

The minimum future service pension credit factors are represented in the following table for the periods of employment indicated:

PERIODS OF EMPLOYMENT	APPLICABLE PENSION FACTOR
6/1/1961- 5/31/1979	\$35.00
6/1/1979- 5/31/1980	\$45.00
6/1/1980- 5/31/1982	\$50.00
6/1/1982- 5/31/1984	\$55.00
6/1/1984-12/31/1984	\$60.00
1/1/1985-12/31/1985	\$61.00
1/1/1986-12/31/1986	\$66.00
1/1/1987-12/31/1988	\$75.00
1/1/1989-12/31/1989	\$80.00
1/1/1990-12/31/1990	\$85.00
1/1/1991-12/31/1991	\$90.00
1/1/1992-12/31/1992	\$92.00
1/1/1993-12/31/1993	\$95.00
1/1/1994-12/31/1995	\$97.00
1/1/1996-12/31/1996	\$105.00
1/1/1997-12/31/1997	\$116.00
1/1/1998-12/31/1998	\$135.00
1/1/1999-12/31/2000	\$160.00
1/1/2001-12/31/2006	\$170.00
1/1/2007-Forward	\$175.00

The above future service pension credit factors will be adjusted to the amounts set forth in the following table depending on the date the Participant last accumulated at least 3,000 hours of Covered Employment:

INSIDE WIREMAN BENEFIT COMPARISON TABLE			
3,000 HOURS ACCUMULATED AFTER	BENEFIT LEVEL ADOPTED ON	PERIOD OF EMPLOYMENT	APPLICABLE PENSION FACTOR PER PENSION CREDIT
12/31/80	1/1/1985	After 6/1/61	\$ 37.50
12/31/82	1/1/1987	After 6/1/61	\$ 45.00
12/31/83	1/1/1988	After 6/1/61	\$ 55.00
12/31/84	1/1/1989	After 6/1/61	\$ 61.00
12/31/86	1/1/1991	After 6/1/61	\$ 90.00
12/31/87	1/1/1992	After 6/1/61	\$ 92.00
12/31/88	1/1/1993	After 6/1/61	\$ 95.00
12/31/89	1/1/1994	After 6/1/61	\$ 97.00
12/31/91	1/1/1996	After 6/1/61	\$105.00
12/31/92	1/1/1997	After 6/1/61	\$116.00
12/31/93	1/1/1998	After 6/1/61	\$135.00
12/31/95	1/1/1999	After 6/1/61	\$160.00
12/31/96	1/1/2001	After 6/1/61	\$170.00
After 12/31/02	1/1/2007	After 6/1/61	\$175.00

In the event a Participant incurs a Separation from Service after December 31, 1979, the monthly benefit will be calculated using the pension factor in effect as of the date of the Separation from Service and the pension factors in the above table that are applicable after the Separation from Service shall not apply to the Participant's Pension Credit earned before the Separation from Service.

The following Table sets forth the pension factors for Participants who incurred a Separation from Service between January 1, 1980 and December 31, 1982.

PERIODS OF EMPLOYMENT	PENSION FACTOR WITH SEPARATION FROM SERVICE BEFORE 1/1/80	PENSION FACTOR WITH SEPARATION FROM SERVICE ON 12/31/1980	PENSION FACTOR WITH SEPARATION FROM SERVICE ON 12/31/1981	PENSION FACTOR WITH SEPARATION FROM SERVICE ON 12/31/1982
6/1/1961-5/31/1978	\$24.00	\$26.00	\$30.00	\$31.00
6/1/1978-5/31/1979	\$24.00	\$26.00	\$31.00	\$35.00