

Normal Retirement - age 65

100% of accrued benefit

Early Retirement - age 55 and 10 years payment before age 65:

100% of accrued benefit reduced as follows: for

<u>Age</u>	<u>Percent of Accrued Benefit</u>
65	100.00%
64	93.33%
63	86.66%
62	80.00%
61	73.33%
60	66.67%
59	63.33%
58	60.00%
57	56.67%
56	53.33%
55	50.00%

Death: Death benefit is payable monthly only to the spouse of a participant. The death benefit is equal to 50% of the benefit you would have received (starting no earlier than your age 55) under a joint and 50% survivor option.

Participants may commence their benefits if still employed beyond age 65. However, if not yet 65 and collecting benefits, a participant may not work more than 40 hours per month.

Termination of Employment - the vesting percentage depends upon your years of vesting service:

Vesting Schedule. Your Plan was restated effective January 1, 2012. This restated plan has a change to the Plan’s vesting schedule. Your “vested percentage” for your Accrued Benefit is based on vesting Years of Service. Prior to January 1, 2012, the vesting schedule contained in the Plan was a 10-year graded schedule which required you to have 10 Years of Service to become 100% vested. The vesting schedule as of January 1, 2012 is a 5 year Cliff Schedule which now requires you to have 5 Years of Service to become 100% vested. The vesting schedule for anyone who terminates their employment after January 1, 2012 is a 5 year Cliff Schedule which now requires you to have 5 Years of Service to become 100% vested.

Vesting Schedule prior to January 1, 2012	
Years of Service	Percentage
1-4 years	0%
5 years	25%
6 years	30%
7 years	40%
8 years	60%
9 years	80%
10 or more years	100% of accrued benefit

Vesting Schedule as of January 1, 2012	
Years of Service	Percentage
1-4 years	0%
5 years	100% of accrued benefit

If you were a participant in the plan when the plan was frozen on December 31, 2006, you continue to earn Years of Vesting Service after such date for purposes of the above table.

Note: The above is only a brief summary of the plan provisions of the plan. If there is any conflict between this summary and the actual plan document, the provisions of the actual plan document will govern.

IMPORTANT: Please note that if you are single and pass away before actually receiving benefits, then there are no remaining benefits to be paid out.