

## Desert States Employers & UFCW Unions Pension Plan

**Benefit Credit** was used to calculate the amount of your pension benefit through December 31, 2010. The more Benefit Credit you earned, the larger your pension benefit will be. For each calendar year (subsequent to 1975) in which a Participating Employer had contributions made to the Pension Plan on your behalf, you shall receive Benefit Credit based upon your Hours of Service in that calendar year according to the following schedule:

**Benefit Credit Chart**

| <b>Number of Hours of Service</b> | <b>Years of Benefit Credit</b> |
|-----------------------------------|--------------------------------|
| 1800 or more                      | 1.0                            |
| 1700 – 1799                       | .88                            |
| 1600 -1699                        | .83                            |
| 1500 – 1599                       | .78                            |
| 1400 – 1499                       | .73                            |
| 1300 - 1399                       | .68                            |
| 1200 - 1299                       | .63                            |
| 1100 – 1199                       | .58                            |
| 1000 – 1099                       | .53                            |
| 900 – 999                         | .48                            |
| 800 – 899                         | .43                            |
| 750 – 799                         | .38                            |
| 520 – 749                         | .25                            |
| Less than 520                     | .00                            |