

MICHIGAN CATHOLIC CONFERENCE LAY EMPLOYEES' RETIREMENT PLAN ENROLLMENT CARD

NEW EMPLOYEE

CHANGE NAME/ADDRESS

CHANGE BENEFICIARY

EMPLOYEE INFORMATION: PLEASE TYPE OR PRINT CLEARLY.				
SOCIAL SECURITY NUMBER	EMPLOYEE LAST NAME	EMPLOYEE FIRST NAME		
STREET ADDRESS		CITY	STATE	ZIP CODE
HOME TELEPHONE NUMBER	DATE OF BIRTH	GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE	

BENEFICIARY INFORMATION: The Plan states that if the Participant is married, the death benefit shall be paid to the Participant's surviving spouse, unless the Participant designated another beneficiary and the spouse gave written consent. If the Participant is married and desires to name a beneficiary other than a spouse, please contact the MCC for a Spousal Waiver Form.

NAME OF BENEFICIARY	RELATIONSHIP	SOCIAL SECURITY NUMBER	DATE OF BIRTH
EMPLOYEE SIGNATURE X			DATE / /

EMPLOYER INFORMATION: TO BE COMPLETED BY EMPLOYER.

EMPLOYER NAME	EMPLOYER CITY	UNIT TELEPHONE NUMBER	UNIT NUMBER
DATE OF HIRE (SEE DEFINITION)	OCCUPATION OF EMPLOYEE	HOURS WORKED PER WEEK	MONTHS WORKED PER YEAR

SEE REVERSE SIDE FOR DEFINITION OF TERMS

DEFINITION OF TERMS FOR LAY EMPLOYEES' RETIREMENT PLAN

Lay Employees' Retirement Plan (LERP) – Defined benefit plan for all eligible employees of participating units.

Date of Hire – is the first day of the month in which you become an eligible employee.

Eligible Employee – Employee whose position is scheduled for 20 or more hours per week 5 or more months per calendar year.

Vested Benefit – Upon completion of 5 years of credited service an employee will be eligible for a monthly benefit at retirement age.

Retirement Age – Normal retirement age 65 with a provision for early reduced benefit at age 55 or unreduced benefit under the Rule of 85.

5 Month Rule – Employee who completes five months of a calendar year will receive credit for the whole calendar year.

Credited Service – The years and months of service used to calculate the Retirement Benefit. Credited Service may differ from actual service if the employee's employment or termination dates come under the "5 Month Rule."

Actual Service – The actual date the employment begins and terminates for an employee at a participating unit/employer.

Break in Service – Past service of a member is subject to a three year withdrawal qualification. A member who returns to the employ of a participating employer within three years of the date of leaving covered employment will receive full reinstatement of all past service. If the return to covered employment occurs after a three year break, past service will be regained on a one for one basis (i.e. one month of current service reinstates on month of past service). *Summer recess does not constitute a break in service.*

Final Average Salary – The average of the annual compensation earned by a member using the highest five calendar years of compensation.

**SHOULD YOU HAVE QUESTIONS PLEASE CONTACT THE MCC
1-800-395-5565**