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SURVEY RESEARCH CENTER
INSTITUTE FOR SOCIAL RESEARCH
THE UNIVERSITY OF MICHIGAN
ANN ARBOR, MICHIGAN 48106

1. SEQ. #: ☐☐☐☐

2. PP ID: ☐☐☐

3. PLAN #: ☐☐

4. Recorder's I.D.: ☐☐

PART II

DEFINED BENEFIT PENSION PLANS

THE UNIVERSITY OF MICHIGAN, 1991

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 #: _____
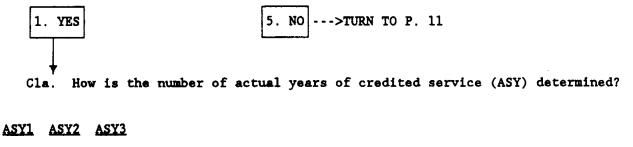

NOTE: ALL QUESTIONS IN THIS DOCUMENT REFER TO THE <u>DEFINED</u>
      <u>BENEFIT</u> PROVISIONS OF THE ABOVE SPECIFIED PENSION
      PLAN, AND <u>ONLY</u> TO THE DEFINED BENEFIT PROVISIONS OF
      THIS ONE PLAN.

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SECTION C: DEFINED BENEFIT PLANS: VARIABLE DEFINITION

C1. Do any of the benefit formulas or eligibility requirements depend on the employee's actual years of credited service?

| 1. YES | | 5. NO | --->TURN TO P. 11

C1a. How is the number of actual years of credited service (ASY) determined?

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: | (1)_____ (2)_____ (3)_____ |
| | | | OR AFTER FIRST # YEARS: | (1)_____ (2)_____ (3)_____ |

| [e] | [e] | [e] | ONLY COUNT YEARS AFTER AGE: | (1)_____ (2)_____ (3)_____ |
| | | | 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: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

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C1a. How is the number of actual years of credited service (ASY) determined?

<u>ASY4</u> <u>ASY5</u> <u>ASY6</u>

[a]	[a]	[a]	ALL YEARS OF EMPLOYMENT ARE CREDITED.		
[b]	[b]	[b]	ONLY COUNT YEARS AFTER AGE:	(4)_____ (5)_____ (6)_____	
[c]	[c]	[c]	ONLY COUNT YEARS AFTER FIRST # YEARS:	(4)_____ (5)_____ (6)_____	
[d]	[d]	[d]	ONLY COUNT YEARS AFTER AGE: OR AFTER FIRST # YEARS:	(4)_____ (5)_____ (6)_____ (4)_____ (5)_____ (6)_____	
[e]	[e]	[e]	ONLY COUNT YEARS AFTER AGE: AND AFTER FIRST # YEARS:	(4)_____ (5)_____ (6)_____ (4)_____ (5)_____ (6)_____	
[f]	[f]	[f]	ONLY COUNT YEARS DURING FINAL # YRS:	(4)_____ (5)_____ (6)_____	
[z]	[z]	[z]	OTHER (SPECIFY BELOW):		

ASY4: _____

ASY5: _____

ASY6: _____

C2.   Is there a **maximum** number of actual years of credited service or maximum age that can be used in calculating any of the benefits?

<u>ASY1</u>   <u>ASY2</u>   <u>ASY3</u>

| 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:
     <u>OR</u> OVER MAXIMUM ASY: | (1)_____ (2)_____ (3)_____
(1)_____ (2)_____ (3)_____ |

| e | e | e | YES, WHEN OVER MAXIMUM AGE:
     <u>AND</u> OVER MAXIMUM ASY: | (1)_____ (2)_____ (3)_____
(1)_____ (2)_____ (3)_____ |

| f | f | f | NO | (1)_____ (2)_____ (3)_____ |

| z | z | z | OTHER (SPECIFY BELOW): |

ASY1: _____

ASY2: _____

ASY3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.

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C2. Is there a maximum number of actual years of credited service or maximum age that
     can be used in calculating any of the benefits?

ASY4 ASY5 ASY6

[a]	[a]	[a]	YES, MAXIMUM AGE:
[b]	[b]	[b]	YES, MAXIMUM ASY:
[c]	[c]	[c]	YES, MAXIMUM AGE PLUS ASY:
[d]	[d]	[d]	YES, WHEN OVER MAXIMUM AGE:
			OR OVER MAXIMUM ASY:
[e]	[e]	[e]	YES, WHEN OVER MAXIMUM AGE:
			AND OVER MAXIMUM ASY:
[f]	[f]	[f]	NO

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

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

YES, MAXIMUM AGE PLUS ASY: (4)_____ (5)_____ (6)_____

YES, WHEN OVER MAXIMUM AGE: (4)_____ (5)_____ (6)_____
     OR OVER MAXIMUM ASY: (4)_____ (5)_____ (6)_____

YES, WHEN OVER MAXIMUM AGE: (4)_____ (5)_____ (6)_____
     AND OVER MAXIMUM ASY: (4)_____ (5)_____ (6)_____

NO   (4)_____ (5)_____ (6)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

ASY4: _____

ASY5: _____

ASY6: _____

C3. 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.)

<u>ASY1</u> <u>ASY2</u> <u>ASY3</u>

[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)_____ #<u>HOURS</u> PER YEAR

OR

[c] [c] [c] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>WEEK</u>

OR

[d] [d] [d] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>MONTH</u>

[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)_____ #<u>HOURS</u> PER YEAR

OR

[f] [f] [f] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>WEEK</u>

OR

[g] [g] [g] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>MONTH</u>

[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)_____ #<u>HOURS</u> PER YEAR

OR

[i] [i] [i] (1)_____ (2)_____ (3)_____ #<u>WEEKS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>WEEK</u>

OR

[j] [j] [j] (1)_____ (2)_____ (3)_____ #<u>MONTHS</u> PER YEAR, AND
(1)_____ (2)_____ (3)_____ #HOURS PER <u>MONTH</u>

[z] [z] [z] OTHER (SPECIFY BELOW):

ASY1: _____

ASY2: _____

ASY3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.

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C3. 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.)

ASY4   ASY5   ASY6

[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
(4)_____ (5)_____ (6)_____   #HOURS PER YEAR

[c]   [c]   [c]   (4)_____ (5)_____ (6)_____   #WEEKS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #HOURS PER WEEK

OR
[d]   [d]   [d]   (4)_____ (5)_____ (6)_____   #MONTHS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #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:

OR
(4)_____ (5)_____ (6)_____   #HOURS PER YEAR

[f]   [f]   [f]   (4)_____ (5)_____ (6)_____   #WEEKS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #HOURS PER WEEK

OR
[g]   [g]   [g]   (4)_____ (5)_____ (6)_____   #MONTHS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #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:

OR
(4)_____ (5)_____ (6)_____   #HOURS PER YEAR

[i]   [i]   [i]   (4)_____ (5)_____ (6)_____   #WEEKS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #HOURS PER WEEK

OR
[j]   [j]   [j]   (4)_____ (5)_____ (6)_____   #MONTHS PER YEAR, AND
                        (4)_____ (5)_____ (6)_____   #HOURS PER MONTH

[z]   [z]   [z]   OTHER (SPECIFY BELOW):

ASY4: _____

ASY5: _____

ASY6: _____

C4. 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.)
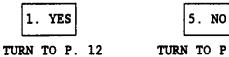

<u>ASY1</u> <u>ASY2</u> <u>ASY3</u>

| 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: _____

> **ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.**

COMPLETE THIS CONTINUATION OF QUESTION C4 ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF ASY IN THE PLAN.

C4. 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.)

<u>ASY4</u> <u>ASY5</u> <u>ASY6</u>

| 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):

ASY4: _____

ASY5: _____

ASY6: _____

C5. Are employees required to make contributions in order to participate in this defined benefit plan?

| 1. YES | | 5. NO |

C6. On an annual basis, how is the mandatory (MAN) contribution calculated? (USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK: (1)☐ PRE TAX   (2)☐ PRE TAX   (3)☐ PRE TAX
       ☐ POST TAX   ☐ POST TAX   ☐ POST TAX
       ☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

MAN1 MAN2 MAN3 --> DEFINE ASY: (1)☐ ASY:_____ (2)☐ ASY:_____ (3)☐ ASY:_____
                     ☐ NOT USED   ☐ NOT USED   ☐ NOT USED

[b] [b] [b] FIXED DOLLAR AMOUNT: (1)$_____ (2)$_____ (3)$_____

[c] [c] [c] FIXED PERCENTAGE OF PAY: (1)_____% (2)_____% (3)_____%
           UP TO MAXIMUM CONTRIBUTION: (1)$_____ (2)$_____ (3)$_____

[d] [d] [d] FIXED PERCENTAGE PAY AT   (1)_____% (2)_____% (3)_____%
           OR BELOW SWB:

[e] [e] [e] FIXED PERCENTAGE PAY ABOVE SWB: (1)_____% (2)_____% (3)_____%

[f] [f] [f] FIXED PERCENTAGE PAY ABOVE SWB: (1)_____% (2)_____% (3)_____%
           UP TO MAXIMUM CONTRIBUTION: (1)$_____ (2)$_____ (3)$_____

[g] [g] [g] VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ %(PAY>SWB)	☐ %(PAY>SWB)	☐ %(PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ %(PAY≤SWB)	☐ %(PAY≤SWB)	☐ %(PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ _____	☐ _____	☐ _____	☐	☐	☐

(1)_____ (2)_____ (3)_____ UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM (MIN): (1)_____(2)_____(3)_____
                        TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
                        TO: (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
               TO (MAX): (1)_____(2)_____(3)_____
(1)_____ (2)_____ (3)_____ OVER (NO MAX): (1)_____(2)_____(3)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

C7. 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.)

<u>MAN1</u> <u>MAN2</u> <u>MAN3</u>

[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):

MAN1: _____

MAN2: _____

MAN3: _____

C8. 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.)

<u>MAN1</u> <u>MAN2</u> <u>MAN3</u>-->

| DEFINE ASY: | (1)☐ ASY:_____ | (2)☐ ASY:_____ | (3)☐ ASY:_____ |
| | ☐ NOT USED | ☐ NOT USED | ☐ NOT USED |

[a]	[a]	[a]	YES, CAN IMMEDIATELY WITHDRAW CONTRIBUTIONS AT TERMINATION
[b]	[b]	[b]	YES, AFTER AGE: (1)_____ (2)_____ (3)_____
[c]	[c]	[c]	YES, AFTER ASY: (1)_____ (2)_____ (3)_____
[d]	[d]	[d]	YES, AFTER AGE+ASY: (1)_____ (2)_____ (3)_____
[e]	[e]	[e]	YES, AFTER AGE: (1)_____ (2)_____ (3)_____
			OR AFTER ASY: (1)_____ (2)_____ (3)_____
[f]	[f]	[f]	YES, AFTER AGE: (1)_____ (2)_____ (3)_____
			AND AFTER ASY: (1)_____ (2)_____ (3)_____
[g]	[g]	[g]	NO, CANNOT WITHDRAW CONTRIBUTIONS
[h]	[h]	[h]	NOT CITED
[z]	[z]	[z]	OTHER (SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

C9.   Does the amount received by the participant include any accrued interest?
(ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

MAN1	MAN2	MAN3	
a	a	a	YES, INTEREST ACCRUED AT ANNUAL RATE OF: (1)____% (2)____% (3)____%
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):

MAN1: _____

MAN2: _____

MAN3: _____

C10.   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.)

MAN1 MAN2 MAN3 -->

| DEFINE ASY: (1)☐ ASY:____ (2)☐ ASY:____ (3)☐ ASY:____ |
| ☐ NOT USED   ☐ NOT USED   ☐ NOT USED |

MAN1	MAN2	MAN3	
a	a	a	DOES NOT APPLY—NO INTEREST PAID
b	b	b	ACCRUE INTEREST OVER ENTIRE PERIOD
c	c	c	ACCRUE INTEREST AFTER AGE: (1)_____ (2)_____ (3)_____
d	d	d	ACCRUE INTEREST AFTER ASY: (1)_____ (2)_____ (3)_____
e	e	e	ACCRUE INTEREST AFTER AGE PLUS ASY: (1)_____ (2)_____ (3)_____
f	f	f	ACCRUE INTEREST AFTER AGE: (1)_____ (2)_____ (3)_____
			OR AFTER ASY: (1)_____ (2)_____ (3)_____
g	g	g	ACCRUE INTEREST AFTER AGE: (1)_____ (2)_____ (3)_____
			AND AFTER ASY: (1)_____ (2)_____ (3)_____
h	h	h	NOT CITED
z	z	z	OTHER (SPECIFY BELOW):

MAN1: _____

MAN2: _____

MAN3: _____

C11. Can participants make any voluntary contributions to the defined benefit pension plan?

| 1. YES | | 5. NO | --->TURN TO P. 19 |

C12. What annual **minimums** apply to the voluntary contributions?   (USE MORE THAN ONE COLUMN IF NECESSARY.)

CHECK: (1)☐ PRE TAX   (2)☐ PRE TAX   (3)☐ PRE TAX
☐ POST TAX   ☐ POST TAX   ☐ POST TAX
☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

VOL1 VOL2 VOL3 --> DEFINE ASY: (1)☐ ASY:_____ (2)☐ ASY:_____ (3)☐ ASY:_____
☐ NOT USED   ☐ NOT USED   ☐ NOT USED

[a] [a] [a] NO MINIMUM AMOUNT

[b] [b] [b] FIXED DOLLAR AMOUNT: (1)$_____   (2)$_____   (3)$_____

[c] [c] [c] FIXED PERCENTAGE OF PAY: (1)_____% (2)_____% (3)_____%
UP TO MAXIMUM CONTRIBUTION: (1)$_____ (2)$_____ (3)$_____

[d] [d] [d] FIXED PERCENTAGE PAY AT   (1)_____% (2)_____% (3)_____%
OR BELOW SWB: (1)_____% (2)_____% (3)_____%

[e] [e] [e] FIXED PERCENTAGE PAY ABOVE SWB: (1)_____% (2)_____% (3)_____%
(1)_____% (2)_____% (3)_____%

[f] [f] [f] FIXED PERCENTAGE PAY ABOVE SWB: (1)_____% (2)_____% (3)_____%
UP TO MINIMUM CONTRIBUTION: (1)$_____ (2)$_____ (3)$_____

[g] [g] [g] VARYING DOLLAR OR PERCENTAGE:

| ☐ $ AMOUNT
☐ % PAY
☐ %(PAY>SWB)
☐ %(PAY≤SWB)
☐ | ☐ $ AMOUNT
☐ % PAY
☐ %(PAY>SWB)
☐ %(PAY≤SWB)
☐ | ☐ $ AMOUNT
☐ % PAY
☐ %(PAY>SWB)
☐ %(PAY≤SWB)
☐ | ☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ | ☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ | ☐ PAY
☐ AGE
☐ ASY
☐ AGE+ASY
☐ |

(1)_____   (2)_____   (3)_____ UNDER (NO MIN): (1)_____(2)_____(3)_____
(1)_____   (2)_____   (3)_____ FROM (MIN): (1)_____(2)_____(3)_____
TO: (1)_____(2)_____(3)_____
(1)_____   (2)_____   (3)_____ FROM: (1)_____(2)_____(3)_____
TO: (1)_____(2)_____(3)_____
(1)_____   (2)_____   (3)_____ FROM: (1)_____(2)_____(3)_____
TO (MAX): (1)_____(2)_____(3)_____
(1)_____   (2)_____   (3)_____ OVER (NO MAX): (1)_____(2)_____(3)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

C12a. 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: (1)☐ ANNUAL   (2)☐ ANNUAL   (3)☐ ANNUAL
☐ CAREER   ☐ CAREER   ☐ CAREER
☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

VOL1 VOL2 VOL3--> DEFINE ASY: (1)☐ ASY:____   (2)☐ ASY:____   (3)☐ ASY:____
☐ NOT USED   ☐ NOT USED   ☐ NOT USED

[a] [a] [a] NO MAXIMUM AMOUNT:

[b] [b] [b] FIXED DOLLAR AMOUNT: (1)$_____ (2)$_____ (3)$_____

[c] [c] [c] FIXED PERCENTAGE OF PAY: (1)____% (2)____% (3)____%
               UP TO MAXIMUM CONTRIBUTION: (1)$____ (2)$____ (3)$____

[d] [d] [d] FIXED PERCENTAGE PAY AT   (1)____% (2)____% (3)____%
               OR BELOW SWB:

[e] [e] [e] FIXED PERCENTAGE PAY ABOVE SWB: (1)____% (2)____% (3)____%

[f] [f] [f] FIXED PERCENTAGE PAY ABOVE SWB: (1)____% (2)____% (3)____%
               WITH MAXIMUM CONTRIBUTION: (1)$____ (2)$____ (3)$____

[g] [g] [g] VARYING DOLLAR OR PERCENTAGE:

☐ $ AMOUNT	☐ $ AMOUNT	☐ $ AMOUNT	☐ PAY	☐ PAY	☐ PAY
☐ % PAY	☐ % PAY	☐ % PAY	☐ AGE	☐ AGE	☐ AGE
☐ %(PAY>SWB)	☐ %(PAY>SWB)	☐ %(PAY>SWB)	☐ ASY	☐ ASY	☐ ASY
☐ %(PAY≤SWB)	☐ %(PAY≤SWB)	☐ %(PAY≤SWB)	☐ AGE+ASY	☐ AGE+ASY	☐ AGE+ASY
☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____

(1)____	(2)____	(3)____	UNDER (NO MIN):	(1)____	(2)____	(3)____
(1)____	(2)____	(3)____	FROM (MIN):	(1)____	(2)____	(3)____
			TO:	(1)____	(2)____	(3)____
(1)____	(2)____	(3)____	FROM:	(1)____	(2)____	(3)____
			TO:	(1)____	(2)____	(3)____
(1)____	(2)____	(3)____	FROM:	(1)____	(2)____	(3)____
			TO (MAX):	(1)____	(2)____	(3)____
(1)____	(2)____	(3)____	OVER (NO MAX):	(1)____	(2)____	(3)____

[z] [z] [z] OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

C13. 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.)

VOL1 VOL2 VOL3

[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):

VOL1: _____

VOL2: _____

VOL3: _____

C14. 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.)

VOL1 VOL2 VOL3 --> | DEFINE ASY: (1)☐ ASY:_____ (2)☐ ASY:_____ (3)☐ ASY:_____ |
                    | ☐ NOT USED   ☐ NOT USED   ☐ NOT USED |

[a] [a] [a]   YES, CAN IMMEDIATELY WITHDRAW CONTRIBUTIONS AT TERMINATION.

[b] [b] [b]   YES, AFTER   AGE: (1)_____ (2)_____ (3)_____

[c] [c] [c]   YES, AFTER   ASY: (1)_____ (2)_____ (3)_____

[d] [d] [d]   YES, AFTER   AGE+ASY: (1)_____ (2)_____ (3)_____

[e] [e] [e]   YES, AFTER   AGE: (1)_____ (2)_____ (3)_____
                    OR AFTER   ASY: (1)_____ (2)_____ (3)_____

[f] [f] [f]   YES, AFTER   AGE: (1)_____ (2)_____ (3)_____
                    AND AFTER   ASY: (1)_____ (2)_____ (3)_____

[g] [g] [g]   NO, CANNOT WITHDRAW CONTRIBUTIONS

[h] [h] [h]   NOT CITED

[z] [z] [z]   OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

C15. Does the amount received by the participant include any accrued interest? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL1 VOL2 VOL3

| a | a | a | YES, INTEREST ACCRUEDED AT ANNUAL RATE OF: (1)____%(2)____%(3)____%

| 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):

VOL1: _____

VOL2: _____

VOL3: _____

C16. 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 services years? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

VOL1 VOL2 VOL3-->

| DEFINE ASY: (1)☐ ASY:_____ (2)☐ ASY:_____ (3)☐ ASY:_____ |
| ☐ NOT USED   ☐ NOT USED   ☐ 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   (1)_____(2)_____(3)_____

| d | d | d | ACCRUE INTEREST AFTER   (1)_____(2)_____(3)_____

| e | e | e | ACCRUE INTEREST AFTER AGE PLUS ASY: (1)_____(2)_____(3)_____

| f | f | f | ACCRUE INTEREST AFTER   AGE: (1)_____(2)_____(3)_____
                                  OR AFTER ASY: (1)_____(2)_____(3)_____

| g | g | g | ACCRUE INTEREST AFTER   AGE: (1)_____(2)_____(3)_____
                                 AND AFTER ASY: (1)_____(2)_____(3)_____

| h | h | h | NOT CITED

| z | z | z | OTHER (SPECIFY BELOW):

VOL1: _____

VOL2: _____

VOL3: _____

C17. Do Social Security benefit payments or the Social Security taxable wage base enter into any of the benefit formulas?

| 1. YES | | 5. NO |--->TURN TO P. 27

C18. How is the Social Security term (SS) defined for use in the retirement formulas? (USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>SS1</u> <u>SS2</u> <u>SS3</u>

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

(1) ☐ PRIMARY   (2) ☐ PRIMARY   (3) ☐ PRIMARY
     ☐ JOINT   ☐ JOINT   ☐ JOINT
     ☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

<u>AND</u> (1) ☐ UNREDUCED   (2) ☐ UNREDUCED   (3) ☐ UNREDUCED
        ☐ REDUCED   ☐ REDUCED   ☐ REDUCED
        ☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

| b | | b | | b | SOCIAL SECURITY TAXABLE WAGE BASE

(1) ☐ AT RETIREMENT   (2) ☐ AT RETIREMENT   (3) ☐ AT RETIREMENT
    ☐ CAREER TOTAL   ☐ CAREER TOTAL   ☐ CAREER TOTAL
    ☐ CAREER AVERAGE   ☐ CAREER AVERAGE   ☐ CAREER AVERAGE

<u>AND</u> (1) ☐ ACTUAL   (2) ☐ ACTUAL   (3) ☐ ACTUAL
      ☐ ESTIMATED AT   ☐ ESTIMATED AT   ☐ ESTIMATED AT
        RETIREMENT   RETIREMENT   RETIREMENT
      ☐ ESTIMATED IN   ☐ ESTIMATED IN   ☐ ESTIMATED IN
        YEAR: 19____   YEAR: 19____   YEAR: 19____
      ☐ _____   ☐ _____   ☐ _____

| z | | z | | z | OTHER (SPECIFY BELOW):

SS1: _____

SS2: _____

SS3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

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C18. How is the *Social Security term (SS)* defined for use in the *normal 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) ☐ PRIMARY		(5) ☐ PRIMARY		(6) ☐ PRIMARY	
☐ JOINT		☐ JOINT		☐ JOINT	
☐ NOT CITED		☐ NOT CITED		☐ NOT CITED	

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

[b] [b] [b]   SOCIAL SECURITY TAXABLE WAGE BASE

(4) ☐ AT RETIREMENT   (5) ☐ AT RETIREMENT   (6) ☐ AT RETIREMENT
    ☐ CAREER TOTAL   ☐ CAREER TOTAL   ☐ CAREER TOTAL
    ☐ CAREER AVERAGE   ☐ CAREER AVERAGE   ☐ CAREER AVERAGE

AND (4) ☐ ACTUAL   (5) ☐ ACTUAL   (6) ☐ ACTUAL
        ☐ ESTIMATED AT   ☐ ESTIMATED AT   ☐ ESTIMATED AT
          RETIREMENT   RETIREMENT   RETIREMENT
        ☐ ESTIMATED IN   ☐ ESTIMATED IN   ☐ ESTIMATED IN
          YEAR: 19____   YEAR: 19____   YEAR: 19____
        ☐ _____   ☐ _____   ☐ _____

[z] [z] [z]   OTHER (SPECIFY BELOW):

SS4: _____

SS5: _____

SS6: _____

C19. When used in benefit formulas, is SS expressed in terms of monthly or annual amounts?

<u>SS1</u> <u>SS2</u> <u>SS3</u>

[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: _____

C20. 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.)

<u>SS1</u> <u>SS2</u> <u>SS3</u>

[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: _____

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C19. When used in benefit formulas, is SS expressed in terms of monthly or annual amounts?

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: _____

C20. 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.)

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: _____

C21. Is there a maximum limitation on the amount of SS that can be used to determine benefits or a maximum on service years or age after which SS no longer accrues?

SS1   SS2   SS3-->

| DEFINE ASY: (1)☐ ASY:_____ | (2)☐ ASY:_____ | (3)☐ ASY:_____ |
| ☐ NOT USED | ☐ NOT USED | ☐ 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:	(1)_____(2)_____(3)_____
			OR OVER MAXIMUM ASY:	(1)_____(2)_____(3)_____
g	g	g	YES, WHEN OVER MAXIMUM AGE:	(1)_____(2)_____(3)_____
			AND OVER MAXIMUM ASY:	(1)_____(2)_____(3)_____
h	h	h	NO	
z	z	z	OTHER (SPECIFY BELOW):	

SS1: _____

SS2: _____

SS3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.

C21.   Is there a maximum limitation on the amount of SS that can used to determine benefits or a maximum on service years or age after which SS no longer accrues?

| SS4 | SS5 | SS6 --> | DEFINE ASY: (4)☐ ASY:_____ ☐ NOT USED | (5)☐ ASY:_____ ☐ NOT USED | (6)☐ ASY:_____ ☐ NOT USED |

SS4	SS5	SS6		(4)	(5)	(6)
a	a	a	YES, MAXIMUM PERCENTAGE OF SS:	(4)_____%(5)_____%(6)_____%		
b	b	b	YES, MAXIMUM DOLLAR AMOUNT:	(4)$_____(5)$_____(6)$_____		
c	c	c	YES, MAXIMUM AGE:	(4)_____(5)_____(6)_____		
d	d	d	YES, MAXIMUM ASY	(4)_____(5)_____(6)_____		
e	e	e	YES, MAXIMUM AGE PLUS ASY:	(4)_____(5)_____(6)_____		
f	f	f	YES, WHEN OVER MAXIMUM AGE: OR OVER MAXIMUM ASY:	(4)_____(5)_____(6)_____ / (4)_____(5)_____(6)_____		
g	g	g	YES, WHEN OVER MAXIMUM AGE: AND OVER MAXIMUM ASY:	(4)_____(5)_____(6)_____ / (4)_____(5)_____(6)_____		
h	h	h	NO			
z	z	z	OTHER (SPECIFY BELOW):			

SS4: _____

SS5: _____

SS6: _____

C22. 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.)

<u>SS1</u> <u>SS2</u> <u>SS3</u>

| 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: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.

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C22. 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: _____

C23. Do any of the retirement benefit or supplement formulas depend on the number of potential years of service?

| 1.YES |

| 5. NO | --->TURN TO P. 31

C23a. How is the number of potential years of credited service (PSY) determined for use in the 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: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

COMPLETE THIS CONTINUATION OF QUESTION C23a ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF PSY IN THE PLAN.

C23a. How is the number of potential years of credited service (PSY) determined for use in the retirement formulas?
(USE MORE THAN ONE COLUMN IF NECESSARY.)

PSY4 PSY5 PSY6

[a] [a] [a] ASSUMES PARTICIPANT WORKS UNTIL AGE: (4)_____ (5)_____ (6)_____
                     COUNT ALL YEARS SINCE FIRST EMPLOYED

[b] [b] [b] ASSUMES PARTICIPANT WORKS UNTIL AGE: (4)_____ (5)_____ (6)_____
                     COUNT ONLY YEARS EMPLOYED AFTER AGE: (4)_____ (5)_____ (6)_____

[c] [c] [c] ASSUMES PARTICIPANT WORKS UNTIL AGE: (4)_____ (5)_____ (6)_____
                     COUNT ONLY YEARS AFTER FIRST # YRS.   (4)_____ (5)_____ (6)_____

[d] [d] [d] ASSUMES PARTICIPANT WORKS UNTIL AGE: (4)_____ (5)_____ (6)_____
                     COUNT ONLY YEARS EMPLOYED AFTER AGE: (4)_____ (5)_____ (6)_____
                     OR ONLY YEARS AFTER FIRST # YRS.   (4)_____ (5)_____ (6)_____

[e] [e] [e] ASSUMES PARTICIPANT WORKS UNTIL AGE: (4)_____ (5)_____ (6)_____
                     COUNT ONLY YEARS EMPLOYED AFTER AGE: (4)_____ (5)_____ (6)_____
                     AND ONLY YEARS AFTER FIRST #YRS: (4)_____ (5)_____ (6)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

PSY4: _____

PSY5: _____

PSY6: _____

C24. 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.)

<u>PSY1</u> <u>PSY2</u> <u>PSY3</u>

| 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: _____

C25. Is there a maximum number of potential credited service years that can be used for retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>PSY1</u> <u>PSY2</u> <u>PSY3</u>

| a | a | a | YES, MAXIMUM PSY: (1)_____   (2)_____   (3)_____

| b | b | b | NO

| z | z | z | OTHER (SPECIFY BELOW):

PSY1: _____

PSY2: _____

PSY3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

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C24. 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.)

<u>PSY4</u> <u>PSY5</u> <u>PSY6</u>

| 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: _____

C25. Is there a maximum number of potential credited service years that can be used for retirement benefits? (ENTER IN SAME COLUMN AS ABOVE FOR EACH DEFINITION.)

<u>PSY4</u> <u>PSY5</u> <u>PSY6</u>

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

| b | | b | | b | NO

| z | | z | | z | OTHER (SPECIFY BELOW):

PSY4: _____

PSY5: _____

PSY6: _____

C26. Is final average pay used to determine the amount of benefits?

| 1.YES |

| 5. NO | --->TURN TO P. 37

C27. How is Final Average Pay (FAP) defined for use in retirement formulas? (CHECK WHETHER THE DEFINITION IS GIVEN IN TERMS OF MONTHLY OR YEARLY TIME PERIODS. USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>FAP1</u> <u>FAP2</u> <u>FAP3</u>--> CHECK: (1)Ⓜ Ⓨ (2)Ⓜ Ⓨ (3)Ⓜ Ⓨ

[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: _____

_____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

COMPLETE THIS CONTINUATION OF QUESTION C27 ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF FAP IN THE PLAN.

C27. How is Final Average Pay (FAP) defined for use in 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)[M] [Y] (5)[M] [Y] (6)[M] [Y]

[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: (4)_____ (5)_____ (6)_____
             DURING FINAL # MO/YRS: (4)_____ (5)_____ (6)_____

[g] [g] [g] AVERAGE HIGHEST CONSECUTIVE # MO/YRS: (4)_____ (5)_____ (6)_____
             DURING FINAL # MO/YRS: (4)_____ (5)_____ (6)_____

[h] [h] [h] NO SPECIFIED PERIOD, 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: _____

_____

C28. Is FAP expressed in monthly or annual amounts in benefit formulas?

FAP1 **FAP2** **FAP3**

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):

FAP1: _____

FAP2: _____

FAP3: _____

C29. 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.)

FAP1 **FAP2** **FAP3**

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):

FAP1: _____

FAP2: _____

FAP3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.

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C28. Is FAP expressed in monthly or annual amounts in benefit formulas?

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: _____

C29. 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.)

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: _____

C30. 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.)

<u>FAP1</u> <u>FAP2</u> <u>FAP3</u>-->

| DEFINE ASY: (1)☐ ASY:_____ | (2)☐ ASY:_____ | (3)☐ ASY:_____ |
| ☐ NOT USED | ☐ NOT USED | ☐ NOT USED |

FAP1	FAP2	FAP3		
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: <u>OR</u> OVER MAXIMUM ASY:	(1)_____(2)_____(3)_____ (1)_____(2)_____(3)_____
e	e	e	YES, WHEN OVER MAXIMUM AGE: <u>AND</u> OVER MAXIMUM ASY:	(1)_____(2)_____(3)_____ (1)_____(2)_____(3)_____
f	f	f	NO	
z	z	z	OTHER (SPECIFY BELOW):	

FAP1: _____

FAP2: _____

FAP3: _____

C31. 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>

FAP1	FAP2	FAP3		
a	a	a	YES, MAXIMUM OF:	(1)$_____ (2)$_____ (3)$_____
b	b	b	NO	
z	z	z	OTHER (SPECIFY BELOW):	

FAP1: _____

FAP2: _____

FAP3: _____

| **ADDITIONAL VARIABLE DEFINITIONS FOR THESE QUESTIONS ON NEXT PAGE.** |

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C30. 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.)

FAP4 FAP5 FAP6 --> | DEFINE ASY: (4)☐ ASY:_____ (5)☐ ASY:_____ (6)☐ ASY:_____
    ☐ NOT USED ☐ NOT USED ☐ NOT USED

[a]	[a]	[a]	YES, MAXIMUM AGE:	(4)_____(5)_____(6)_____
[b]	[b]	[b]	YES, MAXIMUM ASY:	(4)_____(5)_____(6)_____
[c]	[c]	[c]	YES, MAXIMUM AGE PLUS ASY:	(4)_____(5)_____(6)_____
[d]	[d]	[d]	YES, WHEN OVER MAXIMUM AGE:	(4)_____(5)_____(6)_____
			OR OVER MAXIMUM ASY:	(4)_____(5)_____(6)_____
[e]	[e]	[e]	YES, WHEN OVER MAXIMUM AGE:	(4)_____(5)_____(6)_____
			AND OVER MAXIMUM ASY:	(4)_____(5)_____(6)_____
[f]	[f]	[f]	NO	
[z]	[z]	[z]	OTHER (SPECIFY BELOW):	

FAP4: _____

FAP5: _____

FAP6: _____

C31. 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.)

FAP4 FAP5 FAP6

[a]	[a]	[a]	YES, MAXIMUM OF:	(4)$_____ (5)$_____ (6)$_____
[b]	[b]	[b]	NO	
[z]	[z]	[z]	OTHER (SPECIFY BELOW):	

FAP4: _____

FAP5: _____

FAP6: _____

C32. Do any of the retirement benefit or supplement benefit formulas include a
reduction factor to adjust benefits?

| 1. YES | | 5. NO | --->TURN TO P. 41

TURN TO P. 39

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C33. How are reduction factors for early retirement, disability retirement, vested deferred retirement and death benefit defined? (USE MORE THAN ONE COLUMN IF NECESSARY.)

DEFINE ASY:	(1)□ ASY: _____	(2)□ ASY: _____	(3)□ ASY: _____
	□ NOT USED	□ NOT USED	□ NOT USED

RED1 RED2 RED3 ---->

[a] [a] [a] ACTUARIALLY EQUIVALENT TO BENEFITS RECEIVED AT:

(1) □ AGE: _____
□ AGE+ASY: _____
□ NORMAL
□ _____

(2) □ AGE: _____
□ AGE+ASY: _____
□ NORMAL
□ _____

(3) □ AGE: _____
□ AGE+ASY: _____
□ NORMAL
□ _____

[b] [b] [b] 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.

□ $ □ $ □ $ □ AGE   □ AGE   □ AGE
□ %   □ %   □ %   □ ASY   □ ASY   □ ASY
□ _____ □ _____ □ _____ □ AGE+ASY □ AGE+ASY □ AGE+ASY
                        □ _____   □ _____   □ _____

(1)_____ (2)_____ (3)_____ (1)_____ (2)_____ (3)_____

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

□ $ □ $ □ $ □ AGE   □ AGE   □ AGE
□ %   □ %   □ %   □ ASY   □ ASY   □ ASY
□ _____ □ _____ □ _____ □ AGE+ASY □ AGE+ASY □ AGE+ASY
                        □ _____   □ _____   □ _____

(1)_____ (2)_____ (3)_____ UNDER (NO MIN): (1)_____(2)_____(3)_____

(1)_____ (2)_____ (3)_____ FROM (MIN): (1)_____(2)_____(3)_____
                            TO: (1)_____(2)_____(3)_____

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

(1)_____ (2)_____ (3)_____ FROM: (1)_____(2)_____(3)_____
                       TO (MAX): (1)_____(2)_____(3)_____

(1)_____ (2)_____ (3)_____ OVER (NO MAX): (1)_____(2)_____(3)_____

[d] [d] [d] UNSPECIFIED REDUCTION

[z] [z] [z] OTHER (SPECIFY BELOW):

RED1: _____

RED2: _____

RED3: _____

ADDITIONAL VARIABLE DEFINITIONS FOR THIS QUESTION ON NEXT PAGE.

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C33. How are reduction factors for early retirement, disability retirement, vested deferred retirement and death benefit defined? (USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>RED4</u> <u>RED5</u> <u>RED6</u> --> DEFINE ASY: (4)☐ ASY:_____ (5)☐ ASY:_____ (6)☐ ASY:_____
☐ NOT USED   ☐ NOT USED   ☐ NOT USED

[a] [a] [a] ACTUARILLY EQUIVALENT TO BENEFITS RECEIVED AT:

(4)☐ AGE:_____   (5)☐ AGE:_____   (6)☐ AGE:_____
☐ AGE+ASY:_____   ☐ AGE+ASY:_____   ☐ AGE+ASY:_____
☐ NORMAL   ☐ NORMAL   ☐ NORMAL
☐ _____   ☐ _____   ☐ _____

[b] [b] [b] 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.

☐ $ ☐ $ ☐ $ ☐ AGE   ☐ AGE   ☐ AGE
☐ %   ☐ %   ☐ %   ☐ ASY   ☐ ASY   ☐ ASY
☐ _____   ☐ _____   ☐ _____   ☐ AGE+ASY   ☐ AGE+ASY   ☐ AGE+ASY
                                 ☐ _____   ☐ _____   ☐ _____

(4)_____   (5)_____   (6)_____   (4)_____   (5)_____   (6)_____

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

☐ $ ☐ $ ☐ $ ☐ AGE   ☐ AGE   ☐ AGE
☐ %   ☐ %   ☐ %   ☐ ASY   ☐ ASY   ☐ ASY
☐ _____   ☐ _____   ☐ _____   ☐ AGE+ASY   ☐ AGE+ASY   ☐ AGE+ASY
                                 ☐ _____   ☐ _____   ☐ _____

(4)_____ (5)_____ (6)_____ UNDER (NO MIN): (4)_____(5)_____(6)_____
(4)_____ (5)_____ (6)_____ FROM (MIN): (4)_____(5)_____(6)_____
                                          TO: (4)_____(5)_____(6)_____
(4)_____ (5)_____ (6)_____   FROM: (4)_____(5)_____(6)_____
                                          TO: (4)_____(5)_____(6)_____
(4)_____ (5)_____ (6)_____   FROM: (4)_____(5)_____(6)_____
                                    TO (MAX): (4)_____(5)_____(6)_____
(4)_____ (5)_____ (6)_____ OVER (NO MAX): (4)_____(5)_____(6)_____

[d] [d] [d] UNSPECIFIED REDUCTION

[z] [z] [z] OTHER (SPECIFY BELOW):

RED4: _____

RED5: _____

RED6: _____

SECTION D: DEFINED BENEFIT PLANS: BENEFIT FORMULAS

D1. 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
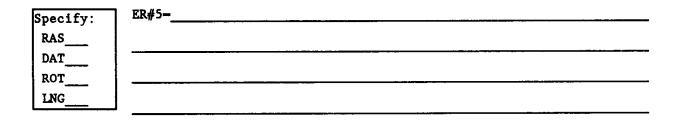   requirements (ROT), and how long the benefits are paid (LNG).

     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: NR#1=_____
       RAS___
       DAT___   _____
       ROT___   _____
       LNG___
                     _____

                     _____

                     _____

                     _____

     Specify: NR#2=_____
       RAS___
       DAT___   _____
       ROT___   _____
       LNG___
                     _____

                     _____

                     _____

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Specify:	NR#3— _____
RAS___	_____
DAT___	_____
ROT___	_____
LNG___	_____

_____

_____

_____

Specify:	NR#4— _____
RAS___	_____
DAT___	_____
ROT___	_____
LNG___	_____

_____

_____

_____

Specify:	NR#5— _____
RAS___	_____
DAT___	_____
ROT___	_____
LNG___	_____

_____

_____

_____

D2. Please express how the normal retirement benefit and supplement formulas are combined to determine the total normal retirement benefit amount, including any limitations on the minimum or maximum total normal retirement benefit. (USE STANDARD NOTATION AND APPLICABLE FORMULA NUMBERS.)
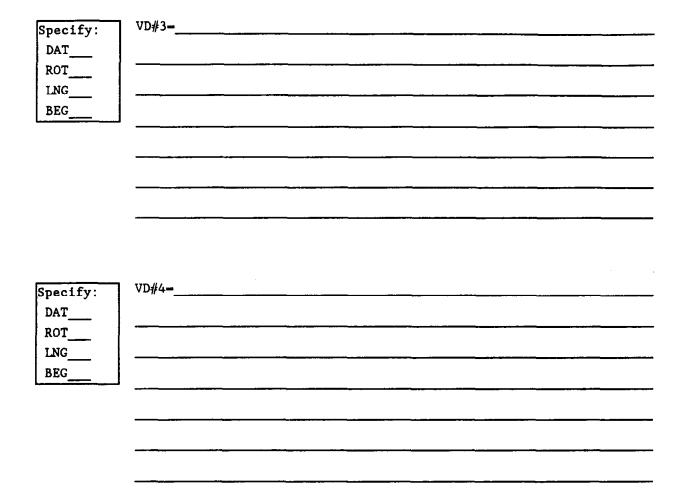
NRT#1=_____

_____

_____

_____

_____

_____

_____

D3. 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. If this plan has no provisions for early retirement, write "na" in ER#1.

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:	ER#1=_____
RAS___	
DAT___	
ROT___	
LNG___	

Specify:	ER#2=_____
RAS___	
DAT___	
ROT___	
LNG___	

Specify:
RAS___
DAT___
ROT___
LNG___

ER#3—_____

_____

_____

_____

_____

_____

_____

Specify:
RAS___
DAT___
ROT___
LNG___

ER#4—_____

_____

_____

_____

_____

_____

_____

Specify:
RAS___
DAT___
ROT___
LNG___

ER#5—_____

_____

_____

_____

_____

_____

_____

D4. Please express how the early retirement benefit and supplement formulas are combined to determine the total early retirement benefit amount, including any limitations on the minimum or maximum total early retirement benefit. If this plan contains no provisions for early retirement, write "na" for ERT#1. (USE STANDARD NOTATION AND APPLICABLE FORMULA NUMBERS.)

ERT#1-_____

_____

_____

_____

_____

_____

_____

D5. Express the vested 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.

Specify:
DAT___
ROT___
LNG___
BEG___

VD#1-_____

_____

_____

_____

_____

_____

_____

Specify:
DAT___
ROT___
LNG___
BEG___

VD#2-_____

_____

_____

_____

_____

_____

_____

```
+-------------+
|Specify:     |
| DAT___      |
| ROT___      |
| LNG___      |
| BEG___      |
+-------------+
```

VD#3—_____

_____

_____

_____

_____

_____

_____

```
+-------------+
|Specify:     |
| DAT___      |
| ROT___      |
| LNG___      |
| BEG___      |
+-------------+
```

VD#4—_____

_____

_____

_____

_____

_____

_____

```
+-------------+
|Specify:     |
| DAT___      |
| ROT___      |
| LNG___      |
| BEG___      |
+-------------+
```

VD#5—_____

_____

_____

_____

_____

_____

_____

D6. Please express how the vested deferred retirement benefit and supplement
     formulas are combined to determine the total vested deferred retirement
     benefit amount, including any limitations on the minimum or maximum total
     vested deferred retirement benefit. (USE STANDARD NOTATION AND APPLICABLE
     FORMULA NUMBERS.)

     VDT#1-_____

               _____

               _____

               _____

               _____

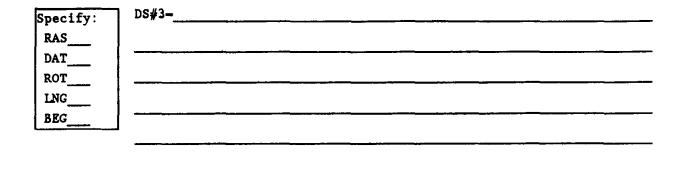   _____

               _____

D7. 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. If this plan contains no provision for disability retirement, write "na" for DR#1.
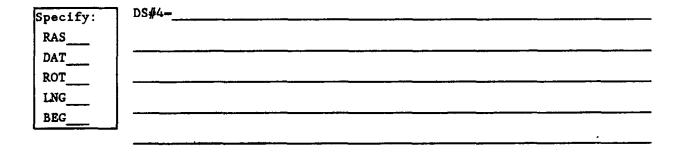
For each formula, enter the appropriate number coded in the questions below to indicate how age and service requirements are defined (RAS), the dates for which the formulas apply (DAT), whether there are any other special requirements (ROT), and how long the benefits are paid (LNG), and when the payments 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.

Specify:
RAS___
DAT___
ROT___
LNG___
BEG ___

DR#1_____

_____

_____

_____

_____

_____

_____

Specify:
RAS___
DAT___
ROT___
LNG___
BEG___

DR#2_____

_____

_____

_____

_____

_____

_____

```
Specify:
 RAS___
 DAT___
 ROT___
 LNG___
 BEG___
```

DR#3-_____

_____

_____

_____

_____

_____

_____

_____

```
Specify:
 RAS___
 DAT___
 ROT___
 LNG___
 BEG___
```

DR#4-_____

_____

_____

_____

_____

_____

_____

_____

```
Specify:
 RAS___
 DAT___
 ROT___
 LNG___
 BEG___
```

DR#5-_____

_____

_____

_____

_____

_____

_____

D8. 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. If this plan contains no provisions for disability retirement, write "na" in DRT#1. (USE STANDARD NOTATION AND APPLICABLE FORMULA NUMBERS.)

DRT#1-_____

_____

_____

_____

_____

_____

_____

D9. 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. If this plan contains no provision for death and survivor benefits, write "na" for DS#1.

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.
```

Specify:
RAS___
DAT___
ROT___
LNG___
BEG___

DS#1- _____

_____

_____

_____

_____

_____

_____

Specify:
RAS___
DAT___
ROT___
LNG___
BEG___

DS#2- _____

_____

_____

_____

_____

_____

_____

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```
Specify:        DS#3-_____
 RAS___         _____
 DAT___         _____
 ROT___         _____
 LNG___         _____
 BEG___         _____
                _____
```

```
Specify:        DS#4-_____
 RAS___         _____
 DAT___         _____
 ROT___         _____
 LNG___         _____
 BEG___         _____
                _____
                _____
```

```
Specify:        DS#5-_____
 RAS___         _____
 DAT___         _____
 ROT___         _____
 LNG___         _____
 BEG___         _____
                _____
                _____
```

D10. Please express how the death and survivor benefit and supplement formulas are combined to determine the total death and survivor benefit amount, including any limitations on the minimum or maximum total death and survivor benefit. If this plan contains no provisions for death and survivor benefits, write "na" for DST#1. (USE STANDARD NOTATION AND APPLICABLE FORMULA NUMBERS.)

DST#1=_____

        _____

        _____

        _____

        _____

        _____

        _____

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SECTION E: DEFINED BENEFIT PLANS: ELIGIBILITY DEFINED

E1. What combinations of age and actual service years are required (RAS) to receive pension benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

RAS1 RAS2 RAS3 --> | DEFINE ASY: (1)☐ ASY:_____ (2)☐ ASY:_____ (3)☐ ASY:_____
☐ NOT USED   ☐ NOT USED   ☐ NOT USED |

[a] [a] [a] NO MINIMUM AGE OR ASY

[b] [b] [b] MINIMUM AGE OF: (1)_____ (2)_____ (3)_____
AND NO MINIMUM ASY.

[c] [c] [c] MINIMUM ASY OF: (1)_____ (2)_____ (3)_____
AND NO MINIMUM AGE.

[d] [d] [d] MINIMUM AGE OF: (1)_____ (2)_____ (3)_____
AND MINIMUM ASY OF.   (1)_____ (2)_____ (3)_____

[e] [e] [e] MINIMUM AGE OF: (1)_____ (2)_____ (3)_____
AND MINIMUM ASY OF: (1)_____ (2)_____ (3)_____

[f] [f] [f] MINIMUM AGE OF: (1)_____ (2)_____ (3)_____
AND MINIMUM ASY OF: (1)_____ (2)_____ (3)_____

[g] [g] [g] AGE PLUS ASY OF: (1)_____ (2)_____ (3)_____
NO MIN AGE OR ASY:

[h] [h] [h] AGE PLUS ASY OF: (1)_____ (2)_____ (3)_____
AND MINIMUM AGE OF: (1)_____ (2)_____ (3)_____

[i] [i] [i] AGE PLUS ASY OF: (1)_____ (2)_____ (3)_____
AND MINIMUM ASY OF: (1)_____ (2)_____ (3)_____

[j] [j] [j] AGE PLUS ASY OF: (1)_____ (2)_____ (3)_____
AND MINIMUM AGE OF: (1)_____ (2)_____ (3)_____
AND MINIMUM ASY OF: (1)_____ (2)_____ (3)_____

[z] [z] [z] OTHER (SPECIFY BELOW):

RAS1: _____

RAS2: _____

RAS3: _____

COMPLETE THIS CONTINUATION OF QUESTION E1 ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF RAS IN THE PLAN.

E1. What combinations of age and actual service years are required (RAS) to receive pension benefits or supplements? (USE MORE THAN ONE COLUMN IF NECESSARY; CHECK ALL COMBINATIONS THAT APPLY FOR EACH DEFINITION.)

RAS4 RAS5 RAS6 -->

DEFINE ASY:	(4)☐ ASY:_____ ☐ NOT USED	(5)☐ ASY:_____ ☐ NOT USED	(6)☐ ASY:_____ ☐ NOT USED

☐ a   ☐ a   ☐ a   NO MINIMUM AGE OR ASY

☐ b   ☐ b   ☐ b   MINIMUM AGE OF:
AND NO MINIMUM ASY.
(4)_____   (5)_____   (6)_____

☐ c   ☐ c   ☐ c   MINIMUM ASY OF:
AND NO MINIMUM AGE.
(4)_____   (5)_____   (6)_____

☐ d   ☐ d   ☐ d   MINIMUM AGE OF:
AND MINIMUM ASY OF.
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ e   ☐ e   ☐ e   MINIMUM AGE OF:
AND MINIMUM ASY OF:
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ f   ☐ f   ☐ f   MINIMUM AGE OF:
AND MINIMUM ASY OF:
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ g   ☐ g   ☐ g   AGE PLUS ASY OF:
NO MIN AGE OR ASY:
(4)_____   (5)_____   (6)_____

☐ h   ☐ h   ☐ h   AGE PLUS ASY OF:
AND MINIMUM AGE OF:
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ i   ☐ i   ☐ i   AGE PLUS ASY OF:
AND MINIMUM ASY OF:
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ j   ☐ j   ☐ j   AGE PLUS ASY OF:
AND MINIMUM AGE OF:
AND MINIMUM ASY OF:
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____
(4)_____   (5)_____   (6)_____

☐ z   ☐ z   ☐ z   OTHER (SPECIFY BELOW):

RAS4: _____

RAS5: _____

RAS6: _____

E2. Do the benefit formulas apply only to participants that terminate employment
during a specific calendar time period, or to all retirement dates (DAT)?
Note: Employment termination includes normal retirment, early retirement,
disability retirement and death. (USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>DAT1</u> <u>DAT2</u> <u>DAT3</u>

| 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: _____

**COMPLETE THIS CONTINUATION OF QUESTION E2 ONLY IF THERE ARE MORE THAN 3
DEFINITIONS OF DAT IN THE PLAN.**

E2. Do the benefit formulas apply only to participants that terminate employment
during a specific calendar time period, or to all retirement dates (DAT)?
Note: Employment termination includes normal retirement, early retirement,
disability retirement and death.   (USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>DAT4</u> <u>DAT5</u> <u>DAT6</u>

[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: _____

E3.　Are there any other requirements (ROT) for any of the benefits?　(USE MORE THAN ONE COLUMN IF NECESSARY.)

<u>ROT1</u>　<u>ROT2</u>　<u>ROT3</u>

[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__

[i]　[i]　[i]　VD BENEFIT ONLY IF NO WITHDRAWAL OF MANDATORY CONTRIBUTIONS

[j]　[j]　[j]　DISABILITY BENEFIT ONLY FOR EMPLOYMENT RELATED DISABILITIES

[k]　[k]　[k]　DISABILITY BENEFIT ONLY FOR <u>NON</u>-EMPLOYMENT RELATED DISABILITIES

[l]　[l]　[l]　DISABILITY BENEFIT ONLY IF ELIGIBLE FOR SS BENEFITS

[m]　[m]　[m]　DISABILITY BENEFIT ONLY IF <u>NOT</u> ELIGIBLE FOR SS BENEFITS

[n]　[n]　[n]　DEATH BENEFIT ONLY FOR EMPLOYMENT RELATED DEATHS

[o]　[o]　[o]　DEATH BENEFIT ONLY FOR <u>NON</u>-EMPLOYMENT RELATED DEATHS

[p]　[p]　[p]　DEATH BENEFIT ONLY IF BENEFICIARY <u>NOT</u> ELIGIBLE FOR SS BENEFITS

[z]　[z]　[z]　OTHER (SPECIFY BELOW):

ROT1: _____

_____

ROT2: _____

_____

ROT3: _____

_____

COMPLETE THIS CONTINUATION OF QUESTION E3 ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF ROT IN THE PLAN.

E3. Are there any other requirements (ROT) for any of the benefits?   (USE MORE THAN ONE COLUMN IF NECESSARY.)

ROT4 ROT5 ROT6

[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: (4)____,19__ (5)____,19__ (6)____,19__

[f] [f] [f]   IF PLAN PARTICIPANT BEFORE: (4)____,19__ (5)____,19__ (6)____,19__

[g] [g] [g]   IF PLAN PARTICIPANT AFTER: (4)____,19__ (5)____,19__ (6)____,19__

[h] [h] [h]   IF PLAN PARTICIPANT FROM: (4)____,19__ (5)____,19__ (6)____,19__

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

[i] [i] [i]   VD BENEFIT ONLY IF NO WITHDRAWAL OF MANDATORY CONTRIBUTIONS

[j] [j] [j]   DISABILITY BENEFIT ONLY FOR EMPLOYMENT RELATED DISABILITIES

[k] [k] [k]   DISABILITY BENEFIT ONLY FOR NON-EMPLOYMENT RELATED DISABILITIES

[l] [l] [l]   DISABILITY BENEFIT ONLY IF ELIGIBLE FOR SS BENEFITS

[m] [m] [m]   DISABILITY BENEFIT ONLY IF NOT ELIGIBLE FOR SS BENEFITS

[n] [n] [n]   DEATH BENEFIT ONLY FOR EMPLOYMENT RELATED DEATHS

[o] [o] [o]   DEATH BENEFIT ONLY FOR NON-EMPLOYMENT RELATED DEATHS

[p] [p] [p]   DEATH BENEFIT ONLY IF BENEFICIARY NOT ELIGIBLE FOR SS BENEFITS

[z] [z] [z]   OTHER (SPECIFY BELOW):

ROT4: _____

_____

ROT5: _____

_____

ROT6: _____

_____

E4. Aside from lump-sum withdrawal options, are the benefits and supplements paid
on a regular basis for life, or on some other basis?

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) ☐ UNREDUCED   (2) ☐ UNREDUCED   (3) ☐ 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.)

(1) ☐ UNREDUCED   (2) ☐ UNREDUCED   (3) ☐ UNREDUCED
    ☐ REDUCED   ☐ REDUCED   ☐ REDUCED
    ☐ NOT CITED   ☐ NOT CITED   ☐ NOT CITED

h	h	h	ONE TIME PAYMENT
i	i	i	UNTIL ELIGIBLE FOR SS DISABILITY BENEFITS
j	j	j	UNTIL ELIGIBLE FOR EARLY RETIREMENT BENEFITS
k	k	k	UNTIL ELIGIBLE FOR NORMAL RETIREMENT BENEFITS
l	l	l	DEATH BENEFIT LASTS FOR LIFE UNLESS SPOUSE REMARRIES

z	z	z	OTHER (SPECIFY BELOW):

LNG1: _____

_____

LNG2: _____

_____

LNG3: _____

_____

COMPLETE THIS CONTINUATION OF QUESTION E4 ONLY IF THERE ARE MORE THAN 3 DEFINITIONS OF LNG IN THE PLAN.

E4. Aside from lump-sum withdrawal options, are the benefits and supplements paid on a regular basis for life, or on some other basis?

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

[i] [i] [i] UNTIL ELIGIBLE FOR SS DISABILITY BENEFITS

[j] [j] [j] UNTIL ELIGIBLE FOR EARLY RETIREMENT BENEFITS

[k] [k] [k] UNTIL ELIGIBLE FOR NORMAL RETIREMENT BENEFITS

[1] [1] [1] DEATH BENEFIT LASTS FOR LIFE UNLESS SPOUSE REMARRIES

[z] [z] [z] OTHER (SPECIFY BELOW):

LNG4: _____

_____

LNG5: _____

_____

LNG6: _____

_____

E5. When do benefit payments begin for vested deferred retirement, disability retirement, and death and survivors payments?

<u>BEG1</u> <u>BEG2</u> <u>BEG3</u>-->

DEFINE ASY:	(1)☐ ASY:_____ ☐ NOT USED	(2)☐ ASY:_____ ☐ NOT USED	(3)☐ ASY:_____ ☐ NOT USED

☐a ☐a ☐a PAYMENTS BEGIN AT TIME OF TERMINATION

☐b ☐b ☐b PAYMENTS BEGIN AT TIME OF DISABILITY

☐c ☐c ☐c PAYMENTS BEGIN AT TIME OF DEATH

☐d ☐d ☐d PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER TERMINATION

☐e ☐e ☐e PAYMENTS BEGIN WHEN PARTICIPANTS REACH AGE:
(1)_____ (2)_____ (3)_____

☐f ☐f ☐f PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER AGE:
(1)_____ (2)_____ (3)_____

☐g ☐g ☐g PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE BETWEEN TERMINATION AND AGE
(1)_____ (2)_____ (3)_____

☐h ☐h ☐h PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE
FROM AGE: (1)_____ (2)_____ (3)_____
TO AGE: (1)_____ (2)_____ (3)_____

☐i ☐i ☐i PAYMENTS BEGIN WHEN PARTICIPANTS AGE+ASY REACH:
(1)_____ (2)_____ (3)_____

☐j ☐j ☐j PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR NORMAL RETIREMENT

☐k ☐k ☐k PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED FOR EARLY RETIREMENT

☐z ☐z ☐z OTHER (SPECIFY BELOW):

BEG1: _____

_____

BEG2: _____

_____

BEG3: _____

_____

E5. When do benefit payments begin for vested deferred retirement, disability retirement, and death and survivors payments?

BEG4	BEG5	BEG6-->	DEFINE ASY:	(4)☐ ASY:_____ ☐ NOT USED	(5)☐ ASY:_____ ☐ NOT USED	(6)☐ ASY:_____ ☐ NOT USED

☐a ☐a ☐a PAYMENTS BEGIN AT TIME OF TERMINATION

☐b ☐b ☐b PAYMENTS BEGIN AT TIME OF DISABILITY

☐c ☐c ☐c PAYMENTS BEGIN AT TIME OF DEATH

☐d ☐d ☐d PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER TERMINATION

☐e ☐e ☐e PAYMENTS BEGIN WHEN PARTICIPANTS REACH AGE:
(4)_____ (5)_____ (6)_____

☐f ☐f ☐f PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE AFTER AGE:
(4)_____ (5)_____ (6)_____

☐g ☐g ☐g PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE BETWEEN
TERMINATION AND AGE
(4)_____ (5)_____ (6)_____

☐h ☐h ☐h PAYMENTS BEGIN ANYTIME PARTICIPANTS CHOOSE
FROM AGE: (4)_____ (5)_____ (6)_____
  TO AGE: (4)_____ (5)_____ (6)_____

☐i ☐i ☐i PAYMENTS BEGIN WHEN PARTICIPANTS AGE+ASY REACH:
(4)_____ (5)_____ (6)_____

☐j ☐j ☐j PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED
FOR NORMAL RETIREMENT

☐k ☐k ☐k PAYMENTS BEGIN WHEN PARTICIPANT WOULD HAVE QUALIFIED
FOR EARLY RETIREMENT

☐z ☐z ☐z OTHER (SPECIFY BELOW):

BEG4: _____

_____

BEG5: _____

_____

BEG6: _____

_____

SECTION F: DEFINED BENEFIT PLANS—SPECIAL FEATURES

F1. Are participants in this pension plan subject to a mandatory retirement age?

| 1. YES |

| 5. NO |

GO TO F3

F2. What is the mandatory retirement age?

_____

F3. 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?
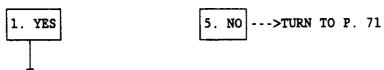
| 1. USE SPECIAL ADJUSTMENT FACTOR |

| 5. USE NORMAL RETIREMENT FORMULAS AND MAXIMUMS | --->TURN TO P. 69

TURN TO P. 68

F4.   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 MIN):	_____

d   GREATER OF: THE BENEFIT ENTITLEMENT AT RETIREMENT USING NORMAL RETIREMENT
FORMULAS OR THE BENEFIT ENTITLEMENT AT NORMAL RETIREMENT AGE ACTUARIALLY
INCREASED FOR YEARS AFTER NORMAL RETIREMENT AGE.

z   OTHER (SPECIFY BELOW):

_____

_____

F5. Does this pension plan include any provisions for disability retirement benefits?

| 1. YES | | 5. NO | --->TURN TO P. 71

F6. 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: _____

      _____

      _____

F7. 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: _____

_____

_____

F8.   Does this pension plan include a provision for the payment of any benefits to the surviving beneficiaries or estates of participants whose death occurs <u>before retirement</u>?

| 1. YES |

| 5. NO | --->TURN TO P. 73

F9.   Does this pension plan include a provision that increases the vesting percentage for participants that were not fully vested at the time of death?
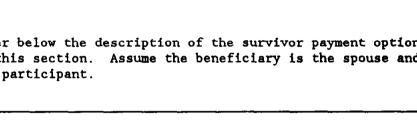
```
DEFINE ASY:   [ ] ASY:_____         [ ] NOT USED
```

[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: _____

                     _____

                     _____

F10. 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: ☐ ASY:_____   ☐ NOT USED

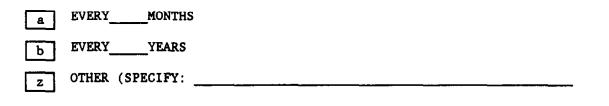| a | ACCRUE ONE ASY FOR EACH YEAR AFTER DEATH, NO MAXIMUM | |
b	ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM	AGE:_____
c	ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL	ASY:_____
d	ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM ADDITIONAL	ASY:_____
e	ACCRUE ONE ASY FOR EACH YEAR, TO MAXIMUM TOTAL	AGE+ASY:_____
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: _____	

F11. 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.

_____

_____

_____

_____

F12. Does this plan include provision for <u>automatic</u> cost of living adjustments to post retirement benefits?

| 1. YES | | 5. NO | --->TURN TO P. 75 |

F13. What is the frequency of determining these cost of living adjustments?

[a] EVERY_____MONTHS

[b] EVERY_____YEARS

[z] OTHER (SPECIFY: _____)

_____

F14. 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. 74

F15. How is the price index used to adjust benefits?

[a] PRICE INDEX MINUS _____PERCENTAGE POINTS

[b] _____% OF INCREASE IN PRICE INDEX, <u>NO</u> MAX

[c] _____% OF INCREASE IN PRICE INDEX, WITH <u>MAX</u> ADJUSTMENT OF _____%

[d] _____% OF INCREASE IN PRICE INDEX, <u>NO</u> MAX ADJUSTMENT
IF INDEX INCREASED BY AT LEAST _____%.

[e] _____% OF INCREASE IN PRICE INDEX, WITH <u>MAX</u> ADJUSTMENT OF _____%
IF INDEX INCREASED BY AT LEAST _____%

[z] OTHER (SPECIFY: _____)

_____

_____

| TURN TO P. 75 |

F16. 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 F18 |

F17. 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: _____

_____

_____

F18. How are the cost of living benefit adjustments calculated?

_____

_____

_____

_____

F19. Excluding survivor benefits, does this pension plan include a provision for any lump-sum benefit payment upon the death of a **retired** participant?
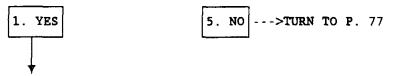
| 1. YES | | 5. NO | --->TURN TO P. 76

F20. 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

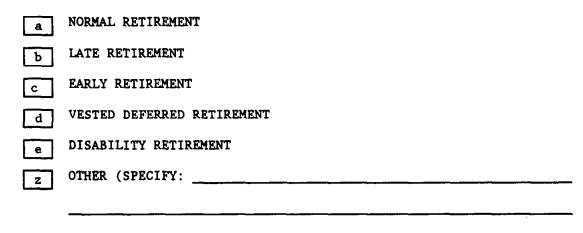| e | DISABILITY RETIREMENT

| z | OTHER (SPECIFY): _____

_____

F21. How are the lump-sum benefits calculated for a retired participant?

| a | FIXED DOLLAR AMOUNT: $_____

| b | FIXED PERCENT YEARLY BENEFITS: ____%

| z | OTHER (SPECIFY: _____

_____

_____

F22. 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. 77 |

F23. 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: _____

_____

_____

F24. Which of the following vesting schedules defines eligibility for vested deferred benefits?

☐ a IMMEDIATE 100% VESTING FROM TIME OF INITIAL PARTICIPATION

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

　　　　AGE:_____

　　　　ASY:_____

　　　　AGE+ASY:_____

　　　　AGE:_____ OR ASY:_____

　　　　AGE:_____ AND ASY:_____

☐ c 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:_____

☐ d NO VESTING SCHEDULE CITED.

☐ z OTHER (SPECIFY: _____

_____

F25. Record below any unusual characteristic(s) of this pension plan, or any other pertinent information needed to interpret the plan provisions.