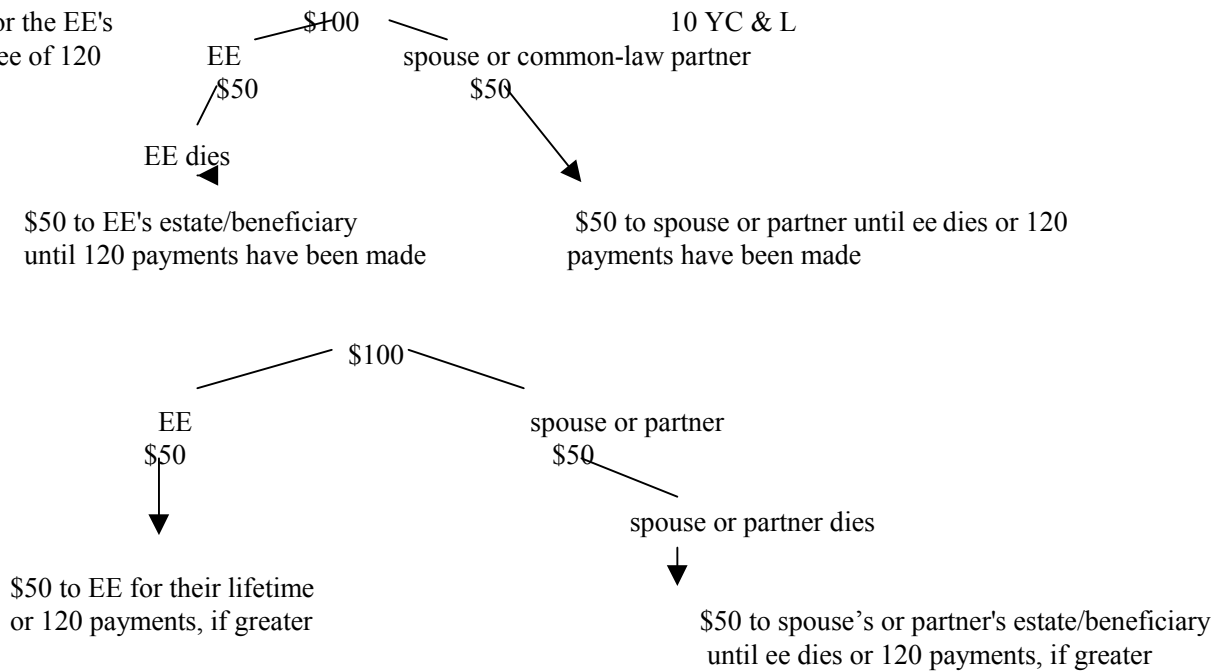


SPLIT OF PENSION AFTER RETIREMENT

Ten Year Certain and Life

Pension payable for the EE's life with a guarantee of 120 monthly payments



Joint and Two-Thirds survivor – Reducing on Member's Death Only

