



AMERICAN CONFERENCE OF CANTORS PENSION AND INSURANCE PLAN

**To:**           **Participants** in the AMERICAN CONFERENCE OF CANTORS PENSION AND INSURANCE PLAN

**From:**       **Marianne Pick, ACC Pension and Insurance Administrator**

**Subject:**     **Pension Contribution Form**

Attached is the pension contribution transmittal form for the **American Conference of Cantors Pension and Insurance Plan**. Please complete the form carefully and contact the plan administrator via email at [mpick@accantors.org](mailto:mpick@accantors.org) or by calling 857-939-0328 with any questions you may have regarding the Plan.

Please return all completed forms and checks to the following address:

Marianne Pick  
ACC Pension and Insurance Plan Administrator  
35 Bay View Avenue  
Quincy, MA 02169

All Employer contribution checks should be made payable to **American Conference of Cantors fbo (your name)**. Any incomplete transmittal forms will be returned to you for correction and resubmission.

All Voluntary Salary Elective Deferral Contributions must be remitted directly to Fidelity Investments per pay period via ACH by the congregation. For more information on establishing ACH payments contact the Pension and Insurance Plan Administrator, Marianne Pick.

Please note: **Pension Contributions are due by November 30th**

You are required to fill in your compensation, parsonage, and contribution amount, along with confirmation of prior years of service. This information you supply to the Plan is used to calculate applicable IRS limitation testing. This testing establishes how much you can deposit to the 403(b) pension plan. If you exceed these limits, the excess will be deposited to the Supplemental Plan. This may occur if any or all of the following apply: a high parsonage amount in relationship to your compensation or a large contribution to the Plan in any given year. Remember, the balance deposited is tax-deferred until you retire.

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35 Bay View Ave  
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PENSION PLAN CONTRIBUTION TRANSMITTAL FORM

Participant: \_\_\_\_\_ Social Security #: \_\_\_\_\_
Employer: \_\_\_\_\_ Plan Year: \_\_\_\_\_
1. MY TOTAL COMPENSATION FOR THE PLAN YEAR: \$ \_\_\_\_\_
2. LESS MY PARSONAGE ALLOWANCE FOR THE PLAN YEAR: \$ \_\_\_\_\_
3. MY CURRENT SALARY [(1) -(2) but not less than \$0.00]: \$ \_\_\_\_\_
4. YEARS OF EMPLOYMENT AS OF JANUARY 1 (as a cantor): \_\_\_\_\_
5. EMPLOYER CONTRIBUTION^1 PERCENTAGE: \_\_\_\_\_ %
6. CANTOR SALARY DEFERRAL CONTRIBUTION^2 PERCENTAGE: \_\_\_\_\_ %
7. EMPLOYER CONTRIBUTION:
Line Item 5 multiplied by Line Item 1. \$ \_\_\_\_\_
8. CANTOR SALARY DEFERRAL CONTRIBUTION:
(As of 01-01-09, must be remitted per pay period directly to Fidelity)
Line Item 6 multiplied by Line Item 1. \$ \_\_\_\_\_
9. CANTOR AFTER-TAX CONTRIBUTION: \$ \_\_\_\_\_
10. TOTAL PENSION CONTRIBUTION: [(7) + (8) + (9)] \$ \_\_\_\_\_

I elect to have the amount stated under item 7, 8, and 9 above to be invested in the ACC Pension Plan as I directed Fidelity Investments. You are able to change your allocations with Fidelity through their online account access service at www.fidelity.com/atwork or calling 800-343-0860.

SIGNATURES:

Participant \_\_\_\_\_ Date \_\_\_\_\_ Employer signature^3 \_\_\_\_\_
Employer Print Name \_\_\_\_\_

1 Your employer can make a discretionary contribution on your behalf. Plan guidelines suggest a minimum of 15% of your annual eligible compensation. Not including catch-up contributions, the maximum aggregate annual contribution that can be made on your behalf is the lesser of \$49,000 or 100% of your 415 Compensation. Any amount contributed over the maximum limit will be invested in the ACC Supplemental Plan.
2 You may make a salary deferral contribution up to 100% of your eligible compensation on a before tax basis. However, this contribution is subject to the maximum limits imposed by the IRS, \$16,500 in 2009, plus an additional \$5,000 if you are age 50 or older at December 31, 2009. Any amount contributed over the maximum limit will be invested in the ACC Supplemental Plan. Your congregation is required to remit this contribution directly to Fidelity at the time it is earned.
3 The Employer hereby adopts the American Conference of Cantors Pension and Insurance Plan and the American Conference of Cantors Supplemental Retirement Plan, and irrevocably designates the Executive Board of the American Conference of Cantors as its agent with respect to all of its relations with the Trustees and Committee of the ACC Plans. The employer hereby represents that (a) it is a temple or an association of synagogues and/or temples, or an elementary or secondary school which is controlled, operated or principally supported by a synagogue, temple or an association of synagogues and/or temples, or a qualified church-controlled organization (within the meaning of Internal Revenue Code ("Code") Section 3121 (w)(3)(B)) and (b) it is exempt from federal income tax pursuant to Code Section 501 (c)(3).

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