

**MIDAMERICAN ENERGY COMPANY RETIREMENT  
PLAN**

**SUMMARY PLAN DESCRIPTION**

**FOR**

**EMPLOYEES REPRESENTED**

**BY**

**THE UNITED GAS WORKERS' UNION,  
LOCAL 69,  
UWUA, AFL-CIO**

**FORMER GAS PLAN  
PARTICIPANT SUPPLEMENT**

## Introduction

Effective November 1, 2020, Employees acquired by Berkshire Hathaway Energy Company from Dominion Energy, Inc. who were formerly eligible to accrue a benefit in the Dominion Energy Transmission and West Virginia Union Pension Plan became Participants in the MidAmerican Energy Company Retirement Plan (the "Plan"). This document, along with the MidAmerican Energy Company Retirement Plan Summary Plan Description for Employees Represented by the United Gas Workers' Union, Local 69, UWUA , AFL-CIO dated November 1, 2020 and the Additional Information Summary Plan Description dated January 2021 collectively serve as the Summary Plan Description, or SPD. It is important for you to read all portions of the SPD to be fully informed of your benefits. To the extent any information contained in the SPD or any information you receive orally is inconsistent with the official Plan documents, the provisions set forth in the Plan document will govern.

This document is a supplement (the "Supplement") to the MidAmerican Energy Company Retirement Plan Summary Plan Description for Employees Represented by the United Gas Workers' Union, Local 69, UWUA , AFL-CIO (the "SPD"). It describes special provisions for union eligible employees who were participating in the Dominion Energy West Virginia Union Pension Plan on December 31, 2002. A **union eligible employee** is an employee of the Employer, as defined in the section entitled "Facts About the Plan" in the SPD, in a job classification represented for collective bargaining purposes by the United Gas Workers' Union, Local 69, Utility Workers Union of America, AFL-CIO, referred to in this document as the "union."

If you fit this employee category, your pension benefit consists of two parts:

- Part A—Benefit for credited service prior to January 1, 2003, under the former plan provisions, and
- Part B—Benefit for credited service on and after January 1, 2003, under the current plan provisions.

This supplement contains the details explaining how your benefits are determined under both parts and explains other provisions that have an effect on your benefit calculations.

Benefits from the Plan can be added to Social Security, benefits from the Savings Plan and your personal savings to provide financial security in retirement.

This SPD supplement should help you understand how your retirement benefits are determined and when they can be received. If there is a conflict between the SPD supplement and the Plan document, the Plan document will govern.

The Plan is subject to the continuing approval of the Internal Revenue Service (IRS). If the IRS requires a change to the Plan that would necessitate a change to this document, you will be notified.

**FORMER GAS PLAN PARTICIPANT SUPPLEMENT**

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## Definitions of Terms

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## Participation

Plan participation is important for determining credited service. You must be a union eligible employee to be a participant in the Plan prior to January 1, 2003. A **union eligible employee** is an employee of the Employer, as defined in the section entitled "Facts About the Plan" in the SPD, who is in a job classification represented for collective bargaining purposes by the United Gas Workers' Union, Local 69, Utility Workers Union of America, AFL-CIO (the "union"), referred to in this document as the "union".

## Calculating Your Benefit

Your benefit is calculated using a formula based on your:

- Age at retirement
- Final average earnings
- Estimated Social Security benefit
- Credited service prior to January 1, 2003
- Credited service on and after January 1, 2003.

### ***Pay for Years Prior to January 1, 2003***

**Pay for years prior to January 1, 2003**, means the actual base pay you receive and includes any pre-tax contributions you make for benefits. The following items are also considered pay for this period:

- Commissions paid under the established wage system
- Wages and salary paid during authorized absence from work
- Amounts paid in lieu of time off for a "paid" holiday
- Extra pay in lieu of vacation while employee status is retained
- Pay in lieu of notice of lay-off, limited to the period, if any, during which employee status is retained
- Worker's compensation payments, excluding commuted payments
- Disability payments

Bonuses, overtime, supplements or other special payments not listed above are not part of your pay for the sake of determining benefits under this plan.

The Internal Revenue Code limits the amount of money that may be considered as pay. If these limits affect you, you will be notified.

### ***Pay for Years On or After January 1, 2003***

**Pay for years on or after January 1, 2003**, means the actual base pay you receive including merit lump sum payments and any pre-tax contributions you make for benefits. Compensation such as bonuses, overtime and severance pay are not included in your base pay. For more information on this portion of your benefit, see the SPD.

Pay also includes all pay earned while you were employed with Dominion Energy, Inc. prior to November 1, 2020.

The Internal Revenue Code limits the amount of money that may be considered as pay. If these limits affect you, you will be notified.

## ***Final Average Earnings***

**Final average earnings** are calculated using the average of your 60 highest consecutive months of pay during the last 120 months you work prior to retirement. The total is divided by 60 to come up with a final average monthly earnings amount.

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## ***Credited Service***

### **Part A Credited Service Prior to January 1, 2003**

Your **Part A credited service** is used to determine your Part A benefit. It is measured in months and years. Generally, when you complete a year of service, you earn a year of credited service. However, periods of absence from work in excess of 30 consecutive calendar days were not counted unless such an absence was due to a leave for military service or disability.

### **Part B Credited Service On and After January 1, 2003**

Your **Part B credited service** is used to determine your Part B benefit. You will receive credit for service for each month in which you work at least one hour as a plan participant on and after January 1, 2003. For example, if you are a plan participant as of January 1, 2021, and you continue working for the Employer through May 31, 2022, you will receive one year and five months of credited service. If instead you worked through June 3, 2022, you will receive one year and six months of credited service. Your credited service also includes all service accrued while you were employed with Dominion Energy, Inc. prior to November 1, 2020.

### **Maximum Credited Service**

In general, the maximum credited service including credited service earned before and after January 1, 2003, is 30 years. However, if as of January 1, 2003, you had more than 25 years of credited service, you are able to accrue an additional 5 years of credited service for service performed through December 31, 2007, even if that total exceeds 30 years. If you have 25 years or less of credited service as of January 1, 2003, you will receive the normal maximum of 30 years of credited service.

## ***Permanent Supplement***

If you were a union eligible employee on or before December 31, 2002, you are eligible to receive the **permanent supplement** to Part A of your pension benefit. The permanent supplement is expressed in terms of a flat dollar amount you will receive per month. The flat dollar amount will be \$11 per month for each full year or partial year of credited service prior to December 31, 2002.

The permanent supplement will not be reduced for early retirement from active service. The supplement **will be reduced** if you select a form of payment other than a single life annuity when you retire.

For terminated vested employees who retire after termination of employment, but before normal retirement, and for surviving spouses of terminated vested employees who receive pre-retirement death benefits before normal retirement, the permanent supplement will be reduced using the factors in the *Early Retirement Reduction Table for Terminated Vested Employees*.

For surviving spouses of active employees who receive pre-retirement death benefits before normal retirement, the permanent supplement will be reduced using the factors in the *Early Retirement Reduction Table for Part A Benefit*.

## ***Estimated Social Security Benefit***

Your pension benefit takes your **estimated Social Security benefit** into account, as determined by the Plan Administrator. (During your working years, the Employer pays 50% of the tax used to provide your Social Security benefits.) This estimate is based on your Social Security benefit payable starting at age 65 or your actual retirement date, if you retire after age 65. The amount of the estimated Social Security retirement benefit is based

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on the Social Security Act in effect at the time of your benefit determination and payable beginning at your normal retirement date. The estimate assumes you do not have any earnings after your date of termination. It also assumes that your earnings before you terminated increased each year based on actual changes in the average wage as determined by the Social Security Administration.

The Social Security benefit under the Plan is an *estimate* developed to calculate your benefit. It is *not* your actual Social Security benefit.

## **Normal Retirement Benefit**

### ***Normal Retirement Date***

Your **normal retirement date** is the first day of the month on or after your 65<sup>th</sup> birthday.

### ***Normal Retirement Benefit***

Your retirement benefit is calculated using a formula based on your final average earnings, estimated Social Security benefit and credited service. Your retirement benefit consists of two parts:

- Part A—Benefit for credited service prior to January 1, 2003, under the former plan provisions, and
- Part B—Benefit for credited service on and after January 1, 2003, under the current plan provisions.

The benefits based on your service on and after January 1, 2003, are described in detail in the SPD. Some of the information contained in the SPD has been repeated here. However, it's important to read both the SPD and this supplement in order to be fully informed of your benefits.

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The benefit is:

Part A: Normal Retirement Benefit Formula				
1.125%	X	Final Average Earnings	X	Part A Years of Credited Service Prior to 1/1/2003
<b>plus Permanent Supplement</b>				
\$11		X		Years of Credited Service Prior to 1/1/2003
<b>Equals</b>				
<b>Your Part A Benefit*</b>				
<p>*Under the former plan provisions, the amount calculated under the career average formula as of December 31, 2002, will be used for your benefit if that amount is greater than your benefit calculated using the formula above (before the addition of the Permanent Supplement). The Permanent Supplement will be added to the amount calculated under the career average formula.</p>				

Part B: Normal Retirement Benefit Formula				
1.8%	X	Final Average Earnings	X	Part B Credited Service On or After 1/1/2003 (up to 30 years* when combined with Credited Service before 1/1/2003)
<b>Minus</b>				
1.5%	X	Estimated Social Security Benefit	X	Part B Credited Service On or After 1/1/2003 (up to 30 years* when combined with Credited Service before 1/1/2003)
<b>Equals</b>				
<b>Your Part B Benefit</b>				
<p>*If you were a participant in the Pension Plan of CNG Transmission Corporation and Hope Gas, Inc. for Employees Represented by the United Gas Workers Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO on December 31, 2002, and had more than 25 years of credited service on January 1, 2003, you will continue to earn credited service through December 31, 2007. Your maximum credited service equals your credited service as of January 1, 2003, plus five years.</p>				

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If you choose to take your Special Retirement Account as an annuity, your benefit is supplemented by your Special Retirement Account annuity (described in the SPD) as of your normal retirement date.

<b>Normal Retirement Benefit</b>
Part A Benefit
<b>Plus</b>
Part B Benefit
<b>Plus</b>
Special Retirement Account Annuity as of Normal Retirement Date
<b>Equals</b>
<b>Your Normal Retirement Benefit</b>

Normal Retirement Example
<p>The following example shows how a monthly normal retirement benefit would be calculated for a 65-year-old employee.</p> <p>Final Average Earnings = \$4,000 (\$48,000 annually)                      Part A Credited Service Prior to January 1, 2003 = 15 years                      Permanent Supplement Credited Service Prior to December 31, 2002 = 15 years                      Part B Credited Service On and After January 1, 2003 = 12 years                      Estimated Social Security Benefit = \$1,250                      Special Retirement Account as of Normal Retirement Date = \$50</p>
<p><b>Benefit Calculation</b></p> <p><b>Part A</b></p> <ol style="list-style-type: none"> <li>1. <math>1.125\% \times \\$4,000 \times 15 \text{ years} = \\$675</math></li> <li>2. Permanent Supplement: <math>\\$11 \times 15 \text{ years} = \\$165</math></li> <li>3. <math>\\$675 + \\$165 = \\$840</math></li> </ol> <p><b>Part B</b></p> <ol style="list-style-type: none"> <li>4. <math>1.8\% \times \\$4,000 \times 12 \text{ years} = \\$864</math></li> <li>5. <math>1.5\% \times \\$1,250 \times 12 \text{ years} = \\$225</math></li> <li>6. <math>\\$864 - \\$225 = \\$639</math></li> <li>7. Special Retirement Account Annuity = \$50</li> </ol> <p><b>Normal Retirement Benefit</b></p> <ol style="list-style-type: none"> <li>8. <math>\\$840 + \\$639 + \\$50 = \\$1,529</math> per month</li> </ol> <p>Your monthly benefit represents Line 3 + Line 6 + Line 7.</p>

**Normal Retirement Benefit Offset**

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Effective November 1, 2020, your normal retirement benefit described above will be offset by your benefit as determined by the formula above, but using credited service and earnings earned as of that date while employed by Dominion Energy, Inc.

From the example above, if the total benefit accrued under a plan sponsored by Dominion Energy, Inc. as of October 31, 2020 was \$1,000, the net monthly normal retirement benefit payable by the Plan would be \$529.

## Early Retirement Benefit

### Early Retirement Date

You are eligible for early retirement benefits when you reach age 55 with three years of vesting service, including vesting service you earned before 2003. You can retire on the first day of any month on or after your 55<sup>th</sup> birthday. If you retire before you reach age 65, the date you retire will be known as your **early retirement date**.

### Part A Benefit

If you retire before age 62, your benefit will be reduced to account for the fact that you will receive payments over a longer period of time.

The amount of your Part A early retirement benefit is available to you, without reduction, if you retire early on or after your 62<sup>nd</sup> birthday. If you retire on or after your 55<sup>th</sup> birthday and before your 62<sup>nd</sup> birthday, your benefit will be reduced by:

- 1/4% per month (3% per year) for each month that you receive payments on or after your 60<sup>th</sup> birthday and before your 62<sup>nd</sup> birthday and
- 5/12% per month (5% per year) for each month that you receive payments on or after your 55<sup>th</sup> birthday and before your 60<sup>th</sup> birthday.

For example, let's assume you retire at age 56 and six months. Your early retirement benefit would be reduced by 23.5%. The reduction is determined by:

- 1/4% per month for 24 months (between ages 60 and 62) = 6%
- 5/12% per month for 42 months (between age 56 and six months and age 60) = 17.5%

Your total early retirement reduction is 23.5% (6% plus 17.5%).

The following table is a partial list of benefit reductions that apply to your Part A benefit. The reductions vary based on your age in completed years and months.

Early Retirement Reduction Table for Part A Benefit	
Retirement Age	Benefit Reduction
62 or older	None
61	3%
60	6%
59	11%
58	16%
57	21%
56	26%
55	31%

The permanent supplement to your Part A benefit is not reduced due to early retirement.

### Supplemental Retirement Allowance

If you retire prior to your 62<sup>nd</sup> birthday and you were a plan participant on December 31, 2002, you are eligible to receive the **supplemental retirement allowance**. This allowance

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pays you an additional \$440 per month between your early retirement date and the month in which you turn 62. Note, there is no benefit offset applied to this benefit.

### ***Part B Benefit***

The early retirement reductions that apply to the Part B benefit are the same ones that appear in the early retirement section of the SPD. The following table is a partial list of those benefit reductions that apply if you retire at various ages. The reductions vary based on your exact age in completed years and months at retirement.

<b>Early Retirement Reduction Table for Part B Benefit</b>	
<b>Retirement Age</b>	<b>Benefit Reduction</b>
60 or older	None
59	3%
58	6%
57	12%
56	18%
55	24%

If you choose to take your Special Retirement Account as an annuity, your benefit is supplemented by your Special Retirement Account annuity as of your early retirement date.

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## Early Retirement Example

The following example shows how a monthly early retirement benefit would be calculated for a 55-year-old employee.

Final Average Earnings = \$4,000 (\$48,000 annually)

Part A Credited Service Prior to January 1, 2003 = 15 years

Permanent Supplement Credited Service Prior to December 31, 2002 = 15 years

Part B Credited Service On and After January 1, 2003 = 12 years

Estimated Social Security Benefit = \$1,200

Early Retirement Reduction for Part A Benefit = 31%

Early Retirement Reduction for Part B Benefit = 24%

Special Retirement Account Annuity as of Early Retirement Date = \$40

### Benefit Calculation

#### Part A

1.  $1.125\% \times \$4,000 \times 15 \text{ years} = \$675$
2. Early Retirement Reduction\*:  $\$675 \times 31\% = \$209.25$
3. Reduced Part A Amount:  $\$675 - \$209.25 = \$465.75$
4. Permanent Supplement:  $\$11 \times 15 \text{ years} = \$165.00$
5. Part A Benefit:  $\$465.75 + \$165.00 = \$630.75$
6. Supplemental Retirement Allowance = \$440 per month until age 62 (7 years)

#### Part B

7.  $1.8\% \times \$4,000 \times 12 \text{ years} = \$864$
8.  $1.5\% \times \$1,200 \times 12 \text{ years} = \$216$
9. Unreduced Part B Benefit:  $\$864 - \$216 = \$648$
10. Part B Reduction\*:  $\$648 \times 24\% = \$155.52$
11. Part B Benefit:  $\$648 - \$155.52 = \$492.48$
12. Special Retirement Account Annuity = \$40

### Early Retirement Benefit

13.  $\$630.75 + \$440 + \$492.48 + \$40 = \$1,603.23$  per month until age 62  
Your monthly benefit until age 62 represents Line 5 + Line 6 + Line 11 + Line 12.
14.  $\$630.75 + \$492.48 + \$40 = \$1,163.23$  per month on and after age 62  
Your monthly benefit on and after age 62 represents Line 5 + Line 11 + Line 12.

*\*The reductions in this section apply to your total benefit and your normal retirement benefit offset.*

In the example above, if the total benefit accrued under a plan sponsored by Dominion Energy, Inc. as of November 1, 2020 was \$1,000 (reduced for early retirement), the net monthly early retirement benefit payable by the Plan would be \$603.23 (until age 62) and \$163.23 (after age 62). The benefit accrued while employed at Dominion Energy, Inc. does not include the Supplemental Retirement Allowance.

## **Delayed Retirement Benefit**

Delayed retirement works in the same way as described in the Delayed Retirement section of the SPD. Any pay you earn after your normal retirement date counts for purposes of determining your final average earnings and any additional credited service will also count until you reach the combined Part A and Part B 30-year maximum.

## **Leaving Employment Before Becoming Eligible to Retire**

You may receive a benefit from the Plan if you are vested when you terminate employment before you are eligible to retire. **Vesting** refers to your nonforfeitable right to a benefit: the benefit is yours and cannot be taken away.

You are vested in a benefit from the Plan after you complete three years of vesting service. If you terminate employment after you are vested, you are considered to be a terminated vested employee. If you terminate employment before you are vested, you will not receive any benefits from the Plan.

## ***Vesting Service***

Prior to January 1, 2003, vesting service is measured in months and years. Generally, when you complete a year of service, you earn a year of vesting service.

Effective January 1, 2003, you earn one month of **vesting service** for each month of service with the Employer. You will receive credit for service for each month in which you work at least one hour.

Vesting credit begins on your date of hire or your 18<sup>th</sup> birthday, whichever is later. You are vested in a benefit from the Plan after you complete three years of vesting service.

Your vesting service includes your service with Dominion Energy, Inc. before November 1, 2020.

## ***Break in Service***

If you do not work for 12 or more consecutive months, you could have what is called a **break in service**.

You will *not*, however, have a break in service if you leave employment:

- For any reason and your period of absence does not exceed 12 months
- For active military service and return to employment within the time period required by law.

If you are not vested, a break in service can cause you to lose your vesting and credited service.

## ***Terminated Vested Benefits Payable at Normal Retirement Date***

If you are vested in a benefit from the Plan, you can begin to receive the normal retirement benefit you earned at the time of termination on the first day of the month on or after your 65<sup>th</sup> birthday.

## ***Terminated Vested Benefits Payable at Early Retirement Date***

You can begin to receive your retirement benefit as early as age 55 if you are vested. Your benefit will be calculated using the early retirement formula described in the *Early Retirement Benefit* section.

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Your early retirement benefit will be available in a reduced amount based on your age at retirement. The following table shows the reduction. The following table is a partial list of benefit reductions. The reductions vary based on your age in completed years and months.

<b>Early Retirement Reduction Table for Terminated Vested Employees</b>	
<b>Retirement Age</b>	<b>Benefit Reduction*</b>
65 or older	None
64	9%
63	16%
62	23%
61	30%
60	35%
59	40%
58	44%
57	48%
56	52%
55	55%

You are also eligible to receive the permanent supplement. The permanent supplement will also be reduced using the factors in the table above.

*\*The reductions in this section apply to your total benefit and your normal retirement benefit offset.*

## **If You Are Rehired**

If you are re-employed, break in service rules determine whether the vesting and the credited service that you earned before you terminated your employment will be reinstated.

If you are vested in a benefit and you have a break in service due to termination of employment, your prior vesting service and credited service will be restored if you are re-employed.

If you are *not vested* and you have a break in service due to termination of employment on or after January 1, 2003, your prior vesting service and credited service will be restored if you are re-employed within five years of the date of your termination (within six years if you left employment for the birth or adoption of your child). If you had a break in service before January 1, 2003, the break in service rules that govern the reinstatement of your prior vesting and credited service are those that were in effect on your date of termination.

## **After Retirement**

If you return to work for the Employer after you retire, any retirement payments will stop until you retire again. During your re-employment, you will earn vesting and credited service. When you retire again, your plan benefit will be redetermined based on the plan provisions in effect at that time. *In no case, however, will your new retirement benefit be less than the benefit you were receiving before you were re-employed.*

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## Payment Options

The payment options described in the SPD are all applicable. Note that the Social Security Leveling option only applies to your Part A, Part B benefit and Special Retirement Account. (See the SPD for more details on the Social Security Leveling option.)

If you are entitled to a Supplemental Retirement Allowance, it will be paid in full without reduction for any payment option you choose.

## Pre-retirement Death Benefit

### ***If You Die Before Retirement While Employed***

If you die before retirement and are not vested in a benefit (or if you are vested but are not married or have been married less than six months), your beneficiary will not receive any benefits from the Plan.

If you die before retirement, your spouse is eligible to receive a monthly survivor benefit, if you have a vested benefit and you have been married for at least six months at the time of your death. Payment of the spouse's benefit will begin on the first day of the month after your death and will continue for your spouse's lifetime, unless your spouse elects to postpone when benefits start. The benefit will be equal to one-half of the benefit you would have received under the 50% joint and survivor option from the Plan as of the date of your death.

Date of Death	Spousal Benefit
After You Are Eligible for Early Retirement	<ul style="list-style-type: none"><li>▪ Spouse's benefit will start immediately after your death.</li><li>▪ Benefit will be reduced using the early retirement reduction factors listed in the <i>Early Retirement Reduction Table for Part A Benefit</i> and <i>Early Retirement Reduction Table for Part B Benefit</i>.</li><li>▪ Spouse will receive one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option.</li><li>▪ Spouse will not receive any of the Supplemental Retirement Allowance for Part A of the plan.</li><li>▪ Spouse can elect to wait to receive a benefit until the date you would have reached your normal retirement date. If your spouse elects to wait, the benefit will not be reduced.</li></ul>
Before You Are Eligible for Early Retirement	<ul style="list-style-type: none"><li>▪ Spouse's benefit will start immediately after your death.</li><li>▪ Benefit will be reduced using the early retirement reduction factors listed in the <i>Early Retirement Reduction Table for Part A Benefit</i> and <i>Early Retirement Reduction Table for Part B Benefit</i>. Your benefit will be further reduced based on your age at the time of your death. These reduction factors are listed in the table below.</li><li>▪ Spouse will receive one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option.</li><li>▪ Spouse can elect to wait to receive a benefit until the date you would have reached your normal retirement date. If your spouse elects to wait, the benefit will not be reduced.</li></ul>

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Additional Pre-Retirement Death Reduction	
Age at Time of Death	Yearly Benefit Reduction
Age 35–55	3.0%
Age 30–34	0.5%
Under Age 30	0.333%

If you are married, disabled and qualified to receive LTD benefits and you die before retirement, your spouse will receive a benefit described above.

### ***If You Die Before Retirement After Leaving Employment***

If you leave employment on or after January 1, 2003, with a vested benefit and you die before your benefit commencement date, your spouse is eligible to receive a benefit. The benefit will be equal to one-half of the benefit you would have received under the 50% joint and survivor annuity option from the Plan as of the date of your death.

Your spouse's benefit will commence at the date you would have reached your earliest early retirement age. The benefit will be reduced using the early retirement reduction factors listed in the *Early Retirement Reduction Table for Terminated Vested Employees*.

### **Changing or Terminating the Plan**

Please see the "Changing or Terminating the Plans" section of the "Additional Information" SPD for information on the Company's ability to change or terminate the Pension Plan.

### **Plan Documents**

This information has been prepared to describe the Plan benefits available to you. If there is a conflict between this information and the official documents and contracts that govern the operations of the Plan, those official documents and contracts will govern.