

**APPENDIX H
PAST SERVICE BENEFIT – LEVEL H**

H.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 H 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 H. 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 H.

(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 H.3 of this Appendix H, 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 H. 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.

H.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 H Annual Benefit Accrual shall be \$35 and not the rate set forth in the Schedule.

H.3 Schedule Reflecting Annual Benefit Accrual for Vesting, Disability & Pension, Benefit Level H. This Schedule begins on the following page.

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	\$ 27.67 31	53.34 32	80.01 33	106.68 34	133.35 35	160.02 36	186.69 37
ACCRUAL AGE	\$ 26.07 30	52.14 31	78.21 32	104.28 33	103.35 34	156.42 35	182.49 36
ACCRUAL AGE	\$ 25.52 29	51.04 30	76.56 31	102.08 32	127.60 33	153.12 34	178.64 35
ACCRUAL AGE	\$ 25.00 28	50.00 29	75.00 30	100.00 31	125.00 32	150.00 33	175.00 34
ACCRUAL AGE	\$ 25.00 27	50.00 28	75.00 29	100.00 30	125.00 31	150.00 32	175.00 33
ACCRUAL AGE	\$ 25.00 26	50.00 27	75.00 28	100.00 29	125.00 30	150.00 31	175.00 32
ACCRUAL AGE	\$ 25.00 25	50.00 26	75.00 27	100.00 28	125.00 29	150.00 30	175.00 31
ACCRUAL AGE	\$ 25.00 24	50.00 25	75.00 26	100.00 27	125.00 28	150.00 29	175.00 30
ACCRUAL AGE	\$ 25.00 23	50.00 24	75.00 25	100.00 26	125.00 27	150.00 28	175.00 29

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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 21	\$ 25.00 22	50.00 23	75.00 24	100.00 25	125.00 26	150.00 27	175.00 28
ACCRUAL AGE 20	\$ 25.00 21	50.00 22	75.00 23	100.00 24	125.00 25	150.00 26	175.00 27
ACCRUAL AGE 19	\$ 25.00 20	50.00 21	75.00 22	100.00 23	125.00 24	150.00 25	175.00 26
ACCRUAL AGE 18	\$ 25.00 19	50.00 20	75.00 21	100.00 22	125.00 23	150.00 24	175.00 25
ACCRUAL AGE 17	\$ 25.00 18	50.00 19	75.00 20	100.00 21	125.00 22	150.00 23	175.00 24

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	213.36 38	240.03 39	266.70 40	293.37 41	320.04 42	346.71 43	373.38 44
ACCRUAL AGE 29	208.56 37	234.63 38	260.70 39	286.77 40	312.84 41	338.97 42	364.98 43
ACCRUAL AGE 28	204.16 36	229.68 37	255.20 38	280.72 39	306.24 40	331.76 41	357.28 42
ACCRUAL AGE 27	200.00 35	225.00 36	250.00 37	275.00 38	300.00 39	325.00 40	350.00 41
ACCRUAL AGE 26	200.00 34	225.00 35	250.00 36	275.00 37	300.00 38	325.00 39	350.00 40
ACCRUAL AGE 25	200.00 33	225.00 34	250.00 35	275.00 36	300.00 37	325.00 38	350.00 39
ACCRUAL AGE 24	200.00 32	225.00 33	250.00 34	275.00 35	300.00 36	325.00 37	350.00 38
ACCRUAL AGE 23	200.00 31	225.00 32	250.00 33	275.00 34	300.00 35	325.00 36	350.00 37
ACCRUAL AGE 22	200.00 30	225.00 31	250.00 32	275.00 33	300.00 34	325.00 35	350.00 36
ACCRUAL AGE 21	200.00 29	225.00 30	250.00 31	275.00 32	300.00 33	325.00 34	350.00 35

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	200.00 28	225.00 29	250.00 30	275.00 31	300.00 32	325.00 33	350.00 34
19	200.00 27	225.00 28	250.00 29	275.00 30	300.00 31	325.00 32	350.00 33
18	200.00 26	225.00 27	250.00 28	275.00 29	300.00 30	325.00 31	350.00 32
17	200.00 25	225.00 26	250.00 27	275.00 28	300.00 29	325.00 30	350.00 31

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	400.05 45	426.72 46	453.39 47	480.06 48	506.73 49	533.40 50	560.07 51
29	391.05 44	417.12 45	443.19 46	469.26 47	495.33 48	521.40 49	547.47 50
28	382.80 43	408.32 44	433.84 45	459.36 46	484.88 47	510.40 48	535.92 49
27	375.00 42	400.00 43	425.00 44	450.00 45	475.00 46	500.00 47	525.00 48
26	375.00 41	400.00 42	425.00 43	450.00 44	475.00 45	500.00 46	525.00 47
25	375.00 40	400.00 41	425.00 42	450.00 43	475.00 44	500.00 45	525.00 46
24	375.00 39	400.00 40	425.00 41	450.00 42	475.00 43	500.00 44	525.00 45
23	375.00 38	400.00 39	425.00 40	450.00 41	475.00 42	500.00 43	525.00 44
22	375.00 37	400.00 38	425.00 39	450.00 40	475.00 41	500.00 42	525.00 43

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	375.00 36	400.00 37	425.00 38	450.00 39	475.00 40	500.00 41	525.00 42
20	375.00 35	400.00 36	425.00 37	450.00 38	475.00 39	500.00 40	525.00 41
19	375.00 34	400.00 35	425.00 36	450.00 37	475.00 38	500.00 39	525.00 40
18	375.00 33	400.00 34	425.00 35	450.00 36	475.00 37	500.00 38	525.00 39
17	375.00 32	400.00 33	425.00 34	450.00 35	475.00 36	500.00 37	525.00 38

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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 586.74 52	613.41 53	640.08 54	666.75 55	693.42 56	720.00 57	
29	ACCRUAL AGE 573.54 51	599.61 52	625.68 53	651.75 54	677.82 55	703.89 56	730.00 57
28	ACCRUAL AGE 561.44 50	586.96 51	612.48 52	638.00 53	663.52 54	689.04 55	714.56 56
27	ACCRUAL AGE 550.00 49	575.00 50	600.00 51	625.00 52	650.00 53	675.00 54	700.00 55
26	ACCRUAL AGE 550.00 48	575.00 49	600.00 50	625.00 51	650.00 52	675.00 53	700.00 54
25	ACCRUAL AGE 550.00 47	575.00 48	600.00 49	625.00 50	650.00 51	675.00 52	700.00 53
24	ACCRUAL AGE 550.00 46	575.00 47	600.00 48	625.00 49	650.00 50	675.00 51	700.00 52
23	ACCRUAL AGE 550.00 45	575.00 46	600.00 47	625.00 48	650.00 49	675.00 50	700.00 51
22	ACCRUAL AGE 550.00 44	575.00 45	600.00 46	625.00 47	650.00 48	675.00 49	700.00 50

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
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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 550.00 43	575.00 44	600.00 45	625.00 46	650.00 47	675.00 48	700.00 49
20	ACCRUAL AGE 550.00 42	575.00 43	600.00 44	625.00 45	650.00 46	675.00 47	700.00 48
19	ACCRUAL AGE 550.00 41	575.00 42	600.00 43	625.00 44	650.00 45	675.00 46	700.00 47
18	ACCRUAL AGE 550.00 40	575.00 41	600.00 42	625.00 43	650.00 44	675.00 45	700.00 46
17	ACCRUAL AGE 550.00 39	575.00 40	600.00 41	625.00 42	650.00 43	675.00 44	700.00 45

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	740.00 57						
	ACCRUAL AGE						
27	725.00 56	750.00 57					
	ACCRUAL AGE						
26	725.00 55	750.00 56	775.00 57				
	ACCRUAL AGE						
25	725.00 54	750.00 55	775.00 56	800.00 57			
	ACCRUAL AGE						
24	725.00 53	750.00 54	775.00 55	800.00 56	825.00 57		
	ACCRUAL AGE						
23	725.00 52	750.00 53	775.00 54	800.00 55	825.00 56	850.00 57	
	ACCRUAL AGE						
22	725.00 51	750.00 52	775.00 53	800.00 54	825.00 55	850.00 56	875.00 57
	ACCRUAL AGE						
21	725.00 50	750.00 51	775.00 52	800.00 53	825.00 54	850.00 55	875.00 56
	ACCRUAL AGE						

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	725.00 49	750.00 50	775.00 51	800.00 52	825.00 53	850.00 54	875.00 55
19	725.00 48	750.00 49	775.00 50	800.00 51	825.00 52	850.00 53	875.00 54
18	725.00 47	750.00 48	775.00 49	800.00 50	825.00 51	850.00 52	875.00 53
17	725.00 46	750.00 47	775.00 48	800.00 49	825.00 50	850.00 51	875.00 52

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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 H
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>
	ACCRUAL				
21	900.00 57				
20	900.00 56	925.00 57			
19	900.00 55	925.00 56	950.00 57		
18	900.00 54	925.00 55	950.00 56	975.00 57	
17	900.00 53	925.00 54	950.00 55	975.00 56	1000.00 57

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	32.50 46	65.00 47	97.50 48	130.00 49	162.50 50	195.00 51	227.50 52
44	32.50 45	65.00 46	97.50 47	130.00 48	162.50 49	195.00 50	227.50 51
43	32.50 44	65.00 45	97.50 46	130.00 47	162.50 48	195.00 49	227.50 50
42	32.50 43	65.00 44	97.50 45	130.00 46	162.50 47	195.00 48	227.50 49
41	32.50 42	65.00 43	97.50 44	130.00 45	162.50 46	195.00 47	227.50 48
40	32.50 41	65.00 42	97.50 43	130.00 44	162.50 45	195.00 46	227.50 47
39	32.50 40	65.00 41	97.50 42	130.00 43	162.50 44	195.00 45	227.50 46
38	32.50 39	65.00 40	97.50 41	130.00 42	162.50 43	195.00 44	227.50 45
37	32.50 38	65.00 39	97.50 40	130.00 41	162.50 42	195.00 43	227.50 44

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	31.43 37	62.86 38	94.29 39	125.72 40	157.15 41	188.58 42	220.01 43
35	30.45 36	60.90 37	91.35 38	121.80 39	152.25 40	182.70 41	213.15 42
34	29.57 35	59.14 36	88.71 37	118.28 38	147.85 39	177.42 40	206.99 41
33	28.75 34	57.50 35	86.25 36	115.00 37	143.75 38	172.50 39	201.25 40
32	28.75 33	56.00 34	84.00 35	112.00 36	140.00 37	168.00 38	196.00 39
31	27.31 32	54.62 33	81.93 34	109.04 35	136.55 36	163.86 37	191.17 38

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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

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ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	251.44 44	282.87 45	314.30 46	345.73 47	377.16 48	408.59 49	440.02 50
35 ACCRUAL AGE	243.60 43	274.05 44	304.50 45	334.95 46	365.40 47	395.85 48	426.30 49
34 ACCRUAL AGE	236.56 42	266.13 43	295.70 44	325.27 45	354.84 46	384.41 47	413.98 48
33 ACCRUAL AGE	230.00 41	258.75 42	287.50 43	316.25 44	345.00 45	373.75 46	402.50 47
32 ACCRUAL AGE	224.00 40	252.00 41	280.00 42	308.00 43	336.00 44	364.00 45	392.00 46
31 ACCRUAL AGE	218.48 39	245.79 40	273.10 41	300.41 42	327.72 43	355.03 44	382.34 45

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	487.50 60	520.00 61	552.50 62	585.00 63	617.50 64	650.00 65	
44	487.50 59	520.00 60	552.50 61	585.00 62	617.50 63	650.00 64	
43	487.50 58	520.00 59	552.50 60	585.00 61	617.50 62	650.00 63	
42	487.50 57	520.00 58	552.50 59	585.00 60	617.50 61	650.00 62	
41	487.50 56	520.00 57	552.50 58	585.00 59	617.50 60	650.00 61	
40	487.50 55	520.00 56	552.50 57	585.00 58	617.50 59	650.00 60	
39	487.50 54	520.00 55	552.50 56	585.00 57	617.50 58	650.00 59	
38	487.50 53	520.00 54	552.50 55	585.00 56	617.50 57	650.00 58	
37	487.50 52	520.00 53	552.50 54	585.00 55	617.50 56	650.00 57	

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ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
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<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	471.45 51	502.88 52	534.31 53	565.74 54	597.17 55	628.60 56	660.00 57
35	456.75 50	487.20 51	517.65 52	548.10 53	578.55 54	609.00 55	639.45 56
34	443.55 49	473.12 50	502.69 51	532.26 52	561.83 53	591.40 54	620.97 55
33	431.25 48	460.00 49	488.75 50	517.50 51	546.25 52	575.00 53	603.75 54
32	420.00 47	448.00 48	476.00 49	504.00 50	532.00 51	560.00 52	588.00 53
31	409.65 46	436.96 47	464.27 48	491.58 49	518.89 50	546.20 51	573.51 52

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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 H
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	670.00 57				
34 ACCRUAL AGE	650.54 56	680.00 57			
33 ACCRUAL AGE	632.50 55	661.25 56	690.00 57		
32 ACCRUAL AGE	616.00 54	644.00 55	672.00 56	700.00 57	
31 ACCRUAL AGE	600.82 53	628.13 54	655.44 55	682.75 56	710.00 57

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	32.50 62	65.00 63	97.50 64	130.00 65	162.50 66	195.00 67	227.50 68
60	32.50 61	65.00 62	97.50 63	130.00 64	162.50 65	195.00 66	227.50 67
59	32.50 60	65.00 61	97.50 62	130.00 63	162.50 64	195.00 65	227.50 66
58	32.50 59	65.00 60	97.50 61	130.00 62	162.50 63	195.00 64	227.50 65
57	32.50 58	65.00 59	97.50 60	130.00 61	162.50 62	195.00 63	227.50 64
56	32.50 57	65.00 58	97.50 59	130.00 60	162.50 61	195.00 62	227.50 63
55	32.50 56	65.00 57	97.50 58	130.00 59	162.50 60	195.00 61	227.50 62
54	32.50 55	65.00 56	97.50 57	130.00 58	162.50 59	195.00 60	227.50 61
53	32.50 54	65.00 55	97.50 56	130.00 57	162.50 58	195.00 59	227.50 60

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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>
52	32.50 53	65.00 54	97.50 55	130.00 56	162.50 57	195.00 58	227.50 59
51	32.50 52	65.00 53	97.50 54	130.00 55	162.50 56	195.00 57	227.50 58
50	32.50 51	65.00 52	97.50 53	130.00 54	162.50 55	195.00 56	227.50 57
49	32.50 50	65.00 51	97.50 52	130.00 53	162.50 54	195.00 55	227.50 56
48	32.50 49	65.00 50	97.50 51	130.00 52	162.50 53	195.00 54	227.50 55
47	32.50 48	65.00 49	97.50 50	130.00 51	162.50 52	195.00 53	227.50 54
46	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 H
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	260.00 69	292.50 70	325.00 71	357.50 72	390.00 73	422.50 74	455.00 75
60	260.00 68	292.50 69	325.00 70	357.50 71	390.00 72	422.50 73	455.00 74
59	260.00 67	292.50 68	325.00 69	357.50 70	390.00 71	422.50 72	455.00 73
58	260.00 66	292.50 67	325.00 68	357.50 69	390.00 70	422.50 71	455.00 72
57	260.00 65	292.50 66	325.00 67	357.50 68	390.00 69	422.50 70	455.00 71
56	260.00 64	292.50 65	325.00 66	357.50 67	390.00 68	422.50 69	455.00 70
55	260.00 63	292.50 64	325.00 65	357.50 66	390.00 67	422.50 68	455.00 69
54	260.00 62	292.50 63	325.00 64	357.50 65	390.00 66	422.50 67	455.00 68
53	260.00 61	292.50 62	325.00 63	357.50 64	390.00 65	422.50 66	455.00 67

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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 52	260.00 60	292.50 61	325.00 62	357.50 63	390.00 64	422.50 65	455.00 66
ACCRUAL AGE 51	260.00 59	292.50 60	325.00 61	357.50 62	390.00 63	422.50 64	455.00 65
ACCRUAL AGE 50	260.00 58	292.50 59	325.00 60	357.50 61	390.00 62	422.50 63	455.00 64
ACCRUAL AGE 49	260.00 57	292.50 58	325.00 59	357.50 60	390.00 61	422.50 62	455.00 63
ACCRUAL AGE 48	260.00 56	292.50 57	325.00 58	357.50 59	390.00 60	422.50 61	455.00 62
ACCRUAL AGE 47	260.00 55	292.50 56	325.00 57	357.50 58	390.00 59	422.50 60	455.00 61
ACCRUAL AGE 46	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 H
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					

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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>
ACCRUAL AGE					
52					
ACCRUAL AGE					
51					
ACCRUAL AGE	487.50 65				
50					
ACCRUAL AGE	487.50 64	520.00 65			
49					
ACCRUAL AGE	487.50 63	520.00 64	552.50 65		
48					
ACCRUAL AGE	487.50 62	520.00 63	552.00 64	585.00 65	
47					
ACCRUAL AGE	487.50 61	520.00 62	552.00 63	585.00 64	617.50 65
46					

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	32.50 66	65.00 67	97.50 68	130.00 69	162.50 70	195.00 71	227.50 72
64	32.50 65	65.00 66	97.50 67	130.00 68	162.50 69	195.00 70	227.50 71
63	32.50 64	65.00 65	97.50 66	130.00 67	162.50 68	195.00 69	227.50 70
62	32.50 63	65.00 64	97.50 65	130.00 66	162.50 67	195.00 68	227.50 69
61	32.50 62	65.00 63	97.50 64	130.00 65	162.50 66	195.00 67	227.50 68

**SCHEDULE REFLECTING
ANNUAL BENEFIT ACCRUAL FOR VESTING, DISABILITY & PENSION
BENEFIT LEVEL H
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	