

(2) Prior to his normal retirement date with respect to a participant who was determined to be totally and permanently disabled in accordance with Section 1-222 (b) of this Article, such disability resulting from an occupational cause,

(3) and immediately prior to his date of death or his date of disability (whichever first occurs) he was making participant's contributions under the plan, monthly death benefit payments will commence in accordance with Sections 1-228 through 1-230, inclusive.

#### Section 1-228.

(a) A surviving spouse of a participant shall become eligible to receive the monthly death benefit payments as hereinafter provided, commencing as of the first day of the month coinciding with or next following the participant's death, and ceasing at the death or remarriage of said spouse (whichever shall first occur):

- (1) the participant had completed twenty years of service;
- (2) the participant had reached his fiftieth birthday;
- (3) the participant had been married to his present spouse for at least one (1) year.

(b) The annual benefit payable to the spouse will equal the greatest of the following items:

- (1) One Hundred Twenty Dollars (\$120.00) per year;
- (2) the annual benefit which would have been payable to the spouse if the participant had early retired on the first of the month in which he died and he had elected the Contingent Annuitant Option with one hundred percent (100%) continuation to his contingent annuitant;
- (3) fifty percent (50%) of the participant's accrued Normal Retirement Pension.

#### Section 1-229.

(a) If the participant is survived by an unmarried child or children who has not reached his eighteenth (18th) birthday, death benefit payments will become payable to such child or children commencing with the first day of the month following the participant's death. Death benefit payments will be payable to the participant's unmarried children who have not reached their eighteenth (18th) birthday as a group, each such child becoming ineligible to receive any part of the payment upon attaining his eighteenth (18th) birthday or upon marriage (whichever first occurs). As of the date all the participant's unmarried children attain their eighteenth (18th) birthday, no further benefits will be payable.

(b) The annual benefit payable to such child, or payable in the aggregate to all such children surviving a participant, is equal to fifty percent (50%) of the participant's accrued Normal Retirement Pension, but not less than One Hundred Twenty Dollars (\$120.00) per year.

#### Section 1-230.

Upon the death of any participant prior to his date of retirement or prior to his normal retirement date in the case of a participant who is receiving disability benefits hereunder, there will be refunded to the participant's beneficiary or estate an amount equal to: