

Regular Pension amount, \$927.15, will not be reduced because you have retired with an Early Retirement Pension.

Finally, note that regardless of whether your Early Retirement Pension is subject to a reduction, if you are a married Participant, whatever your Early Retirement Pension amount may be, it will be adjusted as described under the Husband and Wife Pension on Page 38, unless a married Participant files a rejection of the Husband and Wife Pension with the Trustees and his spouse consents in writing to that rejection. If a married Participant rejects the Husband and Wife Pension, his benefits will be paid as a Ten Years Certain and Life Pension.

VESTED PENSION

ELIGIBILITY

You are entitled to a Vested Pension upon attaining age 65, provided you were vested prior to leaving Covered Employment. After April 1, 1976 you become vested, as described on Page 17, if you accumulate the required Years of Vesting Service without incurring a Break in Service as explained on Page 12.

If you had reached age 50 and left Covered Employment prior to April 1, 1976, and incurred a Break in Service, but earned at least 15 Pension Credits under the provisions of the Plan then in effect (and therefore were vested when you left), you will also be eligible for a Vested Pension equal to the number of your Pension Credits times the applicable benefit rate. (Limitations which may result in a benefit rate of less than the current rate for each Pension Credit are described on Page 32.)

PENSION AMOUNT

The monthly amount of a Vested Pension is determined in the same manner as a Regular, Noncommercial or Early Retirement Pension (depending upon the date payments begin), but is dependent upon the number of Pension Credits and fractional parts of Pension Credits accrued to the date of termination in Covered Employment, and in certain instances upon the application of benefit limitations described on Page 32.

The Vested Pension payable to a married Participant will be adjusted as described under the Husband and Wife Pension on Page 38, unless the married Participant files a rejection of the Husband and Wife Pension and his spouse consents in writing to the rejection. If a married Participant rejects the Husband and Wife Pension, his benefits will be paid as a Ten Years Certain and Life Pension.

BENEFIT LIMITATIONS AND ADJUSTMENTS

At certain times in the history of the Pension Fund, the Trustees have increased the Benefit Rate in effect. You may not be entitled to have your pension calculated on the basis of the increased Benefit Rate if:

- (a) You failed to complete 240 Hours of Service under this Plan or a Related Plan in either one of two consecutive Plan Years; and
- (b) You thereafter failed to accrue at least that number of Future Service Pension Credits under this Plan or Pension Credits under a Related Plan which equals the number of