

*Western States Office and Professional Employees  
Pension Fund*

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***NOTICE OF CRITICAL STATUS***

*For*

*Western States Office & Professional Employees Pension Trust*

This is to inform you that on March 31, 2010 the Plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the Western States Office & Professional Employees Pension Trust (Plan) is in critical status for the plan year beginning January 1, 2010. Federal law requires that you receive this notice.

***Critical Status***

The Plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the Plan's actuary determined that the Plan was in critical status last year and over the next 9 years the Plan is projected to have an accumulated funding deficiency. The Plan was first certified to be in critical status on March 31, 2009 for the 2009 Plan Year.

***Rehabilitation Plan and Possibility of Reduction in Benefits***

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the Plan. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" as part of a rehabilitation plan. The Trustees of the Plan determined that benefit reductions are necessary. Separate notices were previously mailed which identified and explained the effects of the reductions. All are available on the Plan's Web site. Any reduction of adjustable benefits (other than a repeal of a recent benefit increase, as described below) will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions only applied to participants and beneficiaries whose benefit commencement date is on or after January 1, 2010. But you should know that whether or not the Plan reduces adjustable benefits in the future, effective as of January 1, 2010, the Plan is not permitted to pay lump sum benefits (or any other payment in excess of the monthly amount paid under a single life annuity) while it is in critical status. However, the Plan may still pay mandatory lump sum distributions as required by law.

***Adjustable Benefits***

The Plan offers the following adjustable benefits which were reduced or eliminated as part of a rehabilitation plan that the Plan adopts:

- Post-retirement death benefits;
- Sixty-month payment guarantees;
- Disability benefits (if not yet in pay status);
- Early retirement benefit or retirement-type subsidy;
- Benefit payment options other than a qualified joint-and-survivor annuity (QJSA);
- Recent benefit increases (i.e., occurring in past 5 years);
- Other similar benefits, rights, or features under the Plan

***Employer Surcharge***

The law requires that all contributing employers pay to the Plan a surcharge to help correct the Plan's financial situation. The amount of the surcharge is equal to a percentage of the amount an employer is otherwise required to contribute to the Plan under the applicable collective bargaining agreement. With some exceptions, a 5% surcharge was applicable in 2009 and a 10% surcharge is applicable for each succeeding plan year thereafter in which the Plan is in critical status, until the applicable collective bargaining agreement includes terms consistent with an appropriate schedule pursuant to a rehabilitation plan.

***Where to Get More Information***

For more information about this Notice, you may contact A&I Benefit Plan Administrators, Inc. by phone at (800) 413-4928 or by mail at 1220 S.W. Morrison Street, Suite 300, Portland, Oregon, 97205. You have a right to receive a copy of the rehabilitation plan from the Plan.