

May 1, 2015



## **More Answers to Your Questions**

---

### ***Do I have to start over to be vested in the new IBT Consolidated Pension Fund?***

No. Your years of service will transfer over to the new fund for vesting purposes. If you have over 5 years in Central States Pension Fund you are vested. If you have less than 5 years, those years still would apply toward vesting in the new IBT Consolidated Pension Fund.

### ***How will the money in the new fund be invested?***

Kroger's Investment & Pension team will be designated as the plan fiduciary that is responsible for investing the assets. Remember, Kroger has made a contractual commitment to keep the IBT Consolidated Pension Fund well-funded.