# YOUR PENSION PLAN

A brief description of
the Christian School
Pension Plan & Trust Fund

CHRISTIAN SCHOOLS
INTERNATIONAL

## CONTENTS

# YOUR PENSION PLAN

This booklet is a short, simplified description of the Christian School Pension Plan (the Plan), its regulations and benefits. The Trustees offer it to participants and beneficiaries as a convenient way to understand the major provisions of the Plan.

Because it is condensed and simplified, it is only a guide to the Plan, not a complete description. If questions of interpretation arise, the actual Plan Document is the final authority.

For questions regarding your Pension Plan, call CSI at (800) 635-8288, extension 227.

# THE PLAN

The Christian School Pension Plan and Trust Fund is an excellent way to build toward a comfortable retirement. Combined with personal savings and Social Security, the Christian School Pension Plan and Trust Fund can help you meet your retirement goals. Advance planning for retirement will help assure your basic finances are secure, and that you will have the freedom to do the things that make retirement worthwhile.

When Christian Schools International began the program in 1943, the Pension Plan was a way people in the Christian school community could band together and help provide retirement benefits for Christian school employees. The founders were frugal, conservative people who wanted a fair program that provided a measure of security without undue risk.

The Plan has grown in strength and performance. Today there are about 170 participating schools in the U.S. with more than 5,500 individuals enrolled.

The Plan is a Defined Benefit Plan. This means that retirement benefits are guaranteed, and that the Plan assumes all the investment risk. The Plan provides benefits beginning with your enrollment, and continuing for the rest of your life with no investment risk to you.

Every dollar you put into the Plan is always yours. If you leave employment before retirement, you can have all of your money refunded with interest.

For a projection of what your retirement income will be with this Plan, contact the Plan office at (800) 635-8288, extension 227.

# HOW THE PLAN WORKS

For retirees to maintain their preretirement lifestyle, they must have disposable income (Social Security, savings, pension plan) close to what was earned during their working years. The Christian School Pension Plan and Trust Fund is designed to provide a portion of the money needed for retirement. This is how the Plan works:

1. Contributions may be made in two ways. One way is for you to make a contribution and your employer matches your contribution. A second way is for your employer to make the total contribution.

2. Contributions are sent to the Plan office and are carefully invested by Plan Trustees.

3. You contribute to the Plan for at least five years to become Vested. If you leave the Plan before you have completed five years of participation, your contribution can be refunded with any accrued interest. This does not include the contributions made by your employer. Once you are Vested, you are eligible to receive a pension benefit upon retirement.

Retirement and other benefits are discussed in detail under the Benefits section of this booklet.

1. PENSION BENEFIT

**Normal Retirement Benefit.** Your Normal Retirement Date is considered to be the first day of the month coincident with or following your 65th birthday. Available at age 65 when you retire, the pension benefit is also available at a reduced rate as early as age 55 if you choose to retire at that time.

The twelve monthly payments you receive during your first year of retirement will normally equal 60% of the total contributions you, as an employee, made to the fund, plus any additions made to your account when the Trustees distributed excess funds (your accrued benefit). The monthly payments will continue for as long as you live.

If you choose the option to receive a larger death benefit than the one normally offered, your monthly payments will be smaller. (See #4, Retirement Benefit Options.)

**Supplemental Pension.** If you are married, you are entitled to receive an annual supplemental pension equal to $20 for each year of adjusted credited service earned before September 1, 1973. The benefit will be paid for the lifetime of you and your spouse.

**Early Retirement Benefit.** Provided you are Vested, you may choose to retire as early as age 55 and you will receive a pension for life. If you retire before reaching age 62, your pension benefit will be 5% less for each year you are younger than age 62. For example, if you retire at age 60, your pension benefit is reduced by 10%. Note that you may retire after reaching age 62 with no reduction of normal pension benefits.

**Vested Benefit.** If you are Vested and leave employment in a participating school before you are retirement age, you are eligible to receive normal pension benefits based on your Accrued Benefit. You may also elect to begin benefit payments as early as age 55, but your benefits will be reduced.

If you discontinue participation in the Plan after reaching age 55, and you select the early retirement benefit, your pension payment will be reduced by 5% for each year you are younger than age 62.

If you discontinue participation in the Plan before reaching age 55, and you select the early retirement feature, your pension payment will be reduced by 4% for each year you are younger than age 65.

**2. DEATH BENEFIT**

If you die either before or after you begin receiving your pension benefit, your beneficiary is entitled to a lump sum payment of the balance in your Contribution Account, provided that no pension benefits are payable to a survivor.

**3. PRERETIREMENT SURVIVING SPOUSE BENEFIT**

If you are married, Vested, and die before beginning to receive retirement benefits, your surviving spouse will receive the surviving spouse portion of the 50% Joint and Survivor Annuity.

If you are Vested, age 45 or older, employed with a Participating Employer, and if your surviving spouse is not more than ten years younger than you, the spouse's benefit is 50% of your Accrued Benefit.

If you are an employee of a Participating Employer at the time of death, the annuity will begin the month in which the death occurs.

If you are not an employee of a Participating Employer at the time of death, the annuity will begin the month that you would have reached age 55. If you had already reached age 55, the annuity will begin the month in which the death occurs.

**4. RETIREMENT BENEFIT OPTIONS**

**Joint and Survivor Annuity.** If you are married, you will receive a reduced pension (surviving spouse annuity) during your lifetime so that 50% of your benefits will be paid to your surviving spouse for his or her lifetime. The amount of the reduction in monthly benefits is calculated on the difference in the ages between you and your spouse. You and your spouse may waive this benefit in writing and choose another benefit option.

If you are not married, or if you and your spouse waive the Joint and Survivor Annuity option, you will receive the full pension amount for life unless you elect another option. The surviving spouse will not receive a monthly benefit after your death. Any balance remaining in your Contribution Account at your death will be paid to your beneficiary.

**Contingent Annuity.** This option is similar to a Joint and Survivor Annuity, except that the benefit is paid to any beneficiary you choose, rather than to only a spouse. You may select the percentage of your benefit (50, 75 or 100%) to be paid for the life of the contingent beneficiary.

**Period Certain and Life Annuity Options.** These two options guarantee the pension benefit for five or ten years. If you die prior to having received five or ten years of benefit payments, the monthly payments will continue to your beneficiary until the total of five or ten years of benefit payments is reached.

**5. DISABILITY BENEFIT**

If you become disabled while actively employed by a Participating Employer, you are entitled to temporary disability benefits beginning after four weeks of disability. The benefit is three-fourths of your monthly salary, payable monthly for a maximum of five months during any one period of disability.

**6. CASH REFUND**

If you are not actively employed with a Participating Employer, you may receive a cash refund of the balance of all your Employee Contributions with earned interest.

If you are not Vested, such a withdrawal will cancel all of your rights under the Plan, and will erase any credited service that may have been accumulated.

If you are Vested and have an Accrued Benefit derived from the Employer Contributions, you still retain a right to that benefit.

If you are a participant whose Vested percentage is zero, and return to employment with a Participating Employer, you may repay the amount of the withdrawal with interest at 120% of the federal mid-term rate as in effect during the first month of the Plan Year, and regain all of your rights under the Plan. Repayment must be made within five years from the date of reemployment, providing your break in service was less than five years.

# DEFINITIONS

1. **Participating Employer**— Christian Schools International (CSI) and any CSI member school, society, or related group which chooses to participate in the Christian School Pension Plan and Trust Fund.

2. **Defined Benefit Plan**— retirement benefits are guaranteed. The Plan, not the participants, assumes all the investment risk.

3. **Eligibility to Participate**— all employees who work full-time, half time or more than 1,000 hours annually must participate in the Pension Plan. Participation is a condition of employment for all eligible employees.

4. **2% Plan, 3% Plan and 5% Plan**— the employer must choose one of these Plans. Both the employee and employer contribute 2, 3 or 5% of the employee's annual salary, depending on which Plan is selected. Of course, larger retirement benefits accrue with the 5% Plan.

5. **Participant (Employee) and Employer Contributions**— the employee's contribution is collected through payroll deduction and the employer matches each contribution so that a total of 4, 6 or 10% of the employee's salary is sent to the Plan office.

6. **Employer Contribution Plan**— became an option in 1982 to allow employers the option to contribute the entire 4, 6 or 10%, depending on the Plan selected. Under this option, even though you have not contributed, half of all incoming money received in your name is regarded as your employee contribution and can be refunded with interest if you leave the Plan.

7. **Contribution Account**— contains all the money you as a participant have contributed, and remains your property. If you leave the Plan, the Contribution Account, plus any accrued interest, may be refunded. In the event of death or retirement, benefit payments will draw from the Contribution Account and will reduce or eliminate the total amount.

8. **Vested**— describes a participant who has contributed to the Plan for at least five years. A Vested participant is entitled to a lifelong retirement benefit.

9. **Normal Retirement Date**— the first day of the month coincident with or following the participant's 65th birthday.

10. **Accrued Benefit**— annual pension benefit payable for life, beginning after Normal Retirement Date. The pension benefit is based on the total of the following factors:

Employee Contributions......................60% of total

Accrued Benefit effective 9/1/83............2% increase (for each year of Credited Participating Service from 9/1/51 - 8/31/83)

Accrued Benefit effective 9/1/85............2% increase (for each year of Credited Participating Service from 9/1/83 - 8/31/85)

Accrued Benefit effective 9/1/87.......11.5% increase (for each year of Credited Participating Service from 9/1/85 - 8/31/87)

Accrued Benefit effective 9/1/90............2% increase (for each year of Credited Participating Service from 9/1/87 - 8/31/90)

Accrued Benefit effective 9/1/92........3.5% increase
(for each year of Credited Participating Service from 9/1/90 - 8/31/92)

Accrued Benefit effective 9/1/94...........2% increase
(for each year of Credited Participating Service from 9/1/92 - 8/31/94)

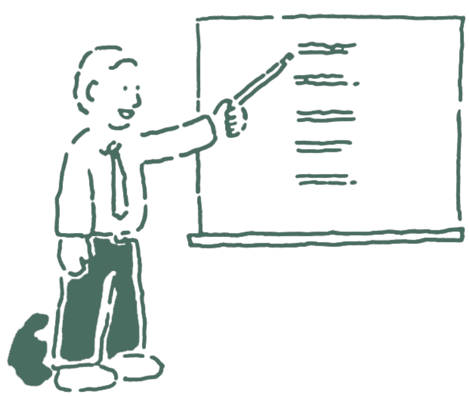
**11. Credited Participating Service**— total number of years of employment with one or more Participating Employers during which you were an active contributor to the Plan.

**12. Adjusted Credited Participating Service**— the sum of the following:

Years of Credited Participating Service under the 2% Plan, plus:

1.5 times the years of Credited Participating Service under the 3% Plan, plus:

2.5 times the years of Credited Participating Service under the 5% Plan.



## CHOICE OF BENEFICIARY

You may select the beneficiary who will receive any balance remaining in your Contribution Account after your death, and after all pension benefits to your survivors have stopped. Your selection of a beneficiary other than your spouse is not valid unless consented to, in writing, by your spouse.

You make this choice when you complete and sign the form furnished by your employer. You must use this form. A provision in your will is not sufficient for this purpose.

If you do not have a spouse at the time of your death, or if you and your spouse have filed a waiver to appoint a beneficiary other than your spouse, any lump sum benefits payable on your death will be made as follows:

1. to your designated beneficiary;
2. if your beneficiary is no longer living, to your spouse if you have one;
3. if your beneficiary is no longer living and you are not survived by a spouse, in equal shares to your children. If no children exist, to your parents or, if no parents exist, to your brothers and sisters.

## APPEAL PROCEDURE

The Trustees have the responsibility for applying the Plan in individual cases, including decisions on Eligibility to Participate, right to receive benefits upon termination, the type and amount of any benefit entitlements and all other matters involving rights in the Plan.

If you believe you are entitled to receive a benefit different than that determined by the Trustees, you have a right to ask the Trustees for a full and fair review of your benefit, provided you file a claim in writing with the Trustees no later than 120 days after such determination.

Within sixty days, the Trustees will give you their written decision. Reasons for the decision will be explained, including the section of the Plan on which the decision is based, and a description of any regulations affecting the decision. You will also be told about any steps you must take for further review.

After you receive the written decision, you or your representative has sixty days to submit a written appeal to the CSI Board of Directors.
You, or your representative, may also submit written statements in support of your claim.

The CSI Board of Directors must give you its final decision, in writing, along with an explanation of the reasons for its decision, within sixty days of receipt of the appeal, unless the Board determines that circumstances require an extension of time for processing the appeal.

**PENSION INSURANCE**
All the major benefits of the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC). The PBGC is a government agency designed to protect participants of Defined Benefit Plans and increases the security of your retirement funds.

Generally, the PBGC guarantees most normal retirement benefits, early retirement benefits, and certain disability and survivor's pensions. Benefit protection is subject to certain limitations.

The PBGC guarantees vested benefits at the level in effect on the date of plan termination. However, if a plan has been in effect less than five years before it terminates, or if benefits have been increased within five years before the plan terminates, the whole amount of the plan's vested benefits or the benefit increase may not be guaranteed.

In addition, there is a ceiling on the amount of monthly benefit that PBGC guarantees. This ceiling is adjusted periodically.

For more information on the PBGC insurance protection and its limitations, ask the Plan administrator or the PBGC. Inquiries to the PBGC should be addressed to:

Pension Benefit Guaranty Corporation
1200 K Street NW
Washington DC 20005-4026
Phone: (202) 326-4000
(800) 400-7242
www.pbgc.gov

**AMENDMENT**
CSI has the right to amend the Plan at any time, but your accrued benefit or vested interest in the Plan cannot be decreased. If the vesting schedule is changed, participants in the Plan will always be covered by the vesting schedule most favorable to them.

**TOP-HEAVY PROVISIONS**
The Plan is also subject by law to periodic testing to determine if certain employees are earning more than 60% of the total plan benefits. If so, the plan is considered to be top-heavy.
Our Plan is not now, nor has it ever been, top-heavy. However, if it should become top-heavy in

the future, special provisions will apply. Full details are included in the Plan Document. Your vested right to benefits earned under the plan will be determined using this table:

| Years of Credited Service | Vested Percentage of Benefit |
|---|---|
| 2 | 20% |
| 3 | 40% |
| 4 | 60% |
| 5 or more | 100% |

For each year a plan is top-heavy, you will be credited with at least a minimum benefit, which is what you will receive only if it is more than you would have earned under the plan's regular benefit formula. Your minimum benefit will be 2% of your average compensation for each year the plan is top-heavy to a maximum of ten years.

In figuring your minimum benefit, average compensation means the average of your highest annual earnings for five or fewer consecutive top-heavy years.

**TERMINATION**

CSI may terminate the Plan at any time. Any Participating Employer may terminate its participation in the Plan at the end of any school year.
If the Plan should be terminated, you will become fully vested in your Accrued Benefit. However, the funds may remain in trust to be distributed to you when you are eligible.

## YOUR RIGHTS

One of the purposes of the Employee Retirement Income Security Act of 1974 (ERISA), is to provide you with better information about your benefit plans. The following information summarizes your rights as a participant of this Plan.

As a participant, you are entitled to receive this summary guide to the Plan.  Each year, you will also receive a summary of the Plan's annual financial report.

You may examine, without charge, documents relating to this Plan. These include the Plan itself, and copies of all documents filed with the U.S. Department of Labor, such as annual reports and Plan descriptions.

These documents are available for your review at the CSI office. You may obtain copies of all Plan documents upon written request to CSI. CSI may make a reasonable charge for the copies.

Once a year, if you make a written request, CSI will provide you with a statement of the amount of your Accrued Benefit. This statement will also indicate your Vested percentage. If none of your Accrued Benefit is Vested, the statement will indicate the approximate date your Accrued Benefit will become partially Vested. You will not be charged for the statement.

Under ERISA, the benefits of this Plan are not subject to the claims of your creditors or creditors of your spouse or other beneficiaries. You may not assign, sell, or commit your unpaid benefits in any way, unless the assignment results from a judgment, decree, or order relating to child support, alimony payments or marital property rights under state domestic relations law. You will be notified if such a judgment, decree or order is received.

If you request a Plan document, report or statement to which you are entitled, and you do not receive it within thirty days, make sure that your request has been received. The Participating Employers intend, of course, to provide any requested material as quickly as possible. However, under the law, you may enforce your request by filing suit in Federal court.

If you sue and the court finds that you were entitled to the documents, and the delay could have been avoided, the court may direct the Participating Employers to pay you up to $100 a day, until you receive the materials.

ERISA also provides that you may not be fired, or otherwise discriminated against, to prevent or discourage you from exercising the rights guaranteed by ERISA.

If you make a claim for a Plan benefit and it is denied in full or in part, you must receive a written explanation of the reason for the denial. You have the right to have your claim reviewed and reconsidered.

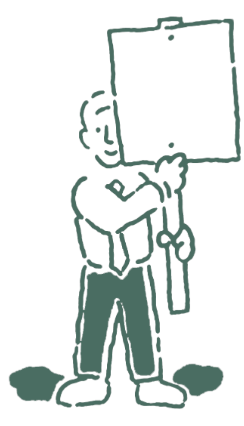
In addition to creating rights for Plan participants, the law also defines the obligations of those involved in operating employee benefit plans. These include the Participating Employer and the Plan Trustee. These persons and companies are known as fiduciaries. Fiduciaries must act only in the interest of the Plan participants and must also exercise prudence in the performance of their Plan duties.

Fiduciaries who violate ERISA may be removed, and required to make good any losses they have caused the Plan.

Most misunderstandings about the Plan can be resolved quickly and fairly with your cooperation, but occasionally a dispute may arise.

If you feel that you have been improperly denied a benefit in full or in part, you have a right to file suit in a Federal or State court, or request assistance from the U.S. Department of Labor. If you are successful in your lawsuit, the court may require the other party to pay your legal costs, including attorney fees. If you lose, the court may order you to pay all costs and fees (for example, if it finds your claim is frivolous).

If you have any questions about this statement or your rights under ERISA, you should contact the Plan Administrator or the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.



# PLAN DESCRIPTION

**Name:** Christian School Pension Plan

**Address:** 3350 East Paris Avenue SE
Grand Rapids MI 49512-3054

**Number:** 001

**Phone Number:** (616) 957-1070
(800) 635-8288, extension 227.

**Sponsor:** The Plan, established in 1943, is sponsored by Christian Schools International (CSI) who maintains the Plan for itself and for its participating schools. The Internal Revenue Service identification number of CSI is: 38-1565440.

**Administrator:** The administration is handled by a Board of Trustees appointed by the Board of Directors of CSI. The Christian School Pension Trust Fund has been established in connection with this Plan.

**Agent:** Executive Secretary-Treasurer

**Plan Year:** Begins on September 1 and ends on August 31. All records of the Plan are based on the Plan Year.

**Duties of Trustees:** In strict accordance with the terms of the Plan and the Trust Agreement, the Trustees determine eligibility for participation in the Plan, establish procedures for receiving benefits, and periodically review the schedule of benefits. The Trustees, with the help of qualified investment counselors, also carefully invest funds received. Investment policy is to seek safety of principal while securing the best possible yield.

# QUESTIONS & ANSWERS

This section provides answers to the frequently asked questions posed by boards and participants. For a complete explanation of the features of your Pension Plan, consult the official Plan Document or contact the CSI Employee Benefits Department.

**I am only working part-time. Can I be part of the Plan?**
Yes, but you need to meet three criteria:

1. Must work for a Participating Employer. This is a group plan and individuals cannot join independently.

2. Must work at least 1,000 hours in a Plan Year. However, if you have previous service credits in the Plan this requirement is waived.

3. Required contributions to the Plan must be made.

**Do I have to join the Plan even if I do not want to?**
Yes, participation in the Plan is mandatory for those who meet the criteria above.

**We have some investments and savings. I am also paying into Social Security. Why do I need a pension plan at all?**
Unless you have a substantial savings account, you need pension income because Social Security provides such a small amount of money each month. For example, if you retired in 2002 at age 65 and your income averaged $32,000 over your career, your monthly Social Security benefit would only be about $1,200.

For most people to have a comfortable retirement, a disposable retirement income of approximately 75 to 90% of after-tax income earned during the final working years is needed. To have that income, you need three sources: Social Security, a good employment pension and savings.

Your employment Pension Plan will provide a substantial part of your income during retirement so it is a very important component of your retirement planning.

**How does the Christian School Pension Plan and Trust Fund compare to the pension plans of public schools and businesses?**
This Plan, sponsored by Christian Schools International and administered by a separate Board of Trustees, is a first-rate program to secure a good retirement income. This Plan is better than many of the retirement plans offered by public schools and businesses.

**What is the employer contribution Plan?**
Participants in the Plan make contributions of 2, 3 or 5% of their total yearly compensation, depending on whether their employers have chosen the 2% Plan, 3% Plan or 5% Plan. The employer then contributes an equal percentage, so the total contribution to the Plan is 4, 6 or 10% of your yearly compensation.

Some employers pay the total 4, 6 or 10% contribution. This is known as the Employer Contribution Plan.

Employees in the Employer Contribution Plan are treated like the employees in the basic 2% Plan, 3% Plan and 5% Plans. One-half of the total contribution is credited as an employee contribution.

For example, when employment ends, you can get a refund with interest equivalent to what would have been in your employee Contribution Account if you had personally paid the 2, 3 or 5% contributions.

**What if I leave this job before I am eligible for a pension? Do I lose the money I have put in?**
Even if you have not worked long enough to become Vested, every dollar you put into the Plan as an employee is yours and can be refunded to you with interest upon leaving employment.

Your contributions are in a Contribution Account that belongs to you. The balance in that account is the amount you contribute, plus interest.

**If I get sick, does this Plan help me financially?**
The Plan has a temporary disability benefit. If you are disabled, you receive three-quarters of your average monthly salary for a period up to five months.

**What does Vested mean?**
Although the money you put into the Plan is always yours and can be returned with interest if you leave employment, you are not immediately entitled to a pension. After you have made contributions to the Plan for a prescribed time, you can collect a lifelong pension benefit and are said to be Vested. Employees are Vested after five years of participation.

**How can I know how much my pension will be?**
Your pension benefit is based on your contributions. Every year, you receive a status report that gives important information about the Plan and your status in the Plan. Refer to your most recent Status Report for information about pension benefits.

If you are nearing retirement, the CSI Employee Benefit Department will be pleased to prepare a more detailed estimate of your pension.

**What is the difference in benefits between the 2% Plan, 3% Plan and 5% Plan?**
Your school board will select the 2% Plan, 3% Plan or 5% Plan. If the Plan is 3% of your yearly compensation, you will have a smaller payroll deduction, but a retirement benefit that is only 60% as large as the 5% Plan. The retirement benefit in the 2% Plan is only 40% as large as the 5% Plan.

For instance, someone retiring at age 65 after thirty years of service, with an average annual salary of $28,000, will receive a minimum of:

$12,759 each year through the 2% Plan,
$19,144 each year through the 3% Plan, or,
$31,906 each year through the 5% Plan.

**If I leave employment here for a while and then come back, do I have to start from zero to become Vested?**
If you leave employment with a Participating Employer before you have completed the five years required for vesting, and do not ask for a refund of your contributions, you can return and continue the vesting process where you left off.

If you ask to have your contributions refunded when you leave employment, your vesting process starts from zero when you return.

If you return to employment and repay your previously refunded contributions with interest and within certain time limits, your vesting is reinstated to the point at which you left your first employment.

**The Plan Trustees invest my money to build a retirement fund. How do I know they are smart enough to make good investments? How do I know they will be here when I retire?**
The Christian School Pension Plan and Trust Fund has a strong economic foundation of millions of dollars in accumulated Plan assets.

Professional investment managers, who are selected and monitored by the Plan's Trustees, invest the monthly contributions made by you and your employer. The investment strategy is to maximize return while minimizing risk.

Since its inception over fifty years ago, the investment portfolio has generated returns that are steady and have been well above average.

**Do I have to wait until I am 65 to collect my pension? What if I want to retire earlier?**
Presently, you can retire at age 65. However, you can retire as early as age 55. If you retire early, your benefit is reduced 5% for each year you are younger than age 62.

**If I die before I retire, will my spouse get my pension benefits?**
If you die before you retire, and have been married to your spouse for at least a year prior to your death, your spouse will receive your pension benefit. Because your contributions to the Plan will have stopped before your retirement, your spouse will receive a reduced monthly payment.

**I am concerned about inflation after I retire. Will this Plan have me locked into an income that shrinks with inflation?**
The investments made with the fund result in growth. While the terms of the Plan do not provide

for cost-of-living increases for retirees, in the past when investments have produced surplus funds, payments to retirees have been increased to partially compensate for inflation.

**Suppose I retire and my spouse outlives me. Can I make sure my spouse has a lifelong pension after I am gone?**

If you are married at retirement, you automatically receive the 50% Joint and Survivor Annuity retirement benefit. After you die, your spouse will receive 50% of your retirement benefit for life.

You may waive this benefit option with your spouse's consent and choose another level of continuing benefits for your spouse. You also have the option of choosing an unreduced benefit with no provision for your spouse after your death.

**If I am Vested can I withdraw my money prior to retirement if I quit working?**

If you terminate employment with a Participating Employer and are Vested, you can withdraw the current value of your pension benefit that is based on your Employee Contributions. The value of your pension benefit that is based on Employer Contributions can only be taken as a monthly pension benefit at retirement.

CHRISTIAN SCHOOLS
INTERNATIONAL

**CHRISTIAN SCHOOL PENSION
PLAN AND TRUST FUND**
3350 East Paris Avenue SE
Grand Rapids MI 49512

Phone: (616) 957-1070
(800) 635-8288, ext. 227

Fax: (616) 301-2149

CSIbenefits@CSIonline.org

## NOTES

# NOTES