

Teamsters Local 814 Pension Fund

Funding Improvement Plan

EXHIBIT 1

DEFAULT SCHEDULE

November 20, 2008

DEFAULT

The default schedule consists of the following:

1. A contribution rate in the amount shown in the table below for every year that the Fund is in Endangered status, and

Hourly Contribution Rate in Effect at Expiration of Current Collective Bargaining Agreement	Required Hourly Contribution Rate under New Collective Bargaining Agreement
\$1.00	\$2.25
\$2.45	\$5.60
\$2.65	\$5.65
\$3.15	\$6.30
\$3.90 and over	\$6.90

Note: No contributions are required for Casual employees.

2. The plan of benefits in effect as of the day before the date of certification of Endangered status (March 28, 2008), for all current and future active participants and for every year that the Plan is in Endangered status, except for

- a. The cessation of benefit accruals for service earned on or after the expiration of the current collective bargaining agreement, and
- b. Any benefit changes required for the Plan to continue meeting the requirements to maintain its tax qualification under the Internal Revenue Code and comply with other applicable law, and
- c. After commencement of the Funding Improvement Period, specific benefit increases, but only if the Trustees determine that they will be financed out of contributions not contemplated for the FIP and will not impede the Fund's progress toward achieving the PPA benchmarks for plans in Endangered status.

Cuts pension credit to Zero!

Teamsters Local 814 Pension Fund

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EXHIBIT 2

ALTERNATIVE SCHEDULE A

November 20, 2008

This alternative schedule consists of the following:

1. A contribution rate in the amount shown in the table below for every year that the Fund is in Endangered status, and

Benefit Accrual Rate(s) in Effect at Expiration of Current Collective Bargaining Agreement	Required Hourly Contribution Rate under New Collective Bargaining Agreement
\$23.166 for each of the first 25 pension credits plus \$23.65 for each additional pension credit to a maximum of 35	\$2.75
\$58.30 per pension credit	\$6.90
\$58.916 for each of the first 25 pension credits plus \$58.74 for each additional pension credit above 25	\$7.00
\$66.00 per pension credit	\$7.85
\$72.00 per pension credit	\$8.55

Note: Apprentices accruing at 50% of the above rates are required to receive contributions at the full contribution rate indicated above. No contributions are required for Casual workers.

2. The plan of benefits in effect as of the day before the date of certification of Endangered status (March 30, 2008), for all current and future active participants and for every year that the Plan is in Endangered status, except for
 - a. Any benefit changes required for the Plan to continue meeting the requirements to maintain its tax qualification under the Internal Revenue Code and comply with other applicable law, and
 - b. After commencement of the Funding Improvement Period, specific benefit increases, but only if the Trustees determine that they will be financed out of contributions not contemplated for the FIP and will not impede the Fund's progress toward achieving the PPA benchmarks for plans in Endangered status, and
 - c. A plan amendment to exclude the contribution rate increases in (1) above from the benefit formula.

\$4.05
increase
needed
to maintain
\$72
pension
credit

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EXHIBIT 3

ALTERNATIVE SCHEDULE B

November 20, 2008

This alternative schedule consists of the following:

1. A contribution rate in the amount shown in the table below for every year that the Fund is in Endangered status, and

Hourly Contribution Rate in Effect at Expiration of Current Collective Bargaining Agreement	Required Hourly Contribution Rate under New Collective Bargaining Agreement	Accrual Rate for Service Earned on or After Effective Date of New Collective Bargaining Agreement
\$1.00	\$2.50	\$11.59 per pension credit
\$2.45	\$6.30	\$29.15 per pension credit
\$2.65	\$6.35	\$29.46 per pension credit
\$3.15	\$7.15	\$33.00 per pension credit
\$3.90 and over	\$7.75	\$36.00 per pension credit

Note: Casual employees, for whom no contributions are made, will accrue benefits at the same \$36.00 accrual rate as other Moving & Storage employees.

2. The plan of benefits in effect as of the day before the date of certification of Endangered status (March 30, 2008), for all current and future active participants and for every year that the Plan is in Endangered status, except for
 - a. A reduction in benefit accruals for service earned on or after the expiration of the current collective bargaining agreement to the levels shown in the table above, and
 - b. Any benefit changes required for the Plan to continue meeting the requirements to maintain its tax qualification under the Internal Revenue Code and comply with other applicable law, and
 - c. After commencement of the Funding Improvement Period, specific benefit increases, but only if the Trustees determine that they will be financed out of contributions not contemplated for the FIP and will not impede the Fund's progress toward achieving the PPA benchmarks for plans in Endangered status, and
 - d. A plan amendment to exclude the contribution rate increases in (1) above from the benefit formula.

pension credit cut to \$36 for all