

Survey of Consumer Finances
Employer Sponsored Pension Benefit Plans

For Office Use Only



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1. SEQ. #:

4. Recorder's I.D.:

2. PP ID:

3. PLAN #:

PART II

DEFINED BENEFIT PENSION PLANS

SECTION B

DEFINED BENEFIT PLANS: PLAN IDENTIFICATION

B1. Identify the specific pension plan cover sheet (SEQ #), the pension provider (PP ID), and the plan number (PLAN #) that is coded below:

SEQ #: _____ PP ID: _____ PLAN #: _____

NOTE: ALL QUESTIONS IN THIS DOCUMENT REFER TO THE DEFINED BENEFIT PROVISIONS OF THE ABOVE SPECIFIED PENSION PLAN, AND ONLY TO THE DEFINED BENEFIT PROVISIONS OF THIS ONE PLAN.

SECTION C

DEFINED BENEFIT PLANS: NORMAL RETIREMENT

C1. Do any of the normal retirement benefit and supplement formulas or eligibility requirements depend on the number of actual years of credited service the employee has accumulated?

1. YES

5. NO

TURN TO P. 7 , C2

C1A. How is the number of actual years of credited service (ASY) determined for use in the normal retirement formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY1 ASY2 ASY3

a a a ALL YEARS OF EMPLOYMENT ARE CREDITED.

b b b ONLY COUNT YEARS AFTER AGE: (1) _____ (2) _____ (3) _____

c c c ONLY COUNT YEARS AFTER FIRST # YEARS: (1) _____ (2) _____ (3) _____

d d d ONLY COUNT YEARS AFTER AGE:
OR AFTER FIRST # YEARS: (1) _____ (2) _____ (3) _____

e e e ONLY COUNT YEARS AFTER AGE:
AND AFTER FIRST # YEARS: (1) _____ (2) _____ (3) _____

f f f ONLY COUNT YEARS DURING FINAL # YRS: (1) _____ (2) _____ (3) _____

z z z OTHER (SPECIFY BELOW):

ASY1: _____

ASY2: _____

ASY3: _____

C18. Are the above definitions of ASY based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY1 ASY2 ASY3

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__
- c c c AFTER: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__
- d d d FROM: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__
TO: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__
- z z z OTHER (SPECIFY BELOW):

ASY1: _____

ASY2: _____

ASY3: _____

C1C. Is there a maximum number of actual years of credited service than can be used for normal retirement benefits or a maximum age after which service years can no longer be credited toward normal retirement benefits?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY1 ASY2 ASY3

a a a YES, MAXIMUM AGE: (1) _____ (2) _____ (3) _____

b b b YES, MAXIMUM ASY: (1) _____ (2) _____ (3) _____

c c c YES, MAXIMUM AGE PLUS ASY: (1) _____ (2) _____ (3) _____

d d d YES, WHEN OVER MAXIMUM AGE: (1) _____ (2) _____ (3) _____
OR OVER MAXIMUM ASY: (1) _____ (2) _____ (3) _____

e e e YES, WHEN OVER MAXIMUM AGE: (1) _____ (2) _____ (3) _____
AND OVER MAXIMUM ASY: (1) _____ (2) _____ (3) _____

f f f NO

z z z OTHER (SPECIFY BELOW):

ASY1: _____

ASY2: _____

ASY3: _____

C10. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY1 ASY2 ASY3

a a a CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

b b b CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

(1) _____ (2) _____ (3) _____ #HOURS PER YEAR

OR

c c c (1) _____ (2) _____ (3) _____ #WEEKS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER WEEK

OR

d d d (1) _____ (2) _____ (3) _____ #MONTHS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER MONTH

e e e CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

(1) _____ (2) _____ (3) _____ #HOURS PER YEAR

OR

f f f (1) _____ (2) _____ (3) _____ #WEEKS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER WEEK

OR

g g g (1) _____ (2) _____ (3) _____ #MONTHS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER MONTH

h h h CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:

(1) _____ (2) _____ (3) _____ #HOURS PER YEAR

OR

i i i (1) _____ (2) _____ (3) _____ #WEEKS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER WEEK

OR

j j j (1) _____ (2) _____ (3) _____ #MONTHS PER YEAR, AND
(1) _____ (2) _____ (3) _____ #HOURS PER MONTH

z z z OTHER (SPECIFY BELOW);

ASY1: _____

ASY2: _____

ASY3: _____

C2. Do any of the normal retirement benefit or supplement formulas depend on the number of potential years of credited service?

1. YES

5. NO

TURN TO P. 9 , C3

C2A. How is the number of potential years of credited service (PSY) determined for use in the normal retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

PSY1 PSY2 PSY3

a a a ASSUMES PARTICIPANT WORKS UNTIL AGE: (1)___ (2)___ (3)___
COUNT ALL YEARS SINCE FIRST EMPLOYED

b b b ASSUMES PARTICIPANT WORKS UNTIL AGE: (1)___ (2)___ (3)___
COUNT ONLY YEARS EMPLOYED AFTER AGE: (1)___ (2)___ (3)___

c c c ASSUMES PARTICIPANT WORKS UNTIL AGE: (1)___ (2)___ (3)___
COUNT ONLY YEARS AFTER FIRST # YRS: (1)___ (2)___ (3)___

d d d ASSUMES PARTICIPANT WORKS UNTIL AGE: (1)___ (2)___ (3)___
COUNT ONLY YEARS EMPLOYED AFTER AGE: (1)___ (2)___ (3)___
OR ONLY YEARS AFTER FIRST # YRS: (1)___ (2)___ (3)___

e e e ASSUMES PARTICIPANT WORKS UNTIL AGE: (1)___ (2)___ (3)___
COUNT ONLY YEARS EMPLOYED AFTER AGE: (1)___ (2)___ (3)___
AND ONLY YEARS AFTER FIRST # YRS: (1)___ (2)___ (3)___

z z z OTHER (SPECIFY BELOW):

PSY1: _____

PSY2: _____

PSY3: _____

C2B. Are the above definitions of PSY based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

PSY1 PSY2 PSY3

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (1)_____,19__ (2)_____,19__ (3)_____,19__

c c c AFTER: (1)_____,19__ (2)_____,19__ (3)_____,19__

d d d FROM: (1)_____,19__ (2)_____,19__ (3)_____,19__

TO: (1)_____,19__ (2)_____,19__ (3)_____,19__

z z z OTHER (SPECIFY BELOW):

PSY1: _____

PSY2: _____

PSY3: _____

C2C. Is there a maximum number of potential credited service years that can be used for normal retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

PSY1 PSY2 PSY3

a a a YES, MAXIMUM PSY: (1)____ (2)____ (3)____

b b b NO

z z z OTHER (SPECIFY BELOW):

PSY1: _____

PSY2: _____

PSY3: _____

C3. Do any of the normal retirement benefit or supplement formulas depend on the level of the employee's wages or salary?

1. YES

5. NO

—————→ TURN TO P. 12, C4

C3A. How is Final Average Pay (FAP) defined for use in the normal retirement formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

FAP1 FAP2 FAP3 → CHECK: (1) MO YR (2) MO YR (3) MO YR

- a a a FINAL SALARY OR WAGE RATE
- b b b TOTAL OF ALL MO/YRS.
- c c c AVERAGE OF ALL MO/YRS.
- d d d AVERAGE DURING FINAL # MO/YRS: (1) _____ (2) _____ (3) _____
- e e e HIGHEST MO/YR DURING FINAL # MO/YRS: (1) _____ (2) _____ (3) _____
- f f f AVERAGE OF THE HIGHEST # MO/YRS: (1) _____ (2) _____ (3) _____
DURING FINAL # MO/YRS: (1) _____ (2) _____ (3) _____
- g g g AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (1) _____ (2) _____ (3) _____
DURING FINAL # MO/YRS: (1) _____ (2) _____ (3) _____
- h h h NO SPECIFIED PERIOD, HIGHEST MO/YR
- i i i NO SPECIFIED PERIOD, AVERAGE OF THE HIGHEST # MO/YRS: (1) _____ (2) _____ (3) _____
- j j j NO SPECIFIED PERIOD, AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (1) _____ (2) _____ (3) _____
- z z z OTHER (SPECIFY BELOW):

FAP1: _____

FAP2: _____

FAP3: _____

C3B. When used in the normal retirement formulas, is FAP expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>FAP1</u>	<u>FAP2</u>	<u>FAP3</u>	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	MONTHLY AMOUNT
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YEARLY AMOUNT
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	DOES NOT APPLY--FAP DEFINED AS TOTAL OF ALL MO/YRS.
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):
FAP1:	_____		
FAP2:	_____		
FAP3:	_____		

C3C. Are the above definitions of FAP based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>FAP1</u>	<u>FAP2</u>	<u>FAP3</u>	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	COVERS ALL YEARS: NO SPECIFIC DATES CITED.
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	BEFORE: (1)_____,19__ (2)_____,19__ (3)_____,19__
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	AFTER: (1)_____,19__ (2)_____,19__ (3)_____,19__
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	FROM: (1)_____,19__ (2)_____,19__ (3)_____,19__
			TO: (1)_____,19__ (2)_____,19__ (3)_____,19__
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):
FAP1:	_____		
FAP2:	_____		
FAP3:	_____		

C3D. Is there a maximum age or service years after which any wages or salaries cannot be used in calculating FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

			DEFINE ASY: (1) <input type="checkbox"/> ASY _____	(2) <input type="checkbox"/> ASY _____	(3) <input type="checkbox"/> ASY _____
			<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED

<u>FAP1</u>	<u>FAP2</u>	<u>FAP3</u>			
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM AGE:	(1) _____	(2) _____ (3) _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM ASY:	(1) _____	(2) _____ (3) _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE PLUS ASY:	(1) _____	(2) _____ (3) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, WHEN OVER MAXIMUM AGE:	(1) _____	(2) _____ (3) _____
			OR OVER MAXIMUM ASY:	(1) _____	(2) _____ (3) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, WHEN OVER MAXIMUM AGE:	(1) _____	(2) _____ (3) _____
			AND OVER MAXIMUM ASY:	(1) _____	(2) _____ (3) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	NO		
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):		

FAP1: _____

FAP2: _____

FAP3: _____

C3E. Is there a maximum on the amount of monthly/annual wages and salaries that can be used to calculate FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>FAP1</u>	<u>FAP2</u>	<u>FAP3</u>			
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM OF:	(1) \$ _____	(2) \$ _____ (3) \$ _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	NO		
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):		

FAP1: _____

FAP2: _____

FAP3: _____

C4. Do Social Security benefit payments or the Social Security taxable wage base enter into any of the normal retirement benefit or supplement formulas?

1. YES

5. NO

→ TURN TO P. 16, C5

C4A. How is the Social Security term (SS) defined for use in the normal retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

SS1 SS2 SS3

a a a SOCIAL SECURITY BENEFIT AMOUNT (CHECK WHETHER PRIMARY OR JOINT, AND WHETHER REDUCED OR UNREDUCED.)

- | | | |
|--|--|--|
| (1) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED | (2) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED | (3) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED |
|--|--|--|

- AND
- | | | |
|--|--|--|
| (1) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED | (2) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED | (3) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED |
|--|--|--|

b b b SOCIAL SECURITY TAXABLE WAGE BASE

- | | | |
|--|--|--|
| (1) <input type="checkbox"/> AT RETIREMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE | (2) <input type="checkbox"/> AT RETIREMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE | (3) <input type="checkbox"/> AT RETIREMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE |
|--|--|--|

- AND
- | | | |
|---|---|---|
| (1) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT RETIREMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ | (2) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT RETIREMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ | (3) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT RETIREMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ |
|---|---|---|

z z z OTHER (SPECIFY BELOW):

SS1: _____
SS2: _____
SS3: _____

C4B. When used in the normal retirement formulas, is SS expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS1 SS2 SS3

- a a a MONTHLY AMOUNT
- b b b YEARLY AMOUNT
- c c c DOES NOT APPLY--SS DEFINED AS CAREER TOTAL SWB.
- z z z OTHER (SPECIFY BELOW):

SS1: _____

SS2: _____

SS3: _____

C4C. Are the above definitions of SS based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS1 SS2 SS3

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (1)_____,19__ (2)_____,19__ (3)_____,19__
- c c c AFTER: (1)_____,19__ (2)_____,19__ (3)_____,19__
- d d d FROM: (1)_____,19__ (2)_____,19__ (3)_____,19__
- TO: (1)_____,19__ (2)_____,19__ (3)_____,19__
- z z z OTHER (SPECIFY BELOW):

SS1: _____

SS2: _____

SS3: _____

C4D. Is there a maximum limitation on the amount of SS that can be used to determine normal retirement benefits or a maximum on service years or age after which the SS amount no longer accrues?
 (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS1	SS2	SS3	DEFINE ASY: (1) <input type="checkbox"/> ASY _____ (2) <input type="checkbox"/> ASY _____ (3) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
-----	-----	-----	---

a a a YES, MAXIMUM PERCENTAGE OF SS: (1) _____ % (2) _____ % (3) _____

b b b YES, MAXIMUM DOLLAR AMOUNT: (1) \$ _____ (2) \$ _____ (3) \$ _____

c c c YES, MAXIMUM AGE: (1) _____ (2) _____ (3) _____

d d d YES, MAXIMUM ASY: (1) _____ (2) _____ (3) _____

e e e YES, MAXIMUM AGE PLUS ASY: (1) _____ (2) _____ (3) _____

f f f YES, WHEN OVER MAXIMUM AGE:
OR OVER MAXIMUM ASY: (1) _____ (2) _____ (3) _____
 (1) _____ (2) _____ (3) _____

g g g YES, WHEN OVER MAXIMUM AGE:
AND OVER MAXIMUM ASY: (1) _____ (2) _____ (3) _____
 (1) _____ (2) _____ (3) _____

h h h NO

z z z OTHER (SPECIFY BELOW):

SS1: _____

SS2: _____

SS3: _____

C4E. If participants can retire before they are eligible to receive Social Security benefits, how is the SS term estimated for use in the pension formula(s)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS1 SS2 SS3

a a a DOES NOT APPLY

b b b BENEFIT AMOUNT EXPECTED AT AGE: (1) _____ (2) _____ (3) _____,
ASSUMES PARTICIPANTS HAVE NO FUTURE WAGE OR SALARY INCOME.

c c c BENEFIT AMOUNT EXPECTED AT AGE: (1) _____ (2) _____ (3) _____,
ASSUMES PARTICIPANTS WORK UNTIL THEN AT CURRENT WAGES OR SALARIES.

d d d BENEFIT AMOUNT EXPECTED AT AGE: (1) _____ (2) _____ (3) _____
ASSUMES PARTICIPANTS WORK UNTIL THEN, WITH ANNUAL INCOME INCREASES OF: (1) _____ % (2) _____ % (3) _____ %

e e e ESTIMATION METHOD NOT CITED

z z z OTHER (SPECIFY BELOW):

SS1: _____

SS2: _____

SS3: _____

C5. Express the normal retirement benefit and supplement formulas, including any other minimums or maximums on benefit amounts, using the terms defined in the above questions (ASY, PSY, FAP, SS) and standard notation.

For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), and how long the benefits are paid (LNG).

CHECK BOX: TOTAL NUMBER OF SEPARATE FORMULAS CODED:

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

USE ATTACHMENT

CHECK BOX: ALL FORMULAS DETERMINE MONTHLY OR YEARLY BENEFIT AMOUNTS.

Specify:

RAS _____

DAT _____

ROT _____

LNG _____

NR#1= _____

Specify:

RAS _____

DAT _____

ROT _____

LNG _____

NR#2= _____

C5.

NR#3=

Specify:
RAS ___
DAT ___
ROT ___
LNG ___

NR#4=

Specify:
RAS ___
DAT ___
ROT ___
LNG ___

NR#5=

Specify:
RAS ___
DAT ___
ROT ___
LNG ___

C6. What combinations of age and actual service years are required (RAS) to receive normal retirement benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

DEFINE ASY: (1) <input type="checkbox"/> ASY _____	(2) <input type="checkbox"/> ASY _____	(3) <input type="checkbox"/> ASY _____
<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED

<u>RAS1</u>	<u>RAS2</u>	<u>RAS3</u>	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	NO MINIMUM AGE OR ASY
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	MINIMUM AGE OF: (1) _____ (2) _____ (3) _____ AND NO MINIMUM ASY.
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	MINIMUM ASY OF: (1) _____ (2) _____ (3) _____ AND NO MINIMUM AGE.
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	MINIMUM AGE OF: (1) _____ (2) _____ (3) _____ AND MINIMUM ASY OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	MINIMUM AGE OF: (1) _____ (2) _____ (3) _____ AND MINIMUM ASY OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	MINIMUM AGE OF: (1) _____ (2) _____ (3) _____ AND MINIMUM ASY OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	AGE PLUS ASY OF: (1) _____ (2) _____ (3) _____ NO MIN AGE OR ASY
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	AGE PLUS ASY OF: (1) _____ (2) _____ (3) _____ AND MINIMUM AGE OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i	AGE PLUS ASY OF: (1) _____ (2) _____ (3) _____ AND MINIMUM ASY OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j	AGE PLUS ASY OF: (1) _____ (2) _____ (3) _____ AND MINIMUM AGE OF: (1) _____ (2) _____ (3) _____ AND MINIMUM ASY OF: (1) _____ (2) _____ (3) _____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):

RAS1: _____

RAS2: _____

RAS3: _____

C7. Do the normal retirement benefit or supplement formulas apply only to participants that retire during a specific calendar time period, or to all retirement dates (DAT)? (USE MORE THAN ONE COLUMN IF NECESSARY.)

DAT1 DAT2 DAT3

a a a

COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b

BEFORE: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__

c c c

AFTER: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__

d d d

FROM: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__

TO: (1) _____, 19__ (2) _____, 19__ (3) _____, 19__

z z z

OTHER (SPECIFY BELOW):

DAT1: _____

DAT2: _____

DAT3: _____

C8. To receive any of the normal retirement benefits or supplements are there any other requirements (ROT), such as specific employer approval, or benefits limited to only participants that made voluntary contributions, or other special requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ROT1 ROT2 ROT3

- a a a NO OTHER SPECIAL REQUIREMENTS
- b b b EMPLOYER APPROVAL REQUIRED
- c c c VOLUNTARY CONTRIBUTIONS REQUIRED
- d d d PAST SERVICE CREDIT REQUIRED
- e e e IF PLAN PARTICIPANT ON: (1) ___ 19 ___ (2) ___ 19 ___ (3) ___ 19 ___
- f f f IF PLAN PARTICIPANT BEFORE: (1) ___ 19 ___ (2) ___ 19 ___ (3) ___ 19 ___
- g g g IF PLAN PARTICIPANT AFTER: (1) ___ 19 ___ (2) ___ 19 ___ (3) ___ 19 ___
- h h h IF PLAN PARTICIPANT FROM: (1) ___ 19 ___ (2) ___ 19 ___ (3) ___ 19 ___
TO: (1) ___ 19 ___ (2) ___ 19 ___ (3) ___ 19 ___

z z z OTHER (SPECIFY BELOW):

ROT1: _____

ROT2: _____

ROT3: _____

C9. Aside from lump-sum withdrawal options, are the normal retirement benefits and supplements paid on a regular basis for life, on a regular basis for some other specified time period, a one-time payment, or how long (LNG)? (USE MORE THAN ONE COLUMN IF NECESSARY.)

LNG1 LNG2 LNG3

a a a FOR LIFE

b b b FOR # YRS: (1) _____ (2) _____ (3) _____

c c c UNTIL AGE: (1) _____ (2) _____ (3) _____

d d d AFTER AGE: (1) _____ (2) _____ (3) _____

e e e FROM AGE: (1) _____ (2) _____ (3) _____

TO AGE: (1) _____ (2) _____ (3) _____

f f f UNTIL ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

(1) <input type="checkbox"/> UNREDUCED	(2) <input type="checkbox"/> UNREDUCED	(3) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED	<input type="checkbox"/> REDUCED	<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED	<input type="checkbox"/> NOT CITED	<input type="checkbox"/> NOT CITED

g g g AFTER ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

(1) <input type="checkbox"/> UNREDUCED	(2) <input type="checkbox"/> UNREDUCED	(3) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED	<input type="checkbox"/> REDUCED	<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED	<input type="checkbox"/> NOT CITED	<input type="checkbox"/> NOT CITED

h h h ONE TIME PAYMENT

z z z OTHER (SPECIFY BELOW):

LNG1: _____

LNG2: _____

LNG3: _____

SECTION D
DEFINED BENEFIT PLANS: LATE RETIREMENT

D1. Are participants in this pension plan subject to a mandatory retirement age?

1. YES



5. NO

GO TO D2

D1A. What is the mandatory retirement age?

D2. For vested participants who retire later than the normal retirement age (but on or before the mandatory age), are benefit increases calculated using the normal retirement formulas and maximums coded above, or is there a special factor used to adjust normal retirement benefit amounts for participants who retire late?

1. USE SPECIAL
ADJUSTMENT FACTOR

TURN TO P. 24, D3

5. USE NORMAL RETIREMENT
FORMULAS AND MAXIMUMS

TURN TO P. 25,
SECTION E

03. How is the adjustment factor defined?

DEFINE ASY: ASY: _____ NOT USED

a NORMAL RETIREMENT BENEFITS ACTUARIALLY INCREASED FOR EACH YEAR WORK AFTER:

AGE
 ASY
 AGE+ASY

OVER: _____, NO MAX
 OVER: _____, TO MAX: _____

b FIXED DOLLAR OR PERCENT INCREASE, MULTIPLIED BY THE NUMBER OF YEARS THE PARTICIPANT RETIRES AFTER REACHING A CERTAIN AGE, ASY, OR SUM OF AGE+ASY.

\$
 %

AGE
 ASY
 AGE+ASY

OVER: _____, NO MAX
 OVER: _____, TO MAX: _____

c VARYING DOLLAR OR PERCENT INCREASE DEPENDING ON AGE, ASY, OR SUM AGE+ASY.

\$
 %

AGE
 ASY
 AGE+ASY

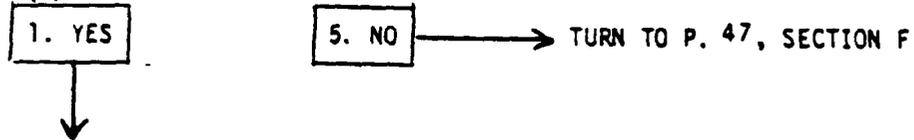
_____ UNDER (NO MIN): _____
 _____ FROM (MIN): _____
 _____ TO: _____
 _____ FROM: _____
 _____ TO: _____
 _____ FROM: _____
 _____ TO (MAX): _____
 _____ OVER (NO MAX): _____

d UNSPECIFIED INCREASE

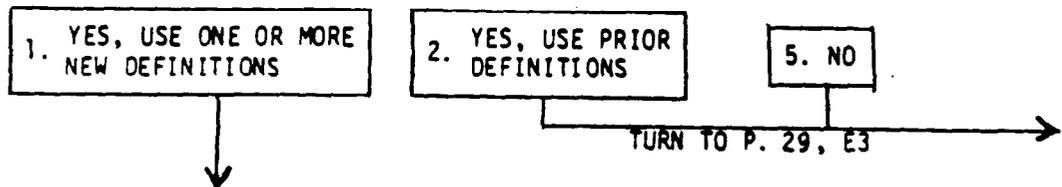
z OTHER (SPECIFY BELOW):

SECTION E
DEFINED BENEFIT PLANS: EARLY RETIREMENT

E1. Does this pension plan include a provision for early retirement?



E2. Do any of the early retirement benefit and supplement formulas or eligibility requirements depend on the number of actual years of credit service the employee has accumulated?



E2A. How is the number of actual years of credited service (ASY) determined for use in the early retirement formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY4	ASY5	ASY6		(4)	(5)	(6)
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	ALL YEARS OF EMPLOYMENT ARE CREDITED.			
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	ONLY COUNT YEARS AFTER AGE:	_____	_____	_____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	ONLY COUNT YEARS AFTER FIRST # YEARS:	_____	_____	_____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	ONLY COUNT YEARS AFTER AGE: OR AFTER FIRST # YEARS:	_____	_____	_____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	ONLY COUNT YEARS AFTER AGE: AND AFTER FIRST # YEARS:	_____	_____	_____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	ONLY COUNT YEARS DURING FINAL # YRS:	_____	_____	_____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):			

ASY4: _____

ASY5: _____

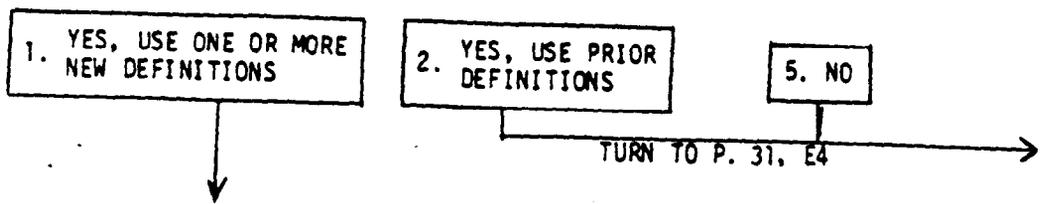
ASY6: _____

E2D. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

<u>ASY4</u>	<u>ASY5</u>	<u>ASY6</u>	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:
			(4) _____ (5) _____ (6) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	(4) _____ (5) _____ (6) _____ #WEEKS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	(4) _____ (5) _____ (6) _____ #MONTHS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER MONTH
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:
			(4) _____ (5) _____ (6) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	(4) _____ (5) _____ (6) _____ #WEEKS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	(4) _____ (5) _____ (6) _____ #MONTHS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER MONTH
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:
			(4) _____ (5) _____ (6) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i	(4) _____ (5) _____ (6) _____ #WEEKS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j	(4) _____ (5) _____ (6) _____ #MONTHS PER YEAR, AND
			(4) _____ (5) _____ (6) _____ #HOURS PER MONTH
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW);

ASY4: _____
 ASY5: _____
 ASY6: _____

E3: Do any of the early retirement benefit or supplement formulas depend on the number of potential years of credited service?



E3A. How is the number of potential years of credited service (PSY) determined for use in the early retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>PSY4</u>	<u>PSY5</u>	<u>PSY6</u>		(4)	(5)	(6)
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	ASSUMES PARTICIPANT WORKS UNTIL AGE: COUNT ALL YEARS SINCE FIRST EMPLOYED	_____	_____	_____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	ASSUMES PARTICIPANT WORKS UNTIL AGE: COUNT ONLY YEARS EMPLOYED AFTER AGE:	(4) _____	(5) _____	(6) _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	ASSUMES PARTICIPANT WORKS UNTIL AGE: COUNT ONLY YEARS AFTER FIRST # YRS:	(4) _____	(5) _____	(6) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	ASSUMES PARTICIPANT WORKS UNTIL AGE: COUNT ONLY YEARS EMPLOYED AFTER AGE: <u>OR</u> ONLY YEARS AFTER FIRST # YRS:	(4) _____	(5) _____	(6) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	ASSUMES PARTICIPANT WORKS UNTIL AGE: COUNT ONLY YEARS EMPLOYED AFTER AGE: <u>AND</u> ONLY YEARS AFTER FIRST # YRS:	(4) _____	(5) _____	(6) _____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):			
PSY4:	_____					
PSY5:	_____					
PSY5:	_____					

E3B. Are the above definitions of PSY based only on specific calendar time periods, or on all years covered by this pension plan?
 (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

PSY4 PSY5 PSY6

a a a

COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b

BEFORE: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

c c c

AFTER: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

d d d

FROM: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

TO: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

z z z

OTHER (SPECIFY BELOW):

PSY4: _____

PSY5: _____

PSY6: _____

E3C. Is there a maximum number of potential credited service years that can be used for early retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

PSY4 PSY5 PSY6

a a a

YES, MAXIMUM PSY: (4) _____ (5) _____ (6) _____

b b b

NO

z z z

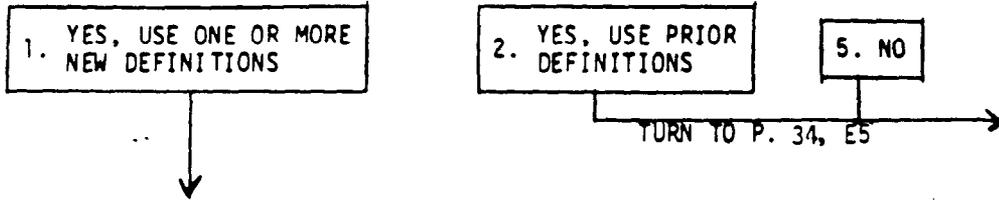
OTHER (SPECIFY BELOW):

PSY4: _____

PSY5: _____

PSY6: _____

E4. Do any of the early retirement benefit or supplement formulas depend on the level of the employee's wages or salary?



E4A. How is Final Average Pay (FAP) defined for use in the early retirement formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

FAP4 FAP5 FAP6 → CHECK: (4) MO YR (5) MO YR (6) MO YR

- a a a FINAL SALARY OR WAGE RATE
- b b b TOTAL OF ALL MO/YRS.
- c c c AVERAGE OF ALL MO/YRS.
- d d d AVERAGE DURING FINAL # MO/YRS: (4) _____ (5) _____ (6) _____
- e e e HIGHEST MO/YR DURING FINAL # MO/YRS: (4) _____ (5) _____ (6) _____
- f f f AVERAGE OF THE HIGHEST # MO/YRS:
DURING FINAL # MO/YRS: (4) _____ (5) _____ (6) _____
- g g g AVERAGE HIGHEST CONSECUTIVE # MO/YRS:
DURING FINAL # MO/YRS: (4) _____ (5) _____ (6) _____
- h h h NO SPECIFIED PERIOD, HIGHEST MO/YR
- i i i NO SPECIFIED PERIOD,
AVERAGE OF THE HIGHEST # MO/YRS: (4) _____ (5) _____ (6) _____
- j j j NO SPECIFIED PERIOD,
AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (4) _____ (5) _____ (6) _____
- z z z OTHER (SPECIFY BELOW):

FAP4: _____

FAP5: _____

FAP6: _____

E4B. When used in the early retirement formulas, is FAP expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP4 FAP5 FAP6

a a a MONTHLY AMOUNT

b b b YEARLY AMOUNT

c c c DOES NOT APPLY--FAP DEFINED AS TOTAL OF ALL MO/YRS.

z z z OTHER (SPECIFY BELOW):

FAP4: _____

FAP5: _____

FAP6: _____

E4C. Are the above definitions of FAP based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

FAP4 FAP5 FAP6

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

c c c AFTER: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

d d d FROM: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

TO: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

z z z OTHER (SPECIFY BELOW):

FAP4: _____

FAP5: _____

FAP6: _____

E4D. Is there a maximum age or service years after which any wages or salaries cannot be used in calculating FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

	FAP4	FAP5	FAP6		(4)	(5)	(6)
				DEFINE ASY:	<input type="checkbox"/> ASY	<input type="checkbox"/> ASY	<input type="checkbox"/> ASY
					<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED	<input type="checkbox"/> NOT USED
	<input type="text" value="a"/>	<input type="text" value="a"/>	<input type="text" value="a"/>	YES, MAXIMUM AGE:	(4) _____	(5) _____	(6) _____
	<input type="text" value="b"/>	<input type="text" value="b"/>	<input type="text" value="b"/>	YES, MAXIMUM ASY:	(4) _____	(5) _____	(6) _____
	<input type="text" value="c"/>	<input type="text" value="c"/>	<input type="text" value="c"/>	YES, MAXIMUM AGE PLUS ASY:	(4) _____	(5) _____	(6) _____
	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="d"/>	YES, WHEN OVER MAXIMUM AGE:	(4) _____	(5) _____	(6) _____
				OR OVER MAXIMUM ASY:	(4) _____	(5) _____	(6) _____
	<input type="text" value="e"/>	<input type="text" value="e"/>	<input type="text" value="e"/>	YES, WHEN OVER MAXIMUM AGE:	(4) _____	(5) _____	(6) _____
				AND OVER MAXIMUM ASY:	(4) _____	(5) _____	(6) _____
	<input type="text" value="f"/>	<input type="text" value="f"/>	<input type="text" value="f"/>	NO			
	<input type="text" value="z"/>	<input type="text" value="z"/>	<input type="text" value="z"/>	OTHER (SPECIFY BELOW):			

FAP4: _____

FAP5: _____

FAP6: _____

E4E. Is there a maximum on the amount of monthly/annual wages and salaries that can be used to calculate FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

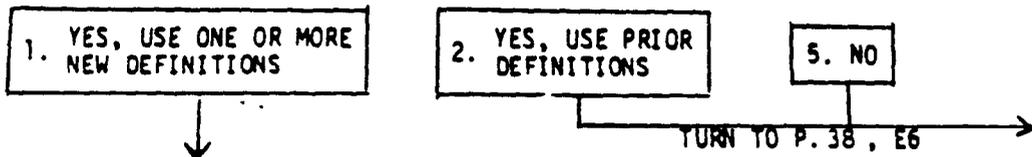
	FAP4	FAP5	FAP6		(4)	(5)	(6)
	<input type="text" value="a"/>	<input type="text" value="a"/>	<input type="text" value="a"/>	YES, MAXIMUM OF:	_____	_____	_____
	<input type="text" value="b"/>	<input type="text" value="b"/>	<input type="text" value="b"/>	NO			
	<input type="text" value="z"/>	<input type="text" value="z"/>	<input type="text" value="z"/>	OTHER (SPECIFY BELOW):			

FAP4: _____

FAP5: _____

FAP6: _____

E5. Do Social Security benefit payments or the Social Security taxable wage base enter into any of the early retirement benefit or supplement formulas?



E5A. How is the Social Security term (SS) defined for use in the early retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

SS4 SS5 SS6

a a a SOCIAL SECURITY BENEFIT AMOUNT (CHECK WHETHER PRIMARY OR JOINT, AND WHETHER REDUCED OR UNREDUCED.)

- | | | |
|--------------------------------------|--------------------------------------|--------------------------------------|
| (4) <input type="checkbox"/> PRIMARY | (5) <input type="checkbox"/> PRIMARY | (6) <input type="checkbox"/> PRIMARY |
| <input type="checkbox"/> JOINT | <input type="checkbox"/> JOINT | <input type="checkbox"/> JOINT |
| <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |

- | | | |
|--|--|--|
| AND (4) <input type="checkbox"/> UNREDUCED | (5) <input type="checkbox"/> UNREDUCED | (6) <input type="checkbox"/> UNREDUCED |
| <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED |
| <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |

b b b SOCIAL SECURITY TAXABLE WAGE BASE

- | | | |
|--|--|--|
| (4) <input type="checkbox"/> AT RETIREMENT | (5) <input type="checkbox"/> AT RETIREMENT | (6) <input type="checkbox"/> AT RETIREMENT |
| <input type="checkbox"/> CAREER TOTAL | <input type="checkbox"/> CAREER TOTAL | <input type="checkbox"/> CAREER TOTAL |
| <input type="checkbox"/> CAREER AVERAGE | <input type="checkbox"/> CAREER AVERAGE | <input type="checkbox"/> CAREER AVERAGE |

- | | | |
|--|--|--|
| AND (4) <input type="checkbox"/> ACTUAL | (5) <input type="checkbox"/> ACTUAL | (6) <input type="checkbox"/> ACTUAL |
| <input type="checkbox"/> ESTIMATED AT RETIREMENT | <input type="checkbox"/> ESTIMATED AT RETIREMENT | <input type="checkbox"/> ESTIMATED AT RETIREMENT |
| <input type="checkbox"/> ESTIMATED IN YEAR: 19__ | <input type="checkbox"/> ESTIMATED IN YEAR: 19__ | <input type="checkbox"/> ESTIMATED IN YEAR: 19__ |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ |

z z z OTHER (SPECIFY BELOW):

SS4: _____

SS5: _____

SS6: _____

E5B. When asked in the early retirement formulas, is SS expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS4 SS5 SS6

- a a a MONTHLY AMOUNT
- b b b YEARLY AMOUNT
- c c c DOES NOT APPLY--SS DEFINED AS CAREER TOTAL SWB.
- z z z OTHER (SPECIFY BELOW):

SS4: _____

SS5: _____

SS6: _____

E5C. Are the above definitions of SS based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

SS4 SS5 SS6

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (4)_____,19__ (5)_____,19__ (6)_____,19__
- c c c AFTER: (4)_____,19__ (5)_____,19__ (6)_____,19__
- d d d FROM: (4)_____,19__ (5)_____,19__ (6)_____,19__
- TO: (4)_____,19__ (5)_____,19__ (6)_____,19__

z z z OTHER (SPECIFY BELOW):

SS4: _____

SS5: _____

SS6: _____

E5D. Is there a maximum limitation on the amount of SS that can be used to determine early retirement benefits or a maximum on service years or age after which the SS amount no longer accrues?
 (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

			→	DEFINE ASY: (4) <input type="checkbox"/> ASY ____ (5) <input type="checkbox"/> ASY ____ (6) <input type="checkbox"/> ASY ____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED				
SS4	SS5	SS6						
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM PERCENTAGE OF SS:	(4) _____ %	(5) _____ %	(6) _____ %		
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM DOLLAR AMOUNT:	(4) \$ _____	(5) \$ _____	(6) \$ _____		
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE:	(4) _____	(5) _____	(6) _____		
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, MAXIMUM ASY:	(4) _____	(5) _____	(6) _____		
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, MAXIMUM AGE PLUS ASY:	(4) _____	(5) _____	(6) _____		
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	YES, WHEN OVER MAXIMUM AGE: OR OVER MAXIMUM ASY:	(4) _____ (4) _____	(5) _____ (5) _____	(6) _____ (6) _____		
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	YES, WHEN OVER MAXIMUM AGE: AND OVER MAXIMUM ASY:	(4) _____ (4) _____	(5) _____ (5) _____	(6) _____ (6) _____		
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	NO					
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):					
SS4:	_____							
SS5:	_____							
SS6:	_____							

E5E. If participants can retire before they are eligible to receive Social Security benefits, how is the SS term estimated for use in the pension formula(s)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS4 SS5 SS6

- a a a DOES NOT APPLY
- b b b BENEFIT AMOUNT EXPECTED AT AGE: (4) _____ (5) _____ (6) _____
ASSUMES PARTICIPANTS HAVE NO FUTURE
WAGE OR SALARY INCOME
- c c c BENEFIT AMOUNT EXPECTED AT AGE: (4) _____ (5) _____ (6) _____
ASSUMES PARTICIPANTS WORK UNTIL THEN
AT CURRENT WAGES OR SALARIES
- d d d BENEFIT AMOUNT EXPECTED AT AGE: (4) _____ (5) _____ (6) _____
ASSUMES PARTICIPANTS WORK UNTIL THEN,
WITH ANNUAL INCOME INCREASES OF: (4) _____ % (5) _____ % (6) _____ %
- e e e ESTIMATION METHOD NOT CITED
- z z z OTHER (SPECIFY BELOW):

SS4: _____

SS5: _____

SS6: _____

E6. Do any of the early retirement benefit or supplement formulas include a reduction factor to adjust benefits?

1. YES

TURN TO P. 39, E6A

5. NO



TURN TO P. 40, E7

E6A. How is the reduction factor (RED) defined for use in the early retirement formulas?
(USE MORE THAN ONE COLUMN IF NECESSARY.)

REC: RED5 RED6 → DEFINE ASY: (4) ASY _____ (5) ASY _____ (6) ASY _____
 NOT USED NOT USED NOT USED

ACTUARIALLY EQUIVALENT TO BENEFITS RECEIVED AT:
 (4) AGE: _____ (5) AGE: _____ (6) AGE: _____
 AGE+ASY: _____ AGE+ASY: _____ AGE+ASY: _____
 NORMAL NORMAL NORMAL
 _____ _____ _____

FIXED DOLLAR OR PERCENT REDUCTION, MULTIPLIED BY THE NUMBER OF YEARS THE PARTICIPANT RETIRES BEFORE REACHING A CERTAIN AGE, ASY, OR SUM OF AGE + A

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____

VARYING DOLLAR OR PERCENT REDUCTION DEPENDING ON AGE, ASY, OR SUM AGE+ASY

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	UNDER (NO MIN): (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	FROM (MIN): (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	TO: (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	FROM: (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	TO: (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	FROM: (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	TO (MAX): (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____
(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	OVER (NO MAX): (4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____	(4) _____ (5) _____ (6) _____

UNSPECIFIED REDUCTION

OTHER (SPECIFY BELOW):

RED4: _____
 RED5: _____
 RED6: _____

E7. Express the early retirement benefit and supplement formulas, including any other minimums or maximums on benefit amounts, using the terms defined in the above questions (ASY, PSY, FAP, SS, RED) and standard notation.

For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), and how long the benefits are paid (LNG).

CHECK BOX: TOTAL NUMBER OF SEPARATE FORMULAS CODED:

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

USE ATTACHMENT

CHECK BOX: ALL FORMULAS DETERMINE MONTHLY OR YEARLY BENEFIT AMOUNTS

ER#1= _____

SPECIFY:
RAS _____
DAT _____
ROT _____
LNG _____

ER#2= _____

SPECIFY:
RAS _____
DAT _____
ROT _____
LNG _____

E7.

ER#3=

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___

ER#4=

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___

ER#5=

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___

E8. What combinations of age and actual service years are required (RAS) to receive early retirement benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

DEFINE ASY: (4)	<input type="checkbox"/> ASY _____	(5)	<input type="checkbox"/> ASY _____	(6)	<input type="checkbox"/> ASY _____
	<input type="checkbox"/> NOT USED		<input type="checkbox"/> NOT USED		<input type="checkbox"/> NOT USED

RAS4 RAS5 RAS6 →

- a a a NO MINIMUM AGE OR ASY
- b b b MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
AND NO MINIMUM ASY.
- c c c MINIMUM ASY OF: (4) _____ (5) _____ (6) _____
AND NO MINIMUM AGE.
- d d d MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
AND MINIMUM ASY OF: (4) _____ (5) _____ (6) _____
- e e e MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
AND MINIMUM ASY OF: (4) _____ (5) _____ (6) _____
- f f f MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
AND MINIMUM ASY OF: (4) _____ (5) _____ (6) _____
- g g g AGE PLUS ASY OF: (4) _____ (5) _____ (6) _____
NO MIN AGE OR ASY
- h h h AGE PLUS ASY OF: (4) _____ (5) _____ (6) _____
AND MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
- i i i AGE PLUS ASY OF: (4) _____ (5) _____ (6) _____
AND MINIMUM ASY OF: (4) _____ (5) _____ (6) _____
- j j j AGE PLUS ASY OF: (4) _____ (5) _____ (6) _____
AND MINIMUM AGE OF: (4) _____ (5) _____ (6) _____
AND MINIMUM ASY OF: (4) _____ (5) _____ (6) _____

z z z OTHER (SPECIFY BELOW):

RAS4: _____

RAS5: _____

RAS6: _____

E9. Do the early retirement benefit or supplement formulas apply only to participants that retire during a specific calendar time period, or to all retirement dates (DAT)?

1. USE ONE OR MORE NEW DATES

2. USE PRIOR DEFINITIONS

→ TURN TO P. 44, E10



 DAT4 DAT5 DAT6

a a a

COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b

BEFORE: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

c c c

AFTER: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

d d d

FROM: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

TO: (4) _____, 19__ (5) _____, 19__ (6) _____, 19__

z z z

OTHER (SPECIFY BELOW):

DAT4: _____

DAT5: _____

DAT6: _____

E11. Aside from lump-sum withdrawal options, are the early retirement benefits and supplements paid on a regular basis for life, on a regular basis for some other specified time period, a one-time payment, or how long (LNG)?

1. USE ONE OR MORE NEW PAYMENT LENGTHS

2. USE PRIOR DEFINITIONS

TURN TO P. 46, E12

LNG4 LNG5 LNG6

a a a FOR LIFE

b b b FOR # YRS: (4) _____ (5) _____ (6) _____

c c c UNTIL AGE: (4) _____ (5) _____ (6) _____

d d d AFTER AGE: (4) _____ (5) _____ (6) _____

e e e FROM AGE: (4) _____ (5) _____ (6) _____

TO AGE: (4) _____ (5) _____ (6) _____

f f f UNTIL ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

(4) UNREDUCED (5) UNREDUCED (6) UNREDUCED
 REDUCED REDUCED REDUCED
 NOT CITED NOT CITED NOT CITED

g g g AFTER ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

(4) UNREDUCED (5) UNREDUCED (6) UNREDUCED
 REDUCED REDUCED REDUCED
 NOT CITED NOT CITED NOT CITED

h h h ONE TIME PAYMENT

z z z OTHER (SPECIFY BELOW):

LNG4: _____

LNG5: _____

LNG6: _____

DEFINED BENEFIT PLANS: DEFERRED VESTED BENEFITS

F1. For participants that terminate employment before they qualify for normal or early retirement, how are actual service years defined to determine eligibility for deferred vested benefits?

1. USE NEW DEFINITION OF ASY

5. USE PRIOR DEFINITION (SPECIFY): ASY _____

TURN TO P.49, F2

- a. ALL YEARS OF EMPLOYMENT ARE CREDITED.
- b. ONLY COUNT YEARS AFTER AGE: _____
- c. ONLY COUNT YEARS AFTER FIRST # YEARS: _____
- d. ONLY COUNT YEARS AFTER OR AFTER FIRST AGE: _____ # YEARS: _____
- e. ONLY COUNT YEARS AFTER AND AFTER FIRST AGE: _____ # YEARS: _____
- f. ONLY COUNT YEARS DURING FINAL # YEARS: _____
- z. OTHER (SPECIFY): _____

F1A. Are the above definitions based only on specific calendar time periods, or on all years covered by this pension plan?

- a. COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b. BEFORE: _____, 19__
- c. AFTER: _____, 19__
- d. FROM: _____, 19__
- TO: _____, 19__

z. OTHER (SPECIFY): _____

F18. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year?

a CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

b CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

_____ #HOURS PER YEAR

OR

c _____ #WEEKS PER YEAR, AND

_____ #HOURS PER WEEK

OR

d _____ #MONTHS PER YEAR, AND

_____ #HOURS PER MONTH

e CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

_____ #HOURS PER YEAR

OR

f _____ #WEEKS PER YEAR, AND

_____ #HOURS PER WEEK

OR

g _____ #MONTHS PER YEAR, AND

_____ #HOURS PER MONTH

h CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:

_____ #HOURS PER YEAR

OR

i _____ #WEEKS PER YEAR, AND

_____ #HOURS PER WEEK

OR

j _____ #MONTHS PER YEAR, AND

_____ #HOURS PER MONTH

z OTHER (SPECIFY): _____

F2. Which of the following vesting schedules defines eligibility for deferred vested benefits (in addition to the return of the participants own contributions)?

IMMEDIATE 100% VESTING FROM TIME OF INITIAL PARTICIPATION

CLIFF VESTING: VESTING INCREASES FROM 0% TO 100% WHEN:

AGE: _____

ASY: _____

AGE+ASY: _____

AGE: _____ OR ASY: _____

AGE: _____ AND ASY: _____

STEP VESTING:

VESTING BEGINS AT _____% WHEN:

AGE: _____

ASY: _____

AGE+ASY: _____

AGE: _____ OR ASY: _____

AGE: _____ AND ASY: _____

VESTING REACHES: _____% WHEN:

AGE: _____

ASY: _____

AGE+ASY: _____

AGE: _____ OR ASY: _____

AGE: _____ AND ASY: _____

VESTING REACHES 100% WHEN:

AGE: _____

ASY: _____

AGE+ASY: _____

AGE: _____ OR ASY: _____

AGE: _____ AND ASY: _____

NO VESTING SCHEDULE CITED.

OTHER (SPECIFY): _____

F3. Are employees required to make contributions in order to participate in this defined benefit plan?

1. YES

TURN TO P.51,
F4

5. NO



F3A. Can the participants make any voluntary contributions to this defined benefit pension plan?

1. YES

TURN TO P. 55,
F5

5. NO



TURN TO P. 59, F6

F4. On an annual basis, how is the mandatory (MAN) contribution calculated?
 (USE MORE THAN ONE COLUMN IF NECESSARY.)

MAN7	MAN8	MAN9	CHECK: (7) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED DEFINE ASY: (7) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(8) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED (8) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(9) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED (9) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED
------	------	------	--	---	---

<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	FIXED DOLLAR AMOUNT:	(7) \$ _____	(8) \$ _____	(9) \$ _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	FIXED PERCENTAGE OF PAY:	(7) _____%	(8) _____%	(9) _____%
			UP TO MAXIMUM CONTRIBUTION:	(7) \$ _____	(8) \$ _____	(9) \$ _____
<input type="checkbox"/> j	<input type="checkbox"/> d	<input type="checkbox"/> d	FIXED PERCENTAGE PAY AT OR BELOW SWB:	(7) _____%	(8) _____%	(9) _____%
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	FIXED PERCENTAGE PAY ABOVE SWB:	(7) _____%	(8) _____%	(9) _____%
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	FIXED PERCENTAGE PAY ABOVE SWB:	(7) _____%	(8) _____%	(9) _____%
			UP TO MAXIMUM CONTRIBUTION:	(7) \$ _____	(8) \$ _____	(9) \$ _____
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	VARYING DOLLAR OR PERCENTAGE:			

<input type="checkbox"/> \$ AMOUNT <input type="checkbox"/> % PAY <input type="checkbox"/> % (PAY > SWB) <input type="checkbox"/> % (PAY ≤ SWB) <input type="checkbox"/> _____	<input type="checkbox"/> \$ AMOUNT <input type="checkbox"/> % PAY <input type="checkbox"/> % (PAY > SWB) <input type="checkbox"/> % (PAY ≤ SWB) <input type="checkbox"/> _____	<input type="checkbox"/> \$ AMOUNT <input type="checkbox"/> % PAY <input type="checkbox"/> % (PAY > SWB) <input type="checkbox"/> % (PAY ≤ SWB) <input type="checkbox"/> _____	<input type="checkbox"/> PAY <input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> PAY <input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> PAY <input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
--	--	--	--	--	--

(7) _____	(8) _____	(9) _____	UNDER (NO MIN):	(7) _____	(8) _____	(9) _____
(7) _____	(8) _____	(9) _____	FROM (MIN):	(7) _____	(8) _____	(9) _____
			TO:	(7) _____	(8) _____	(9) _____
(7) _____	(8) _____	(9) _____	FROM:	(7) _____	(8) _____	(9) _____
			TO:	(7) _____	(8) _____	(9) _____
(7) _____	(8) _____	(9) _____	FROM:	(7) _____	(8) _____	(9) _____
			TO (MAX):	(7) _____	(8) _____	(9) _____
(7) _____	(8) _____	(9) _____	OVER (NO MAX):	(7) _____	(8) _____	(9) _____

z z z OTHER (SPECIFY BELOW):

MAN7: _____

MAN8: _____

MAN9: _____

F4A. Do any of the above mandatory contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN7 MAN8 MAN9

- a a a YES, ACTUAL SWB IN EFFECT EACH YEAR
- b b b YES, CAREER AVERAGE SWB CALCULATED EACH YEAR
- c c c YES, CAREER AVERAGE SWB ESTIMATED IN YEAR: 19 ____
- d d d NO
- z z z OTHER (SPECIFY BELOW):

MAN7: _____

MAN8: _____

MAN9: _____

F4B. Can participants withdraw any mandatory contributions they made to this pension plan if they terminate employment before they become eligible for retirement? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY: (7) <input type="checkbox"/> ASY ____ (8) <input type="checkbox"/> ASY ____ (9) <input type="checkbox"/> ASY ____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
--

MAN7 MAN8 MAN9 →

- a a a YES, CAN IMMEDIATELY WITHDRAW CONTRIBUTIONS AT TERMINATION
- b b b YES, AFTER AGE: (7) ____ (8) ____ (9) ____
- c c c YES, AFTER ASY: (7) ____ (8) ____ (9) ____
- d d d YES, AFTER AGE+ASY: (7) ____ (8) ____ (9) ____
- e e e YES, AFTER AGE: (7) ____ (8) ____ (9) ____
OR AFTER ASY: (7) ____ (8) ____ (9) ____
- f f f YES, AFTER AGE: (7) ____ (8) ____ (9) ____
AND AFTER ASY: (7) ____ (8) ____ (9) ____
- g g g NO, CANNOT WITHDRAW CONTRIBUTIONS
- h h h NOT CITED
- z z z OTHER (SPECIFY BELOW):

MAN7: _____

MAN8: _____

MAN9: _____

F4C. Does the amount received by the participant include any accrued interest?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN7 MAN8 MAN9

- a a a YES, INTEREST ACCRUED AT ANNUAL RATE OF: (7) ___%(8) ___%(9) ___%
- b b b YES, ACCRUED INTEREST PAID, ANNUAL RATE NOT CITED.
- c c c NO, INTEREST NOT PAID
- d d d NOT CITED
- z z z OTHER (SPECIFY BELOW):

VOL7: _____

VOL8: _____

VOL9: _____

F4D. Does the interest accrue over the entire time period since the participant first started contributions, or only after a certain age or minimum number of service years? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY: (7) <input type="checkbox"/> ASY _____ (8) <input type="checkbox"/> ASY _____ (9) <input type="checkbox"/> ASY _____
<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED

MAN7 MAN8 MAN9

- a a a DOES NOT APPLY--NO INTEREST PAID
- b b b ACCRUE INTEREST OVER ENTIRE PERIOD
- c c c ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____
- d d d ACCRUE INTEREST AFTER ASY: (7) _____ (8) _____ (9) _____
- e e e ACCRUE INTEREST AFTER AGE PLUS ASY: (7) _____ (8) _____ (9) _____
- f f f ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____
OR AFTER ASY: (7) _____ (8) _____ (9) _____
- g g g ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____
AND AFTER ASY: (7) _____ (8) _____ (9) _____
- h h h NOT CITED
- z z z OTHER (SPECIFY BELOW):

MAN7: _____

MAN8: _____

MAN9: _____

F4E. Can participants make any voluntary contributions to the defined benefit pension plan?

1. YES

TURN TO P. 55, F5

5. NO



TURN TO P. 59, F6

F5. What annual minimums apply to the voluntary contributions?
(USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK:	(7) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED	(8) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED	(9) <input type="checkbox"/> PRE TAX <input type="checkbox"/> POST TAX <input type="checkbox"/> NOT CITED
DEFINE ASY:	(7) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(8) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(9) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED

VOL7 VOL8 VOL9 →

- a a a NO MINIMUM AMOUNT
- b b b FIXED DOLLAR AMOUNT: (7)\$ _____ (8)\$ _____ (9)\$ _____
- c c c FIXED PERCENTAGE OF PAY: (7) _____% (8) _____% (9) _____%
UP TO MAXIMUM CONTRIBUTION: (7)\$ _____ (8)\$ _____ (9)\$ _____
- d d d FIXED PERCENTAGE PAY AT OR BELOW SWB: (7) _____% (8) _____% (9) _____%
- e e e FIXED PERCENTAGE PAY ABOVE SWB: (7) _____% (8) _____% (9) _____%
- f f f FIXED PERCENTAGE PAY ABOVE SWB: (7) _____% (8) _____% (9) _____%
WITH MINIMUM CONTRIBUTION: (7)\$ _____ (8)\$ _____ (9)\$ _____
- g g g VARYING DOLLAR OR PERCENTAGE:

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

- (7) _____ (8) _____ (9) _____ UNDER (NO MIN): (7) _____ (8) _____ (9) _____
- (7) _____ (8) _____ (9) _____ FROM (MIN): (7) _____ (8) _____ (9) _____
TO: (7) _____ (8) _____ (9) _____
- (7) _____ (8) _____ (9) _____ FROM: (7) _____ (8) _____ (9) _____
TO: (7) _____ (8) _____ (9) _____
- (7) _____ (8) _____ (9) _____ FROM: (7) _____ (8) _____ (9) _____
TO (MAX): (7) _____ (8) _____ (9) _____
- (7) _____ (8) _____ (9) _____ OVER (NO MAX): (7) _____ (8) _____ (9) _____

z z z OTHER (SPECIFY BELOW):

VOL7: _____

VOL8: _____

VOL9: _____

F5A. Aside from IRS maximums, what annual or career average maximums apply to the voluntary (VOL) contributions? (USE SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

CHECK:	(7) <input type="checkbox"/> ANNUAL <input type="checkbox"/> CAREER <input type="checkbox"/> NOT CITED	(8) <input type="checkbox"/> ANNUAL <input type="checkbox"/> CAREER <input type="checkbox"/> NOT CITED	(9) <input type="checkbox"/> ANNUAL <input type="checkbox"/> CAREER <input type="checkbox"/> NOT CITED
DEFINE ASY:	(7) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(8) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED	(9) <input type="checkbox"/> ASY: _____ <input type="checkbox"/> NOT USED

VOL7 VOL8 VOL9 →

- | | | | | | |
|----------------------------|----------------------------|----------------------------|---------------------------------------|--------------|---------------------------|
| <input type="checkbox"/> z | <input type="checkbox"/> a | <input type="checkbox"/> a | NO MAXIMUM AMOUNT | | |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | FIXED DOLLAR AMOUNT: | (7) \$ _____ | (8) \$ _____ (9) \$ _____ |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | FIXED PERCENTAGE OF PAY: | (7) _____ % | (8) _____ % (9) _____ % |
| | | | UP TO MAXIMUM CONTRIBUTION: | (7) \$ _____ | (8) \$ _____ (9) \$ _____ |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | FIXED PERCENTAGE PAY AT OR BELOW SWB: | (7) _____ % | (8) _____ % (9) _____ % |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | FIXED PERCENTAGE PAY ABOVE SWB: | (7) _____ % | (8) _____ % (9) _____ % |
| <input type="checkbox"/> f | <input type="checkbox"/> f | <input type="checkbox"/> f | FIXED PERCENTAGE PAY ABOVE SWB: | (7) _____ % | (8) _____ % (9) _____ % |
| | | | UP TO MAXIMUM CONTRIBUTION: | (7) \$ _____ | (8) \$ _____ (9) \$ _____ |
| <input type="checkbox"/> g | <input type="checkbox"/> g | <input type="checkbox"/> g | VARYING DOLLAR OR PERCENTAGE: | | |

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> \$ AMOUNT
<input type="checkbox"/> % PAY
<input type="checkbox"/> %(PAY > SWB)
<input type="checkbox"/> %(PAY ≤ SWB)
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

<input type="checkbox"/> PAY
<input type="checkbox"/> AGE
<input type="checkbox"/> ASY
<input type="checkbox"/> AGE+ASY
<input type="checkbox"/> _____

- | | | | | | | |
|-----------|-----------|-----------|-----------------|-----------|-----------|-----------|
| (7) _____ | (8) _____ | (9) _____ | UNDER (NO MIN): | (7) _____ | (8) _____ | (9) _____ |
| (7) _____ | (8) _____ | (9) _____ | FROM (MIN): | (7) _____ | (8) _____ | (9) _____ |
| | | | TO: | (7) _____ | (8) _____ | (9) _____ |
| (7) _____ | (8) _____ | (9) _____ | FROM: | (7) _____ | (8) _____ | (9) _____ |
| | | | TO: | (7) _____ | (8) _____ | (9) _____ |
| (7) _____ | (8) _____ | (9) _____ | FROM: | (7) _____ | (8) _____ | (9) _____ |
| | | | TO (MAX): | (7) _____ | (8) _____ | (9) _____ |
| (7) _____ | (8) _____ | (9) _____ | OVER (NO MAX): | (7) _____ | (8) _____ | (9) _____ |

z z z OTHER (SPECIFY BELOW):

VOL7: _____
 VOL8: _____
 VOL9: _____

F5B. Do any of the voluntary contribution formulas depend on the Social Security taxable wage base (SWB)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL7 VOL8 VOL9

- a a a YES, ACTUAL SWB IN EFFECT EACH YEAR
- b b b YES, CAREER AVERAGE SWB CALCULATED EACH YEAR
- c c c YES, CAREER AVERAGE SWB ESTIMATED IN YEAR: 19 ____
- d d d NO
- z z z OTHER (SPECIFY BELOW):

VOL7: _____
 VOL8: _____
 VOL9: _____

F5C. Can participants withdraw any voluntary contributions they made to this pension plan if they terminate employment before they become eligible for retirement? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

DEFINE ASY: (7) <input type="checkbox"/> ASY ____ (8) <input type="checkbox"/> ASY ____ (9) <input type="checkbox"/> ASY ____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
--

MAN7 MAN8 MAN9 →

- a a a YES, CAN IMMEDIATELY WITHDRAW CONTRIBUTIONS AT TERMINATION.
- b b b YES, AFTER AGE: (7) ____ (8) ____ (9) ____
- c c c YES, AFTER ASY: (7) ____ (8) ____ (9) ____
- d d d YES, AFTER AGE+ASY: (7) ____ (8) ____ (9) ____
- e e e YES, AFTER AGE: (7) ____ (8) ____ (9) ____
 OR AFTER ASY: (7) ____ (8) ____ (9) ____
- f f f YES, AFTER AGE: (7) ____ (8) ____ (9) ____
 AND AFTER ASY: (7) ____ (8) ____ (9) ____
- g g g NO, CANNOT WITHDRAW CONTRIBUTIONS
- h h h NOT CITED
- z z z OTHER (SPECIFY BELOW):

MAN7: _____
 MAN8: _____
 MAN9: _____

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F50. Does the amount received by the participant include any accrued interest? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL7 VOL8 VOL9

a a a YES, INTEREST ACCRUED AT ANNUAL RATE OF: (7) _____%(8) _____%(9) _____%

b b b YES, ACCRUED INTEREST PAID, ANNUAL RATE NOT CITED.

c c c NO, INTEREST NOT PAID

d d d NOT CITED

z z z OTHER (SPECIFY BELOW):

VOL7: _____

VOL8: _____

VOL9: _____

F5E. Does the interest accrue over the entire time period since the participant first started contributions, or only after a certain age or minimum number of service years? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN7 MAN8 MAN9

DEFINE ASY: (4) <input type="checkbox"/> ASY _____ (5) <input type="checkbox"/> ASY _____ (6) <input type="checkbox"/> ASY _____
<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED

a a a DOES NOT APPLY--NO INTEREST PAID

b b b ACCRUE INTEREST OVER ENTIRE PERIOD

c c c ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____

d d d ACCRUE INTEREST AFTER ASY: (7) _____ (8) _____ (9) _____

e e e ACCRUE INTEREST AFTER AGE PLUS ASY: (7) _____ (8) _____ (9) _____

f f f ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____
OR AFTER ASY: (7) _____ (8) _____ (9) _____

g g g ACCRUE INTEREST AFTER AGE: (7) _____ (8) _____ (9) _____
AND AFTER ASY: (7) _____ (8) _____ (9) _____

h h h NOT CITED

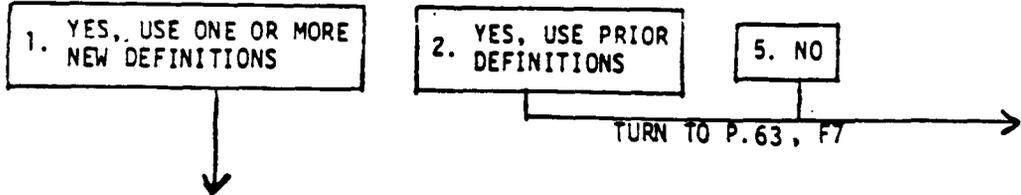
z z z OTHER (SPECIFY BELOW):

MAN7: _____

MAN8: _____

MAN9: _____

F6. Do any of the vested deferred retirement benefit and supplement formulas or eligibility requirements depend on the number of actual years of credit service the employee has accumulated?



F6A. How is the number of actual years of credited service (ASY) determined for use in the vested deferred retirement formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY7 ASY8 ASY9

- a a a ALL YEARS OF EMPLOYMENT ARE CREDITED.
- b b b ONLY COUNT YEARS AFTER AGE: (7) _____ (8) _____ (9) _____
- c c c ONLY COUNT YEARS AFTER FIRST # YEARS: (7) _____ (8) _____ (9) _____
- d d d ONLY COUNT YEARS AFTER AGE:
OR AFTER FIRST # YEARS: (7) _____ (8) _____ (9) _____
- e e e ONLY COUNT YEARS AFTER AGE:
AND AFTER FIRST # YEARS: (7) _____ (8) _____ (9) _____
- f f f ONLY COUNT YEARS DURING FINAL # YRS: (7) _____ (8) _____ (9) _____
- z z z OTHER (SPECIFY BELOW):

ASY7: _____

ASY8: _____

ASY9: _____

F6B. Are the above definitions of ASY based only on specific calendar time periods, or on all years covered by this pension plan?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

ASY7 ASY8 ASY9

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (7)____,19__ (8)____,19__ (9)____,19__

c c c AFTER: (7)____,19__ (8)____,19__ (9)____,19__

d d d FROM: (7)____,19__ (8)____,19__ (9)____,19__

TO: (7)____,19__ (8)____,19__ (9)____,19__

z z z OTHER (SPECIFY BELOW):

ASY7: _____

ASY8: _____

ASY9: _____

F6C. Is there a maximum number of actual years of credited service that can be used for vested deferred retirement benefits or a maximum age after which service years can no longer be credited toward vested deferred retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

ASY7 ASY8 ASY9

a a a YES, MAXIMUM AGE: (7) _____ (8) _____ (9) _____

b b b YES, MAXIMUM ASY: (7) _____ (8) _____ (9) _____

c c c YES, MAXIMUM AGE PLUS ASY: (7) _____ (8) _____ (9) _____

d d d YES, WHEN OVER MAXIMUM AGE:
OR OVER MAXIMUM ASY: (7) _____ (8) _____ (9) _____

e e e YES, WHEN OVER MAXIMUM AGE:
AND OVER MAXIMUM ASY: (7) _____ (8) _____ (9) _____

f f f NO

z z z OTHER (SPECIFY BELOW):

ASY7: _____

ASY8: _____

ASY9: _____

F60. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

<u>ASY7</u>	<u>ASY8</u>	<u>ASY9</u>	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:
			(7) _____ (8) _____ (9) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	(7) _____ (8) _____ (9) _____ #WEEKS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	(7) _____ (8) _____ (9) _____ #MONTHS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER MONTH
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:
			(7) _____ (8) _____ (9) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	(7) _____ (8) _____ (9) _____ #WEEKS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	(7) _____ (8) _____ (9) _____ #MONTHS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER MONTH
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:
			(7) _____ (8) _____ (9) _____ #HOURS PER YEAR
			OR
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i	(7) _____ (8) _____ (9) _____ #WEEKS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER WEEK
			OR
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j	(7) _____ (8) _____ (9) _____ #MONTHS PER YEAR, AND
			(7) _____ (8) _____ (9) _____ #HOURS PER MONTH
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW);
ASY7:	_____		
ASY8:	_____		
ASY9:	_____		

F7. Do any of the vested deferred retirement benefit or supplement formulas depend on the number of potential years of credited service?

1. YES, USE ONE OR MORE NEW DEFINITIONS

2. YES, USE PRIOR DEFINITIONS

5. NO

TURN TO P. 65, FB

F7A. How is the number of potential years of credited service (PSY) determined for use in the vested deferred retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

PSY7 PSY8 PSY9

a a a ASSUMES PARTICIPANT WORKS UNTIL AGE: (7) ____ (8) ____ (9) ____
COUNT ALL YEARS SINCE FIRST EMPLOYED

b b b ASSUMES PARTICIPANT WORKS UNTIL AGE: (7) ____ (8) ____ (9) ____
COUNT ONLY YEARS EMPLOYED AFTER AGE: (7) ____ (8) ____ (9) ____

c c c ASSUMES PARTICIPANT WORKS UNTIL AGE: (7) ____ (8) ____ (9) ____
COUNT ONLY YEARS AFTER FIRST # YRS: (7) ____ (8) ____ (9) ____

d d d ASSUMES PARTICIPANT WORKS UNTIL AGE: (7) ____ (8) ____ (9) ____
COUNT ONLY YEARS EMPLOYED AFTER AGE: (7) ____ (8) ____ (9) ____
OR ONLY YEARS AFTER FIRST # YRS: (7) ____ (8) ____ (9) ____

e e e ASSUMES PARTICIPANT WORKS UNTIL AGE: (7) ____ (8) ____ (9) ____
COUNT ONLY YEARS EMPLOYED AFTER AGE: (7) ____ (8) ____ (9) ____
AND ONLY YEARS AFTER FIRST # YRS: (7) ____ (8) ____ (9) ____

z z z OTHER (SPECIFY BELOW):

PSY7: _____

PSY8: _____

PSY9: _____

F7B. Are the above definitions of PSY based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

PSY7 PSY8 PSY9

a a a

COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b

BEFORE: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__

c c c

AFTER: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__

d d d

FROM: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__

TO: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__

z z z

OTHER (SPECIFY BELOW):

PSY7: _____

PSY8: _____

PSY9: _____

F7C. Is there a maximum number of potential credited service years that can be used for vested deferred retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

PSY7 PSY8 PSY9

a a a

YES, MAXIMUM PSY: (7) _____ (8) _____ (9) _____

b b b

NO

z z z

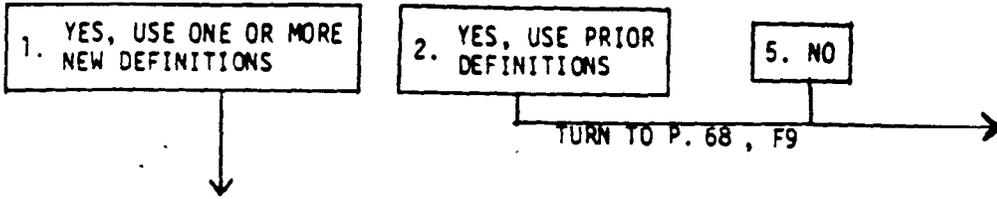
OTHER (SPECIFY BELOW):

PSY7: _____

PSY8: _____

PSY9: _____

F8. Do any of the vested deferred retirement benefit or supplement formulas depend on the level of the employee's wages or salary?



F8A. How is Final Average Pay (FAP) defined for use in the vested deferred retirement formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

FAP7	FAP8	FAP9	CHECK:	(7) <input type="checkbox"/> MO <input type="checkbox"/> YR	(8) <input type="checkbox"/> MO <input type="checkbox"/> YR	(9) <input type="checkbox"/> MO <input type="checkbox"/> YR
------	------	------	--------	---	---	---

- a a a FINAL SALARY OR WAGE RATE
- b b b TOTAL OF ALL MO/YRS.
- c c c AVERAGE OF ALL MO/YRS.
- d d d AVERAGE DURING FINAL # MO/YRS: (7) _____ (8) _____ (9) _____
- e e e HIGHEST MO/YR DURING FINAL # MO/YRS: (7) _____ (8) _____ (9) _____
- f f f AVERAGE OF THE HIGHEST # MO/YRS:
DURING FINAL # MO/YRS: (7) _____ (8) _____ (9) _____
- g g g AVERAGE HIGHEST CONSECUTIVE # MO/YRS:
DURING FINAL # MO/YRS: (7) _____ (8) _____ (9) _____
- h h h NO SPECIFIED PERIOD, HIGHEST MO/YR
- i i i NO SPECIFIED PERIOD,
AVERAGE OF THE HIGHEST # MO/YRS: (7) _____ (8) _____ (9) _____
- j j j NO SPECIFIED PERIOD,
AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (7) _____ (8) _____ (9) _____
- z z z OTHER (SPECIFY BELOW):

FAP7: _____

FAP8: _____

FAP9: _____

F88. When used in the vested deferred retirement formulas, is FAP expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP7 FAP8 FAP9

a a a MONTHLY AMOUNT

b b b YEARLY AMOUNT

c c c DOES NOT APPLY--FAP DEFINED AS TOTAL OF ALL MO/YRS

z z z OTHER (SPECIFY BELOW):

FAP7: _____

FAP8: _____

FAP9: _____

F8C. Are the above definitions of FAP based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP7 FAP8 FAP9

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (7)____,19__ (8)____,19__ (9)____,19__

c c c AFTER: (7)____,19__ (8)____,19__ (9)____,19__

d d d FROM: (7)____,19__ (8)____,19__ (9)____,19__

TO: (7)____,19__ (8)____,19__ (9)____,19__

z z z OTHER (SPECIFY BELOW):

FAP7: _____

FAP8: _____

FAP9: _____

F8D. Is there a maximum age or service years after which any wages or salaries cannot be used in calculating FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

	FAP7	FAP8	FAP9	DEFINE ASY: (7) <input type="checkbox"/> ASY ____ (8) <input type="checkbox"/> ASY ____ (9) <input type="checkbox"/> ASY ____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
a	a	a	a	YES, MAXIMUM AGE: (7) ____ (8) ____ (9) ____
b	b	b	b	YES, MAXIMUM ASY: (7) ____ (8) ____ (9) ____
c	c	c	c	YES, MAXIMUM AGE PLUS ASY: (7) ____ (8) ____ (9) ____
d	d	d	d	YES, WHEN OVER MAXIMUM AGE: OR OVER MAXIMUM ASY: (7) ____ (8) ____ (9) ____
e	e	e	e	YES, WHEN OVER MAXIMUM AGE: AND OVER MAXIMUM ASY: (7) ____ (8) ____ (9) ____
f	f	f	f	NO
z	z	z	z	OTHER (SPECIFY BELOW):

FAP7: _____

FAP8: _____

FAP9: _____

F8E. Is there a maximum on the amount of monthly/annual wages and salaries that can be used to calculate FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

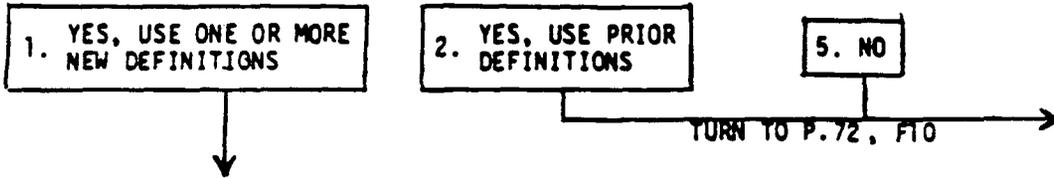
	FAP7	FAP8	FAP9	
a	a	a	a	YES, MAXIMUM OF: (7)\$ ____ (8)\$ ____ (9)\$ ____
b	b	b	b	NO
z	z	z	z	OTHER (SPECIFY BELOW)

FAP7: _____

FAP8: _____

FAP9: _____

F9. Do any of the vested deferred retirement benefit and supplement formulas depend on the amount of Social Security benefits received by the employee at retirement?



F9A. How is the Social Security term (SS) defined for use in the vested deferred retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

SS7 SS8 SS9

a a a SOCIAL SECURITY BENEFIT AMOUNT (CHECK WHETHER PRIMARY OR JOINT, AND WHETHER REDUCED OR UNREDUCED.)

- | | | |
|--------------------------------------|--------------------------------------|--------------------------------------|
| (7) <input type="checkbox"/> PRIMARY | (8) <input type="checkbox"/> PRIMARY | (9) <input type="checkbox"/> PRIMARY |
| <input type="checkbox"/> JOINT | <input type="checkbox"/> JOINT | <input type="checkbox"/> JOINT |
| <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |

- AND
- | | | |
|--|--|--|
| (7) <input type="checkbox"/> UNREDUCED | (8) <input type="checkbox"/> UNREDUCED | (9) <input type="checkbox"/> UNREDUCED |
| <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED |
| <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |

b b b SOCIAL SECURITY TAXABLE WAGE BASE

- | | | |
|--|--|--|
| (7) <input type="checkbox"/> AT RETIREMENT | (8) <input type="checkbox"/> AT RETIREMENT | (9) <input type="checkbox"/> AT RETIREMENT |
| <input type="checkbox"/> CAREER TOTAL | <input type="checkbox"/> CAREER TOTAL | <input type="checkbox"/> CAREER TOTAL |
| <input type="checkbox"/> CAREER AVERAGE | <input type="checkbox"/> CAREER AVERAGE | <input type="checkbox"/> CAREER AVERAGE |

- AND
- | | | |
|--|--|--|
| (7) <input type="checkbox"/> ACTUAL | (8) <input type="checkbox"/> ACTUAL | (9) <input type="checkbox"/> ACTUAL |
| <input type="checkbox"/> ESTIMATED AT RETIREMENT | <input type="checkbox"/> ESTIMATED AT RETIREMENT | <input type="checkbox"/> ESTIMATED AT RETIREMENT |
| <input type="checkbox"/> ESTIMATED IN YEAR: 19__ | <input type="checkbox"/> ESTIMATED IN YEAR: 19__ | <input type="checkbox"/> ESTIMATED IN YEAR: 19__ |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ |

z z z OTHER (SPECIFY BELOW):

SS7: _____

SS8: _____

SS9: _____

F9B. When used in the vested deferred retirement formulas, is SS expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS7 SS8 SS9

a a a MONTHLY AMOUNT

b b b YEARLY AMOUNT

c c c DOES NOT APPLY--SS DEFINED AS CAREER TOTAL SWB

z z z OTHER (SPECIFY BELOW):

SS7: _____

SS8: _____

SS9: _____

F9C. Are the above definitions of SS based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

SS7 SS8 SS9

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (7) _____,19__ (8) _____,19__ (9) _____,19__

c c c AFTER: (7) _____,19__ (8) _____,19__ (9) _____,19__

d d d FROM: (7) _____,19__ (8) _____,19__ (9) _____,19__

TO: (7) _____,19__ (8) _____,19__ (9) _____,19__

z z z OTHER (SPECIFY BELOW):

SS7: _____

SS8: _____

SS9: _____

F9D. Is there a maximum limitation on the amount of SS that can be used to determine vested deferred retirement benefits or a maximum on service years or age after which the SS amount no longer accrues? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

SS7	SS8	SS9	DEFINE ASY: (7) <input type="checkbox"/> ASY _____ (8) <input type="checkbox"/> ASY _____ (9) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM PERCENTAGE OF SS: (7) _____% (8) _____% (9) _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM DOLLAR AMOUNT: (7) \$ _____ (8) \$ _____ (9) \$ _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE: (7) _____ (8) _____ (9) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, MAXIMUM ASY: (7) _____ (8) _____ (9) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, MAXIMUM AGE PLUS ASY: (7) _____ (8) _____ (9) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	YES, WHEN OVER MAXIMUM AGE: OR OVER MAXIMUM ASY: (7) _____ (8) _____ (9) _____ (7) _____ (8) _____ (9) _____
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	YES, WHEN OVER MAXIMUM AGE: AND OVER MAXIMUM ASY: (7) _____ (8) _____ (9) _____ (7) _____ (8) _____ (9) _____
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	NO
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):

SS7: _____

SS8: _____

SS9: _____

F9E. If participants can retire before they are eligible to receive Social Security benefits, how is the SS term estimated for use in the pension formula(s)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS7 SS8 SS9

- | | | | | | | |
|----------------------------|----------------------------|----------------------------|--|------------|------------|------------|
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | DOES NOT APPLY | | | |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS HAVE NO FUTURE
WAGE OR SALARY INCOME | (7) _____ | (8) _____ | (9) _____ |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS WORK UNTIL THEN AT
CURRENT WAGES OR SALARIES | (7) _____ | (8) _____ | (9) _____ |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS WORK UNTIL THEN,
WITH ANNUAL INCOME INCREASES OF: | (7) _____ | (8) _____ | (9) _____ |
| | | | | (7) _____% | (8) _____% | (9) _____% |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | ESTIMATION METHOD NOT CITED | | | |
| <input type="checkbox"/> z | <input type="checkbox"/> z | <input type="checkbox"/> z | OTHER (SPECIFY BELOW): | | | |

SS7: _____

SS8: _____

SS9: _____

F10. Do any of the vested deferred retirement benefit or supplement formulas include a reduction factor to adjust benefits?

1. YES, USE ONE OR MORE
NEW DEFINITIONS
TURN TO P. 73, F10A

2. YES, USE PRIOR
DEFINITIONS

5. NO

TURN TO P. 74, F11

F10A. How is the reduction factor (RED) defined for use in the vested deferred retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

RED7 RED8 RED9 → DEFINE ASY: (7) ASY _____ (8) ASY _____ (9) ASY _____
 NOT USED NOT USED NOT USED

a a a ACTUARIALLY EQUIVALENT TO BENEFITS RECEIVED AT:

(7) AGE: _____ (8) AGE: _____ (9) AGE: _____
 AGE+ASY: _____ AGE+ASY: _____ AGE+ASY: _____
 NORMAL NORMAL NORMAL
 EARLY EARLY EARLY
 _____ _____ _____

b b b FIXED DOLLAR OR PERCENT REDUCTION, MULTIPLIED BY THE NUMBER OF YEARS THE PARTICIPANT TERMINATES EMPLOYMENT BEFORE REACHING A CERTAIN AGE, ASY, OR SUM AGE+ASY.

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____

c c c VARYING DOLLAR OR PERCENT REDUCTION DEPENDING ON AGE, ASY, OR SUM AGE+ASY.

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	UNDER (NO MIN): (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	FROM (MIN): (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	TO: (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	FROM: (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	TO: (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	FROM: (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	TO (MAX): (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____
(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	OVER (NO MAX): (7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____	(7) _____ (8) _____ (9) _____

d d d UNSPECIFIED REDUCTION

z z z OTHER (SPECIFY BELOW):

RED7: _____
 RED8: _____
 RED9: _____

F11. Express the vested deferred retirement benefit and supplement formulas, including any other minimums or maximums on benefit amounts, using the terms defined in the above questions (ASY, PSY, FAP, SS, RED) and standard notation.

For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), and how long the benefits are paid (LNG), and when the payments begin (BEG).

CHECK BOX: TOTAL NUMBER OF SEPARATE FORMULAS CODED:

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

USE ATTACHMENT

CHECK BOX: ALL FORMULAS DETERMINE MONTHLY OR YEARLY BENEFIT AMOUNTS.

VD#1=

SPECIFY:

DAT ___

ROT ___

LNG ___

BEG ___

VD#2=

SPECIFY:

DAT ___

ROT ___

LNG ___

BEG ___

F11

SPECIFY:

DAT ___

ROT ___

LNG ___

BEG ___

VD#3= _____

SPECIFY:

DAT ___

ROT ___

LNG ___

BEG ___

VD#4= _____

SPECIFY:

DAT ___

ROT ___

LNG ___

BEG ___

VD#5= _____

F12. Do the vested deferred retirement benefit or supplement formulas apply only to participants that terminate employment during a specific calendar time period, or to all retirement dates (DAT)?

1. USE ONE OR MORE NEW DATES

2. USE PRIOR DEFINITIONS

→ TURN TO P. 77, F13



DAT7 DAT8 DAT9

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__
- c c c AFTER: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__
- d d d FROM: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__
TO: (7) _____, 19__ (8) _____, 19__ (9) _____, 19__
- z z z OTHER (SPECIFY BELOW):

DAT7: _____

DAT8: _____

DAT9: _____

F13. To receive any of the vested deferred retirement benefits or supplements are there any other requirements (ROT), such as specific employer approval, or benefits limited to only participants that did not withdraw their contributions, or other special requirements?

1. USE ONE OR MORE NEW REQUIREMENTS

2. USE PRIOR DEFINITIONS

→ TURN TO P. 78, F14

ROT7 ROT8 ROT9

- a a a NO OTHER SPECIAL REQUIREMENTS
- b b b EMPLOYER APPROVAL REQUIRED
- c c c NO WITHDRAWAL OF MANDATORY CONTRIBUTIONS
- d d d NO WITHDRAWAL OF VOLUNTARY CONTRIBUTIONS
- e e e ONLY FOR THOSE THAT WITHDREW MANDATORY CONTRIBUTIONS
- f f f ONLY FOR THOSE THAT WITHDREW VOLUNTARY CONTRIBUTIONS
- g g g IF PLAN PARTICIPANT ON: (7) ___ 19 ___ (8) ___ 19 ___ (9) ___ 19 ___
- h h h IF PLAN PARTICIPANT BEFORE: (7) ___ 19 ___ (8) ___ 19 ___ (9) ___ 19 ___
- i i i IF PLAN PARTICIPANT AFTER: (7) ___ 19 ___ (8) ___ 19 ___ (9) ___ 19 ___
- j j j IF PLAN PARTICIPANT FROM: (7) ___ 19 ___ (8) ___ 19 ___ (9) ___ 19 ___
TO: (7) ___ 19 ___ (8) ___ 19 ___ (9) ___ 19 ___

z z z OTHER (SPECIFY BELOW):

ROT7: _____

ROT8: _____

ROT9: _____

F14. Aside from lump-sum withdrawal options, are the vested deferred retirement benefits and supplements paid on a regular basis for life, on a regular basis for some other specified time period, a one-time payment, or how long?

1. USE ONE OR MORE NEW PAYMENT LENGTHS

2. USE PRIOR DEFINITIONS

TURN TO P. 79, F15

LNG7 LNG8 LNG9

- a a a FOR LIFE
- b b b FOR # YRS: (7) _____ (8) _____ (9) _____
- c c c UNTIL AGE: (7) _____ (8) _____ (9) _____
- d d d AFTER AGE: (7) _____ (8) _____ (9) _____
- e e e FROM AGE: (7) _____ (8) _____ (9) _____
TO AGE: (7) _____ (8) _____ (9) _____

f f f UNTIL ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

- (7) UNREDUCED (8) UNREDUCED (9) UNREDUCED
- REDUCED REDUCED REDUCED
- NOT CITED NOT CITED NOT CITED

g g g AFTER ELIGIBLE FOR SOCIAL SECURITY BENEFITS (CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.)

- (7) UNREDUCED (8) UNREDUCED (9) UNREDUCED
- REDUCED REDUCED REDUCED
- NOT CITED NOT CITED NOT CITED

h h h ONE TIME PAYMENT

z z z OTHER (SPECIFY BELOW):

LNG7: _____

LNG8: _____

LNG9: _____

F15. Do vested deferred benefit payments begin at the time of the participants employment termination, or do the payments begin at some later date (BEG)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

DEFINE ASY: (7) <input type="checkbox"/> ASY _____ (8) <input type="checkbox"/> ASY _____ (9) <input type="checkbox"/> ASY _____
<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USE

- | | | | |
|----------------------------|----------------------------|----------------------------|--|
| BEG7 | BEG8 | BEG9 | |
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | PAYMENTS BEGIN AT TIME OF TERMINATION |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER TERMINATION |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | PAYMENTS BEGIN WHEN PARTICIPANTS REACH AGE:
(7) _____ (8) _____ (9) _____ |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER AGE:
(7) _____ (8) _____ (9) _____ |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE BETWEEN TERMINATION AND AGE:
(7) _____ (8) _____ (9) _____ |
| <input type="checkbox"/> f | <input type="checkbox"/> f | <input type="checkbox"/> f | PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE FROM AGE: (7) _____ (8) _____ (9) _____ TO AGE: (7) _____ (8) _____ (9) _____ |
| <input type="checkbox"/> g | <input type="checkbox"/> g | <input type="checkbox"/> g | PAYMENTS BEGIN WHEN PARTICIPANTS AGE+ASY REACH:
(7) _____ (8) _____ (9) _____ |
| <input type="checkbox"/> h | <input type="checkbox"/> h | <input type="checkbox"/> h | PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR NORMAL RETIREMENT |
| <input type="checkbox"/> i | <input type="checkbox"/> i | <input type="checkbox"/> i | PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR EARLY RETIREMENT |
| <input type="checkbox"/> z | <input type="checkbox"/> z | <input type="checkbox"/> z | OTHER (SPECIFY BELOW): |

BEG7: _____

BEG8: _____

BEG9: _____

SECTION G

DEFINED BENEFIT PLANS: DISABILITY RETIREMENT

G1. Does this pension plan include any provisions for disability retirement benefits?

1. YES

5. NO

TURN TO P. 106, SECTION H



G1A. Does this pension plan include a provision that increases the vesting percentage for participants that were not fully vested at the time of disablement?

DEFINE ASY: ASY: _____ NOT USED

a INCREASED TO 100% AT TIME OF DISABLEMENT

b INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____

c INCREASED TO 100% WHEN ABOVE MINIMUM ASY: _____

d INCREASED TO 100% WHEN ABOVE MINIMUM AGE+ASY: _____

e INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____
OR ABOVE MIN ASY: _____

f INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____
AND ABOVE MIN ASY: _____

g VESTING PERCENTAGE IS NOT INCREASED ABOVE AMOUNT CALCULATED AT TIME OF DISABLEMENT.

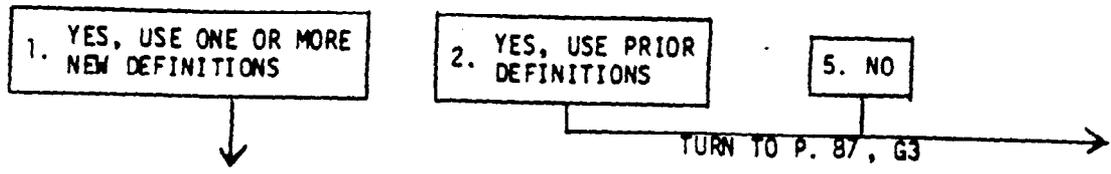
z OTHER (SPECIFY):

G18. After disablement, do participants continue to accrue service credit until they are eligible for early or normal retirement benefits, or are no additional service years credited after the time of disablement?

DEFINE ASY: ASY: _____ NOT USED

- a ACCRUE ONE ASY FOR EACH YEAR DISABLED, NO MAXIMUM
- b ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM AGE: _____
- c ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL ASY: _____
- d ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM ADDITIONAL ASY: _____
- e ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL AGE+ASY: _____
- f USE GREATER OF AGE AT DISABLEMENT OR AGE: _____
- g USE GREATER OF ASY AT DISABLEMENT OR ASY: _____
- h USE GREATER OF AGE+ASY AT DISABLEMENT OR AGE+ASY: _____
- i NO ADDITIONAL SERVICE YEARS CREDITED
- z OTHER (SPECIFY):

G2. Do any of the disability requirement benefit and supplement formulas or eligibility requirements depend on the number of actual years of credit service the employee has accumulated?



G2A. How is the number of actual years of credit service (ASY) determined for use in the disability retirement formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY10 ASY11 ASY12

- a a a ALL YEARS OF EMPLOYMENT ARE CREDITED.
- b b b ONLY COUNT YEARS AFTER AGE: (10) _____ (11) _____ (12) _____
- c c c ONLY COUNT YEARS AFTER FIRST # YEARS: (10) _____ (11) _____ (12) _____
- d d d ONLY COUNT YEARS AFTER AGE: (10) _____ (11) _____ (12) _____
OR AFTER FIRST # YEARS: (10) _____ (11) _____ (12) _____
- e e e ONLY COUNT YEARS AFTER AGE: (10) _____ (11) _____ (12) _____
AND AFTER FIRST # YEARS: (10) _____ (11) _____ (12) _____
- f f f ONLY COUNT YEARS DURING FINAL # YRS: (10) _____ (11) _____ (12) _____
- z z z OTHER (SPECIFY BELOW):

ASY10: _____

ASY11: _____

ASY12: _____

G2C. Is there a maximum number of actual years of credited service that can be used for disability retirement benefits or a maximum age after which service years can no longer be credited toward disability retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

ASY10 ASY11 ASY12

a a a YES, MAXIMUM AGE: (10) _____ (11) _____ (12) _____

b b b YES, MAXIMUM ASY: (10) _____ (11) _____ (12) _____

c c c YES, MAXIMUM AGE PLUS ASY: (10) _____ (11) _____ (12) _____

d d d YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____
OR OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____

e e e YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____
AND OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____

f f f NO

z z z OTHER (SPECIFY BELOW):

ASY10: _____

ASY11: _____

ASY12: _____

G20. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

ASY10 ASY11 ASY12

a a a CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

b b b CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

(10) _____ (11) _____ (12) _____ #HOURS PER YEAR

OR c c c (10) _____ (11) _____ (12) _____ #WEEKS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER WEEK

OR d d d (10) _____ (11) _____ (12) _____ #MONTHS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER MONTH

e e e CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

(10) _____ (11) _____ (12) _____ #HOURS PER YEAR

OR f f f (10) _____ (11) _____ (12) _____ #WEEKS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER WEEK

OR g g g (10) _____ (11) _____ (12) _____ #MONTHS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER MONTH

h h h CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:

(10) _____ (11) _____ (12) _____ #HOURS PER YEAR

OR i i i (10) _____ (11) _____ (12) _____ #WEEKS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER WEEK

OR j j j (10) _____ (11) _____ (12) _____ #MONTHS PER YEAR, AND
(10) _____ (11) _____ (12) _____ #HOURS PER MONTH

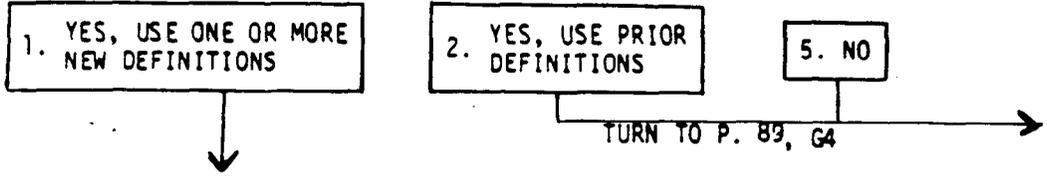
z z z OTHER (SPECIFY BELOW):

ASY10: _____

ASY11: _____

ASY12: _____

G3. Do any of the disability retirement benefit or supplement formulas depend on the number of potential years of credited service?



G3A. How is the number of potential years of credited service (PSY) determined for use in the disability retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

PSY10 PSY11 PSY12

- | | | | | |
|----------------------------|----------------------------|----------------------------|---|--|
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | ASSUMES PARTICIPANT WORKS UNTIL AGE: (10) ___ (11) ___ (12) ___ | |
| | | | COUNT ALL YEARS SINCE FIRST EMPLOYED | |

- | | | | | |
|----------------------------|----------------------------|----------------------------|---|--|
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | ASSUMES PARTICIPANT WORKS UNTIL AGE: (10) ___ (11) ___ (12) ___ | |
| | | | COUNT ONLY YEARS EMPLOYED AFTER AGE: (10) ___ (11) ___ (12) ___ | |

- | | | | | |
|----------------------------|----------------------------|----------------------------|---|--|
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | ASSUMES PARTICIPANT WORKS UNTIL AGE: (10) ___ (11) ___ (12) ___ | |
| | | | COUNT ONLY YEARS AFTER FIRST # YRS: (10) ___ (11) ___ (12) ___ | |

- | | | | | |
|----------------------------|----------------------------|----------------------------|--|--|
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | ASSUMES PARTICIPANT WORKS UNTIL AGE: (10) ___ (11) ___ (12) ___ | |
| | | | COUNT ONLY YEARS EMPLOYED AFTER AGE: (10) ___ (11) ___ (12) ___ | |
| | | | <u>OR</u> ONLY YEARS AFTER FIRST # YRS: (10) ___ (11) ___ (12) ___ | |

- | | | | | |
|----------------------------|----------------------------|----------------------------|---|--|
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | ASSUMES PARTICIPANT WORKS UNTIL AGE: (10) ___ (11) ___ (12) ___ | |
| | | | COUNT ONLY YEARS EMPLOYED AFTER AGE: (10) ___ (11) ___ (12) ___ | |
| | | | <u>AND</u> ONLY YEARS AFTER FIRST # YRS: (10) ___ (11) ___ (12) ___ | |

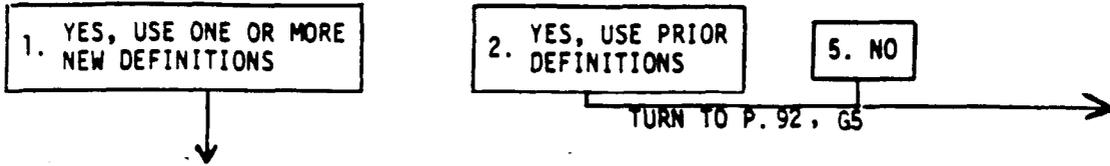
z z z OTHER (SPECIFY BELOW):

PSY10: _____

PSY11: _____

PSY12: _____

G4. Do any of the disability retirement benefit or supplement formulas depend on the level of the employee's wages or salary?



G4A. How is Final Average Pay (FAP) defined for use in the disability retirement formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

FAP10 FAP11 FAP12 → CHECK: (10) MO YR (11) MO YR (12) MO YR

- a a a FINAL SALARY OR WAGE RATE
- b b b TOTAL OF ALL MO/YRS.
- c c c AVERAGE OF ALL MO/YRS.
- d d d AVERAGE DURING FINAL # MO/YRS: (10) _____ (11) _____ (12) _____
- e e e HIGHEST MO/YR DURING FINAL # MO/YRS: (10) _____ (11) _____ (12) _____
- f f f AVERAGE OF THE HIGHEST # MO/YRS: (10) _____ (11) _____ (12) _____
DURING FINAL # MO/YRS: (10) _____ (11) _____ (12) _____
- g g g AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (10) _____ (11) _____ (12) _____
DURING FINAL # MO/YRS: (10) _____ (11) _____ (12) _____
- h h h NO SPECIFIED PERIOD, HIGHEST MO/YR
- i i i NO SPECIFIED PERIOD,
AVERAGE OF THE HIGHEST # MO/YRS: (10) _____ (11) _____ (12) _____
- j j j NO SPECIFIED PERIOD,
AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (10) _____ (11) _____ (12) _____
- z z z OTHER (SPECIFY BELOW):

FAP10: _____

FAP11: _____

FAP12: _____

G4B. When used in the disability retirement formulas, is FAP expressed in terms of monthly or annual amounts?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP10 FAP11 FAP12

- a a a MONTHLY AMOUNT
- b b b YEARLY AMOUNT
- c c c DOES NOT APPLY--FAP DEFINED AS TOTAL OF ALL MO/YRS
- z z z OTHER (SPECIFY BELOW):

FAP10: _____

FAP11: _____

FAP12: _____

G4C. Are the above definitions of FAP based on wages and salaries earned during specific calendar time periods, or on all years covered by this pension plan?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

FAP10 FAP11 FAP12

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (10)____,19__ (11)____,19__ (12)____,19__
- c c c AFTER: (10)____,19__ (11)____,19__ (12)____,19__
- d d d FROM: (10)____,19__ (11)____,19__ (12)____,19__
- TO: (10)____,19__ (11)____,19__ (12)____,19__
- z z z OTHER (SPECIFY BELOW):

FAP10: _____

FAP11: _____

FAP12: _____

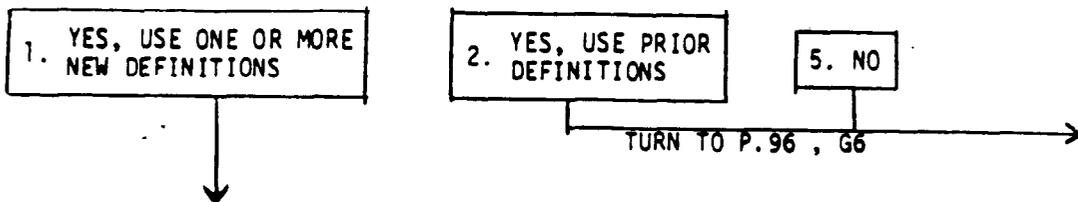
G4D. Is there a maximum age or service years after which any wages or salaries cannot be used in calculating FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

FAP10	FAP11	FAP12	DEFINE ASY: (10) <input type="checkbox"/> ASY _____ (11) <input type="checkbox"/> ASY _____ (12) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM AGE: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM ASY: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE PLUS ASY: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____ OR OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____ AND OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	NO
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):
FAP10:	_____		
FAP11:	_____		
FAP12:	_____		

G4E. Is there a maximum on the amount of monthly/annual wages and salaries that can be used to calculate FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

FAP10	FAP11	FAP12	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM OF: (10)\$ _____ (11)\$ _____ (12)\$ _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	NO
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):
FAP10:	_____		
FAP11:	_____		
FAP12:	_____		

G5. Do Social Security benefit payments or the Social Security taxable wage base enter into any of the disability retirement benefit or supplement formulas?



G5A. How is the Social Security term (SS) defined for use in the disability retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

SS10 SS11 SS12

a a a SOCIAL SECURITY RETIREMENT BENEFIT AMOUNT.

- | | | |
|---|---|---|
| (10) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED | (11) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED | (12) <input type="checkbox"/> PRIMARY
<input type="checkbox"/> JOINT
<input type="checkbox"/> NOT CITED |
| AND (10) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED | (11) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED | (12) <input type="checkbox"/> UNREDUCED
<input type="checkbox"/> REDUCED
<input type="checkbox"/> NOT CITED |

b b b SOCIAL SECURITY TAXABLE WAGE BASE

- | | | |
|---|---|---|
| (10) <input type="checkbox"/> AT DISABLEMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE | (11) <input type="checkbox"/> AT DISABLEMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE | (12) <input type="checkbox"/> AT DISABLEMENT
<input type="checkbox"/> CAREER TOTAL
<input type="checkbox"/> CAREER AVERAGE |
| AND (10) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT DISABLEMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ | (11) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT DISABLEMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ | (12) <input type="checkbox"/> ACTUAL
<input type="checkbox"/> ESTIMATED AT DISABLEMENT
<input type="checkbox"/> ESTIMATED IN YEAR: 19____
<input type="checkbox"/> _____ |

c c c SOCIAL SECURITY DISABILITY BENEFIT AMOUNT

z z z OTHER (SPECIFY BELOW):

SS10: _____

SS11: _____

SS12: _____

G5B. When used in the disability retirement formulas, is SS expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS10 SS11 SS12

- a a a MONTHLY AMOUNT
- b b b YEARLY AMOUNT
- c c c DOES NOT APPLY--SS DEFINED AS CAREER TOTAL SWB
- z z z OTHER (SPECIFY BELOW):

SS10: _____

SS11: _____

SS12: _____

G5C. Are the above definitions of SS based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

SS10 SS11 SS12

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (10)____,19__ (11)____,19__ (12)____,19__
- c c c AFTER: (10)____,19__ (11)____,19__ (12)____,19__
- d d d FROM: (10)____,19__ (11)____,19__ (12)____,19__
TO: (10)____,19__ (11)____,19__ (12)____,19__
- z z z OTHER (SPECIFY BELOW):

SS10: _____

SS11: _____

SS12: _____

G5D. Is there a maximum limitation on the amount of SS that can be used to determine disability retirement benefits or a maximum on service years or age after which the SS amount no longer accrues? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

	SS10	SS11	SS12	DEFINE ASY: (10) <input type="checkbox"/> ASY _____ (11) <input type="checkbox"/> ASY _____ (12) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
a	a	a		YES, MAXIMUM PERCENTAGE OF SS: (10) _____ % (11) _____ % (12) _____ %
b	b	b		YES, MAXIMUM DOLLAR AMOUNT: (10) \$ _____ (11) \$ _____ (12) \$ _____
c	c	c		YES, MAXIMUM AGE: (10) _____ (11) _____ (12) _____
d	d	d		YES, MAXIMUM ASY: (10) _____ (11) _____ (12) _____
e	e	e		YES, MAXIMUM AGE PLUS ASY: (10) _____ (11) _____ (12) _____
f	f	f		YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____ OR OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____
g	g	g		YES, WHEN OVER MAXIMUM AGE: (10) _____ (11) _____ (12) _____ AND OVER MAXIMUM ASY: (10) _____ (11) _____ (12) _____
h	h	h		NO
z	z	z		OTHER (SPECIFY BELOW):

SS10: _____

SS11: _____

SS12: _____

G5E. If participants can retire before they are eligible to receive Social Security benefits, how is the SS term estimated for use in the pension formula(s)? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS10 SS11 SS12

- | | | | | | | |
|----------------------------|----------------------------|----------------------------|--|-------------|-------------|-------------|
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | DOES NOT APPLY | | | |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS HAVE NO FUTURE
WAGE OR SALARY INCOME | (10) _____ | (11) _____ | (12) _____ |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS WORK UNTIL THEN
AT CURRENT WAGES OR SALARIES | (10) _____ | (11) _____ | (12) _____ |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | BENEFIT AMOUNT EXPECTED AT AGE:
ASSUMES PARTICIPANTS WORK UNTIL THEN,
WITH ANNUAL INCOME INCREASES OF: | (10) _____ | (11) _____ | (12) _____ |
| | | | | (10) _____% | (11) _____% | (12) _____% |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | ESTIMATION METHOD NOT CITED | | | |
| <input type="checkbox"/> z | <input type="checkbox"/> z | <input type="checkbox"/> z | OTHER (SPECIFY BELOW): | | | |

SS10: _____

SS11: _____

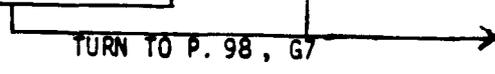
SS12: _____

G6. Do any of the disability retirement benefit or supplement formulas include a reduction factor to adjust benefits?

1. YES, USE ONE OR MORE
NEW DEFINITIONS
TURN TO P. 97, G6A

2. YES, USE PRIOR
DEFINITIONS

5. NO



G6A. How is the reduction factor (RED) defined for use in the disability retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

RED10 RED11 RED12 → DEFINE ASY: (10) ASY _____ (11) ASY _____ (12) ASY _____
 NOT USED NOT USED NOT USED

a a a ACTUARIALLY EQUIVALENT TO BENEFITS RECEIVED AT:

(10) AGE: _____ (11) AGE: _____ (12) AGE: _____
 AGE+ASY: _____ AGE+ASY: _____ AGE+ASY: _____
 NORMAL NORMAL NORMAL
 EARLY EARLY EARLY
 _____ _____ _____

b b b BENEFIT REDUCED BY ANY PAYMENTS RECEIVED UNDER STATE WORKERS COMPENSATION OR SIMILAR LAWS.

c c c FIXED DOLLAR OR PERCENT REDUCTION, MULTIPLIED BY THE NUMBER OF YEARS THE PARTICIPANT RETIRES BEFORE REACHING A CERTAIN AGE, ASY, OR SUM OF AGE + ASY.

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____

a d d VARYING DOLLAR OR PERCENT REDUCTION DEPENDING ON AGE, ASY, OR SUM AGE+ASY.

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	UNDER (NO MIN): (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	FROM (MIN): (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	TO: (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	FROM: (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	TO: (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	FROM: (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	TO (MAX): (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____
(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	OVER (NO MAX): (10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____	(10) _____ (11) _____ (12) _____

e e e UNSPECIFIED REDUCTION

z z z OTHER (SPECIFY BELOW):

RED10: _____
 RED11: _____
 RED12: _____

G7. Express the disability retirement benefit and supplement formulas, including any other minimums or maximums on benefit amounts, using the terms defined in the above questions (ASY, PSY, FAP, SS, RED) and standard notation.

For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), and how long the benefits are paid (LNG), and when the payments begin (BEG).

CHECK BOX: TOTAL NUMBER OF SEPARATE FORMULAS CODED:

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

USE ATTACHMENT

CHECK BOX: ALL FORMULAS DETERMINE MONTHLY OR YEARLY BENEFIT AMOUNTS.

DR#1=

SPECIFY:

RAS _____

DAT _____

ROT _____

LNG _____

BEG _____

DR#2=

SPECIFY :

RAS _____

DAT _____

ROT _____

LNG _____

BEG _____

G7.

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___
BEG ___

DR#3= _____

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___
BEG ___

DR#4= _____

SPECIFY:
RAS ___
DAT ___
ROT ___
LNG ___
BEG ___

DR#5= _____

68. What combinations of age and actual service years are required (RAS) to receive disability retirement benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

1. USE ONE OR MORE NEW REQUIREMENTS

2. USE PRIOR DEFINITIONS

TURN TO P.101, G9

RAS10	RAS11	RAS12	DEFINE ASY: (10) <input type="checkbox"/> ASY _____ (11) <input type="checkbox"/> ASY _____ (12) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	NO MINIMUM AGE OR ASY
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	MINIMUM AGE OF: (10) _____ (11) _____ (12) _____ AND NO MINIMUM ASY.
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	MINIMUM ASY OF: (10) _____ (11) _____ (12) _____ AND NO MINIMUM AGE.
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	MINIMUM AGE OF: (10) _____ (11) _____ (12) _____ AND MINIMUM ASY OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	MINIMUM AGE OF: (10) _____ (11) _____ (12) _____ AND MINIMUM ASY OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	MINIMUM AGE OF: (10) _____ (11) _____ (12) _____ AND MINIMUM ASY OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	AGE PLUS ASY OF: (10) _____ (11) _____ (12) _____ NO MIN AGE OR ASY
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	AGE PLUS ASY OF: (10) _____ (11) _____ (12) _____ AND MINIMUM AGE OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i	AGE PLUS ASY OF: (10) _____ (11) _____ (12) _____ AND MINIMUM ASY OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j	AGE PLUS ASY OF: (10) _____ (11) _____ (12) _____ AND MINIMUM AGE OF: (10) _____ (11) _____ (12) _____ AND MINIMUM ASY OF: (10) _____ (11) _____ (12) _____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):
RAS10:			_____
RAS11:			_____
RAS12:			_____

G9. Do the disability retirement benefit or supplement formulas apply only to participants that became disabled during a specific calendar time period, or to all dates covered by this pension plan (DAT)?

1. USE ONE OR MORE NEW DATES

2. USE PRIOR DEFINITIONS

→ TURN TO P.102, G10



DAT10 DAT11 DAT12

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (10) _____, 19__ (11) _____, 19__ (12) _____, 19__
- c c c AFTER: (10) _____, 19__ (11) _____, 19__ (12) _____, 19__
- d d d FROM: (10) _____, 19__ (11) _____, 19__ (12) _____, 19__
- TO: (10) _____, 19__ (11) _____, 19__ (12) _____, 19__

z z z OTHER (SPECIFY BELOW):

DAT10: _____

DAT11: _____

DAT12: _____

G10. To receive any of the disability retirement benefits or supplements are there any other requirements (ROT), such as specific employer approval, or benefits limited to only participants that made voluntary contributions, or other special requirements, aside from evidence of a disability?

1. USE ONE OR MORE NEW REQUIREMENTS

2. USE PRIOR DEFINITIONS

→ TURN TO P.103, G11

ROT10 ROT11 ROT12

- a a a NO OTHER SPECIAL REQUIREMENTS
- b b b EMPLOYER APPROVAL REQUIRED
- c c c VOLUNTARY CONTRIBUTIONS REQUIRED
- d d d ONLY FOR EMPLOYMENT RELATED DISABILITIES
- e e e ONLY FOR NON-EMPLOYMENT RELATED DISABILITIES
- f f f ONLY IF ELIGIBLE FOR SS DISABILITY BENEFITS
- g g g ONLY IF NOT ELIGIBLE FOR SS DISABILITY BENEFITS
- h h h IF PLAN PARTICIPANT ON: (10) ___ 19 ___ (11) ___ 19 ___ (12) ___ 19 ___
- i i i IF PLAN PARTICIPANT BEFORE: (10) ___ 19 ___ (11) ___ 19 ___ (12) ___ 19 ___
- j j j IF PLAN PARTICIPANT AFTER: (10) ___ 19 ___ (11) ___ 19 ___ (12) ___ 19 ___
- k k k IF PLAN PARTICIPANT FROM: (10) ___ 19 ___ (11) ___ 19 ___ (12) ___ 19 ___
TO: (10) ___ 19 ___ (11) ___ 19 ___ (12) ___ 19 ___
- z z z OTHER (SPECIFY BELOW):

ROT10: _____

ROT11: _____

ROT12: _____

G11. Aside from lump-sum withdrawal options, are the disability retirement benefits and supplements paid on a regular basis for life, on a regular basis for some other specified time period, a one-time payment, or what?

1. USE ONE OR MORE NEW PAYMENT LENGTHS

2. USE PRIOR DEFINITIONS

→ TURN TO P.104, G12

LNG10 LNG11 LNG12 ↓

a a a FOR LIFE

b b b FOR # YRS: (10) _____ (11) _____ (12) _____

c c c UNTIL AGE: (10) _____ (11) _____ (12) _____

d d d AFTER AGE: (10) _____ (11) _____ (12) _____

e e e FROM AGE: (10) _____ (11) _____ (12) _____
TO AGE: (10) _____ (11) _____ (12) _____

f f f UNTIL ELIGIBLE FOR SOCIAL SECURITY RETIREMENT BENEFITS.

(10) UNREDUCED (11) UNREDUCED (12) UNREDUCED
 REDUCED REDUCED REDUCED
 NOT CITED NOT CITED NOT CITED

g g g AFTER ELIGIBLE FOR SOCIAL SECURITY RETIREMENT BENEFITS.

(10) UNREDUCED (11) UNREDUCED (12) UNREDUCED
 REDUCED REDUCED REDUCED
 NOT CITED NOT CITED NOT CITED

h h h UNTIL ELIGIBLE FOR EARLY RETIREMENT BENEFITS.

i i i UNTIL ELIGIBLE FOR NORMAL RETIREMENT BENEFITS.

j j j UNTIL ELIGIBLE FOR SOCIAL SECURITY DISABILITY BENEFITS.

k k k AFTER ELIGIBLE FOR SOCIAL SECURITY DISABILITY BENEFITS

l l l ONE TIME PAYMENT

z z z OTHER (SPECIFY BELOW):

LNG10: _____

LNG11: _____

LNG12: _____

G12. Do disability benefit payments begin at the time of the participants disablement, or do the payments begin at some later date (BEG)?
 (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

DEFINE ASY: (10) <input type="checkbox"/> ASY____ (11) <input type="checkbox"/> ASY____ (12) <input type="checkbox"/> ASY____
<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED

BEG10 BEG11 BEG12 →

- a a a PAYMENTS ALWAYS BEGIN AT TIME OF PARTICIPANTS DISABLEMENT
- b b b PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER DISABLEMENT
- c c c PAYMENTS BEGIN WHEN PARTICIPANTS REACH AGE:
 (10) _____ (11) _____ (12) _____
- d d d PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER AGE:
 (10) _____ (11) _____ (12) _____
- e e e PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE BETWEEN
 DISABLEMENT AND AGE:
 (10) _____ (11) _____ (12) _____
- f f f PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE
 FROM AGE: (10) _____ (11) _____ (12) _____
 TO AGE: (10) _____ (11) _____ (12) _____
- g g g PAYMENT BEGINS WHEN PARTICIPANTS AGE+ASY REACH:
 (10) _____ (11) _____ (12) _____
- h h h PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED
 FOR NORMAL RETIREMENT
- i i i PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED
 FOR EARLY RETIREMENT
- z z z OTHER (SPECIFY BELOW):

BEG10: _____

BEG11: _____

BEG12: _____

G13. Please express how the disability retirement benefit and supplement formulas are combined to determine the total disability retirement benefit amount, including any limitations on the minimum or maximum total disability retirement benefit. (USE STANDARD NOTATION AND APPLICABLE FORMULA NUMBERS.)

DRT#1 = _____

SECTION H

DEFINED BENEFIT PLANS: PRERETIREMENT
DEATH AND SURVIVOR BENEFITS

H1. Does this pension plan include a provision for the payment of any benefits to the surviving beneficiaries or estates of participants whose death occurs before retirement?

1. YES

5. NO

→ TURN TO P. 130, SECTION J



H1A. Does this pension plan include a provision that increases the vesting percentage for participants that were not fully vested at the time of death?

DEFINE ASY: ASY _____ NOT USED

- a INCREASED TO 100% AT TIME OF DEATH
- b INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____
- c INCREASED TO 100% WHEN ABOVE MINIMUM ASY: _____
- d INCREASED TO 100% WHEN ABOVE MINIMUM AGE+ASY: _____
- e INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____
OR ABOVE MIN ASY: _____
- f INCREASED TO 100% WHEN ABOVE MINIMUM AGE: _____
AND ABOVE MIN ASY: _____
- g VESTING PERCENTAGE IS NOT INCREASED ABOVE AMOUNT CALCULATED AT TIME OF DEATH
- z OTHER (SPECIFY): _____

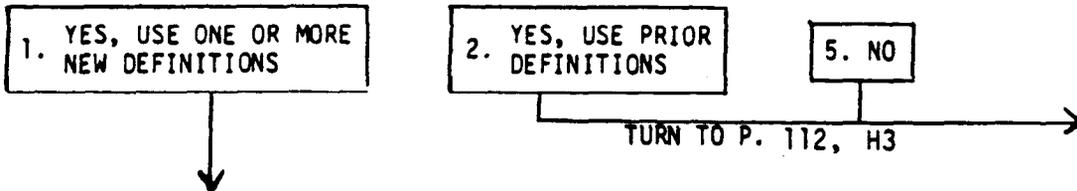
H1B. After the participant's death, does service credit continue to accrue until the participant would have been eligible for early or normal retirement benefits, or are no additional service years credited after the time of death?

DEFINE ASY: <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED
--

- a ACCRUE ONE ASY FOR EACH YEAR AFTER DEATH, NO MAXIMUM
- b ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM AGE: _____
- c ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL ASY: _____
- d ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM ADDITIONAL ASY: _____
- e ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL AGE+ASY: _____
- f USE GREATER OF AGE AT DEATH OR AGE: _____
- g USE GREATER OF ASY AT DEATH OR ASY: _____
- h USE GREATER OF AGE+ASY AT DEATH OR AGE+ASY: _____
- i NO ADDITIONAL SERVICE YEARS CREDITED
- z OTHER (SPECIFY): _____

H1C. Enter below the description of the survivor payment option selected for coding in this section. Assume the beneficiary is the spouse and is the same age as the participant.

H2. Do any of the death and survivor benefit and supplement formulas or eligibility requirements depend on the number of actual years of credit service the employee had accumulated at the time of death?



H2A. How is the number of actual years of credited service (ASY) determined for use in the death and survivor benefit formulas or for eligibility requirements? (USE MORE THAN ONE COLUMN IF NECESSARY.)

ASY13 ASY14 ASY15

- a a a ALL YEARS OF EMPLOYMENT ARE CREDITED.
- b b b ONLY COUNT YEARS AFTER AGE: (13) ___ (14) ___ (15) ___
- c c c ONLY COUNT YEARS AFTER FIRST # YEARS: (13) ___ (14) ___ (15) ___
- d d d ONLY COUNT YEARS AFTER AGE: (13) ___ (14) ___ (15) ___
OR AFTER FIRST # YEARS: (13) ___ (14) ___ (15) ___
- e e e ONLY COUNT YEARS AFTER AGE: (13) ___ (14) ___ (15) ___
AND AFTER FIRST # YEARS: (13) ___ (14) ___ (15) ___
- f f f ONLY COUNT YEARS DURING FINAL # YRS: (13) ___ (14) ___ (15) ___
- z z z OTHER (SPECIFY BELOW):

ASY13: _____

ASY14: _____

ASY15: _____

H28. Are the above definitions of ASY based only on specific calendar time periods, or on all years covered by this pension plan?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

ASY13 ASY14 ASY15

<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	COVERS ALL YEARS: NO SPECIFIC DATES CITED.
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	BEFORE: (13)____,19__ (14)____,19__ (15)____,19__
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	AFTER: (13)____,19__ (14)____,19__ (15)____,19__
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	FROM: (13)____,19__ (14)____,19__ (15)____,19__ TO: (13)____,19__ (14)____,19__ (15)____,19__

z z z OTHER (SPECIFY BELOW):

ASY13: _____

ASY14: _____

ASY15: _____

H2C. Is there a maximum number of actual years of credited service that can be used for death and survivor benefits or a maximum age after which service years can no longer be credited toward death and survivor benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

<u>ASY13</u>	<u>ASY14</u>	<u>ASY15</u>		(13)	(14)	(15)
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM AGE:	_____	_____	_____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM ASY:	_____	_____	_____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE PLUS ASY:	_____	_____	_____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, WHEN OVER MAXIMUM AGE:	_____	_____	_____
			OR OVER MAXIMUM ASY:	_____	_____	_____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, WHEN OVER MAXIMUM AGE:	_____	_____	_____
			AND OVER MAXIMUM ASY:	_____	_____	_____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	NO			
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):			

ASY13: _____

ASY14: _____

ASY15: _____

H2D. Are participants credited one service year for each year they meet minimum employment requirements, or does the amount of credited service depend on the actual number of hours worked each year? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

ASY13 ASY14 ASY15

a a a CREDITED ONE ASY FOR EACH YEAR EMPLOYED; NO MINIMUM WORK REQUIREMENTS

b b b CREDITED WITH EITHER ZERO OR ONE ASY; ONE ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

OR (13) _____ (14) _____ (15) _____ #HOURS PER YEAR

c c c (13) _____ (14) _____ (15) _____ #WEEKS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER WEEK

OR

d d d (13) _____ (14) _____ (15) _____ #MONTHS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER MONTH

e e e CREDITED WITH A PRORATED FRACTION FROM ZERO TO ONE ASY; ONE FULL ASY IS CREDITED FOR EACH YEAR WORKED A MINIMUM OF:

(13) _____ (14) _____ (15) _____ #HOURS PER YEAR

f f f (13) _____ (14) _____ (15) _____ #WEEKS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER WEEK

OR

g g g (13) _____ (14) _____ (15) _____ #MONTHS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER MONTH

h h h CREDITED EACH YEAR WITH A PRORATED FRACTION FROM ZERO TO MORE THAN ONE ASY; ONE FULL ASY IS CREDITED FOR EVERY:

(13) _____ (14) _____ (15) _____ #HOURS PER YEAR

i i i (13) _____ (14) _____ (15) _____ #WEEKS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER WEEK

OR

j j j (13) _____ (14) _____ (15) _____ #MONTHS PER YEAR, AND
(13) _____ (14) _____ (15) _____ #HOURS PER MONTH

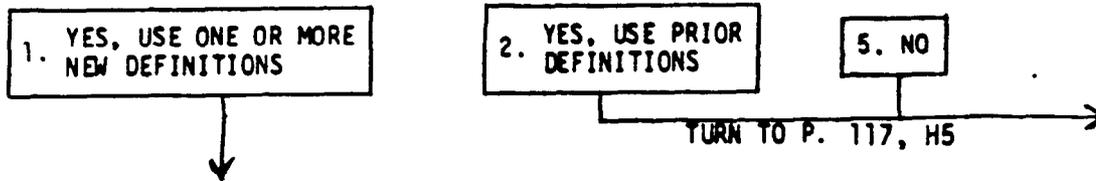
z z z OTHER (SPECIFY BELOW);

ASY13: _____

ASY14: _____

ASY15: _____

H4. Do any of the death and survivor benefit or supplement formulas depend on the level of the employee's wages or salary?



H4A. How is Final Average Pay (FAP) defined for use in the death and survivor benefit formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

FAP13	FAP14	FAP15	→	CHECK: (13) <input type="checkbox"/> MO <input type="checkbox"/> YR	(14) <input type="checkbox"/> MO <input type="checkbox"/> YR	(15) <input type="checkbox"/> MO <input type="checkbox"/> YR	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a		FINAL SALARY OR WAGE RATE			
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b		TOTAL OF ALL MO/YRS.			
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c		AVERAGE OF ALL MO/YRS.			
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d		AVERAGE DURING FINAL # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e		HIGHEST MO/YR DURING FINAL # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f		AVERAGE OF THE HIGHEST # MO/YRS: DURING FINAL # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g		AVERAGE HIGHEST CONSECUTIVE # MO/YRS: DURING FINAL # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h		NO SPECIFIED PERIOD, HIGHEST MO/YP			
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i		NO SPECIFIED PERIOD, AVERAGE OF THE HIGHEST # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j		NO SPECIFIED PERIOD, AVERAGE HIGHEST CONSECUTIVE # MO/YRS:	(13) _____	(14) _____	(15) _____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z		OTHER (SPECIFY BELOW):			

FAP13: _____

FAP14: _____

FAP15: _____

H4B. When used in the death and survivor benefit formulas, is FAP expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP13 FAP14 FAP15

a a a MONTHLY AMOUNT

b b b YEARLY AMOUNT

c c c DOES NOT APPLY--FAP DEFINED AS TOTAL OF ALL MO/YRS

z z z OTHER (SPECIFY BELOW):

FAP13: _____

FAP14: _____

FAP15: _____

H4C. Are the above definitions of FAP based on wages and salaries earned during specific calendar time periods, or during all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP13 FAP14 FAP15

a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b BEFORE: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__

c c c AFTER: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__

d d d FROM: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__

TO: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__

z z z OTHER (SPECIFY BELOW):

FAP13: _____

FAP14: _____

FAP15: _____

H4D. Is there a maximum age or service years after which any wages or salaries cannot be used in calculating FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

FAP13	FAP14	FAP15	DEFINE ASY: (13) <input type="checkbox"/> ASY _____ (14) <input type="checkbox"/> ASY _____ (15) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	YES, MAXIMUM ASY: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	YES, MAXIMUM AGE PLUS ASY: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	YES, WHEN OVER MAXIMUM AGE: (13) _____ (14) _____ (15) _____ OR OVER MAXIMUM ASY: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	YES, WHEN OVER MAXIMUM AGE: (13) _____ (14) _____ (15) _____ AND OVER MAXIMUM ASY: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	NO
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):

FAP13: _____

FAP14: _____

FAP15: _____

H4E. Is there a maximum on the amount of monthly/annual wages and salaries that can be used to calculate FAP? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

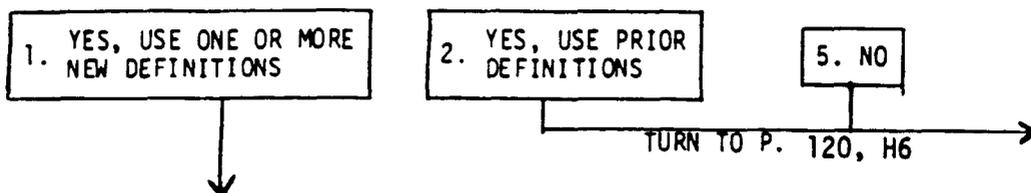
FAP13	FAP14	FAP15	
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	YES, MAXIMUM OF: (13)\$ _____ (14)\$ _____ (15)\$ _____
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	NO
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):

FAP13: _____

FAP14: _____

FAP15: _____

H5. Do any of the death and survivor benefit and supplement formulas depend on the amount of Social Security benefits received by the beneficiary due to the employee's contributions?



H5A. How is the Social Security term (SS) defined for use in the death and survivor formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

SS13 SS14 SS15

a a a SOCIAL SECURITY RETIREMENT BENEFIT AMOUNT.

(13) <input type="checkbox"/> PRIMARY <input type="checkbox"/> JOINT <input type="checkbox"/> NOT CITED	(14) <input type="checkbox"/> PRIMARY <input type="checkbox"/> JOINT <input type="checkbox"/> NOT CITED	(15) <input type="checkbox"/> PRIMARY <input type="checkbox"/> JOINT <input type="checkbox"/> NOT CITED
---	---	---

AND

(13) <input type="checkbox"/> UNREDUCED <input type="checkbox"/> REDUCED <input type="checkbox"/> NOT CITED	(14) <input type="checkbox"/> UNREDUCED <input type="checkbox"/> REDUCED <input type="checkbox"/> NOT CITED	(15) <input type="checkbox"/> UNREDUCED <input type="checkbox"/> REDUCED <input type="checkbox"/> NOT CITED
---	---	---

b b b SOCIAL SECURITY TAXABLE WAGE BASE

(13) <input type="checkbox"/> AT DEATH <input type="checkbox"/> CAREER TOTAL <input type="checkbox"/> CAREER AVERAGE	(14) <input type="checkbox"/> AT DEATH <input type="checkbox"/> CAREER TOTAL <input type="checkbox"/> CAREER AVERAGE	(15) <input type="checkbox"/> AT DEATH <input type="checkbox"/> CAREER TOTAL <input type="checkbox"/> CAREER AVERAGE
--	--	--

AND

(13) <input type="checkbox"/> ACTUAL <input type="checkbox"/> ESTIMATED AT DEATH <input type="checkbox"/> ESTIMATED IN YEAR: 19____ <input type="checkbox"/> _____	(14) <input type="checkbox"/> ACTUAL <input type="checkbox"/> ESTIMATED AT DEATH <input type="checkbox"/> ESTIMATED IN YEAR: 19____ <input type="checkbox"/> _____	(15) <input type="checkbox"/> ACTUAL <input type="checkbox"/> ESTIMATED AT DEATH <input type="checkbox"/> ESTIMATED IN YEAR: 19____ <input type="checkbox"/> _____
---	---	---

c c c SOCIAL SECURITY SURVIVOR BENEFIT AMOUNT

z z z OTHER (SPECIFY BELOW):

SS13: _____

SS14: _____

SS15: _____

H5B. When used in the death and survivor benefit formulas, is SS expressed in terms of monthly or annual amounts? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS13 SS14 SS15

- a a a MONTHLY AMOUNT
- b b b YEARLY AMOUNT
- c c c DOES NOT APPLY--SS DEFINED AS CAREER TOTAL SWB
- z z z OTHER (SPECIFY BELOW):

SS13: _____

SS14: _____

SS15: _____

H5C. Are the above definitions of SS based only on specific calendar time periods, or on all years covered by this pension plan? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

SS13 SS14 SS15

- a a a COVERS ALL YEARS: NO SPECIFIC DATES CITED.
- b b b BEFORE: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__
- c c c AFTER: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__
- d d d FROM: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__
- TO: (13) _____, 19__ (14) _____, 19__ (15) _____, 19__
- z z z OTHER (SPECIFY BELOW):

SS13: _____

SS14: _____

SS15: _____

H5D. Is there a maximum limitation on the amount of Social Security that can be used to determine death and survivor benefits or a maximum on service years or age after which the Social Security amount no longer accrues? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

DEFINE ASY: (13) <input type="checkbox"/> ASY _____ (14) <input type="checkbox"/> ASY _____ (15) <input type="checkbox"/> ASY _____
<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED

SS13 SS14 SS15 →

- a a a YES, MAXIMUM PERCENTAGE OF SS: (13) _____ % (14) _____ % (15) _____ %
- b b b YES, MAXIMUM DOLLAR AMOUNT: (13) _____ (14) _____ (15) _____
- c c c YES, MAXIMUM AGE: (13) _____ (14) _____ (15) _____
- d d d YES, MAXIMUM ASY: (13) _____ (14) _____ (15) _____
- e e e YES, MAXIMUM AGE PLUS ASY: (13) _____ (14) _____ (15) _____
- f f f YES, WHEN OVER MAXIMUM AGE:
OR OVER MAXIMUM ASY: (13) _____ (14) _____ (15) _____
(13) _____ (14) _____ (15) _____
- g g g YES, WHEN OVER MAXIMUM AGE:
AND OVER MAXIMUM ASY: (13) _____ (14) _____ (15) _____
(13) _____ (14) _____ (15) _____
- h h h NO
- z z z OTHER (SPECIFY BELOW):

SS13: _____

SS14: _____

SS15: _____

H6. Do any of the death and survivor benefit or supplement formulas include a reduction factor to adjust benefits?

1. YES

TURN TO P. 121, H6A

5. NO



TURN TO P. 122, H7

H6A. How is the reduction factor (RED) defined for use in the death & survivor benefit formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

RED13 RED14 RED15 → DEFINE ASY: (13) ASY ____ (14) ASY ____ (15) ASY ____
 NOT USED NOT USED NOT USED

a a a ACTUARIALLY EQUIVALENT TO SURVIVOR BENEFITS AS IF PARTICIPANT RETIRED AT DEATH.

b b b FIXED DOLLAR OR PERCENT REDUCTION, MULTIPLIED BY THE NUMBER OF YEARS THE PARTICIPANT DIES BEFORE REACHING A CERTAIN AGE, ASY, OR SUM OF AGE+ASY.

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(13) _____	(14) _____	(15) _____	(13) _____	(14) _____	(15) _____

c c c VARYING DOLLAR OR PERCENT REDUCTION DEPENDING ON AGE, ASY, OR SUM

<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____	<input type="checkbox"/> AGE <input type="checkbox"/> ASY <input type="checkbox"/> AGE+ASY <input type="checkbox"/> _____
↓	↓	↓	↓	↓	↓
(13) _____	(14) _____	(15) _____	UNDER (NO MIN): (13) _____	(14) _____	(15) _____
(13) _____	(14) _____	(15) _____	FROM (MIN): (13) _____	(14) _____	(15) _____
			TO: (13) _____	(14) _____	(15) _____
(13) _____	(14) _____	(15) _____	FROM: (13) _____	(14) _____	(15) _____
			TO: (13) _____	(14) _____	(15) _____
(13) _____	(14) _____	(15) _____	FROM: (13) _____	(14) _____	(15) _____
			TO (MAX): (13) _____	(14) _____	(15) _____
(13) _____	(14) _____	(15) _____	OVER (NO MAX): (13) _____	(14) _____	(15) _____

d d d UNSPECIFIED REDUCTION

z z z OTHER (SPECIFY BELOW):

RED13: _____
 RED14: _____
 RED15: _____

H7. Express the death and survivor benefit and supplement formulas, including any other minimums or maximums on benefit amounts, using the terms defined in the above questions (ASY, PSY, FAP, SS, RED) and standard notation.

For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), how long the benefits are paid (LNG), and when the payments begin (BEG).

CHECK BOX: TOTAL NUMBER OF SEPARATE FORMULAS CODED:

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

USE ATTACHMENT

CHECK BOX: ALL FORMULAS DETERMINE MONTHLY OR YEARLY BENEFIT AMOUNTS.

Specify:

RAS ___

DAT ___

ROT ___

LNG ___

BEG ___

DS#1= _____

Specify:

RAS ___

DAT ___

ROT ___

LNG ___

BEG ___

DS#2= _____

H7.

DS#3= _____

Specify:
RAS _____
DAT _____
ROT _____
LNG _____
BEG _____

DS#4= _____

Specify:
RAS _____
DAT _____
ROT _____
LNG _____
BEG _____

DS#5= _____

Specify:
RAS _____
DAT _____
ROT _____
LNG _____
BEG _____

H8. What combinations of age and actual service years are required (RAS) at the time of the participants death for beneficiaries to be eligible to receive death and survivor benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

1. USE ONE OR MORE NEW DEFINITIONS

2. USE PRIOR DEFINITIONS

TURN TO P.123, H9

RAS13	RAS14	RAS15	DEFINE ASY: (13) <input type="checkbox"/> ASY _____ (14) <input type="checkbox"/> ASY _____ (15) <input type="checkbox"/> ASY _____
			<input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED

- | | | | | | | |
|----------------------------|----------------------------|----------------------------|--|--|--|--|
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | NO MINIMUM AGE OR ASY | | | |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND NO MINIMUM ASY. | | | |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND NO MINIMUM AGE. | | | |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| <input type="checkbox"/> f | <input type="checkbox"/> f | <input type="checkbox"/> f | MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| <input type="checkbox"/> g | <input type="checkbox"/> g | <input type="checkbox"/> g | AGE PLUS ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | NO MIN AGE OR ASY | | | |
| <input type="checkbox"/> h | <input type="checkbox"/> h | <input type="checkbox"/> h | AGE PLUS ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| <input type="checkbox"/> i | <input type="checkbox"/> i | <input type="checkbox"/> i | AGE PLUS ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| <input type="checkbox"/> j | <input type="checkbox"/> j | <input type="checkbox"/> j | AGE PLUS ASY OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM AGE OF: (13) _____ (14) _____ (15) _____ | | | |
| | | | AND MINIMUM ASY OF: (13) _____ (14) _____ (15) _____ | | | |

z z z OTHER (SPECIFY BELOW):

RAS13: _____

RAS14: _____

RAS15: _____

H9. Do the death and survivor benefit or supplement formulas apply only to participants that die during a specific calendar time period, or to all dates (DAT) covered by this pension plan? (USE MORE THAN ONE COLUMN IF NECESSARY.)

1. USE ONE OR MORE NEW DATES

2. USE PRIOR DEFINITIONS

→ TURN TO P. 126, H10

DAT13 DAT14 DAT15 ↓

a a a

COVERS ALL YEARS: NO SPECIFIC DATES CITED.

b b b

BEFORE: (13)____,19__ (14)____,19__ (15)____,19__

c c c

AFTER: (13)____,19__ (14)____,19__ (15)____,19__

d d d

FROM: (13)____,19__ (14)____,19__ (15)____,19__

TO: (13)____,19__ (14)____,19__ (15)____,19__

z z z

OTHER (SPECIFY BELOW):

DAT13: _____

DAT14: _____

DAT15: _____

H10. To receive any of the death and survivor benefits or supplements are there any other requirements (ROT), such as specific employer approval, or benefits limited to only participants that made voluntary contributions, or only for employment related deaths, or other special requirements?

1. USE ONE OR MORE NEW REQUIREMENTS

2. USE PRIOR DEFINITIONS

→ TURN TO P. 127, H11

ROT13 ROT14 ROT15

- a a a NO OTHER SPECIAL REQUIREMENTS
- b b b EMPLOYER APPROVAL REQUIRED
- c c c VOLUNTARY CONTRIBUTIONS REQUIRED
- d d d PAST SERVICE CREDIT REQUIRED
- e e e IF PLAN PARTICIPANT ON: (13) ___ 19 ___ (14) ___ 19 ___ (15) ___ 19 ___
- f f f IF PLAN PARTICIPANT BEFORE: (13) ___ 19 ___ (14) ___ 19 ___ (15) ___ 19 ___
- g g g IF PLAN PARTICIPANT AFTER: (13) ___ 19 ___ (14) ___ 19 ___ (15) ___ 19 ___
- h h h IF PLAN PARTICIPANT FROM: (13) ___ 19 ___ (14) ___ 19 ___ (15) ___ 19 ___
TO: (13) ___ 19 ___ (14) ___ 19 ___ (15) ___ 19 ___
- i i i ONLY FOR EMPLOYMENT RELATED DEATHS
- j j j ONLY FOR NON-EMPLOYMENT RELATED DEATHS
- k k k ONLY IF BENEFICIARY ELIGIBLE FOR SS BENEFITS
- l l l ONLY IF BENEFICIARY NOT ELIGIBLE FOR SS BENEFITS
- z z z OTHER (SPECIFY BELOW):

ROT13: _____

ROT14: _____

ROT15: _____

H11. Aside from lump-sum withdrawal options, are the death and survivor benefits and supplements paid to the beneficiary on a regular basis for life, on a regular basis for some other specified time period, a one-time payment, or how long (LNG)?

1. USE ONE OR MORE NEW PAYMENT LENGTHS

2. USE PRIOR DEFINITIONS → TURN TO P. 128, H12

LNG13 LNG14 LNG15

- | | | | | | |
|----------------------------|----------------------------|----------------------------|---|---|---|
| <input type="checkbox"/> a | <input type="checkbox"/> a | <input type="checkbox"/> a | FOR LIFE | | |
| <input type="checkbox"/> b | <input type="checkbox"/> b | <input type="checkbox"/> b | FOR # YRS: | (13) _____ | (14) _____ (15) _____ |
| <input type="checkbox"/> c | <input type="checkbox"/> c | <input type="checkbox"/> c | UNTIL AGE: | (13) _____ | (14) _____ (15) _____ |
| <input type="checkbox"/> d | <input type="checkbox"/> d | <input type="checkbox"/> d | AFTER AGE: | (13) _____ | (14) _____ (15) _____ |
| <input type="checkbox"/> e | <input type="checkbox"/> e | <input type="checkbox"/> e | FROM AGE: | (13) _____ | (14) _____ (15) _____ |
| | | | TO AGE: | (13) _____ | (14) _____ (15) _____ |
| <input type="checkbox"/> f | <input type="checkbox"/> f | <input type="checkbox"/> f | UNTIL BENEFICIARY ELIGIBLE FOR SOCIAL SECURITY BENEFITS
(CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.) | | |
| | | | (13) <input type="checkbox"/> UNREDUCED | (14) <input type="checkbox"/> UNREDUCED | (15) <input type="checkbox"/> UNREDUCED |
| | | | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED |
| | | | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |
| <input type="checkbox"/> g | <input type="checkbox"/> g | <input type="checkbox"/> g | AFTER BENEFICIARY ELIGIBLE FOR SOCIAL SECURITY BENEFITS
(CHECK WHETHER FOR UNREDUCED OR REDUCED BENEFITS.) | | |
| | | | (13) <input type="checkbox"/> UNREDUCED | (14) <input type="checkbox"/> UNREDUCED | (15) <input type="checkbox"/> UNREDUCED |
| | | | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED | <input type="checkbox"/> REDUCED |
| | | | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED | <input type="checkbox"/> NOT CITED |
| <input type="checkbox"/> h | <input type="checkbox"/> h | <input type="checkbox"/> h | ONE TIME PAYMENT | | |
| <input type="checkbox"/> i | <input type="checkbox"/> i | <input type="checkbox"/> i | FOR LIFE, UNLESS SPOUSE REMARRIES | | |
| <input type="checkbox"/> z | <input type="checkbox"/> z | <input type="checkbox"/> z | OTHER (SPECIFY BELOW): | | |

LNG13: _____

LNG14: _____

LNG15: _____

H12. Do death and survivor benefit payments begin at the time of the participants death, or do the payments begin at some later date depending on the age of the beneficiary, or some other factor? (ENTER IN SAME COLUMN AS ABOVE FOR EACH NEW DEFINITION.)

BEG13	BEG14	BEG15	DEFINE ASY: (13) <input type="checkbox"/> ASY _____ (14) <input type="checkbox"/> ASY _____ (15) <input type="checkbox"/> ASY _____ <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED <input type="checkbox"/> NOT USED
<input type="checkbox"/> a	<input type="checkbox"/> a	<input type="checkbox"/> a	PAYMENTS ALWAYS BEGIN AT TIME OF PARTICIPANTS DEATH
<input type="checkbox"/> b	<input type="checkbox"/> b	<input type="checkbox"/> b	PAYMENTS BEGIN AT TIME OF DEATH ONLY IF PARTICIPANT QUALIFIED FOR EARLY OR NORMAL RETIREMENT
<input type="checkbox"/> c	<input type="checkbox"/> c	<input type="checkbox"/> c	PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE REACHED AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> d	<input type="checkbox"/> d	<input type="checkbox"/> d	PAYMENTS BEGIN WHEN PARTICIPANTS AGE+ASY WOULD HAVE REACHED: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> e	<input type="checkbox"/> e	<input type="checkbox"/> e	PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR NORMAL RETIREMENT
<input type="checkbox"/> f	<input type="checkbox"/> f	<input type="checkbox"/> f	PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR EARLY RETIREMENT
<input type="checkbox"/> g	<input type="checkbox"/> g	<input type="checkbox"/> g	PAYMENTS BEGIN ANYTIME BENEFICIARIES CHOOSE AFTER PARTICIPANTS DEATH
<input type="checkbox"/> h	<input type="checkbox"/> h	<input type="checkbox"/> h	PAYMENTS BEGIN WHEN BENEFICIARY REACHES AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> i	<input type="checkbox"/> i	<input type="checkbox"/> i	PAYMENTS BEGIN ANYTIME BENEFICIARIES CHOOSE AFTER AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> j	<input type="checkbox"/> j	<input type="checkbox"/> j	PAYMENTS BEGIN ANYTIME BENEFICIARIES CHOOSE BETWEEN THE PARTICIPANTS DEATH AND AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> k	<input type="checkbox"/> k	<input type="checkbox"/> k	PAYMENTS BEGIN ANYTIME BENEFICIARIES CHOOSE FROM AGE: (13) _____ (14) _____ (15) _____ TO AGE: (13) _____ (14) _____ (15) _____
<input type="checkbox"/> z	<input type="checkbox"/> z	<input type="checkbox"/> z	OTHER (SPECIFY BELOW):

BEG13: _____

BEG14: _____

BEG15: _____

SECTION J

DEFINED BENEFIT PLANS: POST RETIREMENT BENEFIT ADJUSTMENTS

J1. Does this plan include provision for automatic cost of living adjustments to post retirement benefits?

1. YES



5. NO



TURN TO P. 132, J4

J1A. What is the frequency of determining these cost of living adjustments?

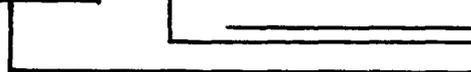
a EVERY _____ MONTHS

b EVERY _____ YEARS

z OTHER (SPECIFY): _____

J1B. Is the Consumer Price Index (CPI) or some other price index used to calculate these cost of living adjustments?

1. YES, CPI



3. YES, OTHER PRICE INDEX (SPECIFY): _____



5. NO

TURN TO P. 131, J2

J1C. How is the price index used to adjust benefits?

a PRICE INDEX MINUS _____ PERCENTAGE POINTS

b _____ % OF INCREASE IN PRICE INDEX, NO MAX

c _____ % OF INCREASE IN PRICE INDEX, WITH MAX ADJUSTMENT OF: _____ %

d _____ % OF INCREASE IN PRICE INDEX, NO MAX ADJUSTMENT IF INDEX INCREASED BY AT LEAST _____ %.

e _____ % OF INCREASE IN PRICE INDEX, WITH MAX ADJUSTMENT OF _____ % IF INDEX INCREASED BY AT LEAST _____ %.

z OTHER (SPECIFY): _____

TURN TO P. 132, J4

J2. Is the average increase in the wages and salaries of active employees used to calculate cost of living adjustments for retirement benefits?

1. YES



5. NO

→ GO TO J3

J2A. How are average wage and salary increases among active employees used to adjust retirement benefits?

a _____% INCREASE ACTIVE PAY, NO MAX ADJUSTMENT

b _____% INCREASE ACTIVE PAY, WITH MAX ADJUSTMENT OF: _____%

z OTHER (SPECIFY): _____

TURN TO P. 132, J4

J3. How are the cost of living benefit adjustments calculated?

J4. Excluding survivor benefits, does this pension plan include a provision for any lump-sum benefit payment upon the death of a retired participant?

1. YES



5. NO

→ TURN TO P. 133, J5

J4A. Under which retirement circumstances are the death benefit payments made? (CHECK ALL THAT APPLY.)

a NORMAL RETIREMENT

b LATE RETIREMENT

c EARLY RETIREMENT

d VESTED DEFERRED RETIREMENT

e DISABILITY RETIREMENT

z OTHER (SPECIFY): _____

J4B. How are the lump-sum death benefits calculated for a retired participant?

a FIXED DOLLAR AMOUNT: \$ _____

b FIXED PERCENT YEARLY BENEFITS: _____%

z OTHER (SPECIFY): _____

J5. Does this pension plan include a payment option available at the time of retirement under which benefits would continue to be paid to a surviving beneficiary?

1. YES



5. NO

→ TURN TO P. 134, SECTION K

J5A. Under which retirement circumstances is the survivor payment option available? (CHECK ALL THAT APPLY.)

- a NORMAL RETIREMENT
- b LATE RETIREMENT
- c EARLY RETIREMENT
- d VESTED DEFERRED RETIREMENT
- e DISABILITY RETIREMENT

z OTHER (SPECIFY): _____

SECTION K

DEFINED BENEFIT PLANS: COMMENTS

- K1. Record below any unusual characteristic(s) of this pension plan, or any other pertinent information needed to interpret the plan provisions as coded in Sections B-J.