1977

YOUR SHARE OF THE GM BENEFIT PROGRAM.



Based on your personal data as of December 31, 1976



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 govered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

1.00% 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:

1000 of fees for examinations and cleaning, 903 for fillings ix-rays, and extractions.
and 50), for or or ogework, 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 eyel 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 ENRULLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL GUVERAGE.



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. If yo rece bene

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的时间作品的 SOUNCE IS NEARED AND IL WONTHE Through December 31, 1976, your credited and your contributions total

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

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 Delica 1000

-Noncontributory benefits

From the Retirement Program

*ASSUMES CONTINUED CONTRIBUTION SE AND THE WITHOUT HE TO ACE 强건

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-Dependent spouse at age 65

Total

mon programmy -Calebration of the

1000年4月

5 7 E Your health care coverage will be continued for your lifetime. A portion of your life insurance and Personal Accident Insurance may be continued for Insurance may be confinued until age 70 vour litetime. Reduced Optional Life

You may take your Savings-Stock Purchase

Program account in a lump sum, or convert

part of your account to a lifetime annuity.

If you retire from GM (except at employe uption

between ages 55 and 60 when your age and

credited service Will total less than 85).



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i V J Total Value of your Account Dec. 31, 1976 GM Common Stock (@ \$78,50)

U.S. Sayings Bonds (at cost Securities @ \$154.90

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

0.40.00

Total Value of your Account Dec. 31, 1976

GM Common Stock @ \$78.50 \$10.431.

Diversified U.S.
Securities @ \$154.90 £3.442

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

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SHARES

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TOTALS	10000	**************************************	22. 58. Substitute	
1976	00 00 00 00 00 00 00 00 00 00 00 00 00		7 . 5406	
1975	す 55 16 16		7.3186	
107			180 Z # 7	
Through 1973	A THE REAL PROPERTY AND A STATE OF THE PROPERTY AND A STAT	Company of the Compan		
	Your Savings	U.S. Savings Bonds	Diversified U.S. Sequilles	Cash Balance Plus Interest

GM Common Stock

> Purchased with GM Contributions

Common Stock GM Common Stock

> Purchasad with all Dividends

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:

T. a. Denge

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 complate earnings records for Social Security purposes. Theretore, Social Security benefits in this statement are estimates only, They are based on a full working career and certain assumptions about your salary history.



If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$1,939 PER MONTH FOR \$20 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 \$\displain 1.17.4 per month to age \$\cisis\$. Thereafter, you may be eligible for continuing Social Security benefits of \$\displain 4.1.3 per month plus GM retirement* benefits of \$\displain 4.2.7 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.



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:

3250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are

Lump-sum payments

\$46,000 Basic Life Insurance \$49,000 Optional Life Insurance \$35,000 Sevinds-Stock Purchase account.



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 CLICIBLE

for your spouse s Treame wifer

Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefit of \$52 F

MUNTIL 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 4722 PEA #DNTH.

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

Optional Dependent Insurance:

95.000 51.000 Life Insurance—spouse

Life Insurance—each child

Additional coverage up to \$25,000 for spouse and \$5,000 for each child

tor spouse and \$5,000 for each c will be available July 1, 1977.

ENRULLED Personal Accident Insurance

Lump-sum payments

54C.000	Basic Life Insurance
\$69,000	Optional Life Insurance
53.863	Savings-Stock Purchase account
SEE (E)	Retirement Program contributions
\$255	Social Security death payment
1129,118	Total
	Plus, if death is accidental, one or
	more of these additional payments:
423,000	Extra Accident Insurance
	- Extra-Accident Insurance (while on
an W	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:

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



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 GN FOR YOUR HENEFLIS
INCLUDING \$965.00 FOR SOCIAL
SECURITY FEW EITS.... \$7.610

SECURITY BENEFITS........ \$7.610

FS 24729 OF YOUR SALARY IS

PAID TO YOU FOR YOUR VACATION

AND HOLTDAYS: YOU ARE ENTITLED TO

SUB WEEKS OF WACATION IN CALENDAR

YEAR ISTY PLUS SUPPLEMENTAL TIME

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 EMPLOYE STOCK
 OWNERSHIP PLAN AS RECENTLY
 ANNOUNCED: YOUR SHARE IN



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:

Anoncontributory benefit of NOT FLIGIBLE

for your spouse's meanie when Insurance Program survivor benefits are not payable or are waived.

10-1 Contributory benefit of

五器医 中压锅 Mills Tit 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 1972 PER MONTH.

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

Optional Dependent Insurance:

us, auc VI. DUD

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

EMBULLEY Personal Accident Insurance

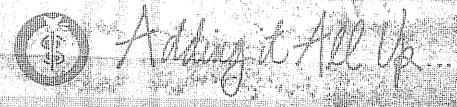
Lump-sum payments

Basic Life Insurance
Optional Life Insurance
Savings-Stock Purchase account
Retirement Program contributions
Social Security death payment
Total
Plus, if death is accidental, one or
more of these additional payments:
Extra Accident Insurance
Extra Accident Insurance (While or
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
- Were eligible to retire voluntarily (except. between ages 55 and 60 when your age and credited service total less than 85).



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

TOUR BALLERY IS... COPA-OL-FIANCE VERGAVAGE *** COST TO GN FOR YOUR BENEFITS INCLUDING MUCHAUD FOR SUCTAL SECURITY BENEFITS.......

THE CALTRY IS PANO THE YOU FOR YOUR VACATION APO BOLIBAYS - YOU ARE ENTITLED TO SLE PLEUS OF WACATION IN CALENDAN YEAR ASTRY DOUBLESSHITAL TIME

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 Retund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts IN ADDITION, GM HAS ESTABLISHED AN EMPLOYE STOCK OWNERSHIP PLAN AS RECENTLY AMOUNTED. YOUR SHARE IN

will be available July 1, 1977.

Personal Accident Insurance



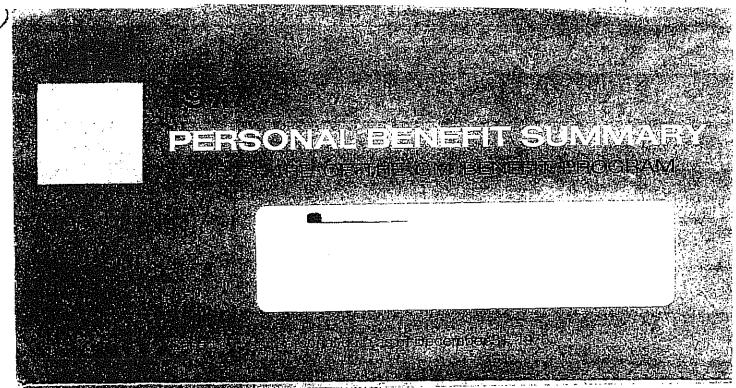
The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

** Z*F29 OF YOUR SALARY IS
PAID TO YOU FOR YOUR VACATION
AND HOLIDAYS. YOU ARE ENTITLED TO
3.5 WLEKS OF WACATION IN CALENDAR
YEAR 1977 PLUS SUPPLEMENTAL TIME
OFF EUUIVALENT OF 2 DAYS. THERE
ARE 13 FOLIDAYS DURING THE 1977

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 EMPLOYE 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.





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, obstatrics, 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 ENRULLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL COVERAGE.



INCOME



Through December 31, 1976, your credited service is 5 YEARS AND 3 MUNTHS and your contributions total £ . 00

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

From the Retirement Program

-Noncontributory benefits..... \$526 -Contributory benefits.....

From Social Security

--Yourself -Dependent spouse at age 65... \$269

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.

\$526 PER MUNTH IF YOU CUNTRIBUTE FROM JAN. 1577 TO AGE 65.

Plus-

If you retire from GM (except at employe 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.



Total Value of your Account Dec	. 31, 1976
GM Common Stock @ \$78.50	24,2:1
Diversified U.S.	
Securitles @ \$154.90	
U.S. Savings Bonds (at cost)	\$1,443
Cash	ಕೆ ವರ
Total	45 6 7

The statement below shows your account status after class distributions and withdrawals, if any. Shares of GM slock 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.

		Classes Earned Out	ANNUAL S	STATEMENT OF ACCOUNT Classes Not Earned Out		
		Through 1973	1974	1975	1976	TOTALS
	Your Savings			\$1,199	\$1,753	\$2,952
	U.S. Savings Bonds			\$581.25	\$662.5¢	\$1,443
Purchased with Your Savings	Diversified U.S. Securities	UNITS	UNITS	Z71NU Z71NU	DRITS	UNITS
	Cash Balance Plus Interest		1	#16*29	\$14-00	\$33
	GM Common Stock	SHARES	SHARES	12-1875 SHARES	12.7762 SHARES	24.9637 SHARES
Purchased	GM Common	in the second control of the second s	o como como ante estado de properto personal de personal de la como de personal de la como de personal de la c Personal de la como de Personal de la como	12-1875; SHARES	12-7762 SHARES	24.9637 SHARES

FEERGARY. 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.

This computerized statement has been prepared for you based on information as of December 31, 1976. Every ellort 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 ettention 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. Theretore, Social Security benefits in this statement are estimates only. They are based on a full working career and certain assumptions about your salary history.



NCOME

If you become disabled you may be eligible to receive salary continuation and/or disability #1,648 PER MONTH FUR benefits of \$1.215 PER MONTH E WLEKE AND FOR THE NEXT 45 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several 5975, per month to sources, totaling age [39]. Thereafter, you may be eligible for continuing Social Security benefits of \$413 per month plus GM retirement* benefits of are per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to actos 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.



BENEFITS

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



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 remarrlage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of NCT ELIGIBLE for your spouse's lifetime when

Insurance Program survivor benefits are not payable or are waived.

Contributory benefit of NUT 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.

Optional Dependent Insurance:

Life Insurance-spouse and (CO)

Life Insurance—each child 9.1 4.00%

Additional coverage up to \$25,000

for spouse and \$5,000 for each child will be available July 1, 1977.

Personal Accident Insurance TUIN

ELECT-D

Lump-sum payments

\$39,100 \$97,600 \$5,677 \$0 \$255 \$142,632	Basic Life Insurance Optional Life Insurance Savings-Stock Purchase account Retirement Program contributions Social Security death payment Total Plus, if death is accidental, one or more of these additional payments: Extra Accident Insurance
#19+220	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).

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

YOUR SALARY IS.... \$270 CUST-DF-LIVING ALLOWANCE... COST TO CM FOR YOUR BENEFITS INCLUDING \$905.CU FOR SOCIAL \$6,479 SECURITY BENGFITS...

WOULD 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 TTTON. GM HAS



\$270

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

SECURITY BENEFITS....... \$6,47

*\$ 1,959 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 EUULVALENT OF 2 DAYS. THERE
ARE 10 HOLIDAYS DORING 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 EMPLOYE STOCK
 UWNERSHIP PLAN AS RECENTLY
 ANNOUNCED. YOUR SHARE IN
 THIS PROGRAM WILL BE IN—
 CLUDED 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.

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Based on your personal data as of December 31, 1977

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

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

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

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

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.

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 ourrent 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.



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

\$2,049

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 employe 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 jump 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.



Total Value of your Account Dec. 31, 1977

GM Common Stock @ \$62.81, \$5.08

Diversified U.S. \$242

U.S. Savings Bonds (at cost)

GM

Common Stock

Total

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.

.2739

.2739

ANNUAL STATEMENT OF ACCOUNT Classes Not Earned Out Classes Earned Out TOTALS 1976 1975 Through 1974 \$479 Your Savings U.S. Savings Bonds 1.4992 Diversified 1.4992 UNITS Purchased with Your Savings UNITS Securities UNITS Cash Balance Plus Interest 3.5543 GM 3 - 5543 Common Stock SHARES 2649 GM 4 - 2649 Porchased With GM Contributions Common SHARES Stock



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 Phis

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.



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

Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of

MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions. From Social Security:

520 PER

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)
TOM	Personal Accident Insurance
FLECTER	▶ Paritination (1994) in Calabrida (1994) in the Calabrida (1994) in the Calabrida (1994) in the Calabrida (19

Plus

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

- Elected the Retirement Program
 contributory surviving spouse option and
 had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except

Optional Dependent Insurance

illie insurance—spouse



Basic Coverages

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



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.





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

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 paya surviving spouse and children as much as Security PER HONTH.

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

Lump-Sum Payments

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\$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:

• 450 Extra Accident Insurance

\$18,450 Extra Accident Insurance

\$18,450 Extra Accident Insurance (while on company business)

NOT Personal Accident Insurance
ELECTED

Plus

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

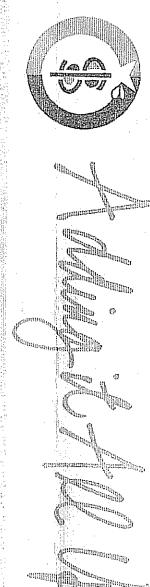
1) Elected the Rettrement Program contributory surviving spouse option and

had 10 years of credited service, or

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

Optional Dependent Insurance:

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



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

SECURITY RENEFITS. INCLUDING \$1071 FOR SOCIAL COST-OF-LIVING ALLOWANCE... OFF EQUIVALENT OF 5 DAYS. THERE PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO YEAR 1978 PLUS SUPPLEMENTAL TIME FA HOLIDAYS DURING THE 1978 MEEKS OF VACATION TO GM FOR SALARY IS OF YOUR SALARY IS YOUR BENEFITS IN CALENDAR \$25,891 \$18,443* 86,429 年1.019

GM's cost for your benefits is even nigher 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
 EMPLOYE STOCK DWNERSHIP
 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.



icke)

DEFONAL BENEFICE AND CAFE

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.



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.

T. a. Dange 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 Personnei 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 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.



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 \$44.8 per month plus GM retirement* benefits of \$0 per month payable for life.

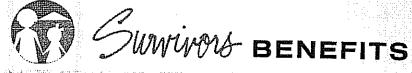
In addition, if you have a dependent spouse and one or more children, they could receive up to \$334. Per month from Social Security.

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.



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.
\$6 Retirement Program contributions



Through December 31, 1978, your credited service is 4 YRS AND 0 MD You contributed \$.GO prior to July 1, 1977, and \$.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….

-Contributory benefits.

From Social Security

-Yourself \$650

-Dependent spouse at age 65...

Estimated retirement benefits are based on:

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

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 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

UNMARRIED CONTRIBUTE FROM AGE 25

TO AGE 65.

Plus-

If you retire from GM (except at employe 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 5903

Equily Index Fund @ \$112.15

The statement below shows your account status after the class distribution for 1975; 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.

		Classes Earned Out	ANNUAL ST			
Create to Protection Create to All Contract The art to a city as a		Through 1975	1976	1977	1978	TOTALS.
	Your Savings		E06#	\$686	\$1,743	\$3,03
	I, U.S. Savings Bonds			7	:	
	2. Diversified U.S. Securities	UNITS	2.0368 UNITS	2.1755 units	UNITS	4-212: UNITS
Purchased with Your Savings	3. GM Common Stock	SHARES	4.4382 SHARES	4.9552 shares	1.4.3834 SHARES	23.7768 SHARES
Control of the Contro	1. Income Fund				\$903.49	\$903.49
	5: Equity Index + Fund	ÚNITS	UNITS	UNITS	UNITS	VIIITS
	Cash Balance Plus Interest					
Purchased with GM	GM			100 100 100 100 100 100 100 100 100 100	i nekoniki dirikaki	

Contributions

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4.4382 9463 17-2602 SHARES SHARES SHARES SHARES Common 2.5400 9134 1.6786 6-1321

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SHARES

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 ROT 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.

Optional Dependent Insurance:

NOT ELECTED Life Insurance—spouse Life Insurance—each child

NOT Personal Accident Insurance

ELECTED

Lump-sum payments

\$35,400 Basic Life Insurance
NOT ELECTED Optional Life Insurance
\$4,734 Savings-Stock Purchase account
\$6 Retirement Program contributions
\$255 Social Security death payment
\$40,389 Total

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

\$17,700 Extra Accident Insurance

\$17,700 Extra Accident Insurance (while on

company business)

Personal Accident Insurance

Plus

NOT ELECTED

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

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



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

*\$ 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 EMPLOYE STOCK OWNERSHIP PLAN (ESOP) ON THE FIRST OF THE YEAR AFTER YOU HAVE COMPLETED 2 YEARS OF GM SERVICE AND ATTAINED A COUGH THE ESOP YOU MAY ALLOINE SHARES OF GM COMMON STOCK WHICH WILL ADD FURTHER TO THE VALUE OF YOUR GENERAL MOTORS BENEFIT PLANS.

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123 UNITS

768 SHARES

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UNITS

5447 SHARES

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1900 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 paychack. 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.





Health Core 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 \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

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Vision Gare 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. Mi I y sai

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YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on Your personal data as of December 31, 1979

FEBRUARY, 1580.

Te Difelits enimatived for you in this statement are a very autotantial addition to your General Moores paycheat, These bancties which include significant incovaments made during 1979, add more tran dallats to your capabook. तिका होठा बार्च दरावाणि जाव इत्यावताता कि जुन्न मनते कृत्र वितामें कि एक उटावता मन्त्र कि का विवास

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Health Care BENEFITS

Basic Coverages

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Dental Care Coverage

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Vision Care Coverage

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ARE ENFILED FOR! BASIC. DENTAL. VISTOR 4HD MAJOR HEDICAL DOVERAGES. YOU AMP ELIGIBLE FAMILY MENSERS

Disability INCOME

Monthly Payments

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In addition, it you have a dependent spouse and one "Activendal consilis are projected only for employes er more children, tresy courts reserve up to 44 x4. Por month from Social Sacurity.

aith ten or more years of omelited service.

 Manthy installments of Preschal Accident Insurans. * Entira account Databilo urties CIA Savirga-Slock Puchase Program, including GM's correlations.

(Survivora BENEFITS

th the event of your doubly white comploped by CAA, the following payments will be made to your tendiciony

636,330 毛毛に1至り 23, 33 en en en after. If you had a sprivse who, upon your death, was Not 53,63 to an eligible service, for up to 24 months (5175) if centain Social Security one-life are payable. Therei) at least age 45, or 2) whose age, when added to your फ़्साड वर्ड देक्तरेट पटबंटा की वर तथार, 5300 व तथार। एडबार्ड कि हिमें बामी कर धुनीसर हो बाए विटें, रस्ताबरायान द enthlement to unetured Sucial Scornly bacause of Fign the Jasonance Program. Monthly Payments

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101 would begin immeniately for your Specusa's lifethma in figur of terum of contiduence. NOT EL LOTALE Cosmbutery benefits et

Social Security could hay a surphing spouse and children as much as Mut. Married "Accument you have been married at least one year From Sector Security

Oppicant Dependent Insurance:
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101 ELECTED LITO INSURANCE - Spoins
101 ELECTED LITO INSURANCE - Sacricially
101 ELECTED PLIGORAL Abbittan Insurance

Lump-sum payments

References Program constitutions Savings-Stuck Purchases account Social Security death payment Official Life Insurance Basic Life Insurance

Total 64.0.33

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2) Word eligible to retire volumently textest between काद की बात्र की भारत intrapt and condition senter

C Employe Stock Ownership PLAN

Retirement INCOME

P MONTHS. Through Desember 31, 1979, your credited SENILE I YEARS AND

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Extended rethenson beneats are based un-

 The assumption that poor current pay will stay the (2019 EEE 600)

 Retrement payments for your welling only jif you Edicates of pay refigured income at other eyes are electa survice extine, beneille acuit to reducedi available upon request fram your Personnel Office. Pig-

If you refire from GAM (encept at employe cyclos between ages 55 and 69 when your agn and credited service total less than 855.

 You may take your Savings-Stock Purchass Program escent at a lamp sum, or convert part of your

abordent to a lifetime amounty.

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म्ट्रा विश्वापन

A portion of your tife insurance and Peasenal Actrical resummed may be continued for your life-films. Reduced Optional Life insurance may be continued and ago 70.

Condoya Stack Ownership PLAN

The standards taking shows your account status as of December 31, 1979, it includes snates of 60, common stack purchased with any valuatary contributions you made, and with real-othing contributions made by 60,, during 1979 for 1978

ANNUAL STATEMENT OF ACCOUNT

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The combined GIZ Benetin Plans and significantly to the total day yes receive his the work yes do On as attendines sees,

> The statement below shows your account status after the class distribution for 1970, if any Shares of CM atros purchesco vita BAI's contribution and with dividents darleg 1977, 1978 and 1979 an stated to bairg "earned cut" in accordance with the terms of the

> > \$2,289 \$1,133

Savings-Stock Punchase PROGRAM -

fotal Value of your Account Dec. 31, 1979

11 S. Savings Breads (at most).

Diversithed U.S

Securities @ \$179.52.

GMCammin Stack 素 \$56.25. Health bedar Function 3133.10

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76,393 FOR SUCIAL SECURITY..... DENEFITS INCLUDING \$1,159

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15. YOU MAY TAKE UP TO 4 STO DAYS THE OFF. YOU WILL RECEIVE PAY

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ANNUAL STATEMENT OF ACCOUNT

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This personal suramery has been prepared for your besset or information as of December 31, 1979. Every effort as been made to give your figures that are accurate and top date. Shearly not have what you leifers to be an erro, okean bring it so the allention. of your Personnet Office

under all of GAV's plans that make up your beauth program must be committed order the legal documents Elipicitity for benefits and the actual amount of paymon

Avels are subject to neceipt of operating governmental manifications. that apply to each plan. Estimated redicment peneral

Cereasi Motors does not have access to your complete eunlings recents for Secial Security purpoiss. Therefore, Secial Security resources in this statement, are extinates subject to Social Security taxes, par Social Securary benefits may be tower than the arrower shawn above. day if you eated less than the neumnn attend

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Reviewent 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 \$1,378× From Social Security -Yoursell.... \$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.

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 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 employe 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.

C. Brange-Stack Package PROGRAM

\$12,964

Total Value of your Account Dec. 31, 1979

Total

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		Jassés Not Earned Out		
		Through 1976	1977	1976	1979	TOTALS
	Your Savings		\$2,485	740	\$2,969	\$8,189
	1. U.S. Savings Bonds					
	2. Diversified U.S. Securities	Vigita	7.8597	units		7.8547
Porchasiet With Your Savings	3. GM Connon Stock	SHARES	18.0298	2.2.4.24.8 SHARLO	25.9816	66.6182
	4. Income Fund		A service of the serv	er 550 12	\$2,546.07	\$3,096.19
	5. Equity Index Fund	ylars	กเจเร	រូបវិទ	CARTS	มทุกร
	Cháh Balance Plús Interest					
Purchasen with GAV	GM [and a second district of the control		And the state of t	For every supplier of the second seco	
Codificient	Common Stock	SHARES	21.6360 5HANES	27.1280	31.1779 SMARES	79.9419
Pach≊ed ≠)th attock Crvidsnos	Common Stock	£HARFS	11.2626	7.8890	2.5982	21.7498



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 \$4.34 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 explration of extended disability benefits.
- Monthly installments of Personal Aceident Insurance.
- Entire account balance under GM Savings-Brock Purchase Program, including GM's contributions.

PLUS

ENTIRE EMPLOYE STOCKYOWNERSHIP ACGOUNT BALANCE



SWWWW BENEFITS

In the event of your death white 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 pald 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. Contributory benefits of \$93 PER

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:

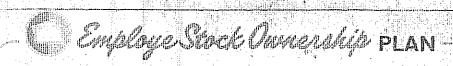
\$25,000 Life Insurance—spouse \$5,000 Life Insurance—each child ENROLLED Personal Accident Insurance

Lump-sum payments

\$51,300 \$154,400 \$12,964 SEE (8)	Basic Life Insurance Optional Life Insurance Savings-Stock Purchase account Retirement Program contributions	
	Social Security death payment EMPLOYE STOCK OWNERSHIP	
\$230,395	Total ACCOUNT	
ATR 300	Plus, If death is accidental, one or more of these additional payments:	
\$30,900 \$30,900 \$10,300	Extra Accident Insurance Extra Accident Insurance (while on company business) Description Insurance	
Plus	Personal Accident Insurance	
GM will nay for	health care coverages for your spou	15

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

- 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).





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

Shares Purchased With

Plan <u>Year</u>	GM Automatic Contribution	TYOU TGM Matching Contribution Contribution	All Total Dividends Sheres
1975-1977	5.1480	1.9338 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.



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	
BEHEFITS INCLUDING \$1,588	
FOR SOCIAL SECURITY	\$11,738
TOTAL	\$43,140K

\$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:

- · 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.

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

-d on your personal data as of December 31: 1980

FEBRUART 28, 1981

Gel Corporation had been own procupe a very difficult ported. Investmental, we as UM scalared temporate continues the temporate plant expensives which are already the forest in American Industry. This armual sciences are not provided teach to it at a procurate way of the high level of protection and recovery text these contests been provide as an own texture.

Finance laws times to imprise your summary continues, Mass, take special raise of the cost to General Autors of providing year benefits. It is a softwarntal amount and a styretisant pair of your text compressation, and it in certain and accompanies of the providing texture and a styretisal raise of the contributions you have making to better making to be making to be the making to the making to be the making to the making to be the making to be the making to be the making to the making to be the making to be the making to be the making to





Health Care BENEFITS

107% of seminarial from, board, and other hospital charges for us to 305 days, or 730 days in an approved hosping lacitity

HOTE of covered excises casuges for surgery conten-rics, weighted in, hospital visits, and consultations.

100% of the charge of excess of \$3 for each coverer prescription, plus charges for purposen forspiral ones gency Cale, lab. 1 ray and certain other services.

licating and benefits after one year of service.

Dental Care Coverage After their jest of service, while you are activity at work the plan pays:

III.Os, of fees for evanimisms and cleaning, 80% for Filings, 1-4yet, end estinations, 8nd EON, for britise-work, contracts, and leath testigenous. The many contail benefits are \$1000 per person per year, with a filinium crustimum of \$500 por eligible person for feeth straightforum.

Vision Care Coverage
Alte one year of server benefits are pushed for communication and communication are communicated for sect covered envisual during any 12 consecutive mouths generally will not stocked \$12.50 for covered pervices and enabelials.

Major Medical Coverage

For expenses rul paid by you DINC COMPRISORS

80% of any paralising medical promotes which purced the annual deductible amount of \$50 for yet) or an eligible family memory or \$100 for an eligible family memory or \$100 for an eligible family member. Your total dual objects that fill for their bary obtainer psychiatric care, alterny temperal and other bary obtained as possible that \$50 for the state of the state o

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

Disability INCOME

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with ten or must years or credited periods.

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(7) Caucasia BENEFITS

Monthly Payments*

Monthly Payments*
From the Annexem Program
SADI Jian Height Enrish (July 10.24 nords 18/10)
If certain Sadal Security benefits are parable! They must be paid and a source who man par death, when if it certain the sade of the parable should be paid a ferril the sadal security and payment of a ferril to the sadal Security because of certain security because of your death;
From the Releasement Program:
A noncontinuority boelf of 1901 ELICOTRIE
for your sociate is Meltings when Insurance
Program number benefits are not poyation are a sixed.
Domittoutry benefits of 1953 Equ. (1951) For your sociate is Meltings in the Openit Computations.
From Social Security

spoules I lifetime in Hear of February or compositions From Second February Social Security could pay a surviving spouse and categoria much as \$1,744, 75% voorfft, "Assumest you'll have been invited at least one year and your scouse as the same age as you."

Optional Dependent interacte:

45,000 Life insurance—apouse
41,000 Life insurance—act child

MOT. ELECTED Personal Accident insurance

Lump-sum payments

231,600 Brist Left Inserve 631,600 Optional Left Hourance 86,633 Serings-Sloot Purchase account SEE (83) Feliament Program constitutions (83) Focus Germiny Secular Districtions (53) EVELOYE STOCK OWNERSHIT \$116,732

Pluz || death is accidental, one or or more of inseq additional payments. . 627,396 Etita Accident insulates 827,306 Etita Accident insulates (while or company basiness) | HOT (ELECTED Pesonal Accident Insulates

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GM will pay for leastin care coverages for your space
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and supply charges if you did white actively employe

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Retirement INCOME

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The Social Security

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Estimated resignees densitis are traced on:

• The assumption that your current pay will stay the same until relicement.

 Relifement payments for your lifetime only (if you elect a currior option, banefits would be reduced).

Estimates of your relifement focuse at other ages are a reliable upon request from your Fersonnet Office.

Traiblise upon request from your Fersonnet Office. Plus-

H year telise from EM (except at employe optivit between ages 55 and 60 when your age and credited service total less than 85):

* You may take your Sarvign-Stock Plachace Program

account to a least some or convert part of your account to a bletime strength will be continued to

You health care inversion will be continued by your lifetime.
A portion bit your life insurance and Personal Accelerations are may be continued for your lifetime. Reduced Optional Life Insurance may be continued until app 70.

Employe Stock Ownership PLAN

The statement below strevs year account status as, of December 31, 1980. It includes where to CM common stack porchased with any educatory constitutions you made and with maching operutions made by GM, during 1980 for Pion Year 1979.

ANNUAL STATEMENT OF ACCOUNT

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Authorigh the amount contributed by life to match your extension contribution; if any is the same, the manner of strares allocated to your account may be different because the strares are queriesed of different inner at different actions for Plan ther (PTR), you and (All each contributes: \$4,91.81.1.

Except on the Occomber 37, 1990 Life common stock prior of \$4,5,25 bit market value of your account year \$4,91.82.



Savings-Stock Purchase PROGRAM

Nacina Fard Equity backs Ford 39 \$177,48 4565

Total \$6.633 The statement before thoses year sections status after the class distribution for 1977. If any Singers of GM stock purchased with GM's continuously and with options straight 1978, 1979, and 1980 are subject to height featined out? In accombance with the terms of the

4441 21,474

ANNUAL STATEMENT OF ACCOUNT

Court tomatu Sacien (III) 3326 TOTALS Yair Comps \$1.077 \$3.226 overine Unit 4,4152 7.4493 17 7345 11.8278 21.3623 -\$565.64 4565.6 i zely ktles rytel Campus Sept. 12.3512; 21.0410 18,1161 51.9569 11.6000

9.0302

(5) Adding it All Up...

The combined GM Renelli Pluris and significantly to the total pay you receive lot the work you do, On an assistance basis.

. 04,453 WILL BE PAID TO YOU FOR 1.9 WEEKS OF VACATION, 15 HOLIDAYS AND 9 SUPPLEMENTAL TIME OPP (570) DAYS.

UN's cost far yes benefits is ever here that indicated, because not important other benefits that here not been destined in the second These policies.

Soling continuous beginned:

Unemployment and Montant Compensation

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Gill layoff or expansion slowance benefits.

Soupeston Plan.

Provid discounts.

When you and it all up it is an impersive recharge — a package with a value in you had poss well bound its cost.

This personal summary has been prepared for you table to information as of Occumen 31, 1580. Every offer has been made or other loss formation as of Occumen 31, 1580. Every offer has been made or other has been as the summary of the state of the state

Elegically for benefits and the actual amount of payment is under all of CLU's plans that make the year benefit

program must be decarmined under the logal docum mat socia to each plan

Ceperal Motor states but have accept to your complete explores proceed for Social Security purposes; Therefore, Social Security broads in this attorneous on estimated only. If your securior less than the management only. If your security states your Social Security proceed to Social Security states your Social Security provides may be loved; then the amounts should about the social Security states.



YOUR SHARE OF THE GM BENEFIT PROGRAM mener comenat

based on your personal data as of December 31, 1980

FEBRUARY 24, 1981

comment and thre can say maint each at as in a pascaral way of the high level of propertion and searchy that these breats pleas possible न ताम क्षात्री ताम व्यवस्था भोटा पर आधात का तम्मा कि सम्बद्धा कि स्थापका नोहित्स होते हैं है है है है है है है làir Curionidéan has bean go rai brough a sery difficult paried. Novembaleas, vas as GM salaried emisoyes continue

Phazo Liste trat to review your summary corelling. Also, take special raise of the cost to Conyrel Motors of providing your benefits. It is a substantial amount and a significant pain of your usal consessation that it is not that a cost to OAA it is also an investment—an invocament in you—file recome on which are the costituous you but misting to note meet the termorous or allenges we tree as a Corporation.





Health Care BENEFITS

Basic Coverages

(1895 in sensionale icon, boad, and ister lecental
chegas ler up in 356 days, or 730 days in an approved
increary facility

100% of covered ductors' atterpos for surgery, ebster-rios, arealheeta, hospital vis la, and contextations.

180% of the charge in oxpess of \$3 for each oxvered prescription, pair charges for outpatient hospital owner-being case, the pres; and cartein other services.

Hearing aid benefits after one year of service.

Dental Care Goverage

Which date your oil sonyich, while you are estimaly at

100% et fees to ecaminations and obesitro, 60% tor Ellings, vrays, and entractions, and 60% for Indige-notif, decrures, and obeth etaglitezing. The maximum climate benefitis are \$1000 per person per peau with q lifeting craamum of \$6000 per eligible person for reeth-

Vision Care Coverage
Alter one year of service, browless are provided for
enumeration, leaves and contain frames. First engagement
for each occurred infinitual during any 12 consequence
mounts generally will not exceed \$12,20 for covered
services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

69% of any remaining musical expenses which excentive cannot describe amount at \$50 for you or an eligible tanky member, at \$100 for all eighbe learnly member, \$3000 for \$300 for all eighbe learnly musicalent, "but rotal out-of-pooled cass for their the outratiled tayochlarit cam, ellengy insurem and chilomatic care would not be more than \$650 for year for each influential, rotosystem \$50,000 musicalmin ellen amount, per year for each hethrobiel is excepted. There is no maximum on incline unables.

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



Diadrilia INCOME

Monthly Payments

If you become dischied you may be digited in recove salary conditions and/or dischild you child of \$1,234 PER HOUTH FOR A WERKS AND \$1,243 PER HOUTH FOR THE HEXT 45 WEIRS.

If no rumain disabled, you nay te eligible for continuing disability disability from several sources, localing \$1.011 per month to ago 27. Theoretics

क्सानीय ज जन्मनीय ज you may too displate for continent Social Security mananta no sala mana nel 1556. \$0 pin manth payable for life.

har wenge prices, was upon the or more children, they could leache up to \$490 in addition, if you have a dependent spaces and one

with ten or name years of credited service Petited by Alle payons as another only for employed

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return benefits may be payable if you are readily and permanantly disasted

- · Vandily installment payments of basic life insurmanufully disabled credited sanks when you became totally with pur-मिलार्गाह क्षात्रमान पूर्व कर्म कर सामा कि प्रदेशक मो Alitheso separate to unitrates factorial scar
- Martitry residences of Personal Accident Frances
- Entre account baleace under GM Savings-Stock Parchase Program, including GM's examinations



Sourier BENEFITS

In the event of your deam while employed by OW. the following payments will be made to your beneficiary

Monthly Paymonts* ion the housence Proposit

would be paid until the certer of age 52, remarrage or If condin Social Security beaches are payable. These-offer, if you had a spouse who, upon your death, was 110 T אסעי האוטביר unidament to unreaced Sound Security tenname of years of survice retains the or more, 5300 a morete That least that 45, or 21 whose ago, when adout to year \$350 to an eligible survivor, for on to 24 months (\$175

A revocationitary benefit of HOT PLARETED han the Revirce at Program

perton are an opported for an signification and allocations. COUNTY cerve beautiful spaniculs may so

Contribution benefits of HOT MARKLED

From Social Security spouse is figurate in licu of ratum of contrautturis. wauld begin immodiately for your Ħ

though a ment of the training to the training Secial Security could very a surviving spouse and and your spound is the some age as you Assumes you have been married at least one year

Optional Dependent Incurance—spouse ELECTED Personal Accident histeance

cump-sum payments

\$40,500

ELECTED \$6.436 Optional Life Insurance Social Security dean payment Retirement Program contributions Savings-Stock Fulchase account

\$47,551 Total

ELECTED \$20,250 \$20,250 Personal Accident Insurence Edia Addition insurance (vehic to Estra Accident Incarrance क्षराज्या किराज्यकार राज्यका १० करा (osenicud fundado) Aus, if clean is accidental, one or

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1) Ended the Relievachi Physical collidation subwiring speace option and had 10 years of codilect

2) Were plighted to rethe voluntarity fexcept between mile jede grap ggi. Sies ge stat eg when for eas sing conting sewice







Retinament INCOME

anviculs 2 YEARS AND 9 MONTHS. Through December 31, 1980, your credited ider odkrigerigen met

71-77 to 101-79..... PER 10 7-1-17

II you work ha OM until age 65 in pur estimated monthly tellarated income would let-From the Retirement Program 2020

From Suscial Executiv -Yoursell. - Contributory licentifia -Nocestribatory berefits Total Monthly 52, 0 6710 5518 **8952**¢

IF YOU CONTRIBUTE FROM JANUARY, 1931 TO AGE 45.

Estimated retirement herofits are based on कि करमातिक क्रिया क्रिया हो। क्रिया क्रिया क्रिया क्रिया क्रिया क्रिया

east a survivor option, benefits well to be reclieved RETURNED HAVE SUPPLY HER THE THE FIRST HER TON transmitt man areas

Plus-

available upon request from your Personnel Office. Estimates of your refinances income at other atjes are

If you retire from EW routest at employe option between क्षा करते करते हिन्त agas 65 and 60 when your age and crodited screice

account to a lifetime arruity. zeround in a bomp som, in coencil part of your You may take your Savings-Stock Perchase Program

You hall to coverage will be continued for

continued well age 70. time. Reduced Optional Life Insurance may be A portion of your life incurance and Personal Actions insurance may be contened for your life

account yes

Employee Stock Ownership PLAN

The statement below shows yeth recount escals as of December (31, 1990), it includes shares of GAI communisters stark authorised with any voluntary contributions you reals, and with matching contributions made up (64, string 1990) for Paur Year 1979.

ANNUAL STATEMENT OF ACCOUNT

		State State	Start Printered With		
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1975-1975					
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*Although the ensural contributed by GM to match your visuality exautisation, it may, is the state, the camber of shares affective to your excitant may be different because the shares are parchased at different times at different market custo. For Fleat Year 1974, job and GM each contributed the market value of your based on the theoreties '11, 1930 GM comman stock price of

3 Adding it All Up...

The contines GH Benefit Plans and significantly to the lotal hay you receive for the acce, you do fin an THE CONTRACTOR

YOUR SALARY IS...... COST TO CON FOR YOUR COST OF LIVING ALLOHANCE.. FOR SOCIAL SECURITY. DEHEFITS INCLUDING \$1,505 \$28,213 265,24 \$6, \$36

Equity Endex Fund 65 \$ 177. 48. U.S. Savings Bonds (or cost).

\$4,267

The statement tester shows your actions status after the class distribution for 1977, if any. Shares of ON stock purchased with GN's contributions and with dividends during 1978, 1939 and 1930 are subject to

62,369

outh a such and use a sample on a property father

Total Value of your Account Dec. 31, 1980

Savings-Stock Punchase PROGRAM

D4.Y5 E.S HEEKS OF VACATION, 15 HOLIDAYS AND 9 SUPPLEMENTAL TIME OFF (STO) e3,173 WILL BE PAID TO YOU FOR

> personal for forth and agent pending men under second and the men men acc bean distailed in this statement. These include

- Solary continuency payments
- HE PURT EDELLE Unsulphyment and Walkers Compensation
- GM layelf or scharation behaviored borolita
- Segrecian Plan

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

Parties 44

\$226.07 3.3572

\$1,017,14 \$1,124.09

92,369,30 41.0321

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ANNUAL STATEMENT OF ACCOUNT

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propose must be determined under the legal ducuments that apply to track that

שונכתו הבוווגלות וכון ובינו הצים האוונים וכל ון אווני Secial Security benefits in this statement are estimated General Motors does not have access to you complete bondles may be lower tren the encureds shown above sulput to Sacral Security taxes, your Social Security minings records for Social Security for passes. Therefore,

theliene to be an exam please thing it to the attention of your Personnel Offices. not bein oug not group, who in on our give stage are tugge This pushoal summay has been proposed for you based on information as of Discoulant 31, 1980. Every

Englishing for transitis and the actual amount of payment



PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GIVI BENEFIT PROGRAM

PREPARED FOR

Based on your personal data as of December 31, 1982

they was Genard Stross has engined to deniables property — proceeding that has been change but straight from the provide high pay and generally but straight, and you know, economic conditions, changes and they be the provide high pay and generally but thought, and you know, economic conditions, changes and the patient pay control to the valuable of a pay to the control to the pay the pay the pay the pay the pay that the pay th

Year thereby program coveringes recovered a sépalement part of your total componsation and a very targe position of O'Ve cost stonewer technics of man importance in a 1822 decreased based formula, this been decisioned for you, in covering it. These trait you will see you by a Constraint of impartanced in your technicists, to opportunity and projection for you and you family. It is also a reflection of how this to manny verbas at statement somethypes who are



HEALIN CARE BENEFITS

Basic Medical Care

AT's of assimptivate reach, deard, and either harpidat charges for up to ASS days, or TW days in an approved moreing

lidd's of cours of divisors' charges for suigney, obstation, uneschosia, kospilal visits, and consustations

HIP's at the charge in excess of SS for each covered prescription.

1924, of the charges for financy nick, incremely teem to measure hearing load. Also, an allowhere to provided tee Troto to exferming the oppression resump aid. 1905-ed de charges for bulgal med hassikist eurosprouv casa, laboralany borvages, s-rays-and bottaer of her spresees,

Dental Care

White you are actedly at most, the plan payer

1804 of tes for exemications and clearing, 90% for filtings, xirays, and extractions, and 50%, "in discipencia, Sortified, and toois strengthening. The maximiest dental secolifs has STOOD get geneal act year, with a liquidat maximum of 50.00 per elegate person for troth strengthoning.

हिरासचित्र जार अरुआरोडा किन ट्राज्यमानेकारक, निस्त्रक जानी ट्रामीमा पिजानेडा 'Year tophymetel किन्छारो कार्यको विज्ञान कार्य 'जिल्लामान्योत्तर मानाजार्थेन कुमानाजीय कार्यकार्थ जीर्थ देवी किन्सामा ज्ञासकार कार्यकार कार्यकार Vision Care

For expenses not paid by your basic coverages:

Major Medical

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YOU AND ELIGIBLE FAMILY MEHSERS ARE SHROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES

RETIREMENT BENEFITS

Estinated Tobrement boughts are based on bit

Savings-Stock Purchase Program INVESTMENT PLANS

SN Common Slock 的 \$62.42 Equity index Fand it likury fund... THE STATE OF U.S. Saulega Mondy lat restl i etal Value of your Account at the end of 1982 製作品には何 \$4,113 accordance with the ferms of the Programs Shares of GW sinck porchased with EXEs contributions The statement below shows your account status. "Mi and 1550 are subject to being "earlied out" and with dividence on DM a contributions our leg 1988.

\$13,086 THROUGH 7/31/82 = \$1,41 .00.834.E

िक्टबर ईजावर है। ANNUAL STATEMENT OF ACCOUNT 17.5 Strategy and Corner of the 1321

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		900		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Schauses 10.5 Professional	
				1	Fines	
 67,072	82,595	\$2.367	sz.150		then grant	

Employe Stock Ownership Plan

pe-Cleased with any estimatry contributions you made, and with matching contributions made by GM, during 1592 for Plan Leagt 1862 The statement below elected your account status as of December 31, 1982, It includes theres of GM common glock

ANNUAL STATEMENT OF ACCOUNT

E S 3 清洁 2.0206 2.0206 Contrauties . 8525 4525 1.0122 CM Materials Committed 1.0123 .0315 .0315 5.9168 3.9168 Sharet Line

*Altrough the amount contributed by GM to match your voluntary contributed, if any, is the same, the number of starrs allegated to your account may be different because the shares are purchased at different linesy of different match costs. For Figh Year 1951, you and GM contributed 995-42, Based on the December 31 1952 GM common stock piece of \$62.62 the market value of your account was \$6245.29

Personal Retirement Income Plan

The may deditionle up in 52000 annually (5220 if you have a non-working docuse, satelot it you have a working socials who have a trouble in conveniors of socials who have a least 2000 annually to an individual distribution to the foreign desirement income Plan spondored by Powalli Fund Individual to the foreign your productions, you can make contributions to the foreign your productions of the foreign your productions of solicities from your productions of the foreign to the foreign that solicities are not the foreign that the n Elimin

SURVIVOR BENEFITS

DASIC O DENTALITATION AND HAJOK MEDICAL ODVERAGES IS NOT THE SECTION OF THE

RETERBACKT DENETTS

SHENOU & CHY THY IN SHORE Through December 31, 1582, your credited

Your contributions are: Alm 16-1-39 7-1-77 to 10-1-79

if you work for IIIA until ago the er 2020. Princestimated monthly settenment income would be. From the Rettlement Bogram

From Social Security Total Monthly 22,716.00 - Youngel 905.5.00

Estimated retrievent becerts are based on the estimates that the same terminal between the same terminal terminal and the partial same terminal and the same terminal and terminal an would be reduced

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If you lettle from this faceout of employe epitops between agres \$5 and till when your age and theeled entertains for service total less than \$5;

Actions and dispersion of the Act of

account to a triginal annually.

Your hearth trait days give with the constrained for your fidding.

You fidding.

A position of your late insurance and Personal Accepts the measure may be continued for your fittings. Opinional fittings are continued and age if

E TE YOU CONTRIBUTE PROPUNATURY OF SAN ID AGE 65.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive unlary continuation and for disability behalf of

AL, 356 PER MONTH FOR THE HEXT 45 WEERS. EZ. 128 PER MONTH FOR B WEEKS AND

it you remain disabled, you may be eligible for continuing disability benefits from several sciences, totaling 91,006 per mantitia age (3,3). Hierbather, you may be thothe for continuing Secial Security benefits \$7.56 per month plus Cid retroment operates of the month payable not be.

in addition, if you have a dependent spause one descorrege enideen, buy coule receive up to par month from Social Security.

Departifie on your eligibility and entitional citatic, other browles may be payable if you see tetally seed percontrolly disabled.

Monthly inargatives gayaments of basic tile individual following exercition of extended deathing beautify before in that ites that the first of crafted service when you become intelligent programments about the desired

· Monthly installment of Porsonal Accident insurance

Entire account balanca under GW Zavingo, Lived Burnhaue Program Tocheding GM's coverholica;

* PLUS ENTIRE EMPLOYE STOCK GMIERSHIP ACCOUNT BALANCE

Thereanned besethe are projected only for implying with the at more sears of credited colonic

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SENT-MONTHLY PAYMENTS OF SERY-45 UNDER THE LAYOFF DENETT PLAN FOR 5 MONTHS THEREASTER, YOU ARE ELIGIBLE FOR SENT-MONTHLY PAYMENTS OF \$534.35 FOR 6 MONTHS. THESE FAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH FOU ARE CHILILED STATE DISABLILITY BENEFITS AND DAY OF PAY RECEIVED, NOT SENTENCIAND TO ANY CHERDY FROM AND THER EMPLOYER OR FROM

rpman with using at tenta scook intensity of the represent relational relations have a research to a manufacture of payrafic detailed by patricing relations that the relations from your more than payrafic detailed by the ambient year contracts to default by from your mores increase the relation fact that have represent. It year and the Personal failmented factors blan an annual statement if your account has liven provided to year by the relation.

Steamed boarding

In the esent of your death white employed by GM. The following payments would be made to your beneficiary

rnub-sau bakwanta

\$51,606 flinke lite mylauren

Manilily Payments*

From the Interest Pregrate

a Marki veit ibe earlie of ege 60, remarchige or entifement to coreduced Suchi Security because of years of service, leased \$5 or mirry, would be paid \$350 al least age 45 of 21 whate age, when added to you d eather Secol Secolly seechts are juryables STATE to see seignbie survivor, for up to 21 months iSJF5 TREED LINE Three after your spouse who was your deads was to HOT ELECTED Optional Life insurance (1594) of

THE REPORT OF THE PARTY OF THE PARTY.

A concentributory benefit of ROT ECIGIBLE

Contributory benefits at HOT ELECTED Programsurviver benefits are not payable of one waved for your spouse's abelieve when have once

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Fram Sold South

新加州市市中国 \$1.391 PER MOHTH.

internal Department Insurance

HOT ELECTED LIN INJURIES - each child

"तिराध प्रवेद प्रथम मध्यभ्य धेर्मम माध्यानाती की स्थित दश्य प्रवेद्यां अभी पृथ्वां प्रान्थित हर राज्य प्रमाप ज्ञानी ता उग्रह

Social Suburity could gift a surviving spouse and

HOT ELECTED 11th astronom-spenie

\$26,700 Extra Accident insurance (whole on Hebrisht Aveduce

Plus, if thatte in economic

266, 786 Total

menyar diese Wilmars lejons 6659 \$11|SERING COURT BALLETSILLE

Advication Program contributions

provided year GM инв разу вы перимерте соли трез вы урыг врзите ami eficilite cuidren il you die Albis estituby employed

ll Elected the Sensement Fragram contributory नाजांक को दाहात्वारत इक्त्यादक, का is tital di per par nouth espect Lipieror

darfenery Heganal Acoltesi (egu Asce, Anko) prysike Abstroak ameregi. Es geam diamonde etect are estim neuk ambarra tradical dan medip afrip estimate de na sacotes, man sa pananin kepananin dari ambarra tradical mental mental mental mental mental mental mental kepananin kepananin kepananin kepananin kepan 2) Were eliffile to relife ephrilant present indocen Service ratal icas man 85) ages of and the when your age and credited

adding it all up

\$380

The cerebined GM Benefit Plant and algoriticantly to the lotal pay you receive for the work you do strom amount red YOUR SALARY IS...... \$21,720

COST OF LIVING ALLOHANCE. \$4,534 FOR SOCIAL SECURITY.... \$8,892 DENEFITS INCLUDING \$1,759

M YOU ARE ELICIBLE FOR 3.0 WEEKS OF VACATION. AND 11 HOLIDAYS IN 1983, AT A COST OF 62,625 10 9

GM's cost for your heaeths in even righer than ordicard, because you bryny many benefits for where coats have not been calculated fet this statement. These lacture

- * Salusy continuation payments.
- . Unimproprient and Workers Compensation
- * Turban Returd Plan
- = Suggrstan Pap · Git layoff or separation into warrie benefits

. Hen Yehrele Furthage freign an

this exeminate summay has need presented for passected on movemation as of December 31, 1967, Every ethnistas orea under is this you spared that and occurrate and off to Cury.

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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 employes 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 employe benefit programs, and in most respects are second to note 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 if I hope that you will see how the Corporation's investment in your translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employes 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, anasthesia, hospital visits, and consultations.

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

100% of the charges for outpatient hospital omergency care, taboratory 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 \$600 per oligible person for teeth straightening.

Vision Care

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

Major Medica

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 lotal out-of-pocket cost flor other than culpatient psychiatric care, allergy treatment and chiropractic care) would not be more tran \$1.125 per year for each individual, unless the \$50.000 maximum reinhursable amount per year for each individual is exceeded. There is no maximum on hietime 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

7-1-77 to 10-1-79 \$1,094.89 Plus Atter 10-1-79.....

From the Retirement Program

-Noncontributory benefits \$825.00 ---Contributory benefits \$1,430.00* From Social Security —Yourself.....

\$847.00 -Dependent spouse at age 65NOT MARRIED Total Monthly \$3,102.00

Estimated retirement benefits are based on the assumption that your corroll pay will stay the same until relirement. Hetirement payments are for your lifetime only (If you elect a survivir option, benefits would be reduced)

9275.94 Estimates of your retirement income at other ages are \$640.80 available upon request from your Personnal Office.

If you work for GM until age 65 in 2015 your estimated 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.

\$365

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND HO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

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

92,913 PER MONTH FOR 13 WEEKS AND

61,901 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 \$72.3 per month plus GM-retirement* benefits of ------\$42.4 per month payable for life.

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

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

- Mentaly installment payments of basic file 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 EMPLOYE STOCK OWNERSHIP ACCOUNT BALANCE.

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

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF 61,092.33 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

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		A FEMILIA OF A	HODOUVIV I	
	,	Enrough 1979	1980	1981	1952	TOTAL
	Your S asanips	\$2,556	62,717	\$3,209	\$3,925	612,109
	L U.S. Savengs Boncs					and the first terminal and the second
	2 Diversided U.S Securines	(100) \$	(Art)	7045	(4-1)	V.045
Parabasid arth Your Saveray and carriers	3 GM Common Slock	Awala i	29.9285	34.5537	38.1095	102.5867
en Yeur Samigs	a incerne Fund	\$4,397.20	\$1,958.30	\$1,875.76		\$8,231.26
	G Equily index Fund	(EH)	22.71	, mits	10.1471	10.1471
	Cash Balance : Pius Interest					
	·			- 7		10000
Perthenes wir. GM Coducation	GM Common Stork	ticatts	32.5489	20.7323	22.8625	76.1437
Purtrased suits all Dividence	GAI Geramon Stock	SMAPET.	8.586 c	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

		ជាមេខង : ព្រះ	rieraca min		
Plan Year	GM Automatic Contribution	Year Contribution	*GAI Matching Contribution	All Dividends	Colat Shares
1975-1980	9,2035			2.6943	11.8978
1991	3.0067			.0302	3.0369
Total	12.2102			2.7245	14.9347

Personal Retirement Income Plan

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

and the state of t

SURVIVOR BENEFITS

to the event of your death while employed by 6M, 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. lotals 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 Nettremant 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 tiletime 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

HOT ELECTED Life Insurance—each child

\$255 Social Security death payment \$935 EMPLOYE STOCK OWNERSHIP

\$96,405 Total

Lump-sum payments

\$70,800 Basic Life Insurance HOT ELECTED Optional Life insurance

Plus, if death is accidental;

\$22,403 Savings-Stock Purchase Propram

\$2.012 Retirement Program contributions

\$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 white actively employed provided you:

- I) 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).

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberneal, and certain other conditions resulting from boddy injury austroned to an accident, also is available to you.

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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

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 banefits for which costs have not been calculated for this statement. These include:

- · Salary continuation payments
- Unemployment and Workers Compensation
- . Tullion Refered Plan

- · GM layoft or separation allowance benefits
- Suggestion Plan
- · New Vobicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1962. Every effort has been made to give you figures that are occurate and up to date.

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

INVESTMENT PLANS Savings-Stock Purchase Program

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and earnings of on Your Savings	4. Income Fund					
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Purchased with all Dividends	GM Common Stock	EHAPLE	SHARE	Shanes	SMANES	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

Plan Year	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Divldends	Total Shares
1975-1980	11.7164	3 2434	2.7974	4.8483	22.6055
1981	3.0066	2.2831	2.7108	0600	8,060,5
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: \$358.56 Prior to 7-1-77 \$790.20 \$1,297.05 After 10-1-79 If you work for GM until age 65 in 2012 your estimated monthly retirement income would be: From the Retirement Program \$806.00 -Noncontributory benefits \$1,693.00% -Contributory benefits From Social Security \$835.00 ---Yourself \$418.00 -Dependent spouse at age 65 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 employe 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 \$7.95 per month plus GM retirement benefits of \$5.39 per month payable for life.

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

\$353

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 EMPLOYE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are projected only for employes with ten of 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.
EMPLOYES 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 COLA AS OF THE LAST

DAY WORKED, INCLUDING ANY EARNINGS AND STATUTORY BENEFIT ENTITLEMENT.

SURVIVOR BENEFITS

In the event of your death white 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 it 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 beam 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 are as you.

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

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 EMPLOYE 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).

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.

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. MOUR SALARY IS. 534,560

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

Burney British A. S.

- 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 offert 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 Sacurity laxes, 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 employes 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 employe 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 employes 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, aftergy 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.



PERSONAL BENETIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 3), 1983



HEALTH CARE BENEFITS

Basic Medical Care

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RETIREMENT BENEFITS

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DISABILITY INCOME

Monthly Payments

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INCOME SECURITY

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INVESTMENT PLANS
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YOUR SHARE OF THE GM BENEFIT PROGRAM BEMENT SUMMARY TWEISTE

PREPARED FOR:

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Based on voorzessonal data es of December 31, 1984 and The florefit Programs as Amended as of January 1, 1935.

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HERITA CARE BENETE

Basic Medical Care

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PERSONAL BENEFIT SUMMARY **YOUR SHARE OF THE GM BENEFIT PROGRAM**

PREPARED FOR



Based on your personal data as of December 31, 1935

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Savings-Stock Purchase Program **INVESTIMENT CLANS**

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ARRUAL STATEMENT DE ACCOUNT

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Note disportant information is included on the reverse sole of 1915 form.

HEALTH CARE BENEFITS

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PERSONAL RETIREMENT INCOME PLAN

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PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 51, 1936.

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HEALTH CARE BENEFITS (Informed Choice Plan)

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RETIREMENT BENEFITS

Savings-Stock Purchase Program INVESTIMENT PLANS

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Profit Sharing Plan

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RETIREMENT BENEFITS

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EXHIBIT E



MEMORANDUM

Date March 17, 197	/8°				Action Requi	red
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Subject: GM Retirement	Program for S	alaried	Employes		Information (Only
	. :	·. ·				
Econ: T. A. Dapper	2902					
				 		

To:

The General Motors Employes 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 preretirement 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 - CM Retirement Plan for Salaried Employes

Under Election of Optional Benefits for Surviving Spouse in the Event of Employe'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 Employe Benefits

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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

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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
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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.
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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				
As a retir Benefits Pr	ee of General Motors with ogram, you are eligible for	10 or more year Continuing Life	s of participation in t Insurance.	he Life and Disability
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EXHIBIT G

YOUR BENEFITS FOLLOWING THE CLOSING OF OPERATIONS AT FRIGIDAIRE DIVISION

IF YOU ARE
A SALARIED EMPLOYE

FRIGIDAIRE DIVISION GENERAL MOTORS CORPORATION DAYTON, OHIO

TO: Frigidaire Division Salaried Employes:

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 EMPLOYES 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 Employes, 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. <u>Insurance Coverages</u>

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.

Maximum Continuation

Cost to You

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

Maximum Continuation

Cost to You

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:

Maximum Continuation

Cost to You

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.

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 employe. 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. Employe Stock Ownership Plan

If you were eligible to participate at the time of layoff, you may make any allowable contributions determined under the Employe 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 layoff 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. Employe 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. <u>If You Become Disa</u>bled

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

1. <u>Insurance Coverages</u>

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. Employe Stock Ownership Plan

If you were a participant at the time of your retirement, generally you will receive two Employe 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 commonstock 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 "ageservice" 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 benefitrates 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 EMPLOYES 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 EMPLOYE 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. EMPLOYE 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.

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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. EMPLOYE 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 emount 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.



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