

**APPENDIX B
PAST SERVICE BENEFIT - LEVEL B**

B.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 B 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 B. 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 B.

(1) Normal Retirement Benefit. 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) six dollars (\$6) for each Year of Credited Service after December 31, 1975 plus twenty dollars (\$20). The annual accrual shall equal \$6 plus \$20 divided by the 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.

(2) Social Security Bridge Payment. If a Participant retires on or after age 60, he shall be entitled to an additional monthly benefit until and including the end of the year in which he attains age 62 (effective for Annuity Starting Dates on or after January 1, 2004, as well as for Participants in pay status on January 1, 2004, who are receiving the Social Security Bridge Payment, such additional benefit shall be payable for his lifetime). The additional monthly payment shall be equal to the quotient of one hundred dollars divided by the number of years between the date he entered the Plan (or January 1, 1976 if later) and the date he attained age sixty.

(3) The amount of annual benefit accrued for a 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 pro-rated according to the following Table:

<u>Table of Pro-Rata Annual Benefit Accruals</u>	
<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%

(4) Change To Benefit Level With Lower Benefit.

(i) If a Participant shall have retired or terminated service under any lower 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 \$6.00 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.

(iv) 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.