



# Western UNITE HERE and Employers Pension Fund

Formerly Known as San Francisco Culinary, Bartenders & Service Employees  
Pension Trust Fund

**DATE: JULY 2024**

**TO: PARTICIPANTS OF THE FORMER SAN FRANCISCO CULINARY, BARTENDERS  
AND SERVICE EMPLOYEES PENSION PLAN**

**RE: 2024 GREEN ZONE STATUS**

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As we previously notified you, the San Francisco Culinary, Bartenders and Service Employees Pension Plan (SF Plan) merged into the new Western UNITE HERE and Employers Pension Fund (Western Pension Fund or Fund) on January 1, 2024. We are providing this notice to share some good news about the financial status of the Fund.

## **Western Pension Fund Certified in the Green Zone**

As reported to you in previous years in the SF Plan's Annual Funding Notices, the SF Plan has been a certified Green Zone Plan. We are pleased to inform you that the Western Pension Fund is once again a certified **Green Zone Plan** for 2024.

As a Green Zone Plan, the Western Pension Fund is not subject to any restrictions that apply to plans that are in endangered or critical status. For example, the Fund is not restricted from increasing benefits in the future in accordance with the Fund documents.

The Plan's PPA Zone status is required to be updated annually with the IRS based on financial statement information, investment returns, industry activity expectations and actuarial valuation results. The Western Pension Fund's Green Zone status for the 2024 Plan Year continues the longstanding history of Green Zone status that the SF Plan had maintained since the Pension Plan Protection Act of 2006 (PPA) required pension plans to certify their PPA Zone Status with the IRS.

You do not need to take any action based on this notice. This notice is for informational purposes only. Should you have any questions or need further information, please contact the Plan Administrator (BeneSys Administrators) at (844) 492-9157.