

**UNFI 401(k) Plan**

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Retirement Savings Statement

Customer Service: (800) 835-5095
Fidelity Brokerage Services LLC
900 Salem Street, Smithfield, RI 02917

Your Account Summary

Statement Period: 07/01/2020 to 07/31/2020

Beginning Balance	\$21,830.18
Employee Contributions	\$550.57
Employer Contributions	\$231.90
Fees	-\$10.25
Change in Market Value	\$1,020.50
Ending Balance	\$23,622.90
Additional Information	
Vested Balance	\$23,622.90

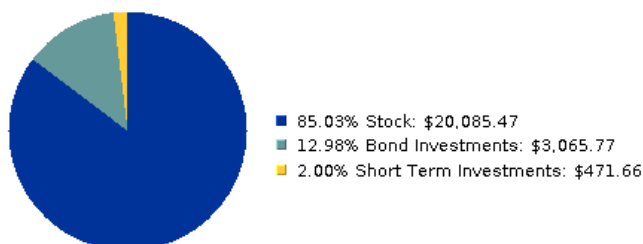
Your Personal Rate of Return

This Period **4.6%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 07/01/2020 to 07/31/2020



Your account is allocated among the asset classes specified above as of 07/31/2020. Percentages and totals may not be exact due to rounding.

The [Additional Fund Information](#) section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 07/01/2020 to 07/31/2020

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

INDIVIDUAL PORTFOLIO FUNDS

<i>Investment</i>	Shares as of 06/30/2020	Shares as of 07/31/2020	Price as of 06/30/2020	Price as of 07/31/2020	Market Value as of 06/30/2020	Market Value as of 07/31/2020
Stock					\$36.77	\$40.06
Company Stock						
United Natural Foods	2.019	2.018	\$18.21	\$19.85	\$36.77	\$40.06

AGE BASED TARGET FUNDS

<i>Investment</i>	Shares as of 06/30/2020	Shares as of 07/31/2020	Price as of 06/30/2020	Price as of 07/31/2020	Market Value as of 06/30/2020	Market Value as of 07/31/2020
Blended Fund Investments*					\$21,793.41	\$23,582.84
2040 Retirement Port	1,178.906	1,219.206	\$18.48	\$19.34	\$21,793.41	\$23,582.84
Account Totals					\$21,830.18	\$23,622.90

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the [Additional Fund Information](#) section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Elections as of

As of 08/06/2020

This section displays the funds in which your future contributions will be invested.

Your Current Investment Elections as of 08/06/2020

All Eligible Sources

Investment Option	Current %
AGE BASED TARGET FUNDS	
Blended Fund Investments*	
2040 RETIREMENT PORT	100%
Total	100%

Your Contribution Summary

Statement Period: 07/01/2020 to 07/31/2020

Contributions	Pre-Tax Basic	Employer Match	Prior Unfi ER Match	QNEC
Period to date	\$550.57	\$231.90	\$0.00	\$0.00
Inception To Date	\$12,946.58	\$954.23	\$5,475.67	\$0.67
Vested Percent	100%	100%	100%	100%
Total Account Balance	\$15,750.61	\$1,014.34	\$6,817.23	\$0.66
Total Vested Balance	\$15,750.61	\$1,014.34	\$6,817.23	\$0.66

Contributions	Prior Unfi ESOP
Period to date	\$0.00
Inception To Date	\$0.00
Vested Percent	100%
Total Account Balance	\$40.06
Total Vested Balance	\$40.06

Your Account Activity

Statement Period: 07/01/2020 to 07/31/2020

Use this section as a summary of transactions that occurred in your account during the statement period.

[Detailed Transaction History](#)

Activity	2040 Retirement Port	United Natural Foods	Total
Beginning Balance	\$21,793.41	\$36.77	\$21,830.18
Employee Contributions	\$550.57	\$0.00	\$550.57
Employer Contributions	\$231.90	\$0.00	\$231.90
Administrative Fees	-\$10.23	-\$0.02	-\$10.25
Change in Market Value	\$1,017.19	\$3.31	\$1,020.50
Ending Balance	\$23,582.84	\$40.06	\$23,622.90

Your Account Information

As of 08/05/2020

General Information
Participant Status

Active

Additional Fund Information

As of 08/06/2020

Use this section to determine the asset allocation of your blended investments.

Blended Investment	Stocks	Bonds	Short-Term/Other
2040 Retirement Port	85%	13%	2%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

Questions? Call (800) 835-5095



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