

PENSION AMOUNT

The monthly amount of a Partial Pension under this Plan will equal the amount of monthly benefit earned under this Plan. It will be added to the monthly benefits earned under all other Related Plans. The provisions of each Related Plan will apply in determining your eligibility for a pension benefit except that you will not incur a Break in Service while working in the jurisdiction of a Related Plan.

The above description of Partial Pension benefits is based upon the provisions of the International Pro Rata Pension Agreement for Carpenter Pension Funds - Exhibit A Partial Pensions. In determining whether you are entitled to a Partial Pension, the Fund Office considers only your work in jurisdictions that have adopted Exhibit A to that International Pro Rata Agreement. If you worked in a jurisdiction that adopted Exhibit B - Transfer of Contributions - then all contributions will be transferred to your Home Pension Fund which will provide you with one pension (in accordance with its vesting, benefit rate and other rules) for all your work in Exhibit B jurisdictions. If the State-Wide Pension Plan is a party to a reciprocal agreement other than the Pro Rata Agreement, you will receive Service Credits in accordance with the terms of such other reciprocal agreement for work in the jurisdictions covered by such other agreement for the purpose of determining your benefits and eligibility for benefits under this Plan.

CERTAIN PARTICIPANTS IN NORWALK PLAN

Certain provisions of the Plan relating to certain Participants of the Norwalk Carpenters Union Pension Plan, which was merged into this Plan as of April 1, 1970, have remained in effect. If a Participant in the Norwalk

Plan prior to the merger was working in Covered Employment on April 1, 1970, had not incurred a Break in Service prior to April 1, 1976 and has met the vesting rules of this Plan, his benefits will be determined under the general provisions of the Plan as previously described in this booklet. However, if a Participant in the Norwalk Plan terminated employment on or before April 1, 1970, or incurred a Break in Service prior to April 1, 1976 under this Plan, he should contact the Fund Office for information on special rules applicable in such circumstances.

CERTAIN PARTICIPANTS WHO WERE MEMBERS OF FORMER LOCAL 1717

For those Participants who were members of Local No. 1717 on December 31, 1977 at the time Local No. 1717 withdrew from participation in the State-Wide Pension Fund, the monthly benefit amount for service prior to such withdrawal is permanently fixed at \$8.00 per credit. Such Participant's eligibility for benefits, Past Service Credits, and amount of benefits will be subject to the rules adopted by the Trustees following such withdrawal and furnished to such Participants.

HUSBAND AND WIFE PENSION

If you are married, the law requires that all pension benefits under this Plan be paid to you in the form of a Husband and Wife Pension, unless you reject this form of payment and your spouse consents to that rejection in writing. A Husband and Wife Pension provides you with a monthly benefit for your life and after you die, a monthly benefit equal to 50%, 75% or 100% of your monthly benefit (depending upon your election) will continue to