

**CENTRAL PENNSYLVANIA TEAMSTERS  
PENSION FUND DEFINED BENEFIT PLAN**

**Amendment No. 4**

WHEREAS, the Central Pennsylvania Teamsters Defined Benefit Plan (the "Plan") was most recently amended and restated effective January 1, 2003; and

WHEREAS, Article X of the Plan provides that the Board of Trustees of the Plan (the "Trustees") may amend the Plan; and

WHEREAS, the Trustees intend to amend the Plan to reflect a new benefit option;

NOW, THEREFORE, the Plan is hereby amended by adding the following provision as Section 3.9 of the Plan, and by amending Section 13.4 of the Plan by adding a new subsection (c) as set forth below.

I. A new Section 3.9 is hereby added to the Plan to read as follows:

**3.9 Rule of 82-85**

(a) Eligibility Rules. A Vested Participant who leaves Covered Employment and whose age and Years of Benefit Service total at least 82, 83, 84, or 85, shall receive a benefit as provided by Section 3.9(b) at his Annuity Starting Date, subject to the spousal consent rules at Section 4.2(c), provided that he satisfies the seven (7) requirements set forth in Section 3.9(a)(1)-(7). When a Vested Participant's age and Years of Benefit Service are combined for purposes of determining a benefit under Section 3.9(b), the Vested Participant's age will be his age at his last birthday. To qualify for a benefit under Section 3.9(b), a Vested Participant must satisfy all of the following:

(1) he retires from Covered Employment no earlier than June 1, 2006;

(2) he satisfies the "Two-Year" Rule, as follows:

(i) his Employer is obligated to make Employer Contributions on his behalf for at least 1,000 Hours of Service in any two 12-month periods, that end after May 31, 2006 and immediately precede the date that he first became eligible for the Rule of 82 to 85, or

(ii) should he fail to satisfy Section 3.9(a)(2)(i) due solely to his disability or layoff, he may meet the requirements in Section 3.9(a)(2)(i) by returning to Covered Employment and by earning Contributions for the Hours of Service for which he was short. The Participant must provide the Plan Administrator such documentation as will be satisfactory to the Plan Administrator to substantiate that he lost Covered Employment due to his disability or layoff, in accordance with the rules set forth in Section 3.5(b).

(3) he satisfies the "45-day" Rule as follows:

(i) if the Participant's Employer is a monthly contributor, the Employer must have been obligated to make Employer Contributions on behalf of the Participation for at least two (2) of the four (4) months immediately preceding the date the Participant first became eligible for the benefit he receives under Section 3.9(b), or

- (ii) if the Participant's Employer is an hourly contributor, the Employer must have been obligated to make Employer Contributions on behalf of the Participant for at least 200 Hours of Service in at least three (3) of the four (4) months immediately preceding the date that the Participant first became eligible for the benefit he receives under Section 3.9(b);
  - (4) he has not previously withdrawn any portion of his RIP Account Balance (except pursuant to a Qualified Domestic Relations Order or in an amount necessary to satisfy a minimum distribution required pursuant to Sections 6.2 or 6.3);
  - (5) he is not already receiving benefit payments under the Plan, unless such payments are made (i) pursuant to a Disability Retirement Benefit, or (ii) at the Participant's Required Beginning Date pursuant to Section 6.2 or 6.3;
  - (6) at the time of retirement, he elects a trustee-to-trustee transfer of his RIP Account Balance to this Plan; and
  - (7) he has at least 26 years of Benefit Service.
- (b) Amount of Benefits Under the Rule of 82-85.
- (1) If the sum of an eligible Participant's age and Years of Benefit Service is at least 82 but less than 83, he shall receive a monthly benefit payable in the form of a Straight Life Annuity with a 3-Year Certain Benefit in an amount equal to \$2,250 (prorated for Employer

Contributions that are less than the Full Contribution Level), but in no event shall the value of this benefit be less than such Participant's Accrued Benefit, reduced, if applicable, for early commencement. If a Participant is not at the Full Contribution Level, the \$2,250 monthly amount above shall be prorated based on the ratio that his historical contribution rates bear to the Full Contribution Level. If a Participant has more than twenty-five (25) Years of Benefit Service, only the twenty-five (25) Years of Benefit Service that provide the largest benefit will be used to calculate the proration.

- (2) If the sum of an eligible Participant's age and Years of Benefit Service is at least 83 but less than 84, he shall receive a monthly benefit payable in the form of a Straight Life Annuity with a 3-Year Certain Benefit in an amount equal to \$2,350 (prorated for Employer Contributions that are less than the Full Contribution Level), but in no event shall the value of this benefit be less than such Participant's Accrued Benefit, reduced, if applicable, for early commencement. If a Participant is not at the Full Contribution Level, the \$2,350 monthly amount above shall be prorated based on the ratio that his historical contribution rates bear to the Full Contribution Level. If a Participant has more than twenty-five (25) Years of Benefit Service, only the twenty-five (25) Years of Benefit Service that provide the largest benefit will be used to calculate the proration.

- (3) If the sum of an eligible Participant's age and Years of Benefit Service is at least 84 but less than 85, he shall receive a monthly benefit payable in the form of a Straight Life Annuity with a 3-Year Certain Benefit in an amount equal to \$2,450 (prorated for Employer Contributions that are less than the Full Contribution Level), but in no event shall the value of this benefit be less than such Participant's Accrued Benefit, reduced, if applicable, for early commencement. If a Participant is not at the Full Contribution Level, the \$2,450 monthly amount above shall be prorated based on the ratio that his historical contribution rates bear to the Full Contribution Level. If a Participant has more than twenty-five (25) Years of Benefit Service, only the twenty-five (25) Years of Benefit Service that provide the largest benefit will be used to calculate the proration.
- (4) If the sum of an eligible Participant's age and Years of Benefit Service is at least 85, he shall receive a monthly benefit payable in the form of a Straight Life Annuity with a 3-Year Certain Benefit in an amount equal to \$2,550 (prorated for Employer Contributions that are less than the Full Contribution Level), but in no event shall the value of this benefit be less than such Participant's Accrued Benefit, reduced, if applicable, for early commencement. If a Participant is not at the Full Contribution Level, the \$2,550 monthly amount above shall be prorated based on the ratio that his historical contribution rates bear to the Full Contribution Level. If a Participant has more than twenty-

five (25) Years of Benefit Service, only the twenty-five (25) Years of Benefit Service that provide the largest benefit will be used to calculate the proration.

(c) Special Eligibility Rules.

(1) If a Participant (i) ceased working in Covered Employment, or was entitled to a Contribution for a month beginning on or after January 1, 2005 because he is Disabled (as determined for purposes of the Plan's disability pension rules) and (ii) had reached a combined age and Years of Benefit Service total of 81 (with at least twenty-six (26) Years of Benefit Service) at the later of the date on which he became Disabled or the last month for which his Employer was required to make a Contribution to the Plan on behalf, he shall eligible for Rule of 82 on or after June 1, 2006.

(2) If a Participant (i) ceased working in Covered Employment, or was entitled to a Contribution for a month beginning on or after January 1, 2005 and (ii) has been determined to be permanently and totally Disabled by the Social Security Administration, the Participant shall be granted one additional Year of Benefit Service and one year of age, if necessary to meet the minimum eligibility requirements for the Rule of 82-85.

(3) The Plan Administrator shall require such documentation of disability as it determines in its sole discretion.

(d) Actuarial Equivalence. Notwithstanding any provision in the Plan to the contrary, the Actuarial Equivalent annuity value of the Participant's RIP Account Balance shall be determined by using the following actuarial assumptions: interest rate at 7% and the UP 1984 Mortality Table.

II. Section 13.4 is hereby amended by renaming the provision to read "Combined Minimum Monthly Benefit and Rule of 82-85 and by adding a new subsection (c) to read as follows:

13.4(c) Rule of 82-85

(1) Notwithstanding any other provision of this Article XIII, if a Participant earned Related Credited Service, such Service shall count toward the service requirement of the Rule of 82-85 described in Section 3.9, provided that the Participant (i) completes at least fifteen (15) Years of Benefit Service under this Plan; and (ii) satisfies both the "Two Year Rule" described in Section 3.9(a)(2) and the "45-day Rule" described in Section 3.9(a)(3); and (iii) is working in Covered Employment under this Plan immediately prior to his Annuity Starting Date.


(2) A Participant who meets the requirements in Section 13.4 (c)(1) shall be entitled to a benefit under the Rule of 82-85 equal to the benefit he would have received if all of his Years of Benefit Service had been under this Plan multiplied by a fraction in which the numerator is the Years of Service under this Plan and the denominator is the sum of the Years of Service under this

Plan and his Years of Related Credited Service. However, under no circumstance shall the Participant's benefit under this Section be less than his accrued benefit under this Plan, computed without regard to Related Credited Service.

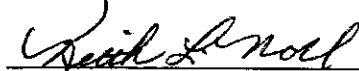
IN WITNESS WHEREOF, the Trustees have executed this Amendment No. 4 to the Plan effective as of June 1, 2006.

CENTRAL PENNSYLVANIA  
TEAMSTERS PENSION FUND

Union Trustees

  
\_\_\_\_\_  
William M. Shappell, Chairman

  
\_\_\_\_\_  
Kevin M. Cicak, Trustee

  
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Keith L. Noll, Trustee

  
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Mike Rys, Trustee

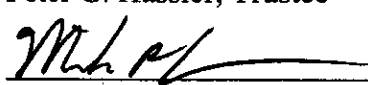
  
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Howard W. Rhiner, Trustee

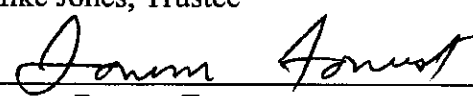
Employer Trustees

  
\_\_\_\_\_  
Tom J. Ventura, Secretary

  
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Thomas K. Wotring, Trustee

  
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Peter G. Hassler, Trustee

  
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Mike Jones, Trustee

  
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Tomm Forrest, Trustee

Date: August 23, 2006