

EBSA/PUBLIC DISCLOSURE  
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**Notice of Critical Status**  
for  
**Detroit Typographical Union No. 18 with Detroit Newspaper Publishers**  
**Retirement Income Plan**

This is to inform you that on April 2, 2012, the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor that the Plan is in critical status for the plan year beginning January 1, 2012. 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's funded percentage for 2012 is less than 65%, and the sum of the fair market value of its current assets plus the present value of expected employer contributions through December 31, 2013 is less than the present value of all benefits projected to be payable (plus administrative expenses) through December 31, 2013.

**Rehabilitation Plan**

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. This is the third year the plan has been in critical status. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" as part of a rehabilitation plan. On December 7, 2009, the Board of Administration of the Plan finalized and implemented a rehabilitation plan eliminating or reducing adjustable benefits. Notice of the eliminations and reductions was sent to you on January 14, 2010. If the trustees of the plan determine that further benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions.

**Adjustable Benefits**

The following adjustable benefits were eliminated or reduced:

- Disability Retirement Benefit;
- Pre-Retirement Benefit;
- Retired Participant's Death Benefit;

38-6260584

Pre-Retirement Surviving Spouse single distribution death benefit; and  
Early Retirement subsidy.

**Where to Get More Information**

For more information about this Notice, you may contact ERISA, Inc. at 172 Timberwalk Trail, Jupiter, FL 33458-5574, (800) 338-1319, [cornell@bellsouth.net](mailto:cornell@bellsouth.net). You have a right to receive a copy of the rehabilitation plan from the plan.