

August 2009

Dear Meijer Team Member:

Planning for your future will soon be easier than ever! Starting **October 6, 2009**, you will have a new source for 401(k) Savings Plan information and assistance—Meijer Retirement Services. Meijer Retirement Services replaces Schwab Retirement Plan Services Company as Meijer's 401(k) Savings Plan administrator. If you're currently eligible for (or receiving) Meijer pension benefits, you may already be familiar with Meijer Retirement Services based on last year's transition.

#### **Why Make This Change?**

Meijer wants you to have the tools and support you need to take full advantage of your retirement benefits and plan for your future. Last year, we introduced Meijer Retirement Services (and Hewitt Associates LLC) as our new partner for Pension Plan administration. The addition of 401(k) Savings Plan administration in 2009 brings both retirement benefits at Meijer together for a "one-stop shopping" experience.

Meijer Retirement Services will be just a call or click away. On the phone, you'll have access to a professional team dedicated exclusively to questions and concerns about retirement and, in particular, 401(k) Savings Plan and pension benefits.

In addition, Meijer Retirement Services provides innovative online tools through Your Benefits Resources,™ a web site managed by Hewitt. Your Benefits Resources will serve as a centralized resource to help you get the most from your retirement benefits.

#### **Enhancements to Your 401(k) Savings Plan Benefits**

In addition to the administrative changes mentioned above, you'll see specific enhancements to the plan after October 6. These include new investment fund options (see the box below) and the introduction of professional resources to help make planning for your retirement more convenient. You'll see a new plan name after the live date. The Meijer Savings PLUS Plan will become the Meijer 401(k) Savings Plan.

#### **Not a Meijer Team Member?**

If you're not a current Meijer team member, you're receiving this letter because you have an account through the Meijer 401(k) Savings Plan. It's important that you read the enclosed information and understand how you will access and manage your account and savings going forward.

#### **New Investment Options to Help You Grow Your Savings**

On October 6, the asset allocation models we offer today will be replaced by a new type of pre-mixed investment option, called **target retirement funds**. Like the asset allocation models, target retirement funds are composed of multiple investments from Meijer's core investment funds. But unlike the asset allocation models, they are managed according to your expected retirement date (versus a particular risk profile). **The core investment funds we currently offer aren't changing; you'll just have a different investment approach available as you think about retirement planning.**

### **What's Ahead**

During the transition to Meijer Retirement Services, some Meijer 401(k) Savings Plan transactions will become unavailable, beginning in mid-September. Your account will be completely unavailable after the market closes at **4 p.m. EST on September 30, 2009** until **1 a.m. EST on October 6, 2009**. Pension Plan participants should keep in mind that the Your Benefits Resources web site will also be temporarily unavailable, from **6 p.m. EST on October 1** until **October 6**.

This standard "blackout period" allows us to ensure all records are transitioned accurately and seamlessly. During this time, your account will remain subject to any investment gains and losses. You can prepare by checking your account and making any changes you think are necessary **prior to September 25**, your last day to make investment election changes or complete fund transfers and reallocations.

Please read the enclosed legal notice for more information about the blackout period. This notice also includes information about how you'll access Meijer Retirement Services—online or by phone—after **October 6**. Look for more communication about the 401(k) Savings Plan as this date approaches.

Sincerely,



Karen Morris  
Senior Vice President, Human Resources  
& Government Relations



James McDonald  
Vice President, Total Rewards