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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- [X] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide 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. . . . . ▶ [X]

D Check box if filing under:
- [X] 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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2026	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.	10/08/2026	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

3a	Plan administrator's name and address [X] 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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	347574
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	**6a(1)**	166161
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	153480
b	Retired or separated participants receiving benefits	**6b**	59415
c	Other retired or separated participants entitled to future benefits	**6c**	119824
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	332719
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	5058
f	Total. Add lines **6d** and **6e**.	**6f**	337777
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	16

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 1B

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(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)** [X] **R** (Retirement Plan Information)
- **(2)** [X] **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
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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_____

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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)** [X] Multiemployer Defined Benefit **(2)** [ ] Money Purchase (see instructions)

1a	Enter the valuation date: Month 01 Day 01 Year 2025		
b	Assets		
(1)	Current value of assets	**1b(1)**	5384781734
(2)	Actuarial value of assets for funding standard account	**1b(2)**	5544348665
c	**(1)** Accrued liability for plan using immediate gain methods	**1c(1)**	6119746306
(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)**	6119746306
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)**	9328858588
(b)	Expected increase in current liability due to benefits accruing during the plan year	**1d(2)(b)**	125360174
(c)	Expected release from "RPA '94" current liability for the plan year	**1d(2)(c)**	460023577
(3)	Expected plan disbursements for the plan year	**1d(3)**	435275696

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

Signature of actuary	Date: 10/05/2026
KEVIN CULP, FSA, EA	26-07423
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 905 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 [ ]

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)		**2a**	5533822807
b "RPA '94" current liability/participant count breakdown:		**(1)** Number of participants	**(2)** Current liability
(1) For retired participants and beneficiaries receiving payment		64311	4256684220
(2) For terminated vested participants		119047	2990093800
(3) For active participants:			
(a) Non-vested benefits			93783364
(b) Vested benefits			1988297204
(c) Total active		80943	2082080568
(4) Total		264301	9328858588
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage		**2c**	59.32 %

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
01/20/2025	6270000		05/22/2025	60000000	
02/01/2025	12555000		06/30/2025	57440899	
03/01/2025	12555000		06/30/2025	562506	
04/01/2025	12555000		10/01/2025	14509000	
05/01/2025	12555000		11/06/2025	24400000	
			Totals ► **3(b)**	213402405	**3(c)**

(d) Total withdrawal liability amounts included in line 3(b) total — **3(d)** 7904

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	**4a**	90.6 %
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, does line 1(c) reflect any benefit reductions for the first time (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: • 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."	**4f**	

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**	4.01 %	
		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	A
(2) Females	**6c(2)**	AF	AF
d Valuation liability interest rate	**6d**	7.50 %	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**	7.1 %	
h Estimated investment return on current value of assets for year ending on the valuation date	**6h**	10.2 %	
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)**	16628491	
(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	13891467	1463931

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 the plan received an amortization extension for this plan year under Code section 431(d), enter the difference between the amount necessary to satisfy the plan's minimum funding standard for this plan year and the amount that would have been necessary without using the shortfall method or extending the amortization period(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**	70819216

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)**	1988209628		339723948
(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**	30790737
e Total charges. Add lines 9a through 9d			**9e**	441333901
Credits to funding standard account:				
f Prior year credit balance, if any			**9f**	873583318
g Employer contributions. Total from column (b) of line 3			**9g**	213402405
		Outstanding balance		
h Amortization credits as of valuation date	**9h**	539228669		101479221
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h			**9i**	81998607
j Full funding limitation (FFL) and credits:				
(1) ERISA FFL (accrued liability FFL)	**9j(1)**	1805319639		
(2) "RPA '94" override (90% current liability FFL)	**9j(2)**	2943724981		
(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**	1270463551
m Credit balance: If line 9l is greater than line 9e, enter the difference			**9m**	829129650
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 current 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 ..... [X] Yes [ ] No

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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)

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).. . . . . [X] 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 CAPITAL

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

BREVAN 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 LONG-TERM DISTRESS

47-2141919

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

DAVIDSON KEMPNER LONG-TERM DISTRESS

82-1995377

(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. A R.1.

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 ASSET MANAGEMENT, INC.

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

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

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

TUDOR INVESTMENT CORPORATION

22-2514825

(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

ALCHEMY SPECIAL OPPORTUNITIES LTD

98-1162006

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

BLACKSTONE ENERGY MANAGEMENT ASSOCI

37-1762494

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

BLACKSTONE REAL ESTATE PARTNERS VII

45-3450248

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

BOSTON TRUST WALDEN COMPANY

04-2273811

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

CENTER BRIDGE CAPITAL PARTNERS III,

61-1742348

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

CENTERBRIDGE CAPITAL PARTNERS IV, L

85-1115268

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

CENTERBRIDGE SPECIAL CREDIT PARTNER

81-1106856

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

CLEARLAKE CAPITAL MANAGEMENT IV, LP

37-1782849

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

CLEARLAKE CAPITAL MANAGEMENT V, LP

82-3099208

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

CLEARLAKE CAPITAL MANAGEMENT VI, LP

84-2816737

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

CLEARLAKE CAPITAL MANAGEMENT VII LP

87-1378757

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

ICON SOFTWARE MANAGEMENT, L.P.

85-2536462

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

ICON MANAGEMENT II, L.P.

86-2743482

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

ICON MANAGEMENT IV, L.P.

86-3550613

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

ICON MANAGEMENT V, L.P.

87-1792030

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

CVC CAPITAL PARTNERS VII LIMITED

27 ESPLANADE
ST HELIER, JE SG CHANNEL ISLAND JE

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

CVC CAPITAL PARTNERS VIII LIMITED

27 ESPLANADE
ST HELIER, JE SG CHANNEL ISLAND JE

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

DORCHESTER CREDIT SECONDARIES VI LP

98-1699033

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

FARALLON ASIA SPECIAL SITUATIONS II

98-1028195

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

FARALLON ASIA SPECIAL SITUATIONSIII

98-1291138

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

GLENDON CAPITAL MANAGEMENT, LP.

46-1394333

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

GREENBRIAR EQUITY GROUP, LP

1 GREENWICH PLAZA
GREENWICH, CT 06830

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

KPS CAPITAL PARTNERS, LP

ONE VANDERBILT AVENUE 52ND FL
NEW YORK, NY 10017

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

OAKTREE CAPITAL MANAGEMENT, L.P

26-0189082

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

ONEX PARTNERS MANAGER LP

31-1678794

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

PERMIRA V G.P. L.P

P.O. BOX 503
TRAFALGAR COURT, LES BANQUES ST. PETER GY1 6DJ GG

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

PERMIRA VI G.P. L.P.

P.O. BOX 503
TRAFALGAR COURT, LES BANQUES ST. PETER GY1 6DJ GG

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

PERMIRA VII G.P. L.P.

P.O. BOX 503
TRAFALGAR COURT, LES BANQUES ST. PETER GY1 6DJ GG

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

PERMIRA VIII GP S. R.L.

488, ROUTE DE LONGWY
GRAND DUCHY OF LUXEM, GRAND DUCHY OF LUXEMBO L-1940 LU

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

PERMIRA CREDIT SOLUTIONS IV GP S.

488, ROUTE DE LONGWY
GRAND DUCHY OF LUXEM, GRAND DUCHY OF LUXEMBO L-1940 LU

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

QUAD-C MANAGMENT, INC.

87-0978594

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

SILVER POINT CAPITAL, L.P.

22-3849636

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

SILVER POINT CAPITAL OFFSHORE GENER

26-3335901

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

TPG GROWTH II, L.P.

45-1476686

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

TRIDENT VI, L.P.

98-1131820

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

TRIDENT VII, L.P.

98-1321105

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

VIKING GLOBAL INVESTORS LP

13-4055118

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

KING STREET GLOBAL DRAWDOWN GP II,

88-1080460

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

MARLIN MANAGEMENT COMPANY, LLC

20-2935766

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

MONARCH ALTERNATIVE CAPITAL LP

37-1424923

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

TJC LP

38-3666364

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

VISTA EQUITY PARTNERS VI GP, L.P.

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

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

VISTA EQUITY PARTNERS FUND VII GP,

4 EMBARCADERO CENTER 20TH FLOOR
SAN FRANCISCO, CA 94111

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

BACKCAST PARTNERS MANAGEMENT, LLC

82-2239973

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

FP CREDIT PARTNERS II AGGREGATOR, L

98-0332416

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

KAYNE ANDERSON CAPITAL ADVISORS, L.

95-4486379

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

BESSEMER VENTURE PARTNERS CF II INS

98-1578871

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

BESSEMER VENTURE PARTNERS XI INSTIT

98-1578750

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

BESSEMER VENTURE PARTNERS XII INSTI

98-1673317

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

CENTER BRIDGE SPECIAL CREDIT PARTNE

81-1139535

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

CHARLESBANK EQUITY FUND IX, LP

35-2600984

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

CHARLESBANK EQUITY FUND X, LP

85-3094426

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

CRAYHILL PRINCIPAL STRATEGIES PART

92-2136383

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

H.I.G. CAPITAL, LLC

65-0863927

(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

KPS SPECIAL SITUATIONS FUND V

ONE VANDERBILT AVENUE 52ND FL
NEW YORK, NY 10017

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

KPS SPECIAL SITUATIONS FUND VI

ONE VANERBILT AVENUE 52ND FL
NEW YORK, NY 10017

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

MW MARKET NEUTRAL TOPS FUND (MARSHA

98-0430284

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

SIGULAR GUFF SMALL BUSINESS CREDIT

13-3855629

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

SIGULER GUFF DISTRESSED OPPORTUNITI

26-1412642

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

SIGULER GUFF DISTRESSED REAL ESTATE

27-3463820

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

HAMBLEDON INC.

98-1466693

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

NAUTIC CAPITAL LLC

50 KENNEDY PLAZA, 17TH FLOOR,
PROVIDENCE, RI 02903

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

WESTVIEW CAPITAL PARTNERS, LP

92-0659049

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

CVC CAPITAL PARTNERS IX

27 ESPLANADE
ST HELIER, JE SG CHANNEL ISLAND JE

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

BROOKFIELD INFRASTRUCTURE FUND IV-C

250 VESEY ST, 15TH FLOOR
NEW YORK, NY 10281

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

BROOKFIELD INFRASTRUCTURE FUND IV G

250 VERSEY ST. 15TH FLOOR
NEW YORK, NY 10281-1023

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

CHARLESBANK EQUITY FUND VIII, LP

47-1109521

(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

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

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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	3702135	Yes [ ] No [X]	Yes [ ] No [ ]		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	1496956	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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	1385471	Yes [ ] No [X]	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)

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 56	NONE	1017338	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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	887449	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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	735245	Yes [ ] No [X]	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)

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	702640	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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 51	NONE	682397	Yes [ ] No [X]	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	601186	Yes [ ] No [X]	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)

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	NONE	536906	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(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?
70	NONE	467358	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARBOUR LANE CREDIT OPP FUND III (B)

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 99	NONE	236536	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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?
51 28	NONE	429093	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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 24	NONE	424829	Yes [ ] No [X]	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	386756	Yes [ ] No [X]	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)

KAYNE ANDERSON RUDNICK INVESTMENT M

95-4575414

(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 28 51 68	NONE	383899	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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 [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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 [X]	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)

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	335603	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(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	300441	Yes [ ] No [X]	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 51 52 72	NONE	281519	Yes [ ] No [X]	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)

CALIBRE CPA GROUP, PLLC

47-0900880

(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	264594	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	247104	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	240255	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)

ARBOUR LANE CREDIT OPP FUND II (B)

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	225687	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

ISQ GLOBAL INFRASTRUCTURE FUND III

98-1043772

(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	INVESTMENT ADVISOR	175493	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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	72014	Yes [ ] No [X]	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)

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	34935	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 ☐

(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
KAYNE ANDERSON RUDNICK INVESTMENT M	68	0

(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.
JEFFERIES, LLC 95-2622900	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
KAYNE ANDERSON RUDNICK INVESTMENT M	68	0

(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.
GOLDMAN SACHS & CO., LLC 13-5108880	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
KAYNE ANDERSON RUDNICK INVESTMENT M	68	0

(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.
ROBERT W. BAIRD & CO., INC. 39-6037917	

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:

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:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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)

a Name of MTIA, CCT, PSA, or 103-12 IE: BOSTON TRUST WALDEN SM CAP

b Name of sponsor of entity listed in (a): BOSTON TRUST WALDEN COMPANY

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)
83-6501761-001	C	50461089

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-6331814-003	C	99632176

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-6331814-010	C	68460775

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-6038770-001	C	67090049

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
98-0501379-001	E	456671829

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
51-0412248-017	E	165656768

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	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
36-7180580-001	E	133268838

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, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

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b Name of plan sponsor | **c** EIN-PN

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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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 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	33923283	35687210
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	149087023	102824204
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	96704770	107393493
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	103354603	287672833
(2) U.S. Government securities	1c(2)	144822166	140443827
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	47201213	41162668
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	491166910	485595185
(5) Partnership/joint venture interests	1c(5)	3570909122	3636709927
(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)	254860585	285644089
(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)	650664516	755597435
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	101721036	126430252
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	-8484886	30006740

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	5635930341	6035167863
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h	2668071	4642603
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	99439463	90091010
1k Total liabilities (add all amounts in lines 1g through1j)	1k	102107534	94733613
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	5533822807	5940434250

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)	167139586	
(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)		167139586
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	356688	
(B) U.S. Government securities	2b(1)(B)	2388752	
(C) Corporate debt instruments	2b(1)(C)	1920135	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	462947	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5128522
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	4974487	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2773163	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		7747650
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1310492470	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1177392313	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		133100157
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	407118888	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		407118888

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		74504637
(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)		34560484
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		22236053
c Other income	2c		-22448
d Total income. Add all **income** amounts in column (b) and enter total	2d		851513529
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	388377603	
(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)		388377603
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	4056135	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	264594	
(5) Investment advisory and investment management fees	2i(5)	40434297	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	744731	
(8) Legal fees	2i(8)	687197	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	11719322	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		57906276
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		446283879
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		405229650
l Transfers of assets:			
(1) To this plan	2l(1)		1381793
(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) [X] 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)** [X] 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** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
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.)	**4a**		X	
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?	**4e**	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?	**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?	**4g**	X		3636709927
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?	**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.)	**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.)	**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?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**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.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 587645.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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** 278

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**

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 212839899

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 2034

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): AD HOC BASIS

a Name of contributing employer KEYSTONE FOODS

b EIN 23-3073393 **c** Dollar amount contributed by employer 305938

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 COUNTRY SELECT

b EIN 64-0944279 **c** Dollar amount contributed by employer 90316

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 UFCW TRUST FUND OFFICE

b EIN 77-0613772 **c** Dollar amount contributed by employer 40634

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 GREAT SCOT INC.

b EIN 34-4458017 **c** Dollar amount contributed by employer 20554

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 DELTA PRIDE

b EIN 64-0625541 **c** Dollar amount contributed by employer 18236

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): _____

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 UFCW LOCAL 455

b EIN 74-1290941 **c** Dollar amount contributed by employer 15870

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 UFCW LOCAL 1995

b EIN 62-1603091 **c** Dollar amount contributed by employer 13580

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 MANSFIELD DISTRIBUTING CO.

b EIN 34-4458017 **c** Dollar amount contributed by employer 8592

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 2008

b EIN 71-0234233 **c** Dollar amount contributed by employer 7445

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: [X] last contributing employer [ ] alternative [ ] reasonable approximation (see instructions for required attachment)	**14a**	38525
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**	38384
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**	39537

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**	103.79
b The corresponding number for the second preceding plan year	**15b**	105.74

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) and (b):

a Enter the percentage of plan assets held as:
Public Equity: 18.1 % Private Equity: 7.9 % Investment-Grade Debt and Interest Rate Hedging Assets: 6.2 %
High-Yield Debt: 2.8 % Real Assets: 7.2 % Cash or Cash Equivalents: 4.5 % Other: 53.3 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
[X] 0-5 years [ ] 5-10 years [ ] 10-15 years [ ] 15 years or more

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._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? [ ] Yes [X] No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

[ ] Design-based safe harbor method

[ ] "Prior year" ADP test

[ ] "Current year" ADP test

[ ] N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

FINANCIAL STATEMENTS WITH SUPPLEMENTAL INFORMATION

YEAR ENDED DECEMBER 31, 2025

CONTENTS

	PAGE
Independent Auditor's Report	1
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	6
Statement of Accumulated Plan Benefits	8
Statement of Changes in Accumulated Plan Benefits	9
Notes to Financial Statements	10
Supplemental Information	
Schedule of Assets (Held at End of Year)	25
Schedule of Reportable Transactions	35

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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 statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2024, 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, 2025 and 2024, and the changes in its net assets available for benefits for the years then ended, and the accumulated plan benefits as of December 31, 2024, 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.

Basis for Opinion

We conducted our audits 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.

Emphasis of Matter

As discussed in Note 6, the financial statements include investments valued at approximately $4.7 billion (81% 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.

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 that 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 Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) and of reportable transactions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplemental 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 schedules, we evaluated whether the supplemental schedules, including their form and content, are 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 schedules 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 8, 2026

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

	2025	2024
Investments - at fair value		
Short-term investments	$ 287,672,833	$ 103,354,603
Equity securities	485,595,185	491,166,910
U.S. Government and government agency securities	140,443,827	144,822,166
Corporate debt instruments	41,162,668	47,201,213
Registered investment companies (mutual funds)	126,430,252	101,721,036
103-12 investment entities	755,597,435	650,664,516
Partnerships/joint venture interests	3,636,709,927	3,570,909,122
Common collective trusts	285,644,089	254,860,585
Forward contracts, swaps, and options - net	29,593,164	(9,244,414)
Total investments - at fair value	5,788,849,380	5,355,455,737
Investment in U.F.C.W. Unions and Employers Benefits Administration LLC	402,267	424,737
Receivables		
Employers' contribution	45,950	45,950
Sound Retirement Trust contribution	102,778,254	149,041,073
Accrued investment income	4,413,596	2,939,688
Due from other funds	3,585,449	3,585,449
Receivable for investments sold	99,283,410	90,060,691
Withdrawal liability assessments	111,038	118,942
Total receivables	210,217,697	245,791,793
Prepaid expenses	11,309	334,791
Cash	35,687,210	33,923,283
Total assets	6,035,167,863	5,635,930,341

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS
CONSOLIDATED PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS (CONTINUED)

DECEMBER 31, 2025 AND 2024

	2025	2024
Liabilities		
Accounts payable	$ 4,642,603	$ 2,668,071
Accrued supplemental retirement payable	491,934	494,702
Due to U.F.C.W. Benefits Administration, LLC	2,675,042	2,457,383
Interest payable - short sales	1,470,554	36,153
Payable for investments purchased	72,485,510	80,151,144
Pending short sales	12,740,342	16,320,494
Other liabilities	227,628	(20,413)
Total liabilities	94,733,613	102,107,534
Net assets available for plan benefits	$ 5,940,434,250	$ 5,533,822,807

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
Additions		
Investment income		
Interest, dividends, and other investment income	$ 22,996,385	$ 12,101,025
Appreciation in fair value of investments	661,400,006	548,168,316
Total investment income	684,396,391	560,269,341
Depreciation in fair value of investments investment in U.F.C.W. Benefits Administration, LLC	(22,470)	(26,671)
Less: investment expense		
Investment management, advisory, and custodial fees	(31,429,578)	(30,896,435)
Carried interest	(9,004,719)	(14,993,361)
Unrelated business income tax expense	(910,741)	(422,332)
Total investment fees	(41,345,038)	(46,312,128)
Investment income - net	643,028,883	513,930,542
Employer contributions	167,139,586	60,570,275
Transfer from Sound Retirement Trust	1,381,793	1,373,372
Miscellaneous income (expense)	22	(231)
Total additions	811,550,284	575,873,958

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS
CONSOLIDATED PENSION PLAN

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

YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
Deductions		
Pension Benefits	$ 388,377,603	$ 381,251,547
Administrative expenses		
Actuarial fees	744,731	787,086
Allocation of administrative costs	3,702,135	4,707,163
Audit fees	264,594	333,118
Contract administration (Washington Meat)	354,000	358,683
Insurance expense	350,623	342,763
Legal fees	687,197	715,303
PBGC premiums	9,928,308	9,057,890
Office and other miscellaneous expenses	529,650	425,684
Total administrative expenses	16,561,238	16,727,690
Total deductions	404,938,841	397,979,237
Net change	406,611,443	177,894,721
Net assets available for benefits		
Beginning of year	5,533,822,807	5,355,928,086
End of year	$ 5,940,434,250	$ 5,533,822,807

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF ACCUMULATED PLAN BENEFITS

DECEMBER 31, 2024

Vested benefits		
Retired participants and beneficiaries	$	3,223,919,492
Terminated vested participants		1,711,164,447
Active participants with vested rights		1,128,816,960
Total vested benefits		6,063,900,899
Non-vested benefits		55,845,407
Present value of operating expenses		238,341,704
Total actuarial present value of accumulated plan benefits as of December 31, 2024 actuarial valuation	$	6,358,088,010

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

YEAR ENDED DECEMBER 31, 2024

Actuarial present value of accumulated plan benefits, January 1, 2024	$ 6,233,147,042
Increase/decrease due to	
Benefits accumulated and actuarial (gain)/loss	66,346,303
Interest due to decrease in discount period	456,573,902
Benefits paid	(381,251,547)
Operating expenses paid	(16,727,690)
Net increase	124,940,968
Actuarial present value of accumulated plan benefits, December 31, 2024	$ 6,358,088,010

See accompanying notes to financial statements.

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2025 AND 2024

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.

Effective January 1, 2023, Kroger associates represented by Local 700 and covered by the Decatur Clerk CBA, Ft. Wayne CBA, Indianapolis Clerk CBA, and South Bend Clerk CBA are covered by the Consolidated Plan.

Effective January 1, 2025, Kroger associates represented by Local 536 and covered by the Peoria Clerks CBA are covered by the Consolidated Plan.

Pursuant to the original merger, Kroger and various UFCW Locals 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.

NOTE 1. DESCRIPTION OF THE PLAN (CONTINUED)

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 reported 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.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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.

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, 2025.

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 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.

Partnerships/joint venture interests 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.

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.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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, 2025 and 2024 is $491,934 and $494,702, respectively, and has been accrued by the Plan.

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.

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, 2025, 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, 2025, the statute of limitations for tax years 2022 through 2024 remains 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 to continue the Plan in effect. However, the right to terminate the Plan is reserved to the Board of Trustees and the Plan may be terminated in accordance with the provisions of ERISA (as amended) and related regulations. The Plan also may terminate by withdrawal of every employer; or through proceedings instituted by the Pension Benefit Guaranty Corporation (PBGC) when one of certain conditions exists with respect to the Plan.

If the Plan is terminated by the withdrawal of all employers and if the value of nonforfeitable (vested) benefits exceeds the value of Plan assets, the Plan will pay benefits only to the extent necessary to pay all of the nonforfeitable benefits when due, and to reduce accrued benefits only to the extent that those benefits are not eligible for the guarantee of the PBGC. If, after implementation of the reduction in benefits, the Plan's available resources are not sufficient to pay benefits when due for the plan year, the Plan will be considered insolvent. Plan benefits are guaranteed by the PBGC only if the Plan is insolvent. The PBGC, however, will not guarantee benefits or benefit increases in effect for fewer than 60 months before the first day of the Plan year in which a Plan amendment to reduce benefits is taken into account in determining the minimum contribution requirement for the plan year in accordance with the provisions set forth in ERISA.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets available to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

NOTE 5. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The most recent actuarial valuations of the Plan were made as of January 1, 2025. Some of the more significant actuarial assumptions used in the January 1, 2025 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; 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)

- Disabled Mortality

    - Males: RP-2014 Disabled Retiree Mortality Tables for Males projected from 2014 back to 2006 using Scale MP-2014. 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 Disabled Retiree Mortality Tables for Females projected from 2014 back to 2006 using Scale MP-2014. 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 Actuarial Assumptions - Since the prior valuation, the following assumptions have been changed: The Current Liability interest rate has been increased from 3.29% to 4.01%, in accordance with the change in the Internal Revenue Service (IRS) prescribed rates. The Current Liability mortality table was updated to the generational mortality tables prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)- 1(b) for the 2025 Plan Year.

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, 2025. Had the valuation been performed as of December 31, 2024, there would be no material differences.

Since information on the accumulated plan benefits at December 31, 2025 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

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

the Plan as of December 31, 2025 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, 2025. The complete financial status is presented as of December 31, 2024.

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, 2025 and 2024:

Description	12/31/2025 Total	Quoted Market Price for Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Short-term investments	$ 287,672,833	$ 287,672,833	$ -	$ -
Equity securities	485,595,185	485,595,185	-	-
U.S. Government and government agency securities	140,443,827	22,613,586	117,830,241	-
Corporate debt instruments	41,162,668	-	41,162,668	-
Registered investment companies (mutual funds)	126,430,252	126,430,252	-	-
Forward contracts, swaps, and options - net	29,593,164	-	29,593,164	-
Total	1,110,897,929	$ 922,311,856	$ 188,586,073	$ -
Investments measured at net asset value *	4,677,951,451			
Total	$ 5,788,849,380			

Description	12/31/2024 Total	Quoted Market Price for Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Short-term investments	$ 103,354,603	$ 103,354,603	$ -	$ -
Equity securities	491,166,910	491,166,910	-	-
U.S. Government and government agency securities	144,822,166	23,127,079	121,695,087	-
Corporate debt instruments	47,201,213	-	47,201,213	-
Registered investment companies (mutual funds)	101,721,036	101,721,036	-	-
Forward contracts, swaps, and options - net	(9,244,414)	-	(9,244,414)	-
Total	879,021,514	$ 719,369,628	$ 159,651,886	$ -
Investments measured at net asset value *	4,476,434,223			
Total	$ 5,355,455,737			

*In accordance with Accounting Standards Codification, investments that are measured at net asset value (NAV) 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.

NOTE 6. FAIR VALUE MEASUREMENTS (CONTINUED)

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.

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, 2025 and 2024 by investment strategy:

	Fair Value		Unfunded Commitments		Redemption	Redemption
	2025	2024	2025	2024	Frequency	Notice Period
a. 103-12 investment entities	$ 755,597,435	$ 650,664,516	$ -	$ -	Varies	Varies
b. Partnerships/joint venture interests	3,636,709,927	3,570,909,122	298,590,826	472,293,968	Varies	Varies
c. Common collective trusts	285,644,089	254,860,585	-	-	Varies	Varies
	$ 4,677,951,451	$ 4,476,434,223				

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 and notice periods.

Common Collective Trusts - The Plan's investments in this category are comprised of five 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.

NOTE 7. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

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 the 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, 2025, the Plan had commitments of $30,743,246, for the purchase of foreign currencies at fixed rates and commitments of $31,360,309, respectively, for the sale of foreign currencies at fixed rates.

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 netted and reported as an asset on 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, 2025, the Plan had put options outstanding of $9,031, and call options outstanding of ($6,641). 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.

NOTE 7. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

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 appreciation in fair value of investments in the statements of changes in net assets available for benefits. Net periodic payments and interest accruals are included as part of appreciation in fair value of investments.

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, 2025, the Plan had recorded assets related to interest rate swap agreements of $618,484 and liabilities of $(311,049). The Plan had recorded assets related to total return swap agreements of $8,292,914 and liabilities of $(6,781,407) at December 31, 2025.

The Plan had recorded assets related to credit default swap agreements of $148,884 and liabilities of $(418) at December 31, 2025. 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, 2025, the Plan had recorded assets related to currency rate swap agreements of $773,531 and liabilities of $(359,283).

At December 31, 2025 and 2024, the summary of derivative financial instruments held along with the unrealized and realized gains and losses reflected in the statements of changes in net assets available for benefits is as follows:

	2025			2024		
	Asset	Liability	Gain/Loss	Asset	Liability	Gain/Loss
Forward foreign exchange contracts - notional value	$ 60,276,241	$ (21,600,810)	$ 1,682,933	$ 52,986,577	$ (9,912,501)	$ (1,452,037)
Options	9,031	(6,641)	65,480	-	-	31,014
Interest rate swaps	618,484	(311,049)	(98,737)	144,361	(134,438)	141,195
Total return swaps	8,292,914	(6,781,407)	75,724,046	2,699,581	(24,552,823)	46,648,982
Credit default swaps	148,884	(418)	101,375	139,604	(1,421)	92,654
Currency rate swaps	773,531	(359,283)	1,084,285	283,966	(252,531)	(1,187,955)
	$ 70,119,085	$ (29,059,608)	$ 78,559,382	$ 56,254,089	$ (34,853,714)	$ 44,273,853

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 future contracts.

At December 31, 2025, the Plan had entered into various contracts to purchase and sell futures contracts at specified prices. At December 31, 2025, the Plan had long positions of $60,276,241 and short positions of $21,600,810. 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 appreciation in fair value of investments.

NOTE 9. SOUND RETIREMENT CONTRIBUTIONS RECEIVABLE

Effective June 21, 2021, the Kroger Co. (Kroger), the Sound Retirement Trust (the SRT), and the Plan agreed to an ERISA Section 4231 transfer of assets and liabilities for Kroger's total current active and inactive liability in the Plan. The transfer, including additional transfers made during the years ended December 31, 2022 and 2023, included approximately $202 million in assets and $745 million in actuarial liabilities to be transferred to the Consolidated Fund.

As part of the transfer agreement, the SRT has established a contingency reserve of approximately $10,000,000 (the Contingency Reserve) to satisfy Kroger's pro rata share of the potential uncollectible withdrawal liability attributable to participating employers that withdraw, excluding Albertson's/Safeway, up to the maximum held in escrow. The SRT will transfer 1/7th of the $10,000,000 each year to the Plan for seven years from the date of transfer. Within 120-days of the end of each Plan year end, the SRT will determine Kroger's pro rata share of the uncollectible withdrawal liability attributable to participating employers that withdraw during that Plan year, excluding Albertson's/Safeway. That amount will be deducted from the annual transfer to the Consolidated Fund and transferred back to the SRT. Any balance remaining will be transferred to the Consolidated Fund at the end of the seven years.

The fourth installment was made in 2025 and reduced the Contingency Reserve to $4,474,268 as of December 31, 2025.

NOTE 9. SOUND RETIREMENT CONTRIBUTIONS RECEIVABLE (CONTINUED)

The transfer agreement was amended in October 2023 to provide for an additional transfer from the SRT to the Plan to account for changes in Kroger's SRT benefit liabilities after the original transfer date. On December 5, 2023, the SRT transferred approximately $9.6 million in assets and $9.8 million in actuarial liabilities to the Plan.

As of December 31, 2025, the following amounts are due to the Plan:

Year ending December 31, 2026	$ 57,240,058
2027	57,240,058
	114,480,116
Discount	(11,701,862)
	$ 102,778,254

NOTE 10. RISKS AND UNCERTAINTIES

The actuarial present value of accumulated plan benefits is calculated based on certain assumptions pertaining to interest rate, participant demographics, and other assumptions, all of which are subject to change. Due to the inherent uncertainty of the assumption process, it is at least reasonably possible changes in these assumptions in the near term could be material to the actuarial present value of accumulated plan benefits.

Plan investments are exposed to various risks such as interest rate, market fluctuations, and credit risk. Some estimated values may differ from values that would have been used had a ready market existed for the investment. Due to the level of risk associated with investments and the level of uncertainty with respect to the changes in the value of investments, it is reasonably possible that the changes in risks in the near term could materially affect the amounts reported in the financial statements.

During the years ended December 31, 2025 and 2024, approximately 99% and 99% of contributions, respectively, were received from one employer.

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 various UFCW Locals, Kroger is required to make installment payments to fully fund the initial unfunded actuarial accrued liability of the original merger. In addition, Kroger and the Plan have entered into contribution agreements requiring Kroger to make contributions related to subsequent transfers of assets and liabilities. As of December 31, 2025, 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.

NOTE 11. FUNDING POLICY (CONTINUED)

The Plan's actuary has advised that the minimum funding requirements of ERISA are being met through December 31, 2025.

NOTE 12. PARTY-IN-INTEREST TRANSACTIONS

The Plan pays certain investment and administrative fees directly to service providers. These are 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, 2025:

Additions per the financial statements	$ 811,550,284
Add: investment expenses	41,345,038
Less: transfer from Sound Retirement trust	(1,381,793)
Additions per Form 5500	$ 851,513,529

The following is a reconciliation of deductions per the financial statements to the Form 5500 for the year ended December 31, 2025:

Deductions per the financial statements	$ 404,938,841
Add: investment expenses	41,345,038
Deductions per Form 5500	$ 446,283,879

NOTE 14. SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 8, 2026, 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 - 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 Amendments

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 - 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.

Bargaining Unit Group	Bargain Unit Entry Date
Cincinnati Non-Food	January 1, 2019
Bourbonnais Clerks	January 1, 2020
Local 700 Clerks	January 1, 2023
Peoria Clerks	January 1, 2025

Schedule MB, Line 6 - 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 (through December 31, 2022 for some transferred participants) 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 - 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 - 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 Teir 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 - 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 or (2) a Kroger Participant in the Prior Midwest Plan:

- The monthly amount of the Post-Transfer Accrued Benefit earned shall be no less than the amount the Participant would have earned had the terms of the applicable Prior Plan remained in effect for benefit accruals and early retirement subsidies after the Transfer Date (or December 31, 2015 for participants previously covered under the Prior Non-Food Plan).
- However, grandfathered Prior Plan benefit accruals and early retirement subsidies described in the bullet above only apply through December 31, 2022 for (1) a Kroger Participant in the Prior Non-Food Plan who was hired after January 1, 2010 or not employed by Kroger as of December 31, 2015 and (2) a Kroger Participant in the Prior Midwest Plan who was hired after December 31, 2011 or not employed by Kroger as of June 30, 2016.

Schedule MB, Line 6 - 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, 2025.

Schedule MB, Line 6 - 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			
*Rehabilitation Plan Preferred Schedule**			
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 - 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

For Credited Service Earned prior to 1/1/2005	For Participants who did not work 520 hours after 9/30/1991	9/30/1996	9/30/1999	9/30/2005
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

For Credited Service Earned from 1/1/2005 to 12/31/2006	Contribution Rates for 2005	for 2006	Accrual Rate
	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

For Credited Service Earned from 1/1/2007 to 4/30/2009

Contribution Rates General 2007 and 2008	Cincinnati 2008 only	General 2009 only	Dayton/Eaton 2009 only	Accrual Rate
$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

For Credited Service Earned from 5/1/2009 to 12/31/2009	Accrual Rate
	$0.00

For Credited Service Earned from 1/1/2010 to 12/31/2011	Employer	Accrual Rates
	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
** Effective 1/1/2011 instead of 1/1/2010*	UFCW Local 1059	$20.00
	UFCW Local 75	$20.00

Schedule MB, Line 6 - 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			
Rehabilitation Plan Preferred Schedule			
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 - 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:	Years of Credited Service 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	Pre-Rehab Plan Accrual Years of Credited Service Up to 30	 Over 30	Post-Rehab Plan Accrual 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 - 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 - 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 - 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:

Pension Rate

	Year				
Base Hourly Cont. Rate	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 - Summary of Plan Provisions

Pre-Transfer Accrued Benefit:

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

SRT

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, 2022 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 - 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	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: • 6/30/2004 Frozen Benefit: For benefits accrued as of June 30, 2004, the Normal Retirement Date is the later of age 62 or the fifth anniversary of participation. • 12/31/2012 Frozen Benefit: (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	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.

Indiana	Subject to the exceptions below, the Normal Retirement Date is the later of age 65 or 5 years of participation:
	• For Kroger, Grace Foods or Local 700 participants hired before May 1, 2004 and Wise Way employees hired before January 19, 2000:
	  ○ 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	Normal Retirement Date is the later of age 65 or 5 years of vesting service.
Washington Meat	Normal Retirement date is age 65 and the earlier of: • 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 - Summary of Plan Provisions

Normal Retirement (cont.)

Prior Plan	Normal Retirement Date

Central Ohio Retail	If a Participant was employed by an Employer in a position covered by a CBA on or before December 31, 2005:
	• 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.
	
	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:
	• 10 years of participation; or
	• the earlier of:
	  ○ 5 years of participation if all five years occurred after December 31, 1987 or
	  ○ 5 years of vesting service.

Midwest	For benefits accrued on or after January 1, 2011, Normal Retirement Date is the later of age 65 or 5 years of participation. Accruals before January 1, 2011, Normal Retirement Date ("NRD") is determined as follows: • 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	Normal Retirement Date is the later of age 65 or: • 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	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.



Schedule MB, Line 6 - 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	• 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: o 6/30/2004 Frozen Benefit: 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). o 12/31/2012 Frozen Benefit: 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). o Total Service Benefit: 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 - Summary of Plan Provisions

Early Retirement (cont.)

Prior Plan	Early Retirement Provisions

Central Ohio	• 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:
	  ○ 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:
	  ○ 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	• 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	• 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	• 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 - Summary of Plan Provisions

Early Retirement (cont.)

Prior Plan	Early Retirement Provisions
Central Ohio Retail	• 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	• Eligibility following the later of attainment of age 55 and fifteen (15) years of Benefit Service. o 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. o The accrued benefit is without reduction for commencement prior to Normal Retirement Date.
Midwest	• 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. o 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. o For benefits earned after December 31, 2010, the accrued benefit is actuarially reduced from age 62.

Schedule MB, Line 6 - Summary of Plan Provisions

Early Retirement (cont.)

Prior Plan	Early Retirement Provisions
SRT	• Eligibility following the later of attainment of age 55 and five years of Credited Service. • *Standard Reduced Pension*. 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. • *Modified Reduced Pension*. 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. • *Unreduced Retail Drug Benefit*. 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. • *Former Retail Drug Participants*. 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. • *Former Washington Meat Plan Participants*. 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. • *Unreduced Retail Clerks Benefit*. 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 - 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	• 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	• No disability benefit is available for commencements on or after January 1, 2010.
Indiana	• No disability benefit is available for commencements on or after January 1, 2009.
NW Ohio	• No disability benefit is available for commencements on or after January 1, 2010.
Washington Meat	• 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	• No disability benefit is available for commencements on or after January 1, 2010.

Schedule MB, Line 6 - Summary of Plan Provisions

Disability Retirement (cont.)

Prior Plan	Disability Retirement Provisions
Non-Food	• 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	• 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	• 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 - 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	• 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: ○ 6/30/2004 Frozen Benefit: 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). ○ Total Service Benefit: The total service accrued benefit, actuarially reduced to the extent that the commencement date precedes the Normal Retirement Date (age 65).
Central Ohio	• 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: ○ 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 - Summary of Plan Provisions

Terminated Vested Retirement (cont.)

Prior Plan	Terminated Vested Retirement Provisions
Indiana	• 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: o 6/30/2004 Frozen Benefit: 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). o Total Service Benefit: The total service accrued benefit, actuarially reduced to the extent that the commencement age precedes age 65.
NW Ohio	• 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	• 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	• 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	• 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	• 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. o Accruals on or after January 1, 2011 are actuarially reduced from age 65. o 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 - Summary of Plan Provisions

Terminated Vested Retirement (cont.)

Prior Plan	Terminated Vested Retirement Provisions
SRT	• 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.

Variable Benefit Adjustment

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.

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.

Pre-Retirement Surviving Spouse Annuity

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.

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.

Schedule MB, Line 6 - 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 - 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 - 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	• 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	• Formula (non-actuarial) factors.
Indiana	• 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	• 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	• The UP-1984 Non-Insured Pension Mortality Table and an interest rate of 7.00%.

Schedule MB, Line 6 - Summary of Plan Provisions

Actuarial Equivalence (cont.)

Prior Plan	Actuarial Equivalence
Central Ohio Retail	• 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	• 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	• 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	• 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.

Changes in Plan Provisions

There were no 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, 2024.

UFCW CONSOLIDATED PENSION FUND

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	Short-term investments						
	AUD (AUSTRALIAN DOLLARS)	Short-term investments	N/A	N/A	20,668	$ 13,790	$ 13,782
	AUD CURRENCY AT BROKER	Short-term investments	N/A	N/A	16,637	11,101	11,094
	BNY MELLON CASH RESERVE	Short-term investments	N/A	N/A	7,217	7,217	7,217
	BRL (BRAZILIAN REAL)	Short-term investments	N/A	N/A	1	-	1
	CAD (CANADIAN DOLLARS)	Short-term investments	N/A	N/A	104,768	75,309	76,431
	CAD CURRENCY AT BROKER	Short-term investments	N/A	N/A	(96,341)	(69,829)	(70,284)
	CASH COLLATERAL LCH CCP WELLS	Short-term investments	N/A	N/A	870,000	870,000	870,000
	CASH HELD AT FUND	Short-term investments	N/A	N/A	14	12	14
	CHF (SWISS FRANC)	Short-term investments	N/A	N/A	35,438	42,336	44,731
	DKK (DANISH KRONE)	Short-term investments	N/A	N/A	82,596	12,329	12,988
	EB TEMP INV FD	Short-term investments	N/A	N/A	280,944,409	280,944,409	280,944,409
	EUR (EURO)	Short-term investments	N/A	N/A	166,191	193,804	195,183
	EUR CURRENCY AT BROKER	Short-term investments	N/A	N/A	4	5	5
	GBP (GREAT BRITISH POUNDS)	Short-term investments	N/A	N/A	131,288	174,784	176,591
	GBP CURRENCY AT BROKER	Short-term investments	N/A	N/A	8,498	11,320	11,430
	HKD (HONG KONG DOLLARS)	Short-term investments	N/A	N/A	144,375	18,557	18,549
	ILS (ISRAELI SHEKEL)	Short-term investments	N/A	N/A	343	101	108
	JPY (JAPANESE YEN)	Short-term investments	N/A	N/A	4,160,311	26,813	26,542
	MXN (MEXICAN PESO)	Short-term investments	N/A	N/A	674	37	37
	SEK (SWEDISH KRONA)	Short-term investments	N/A	N/A	1,569	142	170
	SWAP COLLATERAL WITH BARCLAYS	Short-term investments	N/A	N/A	600,000	600,000	600,000
	SWAP/ISDA JPM CASH COLLATERAL	Short-term investments	N/A	N/A	60,000	60,000	60,000
	SWAPS HSBC CASH COLLATERAL	Short-term investments	N/A	N/A	380,000	380,000	380,000
	TWD (TAIWAN DOLLAR)	Short-term investments	N/A	N/A	101,014,967	3,323,995	3,214,938
	WELLS FARGO CASH COLLATERAL	Short-term investments	N/A	N/A	981,000	981,000	981,000
	WELLS FARGO SECURITIES LLC CAS	Short-term investments	N/A	N/A	91,000	91,000	91,000
	ZAR (SOUTH AFRICAN RAND)	Short-term investments	N/A	N/A	114,275	6,736	6,897
	Total - Short-term investments					287,774,968	287,672,833
	Equity securities						
	3I GROUP PLC	Equity securities	N/A	N/A	18,717	977,880	821,470
	ADOBE INC	Equity securities	N/A	N/A	17,550	2,670,418	6,142,325
	ADVANCED MICRO DEVICES INC	Equity securities	N/A	N/A	15,214	1,345,796	3,258,230
	AIA GROUP LTD	Equity securities	N/A	N/A	1,180,800	8,546,644	12,121,272
	ALIMENTATION COUCHE-TARD INC	Equity securities	N/A	N/A	94,100	2,393,105	5,145,895
	AMAZON.COM INC	Equity securities	N/A	N/A	35,800	7,007,168	8,263,356
	AMAZON.COM INC	Equity securities	N/A	N/A	43,652	7,532,702	10,075,755
	AMER SPORTS INC	Equity securities	N/A	N/A	48,598	1,623,384	1,815,135
	AMPHENOL CORP	Equity securities	N/A	N/A	68,976	533,702	9,321,417
	APPLE INC	Equity securities	N/A	N/A	7,707	1,734,316	2,095,225
	ARGENX SE	Equity securities	N/A	N/A	10,522	4,583,336	8,848,476
	ARMSTRONG WORLD INDUSTRIES INC	Equity securities	N/A	N/A	13,048	956,818	2,493,473
	ASML HOLDING NV	Equity securities	N/A	N/A	9,030	6,326,002	9,771,708
	ASTRAZENECA PLC	Equity securities	N/A	N/A	21,655	2,684,089	4,016,621
	AUTOMATIC DATA PROCESSING INC	Equity securities	N/A	N/A	24,400	2,124,731	6,276,412
	BAE SYSTEMS PLC	Equity securities	N/A	N/A	249,285	4,557,151	5,747,056
	BAKER HUGHES CO	Equity securities	N/A	N/A	108,451	4,808,843	4,938,859
	BANK OF HAWAII CORP	Equity securities	N/A	N/A	20,163	1,013,611	1,378,544
	BJ'S WHOLESALE CLUB HOLDINGS I	Equity securities	N/A	N/A	19,191	1,369,762	1,727,766
	BOOKING HOLDINGS INC	Equity securities	N/A	N/A	1,360	2,613,344	7,283,249
	BOSTON SCIENTIFIC CORP	Equity securities	N/A	N/A	25,528	873,246	2,434,095
	BROADCOM INC	Equity securities	N/A	N/A	12,094	4,175,728	4,185,733
	BROADRIDGE FINANCIAL SOLUTIONS	Equity securities	N/A	N/A	6,754	1,230,940	1,507,290
	CACI INTERNATIONAL INC	Equity securities	N/A	N/A	4,951	1,694,173	2,637,942
	CAPITAL ONE FINANCIAL CORP	Equity securities	N/A	N/A	9,343	2,096,780	2,264,369
	CARRIER GLOBAL CORP	Equity securities	N/A	N/A	43,633	3,160,157	2,305,568
	CBRE GROUP INC	Equity securities	N/A	N/A	27,439	3,873,254	4,411,917
	CCF HOLDINGS LLC	Equity securities	N/A	N/A	653,501	200,309	200,309
	CENCORA INC	Equity securities	N/A	N/A	7,241	2,065,987	2,445,648
	COGNIZANT TECHNOLOGY SOLUTIONS	Equity securities	N/A	N/A	34,769	2,159,242	2,885,827
	COGNYTE SOFTWARE LTD	Equity securities	N/A	N/A	90	1,588	846
	COMPASS GROUP PLC	Equity securities	N/A	N/A	176,700	3,373,336	5,618,527
	COPART INC	Equity securities	N/A	N/A	132,600	6,508,837	5,191,290
	CORVEL CORP	Equity securities	N/A	N/A	16,104	1,055,027	1,089,758
	COSTCO WHOLESALE CORP	Equity securities	N/A	N/A	4,360	3,019,474	3,759,802
	CSL LTD	Equity securities	N/A	N/A	24,300	1,365,493	2,797,699
	CURBLINE PROPERTIES CORP	Equity securities	N/A	N/A	2	44	46
	DANAHER CORP	Equity securities	N/A	N/A	13,785	2,583,709	3,155,662
	DOORDASH INC	Equity securities	N/A	N/A	4,251	860,000	962,766
	EATON CORP PLC	Equity securities	N/A	N/A	9,118	2,296,761	2,904,174
	EDWARDS LIFESCIENCES CORP	Equity securities	N/A	N/A	71,800	3,041,852	6,120,950
	EXPERIAN PLC	Equity securities	N/A	N/A	95,900	2,513,114	4,337,944
	FASTENAL CO	Equity securities	N/A	N/A	189,000	2,301,139	7,584,570
	FERGUSON ENTERPRISES INC	Equity securities	N/A	N/A	24,000	5,086,120	5,343,120
	FERRARI NV	Equity securities	N/A	N/A	5,900	2,751,940	2,208,354
	FIRST FINANCIAL BANKSHARES INC	Equity securities	N/A	N/A	30,645	1,157,073	915,366
	FORTINET INC	Equity securities	N/A	N/A	82,700	4,091,922	6,567,207
	GE VERNOVA INC	Equity securities	N/A	N/A	6,659	2,048,999	4,352,123
	GENTEX CORP	Equity securities	N/A	N/A	67,885	2,140,275	1,579,684
	GOLD.COM INC	Equity securities	N/A	N/A	2,388	5,873	81,311
	GRACO INC	Equity securities	N/A	N/A	22,776	1,673,032	1,866,949
	HB FULLER CO	Equity securities	N/A	N/A	27,576	1,986,369	1,639,669
	HIMS & HERS HEALTH INC	Equity securities	N/A	N/A	1,240	71,548	40,263
	HOULIHAN LOKEY INC	Equity securities	N/A	N/A	9,881	1,068,350	1,721,171
	IDEXX LABORATORIES INC	Equity securities	N/A	N/A	7,230	3,759,376	4,891,312
	INDUSTRIA DE DISENO TEXTIL SA	Equity securities	N/A	N/A	117,500	3,504,395	7,774,800
	INSMED INC	Equity securities	N/A	N/A	21,013	3,198,699	3,657,103
	INTUIT INC	Equity securities	N/A	N/A	4,280	2,811,379	2,835,158
	INTUITIVE SURGICAL INC	Equity securities	N/A	N/A	12,061	534,482	6,830,868
	JACK HENRY & ASSOCIATES INC	Equity securities	N/A	N/A	11,427	1,736,495	2,085,199
	JBT MAREL CORP	Equity securities	N/A	N/A	9,443	993,014	1,422,777
	JPMORGAN CHASE & CO	Equity securities	N/A	N/A	4,156	-	1,339,146

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	KADANT INC	Equity securities	N/A	N/A	5,421	$ 1,220,504	$ 1,545,093
	KEYENCE CORP	Equity securities	N/A	N/A	13,500	1,190,497	4,881,687
	KEYENCE CORP	Equity securities	N/A	N/A	5,500	1,958,599	1,988,835
	L3HARRIS TECHNOLOGIES INC	Equity securities	N/A	N/A	16,092	4,647,354	4,724,128
	LAM RESEARCH CORP	Equity securities	N/A	N/A	21,901	1,773,986	3,749,013
	LAMAR ADVERTISING CO	Equity securities	N/A	N/A	13,632	1,368,568	1,725,539
	LANDSTAR SYSTEM INC	Equity securities	N/A	N/A	10,191	1,827,913	1,464,447
	LINDE PLC	Equity securities	N/A	N/A	14,600	1,596,182	6,225,294
	LINDE PLC	Equity securities	N/A	N/A	6,864	2,353,357	2,926,741
	LONDON STOCK EXCHANGE GROUP PL	Equity securities	N/A	N/A	24,110	2,264,099	2,903,058
	LONZA GROUP AG	Equity securities	N/A	N/A	4,300	2,594,965	2,918,952
	LONZA GROUP AG	Equity securities	N/A	N/A	6,813	3,260,648	4,624,842
	L'OREAL SA	Equity securities	N/A	N/A	10,100	1,377,330	4,348,589
	LPL FINANCIAL HOLDINGS INC	Equity securities	N/A	N/A	6,358	1,522,370	2,270,887
	LVMH MOET HENNESSY LOUIS VUITT	Equity securities	N/A	N/A	7,800	1,397,985	5,908,658
	MASTERCARD INC	Equity securities	N/A	N/A	15,800	757,768	9,019,904
	MEDLINE INC	Equity securities	N/A	N/A	26,970	1,027,026	1,132,740
	METTLER-TOLEDO INTERNATIONAL I	Equity securities	N/A	N/A	4,480	5,061,431	6,245,971
	MICROSOFT CORP	Equity securities	N/A	N/A	22,100	612,193	10,688,002
	MONDAY.COM LTD	Equity securities	N/A	N/A	6	1,023	885
	MOODY'S CORP	Equity securities	N/A	N/A	6,100	2,289,108	3,116,185
	MURPHY USA INC	Equity securities	N/A	N/A	3,860	1,451,437	1,557,587
	NATIONAL BEVERAGE CORP	Equity securities	N/A	N/A	30,349	1,426,500	967,830
	NETFLIX INC	Equity securities	N/A	N/A	39,757	1,432,238	3,727,616
	NIKE INC	Equity securities	N/A	N/A	52,700	2,244,087	3,357,517
	NOVO NORDISK A/S	Equity securities	N/A	N/A	76,100	1,324,556	3,891,994
	NU HOLDINGS LTD/CAYMAN ISLANDS	Equity securities	N/A	N/A	6,019	95,931	100,758
	OLD DOMINION FREIGHT LINE INC	Equity securities	N/A	N/A	20,940	3,441,329	3,283,392
	ORACLE CORP	Equity securities	N/A	N/A	21,475	3,632,994	4,185,692
	O'REILLY AUTOMOTIVE INC	Equity securities	N/A	N/A	68,550	4,232,686	6,252,446
	POOL CORP	Equity securities	N/A	N/A	6,304	2,029,687	1,442,040
	PRESTIGE CONSUMER HEALTHCARE I	Equity securities	N/A	N/A	26,734	1,995,855	1,649,220
	RBC BEARINGS INC	Equity securities	N/A	N/A	6,364	1,503,083	2,853,809
	RELX PLC	Equity securities	N/A	N/A	59,801	2,748,765	2,429,147
	RESMED INC	Equity securities	N/A	N/A	27,540	5,773,282	6,633,560
	ROBINHOOD MARKETS INC	Equity securities	N/A	N/A	13,622	529,485	1,540,648
	ROCHE HOLDING AG	Equity securities	N/A	N/A	12,600	3,261,480	5,219,716
	RTX CORP	Equity securities	N/A	N/A	15,872	2,795,747	2,910,925
	RUBRIK INC	Equity securities	N/A	N/A	4,107	389,960	314,103
	S&P GLOBAL INC	Equity securities	N/A	N/A	6,657	2,612,837	3,478,882
	SAP SE	Equity securities	N/A	N/A	3,092	833,653	756,602
	SEA LTD	Equity securities	N/A	N/A	22,905	2,183,337	2,921,991
	SHIN-ETSU CHEMICAL CO LTD	Equity securities	N/A	N/A	174,700	3,101,561	5,431,198
	SHOPIFY INC	Equity securities	N/A	N/A	26,871	1,867,816	4,325,425
	SITE CENTERS CORP	Equity securities	N/A	N/A	1	43	6
	SNOWFLAKE INC	Equity securities	N/A	N/A	11,295	1,920,009	2,477,671
	SOMNIGROUP INTERNATIONAL INC	Equity securities	N/A	N/A	19,320	1,691,911	1,724,890
	SPOTIFY TECHNOLOGY SA	Equity securities	N/A	N/A	4,532	1,652,112	2,631,778
	SPOTIFY TECHNOLOGY SA	Equity securities	N/A	N/A	4,336	2,990,072	2,517,959
	STRYKER CORP	Equity securities	N/A	N/A	17,200	1,391,040	6,045,284
	TAIWAN SEMICONDUCTOR MANUFACTU	Equity securities	N/A	N/A	41,411	699,018	12,584,389
	TAIWAN SEMICONDUCTOR MANUFACTU	Equity securities	N/A	N/A	107,000	4,394,205	5,278,401
	TENCENT HOLDINGS LTD	Equity securities	N/A	N/A	92,400	4,426,053	7,110,888
	TEXAS INSTRUMENTS INC	Equity securities	N/A	N/A	22,000	2,478,636	3,816,780
	THOR INDUSTRIES INC	Equity securities	N/A	N/A	14,032	1,349,177	1,440,665
	TJX COS INC/THE	Equity securities	N/A	N/A	60,100	1,298,302	9,231,961
	TOAST INC	Equity securities	N/A	N/A	9,591	366,296	340,576
	TORO CO/THE	Equity securities	N/A	N/A	27,811	2,350,192	2,189,282
	TRANSUNION	Equity securities	N/A	N/A	29,040	2,121,082	2,490,180
	UCB SA	Equity securities	N/A	N/A	12,424	2,621,100	3,481,500
	UNILEVER PLC	Equity securities	N/A	N/A	25,113	1,660,555	1,641,454
	UNIVERSAL MUSIC GROUP NV	Equity securities	N/A	N/A	84,700	2,657,179	2,211,350
	VISA INC	Equity securities	N/A	N/A	14,300	4,211,077	5,015,153
	W R BERKLEY CORP	Equity securities	N/A	N/A	35,308	1,513,390	2,475,797
	WATSCO INC	Equity securities	N/A	N/A	5,005	2,044,840	1,686,435
	WD-40 CO	Equity securities	N/A	N/A	7,007	1,427,855	1,379,678
	WEST PHARMACEUTICAL SERVICES I	Equity securities	N/A	N/A	15,840	4,391,644	4,358,218
	WEST PHARMACEUTICAL SERVICES I	Equity securities	N/A	N/A	15,236	4,234,938	4,192,033
	WILLIAMS COS INC/THE	Equity securities	N/A	N/A	50,760	2,890,669	3,051,184
	WOODWARD INC	Equity securities	N/A	N/A	2,619	814,201	791,776
	XYLEM INC/NY	Equity securities	N/A	N/A	20,113	2,411,238	2,738,988
	ZEBRA TECHNOLOGIES CORP	Equity securities	N/A	N/A	6,195	1,496,446	1,504,270
	ZURN ELKAY WATER SOLUTIONS COR	Equity securities	N/A	N/A	44,064	1,254,039	2,048,535
	Total - Equity securities					308,240,864	485,595,185
	U.S. Government and Government Agency Securities						
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	2.00%	600,000	485,250	485,670
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	01/01/2056	2.50%	2,402,000	2,033,255	2,034,950
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	2.50%	98,000	82,929	83,017
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	3.50%	2,100,000	1,931,344	1,938,531
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	4.00%	5,500,000	5,182,246	5,220,435
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	4.50%	5,600,000	5,470,719	5,468,792
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	5.00%	8,600,000	8,581,859	8,577,898
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	5.50%	900,000	907,383	912,303
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	01/01/2056	6.00%	13,800,000	14,094,867	14,172,738
	COMMIT TO PUR FNMA SF MTG	U.S. Government and Agency Securities	02/01/2056	6.50%	400,000	415,781	415,808
	FEDERAL HOME LN BK CONS BD	U.S. Government and Agency Securities	08/13/2026	1.05%	2,000,000	2,000,000	1,969,460
	FHLMC POOL #QE-7028	U.S. Government and Agency Securities	08/01/2052	4.50%	403,696	361,623	395,917
	FHLMC POOL #RA-7673	U.S. Government and Agency Securities	07/01/2052	4.50%	277,867	248,886	272,960
	FHLMC MULTICLASS MTG 3947 SG	U.S. Government and Agency Securities	10/15/2041	VAR RT	26,196	6,325	2,520
	FHLMC MULTICLASS MTG 5092 XA	U.S. Government and Agency Securities	01/15/2041	1.00%	225,308	225,413	197,755
	FHLMC MULTICLASS MTG 5115 CD	U.S. Government and Agency Securities	08/15/2044	1.00%	318,708	301,887	279,972
	FHLMC MULTICLASS MTG 5426 CF	U.S. Government and Agency Securities	12/15/2050	VAR RT	486,583	485,366	485,410
	FHLMC MULTICLASS MTG 5439 FK	U.S. Government and Agency Securities	08/25/2054	VAR RT	873,441	873,168	876,367
	FHLMC MULTICLASS MTG 5440 KF	U.S. Government and Agency Securities	07/25/2054	VAR RT	239,173	239,173	239,972

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	FHLMC MULTICLASS MTG 5452 CF	U.S. Government and Agency Securities	09/25/2054	VAR RT	369,305	$ 369,305	$ 370,369
	FHLMC MULTICLASS MTG 5479 FA	U.S. Government and Agency Securities	12/25/2054	VAR RT	716,429	716,094	718,937
	FHLMC MULTICLASS MTG 5481 FJ	U.S. Government and Agency Securities	12/25/2054	VAR RT	1,186,545	1,186,915	1,190,769
	FHLMC MULTICLASS MTG 5481 GF	U.S. Government and Agency Securities	12/25/2054	VAR RT	975,088	975,088	978,170
	FHLMC MULTICLASS MTG 5511 FG	U.S. Government and Agency Securities	03/25/2055	VAR RT	1,037,048	1,037,048	1,040,315
	FNMA POOL #0AS2329	U.S. Government and Agency Securities	05/01/2044	4.00%	38,219	40,784	37,285
	FNMA POOL #0AU4290	U.S. Government and Agency Securities	09/01/2043	4.00%	75,041	80,077	73,424
	FNMA POOL #0AV9064	U.S. Government and Agency Securities	03/01/2044	4.00%	255,120	272,241	247,591
	FNMA POOL #0AX2840	U.S. Government and Agency Securities	10/01/2029	3.50%	12,092	12,740	11,966
	FNMA POOL #0AX7198	U.S. Government and Agency Securities	12/01/2044	4.00%	56,261	60,037	54,561
	FNMA POOL #0AZ4549	U.S. Government and Agency Securities	07/01/2045	4.00%	6,080	6,488	5,862
	FNMA POOL #0AZ5455	U.S. Government and Agency Securities	08/01/2045	4.00%	12,518	13,358	12,113
	FNMA POOL #0AZ6901	U.S. Government and Agency Securities	11/01/2045	4.00%	22,561	24,075	21,843
	FNMA POOL #0AZ8293	U.S. Government and Agency Securities	08/01/2045	4.00%	60,794	64,873	59,045
	FNMA POOL #0BA7581	U.S. Government and Agency Securities	02/01/2046	4.00%	5,121	5,464	5,015
	FNMA POOL #0BN0874	U.S. Government and Agency Securities	11/01/2048	4.00%	54,289	56,038	52,499
	FNMA POOL #0MA5167	U.S. Government and Agency Securities	08/01/2053	6.50%	751,346	765,493	781,400
	FNMA GTD REMIC P/T 24-103 FJ	U.S. Government and Agency Securities	01/25/2055	VAR RT	659,509	659,096	661,791
	FNMA GTD REMIC P/T 24-104 FA	U.S. Government and Agency Securities	01/25/2055	VAR RT	654,211	653,803	655,886
	FNMA GTD REMIC P/T 24-49 AF	U.S. Government and Agency Securities	07/25/2054	VAR RT	395,852	395,605	397,079
	FNMA GTD REMIC P/T 24-60 FG	U.S. Government and Agency Securities	09/25/2054	VAR RT	1,078,719	1,078,719	1,081,966
	FNMA GTD REMIC P/T 25-24 FB	U.S. Government and Agency Securities	03/25/2055	VAR RT	695,637	695,202	698,058
	GNMA POOL #0AC1750	U.S. Government and Agency Securities	07/15/2043	3.00%	8,796	8,509	8,099
	GNMA POOL #0AI6892	U.S. Government and Agency Securities	07/15/2045	3.00%	274,334	274,806	248,385
	GNMA POOL #0AJ9501	U.S. Government and Agency Securities	10/15/2044	3.00%	44,958	45,035	40,721
	GNMA POOL #0AK6853	U.S. Government and Agency Securities	01/15/2045	3.00%	155,533	155,800	142,554
	GNMA POOL #0AN7590	U.S. Government and Agency Securities	07/15/2045	3.00%	388,494	389,161	351,952
	GNMA POOL #0AN8937	U.S. Government and Agency Securities	07/15/2045	3.00%	8,607	8,727	7,796
	GNMA GTD REMIC P/T 15-123 FP	U.S. Government and Agency Securities	09/20/2045	VAR RT	106,229	102,112	103,759
	GNMA GTD REMIC P/T 17-18 GF	U.S. Government and Agency Securities	02/20/2047	VAR RT	344,464	327,241	335,770
	GNMA GTD REMIC P/T 23-21 FD	U.S. Government and Agency Securities	02/20/2053	VAR RT	1,115,231	1,115,056	1,110,179
	GNMA GTD REMIC P/T 23-56 FB	U.S. Government and Agency Securities	04/20/2053	VAR RT	1,204,449	1,204,637	1,204,918
	GNMA GTD REMIC P/T 23-66 FG	U.S. Government and Agency Securities	05/20/2053	VAR RT	1,373,629	1,370,624	1,374,164
	GNMA GTD REMIC P/T 23-H20 FA	U.S. Government and Agency Securities	07/20/2073	VAR RT	570,032	567,746	574,701
	GNMA II POOL #0MA6599	U.S. Government and Agency Securities	04/20/2050	3.00%	468,138	434,051	423,178
	GNMA II POOL #0MA7418	U.S. Government and Agency Securities	06/20/2051	2.50%	313,637	279,823	271,287
	GNMA II POOL #0MA7472	U.S. Government and Agency Securities	07/20/2051	2.50%	649,622	579,381	561,903
	GNMA II POOL #0MA7650	U.S. Government and Agency Securities	10/20/2051	3.00%	64,419	59,396	58,079
	GNMA II POOL #0MA8149	U.S. Government and Agency Securities	07/20/2052	3.50%	1,750,918	1,582,461	1,612,140
	GNMA II POOL #0MA9847	U.S. Government and Agency Securities	08/20/2054	3.50%	164,008	148,229	150,281
	SBA GTD PARTN CTFS 2010-20H 1	U.S. Government and Agency Securities	08/01/2030	3.52%	35,654	38,442	35,244
	SBA GTD PARTN CTFS 2013-20B 1	U.S. Government and Agency Securities	02/01/2033	2.21%	91,494	92,747	86,573
	U S TREASURY BOND	U.S. Government and Agency Securities	02/15/2049	3.00%	410,000	479,867	303,322
	U S TREASURY BOND	U.S. Government and Agency Securities	05/15/2049	2.88%	3,100,000	2,191,751	2,233,581
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2049	2.38%	900,000	579,094	580,743
	U S TREASURY BOND	U.S. Government and Agency Securities	02/15/2050	2.00%	300,000	327,940	176,694
	U S TREASURY BOND	U.S. Government and Agency Securities	08/15/2040	1.13%	1,000,000	624,406	630,510
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2040	1.38%	7,800,000	5,125,230	5,082,480
	U S TREASURY BOND	U.S. Government and Agency Securities	05/15/2051	2.38%	3,500,000	3,084,682	2,216,200
	U S TREASURY BOND	U.S. Government and Agency Securities	08/15/2051	2.00%	150,000	147,092	86,355
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2041	2.00%	4,300,000	3,063,510	3,012,838
	U S TREASURY BOND	U.S. Government and Agency Securities	02/15/2052	2.25%	2,400,000	1,668,531	1,463,256
	U S TREASURY BOND	U.S. Government and Agency Securities	05/15/2042	3.25%	500,000	502,531	418,535
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2052	4.00%	3,100,000	2,691,239	2,699,914
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2042	4.00%	1,700,000	1,743,031	1,563,796
	U S TREASURY BOND	U.S. Government and Agency Securities	05/15/2043	3.88%	100,000	90,141	90,039
	U S TREASURY BOND	U.S. Government and Agency Securities	11/15/2045	4.63%	1,400,000	1,371,201	1,373,092
	U S TREASURY BOND	U.S. Government and Agency Securities	08/15/2044	3.13%	97,000	97,000	77,077
	U S TREASURY NOTE	U.S. Government and Agency Securities	04/30/2030	3.88%	600,000	605,589	605,154
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2027	2.38%	749,105	870,096	755,210
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2027	0.38%	2,028,383	2,021,675	2,005,320
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2028	0.50%	2,688,677	2,750,611	2,642,405
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2029	0.88%	3,066,217	3,263,060	3,020,806
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2029	0.25%	2,355,990	2,466,360	2,271,763
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2026	0.13%	476,753	488,997	473,997
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2027	0.38%	3,060,899	3,146,874	3,023,617
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2028	0.75%	2,735,457	2,837,345	2,704,328
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2030	0.13%	1,609,640	1,745,055	1,528,128
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2030	0.13%	1,461,597	1,411,538	1,380,829
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2031	0.13%	2,545,175	2,760,121	2,375,208
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2031	0.13%	2,854,663	3,041,258	2,648,242
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2032	0.13%	2,484,089	2,530,840	2,272,792
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2032	0.63%	2,558,238	2,560,528	2,403,286
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	10/15/2027	1.63%	2,710,331	2,765,116	2,731,662
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2033	1.13%	3,778,501	3,632,963	3,630,610
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	04/15/2028	1.25%	988,836	961,847	985,316
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2033	1.38%	1,879,234	1,826,106	1,834,357
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	10/15/2028	2.38%	1,659,281	1,661,110	1,709,806
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2034	1.75%	3,488,906	3,444,946	3,474,218
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2034	1.88%	2,667,644	2,654,389	2,682,316
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	10/15/2029	1.63%	1,133,007	1,126,693	1,145,187
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2035	2.13%	1,854,925	1,883,032	1,890,669
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2035	1.88%	1,142,722	1,152,849	1,141,533
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2032	0.63%	672,336	606,520	631,613
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2033	1.13%	546,500	508,637	525,110
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	07/15/2033	1.38%	1,822,417	1,746,446	1,778,898
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	01/15/2034	1.75%	1,800,589	1,786,300	1,793,009
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	02/15/2041	2.13%	375,512	378,512	368,174
	US TREAS-CPI INFLAT	U.S. Government and Agency Securities	02/15/2043	0.63%	152,565	152,565	113,730
	Total - U.S. Government and government agency securities					144,455,225	140,443,827

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	Corporate debt instruments						
	*1211 AVENUE OF 1211 A1A1 144A	Corporate debt instruments	08/10/2035	3.90%	100,000	$ 110,891	$ 96,500
	*BAMLL COMMERCIAL M JACX A 144A	Corporate debt instruments	09/15/2038	VAR RT	300,000	300,000	289,266
	*CSMC 2018-RPL9 TRU RPL9 A 144A	Corporate debt instruments	09/25/2057	VAR RT	139,554	151,782	135,221
	*LEHMAN BRTH HLD (RICI) ESCROW	Corporate debt instruments	11/30/2056	VAR RT	290,000	279,783	-
	*NEW RESIDENTIAL M RPL1 A1 144A	Corporate debt instruments	12/25/2057	VAR RT	125,476	134,504	122,614
	*SWITCH ABS ISSUER 2A A21 144A	Corporate debt instruments	10/25/2055	0.05121	500,000	499,997	499,730
	AIR CANADA 144A	Corporate debt instruments	08/15/2026	0.03875	100,000	100,000	99,527
	AMERICAN AIRLINES INC/AAD 144A	Corporate debt instruments	04/20/2026	5.50%	33,333	35,417	33,381
	AMERICAN EXPRESS CREDIT AC 3 A	Corporate debt instruments	09/15/2028	5.23%	1,400,000	1,399,937	1,413,818
	BANK 2019-BNK20 BN20 ASB	Corporate debt instruments	09/15/2062	0.02933	675,930	696,177	661,114
	BARCLAYS PLC	Corporate debt instruments	01/12/2026	0.04375	300,000	317,631	300,021
	BARCLAYS PLC	Corporate debt instruments	11/24/2032	VAR RT	200,000	161,530	181,968
	BARCLAYS PLC	Corporate debt instruments	09/13/2034	VAR RT	200,000	200,000	221,530
	BENCHMARK 2019-B14 MOR B14 ASB	Corporate debt instruments	12/15/2062	0.02957	703,143	724,237	687,793
	BROADCOM INC	Corporate debt instruments	09/15/2028	4.11%	163,000	158,432	163,484
	BROOKFIELD CAPITAL FINANCE LLC	Corporate debt instruments	06/14/2033	0.06087	900,000	900,000	963,666
	CAPITAL ONE FINANCIAL CORP	Corporate debt instruments	10/30/2031	VAR RT	300,000	300,000	339,315
	CHOICE HOTELS INTERNATIONAL IN	Corporate debt instruments	12/01/2029	0.037	200,000	198,808	194,720
	CLEVELAND ELECTRIC ILLUMI 144A	Corporate debt instruments	11/15/2030	4.55%	200,000	235,890	199,098
	CVS HEALTH CORP	Corporate debt instruments	06/01/2029	0.054	500,000	499,515	518,180
	DIGITAL REALTY TRUST LP	Corporate debt instruments	07/15/2028	4.45%	300,000	299,556	302,031
	ENERGY TRANSFER LP	Corporate debt instruments	05/15/2030	3.75%	200,000	199,686	194,834
	ENTERGY CORP	Corporate debt instruments	09/01/2026	2.95%	650,000	648,735	645,177
	FORD CREDIT CANADA COMPANY	Corporate debt instruments	01/09/2032	5.05%	300,000	204,536	217,471
	GLOBAL PAYMENTS INC	Corporate debt instruments	08/15/2029	3.20%	200,000	177,864	190,852
	GOLDMAN SACHS GROUP INC/THE	Corporate debt instruments	12/31/2049	VAR RT	400,000	400,000	396,128
	HOST HOTELS & RESORTS LP	Corporate debt instruments	12/15/2029	3.38%	200,000	198,436	191,942
	HSBC HOLDINGS PLC	Corporate debt instruments	08/11/2028	VAR RT	400,000	400,000	406,812
	ING GROEP NV	Corporate debt instruments	04/01/2027	VAR RT	400,000	400,000	400,572
	LLOYDS BANKING GROUP PLC REGS	Corporate debt instruments	12/31/2049	VAR RT	500,000	720,522	710,418
	MARVELL TECHNOLOGY INC	Corporate debt instruments	04/15/2026	1.65%	500,000	499,020	496,620
	NISSAN MOTOR ACCEPTANCE C 144A	Corporate debt instruments	09/16/2026	1.85%	600,000	599,856	585,456
	NOMURA HOLDINGS INC	Corporate debt instruments	07/16/2030	2.68%	300,000	300,000	277,494
	ONEOK INC	Corporate debt instruments	07/15/2028	4.55%	100,000	106,316	100,903
	ORACLE CORP	Corporate debt instruments	03/25/2026	1.65%	700,000	699,664	695,590
	PERUSAHAAN PERSEROAN PERS 144A	Corporate debt instruments	06/30/2030	0.03	200,000	198,292	188,026
	ROGERS COMMUNICATIONS INC	Corporate debt instruments	03/31/2027	3.65%	700,000	602,050	513,758
	SANTANDER UK GROUP HOLDINGS PL	Corporate debt instruments	01/10/2029	VAR RT	400,000	400,000	418,064
	SOUTHERN CO/THE	Corporate debt instruments	03/15/2034	5.70%	200,000	199,402	210,878
	STELLANTIS FINANCE US INC 144A	Corporate debt instruments	03/18/2035	0.0645	200,000	200,986	208,428
	SYNCHRONY BANK	Corporate debt instruments	08/23/2027	5.63%	400,000	400,000	408,000
	TELUS CORP	Corporate debt instruments	10/07/2030	0.0205	700,000	535,960	477,719
	THORNBURG MORTGAGE SECURIT 3 A	Corporate debt instruments	09/25/2034	VAR RT	94,054	85,942	89,419
	T-MOBILE USA INC	Corporate debt instruments	02/15/2028	2.05%	500,000	498,935	480,120
	VERIZON COMMUNICATIONS INC	Corporate debt instruments	05/16/2030	2.50%	800,000	645,034	559,650
	VMED O2 UK FINANCING I PL 144A	Corporate debt instruments	07/15/2031	4.75%	300,000	300,000	276,987
	VOLKSWAGEN GROUP OF AMERI 144A	Corporate debt instruments	03/27/2035	5.80%	300,000	295,914	311,025
	WESTINGHOUSE AIR BRAKE TECHNOL	Corporate debt instruments	09/15/2028	VAR RT	200,000	221,650	202,492
	522 FUNDING CLO 201 3A AR 144A	Corporate debt instruments	10/20/2031	VAR RT	65,612	65,612	65,643
	BANK 2020-BNK27 BN27 A5	Corporate debt instruments	04/15/2063	2.14%	300,000	244,688	268,488
	BANK5 2024-5YR7 5YR7 A2	Corporate debt instruments	06/15/2057	0.05788	700,000	706,998	729,946
	BEIGNET INVESTOR LLC 144A	Corporate debt instruments	05/30/2049	6.58%	1,610,000	1,610,000	1,705,859
	BLUEMOUNTAIN FUJI EU 5A A 144A	Corporate debt instruments	01/15/2033	VAR RT	321,627	375,661	378,113
	BMO 2024-5C8 MORTGAGE T 5C8 A2	Corporate debt instruments	12/15/2057	5.15%	700,000	706,997	717,850
	BMO 2024-5C8 MORTGAGE T 5C8 A3	Corporate debt instruments	12/15/2057	VAR RT	100,000	103,000	104,163
	BMO 2025-5C10 MORTGAGE 5C10 A3	Corporate debt instruments	05/15/2058	5.58%	900,000	926,997	937,809
	BMO 2025-C13 MORTGAGE T C13 A5	Corporate debt instruments	10/15/2058	5.35%	300,000	308,998	309,843
	BNP PARIBAS SA 144A	Corporate debt instruments	09/15/2029	VAR RT	200,000	200,000	189,188
	BPCE SA 144A	Corporate debt instruments	01/20/2026	0.01	400,000	398,156	399,388
	BROADCOM INC 144A	Corporate debt instruments	11/15/2035	3.14%	47,000	45,683	40,572
	COOPERATIEVE RABOBANK UA 144A	Corporate debt instruments	08/22/2028	VAR RT	500,000	500,000	505,100
	ECMC GROUP STUDENT L 2A A 144A	Corporate debt instruments	09/25/2068	VAR RT	619,820	596,715	615,308
	ECMC GROUP STUDENT L 2A A 144A	Corporate debt instruments	11/25/2069	VAR RT	307,434	307,434	309,411
	GALLATIN CLO VIII 1A A1R 144A	Corporate debt instruments	07/15/2031	VAR RT	393,321	393,006	393,538
	GOLDMAN SACHS GROUP INC/THE	Corporate debt instruments	04/23/2031	VAR RT	100,000	100,000	103,355
	GOLDMAN SACHS GROUP INC/THE	Corporate debt instruments	03/15/2028	VAR RT	800,000	800,000	795,656
	HACKENSACK MERIDIAN HEALTH INC	Corporate debt instruments	09/01/2041	2.68%	300,000	300,000	218,349
	HSBC HOLDINGS PLC	Corporate debt instruments	05/24/2032	VAR RT	400,000	332,900	366,328
	HSBC HOLDINGS PLC	Corporate debt instruments	03/09/2029	VAR RT	1,000,000	1,000,000	1,041,450
	JPMORGAN CHASE & CO	Corporate debt instruments	07/25/2028	VAR RT	500,000	500,000	506,490
	LCM LOAN INCOME FUND 1A A 144A	Corporate debt instruments	04/20/2031	VAR RT	40,721	40,514	40,771
	MANULIFE FINANCIAL CORP	Corporate debt instruments	12/11/2035	4.99%	400,000	400,000	399,884
	MFA 2020-NQM2 TRU NQM2 A1 144A	Corporate debt instruments	04/25/2065	VAR RT	34,069	34,068	33,432
	MID-ATLANTIC INTERSTATE T 144A	Corporate debt instruments	05/15/2028	4.10%	100,000	112,295	100,089
	MITSUBISHI UFJ FINANCIAL GROUP	Corporate debt instruments	07/20/2027	VAR RT	500,000	500,000	493,025
	MIZUHO FINANCIAL GROUP INC	Corporate debt instruments	07/06/2029	VAR RT	800,000	800,000	832,272
	MORGAN STANLEY	Corporate debt instruments	04/13/2028	VAR RT	500,000	500,000	502,020
	MORGAN STANLEY	Corporate debt instruments	04/13/2028	VAR RT	100,000	100,000	101,982
	MORGAN STANLEY	Corporate debt instruments	04/17/2031	VAR RT	100,000	100,000	103,189
	MORGAN STANLEY CAPITAL H3 ASB	Corporate debt instruments	07/15/2051	4.12%	188,743	194,398	189,251
	MORGAN STANLEY CAPITAL L3 ASB	Corporate debt instruments	11/15/2052	3.07%	465,869	479,818	456,738
	MORGAN STANLEY PRIVATE BANK NA	Corporate debt instruments	11/17/2028	VAR RT	800,000	800,000	802,656
	MUSKRAT FALLS/LABRADOR	Corporate debt instruments	06/01/2037	3.83%	3,000,000	2,082,595	2,148,641
	NATWEST GROUP PLC	Corporate debt instruments	05/08/2030	VAR RT	300,000	257,124	301,227
	NELNET STUDENT LOAN 3A A 144A	Corporate debt instruments	02/25/2066	VAR RT	260,264	260,264	260,280
	NEW RESIDENTIAL M RPL1 A1 144A	Corporate debt instruments	11/25/2059	VAR RT	58,587	59,528	56,584
	NEW RESIDENTIAL M RPL3 A1 144A	Corporate debt instruments	07/25/2059	VAR RT	81,327	82,010	78,849
	OCTAGON INVESTMEN 1A A1RR 144A	Corporate debt instruments	01/20/2035	VAR RT	450,000	450,000	449,888
	ONTARIO TEACHERS FINANCE TRUST	Corporate debt instruments	06/02/2034	4.30%	2,300,000	1,680,185	1,741,053
	OZLM XXIV LTD 24A A1AR 144A	Corporate debt instruments	07/20/2032	VAR RT	98,048	98,048	98,119
	PACIFIC LIFE GLOBAL FUNDI 144A	Corporate debt instruments	06/04/2026	VAR RT	300,000	300,000	300,483
	PROLOGIS LP	Corporate debt instruments	02/15/2033	4.20%	400,000	278,586	293,204

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	SARANAC CLO VI LTD 6A A1R 144A	Corporate debt instruments	08/13/2031	VAR RT	62,796	$ 62,796	$ 62,831
	SBA TOWER TRUST 144A	Corporate debt instruments	07/15/2052	2.33%	600,000	619,200	576,636
	SCE RECOVERY FUNDING LLC	Corporate debt instruments	03/15/2036	4.45%	600,000	599,985	602,238
	SMB PRIVATE EDUCA PTA A2A 144A	Corporate debt instruments	09/15/2054	1.60%	234,647	230,803	222,513
	SMB PRIVATE EDUCATI B A1A 144A	Corporate debt instruments	07/15/2053	1.29%	126,710	126,685	121,128
	SOFINA SA REGS	Corporate debt instruments	11/13/2033	3.71%	300,000	344,370	348,410
	SOUND POINT CLO I 2A ARRR 144A	Corporate debt instruments	07/20/2032	VAR RT	179,895	179,895	180,132
	TOWD POINT MORTGA HY3 A1A 144A	Corporate debt instruments	10/25/2059	VAR RT	81,159	81,257	81,218
	TOWD POINT MORTGAG HY2 A1 144A	Corporate debt instruments	05/25/2058	VAR RT	43,152	43,476	43,939
	UBS COMMERCIAL MORTGAG C11 ASB	Corporate debt instruments	06/15/2051	4.12%	228,061	234,902	227,710
	UBS COMMERCIAL MORTGAG C12 ASB	Corporate debt instruments	08/15/2051	4.20%	394,963	406,811	395,066
	UBS GROUP AG 144A	Corporate debt instruments	08/05/2027	VAR RT	200,000	199,712	200,710
	WELLS FARGO COMMERCIAL C45 ASB	Corporate debt instruments	06/15/2051	4.15%	336,740	346,824	336,841
	Total - Corporate debt instruments					41,451,881	41,162,668
	Registered investment companies						
	OBERWEIS INTL OPPORT-INST	Registered investment companies	N/A	N/A	8,331,477	91,333,252	95,811,984
	PIMCO ALL ASSET FUND-INST	Registered investment companies	N/A	N/A	134,584	1,715,270	1,536,951
	PIMCO FDS SHORT TERM FLTG NAV PORT II	Registered investment companies	N/A	N/A	97,347	975,121	975,121
	PIMCO FDS PAC INVT MGMT SER SHORT TERM PORTFOLIO INSTL CL	Registered investment companies	N/A	N/A	546,823	5,167,966	4,937,813
	PIMCO FDS PAC INVT MGMT SER ASSET BKD SECS PORTFOLIO	Registered investment companies	N/A	N/A	1,956,789	24,271,993	23,168,383
	Total - Registered Investment companies					123,463,602	126,430,252
	103-12 investment entities						
	ALL WEATHER PORTFOLIO LLC CL B	103-12 investment entities	N/A	N/A	182,506	291,809,954	456,671,829
	BRANDYWINE GLOBAL MULTI-SECTOR	103-12 investment entities	N/A	N/A	15,409,277	154,466,720	165,656,768
	EMERGING MARKETS EQUITY FUND A	103-12 investment entities	N/A	N/A	1,283,667	78,458,132	133,268,838
	Total - 103-12 investment entities					524,734,806	755,597,435
	Partnerships/joint venture interests						
	ADVENT INTERNATIONAL GPE X LP	Partnerships/joint venture interests	N/A	N/A	826,058	513,261	826,058
	ADVENT INTL GPE IX LP	Partnerships/joint venture interests	N/A	N/A	3,011,335	1,807,582	3,011,335
	ADVENT INTL GPE VIII-B LP	Partnerships/joint venture interests	N/A	N/A	4,126,301	2,904,553	4,126,301
	AEW PARTNERS RE FUND VIII LP	Partnerships/joint venture interests	N/A	N/A	1,759,812	1,511,933	1,759,812
	AHL ALPHA CAYMAN LIMITED	Partnerships/joint venture interests	N/A	N/A	113,224,090	82,042,710	113,224,090
	ALCHEMY SPECIAL OPP FD III LP	Partnerships/joint venture interests	N/A	N/A	878,586	634,409	1,181,742
	ALPHADYNE INTERNATIONAL (ERISA) FUND LTDD	Partnerships/joint venture interests	N/A	N/A	77,015,800	37,958,915	77,015,800
	AMERICAN SECURITIES PARTNERS VI LP	Partnerships/joint venture interests	N/A	N/A	1,574,302	98,494	1,574,302
	ARBOUR LANE CR OPP III LP	Partnerships/joint venture interests	N/A	N/A	23,169,955	24,477,749	23,169,955
	ARBOUR LANE CREDIT OPP FD II	Partnerships/joint venture interests	N/A	N/A	8,197,833	7,237,304	8,197,833
	ARISTEIA	Partnerships/joint venture interests	N/A	N/A	60,266,636	50,000,000	60,266,636
	ARLINGTON CAPITAL PTNS VI LP	Partnerships/joint venture interests	N/A	N/A	3,222,688	1,805,150	3,222,688
	ARMIS INVESTOR HOLDINGS LP	Partnerships/joint venture interests	N/A	N/A	642,233	266,241	642,233
	AZURITE COINV PARTNERS LP	Partnerships/joint venture interests	N/A	N/A	1,190,557	799,903	1,190,557
	BACKCAST CREDIT OPP FD II LP	Partnerships/joint venture interests	N/A	N/A	30,529,969	26,880,952	30,529,969
	BAH FOREFRONT LP	Partnerships/joint venture interests	N/A	N/A	851,389	654,774	851,389
	BARING ASIA PE FUND VI LP	Partnerships/joint venture interests	N/A	N/A	342,878	168,725	342,878
	BAYBERRY CAPITAL PARTNERS	Partnerships/joint venture interests	N/A	N/A	46,016,089	33,000,000	46,016,089
	BCS PARENT LLC	Partnerships/joint venture interests	N/A	N/A	864,096	864,096	864,096
	BESSEMER VENT PTNS CENTURY II INSTL LP	Partnerships/joint venture interests	N/A	N/A	356,218	256,398	356,218
	BESSEMER VENT PTNS XI INSTL LP	Partnerships/joint venture interests	N/A	N/A	851,787	558,238	851,787
	BESSEMER VP XII INSTITUTIONAL LP	Partnerships/joint venture interests	N/A	N/A	1,381,385	1,183,186	1,381,385
	BLACKROCK EUROPEAN HDG FD LTD	Partnerships/joint venture interests	N/A	N/A	61,183,003	35,000,000	61,183,003
	BLACKSTONE ENERGY PARTNERS	Partnerships/joint venture interests	N/A	N/A	726,866	761	726,866
	BLACKSTONE REP VII LP	Partnerships/joint venture interests	N/A	N/A	1,011,766	4,299,098	1,011,766
	BLK MSCI ACWI EQT INDEX NON-LENDAB	Partnerships/joint venture interests	N/A	N/A	2,790,080	47,840,251	110,915,935
	BLUE MOON SENIOR HOUSING II	Partnerships/joint venture interests	N/A	N/A	23,064,038	17,014,417	23,064,038
	BLUE OWL DIGITAL INFRA FD II	Partnerships/joint venture interests	N/A	N/A	23,616,952	15,489,810	23,616,952
	BLUE OWL DIGITAL INFRA FD III	Partnerships/joint venture interests	N/A	N/A	13,328,081	10,881,176	13,328,081
	BLUEBAY DIRECT LENDING FD III	Partnerships/joint venture interests	N/A	N/A	20,990,925	16,815,463	20,990,925
	BOWMARK CAP PARTNERS VII LP	Partnerships/joint venture interests	N/A	N/A	551,379	744,554	741,632
	BREVAN HOWARD ALPHA STRATEGIES	Partnerships/joint venture interests	N/A	N/A	102,033,877	85,211,295	102,033,877
	BROOKFIELD INFRA FD IV	Partnerships/joint venture interests	N/A	N/A	16,972,473	10,450,637	16,972,473
	BROOKFIELD REAL ESTATE SOLUTIONS	Partnerships/joint venture interests	N/A	N/A	12,933,176	11,430,137	12,933,176
	BROOKFIELD STRATEGIC RE PTNRS III LP	Partnerships/joint venture interests	N/A	N/A	20,452,536	14,571,236	20,452,536
	CALLODINE ASSET BASED LOAN II LP	Partnerships/joint venture interests	N/A	N/A	23,024,584	25,201,543	23,024,584
	CANAAN X LP	Partnerships/joint venture interests	N/A	N/A	3,253,597	1,730,917	3,253,597
	CANAAN XI LP	Partnerships/joint venture interests	N/A	N/A	3,460,884	1,060,142	3,460,884
	CANAAN XII LP	Partnerships/joint venture interests	N/A	N/A	1,543,433	1,347,348	1,543,433
	CANAAN XIII AIV LP	Partnerships/joint venture interests	N/A	N/A	55,322	36,000	55,322
	CANAAN XIII LP	Partnerships/joint venture interests	N/A	N/A	712,595	712,595	712,595
	CAXTON GLOBAL INVTS LTD	Partnerships/joint venture interests	N/A	N/A	119,808,637	44,292,156	119,808,637
	CB ATLANTIC II CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	1,080,104	964,796	1,080,104
	CB BLIZZARD CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	46,318	456,920	46,318
	CB CATALYST CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	961,525	350,326	961,525
	CB FARADAY CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	1,520,657	583,522	1,520,657
	CB NOTEPAD CO-INVEST	Partnerships/joint venture interests	N/A	N/A	393,481	401,295	393,481
	CENTERBRIDGE CAP PARTNERS IV LP	Partnerships/joint venture interests	N/A	N/A	1,799,420	1,094,912	1,799,420
	CENTERBRIDGE CAP PTNS V LP	Partnerships/joint venture interests	N/A	N/A	659,565	525,783	659,565
	CENTERBRIDGE CAPITAL PTNRSHP III LP	Partnerships/joint venture interests	N/A	N/A	2,828,067	3,355,512	2,828,067
	CENTERBRIDGE FALCON ACQUISITION	Partnerships/joint venture interests	N/A	N/A	702,686	702,686	702,686
	CENTERBRIDGE SCP III LP	Partnerships/joint venture interests	N/A	N/A	135,190	192,379	135,190
	CENTERBRIDGE SCP III-FLEX LP	Partnerships/joint venture interests	N/A	N/A	2,127,362	1,959,199	2,127,362
	CF24XB SCSP	Partnerships/joint venture interests	N/A	N/A	1,340,982	1,185,494	1,340,982
	CHARLESBANK COINV 1 ISH AGGRE LP	Partnerships/joint venture interests	N/A	N/A	230,657	242,129	230,657
	CHARLESBANK EQUITY FD IX LP	Partnerships/joint venture interests	N/A	N/A	2,765,562	763,848	2,765,562
	CHARLESBANK EQUITY FD VIII LP	Partnerships/joint venture interests	N/A	N/A	1,253,572	978,300	1,253,572
	CHARLESBANK EQUITY FUND X LP	Partnerships/joint venture interests	N/A	N/A	1,482,956	876,033	1,482,956
	CITADEL GLOBAL FIXED INCOME FUND LTD	Partnerships/joint venture interests	N/A	N/A	6,022,832	1,547,766	6,022,832
	CITADEL KENSINGTON GLOBAL STRATEGIES FD LTD	Partnerships/joint venture interests	N/A	N/A	128,829,477	32,664,634	128,829,477
	CLEARLAKE CAP PARTNERS VII LP	Partnerships/joint venture interests	N/A	N/A	792,252	660,120	792,252
	CLEARLAKE CAP PTNS VIII LP	Partnerships/joint venture interests	N/A	N/A	152,294	114,266	152,294

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	CLEARLAKE CAPITAL PTNRS IV LP	Partnerships/joint venture interests	N/A	N/A	1,275,138	$ 1,285,483	$ 1,275,138
	CLEARLAKE CAPITAL PTNRS V LP	Partnerships/joint venture interests	N/A	N/A	4,766,214	5,053,356	4,766,214
	CLEARLAKE CAPITAL PTNRS VI LP	Partnerships/joint venture interests	N/A	N/A	2,063,167	1,108,926	2,063,167
	CONSTELLATION 2022 LP	Partnerships/joint venture interests	N/A	N/A	763,099	196,102	763,099
	CONTRARIAN DISTRESSED RE III	Partnerships/joint venture interests	N/A	N/A	1,729,885	1,573,303	1,729,885
	CQS DIROPP FEEDER FD RECEIVABLE/SUBSCRIPTION	Partnerships/joint venture interests	N/A	N/A	70,767,065	41,445,000	70,767,065
	CRAYHILL PRINCIPAL STRAT II	Partnerships/joint venture interests	N/A	N/A	14,501,470	15,649,558	14,501,470
	CRAYHILL PRINCIPAL STRAT PARALLEL III LP	Partnerships/joint venture interests	N/A	N/A	14,848,219	14,237,203	14,848,219
	CREANDUM VII (D) AB	Partnerships/joint venture interests	N/A	N/A	854,514	602,612	1,003,584
	CTRSQUARE VAL-ADDED FD IV LP	Partnerships/joint venture interests	N/A	N/A	-	95,819	-
	CVC CAP PTNS VIII (A) LP	Partnerships/joint venture interests	N/A	N/A	1,417,802	1,158,496	1,665,137
	CVC CAPITAL PARTNERS IX A LP	Partnerships/joint venture interests	N/A	N/A	824,881	769,993	968,782
	CVC CAPITAL PARTNERS VII LP	Partnerships/joint venture interests	N/A	N/A	2,709,175	300,880	3,181,791
	CVC CAPITAL PTNS LOCRON A SCSP	Partnerships/joint venture interests	N/A	N/A	765,826	893,259	899,424
	CVC CP PARTNERS PACHELBEL (A) SCSP	Partnerships/joint venture interests	N/A	N/A	972,560	674,293	1,142,223
	DAVIDSON KEMPNER INST PARTNER	Partnerships/joint venture interests	N/A	N/A	49,605,648	31,441,782	49,605,648
	DAVIDSON K LTD OPP INTL IV AIV LP	Partnerships/joint venture interests	N/A	N/A	8,234,744	4,449,780	8,234,744
	DAVIDSON KEMPNER LONG TERM DISTRESSED OPP INTL III LP	Partnerships/joint venture interests	N/A	N/A	787,179	85,393	787,179
	DAVIDSON KEMPNER LT DO INTL IV LP	Partnerships/joint venture interests	N/A	N/A	2,804,802	3,461,665	2,804,802
	DE SHAW COMPOSITE INTL FD ORDINARY SERIES	Partnerships/joint venture interests	N/A	N/A	148,598,456	38,253,243	148,598,456
	DE SHAW OCULUS INTERNATIONAL FUND	Partnerships/joint venture interests	N/A	N/A	78,177,553	18,633,178	78,177,553
	DIAMOND PARENT HLDGS CORP	Partnerships/joint venture interests	N/A	N/A	2,156,598	910,455	2,156,598
	DK LNGTRM DIST OPP INTL III AIV	Partnerships/joint venture interests	N/A	N/A	643,407	793,465	643,407
	DORCHESTER CAP SEC OFFSR V LP	Partnerships/joint venture interests	N/A	N/A	16,739,415	33,405	16,739,415
	DORCHESTER CAP SECONDARIES OFFSHORE IV LP	Partnerships/joint venture interests	N/A	N/A	5,131,712	2,680,743	5,131,712
	DORCHESTER CR SEC CYM VI LP	Partnerships/joint venture interests	N/A	N/A	32,834,815	29,235,179	32,834,815
	DRAGON CO-INVESTMENT PARTNERS	Partnerships/joint venture interests	N/A	N/A	203,660	878,470	203,660
	ELLIOT INTERNATIONAL LIMITED	Partnerships/joint venture interests	N/A	N/A	94,858,742	48,218,367	94,858,742
	ELLIOTT INTERNATL CO-INVEST II	Partnerships/joint venture interests	N/A	N/A	4,023,615	8,963,576	4,023,615
	ENCAP ENERGY CAPITAL FD X LP	Partnerships/joint venture interests	N/A	N/A	3,722,177	1,681,286	3,722,177
	ENCAP ENERGY CAPITAL XI	Partnerships/joint venture interests	N/A	N/A	1,959,373	921,012	1,959,373
	ENCAP FLATROCK MID III 2NDRY	Partnerships/joint venture interests	N/A	N/A	370,662	264,238	370,662
	ENCAP FLATROCK MIDSTREAM FD II	Partnerships/joint venture interests	N/A	N/A	5,278	21,129	5,278
	ENCAP FLATROCK MIDSTREAM FD IV LP	Partnerships/joint venture interests	N/A	N/A	2,292,542	1,394,587	2,292,542
	ENCAP FLATROCK MIDSTREAM III FUND LP	Partnerships/joint venture interests	N/A	N/A	843,257	680,705	843,257
	ENTRUST SPECIAL OPP FUND III LTD	Partnerships/joint venture interests	N/A	N/A	6,826,609	7,354,635	6,826,609
	EQT INFRA V (NO 2) USD SCSP2	Partnerships/joint venture interests	N/A	N/A	22,566,783	13,484,641	22,566,783
	ETON PARK OVERSEAS FUND LTD	Partnerships/joint venture interests	N/A	N/A	3,864	758	3,864
	ETON PARK OVERSEAS FUND LTD	Partnerships/joint venture interests	N/A	N/A	3,843	957	3,843
	EVEREST CO-INVEST SCSP	Partnerships/joint venture interests	N/A	N/A	545,982	532,793	641,229
	EVERSIDE HEALTH HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	380,644	378,363	380,644
	FACT GLOBAL LONG SHORT OFFSHORE FUND LTD	Partnerships/joint venture interests	N/A	N/A	25,148,651	21,000,000	25,148,651
	FARALLON ASIA SPECIAL SITUATIONS II LPP	Partnerships/joint venture interests	N/A	N/A	15,502	17,507	15,502
	FARALLON ASIA SPECIAL SITUATIONS III LP E 2	Partnerships/joint venture interests	N/A	N/A	105,719	35,205	105,719
	FCOI II HLDGS LP (FARALLON)	Partnerships/joint venture interests	N/A	N/A	179,876	69,404	179,876
	FIDENTIA FORTUNE COINVEST LP	Partnerships/joint venture interests	N/A	N/A	1,101,413	432,970	1,101,413
	FIVE ELMS FUND VI Q LP	Partnerships/joint venture interests	N/A	N/A	1,121,539	1,125,982	1,121,539
	FLUID POWER HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	507,270	414,693	507,270
	FORTISSIMO CAPITAL FD VI LP	Partnerships/joint venture interests	N/A	N/A	1,596,211	1,133,748	1,596,211
	FORTISSIMO CAPITAL FUND IV LP	Partnerships/joint venture interests	N/A	N/A	4,189,920	2,119,938	4,189,920
	FORTISSIMO CAPITAL FUND V LP	Partnerships/joint venture interests	N/A	N/A	2,313,499	1,819,119	2,313,499
	FORTISSIMO FF 4 TUT HLDGS LP	Partnerships/joint venture interests	N/A	N/A	103,704	700,193	103,704
	FORTRESS RE OPP FUND IV	Partnerships/joint venture interests	N/A	N/A	9,376,562	7,889,310	9,376,562
	FP CREDIT PARTNERS II AGGRE LP	Partnerships/joint venture interests	N/A	N/A	8,440,807	9,465,103	8,440,807
	FP CREDIT PARTNERS III AGGRE	Partnerships/joint venture interests	N/A	N/A	875,000	875,000	875,000
	GC FERRY CO-INVEST	Partnerships/joint venture interests	N/A	N/A	405,000	405,000	405,000
	GC XI ALPHA CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	1,186,426	851,239	1,186,426
	GENSTAR CAP PARTNERS IX LP	Partnerships/joint venture interests	N/A	N/A	2,971,081	794,763	2,971,081
	GENSTAR CAP PARTNERS VIII LP	Partnerships/joint venture interests	N/A	N/A	5,067,651	1,094,799	5,067,651
	GENSTAR CAPITAL PARTNERS X LP	Partnerships/joint venture interests	N/A	N/A	1,086,402	1,445,119	1,086,402
	GENSTAR CAPITAL PARTNERS XI LP	Partnerships/joint venture interests	N/A	N/A	468,535	316,410	468,535
	GENSTAR CAPITAL PTNRS VII LP	Partnerships/joint venture interests	N/A	N/A	2,805,360	3,427,379	2,805,360
	GENSTAR CP VII LP SECONDARY	Partnerships/joint venture interests	N/A	N/A	553,330	553,330	553,330
	GGV CAPITAL VI LP	Partnerships/joint venture interests	N/A	N/A	2,671,502	1,816,669	2,671,502
	GGV CAPITAL VI PLUS LP	Partnerships/joint venture interests	N/A	N/A	522,289	401,531	522,289
	GGV CAPITAL VII LP	Partnerships/joint venture interests	N/A	N/A	2,136,525	1,707,836	2,136,525
	GGV CAPITAL VII PLUS LP	Partnerships/joint venture interests	N/A	N/A	623,852	446,425	623,852
	GGV DISCOVERY II LP	Partnerships/joint venture interests	N/A	N/A	486,931	294,550	486,931
	GLENDON OPPORTUNITIES FD LP	Partnerships/joint venture interests	N/A	N/A	832,654	-	832,654
	GOF II FEEDER B LP	Partnerships/joint venture interests	N/A	N/A	1,827,392	503,473	1,827,392
	GRAIN COMM OPP FD IV LP	Partnerships/joint venture interests	N/A	N/A	5,553,162	5,232,241	5,553,162
	GREENBRIAR COINV WPS LP	Partnerships/joint venture interests	N/A	N/A	937,447	757,447	937,447
	GREENBRIAR COINV WSA LP	Partnerships/joint venture interests	N/A	N/A	909,326	910,942	909,326
	GREENBRIAR EQUITY FUND VI LP	Partnerships/joint venture interests	N/A	N/A	2,058,995	1,443,117	2,058,995
	GRIDIRON CAPITAL FUND II	Partnerships/joint venture interests	N/A	N/A	370,636	5,447	370,636
	GTCR (CP-1) LP	Partnerships/joint venture interests	N/A	N/A	2,559	447,668	2,559
	GTCR (W-1/2) INVESTORS LP	Partnerships/joint venture interests	N/A	N/A	1,341,714	786,181	1,341,714
	GTCR AP INVESTORS LP	Partnerships/joint venture interests	N/A	N/A	17,335	472,243	17,335
	GTCR EVERGREEN I/B CONT FUND	Partnerships/joint venture interests	N/A	N/A	1,303,422	693,061	1,303,422
	GTCR FD XIV/A & XIV/B LP	Partnerships/joint venture interests	N/A	N/A	1,040,996	454,701	1,040,996
	GTCR FUND XI LP	Partnerships/joint venture interests	N/A	N/A	1,762,838	5,187,281	1,762,838
	GTCR FUND XII/A & XII/B LP	Partnerships/joint venture interests	N/A	N/A	2,327,341	991,204	2,327,341
	GTCR FUND XIII LP	Partnerships/joint venture interests	N/A	N/A	1,301,627	757,064	1,301,627
	GTCR OAK FUND LP	Partnerships/joint venture interests	N/A	N/A	392,072	392,072	392,072
	GTCR STRATEGIC GROWTH FUND I	Partnerships/joint venture interests	N/A	N/A	664,118	497,165	664,118
	H AND F SPEEDSTER PARTNERS LP	Partnerships/joint venture interests	N/A	N/A	717,480	372,440	717,480
	H&F CAPITAL PARTNERS IX LP	Partnerships/joint venture interests	N/A	N/A	4,978,881	1,915,017	4,978,881
	H&F FLASHDANCE PARTNERS I LP	Partnerships/joint venture interests	N/A	N/A	741,882	347,777	741,882
	H&F UNITE PARTNERS LP	Partnerships/joint venture interests	N/A	N/A	535,456	379,254	535,456
	HAMILTON LANE SEC FUND II LP	Partnerships/joint venture interests	N/A	N/A	17,897	24,807	17,897
	HAMLTN LN VENTR CAP S2010	Partnerships/joint venture interests	N/A	N/A	3,141,336	5,085	3,141,336
	HAMLTN LN VENTR CAP S2011	Partnerships/joint venture interests	N/A	N/A	1,558,917	29,616	1,558,917
	HAMLTN LN VENTR CAP S2012	Partnerships/joint venture interests	N/A	N/A	897,642	199,971	897,642
	HARVEST PARTNERS VII LP	Partnerships/joint venture interests	N/A	N/A	1,478,398	3,642,361	1,478,398
	HARVEY PERFORMANCE CO LLC	Partnerships/joint venture interests	N/A	N/A	-	1,516,072	-

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	HEITMAN RE DEBT PTNS III LP	Partnerships/joint venture interests	N/A	N/A	4,893,829	$ 4,789,093	$ 4,893,829
	HELLMAN & FRIEDMAN CAP PTNRS VIII	Partnerships/joint venture interests	N/A	N/A	9,471,894	3,559,366	9,471,894
	HELLMAN & FRIEDMAN CP X LP	Partnerships/joint venture interests	N/A	N/A	1,554,273	1,201,479	1,554,273
	HG SATURN 4A LP	Partnerships/joint venture interests	N/A	N/A	3,900	3,900	3,900
	HIGHBRIDGE ASIA STRATEGIES	Partnerships/joint venture interests	N/A	N/A	73,298,481	44,411,562	73,298,481
	HL SECONDARY FUND II INDIANA	Partnerships/joint venture interests	N/A	N/A	4,471	2,991	4,471
	HUNTRESS CO-INVESTMENT	Partnerships/joint venture interests	N/A	N/A	14	78,389	14
	ICEBOX CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	605,717	1,162,145	605,717
	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	103,299	200,489	103,299
	ICON PARTNERS III LP	Partnerships/joint venture interests	N/A	N/A	23	20	23
	ICON PARTNERS IV LP	Partnerships/joint venture interests	N/A	N/A	320,091	258,064	320,091
	ICON PARTNERS V LP	Partnerships/joint venture interests	N/A	N/A	317,844	220,847	317,844
	ICON SOFTWARE PARTNERS LP	Partnerships/joint venture interests	N/A	N/A	376,585	128,742	376,585
	INDEX VENT GR IV (JERSEY) LP	Partnerships/joint venture interests	N/A	N/A	5,476,679	2,812,413	5,476,679
	INDEX VENT GROWTH V JERSEY LP	Partnerships/joint venture interests	N/A	N/A	1,793,775	1,183,093	1,793,775
	INDEX VENT GROWTH VI JERSEY	Partnerships/joint venture interests	N/A	N/A	1,006,653	926,011	1,006,653
	INDEX VENT GROWTH VII JERSEY	Partnerships/joint venture interests	N/A	N/A	137,106	137,106	137,106
	INDEX VENTURES GROWTH III LP	Partnerships/joint venture interests	N/A	N/A	9,711,944	8,152,743	11,406,193
	INDEX VENTURES XI JERSEY LP	Partnerships/joint venture interests	N/A	N/A	170,164	149,616	170,164
	INDEX VENTURES XII JERSEY LP	Partnerships/joint venture interests	N/A	N/A	107,523	99,613	107,523
	INFINITY GAMMA V LP	Partnerships/joint venture interests	N/A	N/A	33,034,065	221,958	210,750
	INFLEXION CONT FD I (NO1) LP	Partnerships/joint venture interests	N/A	N/A	467,895	526,504	629,342
	INSIGHT MB HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	196,059	490,672	196,059
	INSIGHT PARTNERS XI LP	Partnerships/joint venture interests	N/A	N/A	3,204,658	1,742,723	3,204,658
	INSIGHT PARTNERS XII LP	Partnerships/joint venture interests	N/A	N/A	1,264,672	1,068,018	1,264,672
	INSIGHT PARTNERS XIII LP	Partnerships/joint venture interests	N/A	N/A	936,432	815,394	936,432
	INSIGHT RF HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	9,606	833,701	9,606
	INSIGHT VENTURE PARTNERS IX LP	Partnerships/joint venture interests	N/A	N/A	12,035,763	2,635,510	12,035,763
	INSIGHT VENTURE PARTNERS X LP	Partnerships/joint venture interests	N/A	N/A	5,296,038	2,159,002	5,296,038
	INSTITUTIONAL VENT PTNS XVII LP	Partnerships/joint venture interests	N/A	N/A	2,388,538	980,663	2,388,538
	INSTITUTIONAL VENTURE PTNRS XV	Partnerships/joint venture interests	N/A	N/A	6,908,257	6,401,532	6,908,257
	INSTITUTIONAL VP XVIII LP	Partnerships/joint venture interests	N/A	N/A	2,217,819	1,805,771	2,217,819
	INSTL VENTURE PTNRS XVI LP	Partnerships/joint venture interests	N/A	N/A	3,540,442	2,032,458	3,540,442
	IRC SUPERMAN AGGREGATOR LLC	Partnerships/joint venture interests	N/A	N/A	210,765	349,086	210,765
	ISQ GLOBAL INFRA FD III (USTE) LP	Partnerships/joint venture interests	N/A	N/A	13,969,912	9,568,927	13,969,912
	ITHACA LP BLAKENEY	Partnerships/joint venture interests	N/A	N/A	1	-	1
	IVP XVII-F LP	Partnerships/joint venture interests	N/A	N/A	511,593	511,593	511,593
	KAYNE PRIVATE ENERGY INC III LP	Partnerships/joint venture interests	N/A	N/A	4,735,332	4,735,332	4,735,332
	KAYNE SIMPLIFIED MIDSTREAM LP	Partnerships/joint venture interests	N/A	N/A	78,407,159	45,640,927	78,407,159
	KEEL ACP HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	597,746	390,000	597,746
	KENNEDY LEWIS CAP PTNS II LP	Partnerships/joint venture interests	N/A	N/A	27,332,923	23,138,854	27,332,923
	KEPOS ALPHA LTD	Partnerships/joint venture interests	N/A	N/A	74,294,871	40,518,002	74,294,871
	KING ST GBL DRAWDOWN II	Partnerships/joint venture interests	N/A	N/A	24,230,133	24,434,206	24,230,133
	KING STREET CAPITAL LTD	Partnerships/joint venture interests	N/A	N/A	53,159,387	38,507,711	53,159,387
	KLCP DOMESTIC FUND III	Partnerships/joint venture interests	N/A	N/A	26,258,726	20,740,449	26,258,726
	KNOCKOUT COINVEST LP	Partnerships/joint venture interests	N/A	N/A	1,291,119	750,544	1,291,119
	KPS SPEC SITUATIONS FD VI LP	Partnerships/joint venture interests	N/A	N/A	429,617	383,903	429,617
	KPS SPECIAL SITUATIONS FUND IV LP	Partnerships/joint venture interests	N/A	N/A	2,075,361	996,643	2,075,361
	KPS SPECIAL SITUATIONS FUND V	Partnerships/joint venture interests	N/A	N/A	2,000,286	2,143,385	2,000,286
	LAURION CAPITAL LTD	Partnerships/joint venture interests	N/A	N/A	72,663,742	32,932,150	72,663,742
	LEGACY HOLDINGS TOPCO LP	Partnerships/joint venture interests	N/A	N/A	1,000,000	1,000,000	1,000,000
	LEM MULTIFAMILY FD VI LP	Partnerships/joint venture interests	N/A	N/A	12,154,384	14,055,208	12,154,384
	LEVEL EQUITY GROWTH PTNS VI LP	Partnerships/joint venture interests	N/A	N/A	579,736	580,390	579,736
	LINDEN MANAGER II LP	Partnerships/joint venture interests	N/A	N/A	425,128	1,114,021	425,128
	LOOMIS STRATEGIC ALPHA TRUST	Partnerships/joint venture interests	N/A	N/A	8,601,414	109,671,020	150,438,724
	MADISON DEARBORN CAP PTNRS VIII	Partnerships/joint venture interests	N/A	N/A	2,392,411	1,511,669	2,392,411
	MADISON DEARBORN CAP PTNS VII LP	Partnerships/joint venture interests	N/A	N/A	4,761,601	3,378,033	4,761,601
	MAGNESIUM COINV SCSP	Partnerships/joint venture interests	N/A	N/A	309,729	199,921	309,729
	MAGNOLIA SOFTWARE COINV PTNS LP	Partnerships/joint venture interests	N/A	N/A	787,738	787,738	787,738
	MAN ALTERNATIVE RISK PREMIA SP	Partnerships/joint venture interests	N/A	N/A	20,310,496	16,959,362	20,310,496
	MAN STRATEGIES 1783 LIMITED SR	Partnerships/joint venture interests	N/A	N/A	76,272,242	50,000,000	76,272,242
	MARCHALL WACE MKT NTRL TOPS FUND LTD	Partnerships/joint venture interests	N/A	N/A	72,706,366	19,096,766	72,706,366
	MARLIN HERITAGE EUROPE II LP	Partnerships/joint venture interests	N/A	N/A	1,451,755	1,198,803	1,705,014
	MARLIN HERITAGE EUROPE PARTNERS LP	Partnerships/joint venture interests	N/A	N/A	3,722,160	3,036,633	4,371,491
	MARSHALL WACE EUREKA	Partnerships/joint venture interests	N/A	N/A	36,629,489	20,000,000	36,629,489
	MASS CO-INVEST BETA LP	Partnerships/joint venture interests	N/A	N/A	15,094,986	832,620	1,637,413
	MAYFAIR EQUITY PARTNERS I LP	Partnerships/joint venture interests	N/A	N/A	265,694	1,018,989	357,372
	MAYFAIR EQUITY PARTNERS II LP	Partnerships/joint venture interests	N/A	N/A	409,478	436,341	550,768
	MAYFAIR EQUITY PARTNERS III LP	Partnerships/joint venture interests	N/A	N/A	1,533,507	1,601,012	2,062,644
	MDCP CO-INVESTORS (NIMBUS) LP	Partnerships/joint venture interests	N/A	N/A	1,002,674	1,001,131	1,002,674
	MDCP COINVESTORS MOBIUS LP	Partnerships/joint venture interests	N/A	N/A	1,041,123	750,492	1,041,123
	MDCP INSURANCE SPV LP	Partnerships/joint venture interests	N/A	N/A	3,468,421	404,622	3,468,421
	MDCP VII AUXILIARY SPV LP	Partnerships/joint venture interests	N/A	N/A	700,744	442,871	700,744
	MILL POINT CAP PARTNERS III LP	Partnerships/joint venture interests	N/A	N/A	258,296	198,659	258,296
	MILLENNIUM INTERNATIONAL LTD	Partnerships/joint venture interests	N/A	N/A	23,376	35,021,259	94,707,416
	MONARCH CP OFFSHORE VI LP	Partnerships/joint venture interests	N/A	N/A	25,543,456	23,356,623	25,543,456
	MOON CAPITAL GLOBAL EQUITY OFFSHORE FUND LTD	Partnerships/joint venture interests	N/A	N/A	358,542	417,794	358,542
	MS IFHF SPV LP - INST CAYMAN -UFCW GA	Partnerships/joint venture interests	N/A	N/A	66,170	175,876	66,170
	NAUTIC PARTNERS ESS LP	Partnerships/joint venture interests	N/A	N/A	401,441	186,860	401,441
	NAUTIC PARTNERS IX LP	Partnerships/joint venture interests	N/A	N/A	2,639,550	1,467,010	2,639,550
	NAUTIC PARTNERS VIII LP	Partnerships/joint venture interests	N/A	N/A	1,545,665	937,843	1,545,665
	NAUTIC PARTNERS X LP	Partnerships/joint venture interests	N/A	N/A	1,383,428	959,528	1,383,428
	NAUTIC PARTNERS XI LP	Partnerships/joint venture interests	N/A	N/A	929,819	820,178	929,819
	NB PARTNERS FUND III LP	Partnerships/joint venture interests	N/A	N/A	21,015,092	16,269,399	21,015,092
	NC ADONIS CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	1,105,239	996,548	1,105,239
	NC VINLAND CO-INVEST BETA LP	Partnerships/joint venture interests	N/A	N/A	1,023,391	548,164	1,023,391
	NEA 18 VENT GR EQUITY LP	Partnerships/joint venture interests	N/A	N/A	1,298,224	1,008,091	1,298,224
	NEA CH SPV LP	Partnerships/joint venture interests	N/A	N/A	312,979	259,977	312,979
	NEA SECONDARY OPPORTUNITY FD	Partnerships/joint venture interests	N/A	N/A	3,959,558	2,118,801	3,959,558
	NEA SH 2025 SPV LP	Partnerships/joint venture interests	N/A	N/A	500,056	500,057	500,056
	NEA TS 2024 SPV LP	Partnerships/joint venture interests	N/A	N/A	626,031	480,659	626,031
	NEW ENTERPRISE ASSOC 15 LP	Partnerships/joint venture interests	N/A	N/A	5,390,808	2,753,721	5,390,808
	NEW ENTERPRISE ASSOCIATES 16 LP	Partnerships/joint venture interests	N/A	N/A	3,126,397	1,772,305	3,126,397
	NEW ENTERPRISE ASSOCIATES 17 LP	Partnerships/joint venture interests	N/A	N/A	2,339,175	1,819,479	2,339,175
	NEW ENTERPRISE ASSOCIATES 18 LP	Partnerships/joint venture interests	N/A	N/A	1,995,762	942,035	1,995,762

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	NEXUS SPEC SITUATIONS IV LP	Partnerships/joint venture interests	N/A	N/A	5,393,223	$ 5,393,298	$ 5,393,223
	NORDIC CAPITAL FUND XI LP	Partnerships/joint venture interests	N/A	N/A	2,500,024	2,188,075	2,936,153
	NORDIC CAPITAL IX BETA LP	Partnerships/joint venture interests	N/A	N/A	3,411,894	2,339,264	4,007,099
	NORDIC CAPITAL X BETA LP	Partnerships/joint venture interests	N/A	N/A	1,500,041	1,157,445	1,761,724
	NORTHBRIDGE PTNS FD IV LP	Partnerships/joint venture interests	N/A	N/A	8,258,593	7,537,039	8,258,593
	OAKTREE OPPORTUNITIES FUND XB LP	Partnerships/joint venture interests	N/A	N/A	3,210,173	2,197,027	3,210,173
	ODYSSEY INVEST PARTNERS VI LP	Partnerships/joint venture interests	N/A	N/A	1,839,143	442,995	1,839,143
	ODYSSEY INVEST PTNRS V LP	Partnerships/joint venture interests	N/A	N/A	1,273,244	1,508,258	1,273,244
	ONEX CAMELOT CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	95,080	548,535	95,080
	ONEX PARTNERS IV LP	Partnerships/joint venture interests	N/A	N/A	3,089,536	3,065,293	3,089,536
	ONEX PARTNERS V LP	Partnerships/joint venture interests	N/A	N/A	3,276,712	1,350,490	3,276,712
	OZ OVERSEAS FUND LTD	Partnerships/joint venture interests	N/A	N/A	15,059	45,220	15,059
	OZ OVERSEAS INSTITUTIONAL FUND LTD	Partnerships/joint venture interests	N/A	N/A	21,202	4,725	21,202
	PAMLICO CAPITAL III LP	Partnerships/joint venture interests	N/A	N/A	1,461,812	1,279,783	1,461,812
	PEARLSTONE ALTR FUND SA SICAVRAIFO NOTPROVI	Partnerships/joint venture interests	N/A	N/A	17,615,738	16,000,000	17,615,738
	PEGASUS PARTNERS V LP	Partnerships/joint venture interests	N/A	N/A	455,965	651,939	455,965
	PERMIRA CR SOL IV MST FED SCSP	Partnerships/joint venture interests	N/A	N/A	18,163,881	19,137,966	18,163,881
	PERMIRA V	Partnerships/joint venture interests	N/A	N/A	1,749,722	154,449	2,054,961
	PERMIRA VI LP	Partnerships/joint venture interests	N/A	N/A	4,104,097	1,682,571	4,820,057
	PERMIRA VII LP	Partnerships/joint venture interests	N/A	N/A	2,561,670	1,991,771	3,008,553
	PERMIRA VIII LP	Partnerships/joint venture interests	N/A	N/A	581,929	450,345	683,446
	PLATTE RIVER EQUITY V LP	Partnerships/joint venture interests	N/A	N/A	890,918	770,719	890,918
	PORTFOLIO ADVISORS PE FUND V (OFFSHORE) BUYOUT	Partnerships/joint venture interests	N/A	N/A	614,885	1,291	614,885
	PORTFOLIO ADVISORS PE VSPECIAL SITUATIONS	Partnerships/joint venture interests	N/A	N/A	380,389	-	380,389
	PRESTON HOLLOW CAP LLC	Partnerships/joint venture interests	N/A	N/A	546,314	267,182	546,314
	PRESTON HOLLOW CAPITAL LLC - 2	Partnerships/joint venture interests	N/A	N/A	77,761	53,978	77,761
	PRISM VISION HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	2,276	-	2,276
	PROJECT ALPHINE COINV FD LP	Partnerships/joint venture interests	N/A	N/A	843,875	762,277	843,875
	PROJECT HOTEL CA COINV FD LP	Partnerships/joint venture interests	N/A	N/A	1,335,553	821,516	1,335,553
	PROJECT MIRASOL CO-INV FD LP	Partnerships/joint venture interests	N/A	N/A	446,639	290,039	446,639
	PURE ALPHA MAJOR MARKETS	Partnerships/joint venture interests	N/A	N/A	50,538,853	28,222,251	50,538,853
	QLIK PARENT INC	Partnerships/joint venture interests	N/A	N/A	23,749	-	23,749
	QUAD-C PARTNERS IX LP	Partnerships/joint venture interests	N/A	N/A	2,881,848	981,335	2,881,848
	QUAD-C HSID HOLDINGS LLC	Partnerships/joint venture interests	N/A	N/A	585,725	119,656	585,725
	QUAD-C PARTNERS X LP	Partnerships/joint venture interests	N/A	N/A	828,841	494,498	828,841
	REAL ESTATE DEBT FUND III LP	Partnerships/joint venture interests	N/A	N/A	16,458,394	16,458,394	16,458,394
	RED CYPRESS CO-INVEST PTNRS	Partnerships/joint venture interests	N/A	N/A	225,715	225,715	225,715
	REP AGP II HOLDCO LLC	Partnerships/joint venture interests	N/A	N/A	980,000	980,000	980,000
	REP COINVEST III ADD LP	Partnerships/joint venture interests	N/A	N/A	-	439,745	-
	REP COINVEST III ADD LP - 2	Partnerships/joint venture interests	N/A	N/A	-	105,974	-
	REP COINVEST III OMNI LP	Partnerships/joint venture interests	N/A	N/A	101,223	204,159	101,223
	REP COINVEST III TEC LP	Partnerships/joint venture interests	N/A	N/A	513,144	320,000	513,144
	REP COINVEST TOPCO LP	Partnerships/joint venture interests	N/A	N/A	-	57,549	-
	REP MAPLE HOLDINGS LP	Partnerships/joint venture interests	N/A	N/A	1,429,218	900,000	1,429,218
	RESOLUTE FUND IV LP	Partnerships/joint venture interests	N/A	N/A	3,013,990	1,923,698	3,013,990
	RESOLUTE FUND VI LP	Partnerships/joint venture interests	N/A	N/A	1,983,392	1,336,330	1,983,392
	RESOLUTE II CONT FUND LP	Partnerships/joint venture interests	N/A	N/A	77,121	211,540	77,121
	RIDGEMONT EQUITY PARTNERS II	Partnerships/joint venture interests	N/A	N/A	2,866,240	2,319,908	2,866,240
	RIDGEMONT EQUITY PARTNERS III	Partnerships/joint venture interests	N/A	N/A	1,836,979	1,595,636	1,836,979
	RIDGEMONT EQUITY PARTNERS IV	Partnerships/joint venture interests	N/A	N/A	1,064,640	825,232	1,064,640
	ROADRUNNER 2023 LP	Partnerships/joint venture interests	N/A	N/A	1,279,441	1,002,571	1,279,441
	ROARK CAPITAL GROWTH L P	Partnerships/joint venture interests	N/A	N/A	6,266,688	450,098	6,266,688
	SG SM BUS CR OPP III (F) HLDGS LP	Partnerships/joint venture interests	N/A	N/A	15,621,258	15,573,729	15,621,258
	SHASTA VENTURES IV LP	Partnerships/joint venture interests	N/A	N/A	1,191,113	1,528,864	1,191,113
	SHASTA VENTURES V LP	Partnerships/joint venture interests	N/A	N/A	11,258,687	4,732,960	11,258,687
	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	4,251,820	203,604	4,251,820
	SIGULER GUFF DOF III LP	Partnerships/joint venture interests	N/A	N/A	1	826,791	1
	SILVER POINT CAPITAL OFFSHORE FUND LTDD	Partnerships/joint venture interests	N/A	N/A	64,910,565	33,664,271	64,910,565
	SPARK CAP GR V LP	Partnerships/joint venture interests	N/A	N/A	1,446,640	1,302,262	1,446,640
	SPARK CAPITAL VIII LP	Partnerships/joint venture interests	N/A	N/A	377,163	359,535	377,163
	SUMMIT PARTNERS CO-NV SUMO LP	Partnerships/joint venture interests	N/A	N/A	628,518	398,945	628,518
	SUMMIT PRTN COINVEST IRONMAN	Partnerships/joint venture interests	N/A	N/A	972,560	748,797	972,560
	SUMMIT PTNR GROWTH EQ IX-A	Partnerships/joint venture interests	N/A	N/A	4,453,574	1,637,423	4,453,574
	SUMMIT PTNRS COINVEST GIANTS LP	Partnerships/joint venture interests	N/A	N/A	29,349	838,676	29,349
	SUMMIT PTNRS VENT CAP V-A LP	Partnerships/joint venture interests	N/A	N/A	1,516,666	1,189,392	1,516,666
	SUMMIT PTNS COINV RIGGINGS LP	Partnerships/joint venture interests	N/A	N/A	149,663	149,664	149,663
	SUMMIT PTNS COINVEST LIONS LP	Partnerships/joint venture interests	N/A	N/A	823,511	421,114	823,511
	SUMMIT PTNS EUR GR EQ IV SCSP	Partnerships/joint venture interests	N/A	N/A	176,210	203,218	206,950
	SUMMIT PTNS GROWTH EQ X-A LP	Partnerships/joint venture interests	N/A	N/A	2,710,570	1,511,015	2,710,570
	SUMMIT PTNS GROWTH EQ XI LP	Partnerships/joint venture interests	N/A	N/A	702,865	543,188	702,865
	SUMMIT VENTURES IV LP	Partnerships/joint venture interests	N/A	N/A	5,093,351	1,415,808	5,093,351
	T VIII CELESTIAL CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	361,984	300,109	361,984
	TA REALTY CORE PROPERTY FD LP	Partnerships/joint venture interests	N/A	N/A	32,621,870	26,210,102	32,621,870
	TACONIC CRE DISLOCATION FUND L P B 3	Partnerships/joint venture interests	N/A	N/A	323,033	1,698,975	323,033
	TCV BEAT CO LP	Partnerships/joint venture interests	N/A	N/A	1,308,557	1,007,611	1,308,557
	TCV BUS CO LP	Partnerships/joint venture interests	N/A	N/A	614,993	587,628	614,993
	TCV IX LP	Partnerships/joint venture interests	N/A	N/A	5,022,626	1,422,119	5,022,626
	TCV JUNIPER CO LP	Partnerships/joint venture interests	N/A	N/A	490,835	501,174	490,835
	TCV OWL CO LP	Partnerships/joint venture interests	N/A	N/A	496,829	496,829	496,829
	TCV VIII LP	Partnerships/joint venture interests	N/A	N/A	5,120,072	3,528,609	5,120,072
	TCV X LP	Partnerships/joint venture interests	N/A	N/A	5,020,371	455,682	5,020,371
	TCV XI LP	Partnerships/joint venture interests	N/A	N/A	1,565,118	1,132,490	1,565,118
	TCV XII LP	Partnerships/joint venture interests	N/A	N/A	1,224,855	820,447	1,224,855
	THE RESOLUTE FUND V LP	Partnerships/joint venture interests	N/A	N/A	2,202,557	1,154,482	2,202,557
	THE RESOLUTE III CONT FUND LP	Partnerships/joint venture interests	N/A	N/A	2,498,889	2,352,288	2,498,889
	THIRD POINT OFFSHORE FUND LTD	Partnerships/joint venture interests	N/A	N/A	77,464,133	41,122,362	77,464,133
	THIRD POINT ULTRA LTD	Partnerships/joint venture interests	N/A	N/A	1,096,348	550,704	1,096,348
	THOMA BRAVO DISC FUND III LP	Partnerships/joint venture interests	N/A	N/A	1,455,768	802,848	1,455,768
	THOMA BRAVO DISCOVER FD II LP	Partnerships/joint venture interests	N/A	N/A	1,981,968	485,383	1,981,968
	THOMA BRAVO DISCOVER FD V LP	Partnerships/joint venture interests	N/A	N/A	691,981	691,981	691,981
	THOMA BRAVO DISCOVER FUND LP	Partnerships/joint venture interests	N/A	N/A	1,088,201	4,126,839	1,088,201
	THOMA BRAVO DISCOVER IV LP	Partnerships/joint venture interests	N/A	N/A	1,098,750	751,855	1,098,750
	THOMA BRAVO EXPLORE FUND LP	Partnerships/joint venture interests	N/A	N/A	1,798,258	920,701	1,798,258
	THOMA BRAVO EXPLR FD II LP	Partnerships/joint venture interests	N/A	N/A	262,526	262,526	262,526
	THOMA BRAVO FUND XI LP	Partnerships/joint venture interests	N/A	N/A	4,506,038	1,689,988	4,506,038
	THOMA BRAVO FUND XII LP	Partnerships/joint venture interests	N/A	N/A	1,891,083	1,247,651	1,891,083

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	THOMA BRAVO FUND XIII LP	Partnerships/joint venture interests	N/A	N/A	2,366,248	$ 1,353,896	$ 2,366,248
	THOMA BRAVO FUND XIV LP	Partnerships/joint venture interests	N/A	N/A	1,074,089	898,958	1,074,089
	THOMA BRAVO FUND XV LP	Partnerships/joint venture interests	N/A	N/A	1,194,314	774,757	1,194,314
	T-IX BOOST CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	425,123	380,219	425,123
	T-IX BUTTERFLY COINV LP	Partnerships/joint venture interests	N/A	N/A	322,529	211,394	322,529
	T-IX KRAKEN CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	1,040,707	861,915	1,040,707
	TOWERBOOK TMX CONT FD LP	Partnerships/joint venture interests	N/A	N/A	986,643	637,992	986,643
	TPG - AXON PTNRS (OFFSHORE)LTD	Partnerships/joint venture interests	N/A	N/A	1,376,312	1,915,577	1,376,312
	TPG GROWTH II LP	Partnerships/joint venture interests	N/A	N/A	1,080,835	15,210	1,080,835
	TRF IV CFS CONTINUATION FD LP	Partnerships/joint venture interests	N/A	N/A	483,933	431,472	483,933
	TRIDENT IX LP	Partnerships/joint venture interests	N/A	N/A	3,156,344	1,931,034	3,156,344
	TRIDENT VI LP	Partnerships/joint venture interests	N/A	N/A	930,361	1,045,117	930,361
	TRIDENT VII COINVEST A LP	Partnerships/joint venture interests	N/A	N/A	1,475,474	490,817	1,475,474
	TRIDENT VII LP	Partnerships/joint venture interests	N/A	N/A	7,651,466	612,202	7,651,466
	TRIDENT VIII LP	Partnerships/joint venture interests	N/A	N/A	2,773,678	1,314,130	2,773,678
	TRIVE CAPITAL FUND V LP	Partnerships/joint venture interests	N/A	N/A	836,498	788,756	836,498
	TRUE NORTH REAL ESTATE FD III LP	Partnerships/joint venture interests	N/A	N/A	2,067,823	5,059,526	2,067,823
	TUDOR BVI GLOBAL FD	Partnerships/joint venture interests	N/A	N/A	111,752,718	68,982,379	111,752,718
	T-VIII CO-INVEST-A LP	Partnerships/joint venture interests	N/A	N/A	427,211	428,352	427,211
	T-VIII MERCURY CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	435,581	152,151	435,581
	T-VIII SKOPIMA CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	466,527	224,863	466,527
	TWO SIGMA SPECTRUM CAYMEN	Partnerships/joint venture interests	N/A	N/A	41,774,933	23,006,963	41,774,933
	VIKING GLOBAL EQUITIES III LTD	Partnerships/joint venture interests	N/A	N/A	34,652,316	10,120,811	34,652,316
	VIKING GLOBAL OPPORTUNITIES III	Partnerships/joint venture interests	N/A	N/A	40,073,125	10,000,000	40,073,125
	VISTA EQUITY PARTNERS FD VII	Partnerships/joint venture interests	N/A	N/A	2,194,549	1,281,295	2,194,549
	VISTA EQUITY PTNRS FD VI LP	Partnerships/joint venture interests	N/A	N/A	4,216,385	1,668,937	4,216,385
	VORIANA SSF III	Partnerships/joint venture interests	N/A	N/A	4,286,809	4,013,493	4,286,809
	WESTEROS CO-INVESTMENT LP	Partnerships/joint venture interests	N/A	N/A	237,608	249,609	279,059
	WESTVIEW CP V LP	Partnerships/joint venture interests	N/A	N/A	1,573,417	1,345,510	1,573,418
	WOLVERINE TOPCO INC	Partnerships/joint venture interests	N/A	N/A	1,472,735	700,000	1,472,739
	WYNNCHURCH CAPITAL PARTNERS IV LP	Partnerships/joint venture interests	N/A	N/A	2,215,558	2,502,362	2,215,559
	ZF CO-INVEST LP	Partnerships/joint venture interests	N/A	N/A	651,789	393,816	651,789
	Total - Partnerships/joint venture interests					2,173,779,910	3,636,709,927
	Common collective trusts						
	BOSTON TRUST WALDEN SM CAP	Common collective trusts	N/A	N/A	3,872,685	50,746,746	50,461,089
	JPM LIQUIDITY FUNDS	Common collective trusts	N/A	N/A	1,113	1,109	1,113
	JPMCB STRATEGIC PROPERTY FUND	Common collective trusts	N/A	N/A	5,787,520	26,739,892	67,088,936
	WILLIAM BLAIR EMERGING MARKETS GROWTH COLLECTIVE INVESTMEN	Common collective trusts	N/A	N/A	3,387,905	90,000,000	99,632,176
	WILLIAM BLAIR EMERGING SMALL CAP GROWTH	Common collective trusts	N/A	N/A	2,582,997	53,971,359	68,460,775
	Total - Common collective trusts					221,459,106	285,644,089
	Forward contracts, swaps, and options - net						
	AUST 10Y BOND FUTURE (SFE)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	29	-	3,915
	CAN 5YR BOND FUTURE (MSE)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	20	-	(9,980)
	CANADA 10YR BOND FUTURE (MSE)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	(107)	-	91,450
	CASSA DEPOSITI E PRESTITI 144A	Forward contracts, swaps, and options - net	05/05/2026	5.75%	400,000	399,240	402,164
	CASSA DEPOSITI E PRESTITI 144A	Forward contracts, swaps, and options - net	04/30/2029	0.05875	300,000	297,483	316,077
	CCP_CDX. SP UL CDX.NA.IG.45 CM	Forward contracts, swaps, and options - net	12/20/2030	VAR RT	1,200,000	26,668	27,198
	CCP_CDX. SP UL ITRAXX EUROPE S	Forward contracts, swaps, and options - net	12/20/2030	VAR RT	4,490,000	109,819	121,686
	CCP_IRS. P CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	12/01/2033	0.0275	11,600,000	-	(162,220)
	CCP_IRS. R CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	06/01/2032	0.035	4,300,000	-	(108,211)
	CCP_IRS. R CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	06/01/2034	0.029	6,400,000	11,746	55,263
	CCP_IRS. R CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	06/01/2033	0.029	4,100,000	-	17,338
	CCP_IRS. R CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	03/10/2055	0.0294	600,000	-	47,975
	CCP_IRS. R EUR-EUROSTR-COMPOUN	Forward contracts, swaps, and options - net	10/05/2029	0.0206	1,600,000	-	9,489
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	06/20/2054	0.035	700,000	16,117	79,474
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	12/18/2034	0.0375	2,500,000	10,865	(2,434)
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	03/19/2035	0.0325	5,700,000	359,027	208,318
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	03/19/2055	0.0325	1,100,000	104,292	172,238
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	08/15/2035	0.0372	1,922,000	4,884	9,607
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	08/15/2035	0.0364	1,100,000	2,198	11,987
	CCP_IRS. R USD-SOFR-COMPOUND C	Forward contracts, swaps, and options - net	08/15/2035	0.037	1,100,000	-	6,796
	CCP_IRS. R ZAR-JIBAR-SAFEX 3M	Forward contracts, swaps, and options - net	02/28/2031	0.0777	13,000,000	-	(38,184)
	CCP_OIS. P USD-SOFR-OIS COMPOU	Forward contracts, swaps, and options - net	03/19/2026	0.0325	23,400,000	-	(26,210)
	CCP_OIS. R CAD-CORRA-OIS-COMPO	Forward contracts, swaps, and options - net	06/27/2029	0.034	1,200,000	-	(21,605)
	CCP_ZCS. P BRL-CDI 1D CME	Forward contracts, swaps, and options - net	01/02/2029	0.1354	10,800,000	-	6,163
	CDS. SP UL REPUBLIC OF COLOMBI	Forward contracts, swaps, and options - net	06/20/2027	VAR RT	100,000	-	(108)
	CDS. SP UL REPUBLIC OF COLOMBI	Forward contracts, swaps, and options - net	12/20/2027	VAR RT	100,000	-	(310)
	CHILE GOVERNMENT INTERNATIONAL	Forward contracts, swaps, and options - net	01/31/2034	0.035	300,000	299,796	275,685
	EUROPEAN UNION REGS	Forward contracts, swaps, and options - net	10/05/2029	0.02875	1,600,000	1,721,455	1,905,155
	GOLDEN ST TOBACCO SECURITIZATI	Forward contracts, swaps, and options - net	06/01/2029	0.02587	500,000	500,000	470,435
	GOVERNMENT OF CANADA	Forward contracts, swaps, and options - net	03/01/2031	0.0275	2,800,000	1,998,830	2,016,008
	GOVERNMENT OF CANADA	Forward contracts, swaps, and options - net	06/01/2037	0.05	2,800,000	2,318,227	2,329,580
	ILLINOIS ST	Forward contracts, swaps, and options - net	04/01/2035	0.06725	473,077	514,151	501,149
	ILLINOIS ST	Forward contracts, swaps, and options - net	07/01/2035	0.0735	214,286	242,702	233,346
	ISRAEL GOVERNMENT INTERNATIONA	Forward contracts, swaps, and options - net	02/19/2035	0.05625	500,000	490,055	522,145
	JAPAN GOVERNMENT THIRTY YEAR B	Forward contracts, swaps, and options - net	03/20/2055	0.024	130,000,000	837,507	681,189
	JAPAN GOVERNMENT THIRTY YEAR B	Forward contracts, swaps, and options - net	06/20/2055	2.80%	10,000,000	63,626	57,106
	LONG GILT FUTURE (ICF)	Forward contracts, swaps, and options - net	01/01/2026	VAR RT	10	-	8,339
	MEXICO GOVERNMENT INTERNATIONA	Forward contracts, swaps, and options - net	05/13/2037	0.06875	400,000	398,376	426,800
	MONTREAL QUEBEC	Forward contracts, swaps, and options - net	09/01/2034	0.039	2,300,000	1,618,332	1,677,848
	NEW SOUTH WALES TREASURY CORP	Forward contracts, swaps, and options - net	03/08/2033	0.02	1,800,000	1,012,387	986,167
	PEEL REGL MUNICIPALITY ONTARIO	Forward contracts, swaps, and options - net	06/02/2035	0.0385	700,000	488,755	508,396
	PERUVIAN GOVERNMENT INTER 144A	Forward contracts, swaps, and options - net	08/12/2032	0.0615	2,900,000	885,573	930,125
	PERUVIAN GOVERNMENT INTER REGS	Forward contracts, swaps, and options - net	08/12/2034	0.054	1,100,000	305,714	325,775
	PORT AUTH OF NEW YORK & NEW JE	Forward contracts, swaps, and options - net	08/01/2069	0.03287	400,000	400,000	253,944
	PROV OF QUEBEC	Forward contracts, swaps, and options - net	09/01/2034	0.0445	500,000	375,106	383,276
	PROVINCE OF NOVA SCOTIA	Forward contracts, swaps, and options - net	05/09/2029	VAR RT	2,700,000	1,927,130	1,978,844
	PROVINCE OF ONTARIO CANADA	Forward contracts, swaps, and options - net	04/24/2034	0.0505	1,000,000	1,006,900	1,047,870
	REPUBLIC OF SOUTH AFRICA GOVER	Forward contracts, swaps, and options - net	02/28/2031	0.07	14,100,000	682,025	830,607
	REPUBLIC OF SOUTH AFRICA GOVER	Forward contracts, swaps, and options - net	02/28/2035	0.08875	19,100,000	1,016,209	1,199,329
	ROMANIAN GOVERNMENT INTER 144A	Forward contracts, swaps, and options - net	06/07/2033	0.05375	200,000	232,750	237,460
	ROMANIAN GOVERNMENT INTER REGS	Forward contracts, swaps, and options - net	06/07/2033	0.05375	200,000	232,385	237,460
	TREASURY CORP OF VICTORIA REGS	Forward contracts, swaps, and options - net	09/15/2033	0.0225	1,800,000	1,004,810	981,390
	TRS EL LBUTTRUU INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	54,686	-	27,168

UFCW CONSOLIDATED PENSION FUND

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

DECEMBER 31, 2025

Form 5500 Schedule H Item 4i

E.I.N 58-6101602
Plan No. 001

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, par/maturity value or shares: Description	Maturity Date	Rate of Interest	Par/Maturity Value or Shares	(d) Cost	(e) Current Value
	TRS EL LBUTTRUU INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	127,636	$ -	$ (104,981)
	TRS EL LUATTRUU INDEX	Forward contracts, swaps, and options - net	02/27/2026	VAR RT	11,578	-	(93,434)
	TRS EL LUATTRUU INDEX	Forward contracts, swaps, and options - net	02/27/2026	VAR RT	32,602	-	(263,098)
	TRS EL LUATTRUU INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	13,603	-	296,817
	TRS EL LUTLTRUU INDEX	Forward contracts, swaps, and options - net	02/27/2026	VAR RT	6,518	-	(379,608)
	TRS EL LUTLTRUU INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	17,205	-	(25,980)
	TRS EL LUTLTRUU INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	7,683	-	(11,601)
	TRS EL NDDUEAFE INDEX	Forward contracts, swaps, and options - net	02/27/2026	VAR RT	22,067	-	6,815,790
	TRS EL SPTR INDEX	Forward contracts, swaps, and options - net	01/30/2026	VAR RT	24,796	-	1,153,137
	ULTRA 10YR US TREAS NT FUT CBT	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	50	-	(20,703)
	US 10YR NOTE FUT (CBT) MAR 26	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	17	11,708	9,031
	US 10YR TREAS NTS FUTURE (CBT)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	379	-	(75,492)
	US 2YR TREAS NTS FUT (CBT)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	32	-	6,000
	US 5YR TREAS NTS FUTURE (CBT)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	(94)	-	15,423
	US TREAS BD FUTURE (CBT)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	2	-	(1,828)
	US ULTRA BOND (CBT)	Forward contracts, swaps, and options - net	03/01/2026	VAR RT	(16)	-	23,219
	Total - Forward contracts, swaps, and options - net					21,926,848	29,593,164
	Total assets (held at end of year)					$ 3,847,287,210	$ 5,788,849,380

Schedule MB, Line 8b(2) -
Schedule of Active Participant Data

Distribution of Active Participants

Measurement Date: January 1, 2025

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

	1 - 4			5 - 9			10 - 14			15 - 19			20 - 24			25 - 29			30 - 34			35 - 39			40 +		
Age	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.
Under 25	9,387	$21,314	$ 26	2,642	$29,849	$ 78	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 - 29	4,755	$23,305	$ 28	4,202	$32,317	$ 107	785	$39,629	$ 201	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 34	3,058	$24,305	$ 29	2,637	$33,415	$ 117	2,205	$39,271	$ 226	715	$42,776	$ 340	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35 - 39	2,585	$25,590	$ 30	1,666	$33,677	$ 119	1,220	$38,648	$ 229	1,668	$41,301	$ 372	599	$44,533	$ 552	5	-	-	-	-	-	-	-	-	-	-	-	-
40 - 44	2,223	$24,443	$ 29	1,528	$34,374	$ 117	845	$39,505	$ 239	1,011	$40,188	$ 372	1,036	$41,620	$ 627	391	$45,896	$ 917	4	-	-	-	-	-	-	-	-	-
45 - 49	1,928	$23,953	$ 29	1,370	$34,302	$ 121	687	$39,249	$ 235	673	$40,260	$ 389	607	$42,815	$ 629	793	$43,233	$ 958	252	$46,468	$ 1,187	1	-	-	-	-	-	-
50 - 54	1,844	$23,995	$ 30	1,507	$32,857	$ 118	748	$37,445	$ 231	756	$39,805	$ 383	624	$42,074	$ 639	556	$43,251	$ 945	666	$43,454	$ 1,150	380	$46,151	$ 1,451	4	-	-	-
55 - 59	1,843	$23,816	$ 30	1,689	$32,572	$ 118	909	$37,619	$ 236	909	$38,915	$ 387	675	$40,900	$ 650	562	$40,816	$ 873	401	$42,574	$ 1,129	687	$46,029	$ 1,468	319	$49,127	$ 1,703	
60 - 64	1,786	$22,994	$ 30	1,882	$30,872	$ 115	971	$35,047	$ 232	1,019	$37,735	$ 383	768	$39,548	$ 635	568	$40,455	$ 930	366	$41,206	$ 1,173	343	$43,990	$ 1,405	835	$49,111	$ 1,792	
65 - 69	1,159	$19,600	$ 26	1,161	$27,066	$ 105	572	$31,880	$ 210	426	$35,376	$ 359	297	$37,020	$ 588	205	$39,045	$ 892	96	$37,789	$ 1,145	78	$41,489	$ 1,346	212	$50,170	$ 1,864	
70 +	933	$19,498	$ 27	440	$23,675	$ 78	97	$27,014	$ 171	77	$32,566	$ 327	40	$32,655	$ 528	16	-	-	10	-	-	6	-	-	12	-	-	
Total	31,501	$22,908	$ 28	20,724	$31,960	$ 109	9,040	$37,857	$ 227	7,259	$39,803	$ 374	4,649	$41,480	$ 621	3,096	$42,401	$ 925	1,795	$42,979	$ 1,153	1,495	$45,425	$ 1,442	1,382	$49,180	$ 1,782	

Notes

- Average compensation shown above is for the prior plan year (ending December 31, 2024) and only applies to the 72,339 active participants who are employees of The Kroger Co. who are accruing benefits under the Consolidated Plan.
- Average compensation and accrued monthly benefit is not shown for groupings with fewer than 20 employees.
- There are no active participants included in the valuation with less than one (1) year of service.

Schedule MB, Line 3d – Withdrawal Liability Amounts

Withdrawal liability payments represented $7,904 of the $213,402,405 in contributions shown on Line 3. Withdrawal liability payments were made throughout the Plan Year (beginning January 1, 2025 and ending December 31, 2025).

Payment Date	Periodic Amounts	Lump Sum Amounts	Total Amounts
7/8/2025	$3,952		$3,952
8/19/2025	$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 1/1/2025* Period	Balance	Annual Payment
Prior Atlanta Plan						
ENIL (2008)	1/1/2009	29.00	$297,486,733	13.00	$ 206,541,216	$ 23,644,491
ENIL (2008)	1/1/2010	28.00	49,726,012	13.00	34,890,415	3,994,196
ENIL (2008)	1/1/2011	27.00	56,264,834	13.00	39,933,849	4,571,561
Assumption	1/1/2011	15.00	1,284,647	1.00	135,293	135,293
Prior Central Ohio Plan						
Amendment	1/1/1997	Not Available		2.00	6,771,153	3,507,948
Amendment	1/1/1998	Not Available		3.00	2,286	817
Amendment	1/1/1999	Not Available		4.00	13,542,582	3,761,279
Amendment	1/1/2001	Not Available		6.00	141,509	28,044
Assumption	1/1/2007	Not Available		12.00	40,796,484	4,906,121
ENIL (2008)	1/1/2009	Not Available		13.00	59,412,806	6,801,478
ENIL (2008)	1/1/2010	Not Available		13.00	9,908,316	1,134,288
ENIL (2008)	1/1/2011	Not Available		13.00	11,469,846	1,313,048
Prior Indiana Plan						
Amendment	1/1/1996	Not Available		1.00	411,968	411,968
Amendment	1/1/1997	Not Available		2.00	3,635,545	1,883,475
Amendment	1/1/1999	Not Available		4.00	2,050,605	569,530
Amendment	1/1/2000	Not Available		5.00	5,976,315	1,374,080
Assumption	1/1/2000	Not Available		5.00	1,657,169	381,017
ENIL (2008)	1/1/2009	Not Available		13.00	37,554,060	4,299,126
ENIL (2008)	1/1/2011	Not Available		13.00	20,556,431	2,353,265
Prior NW Ohio Plan						
Amendment	1/1/1996	Not Available		1.00	30,850	30,850
Amendment	1/1/1998	Not Available		3.00	619,125	221,466
Amendment	1/1/2000	Not Available		5.00	294,899	67,805
Amendment	1/1/2001	Not Available		6.00	196,082	38,859
Amendment	1/1/2002	Not Available		7.00	149,419	26,241
Exper Loss	1/1/2011	Not Available		1.00	289,429	289,429

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Prior Non-Food Plan						
Amendment	1/1/1996	Not Available		1.00	4,059	4,059
Amendment	1/1/1997	Not Available		2.00	20,937	10,845
Amendment	1/1/1998	Not Available		3.00	16,173	5,785
Amendment	1/1/1999	Not Available		4.00	11,966	3,324
Amendment	1/1/2000	Not Available		5.00	20,739	4,767
Amendment	1/1/2001	Not Available		6.00	54,220	10,744
Amendment	1/1/2002	Not Available		7.00	78,905	13,858
Amendment	1/1/2003	Not Available		8.00	69,107	10,974
Amendment	1/1/2004	Not Available		9.00	11,081	1,616
Amendment	1/1/2005	Not Available		10.00	14,531	1,969
Exper Loss	1/1/2007	Not Available		12.00	124,112	14,925
Exper Loss	1/1/2011	Not Available		1.00	14,945	14,945
Exper Loss	1/1/2012	Not Available		2.00	212,396	110,033
Exper Loss	1/1/2014	Not Available		4.00	24,540	6,816
Exper Loss	1/1/2015	Not Available		5.00	102,558	23,579
Assumption	1/1/2016	Not Available		6.00	348,591	69,086
Exper Loss	1/1/2016	Not Available		6.00	276,252	54,749
Amendment	1/1/1997	Not Available		2.00	5,753	2,977
Amendment	1/1/1998	Not Available		3.00	3,152	1,130
Amendment	1/1/2000	Not Available		5.00	3,435	788

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Prior Midwest Plan						
Amendment	12/1/1980	Not Available		0.92	18,502	18,502
Amendment	12/1/1991	Not Available		1.92	38,397	20,697
Amendment	12/1/1990	Not Available		0.92	95,161	95,161
Amendment	12/1/1990	Not Available		0.92	4,668	4,668
Amendment	12/1/1991	Not Available		1.92	6,002	3,232
Amendment	12/1/1992	Not Available		2.92	1,109,822	407,153
Amendment	12/1/1992	Not Available		2.92	14,385	5,278
Amendment	12/1/1993	Not Available		3.92	723,773	204,706
Amendment	12/1/1997	Not Available		7.92	2,457,814	393,374
Amendment	12/1/1994	Not Available		4.92	37,132	8,658
Amendment	12/1/1995	Not Available		5.92	2,113,374	423,544
Amendment	12/1/1996	Not Available		6.92	2,472,962	438,342
Amendment	12/1/1999	Not Available		9.92	257,889	35,151
Amendment	12/1/2000	Not Available		10.92	776,007	99,171
Amendment	12/1/2001	Not Available		11.92	225,297	27,214
Amendment	12/1/2002	Not Available		12.92	117,960	13,556
Amendment	12/1/2003	Not Available		13.92	71,636	7,877
Amendment	12/1/2004	Not Available		14.92	90,992	9,618
Exper Loss	12/1/2008	Not Available		3.92	9,253,134	2,617,099
Exper Loss	12/1/2010	Not Available		0.92	1,099,837	1,099,837
Exper Loss	12/1/2011	Not Available		1.92	730,911	393,969
Exper Loss	12/1/2013	Not Available		3.92	1,470,116	415,800
Assumption	12/1/2013	Not Available		3.92	2,219,838	627,845
Exper Loss	12/1/2014	Not Available		4.92	2,991,770	697,549
Exper Loss	12/1/2015	Not Available		5.92	5,180,952	1,038,319

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Prior SRT Plan						
Amendment	10/1/1997	Not Available		2.75	8,553,142	3,308,679
Amendment	6/1/1998	Not Available		3.42	17,471,383	5,567,586
Assumption	10/1/1999	Not Available		4.75	4,063,384	975,093
Amendment	10/1/2006	Not Available		11.75	4,711,662	574,198
Assumption	10/1/2007	Not Available		12.75	30,973,850	3,587,783
Amendment	1/1/1996	Not Available		1.00	42,787	42,787
Amendment	1/1/1997	Not Available		2.00	401,547	208,031
Amendment	1/1/1998	Not Available		3.00	762,534	272,765
Amendment	1/1/1999	Not Available		4.00	71,281	19,798
Assumption	1/1/1999	Not Available		4.00	447,299	124,232
Amendment	1/1/2000	Not Available		5.00	337,926	77,696
Assumption	1/1/2000	Not Available		5.00	653,483	150,249
Amendment	1/1/2001	Not Available		6.00	1,215,794	240,947
Assumption	1/1/2002	Not Available		7.00	772,561	135,684
Amendment	1/1/2003	Not Available		8.00	308,335	48,968
Assumption	1/1/2004	Not Available		9.00	125,099	18,243
Assumption	1/1/2006	Not Available		11.00	331,939	42,209
Amendment	1/1/2007	Not Available		12.00	54,538	6,558
Exper Loss	10/1/2010	Not Available		0.75	4,380,238	4,380,238
Assumption	10/1/2011	Not Available		1.75	5,461,793	3,205,384
Exper Loss	10/1/2011	Not Available		1.75	15,150,362	8,891,355
Exper Loss	10/1/2012	Not Available		2.75	9,376,543	3,627,201
Exper Loss	10/1/2013	Not Available		3.75	8,721,891	2,561,713
Amendment	7/1/1995	Not Available		0.50	323,736	323,736
Amendment	7/1/1997	Not Available		2.50	620,273	261,638
Amendment	7/1/1998	Not Available		3.50	5,266,684	1,643,106
Amendment	7/1/1999	Not Available		4.50	46,027	11,560
Assumption	7/1/1999	Not Available		4.50	1,222,627	307,062
Amendment	7/1/2000	Not Available		5.50	15,450	3,285
Amendment	7/1/2001	Not Available		6.50	4,886,943	909,076
Amendment	7/1/2003	Not Available		8.50	169,509	25,753
Assumption	7/1/2003	Not Available		8.50	2,130,668	323,710

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Prior SRT Plan (Cont.)						
Amendment	7/1/2005	Not Available		10.50	40,229	5,275
Assumption	7/1/2007	Not Available		12.50	3,161,650	370,688
Assumption	7/1/2011	Not Available		1.50	1,315,844	892,992
Exper Loss	7/1/2012	Not Available		2.50	4,140,067	1,746,333
Exper Loss	7/1/2013	Not Available		3.50	610,067	190,329
Exper Loss	7/1/2014	Not Available		4.50	1,115,669	280,199
Exper Loss	10/1/2014	Not Available		4.75	1,995,772	478,928
Exper Loss	10/1/2014	Not Available		4.75	10,217,426	2,451,885
Assumption	10/1/2015	Not Available		5.75	9,815,810	2,012,905
Exper Loss	10/1/2015	Not Available		5.75	24,460,589	5,016,076
Exper Loss	10/1/2016	Not Available		6.75	18,937,366	3,420,629
Exper Loss	10/1/2017	Not Available		7.75	27,139,808	4,412,996
Assumption	10/1/2017	Not Available		7.75	39,597,359	6,438,621
Exper Loss	10/1/2018	Not Available		8.75	16,451,063	2,447,744
Assumption	10/1/2018	Not Available		8.75	144,387,233	21,483,297
Exper Loss	10/1/2019	Not Available		9.75	49,761,127	6,861,705
Assumption	10/1/2020	Not Available		10.75	15,484,386	1,999,004

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Consolidated Plan						
Amendment	1/1/2012	15.00	1,754,947	2.00	356,745	184,821
Exper Loss	1/1/2012	15.00	33,532,801	2.00	6,816,582	3,531,479
ENIL (2008)	1/1/2012	26.00	53,460,817	13.00	38,420,190	4,398,280
ENIL (2008)	1/1/2013	25.00	91,926,939	13.00	66,968,336	7,666,423
ENIL (2008)	1/1/2014	24.00	109,745,734	13.00	81,142,914	9,289,104
Amendment	1/1/2015	15.00	8,608,015	5.00	3,942,864	906,546
Amendment	1/1/2015	15.00	63,360,520	5.00	29,022,019	6,672,761
Amendment	1/1/2015	15.00	3,382,601	5.00	1,549,385	356,236
Assumption	1/1/2015	15.00	138,469,235	5.00	63,425,240	14,582,774
Exper Loss	1/1/2015	15.00	160,742,739	5.00	73,627,520	16,928,490
Exper Loss	1/1/2016	15.00	230,809,145	6.00	122,652,720	24,307,476
Amendment	1/1/2016	15.00	1,624,016	6.00	863,575	171,144
Amendment	7/1/2016	15.00	16,942,241	6.50	9,613,931	1,788,398
Exper Loss	1/1/2017	15.00	213,946,528	7.00	128,375,902	22,546,429
Exper Loss	1/1/2018	15.00	203,920,201	8.00	135,312,826	21,489,820
Exper Loss	1/1/2019	15.00	155,273,157	9.00	112,207,601	16,363,225
Exper Loss	1/1/2020	15.00	85,188,517	10.00	66,243,678	8,977,462
Amendment	1/1/2022	15.00	4,690,067	12.00	4,109,945	494,256
Exper Loss	1/1/2025	15.00	13,891,467	15.00	13,891,467	1,463,931
Total Charges					$1,988,209,628	$ 339,723,948

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	*Outstanding at 1/1/2025* Balance	Annual Payment
Prior Atlanta Plan						
Exper Gain	1/1/2011	15.00	$ 59,503,948	1.00	$ 6,266,615	$ 6,266,615
Prior Central Ohio Plan						
Amendment	1/1/2007		Not Available	12.00	3,338,016	401,424
Amendment	2/1/2010		Not Available	0.08	672,834	672,834
Exper Gain	1/1/2011		Not Available	1.00	2,432,225	2,432,225
Prior Indiana Plan						
ENIL (2008)	1/1/2010		Not Available	13.00	7,384,677	845,385
Exper Gain	1/1/2011		Not Available	1.00	1,714,348	1,714,348
Amendment	1/1/2011		Not Available	1.00	248,379	248,379
Prior NW Ohio Plan						
Amendment	4/1/2010		Not Available	0.25	69,251	69,251
Assumption	9/1/2010		Not Available	0.67	167,484	167,484
Prior Non-Food Plan						
Assumption	1/1/1998		Not Available	3.00	36,870	13,188
Exper Gain	1/1/2013		Not Available	3.00	9,695	3,468
Assumption	1/1/1996		Not Available	1.00	2,363	2,363

See the comments following the exhibit.

Schedule MB, Lines 9c and 9h
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 1/1/2025* Period	Balance	Annual Payment
Prior SRT Plan						
Amendment	1/1/2004		Not Available	9.50	$ 1,813,613	$ 254,620
Assumption	1/1/2007		Not Available	12.00	2,112,807	254,083
Amendment	1/1/2011		Not Available	1.00	18,986,797	18,986,797
Amendment	10/1/2011		Not Available	1.75	122,236	71,736
Assumption	10/1/2012		Not Available	2.75	304,386	117,748
Amendment	10/1/2012		Not Available	2.75	63,440	24,540
Amendment	10/1/2013		Not Available	3.75	2,979,457	875,099
Amendment	11/1/2007		Not Available	12.83	2,009,614	231,895
Exper Gain	7/1/2010		Not Available	0.50	116,467	116,467
Amendment	7/1/2010		Not Available	0.50	597,624	597,624
Amendment	1/1/2011		Not Available	1.00	687,545	687,545
Exper Gain	7/1/2011		Not Available	1.50	483,576	328,176
Amendment	1/1/2012		Not Available	2.00	200,439	103,843
Amendment	7/1/2013		Not Available	3.50	107,674	33,593
Assumption	10/1/2014		Not Available	4.75	2,760,636	662,472
Amendment	10/1/2014		Not Available	4.75	1,537,927	369,058
Amendment	10/1/2015		Not Available	5.75	553,792	113,565
Amendment	10/1/2016		Not Available	6.75	9,754,235	1,761,894
Amendment	1/1/2017		Not Available	7.00	27,115,892	4,762,316
Amendment	10/1/2017		Not Available	7.75	6,487,530	1,054,887
Amendment	10/1/2019		Not Available	9.75	2,638,587	363,843
Exper Gain	10/1/2020		Not Available	10.75	29,150,864	3,763,319
Exper Gain	6/30/2021	15.00	33,314,011	11.50	28,460,101	3,516,270
Consolidated Plan						
Amendment	1/1/2012	15.00	13,190,309	2.00	2,681,332	1,389,127
Assumption	1/1/2012	15.00	1,497,793	2.00	304,471	157,739
Exper Gain	1/1/2013	15.00	14,831,978	3.00	4,366,728	1,562,017
Exper Gain	1/1/2014	15.00	4,641,213	4.00	1,759,879	488,786
Assumption	1/1/2018	15.00	41,737,650	8.00	27,695,340	4,398,459
Exper Gain	1/1/2021	15.00	86,611,107	11.00	71,778,451	9,127,379
Amendment	7/1/2021	15.00	100,281,015	11.50	85,669,893	10,584,590
Exper Gain	1/1/2022	15.00	188,622,910	12.00	165,291,821	19,877,738
Exper Gain	1/1/2023	15.00	117,711	13.00	108,359	12,405
Exper Gain	1/1/2024	15.00	18,908,347	14.00	18,184,399	1,992,627
Total Credits					$ 539,228,669	$ 101,479,221
Net Total					$1,448,980,959	$ 238,244,727

Schedule MB, Lines 9c and 9h
Schedule of Funding Standard Account Bases

The table above shows 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: • The Current Liability interest rate has been increased from 3.29% to 4.01%, 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(b) for the 2025 Plan Year.
Justification for Changes in Assumptions and Methods	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

Plan Name	**UFCW Consolidated Pension Plan**
Plan Sponsor	Board of Trustees of the UFCW Consolidated Pension Fund
EIN / PN	58-6101602 / 001

Interest Rates

ERISA Valuation Interest Rate	7.50%
ASC 960 Interest Rate	7.50%
RPA '94 Current Liability Interest Rate	4.01%

The interest rate assumption used for purposes of the ERISA valuation and 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.

Operating Expenses

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.

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 2025 or 2024 Plan Years.

Schedule MB, Line 6
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 reflect 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
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
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
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
Statement of Actuarial Assumptions/Methods

Retirement for Active Participants (cont.)	The weighted average retirement age for active participants is age 64.50. This average is based on the active population in the January 1, 2025 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	<u>Non-SRT Participants:</u> 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. <u>SRT Participants:</u> 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	<u>Non-SRT Participants:</u> Inactive vested participants are not assumed to restore any early retirement subsidies that may have been lost after incurring a break in service. <u>SRT Participants:</u> 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
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
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
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

	Females				Males			
	Years of Service				Years of Service			
Age	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
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
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
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 are 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	91	0	496	0
Central Ohio	6	0	0	0
Indiana	64	0	0	0
NW Ohio	0	7	0	0
Washington Meat	0	0	N/A	N/A
Central Ohio Retail	0	0	N/A	0
Non-Food	1	0	N/A	0
Midwest	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 Calibre CPA Group and their financial audit report.

Schedule MB, Line 6
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.

Schedule MB – Statement by Enrolled Actuary

Plan Sponsor:	Board of Trustees of UFCW Consolidated Pension Fund
EIN / PN:	58-6101602 / 001
Plan Year:	Beginning January 1, 2025 and ending December 31, 2025
Plan Name:	UFCW Consolidated Pension Plan (the "Plan")
Enrolled Actuary:	Kevin M. Culp
Enrollment Number:	26-07423

Actuarial assumptions: The actuarial assumptions and methods, both individually and in the aggregate, represent the enrolled actuary's best estimate of anticipated experience under the Plan.

Census data and financial information: The actuarial valuation on which the information in this Schedule MB is based was prepared in reliance upon the participant census data and financial information furnished by the plan administrator and the auditor. The enrolled actuary has not made a rigorous check of the accuracy of this information but has reviewed it and concluded it to be reasonable for the purpose of the actuarial valuation.

The amounts of contributions shown in Line 3 of this Schedule MB were listed in reliance on information as reported to Horizon Actuarial Services, LLC by Calibre CPA Group, PLLC for the plan year beginning January 1, 2025 and ending December 31, 2025. Kroger made contributions of $6,270,000 on January 20, 2025, $12,555,000 on February 1, 2025, $12,555,000 on March 1, 2025, $12,555,000 on April 1, 2025, $12,555,000 on May 1, 2025, $60,000,000 on May 22, 2025, $57,440,899 on June 30, 2025, $14,509,000 on October 1, 2025, and $24,400,000 on November 6, 2025, totaling $212,839,899. The remaining $562,506 includes other contributions and withdrawal liability payments made throughout the year.

Attachments to this Schedule MB include:

- A list of withdrawal liability payments included in contributions and the dates such amounts were contributed, as required under Line 3d.
- A statement of actuarial assumptions and cost methods, as required under Line 6, including justification of changes in actuarial assumptions and an identification of benefits not included in the valuation.
- A summary of principal eligibility and benefit provisions, as required under Line 6, including a summary of changes in principal eligibility or benefit provisions since the prior plan year.
- A projection of expected benefit payments, as required under Line 8b(1).
- A schedule of active participant data used in the actuarial valuation for the plan year, as required under Line 8b(2).
- A projection of employer contributions and withdrawal liability payments, as required under Line 8b(3).
- A schedule of amortization bases, as required under Lines 9c and 9h.
- A justification for change in actuarial assumptions, as required under Line 11.

Schedule MB, Line 8b(3)
Schedule of Projection of Employer Contributions and Withdrawal Liability Payments

Projection of Employer Contributions and Withdrawal Liability Payments

Measurement Date: January 1, 2025 [Form 5500 Sch. MB, Line 8b(3)]

Plan Year Beginning January 1	Employer Contributions	Withdrawal Liability Payments	Total
2025	$ 204,595,781	$ 0	$ 204,595,781
2026	223,458,294	0	223,458,294
2027	243,144,934	0	243,144,934
2028	169,126,789	0	169,126,789
2029	166,082,500	0	166,082,500
2030	5,284,125	0	5,284,125
2031	145,952,801	0	145,952,801
2032	152,867,244	0	152,867,244
2033	199,294,705	0	199,294,705
2034	163,033,622	0	163,033,622

Notes

- The projection of employer contributions is based on a projection of industry activity for current and succeeding plan years. The projection of industry activity (in other words, covered employment levels) is based on information provided in good faith by the Board of Trustees.
- Based on the information provided by the Trustees, it was assumed that hours worked in future plan years are assumed to be equal to covered hours during the 2023 plan year. However, covered hours for the population covered by the Washington Meat, Central Ohio Retail, and SRT transfers (closed groups with no new entrants) are assumed to decline in future years consistent with the valuation assumptions for retirement, termination, disability and death.
- In general, the projection of employer contributions assumes that the current terms of the collective bargaining agreement(s) under which contributions are made to the Consolidated Plan will continue in effect for succeeding plan years. The projection of employer contributions reflects the provisions of the extension to the Memorandum of Understanding between The Kroger Co. and various local unions of the United Food and Commercial Workers whose members are covered under the Consolidated Plan. Projections of contributions related to the SRT group reflect the terms of the applicable Contribution Agreement related to the transfer of plan participants, assets, and liabilities that was completed during 2021.
- The Plan is not assumed to receive future withdrawal liability payments.

Schedule MB, Line 8b(1) -
Schedule of Projection of Expected Benefit Payments

Exhibit D.1 - Schedule of Projection of Expected Benefit Payments

Measurement Date: January 1, 2025 [Form 5500 Sch. MB, Line 8b(1)]

	Expected Benefit Payments			
Plan Year Beginning January 1	Active Participants	Inactive Vested Participants	Retired Participants and Beneficiaries	Total
2025	15,838,457	42,069,450	375,871,125	433,779,032
2026	30,848,003	49,209,647	363,157,399	443,215,049
2027	44,415,122	81,778,417	351,065,301	477,258,840
2028	57,056,569	91,224,075	339,302,661	487,583,305
2029	68,450,506	100,463,189	327,516,521	496,430,216
2030	78,685,195	109,605,282	315,811,386	504,101,863
2031	87,961,053	118,506,580	304,196,707	510,664,340
2032	96,149,001	127,764,320	292,577,690	516,491,011
2033	103,301,745	136,873,370	280,822,462	520,997,577
2034	109,301,288	145,566,389	268,748,604	523,616,281
2035	114,277,140	153,394,336	256,385,061	524,056,537
2036	118,421,804	160,706,885	243,765,689	522,894,378
2037	121,850,077	167,115,992	230,929,509	519,895,578
2038	124,606,319	171,710,216	217,920,978	514,237,513
2039	126,714,095	175,931,317	204,790,333	507,435,745
2040	128,440,228	178,990,382	191,594,380	499,024,990
2041	129,585,866	181,439,449	178,396,681	489,421,996
2042	130,271,535	183,573,707	165,266,874	479,112,116
2043	130,504,896	184,714,063	152,279,307	467,498,266
2044	130,438,855	185,234,249	139,511,885	455,184,989
2045	129,794,378	185,478,274	127,044,334	442,316,986
2046	128,836,522	184,744,894	114,956,531	428,537,947
2047	127,397,464	183,779,074	103,326,621	414,503,159
2048	125,657,787	181,987,074	92,228,544	399,873,405
2049	123,522,623	179,663,589	81,729,823	384,916,035

Notes

- Expected benefit payments assume no additional accruals, no future new entrants to the Plan, and experience consistent with the valuation assumptions set forth herein.

Schedule MB, Line 8b(1) -
Schedule of Projection of Expected Benefit Payments

Exhibit D.1 - Schedule of Projection of Expected Benefit Payments (Cont.)

Measurement Date: January 1, 2025 [Form 5500 Sch. MB, Line 8b(1)]

	Expected Benefit Payments			
Plan Year Beginning January 1	Active Participants	Inactive Vested Participants	Retired Participants and Beneficiaries	Total
2050	121,002,081	176,903,514	71,888,685	369,794,280
2051	118,229,244	173,788,808	62,751,610	354,769,662
2052	115,032,070	170,098,041	54,351,350	339,481,461
2053	111,497,350	166,196,814	46,705,899	324,400,063
2054	107,752,249	161,755,779	39,819,516	309,327,544
2055	103,853,254	157,123,803	33,681,550	294,658,607
2056	99,753,383	152,052,428	28,269,146	280,074,957
2057	95,514,476	146,520,180	23,548,610	265,583,266
2058	91,178,008	140,530,766	19,477,369	251,186,143
2059	86,781,612	134,321,575	16,006,016	237,109,203
2060	82,486,056	128,009,100	13,080,158	223,575,314
2061	78,212,802	121,670,741	10,642,287	210,525,830
2062	74,053,511	115,452,709	8,633,876	198,140,096
2063	70,032,260	109,203,311	6,997,216	186,232,787
2064	66,146,613	103,019,936	5,676,725	174,843,274
2065	62,466,874	96,877,338	4,620,486	163,964,698
2066	58,956,949	90,813,181	3,782,018	153,552,148
2067	55,620,132	84,826,041	3,119,559	143,565,732
2068	52,358,904	78,974,658	2,597,567	133,931,129
2069	49,048,473	73,282,739	2,186,017	124,517,229
2070	45,757,726	67,843,570	1,860,052	115,461,348
2071	42,651,044	62,678,825	1,599,115	106,928,984
2072	39,715,927	57,786,274	1,390,137	98,892,338
2073	36,944,624	53,161,479	1,219,742	91,325,845
2074	34,323,689	48,798,215	1,078,700	84,200,604

Notes

- Expected benefit payments assume no additional accruals, no future new entrants to the Plan, and experience consistent with the valuation assumptions set forth herein.

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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for: [X] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide 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 ▶ [X]

D Check box if filing under: [X] 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.

SIGN HERE	DocuSigned by: Lonnie Sheppard 211B42405544157	10/8/2026	LEON E. SHEPPARD, JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	DocuSigned by: Peggy Prescott E30D94B8587B49D	10/8/2026	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 (2025) v. 250312**

518401 12-22-25

Docusign Envelope ID: BC152424-8351-85CA-80E3-2C08FD480396

3a Plan administrator's name and address [X] 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	**5**	347,574
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	**6a(1)**	166,161
a (2) Total number of active participants at the end of the plan year	**6a(2)**	153,480
b Retired or separated participants receiving benefits	**6b**	59,415
c Other retired or separated participants entitled to future benefits	**6c**	119,824
d Subtotal. Add lines **6a(2), 6b,** and **6c**	**6d**	332,719
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	5,058
f Total. Add lines **6d** and **6e**	**6f**	337,777
g (1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	16

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
1A 1B

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

9a Plan funding arrangement (check all that apply)
- (1) [ ] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] 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) [X] 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) [X] **R** (Retirement Plan Information)
- (2) [X] **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
- (4) [ ] **DCG** (Individual Plan Information) - Number Attached ____
- (5) [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules
- (1) [X] **H** (Financial Information)
- (2) [ ] **I** (Financial Information - Small Plan)
- (3) [ ] **A** (Insurance Information) - Number Attached ____
- (4) [X] **C** (Service Provider Information)
- (5) [X] **D** (DFE/Participating Plan Information)
- (6) [ ] **G** (Financial Transaction Schedules)

UNITED FOOD AND COMMERCIAL WORKERS CONSOLIDATED PENSION PLAN

SCHEDULE OF REPORTABLE TRANSACTIONS

DECEMBER 31, 2025

Form 5500, Schedule H, Line 4j

EIN 58-6101602
Plan No. 001

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses Incurred with Transaction	(g) Cost of Asset	(h) Value of Asset on the Transaction Date	(i) Net Gain/ or (Loss)
	BNY Mellon Cash Reserve	$ 182,302,455	N/A	N/A	N/A	$ 182,302,455	$ 182,302,455	N/A
	BNY Mellon Cash Reserve	N/A	$ 182,575,181	N/A	N/A	182,575,181	182,575,181	$ -
	EB Temp Inv Fd	1,330,323,758	N/A	N/A	N/A	1,330,323,758	1,330,323,758	N/A
	EB Temp Inv Fd	N/A	1,128,063,490	N/A	N/A	1,128,063,490	1,128,063,490	-
	Swap Collateral With Goldman	144,500,000	N/A	N/A	N/A	144,500,000	144,500,000	N/A
	Swap Collateral With Goldman	N/A	161,059,000	N/A	N/A	161,059,000	161,059,000	-
	Swap Collateral With JP Morgan	210,133,227	N/A	N/A	N/A	210,133,227	210,133,227	N/A
	Swap Collateral With JP Morgan	N/A	213,443,227	N/A	N/A	213,443,227	213,443,227	-

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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)** [X] Multiemployer Defined Benefit **(2)** [ ] Money Purchase (see instructions)

1a	Enter the valuation date: Month 01 Day 01 Year 2025		
b	Assets		
	(1) Current value of assets	**1b(1)**	5,384,781,734
	(2) Actuarial value of assets for funding standard account	**1b(2)**	5,544,348,665
c	**(1)** Accrued liability for plan using immediate gain methods	**1c(1)**	6,119,746,306
	(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)**	6,119,746,306
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)**	9,328,858,588
	(b) Expected increase in current liability due to benefits accruing during the plan year	**1d(2)(b)**	125,360,174
	(c) Expected release from "RPA '94" current liability for the plan year	**1d(2)(c)**	460,023,577
	(3) Expected plan disbursements for the plan year	**1d(3)**	435,275,696

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

Signature of actuary — Date: 10/5/2026

KEVIN CULP,FSA, EA — Type or print name of actuary

2607423 — Most recent enrollment number

HORIZON ACTUARIAL SERVICES, LLC — Firm name

240-247-4528 — Telephone number (including area code)

8601 GEORGIA AVENUE SUITE 905
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 [ ]

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)		**2a**	5,533,822,807
b "RPA '94" current liability/participant count breakdown:		**(1)** Number of participants	**(2)** Current liability
(1) For retired participants and beneficiaries receiving payment		64,311	4,256,684,220
(2) For terminated vested participants		119,047	2,990,093,800
(3) For active participants:			
(a) Non-vested benefits			93,783,364
(b) Vested benefits			1,988,297,204
(c) Total active		80,943	2,082,080,568
(4) Total		264,301	9,328,858,588
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage		**2c**	59.31 %

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
01/20/2025	6,270,000				
02/01/2025	12,555,000				
03/01/2025	12,555,000				
04/01/2025	12,555,000				
05/01/2025	12,555,000				
05/22/2025	60,000,000				
06/30/2025	57,440,899				
06/30/2025	562,506				
10/01/2025	14,509,000				
11/06/2025	24,400,000				
			Totals ► 3(b)	213,402,405	3(c) 0

(d) Total withdrawal liability amounts included in line 3(b) total	**3(d)**	7,904

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	**4a**	90.5 %
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, does line 1(c) reflect any benefit reductions for the first time (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: • 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."	**4f**	

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**	

Line (3): Contributions of $562,506 made throughout the year

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**: 4.01 %

		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	6P+1
(2) Females	**6c(2)**	6FP	6FP
d Valuation liability interest rate	**6d**	7.50 %	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**	7.1 %
h Estimated investment return on current value of assets for year ending on the valuation date	**6h**	10.2 %
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)**	16,628,491
(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	13,891,467	1,463,931

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

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

e If box 5h is checked or the plan received an amortization extension for this plan year under Code section 431(d), enter the difference between the amount necessary to satisfy the plan's minimum funding standard for this plan year and the amount that would have been necessary without using the shortfall method or extending the amortization period(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**	70,819,216
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)**	1,988,209,628	339,723,948
(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**	30,790,737
e Total charges. Add lines 9a through 9d		**9e**	441,333,901
Credits to funding standard account:			
f Prior year credit balance, if any		**9f**	873,583,318
g Employer contributions. Total from column (b) of line 3		**9g**	213,402,405
		Outstanding balance	
h Amortization credits as of valuation date	**9h**	539,228,669	101,479,221
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h		**9i**	81,998,607
j Full funding limitation (FFL) and credits:			
(1) ERISA FFL (accrued liability FFL)	**9j(1)**	1,805,319,639	
(2) "RPA '94" override (90% current liability FFL)	**9j(2)**	2,943,724,981	
(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**	1,270,463,551
m Credit balance: If line 9l is greater than line 9e, enter the difference		**9m**	829,129,650
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 current 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			[X] Yes [ ] No