

ExxonMobil Family Adjustment Plan
ExxonMobil Family Income Plan
ExxonMobil Contributory Group Life
Insurance Plan

Summary Plan Description

July 2003

Information Sources

Benefits Administration — Provides specialized assistance when you need to talk with an ExxonMobil benefits counselor.

Phone Numbers

Monday - Friday 8:00 a.m. to 4:00 p.m. (U.S. Central Time)
713-680-5858 (Houston, EXCOM or International)
800-262-2363 (toll free outside Houston)

Address

Benefits Administration
P. O. Box 2283
Houston, Texas 77252-2283

ExxonMobil Me - the Human Resources Intranet site, provides current employees beneficiary forms that can be printed. ExxonMobil retirees can also access the **Retiree *Online Community*** Internet Web site at www.emretiree.com for beneficiary forms.

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This booklet summarizes your benefits under the ExxonMobil Family Adjustment Plan, ExxonMobil Family Income Plan and the ExxonMobil Contributory Group Life Insurance. This booklet is a summary. It does not contain all plan details. In determining specific benefits, the full provisions of formal plan documents, as they exist now or as they may exist in the future, always govern. Copies of these documents are available.

Introduction

Prior to the merger of Exxon Corporation and Mobil Corporation, the Family Income Protection Program was one of the benefit plans sponsored by Exxon Corporation and it provided a wide range of benefits for survivors of employees and retirees.

Exxon Mobil Corporation continues to provide coverage under the ExxonMobil Family Adjustment Plan, the ExxonMobil Family Income Plan and the ExxonMobil Contributory Group Life Insurance Plan to those eligible employees and retirees who had coverage before the merger.

These Plans provide benefits as follows:

- ❑ Family Adjustment Plan: a cash benefit of up to one year of your final annualized monthly ExxonMobil benefit pay
- ❑ Family Income Plan: a series of monthly benefits that can continue for an eligible survivor's life
- ❑ Contributory Group Life Insurance Plan: a cash benefit equal to a multiple of your final annual ExxonMobil benefit pay

The company pays the contributions for the Family Adjustment Plan and the Family Income Plan, while you pay the contributions for the Contributory Group Life Insurance Plan.

A careful reading of this booklet will help you understand how the Plans work so you can make the best use of them. You may obtain additional information from the sources shown on page 1.

Overview

The following chart provides an overview of the coverage under the following plans:

- i. Family Adjustment Plan
- ii. Family Income Plan
- iii. Contributory Group Life Insurance Plan

Details are provided in the pages that follow.

Coverage

Company Pays		You Pay
Family Adjustment Coverage	Family Income Coverage	Contributory Group Life Insurance
Benefit: Your beneficiary receives a lump sum payment — up to one year's final annualized ExxonMobil monthly benefit pay depending on your age when you die.	Benefit: Eligible beneficiaries receive monthly payments — up to 20% of your monthly ExxonMobil benefit pay, depending on who receives the benefit. The period over which the payments are made also depends on who receives the benefit.	Benefit: Your beneficiary receives a lump sum payment — equal to a multiple of your final annualized ExxonMobil pay based on your age.
When Coverage Ends: If You Retire With Retiree Status Continues for Life.	When Coverage Ends: If You Retire With Retiree Status Continues for Life.	When Coverage Ends: When you stop contributing or the first of the month in which you reach age 70, whichever is earlier.
If You Terminate Without Retiree Status Death Benefit — Ends when you leave ExxonMobil. Life Insurance — Ends 31 days (Up to one year if you are disabled) following the date you leave ExxonMobil.	If You Terminate Without Retiree Status Death Benefit — Ends when you leave ExxonMobil. Life Insurance — Ends 31 days following the date you leave ExxonMobil.	

When we refer to Family Adjustment and Family Income Coverage we refer to insurance and death benefits provided by these plans. You choose which form of coverage is best for you. Further details on insurance and death benefits can be found on page 7.

Eligibility

Participants in the Family Adjustment Plan, the Family Income Plan or the Contributory Group Life Insurance Plan are those retirees who had coverage when they retired on or after January 1, 1971. Participants in the Family Adjustment Plan and the Family Income Plan also include those covered employees;

- i. Who participated in the plan on the day prior to the merger of Exxon Corporation and Mobil Corporation
- ii. Whose age and years of benefit plan service as of December 31, 1999 total at least 70

- iii. Who did not elect to participate in the Basic Life Coverage under the ExxonMobil Life Insurance Plan
- iv. Who are not participants in the ExxonMobil Executive Life Insurance and Death Benefit Plan

Family Adjustment Coverage

If you die as an employee or retiree before age 65, your Family Adjustment Coverage equals one year of your final annualized ExxonMobil monthly benefit pay. The benefit declines by 0.5 percent per month starting the first of the month in which you reach age 65 and continues to reduce until it reaches 50% at age 73 and 3 months.

If you terminate without retiree status due to disability, you retain this coverage for up to one year if you remain disabled.

Form Of Payment

Family Adjustment Coverage ordinarily pays the benefit in a lump sum.

Whom Paid

Your beneficiary may be anyone you choose.

Family Income Coverage

Family Income Coverage provides monthly income for certain eligible surviving family members when you die.

To Whom Paid

Most often, the benefit—an amount equal to 20 percent of your final ExxonMobil monthly benefit pay — is paid monthly to a surviving spouse. Unlike Family Adjustment Coverage, which permits you to name a beneficiary, benefits under Family Income Coverage are paid to surviving relatives according to a fixed schedule. If you have no eligible surviving relatives, benefits are not paid.

The plan divides eligible survivors into two categories: preference relatives and dependent, non-preference relatives.

Preference Relatives

- A preference spouse is someone to whom you have been married at least one year and who meets either of these two conditions:
 - a) lives with you when you die, or
 - b) lives apart from you when you die but receives support from you equal to 20 percent of your final annualized ExxonMobil monthly benefit pay or in the case of a retiree, receives support equal to 20% your ExxonMobil income for the 12 months prior to your death.

An additional requirement applies to the spouse of a retiree (see page 12).

- Preference children are children under age 21 or incapable of self-support who either:
 - a) live with you when you die, or
 - b) live apart from you but receive support from you equal to 20 percent (10 percent if only one child) of your final annualized ExxonMobil monthly benefit pay.
- A preference parent is one who receives support from you equal to 10 percent of your final annualized ExxonMobil monthly benefit pay.

Dependent, Non-Preference Relatives

If a spouse, child under age 21 or parent does not qualify as a preference relative, he or she may be included in the dependent, non-preference class. Dependent, non-preference relatives include any relative by blood or marriage who received support from you of at least 10 percent of your final annualized monthly benefit pay or \$3,000 per year, whichever is less.

Payment Priorities

The plan considers surviving preference relatives in this order:

- If you have an eligible preference spouse, he or she receives the benefit.
- If there is no eligible preference spouse, the benefit is paid to eligible preference children.
- If there are no eligible preference children, the benefit is paid to eligible preference parents.
- If there are no preference relatives at the time of your death, the plan considers dependent, non-preference relatives. First priority is paid to a dependent, non-preference spouse. If there is none, benefits are divided equally among all other dependent, non-preference relatives.

A Special Rule For Remarriage

If a preference spouse remarries, remaining benefits are transferred to the next preference relative eligible to receive them. If there are none, the remarried spouse receives a one-time payment of 12 times the amount of the monthly benefit he or she was receiving before remarrying.

When Payments Begin And How Long They Continue

If you die as an employee, benefits start in the month following your death. (See page 12 for special rules for retirees.) Once payments begin, the maximum period over which they can continue depends on who the benefit is payable to.

The following charts summarize the factors that determine the amount of the benefit and how long it will be paid.

If you have no survivors eligible under this plan, benefits are not paid.

Preference Relatives

Monthly Amount Of Benefit		Duration of Payment
Preference Spouse	20% of your last ExxonMobil monthly benefit pay.	For life or until remarriage.
Preference Children	20% of your last ExxonMobil monthly benefit pay divided equally among such children. For one child benefits equal 10% of your final ExxonMobil monthly benefit pay.	For each child, stops at the end of the month in which the child reaches age 21 unless the child is permanently incapable of self support prior to attaining age 21, in which case payments continue for as long as the child is incapacitated.
Preference Parent	10% of your last ExxonMobil monthly benefit pay. If payable to both parents, 20% of such compensation divided equally among them.	For life or until marriage.

Non-Preference Relatives

Monthly Amount Of Benefit		Duration of Payment
Non-Preference Spouse	Up to the same amount payable to a preference spouse, but not more than the average monthly support provided by you.	In all cases, payments continue until until the earliest of:
All Other Dependent Non-Preference Relatives	Up to 20% (10% if only one such relative) of your last ExxonMobil monthly benefit pay, but not more than your total average monthly support for all eligible recipients. Each person receives a pro-rated share of the monthly benefit in proportion to his or her share of your total monthly support.	<ul style="list-style-type: none"> •The date your last surviving eligible relative dies. •The date payments would stop if the person were a preference relative. •The date of the 60th installment.

Insurance Benefits Versus Death Benefits

For Family Adjustment and Family Income Coverage, you may choose between an insurance benefit and a death benefit. While there are differences between insurance benefits and death benefits, the *amount* of your coverage is *identical*. Unless you choose the death benefit option, you are automatically enrolled in the life insurance option.

You may change from one to the other at any time. A change from life insurance to a death benefit will be effective the first of the month following the date your properly completed election form is received by the company. To change from the death benefit option to the life insurance option, you must provide evidence of good health. Your change will be effective the first of the month following the date the company receives confirmation that the insurance company has received satisfactory evidence of good health.

Choosing Between Life Insurance And A Death Benefit

LIFE INSURANCE. Generally, life insurance proceeds are not subject to income tax.

When you die, such proceeds may be subject to federal estate taxes, but are not taxed as *income* except for the interest portion of the Family Income Insurance benefit.

To the extent that your employer-provided insurance coverage under the Family Income Insurance Plan and the Family Adjustment Insurance Plan exceeds \$50,000, the cost of such coverage (computed in accordance with income tax regulations) constitutes income for federal income tax and wages for Social Security tax purposes. The IRS calls this imputed income. As you get older, the amount of imputed income generally increases.

ExxonMobil provides you with the amount of your imputed income on your pay statement and/or on your W-2 form. Social Security taxes, often referred to as FICA taxes, are required on imputed income for employees and for retirees who retired on or after January 1, 1989.

If you worked for ExxonMobil during 1983, were employed by ExxonMobil on January 1, 1984, and were then age 55 or older, imputed income is no longer charged when you reach age 60 as a retiree.

DEATH BENEFITS. Instead of paying premiums to an insurance company, ExxonMobil agrees to pay your survivors from its own funds the same amount as under the insurance plan. Death benefit coverage provided under the Family Income Plan and the Family Adjustment Plan does not result in imputed income for federal tax purposes. Death benefits, however, are subject to income tax and may also be subject to estate taxes.

There are important differences between “insurance” plans and “death benefit” plans.

Taxes: A Summary

Your beneficiaries should be aware of tax responsibilities they might have regarding benefits paid to them. Determining federal income and estate tax liabilities can be complex.

FAMILY INCOME INSURANCE proceeds are potentially subject to federal estate tax. The ability to select the death benefit alternative may be viewed by the IRS as subjecting this previously excludable benefit to estate taxation. The interest portion of your beneficiary's monthly installment will be subject to federal income tax.

FAMILY ADJUSTMENT INSURANCE proceeds typically are not subject to federal income tax when paid in a single lump sum. However, selection of an optional mode of settlement may generate an income tax liability. These proceeds are subject to federal estate tax unless you fully assign ownership of your coverage to another party at least three years before your death. Such assignment may have gift tax implications.

FAMILY INCOME and **FAMILY ADJUSTMENT DEATH BENEFITS** are subject to federal estate taxes and to income taxes when received by a beneficiary.

An exception to the rules above is that if your spouse receives death benefits or insurance proceeds from your estate, or if you assign insurance coverage to your spouse, federal estate or gift tax would generally not be applicable because of the unlimited marital deduction.

The tax summaries in this booklet are general overviews of current federal income and estate tax law. State and local taxes have not been discussed. Tax laws are complex and subject to change. They contain many conditions and exceptions that have not been included in this booklet. You should consider obtaining professional tax counsel on how survivor benefits may be taxed on the choices you make.

Contributory Group Life Insurance Plan

This plan provides additional amounts of life insurance. To be eligible for this coverage you had to be enrolled in the plan at the time of your retirement.

To Whom Paid

You name a beneficiary. You may change your beneficiary at any time.

Coverage And Cost To You

Your cost for this coverage is based on age at a rate per \$1,000 of coverage, as follows:

Age	Rate
Under 30	\$0.04
30-34	\$0.05
35-39	\$0.07
40-44	\$0.08
45-49	\$0.13
50-54	\$0.21
55-59	\$0.38
60-64	\$0.58
65-69	\$1.10

This rate reflects the maximum schedule of insurance. You may also choose one half or one quarter of the maximum coverage. This will reduce your cost accordingly.

You may change or discontinue coverage at any time. Once you cancel coverage, you will not be able to re-enroll. If you increase coverage, you must show evidence of good health. You may also change your beneficiary at any time.

Maximum Schedule

Maximum coverage is your final annual ExxonMobil pay at the time of your retirement multiplied by a factor that varies according to your age. The amount shown for each age in the following table takes effect on the first day of the month in which you reach that age. Coverage ends at age 70 for retirees.

Age	Multiple Of Final ExxonMobil Pay	Age	Multiple Of Final ExxonMobil Pay
25 and under	7.5	48	2.9
26	7.3	49	2.7
27	7.1	50	2.5
28	6.9	51	2.3
29	6.7	52	2.15
30	6.5	53	2.0
31	6.3	54	1.85
32	6.1	55	1.7
33	5.9	56	1.6
34	5.7	57	1.5
35	5.6	58	1.4
36	5.4	59	1.3
37	5.3	60	1.2
38	5.2	61	1.1
39	5.1	62	1.0
40	5.0	63	0.9
41	4.9	64	0.75
42	4.8	65	0.7
43	4.4	66	0.65
44	3.9	67	0.6
45	3.5	68	0.56
46	3.3	69	0.52
47	3.1	70	0.00

How Paid

The plan ordinarily pays the benefit in a lump sum.

Changing Coverage

You may discontinue or change your coverage at any time. Once you cancel coverage, you will not be able to re-enroll. If you select a *lower* amount of coverage, the change takes place as soon as administratively possible. If you select a *higher* amount, you must provide evidence of good health. Your higher coverage takes effect when your application is approved.

CONTRIBUTORY GROUP LIFE INSURANCE proceeds typically are not subject to federal income tax when paid in a single lump sum. However, selection of an optional mode of settlement may generate an income tax liability. These proceeds are subject to federal estate tax unless you fully assign ownership of your coverage to another party at least three years before your death. Such assignment may have gift tax implications.

Coverage After Retirement With Retiree Status

A retiree is generally one who retires with 15 or more years of benefit service and is at least 55 years old. Such a person is said to have attained retiree status. Retiree status is also given to those who terminate with 15 or more years of benefit service and who are entitled to long-term disability benefits under the ExxonMobil Disability Plan, regardless of age.

When you become a retiree, your protection automatically continues under the Family Adjustment and Family Income Coverage.

Family Adjustment Coverage

As with employees, the benefit for retirees begins to decrease when you reach age 65 and continues to do so until age 73 years and three months. At that time, the benefit reaches 50 percent of your final annualized ExxonMobil monthly benefit pay and remains at that level.

Family Income Coverage

While Family Income Coverage continues into retirement, there are some differences if you die as a retiree:

- Family Income payments do not start until five years after the date of retirement.
- If you die during the first 60 months that your pension is payable, Family Income Coverage payments will be reduced to take into account the amount of the ExxonMobil Normal Pension payable for that period.
- In addition to the other conditions necessary to be a preference spouse (see page --), you and your spouse must have been married before you retired and remained married to each other continuously since retirement.

Contributory Group Life Insurance Plan

If you are a retiree and are participating in the Contributory Group Life Insurance Plan, you can continue coverage until age 70. Your pay at retirement determined your coverage and your cost.

Coverage After Termination Without Retiree Status

If you terminate without retiree status, your Family Adjustment Death Benefit and Family Income Death Benefit coverage end as soon as you leave ExxonMobil. Family Adjustment Insurance and Family Income Insurance continue for 31 days after your last day on the job and can be converted to an individual policy within 31 days.

Conversion Options

To convert Family Adjustment Insurance and/or Family Income Insurance to an individual policy without a medical examination, you must apply within 31 days of termination and pay the premiums for the coverage appropriate for your age at the time of conversion. The policy will be a permanent form of insurance.

The conversion privilege does not apply to the Family Adjustment Death Benefit or the Family Income Death Benefit.

Administrative And ERISA Information

This section contains technical information about the Family Adjustment Plan, the Family Income Plan and the Contributory Group Life Insurance Plan and identifies their Administrators. It also contains a summary of your rights with respect to the plan and instructions about how you can submit an appeal if your claim for benefits is denied.

Plan Name

The formal names of the plans are:

- i. The ExxonMobil Family Adjustment Plan
- ii. The ExxonMobil Family Income Plan
- iii. The ExxonMobil Contributory Group Life Insurance Plan

Plan Sponsor And Participating Affiliates

The Family Adjustment Plan, the Family Income Plan and the Contributory Group Life Insurance Plan are sponsored by:

Exxon Mobil Corporation

5959 Las Colinas Blvd.
Irving, Texas 75039-2298

The following affiliates participate in these Plans:

ERE Liaison, Inc.	Exxon Capital Corporation
Exxon China Inc.	Exxon Neftgas Project Services, Inc.
Exxon Services Venezuela, inc.	Exxon Ventures (CIS) Inc.
Exxon Yemen Inc.	ExxonMobil Asset Management Company
ExxonMobil Biomedical Sciences Inc.	ExxonMobil Chemical Interamerica Inc.
ExxonMobil Chemical Services Americas Inc.	ExxonMobil Development Company
ExxonMobil Gas Inc.	ExxonMobil Global Services Company
ExxonMobil Inter-America Inc.	ExxonMobil Investment Management Inc.
ExxonMobil Pipeline Company	ExxonMobil Research and Engineering
ExxonMobil Risk Management Services Inc.	ExxonMobil Upstream Research Company
Mytex Polymers Incorporated	Paxon Polymer Company, L.P. II
SeaRiver Maritime, Inc	

Plan Administrators

The Administrator-Benefits is the Manager, Policy, Benefits and Planning, Exxon Mobil Corporation. The Administrator-Finance is the Vice-President and Treasurer of ExxonMobil Corporation. You may contact the Administrator-Benefits and/or the Administrator-Finance as follows:

Administrator-Benefits
*For appeals of
eligibility or enrollment issues:*
P.O. Box 2283
Houston, Texas 77252-2283

Administrator-Finance
ExxonMobil Corporation
59549 Las Colinas Blvd
Irving, Texas 75039-2298

For service of legal process:
4550 Dacoma
P.O. Box 2283
Houston, Texas 77252-2283

Type Of Plan

The Family Adjustment Plan, the Family Income Plan and the Contributory Group Life Insurance Plan are welfare plans under ERISA providing life insurance benefits and death benefits.

Plan Numbers

The Family Adjustment Plan and the Family Income Plan are identified with government agencies under two numbers: The Employer Identification Number (EIN), 13-5409005, and the Plan Number (PN), 560.

The Contributory Group Life Insurance Plan is identified with government agencies under two numbers: The Employer Identification Number (EIN), 13-5409005, and the Plan Number (PN), 561.

Plan Year

The plan year is January 1 through December 31.

Plan Funding

There are no required participant contributions to the Family Adjustment Plan and Family Income Plan. The insurance with respect to the Family Adjustment Plan and the Family Income Plan is provided through contracts issued by the Connecticut General Life Insurance Company.

Benefits under the Contributory Group Life Insurance Plan are funded entirely by participant contributions. The insurance in this regard is provided through contracts issued by Metropolitan Life Insurance Company (MetLife).

Claims Processor and Claims Fiduciary

The insurance company has fiduciary responsibility for all insured benefits under the plans. The Administrator-Benefits is the claims processor and the claims fiduciary for uninsured death benefits under the Family Adjustment Plan and Family Income Plan.

No Implied Promises

Nothing in this booklet says or implies that participation in the Family Adjustment Plan, the Family Income Plan or the Contributory Group Life Insurance Plan is a guarantee of continued employment with the company.

If The Plans Are Amended Or Terminated

The company reserves the right at any time and for any reason to terminate, suspend, withdraw, amend or modify any benefit plan or its provisions. If the plan is terminated, any benefit to which you are entitled at the time of termination will be provided. Thus, termination of a life insurance or death benefit plan would end protection in the event of death thereafter.

Claims and Appeals

The insurance company is responsible to process claims and appeals for insured benefits. The insurance companies can be contacted as follows:

Metropolitan Life Insurance Company (MetLife)
Utica Life Claims
P. O. Box 3016
Utica NY 13504

Connecticut General Life Insurance Company (CIGNA)
P.O. Box 22328
Pittsburgh, PA 15222-0328

For benefits other than insured benefits, you or your designated beneficiary may file a claim, in writing, with Benefits Administration.

That office will review your claim and respond to you within a reasonable period of time, normally within 90 days after receiving your claim. If your claim is denied completely or partially, you will receive written notice of the decision. The notice will describe:

- The specific reasons for the denial and the specific Plan provisions upon which they are based
- Any additional information or material that is needed to validate the claim and the reason that information is required
- The process for requesting an appeal

If additional time is needed to decide on your claim because of special circumstances, you will be notified within the 90-day period. You will receive a response no later than 180 days after your claim was received initially.

Filing an Appeal

If your claim is denied, you, your beneficiary or your designated representative may appeal the decision to the Claims Fiduciary. Your written appeal should be made within 60 days after you receive any denial notice. It should include the reasons why you believe the benefit should be paid and information that supports, or is relevant to your claim. You or your designated representative may review any pertinent Plan documents.

Within 90 days after receiving a request for review, the Claims Fiduciary will make a decision. The decision will be written in plain language and will refer to the pertinent Plan provisions on which it is based.

If your appeal is denied, you may re-appeal the denial to the Administrator-Benefits, but only if you have additional information that is relevant to your claim. This will be considered a voluntary appeal and is applicable only to claims for uninsured death benefits.

You may send such information along with the reason(s) you believe the appeal was improperly denied to the Administrator-Benefits within 30 days of the denial. If it is determined that there is no new information, you will be notified within 15 days after your request was received that such information was not considered or is not pertinent. If it is determined that there is new relevant information, a decision will be made within 60 days after the Administrator-Benefits receives your request for re-appeal.

Your Rights Under ERISA

As a participant in these Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the office of the Administrator-Benefits and at other specified locations, such as worksites, and union halls, all documents governing the plan, including contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the public Disclosure Room of the Employee Security Benefits Administration.
- Obtain, upon written request to the Administrator-Benefits, copies of all documents governing the operations of the plan such as detailed annual reports and summary plan descriptions. The Administrator-Benefits may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. (The Administrator-Benefits automatically furnishes each participant with a copy of this summary annual report.)

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon those who are responsible for the operation of the plan. The people who operate the plan, called "fiduciaries," have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim and appeal for a plan benefit are denied in whole or in part, you must receive a written explanation of the reason for the denial and obtain copies of documents relating to the decision. You have the right to have your claim reviewed and reconsidered within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request copies of plan documents or other plan information, as described above, and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Administrator-Benefits to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator-Benefits.

If your claim and appeal for benefits are both denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the plan, you should contact the Plan Administrator. If you have any questions about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.