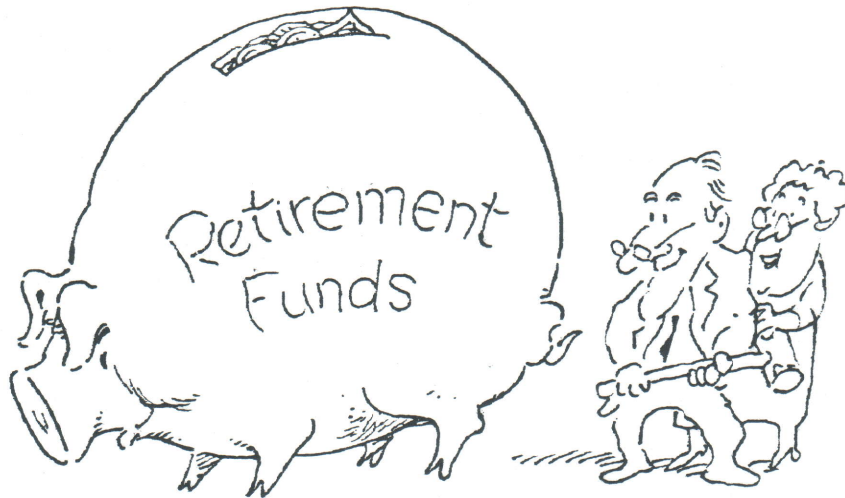


WHAT ABOUT MY 401(K)?

If you've been investing in a 401(K), you may want to consider consolidating that with some or all of your retirement assets into one tax-sheltered account.



**Such accounts are available from
several sources:**

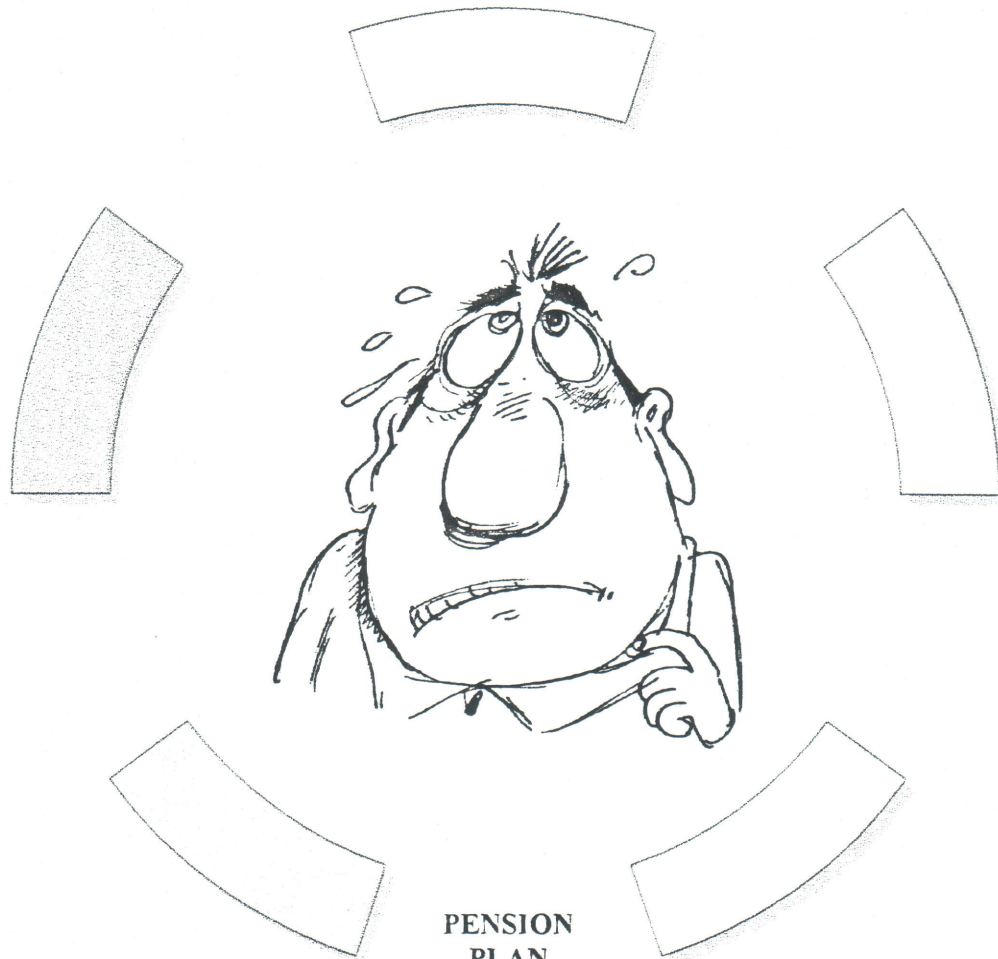
Investment companies

Credit unions

Banks

Insurance companies

**Contact two or three sources
to learn what's available,
then choose what's best for you.**



A LOT OF THINGS TO THINK ABOUT

PENSION PLAN

HOW CAN I FIND OUT THE AMOUNT OF MY PENSION?

Okonite's pension plan is Company paid (no employee contribution). The monthly pension amount is set by the current Pension Agreement between the Company and the Union.

The present pension benefit is:
\$25.50 per month X years of service.

A retiree receives the full pension amount if he/she is 65 years of age or older on the date of retirement.

If the retiree is between ages 60 and 65, the pension is reduced by $1/3\%$ for each month remaining until the retiree reaches age 65.

When you decide on a retirement date, simply contact the Personnel Department.

We'll submit a request to the Corporate Finance Division, which will calculate the exact amount of your pension, along with any options for which you are eligible.

WHAT DO YOU MEAN BY "OPTIONS"?

Monthly Pension Allowance Options Available to Applicant:	Employee	Joint Pensioner	Pop-Up Provision*	Signature
(a) Pension Benefit Without Options	\$ 820.83	- 0 -	N/A	_____
(b) Pension Benefit with 50% Option	\$ 566.37	\$ 283.19	\$ 820.83	_____
(c) Pension Benefit with 75% Option	\$ 484.29	\$ 363.22	\$ 820.83	_____
(d) Pension Benefit with 100% Option	\$ 426.83	\$ 426.83	\$ 820.83	_____

*I understand if I select a pension benefit with an option, and my joint pensioner predeceases me, my pension benefit will increase to the amount specified in the column entitled "Pop-Up Provision".

HOW MUCH ADVANCE NOTICE DO I NEED TO GIVE THE COMPANY?

For "normal" or "early" retirement,
it's a good idea to give at least
two to three months' advance notice.

This allows enough time to get the
necessary paper work submitted
so that you'll begin receiving your
pension in a timely manner.

WHAT INFORMATION WILL I BE ASKED TO PROVIDE?

Married employees will need the following:

Birth certificates (self and spouse)

Marriage certificate

Single employees need only their own birth certificate.





LIFE
INSURANCE

A LOT OF THINGS TO THINK ABOUT

LIFE INSURANCE

WILL MY LIFE INSURANCE CONTINUE
WHEN I RETIRE?

How much coverage will I have?

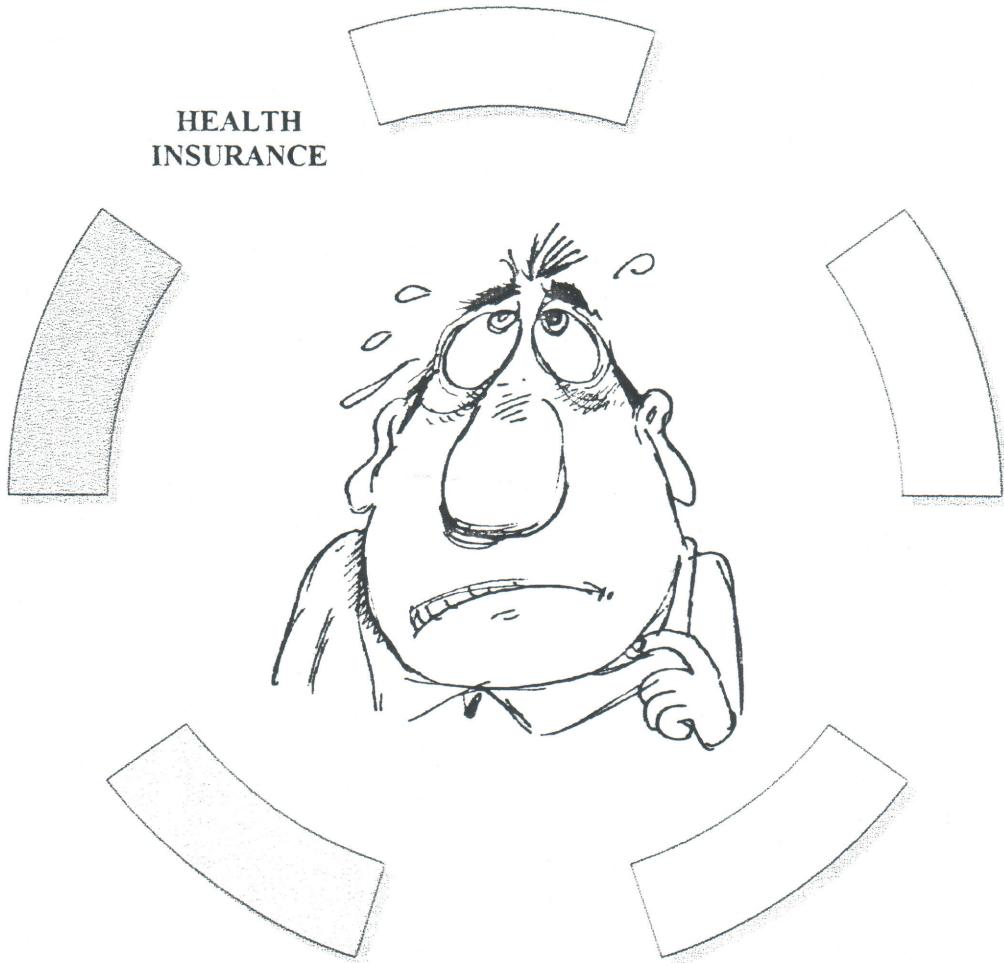
Regular:\$8,500.00

Hi-Voltage:\$9,250.00

Accidental death insurance and weekly income

(S&A) insurance will terminate.

HEALTH
INSURANCE



A LOT OF THINGS TO THINK ABOUT

HEALTH INSURANCE

WILL I LOSE MY HEALTH INSURANCE COVERAGE WHEN I RETIRE?

Retiree health insurance coverage

(Blue Cross Blue Shield) remains

effective -

1) On the retiree until Medicare

becomes available

2) On the retiree's spouse until

he/she is eligible for Medicare.

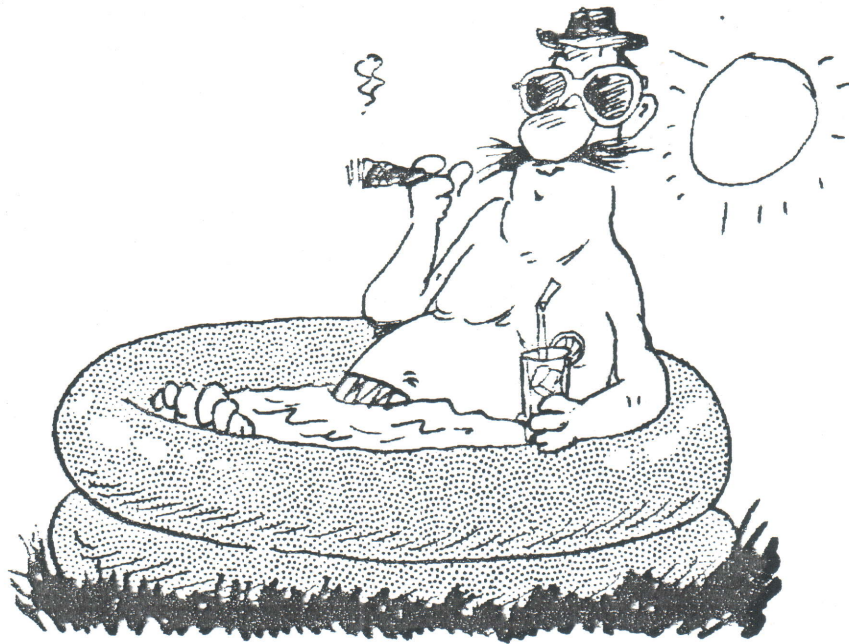
3) If the spouse already has Medicare coverage, his/her health coverage thru Okonite terminates on the date the employee retires.

Okonite does not offer a Medicare supplement. Retirees must purchase that coverage separately.

WHAT ABOUT DENTAL INSURANCE?

Dental insurance terminates on the date of retirement. Retirees may continue dental coverage up to 18 months under COBRA.

- now you have answers
to your questions



we hope that you can now
make the necessary
preparations to enjoy
your retirement when
the time comes