

	MYTH	FACT
<p>Impact of the Company's Withdrawal on Current B&C Pension Fund Benefits</p>	<ul style="list-style-type: none"> If the Company withdraws from the B&C Pension Fund, employees will lose their B&C Pension Fund benefits. 	<ul style="list-style-type: none"> Although the Company does not administer the B&C Pension Fund, we understand that if we withdraw from the B&C Pension Fund, the B&C Pension Fund will likely take action to reduce benefits for existing employees (but not retirees). Even if the B&C Pension Fund takes these actions and assuming that they are permissible legally, the Company has proposed additional contributions to your Enhanced TIP plan account to help replace the benefit you would lose under the B&C Pension Fund. Upon retirement, under the Company's proposed plan you would have two sources of retirement benefits: <ol style="list-style-type: none"> The vested B&C Pension Fund benefit you have already earned at the time that the Company withdraws (anticipating that the B&C Pension Fund does cut benefits as described above); and Your Enhanced TIP plan account, including the new Company contributions. It is important to remember that due to its "Critical and Declining" status, the B&C Pension Fund may ultimately reduce benefits—regardless of whether we stay in the B&C Pension Fund or if we withdraw.
<p>"Golden 80" and Other Qualifications</p>	<ul style="list-style-type: none"> If you are eligible for "Golden 80" or aren't yet vested in the B&C Pension Fund, there will be no safeguard for you with the Company's proposed retirement plan. 	<ul style="list-style-type: none"> The B&C Pension Fund has already reduced benefits, including the ability to "age into" the "Golden 80" early retirement benefit. If you're eligible for the "Golden 80" Rule under the B&C Pension Fund or you would have been eligible within 5 years from the effective date of the Enhanced TIP plan, under the Company's proposed plan you would receive special additional contributions to help replace the loss of the "Golden 80" benefit. Additionally, if you are not yet vested in the B&C Pension Fund, you would not have any pension benefit remaining under the B&C Pension Fund, but the Company has proposed additional contributions to your Enhanced TIP plan account intended to provide you with a comparable benefit. The proposed Enhanced TIP plan would also provide transitional benefits for employees impacted by the benefit level roll-backs that the B&C Pension Fund would likely impose on the Company's withdrawal.
<p>Employee Contributions</p>	<ul style="list-style-type: none"> Employees will be required to contribute to the Company's proposed retirement plan (Enhanced TIP Plan). 	<ul style="list-style-type: none"> No employee contribution is required under the Company's proposed plan. Contributions under the proposed Enhanced TIP Plan would be 100% funded by the Company. As is the case today, under the proposed plan, you would still have the option to make additional contributions to your TIP plan account that are proportionally matched by the Company. And you have control over your account, and how your account is invested. The proposed retirement plan (Enhanced TIP) is intended to provide our BCTGM-represented employees with a retirement plan that: <ul style="list-style-type: none"> Provides a variety of investment options; Is able to pay employees benefits upon retirement; Puts employees in control; and Is the employees' to keep if and whenever they leave the company.