

Sec. 51. Forfeitures.

- (1) Except as otherwise provided in this Article, a participant who separates from service prior to obtaining full vesting shall forfeit that percentage of his/her employer contribution account balance which has not vested as of the date such participant incurs a break in service of 12 consecutive months, or if earlier, the date such participant receives, or is deemed to have received, distribution of the entire vested interest in his/her employer contribution account.
- (2) Forfeitures arising under this subsection must not be applied to increase the benefits any participant would otherwise receive under the plan at any time prior to the termination of the plan or the complete discontinuance of employer contributions. The amounts so forfeited must be used as soon as possible to offset the employer's contributions under this Article. Under this Article, the forfeited amounts can be used in determining the costs under the plan.