

**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 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 F. 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 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 his age when he was first employed by a contributing Employer according to the Schedule Reflecting Annual Benefit Accruals ("Schedule") in Section F.3 of this Appendix F, 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 F. 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.

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 F Annual Benefit Accrual shall be \$25 and not the rate set forth in the Schedule.

F.3 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>
ACCRUAL AGE 30	\$ 18.52 31	37.04 32	55.56 33	74.08 34	92.60 35	111.12 36	129.64 37
ACCRUAL AGE 29	\$ 17.86 30	35.72 31	53.58 32	71.44 33	89.30 34	107.16 35	125.02 36
ACCRUAL AGE 28	\$ 17.24 29	34.48 30	51.72 31	68.96 32	86.20 33	103.44 34	120.68 35
ACCRUAL AGE 27	\$ 16.67 28	33.34 29	50.01 30	66.68 31	83.35 32	100.02 33	116.69 34
ACCRUAL AGE 26	\$ 16.13 27	32.26 28	48.39 29	64.52 30	80.65 31	96.78 32	112.91 33
ACCRUAL AGE 25	\$ 15.67 26	31.26 27	46.89 28	62.52 29	78.15 30	93.78 31	109.41 32
ACCRUAL AGE 24	\$ 15.15 25	30.30 26	45.45 27	60.60 28	75.75 29	90.90 30	106.05 31
ACCRUAL AGE 23	\$ 14.71 24	29.42 25	44.13 26	58.84 27	73.55 28	88.26 29	102.97 30
ACCRUAL AGE 22	\$ 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>
ACCRUAL AGE 30	148.16 38	166.68 39	185.20 40	203.72 41	222.24 42	240.76 43	259.28 44
ACCRUAL AGE 29	142.88 37	160.74 38	178.60 39	196.46 40	214.32 41	232.18 42	250.04 43
ACCRUAL AGE 28	137.92 36	155.16 37	172.40 38	189.64 39	206.88 40	224.12 41	241.36 42
ACCRUAL AGE 27	133.36 35	150.03 36	166.70 37	183.37 38	200.04 39	216.71 40	233.38 41
ACCRUAL AGE 26	129.04 34	145.17 35	161.30 36	177.43 37	193.56 38	209.69 39	225.82 40
ACCRUAL AGE 25	125.04 33	140.67 34	156.30 35	171.93 36	187.56 37	203.19 38	218.82 39
ACCRUAL AGE 24	121.20 32	136.35 33	151.50 34	166.65 35	181.80 36	196.95 37	212.10 38
ACCRUAL AGE 23	117.68 31	132.39 32	147.10 33	161.81 34	176.52 35	191.23 36	205.94 37
ACCRUAL AGE 22	114.32 30	128.61 31	142.90 32	157.19 33	171.48 34	185.77 35	200.06 36
ACCRUAL AGE 21	111.12 29	125.01 30	138.90 31	152.79 32	166.68 33	181.57 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 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	108.08 28	121.59 29	135.10 30	148.61 31	162.12 32	175.63 33	189.14 34
ACCRUAL AGE	105.28 27	118.44 28	131.60 29	144.76 30	157.92 31	171.08 32	184.24 33
ACCRUAL AGE	102.56 26	115.38 27	128.20 28	141.02 29	153.84 30	166.66 31	179.48 32
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 %**

<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	277.80 45	296.32 46	314.84 47	333.36 48	351.88 49	370.40 50	388.92 51
29	267.90 44	285.76 45	303.62 46	321.48 47	339.34 48	357.20 49	375.06 50
28	258.60 43	275.84 44	293.08 45	310.32 46	327.56 47	344.80 48	362.04 49
27	250.05 42	266.72 43	283.39 44	300.06 45	316.73 46	333.40 47	350.07 48
26	241.95 41	258.08 42	274.21 43	290.34 44	306.47 45	322.60 46	338.73 47
25	234.45 40	250.08 41	265.71 42	281.34 43	296.97 44	312.60 45	328.23 46
24	227.25 39	242.40 40	257.55 41	272.70 42	287.85 43	303.00 44	318.15 45
23	220.65 38	235.56 39	250.07 40	264.78 41	279.49 42	294.20 43	308.91 44
22	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	208.35 36	222.24 37	236.13 38	250.02 39	263.91 40	277.80 41	291.69 42
20	202.65 35	216.16 36	229.67 37	243.18 38	256.69 39	270.20 40	283.71 41
19	197.40 34	210.56 35	223.72 36	236.88 37	250.04 38	263.20 39	276.36 40
18	192.30 33	205.12 34	217.94 35	230.76 36	243.58 37	256.40 38	269.22 39
17	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>
ACCRUAL AGE	407.44 52	425.96 53	444.48 54	463.00 55	481.52 56	500.00 57	
ACCRUAL AGE	392.92 51	410.78 52	428.64 53	446.50 54	464.36 55	482.22 56	500.00 57
ACCRUAL AGE	379.28 50	396.52 51	413.76 52	431.00 53	448.24 54	465.48 55	482.72 56
ACCRUAL AGE	366.74 49	383.41 50	400.08 51	416.75 52	433.42 53	450.09 54	466.76 55
ACCRUAL AGE	354.86 48	370.99 49	387.12 50	403.25 51	419.38 52	435.51 53	451.64 54
ACCRUAL AGE	343.86 47	359.49 48	375.12 49	390.75 50	406.38 51	422.01 52	437.64 53
ACCRUAL AGE	333.30 46	348.45 47	363.60 48	378.75 49	393.90 50	409.05 51	424.20 52
ACCRUAL AGE	323.62 45	338.33 46	353.04 47	367.75 48	382.46 49	397.17 50	411.88 51
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 %**

<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 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	500.00 57						
	ACCRUAL AGE						
27	483.43 56	500.00 57					
	ACCRUAL AGE						
26	467.77 55	483.90 56	500.00 57				
	ACCRUAL AGE						
25	453.27 54	468.90 55	484.53 56	500.00 57			
	ACCRUAL AGE						
24	439.35 53	454.50 54	469.65 55	484.80 56	500.00 57		
	ACCRUAL AGE						
23	426.59 52	441.30 53	456.01 54	470.72 55	485.43 56	500.00 57	
	ACCRUAL AGE						
22	414.41 51	428.70 52	442.99 53	457.28 54	471.57 55	485.86 56	500.00 57
	ACCRUAL AGE						
21	402.81 50	416.70 51	430.59 52	444.48 53	458.37 54	472.26 55	486.15 56
	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>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>
20	391.79 49	405.30 50	418.81 51	423.32 52	445.83 53	459.34 54	472.85 55
19	381.64 48	394.80 49	407.96 50	421.12 51	434.28 52	447.44 53	460.60 54
18	371.78 47	384.60 48	397.42 49	410.24 50	423.06 51	435.88 52	448.70 53
17	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	25.00 46	50.00 47	75.00 48	100.00 49	125.00 50	150.00 51	175.00 52
44	25.00 45	50.00 46	75.00 47	100.00 48	125.00 49	150.00 50	175.00 51
43	25.00 44	50.00 45	75.00 46	100.00 47	125.00 48	150.00 49	175.00 50
42	25.00 43	50.00 44	75.00 45	100.00 46	125.00 47	150.00 48	175.00 49
41	25.00 42	50.00 43	75.00 44	100.00 45	125.00 46	150.00 47	175.00 48
40	25.00 41	50.00 42	75.00 43	100.00 44	125.00 45	150.00 46	175.00 47
39	25.00 40	50.00 41	75.00 42	100.00 43	125.00 44	150.00 45	175.00 46
38	25.00 39	50.00 40	75.00 41	100.00 42	125.00 43	150.00 44	175.00 45
37	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	375.00 60 ACCRUAL AGE	400.00 61	425.00 62	450.00 63	475.00 64	500.00 65	
44	375.00 59 ACCRUAL AGE	400.00 60	425.00 61	450.00 62	475.00 63	500.00 64	
43	375.00 58 ACCRUAL AGE	400.00 59	425.00 60	450.00 61	475.00 62	500.00 63	
42	375.00 57 ACCRUAL AGE	400.00 58	425.00 59	450.00 60	475.00 61	500.00 62	
41	375.00 56 ACCRUAL AGE	400.00 57	425.00 58	450.00 59	475.00 60	500.00 61	
40	375.00 55 ACCRUAL AGE	400.00 56	425.00 57	450.00 58	475.00 59	500.00 60	
39	375.00 54 ACCRUAL AGE	400.00 55	425.00 56	450.00 57	475.00 58	500.00 59	
38	375.00 53 ACCRUAL AGE	400.00 54	425.00 55	450.00 56	475.00 57	500.00 58	
37	375.00 52 ACCRUAL AGE	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	500.00 57				
34	478.28 56	500.00 57			
33	458.26 55	479.09 56	500.00 57		
32	440.00 54	460.00 55	480.00 56	500.00 57	
31	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 %**

<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>
60	25.00 61	50.00 62	75.00 63	100.00 64	125.00 65	150.00 66	175.00 67
59	25.00 60	50.00 61	75.00 62	100.00 63	125.00 64	150.00 65	175.00 66
58	25.00 59	50.00 60	75.00 61	100.00 62	125.00 63	150.00 64	175.00 65
57	25.00 58	50.00 59	75.00 60	100.00 61	125.00 62	150.00 63	175.00 64
56	25.00 57	50.00 58	75.00 59	100.00 60	125.00 61	150.00 62	175.00 63
55	25.00 56	50.00 57	75.00 58	100.00 59	125.00 60	150.00 61	175.00 62
54	25.00 55	50.00 56	75.00 57	100.00 58	125.00 59	150.00 60	175.00 61
53	25.00 54	50.00 55	75.00 56	100.00 57	125.00 58	150.00 59	175.00 60
52	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	375.00 65				= 75%
49	375.00 64	400.00 65			= 80%
48	375.00 63	400.00 64	425.00 65		= 85%
47	375.00 62	400.00 63	425.00 64	450.00 65	= 90%
46	375.00 61	400.00 62	425.00 63	450.00 64	475.00 65 = 95%

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	25.00 66	50.00 67	75.00 68	100.00 69	125.00 70	150.00 71	175.00 72
64	25.00 65	50.00 66	75.00 67	100.00 68	125.00 69	150.00 70	175.00 71
63	25.00 64	50.00 65	75.00 66	100.00 67	125.00 68	150.00 69	175.00 70
62	25.00 63	50.00 64	75.00 65	100.00 66	125.00 67	150.00 68	175.00 69
61	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 %**

<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 65	200.00 73	225.00 74	250.00 75	275.00 76	300.00 77	325.00 78	350.00 79
ACCRUAL AGE 64	200.00 72	225.00 73	250.00 74	275.00 75	300.00 76	325.00 77	350.00 78
ACCRUAL AGE 63	200.00 71	225.00 72	250.00 73	275.00 74	300.00 75	325.00 76	350.00 77
ACCRUAL AGE 62	200.00 70	225.00 71	250.00 72	275.00 73	300.00 74	325.00 75	350.00 76
ACCRUAL AGE 61	200.00 69	225.00 70	250.00 71	275.00 72	300.00 73	325.00 74	350.00 75

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