

**Notice of Plan's Endangered Status For  
UNITE-HERE Local 74 Pension Trust Fund  
EIN: 43-6101313  
PN: 001**

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This is to inform you that on March 31, 2015 the plan actuary certified to the U.S. Department of the Treasury and to the plan sponsor that the plan is deemed to be in endangered status for the plan year beginning January 1, 2015. Federal law requires that you receive this notice.

**Endangered Status**

The plan is considered to be in endangered status because the January 1, 2015 funded percentage (plan assets as a percentage of liabilities) is less than 80%.

**Funding Improvement Plan and Possible Reduction in Future Benefits**

Federal law requires pension plans in endangered status adopt a funding improvement plan aimed at improving the financial health of the plan. The law requires that the plan sponsor furnish the bargaining parties with proposed schedules that modify future contributions and/or benefit accrual rates in order to achieve an improved funded percentage benchmark, over a prescribed period of time. These proposed schedules must minimally include: (i) a schedule for reducing future benefit accruals, without increasing contributions under the plan (unless the reduction in benefit accruals is insufficient to attain the required funding improvement level); and (ii) another schedule increasing future contributions, without reduction of future benefit accruals under the plan. The plan sponsor and negotiating parties may also explore a combination of reducing future benefit accruals and increasing contributions. Each plan participant will be notified of the final negotiated schedule modifying future benefit accrual rates or contributions, or a combination of the two, needed to achieve the government's requirements for improving the funded percentage of the plan.

**Where to Get More Information**

For more information about this Notice, you may contact the Fund Director, Barbara Reed, at 314-209-0858 or 12105 Bridgeton Square, Suite 102, Bridgeton, MO 63044. You have a right to receive a copy of the funding improvement plan once it has been agreed upon and adopted.

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