

YOUR ANNUAL STATEMENT FOR THE AB CORPORATION RETIREMENT INCOME PLAN  
FOR HOURLY PAID EMPLOYEES

2010

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AB Corporation is proud to provide you with this statement, which gives you an update of your situation in the Pension Plan for the year that ended on December 31, 2010. It shows the benefits to which you will be entitled upon retirement or termination of employment. It also presents some of the features of your Plan participation. Please read it carefully. Should you notice any discrepancies, please notify AB Benefit Center, P.O. Box 12345 Pittsburgh, PA 12345.

## personal information

<b>Employee number</b>	5555555
<b>Date of birth</b>	November 20, 1969
<b>Date of employment</b>	July 13, 1998
<b>Division</b>	AB Corporation
<b>Date of participation</b>	July 13, 1999
<b>Gender</b>	Male
<b>Pensionable earnings in 2010 (annualized)</b>	\$58,457
<b>Average pensionable earnings (annualized)</b>	\$55,071
<b>Salary rate as at January 1, 2009</b>	\$59,363
<b>Credited service</b>	10.500 year(s)
<b>Marital status</b>	Married
<b>Spouse</b>	No spouse on file
<b>Beneficiaries</b>	No beneficiaries on file

*Please note that a person named in this section is not automatically entitled to the death benefits payable by the Plan. Upon your death, the person entitled to the benefits will be determined in accordance with the Plan provisions and the applicable pension legislation as well as the designations you will have made and of which we are aware.*

## in brief

**Your normal retirement date**                      **December 1, 2034**

**Integration with Social Security**

Your accumulated benefit, resulting from your participation in the AB Corporation Retirement Income Plan for Salaried Employees, has been calculated to take into account the Social Security Retirement benefit. As a result, an estimate of the dollar amount you will receive from the Social Security Administration at normal retirement date has been taken into account in the Plan benefit formula.

## retirement dates

According to the Plan provisions, you may retire starting on any of the following dates:

You may retire on your ...	At age ...	On ...
Normal retirement date	65	December 1, 2034
Earliest retirement date with a reduced pension	55	December 1, 2024

## accumulated pension

As at December 31, 2010, you had accumulated the following annual pension:

	Payable at age 65
<b>Your accumulated pension up to December 31, 2010</b>	<b>\$6,580</b>

## termination benefits

You have already earned the right to your accumulated pension.

## survivor benefits

Should you die before you start collecting pension benefits and prior to your Normal Retirement Date and are not married at that time, no further benefits will be payable from the AB Corporation Pension Plan(s) in which you participated.

However, if you have been married for at least one year when you pass away and have not started collecting pension benefits, your pension will be actuarially reduced in order to provide a lifetime pension to your spouse. Your surviving spouse will be entitled to one half of a Qualified Joint and 50% Survivor Annuity.

## credited service

The table below shows a summary of your years of credited service up to December 31, 2010.

	Up to December 31, 2009	In 2010	Up to December 31, 2010
Credited service	9.500	1.000	10.500

*This statement was prepared in collaboration with Morneau Shepell, based on the data shown in the Plan records as at December 31, 2010. Every effort has been made to provide accurate information. However, should you notice any discrepancies, please notify AB Benefit Center. Your benefits are subject to the Plan provisions. Therefore, the official Plan text always has precedence, subject to applicable laws.*