Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, 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. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

SECTION 16: PLAN INTERPRETATION

The Plan Administrator has discretionary authority to determine eligibility for benefits and to construe any and all terms of the Plan, including, but not limited to, any disputed or doubtful terms, to the extent that this right is not specifically reserved to any insurer or other administrator, or the Claims Administrator under any Constituent Benefit Program. The Plan Administrator also has the power and discretion to determine all questions of fact and law arising in connection with the administration, interpretation and application of the Plan, unless such right is specifically reserved to any insurer or other administrator, or Claims Administrator under a Constituent Benefit Programs. Any and all determinations by the Plan Administrator with respect to any aspect of the Plan, not otherwise reserved to the insurer, administrator or Claims Administrator under the Constituent Benefit Programs, is and will be conclusive and binding on all persons with respect to this Plan.

SECTION 17: ADOPTION

This Plan is hereby adopted by the Employer, effective as of the date indicated herein, as a formal wrap plan document for this Plan, and also the Summary Plan Description for the Plan, incorporating by reference the applicable Constituent Benefit Programs in Exhibit A.

This Plan is hereby adopted and approved by the Employer and is effective as stated herein.

ETP International Inc.

By: Pam West

Print Name: Pam West

Title: VP Human Resources

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