

## **Notice of Endangered Status For The Retail Bakers' Pension Trust of St. Louis Fund**

This is to inform you that on April 29, 2011 the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the plan is in endangered status for the plan year beginning February 1, 2011. Federal law requires that you receive this notice.

### **Endangered Status**

The Plan is considered to be in endangered status because the Plan's funded percentage is less than 80%. The Plan's actuary determined that the Plan's funded percentage is 77.8% as of February 1, 2011. The plan was considered critical for the prior plan year, being certified as endangered represents an improvement over being certified critical.

### **Funding Improvement Plan**

Federal law requires pension plans in endangered status to adopt a Funding Improvement Plan (FIP) aimed at reducing the unfunded percentage of the Plan by at least one third over a ten-year period and avoiding any accumulated funding deficiency. The FIP must be adopted no later than 240 days after the actuarial certification date described above.

### **Where to Get More Information**

For more information about this Notice, you may contact Zenith Administrators, Inc. 502 Earth City Expressway, Suite 203, Earth City, MO 63045. Their telephone number is (314) 344-8899. You have a right to receive a copy of the rehabilitation plan (once it is completed and becomes available) from the plan.