

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
UNITE Washable Clothing Sportswear and Allied Industries Plan	One year of svc for at least 1,000 hours, partial year of svc is not applicable	One year for any year with at least 1,000 hours of svc	<p>Eligibility: 65 yrs old and 5 yrs of svc</p> <p>Before 2011, monthly benefit is \$13.00 times svc. For New School University, \$25.00 times svc.</p> <p>After 2010, monthly accrual is \$7.80 and \$15.00 for Old School and New School, respectively*</p>	<p>Eligibility: 62 and 5 yrs of svc</p> <p>Reduced by 5/6 of 1% for each month commencement precedes normal retirement. For retirements after January 1, 1994, a \$100 monthly supplement is added to the monthly pension, paid until age 65.</p>	<p>Eligibility: 20 yrs in Industry, 10 yrs in covered employment</p> <p>Same as for the normal retirement benefits</p>	Same as Base Plan	Same as Base Plan	<p>For those who retire prior to 1/1/2011, under the Normal, Disability or Early Retirement provisions, a \$1,000 death benefit is payable</p>

*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.