

**Schedule MB, Line 6 –  
Summary of Plan Provisions**

|           | Service  |   | Pension Benefits  |  |                       |                   | Death Benefits    |                   |
|-----------|--|---|---|--|-----------------------|-------------------|-------------------|-------------------|
|           | Credited Service   | Vesting Service   | Normal Retirement   | Early Retirement   | Disability Retirement | Vested Retirement | Post-Retirement   | Pre- Retirement   |
| Local 471 | Before 2010: svc credit for every 450 hours. 1,800 hours for one credit<br><br>After 2010: Same as Base Plan | Before 2010: 1000 hours for one credit<br><br>After 2010: Same as Base Plan | Eligibility: 65 yrs old and 5 yrs svc<br><br>Refer to Local 471 table | Eligibility: at least age 55 yrs old and 5 yrs of svc (15 yrs of svc for benefits accrued before 2010).<br><br>Reduced by 6% for each year commencement precedes normal retirement | Same as Base Plan     | Same as Base Plan | Same as Base Plan | Same as Base Plan |