

**WINE, LIQUOR & DISTILLERY WORKERS' UNION
LOCAL 1-D PENSION FUND**

EBSA/PUBLIC DISCLOSURE
2011 APR 11 PM 1:16

Notice of Endangered Status (Yellow Zone)

April 2011

This is to inform you that on March 31, 2011 the Plan actuary certified to the U.S. Department of the Treasury, and also to the Board of Trustees of the Fund, that the Plan is in endangered status (yellow zone) for the plan year beginning January 1, 2011. As you may remember, the Plan was also certified to be in endangered status last year, so the fund's status has not changed.

Federal law requires that you receive this notice.

Endangered Status

The Plan is considered to be in endangered status because it has funding or liquidity problems, or both. More specifically, the Plan's actuary determined that the Plan is projected to incur a funding deficiency in 2017, which is within the next 7 years of the valuation (but not within the next 4 years), and that the Plan's funded ratio was 79%, meaning that the Plan's assets were sufficient to fund only 79% of the accumulated benefits.

Funding Improvement Plan

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. Additional contributions have been allocated to the Plan to increase funding. If the Trustees determine that benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions.

Where to Get More Information

For more information about this Notice, you may contact Mr. Frank Cогnetta, Plan Administrator at (718) 331-2311, Wine, Liquor & Distillery Workers' Union Local 1-D Pension Fund, 8402 18th Avenue, Brooklyn, NY 11214. You have a right to receive a copy of the funding improvement plan from the Fund.

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