruments	9/1/2026	2.95%	650,000	648,735
	EUROSAIL-UK 2007-1 1X ACS REGS	Corporate debt instruments	3/13/2045	VARIABLE RATE	37,097	54,716
	FLEX LTD	Corporate debt instruments	6/15/2025	4.75%	400,000	433,952
	FORD CREDIT CANADA COMPANY	Corporate debt instruments	11/3/2024	4.46%	300,000	251,881
	GA GLOBAL FUNDING TRUST 144A	Corporate debt instruments	4/8/2024	1.00%	900,000	898,992
	GALLATIN CLO VIII 1A A1R 144A	Corporate debt instruments	7/15/2031	VARIABLE RATE	700,000	699,440

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares				(d)	(e)
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	Cost	Current Value
	GENERAL MOTORS FINANCIAL CO IN	Corporate debt instruments	11/7/2024	3.50%	600,000	\$ 569,124	\$ 577,762
	GLOBAL PAYMENTS INC	Corporate debt instruments	8/15/2029	3.20%	200,000	177,864	170,010
	GOLDMAN SACHS GROUP INC/THE	Corporate debt instruments	3/15/2028	VARIABLE RATE	800,000	800,000	745,169
	GOLDMAN SACHS GROUP INC/THE	Corporate debt instruments	12/31/2049	VARIABLE RATE	400,000	400,000	325,881
	GSCG TRUST 2019-60 600C A 144A	Corporate debt instruments	9/6/2034	2.94%	600,000	618,000	543,821
	HACKENSACK MERIDIAN HEALTH INC	Corporate debt instruments	9/1/2041	2.68%	300,000	300,000	208,612
	HALEON UK CAPITAL PLC	Corporate debt instruments	3/24/2025	3.13%	600,000	598,434	570,597
	HARVEST OPERATIONS CORP 144A	Corporate debt instruments	4/26/2024	1.00%	400,000	399,388	377,878
	HERTZ VEHICLE FINANC 1A A 144A	Corporate debt instruments	12/26/2025	1.21%	500,000	499,921	461,942
	HOTEL & RESORTS LP	Corporate debt instruments	12/15/2029	3.38%	200,000	198,436	167,195
	HSBC HOLDINGS PLC	Corporate debt instruments	8/11/2028	VARIABLE RATE	400,000	400,000	385,901
	HYUNDAI CAPITAL AMERICA 144A	Corporate debt instruments	4/3/2023	0.80%	600,000	598,836	593,007
	HYUNDAI CAPITAL SERVICES 144A	Corporate debt instruments	9/15/2023	0.75%	500,000	499,345	480,739
	IMPERIAL BRANDS FINANCE P 144A	Corporate debt instruments	7/26/2024	3.13%	1,100,000	1,095,647	1,051,582
	ING GROEP NV	Corporate debt instruments	12/31/2049	VARIABLE RATE	200,000	195,750	189,098
	ING GROEP NV	Corporate debt instruments	4/1/2027	VARIABLE RATE	400,000	400,000	386,026
	ING GROEP NV 144A	Corporate debt instruments	7/1/2026	VARIABLE RATE	500,000	499,665	449,510
	JPMORGAN CHASE & CO	Corporate debt instruments	7/23/2024	VARIABLE RATE	1,600,000	1,600,000	1,602,015
	JPMORGAN CHASE & CO	Corporate debt instruments	3/1/2025	VARIABLE RATE	200,000	193,960	194,387
	JPMORGAN CHASE & CO	Corporate debt instruments	7/25/2028	VARIABLE RATE	500,000	500,000	487,392
	KINDER MORGAN INC 144A	Corporate debt instruments	11/15/2023	5.63%	300,000	328,743	300,173
	LEHMAN BRTH HLD (RIC) ESCROW	Corporate debt instruments	12/28/2017	0.00%	470,000	469,652	-
	LEHMAN BRTH HLD (RIC) ESCROW	Corporate debt instruments	7/19/2017	0.00%	60,000	55,508	-
	LEVEL 3 FINANCING INC 144A	Corporate debt instruments	3/1/2027	3.40%	500,000	529,024	422,493
	LLOYDS BANKING GROUP PLC REGS	Corporate debt instruments	12/31/2049	VARIABLE RATE	500,000	720,522	573,368
	MACKAY SHIELDS EURO 1A A 144A	Corporate debt instruments	10/20/2032	VARIABLE RATE	250,000	290,947	257,282
	MARVELL TECHNOLOGY INC	Corporate debt instruments	6/22/2023	4.20%	200,000	212,332	198,841
	MARVELL TECHNOLOGY INC	Corporate debt instruments	4/15/2026	1.65%	500,000	499,020	441,606
	MFA 2020-NQM2 TRU NQM2 A1 144A	Corporate debt instruments	4/25/2065	VARIABLE RATE	133,472	133,470	119,693
	MID-ATLANTIC INTERSTATE 1 144A	Corporate debt instruments	5/15/2028	4.10%	100,000	112,295	94,102
	MINIBISHI UFJ FINANCIAL GROUP	Corporate debt instruments	7/20/2027	VARIABLE RATE	500,000	500,000	433,470
	MINIBISHI UFJ FINANCIAL GROUP	Corporate debt instruments	7/17/2025	1.41%	1,000,000	1,000,000	908,089
	MORGAN STANLEY	Corporate debt instruments	7/22/2025	VARIABLE RATE	700,000	700,000	669,214
	MORGAN STANLEY CAPITAL H3 ASE	Corporate debt instruments	7/15/2051	4.12%	400,000	411,985	385,317
	MORGAN STANLEY CAPITAL L3 ASB	Corporate debt instruments	11/15/2052	3.07%	600,000	617,966	547,051
	NATWEST GROUP PLC	Corporate debt instruments	4/25/2024	VARIABLE RATE	500,000	500,000	495,353
	NATWEST GROUP PLC	Corporate debt instruments	3/22/2025	VARIABLE RATE	400,000	400,000	386,515
	NATWEST GROUP PLC	Corporate debt instruments	5/8/2030	VARIABLE RATE	300,000	257,124	271,653
	NELNET STUDENT LOAN 3A A 144A	Corporate debt instruments	2/25/2066	VARIABLE RATE	467,807	467,807	458,651
	NEW RESIDENTIAL M RPL1 A1 144A	Corporate debt instruments	11/25/2059	VARIABLE RATE	103,776	105,444	94,569
	NEW RESIDENTIAL M RPL3 A1 144A	Corporate debt instruments	7/25/2059	VARIABLE RATE	152,151	153,429	141,367
	NISSAN MOTOR ACCEPTANCE C 144A	Corporate debt instruments	9/16/2026	1.85%	600,000	599,856	500,903
	NOMURA HOLDINGS INC	Corporate debt instruments	7/16/2030	2.68%	300,000	300,000	239,901
	NOMURA HOLDINGS INC	Corporate debt instruments	7/16/2025	1.85%	200,000	200,000	182,292
	OAKTREE CLO 2019-1 1A A1R 144A	Corporate debt instruments	4/22/2030	VARIABLE RATE	600,000	600,000	586,761
	OCP CLO 2014-7 LT 7A A1RR 144A	Corporate debt instruments	7/30/2029	VARIABLE RATE	281,431	280,728	278,865
	ONEOK INC	Corporate debt instruments	7/15/2028	4.55%	100,000	106,316	94,381
	ORACLE CORP	Corporate debt instruments	3/25/2026	1.65%	700,000	699,664	626,655
	OZUM XXV LTD 24A A1AR 144A	Corporate debt instruments	7/20/2032	VARIABLE RATE	300,000	300,000	292,740
	PACIFIC LIFE GLOBAL FUNDI 144A	Corporate debt instruments	6/4/2026	VARIABLE RATE	300,000	300,000	287,925
	PERUSAHAAN PERSEROAN PERS 144A	Corporate debt instruments	6/30/2030	3.00%	200,000	198,292	163,920
	PETROLEOS MEXICANOS	Corporate debt instruments	2/16/2032	6.70%	135,000	133,677	106,008
	PFP 2021-7 LTD 7 A 144A	Corporate debt instruments	4/14/2038	VARIABLE RATE	52,674	52,674	51,283
	PLAINS ALL AMERICAN PIPELINE L	Corporate debt instruments	10/15/2025	4.65%	500,000	505,610	489,262
	PROTECTIVE LIFE GLOBAL FU 144A	Corporate debt instruments	4/15/2026	1.62%	500,000	500,000	448,901
	PROTECTIVE LIFE GLOBAL FU 144A	Corporate debt instruments	7/15/2025	1.17%	400,000	400,000	360,014
	RENESES ELECTRONICS CORP 144A	Corporate debt instruments	11/24/2024	1.54%	400,000	400,000	366,724
	ROGERS COMMUNICATIONS INC	Corporate debt instruments	3/31/2027	3.65%	700,000	602,050	487,709
	SABINE PASS LIQUEFACTION LLC	Corporate debt instruments	3/1/2025	5.63%	500,000	534,935	500,706
	SANDS CHINA LTD	Corporate debt instruments	3/8/2027	VARIABLE RATE	400,000	399,124	342,572
	SANTANDER UK GROUP HOLDINGS PL	Corporate debt instruments	11/15/2024	VARIABLE RATE	500,000	500,000	491,595
	SBA TOWER TRUST 144A	Corporate debt instruments	7/15/2052	2.33%	600,000	619,200	502,241
	SBA TOWER TRUST 144A	Corporate debt instruments	7/15/2050	1.88%	400,000	400,000	351,791
	SCULPTOR CLO XXV L 25A A1 144A	Corporate debt instruments	1/15/2031	VARIABLE RATE	400,000	400,000	392,653
	SIGMA FINANCE INC 144A	Corporate debt instruments	6/4/2009	0.00%	2,390,118	-	-
	SLM STUDENT LOAN T 10 A7B 144A	Corporate debt instruments	10/25/2029	VARIABLE RATE	367,726	367,726	364,918
	SMB PRIVATE EDUCAT A 2A 144A	Corporate debt instruments	9/15/2054	1.60%	520,107	511,586	462,298
	SMB PRIVATE EDUCAT B A1A 144A	Corporate debt instruments	7/15/2053	1.29%	294,250	294,192	259,581
	SOCIETE GENERALE SA 144A	Corporate debt instruments	12/14/2026	VARIABLE RATE	200,000	200,000	173,833
	SOCIETE GENERALE SA 144A	Corporate debt instruments	1/21/2033	VARIABLE RATE	300,000	221,751	236,241
	SOCIETE GENERALE SA 144A	Corporate debt instruments	9/14/2023	4.25%	400,000	434,244	396,475
	SOUND POINT CLO 12A ARRR 144A	Corporate debt instruments	7/20/2032	VARIABLE RATE	300,000	300,000	289,866
	STANDARD CHARTERED PLC 144A	Corporate debt instruments	1/12/2028	VARIABLE RATE	500,000	500,000	433,673
	SUMITOMO MITSUI FINANCIAL GROU	Corporate debt instruments	9/27/2024	2.45%	500,000	500,000	475,275
	SYNCHRONY BANK	Corporate debt instruments	8/23/2027	5.63%	400,000	400,000	389,773
	TELUIS CORP	Corporate debt instruments	10/7/2030	2.05%	700,000	535,760	415,126
	THL CREDIT WIND RIV 3A AR 144A	Corporate debt instruments	4/15/2031	VARIABLE RATE	300,000	300,000	291,952
	THORNBURG MORTGAGE SECURIT 3 A	Corporate debt instruments	9/25/2034	VARIABLE RATE	133,379	121,876	120,897
	T-MOBILE USA INC	Corporate debt instruments	2/15/2028	2.05%	500,000	498,935	429,416
	TOWD POINT MORTGA A13A A1 144A	Corporate debt instruments	7/20/2045	VARIABLE RATE	403,008	492,797	477,652
	TOWD POINT MORTGA HY3 A1A 144A	Corporate debt instruments	10/25/2059	VARIABLE RATE	203,606	203,852	201,387
	TOWD POINT MORTGAG HY2 A1 144A	Corporate debt instruments	5/25/2058	VARIABLE RATE	103,225	104,000	102,256
	TOWD POINT MORTGAGE V2A A 144A	Corporate debt instruments	2/20/2054	VARIABLE RATE	313,094	401,085	375,379
	TRIX 2019-FL3 ISSUE FL3 A 144A	Corporate debt instruments	10/15/2034	VARIABLE RATE	47,477	47,477	46,880
	UBS COMMERCIAL MORTGAG C11 ASB	Corporate debt instruments	6/15/2051	4.12%	500,000	514,999	479,979
	UBS COMMERCIAL MORTGAG C12 ASB	Corporate debt instruments	8/15/2051	4.20%	800,000	823,999	768,213
	UBS GROUP AG 144A	Corporate debt instruments	8/5/2027	VARIABLE RATE	200,000	199,712	193,298
	UNITED AIRLINES 2012-1 CLASS A	Corporate debt instruments	10/11/2025	4.15%	212,949	214,799	206,254
	VENTURE XXI CLO LT 21A AR 144A	Corporate debt instruments	7/15/2027	VARIABLE RATE	31,765	31,765	31,833
	VENTURE XXV CLO L 25A ARR 144A	Corporate debt instruments	4/20/2029	VARIABLE RATE	369,600	369,600	365,955
	VENTURE XXVI CLO L 26A AR 144A	Corporate debt instruments	1/20/2029	VARIABLE RATE	483,188	483,188	477,582
	VERIZON COMMUNICATIONS INC	Corporate debt instruments	5/16/2030	2.50%	800,000	645,034	499,917
	VERIZON COMMUNICATIONS INC	Corporate debt instruments	3/15/2032	2.36%	507,000	508,937	401,900
	VIBRANT CLO IV LT 4A A1RR 144A	Corporate debt instruments	7/20/2032	VARIABLE RATE	300,000	300,000	295,124
	VMED O2 UK FINANCING I PL 144A	Corporate debt instruments	7/15/2031	4.75%	300,000	300,000	243,705
	VOYA CLO 2019-1 LTD 1A AR 144A	Corporate debt instruments	4/15/2031	VARIABLE RATE	400,000	391,000	394,155
	WALT DISNEY CO/THE	Corporate debt instruments	1/13/2028	2.20%	398,700	398,700	355,920
	WELLFLEET CLO 2015 1A AR4 144A	Corporate debt instruments	7/20/2029	VARIABLE RATE	509,690	509,690	503,102
	WELLS FARGO & CO	Corporate debt instruments	5/1/2026	VARIABLE RATE	300,000	245,409	207,639
	WELLS FARGO COMMERCIAL NXS4 ASB	Corporate debt instruments	12/15/2048	3.52%	689,260	738,128	667,965
	WELLS FARGO COMMERCIAL C45 ASB	Corporate debt instruments	6/15/2051	4.15%	700,000	720,962	675,427
	WESTINGHOUSE AIR BRAKE TECHNOL	Corporate debt instruments	9/15/2028	VARIABLE RATE	200,000	221,650	192,011
Total - corporate debt instruments						75,307,239	69,318,251

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares					
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
Registered investment companies							
	OBERWEIS INTL OPPORT INST	Registered Investment Companies	N/A	N/A	7,831,915	\$ 86,716,822	\$ 64,221,702
	PIMCO ALL ASSET FUND-INST	Registered Investment Companies	N/A	N/A	112,827	1,472,615	1,185,816
	PIMCO FDS PAC INVT MGMT SER ASSET BKD SECS PORTFOLIO	Registered Investment Companies	N/A	N/A	1,759,298	22,058,963	19,985,622
	PIMCO FDS PAC INVT MGMT SER MTG PORTFOLIO INSTL CL	Registered Investment Companies	N/A	N/A	407,863	4,421,499	3,226,193
	PIMCO FDS PAC INVT MGMT SER SHORT TERM PORTFOLIO INSTL CL	Registered Investment Companies	N/A	N/A	447,350	4,281,707	3,941,157
	PIMCO FDS SHORT TERM FLTG NAV PORT II	Registered Investment Companies	N/A	N/A	1,482,489	14,831,893	14,832,300
	Total - registered investment companies					133,783,499	107,392,790
103-12 investment entities							
	ALL WEATHER PORTFOLIO LLC CL B	103-12 investment entities	N/A	N/A	210,670	336,840,403	368,364,523
	BRANDYWINE GLOBAL MULTI-SECTOR	103-12 investment entities	N/A	N/A	17,602,990	176,457,092	153,777,909
	EMERGING MARKETS EQUITY FUND A	103-12 investment entities	N/A	N/A	1,653,140	101,040,435	112,002,100
	Total - 103-12 investment entities					614,337,930	634,144,532
Partnerships/joint venture interests							
	ADVENT INTERNATIONAL GPE X LP	Partnerships/Joint Venture Interests	N/A	N/A	29,050	29,050	29,050
	ADVENT INTL GPE IX LP	Partnerships/Joint Venture Interests	N/A	N/A	3,158,552	2,169,918	3,158,552
	ADVENT INTL GPE VIII-B LP	Partnerships/Joint Venture Interests	N/A	N/A	8,224,508	5,912,143	8,224,508
	AEW PARTNERS RE FUND VIII LP	Partnerships/Joint Venture Interests	N/A	N/A	6,160,675	4,891,380	6,160,675
	AHL ALPHA CAYMAN LIMITED	Partnerships/Joint Venture Interests	N/A	N/A	111,896,317	90,000,000	111,896,317
	ALCHEMY SPECIAL OPP FD III LP	Partnerships/Joint Venture Interests	N/A	N/A	1,819,659	1,392,587	2,188,867
	ALPHADYNE INTERNATIONAL (ERISA) FUND LTDD	Partnerships/Joint Venture Interests	N/A	N/A	70,452,500	48,701,000	70,452,500
	AMERICAN SECURITIES PARTNERS VI LP	Partnerships/Joint Venture Interests	N/A	N/A	3,089,775	3,869	3,089,775
	ARBOUR LANE CR OPP III LP	Partnerships/Joint Venture Interests	N/A	N/A	8,516,258	8,516,258	8,516,258
	ARBOUR LANE CREDIT OPP FD II	Partnerships/Joint Venture Interests	N/A	N/A	19,983,047	20,605,351	19,983,047
	ARISTEA	Partnerships/Joint Venture Interests	N/A	N/A	50,153,314	50,000,000	50,153,314
	ARMIS INVESTOR HOLDINGS LP	Partnerships/Joint Venture Interests	N/A	N/A	228,257	266,264	228,257
	BARING ASIA PE FUND VI LP	Partnerships/Joint Venture Interests	N/A	N/A	2,177,308	416,241	2,177,308
	BAYBERRY CAPITAL PARTNERS	Partnerships/Joint Venture Interests	N/A	N/A	31,075,761	30,000,000	31,075,761
	BESSEMER VENT PTNS CENTURY II INSTL LP	Partnerships/Joint Venture Interests	N/A	N/A	59,095	68,803	59,095
	BESSEMER VENT PTNS XI INSTL LP	Partnerships/Joint Venture Interests	N/A	N/A	393,122	377,871	393,122
	BLACKROCK EUROPEAN HDG FD LTD	Partnerships/Joint Venture Interests	N/A	N/A	33,930,610	25,000,000	33,930,610
	BLACKSTONE ENERGY PARTNERS	Partnerships/Joint Venture Interests	N/A	N/A	1,211,763	12,434	1,211,763
	BLACKSTONE REAL ESTATE PARTNERS VII LP	Partnerships/Joint Venture Interests	N/A	N/A	2,200,961	4,896,307	2,200,961
	BLK MSCI ACWI EGT INDEX NON-LENDAB	Partnerships/Joint Venture Interests	N/A	N/A	3,663,248	62,812,070	82,066,217
	BLUE MOON SENIOR HOUSING II	Partnerships/Joint Venture Interests	N/A	N/A	16,364,505	15,270,140	16,364,505
	BLUEBAY DIRECT LENDING FD III	Partnerships/Joint Venture Interests	N/A	N/A	19,172,737	18,570,042	19,172,737
	BREYAN HOWARD ALPHA STRATEGIES	Partnerships/Joint Venture Interests	N/A	N/A	106,021,132	100,000,000	106,021,132
	BROOKFIELD INFRA FD IV	Partnerships/Joint Venture Interests	N/A	N/A	12,744,269	9,558,899	12,744,269
	BROOKFIELD STRATEGIC RE PTNRS III LP	Partnerships/Joint Venture Interests	N/A	N/A	18,200,455	12,895,304	18,200,455
	CALLODINE ASSET BASED LOAN II LP	Partnerships/Joint Venture Interests	N/A	N/A	23,702,597	23,702,597	23,702,597
	CANAAN X LP	Partnerships/Joint Venture Interests	N/A	N/A	5,657,436	1,995,376	5,657,436
	CANAAN XI LP	Partnerships/Joint Venture Interests	N/A	N/A	5,914,504	2,202,304	5,914,504
	CANAAN XII LP	Partnerships/Joint Venture Interests	N/A	N/A	1,041,840	690,267	1,041,840
	CAXTON GLOBAL INVTs LTD	Partnerships/Joint Venture Interests	N/A	N/A	94,865,963	44,292,156	94,865,963
	CB BUZZARD CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	65,011	455,823	65,011
	CB CATALYST CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	752,954	752,954	752,954
	CB FARADAY CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	754,301	754,301	754,301
	CENTERBRIDGE CAP PARTNERS IV LP	Partnerships/Joint Venture Interests	N/A	N/A	882,976	536,535	882,976
	CENTERBRIDGE CAPITAL PTNRSHP III LP	Partnerships/Joint Venture Interests	N/A	N/A	5,196,919	3,328,483	5,196,919
	CENTERBRIDGE SCP III LP	Partnerships/Joint Venture Interests	N/A	N/A	629,910	477,354	629,910
	CENTERBRIDGE SCP III-FLEX LP	Partnerships/Joint Venture Interests	N/A	N/A	4,691,708	4,710,925	4,691,708
	CHARLESBANK COINV I ISH AGGREG LP	Partnerships/Joint Venture Interests	N/A	N/A	239,818	230,749	239,818
	CHARLESBANK EQUITY FD IX LP	Partnerships/Joint Venture Interests	N/A	N/A	3,135,820	2,290,694	3,135,820
	CHARLESBANK EQUITY FD VII LP	Partnerships/Joint Venture Interests	N/A	N/A	1,532,124	1,326,030	1,532,124
	CHARLESBANK EQUITY FUND X LP	Partnerships/Joint Venture Interests	N/A	N/A	654,508	576,818	654,508
	CITADEL KENSINGTON GLOBAL STRATEGIES FD LTD	Partnerships/Joint Venture Interests	N/A	N/A	112,038,850	44,949,746	112,038,850
	CLEARLAKE CAP PARTNERS VII LP	Partnerships/Joint Venture Interests	N/A	N/A	404,503	400,988	404,503
	CLEARLAKE CAPITAL PTNRS IV LP	Partnerships/Joint Venture Interests	N/A	N/A	2,144,732	1,352,762	2,144,732
	CLEARLAKE CAPITAL PTNRS V LP	Partnerships/Joint Venture Interests	N/A	N/A	3,781,220	2,679,270	3,781,220
	CLEARLAKE CAPITAL PTNRS VI LP	Partnerships/Joint Venture Interests	N/A	N/A	2,109,404	1,256,125	2,109,404
	CONSTELLATION 2022 LP	Partnerships/Joint Venture Interests	N/A	N/A	749,983	749,983	749,983
	CONTRARIAN DISTRESSED RE III	Partnerships/Joint Venture Interests	N/A	N/A	4,486,460	4,329,878	4,486,460
	CQS DIROPP FEEDER FD	Partnerships/Joint Venture Interests	N/A	N/A	51,109,387	41,445,000	51,109,387
	CRAYHILL PRINCIPAL STRAT II	Partnerships/Joint Venture Interests	N/A	N/A	12,353,284	12,607,232	12,353,284
	CRYSQUARE VAL-ADDED FD IV LP	Partnerships/Joint Venture Interests	N/A	N/A	4,685,156	4,590,304	4,685,156
	CVC CAP PTNS VII (A) LP	Partnerships/Joint Venture Interests	N/A	N/A	812,482	749,697	867,121
	CVC CAPITAL PARTNERS VII LP	Partnerships/Joint Venture Interests	N/A	N/A	4,050,614	1,865,787	4,323,018
	DAVIDSON KEMPNER INST PARTNER	Partnerships/Joint Venture Interests	N/A	N/A	52,679,985	43,411,728	52,679,985
	DAVIDSON K LTD OPP INTL IV AIV LP	Partnerships/Joint Venture Interests	N/A	N/A	6,073,776	6,045,023	6,073,776
	DAVIDSON KEMPNER LONG TERM DISTRESSED OPP INTL III LP	Partnerships/Joint Venture Interests	N/A	N/A	16,220,879	12,133,571	16,220,879
	DAVIDSON KEMPNER LT DO INTL IV LP	Partnerships/Joint Venture Interests	N/A	N/A	21,840,679	20,852,818	21,840,679
	DE SHAW COMPOSITE INTL FD ORDINARY SERIES	Partnerships/Joint Venture Interests	N/A	N/A	133,013,717	56,163,439	133,013,717
	DE SHAW OCULUS INTERNATIONAL FUND	Partnerships/Joint Venture Interests	N/A	N/A	49,943,202	24,449,813	49,943,202
	DIAMOND PARENT HDGS CORP	Partnerships/Joint Venture Interests	N/A	N/A	4,380,049	910,455	4,380,049
	DK LONGTRM DIST OPP INTL III AIV	Partnerships/Joint Venture Interests	N/A	N/A	2,301,130	2,910,712	2,301,130
	DORCHESTER CAP SEC OFFSR V LP	Partnerships/Joint Venture Interests	N/A	N/A	53,302,101	35,818,955	53,302,101
	DORCHESTER CAP SECONDARIES OFFSHORE IV LP	Partnerships/Joint Venture Interests	N/A	N/A	11,195,377	8,128,940	11,195,377
	DRAGON CO-INVESTMENT PARTNERS	Partnerships/Joint Venture Interests	N/A	N/A	166,399	866,268	166,399
	EJF DEBT OPP OFFSHORE FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	77,772	-	77,772
	ELLIOT INTERNATIONAL LIMITED	Partnerships/Joint Venture Interests	N/A	N/A	114,321,444	73,543,420	114,321,444
	ELLIOTT INTERNATL CO-INVEST II	Partnerships/Joint Venture Interests	N/A	N/A	10,632,294	13,929,600	10,632,294
	ENCAP ENERGY CAPITAL FD X LP	Partnerships/Joint Venture Interests	N/A	N/A	7,607,863	3,449,587	7,607,863
	ENCAP ENERGY CAPITAL XI	Partnerships/Joint Venture Interests	N/A	N/A	3,134,763	1,941,019	3,134,763
	ENCAP FLATROCK MID III 2NDRY	Partnerships/Joint Venture Interests	N/A	N/A	962,199	835,192	962,199
	ENCAP FLATROCK MIDSTREAM FD II	Partnerships/Joint Venture Interests	N/A	N/A	160,726	192,295	160,726
	ENCAP FLATROCK MIDSTREAM FD IV LP	Partnerships/Joint Venture Interests	N/A	N/A	2,023,829	1,612,429	2,023,829
	ENCAP FLATROCK MIDSTREAM III FUND LP	Partnerships/Joint Venture Interests	N/A	N/A	2,477,731	1,934,921	2,477,731
	ENTRUST SPECIAL OPP FUND III LTD	Partnerships/Joint Venture Interests	N/A	N/A	8,214,138	10,763,809	8,214,138
	ENTRUST SPECIAL OPPS FUND II	Partnerships/Joint Venture Interests	N/A	N/A	814,174	-	814,174
	EQT INFRA V (NO 2) USD SCS2	Partnerships/Joint Venture Interests	N/A	N/A	9,918,423	9,755,550	9,918,423
	ETON PARK OVERSEAS FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	4,330	758	4,330
	ETON PARK OVERSEAS FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	4,304	957	4,304
	EVEREST CO-INVEST SCS2	Partnerships/Joint Venture Interests	N/A	N/A	791,777	650,671	845,025
	EVERSIDE HEALTH HOLDINGS LLC	Partnerships/Joint Venture Interests	N/A	N/A	374,998	374,998	374,998
	FACT GLOBAL LONG SHORT OFFSHORE FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	17,938,360	21,000,000	17,938,360
	FARALLON ASIA SPECIAL SITUATIONS II LP	Partnerships/Joint Venture Interests	N/A	N/A	422,736	874,687	422,736
	FARALLON ASIA SPECIAL SITUATIONS III LP E 2	Partnerships/Joint Venture Interests	N/A	N/A	3,356,177	1,730,813	3,356,177
	FCOI II HDGS LP (FARALLON)	Partnerships/Joint Venture Interests	N/A	N/A	668,776	353,137	668,776

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares				(d)		(e)	
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	Cost	Current Value		
	FIDENTIA FORTUNE COINVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	781,446	\$ 818,938	\$ 781,446		
	FIR TREE INTERNATIONAL VALUE FUND LTD - 1-A-AN-NR	Partnerships/Joint Venture Interests	N/A	N/A	589	1,084	589		
	FIR TREE REAL ESTATE III	Partnerships/Joint Venture Interests	N/A	N/A	111,795	59,434	111,795		
	FORTISSIMO CAPITAL FUND IV LP	Partnerships/Joint Venture Interests	N/A	N/A	6,420,249	2,295,282	6,420,249		
	FORTISSIMO CAPITAL FUND V LP	Partnerships/Joint Venture Interests	N/A	N/A	2,444,697	1,933,463	2,444,697		
	FORTISSIMO FF 4 TUT HLDGS LP	Partnerships/Joint Venture Interests	N/A	N/A	684,823	684,823	684,823		
	FP CREDIT PARTNERS II AGGREG LP	Partnerships/Joint Venture Interests	N/A	N/A	5,380,000	5,380,000	5,380,000		
	GENSTAR CAP PARTNERS IX LP	Partnerships/Joint Venture Interests	N/A	N/A	3,231,401	1,624,182	3,231,401		
	GENSTAR CAP PARTNERS VIII LP	Partnerships/Joint Venture Interests	N/A	N/A	5,102,985	1,398,762	5,102,985		
	GENSTAR CAPITAL PARTNERS X LP	Partnerships/Joint Venture Interests	N/A	N/A	516,176	485,674	516,176		
	GENSTAR CAPITAL PTNRS VII LP	Partnerships/Joint Venture Interests	N/A	N/A	3,410,757	3,750,082	3,410,757		
	GGV CAPITAL VI LP	Partnerships/Joint Venture Interests	N/A	N/A	4,356,320	2,125,847	4,356,320		
	GGV CAPITAL VI PLUS LP	Partnerships/Joint Venture Interests	N/A	N/A	1,025,643	520,567	1,025,643		
	GGV CAPITAL VII LP	Partnerships/Joint Venture Interests	N/A	N/A	2,889,520	1,873,803	2,889,520		
	GGV CAPITAL VII PLUS LP	Partnerships/Joint Venture Interests	N/A	N/A	642,820	516,197	642,820		
	GGV DISCOVERY II LP	Partnerships/Joint Venture Interests	N/A	N/A	653,607	300,866	653,607		
	GLENDON OPPORTUNITIES FD LP	Partnerships/Joint Venture Interests	N/A	N/A	1,305,035	657,057	1,305,035		
	COF II FEEDER B LP	Partnerships/Joint Venture Interests	N/A	N/A	3,349,760	2,752,021	3,349,760		
	GRIDIRON CAPITAL FUND II	Partnerships/Joint Venture Interests	N/A	N/A	534,262	4,110	534,262		
	GTCR (CP-1) LP	Partnerships/Joint Venture Interests	N/A	N/A	260,174	444,285	260,174		
	GTCR AP INVESTORS LP	Partnerships/Joint Venture Interests	N/A	N/A	631,045	329,888	631,045		
	GTCR FUND XI LP	Partnerships/Joint Venture Interests	N/A	N/A	16,004,880	9,378,177	16,004,880		
	GTCR FUND XII/A & XII/B LP	Partnerships/Joint Venture Interests	N/A	N/A	3,224,743	1,716,534	3,224,743		
	GTCR FUND XIII LP	Partnerships/Joint Venture Interests	N/A	N/A	759,838	526,040	759,838		
	GTCR STRATEGIC GROWTH FUND I	Partnerships/Joint Venture Interests	N/A	N/A	28,170	28,170	28,170		
	H AND F SPEEDSTER PARTNERS LP	Partnerships/Joint Venture Interests	N/A	N/A	332,602	328,948	332,602		
	H&F CAPITAL PARTNERS IX LP	Partnerships/Joint Venture Interests	N/A	N/A	3,446,821	2,652,532	3,446,821		
	H&F FLASHDANCE PARTNERS I LP	Partnerships/Joint Venture Interests	N/A	N/A	821,085	347,444	821,085		
	H&F UNITE PARTNERS LP	Partnerships/Joint Venture Interests	N/A	N/A	626,829	379,279	626,829		
	HAMILTON LANE SEC FUND II LP	Partnerships/Joint Venture Interests	N/A	N/A	160,655	24,807	160,655		
	HAMLIN LN VENTR CAP S2010	Partnerships/Joint Venture Interests	N/A	N/A	4,225,214	5,085	4,225,214		
	HAMLIN LN VENTR CAP S2011	Partnerships/Joint Venture Interests	N/A	N/A	3,533,460	154,045	3,533,460		
	HAMLIN LN VENTR CAP S2012	Partnerships/Joint Venture Interests	N/A	N/A	2,186,960	509,701	2,186,960		
	HARVEY PERFORMANCE CO LLC	Partnerships/Joint Venture Interests	N/A	N/A	-	1,516,072	-		
	HELLMAN & FRIEDMAN CAP PTNRS VIII	Partnerships/Joint Venture Interests	N/A	N/A	12,277,999	5,542,756	12,277,999		
	HELLMAN & FRIEDMAN CP X LP	Partnerships/Joint Venture Interests	N/A	N/A	739,988	811,531	739,988		
	HIG BAYSIDE LOAN OPP FD II	Partnerships/Joint Venture Interests	N/A	N/A	397,188	26,170	397,188		
	HIGHBRIDGE ASIA STRATEGIES	Partnerships/Joint Venture Interests	N/A	N/A	46,865,261	31,588,426	46,865,261		
	HL SECONDARY FUND II INDIANA	Partnerships/Joint Venture Interests	N/A	N/A	40,164	2,991	40,164		
	HUNTRESS CO-INVESTMENT	Partnerships/Joint Venture Interests	N/A	N/A	299	78,674	299		
	ICEBOX CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	239,207	1,153,931	239,207		
	ICON PARTNERS I LP	Partnerships/Joint Venture Interests	N/A	N/A	296,296	296,296	296,296		
	ICON PARTNERS II LP	Partnerships/Joint Venture Interests	N/A	N/A	143,089	186,745	143,089		
	ICON PARTNERS III LP	Partnerships/Joint Venture Interests	N/A	N/A	206,256	253,110	206,256		
	ICON PARTNERS IV LP	Partnerships/Joint Venture Interests	N/A	N/A	269,011	246,639	269,011		
	ICON PARTNERS V LP	Partnerships/Joint Venture Interests	N/A	N/A	227,888	220,358	227,888		
	ICON SOFTWARE PARTNERS LP	Partnerships/Joint Venture Interests	N/A	N/A	388,617	122,379	388,617		
	INDEX VENT GR IV (JERSEY) LP	Partnerships/Joint Venture Interests	N/A	N/A	8,618,404	2,756,750	8,618,404		
	INDEX VENT GROWTH V JERSEY LP	Partnerships/Joint Venture Interests	N/A	N/A	1,769,875	1,381,932	1,769,875		
	INDEX VENT GROWTH VI JERSEY	Partnerships/Joint Venture Interests	N/A	N/A	346,533	346,532	346,533		
	INDEX VENTURES GROWTH III LP	Partnerships/Joint Venture Interests	N/A	N/A	9,636,310	7,969,363	10,284,352		
	INDEX VENTURES XI JERSEY LP	Partnerships/Joint Venture Interests	N/A	N/A	54,462	54,463	54,462		
	INSIGHT MB HOLDINGS LLC	Partnerships/Joint Venture Interests	N/A	N/A	677,992	560,000	677,992		
	INSIGHT PARTNERS XI LP	Partnerships/Joint Venture Interests	N/A	N/A	3,104,301	1,863,454	3,104,301		
	INSIGHT PARTNERS XII LP	Partnerships/Joint Venture Interests	N/A	N/A	690,886	782,818	690,886		
	INSIGHT RF HOLDINGS LLC	Partnerships/Joint Venture Interests	N/A	N/A	1,442,314	419,051	1,442,314		
	INSIGHT VENTURE PARTNERS IX LP	Partnerships/Joint Venture Interests	N/A	N/A	22,679,367	4,278,491	22,679,367		
	INSIGHT VENTURE PARTNERS X LP	Partnerships/Joint Venture Interests	N/A	N/A	6,108,911	2,695,868	6,108,911		
	INSTITUTIONAL VENT PTNS XVII LP	Partnerships/Joint Venture Interests	N/A	N/A	959,385	790,529	959,385		
	INSTITUTIONAL VENTURE PTNRS XV	Partnerships/Joint Venture Interests	N/A	N/A	12,157,804	7,885,587	12,157,804		
	INSTITUTIONAL VENTURE PTNRS XVI LP	Partnerships/Joint Venture Interests	N/A	N/A	4,792,510	2,416,190	4,792,510		
	IPI PARTNERS II-A LP	Partnerships/Joint Venture Interests	N/A	N/A	11,573,288	11,034,028	11,573,288		
	IRC SUPERMAN AGGREGATOR LLC	Partnerships/Joint Venture Interests	N/A	N/A	210,934	300,378	210,934		
	ISQ GLOBAL INFRA FD III (JUSTE) LP	Partnerships/Joint Venture Interests	N/A	N/A	1,699,721	1,699,721	1,699,721		
	ITHACA LP BLAKENEY	Partnerships/Joint Venture Interests	N/A	N/A	1,098,983	370,125	1,098,983		
	JPMORGAN EUROPEAN PROPERTY FUND	Partnerships/Joint Venture Interests	N/A	N/A	3	7,756	28,461		
	KAYNE SIMPLIFIED MIDSTREAM LP	Partnerships/Joint Venture Interests	N/A	N/A	52,125,217	45,640,927	52,125,217		
	KENNEDY LEWIS CAP PTNS II LP	Partnerships/Joint Venture Interests	N/A	N/A	24,822,525	23,831,448	24,822,525		
	KEPOS ALPHA FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	14,288,394	13,387,014	14,288,394		
	KEPOS ALPHA FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	16,338,277	10,130,987	16,338,277		
	KEPOS ALPHA LTD	Partnerships/Joint Venture Interests	N/A	N/A	22,624,006	17,000,000	22,624,006		
	KEPOS CARBON TRANSITION FUND	Partnerships/Joint Venture Interests	N/A	N/A	15,255,274	17,000,000	15,255,274		
	KING STREET CAPITAL LTD	Partnerships/Joint Venture Interests	N/A	N/A	44,885,131	38,507,711	44,885,131		
	KLCP DOMESTIC FUND III	Partnerships/Joint Venture Interests	N/A	N/A	8,160,600	8,160,600	8,160,600		
	KNOCKOUT COINVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	750,390	750,390	750,390		
	KPS SPECIAL SITUATIONS FUND III (SUPPLEMENTAL) LP	Partnerships/Joint Venture Interests	N/A	N/A	9,553	21,766	9,553		
	KPS SPECIAL SITUATIONS FUND IV LP	Partnerships/Joint Venture Interests	N/A	N/A	4,325,371	1,142,018	4,325,371		
	KPS SPECIAL SITUATIONS FUND V	Partnerships/Joint Venture Interests	N/A	N/A	1,822,146	1,822,146	1,822,146		
	LAURION CAPITAL LTD	Partnerships/Joint Venture Interests	N/A	N/A	63,601,447	35,523,214	63,601,447		
	LEM MULTIFAMILY FD VI LP	Partnerships/Joint Venture Interests	N/A	N/A	6,800,000	6,800,000	6,800,000		
	LINDEN MANAGER II LP	Partnerships/Joint Venture Interests	N/A	N/A	2,076,986	1,114,021	2,076,986		
	LOOMIS STRATEGIC ALPHA TRUST	Partnerships/Joint Venture Interests	N/A	N/A	9,531,935	121,535,488	129,062,396		
	MADISON DEARBORN CAP PTNRS VIII	Partnerships/Joint Venture Interests	N/A	N/A	1,434,471	1,245,175	1,434,471		
	MADISON DEARBORN CAP PTNS VII LP	Partnerships/Joint Venture Interests	N/A	N/A	6,156,783	3,217,314	6,156,783		
	MAGNESIUM COINV SCSP	Partnerships/Joint Venture Interests	N/A	N/A	192,157	195,000	192,157		
	MAN ALTERNATIVE RISK PREMIA SP	Partnerships/Joint Venture Interests	N/A	N/A	13,092,257	11,449,728	13,092,257		
	MAN STRATEGIES 1783 LIMITED SR	Partnerships/Joint Venture Interests	N/A	N/A	56,308,430	50,000,000	56,308,430		
	MARSHALL WACE MKT NTRL TOPS FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	54,166,329	22,466,784	54,166,329		
	MARLIN HERITAGE EUROPE I LP	Partnerships/Joint Venture Interests	N/A	N/A	833,599	679,651	889,659		
	MARLIN HERITAGE EUROPE PARTNERS LP	Partnerships/Joint Venture Interests	N/A	N/A	5,340,926	1,111,849	5,700,103		
	MARSHALL WACE EUREKA	Partnerships/Joint Venture Interests	N/A	N/A	28,077,739	20,000,000	28,077,739		
	MASS CO-INVEST BETA LP	Partnerships/Joint Venture Interests	N/A	N/A	22,068,507	667,992	2,118,001		
	MDCP VII AUXILIARY SPV LP	Partnerships/Joint Venture Interests	N/A	N/A	616,892	443,295	616,892		
	MILLENNIUM INTERNATIONAL LTD	Partnerships/Joint Venture Interests	N/A	N/A	40,801	73,202,775	71,132,916		
	MOON CAPITAL GLOBAL EQUITY OFFSHORE FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	184,397	417,794	184,397		
	MS FHF SPV LP - INST CAYMAN - UFCW GA	Partnerships/Joint Venture Interests	N/A	N/A	160,361	175,876	160,361		
	NAUTIC PARTNERS ESS LP	Partnerships/Joint Venture Interests	N/A	N/A	274,625	260,048	274,625		
	NAUTIC PARTNERS IX LP	Partnerships/Joint Venture Interests	N/A	N/A	2,558,420	1,795,444	2,558,420		
	NAUTIC PARTNERS VIII LP	Partnerships/Joint Venture Interests	N/A	N/A	1,662,458	1,114,421	1,662,458		
	NAUTIC PARTNERS X LP	Partnerships/Joint Venture Interests	N/A	N/A	320,869	295,668	320,869		
	NB PARTNERS FUND III LP	Partnerships/Joint Venture Interests	N/A	N/A	20,541,559	14,976,305	20,541,559		
	NC MAAS COINV BETA LP-3	Partnerships/Joint Venture Interests	N/A	N/A	316,259	30,966	30,353		
	NC VINLAND CO-INVEST BETA LP	Partnerships/Joint Venture Interests	N/A	N/A	670,618	548,947	670,618		

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares					
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	NEA 18 VENT GR EQUITY LP	Partnerships/Joint Venture Interests	N/A	N/A	266,495	\$ 318,779	\$ 266,495
	NEW ENTERPRISE ASSOC 15 LP	Partnerships/Joint Venture Interests	N/A	N/A	7,635,639		7,635,639
	NEW ENTERPRISE ASSOCIATES 16 LP	Partnerships/Joint Venture Interests	N/A	N/A	3,430,199	2,421,917	3,430,199
	NEW ENTERPRISE ASSOCIATES 17 LP	Partnerships/Joint Venture Interests	N/A	N/A	2,027,027	1,640,616	2,027,027
	NEW ENTERPRISE ASSOCIATES 18 LP	Partnerships/Joint Venture Interests	N/A	N/A	320,614	336,508	320,614
	NORDIC CAPITAL IX BETA LP	Partnerships/Joint Venture Interests	N/A	N/A	3,632,102	2,371,402	3,876,361
	NORDIC CAPITAL X BETA LP	Partnerships/Joint Venture Interests	N/A	N/A	900,187	724,838	960,725
	NORTHBRIDGE PTNS FD IV LP	Partnerships/Joint Venture Interests	N/A	N/A	1,583,569	1,583,569	1,583,569
	OAKTREE OPPORTUNITIES FUND X8 LP	Partnerships/Joint Venture Interests	N/A	N/A	3,866,707	3,175,309	3,866,707
	ODYSSEY INVEST PARTNERS VI LP	Partnerships/Joint Venture Interests	N/A	N/A	1,292,102	858,442	1,292,102
	ODYSSEY INVEST PTNRS V LP	Partnerships/Joint Venture Interests	N/A	N/A	4,382,560	3,193,984	4,382,560
	ONEX CAMELOT CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	225,523	487,523	225,523
	ONEX PARTNERS IV LP	Partnerships/Joint Venture Interests	N/A	N/A	5,638,464	3,834,738	5,638,464
	ONEX PARTNERS V LP	Partnerships/Joint Venture Interests	N/A	N/A	2,678,113	2,009,232	2,678,113
	OZ OVERSEAS FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	197,008	248,289	197,008
	OZ OVERSEAS INSTITUTIONAL FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	18,454	6,599	18,454
	PEGASUS PARTNERS V LP	Partnerships/Joint Venture Interests	N/A	N/A	1,679,326	626,263	1,679,326
	PERMIRA CR SOL IV MST FED SCSP	Partnerships/Joint Venture Interests	N/A	N/A	21,173,813	22,008,293	21,173,813
	PERMIRA V G.P., LIMITED	Partnerships/Joint Venture Interests	N/A	N/A	6,282,774	1,871,510	6,705,291
	PERMIRA VI LP	Partnerships/Joint Venture Interests	N/A	N/A	6,476,900	3,135,571	6,912,472
	PERMIRA VII LP	Partnerships/Joint Venture Interests	N/A	N/A	1,873,809	1,999,973	1,999,822
	PORTFOLIO ADVISORS PE FUND V (OFFSHORE) BUYOUT	Partnerships/Joint Venture Interests	N/A	N/A	1,931,014	134,022	1,931,014
	PORTFOLIO ADVISORS PE SPECIAL SITUATIONS	Partnerships/Joint Venture Interests	N/A	N/A	1,330,860	1,052,652	1,330,860
	PRESTON HOLLOW CAP LLC	Partnerships/Joint Venture Interests	N/A	N/A	548,609	434,525	548,609
	PRESTON HOLLOW CAPITAL LLC - 2	Partnerships/Joint Venture Interests	N/A	N/A	78,439	80,993	78,439
	PRISM VISION HOLDINGS LLC	Partnerships/Joint Venture Interests	N/A	N/A	349,804	330,000	349,804
	PROJECT ALPHINE COINV FD LP	Partnerships/Joint Venture Interests	N/A	N/A	750,080	750,080	750,080
	PROJECT HOTEL CA COINV FD LP	Partnerships/Joint Venture Interests	N/A	N/A	750,186	750,186	750,186
	PROJECT MIRASOL CO-INV FD LP	Partnerships/Joint Venture Interests	N/A	N/A	292,791	290,041	292,791
	PURE ALPHA MAJOR MARKETS	Partnerships/Joint Venture Interests	N/A	N/A	94,274,268	70,848,145	94,274,268
	QLIK PARENT INC	Partnerships/Joint Venture Interests	N/A	N/A	1,414,768	564,000	1,414,768
	QUAD-C PARTNERS IX LP	Partnerships/Joint Venture Interests	N/A	N/A	3,354,384	1,863,608	3,354,384
	QUAD-C HSID HOLDINGS LLC	Partnerships/Joint Venture Interests	N/A	N/A	404,792	313,321	404,792
	QUAD-C PARTNERS X LP	Partnerships/Joint Venture Interests	N/A	N/A	267,543	251,388	267,543
	RED CYPRESS CO-INVEST PTNRS	Partnerships/Joint Venture Interests	N/A	N/A	225,319	225,319	225,319
	REP COINVEST III ADD LP	Partnerships/Joint Venture Interests	N/A	N/A	400,000	400,000	400,000
	REP COINVEST III ADD LP - 2	Partnerships/Joint Venture Interests	N/A	N/A	105,974	105,974	105,974
	REP COINVEST III OMNI LP	Partnerships/Joint Venture Interests	N/A	N/A	424,523	204,159	424,523
	REP COINVEST III TEC LP	Partnerships/Joint Venture Interests	N/A	N/A	320,000	320,000	320,000
	REP COINVEST TOPCO LP	Partnerships/Joint Venture Interests	N/A	N/A	1,170,914	708,208	1,170,914
	RESOLUTE FUND III	Partnerships/Joint Venture Interests	N/A	N/A	2,758,910	1,628,861	2,758,910
	RESOLUTE FUND IV LP	Partnerships/Joint Venture Interests	N/A	N/A	4,547,595	2,094,271	4,547,595
	RESOLUTE II CONT FUND LP	Partnerships/Joint Venture Interests	N/A	N/A	744,887	491,243	744,887
	RIDGEMONT EQUITY PARTNERS II	Partnerships/Joint Venture Interests	N/A	N/A	7,653,259	2,972,930	7,653,259
	RIDGEMONT EQUITY PARTNERS III	Partnerships/Joint Venture Interests	N/A	N/A	4,501,654	1,937,091	4,501,654
	RIVERBED TECHNOLOGY INC	Partnerships/Joint Venture Interests	N/A	N/A	26,744	400,000	26,744
	ROARK CAPITAL GROWTH I LP	Partnerships/Joint Venture Interests	N/A	N/A	8,041,103	80,983	8,041,103
	RUSSELL 3000 NL FUND	Partnerships/Joint Venture Interests	N/A	N/A	1,171,766	53,639,265	79,387,820
	SHASTA VENTURES IV LP	Partnerships/Joint Venture Interests	N/A	N/A	6,740,554	3,090,141	6,740,554
	SHASTA VENTURES V LP	Partnerships/Joint Venture Interests	N/A	N/A	19,303,617	4,876,114	19,303,617
	SHORT TERM FUND AT FORMER	Partnerships/Joint Venture Interests	N/A	N/A	40,829	40,829	40,829
	SIGULER GUFF DISTRESSED RE OPP E LP	Partnerships/Joint Venture Interests	N/A	N/A	13,815,282	3,900,556	13,815,282
	SIGULER GUFF DOF III LP	Partnerships/Joint Venture Interests	N/A	N/A	889,349	1,282,850	889,349
	SILVER POINT CAPITAL OFFSHORE FUND LTDD	Partnerships/Joint Venture Interests	N/A	N/A	48,949,105	33,664,271	48,949,105
	SUMMIT PARTNERS CO-INV SUMO LP	Partnerships/Joint Venture Interests	N/A	N/A	620,566	399,409	620,566
	SUMMIT PTN COINVEST IRONMAN	Partnerships/Joint Venture Interests	N/A	N/A	835,594	679,060	835,594
	SUMMIT PTNR GROWTH EQ IX-A	Partnerships/Joint Venture Interests	N/A	N/A	7,564,044	2,179,285	7,564,044
	SUMMIT PTNRS COINVEST GIANTS LP	Partnerships/Joint Venture Interests	N/A	N/A	209,755	853,677	209,755
	SUMMIT PTNRS VENT CAP V-A LP	Partnerships/Joint Venture Interests	N/A	N/A	755,290	755,841	755,290
	SUMMIT PTNS COINV RIGGINGS LP	Partnerships/Joint Venture Interests	N/A	N/A	50,071	149,962	50,071
	SUMMIT PTNS COINVEST LIONS LP	Partnerships/Joint Venture Interests	N/A	N/A	708,553	428,462	708,553
	SUMMIT PTNS GROWTH EQ X-A LP	Partnerships/Joint Venture Interests	N/A	N/A	2,269,124	1,655,581	2,269,124
	SUMMIT PTNS GROWTH EQ XI LP	Partnerships/Joint Venture Interests	N/A	N/A	113,929	113,929	113,929
	SUMMIT VENTURES IV LP	Partnerships/Joint Venture Interests	N/A	N/A	4,382,936	2,060,367	4,382,936
	T VII CELESTIAL CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	260,313	300,185	260,313
	TA REALTY CORE PROPERTY FD LP	Partnerships/Joint Venture Interests	N/A	N/A	36,824,108	23,324,301	36,824,108
	TACONIC CRE DISLOCATION FUND LP B 3	Partnerships/Joint Venture Interests	N/A	N/A	2,162,473	1,698,975	2,162,473
	TCV BUS CO LP	Partnerships/Joint Venture Interests	N/A	N/A	519,795	589,603	519,795
	TCV IX LP	Partnerships/Joint Venture Interests	N/A	N/A	5,561,886	2,681,689	5,561,886
	TCV VIII LP	Partnerships/Joint Venture Interests	N/A	N/A	9,702,162	6,322,876	9,702,162
	TCV X LP	Partnerships/Joint Venture Interests	N/A	N/A	3,932,212	1,419,437	3,932,212
	TCV XI LP	Partnerships/Joint Venture Interests	N/A	N/A	728,527	711,481	728,527
	TCW CAPITAL TRUST	Partnerships/Joint Venture Interests	N/A	N/A	149,870	95,347	149,870
	THE REALTY ASSOCIATES FUND X UTP LP	Partnerships/Joint Venture Interests	N/A	N/A	11,661	2,101	11,661
	THE RESOLUTE FUND V LP	Partnerships/Joint Venture Interests	N/A	N/A	1,702,700	993,598	1,702,700
	THIRD POINT OFFSHORE FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	72,873,498	70,000,000	72,873,498
	THIRD POINT ULTRA LTD	Partnerships/Joint Venture Interests	N/A	N/A	15,960,954	12,740,000	15,960,954
	THOMA BRAVO DISC FUND III LP	Partnerships/Joint Venture Interests	N/A	N/A	972,621	885,264	972,621
	THOMA BRAVO DISCOVER FD II LP	Partnerships/Joint Venture Interests	N/A	N/A	2,581,996	1,651,433	2,581,996
	THOMA BRAVO DISCOVER FUND LP	Partnerships/Joint Venture Interests	N/A	N/A	1,855,319	5,169,666	1,855,319
	THOMA BRAVO DISCOVER IV LP	Partnerships/Joint Venture Interests	N/A	N/A	140,025	146,146	140,025
	THOMA BRAVO EXPLORE FUND LP	Partnerships/Joint Venture Interests	N/A	N/A	937,300	695,937	937,300
	THOMA BRAVO FUND XI LP	Partnerships/Joint Venture Interests	N/A	N/A	10,023,628	2,949,990	10,023,628
	THOMA BRAVO FUND XIII LP	Partnerships/Joint Venture Interests	N/A	N/A	3,467,718	1,864,677	3,467,718
	THOMA BRAVO FUND XIII LP	Partnerships/Joint Venture Interests	N/A	N/A	2,798,680	2,008,899	2,798,680
	THOMA BRAVO FUND XIV LP	Partnerships/Joint Venture Interests	N/A	N/A	867,931	974,844	867,931
	THOMA BRAVO FUND XV LP	Partnerships/Joint Venture Interests	N/A	N/A	532,556	532,537	532,556
	T-IX BOOST CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	380,899	380,899	380,899
	TOWERBOOK TMX CONT FD LP	Partnerships/Joint Venture Interests	N/A	N/A	711,729	701,864	711,729
	TPG - AXON PTNRS (OFFSHORE)LTD	Partnerships/Joint Venture Interests	N/A	N/A	1,254,309	1,915,577	1,254,309
	TPG GROWTH II LP	Partnerships/Joint Venture Interests	N/A	N/A	1,360,469	15,285	1,360,469
	TRIDENT IX LP	Partnerships/Joint Venture Interests	N/A	N/A	547,593	547,944	547,593
	TRIDENT VI LP	Partnerships/Joint Venture Interests	N/A	N/A	2,245,348	394,995	2,245,348
	TRIDENT VII COINVEST A LP	Partnerships/Joint Venture Interests	N/A	N/A	949,397	491,136	949,397
	TRIDENT VII LP	Partnerships/Joint Venture Interests	N/A	N/A	8,649,214	3,132,801	8,649,214
	TRUE NORTH REAL ESTATE FD III LP	Partnerships/Joint Venture Interests	N/A	N/A	2,892,260	1,966,121	2,892,260
	TUDOR BVI GLOBAL FD	Partnerships/Joint Venture Interests	N/A	N/A	4,294,103	5,791,303	4,294,103
	T-VIII CO-INVEST-A LP	Partnerships/Joint Venture Interests	N/A	N/A	122,589,545	80,042,058	122,589,540
	T-VIII MERCURY CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	644,836	399,457	644,836
	T-VIII SKOPIMA CO-INVEST LP	Partnerships/Joint Venture Interests	N/A	N/A	300,170	281,085	300,170
	TWO SIGMA ABS RETURN MACRO	Partnerships/Joint Venture Interests	N/A	N/A	374,412	225,082	374,412
	TWO SIGMA SPECTRUM CAYMEN	Partnerships/Joint Venture Interests	N/A	N/A	44,443,612	36,000,000	44,443,612
		Partnerships/Joint Venture Interests	N/A	N/A	36,805,262	31,686,717	36,805,262

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR), CONTINUED

DECEMBER 31, 2022

Form 5500 Schedule H Item 4i

E.I.N. 58-6101402
Plan No. 001

		(c) Description of investment including maturity date, rate of interest, collateral par/maturity value or shares				
(a)	(b) Identity of issuer, borrower, lessor or similar party	Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost
						(e) Current Value
	VIKING GLOBAL EQUITIES III LTD	Partnerships/Joint Venture Interests	N/A	N/A	25,220,294	\$ 10,120,811
	VIKING GLOBAL OPPORTUNITIES III	Partnerships/Joint Venture Interests	N/A	N/A	26,146,776	26,146,776
	VISTA EQUITY PARTNERS FD VII	Partnerships/Joint Venture Interests	N/A	N/A	2,142,329	1,345,144
	VISTA EQUITY PARTNERS FD VI LP	Partnerships/Joint Venture Interests	N/A	N/A	6,520,490	2,659,347
	WESTEROS CO-INVESTMENT LP	Partnerships/Joint Venture Interests	N/A	N/A	451,092	249,609
	WOLVERINE TOPCO INC	Partnerships/Joint Venture Interests	N/A	N/A	1,562,844	700,000
	YULAN CAYMAN OFFSHORE FUND LTD	Partnerships/Joint Venture Interests	N/A	N/A	11,708,530	11,708,530
	YULAN ONSHORE FUND LP	Partnerships/Joint Venture Interests	N/A	N/A	3,916,110	4,000,000
	Total - partnerships/joint venture interests					2,351,724,827
						3,277,144,144
Common collective trusts						
	JPMCB STRATEGIC PROPERTY FUND	Common Collective Trusts	N/A	N/A	5,953,407	27,506,334
	WILLIAM BLAIR EMERGING MARKETS	Common Collective Trusts	N/A	N/A	3,387,905	90,000,000
	WILLIAM BLAIR EMERGING SMALL	Common Collective Trusts	N/A	N/A	3,110,813	65,000,000
	Total - common collective trusts					182,506,334
						194,509,183
Forward contracts, swaps and options - net						
	CHILE GOVERNMENT INTERNATIONAL	Other Debt Instruments	1/31/2034	3.50%	300,000	299,796
	GOLDEN ST TOBACCO SECURIZATI	Other Debt Instruments	6/1/2029	2.59%	500,000	500,000
	ILLINOIS ST	Other Debt Instruments	7/1/2035	7.35%	278,571	315,513
	ILLINOIS ST	Other Debt Instruments	4/1/2035	6.73%	615,000	668,396
	ABU DHABI GOVERNMENT INTE 144A	Other Debt Instruments	3/2/2031	1.70%	300,000	299,082
	PHILIPPINE GOVERNMENT INTERNAT	Other Debt Instruments	2/3/2023	0.00%	200,000	221,077
	PORT AUTH OF NEW YORK & NEW JE	Other Debt Instruments	8/1/2069	3.29%	400,000	400,000
	SAUDI GOVERNMENT INTERNAT REGS	Other Debt Instruments	3/4/2028	3.63%	200,000	197,662
	CCP_CDS_SP_ULLS-ROYCE PLC	Forward contracts, swaps and options - net	12/20/2024	1.00%	100,000	108
	CCP_CDS_SP_ULL GENERAL ELECTRI	Forward contracts, swaps and options - net	N/A	N/A	300,000	2,149
	CCP_CDS_SP_ULL GENERAL ELECTRI	Forward contracts, swaps and options - net	N/A	N/A	300,000	331
	CCP_CDS_SP_ULL THE BOEING COMP	Forward contracts, swaps and options - net	N/A	N/A	200,000	1,856
	CCP_CDS_SP_ULL THE BOEING COMP	Forward contracts, swaps and options - net	N/A	N/A	100,000	365
	CCP_CDS_SP_ULL ROLLS-ROYCE PLC	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDX_SP_ULL CDX.NA.IG.38 CM	Forward contracts, swaps and options - net	N/A	N/A	2,700,000	31,471
	CCP_CDX_SP_ULL CDX.NA.IG.39 CM	Forward contracts, swaps and options - net	N/A	N/A	3,100,000	7,571
	CCP_CDX_SP_ULL ITRAXX-EUROPE53	Forward contracts, swaps and options - net	N/A	N/A	4,700,000	-
	CDS SP_ULL CALIFORNIA STATE MU	Forward contracts, swaps and options - net	N/A	N/A	700,000	-
	CDS SP_ULL REPUBLIC OF COLOMBI	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CDS SP_ULL REPUBLIC OF COLOMBI	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_IRS_R GBP-SONIA-COMPOUND	Forward contracts, swaps and options - net	N/A	N/A	200,000	60,337
	CCP_IRS_R JPY-SONIA-COMPOUND	Forward contracts, swaps and options - net	N/A	N/A	770,000,000	10,404
	CDS SP_ULL CALIFORNIA STATE MU	Forward contracts, swaps and options - net	N/A	N/A	700,000	-
	CCP_IRS_R GBP-SONIA-COMPOUND	Forward contracts, swaps and options - net	N/A	N/A	200,000	-
	CCP_IRS_R JPY-SONIA-COMPOUND	Forward contracts, swaps and options - net	N/A	N/A	770,000	-
	CCP_CDS_SP_ULL GENERAL ELECTRI	Forward contracts, swaps and options - net	N/A	N/A	200,000	-
	CCP_CDS_SP_ULL GENERAL ELECTRI	Forward contracts, swaps and options - net	N/A	N/A	300,000	-
	CCP_CDS_SP_ULL THE BOEING COMP	Forward contracts, swaps and options - net	N/A	N/A	200,000	-
	CCP_CDS_SP_ULL THE BOEING COMP	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDX_SP_ULL CDX.NA.IG.38 CM	Forward contracts, swaps and options - net	N/A	N/A	2,700,000	-
	CDS SP_ULL REPUBLIC OF COLOMBI	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDX_SP_ULL CDX.NA.IG.39 CM	Forward contracts, swaps and options - net	N/A	N/A	3,100,000	-
	CDS SP_ULL REPUBLIC OF COLOMBI	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDS_SP_ULL ROLLS-ROYCE PLC	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDS_SP_ULL ROLLS-ROYCE PLC	Forward contracts, swaps and options - net	N/A	N/A	100,000	-
	CCP_CDX_SP_ULL ITRAXX-EUROPE53	Forward contracts, swaps and options - net	N/A	N/A	4,700,000	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(69,847,176)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(53,201,645)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(13,048,256)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(14,973,970)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(11,571,087)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(14,559,886)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(17,854,082)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(11,571,087)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(14,559,886)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(17,854,082)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	(70,361,216)	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	3,742	-
	TRS EL UL FEDO1 INDEX	Forward contracts, swaps and options - net	N/A	N/A	6,796	-
	TRS EL UL LUTITRUU INDEX	Forward contracts, swaps and options - net	N/A	N/A	54,686	-
	TRS EL UL LUTITRUU INDEX	Forward contracts, swaps and options - net	N/A	N/A	32,602	-
	TRS EL UL LUTITRUU INDEX	Forward contracts, swaps and options - net	N/A	N/A	6,807	-
	TRS EL UL LUTITRUU INDEX	Forward contracts, swaps and options - net	N/A	N/A	17,205	-
	TRS EL UL LUTITRUU INDEX	Forward contracts, swaps and options - net	N/A	N/A	3,941	-
	TRS EL UL SPTR INDEX	Forward contracts, swaps and options - net	N/A	N/A	6,457	-
	TRS EL UL SPTR INDEX	Forward contracts, swaps and options - net	N/A	N/A	7,138	-
	TRS EL UL SPTR INDEX	Forward contracts, swaps and options - net	N/A	N/A	7,138	-
	TRS EL UL SPTR INDEX	Forward contracts, swaps and options - net	N/A	N/A	8,108	-
	CANADA 10YR BOND FUTURE (MSE)	Forward contracts, swaps and options - net	N/A	N/A	(11)	-
	EURO-BUND FUTURE (EUX)	Forward contracts, swaps and options - net	N/A	N/A	1	-
	LONG GILT FUTURE (ICF)	Forward contracts, swaps and options - net	N/A	N/A	1	-
	US 10YR NOTE FUTURE (CBT)	Forward contracts, swaps and options - net	N/A	N/A	301	-
	US 10YR ULTRA FUTURE (CBT)	Forward contracts, swaps and options - net	N/A	N/A	11	-
	US 2YR NOTE FUTURE (CBT)	Forward contracts, swaps and options - net	N/A	N/A	1	-
	US 5YR NOTE FUTURE (CBT)	Forward contracts, swaps and options - net	N/A	N/A	(90)	-
	US LONG BOND FUTURE (CBT)	Forward contracts, swaps and options - net	N/A	N/A	2	-
	Total - forward contracts, swaps and options - net					3,016,118
						(6,126,268)
	Total assets (held at end of year)					\$ 4,032,007,163
						\$ 4,888,008,535

Schedule MB, Line 8b(2)

Schedule of Active Participant Data

Distribution of Active Participants

Measurement Date: January 1, 2022

[Form 5500 Sch. MB, Line 8b(2)]

Years of Eligibility Service

Age	Under 1			1 - 4			5 - 9			10 - 14			15 - 19			20 - 24			25 - 29			30 - 34			35 - 39			40 +		
	No.	Average		No.	Average		No.	Average		No.	Average		No.	Average		No.	Average		No.	Average		No.	Average		No.	Average		No.	Average	
		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.		Comp	Accrued Mon. Ben.
Under 25	-	-	-	12,506	\$17,071	\$ 20	1,604	\$23,607	\$ 63	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 - 29	-	-	-	5,777	\$18,658	\$ 26	4,799	\$29,823	\$ 101	629	\$34,565	\$ 187	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 34	-	-	-	3,548	\$19,523	\$ 27	2,631	\$29,034	\$ 107	2,385	\$36,002	\$ 228	1,004	\$38,194	\$ 366	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35 - 39	-	-	-	2,729	\$19,742	\$ 27	1,561	\$30,572	\$ 113	1,336	\$35,372	\$ 241	1,509	\$35,883	\$ 414	678	\$39,556	\$ 633	4	-	-	-	-	-	-	-	-	-	-	-
40 - 44	-	-	-	2,434	\$19,780	\$ 28	1,350	\$29,882	\$ 109	877	\$36,084	\$ 252	810	\$35,614	\$ 415	986	\$38,156	\$ 698	406	\$ 41,336	\$ 892	1	-	-	-	-	-	-	-	-
45 - 49	-	-	-	2,219	\$19,966	\$ 27	1,260	\$30,182	\$ 108	783	\$34,659	\$ 242	666	\$35,976	\$ 425	679	\$36,934	\$ 717	713	\$ 38,239	\$ 960	364	\$40,788	\$ 1,143	2	-	-	-	-	-
50 - 54	-	-	-	2,402	\$19,449	\$ 27	1,492	\$28,675	\$ 104	953	\$34,833	\$ 240	849	\$35,934	\$ 432	727	\$37,083	\$ 701	528	\$ 38,203	\$ 923	848	\$40,188	\$ 1,237	404	\$44,274	\$ 1,503	6	-	-
55 - 59	-	-	-	2,676	\$19,866	\$ 28	1,680	\$28,319	\$ 102	1,173	\$33,860	\$ 239	943	\$35,649	\$ 432	791	\$36,112	\$ 704	524	\$ 36,879	\$ 928	500	\$39,376	\$ 1,207	631	\$42,924	\$ 1,520	483	\$45,115	\$ 1,708
60 - 64	-	-	-	2,256	\$18,856	\$ 28	1,684	\$26,756	\$ 100	1,090	\$31,981	\$ 225	907	\$33,722	\$ 409	736	\$35,738	\$ 696	496	\$ 36,310	\$ 932	401	\$36,665	\$ 1,208	307	\$43,501	\$ 1,559	916	\$46,332	\$ 1,735
65 - 69	-	-	-	1,289	\$16,539	\$ 24	932	\$23,210	\$ 86	517	\$29,483	\$ 215	377	\$31,403	\$ 376	257	\$33,624	\$ 678	145	\$ 36,255	\$ 891	99	\$35,582	\$ 1,148	41	\$41,549	\$ 1,463	155	\$46,792	\$ 1,786
70 +	-	-	-	882	\$16,008	\$ 24	341	\$20,724	\$ 70	106	\$26,959	\$ 196	58	\$28,603	\$ 337	36	\$30,904	\$ 565	17	-	-	6	-	-	4	-	-	14	-	-
Total	-	-	-	38,718	\$18,484	\$ 25	19,334	\$28,275	\$ 100	9,850	\$34,453	\$ 231	7,135	\$35,651	\$ 410	4,904	\$37,142	\$ 690	2,833	\$ 38,068	\$ 927	2,219	\$39,342	\$ 1,205	1,389	\$43,411	\$ 1,521	1,574	\$45,932	\$ 1,728

Notes

- Average compensation shown above is for the prior plan year (ending December 31, 2021) and only applies to the 74,260 active participants who are employees of The Kroger Co. who are accruing benefits under the Consolidated Plan.
- Averages are not shown for groupings with fewer than 20 employees.

Schedule MB, Line 3d
Withdrawal Liability Amounts

Withdrawal liability payments represented \$190,833 of the \$80,558,692 in contributions shown on Line 3. Withdrawal liability payments were made throughout the Plan Year (beginning January 1, 2022 and ending December 31, 2022).

Payment Date	Periodic Amounts	Lump Sum Amounts	Total Amounts
1/19/2022	\$3,952		\$3,952
2/17/2022	\$3,714		\$3,714
3/8/2022	\$25,710		\$25,710
3/8/2022	\$2,500		\$2,500
3/14/2022	\$2,445		\$2,445
3/17/2022		\$148,560	\$148,560
5/12/2022	\$3,952		\$3,952

Schedule MB, Lines 9c and 9h

Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior Atlanta Plan						
ENIL (2008)	1/1/2009	29.00	\$297,486,733	16.00	\$ 232,357,250	\$ 23,644,491
ENIL (2008)	1/1/2010	28.00	49,726,012	16.00	39,251,443	3,994,196
ENIL (2008)	1/1/2011	27.00	56,264,834	16.00	44,925,270	4,571,561
Assumption	1/1/2011	15.00	1,284,647	4.00	487,120	135,291
Prior Central Ohio Plan						
Assumption	1/1/1993	Not Available		1.00	815,039	815,039
Amendment	1/1/1997	Not Available		5.00	15,257,209	3,507,948
Amendment	1/1/1998	Not Available		6.00	4,124	817
Amendment	1/1/1999	Not Available		7.00	21,416,145	3,761,279
Amendment	1/1/2001	Not Available		9.00	192,308	28,044
Assumption	1/1/2007	Not Available		15.00	46,554,942	4,906,121
ENIL (2008)	1/1/2009	Not Available		16.00	66,838,941	6,801,478
ENIL (2008)	1/1/2010	Not Available		16.00	11,146,780	1,134,288
ENIL (2008)	1/1/2011	Not Available		16.00	12,903,485	1,313,048
Prior Indiana Plan						
Amendment	1/1/1996	Not Available		4.00	1,483,284	411,962
Amendment	1/1/1997	Not Available		5.00	8,191,847	1,883,475
Amendment	1/1/1999	Not Available		7.00	3,242,815	569,530
Amendment	1/1/2000	Not Available		8.00	8,652,028	1,374,080
Assumption	1/1/2000	Not Available		8.00	2,399,113	381,017
Amendment	1/1/2008	Not Available		1.00	21,152	21,152
ENIL (2008)	1/1/2009	Not Available		16.00	42,248,024	4,299,126
Assumption	1/1/2010	Not Available		3.00	388,592	139,004
ENIL (2008)	1/1/2011	Not Available		16.00	23,125,822	2,353,265
Prior NW Ohio Plan						
Amendment	1/1/1993	Not Available		1.00	85,778	85,778
Assumption	1/1/1993	Not Available		1.00	111,056	111,056
Amendment	1/1/1994	Not Available		2.00	546,550	283,153

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior NW Ohio Plan (cont.)						
Amendment	1/1/1995	Not Available		3.00	\$ 134,820	\$ 48,225
Amendment	1/1/1996	Not Available		4.00	111,093	30,856
Amendment	1/1/1998	Not Available		6.00	1,117,494	221,466
Amendment	1/1/2000	Not Available		8.00	426,935	67,805
Amendment	1/1/2001	Not Available		9.00	266,471	38,859
Amendment	1/1/2002	Not Available		10.00	193,635	26,241
Exper Loss	1/1/2008	Not Available		1.00	4,437	4,437
Exper Loss	1/1/2009	Not Available		2.00	4,813,488	2,493,733
Exper Loss	1/1/2011	Not Available		4.00	1,042,094	289,428
Prior Non-Food Plan						
Amendment	7/1/1992	Not Available		0.50	3,360	3,360
Amendment	1/1/1993	Not Available		1.00	1,026	1,026
Amendment	7/1/1993	Not Available		1.50	703	475
Amendment	1/1/1994	Not Available		2.00	499	258
Amendment	1/1/1995	Not Available		3.00	5,842	2,089
Amendment	1/1/1996	Not Available		4.00	14,634	4,066
Amendment	1/1/1997	Not Available		5.00	47,172	10,845
Amendment	1/1/1998	Not Available		6.00	29,191	5,785
Amendment	1/1/1999	Not Available		7.00	18,925	3,324
Amendment	1/1/2000	Not Available		8.00	30,021	4,767
Amendment	1/1/2001	Not Available		9.00	73,680	10,744
Amendment	1/1/2002	Not Available		10.00	102,256	13,858
Amendment	1/1/2003	Not Available		11.00	86,307	10,974
Amendment	1/1/2004	Not Available		12.00	13,437	1,616
Amendment	1/1/2005	Not Available		13.00	17,201	1,969
Exper Loss	1/1/2007	Not Available		15.00	141,629	14,925
Exper Loss	1/1/2009	Not Available		2.00	344,959	178,711
Exper Loss	1/1/2011	Not Available		4.00	53,805	14,943
Exper Loss	1/1/2012	Not Available		5.00	478,575	110,033
Exper Loss	1/1/2014	Not Available		7.00	38,808	6,816
Exper Loss	1/1/2015	Not Available		8.00	148,472	23,579
Assumption	1/1/2016	Not Available		9.00	473,736	69,086
Exper Loss	1/1/2016	Not Available		9.00	375,426	54,749
Amendment	1/1/1993	Not Available		1.00	1,977	1,977

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior Non-Food Plan (Cont.)						
Amendment	1/1/1994	Not Available		2.00	\$ 3,146	\$ 1,630
Amendment	1/1/1997	Not Available		5.00	12,954	2,977
Amendment	1/1/1998	Not Available		6.00	5,697	1,130
Amendment	1/1/2000	Not Available		8.00	4,968	788
Prior Midwest Plan						
Initial Liab	12/1/1978	Not Available		0.92	530,415	530,415
Amendment	12/1/1978	Not Available		1.92	155,219	83,663
Amendment	12/1/1979	Not Available		2.92	344,054	126,220
Amendment	12/1/1980	Not Available		3.92	71,160	20,127
Amendment	12/1/1991	Not Available		4.92	88,768	20,697
Amendment	12/1/1987	Not Available		0.92	67,463	67,463
Assumption	12/1/1987	Not Available		0.92	44,394	44,394
Amendment	12/1/1987	Not Available		0.92	2,902	2,902
Assumption	12/1/1988	Not Available		1.92	92,798	50,019
Amendment	12/1/1988	Not Available		1.92	7,604	4,097
Amendment	12/1/1989	Not Available		2.92	275,107	100,926
Amendment	12/1/1989	Not Available		2.92	5,716	2,096
Amendment	12/1/1990	Not Available		3.92	365,959	103,506
Amendment	12/1/1990	Not Available		3.92	17,948	5,076
Amendment	12/1/1991	Not Available		4.92	13,867	3,232
Amendment	12/1/1992	Not Available		5.92	2,031,586	407,153
Amendment	12/1/1992	Not Available		5.92	26,334	5,278
Amendment	12/1/1993	Not Available		6.92	1,154,877	204,706
Amendment	12/1/1997	Not Available		10.92	3,078,146	393,374
Amendment	12/1/1994	Not Available		7.92	54,094	8,658
Amendment	12/1/1995	Not Available		8.92	2,885,227	423,544
Amendment	12/1/1996	Not Available		9.92	3,216,050	438,342
Amendment	12/1/1999	Not Available		12.92	305,858	35,151
Amendment	12/1/2000	Not Available		13.92	901,894	99,171
Amendment	12/1/2001	Not Available		14.92	257,433	27,214

See additional comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior Midwest Plan (Cont.)						
Amendment	12/1/2002	Not Available	15.92	\$	132,850	\$ 13,556
Exper Loss	12/1/2002	Not Available	0.92		1,173,703	1,173,703
Exper Loss	12/1/2003	Not Available	1.92		438,598	236,408
Amendment	12/1/2003	Not Available	16.92		79,685	7,877
Amendment	12/1/2004	Not Available	17.92		100,133	9,618
Exper Loss	12/1/2008	Not Available	6.92		14,764,679	2,617,099
Exper Loss	12/1/2010	Not Available	3.92		4,229,543	1,196,258
Exper Loss	12/1/2011	Not Available	4.92		1,689,720	393,969
Exper Loss	12/1/2013	Not Available	6.92		2,345,781	415,800
Assumption	12/1/2013	Not Available	6.92		3,542,064	627,845
Exper Loss	12/1/2014	Not Available	7.92		4,358,300	697,549
Exper Loss	12/1/2015	Not Available	8.92		7,073,150	1,038,319
Prior SRT Plan						
Assumption	10/1/1992	Not Available	0.75		137,539	137,539
Amendment	10/1/1993	Not Available	1.75		2,999,387	1,760,263
Amendment	10/1/1994	Not Available	2.75		2,317,807	896,615
Amendment	10/1/1997	Not Available	5.75		16,134,570	3,308,679
Amendment	6/1/1998	Not Available	6.42		29,628,324	5,567,586
Assumption	10/1/1999	Not Available	7.75		5,996,800	975,093
Amendment	10/1/2006	Not Available	14.75		5,397,910	574,198
Assumption	10/1/2007	Not Available	15.75		34,962,609	3,587,783
Exper Loss	10/1/2007	Not Available	0.75		696,638	696,638
Exper Loss	10/1/2008	Not Available	1.75		9,803,903	5,753,657
Amendment	1/1/1995	Not Available	3.00		143,894	51,472
Amendment	1/1/1996	Not Available	4.00		154,053	42,786
Amendment	1/1/1997	Not Available	5.00		904,794	208,031
Amendment	1/1/1998	Not Available	6.00		1,376,342	272,765
Amendment	1/1/1999	Not Available	7.00		112,725	19,798
Assumption	1/1/1999	Not Available	7.00		707,357	124,232

See additional comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior SRT Plan (Cont.)						
Amendment	1/1/2000	Not Available	8.00	\$	489,221	\$ 77,696
Assumption	1/1/2000	Not Available	8.00		946,059	150,249
Amendment	1/1/2001	Not Available	9.00		1,652,249	240,947
Assumption	1/1/2002	Not Available	10.00		1,001,195	135,684
Amendment	1/1/2003	Not Available	11.00		385,091	48,968
Assumption	1/1/2004	Not Available	12.00		151,699	18,243
Assumption	1/1/2006	Not Available	14.00		385,196	42,209
Amendment	1/1/2007	Not Available	15.00		62,234	6,558
Exper Loss	1/1/2008	Not Available	1.00		13,078	13,078
Amendment	10/1/2008	Not Available	1.75		115,791	67,955
Exper Loss	10/1/2008	Not Available	1.75		915,440	537,248
Exper Loss	10/1/2009	Not Available	2.75		31,769,906	12,289,799
Exper Loss	10/1/2010	Not Available	3.75		19,707,522	5,788,312
Assumption	10/1/2011	Not Available	4.75		13,357,388	3,205,384
Exper Loss	10/1/2011	Not Available	4.75		37,051,806	8,891,355
Exper Loss	10/1/2012	Not Available	5.75		17,687,824	3,627,201
Exper Loss	10/1/2013	Not Available	6.75		14,182,214	2,561,713
Amendment	7/1/1995	Not Available	3.50		2,038,504	635,975
Amendment	7/1/1997	Not Available	5.50		1,230,721	261,638
Amendment	7/1/1998	Not Available	6.50		8,832,883	1,643,106
Amendment	7/1/1999	Not Available	7.50		69,367	11,560
Assumption	7/1/1999	Not Available	7.50		1,842,578	307,062
Amendment	7/1/2000	Not Available	8.50		21,620	3,285
Amendment	7/1/2001	Not Available	9.50		6,475,178	909,076
Amendment	7/1/2003	Not Available	11.50		208,442	25,753
Assumption	7/1/2003	Not Available	11.50		2,620,056	323,710
Amendment	7/1/2005	Not Available	13.50		47,129	5,275
Assumption	7/1/2007	Not Available	15.50		3,581,286	370,688
Exper Loss	7/1/2008	Not Available	1.50		1,386,199	940,737
Exper Loss	7/1/2009	Not Available	2.50		15,392,395	6,492,707
Assumption	7/1/2011	Not Available	4.50		3,555,620	892,992
Exper Loss	7/1/2012	Not Available	5.50		8,214,578	1,746,333
Exper Loss	7/1/2013	Not Available	6.50		1,023,157	190,329
Exper Loss	7/1/2014	Not Available	7.50		1,681,384	280,199
Exper Loss	10/1/2014	Not Available	7.75		2,945,392	478,928
Method	10/1/2014	Not Available	2.75		4,403,129	1,703,296
Exper Loss	10/1/2014	Not Available	7.75		15,079,029	2,451,885
Assumption	10/1/2015	Not Available	8.75		13,528,547	2,012,905
Exper Loss	10/1/2015	Not Available	8.75		33,712,577	5,016,076

See additional comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Charges

[Schedule MB, Line 9c]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior SRT Plan (Cont.)						
Exper Loss	10/1/2016		Not Available	9.75	\$ 24,806,424	\$ 3,420,629
Exper Loss	10/1/2017		Not Available	10.75	34,183,293	4,412,996
Assumption	10/1/2017		Not Available	10.75	49,873,897	6,438,621
Exper Loss	10/1/2018		Not Available	11.75	20,085,285	2,447,744
Assumption	10/1/2018		Not Available	11.75	176,283,986	21,483,297
Exper Loss	10/1/2019		Not Available	12.75	59,238,089	6,861,705
Assumption	10/1/2020		Not Available	13.75	18,052,666	1,999,004
Consolidated Plan						
Amendment	1/1/2012	15.00	1,754,947	5.00	803,845	184,821
Exper Loss	1/1/2012	15.00	33,532,801	5.00	15,359,559	3,531,479
ENIL (2008)	1/1/2012	26.00	53,460,817	16.00	43,222,416	4,398,280
ENIL (2008)	1/1/2013	25.00	91,926,939	16.00	75,338,855	7,666,423
ENIL (2008)	1/1/2014	24.00	109,745,734	16.00	91,285,142	9,289,104
Amendment	1/1/2015	15.00	8,608,015	8.00	5,708,159	906,546
Amendment	1/1/2015	15.00	63,360,520	8.00	42,015,719	6,672,761
Amendment	1/1/2015	15.00	3,382,601	8.00	2,243,075	356,236
Assumption	1/1/2015	15.00	138,469,235	8.00	91,821,912	14,582,774
Exper Loss	1/1/2015	15.00	160,742,739	8.00	106,591,947	16,928,490
Exper Loss	1/1/2016	15.00	230,809,145	9.00	166,683,736	24,307,476
Amendment	1/1/2016	15.00	1,624,016	9.00	1,173,589	171,144
Amendment	7/1/2016	15.00	16,942,241	9.50	12,738,419	1,788,398
Exper Loss	1/1/2017	15.00	213,946,528	10.00	166,367,550	22,546,429
Exper Loss	1/1/2018	15.00	203,920,201	11.00	168,997,680	21,489,820
Exper Loss	1/1/2019	15.00	155,273,157	12.00	136,067,156	16,363,225
Exper loss	1/1/2020	15.00	85,188,517	13.00	78,420,629	8,977,462
Amendment	1/1/2022	15.00	4,690,067	15.00	4,690,067	494,256
Total Charges					\$ 2,620,499,500	\$ 378,041,543
Charge Base Subtotals:						
(i) All Other Bases					\$ 2,620,499,500	\$ 378,041,543
(ii) Funding Waivers					0	0
(iii) Extended Amortization Periods					0	0

See additional comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Credits

[Schedule MB, Line 9h]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior Atlanta Plan						
Assumption	1/1/2009	15.00	\$ 1,308,299	2.00	\$ 265,955	\$ 137,782
Amendment	1/1/2010	15.00	23,120,626	3.00	6,807,002	2,434,930
Exper Gain	1/1/2009	15.00	14,164,954	2.00	2,879,468	1,491,770
Exper Gain	1/1/2010	15.00	232,505,917	3.00	68,452,682	24,486,170
Exper Gain	1/1/2011	15.00	59,503,948	4.00	22,563,092	6,266,609
Prior Central Ohio Plan						
Amendment	1/1/2007	Not Available		15.00	3,809,178	401,424
Exper Gain	1/1/2008	Not Available		1.00	1,373,296	1,373,296
Exper Gain	1/1/2009	Not Available		2.00	514,520	266,560
Exper Gain	1/1/2010	Not Available		3.00	12,404,600	4,437,241
Amendment	2/1/2010	Not Available		3.08	22,381,681	7,812,401
Exper Gain	1/1/2011	Not Available		4.00	8,757,297	2,432,228
Prior Indiana Plan						
Exper Gain	1/1/2008	Not Available		1.00	929,599	929,599
Assumption	1/1/2008	Not Available		1.00	87,281	87,281
Exper Gain	1/1/2009	Not Available		2.00	358,904	185,940
Exper Gain	1/1/2010	Not Available		3.00	7,699,954	2,754,347
ENIL (2008)	1/1/2010	Not Available		16.00	8,307,703	845,385
Exper Gain	1/1/2011	Not Available		4.00	6,172,537	1,714,342
Amendment	1/1/2011	Not Available		4.00	894,287	248,376
Prior NW Ohio Plan						
Assumption	1/1/2010	Not Available		3.00	1,438,564	514,587
Exper Gain	1/1/2010	Not Available		3.00	1,908,523	682,697
Amendment	4/1/2010	Not Available		3.25	809,510	269,629
Assumption	9/1/2010	Not Available		3.67	828,825	248,253
Prior Non-Food Plan						
Assumption	1/1/1998	Not Available		6.00	66,547	13,188
Exper Gain	1/1/2008	Not Available		1.00	22,840	22,840
Exper Gain	1/1/2010	Not Available		3.00	76,981	27,536
Exper Gain	1/1/2013	Not Available		6.00	17,499	3,468
Assumption	1/1/1996	Not Available		4.00	8,517	2,366

See additional comments following the exhibit.

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

Funding Standard Account Amortization Bases (Cont.)

Credits

[Schedule MB, Line 9h]

Type	Date Established	Initial Period	Initial Balance	Outstanding at 1/1/2022		Annual Payment
				Period	Balance	
Prior SRT Plan						
Assumption	10/1/2008		Not Available	1.75	\$ 9,100,968	\$ 5,341,123
Amendment	1/1/2004		Not Available	12.50	2,171,694	254,620
Assumption	1/1/2007		Not Available	15.00	2,411,032	254,083
Amendment	1/1/2008		Not Available	1.00	127,005	127,005
Assumption	10/1/2008		Not Available	1.75	655,826	384,887
Amendment	1/1/2011		Not Available	4.00	68,362,451	18,986,797
Amendment	10/1/2011		Not Available	4.75	298,938	71,736
Assumption	10/1/2012		Not Available	5.75	574,191	117,748
Amendment	10/1/2012		Not Available	5.75	119,670	24,540
Amendment	10/1/2013		Not Available	6.75	4,844,742	875,099
Amendment	11/1/2007		Not Available	15.83	2,265,938	231,895
Exper Gain	7/1/2010		Not Available	3.50	733,371	228,798
Amendment	7/1/2010		Not Available	3.50	3,763,127	1,174,025
Amendment	1/1/2011		Not Available	4.00	2,475,529	687,547
Exper Gain	7/1/2011		Not Available	4.50	1,306,697	328,176
Amendment	1/1/2012		Not Available	5.00	451,645	103,843
Amendment	7/1/2013		Not Available	6.50	180,585	33,593
Assumption	10/1/2014		Not Available	7.75	4,074,187	662,472
Method	10/1/2014		Not Available	2.75	835,048	323,028
Amendment	10/1/2014		Not Available	7.75	2,269,696	369,058
Amendment	10/1/2015		Not Available	8.75	763,259	113,565
Amendment	10/1/2016		Not Available	9.75	12,777,264	1,761,894
Amendment	1/1/2017		Not Available	10.00	35,140,589	4,762,316
Amendment	10/1/2017		Not Available	10.75	8,171,211	1,054,887
Amendment	10/1/2019		Not Available	12.75	3,141,105	363,843
Exper Gain	10/1/2020		Not Available	13.75	33,985,900	3,763,319
Exper Gain	6/30/2021	15.00	33,314,011	14.50	32,739,221	3,516,270
Consolidated Plan						
Amendment	1/1/2012	15.00	13,190,309	5.00	6,041,762	1,389,127
Assumption	1/1/2012	15.00	1,497,793	5.00	686,056	157,739
Exper Gain	1/1/2013	15.00	14,831,978	6.00	7,881,764	1,562,017
Exper Gain	1/1/2014	15.00	4,641,213	7.00	2,783,067	488,786
Assumption	1/1/2018	15.00	41,737,650	11.00	34,589,835	4,398,459
Exper Gain	1/1/2021	15.00	86,611,107	14.00	83,295,007	9,127,379
Amendment	7/1/2021	15.00	100,281,015	14.50	98,550,797	10,584,590
Exper Gain	1/1/2022	15.00	188,622,910	15.00	188,622,910	19,877,738
Total Credits					\$ 836,028,929	\$ 153,592,247
Net Total					\$1,784,470,571	\$ 224,449,296

Schedule MB, Lines 9c and 9h (cont.)
Schedule of Funding Standard Account Bases

The tables above show the outstanding amortization bases in the Funding Standard Account as of the valuation date. The amortization bases are grouped as charges, which represent increases in the unfunded actuarial liability, and credits, which represent decreases in the unfunded actuarial liability.

Different types of amortization bases are as follows:

Abbreviation	Description
Initial Liab	Initial unfunded actuarial accrued liability
Exper Loss	Actuarial experience loss (charge only)
Exper Gain	Actuarial experience gain (credit only)
ENIL	Eligible net investment loss under the Pension Relief Act of 2010
Amendment	Plan amendment
Assumption	Change in actuarial assumptions
Method	Change in the actuarial cost method or asset valuation method
Combined	Combined charge base or combined credit base
Offset	Combined and offset charge and credit bases

Schedule MB, Line 11

Justification for Change in Actuarial Assumptions

Changes in Assumptions and Methods

Since the prior valuation, the following assumptions have been changed:

- As a result of the transfer from the SRT, certain actuarial assumptions used to value the benefit liabilities associated with this group were incorporated from those assumptions used in the SRT actuarial valuation as of October 1, 2020.
- As a result of the transfer from the SRT, the assumed operating expenses have been adjusted to reflect a 12-month coverage period and to incorporate the cost of PBGC premiums for this group during 2022.
- The Current Liability interest rate has been decreased from 2.43% to 2.22%, in accordance with the change in the IRS prescribed rates.
- The Current Liability mortality table was updated to the static mortality tables prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1(a)(3) for the 2022 Plan Year. The change to the assumed operating expenses was to better reflect anticipated experience of the Plan. The changes in the interest rate and mortality tables used to determine the RPA '94 current liability were mandated legislative changes.

Justification for Changes in Assumptions and Methods

The change to the assumed operating expenses was to better reflect anticipated experience of the Plan. The changes in the interest rate and mortality tables used to determine the RPA '94 current liability were mandated legislative changes

Schedule MB, Line 6
Statement of Actuarial Assumptions/Methods

<i>Plan Name</i>	UFCW Consolidated Pension Plan		
<i>Plan Sponsor</i>	Board of Trustees of the UFCW Consolidated Pension Fund		
<i>EIN / PN</i>	58-6101602 / 001		
<i>Interest Rates</i>	ERISA Valuation Interest Rate		7.50%
	ASC 960 Interest Rate		7.50%
	RPA '94 Current Liability Interest Rate		2.22%
	<p>The interest rate assumption used for purposes of the ERISA valuation and ASC 960 accounting was chosen in consideration of the purpose of the measurement (long-term contribution budgeting), current and historical investment data, and the asset allocation for the Consolidated Plan (as set by the Kroger Co.). As part of the analysis, we considered the results of current and prior editions of our Survey of Capital Market Assumptions. The ultimate selection of the interest rate is our best estimate and reflects professional judgement.</p>		
<i>Operating Expenses</i>	<p>The normal cost for the plan year includes a load for assumed operating expenses. In general, operating expenses are assumed to increase with the Consumer Price Index for All Urban Consumers ("CPI-U") over expenses actually paid in the prior plan year.</p> <p>Assumed operating expenses may be adjusted to reflect any event or legislation that is expected to significantly change plan operating expenses. No such adjustment was made for the 2021 Plan Year. For the 2022 Plan Year, the assumed operating expenses have been adjusted as a result of the SRT transfer to reflect a 12-month coverage period and to incorporate the cost of PBGC premiums for this group during 2022.</p>		

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

***Compensation
Increases***

Compensation for active participants who are employees of The Kroger Co. is assumed to increase according to the table below.

Years of Service	Merit/Implied Hours Increase	Wage Inflation	Annual Pay Increase
1	26.0%	2.5%	28.5%
2	19.0%	2.5%	21.5%
3	16.0%	2.5%	18.5%
4	13.0%	2.5%	15.5%
5	9.0%	2.5%	11.5%
6	5.5%	2.5%	8.0%
7	4.0%	2.5%	6.5%
8	2.5%	2.5%	5.0%
9	2.0%	2.5%	4.5%
10	2.0%	2.5%	4.5%
11+	0.0%	2.5%	2.5%

This assumption was developed based on a review of compensation increase experience for 2014 through 2016 and considers input provided by The Kroger Co. and the Board of Trustees. The annual assumed compensation includes merit increases, which include increases in pay rates due to seniority, promotion, or personal performance, implied hours increases, which reflects increased hours worked as service increases, and wage inflation. This assumption reflects anticipated future experience.

***Cost-of-Living
Increases***

The portion of pension benefits eligible for the Variable Benefit Adjustment are assumed to increase by 2% per year for SRT retired participant and beneficiaries. Otherwise, cost-of-living increases are not assumed in the valuation.

***Increases in
Maximum Benefit
and Compensation
Limits***

No future increases were assumed in the maximum benefit under Section 415(b) or the maximum compensation limit under Section 401(a)(17) of the Internal Revenue Code.

Hours Worked

For purposes of determining future benefit and service accruals, each active participant is assumed to work a certain number of hours in all future plan years that he or she remains an active participant. In general, that is the number of hours that the active participant worked in the prior plan year.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

New Employees	It was assumed that there will be no new or rehired employees.
----------------------	--

Mortality	Non-Disabled Males:	The RP-2014 Employee and Annuitant Mortality Tables for Males projected from 2014 back to 2006 using Scale MP-2014 for Males; Blue Collar adjustment; rates set forward 1 year; future generational improvements at 100% of Scale MP-2017 for Males from 2006 through 2017 and 90% of Scale MP-2017 for Males beyond 2017
	Non-Disabled Females:	The RP-2014 Employee and Annuitant Mortality Tables for Females projected from 2014 back to 2006 using Scale MP-2014 for Females; Blue Collar adjustment; future generational improvements at 100% of Scale MP-2017 for Females from 2006 through 2017 and 90% of Scale MP-2017 for Females beyond 2017
	Disabled Males:	The RP-2014 Disabled Retiree Mortality Tables for Males projected from 2014 back to 2006 using Scale MP-2014 for Males; future generational improvements at 100% of Scale MP-2017 for Males from 2006 through 2017 and 90% of Scale MP-2017 for Males beyond 2017
	Disabled Females:	The RP-2014 Disabled Retiree Mortality Tables for Females projected from 2014 back to 2006 using Scale MP-2014 for Females; future generational improvements at 100% of Scale MP-2017 for Females from 2006 through 2017 and 90% of Scale MP-2017 for Females beyond 2017

This assumption was selected based on a review of mortality experience for Plan participants over the period from 2005 through 2015, with respect to published mortality tables and mortality improvement projection scales. The adjustments to the published mortality tables and mortality improvement scales reflect anticipated future experience, based on observed experience and known factors for the Plan population, such as occupation, income, and benefit levels.

For determining the RPA '94 current liability, the mortality tables prescribed by the Pension Protection Act of 2006 were used.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Retirement for Active Participants

Non-SRT Participants:

Retirement probabilities for eligible participants are shown in the table below, by age and by sex. (Probabilities are the same for males and females.)

Retirement Probabilities

Age	Males	Females
55	8.0%	8.0%
56	8.0%	8.0%
57	8.0%	8.0%
58	8.0%	8.0%
59	8.0%	8.0%
60	10.0%	10.0%
61	12.0%	12.0%
62	20.0%	20.0%
63	18.0%	18.0%
64	18.0%	18.0%
65	30.0%	30.0%
66	22.5%	22.5%
67	22.5%	22.5%
68	20.0%	20.0%
69	20.0%	20.0%
70	20.0%	20.0%
71+	100.0%	100.0%

Special retirement probabilities, as shown in the table below, are assumed for participants under the Prior Washington Meat Plan who are eligible for an unreduced early retirement benefit under the “rule of 85.”

Age	Males	Females
50-56	35.0%	35.0%
57-62	25.0%	25.0%

This assumption was selected based on a review of retirement experience for active participants from 2011 through 2016. This assumption reflects anticipated future experience.

Schedule MB, Line 6 (cont.)

Statement of Actuarial Assumptions/Methods

Retirement for Active Participants (cont.)

SRT Participants:

Retirement probabilities for eligible participants are shown in the tables below, by age and by gender. (Probabilities are the same for males and females.)

Retail Clerks, Retail Drug, and Washington Meat employees not eligible for Rule of 85 Retirement:

Age	Males	Females
55	12.5%	12.5%
56-60	9.5%	9.5%
61	12.5%	12.5%
62	15.0%	15.0%
63	12.5%	12.5%
64	17.5%	17.5%
65-66	27.5%	27.5%
67-69	20.0%	20.0%
70	45.0%	45.0%
71-72	75.0%	75.0%
73-74	50.0%	50.0%
75+	100.0%	100.0%

Washington Meat employees eligible for Rule of 85 Retirement:

Age	Males	Females
50-54	35.0%	35.0%
55	17.5%	17.5%
56-60	14.5%	14.5%
61	17.5%	17.5%
62	20.0%	20.0%
63	17.5%	17.5%
64	22.5%	22.5%
65-66	27.5%	27.5%
67-69	20.0%	20.0%
70	45.0%	45.0%
71-72	75.0%	75.0%
73-74	50.0%	50.0%
75+	100.0%	100.0%

The Rule of 85 assumption applies to active participants who are within 10 years of eligibility for Rule of 85 and had at least 16 years of service as of July 1, 2011.

The assumption is based on the assumption that was used prior to the transfer and reflects anticipated future experience.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Retirement for Active Participants (cont.)

The weighted average retirement age for active participants is age 64.30. This average is based on the active population in the January 1, 2022 valuation. All decrements are considered when projecting the current population to retirement. The weighted average retirement age is the average age at which the lives that reach the retirement decrement retire.

Retirement Age for Inactive Vested Participants

Non-SRT Participants:

Inactive vested participants under age 65 as of the valuation date who are entitled to a deferred benefit from the Plan are assumed to defer the commencement of their benefits to:

- Age 62, if they have at least 10 years of Eligibility Service, or
- Age 65, if they do not have at least 10 years of Eligibility Service.

Inactive vested participants over age 65 as of the valuation date who are entitled to a deferred benefit from the Plan are assumed to defer the commencement of their benefits:

- Two (2) years from the valuation date, but not beyond age 71

This assumption was selected based on a review of retirement experience for inactive vested participants from 2011 through 2015. This assumption reflects anticipated future experience.

SRT Participants:

Inactive vested participants are assumed to retire at age 65.

This assumption is based on the assumption used prior to the transfer and reflects anticipated future experience.

Restoration of Early Retirement Subsidy

Non-SRT Participants:

Inactive vested participants are not assumed to restore any early retirement subsidies that may have been lost after incurring a break in service.

SRT Participants:

It is assumed that 7.5% of inactive vested participants will restore any early retirement subsidies lost after incurring a break in service prior to retirement. Washington Meat participants can only restore early retirement subsidies on benefits earned under the SRT on or after July 1, 2014.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Late Retirement

Non-SRT Participants:

Active participants working beyond their Normal Retirement Age are assumed to have received a suspension of benefits notice and actuarial increases are only provided on Pre-Merger Accrued Benefits or Pre-Transfer Accrued Benefits to the extent actuarial increases were payable under the applicable plan prior to the merger or transfer.

Inactive vested participants who are assumed to commence benefits after their Normal Retirement Age are assumed to receive an actuarial increase.

SRT Participants:

Active participants working beyond the Normal Retirement Age and inactive vested Retail Drug participants who have not accrued a benefit after October 1, 2008 are valued as receiving an actuarial increase on their retirement benefit.

All other inactive vested participants who are assumed to commence benefits after their Normal Retirement Age are assumed to elect retroactive retirement and receive a lump sum of all missed payments with interest at 5% per year.

Actuarial increases are not valued for active and inactive vested Washington Meat participants assumed to retire after their Normal Retirement Age. This reflects an implicit assumption that some participants will not claim their benefits in the future.

Schedule MB, Line 6 (cont.)

Statement of Actuarial Assumptions/Methods

Disability

Non-SRT Participants:

Representative assumed probabilities of disability for active participants are shown in the table below, by age and by sex. (Probabilities are the same for males and females.)

Representative Disability Probabilities

Age	Males	Females
20	0.09%	0.09%
25	0.10%	0.10%
30	0.11%	0.11%
35	0.12%	0.12%
40	0.21%	0.21%
45	0.43%	0.43%
50	0.59%	0.59%
55	0.91%	0.91%
60	1.13%	1.13%
65	1.14%	1.14%

This assumption was selected based on a review of recent disability experience for Plan participants and reflects anticipated future experience.

SRT Participants:

Representative assumed probabilities of disability for active participants are shown in the table below, by age and job classification. (Probabilities are the same for males and females.)

Representative Disability Probabilities

Age	Clerk, Drug, Meat Service Counter	Meat Cutters and Wrappers
20	0.01250%	0.03635%
25	0.01250%	0.04895%
30	0.01250%	0.06125%
35	0.01500%	0.08120%
40	0.02250%	0.12130%
45	0.04950%	0.20225%
50	0.11000%	0.35295%
55	0.21250%	0.61070%
60	0.10875%	0.40673%

The assumption is based on the assumption that used prior to the transfer and reflects anticipated future experience

Schedule MB, Line 6 (cont.)

Statement of Actuarial Assumptions/Methods

Termination

Non-SRT Participants:

Representative assumed probabilities of termination for active participants are shown in the table below, by age, service, and sex.

Representative Termination Probabilities

Age	Females				Males			
	Years of Service				Years of Service			
	0-2	3-4	5-9	10+	0-2	3-4	5-9	10+
25	44.5%	30.0%	19.7%	13.9%	44.6%	28.0%	18.2%	9.0%
30	42.0%	25.7%	16.4%	9.1%	42.7%	24.4%	12.4%	6.7%
35	39.4%	23.1%	14.5%	6.7%	40.8%	22.2%	11.9%	5.4%
40	36.9%	21.2%	13.1%	5.8%	38.9%	20.8%	11.9%	4.7%
45	34.3%	19.8%	12.1%	5.4%	37.0%	19.5%	11.9%	4.5%
50	31.8%	18.7%	11.2%	5.2%	35.1%	18.6%	11.9%	4.4%
55	29.2%	17.7%	10.5%	0.0%	33.2%	17.8%	11.9%	0.0%
60	26.7%	16.9%	9.9%	0.0%	31.3%	17.0%	11.9%	0.0%
65	24.2%	16.3%	0.0%	0.0%	29.4%	16.6%	0.0%	0.0%
70	21.6%	16.3%	0.0%	0.0%	27.5%	16.6%	0.0%	0.0%

This assumption was selected based on a review of termination experience from 2013 through 2016. This assumption reflects anticipated future experience.

SRT Participants:

Representative assumed probabilities of termination for active participants are shown in the table below, by years of service and job classification.
(Probabilities are the same for males and females.)

Representative Termination Probabilities

Years of Service	Clerk, Drug, Meat Service Counter	Meat Cutters and Wrappers
0	55.0%	30.0%
1	40.0%	30.0%
5	20.0%	15.0%
10	10.0%	10.0%
15	6.5%	6.5%
20	5.0%	5.0%
25	4.0%	4.5%
30	2.5%	4.5%

The assumption is based on the assumption that used prior to the transfer and reflects anticipated future experience.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Form of Payment

Non-SRT Participants:

Participants are assumed to elect the normal form of payment upon commencement of benefits. Single participants are assumed to elect the single life annuity. Married participants are assumed to elect the 50% joint and survivor annuity.

SRT Participants:

Participants are assumed to elect a single life annuity.

Marriage

Non-SRT Participants:

For active participants and inactive vested participants, 85% of males are assumed to be married, and 65% of females are assumed to be married. Marriages are assumed to be opposite sex, and husbands are assumed to be three (3) years older than their wives.

SRT Participants:

For active participants and inactive vested participants, 65% of males and females are assumed to be married. Marriages are assumed to be opposite sex, and husbands are assumed to be two (2) years older than their wives.

**Level Income Option
Loading**

A load was applied to the normal cost and actuarial accrued liability representing the expected additional cost of participants electing the Level Income Option available under the Plan, due to the difference between Plan actuarial equivalence assumptions and actuarial equivalence assumptions prescribed under Section 417(e)(3) of the Internal Revenue Code. The load factors are summarized below and take into account expected retirement age and utilization of the Level Income Option.

The load factors are not applied if the Plan is operating in critical status and therefore restricted under PPA from paying the Level Income Option to new commencements.

Load for Level Income Option

	Males	Females
Eligible Active Participants	0.0092	0.0045
Eligible Inactive Vested Participants	0.0170	0.0090

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Cost Method

The *projected unit credit cost method* was used in performing the actuarial valuation. The Board of Trustees was responsible for the selection of this cost method for purposes of calculations under the Internal Revenue Code and ERISA.

Under the projected unit credit cost method, an accrued benefit is calculated as of the beginning of the plan year and as of the end of the plan year, based on the plan's benefit formula, covered compensation (if applicable), and the benefit service earned as of those dates. The actuarial accrued liability for a given participant is the actuarial present value of the participant's accrued benefit as of the beginning of the plan year. The normal cost for a given participant is the actuarial present value of the expected increase in the participant's accrued benefit from the beginning of the plan year to the end of the plan year. The actuarial accrued liability and the normal cost for the plan represent the sum of those amounts for all participants in the plan as of the measurement date.

Asset Valuation Method

For purposes of calculations under the Internal Revenue Code and ERISA:
The actuarial value of assets reflects five-year smoothing of net investment gains and losses, subject to a 20% "corridor." The boards of trustees for each of the prior UFCW pension funds were responsible for the selection of the asset valuation method for calculations under the Internal Revenue Code and ERISA. More specifically, the actuarial value of assets is determined by adjusting the market value of assets to recognize net investment gains and losses during each of the last five plan years at the rate of 20% per year. Net investment gains and losses represent the difference between the actual investment return on the market value of assets and the assumed investment return on the market value of assets. The actuarial value of assets cannot be less than 80% or more than 120% of the market value of assets.

Participant Data

Census data was supplied by the Consolidated Fund Office.

Participants Excluded from Valuation

Non-SRT Participants:

Inactive vested participants who have attained age 75 by the valuation date are not included in the valuation.

SRT Participants:

Inactive vested participants who have attained age 90 by the valuation date are not included in the valuation.

Schedule MB, Line 6 (cont.)

Statement of Actuarial Assumptions/Methods

Missing or Incomplete Participant Data

Assumptions were made to adjust for participants and beneficiaries with missing or incomplete data as of the valuation date. For example:

- Participants with unknown dates of birth are assumed to be hired at an age similar to other participants in their Prior Plan.
- Participants with unknown sex are assumed to be male.
- Participants and beneficiaries with unknown employer codes are assumed to have been employed with employers that were no longer actively participating in the applicable Prior Plan as of the merger date (i.e., “orphan” participants and beneficiaries).

Participants and Beneficiaries with Missing Data

Prior Plan	Date of Birth	Gender	Employer Code	Active Kroger with missing pay
Atlanta	0	0	190	0
Central Ohio	0	0	0	0
Indiana	0	0	0	0
NW Ohio	0	0	0	0
Washington Meat	0	0	N/A	N/A
Central Ohio Retail	0	0	N/A	0
Non-Food	0	0	N/A	0
Midwest	0	0	N/A	0
Local 75	0	0	N/A	0
Local 881	0	0	N/A	0
SRT	0	0	N/A	N/A

Missing Kroger Compensation Data

For active participants employed by Kroger for whom compensation data is unknown, compensation for the current plan year is set based on known compensation data for the prior plan year, increased by the compensation increase assumption shown earlier in this appendix.

Financial Information

Financial information was obtained from Dennis G. Jenkins, C.P.A., LLC and their financial audit report.

Schedule MB, Line 6 (cont.)
Statement of Actuarial Assumptions/Methods

Nature of Actuarial Calculations

The valuation results presented in this report are estimates. The results are based on data that may be imperfect and on assumptions made about future events. Certain plan provisions may be approximated or deemed immaterial for the purposes of the valuation. Assumptions may be made about missing or incomplete participant census data or other factors. Reasonable efforts were made to ensure that significant items and factors are included in the valuation and treated appropriately.

A range of results different from those presented in this report could also be considered reasonable. The figures in this report are not rounded, but this is for convenience and should not imply precision. Actuarial calculations are inherently imprecise.

The actuarial assumptions selected for this valuation – including the valuation interest rate – generally reflect average expectations over the long term. If overall future demographic or investment experience is less favorable than assumed, the relative level of plan costs determined in this valuation will likely increase in future valuations. Investment returns and demographic factors may fluctuate significantly from year to year. The deterministic actuarial models used in this valuation do not take into consideration the possibility of such volatility.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210 - 0110 1210 - 0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A	This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instr.)
B	This return/report is: ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description) _____
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ▶ ☐

Part II	Basic Plan Information - enter all requested information
1a Name of plan UFCW CONSOLIDATED PENSION FUND	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 11/01/1968
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) BD OF TRUSTEES UFCW CONSOLIDATED PENSION FUND 1740 PHOENIX PARKWAY ATLANTA GA 30349-5421	2b Employer Identification Number (EIN) 58-6101602 2c Plan Sponsor's telephone number 770-997-9910 2d Business code (see instructions) 445110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

DocuSigned by:

SIGN HERE	<i>Lonnie Sheppard</i> 71182206561457 DocuSigned by:	10/30/2023	LEON E. SHEPPARD, JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Peggy Prescott</i> E30D94B8587B43D	10/30/2023	PEGGY PRESCOTT
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

Form 5500 (2022)

Page **2**

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 355,109
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d). a (1) Total number of active participants at the beginning of the plan year a (2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2), 6b, and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 192,097 6a(2) 191,597 6b 55,369 6c 116,296 6d 363,262 6e 5,019 6f 368,281 6g 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 23
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B	

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☒ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information - Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan UFCW Consolidated Pension Fund	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Board of Trustees of UFCW Consolidated Pension Fund	D Employer Identification Number (EIN) 58-6101602

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 1 Day 1 Year 2022

b Assets

(1) Current value of assets.....	1b(1)	5,868,625,052
(2) Actuarial value of assets for funding standard account	1b(2)	5,311,106,406
c (1) Accrued liability for plan using immediate gain methods	1c(1)	5,810,836,604
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	1c(2)(a)	
(b) Accrued liability under entry age normal method	1c(2)(b)	
(c) Normal cost under entry age normal method	1c(2)(c)	
(3) Accrued liability under unit credit cost method	1c(3)	5,810,836,604
d Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)	
(2) "RPA '94" information:		
(a) Current liability.....	1d(2)(a)	11,933,033,030
(b) Expected increase in current liability due to benefits accruing during the plan year.....	1d(2)(b)	167,460,924
(c) Expected release from "RPA '94" current liability for the plan year.....	1d(2)(c)	407,590,894
(3) Expected plan disbursements for the plan year.....	1d(3)	388,662,166

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		09/29/2023
Kevin Culp, FSA, EA	Signature of actuary	Date
		23-07423
	Type or print name of actuary	Most recent enrollment number
HORIZON ACTUARIAL SERVICES, LLC		(240) 247-4528
	Firm name	Telephone number (including area code)
8601 Georgia Avenue		
Suite 700		
Silver Spring	MD 20910	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule MB (Form 5500) 2022
v. 220413

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	6,138,315,523
b "RPA '94" current liability/participant count breakdown:		
(1) For retired participants and beneficiaries receiving payment	(1) Number of participants	(2) Current liability
(2) For terminated vested participants	59,019	4,644,168,018
(3) For active participants:		
(a) Non-vested benefits		514,601,893
(b) Vested benefits		2,639,812,561
(c) Total active	87,956	3,154,414,454
(4) Total	257,419	11,933,033,030
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	51.44 %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/19/2022	21,000				
01/26/2022	22,000,000				
06/30/2022	57,308,874				
06/30/2022	1,228,818				
Totals ▶			3(b)	80,558,692	3(c)
					0
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)
					190,833

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	91.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, were any benefits reduced (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

- a** ☐ Attained age normal
 b ☐ Entry age normal
 c ☒ Accrued benefit (unit credit)
 d ☐ Aggregate
e ☐ Frozen initial liability
 f ☐ Individual level premium
 g ☐ Individual aggregate
 h ☐ Shortfall
i ☐ Other (specify):

j If box h is checked, enter period of use of shortfall method	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM-DD-YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

Line 3(a): Contributions of \$1,228,818 were made throughout the plan year.

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a	2.22 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts.....	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:		
(1) Males	6c(1)	6P+1
(2) Females	6c(2)	6P
d Valuation liability interest rate	6d	7.50 %
e Salary scale	6e	4.77 % ☐ N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate	6f(1)	☒ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	7.50%
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	11.5%
h Estimated investment return on current value of assets for year ending on the valuation date	6h	14.7%
i Expense load included in normal cost reported in line 9b	6i	☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage.....	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	6i(2)	13,407,490
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	-188,622,910	-19,877,738
3	4,690,067	494,256

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)).....	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date.....	9b	63,557,228

Line 6(e): Salary Scale is dependent on service. See attachments for detail.

c Amortization charges as of valuation date:	Outstanding balance		
(1) All bases except funding waivers and certain bases for which the amortization period has been extended	9c(1)	2,620,499,500	378,041,543
(2) Funding waivers	9c(2)	0	0
(3) Certain bases for which the amortization period has been extended.....	9c(3)	0	0
d Interest as applicable on lines 9a, 9b, and 9c.....	9d		33,119,908
e Total charges. Add lines 9a through 9d.....	9e		474,718,679
Credits to funding standard account:			
f Prior year credit balance, if any.....	9f		1,284,740,373
g Employer contributions. Total from column (b) of line 3.....	9g		80,558,692
	Outstanding balance		
h Amortization credits as of valuation date.....	9h	836,028,929	153,592,247
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h	9i		111,606,282
j Full funding limitation (FFL) and credits:			
(1) ERISA FFL (accrued liability FFL).....	9j(1)	1,986,629,883	
(2) "RPA '94" override (90% current liability FFL)	9j(2)	5,473,753,064	
(3) FFL credit	9j(3)		0
k (1) Waived funding deficiency	9k(1)		0
(2) Other credits	9k(2)		0
l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)	9l		1,630,497,594
m Credit balance: If line 9l is greater than line 9e, enter the difference	9m		1,155,778,915
n Funding deficiency: If line 9e is greater than line 9l, enter the difference.....	9n		
o Current year's accumulated reconciliation account:			
(1) Due to waived funding deficiency accumulated prior to the 2022 plan year	9o(1)		0
(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:			
(a) Reconciliation outstanding balance as of valuation date	9o(2)(a)		0
(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))	9o(2)(b)		0
(3) Total as of valuation date	9o(3)		0
10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....	10		
11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions	☒ Yes ☐ No		

Line 9(f): See Attachments