

Company, shall continue to be treated in all respects as a member until his actual retirement, and no retirement benefits shall be payable to such member until his actual retirement, and such benefit shall be determined as of the anniversary date immediately preceding or coinciding with the date of such member's actual retirement.

2. Disability Benefits - If any member shall become totally and permanently disabled, he shall be entitled to retire under the Plan for disability. In the event of such retirement for disability, he shall be entitled to receive the amount of his interest in the Plan, computed as of the anniversary date immediately preceding or coinciding with the date of his actual retirement for such disability, and such amount shall be paid to him in such manner as the Executive Committee shall, in its discretion, direct. Total and permanent disability, as used in this Article, means such physical or mental disability as shall make it permanently impossible for an employee to continue his usual duties in an efficient manner as an employee of the Company. The determination as to whether such permanent and total disability exists in each individual case shall be made by the Executive Committee on the basis of medical examinations of the employee by a doctor or doctors selected by the Executive Committee, and such determination shall be final as to all parties.

3. Withdrawal Benefits - Any employee who resigns or is discharged because he has committed an overt act to the serious detriment of the Company, as determined by the Executive Committee, such as, but not limited to, embezzling Company funds or seriously damaging Company property, shall not be entitled to any benefits under this Plan; or, if any retired or terminated member is subsequently found to have engaged in any of these acts during the period of his employment with the Company or thereafter, any benefits to which such retired or terminated member or beneficiary may be entitled will be forfeited.

Any member whose employment is terminated voluntarily or involuntarily, other than as outlined in the preceding paragraph, or for permanent disability, retirement or death, shall be entitled to the payment