



CHRISTIAN SCHOOLS
INTERNATIONAL

Christian School Pension Plan & Trust Fund

UPDATE

To: Participating Schools

- June 15, 2005, Filing of Plan Amendments

From: Howard Van Mersbergen
Executive Secretary-Treasurer

Date: May 27, 2005

The Christian School Pension Plan and Trust Fund is in the process of filing several amendments to the plan document for approval with the Internal Revenue Service. We are required to notify interested parties of the application and we need your assistance in meeting that requirement.

The enclosed notice informs each individual that he or she has the right to participate in the approval process by making comments to the IRS; however, the notice rarely generates such comments. The notice must be provided to all present employees, even if not yet eligible to participate in the plan. We are not required to give the notice to former employees even if they have unpaid, vested benefits in the plan or are currently receiving benefit payments.

The notice should be posted at those locations customarily used for posting notices pertaining to labor management relations matters. Alternatively, you may post the notice electronically, as long as you include a statement that a paper copy will be provided free of charge on request. A copy of the notice should be sent to each current employee who is not likely to see the posted notice. It must be posted at least 10 days, but not more than 24 days, before the amendments are submitted to the IRS. **PLEASE POST THE NOTICE ON OR BEFORE JUNE 5, 2005.** Notices mailed to those who may not see the posting must be postmarked **NOT LATER THAN JUNE 5, 2005.**

The last paragraph of the notice references additional information regarding the application process. If an employee requests additional information, you must promptly provide them with a copy of the enclosed Additional Information Available to Interested Parties.

Please keep a copy of the notice and the additional information in your plan records marked with a handwritten notation of the date of posting. The posted notice may be removed after June 15, 2005.

CHRISTIAN SCHOOL PENSION PLAN AND TRUST FUND

PLAN IDENTIFICATION NUMBER: 001

NOTICE TO INTERESTED PARTIES

An application is to be made to the Internal Revenue Service for an advance determination on the qualification of the above employee pension benefit plan.

Christian Schools International
3350 East Paris Avenue SE
Grand Rapids, Michigan 49512

EMPLOYER IDENTIFICATION NUMBER: 38-1565440

The application will be filed on June 15, 2005, with the Key District Director, Internal Revenue Service, at Post Office Box 192, Covington, Kentucky 41012-0192, for an advance determination as to whether the plan meets the qualification requirements of Section 401, 403(a), or 405(a) of the Internal Revenue Code of 1986, with respect to the plan's amendment.

Employees employed on a half-time or more basis are eligible to participate under the plan immediately upon completion of an hour of service. All other employees are eligible to participate after completion of 1,000 hours of service in the applicable 12-month period.

The Internal Revenue Service has previously issued a determination letter with respect to the qualification of this plan.

RIGHTS OF INTERESTED PARTIES

You have the right to submit to the Key District Director, at the above address, either individually or jointly with other interested parties, your comments as to whether this plan meets the qualification requirements of the Internal Revenue Code.

You may instead, individually or jointly with other interested parties, request the Department of Labor to submit, on your behalf, comments to the Key District Director regarding qualification of the plan. If the Department declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department jointly, submit your comments on these matters directly to the Key District Director.

REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR

The Department of Labor may not comment on behalf of interested parties unless requested to do so by the lesser of: ten employees, or 10 percent of the employees who qualify as interested parties. If you request the Department to comment, your request must be in writing and must specify the matters upon which comments are requested, and must also include:

1. the plan name and the plan identification number;
2. the name, address, and EIN of the applicant; and
3. the number of persons needed for the Department to comment.

A request to the Department to comment should be addressed as follows:

Deputy Assistant Secretary
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210
ATTN: 3001 Comment Request

COMMENTS TO THE INTERNAL REVENUE SERVICE

Comments submitted by you to the Key District Director must be in writing and received by him by July 30, 2005. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to the Key District Director to be received by him within 15 days from the time the Department notifies you that it will not comment on a particular matter, or by July 30, 2005, whichever is later, but not after August 14, 2005. A request to the Department to comment on your behalf must be received by it by June 30, 2005, if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by July 10, 2005, if you wish to waive that right.

ADDITIONAL INFORMATION

Detailed instructions regarding the requirements for notification of interested parties may be found in Sections 17 and 18 of Revenue Procedure 2005-6. Additional information concerning this application including, where applicable, an updated copy of the plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Internal Revenue Service; and copies of Section 17 of Revenue Procedure 2005-6 are available during business hours for inspection and copying. (There is a nominal charge for copying and/or mailing.)

ADDITIONAL INFORMATION AVAILABLE TO INTERESTED PARTIES

The following information is provided to facilitate comments by interested parties to EP Determinations on the application for determination on the qualification of an employee retirement plan, initially or after a refusal to comment by the Department of Labor, to facilitate requests by interested parties to the Department of Labor for comment, to inform interested parties that the information contained in such comments is not confidential, and to inform interested parties of the dates deemed to be ones of receipt or mailing for purposes of the time limitations prescribed by Revenue Procedures issued by the Internal Revenue Service.

1. **COMMENTS TO EP DETERMINATIONS.** A comment submitted by an interested party must be *in writing* and be *signed* by the interested party or parties or an authorized representative of the party or parties, be *addressed to the EP Determinations* at the Internal Revenue Service Centralized Branch, Post Office Box 192, Covington, Kentucky 41012-0192, and contain the following:

- (a) the name or names of the interested parties making the comment (your name and the name of your authorized representative, if any).
- (b) the name of the company and its taxpayer identification number.
- (c) the name of the plan and the plan identification number.
- (d) whether the party or parties submitting the comments are:
 - (i) employees eligible to participate under the plan,
 - (ii) former employees or beneficiaries of deceased former employees who have a vested right to benefit under the plan, or
 - (iii) employees not eligible to participate under the plan.
- (e) the specific matter or matters raised by the interested party or parties on the question whether the plan meets the requirements for qualification under Part I of Subchapter D of the Code, and how such matter or matters relate to the interests of such party or parties making such comment.
- (f) the address of the interested party submitting the comment to which all correspondence, including a notice of the Internal Revenue Service's final determination with respect to qualification, should be sent. If more than one interested party submits the comment, it must designate a representative for receipt of such correspondence and notice on behalf of all interested parties submitting the comment and state the address of such representative. Such representative shall be one of the interested parties submitting the comment or the authorized representative.

2. **REQUEST OF DEPARTMENT OF LABOR TO COMMENT.** A request of the Department of Labor to submit a comment to EP Determinations must be: in writing, signed, addressed to the Deputy Assistant Secretary, Employee Benefits Security Administration, United States Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210, Attention: 3001 Comment Request and contain the information prescribed in Section 1 of this notice. The address designated for notice by the Internal Revenue Service will be used by the Department of Labor in communicating with the party or parties submitting the request.

3. REFUSAL OF DEPARTMENT OF LABOR TO COMMENT. If a request described in Section 2 is made and the Department of Labor sends a notice that it declines to comment on one or more matters raised in the request, the party or parties submitting the request may submit to EP Determinations a comment in respect of any matter on which the Department of Labor declines to comment.

4. CONFIDENTIALITY. The contents of written comments submitted by interested parties to the Internal Revenue Service pursuant to Sections 1 and 3 of this notice will not be treated as confidential material and may be inspected by persons outside the Internal Revenue Service, including the applicant, for determination.

Accordingly, designations of material as confidential or not to be disclosed contained in such comments will not be accepted. Thus, an interested party submitting a written comment should not include material that is considered to be confidential or inappropriate for disclosure to the public. It will be presumed by the Internal Revenue Service that every written comment submitted to it is intended by the party or parties submitting it to be subject in its entirety to public inspection and copying.

5. TIME OF NOTICE. The date of notice is deemed to be as follows with respect to the following items:

(a) DEPARTMENT OF LABOR REFUSAL TO COMMENT is deemed given to the interested party *when received*.

(b) COMMENT TO EP DETERMINATIONS is deemed made *when received*. If the comment is mailed with first-class postage prepaid and properly addressed in an envelope or other appropriate wrapper, it is deemed received as of the *date of postmark* unless the comment is not received within a reasonable period from the date of postmark.

(c) REQUEST OF DEPARTMENT OF LABOR TO COMMENT is deemed made *when received*. If the comment is mailed with first-class postage prepaid and properly addressed in an envelope or other appropriate wrapper, it is deemed received as of the *date of postmark* unless the comment is not received within a reasonable period from the date of postmark.