

APPENDIX F
PAST SERVICE BENEFIT – LEVEL F

F.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 F 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 the Participant 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 F. Every Participant shall accrue all of their 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 the Participant has been credited with at least 1000 Hours of Service in a Plan Year in this Benefit Level, their prior accruals shall be recalculated as if all their Hours of Service and Years of Credited Service were credited at this Benefit Level.

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

(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 the Participant's age when they were first employed by a contributing Employer according to the Schedule Reflecting Annual Benefit Accruals ("Schedule") in Section F.8 of this Appendix F, and such amount then shall be determined by reference to their 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 them at the time of their earliest entry into the Fund even though the amount of their Annual Benefit Accrual shall be determined by their age when the Participant 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 their 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 their entry into Benefit Level I. If a Participant has had fewer Hours of Service than 1800 Hours of Service in a given year, their 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 the Participant had been participating, then (i) all of the Participant's Annual Benefit Accruals shall be retained (except that this provision in itself shall not grant them a Vested interest); and (ii) thereafter the Participant 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 the Participant participates after such change in Benefit Level or reemployment, except that the Annual Benefit Accrual which the Participant 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.

F.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 \$25 and not the rate set forth in the Schedule.

F.3. \$25 Increase for Certain Participants. The Plan shall provide an increase in the monthly pension benefit of \$25 for a Participant whose Normal, Vested, or Disability Retirement

Pension attributable to Past Service only is less than \$500 per month. A Participant who elects to receive an Early Retirement Pension and whose Normal Retirement Pension would be less than \$500 per month also is entitled to the \$25 increase, which shall be added after the early retirement actuarial reduction. The \$25 increase shall be payable for life for the several forms of the above retirement benefits, or until the termination of Disability when a Disability Retirement Pension has been awarded. This increase shall be added to the Participant's annuity and shall be subject to all the rights, privileges and conditions provided elsewhere in this Benefit Level relating to Qualified Joint and Survivor Annuities and the 3-Year Certain Benefit (as such terms are defined in Article IV), but shall not apply to the Death Benefit. With respect to Partial Pension benefits pursuant to Article XIII, a Participant who is receiving total reciprocal pension benefits from this Plan and Related Funds (as such total reciprocal benefit is computed in Article XIII) which exceed \$500 per month shall not be entitled to the \$25 increase or any portion thereof, even if their benefit from this Plan is less than \$500 per month. However, a Participant receiving a Partial Pension under this Plan whose total reciprocal pension benefit is less than \$500 shall receive a fraction of the \$25 increase equal to the fraction of their total reciprocal pension benefit paid under this Plan. No part of the \$25 contingent pension benefit shall be reported to a Participant as part of their Accrued Benefit in their annual report but such Participant shall be informed that if their total benefit when payable is less than \$500 per month that it will be increased by \$25 per month.

F.4. Thirteenth Check. For certain retired Participants and their Beneficiaries, an additional retirement benefit check in the form of a bonus check shall be paid. This benefit is not reflected in the Schedule. It is payable only to those retired Participants (and surviving Spouses who are receiving a Qualified Pre-Retirement Survivor Annuity or the survivor portion of a Qualified Joint and Survivor Annuity, as those terms are defined in Article IV) who are entitled to receive a monthly benefit check for each month of the calendar year with respect to which the thirteenth check is being paid.

The amount of the thirteenth check for any Plan Year shall be reduced, but not below \$0, by the Actuarial Equivalent value of a Participant's Future Service monthly benefit.

Notwithstanding the preceding, the thirteenth check shall be payable only if the Plan's actuary certifies that the unfunded Vested liability of the Plan, as calculated for purposes of the Multiemployer Pension Plan Amendments Act of 1980 as of the last day of the calendar year preceding distribution of the thirteenth check, does not exceed \$85,000,000.00.

F.5. Additional Alternative Benefit.

(a) Eligibility. The Additional Alternative Benefit is available to Participants in this Plan (i) who elect to receive a Straight Life Annuity with a 3-Year Certain Benefit or a Qualified Joint and 50% or 100% Survivor Annuity (as such terms are defined in Article IV); (ii) who have an account balance in the RIP; and (iii) who are not excluded under the provisions of paragraph (b) below.

(b) Exclusions.

(1) Participants. The Additional Alternative Benefit is not available to a Participant

(i) who elects Partial Pension benefits pursuant to Article XIII;

(ii) who does not have a balance in the RIP; or

(iii) who separates from this Plan and then returns to the Plan pursuant to employment with an Employer that only has participated in RIP.

(2) Beneficiaries. Beneficiaries of Qualified Pre-Retirement Survivor Annuities (whether payable to widows of Participants who died before or after reaching

Normal Retirement Age) and of 3-Year Certain Benefits are ineligible to elect the Additional Alternative Benefit.

(c) The Additional Alternative Benefits increases the amount of the Past Service portion of the monthly benefit the Participant otherwise would receive under this Plan, and is computed by determining the additional benefit that the Participant would have accrued under this Plan through February 28, 2002 (and not beyond such date) if the Participant had remained an active Participant in this Plan and continued to accumulate vesting and benefit accrual service through February 28, 2002 at the same rate and under the same conditions that existed as of the effective date of their participation in the RIP. In order to elect this benefit, a Participant must elect to have a trustee-to-trustee transfer made on their behalf from the RIP to this Plan. The amount to be transferred must consist of the portion of each Employer's Contribution to the RIP made on behalf of such Participant through February 28, 2002 that does not exceed the Base Level of contribution for the Participant, plus earnings allocable thereto. For this purpose, the Base Level means the highest contribution rate for the Benefit Level in which the Participant participated immediately prior to the effective date of the Participant's participation in the RIP.

F.6. Cessation of Accruals. Benefit accruals under this Appendix F cease effective as of the date a Participant's Employer enters into RIP, except with respect to a Participant who elects the Additional Alternative Benefit.

F.7. Non-Continuous Past Service. If an Employee was a previous Participant in the Plan, and the Employee was required to become a member of another union as a consequence of an order of the National Labor Relations Board decertifying their local Teamsters union as their collective bargaining representative, and upon a subsequent date all of the members of their collective bargaining unit become Participants in this Plan, then the Employee shall be entitled to the restoration of all Credited Service they accrued prior to their separation from the Plan as a consequence of such decertification. Further, the foregoing provisions shall apply without reference to the seniority granted or maintained by the Employee upon their re-entry into the Plan and without reference to the period of time they shall have been a separated or terminated Employee.

F.8. Schedule Reflecting Annual Benefit Accrual for Vesting, Disability & Pension, Benefit Level F. This Schedule begins on the following page.

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	ACCRUAL AGE	\$ 18.52 31	37.04 32	55.56 33	74.08 34	92.60 35	111.12 36	129.64 37
29	ACCRUAL AGE	\$ 17.86 30	35.72 31	53.58 32	71.44 33	89.30 34	107.16 35	125.02 36
28	ACCRUAL AGE	\$ 17.24 29	34.48 30	51.72 31	68.96 32	86.20 33	103.44 34	120.68 35
27	ACCRUAL AGE	\$ 16.67 28	33.34 29	50.01 30	66.68 31	83.35 32	100.02 33	116.69 34
26	ACCRUAL AGE	\$ 16.13 27	32.26 28	48.39 29	64.52 30	80.65 31	96.78 32	112.91 33
25	ACCRUAL AGE	\$ 15.67 26	31.26 27	46.89 28	62.52 29	78.15 30	93.78 31	109.41 32
24	ACCRUAL AGE	\$ 15.15 25	30.30 26	45.45 27	60.60 28	75.75 29	90.90 30	106.05 31
23	ACCRUAL AGE	\$ 14.71 24	29.42 25	44.13 26	58.84 27	73.55 28	88.26 29	102.97 30
22	ACCRUAL AGE	\$ 14.29 23	28.58 24	42.87 25	57.16 26	71.45 27	85.74 28	100.03 29

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	\$ 13.89 22	27.78 23	41.67 24	55.56 25	69.45 26	83.34 27	97.23 28
20	ACCRUAL AGE	\$ 13.51 21	27.02 22	40.53 23	54.04 24	67.55 25	81.06 26	94.57 27
19	ACCRUAL AGE	\$ 13.16 20	26.32 21	39.48 22	52.64 23	65.80 24	78.96 25	92.12 26
18	ACCRUAL AGE	\$ 12.82 19	25.64 20	38.46 21	51.28 22	64.10 23	76.92 24	89.74 25
17	ACCRUAL AGE	\$ 12.50 18	25.00 19	37.50 20	50.00 21	62.50 22	75.00 23	87.50 24

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	148.16 38	166.68 39	185.20 40	203.72 41	222.24 42	240.76 43	259.28 44
29	ACCRUAL AGE	142.88 37	160.74 38	178.60 39	196.46 40	214.32 41	232.18 42	250.04 43
28	ACCRUAL AGE	137.92 36	155.16 37	172.40 38	189.64 39	206.88 40	224.12 41	241.36 42
27	ACCRUAL AGE	133.36 35	150.03 36	166.70 37	183.37 38	200.04 39	216.71 40	233.38 41
26	ACCRUAL AGE	129.04 34	145.17 35	161.30 36	177.43 37	193.56 38	209.69 39	225.82 40
25	ACCRUAL AGE	125.04 33	140.67 34	156.30 35	171.93 36	187.56 37	203.19 38	218.82 39
24	ACCRUAL AGE	121.20 32	136.35 33	151.50 34	166.65 35	181.80 36	196.95 37	212.10 38
23	ACCRUAL AGE	117.68 31	132.39 32	147.10 33	161.81 34	176.52 35	191.23 36	205.94 37
22	ACCRUAL AGE	114.32 30	128.61 31	142.90 32	157.19 33	171.48 34	185.77 35	200.06 36
21	ACCRUAL AGE	111.12 29	125.01 30	138.90 31	152.79 32	166.68 33	108.57 34	194.46 35

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

<u>AGE</u> <u>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	108.08 28	121.59 29	135.10 30	148.61 31	162.12 32	175.63 33	189.14 34
19	ACCRUAL AGE	105.28 27	118.44 28	131.60 29	144.76 30	157.92 31	171.08 32	184.24 33
18	ACCRUAL AGE	102.56 26	115.38 27	128.20 28	141.02 29	153.84 30	166.66 31	179.48 32
17	ACCRUAL AGE	100.00 25	112.50 26	125.00 27	137.50 28	150.00 29	162.50 30	175.00 31

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

AGE EMPLOYED		<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>
30	ACCRUAL AGE	277.80 45	296.32 46	314.84 47	333.36 48	351.88 49	370.40 50	388.92 51
29	ACCRUAL AGE	267.90 44	285.76 45	303.62 46	321.48 47	339.34 48	357.20 49	375.06 50
28	ACCRUAL AGE	258.60 43	275.84 44	293.08 45	310.32 46	327.56 47	344.80 48	362.04 49
27	ACCRUAL AGE	250.05 42	266.72 43	283.39 44	300.06 45	316.73 46	333.40 47	350.07 48
26	ACCRUAL AGE	241.95 41	258.08 42	274.21 43	290.34 44	306.47 45	322.60 46	338.73 47
25	ACCRUAL AGE	234.45 40	250.08 41	265.71 42	281.34 43	296.97 44	312.60 45	328.23 46
24	ACCRUAL AGE	227.25 39	242.40 40	257.55 41	272.70 42	287.85 43	303.00 44	318.15 45
23	ACCRUAL AGE	220.65 38	235.56 39	250.07 40	264.78 41	279.49 42	294.20 43	308.91 44
22	ACCRUAL AGE	214.35 37	228.64 38	242.93 39	257.22 40	271.51 41	285.80 42	300.09 43

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	ACCRUAL AGE	208.35 36	222.24 37	236.13 38	250.02 39	263.91 40	277.80 41	291.69 42
20	ACCRUAL AGE	202.65 35	216.16 36	229.67 37	243.18 38	256.69 39	270.20 40	283.71 41
19	ACCRUAL AGE	197.40 34	210.56 35	223.72 36	236.88 37	250.04 38	263.20 39	276.36 40
18	ACCRUAL AGE	192.30 33	205.12 34	217.94 35	230.76 36	243.58 37	256.40 38	269.22 39
17	ACCRUAL AGE	187.50 32	200.00 33	212.50 34	225.00 35	237.50 36	250.00 37	262.50 38

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>	<u>27</u>	<u>28</u>
30	ACCRUAL AGE	407.44 52	425.96 53	444.48 54	463.00 55	481.52 56	500.00 57	
29	ACCRUAL AGE	392.92 51	410.78 52	428.64 53	446.50 54	464.36 55	482.22 56	500.00 57
28	ACCRUAL AGE	379.28 50	396.52 51	413.76 52	431.00 53	448.24 54	465.48 55	482.72 56
27	ACCRUAL AGE	366.74 49	383.41 50	400.08 51	416.75 52	433.42 53	450.09 54	466.76 55
26	ACCRUAL AGE	354.86 48	370.99 49	387.12 50	403.25 51	419.38 52	435.51 53	451.64 54
25	ACCRUAL AGE	343.86 47	359.49 48	375.12 49	390.75 50	406.38 51	422.01 52	437.64 53
24	ACCRUAL AGE	333.30 46	348.45 47	363.60 48	378.75 49	393.90 50	409.05 51	424.20 52
23	ACCRUAL AGE	323.62 45	338.33 46	353.04 47	367.75 48	382.46 49	397.17 50	411.88 51
22	ACCRUAL AGE	314.38 44	328.67 45	342.96 46	357.25 47	371.54 48	385.83 49	400.12 50

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

AGE EMPLOYED		<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>
21	ACCRUAL AGE	305.58 43	319.47 44	333.36 45	347.25 46	361.14 47	375.03 48	388.92 49
20	ACCRUAL AGE	297.22 42	310.73 43	324.24 44	337.75 45	351.26 46	364.77 47	378.28 48
19	ACCRUAL AGE	289.52 41	302.68 42	315.84 43	329.00 44	342.16 45	355.32 46	368.48 47
18	ACCRUAL AGE	282.04 40	294.86 41	307.68 42	320.50 43	333.32 44	346.14 45	358.96 46
17	ACCRUAL AGE	275.00 39	287.50 40	300.00 41	312.50 42	325.00 43	337.50 44	350.00 45

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

<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	500.00						
		57						
27	ACCRUAL AGE	483.43	500.00					
		56	57					
26	ACCRUAL AGE	467.77	483.90	500.00				
		55	56	57				
25	ACCRUAL AGE	453.27	468.90	484.53	500.00			
		54	55	56	57			
24	ACCRUAL AGE	439.35	454.50	469.65	484.80	500.00		
		53	54	55	56	57		
23	ACCRUAL AGE	426.59	441.30	456.01	470.72	485.43	500.00	
		52	53	54	55	56	57	
22	ACCRUAL AGE	414.41	428.70	442.99	457.28	471.57	485.86	500.00
		51	52	53	54	55	56	57
21	ACCRUAL AGE	402.81	416.70	430.59	444.48	458.37	472.26	486.15
		50	51	52	53	54	55	56

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

AGE EMPLOYED		<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>
20	ACCRUAL AGE	391.79 49	405.30 50	418.81 51	423.32 52	445.83 53	459.34 54	472.85 55
19	ACCRUAL AGE	381.64 48	394.80 49	407.96 50	421.12 51	434.28 52	447.44 53	460.60 54
18	ACCRUAL AGE	371.78 47	384.60 48	397.42 49	410.24 50	423.06 51	435.88 52	448.70 53
17	ACCRUAL AGE	362.60 46	375.00 47	387.50 48	400.00 49	412.50 50	425.00 51	437.50 52

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
21	ACCRUAL AGE	500.00 57				
20	ACCRUAL AGE	486.36 56	500.00 57			
19	ACCRUAL AGE	473.76 55	486.92 56	500.00 57		
18	ACCRUAL AGE	461.52 54	474.34 55	487.16 56	500.00 57	
17	ACCRUAL AGE	450.00 53	462.50 54	475.00 55	487.50 56	500.00 57

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
45	ACCRUAL AGE	25.00 46	50.00 47	75.00 48	100.00 49	125.00 50	150.00 51	175.00 52
44	ACCRUAL AGE	25.00 45	50.00 46	75.00 47	100.00 48	125.00 49	150.00 50	175.00 51
43	ACCRUAL AGE	25.00 44	50.00 45	75.00 46	100.00 47	125.00 48	150.00 49	175.00 50
42	ACCRUAL AGE	25.00 43	50.00 44	75.00 45	100.00 46	125.00 47	150.00 48	175.00 49
41	ACCRUAL AGE	25.00 42	50.00 43	75.00 44	100.00 45	125.00 46	150.00 47	175.00 48
40	ACCRUAL AGE	25.00 41	50.00 42	75.00 43	100.00 44	125.00 45	150.00 46	175.00 47
39	ACCRUAL AGE	25.00 40	50.00 41	75.00 42	100.00 43	125.00 44	150.00 45	175.00 46
38	ACCRUAL AGE	25.00 39	50.00 40	75.00 41	100.00 42	125.00 43	150.00 44	175.00 45
37	ACCRUAL AGE	25.00 38	50.00 39	75.00 40	100.00 41	125.00 42	150.00 43	175.00 44

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
36	ACCRUAL AGE	23.81 37	47.62 38	71.43 39	95.24 40	119.05 41	142.86 42	166.67 43
35	ACCRUAL AGE	22.73 36	45.46 37	68.19 38	90.92 39	113.65 40	136.38 41	159.11 42
34	ACCRUAL AGE	21.74 35	43.48 36	65.22 37	86.96 38	108.70 39	130.44 40	152.18 41
33	ACCRUAL AGE	20.83 34	41.66 35	62.49 36	83.32 37	104.15 38	124.98 39	145.81 40
32	ACCRUAL AGE	20.00 33	40.00 34	60.00 35	80.00 36	100.00 37	120.00 38	140.00 39
31	ACCRUAL AGE	19.23 32	38.46 33	57.69 34	76.92 35	96.15 36	115.38 37	134.61 38

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
45	ACCRUAL AGE	200.00 53	225.00 54	250.00 55	275.00 56	300.00 57	325.00 58	350.00 59
44	ACCRUAL AGE	200.00 52	225.00 53	250.00 54	275.00 55	300.00 56	325.00 57	350.00 58
43	ACCRUAL AGE	200.00 51	225.00 52	250.00 53	275.00 54	300.00 55	325.00 56	350.00 57
42	ACCRUAL AGE	200.00 50	225.00 51	250.00 52	275.00 53	300.00 54	325.00 55	350.00 56
41	ACCRUAL AGE	200.00 49	225.00 50	250.00 51	275.00 52	300.00 53	325.00 54	350.00 55
40	ACCRUAL AGE	200.00 48	225.00 49	250.00 50	275.00 51	300.00 52	325.00 53	350.00 54
39	ACCRUAL AGE	200.00 47	225.00 48	250.00 49	275.00 50	300.00 51	325.00 52	350.00 53
38	ACCRUAL AGE	200.00 46	225.00 47	250.00 48	275.00 49	300.00 50	325.00 51	350.00 52
37	ACCRUAL AGE	200.00 45	225.00 46	250.00 47	275.00 48	300.00 49	325.00 50	350.00 51

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	190.48 44	214.29 45	238.10 46	261.91 47	285.72 48	309.53 49	333.34 50
35	ACCRUAL AGE	181.84 43	204.57 44	227.30 45	250.03 46	272.76 47	295.49 48	318.22 49
34	ACCRUAL AGE	173.92 42	195.66 43	217.40 44	239.14 45	260.88 46	282.62 47	304.36 48
33	ACCRUAL AGE	166.64 41	187.47 42	208.30 43	229.13 44	249.96 45	270.79 46	291.62 47
32	ACCRUAL AGE	160.00 40	180.00 41	200.00 42	220.00 43	240.00 44	260.00 45	280.00 46
31	ACCRUAL AGE	153.84 39	173.07 40	192.30 41	211.53 42	230.76 43	249.99 44	269.22 45

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	ACCRUAL AGE	375.00 60	400.00 61	425.00 62	450.00 63	475.00 64	500.00 65	
44	ACCRUAL AGE	375.00 59	400.00 60	425.00 61	450.00 62	475.00 63	500.00 64	
43	ACCRUAL AGE	375.00 58	400.00 59	425.00 60	450.00 61	475.00 62	500.00 63	
42	ACCRUAL AGE	375.00 57	400.00 58	425.00 59	450.00 60	475.00 61	500.00 62	
41	ACCRUAL AGE	375.00 56	400.00 57	425.00 58	450.00 59	475.00 60	500.00 61	
40	ACCRUAL AGE	375.00 55	400.00 56	425.00 57	450.00 58	475.00 59	500.00 60	
39	ACCRUAL AGE	375.00 54	400.00 55	425.00 56	450.00 57	475.00 58	500.00 59	
38	ACCRUAL AGE	375.00 53	400.00 54	425.00 55	450.00 56	475.00 57	500.00 58	
37	ACCRUAL AGE	375.00 52	400.00 53	425.00 54	450.00 55	475.00 56	500.00 57	

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	357.15 51	380.96 52	404.77 53	428.58 54	452.39 55	476.20 56	500.00 57
35	ACCRUAL AGE	340.95 50	363.68 51	386.41 52	409.14 53	431.87 54	454.60 55	477.33 56
34	ACCRUAL AGE	326.10 49	347.84 50	369.58 51	391.32 52	413.06 53	434.80 54	456.54 55
33	ACCRUAL AGE	312.45 48	333.28 49	354.11 50	374.94 51	395.77 52	416.60 53	437.43 54
32	ACCRUAL AGE	300.00 47	320.00 48	340.00 49	360.00 50	380.00 51	400.00 52	420.00 53
31	ACCRUAL AGE	288.45 46	307.68 47	326.91 48	346.14 49	365.37 50	384.60 51	403.83 52

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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 F
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	500.00 57				
34	ACCRUAL AGE	478.28 56	500.00 57			
33	ACCRUAL AGE	458.26 55	479.09 56	500.00 57		
32	ACCRUAL AGE	440.00 54	460.00 55	480.00 56	500.00 57	
31	ACCRUAL AGE	423.06 53	442.29 54	461.52 55	480.75 56	500.00 57

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

AGE EMPLOYED		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
60	ACCRUAL AGE	25.00 61	50.00 62	75.00 63	100.00 64	125.00 65	150.00 66	175.00 67
59	ACCRUAL AGE	25.00 60	50.00 61	75.00 62	100.00 63	125.00 64	150.00 65	175.00 66
58	ACCRUAL AGE	25.00 59	50.00 60	75.00 61	100.00 62	125.00 63	150.00 64	175.00 65
57	ACCRUAL AGE	25.00 58	50.00 59	75.00 60	100.00 61	125.00 62	150.00 63	175.00 64
56	ACCRUAL AGE	25.00 57	50.00 58	75.00 59	100.00 60	125.00 61	150.00 62	175.00 63
55	ACCRUAL AGE	25.00 56	50.00 57	75.00 58	100.00 59	125.00 60	150.00 61	175.00 62
54	ACCRUAL AGE	25.00 55	50.00 56	75.00 57	100.00 58	125.00 59	150.00 60	175.00 61
53	ACCRUAL AGE	25.00 54	50.00 55	75.00 56	100.00 57	125.00 58	150.00 59	175.00 60
52	ACCRUAL AGE	25.00 53	50.00 54	75.00 55	100.00 56	125.00 57	150.00 58	175.00 59

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	ACCRUAL AGE	25.00 52	50.00 53	75.00 54	100.00 55	125.00 56	150.00 57	175.00 58
50	ACCRUAL AGE	25.00 51	50.00 52	75.00 53	100.00 54	125.00 55	150.00 56	175.00 57
49	ACCRUAL AGE	25.00 50	50.00 51	75.00 52	100.00 53	125.00 54	150.00 55	175.00 56
48	ACCRUAL AGE	25.00 49	50.00 50	75.00 51	100.00 52	125.00 53	150.00 54	175.00 55
47	ACCRUAL AGE	25.00 48	50.00 49	75.00 50	100.00 51	125.00 52	150.00 53	175.00 54
46	ACCRUAL AGE	25.00 47	50.00 48	75.00 49	100.00 50	125.00 51	150.00 52	175.00 53

Note: If employed after age 50, Annual Benefit Accrual is \$25.00 per month.

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
60	ACCRUAL AGE	200.00 68	225.00 69	250.00 70	275.00 71	300.00 72	325.00 73	350.00 74
59	ACCRUAL AGE	200.00 67	225.00 68	250.00 69	275.00 70	300.00 71	325.00 72	350.00 73
58	ACCRUAL AGE	200.00 66	225.00 67	250.00 68	275.00 69	300.00 70	325.00 71	350.00 72
57	ACCRUAL AGE	200.00 65	225.00 66	250.00 67	275.00 68	300.00 69	325.00 70	350.00 71
56	ACCRUAL AGE	200.00 64	225.00 65	250.00 66	275.00 67	300.00 68	325.00 69	350.00 70
55	ACCRUAL AGE	200.00 63	225.00 64	250.00 65	275.00 66	300.00 67	325.00 68	350.00 69
54	ACCRUAL AGE	200.00 62	225.00 63	250.00 64	275.00 65	300.00 66	325.00 67	350.00 68
53	ACCRUAL AGE	200.00 61	225.00 62	250.00 63	275.00 64	300.00 65	325.00 66	350.00 67
52	ACCRUAL AGE	200.00 60	225.00 61	250.00 62	275.00 63	300.00 64	325.00 65	350.00 66

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	200.00 59	225.00 60	250.00 61	275.00 62	300.00 63	325.00 64	350.00 65
50	ACCRUAL AGE	200.00 58	225.00 59	250.00 60	275.00 61	300.00 62	325.00 63	350.00 64
49	ACCRUAL AGE	200.00 57	225.00 58	250.00 59	275.00 60	300.00 61	325.00 62	350.00 63
48	ACCRUAL AGE	200.00 56	225.00 57	250.00 58	275.00 59	300.00 60	325.00 61	350.00 62
47	ACCRUAL AGE	200.00 55	225.00 56	250.00 57	275.00 58	300.00 59	325.00 60	350.00 61
46	ACCRUAL AGE	200.00 54	225.00 55	250.00 56	275.00 57	300.00 58	325.00 59	350.00 60

Note: If employed after age 50, Annual Benefit Accrual is \$25.00 per month.

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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>
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 F
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	ACCRUAL AGE	375.00					= 75%
		65					
49	ACCRUAL AGE	375.00	400.00				= 80%
		64	65				
48	ACCRUAL AGE	375.00	400.00	425.00			= 85%
		63	64	65			
47	ACCRUAL AGE	375.00	400.00	425.00	450.00		= 90%
		62	63	64	65		
46	ACCRUAL AGE	375.00	400.00	425.00	450.00	475.00	= 95%
		61	62	63	64	65	

Note: If employed after age 50, Annual Benefit Accrual is \$25.00 per month.

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL F
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	ACCRUAL AGE	25.00 66	50.00 67	75.00 68	100.00 69	125.00 70	150.00 71	175.00 72
64	ACCRUAL AGE	25.00 65	50.00 66	75.00 67	100.00 68	125.00 69	150.00 70	175.00 71
63	ACCRUAL AGE	25.00 64	50.00 65	75.00 66	100.00 67	125.00 68	150.00 69	175.00 70
62	ACCRUAL AGE	25.00 63	50.00 64	75.00 65	100.00 66	125.00 67	150.00 68	175.00 69
61	ACCRUAL AGE	25.00 62	50.00 63	75.00 64	100.00 65	125.00 66	150.00 67	175.00 68

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

AGE EMPLOYED		<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
65	ACCRUAL	200.00	225.00	250.00	275.00	300.00	325.00	350.00
	AGE	73	74	75	76	77	78	79
64	ACCRUAL	200.00	225.00	250.00	275.00	300.00	325.00	350.00
	AGE	72	73	74	75	76	77	78
63	ACCRUAL	200.00	225.00	250.00	275.00	300.00	325.00	350.00
	AGE	71	72	73	74	75	76	77
62	ACCRUAL	200.00	225.00	250.00	275.00	300.00	325.00	350.00
	AGE	70	71	72	73	74	75	76
61	ACCRUAL	200.00	225.00	250.00	275.00	300.00	325.00	350.00
	AGE	69	70	71	72	73	74	75