

# Your Retirement Plan Financial Update

This information provides you with a high-level update on the financial condition of **The Eleventh Farm Credit District Employees' Retirement Plan** (Retirement Plan).



**Request pension estimates, start payments and get more information**

To learn more about your pension benefit from the Retirement Plan, request a pension estimate or start payments, log in to your Aon account at [ypr.aon.com/FCF](https://ypr.aon.com/FCF).

For assistance with your pension, contact Aon at **1-855-213-7292**.

<sup>1</sup>Annual employer contributions and investment gains fund the total cost of the Retirement Plan. Neither employees nor retirees are required to contribute to the Retirement Plan. Contributing employers are: American AgCredit FLCA, AgWest Farm Credit FLCA, Colusa County Farm Credit Association, Fresno Madera Federal Land Bank, Golden State Farm Credit PCA, Idaho AgCredit FLCA, Western AgCredit FLCA and Yosemite Land Bank FLCA.

<sup>2</sup>Market value, the amount of money available to pay benefits and reasonable plan expenses, is \$226 million as of Dec. 31, 2025.

<sup>3</sup>Market-based funded status (ratio) is equal to the market value of assets divided by the market-based liability. Retirement Plan assets are held in trust for the sole purpose of paying benefits to plan participants, beneficiaries and plan expenses. Participating employers are responsible for funding the plan, which is a government plan not subject to the Pension Benefit Guaranty Corporation.

<sup>4</sup>Plan participants as of Dec. 31, 2025: 4 active employees, 400 retirees receiving benefits, 88 former employees entitled to a future benefit.

This update provides certain highlights of the Retirement Plan. It does not supersede the actual provisions of the plan document, which in all cases are the final authority and can be changed at any time.