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PeopleSoft Enterprise Pension Administration 9.1 Reports

November 2010

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SKU hrms91hpad-r1110

Contents

Report Samples

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CHAPTER 1

Pension Administration Reports

This appendix provides an overview of Pension Administration reports and enables you to:

• View summary tables of all reports.

• View report details and source records.

Note. For samples of these reports, see the PDF files that are published on CD-ROM with your documentation.

See Also

Enterprise PeopleTools PeopleBook: PeopleSoft Process Scheduler

Pension Administration Reports: A to Z

The tables in this section list the Pension Administration reports, sorted alphanumerically by report ID. If you need more information about a report, refer to the report details at the end of this appendix.

The reports are presented in the following categories:

• Calculation reports

• Data extract reports

• Participant letters reports

• Miscellaneous reports

Note. This appendix includes report files, as well as printable reports. For example, PAPPPYMT - Trustee Extract is a data file that contains the payment-related data used to produce pension checks.

Calculation Reports

Report ID and Report Name	Description	Navigation	Run Control Page
PAT06A Non Detail Calculation Wkst (Non Detail Calculation Worksheet)	Provides summary information about a calculation and each benefit formula that is processed during the calculation. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT06A - Non-Detail Calculation Worksheet	Pension, Calculations, Create Worksheet, Create Worksheet	RUNCTL_PASCW01
PAT06B Detailed Calculation Worksheet	Provides detailed information about all aspects of a calculation, including the calculation inputs and the intermediate and final values for each benefit component. **Note.** The intermediate values are available only if you select *Detailed Worksheet* on the Define Calculation - Main Page. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT06B - Detailed Calculation Worksheet	Pension, Calculations, Create Worksheet, Create Worksheet	RUNCTL_PASCW01
PAT06C Social Security Worksheet	Provides detailed information about how the system calculated a participant's social security benefit. Includes a participant's entire earnings history. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT06C - Social Security Worksheet	Pension, Calculations, Create Worksheet, Create Worksheet	RUNCTL_PASCW01

Data Extracts

Report ID and Report Name	Description	Navigation	Run Control Page
PAPPPYMT Retiree Payment Program (Trustee Extract)	Provides a file of the payment-related data that a third-party requires in order to produce pension checks. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAPPPYMT - Trustee Extract	Pension, Payments, Create Retiree Payments, Create Retiree Payments	RUNCTL_PAPPYMNT
PASAV01 Actuarial Valuation Extract	Provides two extract files that you can send to your actuary: one for active participants and one for inactive participants. These files contain the data that the actuary needs in order to perform a plan's annual actuarial valuation. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAPPPYMT - Trustee Extract	Pension, Reports, Actuarial Valuation Extract, Actuarial Valuation Extract	RUNCTL_PASAV01
PASPC01 Form 5500 Participant Count	Provides an extract file containing the participant information that is required for annual IRS participant reporting. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PASPC01 - Form 5500 Participant Count	Pension, Reports, Form 5500 Participation Cnt, Form 5500 Participation Cnt	RUNCTL_PASPC01

See Also

hpad, Establishing Retiree Administration Control Tables, Creating a Logical File for the Trustee Extract

Participant Letters Reports

Report ID and Report Name	Description	Navigation	Run Control Page
PASOF01 Participant's Benefit Extract	Provides the data for the participant selection reports. **Note.** Run this Structured Query Report (SQR) as a prerequisite to running PAWOF01 and PAWOF02. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PASOF01 - Participant's Benefit Extract	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PASTDEXT Standard Personal Data Extract	Provides the data for some of the WinWord reports. Run this SQR as a prerequisite to running any of these reports: PAWQL01–03 and PAWRL01–02. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PASTDEXT - Standard Personal Data Extract	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PAWOF01 Participant Selection- Qual (participant selection - qualified)	Outlines a participant's optional forms of payment choices for a qualified pension plan. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWOF01 - Participant Selection - Qualified	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PAWOF02 Participant Selection- NonQual (participant selection - nonqualified)	Outlines a participant's optional forms of payment choices for a nonqualified pension plan. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWOF01 - Participant Selection - Qualified	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01

Report ID and Report Name	Description	Navigation	Run Control Page
PAWQL01 Notice of Minimum Distribution	Provides a notice of minimum distribution for active participants who are reaching age 70 plus and are five percent owners. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWQL01 - Notice of Minimum Distribution	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PAWQL02 Qual Preretire Survivor Form (qualified preretirement survivor form)	Provides a form that participants can use to elect or waive a plan's qualified preretirement survivor annuity coverage. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWQL02 - Qualified Preretirement Survivor Form	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PAWQL03 Notice of Benefit Suspension	Provides a notification to retirees that benefits have been suspended because they have been rehired. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWQL03 - Notice of Benefit Suspension	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01
PAWRL01 Rollover Notice	Provides a notification to participants that they are eligible to roll over their retirement plan distributions. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWRL01 - Rollover Notice	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01

Report ID and Report Name	Description	Navigation	Run Control Page
PAWRL02 Rollover Election Form	Provides a form for participants who want to roll over their retirement plan distributions. **Note.** This is a WinWord report. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAWRL02 - Rollover Election Form	Pension, Reports, Participation Ben Selection, Participant Ben Selection	RUNCTL_PASOF01

Miscellaneous Reports

Report ID and Report Name	Description	Navigation	Run Control Page
PARVWPMT Review Payment Results Report	View payments at an employee level.	Pension, Payments, Review Payment Results Report, Review Payment Results Report,	RUNCTL_RVWPMNT
PAT07 Pension Plan Summary Report	Describes the calculation rules in effect for a specified plan and date. **Note.** This is a system report showing values for many tables. It is not a summary plan description.	Pension, Reports, Plan Summary, Plan Summary	RUNCTL_PASPS01
PAT08 Trustee Extract Detailed Report	Prints the details of the information on the Trustee Extract file.	Pension, Reports, Online Trustee Extract, Online Trustee Extract	RUNCNTL_PMTDTL
PAT09 Trustee Extract Summary Report - Record Type	• Lists the participants receiving payments from a particular pay run. • Provides summary totals for the pay run. See .hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT09 - Trustee Extract Summary Report	Pension, Reports, Online Trustee Extract, Online Trustee Extract	RUNCNTL_PMTDTL

Pension Administration: Selected Reports

This section provides detailed information for individual reports, including important fields and source records. The reports are listed alphanumerically by report ID.

PAPPPYMT - Trustee Extract

The Trustee Extract file includes the payment-related data that a third-party requires in order to produce pension checks.

The system creates the Trustee Extract file when you run the Retiree Payment COBOL SQL process (PAPPPYMT) in Confirmation Processing mode. It writes the trustee extract data to the file that you define using the system variable TRSPYMT.

You can also create the Trustee Extract file outside of the Retiree Payment process. You only do this in unusual circumstances—for example, if you lose or damage the original file that is created by the Retiree Payment process.

There are two reports that print information about the contents of the Trustee Extract file:

- PAT08 - Trustee Extract Detailed Report
- PAT09 - Trustee Extract Summary Report – Record Type

See Also

hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT08 - Trustee Extract Detailed Report

hpad, Pension Administration Reports, Pension Administration: Selected Reports, PAT09 - Trustee Extract Summary Report

hpad, Making Pension Payments, Reviewing Trustee Extract Data

hpad, Making Pension Payments, Creating the Trustee Extract File

hpad, Establishing Retiree Administration Control Tables, Creating a Logical File for the Trustee Extract

PARVWPMT - Review Payment Results

This SQR may be run to view the payment results at an employee level. There are three choices to run the report (the user can choose the desired output on the run control page):

- Payment Details - Total.
- Payment Details - NonTaxable.
- Payment Information.

PASAV01 - Actuarial Valuation Extract

The Actuarial Valuation Extract provides data that your actuary needs in order to perform a plan's annual actuarial valuation. The extract consists of two files:

- Active extract file (pawav01.ext) for participants who are still accruing benefits.

- Inactive extract file (pawav02.ext) for participants who are owed benefits but whose benefits are no longer accruing.

For example, current workers covered under a plan, whether or not they have begun to participate, are typically active. Terminated workers, whether receiving benefits or awaiting deferred benefits, are typically inactive.

As part of your Pension Administration setup, you match each pension status code to one of the following valuation categories: *Active, Inactive, Both Active and Inactive,* or *Done (no liability remaining).*

The Actuarial Valuation Extract uses these categories to determine whether to put participants into the active or inactive extract files. If a participant has had more than one valuation category since the last valuation, then the system refers to the Actuarial Valuation Matrix that you define to determine which of the extract files should house the participant's data. For example, Onslow was active as of the last valuation and is now inactive, so the system must refer to the matrix.

Note. Workers appearing in the extract for the first time have the prior year category *No Record Exists.*

The active extract file includes the following information:

- EMPLID.
- PENSION_STATUS: Pension Status.
- ACTION: The action in the participant's job record as of the valuation as of date.
- ACTION_REASON: Reason associated with the action.
- LOCATION: Location.
- COMPANY: Company.
- EMPL_TYPE: Worker type: salaried, hourly, or exception hourly.
- STD_HOURS: Standard hours.
- COMP_FREQUENCY: Compensation frequency.
- COMPRATE: Compensation rate.
- NAME: Name.
- NATIONAL_ID: National ID. The system only uses a participant's U.S. national ID (social security number).
- SEX: Gender.
- MAR_STATUS: Marital status.
- BIRTHDATE: Birth date.
- QDRO_IND_YN: Flag that indicates whether a participant has any QDROs attached.
- ORIG_HIRE_DT: Original hire date.
- ACTUAL_EARININGS: Actual pension earnings since the last actuarial valuation. These are the earnings calculated by the function result identified in the reports parameters.
- ACTUAL_HOURS: Actual pension hours since the last actuarial valuation. These are the hours calculated by the function result identified in the reports parameters.
- BENEFIT_SERVICE: Total benefit service accrued as of the extract as of date for the function result identified in the reports parameters.
- VST_SERVICE: Total vesting service accrued as of the extract as of date for the function result identified in the reports parameters.

- END_BALANCE: Total participant account balance as of the extract as of date for the function result identified in the reports parameters.

- BEN_BIRTHDATE: The designated beneficiary's birth date. If there is no explicitly named beneficiary, the spouse is assumed to be the beneficiary.

- BEN_SEX: The designated beneficiary's sex. If there is no explicitly named beneficiary, the spouse is assumed to be the beneficiary.

The inactive extract file includes the following information:

- EMPLID.

- PENSION_STATUS: Pension status.

- LOCATION: Location.

- COMPANY: Company.

- NAME: Name.

- NATIONAL_ID: National ID. The system only uses a participant's U.S. national ID (social security number).

- SEX: Gender.

- MAR_STATUS: Marital status.

- BIRTHDATE: Birth date.

- QDRO_IND_YN: Flag that indicates whether a participant has any QDROs attached.

- ORIG_HIRE_DT: Original hire date.

- BENEFIT_PLAN: Name of the pension plan identified in the actuarial valuation report parameters.

- APPLIES_AT_DATE: Date payments began.

- PAY_STATUS: Pay status for the pension plan identified in the actuarial valuation report parameters: active, deferred, or stopped.

- PAYEE_TYPE: The payee type: retiree, beneficiary, or QDRO alternate payee.

- PYMT_FREQ: The payment frequency for pension payments.

- FORM_CODE: Code that identifies the optional form of payment.

- PMT_AMT: Payment amount.

- PMT_END_DT: The date of the last pension payment, if known.

The Actuarial Valuation Extract produces the following warning messages. These warnings do not cause an abnormal termination of the program. They may explain why certain participants do not appear on the inactive or active files.

- Message: Valuation code not assigned to pension status [status]. Therefore no active or inactive file is written for this employee [EmplID].

  Cause: Pension status has no corresponding valuation category.

- Message: Valuation matrix invalid for CY_VAL_CODE [current year valuation category] PY_VAL_CODE = [prior year valuation category]. Therefore no active or inactive file is written for this employee [EmplID].

  Cause: The current year category and prior year category combination is not defined in the Actuarial Valuation Matrix.

- Message: There isn't a valid payee setup for EmplID [EmplID].

Cause: You have not set up a payee record, and this record is required.

- Message: There isn't a valid payment schedule for EmplID [EmplID].

  Cause: You have not set up a payment schedule, and this is required.

See Also

hpad, Using Pension Statuses

PASOF01 - Participant's Benefit Extract

This SQR creates a WinWord merge file with a participant's language, name, plan, and benefit amounts for the following optional forms of payment: single life annuity, 5 year term certain, 10 year term certain, 15 year term certain, lump sum, 50 percent joint and survivor participant and beneficiary amounts, 66 1/2 percent joint and survivor participant and beneficiary amounts, 75 percent joint and survivor participant and beneficiary amounts, 100 percent joint and survivor participant and beneficiary amounts.

Run this SQR as a prerequisite to running the following participant letters reports: PAWQL01–03 and PAWRL01–02.

PASPC01 - Form 5500 Participant Count

This SQR creates a file, pawpc01.ext, containing the participant information that is required for annual IRS reporting.

It counts participants by categories that are based on their pension statuses and vesting percentages, and provides the total number of participants to report on various lines of the Form 5500.

Periodic processing updates the pension statuses and vesting percentages. In order to produce up-to-date participant counts, you need to run periodic processing before you run PASPC01.

You run periodic processing on the Batch Periodic Process page. Select the *Pension Status* and *Service* options.

Note. There is no vesting option on the Batch Periodic Process page. Vesting runs when you run service processing.

The following list shows how the status codes map to Form 5500 item 7.

- APR, AVS, ANS, A70 are mapped to (a) 1, if the vesting percentage is 100.
- APR, AVS, ANS are mapped to (a) 2, if the vesting percentage is greater than zero and less than 100.
- APR, AVS, ANS are mapped to (a) 3, if the vesting percentage is zero.
- TNV is mapped to (h), if terminated within the reporting year.
- TDF is mapped to (c).
- TDF, TST, TPY, RDF, RPY are mapped to (h) if terminated within the reporting year and the vesting percentage is less than 100.
- TPY is mapped to (b).
- RDF is mapped to (c).
- RST is not included.
- RPY is mapped to (b).
- XBP is mapped to (e).

- XNB is not included.

- DDF is mapped to (c).

- DST is not included.

- DPY is mapped to (b).

- BDF is mapped to (e).

- BST is not included.

- BPY is mapped to (e).

The following list shows how the Form 5500 line numbers map to pension codes:

- (a) 1 is mapped to APR, AVS, ANS, A70 if the vesting percentage is 100.

- (a) 2 is mapped to APR, AVS, ANS if the vesting percentage is greater than zero and less than 100.

- (a) 3 is mapped to APR, AVS, ANS if the vesting percentage is zero.

- (b) is mapped to TPY, RPY, DPY.

- (c) is mapped to TDF, RDF, DDF.

- (e) is mapped to BDF, BPY, XBP.

- (h) is mapped to TNV if terminated within the reporting year.

- (h) is mapped to TDF, TST, TPY, RDF, RPY if terminated within the reporting year and the vesting percentage is less than 100.

Participants who terminated or retired within the reporting year with a vested percentage of less than 100 may be counted twice. The second occurrence is on line (h). This is acceptable because this line item is not part of the total participant count. It simply notifies the IRS of a possible partial termination.

You must calculate the total for row (i). This total is not printed on this report. To calculate this total, add the participants with pension status codes TDF, RBP, XDF, and DDF who terminated in the current 5500 reporting year and who have not been paid out (either completely or in part) by the due date for filing Form 5500.

Note. This is specified in IRS Form 5500 Schedule SSA for 1995, which revised the required reporting deadline.

QDRO recipients who are not otherwise participants in their own rights are not included.

Participants who are 70 or older are presumed to be 100 percent vested. For Form 5500 reporting, they are counted as active and not receiving payments, in order to avoid counting them twice.

The Form 5500 extract file includes two rows of data:

- The first row identifies the Form 5500 line numbers: A1_COUNT, A2_COUNT, A3_COUNT, B_COUNT, C_COUNT, E_COUNT, H_COUNT.

- The second row provides counts by line number.

See Also

hpad, Running Periodic Processes

hpad, Maintaining Employee Pension Data

PASTDEXT - Standard Personal Data Extract

This SQR creates a WinWord merge file with a participant's language, name, address, national ID code (U.S. social security number), and the current date.

You run this SQR as a prerequisite to running the following participant letters reports: PAWQL01–L03, PAWRL01–02.

In order to create these participant letters, you need to run two processes:

1. Run PASTDEXT to retrieve data from the participant records and create the extract file.

2. Run a WinWord process that merges the extracted data into a Word letter template. For example, run PASDEXT, and then run PAWOF01 to generate the Participant Selection - Qualified report.

Note. You can also run PASOF1 (as an alternative to PASTDEXT) to create the extract file.

To run this report:

*   Select the language to use for the report: the language specified in the Language field, or the recipient's language. This option only works if there are multiple language versions of the report available.

*   Enter the participant's EmplID.

*   Enter the calculation name.

*   Select the benefit plan that produced the optional forms of payment results.

*   Select the name of the optional forms of payment result. This is the specific optional form set that you want to print in the letter. For example, if the plan produces optional forms for both normal and late retirement, enter the name of the form to print in the letter.

PAT06A - Non-Detail Calculation Worksheet

This SQR provides summary information about a calculation and its benefit formulas.

The Calculation section provides the calculation description and name, the rules as of date (which determines the effective date to use when determining the appropriate plan rules), and the calculation run date and time. It also includes the calculation reason that was the basis for the calculation.

The Plan section includes the assumed benefit commencement date or age and the lump sum date or age.

The Plan section uses the 10-character names that you assigned to the calculation components, not their full descriptions. For each plan, the report prints the formula, shown as an equation, followed by the individual components and their values.

The report provides the formula and the values of formula components for each benefit amount. Multiple benefit amounts may reflect reduced and unreduced benefits, employee-paid and employer-paid benefits, grandfathered benefits, benefits before and after a QDRO offset, and any other benefits that your organization calculates.

See Also

hpad, Viewing Calculation Results

PAT06B - Detailed Calculation Worksheet

This SQR provides a worksheet of the results for a particular calculation. It includes basic calculation data and inputs and the detailed results for each calculation component.

The Employment History section provides a history of action and reason codes and the employee types in a participant's job record.

The Plan Overrides section shows any projection assumptions you entered, any beneficiary overrides, and your choice of whether to grant full service credit to participants with purchasable service balances.

The Beneficiary Information section shows whether a spouse (the "plan beneficiary") meets eligibility requirements for an automatic benefit. This section also provides personal data about any non-spouse ("contingent") beneficiary.

The Function Result Overrides section shows any overrides you entered for specific plan components.

The Optional Forms section shows each of the optional forms of payment that is available to the participant. Depending on how you set up the calculation job stream, there may be multiple form sets based on different commencement dates, typically normal and early retirement.

The following information is printed for each form:

- Form: The form of payment (for example, a single life annuity, a joint and survivor, or a lump sum).

- Guaranteed Payment: The number of years of guaranteed payment (for example, 5 years).

- Percent Continued: The percentage continued if there is a survivor benefit.

- Factor: The factor used to convert the benefit to this optional form of payment.

- Type: The payment type. Each form in a form set has a different type of payment. For example, joint and survivor forms show both retiree amount and beneficiary amount. (A "plan beneficiary amount" is for a participant's spouse, and a "nonspouse beneficiary amount" is for any other beneficiary). Level income option forms show both retiree pre-SSRA amount and retiree post-SSRA amount.

- Total (Unlimited), NonTax (Unlimited), Total (Limited), NonTax (Limited): Because qualified pension benefits are limited under the Internal Revenue Code Section 415, the report prints both the unlimited and limited amounts. The limited amount is the actual payable amount. The unlimited amount is informational only.

    For each payment type, the report prints the total amount and any nontaxable portion of that amount for both the unlimited and limited amounts.

The Benefit Calculation section shows the normal and early retirement dates and all the benefit amounts that were calculated. This may include reduced and unreduced benefits, employee-paid and employer-paid benefits, grandfathered benefits, and any other benefits that your organization calculates.

For each benefit, the report prints the benefit amount, a description of the benefit, and a description of the normal form of payment, including any automatic spouse benefit. The amounts shown do not reflect reductions caused by applying Internal Revenue Code Section 415 limits.

The Service section shows all the service calculations for the participant. Depending on how you set up the calculation jobstream, there may be multiple service calculations for participation service, vesting service, and service credit.

The following information is printed for each service calculation:

- Description of the type of service.

- Years as of Event Date: The final amount of service accrued as of the event date.

- Period Start, Period End: The start and end dates of the service period.

- Process Through: The end of the period for all complete periods and the event date for the final period.

- Hours: The number of hours the worker has. This is zero for elapsed time service calculations.

- Breaks for Period: Whether the period counts toward breaks. This is 1 for break periods and zero for non-break periods.

- Accumulated Breaks: The number of consecutive breaks, including this period.

- Service w/ Breaks: The amount of service for which the worker receives credit *after* break rules are applied. This is the basis for the total service accrual.

- Service w/o Breaks: The amount of service for which the worker receives credit *before* break rules are applied. This is informational only.

- Service Adjustment: The total adjustments applied to service during the period. Service is commonly adjusted when workers withdraw contributions and thus forfeit their previous service, when workers repay contributions to restore forfeited service, and when workers purchase service.

- Accumulated Service: The total amount of service accumulated as of the period end date, taking into account breaks in service and any service forfeiture or restoration.

Note. If you enter a function result override for a service calculation, there are no detailed results.

The Final Average Earnings section shows all the final average earnings (FAE) calculations for the participant.

The report prints the FAE amount and its description, and a detailed breakdown of the participant's consolidated earnings history. If your earnings definition uses only a specified number of periods, the report only prints rows for as many periods as the system needed to evaluate to come up with that number. This may be more than the specified number of periods if your definition ignores zero periods, final periods, or other periods.

The following information is printed for each period:

- Start Date, End Date: The start and end dates of the earnings period.

- Last Process Date: The end of the period for all complete periods.

- Projected Y/N: *P* means that the earnings were projected.

- Actual Earnings: Shows the earnings from payroll.

- Generated Earnings: Shows the earnings for the period if your plan rules caused the system generate earnings.

- Adjusted Earnings: Shows the final earnings amount after all generations and adjustments. This is the amount actually used in the averaging process.

- Portion of Earnings Used: This is *0* when the earnings are not included in the average and *1* when the earnings are included.

The Vesting section shows the vesting percentage as of the event date.

The Age Adjustment Factors section shows any early or late retirement adjustments. This includes plan early and late retirement factors, and may include actuarial adjustments that are applied to 415 limits for early or late benefit commencement.

For each factor, the report prints the description and the factor.

The Death Adjustment Factors section shows the reduction factor applied to a participant's benefit when the plan requires the participant to pay for coverage under the plan's preretirement survivor annuity offering. The report shows the final factor and the length of the coverage period.

The Covered Compensation section shows the participant's covered compensation: the average of the taxable wage bases for the 35 years up to and including the participant's social security normal retirement age. The amount is either a monthly or annual figure, depending on how you express covered compensation for your plan.

The Social Security section provides the participant's social security retirement age, the estimated social security benefit at that age, the assumed social security commencement date, and the estimated social security benefit at that date.

Note. Detailed information about how the social security amounts were calculated is available in a separate report, PAT06C - Social Security Worksheet.

The Account Balances section prints information on cash balance accounts. It includes the final account balance as of the event date.

Note. This balance is labeled *Accumulated as of Benefit Commencement Date,* but it is actually as of the event date.

The report prints the following information for each period:

- Start Date, End Date: The start and stop date of the period.
- Beginning Balance: The beginning account balance for the period.
- Earnings: Earnings for the period.
- Credit for Period.
- Contribution Rate: The percentage of earnings credited to the account.
- Interest for Period.
- Interest Rate.
- Adjustment for Period.
- Interest for Period: Interest adjustments for the period
- Ending Balance.

The Employee Accounts section prints the final account balance as of the benefit commencement date.

The report prints the following information for each period:

- The start and stop date of the period.
- The interest earned on the prior period balance.
- The pretax credits (deductions) for period, the interest earned on the prior pretax credit balance, and the new totals for pretax credits and pretax interest after the current period amounts are added to the balance.
- The posttax credits (deductions) for period, the interest earned on the prior posttax credit balance, and the new totals for posttax credits and posttax interest after the current period amounts are added to the balance.
- Contribution rate, which is the percentage of earnings contributed.
- Interest for the period.
- Interest rate.
- Adjustments and interest adjustments for the period.
- Ending balance.

The Plan Eligibility section shows whether the participant was eligible as of the event date and provides a history of the participant's eligible and ineligible periods.

The Plan Participation section shows whether the participant is participating and, if so, when the participant became a plan participant.

The Benefit Eligibility section shows each retirement type that is defined in the system and whether the participant is eligible or ineligible for that retirement type.

The middle column prints the system's internal name for the retirement type.

The Limit 415 section prints information about how the system determined the Section 415 limits and applied the limits to the participant's benefit.

There are two components to the 415 limit:

- FAE Limit/Adjusted: The final average earnings (FAE) limit. This amount can be adjusted for early or late benefit commencement.

- Maximum 415(b) Limit/Adjusted: A dollar limit published by the IRS and known as the "maximum 415(b) dollar limit." This amount can also be adjusted for early or late benefit commencement.

The lesser of the above amounts is used as the final limit.

Historically, there was a third limit, which has been repealed. However, it still a limiting factor for calculations with certain historical benefit commencement dates. This combined fractional limit restricts the total amount a participant can receive from both defined benefit and defined contribution plans. The historical rule is that the sum of the "defined contribution fraction" (DC fraction) and the "defined benefit fraction" (DB fraction) cannot exceed 1. If the sum is greater than 1 and the DC plan is primary, the defined benefit is reduced until the sum equals one. These fractions are calculated according to rules that were laid out by the Internal Revenue Code.

Because this limit applies to certain historical calculations, the following fields are printed:

- 415(e) Limit: The historical limit on the total amount a participant can receive from defined benefit and defined contribution plans.

- DC Fraction: The defined contribution fraction used to calculate the historical limit.

- DB Fraction: The defined benefit fraction used to calculate the historical limit.

The following fields are also printed:

- Total SLA Benefit: The participant's total single life annuity (SLA) benefit from all plans included in this calculation.

- Limit Used: The limit that was used (the lesser of the applicable limits).

- Reduction: The amount of the reduction.

The report prints the following information for the benefits that are subject to 415 limits:

- Order.

- Benefit Plan.

- Function result.

- Pmt amtl: The unlimited payment amount.

- L415 Pmt amtl: The limited payment amount.

- For 415 Only: If this is *Y,* the plan does not offer a single life annuity, and the annuity value shown is used only in the 415 limit calculation.

- User Reduction: The reduction amount.
- Proration Pct: The reduction factor.

See Also

hpad, Viewing Calculation Results

PAT06C - Social Security Worksheet

This SQR provides detailed information about how the system calculates a participant's social security benefits:

- Primary Insurance Amount: The social security primary insurance amount (PIA) as of the participant's normal social security retirement age.
- Adjusted Primary Insurance Amt: Includes both general increases and increases or reductions based on the assumed social security commencement date. This is normally considered the "actual" social security retirement benefit.
- Eligibility Year: The year the participant reaches age 62, or the year of death or disability.
- NAW Indexing Year: The national average wage (NAW) indexing year. This is two years before the year of eligibility.
- NAW Index Year Amount: The national average wage for the indexing year.
- # of Computation Years: The number of years of the participant's lifetime earnings history that is used in determining social security.
- AIME: The average indexed monthly earnings (AIME) is calculated by taking the lesser of the participant's earnings and the taxable wage base for each computation year, indexing it with a factor representing the growth in the national average wage, and dividing the total by the number of computation years and then again by 12. This is adjusted further by "bend point" factors to determine the initial PIA.
- Birthdate: Determines the social security retirement age.
- Social Security Age: The social security retirement age.
- Social Security BCD: The assumed benefit commencement date for social security benefits.

For each year, the report includes the following earnings information that is used for social security calculations:

- Taxable Wage Base Amount: xx
- Actual Empl Earnings: The participant's actual earnings.
- Taxable Earnings: The lesser of the taxable wage base amount or the participant's actual earnings.
- Natl Avg Earnings: The national average earnings (NAW).
- Indexed Amount: Calculated by multiplying the taxable earnings by a factor. The factor is calculated by dividing the NAW for the indexing year by the NAW for the year being indexed.
- Indexed Amount Used in Calc: The earnings amount used for a year that is included in the AIME computation period.

See Also

hpad, Viewing Calculation Results

PAT07 - Pension Plan Summary Report

This SQR report describes the calculation in effect for a single plan as of a certain date.

PAT08 - Trustee Extract Detailed Report

This SQR report provides details of the trustee extract.

PAT09 - Trustee Extract Summary Report – Record Type

For each participant, this report includes the following information about the scheduled (recurring) and one-time payments in the selected pay run:

- Payment reason.

- Payment reason for one-time payments.

- Provider and Provider Name: Funding provider and name.

- Payment Amount: Total payment amount.

- Nontax Payment Amount:Nontaxable portion of the payment amount.

- Form Code and Form Description: Optional form of payment for scheduled payments, and its description.

PAWOF01 - Participant Selection - Qualified

This report outlines a participant's optional form choices for a qualified pension plan. It uses the word template named optform.doc.

PAWOF02 - Participant Selection - Nonqualified

This report outlines a participant's optional form choices for a nonqualified pension plan. It uses the word template named optform2.doc.

PAWQL01 - Notice of Minimum Distribution

This report provides a notice of minimum distribution for active employees reaching age 70 + who are 5% owners. It uses the word template named mindislt.doc.

PAWQL02 - Qualified Preretirement Survivor Form

This report provides a form for employees to elect or waive the plan's qualified preretirement survivor annuity coverage. It uses the word template named presurv.doc.

PAWQL03 - Notice of Benefit Suspension

This report notifies retirees that benefits have been suspended because the retiree has been rehired. It uses the word template named bensuspn.doc.

PAWRL01 - Rollover Notice

This report notifies participants that they are eligible to roll over their retirement plan distributions. It uses the word template named rollover.doc.

PAWRL02 - Rollover Election Form

This report provides a form for participants who want to roll over their retirement plan distributions. It uses the word template named rollover2.doc.

NOTICE OF BENEFIT SUSPENSION
(Reemployment After Normal Retirement Age)
(Sample Letter)

Douglas Lewis   Date: 09/05/2000
3569 Malta Ave
                              Social Security No: 058-39-2799
Newark, NJ 07112

Dear Douglas Lewis:

Our records indicate that you have been rehired after the Normal Retirement Age of
_____as provided for in Section _____of the GBI Salaried Plan.

This Notice is to inform you that during your period of reemployment, your pension
benefit will be suspended for any month in which you work 40 hours or more.

Your pension benefit will be recalculated to increase your pension for any month in
which you do not work 40 hours. Your pension benefit will resume in the month
following the one in which you again separate from service. For your convenience, a
copy of the relevant Plan provision is attached.

U.S. Department of Labor Regulations governing this matter can be found in Section
2530.203-3 of the Code of Federal Regulations, which require that this Notice be sent
to you so that you have an opportunity to review this suspension. The review
procedure is the same as the claims procedure as described on page(s) _____ of
the Summary Plan Description (SPD).

If you would like a copy of the SPD, please contact our Benefits Office as follows:

        Address _____

                _____

        Telephone: _____

        By: _____
                Plan Administrator or Authorized Representative

NOTICE OF MINIMUM DISTRIBUTION
FOR ACTIVE EMPLOYEES REACHING AGE 70 1/2
WHO ARE 5 PERCENT OWNERS OF THE EMPLOYER
(Sample Notice)

Douglas Lewis   Date: 09/05/2000
3569 Malta Ave
                                Social Security No: 058-39-2799
Newark, NJ 07112

Dear Douglas Lewis:

Our records indicate that you have reached, or will shortly reach, age 70 1/2. Section 401(a)(9) of the Internal Revenue Code requires all active employees who are participants in pension plans and who are 5 percent owners of the employer to receive a "minimum distribution" from such plans by April 1 of the calendar year following the year in which age 70 1/2 is reached.

Since you are currently an active employee and participating in the GBI Salaried Plan (Plan) you will be required to begin receiving payments by April 1, _____, in the monthly amount of $_____.

Please note that as long as you are an active employee participating in the Plan, your pension benefit will be **recalculated** each year to take into account any additional service credit you earn, and any increases in salary, if applicable. However, your pension benefit will not be decreased from the amount shown above. Then, at the time you retire, further adjustments may be made to take into account any other pension benefits you have earned.

Enclosed is check number _____ , dated _____, payable to you, in the amount of $_____.

Should you have any questions, please contact the Plan Administrator at the address shown above.

                        Sincerely,

                        By: _____
                            Plan Administrator or Authorized Representative

                            _____
                            Title

PARTICIPANT'S OPTIONAL FORM OF BENEFIT PAYMENT
(Plans Required to Offer a Qualified Joint and Survivor Annuity)
(Sample Form)

Dear Douglas Lewis:

As a participant in the GBI Salaried Plan (Plan), you may select the form of payment you prefer from among those described below. However, this election is subject to some conditions:

Single participant:

- If you are not married, your benefits will be paid as a <u>life annuity</u>. This means that you will receive a monthly payment for life. After you die, no further benefits will be paid to any other person.

Married participant:

- Your benefits will be paid as a qualified <u>joint and survivor annuity</u>. This means that you will receive monthly payments for life; after your death, monthly payments will continue to your spouse for life. The benefit paid to your spouse will equal 50 percent of the monthly amount paid to you.

- If you and your spouse do not want to receive the qualified joint and survivor annuity, you should select another payment form and your spouse must complete the attached <u>spousal consent form</u>.

- If you and your spouse reject the qualified joint and survivor annuity, your benefits will be paid as a <u>life annuity</u>. This means that you will receive a monthly payment for life. After you die, no further benefits will be paid to any other person.

Death benefits:

If you select a payment form that provides a death benefit, your beneficiary will depend on your marital status.

- If you are **married**, your beneficiary will be your spouse, <u>unless your spouse gives written consent for another beneficiary</u>.

- If you are **not married**, the person receiving those benefits will be the person designated on the latest Beneficiary Designation Form filed with the Plan Administrator. Please review your current Beneficiary Designation Form to ensure that it reflects your current wishes.

Normally, your benefits will begin shortly after you reach the Plan's retirement age. Federal law allows you to delay the payment of benefits by specifying a later distribution date. However, payment of your benefits must begin by April 1 of the calendar year following the later of:

- When you reach age 70$1/2$; or

- Your the date of retirement.

If you elect to retire after you reach age 70$1/2$ (and you are not a 5-percent owner of the employer), your pension benefit will be actuarially increased to take into account the period you worked after you reached age 70$1/2$ -- for which you did not receive any pension benefits.

However, please note that if you are a 5-percent owner of the employer, you will be required to begin receiving distributions from the Plan no later than April 1 of the calendar year following the year in which you reach age 70$1/2$.

If you have any questions about completing this form, please contact your Plan Administrator:

<div align="center">

[Name of Plan Administrator]
[Address]
[Telephone number]

</div>

DISTRIBUTION REQUEST

In accordance with the provisions of the Plan, I request that my benefits be paid in the form selected from those listed below. I also request that my benefits begin on the date specified below.

<u>**IMPORTANT**</u>:

The Plan Administrator has attempted to calculate the amount payable under each option. **The amounts shown below are estimates only**. The actual payment amount may be slightly different, and will depend upon the final calculation. The actual amount of your benefit will be based strictly on the rules of the Plan.

Optional Forms of Payment (Choose one only):

___   **Life Annuity**

This is a monthly payment to you for the rest of your life. The **estimated monthly payment amount** is $**13,020.34**. This benefit will end on your death and no further benefit will be paid to anyone after your death.

___   **Joint and Survivor Annuity**

This is a monthly payment to you for your life; and at your death, monthly payments continue to your beneficiary.

The payments to your beneficiary will be a percentage of the pension benefit you are receiving at the time of your death. The costs for a Joint & Survivor Annuity vary depending on the percentage you choose. The higher the percentage, the higher the cost to you. Be sure to ask your Plan Administrator about the costs involved before you actually elect a percentage.

(Check **only one** of the percentages shown below.)

_____ **50 percent**	_____ **66 2/3 percent**
_____ **75 percent**	_____ **100 percent**

The **estimated** monthly pension benefit you will receive is shown below:

- If you elect a **50 percent benefit for your beneficiary**, your monthly benefit will be approximately **$10,449.43** and your beneficiary's benefit will be approximately **$5,224.72.**

- If you elect a **66 2/3 percent benefit for your beneficiary**, your monthly benefit will be approximately **$0.00** and your beneficiary's benefit will be approximately **$0.00**.

- If you elect a **75 percent benefit for your beneficiary**, your monthly benefit will be approximately **$0.00** and your beneficiary's benefit will be approximately **$0.00.**

- If you elect a **100 percent benefit for your beneficiary**, your monthly benefit will be approximately **$0.00** and your beneficiary's benefit will be approximately **$0.00.**

____ **Lump Sum Payment**

This is a <u>one time payment</u> to you. The lump sum is calculated to be the **equivalent dollar value** (i.e., the actuarial present value) of the all the payments that you would have received during your life had you elected a life annuity (above).

If you select the Lump Sum Payment, your estimated benefit will be **$1,663,321.04.**

____ **Period Certain Annuity**

This is a payment to you for a certain amount of years. If you select this payment form, benefits will stop at the end of the period you select. But if you die before the end of the period you select, payments will continue to your beneficiary until the payments to you plus the payments to your beneficiary have been made for the period you select.

Select only one period from the following choices shown below:

    ____ **5 years**   ____ **10 years**   ____ **15 years**

- If you select payments for five years, your monthly pension benefit will be approximately **$0.00.**

- If you select payments for ten years, your monthly pension benefit will be approximately **$0.00**.

- If you select payments for fifteen years, your monthly pension benefit will be approximately **$0.00**.

If benefits are to be paid as a lump sum, or a nonperiodic distribution, they are to be paid:

___   **Directly to me**; or

___   **Directly to another plan (including an IRA)**.

The name and address of the administrator of the other plan is:

_____

_____

The account number, if applicable, is: _____

I want my benefits to **begin** on:_____.

By signing below, I agree to receive my Plan benefits in the form selected above. I also:

1. Acknowledge that I received IRS form W-4P and understand that I may have federal income tax withheld from my distribution.

2. Understand that I may be required to pay estimated federal income taxes and may incur substantial penalties if my withholding and estimated tax payments are too low: and

3. Understand that I may change my benefit payment form any time before my benefits begin.

I have reviewed my Beneficiary Designation Form; and affirm that it either : (i) reflects my current wishes, or (ii) I have filed a revised beneficiary designation.

Your Signature: _____

Date Signed: _____

TO BE COMPLETED BY PLAN ADMINISTRATOR (or designee):

Received on _____ 19_____

Received by: _____
(Plan Administrator's signature)

_____
Address

_____

SPOUSE'S CONSENT TO WAIVER OF QUALIFIED JOINT & SURVIVOR ANNUITY

I am married to [participant's name], a participant in the [name of plan] who has elected a form of benefit payment **other than a qualified joint and survivor annuity**. I agree with and consent to this election and understand that:

I **shall not** receive any benefits from the plan after my spouse's death, and that this consent is **irrevocable**.

Spouse's Signature: _____ Date: _____

Spouse's name: _____
(please print or type)

Spouse's address: _____

_____

This consent is valid only if it is notarized by a notary public or witnessed by an authorized representative of the Plan.

The above consent was subscribed in my presence this_____day of
_____ 19_____.

Signature of Notary: _____

[SEAL OF NOTARY]

If witnessed by a Representative of the Plan:

_____
Plan Representative's signature

_____Date:_____
Name of Plan Representative (print or type)

This form was received by the Plan Administrator on:_____

_____
Plan Administrator's (or designee's) signature

PARTICIPANT'S BENEFIT SELECTION
(Plans Not Required to Offer a Qualified Joint and Survivor Annuity)
(Sample Form)

Dear Douglas Lewis:

As a participant in the GBI Salaried Plan (Plan) you may select the form of payment you prefer from those described below. If you select a payment form that provides a death benefit, your beneficiary will be your spouse, if you are married.

If you fall into one of these two categories:

- not married, or

- married, but with your spouse's consent, designated a beneficiary other than your spouse,

the person receiving those benefits will be the person designated on the latest Beneficiary Designation Form filed with the administrator. You should review that form to ensure that it reflects your current wishes.

Normally, your benefits will begin shortly after you reach the Plan's retirement ages.

If you have any questions about completing this form, contact the Plan Administrator.

DISTRIBUTION REQUEST

Subject to any limitations contained in the Plan and required by law, I request that my benefits be paid in the form selected from those listed below. I also request that my benefits begin on the date specified below.

Note to participant. The Plan Administrator has attempted to calculate the amount payable under each option. However, the final payment amount may be slightly different.

_____ **Lump Sum** payment in the approximate amount $_____.

_____ **Monthly Installments** for (check one only):

               five years_____   ten years_____   fifteen years_____

```
                                                          PeopleSoft
Report ID:  PARODETL  - Rollover Information             Benefit Plan:  RDBUYP                          Page No.  1
Run ID:   R_JUNE87                                      Process Instance:  558                          Run Date 11/17/2006
Payment Frequency:   One Time Payment                   Pay Period End Date:  06/30/1987                Run Time 14:03:37
Processing Selection:   Confirmation Processing          Check Date:  06/30/1987
-----------------------------------------------------------------------------------------------------------------------------

Benefit Plan:  RDBUYP                                   Total Payments:  $      3,112.00              Schedule Rollover Amount:  $        0.00
Payments:  1                                  Contribution Rollover Amount:  $      3,112.00              Manual Rollover Amount:  $        0.00
-----------------------------------------------------------------------------------------------------------------------------
EmplID      Empl Rcd  Account Name                       Account Number   Taxpayer ID   Distribution Code Rollover Amount Non-taxable Amount Rollover Source
-----------------------------------------------------------------------------------------------------------------------------

R-RDBB07    0         Susan Stevens                      88888888         123456789     DC             $      3,112.00 $      2,563.50    Contribution Account
    Institution Name/Address:   Test Rollover Institution 1          1 Test Avenue
                                                        San Francisco              CA 94105      United States
```

```
                                                       PeopleSoft
Report ID:  PARVWPMT  - Total Payment Detail           Benefit Plan:  KUSP                            Page No.  1
Run ID:   R-01-00                                      Process Instance:  553                         Run Date 11/17/2006
Payment Frequency:   Monthly Payment                   Pay Period End Date:  01/31/2000                Run Time 14:27:51
Processing Selection:   Confirmation Processing         Check Date:  02/01/2000
-----------------------------------------------------------------------------------------------------------------------------------
Benefit Plan:  KUSP                           Total Payments:  $      33,264.80          Scheduled Amount:  $      33,264.80
Payments:  1                                  Adjustment Amount:  $        0.00          Manual Amount:  $          0.00
-----------------------------------------------------------------------------------------------------------------------------------

EmplID      Empl Rcd#      Payment Amount      Adjustment Amount      Payment Total      Check Date      SetID      Vendor      Name
-----------------------------------------------------------------------------------------------------------------------------------
KU0001         1         $    33,264.80     $        0.00       $    33,264.80     02/01/2000
```

```
                                                    PeopleSoft
Report ID:  PARVWPMT  - NonTaxable Payment Details      Benefit Plan:  KUSP                              Page No.  1
Run ID:   R-01-00                                   Process Instance:  553                              Run Date 11/17/2006
Payment Frequency:   Monthly Payment              Pay Period End Date:  01/31/2000                       Run Time 14:29:52
Processing Selection:   Confirmation Processing       Check Date:  02/01/2000
------------------------------------------------------------------------------------------------------------------------------
Benefit Plan:  KUSP                       Total Payments:  $     33,264.80              Scheduled Amount:  $    33,264.80
Payments:  1                          Adjustment Amount:  $          0.00               Manual Amount:  $         0.00
------------------------------------------------------------------------------------------------------------------------------

EmplID      Empl Rcd#     NT Payment Amount   NT Adjustment Amount   NT Payment Total    Check Date    SetID    Vendor      Name
------------------------------------------------------------------------------------------------------------------------------

KU0001        1           $         0.00      $          0.00        $        0.00       02/01/2000
```

```
                                                PeopleSoft
Report ID:  PARVWPMT  - Payment Information     Benefit Plan:  KUSP                    Page No.  1
Run ID:   R-01-00                               Process Instance:  553                 Run Date 11/17/2006
Payment Frequency:   Monthly Payment            Pay Period End Date:  01/31/2000        Run Time 14:30:38
Processing Selection:   Confirmation Processing  Check Date:  02/01/2000
```
```
--------------------------------------------------------------------------------------------------------------
Benefit Plan:  KUSP                      Total Payments:  $     33,264.80        Scheduled Amount:  $     33,264.80
Payments:  1                             Adjustment Amount:  $      0.00          Manual Amount:  $        0.00
--------------------------------------------------------------------------------------------------------------

EmplID     Empl Rcd#     Form Code     Payment Number     Guaranteed Payments     Percent to Survivor     Designated Payee
--------------------------------------------------------------------------------------------------------------
KU0001        1          JS            1                  0                       50%
```

If you select the Monthly Installments payment form, benefits will stop at the end of the period you select. If you die before the end of the period you select, payments will continue to your beneficiary until the payments to you plus the payments to your beneficiary have been made for the period you selected. If you select this payment form, your monthly benefit will be:

- If you select payments for five years, approximately $0.00

- If you select payments for ten years, approximately $0.00

- If you select payments for fifteen years, approximately $0.00

If benefits are to be paid as a lump sum, a nonperiodic distribution, or a distribution that is to be paid over the shorter of my life expectancy, or the joint life expectancies of my beneficiary and me, or ten years, they are to be paid:

_____ Directly to me; or

_____ Directly to another plan (including an IRA).

The name and address of the plan administrator of the other plan is:

_____

_____

_____

Social Security Number: _____

Account Number: _____

I want my benefits to begin on:_____.

By signing below, I agree to receive my plan benefits in the form selected above. I also:

- Acknowledge that I received IRS form W-4P and understand that I may have federal income tax withheld from my distribution.

- Understand that I may be required to pay estimated federal income taxes and may incur substantial penalties if my withholding and estimated tax payments are too low; and

- Understand that I may change my benefit payment form only before my benefits begin.

I have reviewed my Beneficiary Designation Form and affirm that it either: (i) reflects my current wishes; or (ii) I have filed a revised beneficiary designation.

Participant's signature:_____

Date:_____

TO BE COMPLETED BY PLAN ADMINISTRATOR (or designee):

      Received on _____ 19_____

      Received by: _____
             (Plan Administrator's signature)

            _____
            Address
            _____

            _____

          Calculation KUSP TEST   (KUSPTEST   )
          ~~~~~~
                    Rules as of Date: 07/01/2000   Run Date: 09/05/2000 Run Time: 15:11:02
                    Calc Reason: TV-Deferred Pymt   (06/30/2007)

          Employee   Lewis,Douglas   (KU0001   )
          ~~~~~~
                    Birthdate: 06/29/1947   Sex: M   Soc Sec Number: 058-39-2799
                    Marital Status: Spouse Name/Birthdate:
                    Married   Lewis,Nely Garcia   (06/18/1979)

          Plan   GBI Salaried Plan   (KUSP)
          ~~~~~~
                    Benefit Commencement Age: 65 Date: 06/29/2012   Lump Sum Age: 65 Date: 06/29/2012

                    Formula: (KUS_BF_F)
                    ===
                    MAX((((KUS_FA_F * .02) * KUS_SVB_F) - (KUS_PIA_CS
                    * .25)),0) = KUS_BF_D1
                    ===

                    Components

                    KUS_FA_F (FAE_AMOUNT)   = 14166.670000000000000
                    KUS_SVB_F (SERVICE_AMOUNT)   = 27.500000000000000
                    KUS_SVB_F (DATE_ATTAINED)   = 06/30/2007
                    KUS_SVB_F (UNITS)   = Y
                    KUS_PIA_CS   = 1062.000000000000000000000000000000000000000000000
                    KUS_BF_D1   = 7526.170000000000000000000000000000000000000000000

                    Formula: (KUS_BF_F2)
                    ===
                    (BENFO_CS) = KUS_BF_D2
                    ===

                    Components

                    BENFO_CS   = 13020.339744000000000000000000000000000000000000000
                    KUS_BF_D2   = 13020.340000000000000000000000000000000000000000000
                    KUS_PIA_CS   = 1062.000000000000000000000000000000000000000000000

                                          End of Report

~~~~~~
                                 Calculation Name: KUSPTEST
                                   As of Date: 07/01/2000
Employee   Lewis,Douglas   Calc Date 09/05/2000   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799   Calc Time 15:11:02   Event Date   06/30/2007
~~~~~~

                                    Calculation Messages
                                    ~~~~~~~~~~~~~~~~~~~~~~~~~~
ALIASE VEST_P1_CS ALREADY ASSIGNED A VALUE, NEW ASSIGNMENT WAS ACCEPTED.- Calc:KUSPTEST Empl:KU0001 Plan:KUSP FR:KUS_BE_F2
Warning: Age Adjustment from   62.000000 to   65.000000 was not done, conflicting sub-adj definition(s). KUSPTEST KU0001 KUSP KUS_ELPIAF

WARNING: Alias KUS_BF_D1 has been assigned a new value. - Calc:KUSPTEST Empl:KU0001 Plan:KUSP FR:KUS_BF_F
ALIASE KUS_BF_D1 ALREADY ASSIGNED A VALUE, NEW ASSIGNMENT WAS ACCEPTED.- Calc:KUSPTEST Empl:KU0001 Plan:KUSP FR:KUS_EL_F
WARNING: Alias KUS_BF_D2 has been assigned a new value. - Calc:KUSPTEST Empl:KU0001 Plan:KUSP FR:KUS_BF_F2

                                    Employee Information
                                    ~~~~~~~~~~~~~~~~~~~~~~~~~~

Lewis,Douglas   Employee ID   KU0001
3569 Malta Ave   (   )   Sex   Male
Newark, NJ 07112   Birthdate   06/29/1947

                                                        Marital Status   Married
                                                        Spouse   Lewis,Nely Garcia
                                                        Spouse Birthdate   06/18/1979

                                    Employment History
                                    ~~~~~~~~~~~~~~~~~~~~~~~~~~
Action Reason Code History   Employee Type History
Eff Date   Action   Reason   Date   Employee Type
~~~~~~~~~~   ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~   ~~~~~~~~~~   ~~~~~~~~~~~~~~
01/01/1980   Hire

```
                                        PeopleSoft
Report ID: PAT06B                   CALCULATION WORKSHEET                    Page No.  2
                                                                            Run Date 09/05/2000
                                                                            Run Time 15:20:24
```
```
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
                                Calculation Name: KUSPTEST
                                    Plan Name: KUSP
Employee        Lewis,Douglas       Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799         Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
```

```
                                        Plan Overrides
                                ~~~~~~~~~~~~~~~~~~~~~~~~~~
Assumed Earnings Amt:                          $0.00   Assumed Hours Amt:                    0.000000
Wage Base Escalation Rate:                  0.000000   Assumed CPI Pct Inc                   0.000000
Assumed Salary Scale Pct Incr:              0.000000   Assumed Contributions Pct:            0.000000
Grant Full Service Credit:                         N   Spouse Eligibility Override:
Benficiary DOB Override:                               Beneficiary SEX Override:
```

```
                                    Beneficiary Information
                                ~~~~~~~~~~~~~~~~~~~~~~~~~
PLAN:           Spouse Eligibility:
CONTINGENT:     Beneficiary Name:            Lewis,Nely Garcia
                Beneficiary DOB :            06/18/1979
                Beneficiary SEX :                  F
```

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                                        Optional Forms
                                ~~~~~~~~~~~~~~~~~~~~~~~~~

Splan Optional Forms
~~~~~~~~~~~~~~~~~~~~~~~~~
Form: Joint & Survivor Annuity    Guaranteed Payment:      0.00 Percent Continued:      50.00      Factor:   0.802547

        Type                      Total (Unlimited)   NonTax (Unlimited)   Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~  ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount                $10,449.43            $0.00          $1,449.05            $0.00
        Plan Beneficiary Amount        $5,224.72            $0.00            $724.53            $0.00         *

Form: Life Annuity                Guaranteed Payment:      0.00 Percent Continued:       0.00      Factor:   1.000000

        Type                      Total (Unlimited)   NonTax (Unlimited)   Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~  ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount                $13,020.34            $0.00          $1,805.56            $0.00

Form: Lump Sum                    Guaranteed Payment:      0.00 Percent Continued:       0.00      Factor: 127.747896

        Type                      Total (Unlimited)   NonTax (Unlimited)   Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~  ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount             $1,663,321.04            $0.00       $1,663,321.04            $0.00

* Denotes the qualified joint and survivor optional form.
```

```
                                      PeopleSoft
Report ID:  PAT06B                CALCULATION WORKSHEET                        Page No.   3
                                                                              Run Date 09/05/2000
                                                                              Run Time 15:20:24
```
```
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
                                Calculation Name: KUSPTEST
                                    Plan Name: KUSP
Employee        Lewis,Douglas          Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security  058-39-2799           Calc Time  15:11:02     LS  Dt 06/29/2012   Event Date    06/30/2007
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
```

Splan Optional Forms
~~~~~~~~~~~~~~~~~~~~~~~~~~
```
Form: Joint & Survivor Annuity    Guaranteed Payment:     0.00 Percent Continued:    50.00    Factor:  0.802547

        Type                          Total (Unlimited)   NonTax (Unlimited)  Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~~~~   ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount                    $10,449.43              $0.00          $1,449.05             $0.00
        Plan Beneficiary Amount            $5,224.72              $0.00            $724.53             $0.00      *

Form: Life Annuity                Guaranteed Payment:     0.00 Percent Continued:     0.00    Factor:  1.000000

        Type                          Total (Unlimited)   NonTax (Unlimited)  Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~~~~   ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount                    $13,020.34              $0.00          $1,805.56             $0.00

Form: Lump Sum                    Guaranteed Payment:     0.00 Percent Continued:     0.00    Factor: 127.747896

        Type                          Total (Unlimited)   NonTax (Unlimited)  Total (Limited)    NonTax (Limited)
        ~~~~~~~~~~~~~~~~~~~~~~~~~~~~   ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
        Retiree Amount                  $1,663,321.04              $0.00      $1,663,321.04             $0.00
```

* Denotes the qualified joint and survivor optional form.

```
                                 Benefit Calculation
                                ~~~~~~~~~~~~~~~~~~~~~~~~~

                                 Normal Retirement Date:
                                 Early Retirement Date:

Benefit Amount
Splan Benefit Formula PIA                          $7,526.17
Automatic Spouse Benefit                           $0.00
Monthly Payment Life Annuity

Benefit Amount
SPlan Cash Balance Formula                         $13,020.34
Automatic Spouse Benefit                           $0.00
Monthly Payment Life Annuity

                                 Service
                                ~~~~~~~~~~~~~~~~~~~~~~~~~

                                 Splan Benefit Service
                          27.500000 Years as of Event Date (06/30/2007)
Period      Process     Period End  Hours  Breaks      Accumulated Service   Service     Service     Accumulated
Start       Through                        for Period  Breaks      w/ Breaks w/o Breaks  Adjustment  Service
~~~~~~~~~~  ~~~~~~~~~~  ~~~~~~~~~~  ~~~~~  ~~~~~~~~~~  ~~~~~~~~~~~ ~~~~~~~~~  ~~~~~~~~~~  ~~~~~~~~~~~ ~~~~~~~~~~~
01/01/1980  12/31/1980  12/31/1980  0      0.000000    0.000000    1.000000  1.000000    0.000000    1.000000
01/01/1981  12/31/1981  12/31/1981  0      0.000000    0.000000    1.000000  1.000000    0.000000    2.000000
01/01/1982  12/31/1982  12/31/1982  0      0.000000    0.000000    1.000000  1.000000    0.000000    3.000000
01/01/1983  12/31/1983  12/31/1983  0      0.000000    0.000000    1.000000  1.000000    0.000000    4.000000
01/01/1984  12/31/1984  12/31/1984  0      0.000000    0.000000    1.000000  1.000000    0.000000    5.000000
01/01/1985  12/31/1985  12/31/1985  0      0.000000    0.000000    1.000000  1.000000    0.000000    6.000000
01/01/1986  12/31/1986  12/31/1986  0      0.000000    0.000000    1.000000  1.000000    0.000000    7.000000
01/01/1987  12/31/1987  12/31/1987  0      0.000000    0.000000    1.000000  1.000000    0.000000    8.000000
01/01/1988  12/31/1988  12/31/1988  0      0.000000    0.000000    1.000000  1.000000    0.000000    9.000000
01/01/1989  12/31/1989  12/31/1989  0      0.000000    0.000000    1.000000  1.000000    0.000000    10.000000
01/01/1990  12/31/1990  12/31/1990  0      0.000000    0.000000    1.000000  1.000000    0.000000    11.000000
01/01/1991  12/31/1991  12/31/1991  0      0.000000    0.000000    1.000000  1.000000    0.000000    12.000000
```

```
                                            PeopleSoft
Report ID:  PAT06B                    CALCULATION WORKSHEET                         Page No.   4
                                                                                   Run Date 09/05/2000
                                                                                   Run Time 15:20:24
```
```
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
                                      Calculation Name: KUSPTEST
                                           Plan Name: KUSP
Employee        Lewis,Douglas            Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code  TV-Deferred Pymt
Social Security  058-39-2799             Calc Time  15:11:02     LS  Dt 06/29/2012   Event Date   06/30/2007
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

01/01/1992  12/31/1992  12/31/1992  0     0.000000   0.000000   1.000000   1.000000   0.000000   13.000000
01/01/1993  12/31/1993  12/31/1993  0     0.000000   0.000000   1.000000   1.000000   0.000000   14.000000
01/01/1994  12/31/1994  12/31/1994  0     0.000000   0.000000   1.000000   1.000000   0.000000   15.000000
01/01/1995  12/31/1995  12/31/1995  0     0.000000   0.000000   1.000000   1.000000   0.000000   16.000000
01/01/1996  12/31/1996  12/31/1996  0     0.000000   0.000000   1.000000   1.000000   0.000000   17.000000
01/01/1997  12/31/1997  12/31/1997  0     0.000000   0.000000   1.000000   1.000000   0.000000   18.000000
01/01/1998  12/31/1998  12/31/1998  0     0.000000   0.000000   1.000000   1.000000   0.000000   19.000000
01/01/1999  12/31/1999  12/31/1999  0     0.000000   0.000000   1.000000   1.000000   0.000000   20.000000
01/01/2000  12/31/2000  12/31/2000  0     0.000000   0.000000   1.000000   1.000000   0.000000   21.000000
01/01/2001  12/31/2001  12/31/2001  0     0.000000   0.000000   1.000000   1.000000   0.000000   22.000000
01/01/2002  12/31/2002  12/31/2002  0     0.000000   0.000000   1.000000   1.000000   0.000000   23.000000
01/01/2003  12/31/2003  12/31/2003  0     0.000000   0.000000   1.000000   1.000000   0.000000   24.000000
01/01/2004  12/31/2004  12/31/2004  0     0.000000   0.000000   1.000000   1.000000   0.000000   25.000000
01/01/2005  12/31/2005  12/31/2005  0     0.000000   0.000000   1.000000   1.000000   0.000000   26.000000
01/01/2006  12/31/2006  12/31/2006  0     0.000000   0.000000   1.000000   1.000000   0.000000   27.000000
01/01/2007  06/30/2007  06/30/2007  0     0.000000   0.000000   0.500000   0.500000   0.000000   27.500000


                                    Splan Participation Service
                             27.498900 Years as of Event Date (06/30/2007)
Period      Process     Period End  Hours Breaks      Accumulated Service    Service     Service      Accumulated
Start       Through                       for Period  Breaks      w/ Breaks  w/o Breaks  Adjustment   Service
~~~~~~~~~~  ~~~~~~~~~~  ~~~~~~~~~~  ~~~~~  ~~~~~~~~~~  ~~~~~~~~~~~ ~~~~~~~~~  ~~~~~~~~~~  ~~~~~~~~~~~  ~~~~~~~~~~~
01/01/1980  01/31/1980  01/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.083330
02/01/1980  02/29/1980  02/29/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.166660
03/01/1980  03/31/1980  03/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.249990
04/01/1980  04/30/1980  04/30/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.333320
05/01/1980  05/31/1980  05/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.416650
06/01/1980  06/30/1980  06/30/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.499980
07/01/1980  07/31/1980  07/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.583310
08/01/1980  08/31/1980  08/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.666640
09/01/1980  09/30/1980  09/30/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.749970
10/01/1980  10/31/1980  10/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.833300
11/01/1980  11/30/1980  11/30/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.916630
12/01/1980  12/31/1980  12/31/1980  0     0.000000   0.000000    0.083330   0.083330   0.000000    0.999960
01/01/1981  01/31/1981  01/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.083290
02/01/1981  02/28/1981  02/28/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.166620
03/01/1981  03/31/1981  03/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.249950
04/01/1981  04/30/1981  04/30/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.333280
05/01/1981  05/31/1981  05/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.416610
06/01/1981  06/30/1981  06/30/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.499940
07/01/1981  07/31/1981  07/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.583270
08/01/1981  08/31/1981  08/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.666600
09/01/1981  09/30/1981  09/30/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.749930
10/01/1981  10/31/1981  10/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.833260
11/01/1981  11/30/1981  11/30/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.916590
12/01/1981  12/31/1981  12/31/1981  0     0.000000   0.000000    0.083330   0.083330   0.000000    1.999920
01/01/1982  01/31/1982  01/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.083250
02/01/1982  02/28/1982  02/28/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.166580
03/01/1982  03/31/1982  03/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.249910
04/01/1982  04/30/1982  04/30/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.333240
05/01/1982  05/31/1982  05/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.416570
06/01/1982  06/30/1982  06/30/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.499900
07/01/1982  07/31/1982  07/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.583230
08/01/1982  08/31/1982  08/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.666560
09/01/1982  09/30/1982  09/30/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.749890
10/01/1982  10/31/1982  10/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.833220
11/01/1982  11/30/1982  11/30/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.916550
12/01/1982  12/31/1982  12/31/1982  0     0.000000   0.000000    0.083330   0.083330   0.000000    2.999880
01/01/1983  01/31/1983  01/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.083210
02/01/1983  02/28/1983  02/28/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.166540
03/01/1983  03/31/1983  03/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.249870
04/01/1983  04/30/1983  04/30/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.333200
05/01/1983  05/31/1983  05/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.416530
06/01/1983  06/30/1983  06/30/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.499860
07/01/1983  07/31/1983  07/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.583190
08/01/1983  08/31/1983  08/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.666520
09/01/1983  09/30/1983  09/30/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.749850
10/01/1983  10/31/1983  10/31/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.833180
11/01/1983  11/30/1983  11/30/1983  0     0.000000   0.000000    0.083330   0.083330   0.000000    3.916510
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                                            PeopleSoft
Report ID:  PAT06B                    CALCULATION WORKSHEET                        Page No.   5
                                                                                  Run Date 09/05/2000
                                                                                  Run Time 15:20:24
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~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
                                   Calculation Name: KUSPTEST
                                        Plan Name: KUSP
Employee        Lewis,Douglas           Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799             Calc Time  15:11:02     LS  Dt 06/29/2012   Event Date    06/30/2007
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

12/01/1983  12/31/1983  12/31/1983  0     0.000000    0.000000    0.083330    0.083330    0.000000    3.999840
01/01/1984  01/31/1984  01/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.083170
02/01/1984  02/29/1984  02/29/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.166500
03/01/1984  03/31/1984  03/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.249830
04/01/1984  04/30/1984  04/30/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.333160
05/01/1984  05/31/1984  05/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.416490
06/01/1984  06/30/1984  06/30/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.499820
07/01/1984  07/31/1984  07/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.583150
08/01/1984  08/31/1984  08/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.666480
09/01/1984  09/30/1984  09/30/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.749810
10/01/1984  10/31/1984  10/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.833140
11/01/1984  11/30/1984  11/30/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.916470
12/01/1984  12/31/1984  12/31/1984  0     0.000000    0.000000    0.083330    0.083330    0.000000    4.999800
01/01/1985  01/31/1985  01/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.083130
02/01/1985  02/28/1985  02/28/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.166460
03/01/1985  03/31/1985  03/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.249790
04/01/1985  04/30/1985  04/30/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.333120
05/01/1985  05/31/1985  05/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.416450
06/01/1985  06/30/1985  06/30/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.499780
07/01/1985  07/31/1985  07/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.583110
08/01/1985  08/31/1985  08/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.666440
09/01/1985  09/30/1985  09/30/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.749770
10/01/1985  10/31/1985  10/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.833100
11/01/1985  11/30/1985  11/30/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.916430
12/01/1985  12/31/1985  12/31/1985  0     0.000000    0.000000    0.083330    0.083330    0.000000    5.999760
01/01/1986  01/31/1986  01/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.083090
02/01/1986  02/28/1986  02/28/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.166420
03/01/1986  03/31/1986  03/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.249750
04/01/1986  04/30/1986  04/30/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.333080
05/01/1986  05/31/1986  05/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.416410
06/01/1986  06/30/1986  06/30/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.499740
07/01/1986  07/31/1986  07/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.583070
08/01/1986  08/31/1986  08/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.666400
09/01/1986  09/30/1986  09/30/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.749730
10/01/1986  10/31/1986  10/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.833060
11/01/1986  11/30/1986  11/30/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.916390
12/01/1986  12/31/1986  12/31/1986  0     0.000000    0.000000    0.083330    0.083330    0.000000    6.999720
01/01/1987  01/31/1987  01/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.083050
02/01/1987  02/28/1987  02/28/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.166380
03/01/1987  03/31/1987  03/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.249710
04/01/1987  04/30/1987  04/30/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.333040
05/01/1987  05/31/1987  05/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.416370
06/01/1987  06/30/1987  06/30/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.499700
07/01/1987  07/31/1987  07/31/1987  0     Calc 0.000000   0.000000    0.083330    0.083330    0.000000    7.583030
08/01/1987  08/31/1987  08/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.666360
09/01/1987  09/30/1987  09/30/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.749690
10/01/1987  10/31/1987  10/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.833020
11/01/1987  11/30/1987  11/30/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.916350
12/01/1987  12/31/1987  12/31/1987  0     0.000000    0.000000    0.083330    0.083330    0.000000    7.999680
01/01/1988  01/31/1988  01/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.083010
02/01/1988  02/29/1988  02/29/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.166340
03/01/1988  03/31/1988  03/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.249670
04/01/1988  04/30/1988  04/30/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.333000
05/01/1988  05/31/1988  05/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.416330
06/01/1988  06/30/1988  06/30/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.499660
07/01/1988  07/31/1988  07/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.582990
08/01/1988  08/31/1988  08/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.666320
09/01/1988  09/30/1988  09/30/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.749650
10/01/1988  10/31/1988  10/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.832980
11/01/1988  11/30/1988  11/30/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.916310
12/01/1988  12/31/1988  12/31/1988  0     0.000000    0.000000    0.083330    0.083330    0.000000    8.999640
01/01/1989  01/31/1989  01/31/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.082970
02/01/1989  02/28/1989  02/28/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.166300
03/01/1989  03/31/1989  03/31/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.249630
04/01/1989  04/30/1989  04/30/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.332960
05/01/1989  05/31/1989  05/31/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.416290
06/01/1989  06/30/1989  06/30/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.499620
07/01/1989  07/31/1989  07/31/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.582950
08/01/1989  08/31/1989  08/31/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.666280
09/01/1989  09/30/1989  09/30/1989  0     0.000000    0.000000    0.083330    0.083330    0.000000    9.749610
```

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                                          Calculation Name: KUSPTEST
                                             Plan Name: KUSP
Employee   Lewis,Douglas   Calc Date 09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
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Report ID:  PAT06B                  CALCULATION WORKSHEET                       Page No.   7
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                                      Plan Name: KUSP
Employee         Lewis,Douglas          Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code    TV-Deferred Pymt
Social Security  058-39-2799            Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date     06/30/2007
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Report ID:  PAT06B                      CALCULATION WORKSHEET                         Page No.  8
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                                                                                      Run Time 15:20:24
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                                          Plan Name: KUSP
Employee          Lewis,Douglas            Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security   058-39-2799              Calc Time  15:11:02     LS  Dt 06/29/2012   Event Date    06/30/2007
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09/01/2002  09/30/2002  09/30/2002  0     0.000000    0.000000    0.083330    0.083330    0.000000    22.749090
10/01/2002  10/31/2002  10/31/2002  0     0.000000    0.000000    0.083330    0.083330    0.000000    22.832420
11/01/2002  11/30/2002  11/30/2002  0     0.000000    0.000000    0.083330    0.083330    0.000000    22.915750
12/01/2002  12/31/2002  12/31/2002  0     0.000000    0.000000    0.083330    0.083330    0.000000    22.999080
01/01/2003  01/31/2003  01/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.082410
02/01/2003  02/28/2003  02/28/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.165740
03/01/2003  03/31/2003  03/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.249070
04/01/2003  04/30/2003  04/30/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.332400
05/01/2003  05/31/2003  05/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.415730
06/01/2003  06/30/2003  06/30/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.499060
07/01/2003  07/31/2003  07/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.582390
08/01/2003  08/31/2003  08/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.665720
09/01/2003  09/30/2003  09/30/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.749050
10/01/2003  10/31/2003  10/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.832380
11/01/2003  11/30/2003  11/30/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.915710
12/01/2003  12/31/2003  12/31/2003  0     0.000000    0.000000    0.083330    0.083330    0.000000    23.999040
01/01/2004  01/31/2004  01/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.082370
02/01/2004  02/29/2004  02/29/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.165700
03/01/2004  03/31/2004  03/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.249030
04/01/2004  04/30/2004  04/30/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.332360
05/01/2004  05/31/2004  05/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.415690
06/01/2004  06/30/2004  06/30/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.499020
07/01/2004  07/31/2004  07/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.582350
08/01/2004  08/31/2004  08/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.665680
09/01/2004  09/30/2004  09/30/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.749010
10/01/2004  10/31/2004  10/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.832340
11/01/2004  11/30/2004  11/30/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.915670
12/01/2004  12/31/2004  12/31/2004  0     0.000000    0.000000    0.083330    0.083330    0.000000    24.999000
01/01/2005  01/31/2005  01/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.082330
02/01/2005  02/28/2005  02/28/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.165660
03/01/2005  03/31/2005  03/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.248990
04/01/2005  04/30/2005  04/30/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.332320
05/01/2005  05/31/2005  05/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.415650
06/01/2005  06/30/2005  06/30/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.498980
07/01/2005  07/31/2005  07/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.582310
08/01/2005  08/31/2005  08/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.665640
09/01/2005  09/30/2005  09/30/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.748970
10/01/2005  10/31/2005  10/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.832300
11/01/2005  11/30/2005  11/30/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.915630
12/01/2005  12/31/2005  12/31/2005  0     0.000000    0.000000    0.083330    0.083330    0.000000    25.998960
01/01/2006  01/31/2006  01/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.082290
02/01/2006  02/28/2006  02/28/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.165620
03/01/2006  03/31/2006  03/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.248950
04/01/2006  04/30/2006  04/30/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.332280
05/01/2006  05/31/2006  05/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.415610
06/01/2006  06/30/2006  06/30/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.498940
07/01/2006  07/31/2006  07/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.582270
08/01/2006  08/31/2006  08/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.665600
09/01/2006  09/30/2006  09/30/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.748930
10/01/2006  10/31/2006  10/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.832260
11/01/2006  11/30/2006  11/30/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.915590
12/01/2006  12/31/2006  12/31/2006  0     0.000000    0.000000    0.083330    0.083330    0.000000    26.998920
01/01/2007  01/31/2007  01/31/2007  0     0.000000    0.000000    0.083330    0.083330    0.000000    27.082250
02/01/2007  02/28/2007  02/28/2007  0     0.000000    0.000000    0.083330    0.083330    0.000000    27.165580
03/01/2007  03/31/2007  03/31/2007  0     0.000000    0.000000    0.083330    0.083330    0.000000    27.248910
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                                         PeopleSoft
Report ID:  PAT06B                    CALCULATION WORKSHEET                       Page No.  9
                                                                                 Run Date 09/05/2000
                                                                                 Run Time 15:20:24
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                                  Calculation Name: KUSPTEST
                                      Plan Name: KUSP
Employee          Lewis,Douglas            Calc Date 09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security   058-39-2799              Calc Time 15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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04/01/2007  04/30/2007  04/30/2007  0       0.000000    0.000000    0.083330    0.083330    0.000000    27.332240
05/01/2007  05/31/2007  05/31/2007  0       0.000000    0.000000    0.083330    0.083330    0.000000    27.415570
06/01/2007  06/30/2007  06/30/2007  0       0.000000    0.000000    0.083330    0.083330    0.000000    27.498900


                                  Splan Vested Service
                      27.416670 Years as of Event Date (06/30/2007)
Period      Process      Period End  Hours  Breaks      Accumulated Service     Service     Service      Accumulated
Start       Through                         for Period  Breaks      w/ Breaks   w/o Breaks  Adjustment   Service
~~~~~~~~~~  ~~~~~~~~~~   ~~~~~~~~~~   ~~~~~  ~~~~~~~~~~   ~~~~~~~~~~~ ~~~~~~~~~   ~~~~~~~~~~   ~~~~~~~~~~~  ~~~~~~~~~~~~
02/01/1980  12/31/1980  12/31/1980  0       0.000000    0.000000    0.916670    0.916670    0.000000    0.916670
01/01/1981  12/31/1981  12/31/1981  0       0.000000    0.000000    1.000000    1.000000    0.000000    1.916670
01/01/1982  12/31/1982  12/31/1982  0       0.000000    0.000000    1.000000    1.000000    0.000000    2.916670
01/01/1983  12/31/1983  12/31/1983  0       0.000000    0.000000    1.000000    1.000000    0.000000    3.916670
01/01/1984  12/31/1984  12/31/1984  0       0.000000    0.000000    1.000000    1.000000    0.000000    4.916670
01/01/1985  12/31/1985  12/31/1985  0       0.000000    0.000000    1.000000    1.000000    0.000000    5.916670
01/01/1986  12/31/1986  12/31/1986  0       0.000000    0.000000    1.000000    1.000000    0.000000    6.916670
01/01/1987  12/31/1987  12/31/1987  0       0.000000    0.000000    1.000000    1.000000    0.000000    7.916670
01/01/1988  12/31/1988  12/31/1988  0       0.000000    0.000000    1.000000    1.000000    0.000000    8.916670
01/01/1989  12/31/1989  12/31/1989  0       0.000000    0.000000    1.000000    1.000000    0.000000    9.916670
01/01/1990  12/31/1990  12/31/1990  0       0.000000    0.000000    1.000000    1.000000    0.000000    10.916670
01/01/1991  12/31/1991  12/31/1991  0       0.000000    0.000000    1.000000    1.000000    0.000000    11.916670
01/01/1992  12/31/1992  12/31/1992  0       0.000000    0.000000    1.000000    1.000000    0.000000    12.916670
01/01/1993  12/31/1993  12/31/1993  0       0.000000    0.000000    1.000000    1.000000    0.000000    13.916670
01/01/1994  12/31/1994  12/31/1994  0       0.000000    0.000000    1.000000    1.000000    0.000000    14.916670
01/01/1995  12/31/1995  12/31/1995  0       0.000000    0.000000    1.000000    1.000000    0.000000    15.916670
01/01/1996  12/31/1996  12/31/1996  0       0.000000    0.000000    1.000000    1.000000    0.000000    16.916670
01/01/1997  12/31/1997  12/31/1997  0       0.000000    0.000000    1.000000    1.000000    0.000000    17.916670
01/01/1998  12/31/1998  12/31/1998  0       0.000000    0.000000    1.000000    1.000000    0.000000    18.916670
01/01/1999  12/31/1999  12/31/1999  0       0.000000    0.000000    1.000000    1.000000    0.000000    19.916670
01/01/2000  12/31/2000  12/31/2000  0       0.000000    0.000000    1.000000    1.000000    0.000000    20.916670
01/01/2001  12/31/2001  12/31/2001  0       0.000000    0.000000    1.000000    1.000000    0.000000    21.916670
01/01/2002  12/31/2002  12/31/2002  0       0.000000    0.000000    1.000000    1.000000    0.000000    22.916670
01/01/2003  12/31/2003  12/31/2003  0       0.000000    0.000000    1.000000    1.000000    0.000000    23.916670
01/01/2004  12/31/2004  12/31/2004  0       0.000000    0.000000    1.000000    1.000000    0.000000    24.916670
01/01/2005  12/31/2005  12/31/2005  0       0.000000    0.000000    1.000000    1.000000    0.000000    25.916670
01/01/2006  12/31/2006  12/31/2006  0       0.000000    0.000000    1.000000    1.000000    0.000000    26.916670
01/01/2007  06/30/2007  06/30/2007  0       0.000000    0.000000    0.500000    0.500000    0.000000    27.416670


                                  Splan Vested Service 7/1/85
                      27.500000 Years as of Event Date (06/30/2007)
Period      Process      Period End  Hours  Breaks      Accumulated Service     Service     Service      Accumulated
Start       Through                         for Period  Breaks      w/ Breaks   w/o Breaks  Adjustment   Service
~~~~~~~~~~  ~~~~~~~~~~   ~~~~~~~~~~   ~~~~~  ~~~~~~~~~~   ~~~~~~~~~~~ ~~~~~~~~~   ~~~~~~~~~~   ~~~~~~~~~~~  ~~~~~~~~~~~~
01/01/1980  12/31/1980  12/31/1980  0       0.000000    0.000000    1.000000    1.000000    0.000000    1.000000
01/01/1981  12/31/1981  12/31/1981  0       0.000000    0.000000    1.000000    1.000000    0.000000    2.000000
01/01/1982  12/31/1982  12/31/1982  0       0.000000    0.000000    1.000000    1.000000    0.000000    3.000000
01/01/1983  12/31/1983  12/31/1983  0       0.000000    0.000000    1.000000    1.000000    0.000000    4.000000
01/01/1984  12/31/1984  12/31/1984  0       0.000000    0.000000    1.000000    1.000000    0.000000    5.000000
01/01/1985  12/31/1985  12/31/1985  0       0.000000    0.000000    1.000000    1.000000    0.000000    6.000000
01/01/1986  12/31/1986  12/31/1986  0       0.000000    0.000000    1.000000    1.000000    0.000000    7.000000
01/01/1987  12/31/1987  12/31/1987  0       0.000000    0.000000    1.000000    1.000000    0.000000    8.000000
01/01/1988  12/31/1988  12/31/1988  0       0.000000    0.000000    1.000000    1.000000    0.000000    9.000000
01/01/1989  12/31/1989  12/31/1989  0       0.000000    0.000000    1.000000    1.000000    0.000000    10.000000
01/01/1990  12/31/1990  12/31/1990  0       0.000000    0.000000    1.000000    1.000000    0.000000    11.000000
01/01/1991  12/31/1991  12/31/1991  0       0.000000    0.000000    1.000000    1.000000    0.000000    12.000000
01/01/1992  12/31/1992  12/31/1992  0       0.000000    0.000000    1.000000    1.000000    0.000000    13.000000
01/01/1993  12/31/1993  12/31/1993  0       0.000000    0.000000    1.000000    1.000000    0.000000    14.000000
01/01/1994  12/31/1994  12/31/1994  0       0.000000    0.000000    1.000000    1.000000    0.000000    15.000000
01/01/1995  12/31/1995  12/31/1995  0       0.000000    0.000000    1.000000    1.000000    0.000000    16.000000
01/01/1996  12/31/1996  12/31/1996  0       0.000000    0.000000    1.000000    1.000000    0.000000    17.000000
01/01/1997  12/31/1997  12/31/1997  0       0.000000    0.000000    1.000000    1.000000    0.000000    18.000000
01/01/1998  12/31/1998  12/31/1998  0       0.000000    0.000000    1.000000    1.000000    0.000000    19.000000
01/01/1999  12/31/1999  12/31/1999  0       0.000000    0.000000    1.000000    1.000000    0.000000    20.000000
01/01/2000  12/31/2000  12/31/2000  0       0.000000    0.000000    1.000000    1.000000    0.000000    21.000000
01/01/2001  12/31/2001  12/31/2001  0       0.000000    0.000000    1.000000    1.000000    0.000000    22.000000
01/01/2002  12/31/2002  12/31/2002  0       0.000000    0.000000    1.000000    1.000000    0.000000    23.000000
01/01/2003  12/31/2003  12/31/2003  0       0.000000    0.000000    1.000000    1.000000    0.000000    24.000000
01/01/2004  12/31/2004  12/31/2004  0       0.000000    0.000000    1.000000    1.000000    0.000000    25.000000
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                                              PeopleSoft
Report ID:  PAT06B                       CALCULATION WORKSHEET                            Page No.  10
                                                                                          Run Date 09/05/2000
                                                                                          Run Time 15:20:24
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                                        Calculation Name: KUSPTEST
                                          Plan Name: KUSP
Employee         Lewis,Douglas           Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security  058-39-2799             Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

01/01/2005  12/31/2005  12/31/2005  0       0.000000      0.000000      1.000000      1.000000      0.000000   26.000000
01/01/2006  12/31/2006  12/31/2006  0       0.000000      0.000000      1.000000      1.000000      0.000000   27.000000
01/01/2007  06/30/2007  06/30/2007  0       0.000000      0.000000      0.500000      0.500000      0.000000   27.500000




                                        Final Average Earnings
                                        ~~~~~~~~~~~~~~~~~~~~~~~~~

FAE for KU 415 Limits                                    $21,666.66
```

Start Date	Stop Date	Last Process Date	Projected Y/N	Actual Earnings	Generated Earnings	Adjusted Earnings	Portion of Earnings Used
07/01/2002	07/31/2002	07/31/2002	P	0.00	0.00	21666.66	1
08/01/2002	08/31/2002	08/31/2002	P	0.00	0.00	21666.66	1
09/01/2002	09/30/2002	09/30/2002	P	0.00	0.00	21666.66	1
10/01/2002	10/31/2002	10/31/2002	P	0.00	0.00	21666.66	1
11/01/2002	11/30/2002	11/30/2002	P	0.00	0.00	21666.66	1
12/01/2002	12/31/2002	12/31/2002	P	0.00	0.00	21666.66	1
01/01/2003	01/31/2003	01/31/2003	P	0.00	0.00	21666.66	1
02/01/2003	02/28/2003	02/28/2003	P	0.00	0.00	21666.66	1
03/01/2003	03/31/2003	03/31/2003	P	0.00	0.00	21666.66	1
04/01/2003	04/30/2003	04/30/2003	P	0.00	0.00	21666.66	1
05/01/2003	05/31/2003	05/31/2003	P	0.00	0.00	21666.66	1
06/01/2003	06/30/2003	06/30/2003	P	0.00	0.00	21666.66	1
07/01/2003	07/31/2003	07/31/2003	P	0.00	0.00	21666.66	1
08/01/2003	08/31/2003	08/31/2003	P	0.00	0.00	21666.66	1
09/01/2003	09/30/2003	09/30/2003	P	0.00	0.00	21666.66	1
10/01/2003	10/31/2003	10/31/2003	P	0.00	0.00	21666.66	1
11/01/2003	11/30/2003	11/30/2003	P	0.00	0.00	21666.66	1
12/01/2003	12/31/2003	12/31/2003	P	0.00	0.00	21666.66	1
01/01/2004	01/31/2004	01/31/2004	P	0.00	0.00	21666.66	1
02/01/2004	02/29/2004	02/29/2004	P	0.00	0.00	21666.66	1
03/01/2004	03/31/2004	03/31/2004	P	0.00	0.00	21666.66	1
04/01/2004	04/30/2004	04/30/2004	P	0.00	0.00	21666.66	1
05/01/2004	05/31/2004	05/31/2004	P	0.00	0.00	21666.66	1
06/01/2004	06/30/2004	06/30/2004	P	0.00	0.00	21666.66	1
07/01/2004	07/31/2004	07/31/2004	P	0.00	0.00	21666.66	1
08/01/2004	08/31/2004	08/31/2004	P	0.00	0.00	21666.66	1
09/01/2004	09/30/2004	09/30/2004	P	0.00	0.00	21666.66	1
10/01/2004	10/31/2004	10/31/2004	P	0.00	0.00	21666.66	1
11/01/2004	11/30/2004	11/30/2004	P	0.00	0.00	21666.66	1
12/01/2004	12/31/2004	12/31/2004	P	0.00	0.00	21666.66	1
01/01/2005	01/31/2005	01/31/2005	P	0.00	0.00	21666.66	1
02/01/2005	02/28/2005	02/28/2005	P	0.00	0.00	21666.66	1
03/01/2005	03/31/2005	03/31/2005	P	0.00	0.00	21666.66	1
04/01/2005	04/30/2005	04/30/2005	P	0.00	0.00	21666.66	1
05/01/2005	05/31/2005	05/31/2005	P	0.00	0.00	21666.66	1
06/01/2005	06/30/2005	06/30/2005	P	0.00	0.00	21666.66	1
07/01/2005	07/31/2005	07/31/2005	P	0.00	0.00	21666.66	0
08/01/2005	08/31/2005	08/31/2005	P	0.00	0.00	21666.66	0
09/01/2005	09/30/2005	09/30/2005	P	0.00	0.00	21666.66	0
10/01/2005	10/31/2005	10/31/2005	P	0.00	0.00	21666.66	0
11/01/2005	11/30/2005	11/30/2005	P	0.00	0.00	21666.66	0
12/01/2005	12/31/2005	12/31/2005	P	0.00	0.00	21666.66	0
01/01/2006	01/31/2006	01/31/2006	P	0.00	0.00	21666.66	0
02/01/2006	02/28/2006	02/28/2006	P	0.00	0.00	21666.66	0
03/01/2006	03/31/2006	03/31/2006	P	0.00	0.00	21666.66	0
04/01/2006	04/30/2006	04/30/2006	P	0.00	0.00	21666.66	0
05/01/2006	05/31/2006	05/31/2006	P	0.00	0.00	21666.66	0
06/01/2006	06/30/2006	06/30/2006	P	0.00	0.00	21666.66	0
07/01/2006	07/31/2006	07/31/2006	P	0.00	0.00	21666.66	0
08/01/2006	08/31/2006	08/31/2006	P	0.00	0.00	21666.66	0
09/01/2006	09/30/2006	09/30/2006	P	0.00	0.00	21666.66	0
10/01/2006	10/31/2006	10/31/2006	P	0.00	0.00	21666.66	0
11/01/2006	11/30/2006	11/30/2006	P	0.00	0.00	21666.66	0
12/01/2006	12/31/2006	12/31/2006	P	0.00	0.00	21666.66	0

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                                           PeopleSoft
Report ID:  PAT06B                     CALCULATION WORKSHEET                      Page No.  11
                                                                                 Run Date 09/05/2000
                                                                                 Run Time 15:20:24
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                                 Calculation Name: KUSPTEST
                                       Plan Name: KUSP
Employee        Lewis,Douglas          Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799            Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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01/01/2007     01/31/2007     01/31/2007     P              0.00           0.00       21666.66     0
02/01/2007     02/28/2007     02/28/2007     P              0.00           0.00       21666.66     0
03/01/2007     03/31/2007     03/31/2007     P              0.00           0.00       21666.66     0
04/01/2007     04/30/2007     04/30/2007     P              0.00           0.00       21666.66     0
05/01/2007     05/31/2007     05/31/2007     P              0.00           0.00       21666.66     0
06/01/2007     06/30/2007     06/30/2007     P              0.00           0.00       21666.66     0

Splan high 5 FAE F                                    $14,166.67

Start Date     Stop Date      Last           Projected Y/N  Actual         Generated    Adjusted       Portion of
                              Process Date                  Earnings       Earnings     Earnings       Earnings Used
~~~~~~~~~~     ~~~~~~~~~~     ~~~~~~~~~~~~     ~~~~~~~~~~~~~  ~~~~~~~~~     ~~~~~~~~~    ~~~~~~~~~      ~~~~~~~~~~~~~
07/01/1997     07/31/1997     07/31/1997                    21666.67        0.00       13333.33     0
08/01/1997     08/31/1997     08/31/1997                    21666.67        0.00       13333.33     0
09/01/1997     09/30/1997     09/30/1997                    21666.67        0.00       13333.33     0
10/01/1997     10/31/1997     10/31/1997                    21666.67        0.00       13333.33     0
11/01/1997     11/30/1997     11/30/1997                    21666.67        0.00       13333.33     0
12/01/1997     12/31/1997     12/31/1997                    21666.67        0.00       13333.33     0
01/01/1998     01/31/1998     01/31/1998                    21666.67        0.00       13333.33     0
02/01/1998     02/28/1998     02/28/1998                    21666.67        0.00       13333.33     0
03/01/1998     03/31/1998     03/31/1998                    21666.67        0.00       13333.33     0
04/01/1998     04/30/1998     04/30/1998                    21666.67        0.00       13333.33     0
05/01/1998     05/31/1998     05/31/1998                    21666.67        0.00       13333.33     0
06/01/1998     06/30/1998     06/30/1998                    21666.67        0.00       13333.33     0
07/01/1998     07/31/1998     07/31/1998                    21666.67        0.00       13333.33     0
08/01/1998     08/31/1998     08/31/1998                    21666.67        0.00       13333.33     0
09/01/1998     09/30/1998     09/30/1998                    21666.67        0.00       13333.33     0
10/01/1998     10/31/1998     10/31/1998                    21666.67        0.00       13333.33     0
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11/01/1999     11/30/1999     11/30/1999                    21666.67        0.00       13405.41     0
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01/01/2000     01/31/2000     01/31/2000                    20967.74        0.00       12972.97     0
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11/01/2001     11/30/2001     11/30/2001     P              0.00           0.00       14166.67     1
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04/01/2002     04/30/2002     04/30/2002     P              0.00           0.00       14166.67     1
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Report ID:  PAT06B                   CALCULATION WORKSHEET                         Page No.  12
                                                                                   Run Date 09/05/2000
                                                                                   Run Time 15:20:24
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                                  Calculation Name: KUSPTEST
                                      Plan Name: KUSP
Employee        Lewis,Douglas            Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799              Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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09/01/2002      09/30/2002      09/30/2002      P                0.00         0.00        14166.67      1
10/01/2002      10/31/2002      10/31/2002      P                0.00         0.00        14166.67      1
11/01/2002      11/30/2002      11/30/2002      P                0.00         0.00        14166.67      1
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06/01/2003      06/30/2003      06/30/2003      P                0.00         0.00        14166.67      1
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12/01/2006      12/31/2006      12/31/2006      P                0.00         0.00        14166.67      0
01/01/2007      01/31/2007      01/31/2007      P                0.00         0.00        14166.67      0
02/01/2007      02/28/2007      02/28/2007      P                0.00         0.00        14166.67      0
03/01/2007      03/31/2007      03/31/2007      P                0.00         0.00        14166.67      0
04/01/2007      04/30/2007      04/30/2007      P                0.00         0.00        14166.67      0
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06/01/2007      06/30/2007      06/30/2007      P                0.00         0.00        14166.67      0
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                                        PeopleSoft
Report ID:  PAT06B                  CALCULATION WORKSHEET                     Page No.  13
                                                                             Run Date 09/05/2000
                                                                             Run Time 15:20:24
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                                  Calculation Name: KUSPTEST
                                      Plan Name: KUSP
Employee          Lewis,Douglas         Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code    TV-Deferred Pymt
Social Security   058-39-2799           Calc Time  15:11:02     LS  Dt 06/29/2012   Event Date     06/30/2007
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                                          Vesting
                                   ~~~~~~~~~~~~~~~~~~~~~~~~~
                            100% vested as of Event Date (06/30/2007)
                            100% vested as of Event Date (06/30/2007)




                                     Age Adjustment Factors
                                   ~~~~~~~~~~~~~~~~~~~~~~~~~
Splan PIA at BCA                     Adjustment Factor = 1.000000
Splan Early/Late adjustment          Adjustment Factor = 1.000000
```

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                                           PeopleSoft
Report ID:  PAT06B                     CALCULATION WORKSHEET                            Page No.  14
                                                                                        Run Date 09/05/2000
                                                                                        Run Time 15:20:24
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                                    Calculation Name: KUSPTEST
                                         Plan Name: KUSP
Employee        Lewis,Douglas          Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security  058-39-2799           Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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                                          Social Security
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Splan Social Security

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Social Security Retirement Age                                                          66 yrs
Estimated Social Security Amount at Social Security Retirement Age                       $1,062.50
Social Security Benefit Commencement Date                                               06/29/2013
Estimated Social Security Amount at Social Security Benefit Commencement Date            $1,062.00
```

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                                          Account Balances
                                      ~~~~~~~~~~~~~~~~~~~~~~~~~
                            $138,610.10 Accumulated as of Benefit Commencement Date
```

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
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1999-02-01	1999-02-28	1300	21666.67	1300	6	0	0	0	0	2600
1999-03-01	1999-03-31	2600	21666.67	1300	6	0	0	0	0	3900
1999-04-01	1999-04-30	3900	21666.67	1300	6	0	0	0	0	5200
1999-05-01	1999-05-31	5200	21666.67	1300	6	0	0	0	0	6500
1999-06-01	1999-06-30	6500	21666.67	1300	6	0	0	0	0	7800
1999-07-01	1999-07-31	7800	21666.67	1300	6	0	0	0	0	9100
1999-08-01	1999-08-31	9100	21666.67	1300	6	0	0	0	0	10400
1999-09-01	1999-09-30	10400	21666.67	1300	6	0	0	0	0	11700
1999-10-01	1999-10-31	11700	21666.67	1300	6	0	0	0	0	13000
1999-11-01	1999-11-30	13000	21666.67	1300	6	0	0	0	0	14300
1999-12-01	1999-12-31	14300	20967.74	1258.06	6	0	0	0	0	15558.06
2000-01-01	2000-01-31	15558.06	20967.74	1258.06	6	6.82	0.04	0	0	16822.94
2000-02-01	2000-02-29	16822.94	21666.66	1300	6	7.35	0.04	0	0	18130.29
2000-03-01	2000-03-31	18130.29	21666.66	1300	6	7.88	0.04	0	0	19438.17
2000-04-01	2000-04-30	19438.17	21666.66	1300	6	8.41	0.04	0	0	20746.58
2000-05-01	2000-05-31	20746.58	21666.66	1300	6	8.94	0.04	0	0	22055.52
2000-06-01	2000-06-30	22055.52	21666.66	1300	6	9.48	0.04	0	0	23365
2000-07-01	2000-07-31	23365	21666.66	1300	6	10.01	0.04	0	0	24675.01
2000-08-01	2000-08-31	24675.01	21666.66	1300	6	10.54	0.04	0	0	25985.55
2000-09-01	2000-09-30	25985.55	21666.66	1300	6	11.07	0.04	0	0	27296.62
2000-10-01	2000-10-31	27296.62	21666.66	1300	6	11.6	0.04	0	0	28608.22
2000-11-01	2000-11-30	28608.22	21666.66	1300	6	12.13	0.04	0	0	29920.35
2000-12-01	2000-12-31	29920.35	21666.66	1300	6	12.67	0.04	0	0	31233.02
2001-01-01	2001-01-31	31233.02	21666.66	1300	6	13.2	0.04	0	0	32546.22
2001-02-01	2001-02-28	32546.22	21666.66	1300	6	13.73	0.04	0	0	33859.95
2001-03-01	2001-03-31	33859.95	21666.66	1300	6	14.26	0.04	0	0	35174.21
2001-04-01	2001-04-30	35174.21	21666.66	1300	6	14.8	0.04	0	0	36489.01
2001-05-01	2001-05-31	36489.01	21666.66	1300	6	15.33	0.04	0	0	37804.34
2001-06-01	2001-06-30	37804.34	21666.66	1300	6	15.86	0.04	0	0	39120.2
2001-07-01	2001-07-31	39120.2	21666.66	1300	6	16.4	0.04	0	0	40436.6
2001-08-01	2001-08-31	40436.6	21666.66	1300	6	16.93	0.04	0	0	41753.53
2001-09-01	2001-09-30	41753.53	21666.66	1300	6	17.46	0.04	0	0	43070.99
2001-10-01	2001-10-31	43070.99	21666.66	1300	6	18	0.04	0	0	44388.99
2001-11-01	2001-11-30	44388.99	21666.66	1300	6	18.53	0.04	0	0	45707.52
2001-12-01	2001-12-31	45707.52	21666.66	1300	6	19.07	0.04	0	0	47026.59
2002-01-01	2002-01-31	47026.59	21666.66	1300	6	19.6	0.04	0	0	48346.19
2002-02-01	2002-02-28	48346.19	21666.66	1300	6	20.14	0.04	0	0	49666.33
2002-03-01	2002-03-31	49666.33	21666.66	1300	6	20.67	0.04	0	0	50987
2002-04-01	2002-04-30	50987	21666.66	1300	6	21.21	0.04	0	0	52308.21
2002-05-01	2002-05-31	52308.21	21666.66	1300	6	21.75	0.04	0	0	53629.96
2002-06-01	2002-06-30	53629.96	21666.66	1300	6	22.28	0.04	0	0	54952.24
2002-07-01	2002-07-31	54952.24	21666.66	1300	6	22.82	0.04	0	0	56275.06
2002-08-01	2002-08-31	56275.06	21666.66	1300	6	23.35	0.04	0	0	57598.41
2002-09-01	2002-09-30	57598.41	21666.66	1300	6	23.89	0.04	0	0	58922.3

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                                             PeopleSoft
Report ID:  PAT06B                       CALCULATION WORKSHEET                          Page No.  15
                                                                                        Run Date 09/05/2000
                                                                                        Run Time 15:20:24
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                                      Calculation Name: KUSPTEST
                                         Plan Name: KUSP
Employee          Lewis,Douglas            Calc Date  09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security   058-39-2799              Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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2002-10-01  2002-10-31  58922.3    21666.66   1300     6      24.43    0.04    0         0         60246.73
2002-11-01  2002-11-30  60246.73   21666.66   1300     6      24.96    0.04    0         0         61571.69
2002-12-01  2002-12-31  61571.69   21666.66   1300     6      25.5     0.04    0         0         62897.19
2003-01-01  2003-01-31  62897.19   21666.66   1300     6      26.04    0.04    0         0         64223.23
2003-02-01  2003-02-28  64223.23   21666.66   1300     6      26.58    0.04    0         0         65549.81
2003-03-01  2003-03-31  65549.81   21666.66   1300     6      27.12    0.04    0         0         66876.93
2003-04-01  2003-04-30  66876.93   21666.66   1300     6      27.65    0.04    0         0         68204.58
2003-05-01  2003-05-31  68204.58   21666.66   1300     6      28.19    0.04    0         0         69532.77
2003-06-01  2003-06-30  69532.77   21666.66   1300     6      28.73    0.04    0         0         70861.5
2003-07-01  2003-07-31  70861.5    21666.66   1300     6      29.27    0.04    0         0         72190.77
2003-08-01  2003-08-31  72190.77   21666.66   1300     6      29.81    0.04    0         0         73520.58
2003-09-01  2003-09-30  73520.58   21666.66   1300     6      30.35    0.04    0         0         74850.93
2003-10-01  2003-10-31  74850.93   21666.66   1300     6      30.89    0.04    0         0         76181.82
2003-11-01  2003-11-30  76181.82   21666.66   1300     6      31.43    0.04    0         0         77513.25
2003-12-01  2003-12-31  77513.25   21666.66   1300     6      31.97    0.04    0         0         78845.22
2004-01-01  2004-01-31  78845.22   21666.66   1300     6      32.51    0.04    0         0         80177.73
2004-02-01  2004-02-29  80177.73   21666.66   1300     6      33.05    0.04    0         0         81510.78
2004-03-01  2004-03-31  81510.78   21666.66   1300     6      33.59    0.04    0         0         82844.37
2004-04-01  2004-04-30  82844.37   21666.66   1300     6      34.13    0.04    0         0         84178.5
2004-05-01  2004-05-31  84178.5    21666.66   1300     6      34.67    0.04    0         0         85513.17
2004-06-01  2004-06-30  85513.17   21666.66   1300     6      35.21    0.04    0         0         86848.38
2004-07-01  2004-07-31  86848.38   21666.66   1300     6      35.75    0.04    0         0         88184.13
2004-08-01  2004-08-31  88184.13   21666.66   1300     6      36.3     0.04    0         0         89520.43
2004-09-01  2004-09-30  89520.43   21666.66   1300     6      36.84    0.04    0         0         90857.27
2004-10-01  2004-10-31  90857.27   21666.66   1300     6      37.38    0.04    0         0         92194.65
2004-11-01  2004-11-30  92194.65   21666.66   1300     6      37.92    0.04    0         0         93532.57
2004-12-01  2004-12-31  93532.57   21666.66   1300     6      38.47    0.04    0         0         94871.04
2005-01-01  2005-01-31  94871.04   21666.66   1300     6      39.01    0.04    0         0         96210.05
2005-02-01  2005-02-28  96210.05   21666.66   1300     6      39.55    0.04    0         0         97549.6
2005-03-01  2005-03-31  97549.6    21666.66   1300     6      40.09    0.04    0         0         98889.69
2005-04-01  2005-04-30  98889.69   21666.66   1300     6      40.64    0.04    0         0         100230.33
2005-05-01  2005-05-31  100230.33  21666.66   1300     6      41.18    0.04    0         0         101571.51
2005-06-01  2005-06-30  101571.51  21666.66   1300     6      41.73    0.04    0         0         102913.24
2005-07-01  2005-07-31  102913.24  21666.66   1300     6      42.27    0.04    0         0         104255.51
2005-08-01  2005-08-31  104255.51  21666.66   1300     6      42.81    0.04    0         0         105598.32
2005-09-01  2005-09-30  105598.32  21666.66   1300     6      43.36    0.04    0         0         106941.68
2005-10-01  2005-10-31  106941.68  21666.66   1300     6      43.9     0.04    0         0         108285.58
2005-11-01  2005-11-30  108285.58  21666.66   1300     6      44.45    0.04    0         0         109630.03
2005-12-01  2005-12-31  109630.03  21666.66   1300     6      44.99    0.04    0         0         110975.02
2006-01-01  2006-01-31  110975.02  21666.66   1300     6      45.54    0.04    0         0         112320.56
2006-02-01  2006-02-28  112320.56  21666.66   1300     6      46.09    0.04    0         0         113666.65
2006-03-01  2006-03-31  113666.65  21666.66   1300     6      46.63    0.04    0         0         115013.28
2006-04-01  2006-04-30  115013.28  21666.66   1300     6      47.18    0.04    0         0         116360.46
2006-05-01  2006-05-31  116360.46  21666.66   1300     6      47.72    0.04    0         0         117708.18
2006-06-01  2006-06-30  117708.18  21666.66   1300     6      48.27    0.04    0         0         119056.45
2006-07-01  2006-07-31  119056.45  21666.66   1300     6      48.82    0.04    0         0         120405.27
2006-08-01  2006-08-31  120405.27  21666.66   1300     6      49.36    0.04    0         0         121754.63
2006-09-01  2006-09-30  121754.63  21666.66   1300     6      49.91    0.04    0         0         123104.54
2006-10-01  2006-10-31  123104.54  21666.66   1300     6      50.46    0.04    0         0         124455
2006-11-01  2006-11-30  124455     21666.66   1300     6      51.01    0.04    0         0         125806.01
2006-12-01  2006-12-31  125806.01  21666.66   1300     6      51.55    0.04    0         0         127157.56
2007-01-01  2007-01-31  127157.56  21666.66   1300     6      52.1     0.04    0         0         128509.66
2007-02-01  2007-02-28  128509.66  21666.66   1300     6      52.65    0.04    0         0         129862.31
2007-03-01  2007-03-31  129862.31  21666.66   1300     6      53.2     0.04    0         0         131215.51
2007-04-01  2007-04-30  131215.51  21666.66   1300     6      53.75    0.04    0         0         132569.26
2007-05-01  2007-05-31  132569.26  21666.66   1300     6      54.3     0.04    0         0         133923.56
2007-06-01  2007-06-30  133923.56  21666.66   1300     6      54.85    0.04    0         0         135278.41
2007-07-01  2007-07-31  135278.41  0          0        6      54.87    0.04    0         0         135333.28
2007-08-01  2007-08-31  135333.28  0          0        6      54.89    0.04    0         0         135388.17
2007-09-01  2007-09-30  135388.17  0          0        6      54.91    0.04    0         0         135443.08
2007-10-01  2007-10-31  135443.08  0          0        6      54.93    0.04    0         0         135498.01
2007-11-01  2007-11-30  135498.01  0          0        6      54.96    0.04    0         0         135552.97
2007-12-01  2007-12-31  135552.97  0          0        6      54.98    0.04    0         0         135607.95
2008-01-01  2008-01-31  135607.95  0          0        6      55       0.04    0         0         135662.95
2008-02-01  2008-02-29  135662.95  0          0        6      55.02    0.04    0         0         135717.97
2008-03-01  2008-03-31  135717.97  0          0        6      55.04    0.04    0         0         135773.01
2008-04-01  2008-04-30  135773.01  0          0        6      55.07    0.04    0         0         135828.08
2008-05-01  2008-05-31  135828.08  0          0        6      55.09    0.04    0         0         135883.17
2008-06-01  2008-06-30  135883.17  0          0        6      55.11    0.04    0         0         135938.28
2008-07-01  2008-07-31  135938.28  0          0        6      55.13    0.04    0         0         135993.41
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                                        PeopleSoft
Report ID:  PAT06B                  CALCULATION WORKSHEET                         Page No.  16
                                                                                 Run Date 09/05/2000
                                                                                 Run Time 15:20:24
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~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
                                   Calculation Name: KUSPTEST
                                       Plan Name: KUSP
Employee        Lewis,Douglas            Calc Date  09/05/2000    BCD Dt 06/29/2012   Reason Code    TV-Deferred Pymt
Social Security   058-39-2799            Calc Time  15:11:02      LS  Dt 06/29/2012   Event Date     06/30/2007
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2008-08-01  2008-08-31  135993.41  0         0        6        55.16    0.04   0         0          136048.57
2008-09-01  2008-09-30  136048.57  0         0        6        55.18    0.04   0         0          136103.75
2008-10-01  2008-10-31  136103.75  0         0        6        55.2     0.04   0         0          136158.95
2008-11-01  2008-11-30  136158.95  0         0        6        55.22    0.04   0         0          136214.17
2008-12-01  2008-12-31  136214.17  0         0        6        55.25    0.04   0         0          136269.42
2009-01-01  2009-01-31  136269.42  0         0        6        55.27    0.04   0         0          136324.69
2009-02-01  2009-02-28  136324.69  0         0        6        55.29    0.04   0         0          136379.98
2009-03-01  2009-03-31  136379.98  0         0        6        55.31    0.04   0         0          136435.29
2009-04-01  2009-04-30  136435.29  0         0        6        55.34    0.04   0         0          136490.63
2009-05-01  2009-05-31  136490.63  0         0        6        55.36    0.04   0         0          136545.99
2009-06-01  2009-06-30  136545.99  0         0        6        55.38    0.04   0         0          136601.37
2009-07-01  2009-07-31  136601.37  0         0        6        55.4     0.04   0         0          136656.77
2009-08-01  2009-08-31  136656.77  0         0        6        55.43    0.04   0         0          136712.2
2009-09-01  2009-09-30  136712.2   0         0        6        55.45    0.04   0         0          136767.65
2009-10-01  2009-10-31  136767.65  0         0        6        55.47    0.04   0         0          136823.12
2009-11-01  2009-11-30  136823.12  0         0        6        55.49    0.04   0         0          136878.61
2009-12-01  2009-12-31  136878.61  0         0        6        55.52    0.04   0         0          136934.13
2010-01-01  2010-01-31  136934.13  0         0        6        55.54    0.04   0         0          136989.67
2010-02-01  2010-02-28  136989.67  0         0        6        55.56    0.04   0         0          137045.23
2010-03-01  2010-03-31  137045.23  0         0        6        55.58    0.04   0         0          137100.81
2010-04-01  2010-04-30  137100.81  0         0        6        55.61    0.04   0         0          137156.42
2010-05-01  2010-05-31  137156.42  0         0        6        55.63    0.04   0         0          137212.05
2010-06-01  2010-06-30  137212.05  0         0        6        55.65    0.04   0         0          137267.7
2010-07-01  2010-07-31  137267.7   0         0        6        55.67    0.04   0         0          137323.37
2010-08-01  2010-08-31  137323.37  0         0        6        55.7     0.04   0         0          137379.07
2010-09-01  2010-09-30  137379.07  0         0        6        55.72    0.04   0         0          137434.79
2010-10-01  2010-10-31  137434.79  0         0        6        55.74    0.04   0         0          137490.53
2010-11-01  2010-11-30  137490.53  0         0        6        55.76    0.04   0         0          137546.29
2010-12-01  2010-12-31  137546.29  0         0        6        55.79    0.04   0         0          137602.08
2011-01-01  2011-01-31  137602.08  0         0        6        55.81    0.04   0         0          137657.89
2011-02-01  2011-02-28  137657.89  0         0        6        55.83    0.04   0         0          137713.72
2011-03-01  2011-03-31  137713.72  0         0        6        55.85    0.04   0         0          137769.57
2011-04-01  2011-04-30  137769.57  0         0        6        55.88    0.04   0         0          137825.45
2011-05-01  2011-05-31  137825.45  0         0        6        55.9     0.04   0         0          137881.35
2011-06-01  2011-06-30  137881.35  0         0        6        55.92    0.04   0         0          137937.27
2011-07-01  2011-07-31  137937.27  0         0        6        55.94    0.04   0         0          137993.21
2011-08-01  2011-08-31  137993.21  0         0        6        55.97    0.04   0         0          138049.18
2011-09-01  2011-09-30  138049.18  0         0        6        55.99    0.04   0         0          138105.17
2011-10-01  2011-10-31  138105.17  0         0        6        56.01    0.04   0         0          138161.18
2011-11-01  2011-11-30  138161.18  0         0        6        56.04    0.04   0         0          138217.22
2011-12-01  2011-12-31  138217.22  0         0        6        56.06    0.04   0         0          138273.28
2012-01-01  2012-01-31  138273.28  0         0        6        56.08    0.04   0         0          138329.36
2012-02-01  2012-02-29  138329.36  0         0        6        56.1     0.04   0         0          138385.46
2012-03-01  2012-03-31  138385.46  0         0        6        56.13    0.04   0         0          138441.59
2012-04-01  2012-04-30  138441.59  0         0        6        56.15    0.04   0         0          138497.74
2012-05-01  2012-05-31  138497.74  0         0        6        56.17    0.04   0         0          138553.91
2012-06-01  2012-06-28  138553.91  0         0        6        56.19    0.04   0         0          138610.1
```

```
                                      Plan Eligibility
                              ~~~~~~~~~~~~~~~~~~~~~~~~~~
Splan Eligibility                   Eligible as of Event Date (06/30/2007)
Begin Dt                        End Dt                           Status
~~~~~~~~~~                      ~~~~~~~~~~                      ~~~~~~~~~~~
01/01/1980                      06/30/2007                      Eligible
```

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                                             PeopleSoft
Report ID:  PAT06B                      CALCULATION WORKSHEET                         Page No.  17
                                                                                     Run Date 09/05/2000
                                                                                     Run Time 15:20:31
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                                    Calculation Name: KUSPTEST
                                        Plan Name: KUSP
Employee        Lewis,Douglas           Calc Date 09/05/2000   BCD Dt 06/29/2012   Reason Code   TV-Deferred Pymt
Social Security 058-39-2799             Calc Time 15:11:02      LS  Dt 06/29/2012   Event Date    06/30/2007
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                                        Plan Participation
                                        ~~~~~~~~~~~~~~~~~~~~~~~~~
Splan Participation                 Participating as of Participation Date (01/01/1980)
Splan Participation                 Participating as of Participation Date (01/01/1980)
```

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                                        Benefit Eligibility
                                        ~~~~~~~~~~~~~~~~~~~~~~~~~
Eligible                KUS_BE_F                        Splan NR Benefit Eligibility
Eligible                KUS_BE_F1                       Splan ER Benefit Elig.
Eligible                KUS_BE_F2                       Splan Ben. Elig 1/1/99
```

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                                             Limit 415
                                        ~~~~~~~~~~~~~~~~~~~~~~~~~
415 Limit Definition: KU415LIM

FAE Limit/Adjusted:              $21,666.66  $21,666.66
Maximum 415(b) Limit/Adjusted:  $135,000.00 $126,750.00      DC Fraction:    0.000000
415(e) Limit:                          0.00                  DB Fraction:    0.000000
Total SLA Benefit:               156,244.08
Limit Used:                       21,666.66
Reduction:                       134,577.42
```

Order	Benefit Plan	Function result	Pmt amt1	L415 Pmt amt1	For 415 Only	User Reduction	Proration Pct
0	KUSP	KUS_OF_F	13,020.34	1,805.56	N	0.00	13.860000

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                                          End of Report
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                                        PeopleSoft
Report ID:  PAT06C                  SOCIAL SECURITY WORKSHEET                        Page No.  1
                                                                                    Run Date 09/05/2000
                                                                                    Run Time 15:20:26
```
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Calculation Name:   KUSPTEST           Executed:    09/05/2000 15:11:02        Instance:     97
ID:                 KU0001           Lewis,Douglas
Benefit Plan:       KUSP               Event Date:  06/30/2007                  Reason Cd: TV-Deferred Pymt
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Social Security                    Splan Social Security                       KUS_SS_F

Primary Insurance Amount:              $1,062.50          # of Computation Yrs:        35
Adjusted Primary Insurance Amt:        $1,062.00          AIME:                        $2,358.00
Eligibility Year:                      2009               Birthdate:                   06/29/1947
NAW Indexing Year:                     2007               Social Security Age:         66 yrs
NAW Index Year Amount:                 $28,861.44         Social Security BCD:         06/29/2013


~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
          Taxable Wage  Actual Empl       Taxable          Natl Avg      Indexed         Indexed Amount
Year      Base Amount   Earnings          Earnings         Earnings      Amount          Used in Calc
~~~~      ~~~~~~~~~~~~~  ~~~~~~~~~~~~~~    ~~~~~~~~~~~~~~    ~~~~~~~~~~    ~~~~~~~~~~~~~~    ~~~~~~~~~~~~~~
1968       7,800.00          0.00              0.00         5,571.76          0.00              0.00
1969       7,800.00          0.00              0.00         5,893.76          0.00              0.00
1970       7,800.00          0.00              0.00         6,186.24          0.00              0.00
1971       7,800.00          0.00              0.00         6,497.08          0.00              0.00
1972       9,000.00          0.00              0.00         7,133.80          0.00              0.00
1973      10,800.00          0.00              0.00         7,580.16          0.00              0.00
1974      13,200.00          0.00              0.00         8,030.76          0.00              0.00
1975      14,100.00          0.00              0.00         8,630.92          0.00              0.00
1976      15,300.00          0.00              0.00         9,226.48          0.00              0.00
1977      16,500.00          0.00              0.00         9,779.44          0.00              0.00
1978      17,700.00          0.00              0.00        10,556.03          0.00              0.00
1979      22,900.00          0.00              0.00        11,479.44          0.00              0.00
1980      25,900.00          0.00              0.00        12,513.46          0.00              0.00
1981      29,700.00          0.00              0.00        13,773.10          0.00              0.00
1982      32,400.00          0.00              0.00        14,531.34          0.00              0.00
1983      35,700.00          0.00              0.00        15,239.24          0.00              0.00
1984      37,800.00          0.00              0.00        16,135.07          0.00              0.00
1985      39,600.00          0.00              0.00        16,822.51          0.00              0.00
1986      42,000.00          0.00              0.00        17,321.82          0.00              0.00
1987      43,800.00          0.00              0.00        18,426.51          0.00              0.00
1988      45,000.00          0.00              0.00        19,334.04          0.00              0.00
1989      48,000.00          0.00              0.00        20,099.55          0.00              0.00
1990      51,300.00          0.00              0.00        21,027.98          0.00              0.00
1991      53,400.00          0.00              0.00        21,811.60          0.00              0.00
1992      55,500.00          0.00              0.00        22,935.42          0.00              0.00
1993      57,600.00          0.00              0.00        23,132.67          0.00              0.00
1994      60,600.00          0.00              0.00        23,753.53          0.00              0.00
1995      61,200.00          0.00              0.00        24,705.66          0.00              0.00
1996      62,700.00          0.00              0.00        25,913.90          0.00              0.00
1997      65,400.00          0.00              0.00        27,426.00          0.00              0.00
1998      68,400.00          0.00              0.00        28,861.44          0.00              0.00
1999      72,600.00          0.00              0.00        28,861.44          0.00              0.00
2000      76,200.00          0.00              0.00        28,861.44          0.00              0.00
2001      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2002      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2003      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2004      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2005      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2006      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2007      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2008      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2009      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2010      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2011      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2012      76,200.00        260,000.00        76,200.00     28,861.44      76,200.00         76,200.00
2013      76,200.00        127,506.84        76,200.00     28,861.44      76,200.00         76,200.00
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                                        End of Report
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                                            PeopleSoft
Report ID: PAT07                        PENSION PLAN SUMMARY                          Page No.  1
                                                                                     Run Date 09/05/2000
                                                                                     Run Time 19:20:51
                                        KUSP   as of 12/31/1999
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================================================================================================================
                                        *** Benefit Plan Setup ***
================================================================================================================


     Effective Date:  01/01/1960
     Description:    GBI Salaried Plan
     Provider SetID:  SHARE
     Provider:        State of Accord
     Group Number:
     Deduction Code:
     Include in Nondiscrimination: N




================================================================================================================
                                        *** USDB Pension Plan Setup ***
================================================================================================================


     Effective Date: 01/01/1960
     Pension Type:  Qualified
     Plan Year Begins: 1/1     Ends: 12/31




================================================================================================================
                                        *** Plan Implementation ***
================================================================================================================


     Effective Date: 01/01/1960
```

Description	Active	Type		Name	Process Prev
Splan Eligibility	Yes	R	Function Result	KUS_PE_F	N
Splan Participation Service	Yes	R	Function Result	KUS_SVP_F	N
Splan FAE Consolidation	Yes	R	Function Result	KUS_CEFA_F	N
Splan Soc. Sec. Earnings Conso	Yes	R	Function Result	KUS_CESS_F	N
Splan Earn.Consol. Cash Bal.	Yes	R	Function Result	KUS_CECBF	N
Splan Participation	Yes	R	Function Result	KUS_PP_F	N
Splan Vested Service	Yes	R	Function Result	KUS_SVV_F	N
Splan Vested Service 1/1/99	Yes	R	Function Result	KUS_SVV_F1	N
Splan Vesting	Yes	R	Function Result	KUS_VT_F	N
Splan NR Benefit Eligibility	Yes	R	Function Result	KUS_BE_F	N
Splan ER Benefit Elig.	Yes	R	Function Result	KUS_BE_F1	N
Splan Ben. Elig 1/1/99	Yes	R	Function Result	KUS_BE_F2	N
Splan high 5 FAE F	Yes	R	Function Result	KUS_FA_F	N
Splan Benefit Service	Yes	R	Function Result	KUS_SVB_F	N
Splan Social Security	Yes	R	Function Result	KUS_SS_F	N
Splan PIA at BCA	Yes	R	Function Result	KUS_ELPIAF	N
Splan Benefit Formula PIA	Yes	R	Function Result	KUS_BF_F	N
Splan Cash Balance	Yes	R	Function Result	KUS_CB_F	N
Splan Early/Late adjustment	Yes	R	Function Result	KUS_EL_F	N
Splan Cash Balance formula	Yes	R	Function Result	KUS_BF_F2	Y
Fae for 415 limits	Yes	R	Function Result	KUFAE415_F	Y
KU 415 limits	Yes	R	Function Result	KU_415_FR	Y
Splan Optional Forms	Yes	R	Function Result	KUS_OF_F	N

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```
===================================================================================================
                                    *** Plan Date Aliases ***
===================================================================================================


     Effective Date: 01/01/1960
     NRD Alias Name: ADT65
     ERD Alias Name: ADT55
     VEST Alias Name: VST_DT1_P1
     Contribution Function Result:
     Social Security Calculator Duration Option: SERVICE_DU
     Spouse Eligibility Alias:
```

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```
=========================================================================================================
                                    *** Plan Eligibility ***
=========================================================================================================


 Function Result: KUS_PE_F
   Definition:  KUS_PE_D1      Group: KUS_PE_D1      Start: 01/01/1960      Stop: EVENT_DT

         Custom Statement: KUS_PE_D1     Description: Active salaried employees of G     Active salaried employees of GBI.

         Statement Type: Boolean
         Keyword: IF
              COMPANY                              ==      (HIST)     'GBI'                                      AN


         Statement Type: Boolean
         Keyword:
              EMPL_STAT                            ==      (HIST)     'A'                                        AN


         Statement Type: Boolean
         Keyword:
              EMPL_TYPE                            ==      (HIST)     'S'
```

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```

```
=====================================================================================================
                                  *** Plan Participation ***
=====================================================================================================


 Function Result: KUS_PP_F
   Definition:  KUS_PP_D1      Group: ALL           Start: 01/01/1900      Stop: EVENT_DT
   Description: Splan Participation

    Immediate Eligibility: N
    Participation Age Requirements -
         Required: Y
         Age: 0
         Result: AGE_21
    Service Requirements -
         Required: Y
         Only One Requirement
         Service 1:                    Result: KUS_SVP_F
         Service 2:                    Result:
    Participation Date Adjustments: No Date Adjustments
```

===
                                                  *** Service ***
===

 Function Result: KUS_SVP_F
   Definition: KUS_SVPND1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: No service definition for Spla

     Service -
          Service Type: E   Elapsed Time
          Projection Method:
          Hours Consolidated:
     Computation Period -
          Period: Calendar Month
          1st Period Anniversary Year: N
     Service Exclusion -
          Exclude Service Prior To -
               Date:
          Exclude Service After -
               Date:
     Contributions -
          Required For Service: N
          Contrib Name:

     Hours/Time Dependency Select: Hours/Time - No dependencies
     Hours Def Time Requirement -
          (none)
     Time Def Hours Requirement -
          (none)

     HR Status Adjustment Order -
          Future Status: 1
          Date Round: 2
          Add Time to Date: 3
     Type of Elapsed Time -
          Form of Time:
          Duration Option: DUROP_P1D1   Raw Years
     Period Result Conversion -
          Period Result Units:
          Period Result Decimal Conversion Duration Option:
     Service Categories -

          Category Name: CAT_DIS   Disability Category
                Category Type: O
                Include for Service:
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -

                Limit: No Limit
                Service: 0
                     Adjustments -

          Category Name: CAT_LOA   Leave of Absence
                Category Type: O
                Include for Service:
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -

                Limit: No Limit
                Service: 0
                     Adjustments -

          Category Name: CAT_TERM   Termination

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          Category Type: T
          Include for Service:
          Date Round Option:
          Record Impacted: N
          Adjustment Rule -
                Periods to Add
                      Number:
                      Period Units:
          Limit: No Limit
          Service: 0
                Adjustments -
    Final Result Conversion -
          Final Service Result Units: Y   Years
          Decimal Conversion Final Result Duration Option:
    Final Result Adjustment -
          Add Service Amount: 0
          Subtract Service Amount: 0
    Final Service Limit:
          Minimum Service Amount: 0
          Maximum Service Amount: 0

    BREAK RULES -
    Definition: KUS_SVPBD1
    One year wait code -
    Service Restoration Rule: Count Breaks
    Number of Breaks Needed: 60
    Prior Service Minimum for Number of Breaks: Y
    Always Restore Service if Vested: Y
    Type of One-Year-Break Def -
          Elapsed Time
                Year: Hire Anniversary Year
                Counting Period: Months
    List of Action Categories -
          Category   Category Description
          ------------------ ----------------------------

Function Result: KUS_SVP_F
  Definition: KUS_SVP_D1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
  Description: Splan Participation Service

    Service -
          Service Type: E   Elapsed Time
          Projection Method:
          Hours Consolidated:
    Computation Period -
          Period: Calendar Month
          1st Period Anniversary Year:
    Service Exclusion -
          Exclude Service Prior To -
                Date:
          Exclude Service After -
                Date:
    Contributions -
          Required For Service: N
          Contrib Name:

    Hours/Time Dependency Select: Hours/Time - No dependencies
    Hours Def Time Requirement -
          (none)
    Time Def Hours Requirement -
          (none)

    HR Status Adjustment Order -
          Future Status: 1
          Date Round: 2
          Add Time to Date: 3
    Type of Elapsed Time -
          Form of Time:
          Duration Option: DUROP_P1D1   Raw Years

```
                                        PeopleSoft
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```

```
    Period Result Conversion -
          Period Result Units:
          Period Result Decimal Conversion Duration Option:
    Service Categories -

          Category Name: CAT_DIS      Disability Category
                Category Type: H
                Include for Service:
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -
                      Periods to Add
                            Number:
                            Period Units:
                Limit: No Limit
                Service: 0
                      Adjustments -

          Category Name: CAT_HIR      Hire Categories
                Category Type: H
                Include for Service: Y
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -
                      Periods to Add
                            Number:
                            Period Units:
                Limit: No Limit
                Service: 0
                      Adjustments -

          Category Name: CAT_LOA      Leave of Absence
                Category Type: H
                Include for Service:
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -
                      Periods to Add
                            Number:
                            Period Units:
                Limit: No Limit
                Service: 0
                      Adjustments -

          Category Name: CAT_RETURN   Return Categroy
                Category Type: H
                Include for Service: Y
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -
                      Periods to Add
                            Number:
                            Period Units:
                Limit: No Limit
                Service: 0
                      Adjustments -

          Category Name: CAT_TERM     Termination
                Category Type: T
                Include for Service:
                Date Round Option:
                Record Impacted: N
                Adjustment Rule -
                      Periods to Add
                            Number:
                            Period Units:
                Limit: No Limit
                Service: 0
                      Adjustments -
    Final Result Conversion -
```

```
      Final Service Result Units: Y    Years
      Decimal Conversion Final Result Duration Option:
Final Result Adjustment -
      Add Service Amount: 0
      Subtract Service Amount: 0
Final Service Limit:
      Minimum Service Amount: 0
      Maximum Service Amount: 0

BREAK RULES -
Definition: KUS_SVPBD1
One year wait code -
Service Restoration Rule: Count Breaks
Number of Breaks Needed: 60
Prior Service Minimum for Number of Breaks: Y
Always Restore Service if Vested: Y
Type of One-Year-Break Def -
      Elapsed Time
            Year: Hire Anniversary Year
            Counting Period: Months
List of Action Categories -
      Category           Category Description
      ------------------ -----------------------------
```

```
Function Result: KUS_SVV_F
  Definition:  KUS_SVN_D1     Group: ALL          Start: 01/01/1960     Stop: EVENT_DT
  Description: Vesting no svc. for splan

  Service -
      Service Type: E   Elapsed Time
      Projection Method:
      Hours Consolidated:
  Computation Period -
      Period:   Calendar Year
      1st Period Anniversary Year: N
  Service Exclusion -
      Exclude Service Prior To -
            Date:
      Exclude Service After -
            Date:
  Contributions -
      Required For Service: N
      Contrib Name:

  Hours/Time Dependency Select: Hours/Time - No dependencies
  Hours Def Time Requirement -
      (none)
  Time Def Hours Requirement -
      (none)

  HR Status Adjustment Order -
      Future Status: 2
      Date Round: 1
      Add Time to Date: 3
  Type of Elapsed Time -
      Form of Time:
      Duration Option: DUROP_P1D1   Raw Years
  Period Result Conversion -
      Period Result Units:
      Period Result Decimal Conversion Duration Option:
  Service Categories -

      Category Name: CAT_DIS     Disability Category
            Category Type: O
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -
                  Periods to Add
```

```
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```

```
                    Number:
                    Period Units:
            Limit: No Limit
            Service: 0
                    Adjustments -

        Category Name: CAT_LOA      Leave of Absence
            Category Type: O
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -
                    Periods to Add
                         Number:
                         Period Units:
            Limit: No Limit
            Service: 0
                    Adjustments -

        Category Name: CAT_TERM     Termination
            Category Type: T
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -
                    Periods to Add
                         Number:
                         Period Units:
            Limit: No Limit
            Service: 0
                    Adjustments -
    Final Result Conversion -
        Final Service Result Units: Y   Years
        Decimal Conversion Final Result Duration Option:
    Final Result Adjustment -
        Add Service Amount: 0
        Subtract Service Amount: 0
    Final Service Limit:
        Minimum Service Amount: 0
        Maximum Service Amount: 0

    BREAK RULES -
    Definition: KUS_SVVBD1
    One year wait code -
    Service Restoration Rule: Count Breaks
    Number of Breaks Needed: 60
    Prior Service Minimum for Number of Breaks: Y
    Always Restore Service if Vested: Y
    Type of One-Year-Break Def -
        Elapsed Time
            Year: Hire Anniversary Year
            Counting Period: Months
    List of Action Categories -
        Category          Category Description
        ------------------ ----------------------------


Function Result: KUS_SVV_F
  Definition: KUS_SVV_D1    Group: ALL          Start: 01/01/1960    Stop: EVENT_DT
  Description: Splan Vested Service

    Service -
        Service Type: E   Elapsed Time
        Projection Method:
        Hours Consolidated:
    Computation Period -
        Period:   Calendar Year
        1st Period Anniversary Year: N
    Service Exclusion -
        Exclude Service Prior To -
```

```
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```

```
          Date:
      Exclude Service After -
          Date:
Contributions -
      Required For Service: N
      Contrib Name:

Hours/Time Dependency Select: Hours/Time - No dependencies
Hours Def Time Requirement -
      (none)
Time Def Hours Requirement -
      (none)

HR Status Adjustment Order -
      Future Status: 2
      Date Round: 1
      Add Time to Date: 3
Type of Elapsed Time -
      Form of Time:
      Duration Option: DUROP_P1D1   Raw Years
Period Result Conversion -
      Period Result Units:
      Period Result Decimal Conversion Duration Option:
Service Categories -

      Category Name: CAT_HIR      Hire Categories
           Category Type: H
           Include for Service: Y
           Date Round Option: DTRNDFOF    Date Rnd to first of following
           Record Impacted: N
           Adjustment Rule -
                Periods to Add
                      Number:
                      Period Units:
           Limit: No Limit
           Service: 0
                Adjustments -

      Category Name: CAT_LOA      Leave of Absence
           Category Type: T
           Include for Service:
           Date Round Option:
           Record Impacted: N
           Adjustment Rule -

           Limit: Maximum
           Service: 0.25
                Adjustments -
                     Status Adjustment is: C   Ignore Current Action/Reason
                     If Action: RFL  /  Reason:
                       /
                                          6 M   Months
                     Add: 0

                                   Reason:

      Category Name: CAT_LTD      Long Term Diasablility
           Category Type: T
           Include for Service:
           Date Round Option:
           Record Impacted: N
           Adjustment Rule -

           Limit: No Limit
           Service: 0
                Adjustments -
                     Status Adjustment is: C   Ignore Current Action/Reason
                     If Action: RFL  /  Reason:
                       /
                                         12 M   Months
```

```
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```

```
                  Add: 0

                                          Reason:

       Category Name: CAT_PLA      Paid Leave of Absence
            Category Type: T
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -

            Limit: No Limit
            Service: 0
                  Adjustments -
                        Status Adjustment is: C   Ignore Current Action/Reason
                        If Action: RFL  /  Reason:
                         /
                                              12 M   Months
                        Add: 0

                                          Reason:

       Category Name: CAT_RFL      Return from Leave
            Category Type: H
            Include for Service: Y
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -

            Limit: No Limit
            Service: 0
                  Adjustments -

       Category Name: CAT_TERM     Termination
            Category Type: T
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -
                  Periods to Add
                        Number:
                        Period Units:
            Limit: No Limit
            Service: 0
                  Adjustments -

       Category Name: STD
            Category Type: T
            Include for Service:
            Date Round Option:
            Record Impacted: N
            Adjustment Rule -

            Limit: No Limit
            Service: 0
                  Adjustments -
                        Status Adjustment is: C   Ignore Current Action/Reason
                        If Action: RFL  /  Reason:
                         /
                                              12 M   Months
                        Add: 0

                                          Reason:
  Final Result Conversion -
       Final Service Result Units: Y   Years
       Decimal Conversion Final Result Duration Option:
  Final Result Adjustment -
       Add Service Amount: 0
       Subtract Service Amount: 0
  Final Service Limit:
```

         Minimum Service Amount: 0
         Maximum Service Amount: 0

      BREAK RULES -
      Definition: KUS_SVVBD1
      One year wait code -
      Service Restoration Rule: Count Breaks
      Number of Breaks Needed: 60
      Prior Service Minimum for Number of Breaks: Y
      Always Restore Service if Vested: Y
      Type of One-Year-Break Def -
           Elapsed Time
                 Year: Hire Anniversary Year
                 Counting Period: Months
      List of Action Categories -
           Category   Category Description
           ------------------- -----------------------------

Function Result: KUS_SVB_F
   Definition: KUS_SVBND1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: Splan benefit no service

      Service -
           Service Type: E   Elapsed Time
           Projection Method:
           Hours Consolidated:
      Computation Period -
           Period: Calendar Year
           1st Period Anniversary Year: N
      Service Exclusion -
           Exclude Service Prior To -
                 Date:
           Exclude Service After -
                 Date:
      Contributions -
           Required For Service: N
           Contrib Name:

      Hours/Time Dependency Select: Hours/Time - No dependencies
      Hours Def Time Requirement -
           (none)
      Time Def Hours Requirement -
           (none)

      HR Status Adjustment Order -
           Future Status: 2
           Date Round: 1
           Add Time to Date: 3
      Type of Elapsed Time -
           Form of Time:
           Duration Option: DUROP_P1D1   Raw Years
      Period Result Conversion -
           Period Result Units:
           Period Result Decimal Conversion Duration Option:
      Service Categories -

           Category Name: CAT_DIS   Disability Category
                 Category Type: O
                 Include for Service:
                 Date Round Option:
                 Record Impacted: N
                 Adjustment Rule -

                 Limit: No Limit
                 Service: 0
                       Adjustments -

           Category Name: CAT_LOA   Leave of Absence
                 Category Type: O

           Include for Service:
           Date Round Option:
           Record Impacted: N
           Adjustment Rule -

           Limit: No Limit
           Service: 0
                 Adjustments -

       Category Name: CAT_TERM   Termination
           Category Type: T
           Include for Service:
           Date Round Option:
           Record Impacted: N
           Adjustment Rule -
                 Periods to Add
                     Number:
                     Period Units:
           Limit: No Limit
           Service: 0
                 Adjustments -
   Final Result Conversion -
       Final Service Result Units: Y   Years
       Decimal Conversion Final Result Duration Option:
   Final Result Adjustment -
       Add Service Amount: 0
       Subtract Service Amount: 0
   Final Service Limit:
       Minimum Service Amount: 0
       Maximum Service Amount: 0

   BREAK RULES -
   Definition: KUS_SVBBD1
   One year wait code -
   Service Restoration Rule: Count Breaks
   Number of Breaks Needed: 60
   Prior Service Minimum for Number of Breaks: Y
   Always Restore Service if Vested: Y
   Type of One-Year-Break Def -
       Elapsed Time
           Year: Hire Anniversary Year
           Counting Period: Months
   List of Action Categories -
       Category   Category Description
       ------------------ -----------------------------

 Function Result: KUS_SVB_F
   Definition: KUS_SVB_D1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: Splan Benefit Service

   Service -
       Service Type: E   Elapsed Time
       Projection Method:
       Hours Consolidated:
   Computation Period -
       Period: Calendar Year
       1st Period Anniversary Year: N
   Service Exclusion -
       Exclude Service Prior To -
           Date:
       Exclude Service After -
           Date:
   Contributions -
       Required For Service: N
       Contrib Name:

   Hours/Time Dependency Select: Hours/Time - No dependencies
   Hours Def Time Requirement -
       (none)

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```
    Time Def Hours Requirement -
         (none)

    HR Status Adjustment Order -
         Future Status: 2
         Date Round: 1
         Add Time to Date: 3
    Type of Elapsed Time -
         Form of Time:
         Duration Option: DUROP_P1D1   Raw Years
    Period Result Conversion -
         Period Result Units:
         Period Result Decimal Conversion Duration Option:
    Service Categories -

         Category Name: CAT_DIS      Disability Category
              Category Type: O
              Include for Service:
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                   Periods to Add
                        Number:
                        Period Units:
              Limit: No Limit
              Service: 0
                   Adjustments -

         Category Name: CAT_HIR      Hire Categories
              Category Type: H
              Include for Service: Y
              Date Round Option: COIN_OR_NX   Coincident or Next Following
              Record Impacted: N
              Adjustment Rule -
                   Periods to Add
                        Number:
                        Period Units:
              Limit: No Limit
              Service: 0
                   Adjustments -

         Category Name: CAT_LOA      Leave of Absence
              Category Type: O
              Include for Service:
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                   Periods to Add
                        Number:
                        Period Units:
              Limit: No Limit
              Service: 0
                   Adjustments -

         Category Name: CAT_RETURN   Return Categroy
              Category Type: O
              Include for Service: Y
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                   Periods to Add
                        Number:
                        Period Units:
              Limit: No Limit
              Service: 0
                   Adjustments -

         Category Name: CAT_TERM     Termination
              Category Type: T
              Include for Service:
```

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```

```
          Date Round Option:
          Record Impacted: N
          Adjustment Rule -
                Periods to Add
                      Number:
                      Period Units:
          Limit: No Limit
          Service: 0
                Adjustments -
    Final Result Conversion -
          Final Service Result Units: Y    Years
          Decimal Conversion Final Result Duration Option:
    Final Result Adjustment -
          Add Service Amount: 0
          Subtract Service Amount: 0
    Final Service Limit:
          Minimum Service Amount: 0
          Maximum Service Amount: 0

    BREAK RULES -
    Definition: KUS_SVBBD1
    One year wait code -
    Service Restoration Rule: Count Breaks
    Number of Breaks Needed: 60
    Prior Service Minimum for Number of Breaks: Y
    Always Restore Service if Vested: Y
    Type of One-Year-Break Def -
          Elapsed Time
                Year: Hire Anniversary Year
                Counting Period: Months
    List of Action Categories -
          Category            Category Description
          ------------------ -----------------------------


Function Result: KUS_SVV_F1
  Definition:  KUS_SVVND2     Group: ALL           Start: 01/01/1960     Stop: EVENT_DT
  Description: Splan no vesting Svc. 7/1/85

    Service -
          Service Type: E   Elapsed Time
          Projection Method:
          Hours Consolidated:
    Computation Period -
          Period:   Calendar Year
          1st Period Anniversary Year: N
    Service Exclusion -
          Exclude Service Prior To -
                Date:
          Exclude Service After -
                Date:
    Contributions -
          Required For Service: N
          Contrib Name:

    Hours/Time Dependency Select: Hours/Time - No dependencies
    Hours Def Time Requirement -
          (none)
    Time Def Hours Requirement -
          (none)

    HR Status Adjustment Order -
          Future Status: 0
          Date Round: 0
          Add Time to Date: 0
    Type of Elapsed Time -
          Form of Time:
          Duration Option: DUROP_P1D1   Raw Years
    Period Result Conversion -
          Period Result Units:
```

```
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```

```
        Period Result Decimal Conversion Duration Option:
     Service Categories -

        Category Name: CAT_HIR      Hire Categories
              Category Type: H
              Include for Service:
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                    Periods to Add
                          Number:
                          Period Units:
              Limit: No Limit
              Service: 0
                    Adjustments -

        Category Name: CAT_LOA      Leave of Absence
              Category Type: O
              Include for Service:
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                    Periods to Add
                          Number:
                          Period Units:
              Limit: No Limit
              Service: 0
                    Adjustments -

        Category Name: CAT_TERM     Termination
              Category Type: T
              Include for Service:
              Date Round Option:
              Record Impacted: N
              Adjustment Rule -
                    Periods to Add
                          Number:
                          Period Units:
              Limit: No Limit
              Service: 0
                    Adjustments -
     Final Result Conversion -
          Final Service Result Units: Y   Years
          Decimal Conversion Final Result Duration Option:
     Final Result Adjustment -
          Add Service Amount: 0
          Subtract Service Amount: 0
     Final Service Limit:
          Minimum Service Amount: 0
          Maximum Service Amount: 0

     BREAK RULES -
     Definition: KUS_SVVBD2
     One year wait code -
     Service Restoration Rule: Count Breaks
     Number of Breaks Needed: 60
     Prior Service Minimum for Number of Breaks: Y
     Always Restore Service if Vested: Y
     Type of One-Year-Break Def -
          Elapsed Time
                Year: Hire Anniversary Year
                Counting Period: Months
     List of Action Categories -
          Category          Category Description
          ------------------ -----------------------------


Function Result: KUS_SVV_F1
   Definition:  KUS_SVV_D2    Group: ALL          Start: 01/01/1960     Stop: EVENT_DT
   Description: Splan Vesting Svc. 7/1/85
```

```
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```

```
     Service -
          Service Type: E   Elapsed Time
          Projection Method:
          Hours Consolidated:
     Computation Period -
          Period:   Calendar Year
          1st Period Anniversary Year: N
     Service Exclusion -
          Exclude Service Prior To -
               Date:
          Exclude Service After -
               Date:
     Contributions -
          Required For Service: N
          Contrib Name:

     Hours/Time Dependency Select: Hours/Time - No dependencies
     Hours Def Time Requirement -
          (none)
     Time Def Hours Requirement -
          (none)

     HR Status Adjustment Order -
          Future Status: 2
          Date Round: 1
          Add Time to Date: 3
     Type of Elapsed Time -
          Form of Time:
          Duration Option: DUROP_P1D1   Raw Years
     Period Result Conversion -
          Period Result Units:
          Period Result Decimal Conversion Duration Option:
     Service Categories -

          Category Name: CAT_HIR      Hire Categories
               Category Type: H
               Include for Service: Y
               Date Round Option:
               Record Impacted: N
               Adjustment Rule -
                    Periods to Add
                         Number:
                         Period Units:
               Limit: No Limit
               Service: 0
                    Adjustments -

          Category Name: CAT_LOA      Leave of Absence
               Category Type: T
               Include for Service:
               Date Round Option:
               Record Impacted: N
               Adjustment Rule -
                    Periods to Add
                         Number:
                         Period Units:
               Limit: No Limit
               Service: 0
                    Adjustments -
                         Status Adjustment is: C   Ignore Current Action/Reason
                         If Action: RFL  /  Reason:
                          /
                                              6 M   Months
                         Add: 0

                                         Reason:

          Category Name: CAT_LTD      Long Term Diasablility
               Category Type: T
```

```
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```

```
        Include for Service:
        Date Round Option:
        Record Impacted: N
        Adjustment Rule -
             Periods to Add
                  Number:
                  Period Units:
        Limit: No Limit
        Service: 0
             Adjustments -
                  Status Adjustment is: C   Ignore Current Action/Reason
                  If Action: RFL  /  Reason:
                    /
                                        6 M   Months
                  Add: 0

                                   Reason:

Category Name: CAT_PLA      Paid Leave of Absence
        Category Type: T
        Include for Service:
        Date Round Option:
        Record Impacted: N
        Adjustment Rule -
             Periods to Add
                  Number:
                  Period Units:
        Limit: No Limit
        Service: 0
             Adjustments -
                  Status Adjustment is: C   Ignore Current Action/Reason
                  If Action: RFL  /  Reason:
                    /
                                        6 M   Months
                  Add: 0

                                   Reason:

Category Name: CAT_RFL      Return from Leave
        Category Type: H
        Include for Service: Y
        Date Round Option:
        Record Impacted: N
        Adjustment Rule -
             Periods to Add
                  Number:
                  Period Units:
        Limit: No Limit
        Service: 0
             Adjustments -

Category Name: CAT_TERM     Termination
        Category Type: T
        Include for Service:
        Date Round Option:
        Record Impacted: N
        Adjustment Rule -
             Periods to Add
                  Number:
                  Period Units:
        Limit: No Limit
        Service: 0
             Adjustments -

Category Name: STD
        Category Type: T
        Include for Service:
        Date Round Option:
        Record Impacted: N
        Adjustment Rule -
```

             Periods to Add
                   Number:
                   Period Units:
          Limit: No Limit
          Service: 0
                Adjustments -
Final Result Conversion -
      Final Service Result Units: Y   Years
      Decimal Conversion Final Result Duration Option:
Final Result Adjustment -
      Add Service Amount: 0
      Subtract Service Amount: 0
Final Service Limit:
      Minimum Service Amount: 0
      Maximum Service Amount: 0

BREAK RULES -
Definition: KUS_SVVBD2
One year wait code -
Service Restoration Rule: Count Breaks
Number of Breaks Needed: 60
Prior Service Minimum for Number of Breaks: Y
Always Restore Service if Vested: Y
Type of One-Year-Break Def -
      Elapsed Time
            Year: Hire Anniversary Year
            Counting Period: Months
List of Action Categories -
      Category   Category Description
      ------------------- -----------------------------

===
                                        *** Vesting ***
===

 Function Result: KUS_VT_F
   Definition: KUS_VT_D1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: Vesting for Splan

    Vesting Schedule(s) -
          Schedule Name: 5YEARCLIFF
               Interpolate: N
               Schedule Type: Cliff
                    Cliff Service Result: KUS_SVV_F
                    100% Vested After: 5 years

    Full Vesting Conditions -
          Disability: Y
          Death: Y
          Custom Statement: N
          Retirement Types: N
          User Code: N

    Forfeiture Conditions -
          Death with No Spouse Beneficiaries: N
          Withdrawal of Contributions: N
          Custom Statement: N
          User Code: N

```
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```

```
=====================================================================================================
                                     *** Benefit Eligibility ***
=====================================================================================================


 Function Result: KUS_BE_F
   Definition:  KUS_BE_D1      Group: ALL              Start: 01/01/1960     Stop: EVENT_DT

     Criteria Selection -
                          And Min Age        Min  Service    Min Custom
         Definition Name  /Or Age Definition Svc  Definition Pts Statement
         ---------- -------- --- --- ---------- --- ---------- --- ---------
         KUS_BE_D1  CLAUSE1  Or  65  EVENTAGE   0              0
         KUS_BE_D1  CLAUSE2  Or  60  EVENTAGE   10  KUS_SVV_F  0


 Function Result: KUS_BE_F1
   Definition:  KUS_BE_D2      Group: ALL              Start: 01/01/1960     Stop: EVENT_DT

     Criteria Selection -
                          And Min Age        Min  Service    Min Custom
         Definition Name  /Or Age Definition Svc  Definition Pts Statement
         ---------- -------- --- --- ---------- --- ---------- --- ---------
         KUS_BE_D2  CLAUSE1  Or  55  EVENTAGE   5   KUS_SVV_F  0
```

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```
=====================================================================================================
                                   *** Final Average Earnings ***
=====================================================================================================


 Function Result: KUS_FA_F
   Definition:  KUS_FA_D1     Group: ALL           Start: 01/01/1960     Stop: EVENT_DT
   Description: Splan High 5 FAE

     Average Earnings Parameters -
         Find the Highest -
              Periods: 60     Consecutive: Y
     Take the Average from -
         Out of the Last:     120 periods

     Use Consolidated Earnings -
         Name: KUS_CEFA_F     Splan FAE Consolidation

     Partial Period Options -
         Keep if Needed
         Count:
     Final Period Options -
         Keep if Needed
     Limit Options -
         401(a)17
             Name: 401(A)(17)
     Zeroes -
         Use
     Short Service Options -
         Use what you have
     Generated Earnings -
         None
     Project Method: EARN_PROJE


 Function Result: KUFAE415_F
   Definition:  KUFAE415_D    Group: ALL           Start: 01/01/1960     Stop: EVENT_DT
   Description: Highest 3 year avgerage

     Average Earnings Parameters -
         Find the Highest -
              Periods: 36     Consecutive: Y
     Take the Average from -
         Out of the Last:      60 periods

     Use Consolidated Earnings -
         Name: KUS_CEFA_F     Splan FAE Consolidation

     Partial Period Options -
         Always Use
         Count:
     Final Period Options -
         Always Use
     Limit Options -
         None
     Zeroes -
         Replace with Look Back
     Short Service Options -
         Use what you have
     Generated Earnings -
         None
     Project Method: EARN_PROJE
```

===
                              *** Cash Balance Accounts ***
===

===
                                *** Employee Accounts ***
===

==
                                  *** Social Security ***
==

 Function Result: KUS_SS_F
   Definition: KUS_SS_D1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: Splan Social Security

     Social Security Benefit Type: Old Age Retirement
     Use -
          Earnings: KUS_CESS_F
          Current Period Only
     Earnings Regression Method -
          Use National Average Wage
     Lag Year Regression Method -
          Use Alternative II Assumptions
     Earnings Projection Method -
          Project Using
               Projection Method Name: EARN_PROJE
     Start Projection -
          with Actual Current Year
     Social Security Commencement - Use Social Security NRA
          Date:
     Social Security Wage History Range -
          Earliest Age: 21
          Latest Age: Use Social Security NRA
     PIA Calculation Rules -
          Apply Early Commence Reduction: N
          Apply Deferred Retire Credit: N
          Disregard Attained Age Rule: N
          Disregard Age 62 Entitle Rule: N

```
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```
============================================================================================================
                                    *** Covered Compensation ***
============================================================================================================
```

```
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```

```
====================================================================================================
                                  *** Early/Late Adjustments ***
====================================================================================================


Function Result: KUS_ELPIAF
  Definition:  KUS_ELPIAD    Group: ALL           Start: 01/01/1960     Stop: EVENT_DT
  Description: Ben Com Age PIA GATT 6%

    Adjustment Start Date: ADT62
    Adjustment End Date:   BENCOM_DT
    Decimals: 6

    Subadjustments -
        Subadjustment: EARLY
            Uses Method -
                Method: A    Actuarial Equivalence
                Name:
            Applies To: Reductions Only
            Decimals: 6
            Actuarial Assumption Set: GATT_6%
            Benefit Formula Name: KUS_BFPIAD
            Employee "From" Age -Age Field
                Date:
            Employee "To" Age -Age Field
                Date: ADNBCD
            Beneficiary "From" Age -Age Field
                Date:
            Beneficiary "To" Age -Age Field
                Date:
            Number of Adjustment Periods: Periods Between Dates
                From Date:
                To Date:
                Months/Years:
            Rules Use:
                Percent per Period      Fraction per Period   Over Periods
                ------------------      -------------------   ------------
                        0                       0 / 0              0


Function Result: KUS_EL_F
  Definition:  KUS_EL_D1     Group: ALL           Start: 01/01/1960     Stop: EVENT_DT
  Description: Splan early/late adjustments

    Adjustment Start Date: ADT65
    Adjustment End Date:   BENCOM_DT
    Decimals: 5

    Subadjustments -
        Subadjustment: EARLY
            Uses Method -
                Method: R    Arithmetic Rules
                Name:
            Applies To: Reductions Only
            Decimals: 5
            Actuarial Assumption Set:
            Benefit Formula Name:
            Employee "From" Age -Age Field
                Date:
            Employee "To" Age -Age Field
                Date:
            Beneficiary "From" Age -Age Field
                Date:
            Beneficiary "To" Age -Age Field
                Date:
            Number of Adjustment Periods: Periods Between Dates
```

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```

```
          From Date: BENCOM_DT
          To Date:   ADT65
          Months/Years: Y
       Rules Use: Percentages
          Percent per Period      Fraction per Period   Over Periods
          ------------------      -------------------   -----------
                  3                      0 / 0               5
                  5                      0 / 0               5
Subadjustment: LATE
       Uses Method -
          Method: A     Actuarial Equivalence
          Name:
       Applies To: Increases Only
       Decimals: 5
       Actuarial Assumption Set: GATT_6%
       Benefit Formula Name: KUS_BF_D1
       Employee "From" Age -Age Field
          Date:
       Employee "To" Age -Age Field
          Date: ADNBCD
       Beneficiary "From" Age -Age Field
          Date:
       Beneficiary "To" Age -Age Field
          Date:
       Number of Adjustment Periods: Periods Between Dates
          From Date:
          To Date:
          Months/Years:
       Rules Use:
          Percent per Period      Fraction per Period   Over Periods
          ------------------      -------------------   -----------
                  0                      0 / 0               0
```

```
                                        PeopleSoft
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=====================================================================================================
                                   *** Death Coverage Factors ***
=====================================================================================================
```

```
                                        PeopleSoft
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```

===
                                     *** Benefit Calculation ***
===

Function Result: KUS_BF_F
  Definition: KUS_BF_D1   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
  Description: Splan Benefit Formula PIA offs

    Payment Frequency: 12   Monthly Payment

                    Single Participant   Married Participant
                    --------------------   --------------------
  Form Code: LIFE   Life Annuity   LIFE   Life Annuity
  Years Certain: 0   0
  Pct Continued: 0   0

        Custom Statement: KUS_BF_D1   Description: Splan benefit formula PIA offs   Splan benefit formula PIA offset.

        Statement Type: Operation
        Keyword:
            KUS_FA_F   *   .02   =   TEMP01

        Statement Type: Operation
        Keyword:
            TEMP01   *   KUS_SVB_F   =   TEMP01

        Statement Type: Operation
        Keyword:
            KUS_PIA_CS   *   .25   =   TEMP02

        Statement Type: Operation
        Keyword:
            TEMP01   -   TEMP02   =   TEMP03

        Statement Type: Function
        Keyword: MAX
            TEMP03   0   =   KUS_BF_D1

Function Result: KUS_BF_F2
  Definition: KUS_BF_D2   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
  Description: Splan Cash Balance formuls

    Payment Frequency: 12   Monthly Payment

                    Single Participant   Married Participant
                    --------------------   --------------------
  Form Code: LIFE   Life Annuity   LIFE   Life Annuity
  Years Certain: 0   0
  Pct Continued: 0   0

        Custom Statement: KUS_BF_D2   Description: See Custom Statement BENFO_CS   See Custom Statement BENFO_CS for a complete descri

        Statement Type: Operation
        Keyword:
            BENFO_CS   =   KUS_BF_D2

```
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```

```
===================================================================================================
                                      *** Q D R O ***
===================================================================================================
```

==
                                *** Employee/Employer Split ***
==

```
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```

```
=====================================================================================================
                                      *** Optional Forms ***
=====================================================================================================


 Function Result: KUS_OF_F
   Definition: KUS_OF_D1      Group: ALL             Start: 01/01/1960      Stop: EVENT_DT
   Description: Splan Optional Forms

     Benefit Formula Name: KUS_BF_F
     Beneficiary Age at BCD Alias:
     Use Formset in 415 Processing: Y
     Bypass This Set If Custom Statement is True:
     Forms -

       Form Code: JS     Joint and Survivor Annuity
          Years Certain: 0
          Percent Continued: 50
          Method: R    Actuarial
          Custom Statement:
          Constant: 0
          QJSA: Y
          Spousal Consent:
          Default Form (Single):
          Default Form (Married): Y
          Small Benefit Cashout:
          For 415 Only: N

          Actuarial Assumption Set: GATT_6%      Gatt 6% - GAM 83
          Lump Sum Ages and Formulas -
               Employee Age Alias:
               Beneficiary Age Alias:
               Benefit Formula at NRD Name:
          Minimums and Maximums -
               Maximum Lump Sum Amount:
               Minimum Lump Sum Amount:
               Small Benefit Cashout Threshold: 0

          Use Alternate Assumption Set:
          Lump Sum Not Available:


          Years Certain: 0  /
          Percent Continued: 50  /
          Level Income Parameters -
               Social Security PIA Name:
               Threshold Age: 0
          Cash Refund Form Parameters -
               Account Balance Result Name:
               Upon Death Pay Insurance As: Single Sum

       Form Code: JS     Joint and Survivor Annuity
          Years Certain: 0
          Percent Continued: 100
          Method: R    Actuarial
          Custom Statement:
          Constant: 0
          QJSA: Y
          Spousal Consent:
          Default Form (Single):
          Default Form (Married):
          Small Benefit Cashout:
          For 415 Only: N

          Actuarial Assumption Set: GATT_6%      Gatt 6% - GAM 83
          Lump Sum Ages and Formulas -
```

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```

```
        Employee Age Alias:
        Beneficiary Age Alias:
        Benefit Formula at NRD Name:
   Minimums and Maximums -
        Maximum Lump Sum Amount:
        Minimum Lump Sum Amount:
        Small Benefit Cashout Threshold: 0

   Use Alternate Assumption Set:
   Lump Sum Not Available:


   Years Certain: 0  /
   Percent Continued: 100  /
   Level Income Parameters -
        Social Security PIA Name:
        Threshold Age: 0
   Cash Refund Form Parameters -
        Account Balance Result Name:
        Upon Death Pay Insurance As: Single Sum

 Form Code: LIFE   Life Annuity
   Years Certain: 0
   Percent Continued: 0
   Method: R    Actuarial
   Custom Statement:
   Constant: 0
   QJSA:
   Spousal Consent:
   Default Form (Single): Y
   Default Form (Married):
   Small Benefit Cashout:
   For 415 Only: N

   Actuarial Assumption Set: GATT_6%      Gatt 6% - GAM 83
   Lump Sum Ages and Formulas -
        Employee Age Alias:
        Beneficiary Age Alias:
        Benefit Formula at NRD Name:
   Minimums and Maximums -
        Maximum Lump Sum Amount:
        Minimum Lump Sum Amount:
        Small Benefit Cashout Threshold: 0

   Use Alternate Assumption Set:
   Lump Sum Not Available:


   Years Certain: 0  /
   Percent Continued: 0  /
   Level Income Parameters -
        Social Security PIA Name:
        Threshold Age: 0
   Cash Refund Form Parameters -
        Account Balance Result Name:
        Upon Death Pay Insurance As: Single Sum

 Form Code: LIFE   Life Annuity
   Years Certain: 10
   Percent Continued: 0
   Method: R    Actuarial
   Custom Statement:
   Constant: 0
   QJSA:
   Spousal Consent:
   Default Form (Single):
   Default Form (Married):
   Small Benefit Cashout:
   For 415 Only: N
```

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```
      Actuarial Assumption Set: GATT_6%      Gatt 6% - GAM 83
      Lump Sum Ages and Formulas -
            Employee Age Alias:
            Beneficiary Age Alias:
            Benefit Formula at NRD Name:
      Minimums and Maximums -
            Maximum Lump Sum Amount:
            Minimum Lump Sum Amount:
            Small Benefit Cashout Threshold: 0

      Use Alternate Assumption Set:
      Lump Sum Not Available:


      Years Certain: 10  /
      Percent Continued: 0  /
      Level Income Parameters -
            Social Security PIA Name:
            Threshold Age: 0
      Cash Refund Form Parameters -
            Account Balance Result Name:
            Upon Death Pay Insurance As: Single Sum

   Form Code: LIO    Level Income Option
      Years Certain: 0
      Percent Continued: 0
      Method: R    Actuarial
      Custom Statement:
      Constant: 0
      QJSA:
      Spousal Consent:
      Default Form (Single):
      Default Form (Married):
      Small Benefit Cashout:
      For 415 Only: N

      Actuarial Assumption Set: GATT_6%      Gatt 6% - GAM 83
      Lump Sum Ages and Formulas -
            Employee Age Alias:
            Beneficiary Age Alias:
            Benefit Formula at NRD Name:
      Minimums and Maximums -
            Maximum Lump Sum Amount:
            Minimum Lump Sum Amount:
            Small Benefit Cashout Threshold: 0

      Use Alternate Assumption Set:
      Lump Sum Not Available:


      Years Certain: 0  /
      Percent Continued: 0  /
      Level Income Parameters -
            Social Security PIA Name: KUS_SS_F
            Threshold Age: 62
      Cash Refund Form Parameters -
            Account Balance Result Name:
            Upon Death Pay Insurance As: Single Sum

   Form Code: LUMP    Lump Sum
      Years Certain: 0
      Percent Continued: 0
      Method: R    Actuarial
      Custom Statement:
      Constant: 0
      QJSA:
      Spousal Consent:
      Default Form (Single):
      Default Form (Married):
```

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          Small Benefit Cashout:
          For 415 Only: N

          Actuarial Assumption Set: GATT_6%   Gatt 6% - GAM 83
          Lump Sum Ages and Formulas -
               Employee Age Alias:
               Beneficiary Age Alias:
               Benefit Formula at NRD Name:
          Minimums and Maximums -
               Maximum Lump Sum Amount:
               Minimum Lump Sum Amount:
               Small Benefit Cashout Threshold: 5000

          Use Alternate Assumption Set:
          Lump Sum Not Available:

          Years Certain: 0 /
          Percent Continued: 0 /
          Level Income Parameters -
               Social Security PIA Name:
               Threshold Age: 0
          Cash Refund Form Parameters -
               Account Balance Result Name:
               Upon Death Pay Insurance As: Single Sum

==
                                      *** 415 Limits ***
==

 Function Result: KU_415_FR
   Definition: KU415LIMIT   Group: ALL   Start: 01/01/1960   Stop: EVENT_DT
   Description: 415 Limits for KU companies

     Processing Parameters -
                 Limit Table Lookup: KU415TABLE
     Post SSRA Actuarial Increase Parameters -
             Plan Adjustment: KUS_EL_F
             GATT Adjustment: KU_GATT_IF
     Limit Reduction Factors:
         Prior to Age 62:
             Plan Adjustment: KUS_EL_F
             GATT Adjustment: KU_GATT_RF
         10 Year Participant: N
             Service Definition: KUS_SVP_F

     Average Earnings Limit -   FAE Definition: KUFAE415_F
         FAE Limit User Code: N
         Min 10K for Non-DC Participant:
         Service Defintion: KUS_SVB_F
     415(e) Information -
         No 415e information

     Reduction Options -
         Prorate
             Plan Name   Form Set   Order No
             --------- ------------------   --------

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```
======================================================================================================
                                 *** Consolidated Earnings ***
======================================================================================================


Function Result: KUS_CEFA_F
  Definition: KUS_CEFAD1    Group: ALL            Start: 01/01/1960    Stop: EVENT_DT
  Description: Splan FAE Consolidation

    Accumulation Period -
         Period: M   Calendar Month
             Start Date (Month): 0   (Day): 0
    Accumulate Based On -
         Earned Date
    Consolidation Based On -
         Type:
         B   Both Payroll Earns and Rate
         Special Accum:
             BNS            100              0
             CMS            100              0
    Use Actual Rates: Y
    Round Method:
    Compensation Rate Effective On -
         Current Period
             Month: 0     Day: 0
             Multiply By:
    Limits and Adjustments -
         Minimum Earnings: 0
         Maximum Earnings: 0
         Plus Additional Amount: 0
    Exclude Categories -
         Category          Description
         -----------       -----------------------------
         CAT_LOA      Leave of Absence
    Action/Reasons for Generation -

         Category: CAT_DIS    Disability Category
             Generation Method: C
             Replacement Method: 0
             Uplift Factor: 0
    Other Fields and Field Values -

    Partial Period:    Disability Category
    Termination -
         HR Action/Reason Category     Break-In-Service Methods     Annualize Options
         -----------------------       -----------------------      -----------------
         CAT_TERM     Termination    S   Use As Is
    Hire/Rehire -
         HR Action/Reason Category     Break-In-Service Methods     Annualize Options
         -----------------------       -----------------------      -----------------
         CAT_HIR      Hire Categories  S  Use As Is


Function Result: KUS_CESS_F
  Definition: KUS_CESSD1    Group: ALL            Start: 01/01/1960    Stop: EVENT_DT
  Description: Splan Consolidation Soc. Sec.

    Accumulation Period -
         Period: C   Calendar Year
             Start Date (Month): 0   (Day): 0
    Accumulate Based On -
         Earned Date
    Consolidation Based On -
         Type:
         W   Payroll W2 Accumulator
         Special Accum:
```

```
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```
     Use Actual Rates:
     Round Method:
     Compensation Rate Effective On -
           Current Period
                 Month: 0      Day: 0
                 Multiply By:
     Limits and Adjustments -
           Minimum Earnings: 0
           Maximum Earnings: 0
           Plus Additional Amount: 0
     Exclude Categories -
           Category          Description
           -----------       -----------------------------
     Action/Reasons for Generation -

           Category: CAT_DIS     Disability Category
                 Generation Method: C
                 Replacement Method: 0
                 Uplift Factor: 0
     Other Fields and Field Values -

     Partial Period:    Disability Category
     Termination -
           HR Action/Reason Category     Break-In-Service Methods      Annualize Options
           -----------------------       -----------------------       -----------------
           CAT_TERM      Termination     A   Annualize                 Count Days
     Hire/Rehire -
           HR Action/Reason Category     Break-In-Service Methods      Annualize Options
           -----------------------       -----------------------       -----------------
           CAT_HIR      Hire Categories  A   Annualize                 Count Days
```

```
                                        PeopleSoft
Report ID:  PAT07                   PENSION PLAN SUMMARY                     Page No.   40
                                                                            Run Date 09/05/2000
                                                                            Run Time 19:20:51

                                KUSP   as of 12/31/1999
```

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=====================================================================================================
                                *** Consolidated Hours ***
=====================================================================================================
```

```
                                        PeopleSoft
Report ID:  PAT07                   PENSION PLAN SUMMARY                     Page No.   40
                                                                            Run Date 09/05/2000
                                                                            Run Time 19:20:51

                                KUSP   as of 12/31/1999
```

===
                                    *** Consolidated Contributions ***
===

                                            End of Report

```
                                        PeopleSoft
Report ID:  PAT08                 TRUSTEE EXTRACT DETAILED REPORT              Page No.  1
                                                                              Run Date 09/06/2000
                                                                              Run Time 18:29:27
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Run ID.         KUSP_DEC99      Payment End Date   12/31/1999   Check Date         12/31/1999
Benefit Plan    KUSP
Employee Id     KU0011                                          Identification No   551 25 4683
Employee Record #     1
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

Scheduled Payment Record
~~~~~~~~~~~~~~~~~~~~~~~~~~~
Payment  Provider       Form Code         Years      Percent    Payment    Payment         Payment Amount
No.      Provider Name  Form Description  Guaranteed  Continued  Frequency  End Date   Nontax Payment Amount
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
1                       LIFE                 0          0         12                             10594.65
                        Life Annuity                                                                0.00
                                                                                      ~~~~~~~~~~~~~~~~~~~~~~~~~
                                                                                                10594.65
                                                                                                    0.00
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Employee Id   KU0011
Benefit   Deduction  Record- Deduction  Amount:          0.00
Balance   Adjustment Record- Adjustment Amount:          0.00  Nontax Adjustment Amount:        0.00
Scheduled Payment    Record- Payment    Amount:      10594.65  Nontax Payment     Amount:       0.00
Onetime   Payment    Record- Payment    Amount:          0.00  Nontax Payment     Amount:       0.00
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
```

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Run ID.   KUSP_DEC99   Payment End Date 12/31/1999   Check Date   12/31/1999
Benefit Plan   KUSP
Employee Id   Identification No
Employee Record #   0
~~~~~~

~~~~~~
Benefit Plan KUSP
Benefit   Deduction Record- Deduction Amount: 0.00
Balance   Adjustment Record- Adjustment Amount: 0.00 Nontax Adjustment Amount: 0.00
Scheduled Payment   Record- Payment Amount   10594.65 Nontax Payment   Amount: 0.00
Onetime   Payment   Record- Payment Amount   0.00 Nontax Payment   Amount: 0.00
~~~~~~

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                                        PeopleSoft
Report ID: PAT08                TRUSTEE EXTRACT DETAILED REPORT                  Page No.  3
                                                                                Run Date 09/06/2000
                                                                                Run Time 18:29:27
```
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~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Run ID.         KUSP_DEC99      Payment End Date   12/31/1999   Check Date         12/31/1999
Benefit Plan    KUSP
Employee Id                                                Identification No
Employee Record #     0
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~


~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Benefit   Deduction  Record- Deduction  Amount:         0.00
Balance   Adjustment Record- Adjustment Amount:         0.00  Nontax Adjustment Amount:          0.00
Scheduled Payment    Record- Payment    Amount:     10594.65  Nontax Payment    Amount:          0.00
Onetime   Payment    Record- Payment Amount           0.00  Nontax Payment    Amount:          0.00
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
```

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                                        PeopleSoft
Report ID: PAT09              TRUSTEE EXTRACT SUMMARY REPORT - RECORD TYPE          Page No.  1
                                                                                   Run Date 09/08/2009
                                                                                   Run Time 13:43:51
```
```
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Run ID.        KUL1299        Payment End Date  12/31/1999  Check Date        12/31/1999
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~


Record  Type  : 80      Scheduled Payment Record
Benefit Plan  :
Employee ID  Employee Name      Record #  Payment Provider        Form Code              Payment Amount
                                          No.     Provider Name    Form Description    Nontax Payment Amount
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
KUL908      Susan Martinez        1       1     USAKUFDLTY         LIFE                      450.00
                                                Fidelity Investments Life Annuity            0.00
                                                                                   ~~~~~~~~~~~~~~~~~~~~~~~~~
                                                                                           450.00
                                                                                             0.00

KUL909      George Jordan         1       1     USAKUFDLTY         JS                        739.06
                                                Fidelity Investments Joint & Survivor Annuity 0.00
                                                                                   ~~~~~~~~~~~~~~~~~~~~~~~~~
                                                                                           739.06
                                                                                             0.00


Benefit Plan  KULRET                                                                      1189.06
                                                                                             0.00

Record Type - 80  Scheduled Payment Total                                                 1189.06
                                                                                             0.00
```

~~~~~~

Run ID.   KUL1299   Payment End Date   12/31/1999   Check Date   12/31/1999
~~~~~~

QUALIFIED PRERETIREMENT SURVIVOR ANNUITY
Election or Waiver of Benefit
(Sample Letter)

Douglas Lewis   Date: 09/05/2000
3569 Malta Ave
                                          Social Security No: 058-39-2799
Newark, NJ 07112

The GBI Salaried Plan (Plan) will pay a benefit to your spouse if:

- you are married when you die;

- you die before you terminate employment; and

- you do not reject this benefit.

This benefit is called a "qualified preretirement survivor annuity." Unless you reject this benefit, the amount that will be paid to your spouse at your death will be [description of the benefit].

You may decide that you do not want this benefit because of the cost involved. This benefit is very similar to a life insurance contract because it provides a death benefit. As with any life insurance contract, there is a cost associated with this death benefit protection. The Plan provides that you must pay the cost of the risk assumed by the Plan (i.e., the risk that this benefit will be paid if you die before retirement). This cost will be paid by means of a reduction in the retirement benefit you would otherwise receive at retirement. The cost of the benefit (i.e., the amount by which your benefit will be reduced) is [description of cost].

You can avoid this cost only by waiving the preretirement death benefit. However, if you do so, the Plan will not pay a death benefit to your spouse if you die before retirement.

You should discuss this matter with your spouse. If you decide to waive this benefit, you and your spouse must complete the following form and return it to the Plan Administrator at the address shown below. Your waiver of this benefit will be effective only if your spouse agrees in writing with this action. Your spouse's written consent can be given below (see "Spouse's Consent to Waiver of Qualified Preretirement Survivor Annuity").

If you previously rejected the preretirement death benefit, you may reinstate this benefit by completing this form below. Your spouse's consent is not required to reinstate the benefit.

⇒ **Check only item 1 or 2 below**

⇒ **Return this form to the Plan Administrator upon Completion**

1. If you are **not married** check the box and complete the "Certification of Single Status" shown below.

   [ ]   I am **not married** and therefore, the coverage does not apply to me.

2. If you **are married** complete the information below; check only one of the two boxes below, and sign and date this form.

   Spouse's Name: _____

   Date of Marriage: _____

   Spouse's Date of Birth: _____

   Spouse's Social Security No: _____

   [ ]   I hereby elect the Qualified Preretirement Survivor Annuity. I understand that if I should die prior to my retirement, or after separation from service - but before my vested benefits begin, **my spouse will receive a monthly annuity** in an amount equal to 50% of my benefit had I retired on my date of death. I also understand that , the benefit payable to my spouse will be reduced for:

   - Early Retirement benefits (if applicable);

   - 50% Joint & Survivor Annuity form of payment; and

   - Qualified Preretirement Surviving Spouse's Coverage.

   The coverage effective date is the date on which the Qualified Preretirement Survivor Annuity became effective -- and is the <u>latest</u> of the following dates:

   - the date when I have completed 10 years of Service;

   - the first anniversary of my marriage; or

   - the date of reinstatement of previously rejected coverage.

   The coverage ending date is the earliest of :

   - my Normal Retirement Date;

   - my benefit commencement date;

   - my death, or divorce;

   - the death of my spouse; or

   - the first of the month following the date in which this coverage is revoked.

I understand that the amount of the pension benefit payable to me at retirement, or to my surviving spouse in the event of my death before my retirement, or after separation from service - but before my vested benefits begin, will be **reduced** to pay for the Qualified Preretirement Survivor Annuity protection during the period of coverage.

[　]　　I hereby reject the Qualified Preretirement Survivor Annuity. I recognize that my spouse will not receive a pension if I should die before I retire, or after my termination of employment - but before my vested benefits begin.

_____Date _____
Signature of Employee

Important Note

If you are **not married**, this coverage does not apply to you. However, you must sign in the area entitled "Certification of Single Status" on page 4, in the presence of a Notary Public, or authorized Plan representative.

If you **are married**, and have **rejected** the Qualified Preretirement Survivor Annuity, your spouse must <u>consent</u> to your declination by signing in the area entitled "Spousal Consent" in the presence of a Notary Public.

SPOUSAL CONSENT

As the spouse of the above named employee, I have read and understand this Qualified Preretirement Survivor Annuity form. I recognize that by agreeing not to elect this coverage, **I will not be entitled to any benefit if my spouse should die before retirement or after separation of service, but before vested benefits begin.**

With this knowledge, I hereby consent not to elect the Qualified Preretirement Survivor Annuity.

Signature of Spouse _____

Date _____

NOTARY

I, _____ a notary public in and for _____County, in the State of _____, DO HEREBY CERTIFY that _____ is personally known to me to be the same person whose name is subscribed to the preceding, and acknowledge that such person appeared before me this day in person and that such person signed, sealed, and delivered this instrument as a free and voluntary act, for the uses and purposes here set forth.

GIVEN under my hand and official seal, this _____ day of _____, 19____.

Notary Public _____

Commission Expires _____, 19_____

CERTIFICATION OF SINGLE STATUS

I, _____ , hereby affirm that I am not married.

      Signature of Participant _____

      Date _____

NOTARY

I, _____ a notary public in and for
_____County, in the State of
_____, DO HEREBY CERTIFY that
_____ is personally known to me to be the same person whose name is subscribed to the preceding, and acknowledge that such person appeared before me this day in person and that such person signed, sealed, and delivered this instrument as a free and voluntary act, for the uses and purposes here set forth.

      GIVEN under my hand and official seal, this _____ day of _____,
19____.

Notary Public _____

Commission Expires _____, 19_____

**NOTICE TO PARTICIPANTS ELIGIBLE TO
ROLL OVER RETIREMENT PLAN DISTRIBUTIONS
(Sample Notice)**

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

This notice contains important information you will need before you decide how to receive your benefits from GBI Salaried Plan.

Summary

A payment from the Plan that is eligible for "rollover" can be taken in two ways. You can have <u>all or a portion</u> of your payment either:

- Paid in a direct rollover; or

- Paid to you.

A rollover is a payment of your Plan benefits to your individual retirement plan (IRA) or to another employer plan. The choice you make will affect the tax you owe.

If you choose a Direct Rollover:

- Your payment will not be taxed in the current year and no income tax will be withheld.

- Your payment will be made directly to your IRA or, if you choose, to another employer plan that accepts your rollover.

- Your payment will be taxed later as you withdraw moneys from your IRA or the employer plan.

If you choose to have your Plan benefits directly paid to you:

- You will receive only 80% of the payment, because the Plan Administrator is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against any taxes you might owe.

- Your payment will be taxed in the current year unless you roll it over. You may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59-½, you may also have to pay an additional 10% penalty tax for early withdrawal.

- You can roll over the payment by paying it to your IRA or to another employer plan that accepts your rollover within 60 days of receiving the payment. The amount rolled over will not be taxed until you take it out of the IRA or employer plan.

- If you want to roll over 100% of the payment to an IRA or an employer plan, **you must find other money to replace the 20% that was withheld.** If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

MORE INFORMATION

I. Payments That Can and Cannot Be Rolled Over

Payments from the Plan may be "eligible rollover distributions." This means that they can be rolled over to an IRA or to another employer plan that accepts rollover. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution. The following types of payments **cannot** be rolled over:

Nontaxable Payments

In general, only the "taxable portion" of your payment is an eligible rollover distribution. If you have made "after-tax" employee contributions to the plan, these contributions will be nontaxable when they are paid to you, and they cannot be rolled over. (After-tax employee contributions generally are contributions you made from your own pay that were already taxed.)

Payments Spread Over Long Periods

You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for

- your lifetime (or your life expectancy);

- your lifetime and your beneficiary's lifetime (or life expectancies); or

- a period of ten years or more.

2

Required Minimum Payments

Beginning in the year you reach age 70-½, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you.

II.   Direct Rollover

You can choose a direct rollover of all or any portion of your payment that is an "eligible rollover distribution," as described above. In a direct rollover, the eligible rollover distribution is paid directly from the Plan to an IRA or another employer plan that accepts rollovers. If you choose a direct rollover, you are not taxed on a payment until you later take it out of the IRA or the employer plan.

Direct Rollover to an IRA

You can open an IRA to receive the direct rollover. (The term "IRA," as used in this notice, includes individual retirement accounts and individual retirement annuities.) If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to consider whether the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations. See IRS Publication 590, *Individual Retirement Arrangements*, for more information on IRAs (including limits on how often you can rollover between IRAs).

Direct Rollover to a Plan

If you are employed by a new employer that has a plan, and you want a direct rollover to that plan, ask the administrator of that plan whether it will accept your rollover. An employer plan is not legally required to accept a rollover. If your new employer's plan does not accept a rollover, you can choose a direct rollover to an IRA.

Direct Rollover of a Series of Payments

If you receive eligible rollover distributions that are paid in a series for less than ten years, your choice to make or not make a direct rollover for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

III. Payment Paid to You

If you have the payment made to you, it is subject to 20% income tax withholding. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or another plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding

If any portion of the payment to you is an eligible rollover distribution, the Plan is required by law to withhold 20% of that amount. This amount is sent to the IRS as income tax withholding. For example, if your eligible rollover distribution is $10,000, only $8,000 will be paid to you because the Plan must withhold $2,000 as income tax. However, when you prepare your income tax return for the year, you will report the full $10,000 as a payment from the Plan. You will report the $2,000 as tax withheld, and it will be credited against any income tax you owe for the year.

Voluntary Withholding

If any portion of your payment is not an eligible rollover distribution but is taxable, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. To elect out of withholding, ask your Plan Administrator for the election form and related information.

Sixty-Day Rollover Option

If you have an eligible rollover distribution paid to you, you can still decide to roll over all or part of it to an IRA or another employer plan that accepts rollover. If you decide to roll over, **you must make the rollover within 60 days after you receive the payment**. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the employer plan.

You can roll over up to 100% of the eligible rollover distribution, including an amount equal to the 20% that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the employer plan to replace the 20% that was withheld. On the other hand, if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

<u>Example</u>

Your eligible rollover distribution is $10,000, and you choose to have it paid to you. You will receive $8,000, and $2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the $8,000, you may roll over the entire $10,000 to an IRA or employer plan. To do this, you roll over the $8,000 received from the Plan, and you will have to find $2,000 from other sources (your savings, a loan, etc.). In this case, the entire $10,000 is not taxed until you take it out of the IRA or employer plan. If you roll over the entire $10,000 when you file your income tax return you may get a refund of the $2,000 withheld. If, on the other hand, you roll over only $8,000, the $2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return you may get a refund of part of the $2,000 withheld. (However, any refund is likely to be larger if you roll over the entire $10,000.)

Additional 10% Tax If You Are Under Age 59 ½

If you receive a payment before you reach age 59-½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax does not apply to your payment if it is:

(1) paid to you because you separate from service with your employer during or after the year you reach age 55;

(2) paid because you retire due to disability;

(3) paid to you as equal (or almost equal) payments over your life or life expectancy (of your and your beneficiary's lives or life expectancies); or

(4) used to pay certain medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

Special Tax Treatment

If your eligible rollover distribution is not rolled over, it will be taxed in the year your receive it. However, if it qualifies as a "lump sum distribution," it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you because you have reached age 59-½ ,or have separated from service with your employer (or, in the case of a self-employed individual, because you have reached age 59-½ or have become disabled). For a payment to qualify as a lump sum distribution, you must have been a participant in the Plan for at least 5 years.

The special tax treatment for lump sum distributions is described below.

Five-Year Averaging

If you receive a lump sum distribution after you are age 59-½, you may be able to make a one-time election to figure the tax on the payment by using "5-year averaging." Five-year averaging often reduces the tax you owe because it treats the payment much as if it were paid over 5 years.

Ten-Year Averaging if You Were Born Before January 1, 1936

If you receive a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates) instead of 5-year averaging (using current tax rates). Like the 5-year averaging rules, 10-year averaging often reduces the tax you owe.

Capital Gain Treatment If You Were Born Before January 1, 1936

In addition, if your receive and lump sum distribution and you were born before January 1, 1936, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan (if any) taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. If you have previously rolled over a payment from the Plan (or certain other similar plans of the employer), you cannot use this special tax treatment for later payments from the Plan. If you roll over your payment to an IRA, you will not be able to use this special tax treatment for later payments from the IRA. Also, if you roll over only a portion of your payment to an IRA, this special tax treatment is not available for the rest of the payment. Additional restrictions are described in IRS Form 4972, which has more information on lump sum distributions and how you elect the special tax treatment.

Employer Stock or Securities

There is a special rule for a payment from the Plan that includes employer stock (or other employer securities). To use this special rule, (1) the payment must qualify as a lump sum distribution, as described above (or would qualify except that you do not yet have 5 years of participation in the Plan), or (2) the employer stock included in the payment must be attributable to "after-tax" employee

contributions, if any. Under this special rule, you must have the option of not paying tax on the "net unrealized appreciation" of the stock until you sell the stock. Net unrealized appreciation generally is the increase in the value of the employer stock while it was held by the Plan. For example, if employer stock was contributed to your Plan account when the stock was worth $1,000 but the stock was worth $1,200 when you received it, you would not have to pay tax on the $200 increase in value until you later sold the stock.

You may instead elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock, unless you roll over the stock. The stock (including any net unrealized appreciation) can be rolled over to an IRA or another employer plan either in a direct rollover or a rollover that you make yourself.

If you receive employer stock in a payment that qualifies as a lump sum distribution, the special tax treatment for lump sum distributions described above (such as 5-year averaging) also may apply. See IRS Form 4972 for additional information on these rules.

IV.   Surviving Spouses, Alternate Payees, and Other Beneficiaries

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order," which is an order issued by a court, usually in connection with a divorce or legal separation. Some of the rules summarized above also apply to a deceased employee's beneficiary who is not a spouse. However, there are some exceptions for payments to surviving spouses, alternate payees, and other beneficiaries that should be mentioned.

If you are a surviving spouse, you may choose to have an eligible rollover distribution paid in a direct rollover to an IRA or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to an IRA but you cannot roll it over to an employer plan. If you are an alternate payee, you have the same choices as the employee. Thus, you can have the payment paid as a direct rollover or paid to you. If you have it paid to you, you can keep it or roll it over yourself to and IRA or to another employer plan that accepts rollovers. If you are a beneficiary other than the surviving spouse, you **cannot** choose a direct rollover, and you **cannot** roll over the payment yourself.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is not subject to the additional 10% tax described in section III above, even if you are younger than age 59-½.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions and the special rule for

payments that include employer stock, as described in section III above. If you receive a payment because of the employee's death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had 5 years of participation in the Plan.

HOW TO OBTAIN ADDITIONAL INFORMATION

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with a professional tax advisor **before** you take a payment of your benefits from the Plan. Also, you can find more specific information on the tax treatment of payments from qualified retirement plans in IRS Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. These publications are available from your local IRS office or by calling 1-800-TAX-FORMS.

DIRECT ROLLOVER ELECTION FORM
GBI Salaried Plan
(Sample Form)

Douglas Lewis   Date: 09/05/2000
3569 Malta Ave
                                    Social Security No: 058-39-2799
Newark, NJ 07112

I.   Distribution Information:

Amount of distribution: _____
                    (If distribution is for the entire account balance enter "account balance")

II.   Information About Plan or IRA to Receive Direct Rollover:

Name of Plan:_____

Name of Plan Administrator:_____

Address of Plan:_____

_____

OR

Name of Plan Trustee or Custodian of IRA :_____

Address of Plan Trustee or Custodian:_____

Account Number of IRA: _____

Check which Applies to the Plan to Receive Your Rollover:

___   The plan is a qualified plan under Internal Revenue Code Section 401(a).

___   The plan accepts direct rollover contributions.

___   The plan accepts noncash contributions (optional).

I hereby certify that the information I have entered on this form is true, correct, and complete.

_____ Date_____
        Signature of Participant