

**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
Cotton	1 year of svc for at least 1000 hours, partial year of svc is not applicable	1 year of svc at least 1000 hours, partial year of svc is not applicable	Eligibility: 65 yrs old and 5 yrs of svc Monthly benefit is svc times the following rate: 1986-\$7.00, 1987 - \$7.25, 1988-1991-\$7.50, 1992-1995-\$7.75, 1996-1997-\$9.25, 1998-2003-\$12.00 after 2003-\$8.00., after 2010 - \$4.80.  For Local 340A, \$10.00 after 2003, \$6.00 after 2010. *	Eligibility: 62 yrs old and 5 yrs of svc Reduced by 5/9% (5/6% for those entering without an hour of svc after 2004) for each month commencement precedes normal retirement	Same as Base Plan	Same as Base Plan	Same as Base Plan  For those who retire prior to 1/1/2011, under the Normal, Disability or Early Retirement provisions, a \$1,000 death benefit is payable	Same as Base Plan
Neckwear	1 year svc for at least 1000 hours worked during the plan year	1 year svc for at least 1000 hours worked during the plan year	Eligibility: 65 yrs old and 5 yrs of svc. Amount -- monthly benefit is svc times the following rates: prior 1999-\$5.50, 1999-2003-\$9.50, 2002-2010-\$8.00, after 2010-\$4.80.	Eligibility: 62 yrs old and 5 yrs of svc Reduced by 5/9% for each month commencement precedes normal retirement	Same as Base Plan	Same as Base Plan	Same as Base Plan  For those who retire prior to 1/1/2011, under the Normal, Disability or Early Retirement provisions, a \$1,000 death benefit is payable	Same as Base Plan

\*For participants of employers (under the NRF as of 1/1/2006) who make the additional 1% of pay contributions, an additional \$1 of benefit accrual applies starting from the year in which such extra contribution is made. For participants of employers who make the additional 0.5% of pay contributions, an additional \$0.50 of benefit accrual applies.