MEDIA GUILD

RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION
January 1, 2025

PACIFIC MEDIA WORKERS GUILD
CWA LOCAL UNION NO. 39521

CONTENTS

RETIREMENT PLAN AT A GLANCE

The Media Guild Retirement Plan has been established by the Guild and participating employers to provide you with an important source of income when you retire. The Plan is designed to complement other sources of retirement income, such as Social Security, personal savings, 401(k) programs, and Individual Retirement Accounts. The Plan is maintained through collective bargaining agreements between the Guild and participating employers, and is overseen by a joint Board of Trustees of Guild and employer representatives.

This booklet contains a summary of the main features of the Plan, effective January 1, 2025. This booklet applies to current employees of the Hearst Corporation (San Francisco Chronicle Division) and of the Media Guild, and to former covered employees of the Chronicle, the Guild, and other publishers which previously contributed to the Plan. For ease of understanding, this booklet is written in non-technical language. No difference is intended between the descriptions in this booklet and the formal Plan rules. If there are any apparent discrepancies, the formal Plan rules govern. Copies of the collective bargaining agreement and formal Plan rules are available, on written request, to Plan participants and beneficiaries at the Plan Administration Office (the Guild office), subject to a copying charge for certain documents. A participant or beneficiary may also request to inspect these documents at the Plan Administration Office at no charge, upon reasonable notice, during normal business hours. These documents are also available on the Guild's website: www.mediaworkers.org.

Important Changes Effective January 1, 2010
Please note that future benefit accruals, early retirement subsidies, disability retirements and non-spousal pre-retirement death benefits (except for domestic partners) were eliminated effective January 1, 2010, under a Rehabilitation Plan mandated by the Pension Protection Act of 2006 and approved by the Board of Trustees during November 2009.

As a result of the elimination of future benefit accruals effective January 1, 2010, Future Benefit Service currently means Benefit Service from January 1, 2006 through December 31, 2009. As a result of prior changes to benefit accrual rules effective January 1, 2006, benefits earned before December 31, 2005 are Prior Benefit Service and are governed by the rules which were in effect before January 1, 2006.

Getting further information about the Plan

If you have any questions regarding the Plan, you should address them in writing to the Plan Administration Office (at the address in Appendix A). Your questions will then be answered in writing by the Plan Administration Office. Any other interpretations of Plan provisions and statements regarding your rights and obligations, and those of your beneficiaries, are not authorized and are not binding upon the Plan. If you disagree with an adverse determination by the Plan Administration Office, you may appeal that determination to the Board of Trustees, as explained later in this booklet. Only the full Board of Trustees is authorized to interpret the pension plan described in this booklet, and its decisions on matters within its discretion are final. As a courtesy to participants and beneficiaries, the Plan Administration Office will generally respond to oral questions. However, oral information and answers, whether from the Plan Administration Office, a Guild representative or employer representative, or an individual Trustee, are not binding upon the Board of Trustees and cannot be relied on in any dispute concerning benefits.

SUMMARY PLAN DESCRIPTION

Section 1 - **Benefit Accrual**

All benefit accruals were discontinued as of January 1, 2010. In order to have accrued benefits under this Retirement Plan, you must have worked in "covered employment" prior to January 1, 2010. Covered employment means work covered under the Guild collective bargaining agreement with the Hearst Corporation (San Francisco Chronicle Division) or with a previous contributing employer, in a position for which contributions are required to be made to this Plan, or work for the Guild. As of the publication of this booklet, the only employer which is signatory to an agreement requiring contributions to this Plan is the Hearst Corporation (San Francisco Chronicle Division).

What employment counted toward benefit accrual

Benefits under the Plan are based on your years of covered employment prior to January 1, 2010. Work for a participating employer in non-covered employment does not count for benefit accrual. Qualifying military leaves and qualifying disability leaves did count for benefit accrual purposes prior to January 1, 2010.

Your total Benefit Service consists of your Future Benefit Service (which is Benefit Service from January 1, 2006 through December 31, 2009) and your Prior Benefit Service (which is Benefit Service before January 1, 2006), and may not exceed an aggregate of 40 years.

Section 2 - **Vesting**

Being "vested" means you have a non-forfeitable right to receive benefits under the Plan. In order to become vested in any accrued benefit, you must have worked in "covered employment" prior to January 1, 2010. Before you become vested, you can lose your accrued Plan credits if you leave employment with participating employers for five years, and suffer a permanent break in service.

How you become vested

There are three ways to become vested:

1. You accrue five years of vesting credit;
2. You attain age 65 while still working in covered employment;
3. You leave employment with a participating employer because of a qualifying disability.

What employment counts toward vesting

All covered employment counts for vesting credits. You will also receive vesting credits for years of employment with a participating employer in an exempt management position or in a job in a different bargaining unit of a contributing employer, if that employment immediately preceded or followed covered employment. Qualifying military leaves and up to two years of qualifying

disability leave also count for vesting. To receive credit for military leave, you must leave your covered employment for service in the Armed Forces of the United States, and give notice to your employer, and you must return to work for a participating employer after a qualifying discharge from military service within the time period required by law. The required time period is 90 days if your military service was longer than 180 days. Shorter time periods apply to shorter periods of military service. To receive credit for disability leave, you must be receiving disability benefits under California State Disability Insurance or workers' compensation. Disability leave credit is limited to two years. If you believe you may qualify for Plan credit for military or disability leave, you should contact the Plan Administration Office as soon as possible, preferably before your leave begins.

Breaks in service

If you are not vested when your employment with a participating employer terminates, you begin a break in service period with respect to the Plan. If you have a five-year break in service, the Plan credits you accrued before the break are not counted for any purpose under the Plan. However, authorized leaves are not counted toward breaks in service. For purposes of the Plan, an authorized leave means a leave for disability, a qualified absence for maternity or paternity reasons, time not worked during a labor dispute, and a leave of absence to perform service in the U.S. Armed Forces. (Maternity/paternity leaves are qualified if they are taken because of pregnancy, birth of a child, or placement of a child with you for adoption, or because you need to care for a child following birth or adoption.) An authorized absence from work for any other reason will result in a break in service period starting after one year has elapsed from the first day of absence.

Section 3 - **Basic Pension Benefits**

The Basic Pension benefit is designed to provide you with a lifetime monthly income after retirement. The normal retirement age is 65. You may retire and apply to begin receiving benefits as early as age 55, but the monthly amount you receive if you elect to get your benefits earlier than age 65 will be smaller because you will be receiving benefits for a longer period of time. You must file a written application on a form provided by the Administration Office before any benefits can be paid to you.

The amount of the monthly Basic Pension Benefit is the sum of A) the pension amount based on your Future Benefit Service on or after January 1, 2006, if any; and B) the pension amount based on your Prior Benefit Service completed before January 1, 2006, if any, reduced under Plan rules for your age when benefits begin, and for your form of benefit.

A) The monthly Basic Pension Benefit for each year of your Future Benefit Service is equal to one-twelfth of one percent (1%) of your earnings for that year, multiplied by the applicable factor for your age when payments begin, as shown in Table 1 below.

B) The monthly Basic Pension Benefit for your Prior Benefit Service is equal to one twelfth of your Career Earnings, multiplied by the applicable percentage for your age at the time your pension payments begin, as shown in Table 2 below. Career Earnings include your wages and other

compensation paid to you during the last 25 years of your Prior Benefit Service. Any 401(k) contributions or other before-tax contributions you make for benefits are included in your Career Earnings. IRS rules limit the amounts of your pay that may be included in your annual earnings.

Maximum Benefit: If you separate from covered employment on or after January 1, 2002, the initial amount of your Basic Pension Benefit based on Prior Benefit Service is limited. It may not exceed $1,000 per month if you have less than 15 years of Prior Benefit Service. With 15 years of Prior Benefit Service, the limit is $1,012; above 15 years, add $12 per full year, up to a maximum of $1,300. (There are lower maximum benefit levels for people who separated from covered employment before 2002). Effective January 1, 2010, this amount shall be reduced based on your age when benefits begin, if you have not reached Normal Retirement Age.

Increase in Amount of Initial Benefit for Deferred Commencement Date: Effective for separations from covered employment on or after January 1, 2002, if your initial benefit based on Prior Benefit Service is limited to the maximum benefit amount, and you defer commencement of Basic Pension benefits beyond the month following the birth date on which you first become eligible to receive Basic Pension benefits, your initial benefit amount based on Prior Benefit Service (not including the "Additional Benefit" described below) will be increased 3% above the maximum amount for each full year you defer your Basic Pension.

Additional Benefit: If you worked in covered employment on or after July 1, 1993, the Plan provides for Additional Benefits, which are added to your initial Basic Pension amount, even if you have reached the maximum initial amount. If your separation from covered employment is on or after January 1, 2002, an additional $8.25 per month is added for each full year of Prior Benefit Service you have at the time you leave covered employment. For example, if you have 20 years of Prior Benefit Service, you would receive an additional $165 per month. Effective January 1, 2010, this amount shall be reduced based on your age when benefits begin, if you have not reached Normal Retirement Age.

Additional Benefit Amounts Applicable to Employment Terminations Prior to January 1, 2002: If you terminated employment before January 1, 2002, different amounts apply. For separations from covered employment from July 1, 1993 through December 31, 1996, the Additional Benefit amount was $4 per month; for separations from covered employment from January 1, 1997 through December 31, 1999, the Additional Benefit amount was $7 per month; and for separations from covered employment from January 1, 2000 through December 31, 2001, the Additional Benefit amount was $7.50.

For purposes of calculation of benefits, work in a non-contributory position does not count as covered employment. For example, if you have transferred from employment to an exempt position before January 1, 2002, and retire from the exempt position after January 1, 2002, you will not qualify for the benefits payable to participants leaving covered employment after January 1, 2002. If you have questions about which benefit rates apply to you, contact the Administration Office.

The benefit formula for the Basic Pension Benefit is the sum of A and B below for qualified employees:

A. Figure your pension amount based on your Future Benefit Service from January 1, 2006 through December 31, 2009:

1. **Take** your earnings for each year of Future Benefit Service.

2. **Multiply by 1% and then** divide by 12.

3. **Multiply** that result by a factor from Table 1, using the age when your pension payments begin.

TABLE 1 Calculating Pension Benefits Based on Future Benefit Service

Age when pension begins	Factor
55	0.3826
56	0.4185
57	0.4582
58	0.5024
59	0.5515
60	0.6063
61	0.6677
62	0.7365
63	0.8140
64	0.9013
65 and over	1.0000

B. Figure your pension amount based on your Prior Benefit Service before January 1, 2006:

1. **Figure** your **Career Earnings** during your last 25 years of Prior Benefit Service.

2. **Multiply by .032137 and then** divide by 12.

3. **Multiply** that result by a percentage from Table 2, using the age when your pension payments begin.

TABLE 2 Calculating Pension Benefits Based on Prior Benefit Service

Age when pension begins	Percentage
55	38.26%
56	41.85%
57	45.82%
58	50.24%

59	55.15%
60	60.63%
61	66.77%
62	73.65%
63	81.40%
64	90.13%
65 and over	100%

4. Calculate the maximum benefit amount which applies to you. See page 5 for the rules of the maximum benefit amount. If the amount calculated in #3 exceeds your maximum benefit, you may receive only the maximum benefit amount.

5. Add your Additional Benefit. Add to the figure from #4 an additional $8.25 for each year of your Prior Benefit Service. If you have 25 years of Prior Benefit Service, you would add $206.25 to your monthly benefit amount ($8.25 x 25 years). Then multiply the result by the percentage from Table 3, using the age when your pension payments begin.

Note: $8.25 is the Additional Benefit amount that applies to separations from service after January 1, 2002 only; different amounts applied for prior dates of separation from service. See page 5.

TABLE 3 Calculating Your Additional Benefit

Age when pension begins	Percentage
55	38.26%
56	41.85%
57	45.82%
58	50.24%
59	55.15%
60	60.63%
61	66.77%
62	73.65%
63	81.40%
64	90.13%
65 and over	100%

EXAMPLE 1 - NORMAL RETIREMENT AGE. If you retire at age 65 in 2024 with 4 years of Future Benefit Service and total earnings from 2006-2009 or $160,000, and 25 years of Prior Benefit Service with total earnings through 2005 of $400,000, your benefit will be:

Future Benefit Service 2006-2009

1. Earnings ($160,000 x 1% ÷ 12) =	.....$133.33
2. Times Factor from Table 1 (1.0000)	.....$133.33

Prior Benefit Service

3. $400,000 x .032137 ÷ 12 =	.....$1,071.23
4. Times Percentage from Table 2 (100%)	.....$1,071.23
5. Maximum Amount (25 - 14 = 11 x $12 = $132 + $1000) =	.....$1,132.00
6. Lesser of Lines 4 or 5 =	.....$1,071.23

Combined Benefit

7. Add Lines 2 + 6 =	.....$1,204.56

Additional Amount

8. $8.25 per year x 25 years =	.....$206.25
9. Times Percentage from Table 3 (100%)	.....$206.25

TOTAL BENEFIT (Add Lines 7 & 9) **$1,410.81**

EXAMPLE 2 - EARLY RETIREMENT. If you retire at age 60 in 2024 with 4 years of Future Benefit Service and total earnings from 2006-2009 or $180,000, and 15 years of Prior Benefit Service with total earnings through 2005 of $675,000, your benefit will be:

Future Benefit Service 2006-2009

1. Earnings ($180,000 x 1% ÷ 12) =	.....$150.00
2. Times Factor from Table 1 (0.6063)	.....$90.95

Prior Benefit Service

3. $675,000 x .032137 ÷ 12 =	.....$1,807.71
4. Times Percentage from Table 2 (60.63%)	.....$1,096.01
5. Maximum Amount* (15 - 14 = 1 x $12 = $12 + $1000 = - $1,012 x 60.63%) =	.....$613.58
6. Lesser of Lines 4 or 5 =	.....$613.58

Combined Benefit

7. Add Lines 2 + 6 =	.....$704.53

Additional Amount

8. $8.25 per year x 15 years =	.....$123.75
9. Times Percentage from Table 3 (60.63%)	.....$75.03
TOTAL BENEFIT (Add Lines 7 & 9)	**$779.56**

*** Note**: The Maximum Amount is always applied to the participant's benefit amount after any reduction is made for a joint and survivor form of benefit. See the explanation on page 10.

WORKSHEET 1 **- BASIC PENSION BENEFIT**
(For persons separating from Guild covered employment on or after January 1, 2002)

Calculate pension benefits based on Future Benefit Service starting in 2006. Repeat for each subsequent year of Future Benefit Service, up to December 31, 2009.

1. Earnings for year of Future Benefit Service: $ _____

2. Multiply by 1%: $ _____

3. Divide that number by 12: (÷ 12) = $ _____

4. Multiply by percentage from Table 1:
(In Table 1, select the age you want your pension to begin and use the corresponding percentage) $ _____

Calculate pension benefits based on Prior Benefit Service:

5. Career Earnings: $ _____
(Add all annual W-2 earnings totals for your last 25 years of Prior Benefit Service. Include 401(k) contributions or other before-tax contributions for benefits.)

6. Multiply by .032137 $ _____

7. Divide that number by 12: (÷ 12) = $ _____

8. Multiply by percentage from Table 2: (In Table 2, select the age you want your pension to begin and use the corresponding percentage) $ _____

9. Determine your maximum benefit amount, a. If 14 Years or less $1,000

based on full years of Prior Benefit Service, using a, b or c:

b. If 15-38 Years:

1. Your years of Prior Benefit Service: _____
   - 14

2. Your multiplier: _____
   x $12
   _____

3. Multiply by percentage from Table 2: (in Table 2 select the age you want your pension to begin and use the corresponding percentage) _____

4. Add $1,000 to your Line 3 amount to determine your maximum: _____

c. If 39 Years or more..... $1,300

10. Enter the result of Line 8 or 9, whichever is lower: $ _____

11. Enter $8.25 times years of Prior Benefit Service: $ _____

12. Multiply by percentage from Table 3:
(In Table 2, select the age you want your pension to begin and use the corresponding percentage) $ _____

13. Add Lines 4, 10 and 12: $ _____

This is your combined monthly benefit, starting at the age you used from Table 1 and Table 2, payable for your life. However, if the maximum amount in Line 9 applies to you, and you deferred commencement of Basic Pension benefits until or beyond the month following the birth date on which you first became eligible to receive Basic Pension benefits, the initial benefit amount (shown above on Line 10) will be increased 3% above the maximum amount for each full year you deferred your Basic Pension.

Survivor Pension Options

The benefit calculations in the section above are for a pension that would be paid over your lifetime only. If you elect a form of benefit with a survivor annuity, the amount you receive will be reduced.

The amount of reduction depends on your age and the age of your spouse or designated beneficiary. Please note that your maximum amount for the Basic Pension Benefit based on Prior Benefit Service is applied after reduction for the Joint and Survivor Annuity. For example, if you have less than 15 Years of Prior Benefit Service, and your Basic Pension Benefit based on Prior Benefit Service would otherwise be $1,400 per month for a Single Life Annuity, and $1,100 for a Joint and Survivor Annuity, the maximum Basic Pension Benefit based on Prior Benefit Service would be $1,000, whether paid as a Single Life Annuity or a Joint and Survivor Annuity. See Section 5 for information about this reduction, or contact the Plan Administration Office.

You may designate anyone you wish as your beneficiary for retirement benefits; however, federal law requires that, if you are married, your spouse must be your beneficiary unless your spouse consents in writing to another beneficiary. This written consent must be notarized or witnessed by a plan representative.

Benefits Payable to Active Employees After Age 73

If you continue working past age 73, you may receive benefits even though you have not retired. The Plan will begin paying you, starting January 1 of the year following the year in which you reach age 73. These payments include both the Basic Pension and Supplemental Benefit. If you begin receiving benefits after age 73 and you later retire, adjustments may be made to your benefits to reflect additional covered employment or earnings, or payments already made.

Postponed Retirement

If you are not working for a contributing employer after age 65 and have not applied for retirement, then your monthly benefit will be actuarially increased for each calendar month subsequent to age 65 for which you did not engage in an activity which would result in the suspension of monthly pension benefit payments. The actuarial increase will be calculated based on your monthly benefit amount and your age at retirement, consistent with the table of factors contained in Appendix D. Appendix D is applicable if you stop working prior to reaching age 65. Below are examples of such actuarial increase:

EXAMPLE 3 - LATE RETIREMENT. Assume you terminate on or before age 65 and have earned an accrued benefit of $1,410.81 (Example 1 above). If you delay your benefit commencement date to age 67, your monthly benefit at your late retirement date will be as follows:

1. TOTAL ACCRUED BENEFIT, commencing at age 65 or date of termination, if later	$1,410.81
2. Late Retirement Factor (increase from age 65 to age 67)	1.2190
3. TOTAL MONTHLY BENEFIT, commencing at age 67 (= 1 x 2)	**$1,719.78**

EXAMPLE 4 - LATE RETIREMENT. Assume you continue working for a contributing employer a position covered by a collective bargaining Agreement until age 67 and have earned an accrued benefit of $1,410.81 (Example 1 above). If you delay your benefit commencement date to age 68, your monthly benefit at your postponed retirement date will be actuarially increased from age 67 (your date of termination) to age 68, as follows:

1. TOTAL ACCRUED BENEFIT, commencing at age 65 or date of termination, if later	$1,410.81
2. Late Retirement Factor (increase from age 67 to age 68)	1.10935
3. TOTAL MONTHLY BENEFIT, commencing at age 68 (= 1 x 2)	**$ 1,565.08**

If you intend to postpone retirement and are interested in determining what your pension benefit would be, including any potential actuarial increase, please contact the Plan Administration Office and request a benefit estimate.

If you are still working for a contributing employer after age 65, then your monthly benefit will not be actuarially increased for each calendar month between age 65 and the earlier of the date you start your retirement benefit and January 1st of the calendar year following the year that you reach age 70 ½.

Section 4 - **Supplemental Benefits**

You become eligible for Supplemental Benefits when your employment with participating employers ends, provided you are vested. These benefits are in addition to your vested Basic Pension benefits as described in Section 3, and are based on Prior Benefit service earned through December 31, 2005 only.

Retirements on or after April 30, 2009

For retirements on or after April 30, 2009, Supplemental Benefits are payable as an annuity. The annuity is calculated by multiplying your Weekly Pay (explained below) by the number of consecutive six-month periods of Prior Benefit Service through December 31, 2005 (up to a maximum of 60 periods), and then converting that amount to an annuity based upon your age and date of separation from service, using the factors set forth in Appendix B, which apply per $1,000 of benefit (payable as a single-life annuity). For example, if your single sum Supplemental Benefit amount is $10,000 and you terminate employment at age 60 and retire at age 65, the monthly amount of your Supplemental Benefit will be $10.56 (factor from Appendix B) times 10, or $105.60 per month. If you choose the joint and survivor option, this amount will be reduced based on your age and the age of your spouse or designated beneficiary. Supplemental Benefits for part-time employees are adjusted proportionally, based upon the relationship of the participant's part-time Prior Benefit Service to the Prior Benefit Service which would have been credited to a full-time employee.

To receive a written estimate of the amount of the annuity, call the Plan Administration (Guild) Office at (415) 421-6833.

How is Weekly Pay Determined?

Weekly Pay means your highest weekly straight-time salary (exclusive of bonuses and payments for special or night work) during the 260-week (5-year) period immediately preceding the earlier of 1) the end of your employment, or 2) December 31, 2005. If you are paid in part by commissions, your Weekly Pay will be based on your highest average weekly salary plus commissions (exclusive of bonuses and payments for special or night work) for any 52-consecutive-week period during the 5-year period immediately preceding the earlier of 1) the end of your employment, or 2) December 31, 2005.

WORKSHEET 2 - **SUPPLEMENTAL BENEFITS (Based on Prior Benefit Service Through December 31, 2005**)

1. Your years of Prior Benefit Service through December 31, 2005:	_____
2. Multiply by 2 (for six-month periods or fractions thereof of full-time employment, but not more than 60)	(x 2) = _____
3. Your Weekly Pay (as defined above):	$_____
4. Multiply Line 2 by Line 3:	$_____

Your supplemental benefit amount is payable only as an annuity for retirements on or after April 30, 2009.

You can get help in making these calculations by phoning or visiting the Plan Administration (Guild) Office, or you can ask the Plan Administration Office to prepare written estimates for you. Call (415) 421-6833.

Section 5 - **How Benefits Are Paid**

Both the Supplemental Benefit and Basic Pension are available in several forms of benefit, which are listed below. Once you have received your first check for each of these benefits, your election of form of benefit is final, so read these rules carefully before you decide how you want your Plan benefits paid.

Forms of benefit for the Basic Pension

Basic Pension benefits are payable in three forms:

1. Single Life Annuity: Monthly benefits for your life alone. The amount you would receive is your full monthly benefit calculated as described in Section 3 of this booklet. This is the normal form of benefit for participants who are not married at the time benefits commence.

2. Joint and 100% Survivor Annuity: Monthly benefits for your life, followed by monthly survivor benefits for the life of your designated beneficiary equal to 100% of the monthly benefit that was paid during your joint lives. The amount you will receive is actuarially reduced to take into account your age and the age of your beneficiary. This is the normal form of benefit for participants who are married when benefits commence.

3. Joint and 50% Survivor Annuity: Monthly benefits for your life, followed by monthly survivor benefits for the life of your designated beneficiary equal to 50% of the monthly benefit that was paid during your joint lives. The amount you will receive is actuarially reduced to take into account your age and the age of your beneficiary. The reduction is less than the Joint and 100% Survivor Annuity, because the monthly survivor benefit paid is only half of the monthly benefit payable while you are alive.

Non-married participants may generally elect a Joint and Survivor Annuity, and designate a beneficiary, only if they do so at least one year in advance of their benefit commencement date. However, the "one year in advance" rule does not apply if your designated beneficiary is your Qualified Domestic Partner.

A Qualified Domestic Partner is a person who is in a Qualified Domestic Partnership as defined under Section 297 of the California Family Code with a Participant. The Qualified Domestic Partnership must be registered with a government agency and this Plan

EXAMPLES. If your full monthly benefit is $1,000, you are age 65 at retirement, and your beneficiary is 62, the actuarial reduction factor for the Joint and 100% Survivor Annuity is 74.68%. This means that your monthly benefit would be $746.80 while you are living and continue for the life of your beneficiary if he/she survives you.

If you elect the Joint and 50% Survivor Annuity, the reduction factor for a participant at age 65 and a beneficiary at age 62 is 85.505%. This means that your monthly benefit while you are living will be $855.05, and the benefit payable to your beneficiary if he/she survives you will be $427.53.

Forms of benefit for the Supplemental Benefit

The three annuity forms of benefit available to you for the Basic Pension are also available for the Supplemental Benefit. Just like the Basic Pension, the form for the Supplemental Benefit for married participants will be the Joint and 100% Survivor Annuity, unless you elect another form with spousal consent. Also just like the Basic Pension, the default form of benefit for a non-married participant will be a Single Life Annuity, and you may elect a Joint and Survivor Annuity for the Supplemental Benefit only if you do so at least one year in advance of receiving this benefit.

For information on how to calculate the various forms of Supplemental Benefit, or a worksheet with an estimate of your Supplemental Benefit, you may contact the Plan Administration Office at (415) 421-6833.

How you elect a form of benefit

Supplemental Benefit: When you become eligible for the Supplemental Benefit, you will be given election forms for both the Supplemental Benefit and the Basic Pension. At that time, you make an election of the form of benefit for both types of benefits, and you designate a starting date for your Basic Pension. Your election for the Supplemental Benefit is final at that time.

Basic Benefit: If your starting date for your Basic Pension is more than 180 days from the date you submit your Supplemental Benefit election, both your starting date and chosen form of benefit are tentative. You are permitted to elect a new Basic Pension starting date, at any time, provided you are eligible for Basic Pension benefits on the starting date you choose. The Plan Administration Office will provide you with new forms at the time of your tentative starting date to permit you to elect your final starting date and final form of benefit, subject to spousal consent as described below. You must fill out new forms within 180 days of your final starting date, even if your final elections are the same as your tentative elections. Your starting date and form of benefit for the Basic Pension may not be changed, once you receive your first check.

Designation of beneficiary and spousal consent requirements

If you elect the Single Life Pension for either the Basic Pension or Supplemental Benefit, there are no benefits paid after your death. If you elect any other form of benefit, you must designate who will receive any benefits payable after your death. However, if you are married when your Supplemental Benefit is paid, only the Joint and 100% Survivor Annuity is payable unless your spouse consents to another form of benefit, in writing, notarized or witnessed by a Plan representative. Likewise, if you are married when your Basic Pension starts, only the Joint and 100% Survivor Annuity is payable unless your spouse consents to your choice of another form of benefit and to your designation of another person as beneficiary (if applicable). If your spouse consents, you may designate another beneficiary (subject to the one-year advance election requirement for the 100% or 50% Joint Pensions). If you are receiving a Joint Pension, no benefits are payable after your death unless the designated beneficiary survives you. Your designation of a beneficiary may be affected by a Qualified Domestic Relations Order (see below).

If you have received (or started to receive) your Supplemental Benefits, but you die before you have started to receive your Basic Pension, your Basic Pension is distributed under the rules for pre-retirement death benefits.

Impact of Change in Family Status on Your Retirement Benefits

After benefits begin

If you get married or divorced, or enter into or terminate a Qualified Domestic Partnership, after you have started to receive either type of Joint and Survivor Annuity benefit from the Plan, your change in family status has no impact on your designation of beneficiary. For example, if you have started to receive the Joint and 100% Survivor Annuity for your Basic Pension with your spouse as beneficiary, and become divorced from that spouse, he or she remains your beneficiary for survivor benefits, except as provided in a Qualified Domestic Relations Order (see below).

Before benefits begin

If you designated your spouse or Qualified Domestic Partner as beneficiary for your Basic Pension, and get divorced, or your Qualified Domestic Partnership ends, before your Basic Pension starts, that designation is automatically revoked. If you are remarried when your Basic Pension begins, or have a new Qualified Domestic Partner, your new spouse or Qualified Domestic Partner is the default beneficiary. The new spouse has the right to give or refuse consent to your choice of form of benefit and designation of beneficiary.

Qualified Domestic Relations Orders

A former spouse may get a court order (a "Qualified Domestic Relations Order" or "QDRO"), which establishes his or her right to receive a share of your benefits under the Plan. This may occur either before or after one or both of your Plan benefits have begun to be paid. Please notify the Plan of any pending dissolution action which may result in an order dividing your pension. Participants and beneficiaries may obtain, without charge, a copy of the Plan's procedures for determining the qualified status of a domestic relations order affecting the Plan.

Section 6 - **Pre-Retirement Death Benefits**

Basic Pension and Supplemental Benefit pre-retirement death benefits are available under the Plan to the beneficiary of each and every vested participant. No death benefit is payable on behalf of any non-vested participant. The types of benefits available, who may receive them, and when they will begin, depends on your age when you die, and what benefits you have already elected to receive.

Pre-Retirement Death Benefits:

Only your spouse or Qualified Domestic Partner is eligible for the Plan's pre-retirement death benefits, and only if you and your spouse were married for six months before your death, or you and your Qualified Domestic Partner were partners for six months before your death.

1) Basic Pension death benefits will consist of monthly payments for your spouse's, or Qualified Domestic Partner's, life, calculated as if you had retired on the date of your death and elected the Joint and 100% Survivor Annuity. This means the benefit is reduced actuarially from what would have been your Basic Benefit to take into account your spouse's, or Qualified Domestic Partner's, age, and what would have been your age, when your beneficiary's benefit begins. Your beneficiary may elect to commence to receive Basic Pension benefits any time after you have attained, or would have attained, age 45, but no later than when you would have attained age 65, subject to an actuarial reduction for age which is greater the earlier the benefit commences.

The amount of the monthly pre-retirement death benefit is the sum of A) and B) below:

A) The monthly Basic Pre-Retirement death benefit for each year of Future Benefit Service is equal to one-twelfth of one percent (1%) of your earnings for that year, multiplied by the applicable percentage for your age when benefits begin, as shown in Table 4 below.

Use Worksheet 1 in Section 3, Lines 1-4, to figure the Basic Pre-Retirement death benefit amount based on Future Benefit Service, but substitute the percentages below from Table 4 in place of the percentages from Table 1, and then apply the appropriate reduction factor from the Plan table for the Joint and 100% Survivor Annuity (Appendix C).

TABLE 4 Calculating Death Benefits Based On Future Benefit Service

Age* when benefits begin	Percentage of earnings
45	0.2670%
46	0.2820%
47	0.2970%
48	0.3130%
49	0.3310%
50	0.3510%
51	0.3720%
52	0.3950%
53	0.4200%
54	0.4480%
55	0.4770%
56	0.5090%
57	0.5450%
58	0.5830%
59	0.6260%
60	0.6732%
61	0.7253%
62	0.7830%
63	0.8473%
64	0.9193%
65 and over	1.0000%

*Age means the age you would have been when death benefits commence.

B) The monthly Basic Pre-Retirement death benefit for your Prior Benefit Service is equal to one twelfth of your Career Earnings, multiplied by the applicable percentage for your age when benefits begin, as shown in Table 5 below.

Use Worksheet 1 in Section 3, Lines 5-13, to figure the Basic Pre-Retirement death benefit amount based on Prior Benefit Service, but substitute the percentages below from Table 5 in place of the percentages from Table 2, and then apply the appropriate reduction factor from the Plan table for the Joint and 100% Survivor Annuity (Appendix C).

TABLE 5 Calculating Death Benefits Based On Prior Benefit Service

Age* when benefits begin	Percentage of earnings
45	0.8581%
46	0.9063%
47	0.9545%
48	1.0059%
49	1.0637%
50	1.1280%
51	1.1955%
52	1.2694%
53	1.3498%
54	1.4397%
55	1.5329%
56	1.6358%
57	1.7515%
58	1.8736%
59	2.0118%
60	2.1635%
61	2.3309%
62	2.5164%
63	2.7230%
64	2.9542%
65 and over	3.2137%

*Age means the age you would have been when death benefits commence.

2) Supplemental Benefit: If you have not received your Supplemental Benefit before you die, your spouse or Qualified Domestic Partner is also eligible to receive that benefit, payable as a life annuity, any time after your death.

Section 7 - **Circumstances That Can Affect Your Benefits**

Re-employment after retirement: The 40-hour rule

To be considered retired under the Plan and eligible for benefits, you must withdraw completely and refrain from working for a participating employer, currently the Hearst Corporation (San Francisco Chronicle Division) or the Guild. This means that if you quit and later return to work for a participating employer in a position covered by a collective bargaining agreement, or for the Guild before age 73 , you will not be entitled to a monthly basic pension benefit payment for any month during which you work 40 or more hours. If your benefits are suspended under this 40-hour rule, they

will resume in any later month in which you work fewer than 40 hours. Please note that there is no restriction on your benefits if you get a job with any employer other than the Hearst Corporation (San Francisco Chronicle Division) or the Guild.

If you fail to notify the Plan of your re-employment and if this failure results in the erroneous payment of benefits, the Board has the right to recover all or a portion of the payments erroneously made.

Source of Benefit Rights

Your rights to receive benefits from the Plan depend upon meeting all applicable Plan requirements for eligibility, vesting and commencement of benefits. Once benefit payments have begun, your form of benefit cannot be changed. Only the benefit rights affirmatively created by Plan rules are available to you.

Benefit amount legal limits

Your annual benefit cannot be greater than the limits established under the Internal Revenue Code. It is not anticipated this will affect your benefits under current Plan rules, but you will be notified if it will.

Plan amendments

The Plan may be amended from time to time by the Trustees, the Guild and the employer jointly. Such amendments may increase benefit levels for future retirements. Unless an amendment specifically provides otherwise, if you are already retired or have terminated employment with a vested right to future benefits, you will not be entitled to such increases. If you retired or terminated employment before such an amendment is adopted, the Plan provisions that were in effect at the time of your termination will be used to determine your eligibility and benefits.

Plan termination

There is no intention to terminate the Plan. However, the collective bargaining parties jointly have the legal power to terminate contributions to the Plan and if that occurred, the Plan would terminate. If the Plan terminates, your benefits and rights will be governed by Pension Benefit Guaranty Corporation regulations and guarantees. See page 24.

Section 8 - **Additional Information About the Plan**

Kind of plan

The Plan is a retirement plan established under collective bargaining agreements (contracts) between the Pacific Media Workers Guild, CWA Local Union No. 39521 and participating employers, and also for the Guild's own employees. The Plan is a "defined benefit" plan, subject to the federal Employee Retirement Income Security Act (ERISA). "Defined benefit" means that the plan determines the

various forms of benefits that are payable to participants using a set formula. Participating employers and the Guild make contributions to the Plan's trust fund in amounts that are actuarially determined to be sufficient to pay benefits due under the Plan.

Funding

The Plan is funded by cash contributions by the employer in amounts called for by the collective bargaining agreements negotiated between the Guild and the employer. The Guild also makes contributions on behalf of its own employees under an agreement between the Plan and the Guild. Plan participants make no contributions.

All Plan assets are held in a trust fund maintained by the Plan at US Bank. All Plan payments come out of this trust fund. Assets of the fund are invested by professional investment advisors under guidelines established by the Board of Trustees.

Administration

The Plan is administered by a joint labor-management board of trustees consisting of three Guild-appointed trustees and three trustees appointed by the Hearst Corp. Certain Plan administrative functions are delegated by the Board of Trustees to outside administrators and consultants.

Only the Board of Trustees is authorized to interpret the plan. Neither the Guild nor any of the employers is authorized to interpret the Plan or make determinations on questions of eligibility for benefits. Information about the plan or your benefits must be communicated to you only in writing signed on behalf of the Board of Trustees or, if expressly authorized by the Board, in writing signed by an individual or entity acting as administrator for the plan.

Written materials

You may obtain a copy of the collective bargaining agreement, the Plan, or Plan documents or other Plan information, by making a written request to the Board of Trustees (addressed to the Plan Administration Office). The Board may make a reasonable charge for copies. Copies of the collective bargaining agreements are also available for your examination at the principal office of the Guild and at the personnel office of the employer. These documents are also available on the Guild's website: www.mediaworkers.org. See Appendix A for addresses of the Board of Trustees, the Guild and the employer.

Claims and appeal procedures

Filing of claim: A claim is a request for a Plan benefit by a participant or a beneficiary. The claim must be in writing and must state the name of the claimant and the basis on which the claim is made.

Denial of claim: If a claim is fully or partially denied, written notice of the decision to deny the claim will be furnished to the claimant within a reasonable time, but no later than 90 days after the date on

which the Board receives the claim. An extension of time for processing, not exceeding 90 days, may be required for special circumstances. Written notice will be provided to the claimant before the initial 90-day period with an explanation for the extension and the date the Plan expects to make a decision. The initial benefit determination will be made by the Administration Office, or an agent appointed by the Board. The written notice of denial shall include:

- The specific reason or reasons for the denial.
- Specific reference to pertinent Plan provisions on which the denial is based.
- A description of any additional material or information necessary for the claimant to improve the claim and an explanation of why such material or information is necessary.
- An explanation of the Plan's claim review procedure.
- A statement of the claimant's right to bring a civil action under ERISA Section 502(a) within one year following the adverse benefit determination on an individual basis.

Appeal procedure: If a claim is denied, the claimant (or representative) may make a request for review within 60 days after receiving the denial. The request for review must be in writing and delivered to the Plan Administration Office. As part of the review process, the claimant or authorized representative will be provided, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to the claim.

Decision on review: A decision by the Board of Trustees will be made at the next regular Trustees' meeting following the request for review, except a request for review received within thirty (30) days prior to the meeting. In such case, a benefit determination may be made no later than the date of the second meeting following the receipt of the request for review. If special circumstances require further time for processing, a benefit determination will be made no later than the third meeting following the receipt of the request for review. Notification of the extension will be sent to the claimant prior to the commencement of the extension describing the special circumstances and the date as of which the benefit determination will be made. The claimant shall be notified of the decision of the Board of Trustees in writing no later than five days from the date the determination is made. Notification of the decision on review will be clearly described in a manner calculated to be understood by the claimant and will specify the following:

- The specific reason or reasons for the denial;
- Specific reference to pertinent Plan provisions on which the denial is based;
- A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to and copies of, all documents, records and other information relevant to the claimant's claim;
- A statement describing any voluntary appeal procedures offered by the Plan and claimant's right to obtain information about such procedures; and
- a statement of the claimant's right to bring an action under ERISA Section 502(a) within one year from the date on which the Board of Trustees provides notice that the claimant's appeal has been finally denied following review on an individual basis, regardless of any state or federal statutes establishing provisions relating to limitations of actions.

The actions of the Board on all matters within its jurisdiction are final and binding on all parties.

A civil action arising from the denial of benefits must be filed within one year from the date on which the Board of Trustees denies the claimant's appeal. Any action shall only be brought in the United States District Court in the Northern District of California.

Your rights under federal law

As a participant in the Media Guild Retirement Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants are entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may

fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court; however, your right to sue may be limited by the court if you have failed to exhaust your plan appeal rights. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any

questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, which is the San Francisco Regional Office, 90 Seventh Street, Suite 11-300, San Francisco, CA 94103, (415) 625-2481, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Benefit guarantee

Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. A multiemployer plan is a collectively bargained pension arrangement involving two or more unrelated employers, usually in a common industry.

Under the multiemployer plan program, the PBGC provides financial assistance through loans to plans that are insolvent. A multiemployer plan is considered insolvent if the plan is unable to pay benefits (at least equal to the PBGC's guaranteed benefit limit) when due.

The maximum benefit that the PBGC guarantees is set by law. Under the multiemployer program, the PBGC guarantee equals a participant's years of service multiplied by (1) 100% of the first $11 of the monthly benefit accrual rate and (2) 75% of the next $33. The PBGC's maximum guarantee limit is $35.75 per month times a participant's years of service. For example, the maximum annual guarantee for a retiree with 30 years of service would be $12,870.

The PBGC guarantee generally covers: (1) Normal and early retirement benefits; (2) disability benefits if you become disabled before the plan becomes insolvent; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) benefits greater than the maximum guaranteed amount set by law; (2) benefit increases and new benefits based on plan provisions that have been in place for fewer than 5 years at the earlier of: (i) the date the plan terminates or (ii) the time the plan becomes insolvent; (3) benefits that are not vested because you have not worked long enough; (4) benefits for which you have not met all of the requirements at the time the plan becomes insolvent; and (5) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact the PBGC's Technical Assistance Division, 445 12th Street SW, Washington, D.C. 20024-2101 or call 1-800-400-7242. TTY/TDD users may call the federal relay service toll-free at 7-1-1. Additional information about the PBGC's pension insurance program is available through the PBGC's website on the Internet at http://www.pbgc.gov.

APPENDIX A: BASIC PLAN INFORMATION

The following Plan information is provided pursuant to the Employee Retirement Income Security Act of 1974 (ERISA).

Name of Plan	Media Guild Retirement Plan
Employer Identification No.	94-6052176
Plan No.	001
Plan Year	January 1 to December 31
Type of Plan	Defined Benefit Plan
Normal retirement age	65
Plan office	Pacific Media Workers Guild Jess Olivares, Administrative Manager 433 Natoma Street, Suite 250 San Francisco, CA 94103 Telephone 415 421-6833 E-mail: jess@mediaworkers.org website: www.mediaworkers.org
Agent for service of process	The Plan's legal counsel, any of the Trustees, or the Administrative Manager
Board of Trustees (Plan Administrator)	Board of Trustees, Media Guild Retirement Plan 433 Natoma Street, Suite 250 San Francisco, CA 94103 Telephone 415 421-6833
Union (Guild) Trustees	Michael Ashley Applegate 433 Natoma, Suite 250 San Francisco, CA 94103 David E. Moore 433 Natoma, Suite 250 San Francisco, CA 94103 Kathleen Pender 433 Natoma, Suite 250 San Francisco, CA 94103
Management Trustees	Suzanne Reinhardt Hearst Corp. 300 W. 57th Street New York, NY 10019

	Carolene Eaddy, Counsel Hearst Corp. 300 W. 57th Street New York, NY 10019
	Roger Paschke, VP Hearst Corp. 300 W. 57th Street New York, NY 10019
Guild	Pacific Media Workers Guild 433 Natoma Street, Suite 250 San Francisco, CA 94103 Telephone 415 421-6833
Employer	Hearst Corporation (San Francisco Chronicle Division) 901 Mission Street San Francisco, CA 94103
Bank	US Bank 1 California Street, Suite 1000 San Francisco, CA 94111
Actuary	Jason Birkle, NWPS 160 W. Santa Clara Street, Suite 1550 San Jose CA 95113
Investment Managers	Metropolitan West Asset Management LLC DSM Capital Partners MFS Investment Management Fuller and Thaler Asset Management, Inc. JP Morgan Global Emerging Market Discovery Fund Blackstone Alternative Asset Management Associates Marshall Wace LLP Partners Group AG BlackRock
Legal Counsel	Stephanie Sorenson, Kraw Law Group, APC 605 Ellis Street, Suite 200 Mountain View, CA 94043

APPENDIX B
Supplemental Benefit Annuity Factors
Per $1,000 of Supplement Benefit (Payable as a Single Life Annuity)

	Retirement Age:															
Term. Age	**55**	**56**	**57**	**58**	**59**	**60**	**61**	**62**	**63**	**64**	**65**	**66**	**67**	**68**	**69**	**70**
30	21.96	23.88	25.80	27.71	29.63	31.55	34.57	37.59	40.62	43.64	46.66	51.67	56.68	61.70	66.71	71.72
31	21.01	22.84	24.68	26.51	28.35	30.19	33.08	35.97	38.87	41.76	44.66	49.46	54.26	59.06	63.86	68.67
32	20.06	21.81	23.56	25.32	27.07	28.82	31.59	34.35	37.12	39.89	42.65	47.24	51.84	56.43	61.02	65.61
33	19.10	20.77	22.45	24.12	25.79	27.46	30.10	32.73	35.37	38.01	40.65	45.03	49.41	53.79	58.18	62.56
34	18.15	19.74	21.33	22.92	24.51	26.09	28.60	31.11	33.62	36.13	38.64	42.82	46.99	51.16	55.33	59.50
35	17.20	18.71	20.21	21.72	23.22	24.73	27.11	29.49	31.88	34.26	36.64	40.60	44.56	48.53	52.49	56.45
36	16.45	17.89	19.33	20.77	22.21	23.66	25.94	28.22	30.51	32.79	35.07	38.87	42.66	46.46	50.25	54.05
37	15.70	17.08	18.45	19.83	21.21	22.58	24.77	26.95	29.14	31.32	33.50	37.13	40.76	44.39	48.02	51.65
38	14.95	16.26	17.57	18.88	20.20	21.51	23.59	25.68	27.76	29.85	31.94	35.40	38.86	42.32	45.79	49.25
39	14.20	15.45	16.69	17.94	19.19	20.43	22.42	24.41	26.39	28.38	30.37	33.66	36.96	40.26	43.55	46.85
40	13.45	14.63	15.81	17.00	18.18	19.36	21.25	23.14	25.02	26.91	28.80	31.93	35.06	38.19	41.32	44.45
41	12.86	13.99	15.12	16.26	17.39	18.52	20.33	22.13	23.94	25.75	27.56	30.56	33.56	36.56	39.56	42.56
42	12.27	13.35	14.43	15.52	16.60	17.68	19.41	21.13	22.86	24.59	26.31	29.18	32.05	34.92	37.79	40.66
43	11.68	12.71	13.74	14.78	15.81	16.84	18.49	20.13	21.78	23.42	25.07	27.81	30.55	33.29	36.03	38.77
44	11.09	12.07	13.05	14.04	15.02	16.00	17.56	19.13	20.69	22.26	23.82	26.43	29.04	31.65	34.26	36.87
45	10.5	11.43	12.36	13.30	14.23	15.16	16.64	18.13	19.61	21.10	22.58	25.06	27.54	30.02	32.50	34.98
46	10.04	10.93	11.82	12.71	13.60	14.49	15.91	17.33	18.74	20.16	21.58	23.96	26.33	28.71	31.08	33.46
47	9.58	10.43	11.27	12.12	12.97	13.81	15.17	16.52	17.88	19.23	20.59	22.86	25.13	27.39	29.66	31.93
48	9.12	9.92	10.73	11.53	12.33	13.14	14.43	15.72	17.01	18.30	19.59	21.76	23.92	26.08	28.24	30.41
49	8.66	9.42	10.18	10.94	11.70	12.46	13.69	14.92	16.14	17.37	18.60	20.65	22.71	24.77	26.83	28.88
50	8.2	8.92	9.64	10.35	11.07	11.79	12.95	14.11	15.28	16.44	17.6	19.55	21.50	23.46	25.41	27.36
51	7.84	8.53	9.21	9.90	10.58	11.27	12.37	13.48	14.59	15.70	16.81	18.67	20.54	22.40	24.27	26.13
52	7.48	8.14	8.79	9.44	10.09	10.74	11.80	12.85	13.90	14.96	16.01	17.79	19.57	21.35	23.13	24.91
53	7.13	7.74	8.36	8.98	9.60	10.22	11.22	12.22	13.22	14.22	15.22	16.91	18.60	20.30	21.99	23.68
54	6.77	7.35	7.94	8.52	9.11	9.69	10.64	11.59	12.53	13.48	14.42	16.03	17.64	19.24	20.85	22.46
55	6.41	6.96	7.51	8.07	8.62	9.17	10.06	10.95	11.85	12.74	13.63	15.15	16.67	18.19	19.71	21.23
56		6.54	7.10	7.65	8.21	8.77	9.62	10.47	11.32	12.17	13.02	14.46	15.91	17.36	18.80	20.25
57			6.68	7.24	7.80	8.36	9.17	9.98	10.79	11.59	12.40	13.77	15.15	16.52	17.89	19.27
58				6.83	7.39	7.96	8.72	9.49	10.26	11.02	11.79	13.09	14.39	15.69	16.98	18.28
59					6.99	7.55	8.28	9.00	9.73	10.45	11.17	12.40	13.63	14.85	16.08	17.30
60						7.15	7.83	8.51	9.20	9.88	10.56	11.71	12.86	14.02	15.17	16.32
61							7.34	8.02	8.71	9.40	10.09	11.18	12.27	13.37	14.46	15.55
62								7.53	8.23	8.92	9.62	10.65	11.68	12.72	13.75	14.78
63									7.74	8.44	9.14	10.12	11.09	12.07	13.04	14.02
64										7.96	8.67	9.59	10.50	11.42	12.33	13.25
65											8.20	9.06	9.91	10.77	11.62	12.48
66												8.46	9.32	10.19	11.05	11.92
67													8.74	9.62	10.48	11.36
68														9.04	9.91	10.80
69															9.34	10.24
70																9.68

MEDIA GUILD RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION - PAGE 28

MEDIA GUILD RETIREMENT PLAN
SUMMARY PLAN DESCRIPTION - PAGE 28

APPENDIX C - J&S FACTORS
50 continuance to the contingent annuitant

Spouse Age	Member Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
20	0.85267	0.84457	0.83619	0.82752	0.81854	0.80926	0.79965	0.78969	0.77937	0.76866	0.75752	0.74594	0.73389	0.72134	0.70830	0.69478
21	0.85413	0.84605	0.83767	0.82901	0.82004	0.81076	0.80116	0.79121	0.78089	0.77017	0.75904	0.74745	0.73539	0.72284	0.70980	0.69627
22	0.85566	0.84758	0.83922	0.83056	0.82161	0.81234	0.80274	0.79279	0.78247	0.77176	0.76062	0.74904	0.73697	0.72442	0.71137	0.69783
23	0.85724	0.84918	0.84083	0.83219	0.82324	0.81398	0.80438	0.79444	0.78413	0.77342	0.76228	0.75070	0.73863	0.72607	0.71302	0.69947
24	0.85889	0.85085	0.84251	0.83388	0.82495	0.81569	0.80611	0.79617	0.78586	0.77515	0.76402	0.75243	0.74037	0.72780	0.71474	0.70119
25	0.86061	0.85258	0.84426	0.83565	0.82672	0.81748	0.80791	0.79798	0.78767	0.77697	0.76584	0.75425	0.74218	0.72962	0.71655	0.70299
26	0.86239	0.85438	0.84608	0.83749	0.82858	0.81935	0.80978	0.79986	0.78957	0.77887	0.76774	0.75616	0.74409	0.73152	0.71845	0.70488
27	0.86424	0.85626	0.84798	0.83940	0.83051	0.82129	0.81174	0.80183	0.79155	0.78086	0.76973	0.75815	0.74608	0.73351	0.72044	0.70686
28	0.86616	0.85820	0.84995	0.84139	0.83252	0.82332	0.81378	0.80389	0.79361	0.78293	0.77181	0.76024	0.74817	0.73560	0.72252	0.70894
29	0.86815	0.86022	0.85199	0.84345	0.83460	0.82543	0.81591	0.80603	0.79577	0.78510	0.77399	0.76241	0.75035	0.73778	0.72470	0.71111
30	0.87020	0.86230	0.85411	0.84560	0.83678	0.82762	0.81812	0.80826	0.79801	0.78736	0.77626	0.76469	0.75263	0.74006	0.72698	0.71339
31	0.87233	0.86447	0.85630	0.84783	0.83903	0.82990	0.82043	0.81058	0.80036	0.78971	0.77863	0.76707	0.75502	0.74245	0.72937	0.71578
32	0.87453	0.86671	0.85858	0.85013	0.84137	0.83227	0.82282	0.81300	0.80279	0.79217	0.78110	0.76955	0.75751	0.74495	0.73187	0.71828
33	0.87680	0.86902	0.86093	0.85253	0.84380	0.83473	0.82531	0.81552	0.80533	0.79473	0.78367	0.77214	0.76011	0.74756	0.73448	0.72089
34	0.87914	0.87141	0.86336	0.85500	0.84631	0.83728	0.82789	0.81813	0.80797	0.79739	0.78636	0.77484	0.76282	0.75028	0.73721	0.72362
35	0.88155	0.87387	0.86587	0.85756	0.84891	0.83992	0.83057	0.82084	0.81071	0.80016	0.78915	0.77766	0.76565	0.75312	0.74006	0.72648
36	0.88403	0.87640	0.86846	0.86019	0.85160	0.84265	0.83334	0.82365	0.81356	0.80304	0.79206	0.78059	0.76860	0.75609	0.74304	0.72946
37	0.88657	0.87901	0.87113	0.86292	0.85437	0.84548	0.83621	0.82657	0.81651	0.80603	0.79508	0.78364	0.77168	0.75918	0.74614	0.73257
38	0.88918	0.88168	0.87387	0.86572	0.85723	0.84839	0.83918	0.82958	0.81958	0.80913	0.79822	0.78681	0.77487	0.76240	0.74938	0.73582
39	0.89185	0.88443	0.87669	0.86861	0.86018	0.85140	0.84225	0.83270	0.82274	0.81234	0.80147	0.79010	0.77820	0.76575	0.75275	0.73921
40	0.89459	0.88724	0.87958	0.87157	0.86322	0.85450	0.84541	0.83593	0.82602	0.81567	0.80485	0.79351	0.78165	0.76924	0.75627	0.74275
41	0.89738	0.89012	0.88254	0.87461	0.86633	0.85769	0.84867	0.83925	0.82941	0.81912	0.80834	0.79706	0.78524	0.77286	0.75992	0.74643
42	0.90022	0.89306	0.88556	0.87772	0.86953	0.86097	0.85203	0.84268	0.83290	0.82267	0.81196	0.80073	0.78895	0.77662	0.76372	0.75025
43	0.90311	0.89605	0.88865	0.88091	0.87281	0.86434	0.85548	0.84621	0.83651	0.82635	0.81570	0.80453	0.79281	0.78052	0.76766	0.75423
44	0.90605	0.89910	0.89181	0.88416	0.87616	0.86778	0.85902	0.84983	0.84022	0.83013	0.81956	0.80845	0.79679	0.78456	0.77175	0.75836
45	0.90903	0.90219	0.89501	0.88748	0.87959	0.87131	0.86264	0.85355	0.84403	0.83403	0.82353	0.81250	0.80091	0.78875	0.77599	0.76265
46	0.91204	0.90533	0.89827	0.89086	0.88308	0.87491	0.86635	0.85737	0.84794	0.83804	0.82763	0.81668	0.80517	0.79307	0.78038	0.76710
47	0.91509	0.90850	0.90157	0.89428	0.88663	0.87858	0.87014	0.86127	0.85195	0.84215	0.83184	0.82099	0.80956	0.79754	0.78492	0.77170
48	0.91815	0.91170	0.90491	0.89775	0.89023	0.88232	0.87400	0.86525	0.85605	0.84636	0.83616	0.82541	0.81408	0.80214	0.78961	0.77646
49	0.92122	0.91492	0.90827	0.90126	0.89387	0.88610	0.87792	0.86930	0.86022	0.85066	0.84058	0.82993	0.81871	0.80688	0.79443	0.78136
50	0.92429	0.91814	0.91165	0.90479	0.89755	0.88992	0.88188	0.87341	0.86447	0.85504	0.84508	0.83456	0.82345	0.81172	0.79937	0.78640
51	0.92736	0.92137	0.91503	0.90833	0.90125	0.89378	0.88589	0.87757	0.86877	0.85949	0.84966	0.83928	0.82829	0.81668	0.80444	0.79157
52	0.93041	0.92458	0.91841	0.91187	0.90496	0.89765	0.88993	0.88176	0.87313	0.86399	0.85432	0.84407	0.83322	0.82174	0.80962	0.79686
53	0.93344	0.92778	0.92178	0.91541	0.90867	0.90154	0.89399	0.88599	0.87752	0.86855	0.85903	0.84894	0.83823	0.82689	0.81491	0.80227
54	0.93643	0.93095	0.92512	0.91894	0.91238	0.90543	0.89805	0.89024	0.88194	0.87314	0.86379	0.85387	0.84332	0.83213	0.82029	0.80779
55	0.93939	0.93408	0.92844	0.92245	0.91608	0.90931	0.90212	0.89449	0.88639	0.87777	0.86860	0.85885	0.84847	0.83745	0.82576	0.81341
56	0.94230	0.93718	0.93173	0.92592	0.91975	0.91318	0.90619	0.89875	0.89084	0.88242	0.87344	0.86388	0.85368	0.84284	0.83132	0.81912
57	0.94516	0.94023	0.93497	0.92936	0.92339	0.91702	0.91023	0.90301	0.89530	0.88708	0.87831	0.86894	0.85894	0.84829	0.83695	0.82493
58	0.94797	0.94323	0.93817	0.93276	0.92699	0.92083	0.91426	0.90724	0.89975	0.89175	0.88319	0.87404	0.86425	0.85379	0.84265	0.83082
59	0.95073	0.94618	0.94131	0.93611	0.93055	0.92460	0.91825	0.91146	0.90419	0.89641	0.88808	0.87915	0.86958	0.85934	0.84841	0.83678
60	0.95341	0.94906	0.94440	0.93940	0.93406	0.92833	0.92220	0.91564	0.90861	0.90106	0.89297	0.88427	0.87494	0.86493	0.85422	0.84281
61	0.95604	0.95188	0.94742	0.94263	0.93750	0.93201	0.92611	0.91978	0.91299	0.90569	0.89784	0.88939	0.88031	0.87055	0.86008	0.84891
62	0.95859	0.95462	0.95037	0.94580	0.94089	0.93562	0.92996	0.92388	0.91733	0.91029	0.90269	0.89451	0.88568	0.87618	0.86597	0.85505
63	0.96107	0.95730	0.95325	0.94889	0.94421	0.93917	0.93375	0.92791	0.92163	0.91484	0.90752	0.89960	0.89105	0.88182	0.87188	0.86123
64	0.96347	0.95990	0.95605	0.95191	0.94745	0.94264	0.93747	0.93189	0.92586	0.91935	0.91230	0.90466	0.89640	0.88745	0.87781	0.86744
65	0.96580	0.96242	0.95877	0.95484	0.95061	0.94604	0.94111	0.93579	0.93003	0.92379	0.91702	0.90968	0.90171	0.89307	0.88373	0.87367
66	0.96805	0.96486	0.96141	0.95770	0.95369	0.94935	0.94467	0.93961	0.93412	0.92816	0.92169	0.91465	0.90698	0.89866	0.88964	0.87989
67	0.97021	0.96721	0.96396	0.96046	0.95667	0.95257	0.94814	0.94334	0.93812	0.93245	0.92627	0.91954	0.91220	0.90420	0.89551	0.88610
68	0.97229	0.96947	0.96642	0.96312	0.95955	0.95569	0.95151	0.94696	0.94202	0.93664	0.93076	0.92434	0.91733	0.90967	0.90132	0.89226
69	0.97428	0.97164	0.96878	0.96568	0.96233	0.95870	0.95476	0.95048	0.94581	0.94072	0.93515	0.92904	0.92236	0.91504	0.90705	0.89835
70	0.97618	0.97371	0.97104	0.96814	0.96500	0.96160	0.95790	0.95387	0.94947	0.94467	0.93940	0.93362	0.92727	0.92030	0.91267	0.90435
71	0.97799	0.97568	0.97319	0.97048	0.96755	0.96436	0.96090	0.95712	0.95300	0.94848	0.94351	0.93805	0.93204	0.92543	0.91817	0.91022
72	0.97969	0.97755	0.97522	0.97270	0.96997	0.96700	0.96376	0.96023	0.95637	0.95213	0.94746	0.94232	0.93664	0.93038	0.92349	0.91594
73	0.98129	0.97930	0.97714	0.97480	0.97226	0.96950	0.96648	0.96319	0.95958	0.95561	0.95124	0.94641	0.94106	0.93515	0.92863	0.92146
74	0.98280	0.98095	0.97895	0.97678	0.97442	0.97185	0.96905	0.96599	0.96263	0.95892	0.95484	0.95031	0.94529	0.93973	0.93358	0.92679
75	0.98422	0.98251	0.98066	0.97865	0.97646	0.97409	0.97149	0.96864	0.96552	0.96208	0.95827	0.95404	0.94935	0.94413	0.93834	0.93194
76	0.98555	0.98398	0.98227	0.98041	0.97839	0.97620	0.97379	0.97116	0.96827	0.96508	0.96154	0.95760	0.95322	0.94834	0.94291	0.93690
77	0.98680	0.98535	0.98377	0.98206	0.98021	0.97818	0.97597	0.97354	0.97087	0.96791	0.96464	0.96099	0.95691	0.95236	0.94729	0.94165
78	0.98796	0.98663	0.98518	0.98361	0.98190	0.98004	0.97800	0.97577	0.97331	0.97058	0.96756	0.96418	0.96040	0.95617	0.95144	0.94617
79	0.98904	0.98782	0.98649	0.98505	0.98348	0.98177	0.97990	0.97785	0.97559	0.97308	0.97029	0.96718	0.96368	0.95976	0.95537	0.95046
80	0.99004	0.98892	0.98770	0.98638	0.98495	0.98338	0.98167	0.97979	0.97772	0.97542	0.97285	0.96998	0.96676	0.96314	0.95907	0.95451

APPENDIX C - J&S FACTORS
50 continuance to the contingent annuitant

Spouse Age	Member Age														
	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
20	0.68081	0.66644	0.65174	0.63685	0.62174	0.60631	0.59049	0.57434	0.55799	0.54148	0.52482	0.50806	0.49118	0.47428	0.45754
21	0.68229	0.66790	0.65320	0.63829	0.62317	0.60772	0.59188	0.57571	0.55934	0.54280	0.52613	0.50933	0.49243	0.47550	0.45873
22	0.68384	0.66945	0.65473	0.63980	0.62466	0.60920	0.59334	0.57716	0.56075	0.54420	0.52749	0.51067	0.49374	0.47678	0.45999
23	0.68547	0.67106	0.65633	0.64139	0.62624	0.61075	0.59487	0.57867	0.56224	0.54566	0.52893	0.51208	0.49513	0.47813	0.46131
24	0.68718	0.67276	0.65802	0.64306	0.62789	0.61238	0.59649	0.58026	0.56381	0.54720	0.53045	0.51357	0.49658	0.47955	0.46269
25	0.68897	0.67454	0.65978	0.64481	0.62962	0.61410	0.59818	0.58193	0.56546	0.54882	0.53204	0.51513	0.49811	0.48105	0.46415
26	0.69085	0.67641	0.66164	0.64665	0.63145	0.61590	0.59996	0.58369	0.56719	0.55053	0.53371	0.51677	0.49971	0.48262	0.46569
27	0.69282	0.67837	0.66359	0.64859	0.63336	0.61780	0.60183	0.58553	0.56901	0.55232	0.53547	0.51850	0.50141	0.48428	0.46731
28	0.69489	0.68043	0.66563	0.65061	0.63537	0.61979	0.60380	0.58747	0.57092	0.55420	0.53732	0.52031	0.50318	0.48602	0.46901
29	0.69706	0.68258	0.66777	0.65274	0.63748	0.62188	0.60587	0.58951	0.57293	0.55618	0.53926	0.52222	0.50506	0.48785	0.47080
30	0.69933	0.68485	0.67002	0.65497	0.63969	0.62407	0.60804	0.59166	0.57504	0.55826	0.54131	0.52423	0.50702	0.48978	0.47268
31	0.70171	0.68722	0.67238	0.65732	0.64202	0.62637	0.61031	0.59391	0.57726	0.56044	0.54346	0.52634	0.50910	0.49180	0.47466
32	0.70420	0.68970	0.67485	0.65977	0.64446	0.62879	0.61271	0.59627	0.57960	0.56274	0.54572	0.52857	0.51128	0.49394	0.47675
33	0.70681	0.69230	0.67744	0.66235	0.64702	0.63133	0.61522	0.59876	0.58205	0.56516	0.54810	0.53090	0.51357	0.49618	0.47895
34	0.70954	0.69503	0.68016	0.66505	0.64970	0.63399	0.61786	0.60137	0.58463	0.56770	0.55060	0.53336	0.51598	0.49855	0.48126
35	0.71240	0.69788	0.68300	0.66788	0.65251	0.63678	0.62063	0.60411	0.58733	0.57037	0.55323	0.53595	0.51852	0.50104	0.48370
36	0.71538	0.70086	0.68598	0.67085	0.65546	0.63972	0.62353	0.60698	0.59018	0.57318	0.55600	0.53867	0.52119	0.50366	0.48626
37	0.71850	0.70398	0.68909	0.67395	0.65856	0.64279	0.62658	0.61000	0.59317	0.57613	0.55891	0.54153	0.52400	0.50641	0.48896
38	0.72176	0.70724	0.69235	0.67721	0.66180	0.64601	0.62978	0.61317	0.59630	0.57923	0.56196	0.54454	0.52696	0.50931	0.49180
39	0.72516	0.71065	0.69576	0.68061	0.66519	0.64938	0.63313	0.61650	0.59959	0.58248	0.56517	0.54770	0.53007	0.51237	0.49479
40	0.72871	0.71420	0.69932	0.68416	0.66873	0.65292	0.63665	0.61999	0.60305	0.58590	0.56855	0.55103	0.53334	0.51558	0.49794
41	0.73241	0.71791	0.70303	0.68788	0.67245	0.65662	0.64033	0.62364	0.60667	0.58949	0.57209	0.55452	0.53678	0.51896	0.50126
42	0.73626	0.72178	0.70691	0.69176	0.67633	0.66049	0.64418	0.62747	0.61048	0.59325	0.57581	0.55819	0.54040	0.52251	0.50475
43	0.74027	0.72581	0.71096	0.69582	0.68038	0.66454	0.64822	0.63149	0.61446	0.59720	0.57972	0.56205	0.54420	0.52625	0.50842
44	0.74443	0.73001	0.71517	0.70004	0.68461	0.66877	0.65244	0.63569	0.61864	0.60134	0.58382	0.56610	0.54819	0.53019	0.51229
45	0.74876	0.73437	0.71956	0.70445	0.68903	0.67319	0.65685	0.64008	0.62301	0.60568	0.58812	0.57035	0.55239	0.53432	0.51635
46	0.75326	0.73891	0.72413	0.70904	0.69363	0.67780	0.66146	0.64468	0.62758	0.61023	0.59263	0.57481	0.55680	0.53866	0.52062
47	0.75792	0.74361	0.72887	0.71382	0.69843	0.68260	0.66627	0.64948	0.63237	0.61498	0.59735	0.57949	0.56142	0.54322	0.52511
48	0.76274	0.74849	0.73380	0.71878	0.70342	0.68761	0.67128	0.65449	0.63736	0.61996	0.60229	0.58439	0.56626	0.54800	0.52983
49	0.76771	0.75353	0.73889	0.72391	0.70859	0.69280	0.67648	0.65970	0.64256	0.62514	0.60744	0.58950	0.57132	0.55300	0.53475
50	0.77284	0.75872	0.74414	0.72922	0.71393	0.69818	0.68188	0.66510	0.64796	0.63052	0.61280	0.59482	0.57659	0.55822	0.53990
51	0.77810	0.76406	0.74956	0.73469	0.71946	0.70374	0.68746	0.67070	0.65356	0.63611	0.61836	0.60035	0.58208	0.56364	0.54526
52	0.78349	0.76955	0.75512	0.74032	0.72515	0.70947	0.69323	0.67649	0.65936	0.64190	0.62414	0.60609	0.58778	0.56929	0.55084
53	0.78901	0.77517	0.76083	0.74612	0.73100	0.71538	0.69918	0.68247	0.66535	0.64789	0.63011	0.61204	0.59369	0.57515	0.55663
54	0.79465	0.78092	0.76669	0.75206	0.73702	0.72147	0.70532	0.68863	0.67154	0.65409	0.63630	0.61821	0.59982	0.58123	0.56265
55	0.80041	0.78681	0.77268	0.75815	0.74320	0.72772	0.71163	0.69499	0.67792	0.66049	0.64270	0.62460	0.60618	0.58754	0.56890
56	0.80627	0.79281	0.77881	0.76439	0.74954	0.73415	0.71812	0.70154	0.68451	0.66710	0.64932	0.63120	0.61276	0.59408	0.57539
57	0.81224	0.79893	0.78507	0.77078	0.75604	0.74074	0.72480	0.70828	0.69130	0.67392	0.65615	0.63804	0.61957	0.60086	0.58212
58	0.81831	0.80516	0.79146	0.77731	0.76270	0.74750	0.73166	0.71522	0.69830	0.68096	0.66322	0.64510	0.62663	0.60789	0.58910
59	0.82447	0.81151	0.79797	0.78398	0.76950	0.75444	0.73870	0.72235	0.70550	0.68822	0.67051	0.65242	0.63394	0.61517	0.59635
60	0.83071	0.81795	0.80460	0.79078	0.77646	0.76154	0.74592	0.72968	0.71292	0.69570	0.67805	0.65998	0.64151	0.62273	0.60387
61	0.83703	0.82448	0.81134	0.79771	0.78357	0.76880	0.75333	0.73721	0.72055	0.70342	0.68582	0.66780	0.64935	0.63057	0.61169
62	0.84342	0.83111	0.81819	0.80476	0.79082	0.77623	0.76092	0.74494	0.72840	0.71137	0.69385	0.67588	0.65746	0.63869	0.61980
63	0.84986	0.83780	0.82513	0.81193	0.79820	0.78381	0.76868	0.75287	0.73647	0.71956	0.70214	0.68424	0.66587	0.64713	0.62824
64	0.85635	0.84457	0.83216	0.81921	0.80572	0.79155	0.77663	0.76100	0.74476	0.72799	0.71069	0.69288	0.67458	0.65588	0.63700
65	0.86288	0.85139	0.83926	0.82659	0.81336	0.79943	0.78474	0.76932	0.75327	0.73666	0.71950	0.70181	0.68359	0.66495	0.64611
66	0.86942	0.85825	0.84643	0.83405	0.82110	0.80745	0.79300	0.77782	0.76199	0.74557	0.72857	0.71102	0.69291	0.67435	0.65556
67	0.87596	0.86512	0.85363	0.84158	0.82893	0.81557	0.80141	0.78648	0.77089	0.75469	0.73789	0.72050	0.70253	0.68407	0.66536
68	0.88248	0.87199	0.86085	0.84913	0.83682	0.82378	0.80992	0.79529	0.77997	0.76401	0.74743	0.73023	0.71243	0.69411	0.67550
69	0.88894	0.87882	0.86805	0.85670	0.84474	0.83204	0.81852	0.80420	0.78918	0.77350	0.75717	0.74019	0.72259	0.70442	0.68595
70	0.89532	0.88559	0.87520	0.86423	0.85264	0.84032	0.82716	0.81319	0.79849	0.78312	0.76706	0.75035	0.73296	0.71499	0.69668
71	0.90158	0.89225	0.88226	0.87169	0.86050	0.84857	0.83579	0.82219	0.80785	0.79281	0.77707	0.76064	0.74351	0.72577	0.70764
72	0.90769	0.89877	0.88919	0.87903	0.86826	0.85674	0.84436	0.83116	0.81720	0.80253	0.78713	0.77101	0.75417	0.73669	0.71878
73	0.91362	0.90510	0.89595	0.88621	0.87587	0.86477	0.85282	0.84004	0.82649	0.81220	0.79717	0.78140	0.76488	0.74768	0.73002
74	0.91935	0.91125	0.90252	0.89323	0.88332	0.87266	0.86116	0.84881	0.83569	0.82182	0.80719	0.79179	0.77562	0.75874	0.74136
75	0.92490	0.91723	0.90893	0.90007	0.89061	0.88041	0.86937	0.85748	0.84481	0.83139	0.81718	0.80220	0.78641	0.76988	0.75283
76	0.93027	0.92301	0.91515	0.90675	0.89775	0.88802	0.87745	0.86605	0.85386	0.84090	0.82715	0.81261	0.79724	0.78110	0.76441
77	0.93542	0.92859	0.92117	0.91322	0.90468	0.89543	0.88536	0.87445	0.86276	0.85030	0.83704	0.82296	0.80805	0.79234	0.77604
78	0.94034	0.93393	0.92694	0.91944	0.91138	0.90261	0.89304	0.88264	0.87146	0.85952	0.84676	0.83319	0.81876	0.80351	0.78765
79	0.94501	0.93901	0.93246	0.92541	0.91781	0.90953	0.90046	0.89058	0.87993	0.86851	0.85629	0.84323	0.82931	0.81456	0.79916
80	0.94944	0.94383	0.93771	0.93110	0.92396	0.91617	0.90760	0.89825	0.88813	0.87726	0.86558	0.85307	0.83968	0.82545	0.81055

APPENDIX C - J&S FACTORS
100 continuance to the contingent annuitant

Spouse Age	Member Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
20	0.74318	0.73096	0.71849	0.70578	0.69283	0.67963	0.66618	0.65247	0.63850	0.62424	0.60969	0.59482	0.57964	0.56414	0.54835	0.53231
21	0.74540	0.73317	0.72069	0.70795	0.69498	0.68175	0.66828	0.65454	0.64053	0.62624	0.61165	0.59675	0.58152	0.56598	0.55015	0.53406
22	0.74773	0.73548	0.72298	0.71023	0.69723	0.68398	0.67047	0.65671	0.64267	0.62834	0.61371	0.59877	0.58350	0.56791	0.55204	0.53590
23	0.75015	0.73789	0.72538	0.71261	0.69959	0.68631	0.67278	0.65898	0.64491	0.63055	0.61588	0.60089	0.58558	0.56995	0.55402	0.53784
24	0.75268	0.74041	0.72788	0.71509	0.70205	0.68875	0.67519	0.66136	0.64726	0.63286	0.61815	0.60312	0.58776	0.57209	0.55611	0.53987
25	0.75532	0.74304	0.73050	0.71769	0.70463	0.69131	0.67772	0.66386	0.64972	0.63528	0.62054	0.60546	0.59006	0.57433	0.55830	0.54201
26	0.75807	0.74578	0.73323	0.72041	0.70733	0.69398	0.68037	0.66648	0.65230	0.63783	0.62304	0.60792	0.59247	0.57669	0.56061	0.54426
27	0.76094	0.74864	0.73608	0.72324	0.71014	0.69678	0.68314	0.66922	0.65501	0.64050	0.62567	0.61050	0.59500	0.57917	0.56303	0.54663
28	0.76391	0.75162	0.73905	0.72620	0.71309	0.69970	0.68603	0.67208	0.65784	0.64329	0.62842	0.61321	0.59766	0.58178	0.56558	0.54911
29	0.76701	0.75472	0.74214	0.72929	0.71616	0.70275	0.68906	0.67508	0.66081	0.64622	0.63131	0.61605	0.60045	0.58451	0.56826	0.55173
30	0.77023	0.75794	0.74536	0.73250	0.71936	0.70593	0.69222	0.67822	0.66391	0.64929	0.63433	0.61903	0.60338	0.58738	0.57107	0.55448
31	0.77357	0.76129	0.74871	0.73585	0.72270	0.70926	0.69553	0.68150	0.66716	0.65250	0.63750	0.62215	0.60645	0.59040	0.57402	0.55736
32	0.77704	0.76477	0.75220	0.73933	0.72618	0.71273	0.69898	0.68492	0.67056	0.65586	0.64082	0.62543	0.60967	0.59356	0.57712	0.56040
33	0.78063	0.76838	0.75582	0.74296	0.72980	0.71634	0.70257	0.68850	0.67410	0.65938	0.64430	0.62885	0.61305	0.59688	0.58038	0.56359
34	0.78434	0.77212	0.75957	0.74672	0.73357	0.72010	0.70632	0.69223	0.67781	0.66305	0.64793	0.63244	0.61658	0.60036	0.58380	0.56693
35	0.78819	0.77599	0.76347	0.75063	0.73748	0.72402	0.71023	0.69612	0.68168	0.66689	0.65173	0.63620	0.62029	0.60401	0.58738	0.57045
36	0.79216	0.77999	0.76750	0.75469	0.74155	0.72809	0.71430	0.70018	0.68572	0.67090	0.65571	0.64013	0.62417	0.60783	0.59114	0.57413
37	0.79625	0.78413	0.77168	0.75889	0.74577	0.73231	0.71853	0.70440	0.68992	0.67508	0.65986	0.64424	0.62823	0.61184	0.59508	0.57800
38	0.80047	0.78840	0.77599	0.76323	0.75014	0.73670	0.72292	0.70879	0.69431	0.67944	0.66419	0.64854	0.63248	0.61603	0.59921	0.58206
39	0.80481	0.79281	0.78044	0.76773	0.75467	0.74125	0.72749	0.71336	0.69887	0.68399	0.66871	0.65303	0.63692	0.62042	0.60353	0.58631
40	0.80928	0.79734	0.78504	0.77237	0.75935	0.74597	0.73222	0.71811	0.70361	0.68872	0.67343	0.65771	0.64156	0.62501	0.60806	0.59077
41	0.81386	0.80200	0.78977	0.77716	0.76419	0.75084	0.73713	0.72303	0.70854	0.69365	0.67833	0.66259	0.64641	0.62980	0.61280	0.59544
42	0.81855	0.80678	0.79463	0.78209	0.76918	0.75588	0.74220	0.72813	0.71366	0.69877	0.68344	0.66768	0.65146	0.63481	0.61775	0.60032
43	0.82334	0.81168	0.79962	0.78717	0.77432	0.76109	0.74745	0.73341	0.71896	0.70408	0.68876	0.67298	0.65673	0.64004	0.62293	0.60543
44	0.82824	0.81669	0.80474	0.79238	0.77962	0.76645	0.75287	0.73888	0.72446	0.70960	0.69428	0.67849	0.66222	0.64550	0.62833	0.61078
45	0.83323	0.82181	0.80997	0.79772	0.78505	0.77197	0.75846	0.74452	0.73014	0.71531	0.70001	0.68422	0.66794	0.65118	0.63397	0.61636
46	0.83831	0.82703	0.81532	0.80319	0.79063	0.77764	0.76421	0.75034	0.73602	0.72123	0.70594	0.69016	0.67388	0.65710	0.63986	0.62219
47	0.84346	0.83234	0.82078	0.80878	0.79634	0.78346	0.77013	0.75634	0.74208	0.72734	0.71209	0.69633	0.68005	0.66326	0.64598	0.62827
48	0.84868	0.83773	0.82633	0.81448	0.80217	0.78942	0.77620	0.76250	0.74832	0.73364	0.71845	0.70272	0.68645	0.66965	0.65235	0.63460
49	0.85395	0.84318	0.83195	0.82026	0.80811	0.79549	0.78240	0.76882	0.75473	0.74013	0.72499	0.70931	0.69306	0.67627	0.65896	0.64118
50	0.85924	0.84867	0.83764	0.82613	0.81414	0.80168	0.78872	0.77527	0.76129	0.74678	0.73172	0.71609	0.69988	0.68311	0.66580	0.64799
51	0.86456	0.85420	0.84337	0.83205	0.82025	0.80796	0.79516	0.78184	0.76799	0.75359	0.73862	0.72306	0.70691	0.69016	0.67286	0.65504
52	0.86987	0.85974	0.84913	0.83802	0.82642	0.81431	0.80169	0.78853	0.77482	0.76055	0.74568	0.73021	0.71412	0.69742	0.68014	0.66232
53	0.87518	0.86528	0.85490	0.84402	0.83263	0.82073	0.80830	0.79531	0.78177	0.76764	0.75289	0.73752	0.72152	0.70488	0.68763	0.66983
54	0.88046	0.87082	0.86068	0.85004	0.83888	0.82720	0.81497	0.80218	0.78882	0.77485	0.76025	0.74500	0.72909	0.71252	0.69533	0.67755
55	0.88570	0.87632	0.86644	0.85606	0.84515	0.83370	0.82170	0.80912	0.79595	0.78216	0.76772	0.75262	0.73682	0.72036	0.70323	0.68550
56	0.89090	0.88179	0.87218	0.86206	0.85142	0.84022	0.82847	0.81612	0.80317	0.78958	0.77532	0.76037	0.74472	0.72836	0.71133	0.69365
57	0.89603	0.88721	0.87789	0.86805	0.85768	0.84675	0.83526	0.82316	0.81045	0.79708	0.78302	0.76826	0.75276	0.73654	0.71961	0.70202
58	0.90110	0.89257	0.88354	0.87400	0.86392	0.85328	0.84206	0.83023	0.81777	0.80465	0.79082	0.77626	0.76095	0.74488	0.72809	0.71060
59	0.90608	0.89785	0.88913	0.87989	0.87012	0.85978	0.84886	0.83732	0.82514	0.81227	0.79869	0.78436	0.76925	0.75337	0.73673	0.71937
60	0.91098	0.90306	0.89465	0.88573	0.87627	0.86625	0.85564	0.84441	0.83252	0.81994	0.80663	0.79255	0.77768	0.76201	0.74554	0.72833
61	0.91578	0.90817	0.90009	0.89149	0.88236	0.87267	0.86239	0.85148	0.83991	0.82764	0.81462	0.80082	0.78620	0.77077	0.75451	0.73748
62	0.92047	0.91319	0.90543	0.89717	0.88838	0.87903	0.86909	0.85852	0.84729	0.83535	0.82265	0.80915	0.79482	0.77964	0.76362	0.74680
63	0.92505	0.91810	0.91067	0.90275	0.89431	0.88531	0.87573	0.86552	0.85464	0.84305	0.83069	0.81752	0.80350	0.78862	0.77287	0.75628
64	0.92952	0.92289	0.91580	0.90823	0.90014	0.89151	0.88230	0.87246	0.86196	0.85073	0.83874	0.82592	0.81224	0.79768	0.78223	0.76591
65	0.93386	0.92756	0.92081	0.91359	0.90587	0.89761	0.88878	0.87932	0.86921	0.85837	0.84676	0.83433	0.82102	0.80681	0.79169	0.77567
66	0.93808	0.93210	0.92569	0.91883	0.91147	0.90359	0.89515	0.88609	0.87638	0.86595	0.85475	0.84272	0.82980	0.81597	0.80121	0.78554
67	0.94215	0.93650	0.93043	0.92392	0.91694	0.90944	0.90139	0.89275	0.88345	0.87345	0.86267	0.85106	0.83857	0.82515	0.81079	0.79549
68	0.94608	0.94075	0.93502	0.92887	0.92225	0.91514	0.90750	0.89927	0.89040	0.88083	0.87049	0.85933	0.84728	0.83430	0.82037	0.80548
69	0.94986	0.94484	0.93945	0.93365	0.92740	0.92068	0.91344	0.90563	0.89719	0.88807	0.87819	0.86749	0.85591	0.84339	0.82991	0.81547
70	0.95347	0.94877	0.94370	0.93825	0.93237	0.92603	0.91919	0.91180	0.90381	0.89514	0.88573	0.87550	0.86440	0.85237	0.83938	0.82540
71	0.95692	0.95252	0.94777	0.94266	0.93714	0.93118	0.92474	0.91777	0.91021	0.90200	0.89307	0.88333	0.87273	0.86120	0.84871	0.83524
72	0.96019	0.95608	0.95164	0.94686	0.94169	0.93611	0.93006	0.92351	0.91639	0.90863	0.90017	0.89093	0.88084	0.86983	0.85786	0.84491
73	0.96327	0.95944	0.95531	0.95084	0.94602	0.94080	0.93514	0.92899	0.92230	0.91500	0.90701	0.89827	0.88869	0.87820	0.86677	0.85436
74	0.96618	0.96262	0.95877	0.95462	0.95012	0.94525	0.93996	0.93421	0.92794	0.92109	0.91358	0.90533	0.89626	0.88631	0.87543	0.86357
75	0.96893	0.96562	0.96205	0.95819	0.95401	0.94948	0.94456	0.93920	0.93334	0.92693	0.91988	0.91212	0.90357	0.89417	0.88384	0.87255
76	0.97151	0.96846	0.96515	0.96157	0.95770	0.95350	0.94893	0.94394	0.93849	0.93251	0.92593	0.91866	0.91062	0.90176	0.89199	0.88128
77	0.97394	0.97112	0.96807	0.96476	0.96118	0.95729	0.95306	0.94844	0.94339	0.93782	0.93169	0.92490	0.91738	0.90905	0.89985	0.88973
78	0.97621	0.97361	0.97079	0.96775	0.96445	0.96086	0.95695	0.95268	0.94800	0.94285	0.93715	0.93083	0.92381	0.91602	0.90738	0.89785
79	0.97831	0.97592	0.97334	0.97054	0.96750	0.96419	0.96060	0.95666	0.95234	0.94758	0.94230	0.93644	0.92991	0.92263	0.91455	0.90560
80	0.98027	0.97808	0.97570	0.97313	0.97034	0.96731	0.96400	0.96038	0.95641	0.95202	0.94714	0.94172	0.93566	0.92890	0.92136	0.91298

APPENDIX C - J&S FACTORS
100 continuance to the contingent annuitant

Spouse Age	Member Age														
	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
20	0.51608	0.49974	0.48340	0.46719	0.45110	0.43504	0.41893	0.40286	0.38695	0.37125	0.35577	0.34053	0.32554	0.31085	0.29663
21	0.51778	0.50139	0.48500	0.46874	0.45261	0.43649	0.42033	0.40421	0.38825	0.37250	0.35697	0.34168	0.32664	0.31190	0.29763
22	0.51957	0.50313	0.48669	0.47038	0.45419	0.43802	0.42181	0.40563	0.38962	0.37381	0.35823	0.34289	0.32780	0.31301	0.29869
23	0.52146	0.50496	0.48846	0.47210	0.45585	0.43963	0.42336	0.40713	0.39106	0.37520	0.35956	0.34416	0.32901	0.31418	0.29980
24	0.52344	0.50689	0.49033	0.47391	0.45761	0.44132	0.42500	0.40871	0.39257	0.37665	0.36096	0.34550	0.33030	0.31540	0.30098
25	0.52552	0.50891	0.49230	0.47581	0.45945	0.44311	0.42672	0.41037	0.39417	0.37819	0.36243	0.34692	0.33165	0.31670	0.30221
26	0.52771	0.51104	0.49437	0.47782	0.46140	0.44499	0.42853	0.41212	0.39586	0.37981	0.36399	0.34841	0.33308	0.31806	0.30352
27	0.53002	0.51328	0.49654	0.47993	0.46344	0.44697	0.43045	0.41396	0.39763	0.38152	0.36563	0.34998	0.33458	0.31950	0.30489
28	0.53244	0.51564	0.49883	0.48216	0.46560	0.44905	0.43246	0.41590	0.39950	0.38332	0.36735	0.35164	0.33617	0.32102	0.30634
29	0.53499	0.51812	0.50125	0.48450	0.46787	0.45125	0.43458	0.41795	0.40147	0.38521	0.36917	0.35338	0.33784	0.32262	0.30787
30	0.53767	0.52073	0.50378	0.48696	0.47026	0.45356	0.43682	0.42011	0.40355	0.38721	0.37109	0.35522	0.33961	0.32431	0.30948
31	0.54049	0.52348	0.50645	0.48955	0.47277	0.45600	0.43917	0.42238	0.40574	0.38932	0.37312	0.35717	0.34147	0.32609	0.31119
32	0.54345	0.52637	0.50926	0.49229	0.47542	0.45857	0.44166	0.42478	0.40805	0.39154	0.37525	0.35922	0.34343	0.32797	0.31298
33	0.54656	0.52940	0.51222	0.49516	0.47821	0.46127	0.44427	0.42730	0.41049	0.39389	0.37751	0.36138	0.34551	0.32995	0.31488
34	0.54984	0.53260	0.51533	0.49819	0.48115	0.46412	0.44703	0.42997	0.41306	0.39636	0.37989	0.36366	0.34769	0.33204	0.31688
35	0.55327	0.53595	0.51860	0.50137	0.48425	0.46712	0.44993	0.43277	0.41576	0.39897	0.38239	0.36607	0.35000	0.33426	0.31900
36	0.55688	0.53948	0.52204	0.50472	0.48750	0.47028	0.45300	0.43573	0.41862	0.40172	0.38504	0.36862	0.35244	0.33659	0.32123
37	0.56067	0.54319	0.52566	0.50824	0.49093	0.47361	0.45622	0.43885	0.42163	0.40462	0.38784	0.37130	0.35502	0.33906	0.32359
38	0.56465	0.54708	0.52946	0.51195	0.49454	0.47712	0.45962	0.44214	0.42481	0.40769	0.39078	0.37413	0.35774	0.34166	0.32609
39	0.56883	0.55117	0.53346	0.51585	0.49834	0.48081	0.46320	0.44561	0.42816	0.41092	0.39390	0.37713	0.36061	0.34442	0.32872
40	0.57320	0.55546	0.53765	0.51995	0.50233	0.48469	0.46697	0.44926	0.43169	0.41433	0.39718	0.38029	0.36364	0.34733	0.33151
41	0.57779	0.55996	0.54206	0.52425	0.50653	0.48878	0.47094	0.45311	0.43541	0.41792	0.40065	0.38362	0.36685	0.35040	0.33445
42	0.58260	0.56468	0.54668	0.52878	0.51095	0.49308	0.47513	0.45717	0.43934	0.42172	0.40431	0.38715	0.37024	0.35365	0.33757
43	0.58764	0.56963	0.55154	0.53353	0.51559	0.49761	0.47953	0.46144	0.44348	0.42572	0.40817	0.39087	0.37381	0.35709	0.34086
44	0.59291	0.57481	0.55663	0.53851	0.52047	0.50237	0.48416	0.46594	0.44784	0.42994	0.41225	0.39480	0.37759	0.36072	0.34434
45	0.59842	0.58024	0.56196	0.54375	0.52559	0.50737	0.48903	0.47068	0.45244	0.43439	0.41655	0.39895	0.38159	0.36455	0.34803
46	0.60418	0.58592	0.56755	0.54924	0.53096	0.51263	0.49416	0.47567	0.45728	0.43908	0.42109	0.40333	0.38581	0.36861	0.35192
47	0.61020	0.59187	0.57341	0.55499	0.53661	0.51815	0.49955	0.48091	0.46238	0.44403	0.42587	0.40795	0.39026	0.37289	0.35604
48	0.61647	0.59807	0.57952	0.56101	0.54252	0.52393	0.50520	0.48642	0.46774	0.44923	0.43091	0.41282	0.39496	0.37741	0.36038
49	0.62300	0.60453	0.58590	0.56729	0.54869	0.52999	0.51112	0.49220	0.47336	0.45469	0.43620	0.41793	0.39990	0.38217	0.36496
50	0.62977	0.61124	0.59254	0.57384	0.55513	0.53631	0.51731	0.49824	0.47925	0.46041	0.44175	0.42330	0.40508	0.38717	0.36977
51	0.63679	0.61821	0.59943	0.58064	0.56184	0.54290	0.52377	0.50455	0.48540	0.46639	0.44756	0.42893	0.41052	0.39241	0.37482
52	0.64405	0.62542	0.60658	0.58771	0.56881	0.54975	0.53049	0.51113	0.49182	0.47265	0.45363	0.43481	0.41621	0.39790	0.38011
53	0.65154	0.63288	0.61399	0.59504	0.57605	0.55688	0.53750	0.51799	0.49852	0.47917	0.45998	0.44097	0.42216	0.40365	0.38565
54	0.65927	0.64059	0.62165	0.60264	0.58356	0.56429	0.54478	0.52513	0.50550	0.48598	0.46660	0.44740	0.42839	0.40967	0.39145
55	0.66723	0.64854	0.62957	0.61050	0.59135	0.57198	0.55235	0.53256	0.51277	0.49308	0.47352	0.45412	0.43490	0.41597	0.39753
56	0.67542	0.65674	0.63775	0.61864	0.59942	0.57996	0.56021	0.54029	0.52035	0.50049	0.48073	0.46114	0.44171	0.42255	0.40389
57	0.68384	0.66518	0.64619	0.62705	0.60777	0.58823	0.56838	0.54832	0.52823	0.50820	0.48827	0.46847	0.44883	0.42945	0.41055
58	0.69249	0.67387	0.65489	0.63574	0.61642	0.59681	0.57686	0.55668	0.53645	0.51625	0.49613	0.47613	0.45627	0.43666	0.41754
59	0.70136	0.68280	0.66385	0.64470	0.62536	0.60570	0.58566	0.56537	0.54500	0.52464	0.50434	0.48414	0.46406	0.44422	0.42485
60	0.71044	0.69197	0.67308	0.65395	0.63460	0.61490	0.59480	0.57441	0.55390	0.53339	0.51291	0.49251	0.47222	0.45215	0.43253
61	0.71973	0.70138	0.68257	0.66349	0.64415	0.62443	0.60427	0.58379	0.56317	0.54252	0.52187	0.50127	0.48076	0.46046	0.44060
62	0.72923	0.71102	0.69231	0.67331	0.65401	0.63429	0.61410	0.59355	0.57283	0.55204	0.53122	0.51044	0.48972	0.46918	0.44907
63	0.73892	0.72088	0.70231	0.68341	0.66417	0.64448	0.62428	0.60368	0.58287	0.56196	0.54100	0.52004	0.49911	0.47833	0.45798
64	0.74879	0.73096	0.71256	0.69379	0.67465	0.65501	0.63482	0.61420	0.59333	0.57232	0.55122	0.53008	0.50896	0.48796	0.46735
65	0.75883	0.74124	0.72304	0.70444	0.68543	0.66588	0.64573	0.62511	0.60420	0.58311	0.56189	0.54060	0.51929	0.49807	0.47722
66	0.76901	0.75170	0.73374	0.71534	0.69650	0.67707	0.65701	0.63642	0.61549	0.59435	0.57303	0.55161	0.53012	0.50869	0.48761
67	0.77930	0.76231	0.74464	0.72648	0.70784	0.68858	0.66862	0.64810	0.62720	0.60603	0.58464	0.56311	0.54146	0.51984	0.49854
68	0.78968	0.77304	0.75569	0.73782	0.71942	0.70036	0.68057	0.66015	0.63930	0.61814	0.59671	0.57509	0.55331	0.53152	0.51000
69	0.80009	0.78384	0.76686	0.74932	0.73121	0.71239	0.69279	0.67252	0.65177	0.63066	0.60923	0.58755	0.56566	0.54372	0.52201
70	0.81048	0.79467	0.77809	0.76092	0.74314	0.72461	0.70526	0.68518	0.66457	0.64355	0.62214	0.60044	0.57848	0.55641	0.53454
71	0.82080	0.80546	0.78932	0.77256	0.75516	0.73697	0.71790	0.69807	0.67764	0.65675	0.63542	0.61374	0.59174	0.56957	0.54755
72	0.83099	0.81614	0.80049	0.78417	0.76719	0.74938	0.73065	0.71110	0.69091	0.67019	0.64898	0.62736	0.60536	0.58314	0.56101
73	0.84097	0.82666	0.81151	0.79568	0.77915	0.76176	0.74341	0.72419	0.70429	0.68379	0.66275	0.64123	0.61928	0.59704	0.57483
74	0.85074	0.83698	0.82236	0.80705	0.79102	0.77409	0.75617	0.73733	0.71775	0.69753	0.67671	0.65534	0.63348	0.61126	0.58902
75	0.86030	0.84711	0.83306	0.81830	0.80279	0.78637	0.76892	0.75052	0.73132	0.71143	0.69088	0.66972	0.64800	0.62586	0.60362
76	0.86962	0.85703	0.84358	0.82940	0.81446	0.79859	0.78166	0.76374	0.74498	0.72548	0.70525	0.68436	0.66284	0.64083	0.61866
77	0.87868	0.86670	0.85386	0.84029	0.82595	0.81067	0.79430	0.77691	0.75864	0.73958	0.71974	0.69918	0.67792	0.65609	0.63404
78	0.88740	0.87604	0.86383	0.85090	0.83719	0.82251	0.80675	0.78993	0.77221	0.75364	0.73425	0.71407	0.69313	0.67156	0.64969
79	0.89576	0.88503	0.87346	0.86117	0.84810	0.83407	0.81894	0.80274	0.78560	0.76758	0.74869	0.72896	0.70840	0.68714	0.66551
80	0.90374	0.89364	0.88272	0.87108	0.85867	0.84531	0.83084	0.81529	0.79877	0.78135	0.76301	0.74378	0.72366	0.70278	0.68145

MEDIA GUILD RETIREMENT PLAN
APPENDIX D
POSTPONED RETIREMENT INCREASE FACTORS

The monthly benefit for a participant who is not working for a contributing employer after age 65 and who elects a benefit commencement date after age 65, will be actuarially increased for each calendar month after age 65 for which the participant did not engage in an activity which would result in the suspension of monthly benefit payments.

The actuarial increase factors are as follows:

Age	Increase Factor
66	10.25%
67	21.90%
68	35.23%
69	50.50%
70	68.08%
71	88.50%
72	111.22%
73	139.55%
74	172.32%
75	211.20%

The actuarial increase for benefit commencement ages between those ages shown in the above table will be prorated.

These factors are not applicable for participants who engaged in an activity which would result in the suspension of monthly pension payments.