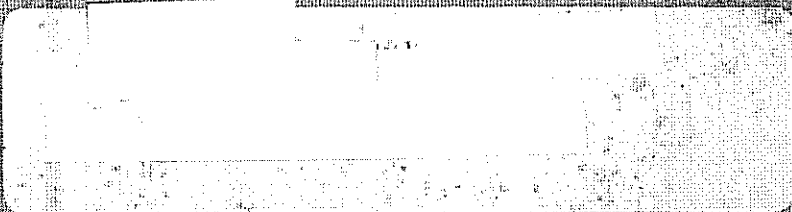




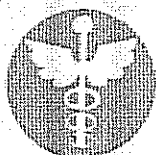
1977

PERSONAL BENEFIT SUMMARY

YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1976



Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Major Medical Coverage

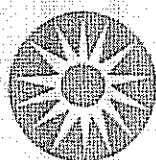
For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

Added Coverages

A new vision care plan covering part of the cost of eye exams and glasses will become effective July 1, 1977. Hearing aid benefits will be provided effective October 1, 1977.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL COVERAGE.



Retirement INCOME

Through December 31, 1976, your credited service is **12 YEARS AND 11 MONTHS** and your contributions total **\$583.28**

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement

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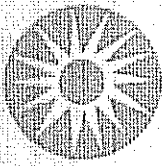
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Retirement

INCOME

Through December 31, 1976, your credited service is 12 YEARS AND 11 MONTHS and your contributions total \$553.28

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

If you work for GM until you reach age 65 in 2010 your estimated monthly retirement income would be:

From the Retirement Program

— Noncontributory benefits	\$542
— Contributory benefits	\$1,664
From Social Security	
— Yourself	\$575
— Dependent spouse at age 65	\$289

Estimates of your retirement income at other ages are available upon request from your Personal Office.

ASSURES CONTINUED CONTRIBUTION TO AGE 65 AND NO WITHDRAWALS.

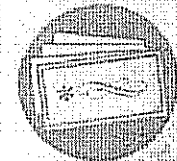
Total \$2,463

Plus

If you retire from GM (except at-employee option between ages 55 and 60 when your age and credited service will total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.

- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.

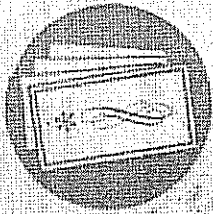


Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1976

GM Common Stock @ \$78.50	\$10,431
Diversified U.S. Securities @ \$164.90	\$5,436
U.S. Savings Bonds (at cost)
Cash
Total	\$15,867

The statement below shows your account status after class distributions and withdrawals, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1974, 1975, and 1976 are subject to being "earned out" in accordance with the terms of the Program.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1976

GM Common Stock @ \$78.50 \$10,431
 Diversified U.S. Securities @ \$154.90 23,438
 U.S. Savings Bonds (at cost)
 Cash
Total \$13,869

The statement below shows your account status after class distributions and withdrawals. If any Shares of GM stock purchased with GM's contributions and with dividends during 1974, 1975, and 1976 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

Classes Not-Earned Out

	Classes Earned Out		Classes Not-Earned Out		TOTALS
	Through 1973	1974	1975	1976	
Your Savings		\$1,811	\$1,994	\$2,238	\$6,043
U.S. Savings Bonds					
Diversified U.S. Securities		7,289 UNITS	7,318 UNITS	7,540 UNITS	22,151 UNITS
Cash Balance Plus Interest					
GM Common Stock		21,493 SHARES	21,079 SHARES	16,320 SHARES	59,493 SHARES
GM Common Stock		21,493 SHARES	21,079 SHARES	16,320 SHARES	59,493 SHARES
GM Common Stock		7,734 SHARES	4,591 SHARES	1,571 SHARES	13,897 SHARES

Purchased with Your Savings

Purchased with GM Contributions

Purchased with all Dividends

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This is your annual summary of benefits available to you as a salaried employe of General Motors, showing benefits as they specifically apply to you and your family. It should be of interest to your family, and a useful tool for your own financial planning. Keep it in a handy place for reference throughout the year.

This Personal Benefit Summary is not designed to replace the individual booklets that contain the details of each plan, or to replace your Personnel Office as a source of answers to your specific questions. But it will give you a perspective on our comprehensive package of benefits, and the growing protection it affords you and your family. Compare this to last year's summary and see the extent of this growth.

Your benefits, in a very real sense, are a part of your compensation. When you add it all up, we have an outstanding benefit program, earned by the continuing efforts of all our people.

A. A. Murphy
Chairman

This computerized statement has been prepared for you based on information as of December 31, 1976. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

GM does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. They are based on a full working career and certain assumptions about your salary history.



Disability INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$1,939 PER MONTH FOR 26 WEEKS AND \$1,437 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$1,174 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$413 per month plus GM retirement* benefits of \$227 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$307 per month from Social Security.

*Retirement benefits are projected only for employes with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

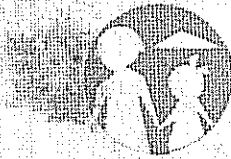
From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are

Lump-sum payments

\$46,000	Basic Life Insurance
\$89,000	Optional Life Insurance
\$13,000	Savings-Stock Purchase account

employees with ten or more years of credited service.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of NOT ELIGIBLE for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefit of \$42 PER MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as \$722 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-sum payments

\$40,000	Basic Life Insurance
\$69,000	Optional Life Insurance
\$13,863	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$129,118	Total
	Plus, if death is accidental, one or more of these additional payments:
\$23,000	Extra Accident Insurance
\$33,000	Extra Accident Insurance (while on company business)
\$10,000	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

Optional Dependent Insurance:

\$5,000	Life Insurance—spouse
\$1,000	Life Insurance—each child
	Additional coverage up to \$25,000 for spouse and \$5,000 for each child will be available July 1, 1977.
ENROLLED	Personal Accident Insurance



Adding it All Up...

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

YOUR SALARY IS.....	\$22,997*
COST-OF-LIVING ALLOWANCE....	\$270
COST TO GM FOR YOUR BENEFITS INCLUDING \$965.00 FOR SOCIAL SECURITY BENEFITS.....	\$7,610
TOTAL.....	\$30,877
\$3,272.9 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.5 WEEKS OF VACATION IN CALENDAR YEAR 1977 PLUS SUPPLEMENTAL TIME	

- Salary continuation payments
 - Unemployment and Workers Compensation
 - Tuition Refund Plan
 - GM layoff or separation allowance benefits
 - Suggestion Plan
 - Product discounts
- IN ADDITION, GM HAS ESTABLISHED AN EMPLOYEE STOCK OWNERSHIP PLAN AS RECENTLY ANNOUNCED. YOUR SHARE IN

employees with ten or more years of credited service.



Survivors

BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of NOT ELIGIBLE for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefit of 342 PER MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as 3722 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-sum payments

\$46,000	Basic Life Insurance
\$69,000	Optional Life Insurance
\$13,863	Savings-Stock Purchase account
\$55 (B)	Retirement Program contributions
\$245	Social Security death payment
<u>\$129,118</u>	Total
	Plus, if death is accidental, one or more of these additional payments:
\$23,000	Extra Accident Insurance
\$50,000	Extra Accident Insurance (while on company business)
\$10,000	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 56 and 60 when your age and credited service total less than 85).

Optional Dependent Insurance:

\$5,000	Life Insurance—spouse
\$1,000	Life Insurance—each child
	Additional coverage up to \$25,000 for spouse and \$5,000 for each child will be available July 1, 1977.
ENROLLED	Personal Accident Insurance



Adding it All Up...

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

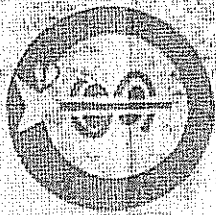
GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

YOUR SALARY IS..... \$22,997*
 COST-OF-LIVING ALLOWANCE... \$270
 COST TO GM FOR YOUR BENEFITS INCLUDING \$965.00 FOR SOCIAL SECURITY BENEFITS..... \$7,010
 TOTAL..... \$30,877
 *\$ 2,729 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.5 WEEKS OF VACATION IN CALENDAR YEAR 1977 PLUS SUPPLEMENTAL TIME

- Salary continuation payments
 - Unemployment and Workers Compensation
 - Tuition Refund Plan
 - GM layoff or separation allowance benefits
 - Suggestion Plan
 - Product discounts
- IN ADDITION, GM HAS ESTABLISHED AN EMPLOYEE STOCK OWNERSHIP PLAN AS RECENTLY ANNOUNCED. YOUR SHARE IN

For spouse and \$3,000 for each child
will be available July 1, 1977.

ENROLLED Personal Accident Insurance



Adding it All Up

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$22,997*
COST-OF-LIVING ALLOWANCE...	\$270
COST TO GM FOR YOUR BENEFITS INCLUDING \$965.00 FOR SOCIAL SECURITY BENEFITS.....	\$7,610
TOTAL.....	\$30,877

*\$ 2,729 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.5 WEEKS OF VACATION IN CALENDAR YEAR 1977 PLUS SUPPLEMENTAL TIME OFF EQUIVALENT OF 2 DAYS. THERE ARE 13 HOLIDAYS DURING THE 1977 MODEL YEAR.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan

Product discounts
IN ADDITION, GM HAS ESTABLISHED AN EMPLOYEE STOCK OWNERSHIP PLAN AS RECENTLY ANNOUNCED. YOUR SHARE IN THIS PROGRAM WILL BE INCLUDED IN FUTURE SUMMARIES.

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

PERSONAL BENEFIT SUMMARY

OF THE CIVIL SERVICE PROGRAM



Health Care

BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

Added Coverages

A new vision care plan covering part of the cost of eye exams and glasses will become effective July 1, 1977. Hearing aid benefits will be provided effective October 1, 1977.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL COVERAGE.



Retirement

INCOME



Retirement

INCOME

Through December 31, 1976, your credited service is **5 YEARS AND 3 MONTHS** and your contributions total **\$.00**

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

If you work for GM until you reach age 65 in 2008 your estimated monthly retirement income would be:

From the Retirement Program

—Noncontributory benefits..... \$526
 —Contributory benefits.....

From Social Security

—Yourself \$578
 —Dependent spouse at age 65.. \$269

Total \$1,393

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

* \$526 PER MONTH IF YOU CONTRIBUTE FROM JAN. 1977 TO AGE 65.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service will total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.

- * Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1976

GM Common Stock @ \$78.50..... \$4,211
 Diversified U.S. Securities @ \$154.90.....
 U.S. Savings Bonds (at cost) \$1,443
 Cash \$33
 Total \$5,677

The statement below shows your account status after class distributions and withdrawals, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1974, 1975, and 1976 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out		Classes Not Earned Out		TOTALS
	Through 1973	1974	1975	1976	
Your Savings			\$1,199	\$1,753	\$2,952
U.S. Savings Bonds			\$581.25	\$662.50	\$1,443
Diversified U.S. Securities	UNITS	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest			\$19.36	\$14.00	\$33
GM Common Stock	SHARES	SHARES	12.1875	12.7762	24.9637
GM Common			12.1875	12.7762	24.9637

Purchased with Your Savings

Purchased with GM

FEBRUARY, 1977

This is your annual summary of benefits available to you as a salaried employe of General Motors, showing benefits as they specifically apply to you and your family. It should be of interest to your family, and a useful tool for your own financial planning. Keep it in a handy place for reference throughout the year.

This Personal Benefit Summary is not designed to replace the individual booklets that contain the details of each plan, or to replace your Personnel Office as a source of answers to your specific questions. But it will give you a perspective on our comprehensive package of benefits, and the growing protection it affords you and your family. Compare this to last year's summary and see the extent of this growth.

Your benefits, in a very real sense, are a part of your compensation. When you add it all up, we have an outstanding benefit program, earned by the continuing efforts of all our people.

A. A. Murphy
Chairman

This computerized statement has been prepared for you based on information as of December 31, 1976. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

GM does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. They are based on a full working career and certain assumptions about your salary history.



Disability

INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$1,648 PER MONTH FOR 6 WEEKS AND \$1,219 PER MONTH FOR THE NEXT 48 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$475 per month to age 39. Thereafter, you may be eligible for continuing Social Security benefits of \$413 per month plus GM retirement* benefits of \$200 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$200 per month from Social Security.

*Retirement benefits are projected only for employes with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

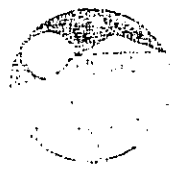


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BENEFITS

In the event of your death while employed by GM, the following payments will be made to your

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Summary

BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

Contributory benefit of **NOT ELECTED** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*: Social Security could pay a surviving spouse and children as much as \$722 PER MONTH.

* Assumes you have been married at least one year and your spouse is the same age as you.

Lump-sum payments

\$39,100	Basic Life Insurance
\$97,600	Optional Life Insurance
\$5,677	Savings-Stock Purchase account
\$0	Retirement Program contributions
\$255	Social Security death payment
<u>\$142,632</u>	Total
	Plus, if death is accidental, one or more of these additional payments:
\$19,550	Extra Accident Insurance
\$19,550	Extra Accident Insurance (while on company business)
NOT ELECTED	Personal Accident Insurance

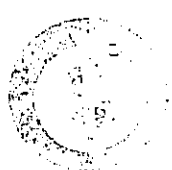
Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

Optional Dependent Insurance:

\$5,000	Life Insurance—spouse
\$1,000	Life Insurance—each child
	Additional coverage up to \$25,000 for spouse and \$5,000 for each child will be available July 1, 1977.
NOT ELECTED	Personal Accident Insurance



Adding to health...

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$ [REDACTED]
COST-OF-LIVING ALLOWANCE...	\$270
COST TO GM FOR YOUR BENEFITS INCLUDING \$915.00 FOR SOCIAL SECURITY BENEFITS.....	\$6,479
TOTAL.....	\$ [REDACTED]
YOUR TOTAL SALARY IS	

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
 - Unemployment and Workers Compensation
 - Tuition Refund Plan
 - GM layoff or separation allowance benefits
 - Suggestion Plan
 - Product discounts
- ... IN ADDITION, GM HAS

Available only to 1977
Personal Accident Insurance

NOT ELECTED

②



Adding it all up...

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

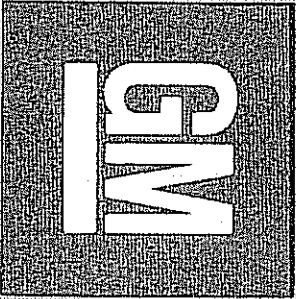
YOUR SALARY IS.....	\$ [REDACTED]
COST-OF-LIVING ALLOWANCE...	\$270
COST TO GM FOR YOUR BENEFITS INCLUDING \$905.00 FOR SOCIAL SECURITY BENEFITS.....	\$6,479
TOTAL.....	\$ [REDACTED]

*\$ 1,956 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 2.5 WEEKS OF VACATION IN CALENDAR YEAR 1977 PLUS SUPPLEMENTAL TIME OFF EQUIVALENT OF 2 DAYS. THERE ARE 12 HOLIDAYS DURING THE 1977 MODEL YEAR.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

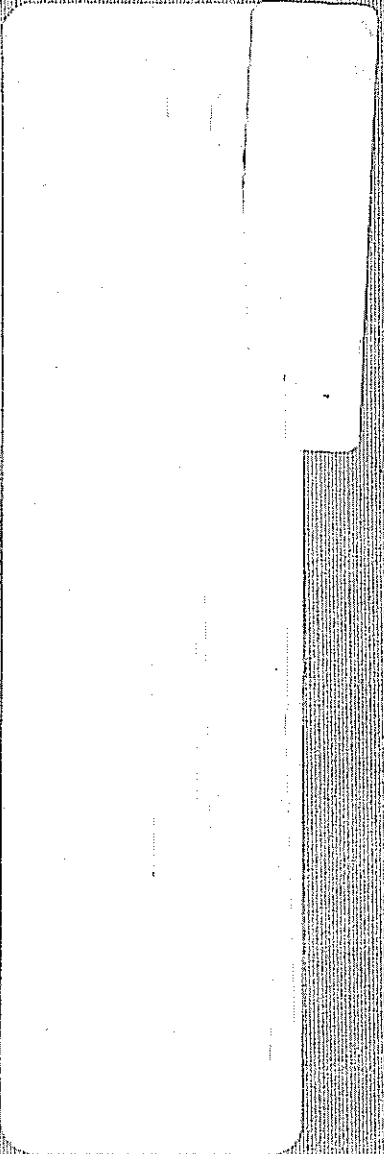
- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

IN ADDITION, GM HAS ESTABLISHED AN EMPLOYEE STOCK OWNERSHIP PLAN AS RECENTLY ANNOUNCED. YOUR SHARE IN THIS PROGRAM WILL BE INCLUDED IN FUTURE SUMMARIES. When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.



1978

PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1977

FEBRUARY, 1978

Once again we're pleased to send you this annual summary of the many and varied benefits that are available to you as a salaried employe of General Motors.

This comprehensive overview should be of specific interest to you and your family in financial planning for the future.

Since the GM benefits program is made up of so many parts, it is sometimes difficult to comprehend how all of these components work together under various circumstances. This summary printout, among other things, describes your benefits in case of illness, disability and retirement as well as the benefits available to your family in case of death.

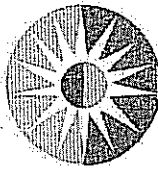
We hope you will be pleased when you include these benefits in your "How am I doing?" reflections. It should give you some personal satisfaction to see how they continue to increase in value each year, especially when you recognize them as an important and integral part of your total compensation and benefits package at General Motors.


Chairman

This personal summary has been prepared for you based on information as of December 31, 1977. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office. It should be noted that in the interest of accuracy the Part B Retirement benefits shown are based on your average salary, rather than current salary, as used in prior summaries. This may result in a lower estimated benefit than previously shown.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown below.



Retirement

INCOME

Through December 31, 1977, your credited service is **0 YEARS AND 7 MONTHS** and your contributions total **\$112.44**

If you work for GM until you reach age 65 in **2014**, your estimated monthly retirement income would be:

From the Retirement Program	
-Noncontributory benefits	\$433
-Contributory benefits	\$661*
From Social Security	
-Yourself	\$633
-Dependent spouse at age 65	\$316
Total	\$2,043

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

***ASSUMES CONTINUED CONTRIBUTION TO AGE 65 AND NO WITHDRAWALS.**

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.

- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

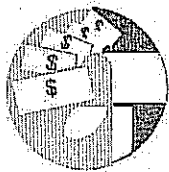
Total Value of your Account Dec. 31, 1977

GM Common Stock @ \$62.81	\$508
Diversified U.S. Securities @ \$161.79	\$242
U.S. Savings Bonds (at cost)	
Cash	\$750
Total	\$750

The statement below shows your account status after class distributions and withdrawals, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1975, 1976, and 1977 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTALS	
		Through 1974	1975	1976	1977		
Purchased with Your Savings	Your Savings				\$479		\$479
	U.S. Savings Bonds						
	Diversified U.S. Securities				1.4992		1.4992
	Cash Balance Plus Interest						
Purchased with GM Contributions	GM Common Stock				3.5543		3.5543
	GM Common Stock				4.2649		4.2649
	GM Common Stock				.2739		.2739



Disability INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of **\$1,622 PER MONTH FOR 13 WEEKS AND \$1,153 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$922 per month to age 29**. Thereafter, you may be eligible for continuing Social Security benefits of **\$460 per month plus GM retirement* benefits of \$0 per month payable for life.**

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$344 per month from Social Security.**

*Retirement benefits are projected only for employes with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (**\$150** if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, **\$250** a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$20 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as **\$804 PER MONTH.**

*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-Sum Payments

\$36,900	Basic Life Insurance
\$92,300	Optional Life Insurance
\$750	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$130,205	Total
	Plus, if death is accidental, one or more of these additional payments:
\$18,450	Extra Accident Insurance
\$18,450	Extra Accident Insurance (while on company business)
NOT ELECTED	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse



Health Care

BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Vision Care Coverage

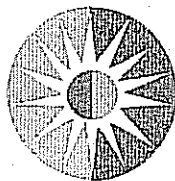
Benefits provide for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION, AND MAJOR MEDICAL COVERAGES.



Retirement

INCOME

Through December 31, 1977, your credited service is **0 YEARS AND 7 MONTHS** and your contributions total **\$112.44**

If you work for GM until you reach age 65 in **2014** your estimated monthly retirement income would be:

From the Retirement Program

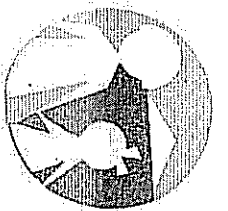
—Noncontributory benefits	\$433
—Contributory benefits	\$661*

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

*ASSUMES CONTINUED CONTRIBUTION



Survivor

BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when **NOT ELIGIBLE** Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$20 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as **\$304 PER MONTH**.

* Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

- \$25,000 Life Insurance—spouse
- \$5,000 Life Insurance—each child
- NOT Elected Personal Accident Insurance

Lump-Sum Payments

\$36,900	Basic Life Insurance
\$92,300	Optional Life Insurance
\$750	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$130,205	Total

Plus, if death is accidental, one or more of these additional payments:

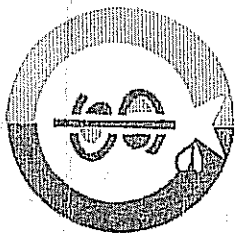
\$18,450	Extra Accident Insurance
\$18,450	Extra Accident Insurance (while on company business)
NOT Elected	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or

- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Adding it All Up

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$18,443*
COST-OF-LIVING ALLOWANCE..... \$1,019
COST TO GM FOR YOUR BENEFITS INCLUDING \$1071 FOR SOCIAL SECURITY BENEFITS..... \$6,429
TOTAL..... \$25,891
*\$2,273 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.0 WEEKS OF VACATION IN CALENDAR YEAR 1978 PLUS SUPPLEMENTAL TIME OFF EQUIVALENT OF 5 DAYS. THERE ARE 14 HOLIDAYS DURING THE 1978 MODEL YEAR.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

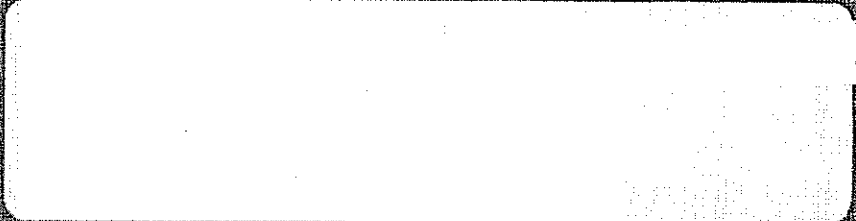
- Salary continuation payments
 - Unemployment and Workers Compensation
 - Tuition Refund Plan
 - GM layoff or separation allowance benefits
 - Suggestion Plan
 - Product discounts
- YOU SOON WILL RECEIVE A SEPARATE STATEMENT SHOWING YOUR ACCOUNT IN THE EMPLOYEE STOCK OWNERSHIP PLAN. IT WILL BE INCLUDED IN FUTURE SUMMARIES.
- When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.



1979

PERSONAL BENEFIT SUMMARY

YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1978



Health Care **BENEFITS**

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Vision Care Coverage

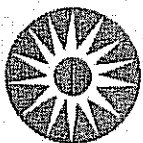
Benefits provide for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGE.



Retirement **INCOME**

Through December 31, 1978, your

Estimated retirement benefits are based on:

FEBRUARY, 1979

The benefits we enjoy at General Motors are among the best in American industry in terms of their value to us and our families. A nationally known professional consulting firm has verified this fact through a study of benefit plans of the nation's top corporations.

What are your GM benefits worth? The benefit plans summarized for you in this statement are a very substantial part of your total GM compensation. Under "Adding It All Up", we've indicated how much your personal benefits cost General Motors, but their real value to you goes far beyond their cost to GM. If you were given the cash equivalent of their cost to GM, you would not be able to purchase for yourself and your family the protection, the security, and the peace of mind which these benefits represent. Included are health care for you and your family, adequate retirement income, protection from loss of income if you are disabled, savings for your future needs, and life insurance coverages.

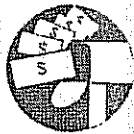
GM is proud of the broad range of benefits which make up an important part of your total compensation as a salaried employe and we are pleased to provide you with this summary detailing how they apply to you and your family.

A. A. Murphy
Chairman

This personal summary has been prepared for you based on information as of December 31, 1978. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown below. Also, due to changes in the Social Security laws and benefit calculation formulas, actual or estimated Social Security benefits may be lower than shown on this or previous summaries.



Disability INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of **\$1,654 PER MONTH FOR 13 WEEKS AND \$1,106 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$285** per month to age 27. Thereafter, you may be eligible for continuing Social Security benefits of **\$448** per month plus GM retirement* benefits of **\$0** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$334** per month from Social Security.

*Retirement benefits are projected only for employes with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

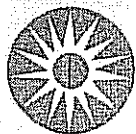
Monthly Payments*

From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or

Lump-sum payments

\$35,400	Basic Life Insurance
NOT ELECTED	Optional Life Insurance
\$4,734	Savings-Stock Purchase account
\$0	Retirement Program contributions
\$255	Social Security death benefit



Retirement INCOME

Through December 31, 1978, your credited service is **4 YRS AND 0 MO**. You contributed **\$0.00** prior to July 1, 1977, and **\$0.00** after that date. If you work for GM until you reach age 65 in 2020 your estimated monthly retirement income would be:

From the Retirement Program	
-Noncontributory benefits	\$629
-Contributory benefits	0*
From Social Security	
-Yourself	\$650
-Dependent spouse at age 65	UNMARRIED CONTRIBUTE FROM AGE 25
Total	\$1,279

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

*** \$573 PER MONTH IF YOU TO AGE 65.**

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1978

GM Common Stock @ \$54.31	\$3,125
Diversified U.S. Securities @ \$167.76	\$706
U.S. Savings Bonds (at cost)	
Income Fund	\$903
Equity Index Fund @ \$112.15	
Cash	
Total	\$4,734

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1976, 1977 and 1978 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out		Classes Not Earned Out		TOTALS	
	Through 1975	1976	1977	1978		
Your Savings		\$603	\$686	\$1,743	\$3,032	
1. U.S. Savings Bonds						
2. Diversified U.S. Securities	UNITS	2.0368	2.1755		4.2123	
3. GM Common Stock	SHARES	4.4382	4.9552	14.3834	23.7768	
4. Income Fund				\$903.49	\$903.49	
5. Equity Index Fund	UNITS					
Cash Balance Plus Interest						
Purchased with GM Contributions	GM Common Stock	SHARES	4.4382	5.9463	17.2602	27.6447
Purchased with all Dividends	GM Common Stock	SHARES	2.5400	1.9134	1.6786	6.1320

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In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **UNMARRIED** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

Contributory benefits of **NOT ELIGIBLE** would begin immediately for your spouse's lifetime in lieu of return of contributions. From *Social Security*:

Social Security could pay a surviving spouse and children as much as **UNMARRIED**

*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-sum payments

\$35,400	Basic Life Insurance
NOT ELECTED	Optional Life Insurance
\$4,734	Savings-Stock Purchase account
\$0	Retirement Program contributions
\$255	Social Security death payment
<u>\$40,389</u>	Total

Plus, if death is accidental, one or more of these additional payments:
 Extra Accident Insurance
 Extra Accident Insurance (while on company business)
 Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

Optional Dependent Insurance:

NOT ELECTED	Life Insurance—spouse
ELECTED	Life Insurance—each child
NOT ELECTED	Personal Accident Insurance
ELECTED	



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$17,700*
COST OF LIVING ALLOWANCE...	\$2,142
COST TO GM FOR YOUR BENEFITS INCLUDING \$1216 FOR SOCIAL SECURITY BENEFITS.....	\$5,658
TOTAL.....	\$25,500

*\$ 2,136 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.0 WEEKS OF VACATION IN CALENDAR YEAR 1979 PLUS SUPPLEMENTAL TIME OFF EQUIVALENT OF 5 DAYS. THERE ARE 13 HOLIDAYS DURING THE 1979 MODEL YEAR.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

YOU WILL BEGIN TO PARTICIPATE IN THE GENERAL MOTORS EMPLOYEE STOCK OWNERSHIP PLAN (ESOP) ON THE FIRST OF THE YEAR AFTER YOU HAVE COMPLETED 2 YEARS OF GM SERVICE

AND ATTAINED A TROUGH THE ESOP YOU MAY ACQUIRE SHARES OF GM COMMON STOCK WHICH WILL ADD FURTHER TO THE VALUE OF YOUR GENERAL MOTORS BENEFIT PLANS.

after GM with ct. to ns of

032

123 UNITS

768 SHARES

3.49

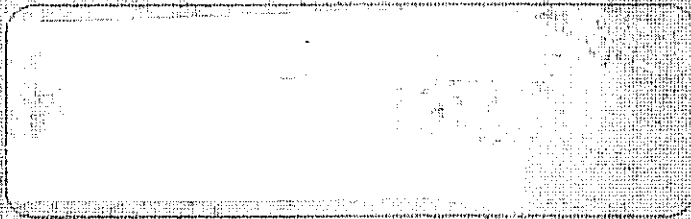
UNITS

5447 SHARES

1320 SHARES



1980
PERSONAL BENEFIT SUMMARY
 YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1979

FEBRUARY, 1980

The benefits summarized for you in this statement are a very substantial addition to your General Motors paycheck. These benefits, which include significant improvements made during 1979, add more than dollars to your paycheck. They also add security and protection for you and your family for the present and for the future.

General Motors is pleased and proud to be able to provide improved salaried benefit plans which are among the very finest in American industry today. Your contributions to the continued success of General Motors help to make such outstanding benefits possible.

R. A. Murphy
 Chairman



Health Care **BENEFITS**

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridge-work, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

**YOU AND ELIGIBLE FAMILY MEMBERS
 ARE ENROLLED FOR: BASIC, DENTAL,
 VISION AND MAJOR MEDICAL COVERAGES.**

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1980
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1979

FEBRUARY, 1980

The benefits summarized for you in this statement are a very substantial addition to your General Motors paycheck. These benefits, which include significant improvements made during 1979, add more than dollars to your paycheck. They also add security and protection for you and your family for the present and for the future.

General Motors is pleased and proud to be able to provide increased selected benefit plans which are among the very finest in American industry today. Your contributions to the continued success of General Motors help to make such outstanding benefits possible.

R. A. Murphy
Chairman

Health Care Benefits

Basic Coverages
100% of some charges from, hospital and other hospital charges up to 750 days in an approved nursing facility.

100% of certain doctors' charges for surgery, x-rays, lab., ambulance, hospital visits, and consultations.

100% of the charges in excess of \$3 for each covered individual plus charges for equivalent residential therapy care, lab., x-ray, and certain other services.

Dental Care Coverage
After one year of service, while you are actively at work, two plan years.

70% of fees for examinations and cleanings, 90% for fillings, x-rays, and extractions, and 50% for bridge work, dentures, and tooth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care Coverage
After one year of service, benefits are provided for eyeglasses, contact lenses and certain services. Total payment for each covered individual during any 12 consecutive months generally will not exceed \$12.00 for covered services and materials.

Major Medical Coverage
For expenses not paid by your basic coverages 80% of any remaining medical expenses which exceed the amount deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost for each calendar year for each individual would not be more than \$500 per year for each individual, unless the \$50,000 maximum reimbursement amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENTITLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.



Retirement Income

Disability Income

Monthly Payments

If you become disabled you may be eligible to receive salary continuation under disability benefits of \$1,575 PER MONTH FOR 8 WEEKS AND \$1,100 PER MONTH FOR THE NEXT 45 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, including Social Security. You may be eligible for continuing Social Security benefits of \$176 per month plus GMA retirement benefits of per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$454 per month from Social Security.

Retirement benefits are indicated only for employees with ten or more years of credited service.

Plus
Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled.

- For employees with less than 10 years of credited service when first enrolled, beyond of basic life insurance at maturity, investments following any election of extended disability benefits.
- Monthly payments of Personal Accident Insurance.
- Extra account balance under GMA Savings-Stock Purchase Program, including GMA's contributions.



Survivors Benefits

In the event of your death while employed by GM, the following payments will be made to your beneficiary

Monthly Payments*

From the Insurance Program:
\$300 to an eligible beneficiary for up to 24 months (\$175 if certain Social Security benefits are payable); thereafter, if you had a spouse who, upon your death, was NOT at least age 45, or 21 whose age, when added to your years of service totaled 65 or more, \$300 a month would be paid until the better of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A non-annuity benefit of NOT MARRIED for your spouse's lifetime when insurance premium survive benefits are not payable or are waived. Contributory benefits of NOT ELIGIBLE would begin immediately for your spouse's lifetime in lieu of return of contributions. NOT Social Security could pay a surviving spouse and children as much as NOT MARRIED.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

NOT ELICITED Life Insurance - spouse
NOT ELICITED Life Insurance - each child
NOT ELICITED Personal Accident Insurance

Lump-sum payments

- Basic Life Insurance 936,000
- Optional Life Insurance ELECTION
- Savings-Stock Purchase account \$1,340
- Personal Program contributions \$755
- Social Security death payment

Total

\$40,397

Plus, if death is accidental, one or more of these additional payments:
Extra Accident Insurance \$18,000
Extra Accident Insurance (while on company business) \$18,000
Personal Accident Insurance

Plus
GMA will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when you are not covered service less than 65).



Employee Stock Ownership Plan



Retirement Income

Through December 31, 1979, you credited SERVICE IS 1 YEAR AND 9 MONTHS. Your contributions are:

- From 7-1-77 to 7-1-78
- From 7-1-78 to 10-1-79
- After 10-1-79

If you work for GM until age 65 or 2020, your estimated monthly retirement income would be:

From the Retirement Program	\$316
— Mandatory benefits	
— Voluntary benefits	
From Social Security	\$660
— Yourself	
— Consistent spouse at age 65 (NOT MARRIED)	\$1,476
Total Monthly	\$2,452

\$624 PER MONTH IF YOU CONTRIBUTE FROM AGE 25 TO AGE 65.

Estimated retirement benefits are based on:
 • The assumption that your current pay will stay the same until retirement.
 • Retirement payments for your lifetime only if you elect a survivor option. Benefits would be reduced. Estimates of your retirement income at other ages are available upon request from your Personal Office.

PLUS

- If you retire from GM (except at employee option between ages 65 and 69 when your age and credited service total less than 65):
 - You may tax your Savings-Stock Purchase Program account as a lump sum, or convert part of your account to a lifetime annuity.
 - Your health care coverage will be continued for your lifetime.
 - A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reducing Optional Life Insurance may be continued until age 70.



Employee Stock Ownership Plan

The statement below shows your account status as of December 31, 1979. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1979 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	GM Stock Contributions	Voluntary Contributions	GM Matching Contributions	Total Contributions	Shares Purchased with Plan Year
1979-1979					
1978					
1977					

NOT ELIGIBLE

Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you and GM each contributed \$1,000. Based on the December 31, 1979 GM common stock price of \$25.75, the market value of your account was \$25,750.



Savings-Stock Purchase Program

Total Value of your Account Dec. 31, 1979

- U.S. Savings Bonds (at cost) \$179.62
- Dividends \$2,207
- Securities \$179.62
- GM Common Stock \$56.25
- Income Fund \$1,133
- Equity Index Funds \$133.10
- CASH

Total \$3,342

ANNUAL STATEMENT OF ACCOUNT

Plan Year	1979	1978	1977	1976	1975	1974
U.S. Savings Bonds						
Dividends						
Securities						
GM Common Stock						
Income Fund						
Equity Index Funds						
CASH						
Total	\$3,342	\$1,782	\$1,155	\$1,056	\$1,056	\$1,056

Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an after-tax basis, they include:

- YOUR SALARY IS \$10,365
- COST OF LIVING ALLOWANCE \$541
- COST TO GM FOR YOUR BENEFITS INCLUDING \$1,155 FOR SOCIAL SECURITY \$6,375
- TOTAL \$18,381

\$2,337 WILL BE PAID TO YOU FOR 2.0 WEEKS OF VACATION, 14 HOLIDAYS AND A SUPPLEMENTAL TIME OFF (STO) DAYS. YOU MAY TAKE UP TO 4.570 DAYS AS TIME OFF. YOU WILL RECEIVE PAY PER THE REMAINING 510 DAYS.

This optional summary has been prepared for you based on information as of December 31, 1979. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be confirmed under the legal documents

GM's cost for your benefits is even higher than indicated because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Welfare Compensation
- Medical Reimbursement Plan
- GM Payoff for Separation Advantages benefits
- Suppression Plan
- Product discounts

When you add it all up, it is an impressive package — a package with a value to you that goes well beyond its cost.

that apply to each plan. Estimated retirement benefit levels are subject to receipt of acceptable governmental rulings related to recent program modifications.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security reports on this statement are estimates only if you earned less than the maximum amount subject to Social Security taxes. Your Social Security benefits may be lower than the amounts shown above.



Retirement INCOME

Through December 31, 1979, your credited service is 15 YEARS AND 11 MONTHS.

Your contributions are:

Prior to 7-1-77	\$852.62
7-1-77 to 10-1-79	\$839.21
After 10-1-79	\$94.32

If you work for GM until age 65 in 2010 your estimated monthly retirement income would be:

From the Retirement Program	
— Noncontributory benefits	\$891
— Contributory benefits	\$1,378*
From Social Security	
— Yourself	\$638
— Dependent spouse at age 65	\$319
Total Monthly	\$3,226

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1979

U.S. Savings Bonds (at cost)	
Diversified U.S. Securities @ \$179.62	\$1,410
GM Common Stock @ \$50.25	\$8,457
Income Fund	\$3,096
Equity Index Fund @ \$133.10	
Cash	
Total	\$12,964

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1977, 1978 and 1979 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out		Classes Not Earned Out		TOTALS
	Through 1976	1977	1978	1979	
Your Savings		\$2,485	\$2,740	\$2,969	\$8,189
1. U.S. Savings Bonds					
2. Diversified U.S. Securities		7.8547			7.8547
	UNITS	UNITS	UNITS	UNITS	UNITS
3. GM Common Stock		18.0298	22.4966	25.9816	66.6182
	SHARES	SHARES	SHARES	SHARES	SHARES
4. Income Fund			\$1,550.12	\$1,546.07	\$3,096.19
5. Equity Index Fund					
	UNITS	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest					
Purchased with GM Contributions		21.6360	27.1280	31.1779	79.9419
	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with all Dividends		11.2626	7.8890	2.5982	21.7498
	SHARES	SHARES	SHARES	SHARES	SHARES

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Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of
\$2,617 PER MONTH FOR 26 WEEKS
AND \$1,929 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling
\$1,646 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of **\$578** per month plus GM retirement* benefits of **\$465** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$434** per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

PLUS
ENTIRE EMPLOYEE STOCK OWNERSHIP
ACCOUNT BALANCE



Survivor BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, if you had a spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service totaled 55 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$93 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as **\$1,012 PER MONTH**.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse
\$5,000 Life Insurance—each child
ENROLLED Personal Accident Insurance

Lump-sum payments

\$61,300	Basic Life Insurance
\$154,400	Optional Life Insurance
\$12,364	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$976	EMPLOYEE STOCK OWNERSHIP
\$230,395	Total ACCOUNT

Plus, if death is accidental, one or more of these additional payments:

\$30,900	Extra Accident Insurance
\$30,900	Extra Accident Insurance (while on company business)
\$10,300	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service; or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Employee Stock Ownership PLAN

The plan was first established on September 31, 1970. It includes shares of GM



Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1979. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1979 for Plan Year 1978.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	Shares Purchased With				Total Shares
	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	
1975-1977	5.1480	1.9358	1.7024	1.6379	10.4221
1978	3.3924	2.9050	2.5298	.1743	9.0015
Total	8.5404	4.8388	4.2322	1.8122	19.4236

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you and GM each contributed \$150.49. Based on the December 31, 1979 GM common stock price of \$50.25 the market value of your account was \$976.03.



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$30,861
 COST OF LIVING ALLOWANCE.. \$541
 COST TO GM FOR YOUR
 BENEFITS INCLUDING \$1,588
 FOR SOCIAL SECURITY..... \$11,738
 TOTAL..... \$43,140*

* \$5,073 WILL BE PAID TO YOU FOR 4.0 WEEKS OF VACATION, 14 HOLIDAYS AND 8 SUPPLEMENTAL TIME OFF (STO) DAYS. YOU MAY TAKE UP TO 4 STO DAYS AS TIME OFF. YOU WILL RECEIVE PAY FOR THE REMAINING STO DAYS.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Safety continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1979. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents

that apply to each plan. Estimated retirement benefit levels are subject to receipt of acceptable governmental rulings related to recent program modifications.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1981 PERSONAL BENEFIT SUMMARY

YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1980.

FEBRUARY 20, 1981

Our Corporation has been going through a very difficult period. Nevertheless, we as GM salaried employees continue to have benefit plan coverages which are among the finest in American industry. This annual summary serves to remind each of us of a personal way of the high level of protection and security that these benefit plans provide for us and our families.

Please take time to review your summary carefully. Also, take special note of the cost to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment—an investment in you—the returns on which are the contributions you are making to help meet the tremendous challenges we face as a Corporation.

Robert B. Smith
Chairman



Health Care BENEFITS

Basic Coverage

100% of worldwide room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, X-ray and certain other services.

Hearing aid benefits until one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, X-rays, and extractions, and 50% for bridge-work, dentures, and tooth straightening. The maximum dental benefits are \$100 per person per year, with a lifetime maximum of \$500 per eligible person for tooth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and contact frames. Total payment for each covered individual during any 12 consecutive months generally will not exceed \$1250 for covered lenses and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost for other than outpatient psychiatric care, allergy treatment and chiropractic care would not be more than \$500 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.



Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$2,474 PER MONTH FOR 13 WEEKS AND \$1,788 PER MONTH FOR THE NEXT 46 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$3,345 per month to age 35. Thereafter, you may be eligible for continuing Social Security benefits of \$654 per month plus the retirement benefits of \$88 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$496 per month from Social Security.

Retirement benefits are projected only for employees with ten or more years of credited service.

Plus:

Depending on your history and enrollment when other benefits may be payable if you are totally and permanently disabled.

Monthly assistance payments of basic life insurance following death of insured. Disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.

Monthly premiums of Personal Accident Insurance.

Costs account balance under GM Service-Stock Purchase Program, including GM's contributions.

PLUS: ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the **Survivors Program**: \$300 to an eligible beneficiary for up to 24 months (10% of certain Social Security benefits are payable). Thereafter, if you had a spouse who, upon your death, was (1) at least age 45, or (2) whose age, when added to your years of service totaled 65 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the **Retirement Program**: A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when insurance Program survivor benefits are not payable or are waived.

(3) **Contributory benefits of \$53 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions. From **Social Security**: Social Security could pay a surviving spouse and children as much as \$1,144 PER MONTH. *Assumes you have been insured at least one year and your spouse is the same age as you.

Optional **Dependent Insurance**: \$5,000 Life Insurance—spouse \$1,000 Life Insurance—each child **NOT Elected** Personal Accident Insurance

Lump-sum payments

\$54,608	Basic Life Insurance
\$54,608	Optional Life Insurance
\$6,633	Savings-Stock Purchase account
SEE (8)	Retirement Program contributions
\$255	Social Security death payment
\$551	EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE
\$116,529	TOTAL ACCOUNT

Plus, if death is accidental, one or more of these additional payments:

\$27,598 Extra Accident Insurance
\$27,500 Extra Accident Insurance (while on company business)
NOT Elected Personal Accident Insurance

Plus:

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:
1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Retirement INCOME

Through December 31, 1980, your credited service is **7 YEARS AND 5 MONTHS**.

Your contributions are:
From 7-1-77 to 7-31-77: \$288.94
From 7-1-77 to 10-1-79: \$386.80
From 10-1-79: \$345.69

If you work for GM until age 65 in 2013, your estimated monthly retirement income would be:
From the Retirement Program:
—Noncontributory benefits: \$764
—Contributory benefits: 41,059
From Social Security:
—Yourself: \$703
—Dependent spouse at age 65: \$352
Total Monthly: \$2,480

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced). Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus:

- If you retire from GM (except an employee option between ages 65 and 60 when your age and credited service total less than 85):
- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1980. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1980 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

Year	GM Matching Contributions	Your Contributions	GM Matching Contributions	GM Dividends	Total Shares
1978-1979	5,16864			1,02849	6,19713
1979	1,0013	1,0034	9056	3284	3,0287
Year	6,8897	1,0034	9056	1,0852	9,7889

* Although the amount contributed by GM to match your voluntary contributions, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you, and GM each contributed \$1,000. (Based on the December 31, 1980 GM common stock price of \$45.25, the market value of your account was \$441.62.)



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1980

U.S. Savings Bonds (at cost)	
Directly Held U.S. Securities at \$189.04	\$1,908
GM Common Stock at \$45.25	\$4,660
Money Fund	\$363
Equity Index Fund at \$177.48	
Cash	
Total	\$6,633

The statement below shows your account status after the class distribution for 1977. It says Shares of GM stock purchased with GM's contributions and with dividends during 1978, 1979 and 1980 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

Class	1977		1978		1980		TOTALS
	Shares	Value	Shares	Value	Shares	Value	
U.S. Savings Bonds							
Directly Held U.S. Securities	9443	4,4832					7,4492
GM Common Stock			17,3363	11,8276			29,3623
Money Fund							565.64
Equity Index Fund							565.64
Cash							
Total	32,5519	21,2810	18,1363	11,8276	565.64	565.64	51,9819
U.S. Savings Bonds							
Directly Held U.S. Securities							
GM Common Stock							
Money Fund							
Equity Index Fund							
Cash							
Total	11,6400	9,9302	4451	21,9753	565.64	565.64	21,9753



Adding it All Up...

The combined GM benefits add significantly to the total pay you receive for the work you do on an annualized basis.

YOUR SALARY IS \$27,300
COST OF LIVING ALLOWANCE \$2,392
COST TO GM FOR YOU \$42,392
BENEFITS INCLUDING \$1,974 FOR SOCIAL SECURITY \$9,703
TOTAL \$89,959

\$4,483 WILL BE PAID TO YOU FOR 3.0 WEEKS OF VACATION, 15 HOLIDAYS AND 9 SUPPLEMENTAL TIME OFF (STO) DAYS.

GM's cost for your benefits is more than offset, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Reimbursement
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1980. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

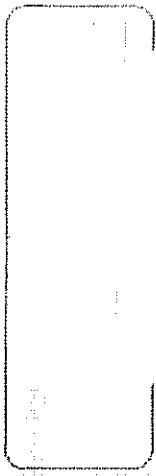
Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefits

program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1991
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1990

February 28, 1991

Our Corporation has been going through a very difficult period. Nevertheless, we as GM continue to believe in the long-term success of the company and the value of the GM benefit program. We are committed to providing you with the best possible benefits we can offer. We are committed to providing you with the best possible benefits we can offer. We are committed to providing you with the best possible benefits we can offer.

Please take time to review your summary carefully. Also, take special note of the fact that certain benefits of the program are subject to change. It is a substantial benefit and a significant part of your total compensation. But it is not a contract with GM. It is also an investment — an investment in you — that returns on itself and the contributions you are making to help meet the demands of change in our industry.

Don B. Sisk
 Chairman



Health Care Benefits

Basic Coverages
 100% of reasonable room, board and other hospital charges for up to 360 days or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, attendance, hospital visit, and consultations.

100% of the charge in excess of \$3 for each covered prescription drug charge for outpatient hospital ambulatory care, lab, X-ray and certain other services.

Heating and benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 85% for fluoride X-rays and extractions, and 60% for bridges, root, canals, and teeth straightening. For maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$2000 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits up to provided for each eye, including contact lenses, 12 consecutive months generally will not exceed \$1250 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverage.

85% of any remaining medical expenses which exceed the annual deductible amount of \$500 for you or an eligible family member, or \$1000 for all eligible family members. You are not covered for dental care, orthodontic care, hearing treatment and other non-medical care which may be provided for you or an eligible family member. Services for Social Security disability claims are not covered. The maximum on medical benefits is \$250,000.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.



Retirement Income



Disability Income

Monthly Payments
 If you become disabled you may be eligible to receive salary continuation and/or disability benefits of
\$1,234 PER MONTH FOR 2 WEEKS
AND \$1,234 PER MONTH FOR THE NEXT 45 WEEKS.

If you remain disabled, you may be eligible for continued disability benefits from several sources (including Social Security) per month up to 27. However, you may be eligible for continuing Social Security benefits of \$250 per month plus GM retirement benefits of 50 per month payments for life.

In addition, if you have a dependent spouse and are or were childless, they could receive up to \$496 per month from Social Security.

*Retirees eligible to be projected only for employees with ten or more years of credited service.

Plus—

Expenses on your disability and retirement status when benefits may be payable if you are totally and permanently disabled.

Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.

Maternity reimbursement of Personal Accident Insurance.



Survivors Benefits

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the **Survivors Program**, \$500 to an eligible survivor, for up to 24 months, plus 50% of your Social Security benefits and payable, theoretically if you had a spouse and your death was NOT at least age 45, or 2 if whose age, when added to your years of service, would be at least 35, or a month would be paid until the end of age 62, (percentage of contribution to unretired Social Security benefits of your death).

From the **Retirement Program**, A non-contributory benefit of **NOT HARPER** for your spouse's lifetime (if you are NOT HARPER) or your spouse's lifetime or term of contribution, would begin immediately for your spouse's lifetime in lieu of return of contributions.

From **Social Security**, Social Security credit for a surviving spouse and child as much as **NOT HARPER**.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional/Dependent Insurance:
 NOT ELECTED Life Insurance— spouse
 NOT ELECTED Life Insurance— each child
 NOT ELECTED Personal Accident Insurance

Lump-sum payments

440,500	Basic Life Insurance
ELECTED	Gratuity Life Insurance
44,436	Survivors' Benefit (California workers)
50	Retirement Program contributions
4255	Social Security death payment
487,491	Total

Plus, if death is accidental, one or more of these additional payments:
 \$20,250 Extra Accident Insurance
 \$20,250 Extra Accident Insurance (within 60 days of death)
 Personal Accident Insurance

Plus—
 GM will pay for health care expenses for your spouse and eligible children if you die while actively employed provided you:
 1) Enroll in the Retirement Program contributory savings plan option and had 10 years of credited service, or
 2) Were eligible to retire voluntarily (retiree) between ages 55 and 60 when you die and credited service (at least 25).



Employee Stock Ownership Plan



Retirement Income

Through December 31, 1980, your credited service is **2 YEARS AND 9 MONTHS**.
 Your contribution to:
 Plan to 7-1-77
 Plan to 10-1-73
 After 10-1-73

If you work for GM until age 65 in 2026 your estimated monthly retirement income would be:

From the Retirement Program	\$618
- Retirement benefits	\$566
- Voluntary benefits	6710
- Voluntary savings at age 65 NOT MARRIED	
TOTAL MONTHLY	\$2,874

* IF YOU CONTRIBUTE FROM JANUARY, 1983 TO AGE 65,

Estimated retirement benefits are based on:
 • The assumption that your current pay will stay the same over retirement.
 • Retirement payments for your lifetime only if you elect a survivor option, benefits would be reduced. Estimates of your retirement income at 65 are available upon request from your Personnel Office.

If you retire from GM before an employee option between ages 65 and 69 when your age and credited service total less than 65:
 • You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
 • Your health care coverage will be continued for you if eligible.
 • A portion of your life insurance and Personal Accident Insurance may be converted for your life. Reduce Optional Life Insurance may be continued until age 70.

Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1980
 U.S. Savings Bonds (at cost)
 Dividend U.S. Securities @ 8189.06
 GM Common Stock @ 345.25
 In-Service Fund @ 1177.48
Total \$6,636

ANNUAL STATEMENT OF ACCOUNT

CLASSIFICATION	THRU 1977	1978	1979	1980	1981
1 U.S. SAVINGS BONDS					
2 DIVIDEND U.S. SECURITIES					
3 GM COMMON STOCK					
4 IN-SERVICE FUND					
TOTAL					

CLASSIFICATION	THRU 1977	1978	1979	1980	1981
1 U.S. SAVINGS BONDS					
2 DIVIDEND U.S. SECURITIES					
3 GM COMMON STOCK					
4 IN-SERVICE FUND					
TOTAL					



Employee Stock Ownership PLAN

The statement below shows your account status as of September 30, 1980. It includes shares of GM common stock purchased from any voluntary contributions you made, and with matching contributions made by GM, during 1980 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

PLAN YEAR	CONTRIBUTION	GM CONTRIBUTION	TOTAL
1979			
1980			
TOTAL			

* Although the annual contribution by GM to match your voluntary contribution, if any, is the same, the number of shares received by you account may be different because the shares are purchased at different times at different market prices. For Plan Year 1979, you and GM both contributed \$2000 to the account. The market value of your account was \$2000.

Adding it All Up...

The combined benefits package is significantly to the total that you receive for the work you do (in an unadjusted basis).
YOUR SALARY IS \$20,213
COST OF LIVING ALLOWANCE \$2,392
COST TO GM FOR YOUR BENEFITS INCLUDING SOCIAL SECURITY \$6,536
TOTAL \$29,541

GM's cost for your benefits is even higher than indicated because you enjoy many other benefits that have not been detailed in this statement. These include:
 • Unemployment Insurance
 • Pension Retirement Plan
 • GM Layoff or Resignation Advance Benefits
 • Shareplan Plan
 • Personal Securities

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.
 GM's cost for your benefits is even higher than indicated because you enjoy many other benefits that have not been detailed in this statement. These include:
 • Unemployment Insurance
 • Pension Retirement Plan
 • GM Layoff or Resignation Advance Benefits
 • Shareplan Plan
 • Personal Securities

This pamphlet summary has been prepared for you based on information as of December 31, 1980. Every effort has been made to give you figures that are accurate and up to date. Should you find when you refer to an error, please bring it to the attention of your Personnel Office.
 Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefits program must be determined under the legal documents that apply to each plan.
 General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimated only. If your earnings less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1983 PERSONAL BENEFIT SUMMARY

YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through good base pay and generous benefits. But, as you know, economic conditions change and in order to help you prosper through these hard times, we have had to make some changes in our benefit programs. We believe that you will understand and accept these changes. Your benefit program covers retirement, a significant part of your total compensation and a very large portion of your total savings. Because of their importance, we have provided you with a summary of the changes in your program. We hope that you will see how the changes are beneficial to you and your family. It is also a reflection of how things are going for many workers in salaried occupations who are active in 1983.

[Signature]
Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of reasonable expense, hospital, dental and other hospital charges for up to 90 days in an approved nursing facility.
100% of reasonable charges for surgery, chemotherapy, anesthesia, hospital visits, and consultations.
100% of the charge in excess of \$100 and traveling prescriptions.
100% of the charge for out-of-pocket basic care, hospital services, x-rays and other services.
100% of the charge for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

When you are actively at work, the plan pays:
100% of fees for examinations and cleaning, 80% for fillings, x-rays, and extractions, and 50% for diagnosis, treatment, and root canal therapy. The maximum dental benefit is \$1,000 per person for 12 months.
100% of the charge for dental services for 12 months.

Vision Care

Benefit is provided for examination, lenses and contact lenses. You are required for each covered individual during any 12 consecutive months generally will not exceed \$1,250 for covered services and materials.

Major Medical

For expenses not paid by your basic coverage:
80% of most reasonable medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total family-out-of-pocket cost for other than copayment (excluding emergency treatment and catastrophic care) would not be more than \$1,250 per year for each individual, or more than \$2,500 for the entire family. The maximum amount per year for each individual is \$1,250. There is no maximum on aggregate costs.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERSAGES.

RETIREMENT BENEFITS

Estimated retirement benefits are based on the information that you provided and may differ.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982
U.S. Savings Fund Interest
Social Security
GM Common Stock @ \$62.52
Money Fund
Security Index Fund @
Cash

The statement before shows your account status. Statement of GM stock purchased with GM contributions and with dividends on GM contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the program.

YOUR SAVINGS FROM 1/1/82 THROUGH 7/31/82 = \$1,488.00

ANNUAL STATEMENT OF ACCOUNT

	1980	1981	1982	TOTAL
1. U.S. Savings Fund	\$2,150	\$2,567	\$2,595	\$7,012
2. Money Fund				
3. Security Index Fund				
4. Cash				
5. GM Common Stock @ \$62.52	\$2,073.31	\$2,943.88	\$2,432.68	\$7,450.87
6. Dividends	\$1,585.61	\$1,583.00	\$1,545.58	\$4,714.19
7. Total				
8. Total Balance				

Employe Stock Ownership Plan

The statement before shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you make, and with matching contributions made by GM, during 1982 for Plan Year 1982.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With

Year	U.S. Savings Fund	Money Fund	Security Index Fund	Cash	Total
1980	2,020.6	1,012.2	.0315	3,912.8	
1981	2,020.6	1,012.2	.0315	3,912.8	
1982	2,020.6	1,012.2	.0315	3,912.8	

Although the amount contributed by GM to match your voluntary contributions, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different prices. For Plan Year 1981, Year End GM contributed 995.42. Based on the December 31, 1982 GM common stock price of \$62.52, the market value of your account was \$2,452.29.

Personal Retirement Income Plan

You can participate in a Personal Retirement Income Plan if you have a non-working spouse. If you have a working spouse, you can also participate in the Personal Retirement Income Plan. Through the contributions of your employer, you can make contributions to the Personal Retirement Income Plan through your employer's payroll deduction. The amount you contribute is deductible from your gross income for federal tax purposes. If you would like to know more about the Personal Retirement Income Plan, an annual statement of your account has been provided to you by GM.

SURVIVOR BENEFITS



1983
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America.

Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.

Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages:

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

RETIREMENT BENEFITS

Through December 31, 1982, your credited service is **9 YEARS AND 11 MONTHS.**

Your contributions are:

Prior to 7-1-77	\$275.94
7-1-77 to 10-1-79	\$640.80
After 10-1-79	\$1,094.89

If you work for GM until age 65 in 2015 your estimated monthly retirement income would be:

From the Retirement Program	
— Noncontributory benefits	\$825.00
— Contributory benefits	\$1,430.00*
From Social Security	
— Yourself	\$847.00
— Dependent spouse at age 65	<u>NOT MARRIED</u>
Total Monthly	\$3,102.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

**\$2,913 PER MONTH FOR 13 WEEKS AND
\$1,901 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$1,666** per month to age **42**. Thereafter, you may be eligible for continuing Social Security benefits of **\$729** per month plus GM retirement* benefits of **\$474** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$365** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

* PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are projected only for employees with ten or more years of credited service

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,092.33** UNDER THE LAYOFF BENEFIT PLAN FOR **6 MONTHS**. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$873.86** FOR **6 MONTHS**. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)		
Diversified U.S. Securities @		
GM Common Stock @ \$62.62	\$12,089	
Income Fund	\$8,231	
Equity Index Fund @ \$205.32	\$2,083	
Cash		
Total	\$22,403	

The statement below shows your account status. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the Program.

YOUR SAVINGS FROM 1/1/82 THROUGH 7/31/82 = \$1,992.00.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out				TOTAL
	Through 1979	1980	1981	1982	
Your Savings	\$2,556	\$2,919	\$3,209	\$3,425	\$12,109
1. U.S. Savings Bonds					
2. Diversified U.S. Securities					
3. GM Common Stock		29.9285	34.5537	38.1045	102.5867
4. Income Fund	\$4,397.20	\$1,958.30	\$1,875.76		\$8,231.26
5. Equity Index Fund				10.1471	10.1471
Cash Balance Plus Interest					
Purchased with Your Savings and Dividends on Your Savings					
Purchased with GM Contributions		32.5489	20.7323	22.8625	76.1437
Purchased with all Dividends		8.5869	4.2865	1.4365	14.3099

Employe Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With

Plan Year	GM Automatic Contribution	Your Contribution	GM Matching Contribution	All Dividends	Total Shares
1979-1980	9.2035			2.6943	11.8978
1981	3.0067			.0302	3.0369
Total	12.2102			2.7245	14.9347

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed Based on the December 31, 1982 GM common stock price of \$62.62 the market value of your account was \$935.29.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you enrolled in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Putnam.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments would be made to your beneficiary

Monthly Payments*

From the Insurance Program:
\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT MARRIED**

for your spouse's lifetime when Insurance

Program survivor benefits are not payable or are waived.

Contributory benefits of **NOT MARRIED**

would begin immediately for your

spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **NOT MARRIED**

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

NOT ELECTED Life insurance—spouse

NOT ELECTED Life insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

Lump-sum payments

\$70,000 Basic Life Insurance
NOT ELECTED Optional Life Insurance
\$22,403 Savings-Stock Purchase Program
\$2,012 Retirement Program contributions
\$255 Social Security death payment
\$935 EMPLOYEE STOCK OWNERSHIP

\$96,405 Total

Plus, if death is accidental:

\$35,400 Extra Accident Insurance

\$35,400 Extra Accident Insurance (while on company business)

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years or more of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$30,420
COST OF LIVING ALLOWANCE..	\$4,534
BENEFITS INCLUDING \$2,341	
FOR SOCIAL SECURITY.....	\$9,562
TOTAL.....	\$44,516*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF \$3,831 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- GM layoff or separation allowance benefits
- Unemployment and Workers Compensation
- Suggestion Plan
- Tuition Refund Plan
- New Vehicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)
 Diversified U.S. Securities @
 GM Common Stock @
 Income Fund
 Equity Index Fund @
 Cash
Total

The statement below shows your account status. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out				TOTAL
	Through: 1979	1980	1981	1982	
Your Savings					
Purchased with Your Savings and earnings on Your Savings	1. U.S. Savings Bonds				
	2. Diversified U.S. Securities	UNITS	UNITS	UNITS	UNITS
	3. GM Common Stock	SHARES	SHARES	SHARES	SHARES
	4. Income Fund				
	5. Equity Index Fund	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest					
Purchased with GM Contributions	GM Common Stock	SHARES	SHARES	SHARES	SHARES
	GM Common Stock	SHARES	SHARES	SHARES	SHARES

Employe Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With

Plan Year	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	Total Shares
1975-1980	11.7164	3.2434	2.7974	4.8483	22.6055
1981	3.0066	2.2831	2.7108	0.600	8.0605
Total	14.7230	5.5265	5.5082	4.9083	30.6660

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed \$258.24. Based on the December 31, 1982 GM common stock price of \$62.62 the market value of your account was \$1,920.46.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you

RETIREMENT BENEFITS

Through December 31, 1982, your credited service is **12 YEARS AND 5 MONTHS**.

Your contributions are:

Prior to 7-1-77	\$358.56
7-1-77 to 10-1-79	\$790.20
After 10-1-79	\$1,297.05

If you work for GM until age 65 in 2012, your estimated monthly retirement income would be:

From the Retirement Program	
—Noncontributory benefits	\$806.00
—Contributory benefits	\$1,693.00*
From Social Security	
—Yourself	\$835.00
—Dependent spouse at age 65	\$418.00
Total Monthly	\$3,752.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

**\$3,258 PER MONTH FOR 26 WEEKS AND
\$2,160 PER MONTH FOR THE NEXT 27 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$1,903** per month to age **65**. Thereafter, you may be eligible for continuing Social Security benefits of **\$736** per month plus GM retirement* benefits of **\$539** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$353** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
 - Monthly installments of Personal Accident Insurance.
 - Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.
- * PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are projected only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,221.70** UNDER THE LAYOFF BENEFIT PLAN FOR **6 MONTHS**. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$977.36** FOR **18 MONTHS**. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

EMPLOYEES WITH 15 OR MORE YEARS OF SERVICE AT THE TIME OF LAYOFF (10 OR MORE YEARS IF THE LAYOFF IS DUE TO A PLANT CLOSING) MAY BE ELIGIBLE TO RECEIVE INCOME PROTECTION PLAN BENEFITS AFTER LAYOFF BENEFIT PLAN PAYMENTS END. BENEFITS CAN CONTINUE UNTIL RETIREMENT, OR UP TO AGE 62, WHICHEVER COMES FIRST. DEPENDING ON YEARS OF SERVICE, SEMI-MONTHLY INCOME WOULD RANGE FROM 50% TO 60% OF BASE PAY AND CDLA AS OF THE LAST DAY WORKED, INCLUDING ANY EARNINGS AND STATUTORY BENEFIT ENTITLEMENT.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments would be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived. (B) Contributory benefits of **\$148 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **\$1,277 PER MONTH**.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$50,000 Life Insurance—spouse
\$10,000 Life Insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

Lump-sum payments

\$79,100 Basic Life Insurance
\$197,700 Optional Life Insurance
Savings-Stock Purchase Program
SEE (B) Retirement Program contributions
\$255 Social Security death payment
\$1,920 EMPLOYEE STOCK OWNERSHIP

\$278,975 Total

Plus, if death is accidental:

\$39,550 Extra Accident Insurance
\$39,550 Extra Accident Insurance (while on company business)

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years or more of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS	\$34,560
COST OF LIVING ALLOWANCE	\$4,534
BENEFITS INCLUDING \$2,391 FOR SOCIAL SECURITY	\$11,752
TOTAL	\$50,846*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF \$4,285 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- New Vehicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

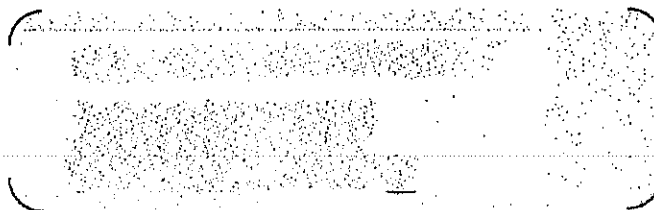
Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1983 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:



Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America.

Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.

Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages:

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

RETIREMENT BENEFITS

Through December 31, 1984, your credited service is **5 YEARS AND 9 MONTHS.**

Your contributions are:
 Prior to 7-1-77:
 7-1-77 to 10-1-78:
 After 10-1-78:
 If you want to bid back on a 1982 year estimated monthly retirement income, we would be:

From the Retirement Program	6992.00
— Noncontributory benefits	6992.00
— Vesting benefits	6992.00
From Social Security	5071.00
— Retirement amount at age 65	6456.00
Total Monthly	92,753.00

IF YOU CONTRIBUTE FROM JANUARY, 1985 TO AGE 65.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive either continuation and/or disability benefits of:

- \$2,518 PER MONTH FOR 13 WEEKS AND \$1,036 PER MONTH FOR THE NEXT 40 WEEKS.
- If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$1,461 per month to age 35. Thereafter, you may be eligible for continuing Social Security benefits of \$606 per month plus GM retirement benefits of \$420 per month from Social Security.

Plus

- If you are unable to work, your health care coverage will continue for you and eligible family members while you are disabled.
- Disability installment payments of basic life insurance following expiration of extended disability benefits because you end less than 10 years of credited service when you become totally and permanently disabled.
- Monthly cash amounts of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

*** PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.**

Disability benefits are collected only by employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE Laid Off, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$466.81 UNDER THE LAYOFF BENEFIT PLAN FOR 6 MONTHS. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$73.65 FOR 6 MONTHS. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

NET	1,3615	NOT APPLICABLE	1,0261	1,5906	-0732
TAX	4,7164	1,4113	3,9757	8,3483	-4134

Based on the December 31, 1984 GM Common Stock price of \$78.06 the implied value of these shares was \$532.62. Based on the December 31, 1984 GM Close Bid price of \$42.25 the implied value of these shares was \$17.38. The total market value of your account was \$618.00.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (less if you have a non-workable spouse, \$1000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the development of payroll deductions, you can make contributions to this Personal Retirement Income Plan, sponsored by General Motors. This amount you contribute is deducted from your gross income for Federal tax purposes. If you enrolled in the Personal Retirement Income Plan an annual statement of your account has been forwarded to you by General Motors.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to you or beneficiary:

- **Lump-sum payments**
- \$43,000 Basic Life Insurance
- \$152,500 Voluntary Life Insurance
- \$17,500 Voluntary Stock Purchase Program
- \$253 Social Security death payment
- \$676 Employee Stock Ownership Plan

Total \$253,516

Plus GM will pay for health care coverage for your spouse and eligible children if you die while actively employed. (Eligible for the Retirement Program, contributory and non-contributory service, or medical service, or death benefit.)

2) You are eligible to retire voluntarily (except between ages 55 and 60 when your age must be offset service total less than 25).

ADDING IT ALL UP

The combined GM benefit plans will result in the total pay you receive for the work you do. On an annualized basis:

YOUR SALARY IS	\$30,439
COST OF LIVING ALLOWANCE	\$478
COST TO GM FOR YOUR BENEFITS INCLUDING SOCIAL SECURITY	\$2,181
TOTAL	\$33,098

*** YOU ARE ELIGIBLE FOR 3 1/2 WEEKS OF VACATION, AND 15 HOLIDAYS IN 1985. AT A COST OF \$3,589 TO GM.**

GM's cost for your benefits is more than 10% higher than the cost of the benefits for which you are eligible. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Medical Accidents Plan
- GM profit or separation allowance benefits
- Vacation Plan
- New Vehicle Purchase Program

This financial summary has been prepared for you based on data in your file as of December 31, 1984. Benefit projections have been based on changes to the plan in effect on January 1, 1985. In fact, you should not rely on any estimate and let us do it for you. We will use the actual amount of payment under all GM's plans that make up your benefit program in the determination of the final amounts that apply to each plan.

General Motors does not have access to your tax records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

1986
GM

GMC CENTRAL OFFICE
 3045 W. GRAND BLVD
 DETROIT MI 48202

PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1985.

The salary you receive through your benefits is also taxable from the total income and benefits available to you and your family from GM. Your GM benefits are also taxable from the total income and benefits available to you and your family from GM. Your GM benefits are also taxable from the total income and benefits available to you and your family from GM.

We are pleased to provide you with this updated summary of your GM benefits and their net worth to you and your family. This summary has been expanded to reflect the Informal Choice Plan and improvements in the Flexible Compensation Program. Your continuing contribution to the success of GM helps make these improvements possible.

[Signature]
 Chairman

HEALTH CARE BENEFITS (Informed Choice Plan)

YOU AND ENROLLED FAMILY MEMBERS HAVE CHOSEN THE TRADITIONAL OPTION OF THE INFORMED CHOICE PLAN. YOUR ENROLLMENT INCLUDES BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES. In most cases and for the most part, any health care costs you incur for covered services are passed directly to the GM. The approximate total annual cost in the form of copayments, deductibles, and coinsurance covered by our health care programs during 1985 is shown below.

HOSPITALS; SURGICAL; MEDICAL	\$1,004,656.40
PHYSICIAN FEE	
HEALTH CARE	
SUBSTANCE ABUSE	
VISION	47,414.73
DENTAL	28,848.66
CARE	14,662.55
Total	\$2,195,572.60

The average annual cost to GM of your health care coverages is \$2,631.61 per family coverage.

FLEX 86 (Flexible Compensation Spending Accounts)

For 1986, you please to make before-tax deposits to Flex spending accounts as follows:

Health Care
 Unemployed Care
 Legal Services
YOU HAVE ELECTED TO PURCHASE SUPP. EDN INSURANCE UNDER FLEX 106

INVESTMENT PLANS
Savings-Stock Purchase Program

Total Value of your Account at the end of 1985

U.S. Savings Bonds (in bill)	
Investment in Stocks	919,220
GM Common Stock (in bill)	6,559
GM Dividends (in bill)	910,912
Profit-Sharing Plan	
Cash	
Total	925,591

The statements below show your account status. Dividend savings are all placed in the same plan as the original investment. Profit-Sharing Plan Plus Savings are placed in the same plan as the original investment. Shares of GM stock purchased with GM's contributions and with dividends on GM stock are placed in the same plan as the original investment. All investments are subject to change without notice. In accordance with the terms of the Program, All Plus Savings for 1985 and 1986 have been reduced by the amount of any outstanding financial you have.

YOUR REGULAR SAVINGS FROM 1/1/85 THRU 7/31/85 WAS \$102.

ANNUAL STATEMENT OF ACCOUNT

DESCRIPTION	1985	1984	1983	TOTAL
1. INVESTMENT	\$57,922.30	\$564.00	\$102.00	\$57,888.30
2. U.S. SAVINGS BOND	93,181.00		\$5,715.81	98,896.81
3. GM COMMON STOCK	53,379.98	5,559.51		58,939.49
4. GM DIVIDENDS	14,928.88		22,083.66	37,012.54
5. PROFIT-SHARING PLAN	93,751.55	8,653.74	8,196.55	104,601.84
6. CASH	92,736.20		53,763.61	146,499.81
TOTAL	32,387.81	15,787.85	26,723.61	74,899.27
7. PROFIT-SHARING PLAN	21,533.71	5,740.07	1,544.97	28,818.75
8. U.S. SAVINGS BOND	9,972.10	1,922.51		11,894.61
9. GM COMMON STOCK	2,779.03			2,779.03
10. GM DIVIDENDS				
11. CASH				

Profit Sharing Plan

Your share of the contribution of the Corporation's 1985 U.S. profits was \$543.81. If you elected to invest all or part of your share in a Flexible Compensation Spending Account, your amount is included in the summary displayed above. If you elected to invest in the traditional Income Deferral Plan, your amount is included in the summary displayed in Exhibit B. If you elected to invest in the common stock under the Profit Sharing Plan, the amount is included in Exhibit C.

RETIREMENT BENEFITS

Through December 31, 1995, your estimated service is **7 YEARS AND 9 MONTHS**.

Your contributions are:

From 7-1-77 to 7-1-79	914.60
After 7-1-79	
If you work for GM until age 55 in 2020, your estimated monthly retirement income would be:	

From the Retirement Program:

- Monthly benefit \$992.00
- Contributory benefits \$783.00
- Private Social Security \$922.00
- Supplemental annuity at age 55 \$661.00

Total Monthly \$3,358.00

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 55 AND NO WITHDRAWALS.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments

From the Insurance Program:

- \$200 to an eligible survivor, for up to 24 months (50% if certain Short-Term Disability benefits are payable); thereafter, your spouse (1) who, upon your death, would be at least age 46, or (2) whose age, when added to your years of service, totals 55 or more, would be paid \$500 a month until the earlier of (1) age 62, (2) remarriage or (3) attainment of reduced Social Security payment of your death.

Lump-Sum Payments

- \$70,000 Basic Life Insurance
- \$157,000 Optional Life Insurance
- \$25,000 Service-Stock Purchase Program
- \$250 Retirement Program contributions
- \$285 Social Security death payment
- \$285 Employee Stock Ownership Plan

Total \$271,570 (Total value is estimated)

GM will pay for health care coverage for your spouse and eligible children, if you die while actively employed provided you:

- Elect the Retirement Program death-benefit surviving spouse option and had 10 or more years of credited service.
- Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 51).

For more information on these benefits, contact your Retirement Consultant.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$1,115.66 UNDER THE LAYOFF BENEFIT PLAN. THEREAFTER, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$892.52. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR SELF-EMPLOYMENT.

RETIREMENT BENEFITS

Estimated retirement benefits are based on the assumption that your current pay will stay the same and retirement payments are for your lifetime only. Your election of survivor benefits would reduce these amounts. Estimates of your retirement income at other ages are available upon request from your Retirement Office.

Plus:

- 50% of Social Security benefits
- 50% of your retirement income at other ages are available upon request from your Retirement Office.

Plus:

- If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 51):
 - You may (1) take your Service-Stock Purchase Program account in a lump sum, (2) defer receipt to the year after the year you attain age 70, or (3) convert your account to a lifetime annuity.
 - Your health care coverage will be continued for your lifetime.
 - A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be cancelled until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 55 AND NO WITHDRAWALS.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Lump-Sum Payments

- \$70,000 Basic Life Insurance
- \$157,000 Optional Life Insurance
- \$25,000 Service-Stock Purchase Program
- \$250 Retirement Program contributions
- \$285 Social Security death payment
- \$285 Employee Stock Ownership Plan

Total \$271,570 (Total value is estimated)

GM will pay for health care coverage for your spouse and eligible children, if you die while actively employed provided you:

- Elect the Retirement Program death-benefit surviving spouse option and had 10 or more years of credited service.
- Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 51).

For more information on these benefits, contact your Retirement Consultant.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$1,115.66 UNDER THE LAYOFF BENEFIT PLAN. THEREAFTER, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$892.52. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR SELF-EMPLOYMENT.

Employee Stock Ownership Plan

The statement below shows your account status as of December 31, 1995. It indicates shares of GM common stock purchased with any voluntary contributions you made, and for the period 1976 through 1995, with matching contributions made by GM. For 1994, GM contributed shares of GM common stock equal in value to 5% of your 1994 compensation, up to \$100,000.

ANNUAL STATEMENT OF ACCOUNT

Year	Shares Acquired	Shares Held	Market Value	Unvested Shares	Market Value
1976-1995	4,7166	1,6113	1,5757	6,3788	.8224
1995	2,1766	NOT APPLICABLE	2,1766		
Total	6,8932	1,6113	1,5757	10,5554	.8224

Based on the December 31, 1995 GM common stock price of \$71.99, the market value of these shares will be \$749.65. Based on the December 31, 1996 GM Class E Stock price of \$50.87, the market value of these shares will be \$533.62. The target market value of your account was \$683.97. Dividends credited on shares held in your FSP account in the amount of \$68.68 were paid to you in 1995. Interest earned during 1995 on these dividends is included in your account.

DISABILITY INCOME

Monthly Payments

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits of \$2,975 PER MONTH FOR 15 WEEKS AND \$2,111 PER MONTH FOR THE NEXT 40 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$1,069 per month to age 65. The latter, you may be eligible for depending on your disability benefit of \$932 per month plus GM Retirement benefits of \$126.00 per month payable for life.

In addition, if you have a dependent spouse and are 65 or older, you may be eligible for a \$955 per month Social Security benefit.

Retirement benefits are payable only for employees with ten or more years of credited service.

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis:

YOUR SALARY IS \$15,700
 COST TO GM FOR YOUR BENEFITS INCLUDING SOCIAL SECURITY \$2,516
 TOTAL \$18,216
 YOU ARE ELIGIBLE FOR 3.0 WEEKS OF VACATION, MID 14 HOLIDAYS
 IN 1996 AT A COST OF \$3,782 TO GM

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which GM has not been charged for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Health Assistance Plan
- GM Health, Supplemental Pension
- Suggestion Plan
- New Vehicle Purchase Program

Note: Important information is included on the reverse side of this form.

HEALTH CARE BENEFITS

The General Motors health care programs provide protection for you and your eligible dependents against a wide range of health care expenses.

Generally, basic hospital, surgical, medical, prescription drug, and hearing aid coverages are provided through The General Motors Plan (GMP). Dental, substance abuse, and vision coverages also are provided. If you pay part of the cost, additional coverage is available through the Comprehensive Medical Expense Insurance Program (COMEP). If you are covered by GMP, you are offered a choice, annually, among three health care options. In the extent they are available in your area:

- The Traditional Insurance option
- The Preferred Provider Organization (PPO) option
- The Health Maintenance Organization (HMO) option

All of the General Motors health care programs are designed to provide quality care on a cost-effective basis. These plans include various benefits provided under each program or option are available at the Personnel Office of your GM employing unit.

FLEXIBLE COMPENSATION PROGRAM

The Flexible Compensation Program gives you several options to customize your total compensation. For example, you can trade in part of your life and extra retirement contributions, deferred income in a 401(k) plan, or other financial benefits for credit or cash. You can purchase supplemental extended disability benefit coverage if you have under 10 years' service. You can use pre-tax dollars from your pay to fund your contributions (to pay) for Comprehensive Medical Expense Insurance Program (COMEP), Health Maintenance Organization (HMO) and/or health care coverage for dependent dependents. With certain contributions from your pay, or both, you can establish a Health Care, Dependent Care, and/or a Legal Services Spending account. The spending accounts enable you to cover specified expenses in a tax-effective manner.

Plan on their ability

Although you pre-tax contributions to flex will lower your pay for income tax purposes, they will not lower your pay for determining pay-related GM benefits, such as:

- Retirement benefits
- Savings Stock Purchase Program (SSPP)
- Life insurance
- Disability benefits

However, there would be a reduction in GM's contribution to your Employee Stock Ownership Plan account, since federal law requires this contribution to be based on your taxable earnings.

INCOME SECURITY

Classified employees with 10 or more years of service at the time of layoff (10 or more years of service if the layoff is due to a plant closing) may be eligible to receive Income Protection Plan (IPP) benefits after exhausting benefit entitlement under the Layoff Benefit Plan (LBP). IPP benefits can continue until the employee retires, or after General Motors employment becomes available. Depending on the number of years of service, each-monthly income benefits can range from 60% to 100% of the employee's base pay as of the last day worked, reduced by any earnings received and statutory or GM retirement plan benefits for which an employee becomes eligible.

INVESTMENT PLANS

In 1986 GM paid a dividend of one share of new Class H Stock on each 20 shares of B-2/B and value common stock outstanding. When this statement was prepared, these shares had not yet been appropriated to individual accounts by SSPP and ESPP trustee.

DISABILITY INCOME

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly maintenance of Personal Accident Insurance.
- Entire account balance under GM Savings Stock Purchase Program, including GM's contributions.
- Full entire Employee Stock Ownership Plan account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to \$2000 annually (\$2500 if you have a non-working spouse, \$3000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, approved by Pittsburgh-based First Investors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you are enrolled in the Personal Retirement Income Plan, an annual statement of your account has been provided to you by First Investors.

NOTE

This Personal Summary has been prepared for you based on data in your file as of December 31, 1986.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you request less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on the reverse side.

1987



GM CENTRAL OFFICE
1000 W. GRAND BLVD
DETROIT MI 48202

PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:



Based on your personal data as of December 31, 1986.

General Motors is pleased to provide you with this updated summary of your GM benefits and their real worth to you and your family. While your salary is a major part of the compensation you receive, your GM benefit coverage also represents a significant portion of your total compensation. I believe that what is reflected here is one of the finest benefit packages in the auto industry.

Please recognize that these benefit coverages are provided as a significant cost to GM and represent a generous portion of the Corporation's cost structure and its ability to remain competitive. Indeed, the benefits we offer are an important associated with our various benefit programs, especially in the area of health care, is a matter of recognizing our commitment to our people. Programs have been, and continue to be, viewed as a sound and fundamental investment in your health and well-being. I am sure you will agree that it is well worth the investment. We will continue to work hard to ensure that these benefit coverages are utilized to a maximum, your most effective member. We will have a role to play in maximizing care in this area if we are to improve our competitive position.

Robert R. Smith
Chairman

HEALTH CARE BENEFITS (Informed Choice Plan)

YOU AND ENROLLED FAMILY MEMBERS HAVE CHOSEN THE FLEXIBLE OPTION OF THE INFORMED CHOICE PLAN. YOUR EMPLOYMENT INCLUDES BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES. In most cases and for the most part, any health care costs you incur for covered services are passed directly on to GM. The above-mentioned total amounts paid by GM to supply these services are shown below by our health care program's charge rate structure below:

HOSPITAL INPATIENT/MEDICAL	\$1,929,037,571
PHARMACY	447,659,644
VISION	\$217,920,850
SUBSTANCE ABUSE	\$5,306,362
GENERAL	\$53,927,913,971

The average annual cost to GM of health care coverages for you and others is \$2,781.27 FOR FAMILY COVERAGE.

FLEX 87 (Flexible Compensation Spending Accounts)

For each pay period in 1987, you chose to make before-tax deposits to Flex spending accounts, as follows:

- Health Care
- Dependent Care
- Legal Services

YOU HAVE ELECTED TO PURCHASE SUPPLEMENTAL EDU INSURANCE UNDER FLEX #07.

RETIREMENT BENEFITS

INVESTMENT PLANS Savings-Stock Purchase Program

Total Value of your Account at the end of 1986

U.S. Savings Bonds (if any)	
Stocks (including Special Dividend)	
Money Market Fund	
U.S. Savings Bonds (if any)	
• Shares \$ 55,250.25	\$10,521
• Shares \$ 525,119.00	\$94,000
• Shares \$ 340,316.00	\$11,747
Income Fund	
Money Market Fund	
U.S. Savings Bonds (if any)	
Profit Sharing - GM	
Total	\$22,730

ANNUAL STATEMENT OF ACCOUNT

DATE	DEBIT	CREDIT	BALANCE	TOTAL
1/1/86			\$141.00	\$1,997.00
1/1/87			\$141.00	\$1,997.00
1/1/88			\$141.00	\$1,997.00
1/1/89			\$141.00	\$1,997.00
1/1/90			\$141.00	\$1,997.00
1/1/91			\$141.00	\$1,997.00
1/1/92			\$141.00	\$1,997.00
1/1/93			\$141.00	\$1,997.00
1/1/94			\$141.00	\$1,997.00
1/1/95			\$141.00	\$1,997.00
1/1/96			\$141.00	\$1,997.00
1/1/97			\$141.00	\$1,997.00
1/1/98			\$141.00	\$1,997.00
1/1/99			\$141.00	\$1,997.00
1/1/00			\$141.00	\$1,997.00
1/1/01			\$141.00	\$1,997.00
1/1/02			\$141.00	\$1,997.00
1/1/03			\$141.00	\$1,997.00
1/1/04			\$141.00	\$1,997.00
1/1/05			\$141.00	\$1,997.00
1/1/06			\$141.00	\$1,997.00
1/1/07			\$141.00	\$1,997.00
1/1/08			\$141.00	\$1,997.00
1/1/09			\$141.00	\$1,997.00
1/1/10			\$141.00	\$1,997.00
1/1/11			\$141.00	\$1,997.00
1/1/12			\$141.00	\$1,997.00
1/1/13			\$141.00	\$1,997.00
1/1/14			\$141.00	\$1,997.00
1/1/15			\$141.00	\$1,997.00
1/1/16			\$141.00	\$1,997.00
1/1/17			\$141.00	\$1,997.00
1/1/18			\$141.00	\$1,997.00
1/1/19			\$141.00	\$1,997.00
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1/1/67			\$141.00	\$1,997.00
1/1/68			\$141.00	\$1,997.00
1/1/69			\$141.00	\$1,997.00
1/1/70			\$141.00	\$1,997.00
1/1/71			\$141.00	\$1,997.00
1/1/72			\$141.00	\$1,997.00
1/1/73			\$141.00	\$1,997.00
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1/1/68			\$141.00	\$1,997.00
1/1/69			\$141.00	\$1,997.00
1/1/70			\$141.00	\$1,997.00
1/1/71			\$141.00	\$1,997.00
1/1/72			\$141.00	\$1,997.00
1/1/73			\$141.00	\$1,997.00
1/1/74			\$141.00	\$1,997.00
1/1/75			\$141.00	\$1,997.00
1/1/76		</		

HEALTH CARE BENEFITS

The General Motors health care programs provide protection for you and your eligible dependents against a wide range of health care expenses.

Generally, basic hospital, surgical, medical, prescription drug, and hearing aid coverages are provided through "The Insured Plan" (PIP). Dental, substance abuse, and vision coverages also are provided. If you pay part of the cost, additional coverage is available through the Comprehensive Medical Expense Insurance Program (CEMIP). If you are covered by CEMIP, you are offered a choice, annually, among three health care options, to the extent they are available in your area.

- the 1 additional insurance option
- the Preferred Provider Organization (PPO) option
- the Health Maintenance Organization (HMO) option

All of the General Motors health care programs are designed to provide quality care on a non-discriminatory basis. Descriptive materials concerning benefits provided under each option are available at the Personnel Office of your GM employment unit.

FLEXIBLE COMPENSATION PROGRAM

The Flexible Compensation Program gives you several options to customize your total compensation. For example, you can trade in part of your life and extra accident insurance, savings, income benefit insurance, and/or dental coverage for cash or cash. You can purchase supplemental extended disability benefit coverage if you have under 18 years' service. You can also pre-tax deduct more than your pay in funds your contributions are used for the Comprehensive Medical Expense Insurance Program (CEMIP), a Health Maintenance Organization (HMO), and/or health care coverage for dependent dependents. With credits, contributions from your pay, or both, you can establish a Health Care, Dependent Care, and/or a Legal Services spending account. The spending accounts enable you to cover specified expenses in a tax-effective manner.

Eligible Other Benefits

Although any primary contributions to FICA will lower your pay for income tax purposes, they will not lower your pay for determining pay-related GM benefits, such as:

- General benefits
- Savings Stock Purchase Program (SSPP)
- Life Insurance
- Disability benefits

However, there would be a reduction in GM's contribution to your Employee Stock Ownership Plan account, since federal law requires the contribution to be based on your taxable earnings.

INCOME PROTECTION PLAN

Classified employees with 15 or more years of service at the time of layoff 15% or more years of service if the layoff is due to a plant closing may be eligible to receive Income Protection Plan (IPP) benefits after exhausting benefit entitlement under the Layoff Benefit Plan (LBP). IPP benefits can continue until the employee retires, or other General Motors employment benefits are available. Depending on the employee's years of service, substantially income benefits can range from 20% to 50% of the employee's base pay as of the last day worked, reduced by any earnings received, voluntary benefits received, and GM retirement/pension benefits for which the employee becomes eligible.

RETIREMENT BENEFITS

If you have not yet elected survivor coverage under the Retirement Equity Act (REA), you now may have this coverage in effect for your eligible spouse. In that event, your lifetime monthly Plan A basic retirement benefits will be reduced permanently for each year this coverage is in effect, in accordance with the following schedule:

Percentage Reduction of Year Monthly Plan A Basic Benefit For Each Year in Which the REA Survivor Coverage is in Effect:

Your Age Under 44 1%
44-54 1.5%
55 & Over 2%

*For each year you go will be made for each year in which you have any coverage.

DISABILITY INCOME

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled, including:

- Monthly payment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly hospitalization of Personal Accident Insurance.
- Entire account balance under GM Savings Stock Purchase Program, including GM's contribution.
- Entire Employee Stock Ownership Plan account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to \$20,000 annually (\$22,500 if you have a non-overlapping spouse, \$40,000 if you have a working spouse who earns at least \$20,000 annually), to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Fulltime Ford Distributors, Inc. Beginning with the 1997 tax year, the amount you contribute may continue to be deductible from your gross income for Federal tax purposes, based upon the following schedule:

YOUR GROSS INCOME	PERCENT OF IRA DEDUCTIBLE	
	ADJUSTED ANNUAL	MAXIMUM
25,000 or less	100	100
25,000 - 30,000	80 to 96	100
30,000 - 35,000	50 to 6	100
35,000 - 40,000	0	100
40,000 - 45,000	0	100 to 50
45,000 - 50,000	0	50 to 0
50,000 and over	0	0

*Filing jointly.

If you are enrolled in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Plan.

NOTE

This retirement summary has been prepared for you based on data as of December 31, 1996.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan. General Motors Corporation reserves the right to amend, change or terminate the Plans and Programs described in this statement.

General Motors does not have access to your complete earnings record for Social Security purposes. Therefore, Social Security benefits in this statement are estimated only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on the income statement.

EXHIBIT E



MEMORANDUM

Date March 17, 1978

Action Required

Subject: GM Retirement Program for Salaried Employees

Information Only

From: T. A. Dapper 2902

To:

The General Motors Employees Retirement Program affords you an opportunity of becoming a participant for future service benefits at Age 25 with six months of service. Under the plan, General Motors Assists you in providing an income for your old age. On the average, for every \$1.00 you contribute under the Salaried Retirement Program, the Corporation contributes almost \$2.00 toward just the insured Primary benefit, and pays the full cost of your other retirement benefits.

Participation in the program also makes you eligible for the new pre-retirement Surviving Spouse Option Benefit if you are married. Under this option, if you should die, a monthly benefit based on your contributions or with a minimum benefit of no less than \$20.00 per month would be payable to your spouse commencing on the first day of the month following the month in which your death occurs. Your spouse would continue to get this benefit every month for life. This would be payable in addition to any survivor income benefits that may be payable under the insurance program.

Moreover, if you have ten or more years of credited service prior to death Dental, Basic Hospital, Surgical, Medical and Drug Coverage would be continued at Corporation Expense for your spouse and eligible dependents, if you Elect this Option.

This plan was designed to be of real value to every eligible employe in helping him to provide an income for his old age, as well as family protection which would be in addition to the benefits which he may receive under the Federal Social Security Act.

It is up to you to avail yourself of this opportunity this plan provides. You are permitted to contribute 2% of your base salary in excess of \$600.00. All questions concerning the Plan should be taken up with your Supervisor.

With reference to the enclosed form Application for Participation in the General Motors Retirement Plan - If you wish to participate, please complete the beneficiary designation. Date and sign the form using your first name and middle initial with last name. It will be necessary to attach a xerox copy of your BIRTH CERTIFICATE.

If you elect Not to Contribute - date and sign under area captioned "Election Not to Contribute."

(OVER)

Page 2.

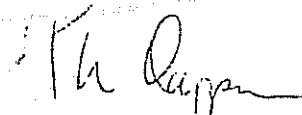
CONTINUED - GM Retirement Plan for Salaried Employees

Under Election of Optional Benefits for Surviving Spouse in the Event of Employee's Death Prior to Retirement - If you wish to participate, YOU MUST BE MARRIED. Show birthdate of Spouse, Name of Spouse and then date and sign.

If you elect to decline SPOUSE OPTIONAL BENEFITS, date and sign this area.

If Single - show SINGLE across this area.

After completion, the original form MUST BE RETURNED to Salary Payroll. The second copy is for your records. This form should reach us no later than two weeks from date of this memo. If you have recently come from Hourly Payroll, you should send this back immediately.



T. A. Dapper, Supervisor
Salaried Employee Benefits

hh

EXHIBIT F

RETIREE SERVICING CENTER

P.O. Box 5113

Southfield, Michigan 48086-5113

1-800-828-9236

1-800-872-8682

TELECOMMUNICATION DEVICE FOR THE DEAF

April 16, 2001

As a retiree of Delphi Automotive Systems with 10 or more years of participation in the Life and Disability Benefits Program, you are eligible for Continuing Life Insurance.

Our insurance records, as of the date of this letter, show the Continuing Life Insurance has now fully reduced to the ultimate amount of **\$23,344.00**. This ultimate amount will remain in effect for the rest of your life and is provided by Delphi at no cost to you.

IMPORTANT: YOU SHOULD KEEP THIS NOTICE WITH YOUR OTHER VALUABLE PAPERS.

If you have any questions regarding this letter, you may call toll-free, **1-800-828-9236** (Telecommunication Device for the Deaf 1-800-872-8682), during normal business hours, or write to the address above.

Always include this Social Security number: _____ in all your correspondence.

Retiree Servicing Center

UA01

RETIREE SERVICING CENTER

P.O. Box 5113

Southfield, Michigan 48086-5113

1-800-828-9236

1-800-872-8682

TELECOMMUNICATION DEVICE FOR THE DEAF

December 06, 1999


Dear

As a retiree of Delphi Automotive Systems with 10 or more years of participation in the Life and Disability Benefits Program, you are eligible for Continuing Life Insurance.

Our insurance records, as of the date of this letter, show the Continuing Life Insurance has now fully reduced to the ultimate amount of **\$85,931.00**. This ultimate amount will remain in effect for the rest of your life and is provided by Delphi at no cost to you.

IMPORTANT: YOU SHOULD KEEP THIS NOTICE WITH YOUR OTHER VALUABLE PAPERS.

If you have any questions regarding this letter, you may call toll-free, **1-800-828-9236** (Telecommunication Device for the Deaf 1-800-872-8682), during normal business hours, or write to the address above.

Always include this Social Security number,  in all your correspondence.

Retiree Servicing Center

UA01

RETIREE SERVICING CENTER

P.O. Box 5113
Southfield, Michigan 48086-5113

1-800-828-9236

1-800-872-8682
TELECOMMUNICATION DEVICE FOR THE DEAF

Feb 05, 2001

Dear [REDACTED]

As a retiree of General Motors with 10 or more years of participation in the Life and Disability Benefits Program, you are eligible for Continuing Life Insurance.

Our insurance records, as of the date of this letter, show the Continuing Life Insurance has now fully reduced to the ultimate amount of **\$110,442.00**. This ultimate amount will remain in effect for the rest of your life and is provided by General Motors at no cost to you.

This is not a guarantee of the coverage amount.

IMPORTANT: YOU SHOULD KEEP THIS NOTICE WITH YOUR OTHER VALUABLE PAPERS.

If you have any questions regarding this letter, you may call toll-free, **1-800-828-9236** (Telecommunication Device for the Deaf 1-800-872-8682), during normal business hours, or write to the address above.

Always include this Social Security number, [REDACTED] in all your correspondence.

Retiree Servicing Center

UA01

EXHIBIT G

**YOUR BENEFITS
FOLLOWING THE CLOSING
OF OPERATIONS AT
FRIGIDAIRE DIVISION**

**IF YOU ARE
A SALARIED EMPLOYEE**

FRIGIDAIRE DIVISION
GENERAL MOTORS CORPORATION
DAYTON, OHIO

TO: Frigidaire Division Salaried Employees:

In view of the scheduled closing of operations at Frigidaire Division, the summary on the following pages outlines the General Motors employe benefit programs which may apply to you. The summary also contains information concerning your status as a salaried employe.

You should read the summary carefully and keep it for your future reference. It describes benefits you may have under the GM benefit programs after the closing of operations if you are laid off, if you retire, or if you break your length of service other than by retirement. If you now are totally disabled or become totally disabled after Frigidaire Division closes, contact the Frigidaire Salaried Personnel Office at the address shown below for an explanation of benefit plan provisions which may apply to you.

This summary presents general information only. Any reference to the payment of benefits is conditioned upon your eligibility to receive them. Each of the benefit programs has its own terms and conditions which in all respects control the benefits provided.

The full details of your benefits are included in the language of the various programs. An employe booklet, Your GM Benefits, previously has been distributed to you. Additional copies are available upon request.

At the time of layoff, you will receive a statement advising you of your status under the various benefit programs.

After the closing of operations and until further notice, any contacts regarding your GM benefits should be made as follows:

By mail: Frigidaire Salaried Personnel Office
General Motors Corporation
P. O. Box 1428
Dayton, Ohio 45442

By telephone: (513) 445-2864 - Prior to 4-1-79
(513) 297-2864 or 2884 - 4-1-79 and later

SUMMARY OF BENEFIT PROGRAM PROVISIONS AND
PERSONNEL POLICIES APPLICABLE TO SALARIED EMPLOYEES
SUBSEQUENT TO CLOSING OF OPERATIONS AT FRIGIDAIRE DIVISION

I. IF YOU ARE LAID OFF

The following benefit program provisions and personnel policies apply following the date of your layoff. If you later retire under the GM Retirement Program for Salaried Employees, or if your length of service* is broken for reasons other than retirement, refer to Sections II or III of this summary for provisions which apply.

If you change your address while your length of service or your credited service remain unbroken, you should inform the Frigidaire Salaried Personnel Office at the address shown on the first page.

A. Insurance Coverages

1. Sickness and Accident and
Extended Disability Benefit Insurance

Your sickness and accident and extended disability insurance coverages, if in force on the last day worked prior to layoff, will be continued to the end of the month following the month in which you last worked prior to layoff with GM paying the full cost, and cannot be continued thereafter.

2. Basic Group Life, Extra Accident, and
Survivor Income Benefit Insurance

For the first full calendar month of layoff, all of your basic group life insurance coverages in force on the last day worked prior to layoff, are continued with GM paying the full cost. Thereafter, your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance may be continued as follows:

*For an explanation of the term "length of service" refer to Exhibit A attached.

<u>Maximum Continuation</u>	<u>Cost to You</u>
For 12 additional months.	GM pays the full cost; except that if your length of service was less than one year when your layoff commenced, you pay 50¢ per month per \$1,000 of Basic Group Life Insurance.
For 12 months thereafter, or until your length of service breaks, if earlier.	You pay 50¢ per month per \$1,000 of Basic Group Life Insurance.

3. Optional and Dependent Group Life Insurance

<u>Maximum Continuation</u>	<u>Cost to You</u>
Optional Group Life Insurance coverage in force on the last day worked prior to layoff may be continued while Basic Group Life Insurance remains in force.	You (applicant owner or assignee) are required to pay the regular monthly contribution rate per \$1,000 of Optional Group Life Insurance for your age category.
Dependent Group Life Insurance coverage in force on the last day worked prior to layoff may be continued while Optional Group Life Insurance coverage remains in force.	You are required to pay the regular monthly contribution rate based on your age category and amounts of Dependent Group Life Insurance selected.

4. Basic Health Care Coverages

For purposes of this summary, the term "Basic Health Care coverages" includes hospital, surgical-medical, prescription drug, hearing aid and vision coverages.

For the first full calendar month following the month in which you last worked prior to layoff, all of your basic Health Care coverages in force on the last day worked prior to layoff are continued for yourself and any eligible dependents with GM paying the full cost. Thereafter, basic Health Care coverages may be continued as follows:

<u>Maximum Continuation</u>	<u>Cost to You</u>
For up to 12 additional months, or until your length of service breaks, if earlier.	GM pays the full cost; except that if your length of service was less than one year when your layoff commenced, you pay one-half the monthly contribution rate.

For up to 12 months thereafter, or until your length of service breaks, if earlier.	You pay the full monthly contribution rate.
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During the period you continue basic Health Care coverages for yourself and your eligible dependents, you may also continue such coverages for any sponsored dependent for whom you contributed by payroll deduction while you were actively at work with GM. Sponsored dependents are not eligible for dental, vision, and CMEIP coverages.

5. Dental Coverage

Your dental coverage, if in force on the last day worked prior to layoff, will be continued to the end of the month following the month in which you last worked prior to layoff with GM paying the full cost, and cannot be continued thereafter.

6. Comprehensive Medical Expense Insurance Program Coverage (CMEIP)

You may continue CMEIP coverage for yourself and any eligible dependents while your basic Health Care coverages remain in effect.

For the first 12 months of layoff you will be required to pay the same amount as an active salaried employee. Thereafter, you will be required to pay the full monthly contribution rate.

7. Personal Accident Insurance

If you are enrolled, you may continue complete coverage from 12 to 24 months, depending on the method you pay premiums and the premium due date.

8. Your Insurance Contributions

Any contributions which are required to be made to continue Life or Health Care coverages must be paid on or before the first of the month for which coverage is to be provided. You (applicant owner or assignee) will be advised of the required contribution rates, when payments are due and any other information necessary to continue these coverages.

Failure to make any required contributions by the end of the month for which coverage is to be provided will result in cancellation of your insurance as of the end of the last month for which you or GM contributed.

9. Conversion Privileges

If your Basic Group Life Insurance is canceled, you will have 31 days following cancellation in which to convert, at your expense, all or part of your Basic Group Life, Optional Group Life Insurance and Survivor Income Benefit Insurance to an individual policy without medical examination. (If Optional Group Life Insurance is owned by an applicant owner or has been assigned, conversion may be made only by the applicant owner or assignee. Dependent Group Life Insurance may be converted only by your dependent(s).)

You may choose any type of life insurance policy, except term insurance, then being issued by the Metropolitan Life Insurance Company. Application may be made at any local office of the Metropolitan Life Insurance Company or at its home office, One Madison Avenue, New York, New York 10010.

If your basic Health Care coverages cease, you may convert such coverages at your expense to whatever direct pay contracts are currently available through Blue Cross and Metropolitan, in accordance with a notice which will be sent to you by Blue Cross and the Frigidaire Salaried Personnel Office. If coverages are canceled solely because you did not make the required monthly contribution while eligible through the GM group, you must contact the applicable carrier to make arrangements for a direct pay contract. Under such circumstances you may not automatically receive a notice from the carrier.

If your Personal Accident Insurance ceases, you may convert this coverage at your expense to an individual policy. This may be done by making a written request to the Frigidaire Salaried Personnel Office at the address shown on the first page.

10. Additional Information

Exhibit B following this summary provides additional information concerning your insurance coverages.

B. Savings-Stock Purchase Program

While you are on layoff you may not make additional contributions to the Savings-Stock Purchase Program. However, you may leave your savings in the Program and continue to earn out GM's contributions and accrue earnings on your savings during the period you remain on layoff-inactive* status.

After expiration of layoff-inactive status (usually one year after layoff-inactive status commences) you will be placed on layoff-separated status and you will receive all your savings, related earnings, and the GM contribution for any matured classes. If your continuous employment was five or more years prior to your layoff date, you also will receive full earn out of the GM contributions for classes which have not matured. If your continuous employment was less than five years prior to your layoff date, you will receive the GM contribution for classes which have not matured to the extent they are earned out when you are placed on layoff-separated status.

While you are on layoff, the withdrawal privileges under the Program apply as though you were actively employed.

C. Employee Stock Ownership Plan

If you were eligible to participate at the time of layoff, you may make any allowable contributions determined under the Employee Stock Ownership Plan. You also may receive any allocations payable to your account from the Plan while on layoff. Your Plan assets will continue to earn dividends.

*For an explanation of the terms "layoff-inactive" and "layoff-separated" refer to Exhibit A attached.

Distribution of all the assets in your account will be made in February of the year following expiration of layoff-inactive status (usually in February of the year following the year in which you complete one year of layoff). Your distribution will consist of shares of GM common stock purchased with GM contributions as well as any shares purchased with your contributions.

D. Retirement Program Provisions

1. Credited Service

Up to 11 months credited service will be granted for any continuous period of layoff provided you receive compensation for at least one month during 1979.

Your credited service will not be broken until you have been laid off for a continuous period equal to your years and months of credited service at the time of your layoff, but in no event prior to one year following your layoff.

If you subsequently are re-employed by General Motors, credited service acquired while you were employed by Frigidaire will be credited to you by your new location.

2. Participation in Part B

You will not be eligible to make any contributions to Part B of the Salaried Retirement Program while on layoff. You may withdraw your contributions plus interest at any time during layoff. If you do withdraw your contributions and if you are re-employed by GM within 12 months after layoff commences, you may return the amount withdrawn and thereby restore entitlement to any benefits based on these contributions.

For provisions relating to Part B participation after 12 months of layoff see Item 4 on page 16.

3. If You Attain Retirement Eligibility Following Layoff

If you have at least 10 years of credited service and attain age 55 before your credited service breaks, you may become eligible for GM retirement benefits. In such case, you should contact the Frigidaire Salaried Personnel Office, at the address shown on the first page, with respect to retirement benefits. If your insurance had ceased prior to your becoming eligible for these retirement benefits, Life and Health Care coverages (except Vision) usually can be reinstated and paid for by GM during your retirement.

4. Benefits for Your Surviving Spouse

If you do not break credited service and you die:
(a) after age 55 with at least 10 years of credited service, or (b) at any age with 30 or more years of credited service, or (c) during the first year of lay-off with the Part B optional survivor benefit in effect, your surviving spouse may be eligible for a lifetime benefit under the Retirement Program.

In addition, basic Health Care coverages (except Vision) will be continued for the lifetime of your surviving spouse with GM paying the related cost if you should die:

- (a) after age 60 with at least 10 years of credited service,
- (b) after age 55 when your age and credited service total 85 or more, or
- (c) at any age with 30 or more years of credited service.

If you should die at any age with 10 or more years of credited service with the Part B optional survivor benefit in effect, basic Health Care coverages (except Vision) will be continued for the lifetime of your spouse or until your spouse remarries. Under these circumstances GM will pay the full cost, provided your spouse is enrolled in Part B of Medicare at and after age 65.

E. Layoff Benefit Plan

If you are a classified salaried employe and have one or more years length of service at the time of layoff, you are covered by the Layoff Benefit Plan. Benefits under this Plan will be paid to you semi-monthly on the 15th and the last day of each calendar month. The Layoff Benefit for the month will be an amount which, when added to your Unemployment Compensation and Other Earnings, will equal 75% of your monthly base salary (including the applicable Cost of Living Allowance) for the first six months of payments (12 semi-monthly payments) during your layoff and 60% of your monthly base salary (including the applicable Cost of Living Allowance) for up to the next six months (12 semi-monthly payments) during your layoff.

Your Unemployment Compensation and Other Earnings for each semi-monthly period generally will be the sum of (1) the amount of Unemployment Compensation to which you are entitled for the period plus (2) 75% of all earnings received or receivable for the period from another employer or from self employment plus (3) the amount of any benefits to which you are entitled under the Supplemental Unemployment Benefit Plan.

The duration of your eligibility for Layoff Benefits is based on your length of service at the time you are placed on layoff. If your length of service is one year or more, you may receive layoff benefits for six months (12 semi-monthly payments), plus one additional month of benefits for each additional two full months of service beyond one year, up to a maximum entitlement of 12 months (24 semi-monthly payments) of Layoff Benefits.

No applications are required from you to receive the Layoff Benefits. After receipt of certain initial information from you at the start of the layoff, your Benefits will be issued automatically on a semi-monthly basis. However, to continue receipt of the Benefit payments without interruption, you will be required to complete and submit a certification form as of the end of each calendar month giving information concerning your Unemployment Compensation benefits and/or income received from another employer or from self employment for such calendar month. Any adjustments (either overpayments or underpayments) will be made in the following month's Layoff Benefit payments.

Your Layoff Benefits will be discontinued if you refuse an offer of employment at another GM location in the Dayton area in a position paying not less than your salary at the time of your layoff. If you refuse such an offer, however, you will not be considered as a quit, or separated, for other benefit program purposes.

F. Employee Product Discount Plan

You may purchase one new vehicle under the Product Discount Plan during the period that you are on layoff-inactive status.

G. If You Become Disabled

If you become disabled while on layoff, you should contact the Frigidaire Salaried Personnel Office at the address shown on the first page.

1. Insurance Coverages

If you become disabled while on layoff-inactive status, and sickness and accident insurance is not in force, benefits may be continued up to your maximum entitlement under the GM Layoff Benefit Plan or the GM Separation Allowance Plan. If you continue to be disabled following expiration of benefits under the GM Layoff Benefit Plan or the GM Separation Allowance Plan, you may be eligible for extended disability benefits. Basic Group Life, Extra Accident and Survivor Income Benefit Insurance and Health Care coverages in effect during layoff may be continued at GM expense while so disabled for a period determined by your credit for years of participation at the onset of disability.

2. Retirement Program Benefits

If your disability continues or if you become disabled after your layoff-inactive status expires and you become "totally and permanently disabled" as defined in the GM Retirement Program, you may be eligible for monthly disability retirement benefits. In order to be eligible you must have at least 10 years of credited service and you must become "totally and permanently disabled" prior to breaking your credited service on a time-for-time basis prior to age 65. To be eligible, you must apply for disability retirement benefits and submit medical evidence satisfactory to General Motors to establish that you are "totally and permanently disabled" as defined in the GM Retirement Program.

II. IF YOU RETIRE

The following provisions apply during the period of your retirement:

A. Insurance Coverages

1. Basic Group Life Insurance

Prior to age 65, your Basic Group Life, Extra Accident and Survivor Income Benefit Insurance coverages will be continued. GM pays the full cost (except for voluntary retirement between ages 55 and 60 when your combined years of age and service at retirement total less than 85, in which case you may continue your Basic Group Life, Extra Accident and Survivor Income Benefit Insurance coverages provided you pay 50¢ per month per \$1,000 of Basic Group Life Insurance).

After attaining age 65 your Basic Group Life Insurance will be continued on a reducing basis if you had at least 10 years of credited service at retirement. Extra Accident and Survivor Income Benefit Insurance cease at age 65.

2. Optional and Dependent Group Life Insurance

If you are enrolled, this insurance may be continued while your Basic Group Life Insurance remains in force, up to age 70. The amount of Optional Group Life Insurance coverage is reduced 20% at age 66 and by a like amount each year thereafter until age 70. The amount of Dependent Group Life Insurance, however, remains the same. Optional and Dependent Group Life Insurance will not be provided after the end of the month in which you attain age 70.

You (applicant owner or assignee) continue to pay the regular monthly contribution rate for your age category for Optional Group Life Insurance. You continue to pay the regular monthly contribution rate based on your age category for any Dependent Group Life Insurance you may have.

3. Basic Health Care Coverages (except Vision)

Basic Health Care coverages (except Vision) are continued for you and your eligible dependents for your lifetime, with GM paying the full cost if you are receiving GM Retirement Program benefits (except for voluntary retirement between ages 55 and 60 when your combined years of age and service at retirement total less than 85, in which case you may continue your basic Health Care coverages (except Vision) provided you pay the full cost).

4. Comprehensive Medical Expense Insurance Program Coverage (CMEIP)

If you are receiving GM Retirement Program benefits and are enrolled for basic Health Care coverages, you may continue CMEIP coverage for yourself and any eligible dependents during your lifetime by making contributions applicable to retirees.

5. Personal Accident Insurance

If enrolled, you may continue Personal Accident Insurance coverage for your lifetime by continuing to make required contributions. However, when you reach age 70, the amount of insurance on each person insured may not exceed \$50,000.

B. Savings-Stock Purchase Program

If you retire (other than voluntary retirement between ages 55 and 60 when your combined years of age and service at retirement total less than 85) you may receive in a lump sum all your assets in the Savings-Stock Purchase Program, including full earn-out of GM's contributions to any classes which have not matured. Moreover, if you will not reach age 65 during the year in which you retire, such lump sum distribution may be deferred, at your election, to January of the year following your retirement. In lieu of receiving a lump sum distribution, you may elect to convert eligible assets to a lifetime annuity.

C. Employee Stock Ownership Plan

If you were a participant at the time of your retirement, generally you will receive two Employee Stock Ownership Plan distributions following your retirement. The first distribution will be in February following the year of retirement and will consist of your entire account balance at that time. Any amount allocated to your account for the year in which you retired will be distributed to you in February following this final allocation.

Your distributions will consist of shares of GM common stock purchased with GM contributions as well as any shares purchased with your contributions.

D. Retirement Program Benefits

1. Retirement Between Ages 60 and 65

If you are between ages 60 and 65 and have at least 10 years of credited service, you may retire under mutually satisfactory conditions and receive the following monthly GM retirement benefits commencing immediately.

- Your monthly Part A basic benefit for each year of credited service will range from \$10.75 to \$11.50 depending upon your applicable class code.
- Your monthly Part A temporary benefit will be \$11.00 times your years of credited service (up to a maximum of \$275). This benefit is payable to age 62, or if earlier, the age at which you become eligible for a Social Security disability insurance benefit or an unreduced Social Security benefit for age.
- Your monthly Part A supplements, if any, will be as set forth in Section II, D(3) of this summary on page 15.

- Your monthly Part B primary benefits will equal 4-1/6% of your total contributions made into the Program prior to 7-1-77, plus 6-1/4% of your total contributions made into the Program thereafter.
- Your monthly Part B supplementary benefits will equal 1% of your average monthly base salary in excess of \$1,150.00, if any, for the highest 60 of the last 120 months of your GM employment, times your years of credited service, provided you have contributed at all times while eligible and have not withdrawn your contributions.

2. Retirement Prior to Age 60

- Special Early

If you are between ages 55 and 60 and have at least 10 years of credited service, you may be eligible for a Special Early Retirement. You should contact the Frigidaire Salaried Personnel Office to determine if you meet the eligibility requirements.

In such case your monthly benefits will be payable as described under "Retirement Between Ages 60 and 65" in II, D1 above.

- Voluntarily

If you have at least 10 years of credited service, you may retire voluntarily at or after age 55. If you have 30 or more years of credited service, you may retire at any age.

Your Part A basic benefit will be reduced if it commences prior to age 62 (prior to age 65, if you retire between ages 55 and 60 when your combined years of age and service at retirement total less than 85). If you have 30 or more years of credited service, it will be payable after age 65 without reduction. Any Part B benefits will be reduced if they commence prior to age 65. You also may be eligible for monthly Part A supplements (see below).

3. Part A Supplements

• 30 or More Years of Credited Service

If you retire with 30 or more years of credited service within 2 years of your last day worked for GM, you may be eligible for a monthly Part A early retirement supplement and a lifetime supplement.

The early retirement supplement, when added to the sum of your other Part A benefits and any Part B supplementary benefits, would provide a ~~\$700~~ monthly benefit amount prior to age 62 and a \$430 monthly benefit amount from age 62 to age 65 (subject to a maximum of 70% of your pre-retirement monthly base pay).

The early retirement supplement may be reduced if you:

- (a) retire voluntarily and are eligible for unreduced Social Security (such as a disability insurance benefit) prior to age 62, or
- (b) have earnings after retirement prior to age 65 which exceed the amount permitted by Social Security without a reduction of Social Security benefits.

The lifetime supplement may be payable to you each month after age 65. The amount of this supplement is \$100. It is reduced by any monthly Part B supplementary benefit payable to you.

• Less Than 30 Years of Credited Service

If you retire with less than 30 years of credited service within 2 years of your last day worked for GM and you are over age 62, you may be eligible for a Part A lifetime monthly "age-service" supplement of up to \$2 a month times your years of credited service. The \$2 amount is reduced by 1/36th for each month your age at retirement precedes age 65. This benefit is reduced by any monthly Part B supplementary benefit payable to you.

4. Separation from Inactive Status Prior to Age 55

• Contributions Under Part B
After 12 months of Layoff

If you have contributed under Part B of the Retirement Program, you must elect to either:

- (a) leave your contributions in the Program and receive a paid-up annuity, or
- (b) withdraw your contributions plus interest.

~~You will not be required to make this election if~~
you are separated:

- (a) at or after age 55 with 10 or more years of credited service, or
- (b) prior to age 55 with 30 or more years of credited service, or
- (c) prior to age 55 with 10 but less than 30 years of credited service when you are separated, provided your credited service can be retained until age 55 on a time-for-time basis.

• Retirement Benefits if Credited Service Is
Not Broken Prior to Age 55

At age 55, if you have at least 10 years of credited service and have not broken your credited service on a time-for-time basis from the date you were laid off, you should contact the Frigidaire Salaried Personnel Office at the address shown on the first page, with respect to retirement benefits.

5. Benefits for Surviving Spouse

If you die after retirement with a survivor option in effect, your designated survivor will be eligible for lifetime benefits under the Retirement Program.

In addition, Health Care coverages (except Vision) will be continued for the lifetime of your surviving spouse, with GM paying the full cost (except that, if you retired voluntarily between ages 55 and 60 when your combined years of age and service at retirement total less than 85, your surviving spouse would be required to pay the full cost of the coverages continued). In order to be eligible for GM-paid Health Care coverages at and after age 65, your spouse must be enrolled in Part B of Medicare.

6. Special Benefit

In addition to any other benefits (except deferred vested benefits), after age 65 (or any age if you are enrolled for Part B of Medicare) you will receive a special benefit of \$7.20 for any month for which you receive Part A retirement benefits. This benefit also is payable to your eligible surviving spouse.

E. Social Security Benefits

Social Security old age benefits you may be eligible to receive are in addition to GM retirement benefits.

F. Application for Retirement Benefits

You may make application for GM retirement benefits by mail to the Frigidaire Salaried Personnel Office at the address shown on the first page.

III. IF YOUR CREDITED SERVICE BREAKS
OTHER THAN BY RETIREMENT

A. Deferred Vested Benefits

If your credited service under the GM Retirement Program is broken for a reason other than retirement and if you had at least 10 years of credited service at the time credited service was broken, you will receive a deferred vested benefit certificate form from the Frigidaire Salaried Personnel Office. Vested benefits can commence as early as age 55 on a reduced basis, or at age 65 without reduction.

~~Your monthly deferred vested benefits will be based on benefit rates in effect when your credited service breaks, times your years of credited service.~~

To commence the payment of deferred vested benefits, you must file a written request with the Corporation for such benefits not earlier than 60 days prior to the date you elect to have such benefits commence after you attain eligibility to receive them. If eligible, your benefits will commence the first of the month following the month such written request is received by GM.

B. Insurance Conversion Privileges

If your benefit eligibility under the GM Retirement Program is limited to deferred vested benefits, you will not be eligible for any GM insurance coverages. However, you may convert, at your expense, to a private insurance contract as outlined in Section I, A(9) on pages 5 and 6 of this summary.

PERSONNEL POLICIES APPLICABLE TO
SALARIED EMPLOYEES SUBSEQUENT TO
CLOSING OF OPERATIONS AT FRIGIDAIRE DIVISION

Layoff Status

If, as a regular salaried employe, you are removed from the active roll upon the closing of the operations at Frigidaire Division, you will be placed on "layoff-inactive" status. The amount of time you will remain on layoff-inactive status is the lesser of:

- (a) 12 months, or
- (b) your length of service at the time of layoff.

If you are a regular salaried employe who has been laid off and placed on inactive status and you are not returned to the active payroll of a General Motors location within 12 months (or, if your length of service is less than 12 months, within a period equal to your length of service at the time of layoff), you will be placed on layoff-separated status at the end of such period.

If you have less than six months of service, you are not eligible at the time of layoff to be placed on inactive status and you will be placed on layoff-separated status.

Length of Service

Your length of service as a salaried employe will be continued while you are on layoff-inactive status. Following that, your status will change from layoff-inactive to layoff-separated and your length of service with General Motors will be broken. If you are recalled to work within the period of recall preference described on the next page, your recognized length of service will be adjusted to include your length of service prior to layoff plus the time spent on layoff-inactive status.

Recall Preference

As a salaried employe who has been laid off, you may be offered the opportunity to fill openings in other GM plants or offices in the community, provided you are qualified to perform the work available. Your period of recall preference is the lesser of:

- (a) your length of service at the commencement of layoff, or
- (b) five years.

If you refuse an offer of employment at another GM location in your community, your GM employment relationship and benefit coverage may be adversely affected. If you have any questions regarding your benefits, you should contact the Frigidaire Salaried Personnel Office at the address shown on the first page.

**NOTICE TO GENERAL MOTORS SALARIED EMPLOYEE
REGARDING CONTINUANCE OF GROUP INSURANCE
DURING LAYOFF OR NON-DISABILITY LEAVE OF ABSENCE**

(Read Carefully)

1. PRIVILEGE OF CONTINUING GROUP INSURANCE

(a) Applicable to layoff or Non-Disability Leave of Absence

A layoff or non-disability leave of absence is deemed to commence on the first day you would normally have been at work, next following the day you last worked a full shift.

(i) For the first month following the month in which you last worked prior to commencement of layoff or non-disability leave of absence, your Basic Group Life, Extra Accident, Survivor Income Benefit, Sickness and Accident (if any), and Extended Disability Benefit Insurance will be continued without cost to you.

(ii) Sickness and Accident (if any), and Extended Disability Benefit Insurance are canceled at the end of the period of continuance set forth in (i) above, and the remainder of your Group Insurance may then be continued as set forth in (b), (c) or (d) below.

(b) Applicable to Layoff

If you have one or more years of recognized length of service, your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance will be continued without cost to you for 12 months next following (a) above. Thereafter, your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance may be continued for up to 12 additional months, provided your recognized length of service remains unbroken and you contribute 50¢ per month per \$1,000 of Basic Group Life Insurance.

If you have less than one year of recognized length of service, your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance may be continued for the 12 months next following (a) above, provided you contribute 50¢ per month per \$1,000 of Basic Group Life Insurance.

(c) Applicable to Non-Disability Leave of Absence Other Than for Educational Purposes

For up to 11 months next following (a) above, you may continue your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance by contributing 50¢ per month per \$1,000 of Basic Group Life Insurance.

(d) Applicable to Educational Leave of Absence

You may continue your Basic Group Life, Extra Accident, and Survivor Income Benefit Insurance for the duration of an approved educational leave of absence following (a) above, provided you contribute 50¢ per month per \$1,000 of Basic Group Life Insurance.

Any Optional Group Life Insurance for which you are enrolled may be continued while Basic Group Life Insurance remains in force, provided the required contributions are made. Any Dependent Group Life Insurance for which you are enrolled may be continued while Optional Group Life Insurance remains in force, provided the required contributions are made. If you have any questions concerning continuance of such insurance, contact the person in charge of Group Insurance at the location where you last worked.

In no event will Survivor Income Benefit Insurance be continued beyond the end of the month in which you attain age 65.

In no event will Extended Disability Benefit Insurance be continued beyond the end of the month in which you attain age 65.

2. STATE DISABILITY BENEFITS LAWS

If you work in a state where there is a disability benefits law in effect and are insured only for the sickness and accident benefits as required by such law, the provision of that law for continuance of coverage following cessation of active work will apply to you instead of the applicable period of continuance set forth in item 1 above.

3. EMPLOYEE WHO BECOMES TOTALLY DISABLED WHILE INSURED

If you become totally disabled while insurance is being continued, you should promptly notify the person in charge of Group Insurance at the location where you last worked. You will then be informed of any further continuance rights you may have.

4. MONTHLY CONTRIBUTIONS

Contributions are payable on or before the first of the month for which insurance is to be continued, to the person in charge of Group Insurance at the location where you last worked. If you fail to make a required contribution when due, your Group Insurance will be discontinued at the end of the last month for which contribution was made, and you will have the conversion privilege outlined in Item 6 below.

5. EMPLOYEE WHO RETIRES OR TERMINATES EMPLOYMENT

You may have further continuance rights under the GM Group Insurance Plan if:

- (a) you retire or are retired under the provisions of a GM retirement or pension plan, or
- (b) you terminate employment at or after age 60 but prior to age 65.

If either (a) or (b) above applies or becomes applicable to you while on layoff or non-disability leave of absence, you should contact the person in charge of Group Insurance at the location where you last worked. You will then be informed of any further continuance rights you may have.

6. CONVERSION PRIVILEGE — BASIC, OPTIONAL, AND DEPENDENT GROUP LIFE INSURANCE

If your Basic Group Life Insurance ceases, you will be entitled to convert all or any part of such Life Insurance (plus any Survivor Income Benefit Insurance for which you are covered at the time your Basic Group Life Insurance ceases, and any Optional Group Life Insurance for which you were the applicant and which is in force when Basic Group Life Insurance ceases) into an individual policy, without medical examination, provided you make written application to any office or representative of the Metropolitan Life Insurance Company within the 31-day period immediately following the date Basic Group Life Insurance ceases. You may choose any type of life insurance policy (except term insurance) then being issued by Metropolitan. The new policy will be without Disability or Accidental Means Death Benefits. The cost to you will depend upon the amount and type of policy, and your class of risk and age at that time. The individual policy will not become effective until the end of the 31-day period. However, if you should die during this 31-day period, the amount of Life Insurance that ceased under the GM Group Insurance Plan (as well as any Survivor Income Benefits which would have been payable) will be paid whether or not you applied for an individual policy.

Also, if you have Dependent Group Life Insurance at the time your Basic Group Life Insurance ceases, each covered dependent will be entitled to convert all or any part of the Dependent Group Life Insurance applicable to such dependent into an individual policy, without medical examination, provided written application is made to any office or representative of the Metropolitan Life Insurance Company within the 31-day period immediately following the date your Basic Group Life Insurance ceases. Your dependent may choose any type of life insurance policy (except term insurance) then being issued by Metropolitan. The individual policy will not become effective until the end of the 31-day period. However, if your dependent should die during this 31-day period, the amount of Dependent Group Life Insurance applicable to such dependent that ceased under the GM Group Insurance Plan will be paid to you whether or not such dependent applied for an individual policy.

