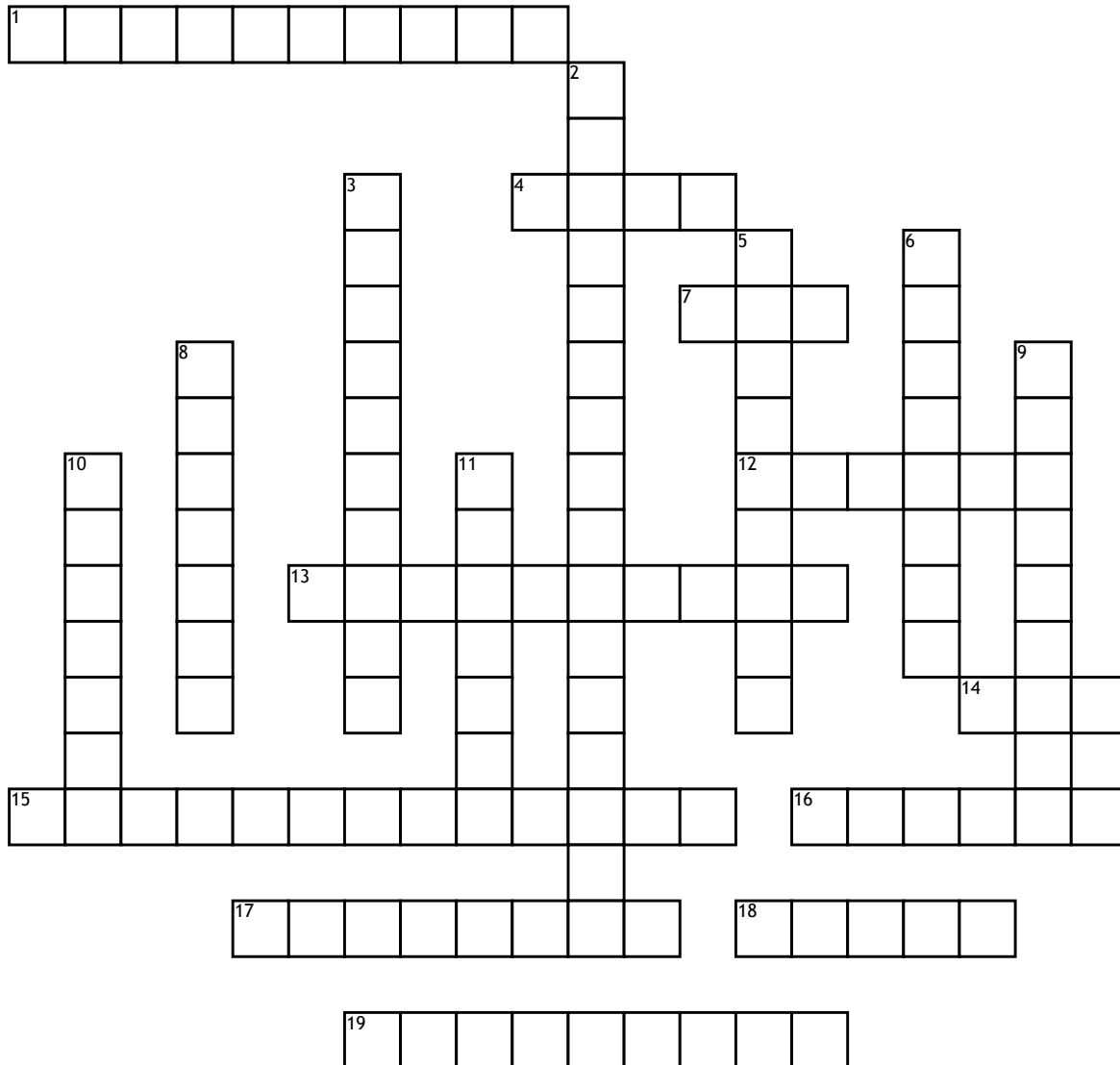


LiveWell (1 credit) - Saint-Gobain Pension Plan



Across

1. You can request your account balance be paid to you upon termination of employment, retirement or _____.
4. After you leave the Company, your account _____ continue to earn Interest Credits until your account is paid.
7. The S-G Retirement Accumulation Plan is also known as the _____ or the Cash Balance Plan
12. If you die while an _____ employee, your remaining account balance will be immediately vested.
13. Eligible earnings exclude severance payments, _____, rebates, tuition, etc.
14. Pay credits are earned beginning on _____.
15. All pension benefits provided on the website are _____ and are not final calculations.

16. For all Pension questions, please contact _____.

17. _____ rate can change each year.

18. You are vested after you have _____ years of service with S-G.

19. You are vested after you have reached age _____ while actively employed.

Down

2. Your account receives Pay Credits based on a percentage of _____.

3. The RAP differs from the 401k plan in many ways, but most importantly, the Company controls the _____ of assets.

5. Vested balances less than \$5,000 at termination are subject to a _____ lump sum payout.

6. If you meet the requirements, you or your _____ are entitled to a benefit after you leave the company.

8. You are eligible for the plan if you are hired on or after _____, 2001.

9. You must be at least _____ years old to be eligible for the S-G pension.

10. Interest _____ - Interest is added to your account each year.

11. If married and you elect a lifetime annuity or lump sum payment, your _____ consent is required.