

Employee Application for Membership The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan)

Section 1: Employee Information and Marital Status

All information must be provided. Indicate where not applicable with N/A.

Legal Name					
First	MI	Last			
Mailing Address					
Street					
City	State	ZIP	Country		
Home Phone			Mobile Phone		
Email					
Social Security #			Date of Birth*		
Gender	Male	Female	Marital Status	Single	Married
Spouse's Legal Name					
First	MI	Last			
Gender	Male	Female			
Social Security #/TIN #			Date of Birth		
Date of Marriage					

Section 2: Employment Information

All information must be provided. Indicate where not applicable with N/A.

Employer Name					
Mailing/Billing Address					
Street					
City	State	ZIP			
Employee's Title			Hire Date		
Hours expected to work per year			Enrollment Effective Date		

Section 3: Compensation

Other than a one-time payment, list all amounts on an **annual basis**. For explanations, see the instructions on the next page.

\$ _____ Base salary (excluding housing) and scheduled taxable cash payments	\$ _____ Cash housing allowance and/or utilities	Employer-provided housing? Yes No (Check Yes if employer provides physical housing for the employee)
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\$ _____ Employer contributions to a qualified or non-qualified plan	\$ _____ One-time payments
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Send assessment bills to: Employer Diocese

*Please provide a copy of your driver's license, passport, or birth certificate as proof of your date of birth.

Section 4: Employee's and Employer's Signatures

Employee's Signature	Date
Employer's Signature	Date
Print Name	Title
Email	

Submit the completed and signed form to:

The Church Pension Fund, 19 East 34th Street, New York, NY 10016, Attn: Client Services or email to ***benefits@cpf.org***.
If you have any questions, call us at (866) 802-6333, Monday–Friday, 8:30AM–8:00PM ET (excluding holidays).

Instructions for Employee Application for Membership The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan)

Use this form to:

- Enroll a lay employee in The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan).

Who should complete the form:

- The employee enrolling in the Lay Defined Benefit Plan. (Please note that an authorized representative of the employer must sign the form.)

Instructions

Section 1: Employee Information and Marital Status

Complete the information completely. Missing information may delay your enrollment.

Section 2: Employment Information

Complete the information about your employment. (Your employer can assist you in completing this information.)

- **Enrollment Effective Date:** This is the effective date of your enrollment into the plan, usually the first date of the month following employment.

Section 3: Compensation

Your employer can assist you in completing this information.

Compensation is used to determine Total Assessable Compensation,* which is the basis for determining the amount paid by employers in assessments for the defined benefit pension plans (Lay DB and Clergy Pension Plan) and/or the compensation used to calculate employer and employee contributions to the defined contribution plans (Lay DC and RSVP). Note that the definition of compensation for a defined benefit plan versus a defined contribution plan is different. See below for information on how compensation is calculated for the Lay DB Plan.

Enter the amounts described below. **Please complete all fields**, even if the compensation for that category has not changed. Except for One-Time Payments, show all amounts on an annual basis.

- **Base salary (excluding housing) and scheduled taxable cash payments:** Includes base salary (excluding the amount designated as a housing allowance in accordance with the U.S. tax code or a similar law of a local jurisdiction), Social Security tax reimbursements, employer-paid tuition for dependents (if taxable), and other scheduled taxable income.
- **Cash housing allowance and/or utilities:** Includes cash payments that are paid on a regular basis and are excludible from an employee's gross income for income tax purposes under the U.S. tax code or a similar law of a local jurisdiction. (For example, the amount of a cleric's base salary that has been designated as a housing allowance.) Also includes amounts paid by the employer to cover the cost of utility bills, including but not limited to fuel, gas, and electricity, or amounts paid on the employee's behalf.

- **Employer-provided housing:** Indicate whether physical housing, either owned or rented directly by the employer, is provided to the employee.
 - ~Employer-provided housing is considered compensation even if no cash compensation is paid.
 - ~If a home is owned or rented directly by the employee, it should not be reported as employer-provided housing regardless of whether (1) the employer pays the mortgage or rent directly to the mortgage holder or landlord or (2) the employer reimburses the employee for the full amount of the mortgage or rent payments. (In this case, report the amount of the mortgage or rent as (1) a cash housing allowance, if excludible from the employee's gross income for income tax purposes, or (2) as scheduled taxable cash payments, if includible in the employee's gross income for income tax purposes.)
- **One-time payments:** Includes one-time cash payments, such as bonuses or overtime, that are taxable. Also includes one-time cash payments that are excludible from an employee's gross income for income tax purposes under the U.S. tax code or a similar law of a local jurisdiction. (For example, the portion of a cleric's bonus that has been designated as a housing allowance.)

How Compensation is calculated

- For **Employer** Contributions to the RSVP and Lay DC Plan—Compensation used to calculate employer contributions to the defined contribution plans is the sum of the following four components:
 - ~Base salary (excluding housing) and scheduled taxable cash payments
 - ~Cash housing allowance and/or utilities
 - ~Employer-provided housing
 - ~One-time payments
- For Employee Contributions to the RSVP and Lay DC Plan—Compensation used to calculate employee contributions to the defined contribution plans is the sum of the following (note that these definitions are different than the definitions provided above):
 - ~Base salary (excluding housing): Includes base salary (excluding the amount designated as a housing allowance in accordance with the U.S. tax code or a similar law of a local jurisdiction).
 - ~Other taxable cash payments (excluding utilities and severance): Includes Social Security tax reimbursements, employer-paid tuition for dependents (if taxable), other scheduled taxable income, and one-time cash payments, such as bonuses or overtime, that are taxable. Utilities (even if they are taxable) and any form of severance (including pay continuation following a termination of employment) should be excluded in all cases.

Section 4: Employee Contribution

Enter the amount you would like deducted from your compensation and contributed to the RSVP or Lay DC Plan using whole dollar or percentage amounts.

For participants in the Lay DC Plan:

- If you do not want to contribute to the Lay DC Plan, you will need to indicate that in this section by checking the box provided. By checking the box, you understand that you are choosing not to make contributions to the Plan and, therefore, will not be entitled to receive any matching contributions (if applicable) under the terms of the Lay DC Plan and your employer's Lay DC Plan Adoption Agreement.
- If you do not insert a dollar or percentage amount, or do not elect to check the box, you will be deemed to have elected the default contribution rate of 4% of your compensation. You can change the amount deducted from your compensation at any time by calling Client Services at (866)-802-6333, contacting Fidelity Investment at (877) 208-0092, or accessing Fidelity NetBenefits® at www.cpg.org/myaccount.

Section 5: Investment Options

Review the information and go to Fidelity NetBenefits® at www.cpg.org/myaccount to learn about your investment options and make your selections.

Sections 6 & 7: Employee's & Employer's Signature

Sign and date the application. Please review the entries on this application before signing to verify that all entries are complete and correct and that you understand how contributions will be made to the RSVP or lay DC Plan. By signing this form, you are verifying its accuracy.

Submit the completed and signed form to:

The Church Pension Fund, 19 East 34th Street, New York, NY 10016, Attn: Client Services or email to benefits@cp.org. If you have any questions, call us at (866) 802-6333, Monday–Friday, 8:30AM–8:00PM ET (excluding holidays).