

**APPENDIX G  
PAST SERVICE BENEFIT – LEVEL G**

G.1. Past Service Benefit. A Participant’s Past Service Benefit, if any, is the sum of (a), (b) and (c) as defined below:

(a) Benefit Accrual for Participation in the Plan Prior to January 1, 1976. Every Participant who participated at Benefit Level G prior to January 1, 1976, shall be entitled to an Accrued Benefit for all of the years of Current and Past Service, as such terms were defined in the Plan then in effect, accrued by him prior to such date calculated in the manner provided in the Plan then in effect.

(b) Benefit Accrual for Participation in any other Benefit Level on or after January 1, 1976 and prior to Entry into Benefit Level G. Every Participant shall accrue all of his Hours and Years of Service on or after January 1, 1976 under any other Benefit Level as provided under the terms of such other Benefit Level. If a Participant shall have participated in a lower Benefit Level, then after he has been credited with at least 1000 Hours of Service in a Plan Year in this Benefit Level, his prior accruals shall be recalculated as if all his Hours of Service and Years of Credited Service were credited at this Benefit Level.

(c) Benefit Accrual after entry into Benefit Level G.

(1) Normal Retirement Benefit. The amount of benefits accruing to any Participant for a Year of Credited Service commencing on or after January 1, 1976 will vary according to his age when he was first employed by a contributing Employer according to the Schedule Reflecting Annual Benefit Accruals (“Schedule”) in Section G.3 of this Appendix G, and such amount then shall be determined by reference to his Years of Benefit Service after the date of such employment, also according to the Schedule. However, no Participant shall accrue benefits for more years of Past Service than those credited to him at the time of his earliest entry into the Fund even though the amount of his Annual Benefit Accrual shall be determined by his age when he was first employed as set forth above. Such Schedule shows for each age of employment the amount of benefits accrued for each of such persons through every year of employment (whether or not under this Benefit Level, or any other Benefit Level, or service before becoming an Employee) until either his termination of participation in the Plan or retirement; provided, however, that the Participant has had at least 1800 Hours of Service in a given year after his entry into Benefit Level G. If a Participant has had fewer Hours of Service than 1800 Hours of Service in a given year, his benefit accruals shall be pro-rated according to the following Table:

Table of Pro-Rata Annual Benefit Accruals

<u>Hours of Service Per Year</u>	<u>Percentage of Benefits</u>
Less than 1000	None
1000 to 1199	60%
1200 to 1399	70%
1400 to 1599	80%
1600 to 1799	90%
1800 and over	100%



(2) Change To Benefit Level With Lower Benefit.

(a) If a Participant shall have retired or terminated service under any Benefit Level and thereafter regardless of subsequent changes shall become a Participant in any of the Benefit Levels with a lower scale of benefits than the one in which he had been participating, then (i) all of his Annual Benefit Accruals shall be retained by him (except that this provision in itself shall not grant him a Vested interest); and (ii) thereafter he shall accrue monthly retirement benefits for each full Year of Credited Service according to the following Table of Alternate Annual Benefit Accruals which is common to all Benefit Levels:

Table of Alternate Annual Benefit Accruals

<u>Benefit Level after Change or Reemployment after Retirement</u>	<u>Amount of Annual Benefit Accrual</u>
A	\$ 4
B	\$ 6
C	\$ 8
D	\$10
E	\$12
F	\$14
G	\$16
H	\$18
I	\$20

(b) A Participant shall be subject to all of the other provisions of the Benefit Level in which he participates after such change in Benefit Level or reemployment, except that the Annual Benefit Accrual which he shall earn thereafter shall be limited as set forth above.

(c) All determinations relating to changes in Benefit Levels, either to a higher or lower Benefit Level, or reemployment after retirement, shall be made in reference to the Benefit Level in which the person is participating on December 31 of the year in which such change or reemployment occurs.

(d) Any Participant who has a Vested interest under this Benefit Level and who thereafter becomes a Participant in another Benefit Level with a lower scale of Benefits, or with a later Normal or Early Retirement Age, shall be eligible to retire at the Normal or Early Retirement Age provided in this Benefit Level.

G.2. Deferred Benefits. For each Plan Year commencing with the Plan Year following the Plan Year in which a Participant has attained age 57 and has been credited with a minimum of twenty (20) Years of Credited Service, the Participant's Level G Annual Benefit Accrual shall be \$35 and not the rate set forth in the Schedule.

G.3. Schedule Reflecting Annual Benefit Accrual for Vesting, Disability & Pension, Benefit Level G. This Schedule begins on the following page.

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
30	ACCRRUAL AGE \$ 22.22 31	44.44 32	66.66 33	88.88 34	111.10 35	133.32 36	155.54 37
29	ACCRRUAL AGE \$ 21.43 30	42.86 31	64.29 32	85.72 33	107.15 34	128.58 35	150.01 36
28	ACCRRUAL AGE \$ 20.69 29	41.38 30	62.07 31	82.76 32	103.45 33	124.14 34	144.83 35
27	ACCRRUAL AGE \$ 20.00 28	40.00 29	60.00 30	80.00 31	100.00 32	120.00 33	140.00 34
26	ACCRRUAL AGE \$ 20.16 27	40.32 28	60.48 29	80.64 30	100.80 31	120.96 32	141.12 33
25	ACCRRUAL AGE \$ 20.31 26	40.62 27	60.93 28	81.24 29	101.55 30	121.86 31	142.17 32
24	ACCRRUAL AGE \$ 20.45 25	40.90 26	61.35 27	81.80 28	102.25 29	122.70 30	143.15 31
23	ACCRRUAL AGE \$ 20.59 24	41.18 25	61.77 26	82.36 27	102.95 28	123.54 29	144.13 30
22	ACCRRUAL AGE \$ 20.71 23	41.42 24	62.13 25	82.84 26	103.55 27	124.26 28	144.97 29

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
21	ACCRUAL AGE \$ 20.84 22	41.68 23	62.52 24	83.36 25	104.20 26	125.04 27	145.88 28
20	ACCRUAL AGE \$ 20.95 21	41.90 22	62.85 23	83.80 24	104.75 25	125.70 26	146.65 27
19	ACCRUAL AGE \$ 21.05 20	42.10 21	63.15 22	84.20 23	105.25 24	126.30 25	147.35 26
18	ACCRUAL AGE \$ 21.15 19	42.30 20	63.45 21	84.60 22	105.75 23	126.90 24	148.05 25
17	ACCRUAL AGE \$ 21.25 18	42.50 19	63.75 20	85.00 21	106.25 22	127.50 23	148.75 24

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
30	ACCRUAL AGE 177.76 38	199.98 39	222.20 40	244.42 41	266.64 42	288.86 43	311.08 44
29	ACCRUAL AGE 171.44 37	192.87 38	214.30 39	235.73 40	257.16 41	278.59 42	300.02 43
28	ACCRUAL AGE 165.52 36	186.21 37	206.90 38	227.59 39	248.28 40	268.97 41	289.66 42
27	ACCRUAL AGE 160.00 35	180.00 36	200.00 37	220.00 38	240.00 39	260.00 40	280.00 41
26	ACCRUAL AGE 161.28 34	181.44 35	201.60 36	221.76 37	241.92 38	262.08 39	282.24 40
25	ACCRUAL AGE 162.48 33	182.79 34	203.10 35	223.41 36	243.72 37	264.03 38	284.34 39
24	ACCRUAL AGE 163.60 32	184.05 33	204.50 34	224.95 35	245.40 36	265.85 37	286.30 38
23	ACCRUAL AGE 164.72 31	185.31 32	205.90 33	226.49 34	247.08 35	267.67 36	288.26 37
22	ACCRUAL AGE 165.68 30	186.39 31	207.10 32	227.81 33	248.52 34	269.23 35	289.94 36
21	ACCRUAL AGE 166.72 29	187.56 30	208.40 31	229.24 32	250.08 33	270.92 34	291.76 35

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
20	ACCRUAL AGE 167.60 28	188.55 29	209.50 30	230.45 31	251.40 32	272.35 33	293.30 34
19	ACCRUAL AGE 168.40 27	189.45 28	210.50 29	231.55 30	252.60 31	273.65 32	294.70 33
18	ACCRUAL AGE 169.20 26	190.35 27	211.50 28	232.65 29	253.80 30	274.95 31	296.10 32
17	ACCRUAL AGE 170.00 25	191.25 26	212.50 27	233.75 28	255.00 29	276.25 30	297.50 31

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
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<u>AGE EMPLOYED</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>
30	333.30 45	355.52 46	377.74 47	399.96 48	422.18 49	444.40 50	466.62 51
29	321.45 44	342.88 45	364.31 46	385.74 47	407.17 48	428.60 49	450.03 50
28	310.35 43	331.04 44	351.73 45	372.42 46	393.11 47	413.80 48	434.49 49
27	300.00 42	320.00 43	340.00 44	360.00 45	380.00 46	400.00 47	420.00 48
26	302.40 41	322.56 42	342.72 43	362.88 44	383.04 45	403.20 46	423.36 47
25	304.65 40	324.96 41	345.27 42	365.58 43	385.89 44	406.20 45	426.51 46
24	306.75 39	327.20 40	347.65 41	368.10 42	388.55 43	409.00 44	429.45 45
23	308.85 38	329.44 39	350.03 40	370.62 41	391.21 42	411.80 43	432.39 44
22	310.65 37	331.36 38	352.07 39	372.78 40	393.49 41	414.20 42	434.91 43

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>
21	312.60 36	333.44 37	354.28 38	375.12 39	395.96 40	416.80 41	437.64 42
20	314.25 35	335.20 36	356.15 37	377.10 38	398.05 39	419.00 40	439.95 41
19	315.75 34	336.80 35	357.85 36	378.90 37	399.95 38	421.00 39	442.05 40
18	317.25 33	338.40 34	359.55 35	380.70 36	401.85 37	423.00 38	444.15 39
17	318.75 32	340.00 33	361.25 34	382.50 35	403.75 36	425.00 37	446.25 38

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<u>AGE EMPLOYED</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>
30	ACCRUAL AGE 488.84 52	511.06 53	533.28 54	555.50 55	577.72 56	600.00 57	
29	ACCRUAL AGE 471.46 51	492.89 52	514.32 53	535.75 54	557.18 55	578.61 56	600.00 57
28	ACCRUAL AGE 455.18 50	475.87 51	496.56 52	517.25 53	537.94 54	558.63 55	579.32 56
27	ACCRUAL AGE 440.00 49	460.00 50	480.00 51	500.00 52	520.00 53	540.00 54	560.00 55
26	ACCRUAL AGE 443.52 48	463.68 49	483.84 50	504.00 51	524.16 52	544.32 53	564.48 54
25	ACCRUAL AGE 446.82 47	467.13 48	487.44 49	507.75 50	528.06 51	548.37 52	568.68 53
24	ACCRUAL AGE 499.90 46	470.35 47	490.80 48	511.25 49	531.70 50	552.15 51	572.60 52
23	ACCRUAL AGE 452.98 45	473.57 46	494.16 47	514.75 48	535.34 49	555.93 50	576.56 51
22	ACCRUAL AGE 455.62 44	476.33 45	497.04 46	517.75 47	538.46 48	559.17 49	579.88 50

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<u>AGE EMPLOYED</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>
21 ACCRUAL AGE	458.48 43	479.32 44	500.16 45	521.00 46	541.84 47	562.68 48	583.52 49
20 ACCRUAL AGE	460.90 42	481.85 43	502.80 44	523.75 45	544.70 46	565.65 47	586.60 48
19 ACCRUAL AGE	463.10 41	484.15 42	505.20 43	526.25 44	547.30 45	568.35 46	589.40 47
18 ACCRUAL AGE	465.30 40	486.45 41	507.60 42	528.75 43	549.90 44	571.05 45	592.20 46
17 ACCRUAL AGE	467.50 39	488.75 40	510.00 41	531.25 42	552.50 43	573.75 44	595.00 45

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<u>AGE EMPLOYED</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>
30	ACCRUAL AGE						
29	ACCRUAL AGE						
28	ACCRUAL AGE	600.00 57					
27	ACCRUAL AGE	580.00 56	600.00 57				
26	ACCRUAL AGE	584.64 55	604.80 56	625.00 57			
25	ACCRUAL AGE	588.99 54	609.30 55	626.61 56	650.00 57		
24	ACCRUAL AGE	593.05 53	613.50 54	633.95 55	654.40 56	675.00 57	
23	ACCRUAL AGE	597.11 52	617.70 53	638.29 54	658.88 55	679.47 56	700.00 57
22	ACCRUAL AGE	600.59 51	621.30 52	642.01 53	662.72 54	683.43 55	704.14 56
21	ACCRUAL AGE	604.36 50	625.20 51	646.04 52	666.88 53	687.72 54	708.56 55
							725.00 57
							729.40 56

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<u>AGE EMPLOYED</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>
20 ACCRUAL AGE	607.55 49	628.50 50	649.45 51	670.40 52	691.35 53	712.30 54	733.25 55
19 ACCRUAL AGE	610.45 48	631.50 49	652.55 50	673.60 51	694.65 52	715.70 53	736.75 54
18 ACCRUAL AGE	613.35 47	634.50 48	655.65 49	676.80 50	697.95 51	719.10 52	740.25 53
17 ACCRUAL AGE	616.25 46	637.50 47	658.75 48	680.00 49	701.25 50	722.50 51	743.75 52

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ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>
30	ACCRUAL AGE				
29	ACCRUAL AGE				
28	ACCRUAL AGE				
27	ACCRUAL AGE				
26	ACCRUAL AGE				
25	ACCRUAL AGE				
24	ACCRUAL AGE				
23	ACCRUAL AGE				
22	ACCRUAL AGE				

**SCHEDULE REFLECTING  
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BENEFIT LEVEL G  
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<u>AGE EMPLOYED</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>
21 ACCRUAL AGE	750.00 57				
20 ACCRUAL AGE	754.20 56	775.00 57			
19 ACCRUAL AGE	757.80 55	778.85 56	800.00 57		
18 ACCRUAL AGE	761.40 54	782.55 55	830.70 56	825.00 57	
17 ACCRUAL AGE	765.00 53	786.25 54	807.50 55	828.75 56	850.00 57

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BENEFIT LEVEL G  
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<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
45	30.00 46 ACCRUAL AGE	60.00 47	90.00 48	120.00 49	150.00 50	180.00 51	210.00 52
44	30.00 45 ACCRUAL AGE	60.00 46	90.00 47	120.00 48	150.00 49	180.00 50	210.00 51
43	30.00 44 ACCRUAL AGE	60.00 45	90.00 46	120.00 47	150.00 48	180.00 49	210.00 50
42	30.00 43 ACCRUAL AGE	60.00 44	90.00 45	120.00 46	150.00 47	180.00 48	210.00 49
41	30.00 42 ACCRUAL AGE	60.00 43	90.00 44	120.00 45	150.00 46	180.00 47	210.00 48
40	30.00 41 ACCRUAL AGE	60.00 42	90.00 43	120.00 44	150.00 45	180.00 46	210.00 47
39	30.00 40 ACCRUAL AGE	60.00 41	90.00 42	120.00 43	150.00 44	180.00 45	210.00 46
38	30.00 39 ACCRUAL AGE	60.00 40	90.00 41	120.00 42	150.00 43	180.00 44	210.00 45
37	30.00 38 ACCRUAL AGE	60.00 39	90.00 40	120.00 41	150.00 42	180.00 43	210.00 44

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
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<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
36 ACCRUAL AGE	28.57 37	57.14 38	85.71 39	114.28 40	142.85 41	171.42 42	199.99 43
35 ACCRUAL AGE	27.27 36	54.54 37	81.81 38	109.08 39	136.32 40	163.56 41	190.83 42
34 ACCRUAL AGE	26.09 35	52.18 36	78.27 37	104.36 38	130.45 39	156.54 40	182.63 41
33 ACCRUAL AGE	25.00 34	50.00 35	75.00 36	100.00 37	125.00 38	150.00 39	175.00 40
32 ACCRUAL AGE	24.00 33	48.00 34	72.00 35	96.00 36	120.00 37	144.00 38	168.00 39
31 ACCRUAL AGE	23.08 32	46.16 33	69.24 34	92.32 35	115.40 36	138.48 37	161.56 38

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<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
45	ACCRUAL AGE 240.00 53	270.00 54	300.00 55	330.00 56	360.00 57	390.00 58	420.00 59
44	ACCRUAL AGE 240.00 52	270.00 53	300.00 54	330.00 55	360.00 56	390.00 57	420.00 58
43	ACCRUAL AGE 240.00 51	270.00 52	300.00 53	330.00 54	360.00 55	390.00 56	420.00 57
42	ACCRUAL AGE 240.00 50	270.00 51	300.00 52	330.00 53	360.00 54	390.00 55	420.00 56
41	ACCRUAL AGE 240.00 49	270.00 50	300.00 51	330.00 52	360.00 53	390.00 54	420.00 55
40	ACCRUAL AGE 240.00 48	270.00 49	300.00 50	330.00 51	360.00 52	390.00 53	420.00 54
39	ACCRUAL AGE 240.00 47	270.00 48	300.00 49	330.00 50	360.00 51	390.00 52	420.00 53
38	ACCRUAL AGE 240.00 46	270.00 47	300.00 48	330.00 49	360.00 50	390.00 51	420.00 52
37	ACCRUAL AGE 240.00 45	270.00 46	300.00 47	330.00 48	360.00 49	390.00 50	420.00 51

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
36 ACCRUAL AGE	228.56 44	257.13 45	285.70 46	314.27 47	342.84 48	371.41 49	399.98 50
35 ACCRUAL AGE	218.10 43	245.37 44	272.64 45	299.91 46	327.18 47	354.45 48	381.72 49
34 ACCRUAL AGE	208.72 42	234.81 43	260.90 44	286.99 45	313.08 46	339.17 47	365.26 48
33 ACCRUAL AGE	200.00 41	225.00 42	250.00 43	275.00 44	300.00 45	325.00 46	350.00 47
32 ACCRUAL AGE	192.00 40	216.00 41	240.00 42	264.00 43	288.00 44	312.00 45	336.00 46
31 ACCRUAL AGE	184.64 39	207.72 40	230.80 41	253.88 42	276.96 43	300.04 44	323.12 45

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BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>
45	ACCRRUAL AGE 450.00 60	480.00 61	510.00 62	540.00 63	570.00 64	600.00 65	
44	ACCRRUAL AGE 450.00 59	480.00 60	510.00 61	540.00 62	570.00 63	600.00 64	
43	ACCRRUAL AGE 450.00 58	480.00 59	510.00 60	540.00 61	570.00 62	600.00 63	
42	ACCRRUAL AGE 450.00 57	480.00 58	510.00 59	540.00 60	570.00 61	600.00 62	
41	ACCRRUAL AGE 450.00 56	480.00 57	510.00 58	540.00 59	570.00 60	600.00 61	
40	ACCRRUAL AGE 450.00 55	480.00 56	510.00 57	540.00 58	570.00 59	600.00 60	
39	ACCRRUAL AGE 450.00 54	480.00 55	510.00 56	540.00 57	570.00 58	600.00 59	
38	ACCRRUAL AGE 450.00 53	480.00 54	510.00 55	540.00 56	570.00 57	600.00 58	
37	ACCRRUAL AGE 450.00 52	480.00 53	510.00 54	540.00 55	570.00 56	600.00 57	

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>
36 ACCRUAL AGE	428.55 51	457.12 52	485.69 53	514.26 54	542.83 55	571.40 56	600.00 57
35 ACCRUAL AGE	408.99 50	436.26 51	463.56 52	490.80 53	518.07 54	545.34 55	572.61 56
34 ACCRUAL AGE	391.35 49	417.44 50	443.53 51	469.62 52	495.71 53	521.80 54	547.89 55
33 ACCRUAL AGE	375.00 48	400.00 49	425.00 50	450.00 51	475.00 52	500.00 53	525.00 54
32 ACCRUAL AGE	360.00 47	384.00 48	408.00 49	432.00 50	456.00 51	480.00 52	504.00 53
31 ACCRUAL AGE	346.20 46	369.28 47	392.36 48	415.44 49	438.52 50	461.60 51	484.68 52

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>
45					
	ACCRUAL AGE				
44					
	ACCRUAL AGE				
43					
	ACCRUAL AGE				
42					
	ACCRUAL AGE				
41					
	ACCRUAL AGE				
40					
	ACCRUAL AGE				
39					
	ACCRUAL AGE				
38					
	ACCRUAL AGE				
37					
	ACCRUAL AGE				

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>
36	ACCRUAL AGE				
35	ACCRUAL AGE	600.00 57			
34	ACCRUAL AGE	573.98 56	600.00 57		
33	ACCRUAL AGE	550.00 55	575.00 56	600.00 57	
32	ACCRUAL AGE	528.00 54	552.00 55	576.00 56	600.00 57
31	ACCRUAL AGE	507.76 53	530.84 54	553.92 55	577.00 56
				600.00 57	

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
50	30.00 51	60.00 52	90.00 53	120.00 54	150.00 55	180.00 56	210.00 57
49	30.00 50	60.00 51	90.00 52	120.00 53	150.00 54	180.00 55	210.00 56
48	30.00 49	60.00 50	90.00 51	120.00 52	150.00 53	180.00 54	210.00 55
47	30.00 48	60.00 49	90.00 50	120.00 51	150.00 52	180.00 53	210.00 54
46	30.00 47	60.00 48	90.00 49	120.00 50	150.00 51	180.00 52	210.00 53

Note: If employed after age 50, Annual Benefit Accrual is \$30.00 per month.

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
50 ACCRUAL AGE	240.00 58	270.00 59	300.00 60	330.00 61	360.00 62	390.00 63	420.00 64
49 ACCRUAL AGE	240.00 57	270.00 58	300.00 59	330.00 60	360.00 61	390.00 62	420.00 63
48 ACCRUAL AGE	240.00 56	270.00 57	300.00 58	330.00 59	360.00 60	390.00 61	420.00 62
47 ACCRUAL AGE	240.00 55	270.00 56	300.00 57	330.00 58	360.00 59	390.00 60	420.00 61
46 ACCRUAL AGE	240.00 54	270.00 55	300.00 56	330.00 57	360.00 58	390.00 59	420.00 60

Note: If employed after age 50, Annual Benefit Accrual is \$30.00 per month.

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	
50	450.00 65					= 75%
49	450.00 64	480.00 65				= 80%
48	450.00 63	480.00 64	510.00 65			= 85%
47	450.00 62	480.00 63	510.00 64	540.00 65		= 90%
46	450.00 61	480.00 62	510.00 63	540.00 64	570.00 65	= 95%

Note: If employed after age 50, Annual Benefit Accrual is \$30.00 per month.

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
65	30.00 66 ACCRUAL AGE	60.00 67	90.00 68	120.00 69	150.00 70	180.00 71	210.00 72
64	30.00 65 ACCRUAL AGE	60.00 66	90.00 67	120.00 68	150.00 69	180.00 70	210.00 71
63	30.00 64 ACCRUAL AGE	60.00 65	90.00 66	120.00 67	150.00 68	180.00 69	210.00 70
62	30.00 63 ACCRUAL AGE	60.00 64	90.00 65	120.00 66	150.00 67	180.00 68	210.00 69
61	30.00 62 ACCRUAL AGE	60.00 63	90.00 64	120.00 65	150.00 66	180.00 67	210.00 68
60	30.00 61 ACCRUAL AGE	60.00 62	90.00 63	120.00 64	150.00 65	180.00 66	210.00 67
59	30.00 60 ACCRUAL AGE	60.00 61	90.00 62	120.00 63	150.00 64	180.00 65	210.00 66
58	30.00 59 ACCRUAL AGE	60.00 60	90.00 61	120.00 62	150.00 63	180.00 64	210.00 65
57	30.00 58 ACCRUAL AGE	60.00 59	90.00 60	120.00 61	150.00 62	180.00 63	210.00 64

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
56	30.00 57	60.00 58	90.00 59	120.00 60	150.00 61	180.00 62	210.00 63
55	30.00 56	60.00 57	90.00 58	120.00 59	150.00 60	180.00 61	210.00 62
54	30.00 55	60.00 56	90.00 57	120.00 58	150.00 59	180.00 60	210.00 61
53	30.00 54	60.00 55	90.00 56	120.00 57	150.00 58	180.00 59	210.00 60
52	30.00 53	60.00 54	90.00 55	120.00 56	150.00 57	180.00 58	210.00 59
51	30.00 52	60.00 53	90.00 54	120.00 55	150.00 56	180.00 57	210.00 58

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
65	ACCRUAL AGE 240.00 73	270.00 74	300.00 75				
64	ACCRUAL AGE 240.00 72	270.00 73	300.00 74	330.00 75			
63	ACCRUAL AGE 240.00 71	270.00 72	300.00 73	330.00 74	360.00 75		
62	ACCRUAL AGE 240.00 70	270.00 71	300.00 72	330.00 73	360.00 74	390.00 75	
61	ACCRUAL AGE 240.00 69	270.00 70	300.00 71	330.00 72	360.00 73	390.00 74	420.00 75
60	ACCRUAL AGE 240.00 68	270.00 69	300.00 70	330.00 71	360.00 72	390.00 73	420.00 74
59	ACCRUAL AGE 240.00 67	270.00 68	300.00 69	330.00 70	360.00 71	390.00 72	420.00 73
58	ACCRUAL AGE 240.00 66	270.00 67	300.00 68	330.00 69	360.00 70	390.00 71	420.00 72
57	ACCRUAL AGE 240.00 65	270.00 66	300.00 67	330.00 68	360.00 69	390.00 70	420.00 71

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL G  
ALL 1800+ HOURS YEARS - IF NOT, APPLY %**

<u>AGE EMPLOYED</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
ACCRUAL AGE	240.00 64	270.00 65	300.00 66	330.00 67	360.00 68	390.00 69	420.00 70
ACCRUAL AGE	240.00 63	270.00 64	300.00 65	330.00 66	360.00 67	390.00 68	420.00 69
ACCRUAL AGE	240.00 62	270.00 63	300.00 64	330.00 65	360.00 66	390.00 67	420.00 68
ACCRUAL AGE	240.00 61	270.00 62	300.00 63	330.00 64	360.00 65	390.00 66	420.00 67
ACCRUAL AGE	240.00 60	270.00 61	300.00 62	330.00 63	360.00 64	390.00 65	420.00 66
ACCRUAL AGE	240.00 59	270.00 60	300.00 61	330.00 62	360.00 63	390.00 64	420.00 65

## NOTES

## NOTES

## NOTES