

APPENDIX B

LAY EMPLOYEES' RETIREMENT PLAN

The Roman Catholic Bishop of Oakland Lay Employees' Money Purchase Pension Plan was created to assist the employee in planning ahead and for future financial security. Social security benefits, supplemented by the contributions, which accumulate in this Plan, together with personal savings and investments, should help provide for needs during the retirement years.

A lay employee is eligible to participate in the plan if he/she is at least 21 years of age and has completed 6 months of continuous employment at 25 hours or more per week. Employees who meet the above eligibility requirements will become participants on July 1st or January 1st following the completion of these requirements.

Once the employee has met the eligibility requirements, the employer will contribute 8% of the employee's gross income quarterly. The employer contributions will vest as follows:

Upon completion of:

Less than 3 years -----	0%
3 years but less than 4 ---	50%
4 years but less than 5 ---	75%
5 years or more -----	100%

Up to 5 years of service with other Dioceses or Catholic Institutions listed in the Official Catholic Directory will be considered also in calculating the rate of vesting. The normal retirement date will be the last day of the month in which an employee reaches age 65; however, an employee may work beyond this date and continue to share in the employer's contribution made on the employee's behalf. If an employee wishes to retire prior to age 65, the value of his/her account will be issued to the employee in the form of a lump sum payment.

If the employee suffers a permanent disability as determined by the Administrative Committee under the terms provided in the Plan Document, the employee's account will become 100% vested and distributed to the employee in the form of a lump sum payment.

Upon evidence of the employee's death, the named beneficiary(s) will receive the lump sum value of the account.

List of Materials for New Employees

DIOCESE OF OAKLAND

Check list for _____ Hired _____

FORM NAME	Number of Form
Keep the Forms with K	K-Keeps
List of Diocese of Oakland Employees Benefits	K-1
Diocese of Oakland Comparison Medical Plan Offerings & Booklets	K-2a
Summary of Dental and Vision Plans	K-2b
Health Plan Dependent Rates	K-3
Unum Booklet	K-4
Life Phases Card (EB-516)	K-5
Life Phases Brochure (EB-540)	K-6
Assist America Brochure (EB-545)	K-7
Facts for Injured Workers (Worker's Compensation)	K-8 w/ R-7
The Roman Catholic Bishop of Oakland Lay Employees Money Purchase Pension Plan Booklet (Blue Copy Rev. 4/02)	K-9 w R-6
Enrollment Form Flexible Benefit -Plan if you choose	K-10 w R-8
Expansion of Tax Sheltered Annuity	K-11
Life Insurance Information	K-12 w R-10
Diocese of Oakland Change of Name/or Address	Use when needed
List of Materials for New Employees	Please Keep
FORMS TO RETURN TO EMPLOYER-Copies will be given to you (FORMS RETURNED TO I+B INDICATED)	All R forms need to be Returned
Diocese of Oakland Enrollment/Change form	R & I&B
Employee Information Form	R-1
Election of Participation or Notification of Waiver	R-2 & I&B
Diocese of Oakland Dependent Status Verification Form	R-3 & I&B
W-4 FORM/U.S. Department of Justice w/2 ID's CDL/SS preferred	R-4a R-4b
Diocese of Oakland Employee Questionnaire	R-5 & I&B
Lay Employees' Money Purchase Pension Plan Beneficiary Design	R-6 w K-9 & I&B
Workers' Compensation Treatment Form Choose your own Dr.	R-7 w K-8 & I&B
Enrollment Form Flexible Benefit -Plan if you choose	R-8 w K-10 & I&B
Employee Direct Deposit Enrollment Form	R-9
Life Insurance (Principal Financial Group)	R-10 & I&B

Copy of TWO Forms of ID
PASSPORT [only ID needed]
Drivers Licenses [needs to be renewed when expired]
Social Security Card
Fingerprints needed [according to Diocesan Policy]
Holiday Pay (updated annually)
Payroll Sheet (updated annually)