

**APPENDIX A
PAST SERVICE BENEFIT – LEVEL A**

A.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 A 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 Plan on or after January 1, 1976 and prior to entry in Benefit Level A. 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.

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

(1) The Normal Retirement Benefit is a monthly benefit for life with a three-year certain commencing at Normal Retirement Age equal to the sum of (i) the Participant's Accrued Benefit as of December 31, 1975 (if any) and (ii) four dollars (\$4) for each Year of Credited Service after December 31, 1975 plus twenty dollars (\$20). The annual accrual shall equal \$4 plus \$20 divided by number of years from the date the Participant became a Participant in the Plan (or from January 1, 1976, if later) to the Participant's Normal Retirement Age.

The amount of annual benefit accrued for each Participant for each 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 requires at least 1800 Hours of Service. If a Participant is credited with less than 1800 Hours of Service in a given year, his Benefits shall be prorated according to the following Table:

<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 A.

(i) If a Participant shall have retired or terminated service under any Benefit Level and thereafter shall become reemployed by any Employer under this Benefit Level, the monthly retirement Benefit for each full Year of Service which he shall accrue under this Benefit Level shall be limited to an annual accrual of \$4.00 per year.

(ii) A Participant shall be subject to all of the other provisions of the Benefit Level in which he is participating upon 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.

(iii) 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.