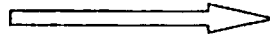


## Examples: Frozen Pension Calculation for 30+ Years of Service

### 19 Years AAM Credited Service at Freeze Date (1/1/2009) - Works to 30 Years

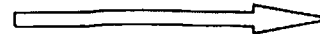
Years to Retirement	11
GM Credited Service @ Freeze	0
AAM CS @ Freeze	19
AAM Vesting CS @ Retirement	30
AAM Benefit CS @ Retirement	19
Total CS @ Retirement	30
Benefit Class Code	D

Step 1 - Basic Benefit is Frozen



Basic Benefit Rate	\$52
Multiplied by AAM CS	19
Equals Unreduced Basic Amount	\$981
Multiplied by Age Reduction Factor	80.80%
Age Reduced Basic	\$793
(subtract from Early Supplement)	
Subtract Survivor reduction amount	\$0
Basic Amount at Retirement	\$793

Step 2 - Supplement is Pro-rated



AAM CS @ Freeze divided by AAM Vesting CS @ Retiremer	0.633
Multiplied by Supplement Rate	\$3,020
Pro-rata Portion	\$1,913
Subtract Age Reduced Basic Amount	\$793
Supplement Amount	1119.74

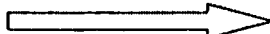
Step 3 - Total Pension Benefit

	Amt @ Ret.	Amt @ Age 62
Basic Amount	\$793	\$981
Supplement Amount	\$1,120	\$0
	<u>\$1,913</u>	<u>\$981</u>

### 25 Years Combined Credited Service at Freeze Date (1/1/2009) - Works to 30 Years

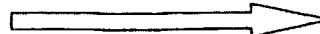
Years to Retirement	5
GM Credited Service @ Freeze	11
AAM CS @ Freeze	14
AAM Benefit CS @ Retirement	19
AAM Vesting CS @ Retirement	30
Benefit Class Code	D

Step 1 - Basic Benefit Calculation



Basic Benefit Rate	51.65
Multiplied by AAM Benefit CS @ Retirement	19
Equals Unreduced Basic Amount	\$981
Multiplied by Age Reduction Factor	93.30%
Age Reduced Basic	\$916
(subtract from Early Supplement)	
Subtract Survivor reduction amount	\$0
Basic Amount at Retirement	\$916

Step 2 - Supplement is Pro-rated



AAM CS @ Freeze divided by AAM Vesting CS @ Retiremer	0.467
Multiplied by Supplement Rate	\$3,020
Pro-rata Portion	\$1,409
Subtract Age Reduced Basic Amount	\$916
Supplement Amount	\$494

Step 3 - Total Pension Benefit

	Amt @ Ret.	Amt @ Age 62
Basic Amount	\$916	\$981
Supplement Amount	\$494	\$0
	<u>\$1,409</u>	<u>\$981</u>