

**CERTIFICATE OF ENTITLEMENT
UNDER THE
NATIONAL GYPSUM COMPANY
GENERAL RETIREMENT PLAN**

Date of Entitlement: **11/28/1997**

This is to certify that **WILLIAM O BRUNDAGE**, as of the above date **11/28/1997** became entitled to a Retirement Benefit of \$ **1,023.75** per month commencing on the above named employee's Normal Retirement Date, **09/01/2023**. Such Retirement Benefit shall be paid in accordance with the terms of the Plan as of the date of termination when the Benefits Coordinator is notified by the employee as to where the Retirement Benefit payments should be sent.

Payments of such retirement benefit shall commence on the Normal Retirement Date or first day of the month following the date such application is received by the Retirement Committee. To qualify for early retirement after age 55, you must have 10 years of continuous service. Payments are reduced for years and months your early retirement date precedes your normal retirement date.

In the event that your death occurs before actual benefit payments commence to you, your spouse will be eligible to receive 50% of the Standard Form of payment for a married employee on your normal retirement date. In the event that you have 10 or more years of continuous service, these payments would begin on the later of your date of death or age 55.

This certificate is not negotiable or transferable and no benefit payment under the Plan may be in any way anticipated, alienated, sold, transferred, assigned, pledged, encumbered or charged, except as required by a Qualified Domestic Relation Order.

Certified By: Shelley Hines
Benefit Coordinator

VESTENT