

PLAN DOCUMENT - WITH RESPECT TO EMPLOYEE WELFARE PLAN OF:

Name of Employer & Plan Sponsor Allerdice Building Supply
(Hereinafter referred to as Employer)

Address Division & Walworth Streets, Saratoga Springs, NY 12866

Name of Plan Allerdice Building Supply - Supplemental Retirement Plan for Selected

This instrument shall constitute the Employer's "Employee Welfare Benefit ^{Management Employees} Plan" (hereinafter referred to as Plan) as that term is defined in Section 402 of the "Employee Retirement Income Security Act of 1974" (E.R.I.S.A.), and shall include the following type of benefits: (For Management and Supervisory Employees):

Type of Plan or Benefits

- A. Deferred Income Benefits in the event of Death
- B. Deferred Income Benefits in the event of Retirement

Plan Details

The details of the Plan are summarized in the enclosed descriptive booklet, entitled "Exhibit A", distributed to all eligible employees, and incorporated by reference as part of the Plan. Effective Date:

Carrying Out the Funding of the Plan

Deferred Compensation Benefits in the event of death or retirement shall be paid direct by the Employer from the General Assets of the Employer. The Employer may, at its discretion, purchase life insurance or annuities on the lives of its employees to fund all or part of the projected benefits, with the Employer being beneficiary and owner of all such life insurance or annuities. All such policies shall be held as part of the general assets of the Employer and shall not be considered to be held in Trust for any Employee. Employees may defer future compensation and these monies may be applied to the cost of any employee's life insurance policy purchased and employer would cover any balance of cost due on life insurance policies carried indirectly by the employer.

Appointment of Fiduciary and Administrator

The fiduciary who shall have the authority to control and manage the operation and administration of the Plan is the above named Employer. The Employer shall also be the administrator of the Plan.

Procedure of Amending the Plan

The Plan may be amended in writing by the Employer over the signature of its President or Treasurer.

Adoption of Plan and Signature of Authorized Officer

The undersigned is authorized to execute all documents on behalf of the Employer, which may be necessary to comply with the "written instrument" requirement of the above Act and hereto sets his hand and seal, and verifies such plan has been established and is in full force and effect from its effective date.

1/26/84 Saratoga NY William M. Allerdice, Pres
Date City State Signature of Authorized Officer Title