

SECTION 5.03(b)

Section 5.03(b): Subject to such conditions as may be prescribed by the Plan Administrator, a Participant who marries subsequent to the commencement of a Retirement Benefit may irrevocably elect to convert the Retirement Benefit otherwise payable to such Participant to a Retirement Benefit of Equivalent Actuarial Value, providing a reduced Retirement Benefit payable during the Participant's life and, after such Participant's death, either 25%, 50%, 60%, 75%, 85% or 100% of that reduced Retirement Benefit will continue to be paid during the life of, and to, the spouse to whom such Participant was married on the date of such election; provided, however, that such election may not reduce the Participant's Retirement Benefit below the minimum benefit, as determined under Section 4.02. Any such election must be made in writing and filed with the Plan Administrator within 180 days after the date of the Participant's lawful marriage to such spouse.

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