AMERICAN CONFERENCE OF CANTORS RETIREMENT PLAN

71281 SUPPLEMENTAL PLAN - DISTRIBUTION OF BENEFITS ELECTION

Name: _____

Date of Birth: _____

Retirement Date: _____

Deferral of Commencement of Payment? Yes No *(please circle)*

Defer Distributions until: _____
(Must be at least 5 years out)

SIGNATURE:

_____ _____
Participant Date

Please review the ACC Supplemental Plan Summary Plan Description. A copy can be found on the ACC website on the Retirement/Plan Documents tab.

You may elect to defer the commencement of payments under the Supplemental Plan in retirement. Such an election must be made at least 12 months prior to the date the benefit payment would otherwise be made, and each payment must be deferred for a minimum of five years from the date the payment would otherwise be made.

Your "Retirement Date" is the earlier of your Normal Retirement Date, your Early Retirement Date, or your Deferred Retirement Date or upon termination of your service as a cantor or temple musician due to Permanent Disability.

Your "Normal Retirement Date" is the first day of the month coincident with or next following the date you attain age 65 and retire (e.g., permanently terminate from full-time employment as a professional cantor or temple musician.)

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ACC Administrative Office Completes.

Distribution Start Date: _____ 1st Distribution Amount: _____

Please note: If the Participant's balance in the Supplemental Plan is over $ 10,000, benefits under the Supplemental Plan are paid in quarterly installments on the last day of each calendar quarter over a five year period. The amount of each installment is determined by multiplying the Participant's account by a fraction, the numerator is one and the denominator is the number of installments remaining to be made from the Participant's account.

American Conference of Cantors
1375 Remington Road, Suite M
Schaumburg, IL 60173
847-781-7800 www.accantors.org