

Schedule MB, Line 6 – Summary of Plan Provisions

Detroit

Normal Retirement – For each full year of credited service ending on or after October 1, 1996, monthly accrued benefit per year of service depends on final five year average contribution rate as shown below:

Final 5- Year Average Contribution Rate	Factor Per Year of Credited Service (Max 25)	25-Year Accrued Benefit Maximum
Under \$3.20	\$0.00	\$0.00
\$3.20 to \$3.88	\$3.50	\$87.50
\$3.89 to \$4.58	\$4.25	\$106.25
\$4.59 to \$5.28	\$5.00	\$125.00
\$5.29 to \$5.98	\$5.75	\$143.75
\$5.99 to \$6.68	\$6.50	\$162.50
\$6.69 to \$7.38	\$7.25	\$181.25
\$7.39 to \$8.08	\$8.00	\$200.00
\$8.09 to \$8.78	\$8.75	\$218.75
\$8.79 to \$9.48	\$9.50	\$237.50
\$9.49 to \$10.18	\$10.25	\$256.25
Each additional \$.80	\$0.75	\$18.75

ILGWU

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%.

Average Earnings	Benefit*
Less than \$15,000	\$120 per month
\$ 15,000--\$ 15,999	\$125 per month
\$ 16,000--\$ 16,999	\$130 per month
\$ 17,000--\$ 17,999	\$135 per month
\$ 18,000--\$ 18,999	\$140 per month
\$ 19,000--\$ 19,999	\$145 per month
\$ 20,000 and over	\$150 per month

*For participants of employers who make the additional 0.5% of pay contributions, an additional \$0.50 of benefit accrual applies