

**APPENDIX I  
PAST SERVICE BENEFIT – LEVEL I**

I.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 I 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 I. 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 I.

(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 I.3 of this Appendix I, 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 I. 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.

I.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 I Annual Benefit Accrual shall be \$35 and not the rate set forth in the Schedule.

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

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
ACCRUAL AGE 30	\$ 27.96 31	55.92 32	83.88 33	111.84 34	139.80 35	167.76 36	195.72 37
ACCRUAL AGE 29	\$ 27.50 30	55.00 31	82.50 32	110.00 33	137.50 34	165.00 35	192.50 36
ACCRUAL AGE 28	\$ 27.06 29	54.12 30	81.18 31	108.24 32	135.30 33	162.36 34	189.42 35
ACCRUAL AGE 27	\$ 26.66 28	53.32 29	79.98 30	106.64 31	133.30 32	159.96 33	186.62 34
ACCRUAL AGE 26	\$ 26.61 27	53.22 28	79.83 29	106.44 30	133.05 31	159.66 32	186.27 33
ACCRUAL AGE 25	\$ 26.56 26	53.12 27	79.68 28	106.24 29	132.80 30	159.36 31	185.92 32
ACCRUAL AGE 24	\$ 26.51 25	53.02 26	79.53 27	106.04 28	132.55 29	159.06 30	185.57 31
ACCRUAL AGE 23	\$ 26.47 24	52.94 25	79.41 26	105.88 27	132.35 28	158.82 29	185.29 30
ACCRUAL AGE 22	\$ 26.43 23	52.86 24	79.29 25	105.72 26	132.15 27	158.58 28	185.01 29

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
21 ACCRUAL AGE	\$ 26.39 22	52.78 23	79.17 24	105.56 25	131.95 26	158.34 27	184.73 28
20 ACCRUAL AGE	\$ 26.35 21	52.70 22	79.05 23	105.40 24	131.75 25	158.10 26	184.45 27
19 ACCRUAL AGE	\$ 26.31 20	52.62 21	78.93 22	105.24 23	131.55 24	157.86 25	184.17 26
18 ACCRUAL AGE	\$ 26.28 19	52.56 20	78.84 21	105.12 22	131.40 23	157.68 24	183.96 25
17 ACCRUAL AGE	\$ 26.25 18	52.50 19	78.75 20	105.00 21	131.25 22	157.50 23	183.75 24

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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 30	223.68 38	251.64 39	279.60 40	307.56 41	335.52 42	363.48 43	391.44 44
ACCRUAL AGE 29	220.00 37	247.50 38	275.00 39	302.50 40	330.00 41	357.50 42	385.00 43
ACCRUAL AGE 28	216.48 36	243.54 37	270.60 38	297.66 39	324.72 40	351.78 41	378.84 42
ACCRUAL AGE 27	213.28 35	239.94 36	266.60 37	293.26 38	319.92 39	346.58 40	373.24 41
ACCRUAL AGE 26	212.88 34	239.49 35	266.10 36	292.71 37	319.32 38	345.93 39	372.54 40
ACCRUAL AGE 25	212.48 33	239.04 34	265.60 35	292.16 36	318.72 37	345.28 38	371.84 39
ACCRUAL AGE 24	212.08 32	238.59 33	265.10 34	291.61 35	318.12 36	344.63 37	371.14 38
ACCRUAL AGE 23	211.76 31	238.26 32	264.70 33	291.17 34	317.64 35	344.11 36	370.58 37
ACCRUAL AGE 22	211.44 30	237.87 31	264.30 32	290.73 33	317.16 34	343.59 35	370.02 36
ACCRUAL AGE 21	211.12 29	237.51 30	263.90 31	290.29 32	316.68 33	343.07 34	369.46 35

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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	210.80 28	237.15 29	263.50 30	289.85 31	316.20 32	342.55 33	368.90 34
ACCRUAL AGE	210.48 27	236.79 28	263.10 29	289.41 30	315.72 31	342.03 32	368.34 33
ACCRUAL AGE	210.24 26	236.52 27	262.80 28	289.08 29	315.56 30	341.64 31	367.92 32
ACCRUAL AGE	210.00 25	236.25 26	262.50 27	288.75 28	315.00 29	341.25 30	367.50 31

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
30	ACCRRUAL AGE 419.40 45	447.36 46	475.32 47	503.28 48	531.24 49	559.20 50	587.16 51
29	ACCRRUAL AGE 412.50 44	440.00 45	467.50 46	495.00 47	522.50 48	550.00 49	577.50 50
28	ACCRRUAL AGE 405.90 43	432.96 44	460.02 45	487.08 46	514.14 47	541.20 48	568.26 49
27	ACCRRUAL AGE 399.90 42	426.56 43	453.22 44	479.88 45	506.54 46	533.20 47	559.86 48
26	ACCRRUAL AGE 399.15 41	425.76 42	452.37 43	478.98 44	505.59 45	532.20 46	558.81 47
25	ACCRRUAL AGE 398.40 40	424.96 41	451.52 42	478.08 43	504.64 44	531.20 45	557.76 46
24	ACCRRUAL AGE 397.65 39	424.16 40	450.67 41	477.18 42	503.69 43	530.20 44	556.71 45
23	ACCRRUAL AGE 397.05 38	423.52 39	449.99 40	476.46 41	502.93 42	529.40 43	555.87 44
22	ACCRRUAL AGE 396.45 37	422.88 38	449.31 39	475.74 40	502.17 41	528.60 42	555.03 43
21	ACCRRUAL AGE 395.85 36	422.24 37	448.63 38	475.02 39	501.41 40	527.80 41	554.19 42

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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>
20	ACCRRUAL AGE 395.25 35	421.60 36	447.95 37	474.30 38	500.65 39	527.00 40	553.35 41
19	ACCRRUAL AGE 394.65 34	420.96 35	447.27 36	473.58 37	499.89 38	526.20 39	552.51 40
18	ACCRRUAL AGE 394.20 33	420.48 34	446.76 35	473.04 36	499.32 37	525.60 38	551.88 39
17	ACCRRUAL AGE 393.75 32	420.00 33	446.25 34	472.50 35	498.75 36	525.00 37	551.25 38



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ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
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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	ACCRRUAL AGE 615.12 52	643.08 53	671.04 54	699.00 55	726.96 56	755.00 57	
29	ACCRRUAL AGE 605.00 51	632.50 52	660.00 53	687.50 54	715.00 55	742.50 56	770.00 57
28	ACCRRUAL AGE 595.32 50	622.38 51	649.44 52	676.50 53	703.56 54	730.62 55	757.68 56
27	ACCRRUAL AGE 586.52 49	613.18 50	639.84 51	666.50 52	693.16 53	719.82 54	746.48 55
26	ACCRRUAL AGE 585.42 48	612.03 49	638.64 50	665.25 51	691.86 52	718.47 53	745.08 54
25	ACCRRUAL AGE 584.32 47	610.88 48	637.44 49	664.00 50	690.56 51	717.12 52	743.68 53
24	ACCRRUAL AGE 583.22 46	609.73 47	636.24 48	662.75 49	689.26 50	715.77 51	742.28 52
23	ACCRRUAL AGE 582.34 45	608.81 46	635.28 47	661.75 48	688.22 49	714.69 50	741.16 51
22	ACCRRUAL AGE 581.46 44	607.89 45	634.32 46	660.75 47	687.18 48	713.61 49	740.04 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	ACCRRUAL AGE 580.58 43	606.97 44	633.36 45	659.75 46	686.14 47	712.53 48	738.92 49
20	ACCRRUAL AGE 579.70 42	606.05 43	632.40 44	658.75 45	685.10 46	711.45 47	737.80 48
19	ACCRRUAL AGE 578.82 41	605.13 42	631.44 43	657.75 44	684.06 45	710.37 46	736.38 47
18	ACCRRUAL AGE 578.16 40	604.44 41	630.72 42	657.00 43	683.28 44	709.56 45	735.84 46
17	ACCRRUAL AGE 577.50 39	603.75 40	630.00 41	656.25 42	682.50 43	708.75 44	735.00 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	785.00 57						
	ACCRUAL AGE						
27	773.14 56	800.00 57					
	ACCRUAL AGE						
26	771.69 55	798.30 56	825.00 57				
	ACCRUAL AGE						
25	770.24 54	796.80 55	823.36 56	850.00 57			
	ACCRUAL AGE						
24	768.79 53	795.30 54	821.81 55	848.32 56	875.00 57		
	ACCRUAL AGE						
23	767.63 52	794.10 53	820.57 54	847.04 55	873.51 56	900.00 57	
	ACCRUAL AGE						
22	766.47 51	792.90 52	819.33 53	845.76 54	872.19 55	898.62 56	925.00 57
	ACCRUAL AGE						
21	765.31 50	791.70 51	818.09 52	844.48 53	870.87 54	897.26 55	923.65 56
	ACCRUAL AGE						

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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	764.15 49	790.50 50	816.85 51	843.20 52	869.55 53	895.90 54	922.25 55
19	762.69 48	789.00 49	815.31 50	841.62 51	867.93 52	894.24 53	920.55 54
18	762.12 47	788.40 48	814.68 49	840.96 50	867.24 51	893.52 52	919.80 53
17	761.25 46	787.50 47	813.75 48	840.00 49	866.25 50	892.50 51	918.75 52

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<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				
21	ACCRUAL AGE	950.00			57

**SCHEDULE REFLECTING  
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BENEFIT LEVEL I  
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<u>AGE EMPLOYED</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>
20	ACCRUAL AGE 948.50 56	975.00 57			
19	ACCRUAL AGE 946.86 55	973.17 56	1000.00 57		
18	ACCRUAL AGE 946.08 54	972.36 55	998.64 56	1025.00 57	
17	ACCRUAL AGE 945.00 53	971.25 54	997.50 55	1023.75 56	1050.00 57

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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	32.50 46	65.00 47	97.50 48	130.00 49	162.50 50	195.00 51	227.50 52
44	32.50 45	65.00 46	97.50 47	130.00 48	162.50 49	195.00 50	227.50 51
43	32.50 44	65.00 45	97.50 46	130.00 47	162.50 48	195.00 49	227.50 50
42	32.50 43	65.00 44	97.50 45	130.00 46	162.50 47	195.00 48	227.50 49
41	32.50 42	65.00 43	97.50 44	130.00 45	162.50 46	195.00 47	227.50 48
40	32.50 41	65.00 42	97.50 43	130.00 44	162.50 45	195.00 46	227.50 47
39	32.50 40	65.00 41	97.50 42	130.00 43	162.50 44	195.00 45	227.50 46
38	32.50 39	65.00 40	97.50 41	130.00 42	162.50 43	195.00 44	227.50 45
37	32.50 38	65.00 39	97.50 40	130.00 41	162.50 42	195.00 43	227.50 44
36	31.66 37	63.32 38	94.98 39	126.64 40	158.30 41	189.96 42	221.62 43

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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>
35	30.91 36	61.82 37	92.73 38	123.64 39	154.55 40	185.46 41	216.37 42
34	30.22 35	60.44 36	90.66 37	120.88 38	151.10 39	181.32 40	211.54 41
33	29.59 34	59.18 35	88.77 36	118.36 37	147.95 38	177.54 39	207.13 40
32	29.00 33	58.00 34	87.00 35	116.00 36	145.00 37	174.00 38	203.00 39
31	28.47 32	56.94 33	85.41 34	113.88 35	142.35 36	170.82 37	199.29 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>
ACCRRUAL AGE 45	260.00 53	292.50 54	325.00 55	357.50 56	390.00 57	422.50 58	455.00 59
ACCRRUAL AGE 44	260.00 52	292.50 53	325.00 54	357.50 55	390.00 56	422.50 57	455.00 58
ACCRRUAL AGE 43	260.00 51	292.50 52	325.00 53	357.50 54	390.00 55	422.50 56	455.00 57
ACCRRUAL AGE 42	260.00 50	292.50 51	325.00 52	357.50 53	390.00 54	422.50 55	455.00 56
ACCRRUAL AGE 41	260.00 49	292.50 50	325.00 51	357.50 52	390.00 53	422.50 54	455.00 55
ACCRRUAL AGE 40	260.00 48	292.50 49	325.00 50	357.50 51	390.00 52	422.50 53	455.00 54
ACCRRUAL AGE 39	260.00 47	292.50 48	325.00 49	357.50 50	390.00 51	422.50 52	455.00 53
ACCRRUAL AGE 38	260.00 46	292.50 47	325.00 48	357.50 49	390.00 50	422.50 51	455.00 52
ACCRRUAL AGE 37	260.00 45	292.50 46	325.00 47	357.50 48	390.00 49	422.50 50	455.00 51
ACCRRUAL AGE 36	253.28 44	284.94 45	316.60 46	348.26 47	379.92 48	411.58 49	443.24 50

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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>
35 ACCRUAL AGE	247.28 43	278.19 44	309.10 45	340.01 46	370.92 47	401.83 48	432.74 49
34 ACCRUAL AGE	241.76 42	271.98 43	302.20 44	332.42 45	362.64 46	392.86 47	423.08 48
33 ACCRUAL AGE	236.72 41	266.31 42	295.90 43	325.49 44	355.08 45	384.67 46	414.26 47
32 ACCRUAL AGE	232.00 40	261.00 41	290.00 42	319.00 43	348.00 44	377.00 45	406.00 46
31 ACCRUAL AGE	227.76 39	256.23 40	284.70 41	313.17 42	341.64 43	370.11 44	398.58 45

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BENEFIT LEVEL I  
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 487.50 60	520.00 61	552.50 62	585.00 63	617.50 64	650.00 65	
44	ACCRRUAL AGE 487.50 59	520.00 60	552.50 61	585.00 62	617.50 63	650.00 64	
43	ACCRRUAL AGE 487.50 58	520.00 59	552.50 60	585.00 61	617.50 62	650.00 63	
42	ACCRRUAL AGE 487.50 57	520.00 58	552.50 59	585.00 60	617.50 61	650.00 62	
41	ACCRRUAL AGE 487.50 56	520.00 57	552.50 58	585.00 59	617.50 60	650.00 61	
40	ACCRRUAL AGE 487.50 55	520.00 56	552.50 57	585.00 58	617.50 59	650.00 60	
39	ACCRRUAL AGE 487.50 54	520.00 55	552.50 56	585.00 57	617.50 58	650.00 59	
38	ACCRRUAL AGE 487.50 53	520.00 54	552.50 55	585.00 56	617.50 57	650.00 58	
37	ACCRRUAL AGE 487.50 52	520.00 53	552.50 54	585.00 55	617.50 56	650.00 57	
36	ACCRRUAL AGE 474.90 51	506.56 52	538.22 53	569.88 54	601.54 55	633.20 56	665.00 57

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
35	ACCRRUAL AGE 463.65 50	494.56 51	525.47 52	556.38 53	587.29 54	618.20 55	649.11 56
34	ACCRRUAL AGE 453.30 49	483.52 50	513.74 51	543.96 52	574.18 53	604.40 54	634.62 55
33	ACCRRUAL AGE 443.85 48	473.44 49	503.03 50	532.62 51	562.21 52	591.80 53	621.39 54
32	ACCRRUAL AGE 435.00 47	464.00 48	493.00 49	522.00 50	551.00 51	580.00 52	609.00 53
31	ACCRRUAL AGE 427.05 46	455.52 47	483.99 48	512.46 49	540.93 50	569.40 51	597.87 52

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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				
36	ACCRUAL AGE				

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
35	ACCRUAL AGE 680.00 57				
34	ACCRUAL AGE 664.84 56	695.00 57			
33	ACCRUAL AGE 650.98 55	680.57 56	710.00 57		
32	ACCRUAL AGE 638.00 54	667.00 55	696.00 56	725.00 57	
31	ACCRUAL AGE 626.34 53	654.81 54	683.28 55	711.75 56	740.00 57

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
61	32.50 62	65.00 63	97.50 64	130.00 65	162.50 66	195.00 67	227.50 68
60	32.50 61	65.00 62	97.50 63	130.00 64	162.50 65	195.00 66	227.50 67
59	32.50 60	65.00 61	97.50 62	130.00 63	162.50 64	195.00 65	227.50 66
58	32.50 59	65.00 60	97.50 61	130.00 62	162.50 63	195.00 64	227.50 65
57	32.50 58	65.00 59	97.50 60	130.00 61	162.50 62	195.00 63	227.50 64
56	32.50 57	65.00 58	97.50 59	130.00 60	162.50 61	195.00 62	227.50 63
55	32.50 56	65.00 57	97.50 58	130.00 59	162.50 60	195.00 61	227.50 62
54	32.50 55	65.00 56	97.50 57	130.00 58	162.50 59	195.00 60	227.50 61
53	32.50 54	65.00 55	97.50 56	130.00 57	162.50 58	195.00 59	227.50 60
52	32.50 53	65.00 54	97.50 55	130.00 56	162.50 57	195.00 58	227.50 59

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
51	32.50 52	65.00 53	97.50 54	130.00 55	162.50 56	195.00 57	227.50 58
50	32.50 51	65.00 52	97.50 53	130.00 54	162.50 55	195.00 56	227.50 57
49	32.50 50	65.00 51	97.50 52	130.00 53	162.50 54	195.00 55	227.50 56
48	32.50 49	65.00 50	97.50 51	130.00 52	162.50 53	195.00 54	227.50 55
47	32.50 48	65.00 49	97.50 50	130.00 51	162.50 52	195.00 53	227.50 54
46	32.50 47	65.00 48	97.50 49	130.00 50	162.50 51	195.00 52	227.50 53



**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
61 ACCRUAL AGE	260.00 69	292.50 70	325.00 71	357.50 72	390.00 73	422.50 74	455.00 75
60 ACCRUAL AGE	260.00 68	292.50 69	325.00 70	357.50 71	390.00 72	422.50 73	455.00 74
59 ACCRUAL AGE	260.00 67	292.50 68	325.00 69	357.50 70	390.00 71	422.50 72	455.00 73
58 ACCRUAL AGE	260.00 66	292.50 67	325.00 68	357.50 69	390.00 70	422.50 71	455.00 72
57 ACCRUAL AGE	260.00 65	292.50 66	325.00 67	357.50 68	390.00 69	422.50 70	455.00 71
56 ACCRUAL AGE	260.00 64	292.50 65	325.00 66	357.50 67	390.00 68	422.50 69	455.00 70
55 ACCRUAL AGE	260.00 63	292.50 64	325.00 65	357.50 66	390.00 67	422.50 68	455.00 69
54 ACCRUAL AGE	260.00 62	292.50 63	325.00 64	357.50 65	390.00 66	422.50 67	455.00 68
53 ACCRUAL AGE	260.00 61	292.50 62	325.00 63	357.50 64	390.00 65	422.50 66	455.00 67
52 ACCRUAL AGE	260.00 60	292.50 61	325.00 62	357.50 63	390.00 64	422.50 65	455.00 66

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
51 ACCRUAL AGE	260.00 59	292.50 60	325.00 61	357.50 62	390.00 63	422.50 64	455.00 65
50 ACCRUAL AGE	260.00 58	292.50 59	325.00 60	357.50 61	390.00 62	422.50 63	455.00 64
49 ACCRUAL AGE	260.00 57	292.50 58	325.00 59	357.50 60	390.00 61	422.50 62	455.00 63
48 ACCRUAL AGE	260.00 56	292.50 57	325.00 58	357.50 59	390.00 60	422.50 61	455.00 62
47 ACCRUAL AGE	260.00 55	292.50 56	325.00 57	357.50 58	390.00 59	422.50 60	455.00 61
46 ACCRUAL AGE	260.00 54	292.50 55	325.00 56	357.50 57	390.00 58	422.50 59	455.00 60

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
61	ACCRUAL AGE				
60	ACCRUAL AGE				
59	ACCRUAL AGE				
58	ACCRUAL AGE				
57	ACCRUAL AGE				
56	ACCRUAL AGE				
55	ACCRUAL AGE				
54	ACCRUAL AGE				
53	ACCRUAL AGE				
52	ACCRUAL AGE				

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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>
51	ACCRUAL AGE				
50	487.50 65				
49	487.50 64	520.00 65			
48	487.50 63	520.00 64	552.50 65		
47	487.50 62	520.00 63	552.00 64	585.00 65	
46	487.50 61	520.00 62	552.00 63	585.00 64	617.50 65

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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	32.50 66	65.00 67	97.50 68	130.00 69	162.50 70	195.00 71	227.50 72
64	32.50 65	65.00 66	97.50 67	130.00 68	162.50 69	195.00 70	227.50 71
63	32.50 64	65.00 65	97.50 66	130.00 67	162.50 68	195.00 69	227.50 70
62	32.50 63	65.00 64	97.50 65	130.00 66	162.50 67	195.00 68	227.50 69

**SCHEDULE REFLECTING  
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION  
BENEFIT LEVEL I  
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	260.00 73	292.50 74	325.00 75				
64	260.00 72	292.50 73	325.00 74	357.50 75			
63	260.00 71	292.50 72	325.00 73	357.50 74	390.00 75		
62	260.00 70	292.50 71	325.00 72	357.50 73	390.00 74	422.50 75	

## NOTES

## NOTES