

Schedule MB, Line 6 – Summary of Plan Provisions

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For service accrued after 1/1/2008, the Base Plan provisions apply with the following changes:

- a) 50 multiplier times the contribution rate in effect 12/31/2004 (with certain exceptions on this date for certain New York hotels), less \$3.00 for any Atlantic City employer; plus
- b) 40 multiplier times the first four cents of Minimum Standards Required Contribution Rate increases that became effective on or after January 1, 2007; plus
- c) 50 multiplier times any contribution rate increases after 2006 in excess of the Minimum Standards Required Contribution Rate increases

For service accrued prior to 1/1/2008, the Unit Benefit Level for every calendar year of service before 1994 corresponds to the average contribution rate that applied in 1993 or the calendar year a Participant last worked, if he or she stopped working for a contributing employer before that. (See Schedules A and B in the table below.) To be credited with a Unit Benefit for any calendar year of pre-'94 service, a Participant must have earned Vesting Service for participants who worked before 1994 are guaranteed the pension benefit they earned under the old percent of contributions method. Pension benefits at retirement will never be less than the benefit earned as of December 31, 1993. For service after 2010, the benefit accrual is an actuarial equivalent level benefit amount.

Employer's Hourly Contribution Rate	Calendar Year Unit Benefit Level for All Participants - other than New York Participants before 2001 (Schedule A)	Calendar Year Unit Benefit Level for New York Participants - from 1987 through 2000 (Schedule B)
below 5¢	\$2	\$1
5¢ - 9¢	\$5	\$2
10¢ - 14¢	\$8	\$3
15¢ - 19¢	\$12	\$4
20¢ - 24¢	\$16	\$5
25¢ - 29¢	\$20	\$6
30¢ - 34¢	\$24	\$7
35¢ - 39¢	\$27	\$8
40¢ - 44¢	\$30	\$9
45¢ - 49¢	\$33	\$10
50¢ & above	+ \$3 for each 5¢ interval	+ \$1 for each 5¢ interval

- For certain New York employers comprising the Restaurant Group, Unit Benefit Levels are frozen as of the expiration date of the collective bargaining agreement in effect on January 1, 2005. The frozen Unit Benefit Level is based on the contribution rate in effect on that expiration date.
- For collective bargaining agreements requiring contributions based on a percent of salary,
 - The frozen Unit Benefit Level for each Participant on December 31, 2004, is determined by dividing the annual contributions in 2004 made on their behalf by their Reported Hours for 2004, and
 - The frozen Unit Benefit Level for new Participants is determined by dividing the employer's total annual contribution for 2004 by the total Reported Hours for all participants in 2004.