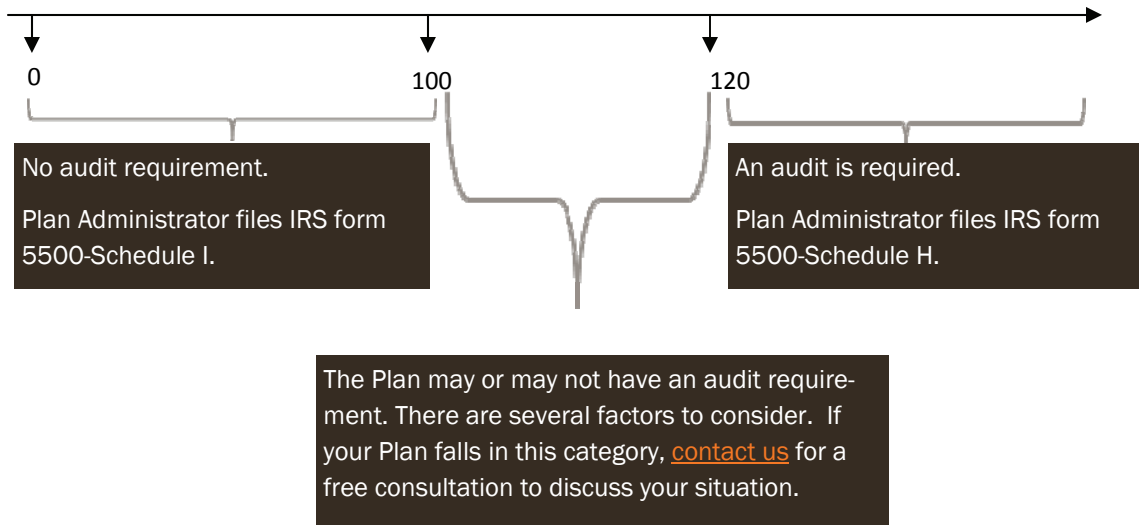


Plan Audit Requirements



The definition of a participant includes:

1. Active participants—individuals who are currently employed by the Plan sponsor and who are earning or retaining credited service under the plan.
2. Retired or separated participants receiving benefits or entitled to future benefits.
3. Deceased individuals who had one or more beneficiaries who are receiving or are entitled to receive benefits under the Plan.