



CHRISTIAN SCHOOL PENSION PLAN & TRUST FUND **UPDATE**

Date: January 14, 2004

To: Active and Inactive Plan Participants
and Participating Schools

From: Howard Van Mersbergen
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Your Pension Plan Booklet

Enclosed is a revised booklet titled *Your Pension Plan*. This is a short, simplified description of the Christian School Pension Plan. A quick review of the booklet will give you great information on the major provisions of the Plan.

Your Pension Benefit

In November you received your Status Report which gives you the information you need to calculate your estimated annual retirement benefit, based on your present status. We will also be happy to do calculations for you and project, using certain assumptions, your benefit to your retirement date. We can do these calculations for more than one retirement date. Just call us at 800 635-8288, ext. 227, e-mail us at JNorman@CSIONline.org or send us a letter including such information as your expected retirement date and an estimated percentage of future salary increases.

Updated Benefits Web Site

We have been working to make our web site more useful. Login to www.CSIONline.org and select "Employee Benefits" to check the new Benefits pages. The pages for the Christian School Pension Plan now contain forms such as Retiree Application forms, Change of Beneficiary form, and Disability Benefit Application forms. Also included are publications such as the Plan Book, Benefits in a Nutshell, and Forms of Pension (describes types of retirement benefits available).

Test Your Retirement Knowledge

Considering a 65 year-old couple, what is the likelihood that one or both of them will live to the age of 97? The answer is on the back of this page.

(More)



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Participant Address Changes

It is very important to notify the CSI Benefits Office if you have a change of address. By notifying us, we can continue to mail important information like updates to the Plan, Plan books, and your annual status report that contains information on your money in the Plan. If you have a change of address, contact us at 800 635-8288, ext. 227 or send an e-mail message to JNorman@CSIONline.org.

Test Answer

If you are like 80% of the respondents to a recent MetLife survey, you believe the answer is 10% or less. The correct answer is 25%.

Because we tend to underestimate our actual life expectancy, we may not adequately prepare our finances for retirement. Review the Retirement Checklist that was sent with your Status Report for ways to plan for your financial future.