

## Plan Highlights

### Requirements

Participation	After one hour for which your employer is required to contribute to the Plan
Vesting	100% vesting after participation

### Benefit Types and Amounts

#### Normal Annuity:

Eligibility	Age 62, stopped working in Covered Employment, and has 24 consecutive months of Plan participation
Benefit	Determined by the balance of your Annuity Account
Forms	Married Couple Annuities (Joint & 50% or 75% Survivor), Single Life Annuity, Temporary Benefit, or Lump Sum

#### Termination Benefit:

Eligibility:	Before age 62, has 24 consecutive months of Plan participation and has not worked in Covered Employment for 6 consecutive months
Amount	Lump sum, no more than 100% of your Annuity Account, with spousal consent

#### Surviving Spouse Annuity:

Eligibility	Married for one year at death
Benefit	Determined by type and form elected if you are receiving a benefit or by the balance of your Annuity Account if you have not commenced a benefit.

#### Death Benefit:

Amount	Balance of your Annuity Account less any annuity payments made
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**These highlights contain only a brief outline of the Summary Plan Description.  
Please read the whole booklet.**