



The facts about Stop & Shop's pension proposal.

- **Keeping the defined benefit pension for all associates, 100% funded by the company.**

Just 4% of privately employed Americans have only a defined benefit pension for retirement.*

**Source: CNN Money's Ultimate Guide to Retirement*

- **No cuts to pension benefits associates already have earned.**

- **20% increase in the company's contributions to the pension fund** to keep benefits growing under the funds' rules at the same rate for current full- and vested part-time associates.

Increased pension fund contributions are at no cost to associates.

- **Nearly all other companies, if anything, only provide access to a 401(k) plan funded by employees,** possibly with an employer match.

- **Associate pension benefits are managed by the UFCW pension funds,** whose trustees include representatives of the union and employers in the plan.