

Schedule MB, Line 6 – Summary of Plan Provisions

ILGWU

ILGWU Vested Normal Retirement Pension

Amounts in table are applicable if age 55 with 15 years of service as of 1/1/2011 or 20 years of service as of 1/1/2011. Otherwise, amounts in table are multiplied by 60%.

<u>Average Earnings</u>	<u>Monthly Accrual per Year of Credited Service</u>	<u>Maximum Monthly Benefit</u>
Less than \$15,000	\$3.60	\$120
\$ 15,000--\$ 15,999	\$3.75	\$125
\$ 16,000--\$ 16,999	\$3.90	\$130
\$ 17,000--\$ 17,999	\$4.05	\$135
\$ 18,000--\$ 18,999	\$4.20	\$140
\$ 19,000--\$ 19,999	\$4.35	\$145
\$ 20,000 and over	\$4.50	\$150

Local 108

Normal Retirement Pension

<u>Plan Year Contribution</u>	<u>Monthly Benefit</u>
\$50	\$3.60
\$100	\$6.90
\$150	\$8.80
\$200	\$10.60
\$250	\$12.40
\$300	\$14.70
\$350	\$16.40
\$400	\$18.60
\$450	\$20.50
\$500	\$22.70
\$550	\$24.40
\$600	\$26.60
\$650	\$28.30
\$700	\$30.10
\$750	\$32.00

Amounts not shown are determined by straight-line interpolation. In addition, for all participants who were participants in the plan at December 31, 2006, an additional \$50 (non-service related) is paid each December while a pension is in effect.

For service after 2010, the above amounts are multiplied by 60%.