



Instructions for Completing the Lay Long-Term Disability (LTD) and Life Insurance Plan Adoption Agreement

(Detailed instructions are included in the body of the adoption agreement.)

Plan Sponsor Adoption Agreement – General Information

Please provide all the information requested in the “Demographic Information” section of the adoption agreement. Generally, organizations that share the same Federal Employer Identification Number (FEIN) are treated as one entity. If you have a related entity (such as a day care center) that has a separate FEIN—and you wish to cover the eligible employees of both entities—submit two adoption agreements.

- **Item 5** – Indicate the plan sponsor name
- **Item 7** – Indicate the Plan’s effective date
- **Part 3** – At least one authorized representative of the plan sponsor must sign and date this adoption agreement. (The authorized representative is the person deemed by the plan sponsor to have contract signature authority.)

Adoption Agreement Exhibits – Summary Information

Exhibit A – Lay Employee Eligibility Elections

Exhibit A allows plan sponsor to make certain elections regarding employee eligibility under the Plan. *Exhibit A* includes:

- **Part 1 – Active Employee Coverage:** Indicate whether you will cover or will not cover lay employees. (Note: This section does *not* apply to clergy for conference plan sponsors.)
- **Part 2 – Eligibility Requirements for Active Employees:** Indicate an election in each of the following categories: hours of service, minimum age and waiting period.
- **Part 3 – Retired Employee Coverage:** Indicate whether you will or will not cover retired employees. If retired employees are covered, one election is required to indicate the requisite number of years of participation in the Plan prior to retirement.
- **Part 4 – Leaves of Absence:** Indicate whether you will or will not cover employees on leaves of absence described in Part 4.
- **Part 5 – Coverage Requirements:** No election is required.

Exhibit B – Clergyperson Eligibility Elections for Conferences (Note: *Exhibit B* only needs to be completed by conference plan sponsors)

Exhibit B allows conference plan sponsors of CPP to elect to cover certain clergypersons not eligible for CPP coverage.

- **Part 1 – Life Insurance Coverage Options:** Indicate whether you will or will not cover clergy under the Lay LTD and Life Insurance Plan. If certain clergy are covered, indicate which categories are covered.
- **Part 2– Eligibility Requirements for Active Clergy Employees:** Make one election in each of the following categories: hours of service, minimum age and waiting period.
- **Part 3 – Retired Clergy Coverage:** Indicate whether you will or will not cover retired clergy. If retired clergy are covered, indicate the years of service necessary for eligibility.
- **Part 4 – Leaves of Absence:** Indicate whether you will or will not cover employees who are on leaves of absence as described in Part 4.
- **Part 5 – Coverage Requirements:** No election is required.

(continued)

Exhibit C – Benefit and Coverage Options

Exhibit C allows plan sponsors to make certain elections regarding types of coverage, coverage amounts and plan features.

- **Part 1 – Long-Term Disability Income Protection Benefits:** Indicate whether you will or will not provide LTD coverage. If LTD is provided, indicate the length of the elimination period.
- **Part 2 – Life Insurance Coverage Options:** Indicate whether you will or will not provide life insurance for each of the following: active employees, spouses, dependent children and retired employees. If life insurance is provided, indicate one benefit option for each coverage elected. If you elect active employee life coverage, also indicate if you elect Accidental Death and Dismemberment.