

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 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 I. 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 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 their age when the Participant was first employed by a contributing Employer according to the Schedule Reflecting Annual Benefit Accruals ("Schedule") in Section I.8 of this Appendix I, 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 the Participant's earliest entry into the Fund even though the amount of their Annual Benefit Accrual shall be determined by their age when they were 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.

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. \$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.

I.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.

I.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.

I.6. Cessation of Accruals. Benefit accruals under this Appendix I 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.

I.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 accrued by them 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.

I.8. 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>
30	ACCRUAL AGE	\$ 27.96 31	55.92 32	83.88 33	111.84 34	139.80 35	167.76 36	195.72 37
29	ACCRUAL AGE	\$ 27.50 30	55.00 31	82.50 32	110.00 33	137.50 34	165.00 35	192.50 36
28	ACCRUAL AGE	\$ 27.06 29	54.12 30	81.18 31	108.24 32	135.30 33	162.36 34	189.42 35
27	ACCRUAL AGE	\$ 26.66 28	53.32 29	79.98 30	106.64 31	133.30 32	159.96 33	186.62 34
26	ACCRUAL AGE	\$ 26.61 27	53.22 28	79.83 29	106.44 30	133.05 31	159.66 32	186.27 33
25	ACCRUAL AGE	\$ 26.56 26	53.12 27	79.68 28	106.24 29	132.80 30	159.36 31	185.92 32
24	ACCRUAL AGE	\$ 26.51 25	53.02 26	79.53 27	106.04 28	132.55 29	159.06 30	185.57 31
23	ACCRUAL AGE	\$ 26.47 24	52.94 25	79.41 26	105.88 27	132.35 28	158.82 29	185.29 30
22	ACCRUAL AGE	\$ 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>
30	ACCRUAL AGE	223.68 38	251.64 39	279.60 40	307.56 41	335.52 42	363.48 43	391.44 44
29	ACCRUAL AGE	220.00 37	247.50 38	275.00 39	302.50 40	330.00 41	357.50 42	385.00 43
28	ACCRUAL AGE	216.48 36	243.54 37	270.60 38	297.66 39	324.72 40	351.78 41	378.84 42
27	ACCRUAL AGE	213.28 35	239.94 36	266.60 37	293.26 38	319.92 39	346.58 40	373.24 41
26	ACCRUAL AGE	212.88 34	239.49 35	266.10 36	292.71 37	319.32 38	345.93 39	372.54 40
25	ACCRUAL AGE	212.48 33	239.04 34	265.60 35	292.16 36	318.72 37	345.28 38	371.84 39
24	ACCRUAL AGE	212.08 32	238.59 33	265.10 34	291.61 35	318.12 36	344.63 37	371.14 38
23	ACCRUAL AGE	211.76 31	238.26 32	264.70 33	291.17 34	317.64 35	344.11 36	370.58 37
22	ACCRUAL AGE	211.44 30	237.87 31	264.30 32	290.73 33	317.16 34	343.59 35	370.02 36
21	ACCRUAL AGE	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>
20	ACCRUAL AGE	210.80 28	237.15 29	263.50 30	289.85 31	316.20 32	342.55 33	368.90 34
19	ACCRUAL AGE	210.48 27	236.79 28	263.10 29	289.41 30	315.72 31	342.03 32	368.34 33
18	ACCRUAL AGE	210.24 26	236.52 27	262.80 28	289.08 29	315.56 30	341.64 31	367.92 32
17	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	ACCRUAL AGE	419.40 45	447.36 46	475.32 47	503.28 48	531.24 49	559.20 50	587.16 51
29	ACCRUAL AGE	412.50 44	440.00 45	467.50 46	495.00 47	522.50 48	550.00 49	577.50 50
28	ACCRUAL AGE	405.90 43	432.96 44	460.02 45	487.08 46	514.14 47	541.20 48	568.26 49
27	ACCRUAL AGE	399.90 42	426.56 43	453.22 44	479.88 45	506.54 46	533.20 47	559.86 48
26	ACCRUAL AGE	399.15 41	425.76 42	452.37 43	478.98 44	505.59 45	532.20 46	558.81 47
25	ACCRUAL AGE	398.40 40	424.96 41	451.52 42	478.08 43	504.64 44	531.20 45	557.76 46
24	ACCRUAL AGE	397.65 39	424.16 40	450.67 41	477.18 42	503.69 43	530.20 44	556.71 45
23	ACCRUAL AGE	397.05 38	423.52 39	449.99 40	476.46 41	502.93 42	529.40 43	555.87 44
22	ACCRUAL AGE	396.45 37	422.88 38	449.31 39	475.74 40	502.17 41	528.60 42	555.03 43
21	ACCRUAL AGE	395.85 36	422.24 37	448.63 38	475.02 39	501.41 40	527.80 41	554.19 42

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

**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>	<u>27</u>	<u>28</u>
30	ACCRUAL AGE	615.12 52	643.08 53	671.04 54	699.00 55	726.96 56	755.00 57	
29	ACCRUAL AGE	605.00 51	632.50 52	660.00 53	687.50 54	715.00 55	742.50 56	770.00 57
28	ACCRUAL AGE	595.32 50	622.38 51	649.44 52	676.50 53	703.56 54	730.62 55	757.68 56
27	ACCRUAL AGE	586.52 49	613.18 50	639.84 51	666.50 52	693.16 53	719.82 7 54	46.48 55
26	ACCRUAL AGE	585.42 48	612.03 49	638.64 50	665.25 51	691.86 52	718.47 53	745.08 54
25	ACCRUAL AGE	584.32 47	610.88 48	637.44 49	664.00 50	690.56 51	717.12 52	743.68 53
24	ACCRUAL AGE	583.22 46	609.73 47	636.24 48	662.75 49	689.26 50	715.77 51	742.28 52
23	ACCRUAL AGE	582.34 45	608.81 46	635.28 47	661.75 48	688.22 49	714.69 50	741.16 51
22	ACCRUAL AGE	581.46 44	607.89 45	634.32 46	660.75 47	687.18 48	713.61 49	740.04 50

**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>	<u>27</u>	<u>28</u>
21	ACCRUAL AGE	580.58 43	606.97 44	633.36 45	659.75 46	686.14 47	712.53 48	738.92 49
20	ACCRUAL AGE	579.70 42	606.05 43	632.40 44	658.75 45	685.10 46	711.45 47	737.80 48
19	ACCRUAL AGE	578.82 41	605.13 42	631.44 43	657.75 44	684.06 45	710.37 46	736.38 47
18	ACCRUAL AGE	578.16 40	604.44 41	630.72 42	657.00 43	683.28 44	709.56 45	735.84 46
17	ACCRUAL AGE	577.50 39	603.75 40	630.00 41	656.25 42	682.50 43	708.75 44	735.00 45

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL I
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	785.00						
		57						
27	ACCRUAL AGE	773.14	800.00					
		56	57					
26	ACCRUAL AGE	771.69	798.30	825.00				
		55	56	57				
25	ACCRUAL AGE	770.24	796.80	823.36	850.00			
		54	55	56	57			
24	ACCRUAL AGE	768.79	795.30	821.81	848.32	875.00		
		53	54	55	56	57		
23	ACCRUAL AGE	767.63	794.10	820.57	847.04	873.51	900.00	
		52	53	54	55	56	57	
22	ACCRUAL AGE	766.47	792.90	819.33	845.76	872.19	898.62	925.00
		51	52	53	54	55	56	57
21	ACCRUAL AGE	765.31	791.70	818.09	844.48	870.87	897.26	923.65
		50	51	52	53	54	55	56

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

**SCHEDULE REFLECTING
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BENEFIT LEVEL I
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					
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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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>
45	ACCRUAL AGE	32.50 46	65.00 47	97.50 48	130.00 49	162.50 50	195.00 51	227.50 52
44	ACCRUAL AGE	32.50 45	65.00 46	97.50 47	130.00 48	162.50 49	195.00 50	227.50 51
43	ACCRUAL AGE	32.50 44	65.00 45	97.50 46	130.00 47	162.50 48	195.00 49	227.50 50
42	ACCRUAL AGE	32.50 43	65.00 44	97.50 45	130.00 46	162.50 47	195.00 48	227.50 49
41	ACCRUAL AGE	32.50 42	65.00 43	97.50 44	130.00 45	162.50 46	195.00 47	227.50 48
40	ACCRUAL AGE	32.50 41	65.00 42	97.50 43	130.00 44	162.50 45	195.00 46	227.50 47
39	ACCRUAL AGE	32.50 40	65.00 41	97.50 42	130.00 43	162.50 44	195.00 45	227.50 46
38	ACCRUAL AGE	32.50 39	65.00 40	97.50 41	130.00 42	162.50 43	195.00 44	227.50 45
37	ACCRUAL AGE	32.50 38	65.00 39	97.50 40	130.00 41	162.50 42	195.00 43	227.50 44
36	ACCRUAL AGE	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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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>
35	ACCRUAL AGE	30.91 36	61.82 37	92.73 38	123.64 39	154.55 40	185.46 41	216.37 42
34	ACCRUAL AGE	30.22 35	60.44 36	90.66 37	120.88 38	151.10 39	181.32 40	211.54 41
33	ACCRUAL AGE	29.59 34	59.18 35	88.77 36	118.36 37	147.95 38	177.54 39	207.13 40
32	ACCRUAL AGE	29.00 33	58.00 34	87.00 35	116.00 36	145.00 37	174.00 38	203.00 39
31	ACCRUAL AGE	28.47 32	56.94 33	85.41 34	113.88 35	142.35 36	170.82 37	199.29 38

**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>
45	ACCRUAL AGE	260.00 53	292.50 54	325.00 55	357.50 56	390.00 57	422.50 58	455.00 59
44	ACCRUAL AGE	260.00 52	292.50 53	325.00 54	357.50 55	390.00 56	422.50 57	455.00 58
43	ACCRUAL AGE	260.00 51	292.50 52	325.00 53	357.50 54	390.00 55	422.50 56	455.00 57
42	ACCRUAL AGE	260.00 50	292.50 51	325.00 52	357.50 53	390.00 54	422.50 55	455.00 56
41	ACCRUAL AGE	260.00 49	292.50 50	325.00 51	357.50 52	390.00 53	422.50 54	455.00 55
40	ACCRUAL AGE	260.00 48	292.50 49	325.00 50	357.50 51	390.00 52	422.50 53	455.00 54
39	ACCRUAL AGE	260.00 47	292.50 48	325.00 49	357.50 50	390.00 51	422.50 52	455.00 53
38	ACCRUAL AGE	260.00 46	292.50 47	325.00 48	357.50 49	390.00 50	422.50 51	455.00 52
37	ACCRUAL AGE	260.00 45	292.50 46	325.00 47	357.50 48	390.00 49	422.50 50	455.00 51
36	ACCRUAL AGE	253.28 44	284.94 45	316.60 46	348.26 47	379.92 48	411.58 49	443.24 50

**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>
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

**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>
45	ACCRUAL AGE	487.50 60	520.00 61	552.50 62	585.00 63	617.50 64	650.00 65	
44	ACCRUAL AGE	487.50 59	520.00 60	552.50 61	585.00 62	617.50 63	650.00 64	
43	ACCRUAL AGE	487.50 58	520.00 59	552.50 60	585.00 61	617.50 62	650.00 63	
42	ACCRUAL AGE	487.50 57	520.00 58	552.50 59	585.00 60	617.50 61	650.00 62	
41	ACCRUAL AGE	487.50 56	520.00 57	552.50 58	585.00 59	617.50 60	650.00 61	
40	ACCRUAL AGE	487.50 55	520.00 56	552.50 57	585.00 58	617.50 59	650.00 60	
39	ACCRUAL AGE	487.50 54	520.00 55	552.50 56	585.00 57	617.50 58	650.00 59	
38	ACCRUAL AGE	487.50 53	520.00 54	552.50 55	585.00 56	617.50 57	650.00 58	
37	ACCRUAL AGE	487.50 52	520.00 53	552.50 54	585.00 55	617.50 56	650.00 57	
36	ACCRUAL 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	ACCRUAL AGE	463.65 50	494.56 51	525.47 52	556.38 53	587.29 54	618.20 55	649.11 56
34	ACCRUAL AGE	453.30 49	483.52 50	513.74 51	543.96 52	574.18 53	604.40 54	634.62 55
33	ACCRUAL AGE	443.85 48	473.44 49	503.03 50	532.62 51	562.21 52	591.80 53	621.39 54
32	ACCRUAL AGE	435.00 47	464.00 48	493.00 49	522.00 50	551.00 51	580.00 52	609.00 53
31	ACCRUAL 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	ACCRUAL AGE	32.50 62	65.00 63	97.50 64	130.00 65	162.50 66	195.00 67	227.50 68
60	ACCRUAL AGE	32.50 61	65.00 62	97.50 63	130.00 64	162.50 65	195.00 66	227.50 67
59	ACCRUAL AGE	32.50 60	65.00 61	97.50 62	130.00 63	162.50 64	195.00 65	227.50 66
58	ACCRUAL AGE	32.50 59	65.00 60	97.50 61	130.00 62	162.50 63	195.00 64	227.50 65
57	ACCRUAL AGE	32.50 58	65.00 59	97.50 60	130.00 61	162.50 62	195.00 63	227.50 64
56	ACCRUAL AGE	32.50 57	65.00 58	97.50 59	130.00 60	162.50 61	195.00 62	227.50 63
55	ACCRUAL AGE	32.50 56	65.00 57	97.50 58	130.00 59	162.50 60	195.00 61	227.50 62
54	ACCRUAL AGE	32.50 55	65.00 56	97.50 57	130.00 58	162.50 59	195.00 60	227.50 61
53	ACCRUAL AGE	32.50 54	65.00 55	97.50 56	130.00 57	162.50 58	195.00 59	227.50 60
52	ACCRUAL AGE	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	ACCRUAL AGE	32.50 52	65.00 53	97.50 54	130.00 55	162.50 56	195.00 57	227.50 58
50	ACCRUAL AGE	32.50 51	65.00 52	97.50 53	130.00 54	162.50 55	195.00 56	227.50 57
49	ACCRUAL AGE	32.50 50	65.00 51	97.50 52	130.00 53	162.50 54	195.00 55	227.50 56
48	ACCRUAL AGE	32.50 49	65.00 50	97.50 51	130.00 52	162.50 53	195.00 54	227.50 55
47	ACCRUAL AGE	32.50 48	65.00 49	97.50 50	130.00 51	162.50 52	195.00 53	227.50 54
46	ACCRUAL AGE	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	ACCRUAL AGE	487.50 65				
49	ACCRUAL AGE	487.50 64	520.00 65			
48	ACCRUAL AGE	487.50 63	520.00 64	552.50 65		
47	ACCRUAL AGE	487.50 62	520.00 63	552.00 64	585.00 65	
46	ACCRUAL AGE	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	ACCRUAL AGE	32.50 66	65.00 67	97.50 68	130.00 69	162.50 70	195.00 71	227.50 72
64	ACCRUAL AGE	32.50 65	65.00 66	97.50 67	130.00 68	162.50 69	195.00 70	227.50 71
63	ACCRUAL AGE	32.50 64	65.00 65	97.50 66	130.00 67	162.50 68	195.00 69	227.50 70
62	ACCRUAL AGE	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	ACCRUAL AGE	260.00 73	292.50 74	325.00 75				
64	ACCRUAL AGE	260.00 72	292.50 73	325.00 74	357.50 75			
63	ACCRUAL AGE	260.00 71	292.50 72	325.00 73	357.50 74	390.00 75		
62	ACCRUAL AGE	260.00 70	292.50 71	325.00 72	357.50 73	390.00 74	422.50 75	