

\$420 monthly for a period of 10 years, at which time benefit payments will stop.

EXAMPLE 2:

Assume the same facts in Example 1, except that you had completed 500 Hours of Service in the Plan Year immediately preceding the date of your death. Because you met the requirements which prevent reduction immediately preceding the date of your death, your beneficiary will be entitled to \$600 (i.e., no reduction is made to reflect the commencement of benefit payments prior to the date you attain age 65) monthly for a period of 10 years.

CASH TERMINATION BENEFIT

If you had a Break in Service before April 1, 1976 and you had at least 10 Pension Credits but were not Vested (at March 31, 1976, you needed 15 credits and age 50 to be Vested), you may be eligible for a cash termination benefit. The benefit equals \$100 times your full and partial Future Service Pension Credits and will be paid in a lump sum to you when you apply. The cash termination benefit is only available if you are not entitled to any other benefit from the Plan.

LUMP SUM DEATH BENEFIT

DESCRIPTION

A vested Participant who is not married and dies before reaching age 55 is entitled to a lump sum death benefit. The lump sum death benefit will be the sole

benefit paid to such unmarried Participant's designated beneficiary upon his death. The Participant must have had at least 10 Years of Vesting Service when he died in order to be eligible for the lump sum death benefit.

AMOUNT

The amount of the Lump Sum Death Benefit shall be equal to \$100 multiplied by his Future Service Pension Credits (and fractions thereof).

EXAMPLE:

Assuming a Participant who is not married dies at age 43 with 15 Future Service Pension Credits in force on the date of his death, the Lump Sum Death Benefit payable to the Participant's designated beneficiary would be equal to 15 Future Service Pension Credits multiplied by \$100, or \$1,500.

NAMING A BENEFICIARY

If you are not married, or if your spouse consents to the waiver of the Husband and Wife form of benefit, then you may name any person as beneficiary to receive any payments due upon your death provided for in this Plan. You may also name more than one beneficiary with the consent of the Trustees. You may name a contingent beneficiary to receive death benefits if your primary beneficiary does not survive you. You can also change such designation of beneficiary at any time provided that if you elected out of the Husband and Wife Pension, your spouse must consent in writing to your change of beneficiary. The consent of a **non-spouse** Beneficiary shall not be required for any change of Beneficiary. Each designation must be made in writing on a form which may