

**ANNUAL NOTICE OF RIGHT TO REQUEST
COPY OF YOUR BENEFIT STATEMENT**

This notice is to inform you that you may obtain a statement of your pension benefits that you have earned under the Desert States Employers & UFCW Unions Pension Plan ("Plan").

In general, this statement will indicate, on the basis of the latest available information, the amount of the monthly pension benefit you have earned under the Plan and whether or not you are vested in this benefit. If you are not vested, the statement will indicate the earliest date on which your benefits will become vested.

You may obtain a written copy of your benefits statement, free of charge, by requesting a statement from the Plan Office. To receive this statement, contact the Plan Office by sending a written request for your statement to: Southwest Service Administrators, Inc., 2400 West Dunlap, Suite 250, Phoenix, AZ 85021-2811, or by calling the Plan Office at 1-800-474-3485 or 602-249-3582.

Please contact the Plan Office at the address or telephone number above if you have any questions.