

New congregation questionnaire

For joining Mennonite Retirement Trust

Mennonite
Retirement
Trust

Thank you for your interest in Mennonite Retirement Trust! To sign up for MRT, first complete this congregation questionnaire. As plan administrator, Everence will help you enroll in the plan based on your answers. Find next steps at the end of this questionnaire.

Questions? Please contact your Everence Advisor or Everence Retirement Services at (800) 348-7468, ext. 2471 or mrt@everence.com.

A. Church information

1. Name of church _____
2. Mailing address _____

3. Principal contact for MRT administration _____
Email address _____
Telephone (_____) _____ Fax (_____) _____
4. Authorized signers
Name _____
Name _____
5. Employer Tax Identification Number _____

B. Plan information

1. Please check whether your church is: Creating a new plan or Converting an existing plan (***A conversion is when employees will transfer their retirement savings from a current plan to MRT.***)
2. Estimated number of employees _____
3. Effective date you want to join MRT _____

C. Plan choices

1. Employee contributions

A. Will your employees be allowed to contribute to the plan (***by salary reductions***)?

- Yes
 No (***If no, skip to 2, Employer contributions.***)

B. If yes, will they be allowed to make (***check all that apply***):

- Pre-tax contributions
 Roth (after-tax) contributions

C. Which employees are eligible to make contributions? (***check only one***):

- All employees
 Only employees eligible for employer contributions (***outlined below***)
 Only employees eligible for matching employer contributions (***outlined below***)
 Only the following employees or classifications of employees (***please describe***):

2. Employer contributions

Employers can contribute to employees' MRT accounts, regardless of whether an employee contributes to the plan. Employers can also encourage employees to save by contributing a match to employee contributions; see 3, **Employer matching contributions**. Employers can make one or both kinds of contributions.

A. Which employees are eligible to receive employer contributions? (*check only one*):

- None. No employer contributions will be made (*If checked, skip to 4, Vesting*).
- All employees
- Only the following employees or classifications of employees (*please describe*):

B. Amount of employer contribution (*check one*):

- We will determine the amount each year
- We will contribute _____ % of compensation
- We will contribute a fixed amount of \$ _____ each year

3. Employer matching contributions

A. Which employees are eligible to receive employer matching contributions? (*check only one*):

- None. No employer contributions will be made (*If checked, skip to 4, Vesting*).
- All employees
- Only the following employees or classifications of employees (*please describe*):

B. Amount of matching employer contribution (*check one*):

- A fixed percentage maximum: Equal to _____% of each dollar contributed by a participant not to exceed _____% of compensation.
- A fixed amount maximum: Equal to _____% of each dollar contributed by a participant not to exceed \$_____.
- Other formula: Please attach a separate schedule or describe below:

4. Vesting - Employee contributions are always 100% vested.

Will employer contributions also be fully vested?

- Yes
- No

5. Hardship distributions - Participants are permitted to take financial hardship distributions from their contributions.

Will employees be able to withdraw employer contributions?

- Yes. If yes, will employees be able to withdraw from (*check all that apply*):
 - Employer contributions
 - Matching employer contributions
- No

6. Optional features

A. Plan entry date

- Employees will be eligible to begin making contributions at the beginning of the next pay period, unless you check here.
- Participation in the employer and/or matching contributions will begin the first day an employee meets the eligibility requirements, unless you check here.

B. In-plan Roth conversions

- If you will allow employees to make Roth (after-tax) contributions, the plan permits participants to convert their pre-tax employee and employer contributions into Roth contributions. This option will be offered to participants, unless you check here.

C. Compensation

- For purposes of calculating employer and/or matching contributions, compensation will be the total amount of base salary, wages or other payments paid to an employee for personal services rendered, but excluding reimbursement for direct expenses or other non-taxable allowances. In the case of a minister, compensation includes clergy housing allowance. If you wish to include bonuses, overtime or other types of compensation, check here.

Thank you! Please send your completed questionnaire to Everence by fax, email, or regular mail.

Fax number: (574) 537-6636

Email: mrt@everence.com

Address: Everence

P.O. Box 483,

Goshen, IN 46527

Based on your answers to this questionnaire, Everence will fill out the MRT plan's 403(b) adoption agreement for you. Then Everence will be in touch with you about signing the agreement. ***(File your copy of the agreement with your important papers.)***

As record-keeper, Empower Retirement will assist you once you join the plan. Empower will set up your plan on the MRT system, send the forms that employees complete to participate and contact you about the steps to make contribution.

Visit everence.com/MRT for MRT benefits and documents, including the plan document, a summary plan description (***that explains MRT in more detail***) and other helpful resources.

Mennonite Retirement Trust

Administered by Everence

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