



2011 Benefits Amounts for the Comprehensive Protection Plan

The 2011 Denominational Average Compensation (DAC) is \$61,716.

The following information generally describes the benefit amounts payable under the terms and conditions of the Comprehensive Protection Plan (CPP) to eligible participants and their beneficiaries. For more information about the terms of CPP, please see the CPP Summary Plan Description available at www.gbophb.org/TheWell/Root/CPP/3097.pdf. Although all efforts have been made to ensure the accuracy of this document, in the event of a discrepancy between this document and the CPP Plan Document, the plan document always governs.

Active Participant Death Benefits—Payable upon the death of an eligible active participant in 2011:

- \$50,000 payable in 12 monthly installments or one lump sum
- Annual surviving spouse annuity benefit of \$12,343.20 (20% of the DAC), less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of \$6,171.60 (10% of the DAC) payable in 12 monthly installments¹
- Annual surviving child educational benefit of up to \$12,343.20 (20% of the DAC) payable in equal installments²

Retired Participant Death Benefits—Payable upon the death of a retired participant in 2011:

- \$18,514.80 (30% of the DAC) payable in one lump sum
- Annual surviving child benefit of \$6,171.60 (10% of the DAC) payable in 12 monthly installments¹
- Annual surviving child educational benefit of up to \$12,343.20 (20% of the DAC) payable in equal installments²

Spouse Death Benefit—Payable upon the death of a spouse of an active or retired participant in 2011:

- \$12,343.20 (20% of the DAC) payable in one lump sum

Surviving Spouse Death Benefit—Payable upon the death of a surviving spouse of a deceased active or retired participant in 2011:

- \$9,257.40 (15% of the DAC) payable in one lump sum

Child Death Benefit³—Payable upon the death of a child of an active or retired participant in 2011:

- \$6,171.60 (10% of the DAC) payable in one lump sum

Disability Benefits

The disability benefit equals 70% of plan compensation for the plan year in which the first payment is effective, with plan compensation capped at 200% of the DAC. The disability benefit is reduced by any disability benefits payable under the Social Security Act⁴.

Eligible participants receiving CPP disability benefits may also receive retirement plan contributions. A contribution equal to 3% of compensation (as defined by CRSP) will be credited, in monthly installments, to the participant's CRSP defined contribution account.

Notes:

¹ Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.

² Ages 18 through 24 and attending school full-time. Half of the annual benefit may be paid if the child is attending a secondary school. If the child enters a post-secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.

³ Ages 18 and younger, ages 19 and older if dependent upon the participant or upon the surviving spouse of the participant due to a behavioral or physical disability that existed prior to age 19, or ages 24 and younger and receiving a surviving child benefit

⁴ Other reductions may apply as determined by the General Board of Pension and Health Benefits.