

All funds retained for any purpose in the Trust fund shall proportionately benefit from any earnings of the Trust fund and any appreciation in the value of its assets, and shall suffer the detriment of any losses or depreciation in the value of the Trust assets.

No member whose employment shall have been terminated, whether by reason of retirement, disability, resignation, or for any other cause whatsoever, shall, within three (3) years of the date of such termination, enter into any competing business within the Company's franchise area. Any such member who shall enter into such competing business within such period shall forfeit the right to receive any benefits under the Plan which shall not at that time have been previously distributed to him.

#### ARTICLE VIII

##### VOLUNTARY CONTRIBUTIONS

Any member may make voluntary contributions to the Plan in an amount not to exceed 10% of his compensation for the fiscal year of the Plan in which the voluntary contribution is made. All voluntary contributions will be entered in a separate account to the credit of the member making the contribution, and this account shall be entitled "Voluntary Contributions Account". These voluntary contributions accounts will be treated for all purposes in the same way as the regular accounts maintained for such members, with the following exceptions:

- (1) The voluntary contributions account will not be considered in allocating the Company contributions to the members' accounts.
- (2) The voluntary contributions account will not be considered in allocating forfeitures among the members' accounts.
- (3) Upon the termination of employment of a member for any reason whatsoever, including termination of employment by retirement or because of disability, the entire amount credited to the voluntary contributions account of such employee, computed as of the anniversary date immediately preceding or coinciding with such termination of employment, shall be paid to such member in cash within sixty (60) days after the date of termination of his employment.