

## **AMO Pension Plan Money Purchase Benefit (MPB) Enhanced Benefits and Changes for 2006**

September 2006

The AMO Plans are pleased to announce several important enhancements to the MPB feature of your AMO Pension Plan retirement account, as follows:

### **Immediate Vesting**

Plan rules have been amended to provide immediate vesting for all active AMO participants who have worked one day of covered employment on or after January 1, 2006. (This enhanced benefit replaces the previous 5 years of service vesting requirement.) If you are not currently enrolled in the AMO 401(k) Plan or became vested in your MPB account after December 31, 2004 by either years of service or the Plans vesting rules change, you may call (800) 348-6515 Ext. 14 to have an investment kit mailed to your home address. Investment kits include a summary fact sheet for each mutual fund available in both the 401(k) Plan and MPB. These fact sheets are also available online. If you do not choose to elect any of the investment options available, your balance will remain in the MetLife Stable Value Fund and earn a fixed rate of return.

### **Enhanced Access to your MPB Account**

You will now have access to your MPB account information online, through an automated telephone system, or by speaking with a client services representative. You may check your balance or move your balance from the Met Life Stable Value fund into any of the investment options currently available in the AMO 401(k) Plan.

### **Quarterly Statements**



Beginning in October, you will receive a quarterly statement from The Newport Group, which acquired Ceridian in July. This statement will provide detailed information regarding your MPB balance, contribution details and your investment allocation.

### **MetLife Stable Value Fund**

In addition, your account balance has been transferred to Smith Barney/Ceridian (now Newport Group) for investment in the MetLife Stable Value Fund to provide a greater rate of return on your investment. This change from the managed pooled account by TCW to the MetLife Stable Value Fund allows for an equally conservative posture of investment with no investment management fee. Your income earned in past years at TCW had been reduced by management fees charged by TCW. The MetLife Stable Value Fund offers participants a single fixed rate of return. Its objective is to protect principal and offer fixed returns that compare favorably with the yields on intermediate-term fixed income securities. The Stable Value Fund may be appropriate for investors seeking preservation of principal, as well as other investors looking to construct a well-diversified retirement savings program. The Fund combines the benefits of professional investment management with a guarantee of principal and interest from MetLife. Principal and interest are backed by the full faith and credit of Metropolitan Life Insurance Company, one of the world's largest and most respected financial services companies. The Stable Value Fund credited rate is 4.60% through 09/30/06. This

rate is reset on a quarterly basis to capture maximum yields generated by current market environments.

### **Accessing Your Account Online or by Telephone**

To access your account, you will need your Social Security number and a Personal Identification Number (PIN). The month and year of your birth (MMYY) will serve as your initial PIN. You may change your PIN number at any time.

#### **Online Access**

Log on to the Internet at **www.thebenefitsline.com**. On the left side of the screen you will see three white boxes:

- 1. Plan Code:** Leave Blank
- 2. Social Security number:** Enter your Social Security number (no dashes)
- 3. PIN:** Enter the month and year of your birth MMY (for example, if you were born on January 9, 1945, you would enter 0145).

#### **Telephone access**

You may call the Client Service Center, a toll-free, interactive telephone system, anytime at 1-888-742-0929. This voice automated response system gives you access to account and investment information, plan features, general retirement education, mutual fund information and forms. If you prefer, you may also speak directly to a client services representative for assistance by pressing "8."

#### **Questions**

We encourage you to call our Smith Barney Financial Consultants with any Money Purchase Benefit, 401(k) Plan or any investment-related questions:

Larry Goldstock, Sam Brandwein or any of their service team at 800-975-7061

The AMO Pension Plan MPB feature is an important part of your benefit package. The enhancements presented are changes being made for your benefit!