Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds

www.tjc83funds.org 8814 Fargo Road · Suite 200 · Richmond, VA 23229 Phone (804) 282-3131 · 800-852-0806 · Fax (804) 288-3530



- Date: November 12, 2021
- To: All Contributing Employers to the Teamsters Joint Council No. 83 of Virginia Pension Fund ("Fund") All Sponsoring Unions
- From: Robin Donovick, MSM, SCP, CEBS Executive Director
- Re: Required Disclosure of Information

The Teamsters Joint Council No. 83 of Virginia Pension Fund ("Fund or Plan") is required to file a report annually with the Department of Labor known as the "Form 5500." The Form 5500 contains financial and demographic information about the Fund. The Plan Administrator is required under Section 104(d) of the Employee Retirement Income Security Act ("ERISA") to provide you with a summary of certain information provided in the Form 5500. This summary and the accompanying attachments are for the plan year beginning January 1, 2020 and ending December 31, 2020.

Contribution Schedules and Benefit Formulas

Exhibit A contains the contribution rates the Fund will accept when receiving notice that a sponsoring union and contributing employer have negotiated participation in a DEFAULT plan of benefits.

Exhibit B contains the contribution rates the Fund will accept when receiving notice that a sponsoring union and contributing employer have negotiated participation in a PREFERRED plan of benefits.

Exhibit C contains the various benefits schedules that are available from the Fund as of the beginning of the year. During 2019, the Special Early Pension was restored for those participants that had less than 20 years of service as of 12/31/2009. The restored Special Early Pension is available upon reaching 30 years of service. Effective June 1, 2020, participants in Schedule 10 earn an additional \$100 per month for each year of service after 30 years.

The number of employers obligated to contribute to the Fund

As of December 31, 2020, there were 23 active contributing employers to the Fund.

Listing of contributing employers contributing more than 5% of the total contributions received during 2020

United Parcel Service

The number of employees for whom no employer contributions were made during 2020, 2019 and 2018

2020 3,184 2019 3,136 2018 3,109

Funding Status for 2020

The Fund's actuary certified the Plan as being in the "Green Zone" (neither endangered nor critical) as of January 1, 2020. Prior to 2017, the Fund had been in the Yellow Zone (endangered). While in the Yellow Zone, the Fund engaged the services of its actuary and attorney to develop a required Funding Improvement Plan. Although the Fund is now in the Green Zone, the provisions of the Funding Improvement Plan remain in place unless restored or modified by the Trustees. Basically, the Funding Improvement Plan offered participation in two different plans. The first, a preferred plan, eliminated the 25 and 30-and-out benefits (if applicable to a participant's schedule) for all who had less than 20 years of Benefit Accrual Service (BAS) as of December 31, 2009. The second schedule, a default plan, eliminated the 25 and 30-and-out benefits (if applicable to a participant's schedule) for all participants. As noted earlier in this notice the Special Early pension was restored for those participants that had less than 20 years of December 31, 2009. The restored Special Early Pension is available upon reaching 30 years of service.

If interested in receiving a copy of the historical Funding Improvement Plan and/or related financial and actuarial data, please send a written request to:

Teamsters Joint Council No. 83 of Virginia Pension Fund c/o Robin Donovick 8814 Fargo Road, Suite 200 Richmond, VA 23229

Number of employers withdrawing and the amount of withdrawal liability assessed

Two employers withdrew in the preceding plan year resulting in \$1,794,102 of withdrawal liability.

Did the Fund apply for or receive an amortization extension or use the shortfall funding method for the 2020 year?

No.

Were there any transfers or mergers of assets or liabilities from another plan into the assets or liabilities of this Plan during the 2020 plan year?

No.

How to Obtain Additional Information

If you would like to obtain additional information about the subject matter of the notice, or copies of the documents referenced herein, please send a written request to: 8814 Fargo Road, Suite 200, Richmond, VA 23229.

Weekly Contribution Rates Default Schedules

Pension Plan	Weekly Rate
CA	\$12.00
BA	\$15.00
AA	\$18.00
1A	\$26.00
3	\$40.00
4A	\$46.00
4B	\$53.00
4C	\$59.50
5AD	\$62.00
5BD	\$66.00
5CD	\$70.00
6AD	\$74.00
6BD	\$78.00
7AD	\$88.00
7BD	\$97.20
8AD	\$105.20
9AD	\$133.20

Weekly Contribution Rates Preferred Schedules

Pension Plan	August 1, 2020
YRC	\$97.40
5AP	\$88.14
5BP	\$93.82
5CP	\$99.51
6AP	\$105.19
6BP	\$110.88
7AP	\$125.09
7BP	\$138.17
8AP	\$149.54
9P	\$240.40
9BP - ABF	\$453.60 prior to 8/1/17, awaiting rate on or after 8/1/17
10 - UPS/Locals/TJC83	\$629.60

Exhibit C

Default Schedules Effective January 1, 2011

	Pension Schedule 9AD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*	
70 & Older	20	\$3,774	
69	20	\$3,336	
68	20	\$2,958	
67	20	\$2,628	
66	29	\$2,417	
66	20	\$2,342	
65	29	\$2,417	
65	28	\$2,333	
65	20	\$2,098	
64	20	\$1,884	
63	20	\$1,698	
62	20	\$1,532	
61	20	\$1,500	
60	20	\$1,500	
59	20	\$1,500	
58	20	\$1,500	
57	20	\$1,500	
56	20	\$961	
55	20	\$881	
54	20	\$830	
53	20	\$780	
52	20	\$731	
51	20	\$680	
50	20	\$630	

Pension Schedule 8AD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	29	\$2,417
66	20	\$2,342
65	29	\$2,417
65	28	\$2,333
65	27	\$2,250
65	26	\$2,166
65	20	\$2,098
64	29	\$2,170
64	28	\$2,095
64	27	\$2,020
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,390
60	20	\$1,260
59	20	\$1,182
58	20	\$1,111
57	20	\$1,032
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

Pension Schedule 7BD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	20	\$2,342
65	20	\$2,098
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,390
60	20	\$1,260
59	20	\$1,182
58	20	\$1,111
57	20	\$1,032
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

Pension Schedule 7AD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,633
69	20	\$3,211
68	20	\$2,847
67	20	\$2,530
66	20	\$2,254
65	20	\$2,019
64	20	\$1,813
63	20	\$1,634
62	20	\$1,475
61	20	\$1,338
60	20	\$1,213
59	20	\$1,138
58	20	\$1,069
57	20	\$993
56	20	\$925
55	20	\$848
54	20	\$799
53	20	\$751
52	20	\$704
51	20	\$655
50	20	\$606

Pension Schedule 6BD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

Pension Schedule 6AD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

Pension Schedule SCD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

Pension Schedule SBD Effective January 1, 2011		
	Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life*
70 & Older	20	\$3,030
69	20	\$2,680
68	20	\$2,375
67	20	\$2,110
66	20	\$1,880
65	20	\$1,685
64	20	\$1,512
63	20	\$1,363
62	20	\$1,231
61	20	\$1,116
60	20	\$1,012
59	20	\$949
58	20	\$891
57	20	\$828
56	20	\$771
55	20	\$707
54	20	\$667
53	20	\$627
52	20	\$587
51	20	\$546
50	20	\$506

Pension Schedule SAD Effective January 1, 2011		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,030
69	20	\$2,680
68	20	\$2,375
67	20	\$2,110
66	20	\$1,880
65	20	\$1,685
64	20	\$1,512
63	20	\$1,363
62	20	\$1,231
61	20	\$1,116
60	20	\$1,012
59	20	\$949
58	20	\$891
57	20	\$828
56	20	\$771
55	20	\$707
54	20	\$667
53	20	\$627
52	20	\$587
51	20	\$546
50	20	\$506

Pension Schedule 4C Effective January 1, 2011		
Age at Benefit Commencement	Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life
70 & Older	20	\$2,806
69	20	\$2,478
68	20	\$2,197
67	20	\$1,955
66	20	\$1,742
65	20	\$1,564
64	20	\$1,403
63	20	\$1,265
62	20	\$1,139
61	20	\$1,035
60	20	\$937
59	20	\$881
58	20	\$825
57	20	\$768
56	20	\$712
55	20	\$656
54	20	\$619
53	20	\$581
52	20	\$544
51	20	\$506
50	20	\$468

]	Pension Schedule 4B Effective January 1, 2011				
	Years of	Maximum Monthly Benefit for			
Age at Benefit Commencement	Benefit Accrual Service	Life			
70 & Older	20	\$2,547			
69	20	\$2,248			
68	20	\$1,995			
67	20	\$1,777			
66	20	\$1,581			
65	20	\$1,420			
64	20	\$1,277			
63	20	\$1,150			
62	20	\$1,035			
61	20	\$937			
60	20	\$851			
59	20	\$800			
58	20	\$749			
57	20	\$698			
56	20	\$646			
55	20	\$596			
54	20	\$561			
53	20	\$528			
52	20	\$493			
51	20	\$460			
50	20	\$426			

Pension Schedule 4A Effective January 1, 2011				
	Years of	Maximum Monthly Benefit fo		
Age at Benefit Commencement	Benefit Accrual Service	Life		
70 & Older	20	\$2,289		
69	20	\$2,024		
68	20	\$1,794		
67	20	\$1,593		
66	20	\$1,420		
65	20	\$1,277		
64	20	\$1,144		
63	20	\$1,029		
62	20	\$932		
61	20	\$845		
60	20	\$765		
59	20	\$719		
58	20	\$673		
57	20	\$650		
56	20	\$610		
55	20	\$570		
54	20	\$530		
53	20	\$491		
52	20	\$452		
51	20	\$413		
50	20	\$382		

Pension Schedule 3 Effective January 1, 2011				
Age at Benefit Commencement	Years of	Maximum Monthly Benefit for		
Age at Benefit Commencement	Benefit Accrual Service	Life		
70 & Older	20	\$1,863		
69	20	\$1,645		
68	20	\$1,455		
67	20	\$1,294		
66	20	\$1,156		
65	20	\$1,035		
64	20	\$932		
63	20	\$840		
62	20	\$753		
61	20	\$684		
60	20	\$621		
59	20	\$560		
58	20	\$518		
57	20	\$518		
56	20	\$466		
55	20	\$414		
54	20	\$371		
53	20	\$337		
52	20	\$302		
51	20	\$270		
50	20	\$250		

Pension Schedule IA Effective January 1, 2011				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement	
70 & Older	20	\$1,190	\$1,190	
69	20	\$1,052	\$1,052	
68	20	\$932	\$932	
67	20	\$828	\$828	
66	20	\$736	\$736	
65	20	\$661	\$661	
64	20	\$592	\$592	
63	20	\$535	\$535	
62	20	\$483	\$483	
61	20	\$437	\$437	
60	20	\$397	\$397	
59	20	\$358	\$237	
58	20	\$358	\$237	
57	20	\$358	\$237	
56	20	\$270	\$178	
55	20	\$270	\$178	
54	20	\$270	\$178	
53	20	\$205	\$135	
52	20	\$205	\$135	
51	20	\$205	\$135	
50	20	\$205	\$135	

Pension Schedule AA Effective January 1, 2011				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement	
70 & Older	20	\$955	\$546	
69	20	\$845	\$483	
68	20	\$748	\$426	
67	20	\$661	\$380	
66	20	\$592	\$339	
65	20	\$529	\$305	
64	20	\$477	\$270	
63	20	\$431	\$247	
62	20	\$385	\$219	
61	20	\$351	\$201	
60	20	\$319	\$182	
59	20	\$299	\$168	
58	20	\$276	\$155	
57	20	\$259	\$144	
56	20	\$242	\$133	
55	20	\$224	\$124	
54	20	\$213	\$116	
53	20	\$198	\$108	
52	20	\$190	\$100	
51	20	\$173	\$94	
50	20	\$155	\$89	

Pension Schedule BA Effective January 1, 2011				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement	
70 & Older	20	\$765	\$437	
69	20	\$673	\$385	
68	20	\$598	\$345	
67	20	\$535	\$305	
66	20	\$477	\$270	
65	20	\$426	\$242	
64	20	\$380	\$219	
63	20	\$345	\$196	
62	20	\$311	\$178	
61	20	\$282	\$161	
60	20	\$255	\$146	
59	20	\$239	\$135	
58	20	\$221	\$124	
57	20	\$207	\$115	
56	20	\$193	\$107	
55	20	\$179	\$100	
54	20	\$170	\$93	
53	20	\$159	\$86	
52	20	\$152	\$81	
51	20	\$138	\$76	
50	20	\$124	\$71	

Pension Schedule CA Effective January 1, 2011				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement	
70 & Older	20	\$765	\$385	
69	20	\$673	\$339	
68	20	\$598	\$299	
67	20	\$535	\$265	
66	20	\$477	\$236	
65	20	\$426	\$213	
64	20	\$380	\$190	
63	20	\$345	\$173	
62	20	\$311	\$155	
61	20	\$282	\$138	
60	20	\$255	\$128	
59	20	\$239	\$120	
58	20	\$221	\$110	
57	20	\$207	\$104	
56	20	\$193	\$97	
55	20	\$179	\$90	
54	20	\$170	\$85	
53	20	\$159	\$79	
52	20	\$152	\$76	

Preferred Schedule Effective June 1, 2020

Pension Schedule 10 Effective June 1, 2020						
Age at Bene- fit Com- mencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*	Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefi for Life*	
70 & older	20	\$3,774	65	21	\$2,451	
69	29	\$3,384	65	20	\$2,334	
69	20	\$3,336	64	29	\$3,039	
68	29	\$3,384	64	28	\$2,934	
68	28	\$3,267	64	27	\$2,830	
68	27	\$3,151	64	26	\$2,725	
68	26	\$3,034	64	25	\$2,620	
68	20	\$2,958	64	24	\$2,516	
67	29	\$3,384	64	23	\$2,411	
67	28	\$3,267	64	22	\$2,306	
67	27	\$3,151	64	21	\$2,201	
67	26	\$3,034	64	20	\$2,096	
67	25	\$2,917	63	24	\$2,267	
67	24	\$2,801	63	23	\$2,173	
67	23	\$2,684	63	22	\$2,078	
67	20	\$2,628	63	21	\$1,984	
66	29	\$3,384	63	20	\$1,890	
66	28	\$3,267	62	24	\$2,046	
66	27	\$3,151	62	23	\$1,960	
66	26	\$3,034	62	22	\$1,875	
66	25	\$2,917	62	20	\$1,800	
66	24	\$2,801	61	24	\$1,856	
66	23	\$2,684	61	20	\$1,800	
66	22	\$2,567	60	20	\$1,800	
66	21	\$2,451	59	20	\$1,800	
66	20	\$2,342	58	20	\$1,800	
65	29	\$3,384	57	20	\$1,800	
65	28	\$3,267	56	20	\$961	
65	27	\$3,151	55	20	\$881	
65	26	\$3,034	54	20	\$830	
65	25	\$2,917	53	20	\$780	
65	24	\$2,801	52	20	\$731	
65	23	\$2,684	51	20	\$680	
65	22	\$2,567	50	20	\$630	

\$3,500 for 30 years of Benefit Accrual Service, plus \$25 for each ¼ year increment after 30.

[25 yr. -Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.} \$2,500 for 25 years of Benefit Accrual Service, plus \$25 for each ¼ year increment after 25.

Preferred Schedules Effective January 1, 2019

Pension Schedule 9BP Effective January 1, 2019

Age at Bene- fit Com-	Years of Benefit Accrual	Maximum Monthly Benefit	Age at Benefit	Years of Benefit Accrual	Maximum Monthly Benefit
mencement	Service	for Life*	Commencement	Service	for Life*
70 & older	20	\$3,774	65	21	\$2,451
69	29	\$3,384	65	20	\$2,334
69	20	\$3,336	64	29	\$3,039
68	29	\$3,384	64	28	\$2,934
68	28	\$3,267	64	27	\$2,830
68	27	\$3,151	64	26	\$2,725
68	26	\$3,034	64	25	\$2,620
68	20	\$2,958	64	24	\$2,516
67	29	\$3,384	64	23	\$2,411
67	28	\$3,267	64	22	\$2,306
67	27	\$3,151	64	21	\$2,201
67	26	\$3,034	64	20	\$2,096
67	25	\$2,917	63	24	\$2,267
67	24	\$2,801	63	23	\$2,173
67	23	\$2,684	63	22	\$2,078
67	20	\$2,628	63	21	\$1,984
66	29	\$3,384	63	20	\$1,890
66	28	\$3,267	62	24	\$2,046
66	27	\$3,151	62	23	\$1,960
66	26	\$3,034	62	22	\$1,875
66	25	\$2,917	62	20	\$1,800
66	24	\$2,801	61	24	\$1,856
66	23	\$2,684	61	20	\$1,800
66	22	\$2,567	60	20	\$1,800
66	21	\$2,451	59	20	\$1,800
66	20	\$2,342	58	20	\$1,800
65	29	\$3,384	57	20	\$1,800
65	28	\$3,267	56	20	\$961
65	27	\$3,151	55	20	\$881
65	26	\$3,034	54	20	\$830
65	25	\$2,917	53	20	\$780
65	24	\$2,801	52	20	\$731
65	23	\$2,684	51	20	\$680
65	22	\$2,567	50	20	\$630

*Special Early Pension

\$3,500 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$2,500 for 25 years of Benefit Accrual Service, plus \$25 for each ¼ year increment after 25. \$3,500 for 30 years of Benefit Accrual Service, plus \$25 for each ¼ year increment after 30.

Pension Schedule 9P Effective January 1, 2019					
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*	Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 &OLDER	20	\$3,774	65	21	\$2,182
69	29	\$3,347	65	20	\$2,154
69	20	\$3,336	64	29	\$2,250
68	29	\$3,059	64	28	\$2,250
68	28	\$3,031	64	27	\$2,250
68	27	\$3,004	64	26	\$2,250
68	26	\$2,976	64	25	\$2,250
68	20	\$2,958	64	24	\$2,034
67	29	\$2,807	64	23	\$2,009
67	28	\$2,780	64	22	\$1,984
67	27	\$2,752	64	21	\$1,959
67	26	\$2,724	64	20	\$1,934
67	25	\$2,697	63	24	\$1,833
67	24	\$2,659	63	23	\$1,811
67	23	\$2,641	63	22	\$1,788
67	20	\$2,628	63	21	\$1,766
66	29	\$2,646	63	20	\$1,744
66	28	\$2,561	62	24	\$1,654
66	27	\$2,534	62	23	\$1,633
66	26	\$2,506	62	22	\$1,613
66	25	\$2,478	62	20	\$1,596
66	24	\$2,451	61	24	\$1,584
66	23	\$2,423	61	20	\$1,571
66	22	\$2,395	60	20	\$1,571
66	21	\$2,368	59	20	\$1,571
66	20	\$2,342	58	20	\$1,571
65	29	\$2,646	57	20	\$1,571
65	28	\$2,554	56	20	\$961
65	27	\$2,348	55	20	\$881
65	26	\$2,320	54	20	\$830
65	25	\$2,292	53	20	\$780
65	24	\$2,265	52	20	\$731
65	23	\$2,237	51	20	\$680
65	22	\$2,209	50	20	\$630

\$2,750 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$2,250 for 25 years of Benefit Accrual Service.

	Pension Schedule 9AP	
	Effective January 1, 2019	
Age at Benefit	Years of	Maximum Monthly Benefit
Commencement	Benefit Accrual Service	for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	29	\$2,417
66	20	\$2,342
65	29	\$2,417
65	28	\$2,333
65	20	\$2,098
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,500
60	20	\$1,500
59	20	\$1,500
58	20	\$1,500
57	20	\$1,500
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

\$2,750 for 30 years of Benefit Accrual Service at any age.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$2,250 for 25 years of Benefit Accrual Service at any age.

	Pension Schedule 8AP Effective January 1, 2019				
Age at Benefit	Years of	Maximum Monthly Benefi			
Commencement	Benefit Accrual Service	for Life*			
70 & Older	20	\$3,774			
69	20	\$3,336			
68	20	\$2,958			
67	20	\$2,628			
66	29	\$2,417			
66	20	\$2,342			
65	29	\$2,417			
65	28	\$2,333			
65	27	\$2,250			
65	26	\$2,166			
65	20	\$2,098			
64	29	\$2,170			
64	28	\$2,095			
64	27	\$2,020			
64	20	\$1,884			
63	20	\$1,698			
62	20	\$1,532			
61	20	\$1,390			
60	20	\$1,260			
59	20	\$1,182			
58	20	\$1,111			
57	20	\$1,032			
56	20	\$961			
55	20	\$881			
54	20	\$830			
53	20	\$780			
52	20	\$731			
51	20	\$680			
50	20	\$630			

\$2,500 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$2,000 for 25 years of Benefit Accrual Service.

Pension Schedule 7BP Effective January 1, 2019		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	20	\$2,342
65	20	\$2,098
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,390
60	20	\$1,260
59	20	\$1,182
58	20	\$1,111
57	20	\$1,032
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

\$2,050 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$1,250 for 25 years of Benefit Accrual Service.

Pension Schedule 7AP Effective January 1, 2019		
	Years of	Maximum Monthly Benefit
Age at Benefit Commencement	Benefit Accrual Service	for Life*
70 & Older	20	\$3,633
69	20	\$3,211
68	20	\$2,847
67	20	\$2,530
66	20	\$2,254
65	20	\$2,019
64	20	\$1,813
63	20	\$1,634
62	20	\$1,475
61	20	\$1,338
60	20	\$1,213
59	20	\$1,138
58	20	\$1,069
57	20	\$993
56	20	\$925
55	20	\$848
54	20	\$799
53	20	\$751
52	20	\$704
51	20	\$655
50	20	\$606

\$1,379 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$1,000 for 25 years of Benefit Accrual Service.

Pension Schedule 6BP Effective January 1, 2019		
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

\$1,242 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/3112009.] \$1,000 for 25 years of Benefit Accrual Service.

Pension Schedule 6AP Effective January 1, 2019		
	Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life*
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

\$1,242 for 30 years of Benefit Accrual Service at any age.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/3112009.] \$1,000 for 25 years of Benefit Accrual Service at age 55.

	Effective January 1, 201 Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life*
70 & Older	20	\$3,273
69	20	\$2,893
68	20	\$2,565
67	20	\$2,279
66	20	\$2,031
65	20	\$1,819
64	20	\$1,633
63	20	\$1,472
62	20	\$1,329
61	20	\$1,205
60	20	\$1,093
59	20	\$1,025
58	20	\$963
57	20	\$895
56	20	\$833
55	20	\$764
54	20	\$720
53	20	\$677
52	20	\$634
51	20	\$590
50	20	\$546

\$1,242 for 30 years of Benefit Accrual Service.

Pension Schedule SBP Effective January 1, 2019		
	Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life*
70 & Older	20	\$3,030
69	20	\$2,680
68	20	\$2,375
67	20	\$2,110
66	20	\$1,880
65	20	\$1,685
64	20	\$1,512
63	20	\$1,363
62	20	\$1,231
61	20	\$1,116
60	20	\$1,012
59	20	\$949
58	20	\$891
57	20	\$828
56	20	\$771
55	20	\$707
54	20	\$667
53	20	\$627
52	20	\$587
51	20	\$546
50	20	\$506

⁵Special Early Pension \$1,150 for 30 years of Benefit Accrual Service at any age.

A go at Banafit Commons are art	Years of	Maximum Monthly Benefit for
Age at Benefit Commencement	Benefit Accrual Service	Life*
70 & Older	20	\$3,030
69	20	\$2,680
68	20	\$2,375
67	20	\$2,110
66	20	\$1,880
65	20	\$1,685
64	20	\$1,512
63	20	\$1,363
62	20	\$1,231
61	20	\$1,116
60	20	\$1,012
59	20	\$949
58	20	\$891
57	20	\$828
56	20	\$771
55	20	\$707
54	20	\$667
53	20	\$627
52	20	\$587
51	20	\$546
50	20	\$506

\$1,012 for 30 years of Benefit Accrual Service at any age.

	Pension Schedule YRC Effective January 1, 2019					
Age at Benefit Commencement	Years of Benefit Ac- crual Service	Maximum Monthly Benefit for Life*	Age at Benefit Commencement	Years of Benefit Accrual	Maximum Monthly Benefit	
70&older	20	\$944	65	Service 21	for Life* \$613	
69	29	\$846	65	20	\$584	
69	29	\$834	64	20	\$760	
68	29	\$846	64	28	\$734	
68	28	\$817	64	27	\$708	
68	27	\$788	64	26	\$681	
68	26	\$759	64	25	\$655	
68	20	\$740	64	24	\$629	
67	29	\$846	64	23	\$603	
67	28	\$817	64	22	\$577	
67	27	\$788	64	21	\$550	
67	26	\$759	64	20	\$524	
67	25	\$729	63	24	\$567	
67	24	\$700	63	23	\$543	
67	23	\$671	63	22	\$520	
67	20	\$657	63	21	\$496	
66	29	\$846	63	20	\$473	
66	28	\$817	62	24	\$512	
66	27	\$788	62	23	\$490	
66	26	\$759	62	22	\$469	
66	25	\$729	62	20	\$450	
66	24	\$700	61	24	\$464	
66	23	\$671	61	20	\$450	
66	22	\$642	60	20	\$450	
66	21	\$613	59	20	\$450	
66	20	\$586	58	20	\$450	
65	29	\$846	57	20	\$450	
65	28	\$817	56	20	\$240	
65	27	\$788	55	20	\$220	
65	26	\$759	54	20	\$208	
65	25	\$729	53	20	\$195	
65	24	\$700	52	20	\$183	
65	24	\$700	51	20	\$170	
			50		•	
65	22	\$642	50	20	\$158	

*Special Early Pension

\$875 for 30 years of Benefit Accrual Service.

[Payable only to Participants with at least 20 years of Benefit Accrual Service as of 12/31/2009.] \$625 for 25 years of Benefit Accrual Service, plus \$6.25 for each¹/₄ year increment after 25; \$875 for 30 years of Benefit Accrual Service, plus \$6.25 for each¹/₄ year increment after 30.

Schedules Available Prior to Preferred/Default Schedules

January 1, 2011

69 29 $$3,384$ 65 20 $$2,$ 69 20 $$3,336$ 64 29 $$3,$ 68 29 $$3,384$ 64 28 $$2,$ 68 28 $$3,267$ 64 27 $$2,$ 68 27 $$3,151$ 64 26 $$2,$ 68 26 $$3,034$ 64 25 $$2,$ 68 20 $$2,958$ 64 24 $$2,$ 67 29 $$3,384$ 64 23 $$2,$ 67 28 $$3,267$ 64 22 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 26 $$3,034$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 <	Age at Benefit Commencement	Years of Benefit Accrual Service	Effective Ap Maximum Monthly Benefit for Life*	Age at Benefit Commencement	Years of Benefit Accrual Service	Maximun Monthly Benefit for Life*
69 20 $$,3,36$ 64 29 $$,3,36$ 68 29 $$,3,384$ 64 28 $$2,2$ 68 28 $$3,267$ 64 27 $$2,2$ 68 27 $$3,151$ 64 26 $$2,2$ 68 26 $$3,034$ 64 25 $$2,2$ 68 20 $$2,958$ 64 24 $$2,2$ 67 29 $$3,384$ 64 23 $$2,2$ 67 29 $$3,384$ 64 22 $$2,2$ 67 28 $$3,267$ 64 22 $$2,2$ 67 27 $$3,151$ 64 21 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 25 $$2,917$ 63 24 $$2,2$ 67 25 $$2,917$ 63 22 $$2,2$ 67 20 $$2,628$ 63 21 $$1,2$ 66 29 $$3,384$ 63 20 $$1,3$ 66 26 $$3,034$ 62 22 $$2,2$ 66 27 $$3,151$ 62 23 $$1,3$ 66 24 $$2,801$ 61 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ 66 24 $$2,801$ 61 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ 66 24 $$2,801$ 61 20 $$1,$	70 & older	20	\$3,774	65	21	\$2,451
68 29 $$3,384$ 64 28 $$2,2$ 68 28 $$3,267$ 64 27 $$2,2$ 68 27 $$3,151$ 64 26 $$2,2$ 68 26 $$3,034$ 64 25 $$2,2$ 68 20 $$2,958$ 64 24 $$2,2$ 67 29 $$3,384$ 64 23 $$2,2$ 67 29 $$3,367$ 64 22 $$2,2$ 67 27 $$3,151$ 64 21 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 23 $$2,684$ 63 22 $$2,2$ 67 20 $$2,628$ 63 21 $$1,3$ 66 29 $$3,384$ 63 20 $$1,3$ 66 26 $$3,034$ 62 22 $$1,3$ 66 26 $$2,917$ 62 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ 66 24 $$2,801$ 61 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ <	69	29	\$3,384	65	20	\$2,334
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	69	20	\$3,336	64	29	\$3,039
68 27 $$3,151$ 64 26 $$2,2$ 68 26 $$3,034$ 64 25 $$2,2$ 68 20 $$2,958$ 64 24 $$2,2$ 67 29 $$3,384$ 64 23 $$2,2$ 67 28 $$3,267$ 64 22 $$2,2$ 67 27 $$3,151$ 64 21 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 25 $$2,917$ 63 24 $$2,2$ 67 24 $$2,801$ 63 23 $$2,628$ 67 20 $$2,628$ 63 21 $$1,3$ 66 29 $$3,384$ 63 20 $$1,3$ 66 27 $$3,151$ 62 23 $$1,3$ 66 26 $$3,034$ 62 22 $$1,3$ 66 26 $$3,034$ 62 22 $$1,3$ 66 22 $$2,684$ 61 20 $$1,3$ 66 23 $$2,684$ 61 20 $$1,3$ 66 21 $$2,451$ 59 20 $$1,3$ 66 21 $$2,451$ 59 20 $$1,3$ 66 22 $$2,567$ 60 20 $$1,3$ 66 22 $$2,567$ 60 20 $$1,3$ 66 21 $$2,451$ 59 20 $$1,3$	68	29	\$3,384	64	28	\$2,934
68 26 $$3,034$ 64 25 $$2,2$ 68 20 $$2,958$ 64 24 $$2,2$ 67 29 $$3,384$ 64 23 $$2,2$ 67 28 $$3,267$ 64 22 $$2,2$ 67 27 $$3,151$ 64 21 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 26 $$3,034$ 64 20 $$2,2$ 67 25 $$2,917$ 63 24 $$2,2$ 67 23 $$2,684$ 63 22 $$2,2$ 67 20 $$2,684$ 63 22 $$2,2$ 67 20 $$2,684$ 63 20 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ <t< td=""><td>68</td><td>28</td><td>\$3,267</td><td>64</td><td>27</td><td>\$2,830</td></t<>	68	28	\$3,267	64	27	\$2,830
68 20 $$2,958$ 64 24 $$2,$ 67 29 $$3,384$ 64 23 $$2,$ 67 28 $$3,267$ 64 22 $$2,$ 67 27 $$3,151$ 64 21 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 25 $$2,917$ 63 24 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,801$ 61 24 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 26 $$3,034$ 54 20 $$8,$ 65 26 $$3,034$ 54 20 $$8,$ 65 <	68	27	\$3,151	64	26	\$2,725
67 29 $$3,384$ 64 23 $$2,$ 67 28 $$3,267$ 64 22 $$2,$ 67 27 $$3,151$ 64 21 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 25 $$2,917$ 63 24 $$2,$ 67 24 $$2,801$ 63 23 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 21 $$2,801$ 61 24 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 21 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 26 $$3,034$ 54 20 $$8,$ 65 26 $$3,034$ 54 20 $$8,$ 65 <	68	26	\$3,034	64	25	\$2,620
67 28 $$3,267$ 64 22 $$2,$ 67 27 $$3,151$ 64 21 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 25 $$2,917$ 63 24 $$2,$ 67 24 $$2,801$ 63 23 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 24 $$2,801$ 61 24 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 27 $$3,151$ 55 20 $$1,$ 65 26 $$3,034$ 54 20 $$8,$ 65 26 $$3,034$ 54 20 $$8,$ 65 26 $$3,034$ 54 20 $$8,$ 65 <	68	20	\$2,958	64	24	\$2,516
67 27 $$3,151$ 64 21 $$2,$ 67 26 $$3,034$ 64 20 $$2,$ 67 25 $$2,917$ 63 24 $$2,$ 67 24 $$2,801$ 63 23 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 22 $$2,342$ 58 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 66 22 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 26 $$3,034$ 54 20 $$88$ 65 26 $$3,034$ 54 20 $$88$ 65 <	67	29	\$3,384	64	23	\$2,411
67 26 $$3,034$ 64 20 $$2,$ 67 25 $$2,917$ 63 24 $$2,$ 67 24 $$2,801$ 63 23 $$2,$ 67 23 $$2,684$ 63 22 $$2,$ 67 20 $$2,628$ 63 21 $$1,$ 66 29 $$3,384$ 63 20 $$1,$ 66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,801$ 61 20 $$1,$ 66 22 $$2,801$ 61 20 $$1,$ 66 22 $$2,684$ 61 20 $$1,$ 66 22 $$2,684$ 61 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 27 $$3,151$ 55 20 $$1,$ 65 26 $$3,034$ 54 20 $$8,$ 65 26 $$3,034$ 54 20 $$8,$ 65 <	67	28	\$3,267	64	22	\$2,306
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	27	\$3,151	64	21	\$2,201
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	26	\$3,034	64	20	\$2,096
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	25	\$2,917	63	24	\$2,267
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	24	\$2,801	63	23	\$2,173
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	23	\$2,684	63	22	\$2,078
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	67	20	\$2,628	63	21	\$1,984
66 28 $$3,267$ 62 24 $$2,$ 66 27 $$3,151$ 62 23 $$1,$ 66 26 $$3,034$ 62 22 $$1,$ 66 25 $$2,917$ 62 20 $$1,$ 66 24 $$2,801$ 61 24 $$1,$ 66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 27 $$3,151$ 55 20 $$9$ 65 27 $$3,034$ 54 20 $$8$ 65 26 $$3,034$ 54 20 $$8$ 65 25 $$2,917$ 53 20 $$7$	66	29	\$3,384	63	20	\$1,890
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	66	28	\$3,267	62	24	\$2,046
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	66	27		62	23	\$1,960
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	66	26		62	22	\$1,875
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	66	25	\$2,917	62	20	\$1,800
66 23 $$2,684$ 61 20 $$1,$ 66 22 $$2,567$ 60 20 $$1,$ 66 21 $$2,451$ 59 20 $$1,$ 66 20 $$2,342$ 58 20 $$1,$ 65 29 $$3,384$ 57 20 $$1,$ 65 28 $$3,267$ 56 20 $$9,$ 65 27 $$3,151$ 55 20 $$9,$ 65 26 $$3,034$ 54 20 $$8,$ 65 25 $$2,917$ 53 20 $$7,$					24	\$1,856
6622\$2,5676020\$1,6621\$2,4515920\$1,6620\$2,3425820\$1,6529\$3,3845720\$1,6528\$3,2675620\$96527\$3,1515520\$86526\$3,0345420\$86525\$2,9175320\$7						\$1,800
6621\$2,4515920\$1,6620\$2,3425820\$1,6529\$3,3845720\$1,6528\$3,2675620\$96527\$3,1515520\$86526\$3,0345420\$86525\$2,9175320\$7						\$1,800
66 20 \$2,342 58 20 \$1, 65 29 \$3,384 57 20 \$1, 65 28 \$3,267 56 20 \$9 65 27 \$3,151 55 20 \$8 65 26 \$3,034 54 20 \$8 65 25 \$2,917 53 20 \$7	66	21		59	20	\$1,800
6529\$3,3845720\$1,6528\$3,2675620\$96527\$3,1515520\$86526\$3,0345420\$86525\$2,9175320\$7	66	20		58	20	\$1,800
6528\$3,2675620\$96527\$3,1515520\$86526\$3,0345420\$86525\$2,9175320\$7			1			\$1,800
6527\$3,1515520\$86526\$3,0345420\$86525\$2,9175320\$7		28				\$961
65 26 \$3,034 54 20 \$8 65 25 \$2,917 53 20 \$7						\$881
65 25 \$2,917 53 20 \$7						\$830
			· · · · · · · · · · · · · · · · · · ·			\$780
						\$731
65 23 \$2,684 51 20 \$6						\$680
			1			\$630

Pension Schedule 9B Effective August 1, 1998				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*		
70 & Older	20	\$3,774		
69	20	\$3,336		
68	20	\$2,958		
67	20	\$2,628		
66	24	\$2,400		
66	20	\$2,342		
65	24	\$2,400		
65	23	\$2,300		
65	22	\$2,200		
65	21	\$2,100		
65	20	\$2,098		
64	24	\$2,156		
64	23	\$2,066		
64	22	\$1,976		
64	21	\$1,886		
64	20	\$1,884		
63	24	\$1,942		
63	23	\$1,861		
63	20	\$1,800		
62	20	\$1,800		
61	20	\$1,800		
60	20	\$1,800		
59	20	\$1,800		
58	20	\$1,800		
57	20	\$1,800		
56	20	\$961		
55	20	\$881		
54	20	\$830		
53	20	\$780		
52	20	\$731		
51	20	\$680		
50	20	\$630		

* \$2,500 for Special Early Pension with 25 years of Benefit Accrual Service, plus \$100 for each Benefit Accrual year after 25.

Age at Benefit	Prior to August 1, 1998 Years of	Maximum Monthly Bene
Commencement	Benefit Accrual Service	for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	24	\$2,400
66	20	\$2,342
65	24	\$2,400
65	23	\$2,300
65	22	\$2,200
65	21	\$2,100
65	20	\$2,098
64	24	\$2,156
64	23	\$2,066
64	22	\$1,976
64	21	\$1,886
64	20	\$1,884
63	24	\$1,942
63	23	\$1,861
63	22	\$1,781
63	21	\$1,700
63	20	\$1,698
62	24	\$1,753
62	23	\$1,680
62	22	\$1,607
62	21	\$1,534
62	20	\$1,532
61	24	\$1,591
61	23	\$1,524
61	20	\$1,500
60	20	\$1,500
59	20	\$1,500
58	20	\$1,500
57	20	\$1,500
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

Pension Schedule 9A				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefi for Life*		
70 & Older	20	\$3,774		
69	20	\$3,336		
68	20	\$2,958		
67	20	\$2,628		
66	29	\$2,417		
66	20	\$2,342		
65	29	\$2,417		
65	28	\$2,333		
65	20	\$2,098		
64	20	\$1,884		
63	20	\$1,698		
62	20	\$1,532		
61	20	\$1,500		
60	20	\$1,500		
59	20	\$1,500		
58	20	\$1,500		
57	20	\$1,500		
56	20	\$961		
55	20	\$881		
54	20	\$830		
53	20	\$780		
52	20	\$731		
51	20	\$680		
50	20	\$630		

* \$2,750 for Special Early Pension with 30 or more years of Benefit Accrual Service.
* \$2,250 for Special Early Pension with 25 or more years of Benefit Accrual Service.

Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Bener for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	29	\$2,417
66	20	\$2,342
65	29	\$2,417
65	28	\$2,333
65	27	\$2,250
65	26	\$2,166
65	20	\$2,098
64	29	\$2,170
64	28	\$2,095
64	27	\$2,020
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,390
60	20	\$1,260
59	20	\$1,182
58	20	\$1,111
57	20	\$1,032
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

A an at Danafit Commandation	Years of	Maximum Monthly Benefit
Age at Benefit Commencement	Benefit Accrual Service	for Life*
70 & Older	20	\$3,774
69	20	\$3,336
68	20	\$2,958
67	20	\$2,628
66	20	\$2,342
65	20	\$2,098
64	20	\$1,884
63	20	\$1,698
62	20	\$1,532
61	20	\$1,390
60	20	\$1,260
59	20	\$1,182
58	20	\$1,111
57	20	\$1,032
56	20	\$961
55	20	\$881
54	20	\$830
53	20	\$780
52	20	\$731
51	20	\$680
50	20	\$630

*For Participants who retire on or after 11/1/91:

\$2,050 for Special Early Pension with 30 or more years of Benefit Accrual Service \$1,250 for Special Early Pension with 25 or more years of Benefit Accrual Service

For Participants who retired before 11/1/91:

\$1,433 for Special Early Pension with 30 or more years of Benefit Accrual Service \$1,039 for Special Early Pension with 25 or more years of Benefit Accrual Service

Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefi for Life*
70 & Older	20	\$3,633
69	20	\$3,211
68	20	\$2,847
67	20	\$2,530
66	20	\$2,254
65	20	\$2,019
64	20	\$1,813
63	20	\$1,634
62	20	\$1,475
61	20	\$1,338
60	20	\$1,213
59	20	\$1,138
58	20	\$1,069
57	20	\$993
56	20	\$925
55	20	\$848
54	20	\$799
53	20	\$751
52	20	\$704
51	20	\$655
50	20	\$606

ars of crual Service Maximum Monthly Benefit for Life* 20 \$3,273 20 \$2,893 20 \$2,565 20 \$2,279 20 \$2,031 20 \$1,819
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20 \$2,279 20 \$2,031
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20 \$1,633
20 \$1,472
20 \$1,329
20 \$1,205
20 \$1,093
20 \$1,025
20 \$963
20 \$895
20 \$833
20 \$764
20 \$720
20 \$677
20 \$634
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20 \$590
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Pension Schedule 6A				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*		
70 & Older	20	\$3,273		
69	20	\$2,893		
68	20	\$2,565		
67	20	\$2,279		
66	20	\$2,031		
65	20	\$1,819		
64	20	\$1,633		
63	20	\$1,472		
62	20	\$1,329		
61	20	\$1,205		
60	20	\$1,093		
59	20	\$1,025		
58	20	\$963		
57	20	\$895		
56	20	\$833		
55	20	\$764		
54	20	\$720		
53	20	\$677		
52	20	\$634		
51	20	\$590		
50	20	\$546		

* \$1,242 for Special Early Pension with 30 or more years of Benefit Accrual Service at any age.

* \$1,000 for Special Early Pension with 25 or more years of Benefit Accrual Service at age 55.

Pension Schedule SC				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*		
70 & Older	20	\$3,273		
69	20	\$2,893		
68	20	\$2,565		
67	20	\$2,279		
66	20	\$2,031		
65	20	\$1,819		
64	20	\$1,633		
63	20	\$1,472		
62	20	\$1,329		
61	20	\$1,205		
60	20	\$1,093		
59	20	\$1,025		
58	20	\$963		
57	20	\$895		
56	20	\$833		
55	20	\$764		
54	20	\$720		
53	20	\$677		
52	20	\$634		
51	20	\$590		
50	20	\$546		

* \$1,242 for Special Early Pension with 30 or more years of Benefit Accrual Service at any age.

Pension Schedule SB				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit for Life*		
70 & Older	20	\$3,030		
69	20	\$2,680		
68	20	\$2,375		
67	20	\$2,110		
66	20	\$1,880		
65	20	\$1,685		
64	20	\$1,512		
63	20	\$1,363		
62	20	\$1,231		
61	20	\$1,116		
60	20	\$1,012		
59	20	\$949		
58	20	\$891		
57	20	\$828		
56	20	\$771		
55	20	\$707		
54	20	\$667		
53	20	\$627		
52	20	\$587		
51	20	\$546		
50	20	\$506		

* \$1,150 for Special Early Pension with 30 or more years of Benefit Accrual Service at any age.

Pension Schedule SA				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit fo Life*		
70 & Older	20	\$3,030		
69	20	\$2,680		
68	20	\$2,375		
67	20	\$2,110		
66	20	\$1,880		
65	20	\$1,685		
64	20	\$1,512		
63	20	\$1,363		
62	20	\$1,231		
61	20	\$1,116		
60	20	\$1,012		
59	20	\$949		
58	20	\$891		
57	20	\$828		
56	20	\$771		
55	20	\$707		
54	20	\$667		
53	20	\$627		
52	20	\$587		
51	20	\$546		
50	20	\$506		

* \$1,012 for Special Early Pension with 30 or more years of Benefit Accrual Service at any age.

Pension Schedule 4C				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit fo Life		
70 & Older	20	\$2,806		
69	20	\$2,478		
68	20	\$2,197		
67	20	\$1,955		
66	20	\$1,742		
65	20	\$1,564		
64	20	\$1,403		
63	20	\$1,265		
62	20	\$1,139 \$1,035		
61	20			
60	20	\$937		
59	20	\$881		
58	20	\$825		
57	20	\$768		
56	20	\$712		
55	20	\$656		
54	20	\$619		
53	20	\$581		
52	20	\$544		
51	20	\$506		
50	20	\$468		

Pension Schedule 4B				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit fo Life \$2,547		
70 & Older	20			
69	20	\$2,248		
68	20	\$1,995		
67	20	\$1,777		
66	20	\$1,581		
65	20	\$1,420		
64	20	\$1,277		
63	20	\$1,150 \$1,035		
62	20			
61	20	\$937		
60	20	\$851		
59	20	\$800		
58	20	\$749		
57	20	\$698		
56	20	\$646		
55	20	\$596		
54	20	\$561		
53	20	\$528		
52	20	\$493		
51	20	\$460		
50	20	\$426		

Pension Schedule 4A				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit fo Life		
70 & Older	20	\$2,289		
69	20	\$2,024		
68	20	\$1,794		
67	20	\$1,593		
66	20	\$1,420		
65	20	\$1,277		
64	20	\$1,144		
63	20	\$1,029		
62	20	\$932		
61	20	\$845		
60	20	\$765		
59	20	\$719		
58	20	\$673		
57	20	\$650		
56	20	\$610		
55	20	\$570		
54	20	\$530		
53	20	\$491		
52	20	\$452		
51	20	\$413		
50	20	\$382		

Pension Schedule 2&3				
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Benefit fo Life		
70 & Older	20	\$1,863		
69	20	\$1,645		
68	20	\$1,455		
67	20	\$1,294		
66	20	\$1,156		
65	20	\$1,035		
64	20	\$932		
63	20	\$840 \$753 \$684 \$621		
62	20			
61	20			
60	20			
59	20	\$560		
58	20	\$518		
57	20	\$518		
56	20	\$466		
55	20	\$414		
54	20	\$371		
53	20	\$337		
52	20	\$302		
51	20	\$270		
50	20	\$250		

Pension Schedule IA			
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement
70 & Older	20	\$1,190	\$1,190
69	20	\$1,052	\$1,052
68	20	\$932	\$932
67	20	\$828	\$828
66	20	\$736	\$736
65	20	\$661	\$661
64	20	\$592	\$592
63	20	\$535	\$535
62	20	\$483	\$483
61	20	\$437	\$437
60	20	\$397	\$397
59	20	\$358	\$237
58	20	\$358	\$237
57	20	\$358	\$237
56	20	\$270	\$178
55	20	\$270	\$178
54	20	\$270	\$178
53	20	\$205	\$135
52	20	\$205	\$135
51	20	\$205	\$135
50	20	\$205	\$135

Pension Schedule AA			
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement
70 & Older	20	\$955	\$546
69	20	\$845	\$483
68	20	\$748	\$426
67	20	\$661	\$380
66	20	\$592	\$339
65	20	\$529	\$305
64	20	\$477	\$270
63	20	\$431	\$247
62	20	\$385	\$219
61	20	\$351	\$201
60	20	\$319	\$182
59	20	\$299	\$168
58	20	\$276	\$155
57	20	\$259	\$144
56	20	\$242	\$133
55	20	\$224	\$124
54	20	\$213	\$116
53	20	\$198	\$108
52	20	\$190	\$100
51	20	\$173	\$94
50	20	\$155	\$89

Pension Schedule BA			
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life after 60 Months of Retirement
70 & Older	20	\$765	\$437
69	20	\$673	\$385
68	20	\$598	\$345
67	20	\$535	\$305
66	20	\$477	\$270
65	20	\$426	\$242
64	20	\$380	\$219
63	20	\$345	\$196
62	20	\$311	\$178
61	20	\$282	\$161
60	20	\$255	\$146
59	20	\$239	\$135
58	20	\$221	\$124
57	20	\$207	\$115
56	20	\$193	\$107
55	20	\$179	\$100
54	20	\$170	\$93
53	20	\$159	\$86
52	20	\$152	\$81
51	20	\$138	\$76
50	20	\$124	\$71

Pension Schedule CA			
Age at Benefit Commencement	Years of Benefit Accrual Service	Maximum Monthly Pension for First 60 Months of Retirement	Maximum Monthly Pension for Life afte 60 Months of Retirement
70 & Older	20	\$765	\$385
69	20	\$673	\$339
68	20	\$598	\$299
67	20	\$535	\$265
66	20	\$477	\$236
65	20	\$426	\$213
64	20	\$380	\$190
63	20	\$345	\$173
62	20	\$311	\$155
61	20	\$282	\$138
60	20	\$255	\$128
59	20	\$239	\$120
58	20	\$221	\$110
57	20	\$207	\$104
56	20	\$193	\$97
55	20	\$179	\$90
54	20	\$170	\$85
53	20	\$159	\$79
52	20	\$152	\$76