



**BEATRICE FOODS CO.**

**RETIREMENT INCOME PLAN**

**A PENSION PLAN FOR  
MANAGEMENT, OFFICE, AND  
SALES EMPLOYEES OF  
BEATRICE FOODS CO.**

**Certain benefits under this Pension Plan  
are insured by the  
Pension Benefit Guaranty Corporation (See Page 15)**



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# **BEATRICE FOODS CO.**

## **RETIREMENT INCOME PLAN**

### **INTRODUCTION**

The purpose of the Beatrice Retirement Income Plan (often referred to as BRIP) is to provide you and your family with a continuing guaranteed income that starts when you retire and continues for the rest of your life.

Without a certain, continuing income, retirement can be a time of uncertainty and often hardship. It takes money to enjoy your retirement years. And, to maintain your pre-retirement standard of living, it generally requires an income from various sources. This is why the Retirement Income Plan is so important. The income you may receive from this plan, along with your benefits from Social Security, should assist in providing you with a comfortable standard of living after you retire.

The plan as summarized herein constitutes an amendment and restatement of the plan as in effect on February 29, 1976. The plan was restated to comply with the various and complex requirements imposed by the recently adopted pension reform act. A request for the approval of the restated plan is being submitted to the Internal Revenue Service. In order to obtain the approval or as a result of regulations to be issued under the act, the provisions of the plan as herein described may be retroactively changed or modified.

The restated plan only applies to participants terminating employment on or after March 1, 1976.

### **WHAT DOES THIS RETIREMENT PLAN MEAN TO ME?**

The Beatrice Foods Co. Retirement Income Plan provides you with:

- Normal Retirement at age 65
- Retirement as early as age 55
- A monthly income for life when you retire . . . in addition to your Social Security benefits
- Service credits while you are disabled
- The right to future pension benefits if you leave the Company after 10 years of Continuous Service
- Benefits payable to your surviving spouse when eligible

### **WHEN DO I BECOME A MEMBER OF THE PLAN?**

You will automatically become a member of the Beatrice Foods Co. Retirement Income Plan on the day you are hired if your immediate employer participates in the plan (see Special Company Information Sheet) and you are in:

- Any executive or managerial position
- An office in a technical, professional, administrative, or clerical position
- A sales position

However, you will not be eligible if you are:

- An active member of another tax-qualified pension or profit sharing plan paid for by Beatrice
- Covered by a collective bargaining agreement that does not provide for your membership in this plan
- A route driver or route salesperson

### **WHO PAYS FOR MY BENEFITS?**

Your pension benefits are provided at no cost to you. Beatrice pays the entire cost of your retirement plan. The amount of Beatrice's contributions to the pension fund are based on information from our pension consultants.

### **WHAT WORDS HAVE SPECIAL MEANINGS?**

Throughout this booklet, you will come across certain words or terms which are used frequently and which you should know. These terms will help you better understand your benefits.

#### **Plan Year**

The Plan Year is March 1st through the last day in February.

#### **Continuous Service**

Your *Continuous Service* determines your right to receive benefits. Continuous Service equals the period of your uninterrupted employment with Beatrice or a predecessor (a company which has joined Beatrice). Your Continuous Service will not be broken by authorized leaves of absence or indefinite disability.

#### **Credited Service**

Your *Credited Service* is used to determine your benefits. Credited Service equals the period of your uninterrupted employment while a member of the Beatrice Retirement Income Plan, but not beyond your normal retirement date (see page 5). Your Credited Service will not be broken if:

- You are receiving disability benefits from Beatrice's disability income plan
- You are receiving disability benefits from Social Security
- Your earnings continue during a period of temporary absence
- You are a member of the armed forces with a right, under law, of reemployment

#### **Break in Service**

Your period of Continuous Service after 1975 will be broken if you terminate employment and are not re-hired within the twelve month period following your termination date. If you are re-hired during the twelve-month period following termination, Continuous Service will be counted as though you had not been absent.



## WHEN MAY I RETIRE?

### Normal Retirement

Your Normal Retirement Date is the first day of the month on or just after your 65th birthday. If you terminate employment on this date with five or more years of Continuous Service, you will start receiving your monthly pension immediately.

### Early Retirement

You may elect early retirement once you have reached your 55th birthday, if you have completed 10 years of Continuous Service.

### Disability Retirement

If you become disabled at any age and receive disability benefits from either Social Security or Beatrice's disability income plan, your Continuous Service and Credited Service continue to accrue as though you were an active employee. The same rules for retirement (see above) apply to both active and disabled employees.

## HOW WILL MY PENSION BE PAID OUT WHEN I RETIRE?

Your monthly pension will be paid out under the Normal Form unless you elect an optional form at least 30 days before your retirement.

### Normal Form

If you are single on the date of your first pension payment, the Normal Form of payment will be the Life Income Option—a monthly benefit payable for the rest of your life with no payments after your death.

If you are married on the date of your first pension payment, the Normal Form of payment will be the 50% Survivor Option—a reduced monthly benefit payable for the rest of your life with payments of one-half of the reduced amount continuing to your spouse as long as he or she lives after your death.

### Optional Forms

Instead of the Normal Form, you may choose one of these options at any time, but not less than 30 days before you reach age 65, or your actual retirement date if earlier. You may select any person you wish as your beneficiary.

- **Life Income Option -**

A pension payable only for your lifetime. After your death, there are no further payments of any kind under the plan.

- **50% Contingent-Annuitant -**

A reduced monthly pension for the rest of your life with payments of one-half the reduced amount continuing to your joint pensioner upon your death. If you are married when benefits begin, this is the Normal Form and your spouse is the joint pensioner.



- **66 $\frac{2}{3}$ % Contingent-Annuitant -**

A reduced monthly pension for the rest of your life with payment of  $\frac{2}{3}$  of the reduced amount continuing to your joint pensioner upon your death.

- **75% Contingent-Annuitant -**

A reduced monthly pension for the rest of your life with payment of  $\frac{3}{4}$  of the reduced amount continuing to your joint pensioner upon your death.

- **100% Contingent-Annuitant -**

A reduced monthly pension for the rest of your life with payment of the same reduced amount continuing to your joint pensioner upon your death.

- **Period Certain Option -**

A reduced monthly pension for the rest of your life, but if you die before the end of the chosen period, payments will continue to your beneficiary until that period is completed. For example, a 10-year certain option provides payments to you or your beneficiary for 120 months, but after that period is over, payments are made only if you are living.

- **10-Year Certain Survivor Options -**

A reduced monthly pension that combines the 10-year certain feature with any one of the four survivor options previously described. You must have the consent of the Retirement Committee in order to receive this option.

- **Single Lump Sum Option -**

A single payment in one lump sum representing the present value of your future pension payments. You must meet the requirements of the Retirement Committee in order to receive this option.

**Example**

Suppose you are a male, aged 65, with a 62-year old wife, and you retire with a Life Income Option of \$100. The pensions under the options would be approximately as follows:

Option	Monthly Payment to Participant	Monthly Payment to Survivor After Death of a Participant
Life Income	100.00	None
50% Survivor	82.74	41.37
66 $\frac{2}{3}$ % Survivor	78.24	52.18
75% Survivor	76.17	57.13
100% Survivor	70.56	70.56
10 Year Certain	90.66	90.66*

\* Until 120 monthly payments have been made after retirement.

## Option Rules

You must file your choice of option in writing with the Retirement Committee at least 30 days before you reach age 65, or pension commencement date if earlier. You may change your option anytime before this 30 day period. The consent of your beneficiary is not required.

Once you start receiving pension benefits, your selected option is fixed. So, if you had selected a Survivor Option and your beneficiary dies, your reduced monthly benefit will continue unchanged for the rest of your life.

But events may take place, before you start receiving pension benefits, which will automatically affect your selected option. The following table summarizes these rules.

Participant Status	Participant Dies	Joint Pensioner Dies
1. Actively employed before normal retirement date	Cancels any option	Cancels Survivor Option
2. Former employee with a deferred vested benefit	Cancels any option	Cancels Survivor Option
3. Early retiree who defers benefit	Option stays in force	Survivor Option stays in force
4. Actively employed after normal retirement date	Option stays in force	Survivor Option stays in force

## HOW MUCH WILL MY PENSION BE IF I RETIRE AT AGE 65 OR LATER?

Your pension benefit will be based on:

- Your *Credited Service*, as defined in the section "What Words Have Special Meaning"
- Your *Earnings* during your final years with Beatrice
- Your own *Social Security* benefit

Your earnings will be averaged over the 5 consecutive highest paid calendar years out of your last 15 calendar years before retirement. Your Social Security benefit will be estimated at the time you retire. If your actual Social Security benefit is so much smaller that it would produce at least a \$1.00 increase in your monthly pension, you should notify the Retirement Committee.

Your pension benefit, under a Life Income Option, will be equal to A + B where:

$$A = (1\% \text{ of FAME}^*) \times (\text{Credited Service})$$

$$B = (.4\% \text{ of FAME}^*) \times (\text{Credited Service}) - (1.5\% \text{ of Monthly Social Security}) \times (\text{Credited Service up to } 33\frac{1}{2} \text{ years})$$

While it is possible that item B may be zero (but never negative), the offset has been limited to 50% of Social Security. This 50% represents the portion paid for by Beatrice.



If you were a member of the prior pension plan on February 29, 1968, you may be entitled to a larger pension. The Retirement Committee will provide you the amount of this minimum pension upon written request.

**Example**

Your Age = 65  
 Your Credited Service = 30 Years  
 Your Final Average Monthly Earnings = \$1,000  
 Your Monthly Social Security = \$350

A = (1%	x	<b>FAME</b>	\$1,000	x	<b>Credited Service</b>	30)	=		<b>Monthly Benefit</b>
									\$300.00
B = (.4%	x	<b>FAME</b>	\$1,000	x	<b>Credited Service</b>	30)	=	\$120.00	
		<b>Social Security</b>	\$350	x	<b>Credited Service</b>	30)	=	- \$157.50	
					<b>A</b>	<b>B</b>		<u>0</u>	
Total Monthly Pension = \$300.00 + 0							=		\$300.00

\*FAME = Final Average Monthly Earnings

**Example**

Your Age = 65  
 Your Credited Service = 35 Years  
 Your Final Average Monthly Earnings = \$2,000  
 Your Monthly Social Security = \$450

A = (1%	x	<b>FAME</b>	\$2,000	x	<b>Credited Service</b>	35)	=		<b>Monthly Benefit</b>
									\$700.00
B = (.4%	x	<b>FAME</b>	\$2,000	x	<b>Credited Service</b>	35)	=	\$280.00	
		<b>Social Security</b>	\$450	x	<b>Credited Service</b>	33½)	=	- \$225.00	
								<u>\$ 55.00</u>	
Total Monthly Pension = \$700.00 + \$55.00 =									<u>\$755.00</u>

Both examples show the monthly pension for a Life Income Option which provides for payment during your lifetime only. If you are married when benefits begin, you will automatically receive a smaller benefit under the 50% Survivor Option which is described in the section "How Will My Pension Be Paid Out When I Retire", unless you elect otherwise.





## **WHAT IF I BECOME DISABLED?**

If you become disabled while a member of the plan, you are entitled to special consideration. You will be considered to be disabled as long as you are receiving disability benefits from either Social Security or a Beatrice disability plan.

During your period of disability:

- Continuous Service continues to accrue
- Credited Service is earned as though you were actively working
- Earnings for your last full calendar year are assumed to continue at the same rate.

Your right to benefits and the amount of benefit will be determined in the same manner as for active employees. For example, if you have eight years of service when you become permanently disabled at age 30 you may start receiving retirement benefits anytime between ages 55 and 65. The longer you postpone retirement, the greater your Credited Service will be. Normally, you would not apply for retirement benefits until you were no longer eligible for disability benefits.

## **WHAT IS VESTING? HOW DO I BECOME VESTED IN THE BENEFITS OF MY PENSION PLAN?**

Vesting is a form of ownership or right to receive a pension benefit. You become vested in your pension benefits after completing 10 years of Continuous Service. Once vested, you are entitled to receive a pension benefit starting as early as age 55, even if you terminated employment before reaching age 55.

## **WHAT IF I LEAVE THE COMPANY BEFORE I RETIRE?**

If you leave Beatrice after becoming vested, that is after you have completed 10 years of Continuous Service, you are entitled to a monthly benefit starting at age 55. This benefit is the amount you could have received at your Normal Retirement Date, reduced to age 55. The calculation of the benefit, including a minimum under a prior plan, is identical to an early retirement benefit (see example in the section "What Would My Pension Be If I Retire Early?").

Suppose you are a male employee who terminates employment prior to age 55 with a vested pension of \$500.00 per month. You will start receiving \$218.00 monthly on the first day of the month on or after your 55th birthday.

You may defer commencement of benefit until your Normal Retirement Date by filing your election in writing with the Retirement Committee. The longer you defer commencement of benefit, the larger the benefit becomes. For example, the benefit at age 60 is \$320.30 per month and at age 62 is \$379.45 per month. But it will never exceed the \$500.00 at normal retirement.



If you elect to defer your benefit beyond your 55th birthday and you die before the benefit starts, any option is cancelled and no payments will be available to your beneficiary.

*If you are not vested when you leave Beatrice, you will not receive any benefits from the Plan.*

### **WHAT IF I TRANSFER WITHIN BEATRICE FOODS CO.?**

If you transfer within the Beatrice organization and still qualify for membership (see page 3), then all your rights and privileges under this plan remain unchanged.

If you transfer to a job position that does not qualify you for the plan, then the amount of your Credited Service is frozen until you again become eligible for this plan. You will, however, continue to earn Continuous Service for vesting purposes.

If, after completing ten years of Credited Service, you transfer to a position that does qualify for membership but your immediate employer does not participate in BRIP you will continue to accrue Credited Service and earnings for purposes of this plan. But your benefit will be offset by any benefits you receive under your new employer's pension plan.\*

\* The foregoing may be subject to certain restrictions if you are transferred to a foreign employer.

### **WHAT IF I SHOULD DIE?**

#### **Before I retire?**

If you die prior to your Normal Retirement Date while actively employed or on an authorized or recognized leave of absence, your surviving spouse shall be entitled to a benefit if the following two conditions are met:

1. You are age 45 and have completed 20 years of Continuous Service

or

You are age 55 and have completed 10 years of Continuous Service

2. You have been married to your surviving spouse throughout the year before your death.

Beginning on the first day of month following your death, your spouse will receive a monthly pension for the rest of his or her lifetime.

The benefit normally paid to your spouse is 40% of the amount of Life Income Option benefit you would have received if you had continued working to your normal retirement age. If your spouse is more than 10 years younger than you are, then there is a 1/5% reduction in the benefit for each month beyond 10 years. Also, if you were a member of the prior plan on February 29, 1968, your minimum benefit may apply.



The Final Monthly Average Earnings used to calculate the benefits will be the larger of your actual Final Monthly Average Earnings at death or your Earnings in the prior calendar year.

**Example**

- Your Age at Death = 50
- Your Spouse's Age = 45
- Your Credited Service at Death = 22 years
- Your future Credited Service to Normal Retirement = 15 years
- Your Final Average Monthly Earnings = \$1,800
- Your Social Security, assuming pay continues to age 65 = \$550

		FAME		Service Credited			Monthly Benefit
A = 1%	x	\$1,800	x	(22 + 15)	=		\$666.00
B = (.4%	x	\$1,800	x	(22 + 15)	=	\$266.40	
- (1.5%	x	\$550	x	(22 + 11½)	=	-\$275.00	
						0	
Total Monthly Benefit = \$666.00 + 0						=	\$660.00
Total Monthly Surviving Spouse's							
		A		B			
Pension = 40% (\$666.00 + 0)						=	\$266.40

**After I retire?**

If you receive a lifetime only benefit, no further payments would be made after your death. If you select one of the survivor or period certain options, there may be a benefit payable upon your death. The amount of any benefit will depend on the amount of your pension and the option in force. (See discussion on page 5 & 6).

**WHEN WILL I RECEIVE THE CONTRIBUTIONS I MADE TO THE PLAN?**

If you were a member of the prior retirement plan on February 29, 1968, you may have made contributions to the plan.

These contributions accumulate with interest according to the following schedule:

Period	Rate
From Date of Contribution to February 29, 1968	2%
From March 1, 1968 to February 28, 1973	4½%
From March 1, 1973 forward	Larger of: — 5% — Interest credited by insurance company

If you retire under this plan your accumulated contributions with interest are used to provide an additional annuity for your lifetime. This benefit is in addition to any other benefits you may have accrued under the plan. At retirement, you may elect either a single-sum distribution of your contributions plus interest or an annuity to be payable on the same basis as your employe provided pension.

If you terminate or die before you retire under this plan, your accumulated contributions with interest to the date of either event will be paid to you, or your beneficiary.

### **CAN I LOSE ANY OF MY BENEFITS FROM THIS PLAN?**

Your Beatrice Retirement Income Plan is a valuable tool for planning for your retirement. As you work for Beatrice, you continue to build service for vesting and for calculating your monthly pension benefit. Obviously, the longer you work for Beatrice in covered employment, the greater your monthly pension will become. Although you may intend to continue your employment until retirement, there may be a time when your personal situation will prevent you from carrying out your intentions. Consequently, you should be aware of the following circumstances which could cause you to lose or forfeit your benefits under this plan.

In order to prevent a duplication of benefits, BRIP will not make full payment when you are also receiving benefits earned for the same period of service under another tax-qualified pension plan. Instead, your BRIP benefit will be reduced by the benefit from another plan related to the same service, unless you paid for that benefit.

#### **Termination**

If you terminate your employment before completing 10 years of Continuous Service, you will lose any Continuous Service and Credited Service you have in the plan.

#### **Death**

If you die while receiving a retirement pension and you have chosen a Life Income Option, no benefits will be payable to your surviving spouse.

If you die before retirement, no benefits will be payable to your surviving spouse in the following situations:

- You die before your 45 birthday
- You die between ages 45 and 55 before completing 20 years of Continuous Service
- You die between ages 55 and 65 before completing 10 years of Continuous Service

#### **Address Changes**

In order to assure that benefits will be paid when due, you must notify the Retirement Committee in writing any time you move to another address.

## **CAN I GET BACK ANY BENEFITS IF I LOSE THEM?**

If you have terminated your employment or have had a Break in Service before becoming vested, you can get your Continuous Service and Credited Service back upon meeting certain conditions.

When you are rehired by Beatrice after a termination of employment or Break in Service, your prior Continuous Service and Credited Service will be restored if the period of your absence or Break in Service is less than your prior period of Continuous Service and you come back to work and work at least 1 000 hours in a 12-month period following your return to work. If your period of absence or Break in Service is equal to or greater than your prior period of Continuous Service, you will be treated as a new employee.

### **Example**

	<b>Case #1</b>	<b>Case #2</b>
Your prior period of Continuous Service	4 years	6 years
Period of your absence from service or Break in Service	6 years	4 years
Past Continuous Service restored if you 1000 hours in a 12-month period after return	0 years	6 years

## **HOW DO I FILE A CLAIM FOR BENEFITS UNDER MY PLAN?**

When you want to file a claim for benefits under your retirement plan, contact your personnel representative who will supply you with the necessary forms.

## **IF MY CLAIM IS DENIED, HOW DO I FILE AN APPEAL?**

You may appeal any denial of benefits by writing to the Retirement Committee (stating all relevant facts). The Committee will review your appeal and notify you of the status of your claim within 60 days from the date your appeal is received. You will receive written notice of the Committee's final decision and the reasons on which that decision is based.

If you are still dissatisfied with the results of your appeal, the agent for legal service is:

CT Corporation System  
208 South LaSalle Street  
Chicago, Illinois 60603



## **HOW IS MY PLAN ADMINISTERED?**

Beatrice is responsible for appointing members of the Retirement Committee. The Retirement Committee consists of three members and this Committee administers the plan. Although the Retirement Committee cannot alter the terms, conditions, or benefits of the plan, it does make the decisions regarding questions, interpretations, and application of any plan provisions.

The Beatrice Retirement Income Plan assets are held by two financial institutions. There is a trust fund under a trust agreement with The First National Bank of Chicago and monies are also under Group Annuity Contract No. 76 GAC with the John Hancock Mutual Life Insurance Company. Prior to the satisfaction of all liabilities of the plan, these pension funds can be used only for the benefit of participants and beneficiaries.

## **IS THERE ANYTHING ELSE I SHOULD KNOW?**

### **Continuance of the Plan**

Beatrice fully intends to continue your retirement plan indefinitely and to meet any foreseeable situations that may occur. To protect against any unforeseen situations, Beatrice does reserve the right to change the plan and, if necessary, discontinue it. If it is necessary to discontinue the plan, the assets of the pension fund will be used to provide benefits according to the plan documents.

### **Pension Benefit Guaranty Corporation**

You should also be aware that, if the plan is terminated, all or a portion of your benefits under the plan may be insured by the Pension Benefit Guaranty Corporation (PBGC), an agency of the Federal Government. The PBGC was established to provide insurance for pension benefits, much in the same way as the government protects savings and checking accounts in Federally insured banks savings and loan associations, and credit unions. If you wish further information about this insurance, you may contact the Retirement Committee or the PBGC. The address of the Pension Benefit Guaranty Corporation is P.O. Box 7119, Washington, D.C. 20044

### **Assignment of Benefits**

For the protection of your interests and those of your dependents, your benefits under this Plan cannot be assigned and, to the extent permitted by law, are not subject to garnishment or attachment.

### **Plan Documents**

This booklet is a summary of your retirement plan documents. Please refer to the official plan documents for more extensive information. In the event of any conflict between this booklet and the plan documents, the plan documents will govern.

The benefit examples showing optional forms (see page 5 & 6) are based on tables in use when this pamphlet was published. Since interest rates and mortality assumptions are subject to change, you should consider the examples as estimates.

You are entitled to examine the plan documents, the plan description (Form EBS-1), and the plan annual report (Form 5500) as soon as they are filed with the Secretary of Labor. These documents may be seen, during company working hours, in the office of the personnel representative. If you would rather have a copy of these documents, send a written request to the Retirement Committee. There will be a charge for copying of 10¢ per page.

### **Summary of Annual Report and Plan Changes**

You will receive a summary of the annual report of the plan once each year no charge. As modifications to the plan are made, you will also be notified.

## **WHAT CAN I EXPECT FROM SOCIAL SECURITY?**

The income you receive from the Beatrice Retirement Income Plan will be supplemented by a monthly Social Security benefit starting at age 62 or later. It is impossible to determine the exact amount you will receive until you actually apply for benefits.

Social Security Benefits are government-regulated and are subject to change as new legislation is passed. Your local Social Security office can give you an estimate of what your benefit would be, based on present Social Security laws.

It is advantageous to apply for benefits before your normal retirement date. When you apply, you should have with you your Federal Social Security card and proof of your age. It is also helpful to have with you your W-2 form for the previous year. However, do not delay applying because you do not have all of this information, since other proofs may be acceptable.



**SPECIAL COMPANY INFORMATION**

**Beatrice Foods Co. Retirement Income Plan  
Beatrice Foods Co.  
120 S. La Salle Street, Chicago, Ill. 60603**

**IRS Employer Identification Number: 36-0783330**

**Plan Number: 001**

**Your Plan Administrator:**

Retirement Committee

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Beatrice Foods Co.

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phone: 312-782-3820

**Named Fiduciary:**

Retirement Committee

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**Name of Insurance Company:**

John Hancock Mutual Life

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Insurance Co. of Boston, Mass.

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**Name of Trustee:**

First National Bank of Chicago

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**Cost of the Plan:**

The entire cost of the plan is paid for by Beatrice Foods Co.

**Collective Bargaining Units Covered:**

None

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**Bargaining Agreements:**

None

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# Participating Units

HONOLULU HI-ALL NON-BARGAIN  
DOTHAN AL-SUPREME I C  
GADSDEN AL-TRO-FE-ALA AREA  
GADSDEN AL-TRO-FE-GA AREA  
HUNTSVILLE AL-MGD  
LYNN AL-HOLIDAY HOMES  
OPELIKA AL-DAIRYLAND FARMS  
SHAWMUT AL-VALDAIR CREAMERY  
TUSCALOOSA AL-MGD  
BIRMINGHAM AL-R&T BAKERY  
MESA AZ-ROSARITA MEX  
BAKERSFIELD CA-MG FARMS  
OAKLAND CA-ROYAL CROWN BEV  
LOS ANGELES CA-IMPERIAL  
LOS ANGELES CA-LOWREYS/LA  
LOS GATOS CA-MGD  
ORVILLE CA-OLIVE PROD  
GLENDALE CA-JOHNSTON FOODS  
SUN VALLEY CA-LEE-HEALY  
PASADENA CA-RBT H PETERSON  
MODESTIO CA-POULTRY FOODS  
MODESTO CA-PET FOODS  
SAN JOSE CA-PIK-NIK  
SUNNYVALE CA-SHEDD  
SAN JOSE CA-MGD  
SANTA ANA CA-CAL COM-REG PR  
CERRITOS CA-AIRSTREAM-CA-WA  
CERRITOS CA-AIRSTREAM-156  
COLORADO SPGS CO-BFC  
ENGLEWOOD CO-MGD  
DENVER CO-COLO STOR WYN  
DENVER CO-CUI INTL-SALARIED  
DENVER CO-LOWREYS FRESH-SAL  
DENVER CO-LOWREYS FRESH-REG  
GRAND JUNCTION CO-MGD  
GREELEY CO-MGD  
WHEATRIDGE CO-JOLLY RANCHER  
DENVER CO-DEARBORN PLASTICS  
ORANGE CITY FL-MGD OF FLA  
LARGO FL-MORGAN YACHT  
TAMPA FL-COLD STG & WHSE  
MIAMI FL-STANDARD DRY WALL  
VALDOSTA GA-SO GA PECAN  
BOISE ID-MGD  
POCATELLO/IDAHO FLS ID-BRC  
BOISE ID-CUI INTL-BOISE  
GENERAL OFFICE  
CHGO IL-BFC-RESEARCH CENTER  
ANTIOCH IL-CHARM GLOW  
CHAMPAIGN IL-BFC I/C  
CHAMPAIGN IL-MGD MILK OFC  
CHAMPAIGN IL-MGD MILK-PLANT  
CHAMPAIGN IL-MGD MILK-SPR  
CHAMPAIGN IL-MGD MILK-GALE  
CHAMPAIGN IL-MGD MILK-BLOOM  
CHAMPAIGN IL-MGD MILK-DECAT  
CHICAGO IL-SOO TERMINAL  
CHICAGO IL-CHGO COLD STOR  
CHICAGO IL-BFC-BUTTER  
CHICAGO ILL-JOHN SEXTON CO  
CHICAGO IL-BURNY BROS  
CHICAGO IL-M J HOLLOWAY  
CHICAGO IL-HOMEMAKER-A PAYR  
CHICAGO IL-HOMEMAKER-B PAYR  
CHICAGO IL-CHESTERTON CANDY  
CHICAGO IL-JAHN & OLLIER  
CHICAGO IL-J H RHODES  
CHICAGO IL-MIRACLE WHITE CO  
CHGO IL-COL-MIL-HUT-GROUP A  
CHGO IL-COL-MIL-HUT-GROUP B  
BERKLEY IL-WORLD DRYER  
CHICAGO IL-MONSON PUBLISH  
ELGIN IL-SHEDD  
ELGIN IL-ELGIN MOLDED PLAS  
ELMHURST IL-VOGEL-PETERSON  
ROLLING MEADOWS IL-MG I/C  
JOLIET IL-BFC  
KANKAKEE IL-BFC I/C  
SKOKIE IL-CHGO SPECIALTY  
CHICAGO IL-WRIGHTWAY MFG  
LYNN CENTER IL-REGAL BY PR  
MATTOON IL-BFC-IL PR  
MATTOON IL-BFC-IN PR  
MATTOON IL-BFC-MO PR  
CHICAGO IL-FOOD MARKETERS  
NILES IL-E R MOORE OFC  
E R MOORE-NY OFC & WHS 5000  
E R MOORE-CALIF WEEKLY  
E R MOORE-SALESMEN  
E R MOORE-EXEMPT  
NORTHLAKE IL-HI-TEMP-PRIVAT  
NORTHLAKE IL-HI-TEMP-REG  
NORTHLAKE IL-BURNY BROS  
NRTHFLD IL-MEAT LND SUPP  
FRANKLIN PK IL-EXCEL INC  
CAROL STR IL-EXCEL DYNAMICS



ROCKTON IL-TAYLOR FR-EXEMPT  
ROCKTON IL-TAYLOR FR-SALARY  
ROCKTON IL-TAYLOR FR-PLANT  
ELKHART LN-BONANZA TRAVLRS  
FORT WAYNE IN-MGD  
COLUMBUS IN-SAPS FOODS  
LA PORTE IN-IND MLDG & FRAM  
MUNCIE IN-MGD-MILK  
MUNCIE IN-MGD I/C-MUNCIE  
INDIANAPOLIS IN-CRYOGENIC  
CEDAR RAPIDS IA-VIGORTONE  
DES MOINES IA-BFC  
CDR RPDS IA-DEARBORN BR-OFF  
OTTUMWA LA-BFC-IOWA  
OTTUMWA LA-BFC-MISSOURI  
OTTUMWA LA-BFC-ILLINOIS  
KANSAS CITY KS-INLAND CENTE  
BNR SPGS KS-NAT NAST-KS-NB  
TOPEKA KS-BFC  
WICHITA KS-BFC  
COVINGTON KY-LIB CHERRY-EX  
LOUISVILLE KY-R C BOT CO  
LOUISVILLE KY-SHEDD  
LOUISVILLE KY-BFC MILK  
LOUISVILLE KY-MOTHERS  
RICHMOND KY-BFC  
NEW ORLEANS LA-BROWN MI EX  
BR MLR-WIGGINS MS-FACTORY  
BALTIMORE MO-FARBOIL CO  
NEW YORK NY VATCO MFG CO  
EVERETT MA-MARKET FORGE-SA  
BOSTON MA-MARK FORE  
PEABODY MA-PERMUTHANE  
WILMINGTON MA-BFC CHEMICAL  
WILMINGTON MA-STAHN FINISH  
PEABODY MA-UNITED FINISH  
WILMINGTON MA-POLYVINYL  
WOUBURN MA-BFC  
CHARLESTWN MA-PAULE CHEM  
BANGOR MI-CINN FR RESEARCH  
DETROIT MI-SHEDD  
DETROIT MI-GRAND TRUNK  
GR RPDS MI-HEKMAN FURN  
GRAND RAPIDS MI-ALEXIS MFG  
GR RAPIDS MI-MODERN LITHO  
CROOKSTON MN-DAHLGREN-MINN  
CROOKSTON MN-DAHLGREN-N DAK  
NEW PRAGUE MN-MIN VLY ENG  
ST PAUL MN-GOLD MEDAL BEV  
ST PAUL MN-FISHER NUT

ST PAUL MN-HARI SKI MFG  
COLUMBUS MS-BENEKE-EXEC  
COLUMBUS MS-BENEKE-PLANT  
ST JOSEPH MO-BFC  
ST LOUIS MO-SWITZER-SALARY  
ST LOUIS MC-A H SCHWAB CO  
SEDALIA MO-BFC  
ST JOSEPH MO-DALE ALLEY CO  
BILLINGS MT-BFC-I/C  
GREAT FALLS MT-BFC  
MISSOULA MT-MGD  
GRAND ISLAND NB-BFC  
LINCOLN NB-BFC  
OMAHA NB-SNOW CORP OFF  
OMAHA NB-SNOW CORP PLANT  
OMAHA NB-SHEDD-C PAYROLL  
OMAHA NB-SHEDD-D PAYROLL  
OMAHA NB-WESTERN BY PRODUCT  
RENO NV-BFC  
LINDEN NJ-CONVERTERS IN-NJ  
LINDEN NJ-CONVERTERS INK-TX  
LINDEN NJ-CONVERTERS INK-CA  
LINDEN NJ-CONVERTERS INK-GA  
LINDEN NJ-CONVERTERS INK-IL  
LINDEN NJ-CONVERTERS-OH/NC  
LINDEN NJ-TRI-CON-INK CO  
N BRNSWK NJ-WEBCRAFT  
N BRNSWK NJ-PUBLICATION INS  
MOONACHIE NJ-MELNOR  
TOTOWA NJ-KNICKERBOCKER MI  
TEANECK NJ-SPIEGEL IND  
ATLANTIC CITY NJ BRENNER CA  
BROOKLYN NY-MG PRODUCT-MGMT  
BUFFALO NY-MAYFAIR CREAMERY  
COMMACK LI NY-TURF IRRIGAT  
NEW YORK NY-HOTEL BAR FOODS  
LIC NY-DANNON MILK-NEW YORK  
LIC NY-DANNON MILK-FLORIDA  
LIC NY-DANNON MILK-MICHIGAN  
LIC NY-DANNON-MASSACHUSETTS  
LIC NY-DANNON-PENNSLYVANIA  
LIC NY-DANNON MILK-OHIO  
LIC NY-DANNON-NEW JERSEY  
LIC NY-DANNON MILK-GEORGIA  
LIC NY-DANNON MILK-ILLINOIS  
LIC NY-DANNON-NO CAROLINA  
LIC NY-BEATRICE FROSTED FDS  
JERICHO NY-BESCO  
LIC NY-IRVINWARE INC  
DURHAM NO-DURHAM DAIRY PRO



LEXINGTON NC-HEKMAN CAB-SAL  
LEXINGTON NC-HEKMAN CAB-REG  
ARCHBOLD OH-LA CHOY-SPECIAL  
ARCHBOLD OH-B FRNZ SPC-SPEC  
CINCINNATI CH-BFC  
CINCINNATI OH-VELVA SHEEN  
CINCINNATI OH-CINN FR & EXT  
COLUMBUS OH-BFC  
LOUISVILLE KY-BFC-BUTTER  
COVINGTON OH-WESTERVILLE CR  
DAYTON OH-MGD  
JACKSON CENTER OH-AIRSTREAM  
LIMA OH-BFC-SALARIED  
LIMA OH-BFC-PLANT  
LIMA OH-RUDOLPH FOODS  
NEW BREMEN OH-BFC  
WESTERVILLE OH-WESTVLE MGD  
ZANESVILLE OH-MGD  
TULSA OK-BFC  
EUGENE OR-MEADOW GOLD PROD  
NENBERG OR-PROTEIN PRODUCTS  
HARLEYSVILLE PA-KELLERS CR  
PHILADELPHIA PA-RICHARDSON  
PITTSBURGH PA-MGMT SERVICES  
PITTSBURGH PA-D L CLARK OF  
SCRANTON PA-LACKAWANNA CS  
SOMERSET PA-BFC  
ALNTN PA-DAY-TIMERS DORNEY  
ALNTN PA-ALLISON-ALNTN-SPEC  
ALNTN PA-ALLISON-ALNTN-REG  
ALNTN PA-ALLISON-NO CAR  
ALNTN PA-ALLISON-FLORIDA  
ALNTN PA-ALLISON-NW YK-SPEC  
PHIL PA-CONVENIENCE FOODS  
GREENVILLE SC-SHEDD  
ORANGEBURG SC-PALMETTO BAK  
NASHVILLE TN-BFC  
DALLAS TX-SHEDD-SALARIED  
DALLAS TX-SHEDD-REGULAR  
DALLAS TX-LONE STAR  
DALLAS TX-AMERICAN BY-PROD  
FORT WORTH TX-BFC  
MARIETTA OK-LITTLE BROW BA  
SAN ANGELO TX-BY-PRODUCTS  
SAN ANGELO TX-DREILING HIDE

SAN ANTONIC TX-GEBHARDT  
TYLER TX-TX TUBULAR PRODUCT  
AMARILLO TX-AMARILLO BY-PRO  
SALT LAKE CITY UT-MGD  
OGDEN UT-CUI INTL-ID FALLS  
OGDEN UT-CUI INTL-OGDEN REN  
OGDEN UT-CUI INTL-SPAN FORK  
OGDEN UT-CUI INTL-ADMIN  
ALEXANDRIA VA-M G PRODUCTS  
RADFORD VA-CLOVER CREAMERY  
STRASBURG VA-VALLEY MILK  
BECKLEY WV-GREENBRIER DA  
CLARKSBURG WV-MGD  
BELOIT WI-BFC  
BELOIT WI-DELL FOOD  
MADISON WI-SANNA OFF  
THEINSVILLE WI-ROSS WELLS  
MILW WI-SAX ARTS & CRAFTS  
MILW WI-PERELES BROS  
WTRTWN WI-SPECIALTY FDS  
NEW BERLIN WI-MEINERZ  
FAR EAST DAIRIES  
LOS ANGELES CA-TERM REFR CO  
MODESTO CA-CERTIFIED TRANS  
ENGLWD CO-TWENTIETH CENTURY  
DNVR CO-SAMSONITE-FCTRY HR  
WASHINGTON DC-RC/NEHI-SALAR  
WASHINGTON DC-RC/NEHI-REGUL  
CHGO IL-BERTSCH & COOPER  
WORTH IL-BRUNSWICK LAB INC  
PORTLAND ME-N E COLD STG  
WATERTOWN MA-QUINCY MARKET  
WATERTOWN MA-J J GALLERY  
JERSEY CITY NJ-TIP TOP-NJ  
JERSEY CITY NJ-TIP TOP-C4  
JERSEY CITY NJ-PITEGOFF BRO  
RAHWAY NJ-DRI-PRINT FOILS  
EVERGREEN AL-KAHN CURTAIN  
NASHVILLE TN-ROYAL CROWN-EX  
NASHVILLE TN-ROYAL CROWN-RG  
CLYMAN WI-AUNT NELLIES-SAL  
CLYMAN WI-AUNT NELLIES-REG  
SEYMOUR WI-N OSBORN CHEESE  
SUPERIOR WI-RUSSEL CREAM  
HATO REY PR-MANTECADOS PAYC



