

YMCA RETIREMENT INFORMATION

WELCOME NEW EMPLOYEE!

As an employee of the Middlesex YMCA, upon completion of eligibility requirements you must participate in the YMCA Retirement Fund Retirement Plan as a mandatory condition of employment. The Plan provides retirement and other benefits for YMCA employees and their designated beneficiaries. All of the staff at our YMCA become eligible to participate in the Plan when they are age 21 or older and have completed 1,000 hours of service within each of any 2 years, beginning with their date of hire or anniversary date. These two years are not required to be consecutive.

A more detailed description of the Eligibility and Enrollment rules can be found on the YMCA Retirement Fund's website: www.yretirement.org.

WHY WAIT TO SAVE?

Since our YMCA participates in the YMCA Retirement Plan, any employee of our YMCA may immediately participate in the YMCA Retirement Fund Tax-Deferred Savings Plan by opening a Tax-Deferred Savings Account regardless of their age, length of service or hours worked. They may also roll in money from an eligible employer plan or IRA. Just complete the "Tax-Deferred Savings Account For YMCA Employees" form.

Are you currently a participant or previously participated in the YMCA Retirement Plan?

YES []

NO []

If **no**, do you have prior service at **another** YMCA?

YES []

NO []

If **yes**, please complete:

Name of YMCA _____

Address _____

Position: _____

Start Date: _____

Termination Date: _____

This is important for establishing your eligibility to enroll in the Fund, as well as to determine vesting.

Signature Date _____