# APPENDIX H PROVISIONS FOR PARTICIPANTS EMPLOYED AS UNAFFILIATED BOARD OF EDUCATION EMPLOYEES

This Appendix H lists the provisions applicable to Eligible Employees of the Town East Windsor Board of Education and who are not affiliated with a collective bargaining unit. If any provision of this Appendix H is inconsistent with the terms contained in the remainder of the Plan, the provisions contained in this Appendix I shall take precedence.

# 1. Entry Date.

The Entry Date is the first day of the Eligible Employee's employment with the Town.

### 2. Picked-up Contributions.

The Participant's Picked-up Contributions shall be equal to two percent (2%) of the Participant's Earnings for the Plan Year.

#### 3. Normal Retirement.

- (a) "Normal Retirement Date" means the first of the month following the date on which the Participant attains Normal Retirement Age.
- (b) "Normal Retirement Age" means age sixty-five (65), or if later, the fifth (5th) anniversary of the date on which the Participant commenced participation in the Plan.
- (c) A Participant's annual Normal Retirement Benefit shall be equal to one and three quarters percent (1.75%) of the Participant's Average Annual Earnings multiplied by the number of years of his or her Benefit Service, provided, that in no event shall a Participant's Normal Retirement Benefit be equal to more than seventy percent (70%) of the Participant's Average Annual Earnings.

# 4. Average Annual Earnings

"Average Annual Earnings" means the average of the Participant's annual earnings received during the three (3) consecutive Plan Years immediately preceding the date on which the Participant's employment terminates (or the Participant's period of employment, if shorter). In the event a Participant has not completed three (3) full, consecutive Plan Years prior to the date on which the Participant's employment terminates, for purposes of determining a Participant's Average Annual Earnings, the Participant's Earnings for any partial Plan Year shall be determined by dividing the Participant's Earnings for such partial Plan Year by the Participant's number of completed months of Service and by multiplying that number by twelve (12).

## 5. Vesting

Vesting shall be as provided for in Section 6.1 of this Plan.