

# TEAMSTER MEMBERS RETIREMENT PLAN

## TABLE OF BENEFITS BASED ON NUMBER OF UNITS OF CONTRIBUTIONS MADE BY MEMBER

Each \$260.00 of contributions by a member is a "UNIT" and is equal to one year of contributions at the minimum weekly contribution of \$5.00. The value of each full "UNIT" is 1.75% of contributions. When benefits are computed credit is given for fractional parts of a full unit after the initial unit.

Most participating locals have adopted contribution levels greater than the minimum weekly contribution, which means members in these locals are building up their accounts by more than one unit per year.

Total Contributions Paid In by Member	No. of UNITS of Contributions	Death Benefit	Monthly Pension at Age 65 Payable For Life see footnotes (A) and (B)	If member retires at age 65 and lives the normal average of 20 yrs., the member will be paid a total of: see footnotes (A), (B) and (C)
\$260	1	\$260	\$4.55	\$1,092
\$520	2	\$520	\$9.10	\$2,184
\$780	3	\$780	\$13.65	\$3,276
\$1,040	4	\$1,040	\$18.20	\$4,368
\$1,300	5	\$1,300	\$22.75	\$5,460
\$1,560	6	\$1,560	\$27.30	\$6,552
\$1,820	7	\$1,820	\$31.85	\$7,644
\$2,080	8	\$2,080	\$36.40	\$8,736
\$2,340	9	\$2,340	\$40.95	\$9,828
\$2,600	10	\$2,600	\$45.50	\$10,920
\$2,860	11	\$2,860	\$50.05	\$12,012
\$3,120	12	\$3,120	\$54.60	\$13,104
\$3,380	13	\$3,380	\$59.15	\$14,196
\$3,640	14	\$3,640	\$63.70	\$15,288
\$3,900	15	\$3,900	\$68.25	\$16,380
\$4,160	16	\$4,160	\$72.80	\$17,472
\$4,420	17	\$4,420	\$77.35	\$18,564
\$4,680	18	\$4,680	\$81.90	\$19,656
\$4,940	19	\$4,940	\$86.45	\$20,748
\$5,200	20	\$5,200	\$91.00	\$21,840
\$5,460	21	\$5,460	\$95.55	\$22,932
\$5,720	22	\$5,720	\$100.10	\$24,024
\$5,980	23	\$5,980	\$104.65	\$25,116
\$6,240	24	\$6,240	\$109.20	\$26,208
\$6,500	25	\$6,500	\$113.75	\$27,300
\$6,760	26	\$6,760	\$118.30	\$28,392
\$7,020	27	\$7,020	\$122.85	\$28,484
\$7,280	28	\$7,280	\$127.40	\$30,576
\$7,540	29	\$7,540	\$131.95	\$32,760
\$7,800	30	\$7,800	\$136.50	\$33,852
\$8,060	31	\$8,060	\$141.05	\$34,944
\$8,320	32	\$8,320	\$145.60	\$36,036
\$8,580	33	\$8,580	\$150.15	\$37,128
\$8,840	34	\$8,840	\$154.70	\$38,220
\$9,100	35	\$9,100	\$159.25	\$39,312
\$9,360	36	\$9,360	\$163.80	\$40,404
\$9,620	37	\$9,620	\$168.35	\$41,496
\$9,880	38	\$9,880	\$172.90	\$42,588
\$10,140	39	\$10,140	\$177.45	\$43,680
\$10,400	40	\$10,400	\$182.00	\$44,772
\$10,660	41	\$10,660	\$186.55	\$45,864
\$10,920	42	\$10,920	\$191.10	\$46,956
\$11,180	43	\$11,180	\$195.65	\$48,048
\$11,440	44	\$11,440	\$200.20	\$49,140
\$11,700	45	\$11,700	\$204.75	\$50,232
\$11,960	46	\$11,960	\$209.30	\$51,324
\$12,220	47	\$12,220	\$213.85	\$52,416
\$12,480	48	\$12,480	\$218.40	\$53,508
\$12,740	49	\$12,740	\$222.95	\$54,600
\$13,000	50	\$13,000	\$227.50	\$55,692
\$14,300	55	\$14,300	\$232.05	\$65,520
\$15,600	60	\$15,600	\$273.00	\$70,980
\$16,900	65	\$16,900	\$295.75	\$76,440
\$18,200	70	\$18,200	\$318.50	\$81,900
\$19,500	75	\$19,500	\$341.25	\$87,360
\$20,800	80	\$20,800	\$364.00	\$92,820
\$22,100	85	\$22,100	\$386.75	\$98,280
\$23,400	90	\$23,400	\$409.50	\$103,740
\$24,700	95	\$24,700	\$432.25	

The above benefits are computed on the amount of contributions only, and do not include and prior service credits.

(A) Retirees receiving an unreduced pension will recover all contributions back in pension benefits within 4 years and 10 months. The monthly pension, and the 20 years total, will be less if the retiree selects a reduced pension payable with a joint and survivor option. However, such a pension is payable for the total period of the member's and the spouse's lives.

(B) For Vested Benefit Certificate holders, the 1.75% of contribution minimum does not apply. The amount of a vested benefit pension and retirement age are stated in the Vested Benefit Certificate.

(C) Life expectancy of females to approximately 2 years longer than for males at age 65.

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Total Contributions Paid In by Member	No. of UNITS of Contributions	Death Benefit	Monthly Pension at Age 65 Payable For Life see footnotes (A) and (B)	If member retires at age 65 and lives the normal average of 20 yrs., the member will be paid a total of: see footnotes (A), (B) and (C)
\$26,000	100	\$26,000	\$455.00	\$109,200
\$27,300	105	\$27,300	\$477.75	\$114,660
\$28,600	110	\$28,600	\$500.50	\$120,120
\$29,900	115	\$29,900	\$523.25	\$125,580
\$31,200	120	\$31,200	\$546.00	\$131,040
\$32,500	125	\$32,500	\$568.75	\$136,500
\$33,800	130	\$33,800	\$591.50	\$141,960
\$35,100	135	\$35,100	\$614.25	\$147,420
\$36,400	140	\$36,400	\$637.00	\$152,880
\$37,700	145	\$37,700	\$659.75	\$158,340
\$39,000	150	\$39,000	\$682.50	\$163,800
\$40,300	155	\$40,300	\$705.25	\$169,260
\$41,600	160	\$41,600	\$728.00	\$174,720
\$42,900	165	\$42,900	\$750.75	\$180,180
\$44,200	170	\$44,200	\$773.50	\$185,640
\$45,500	175	\$45,500	\$796.25	\$191,100
\$46,800	180	\$46,800	\$819.00	\$196,560
\$48,100	185	\$48,100	\$841.75	\$202,020
\$49,400	190	\$49,400	\$864.50	\$207,480
\$50,700	195	\$50,700	\$887.25	\$212,940
\$52,000	200	\$52,000	\$910.00	\$218,400
\$53,300	205	\$53,300	\$932.75	\$223,860
\$54,600	210	\$54,600	\$955.50	\$229,320
\$55,900	215	\$55,900	\$978.25	\$234,780
\$57,200	220	\$57,200	\$1,001.00	\$240,240
\$58,500	225	\$58,500	\$1,023.75	\$245,700
\$59,800	230	\$59,800	\$1,046.50	\$251,160
\$61,100	235	\$61,100	\$1,069.25	\$256,620
\$62,400	240	\$62,400	\$1,092.00	\$262,080
\$63,700	245	\$63,700	\$1,114.75	\$267,540
\$65,000	250	\$65,000	\$1,137.50	\$273,000
\$67,600	260	\$67,600	\$1,183.00	\$283,920
\$70,200	270	\$70,200	\$1,228.50	\$294,840
\$72,800	280	\$72,800	\$1,274.00	\$305,760
\$75,400	290	\$75,400	\$1,319.50	\$316,680
\$78,000	300	\$78,000	\$1,365.00	\$327,600
\$80,600	310	\$80,600	\$1,410.50	\$338,520
\$83,200	320	\$83,200	\$1,456.00	\$349,440
\$85,800	330	\$85,800	\$1,501.50	\$360,360
\$88,400	340	\$88,400	\$1,547.00	\$371,280
\$91,000	350	\$91,000	\$1,592.50	\$382,200

The above benefits are computed on the amount of contributions only, and do not include any prior service credits.

Average amount of weekly contribution	Amount of contributions in 52 weeks	Number of units members receives for each 52 week period
\$5.00	\$260.00	one (1)
20.00	1,040.00	four (4)
50.00	2,600.00	ten (10)
100.00	5,200.00	twenty (20)

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