COLUMBIA UNIVERSITY RETIREMENT PLAN
FOR
SUPPORTING STAFF ASSOCIATION
AT THE COLLEGE OF PHYSICIANS AND SURGEONS

SUMMARY PLAN DESCRIPTION
FOR
PRE-7/1/1976 DEFINED BENEFIT PROGRAM

(As in effect on January 1, 2011)

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INTRODUCTION

The Columbia University Retirement Plan for Supporting Staff Association at the College of Physicians and Surgeons (the "Plan") is maintained pursuant to a collective bargaining agreement between Columbia University (the "University") and the Supporting Staff Association at the College of Physicians and Surgeons (the "SSA Agreement"). The Plan is a retirement plan that is intended to satisfy the requirements of Section 401(a) of the Internal Revenue Code.

The Plan consists of two components – the "Defined Contribution Program" and the "Defined Benefit Program." The Defined Contribution Program provides benefits based on your service under the SSA Agreement (if any) on or after July 1, 1976. The Defined Benefit Program provides benefits based on your service under the SSA Agreement (if any) prior to July 1, 1976.

This Summary Plan Description ("SPD") describes the Defined Benefit Program. If you were not employed by the University prior to July 1, 1976 or if you were employed by the University prior to July 1, 1976 but your employment was not covered by the SSA Agreement, this SPD is not applicable to you.

The SPD summarizes the major features of the Defined Benefit Program as in effect on January 1, 2011 but it is not intended as a substitute for the legal plan documents. If a provision in the legal plan documents and this SPD conflict, the provisions of the legal plan documents will control.

If you have questions about the Defined Benefit Program or the Plan, please contact the Columbia University HR Benefits Service Center ("HR Benefits Service Center") at (212) 851-7000, Monday-Friday, 9:00 a.m. to 4:00 p.m or send an email to hr-retirement@columbia.edu.

ELIGIBILITY AND PARTICIPATION

You are a participant in the Defined Benefit Program if (1) you were employed by the University prior to July 1, 1976, (2) your University employment was subject to the terms of the SSA Agreement prior to July 1, 1976, and (3) you satisfied the eligibility requirements under the terms of the Plan in effect at that time. Employees who met these three requirements are referred to as "Covered Employees" in this SPD.

If you are not sure if you are a participant in the Defined Benefit Program, contact the HR Benefits Service Center.

CALCULATION OF YOUR DB PENSION BENEFIT

Your benefit under the Defined Benefit Program is referred to in this SPD as your "DB Pension Benefit."

Benefit Formula

Your DB Pension Benefit is based on your Monthly Compensation and your years of Past Service Benefit Service (see *Service* Section below). Your normal DB Pension Benefit is expressed as an amount payable monthly for your life beginning at your Normal Retirement Date and equals one-twelfth of the sum of (1), (2) and (3) below:

(1) For each calendar month included in your Past Service Benefit Service, 1.25% of your Monthly Compensation up to $550, plus

(2) 1.5% of your Monthly Compensation that exceeds $550 but does not exceed $650, plus

(3) 1.75% of your Monthly Compensation that exceeds $650.

Monthly Compensation

"Monthly Compensation" means, for each calendar month included in your Past Service Benefit Service, one-twelfth of your highest annual rate of pay in effect for each calendar month in which you were credited with at least one "Hour of Covered Employment" (see *Service Definitions* in *Service* Section). If you were a Covered Employee prior to July 1, 1975, your Monthly Compensation for that period is equal to one-twelfth of your rate of base compensation (exclusive of compensation for overtime work and compensation in the form of shift and holiday premiums) in effect on July 1, 1975 (or the latest date prior to July 1, 1975 on which you were a Covered Employee). Monthly Compensation paid on or after July 1, 1976 is not is not taken into account in determining your DB Pension Benefit.

Normal Retirement Date

Your Normal Retirement Date is the first day of the month coinciding with or next following your 65th birthday.

Limitations on Pensions

Federal law limits the maximum annual DB Pension Benefit you can receive from the Defined Benefit Program. However, as a practical matter, your annual DB Pension Benefit probably will not be limited because the federal limit is very high and increases periodically. For the Plan Year beginning July 1, 2010, the annual limit for pensions paid in the form of a single life annuity is the lesser of $195,000 (reduced for payment commencing prior to age 62 and increased for payment commencing after your Social Security Normal Retirement Age) or 100% of your compensation.

VESTING

You must be "vested" in order to receive any benefits from the Defined Benefit Program. You will vest -- that is, have a right to -- a DB Pension Benefit from the Defined Benefit Program as follows:

On or after January 1, 1989

If you complete at least one "Hour of Employment" (see *Service Definitions* in *Service* Section) on or after January 1, 1989, you will vest in your DB Pension Benefit upon the earlier of (1) your completion of five (5) years of Vesting Service (see *Vesting Service* in *Service Section* for how our Vesting Service is calculated), (2) your 65th birthday (if you are still employed by the University on this date), or (3) your hire date if such date is on or after your 65th birthday.

Prior to January 1, 1989

If you did not complete at least one Hour of Employment on or after January 1, 1989, you will vest in your DB Pension Benefit upon the earlier of (1) your completion of ten (10) years of Vesting Service or (2) your 65th birthday (if you are still employed by the University on this date)

If your employment with the University terminates before you are vested in your DB Pension Benefit, then you are not entitled to any benefits from the Defined Benefit Program.

SERVICE

Past Service Benefit Service

Past Service Benefit Service prior to January 1, 1976. If you were a Covered Employee on January 1, 1976, you were credited with Past Service Benefit Service equal to the years of eligible service (and portions thereof) you received under the terms of the Plan in effect as of December 31, 1975, plus years of eligible service (and portions thereof) not otherwise credited to you as of December 31, 1975 for periods of employment (including up to six months of unpaid leave within any three-year period) completed as a Covered Employee (1) prior to your 25th birthday and (2) after your 55th birthday but prior to the first day of the calendar month coinciding with or next following your 60th birthday. If you incur a Break in Service on or after January 1, 1976, the Past Service Benefit Service credited to you on January 1, 1976 is subject to forfeiture as described below.

Past Service Benefit Service for the six-month period beginning January 1, 1976 and ending June 30, 1976. If you were a Covered Employee on December 31, 1976, you were credited with one-half of a year of Past Service Benefit Service for the six-month period beginning January 1, 1976 and ending June 30, 1976 if you completed at least 500 Hours of Covered Employment during that period. If you did not complete at least 500 Hours of Covered Employment, you were credited with a fraction (rounded to the nearest 1/12) of a year of Past Service Benefit Service for that period equal to the number of your Hours of Covered Employment divided by 1,000. If you incur a Break in Service on or after January 1, 1977, the Past Service Benefit Service credited to you for the six-month period beginning January 1, 1976 and ending June 30, 1976 is subject to forfeiture as described below.

Past Service Benefit Service for periods following your Normal Retirement Date. If you were a Covered Employee on January 1, 1988, you were credited with Past Service Benefit Service for periods of employment completed as a Covered Employee following your Normal Retirement Date; provided, that such employment was completed prior to June 30, 1976. If you did not complete at least an Hour of Employment on or after January 1, 1988, such employment is not included in your Past Service Benefit Service.

Break in Service Rule. If you incur a Break in Service on or after January 1, 1976 and you are vested (see *Vesting Section* above), the rule described in this paragraph does not apply to you. If you incur a Break in Service on or after January 1, 1976 and you were not vested prior to the beginning of such Break in Service, you will forfeit all Past Service Benefit Service credited to you prior to such Break in Service.

Reinstatement or Restoration of Past Service Benefit Service. If you forfeited eligible service under the terms of the Plan in effect as of December 31, 1975 or forfeited Past Service Benefit Service on or after January 1, 1976, your eligible service will be reinstated as Past Service Benefit Service or your Past Service Benefit Service will be restored under the following circumstances:

- *Break in Service prior to January 1, 1976*. If you were a Covered Employee and ceased being a Covered Employee prior to January 1, 1976, and subsequently again became a Covered Employee on or after January 1, 1976, any eligible service forfeited under the terms of the Plan in effect as of December 31, 1975 will be reinstated as Past Service Benefit Service if (1) you were credited with at least five years of eligible service, and you again became a Covered Employee prior to your 50^{th} birthday, (2) you again became a Covered Employee within six months following the date you ceased to be a Covered Employee, or (3) you were a vested participant in the Plan on or prior to January 1, 1976. Your Past Service Benefit Service will also include years of eligible service (and portions thereof) not otherwise credited to you for periods of employment (including up to six months of unpaid leave within any three-year period) completed as a Covered Employee (1) prior to your 25^{th} birthday and (2) after your 55^{th} birthday but prior to the first day of the calendar month coinciding with or next following your 60^{th} birthday.
- *Break in Service prior to January 1, 1986*. If you returned from a Break in Service prior to January 1, 1986 and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service, the Past Service Benefit Service credited as of the beginning of such Break in Service will be restored upon your completion of one year of Vesting Service.
- *Break in Service on or after January 1, 1986*. If you return from a Break in Service that begins on or after January 1, 1986, and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service or your Break in Service is less than five years, the Past Service Benefit Service credited to you as of the beginning of such Break in Service will be restored upon your completion of one year of Vesting Service.[1]

Vesting Service

Vesting Service prior to January 1, 1976. If you were a Participant in the Plan on January 1, 1976, you were credited with Vesting Service equal to the years of eligible service (and portions

[1] The rules of this paragraph shall also apply if you returned from a Break in Service that ended after December 31, 1985 and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service determined as of December 31, 1985.

thereof) you received under the terms of the Plan in effect as of December 31, 1975, plus years of eligible service (and portions thereof) not otherwise credited to you as of December 31, 1975 for periods of employment (including up to six months of unpaid leave within any three-year period) completed as a Covered Employee (1) prior to your 25th birthday and (2) after your 55th birthday but prior to the first day of the calendar month coinciding with or next following your 60th birthday. If you incur a Break in Service on or after January 1, 1976, the Vesting Service credited to you on January 1, 1976 is subject to forfeiture as described below.

Vesting Service on or after January 1, 1976 and prior to July 1, 2007. If you worked for the University on or after July 1, 1976 and prior to July 1, 2007, your Vesting Service is calculated using "hire date" vesting computation periods that begin on your date of hire and on each anniversary of that date and "plan year" vesting computation periods that are generally Plan Years.

- Under each method, you will be credited with one year of Vesting Service for each vesting computation period during which you complete at least 1,000 Hours of Employment.[2] If you are not credited with one year of Vesting Service for a vesting computation period, you will be credited with a fraction (rounded to the nearest 1/12) of a year of Vesting Service for such vesting computation period equal to the number of your Hours of Employment divided by 1,000.
- If using "plan year" vesting computation periods gives you more Vesting Service than using "hire date" vesting computation periods, then your Vesting Service will be calculated using "plan year" vesting computation periods.
- If you complete 1,000 Hours of Employment in the "hire date" vesting computation period that includes June 30, 2007 and you also complete 1,000 Hours of Employment during the "plan year" vesting computation period beginning July 1, 2006 and ending June 30, 2007, you will be credited with two full years of Vesting Service.

Under either method, if you did not complete at least an Hour of Employment on or after January 1, 1988, periods of employment following your Normal Retirement Date are not taken into account in calculating your Vesting Service. If you incur a Break in Service on or after January 1, 1976, the Vesting Service credited to you through July 1, 2007 is subject to forfeiture as described below.

Vesting Service on or after July 1, 2007. The "vesting computation period" is the 12-month period that begins on your date of hire and each anniversary of that date. You will be credited with one year of Vesting Service for each vesting computation period that begins on or after July 1, 2007 and during which you complete at least 1,000 Hours of Employment. If you are not credited with one year of Vesting Service for a vesting computation period, you will be credited with a fraction (rounded to the nearest 1/12) of a year of Vesting Service for such vesting computation period equal to the number of your Hours of Employment divided by 1,000. If you

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[2] If your Vesting Service is calculated using "plan year" vesting computation periods, you were credited with two full years of Vesting Service for the short plan year beginning January 1, 1999 and ending June 30, 1999 if you completed 1,000 Hours of Employment during the 12-month period beginning January 1, 1999 and ending December 31, 1999 and also completed 1,000 Hours of Employment during the plan year beginning July 1, 1999 and ending June 30, 2000.

incur a Break in Service on or after January 1, 1976, the Vesting Service credited to you on or after July 1, 2007 is subject to forfeiture as described below.

Break in Service Rule. If you incur a Break in Service on or after January 1, 1976 and you are vested (see "Vesting" Section above), the rule described in this paragraph does not apply to you. If you incur a Break in Service on or after January 1, 1976 and you were not vested prior to the beginning of such Break in Service, you will forfeit all Vesting Service credited to you prior to such Break in Service.

Reinstatement or Restoration of Vesting Service. If you forfeited eligible service under the terms of the Plan in effect as of December 31, 1975 or forfeited Vesting Service on or after January 1, 1976, your eligible service will be reinstated as Vesting Service or your Vesting Service will be restored under the following circumstances:

- *Break in Service prior to January 1, 1976*. If you were a Covered Employee and ceased being a Covered Employee prior to January 1, 1976, and subsequently again became a Covered Employee on or after January 1, 1976, any eligible service forfeited under the terms of the Plan in effect as of December 31, 1975 will be reinstated as Vesting Service if (1) you were credited with at least five years of eligible service, and you again became a Covered Employee prior to your 50^{th} birthday, (2) you again became a Covered Employee within six months following the date you ceased to be a Covered Employee, or (3) you were a vested participant in the Plan on or prior to January 1, 1976. Your Vesting Service will also include years of eligible service (and portions thereof) not otherwise credited to you for periods of employment (including up to six months of unpaid leave within any three-year period) completed as a Covered Employee (1) prior to your 25^{th} birthday and (2) after your 55^{th} birthday but prior to the first day of the calendar month coinciding with or next following your 60^{th} birthday.
- *Break in Service prior to January 1, 1986*. If you returned from a Break in Service prior to January 1, 1986 and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service, the Vesting Service credited to you as of the beginning of such Break in Service will be restored upon your completion of one year of Vesting Service.
- *Break in Service on or after January 1, 1986*. If you return from a Break in Service that begins on or after January 1, 1986, and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service or your Break in Service is less than five years, the Vesting Service credited to you as of the beginning of such Break in Service will be restored upon your completion of one year of Vesting Service.[3]

Service Definitions

Break in Service. You will incur a "Break in Service" for each vesting computation period during which you complete less than 501 Hours of Employment.

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[3] The rules of this paragraph shall also apply if you returned from a Break in Service that ended after December 31, 1985 and your Vesting Service credited as of the beginning of such Break in Service is greater than your Break in Service determined as of December 31, 1985.

- *Breaks in Service on or after January 1, 1976 and prior to July 1, 2007*. If your Vesting Service is calculated using "hire date" vesting computation periods, the vesting computation period for computing your Breaks in Service is your "hire date" vesting computation periods. If your Vesting Service is calculated using "plan year" vesting computation periods, the vesting computation period for computing your Breaks in Service is your "plan year" vesting computation periods as described in Vesting Service above.[4]
- *Prevention of a Break in Service*. During a Maternity/Paternity Absence or a FMLA Leave, you will be deemed to complete the same number of Hours of Employment (not to exceed 501 Hours of Employment) as you were regularly scheduled to work during a normal work week beginning immediately prior to a Maternity/Paternity Absence or a FMLA Leave. Hours of Employment credited under this paragraph shall first be credited to the vesting computation period in which the Maternity/Paternity Absence or FMLA Leave begins if the crediting is necessary to prevent a Break in Service and then to the following vesting computation period.

FMLA Leave. A "FMLA Leave" means an unpaid leave of absence described under the Family and Medical Leave Act of 1993 that begins on or after August 5, 1993.

Hour of Covered Employment. An "Hour of Covered Employment" is each Hour of Employment you complete as a Covered Employee, *i.e.*, you are a Covered Employee for so long as the terms of your employment with the University is subject to the SSA Agreement.

Hour of Employment. An "Hour of Employment" is (1) each hour that you are paid or entitled to pay for performance of duties for the University, (2) each hour (up to a maximum of 501 hours for any single continuous period during which you perform no duties) for which you are paid or entitled to pay for reasons other than for the performance of duties (*e.g*., vacation, holidays, sickness, disability or leave of absence), (3) each hour you would have worked but for an unpaid leave of absence that does not exceed six months within any three-year period, and (4) each hour you would have worked but for a military leave but only to the extent required by the Internal Revenue Code and the Uniformed Services Employment and Reemployment Rights Act of 1994 and related legislation. You must timely provide such information as the Administrator may reasonably require to establish that your absence from work was a military leave and the number of days of such military leave before Hours of Employment will be credited for military leave.

Maternity/Paternity Absence. A "Maternity/Paternity Absence" means a termination of employment due to (1) your pregnancy, (2) birth of your child, (3) placement of a child in connection with your adoption of such child, or (4) care of a child described in (2) or (3) immediately after such birth or placement. You must timely provide the University with sufficient information to establish that your termination of employment is due to maternity or paternity reasons.

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[4] For the period beginning January 1, 1999 and ending June 30, 2000, you will not incur a Break in Service for such period unless you fail to complete at least 501 Hours of Employment during the period beginning January 1, 1999 and ending December 31, 1999 and during the Plan Year beginning July 1, 1999.

BENEFIT COMMENCEMENT DATES

Normal Retirement Date

If you terminate your employment with the University upon reaching your Normal Retirement Date, you are eligible to receive a normal DB Pension Benefit.

Early Retirement Date

If you are vested in your DB Pension Benefit, and you terminate employment with the University prior to reaching your Normal Retirement Date, you are eligible to receive a DB Pension Benefit commencing as early as your Early Retirement Date. Your Early Retirement Date is the first day of the month coinciding with or next following the date you attain age 55. The amount of the early retirement DB Pension Benefit is your normal DB Pension Benefit (i.e., that which would have been paid to you at your normal retirement date) reduced by an "early retirement reduction factor." That factor is set forth in Table I, which is attached to this SPD, and reduces your normal DB Pension Benefit by the applicable factor based on your age on the date that your early DB Pension Benefit payments begin. This reduction in your normal DB Pension Benefit is to take into account that your DB Pension Benefit is expected to be paid for a longer period of time than if it were to begin on your Normal Retirement Date.

Disability Retirement Date

If you are vested in your DB Pension Benefit, and you terminate employment with the University because you become Disabled (see below) while employed by the University, you are eligible to receive a Disability Pension commencing on the first day of any month after your employment terminates. The amount of the Disability Pension will be based on your Monthly Compensation and Past Service Benefit Service before you became disabled and will *not* be reduced by an "early retirement reduction factor" even if otherwise applicable.

You are considered to be Disabled if you have a physical or mental condition that totally prevents you from engaging in any substantially gainful activity and is expected to last for at least 12 months or result in death. Whether you are Disabled will be determined based on a medical examination by a physician designated by the Plan Administrator. Your Disability Pension will cease on the earliest of (1) the date you are no longer Disabled, as determined by the Plan Administrator in accordance with guidelines under the Plan, or (2) the date you begin an early retirement benefit, or (3) your Normal Retirement Date, or (4) your death. Upon the cessation of your Disability Pension, you will be entitled to your DB Pension Benefit as otherwise payable under the terms of the Plan, without reduction on account of the payment of the Disability Pension.

Deferred Retirement Date

Generally, you will be eligible to receive a DB Pension Benefit commencing on the first day of the month next following the date you terminate your employment with the University. However, you may instead, upon reaching age 70½, make a one-time election that your DB Pension Benefit begin no later than the April 1st after the year you reach age 70½ even though you are still employed by the University. In either case, your normal DB Pension Benefit as of your commencement date will be either (1) your normal DB Pension Benefit determined as of your commencement date or (2) your normal DB Pension Benefit determined as of your Normal Retirement Date as actuarially increased to your commencement date, whichever is greater.

Optional Early Payment Date For Amounts Less Than $10,000

If you are vested in your DB Pension Benefit, and you terminate employment with the University on or after March 31, 2005, you may elect that your DB Pension Benefit (except for a Disability Pension) be paid in a lump sum as soon as administratively feasible after your termination date if the lump sum value of your DB Pension Benefit is less than $10,000. The value of your Account, if any, under the Defined Contribution Program is not taken into account in the determination of whether the lump sum value of your DB Pension Benefit is less than $10,000.

Effective July 1, 2008, the Pension Protection Act of 2006 imposes certain restrictions on lump sum payments if a pension plan is not at least 80% funded. If such a restriction applies to the Defined Benefit Program, your ability to receive a lump sum payment between $5,000 and $10,000 will be partially restricted if the Defined Benefit Program's funded percentage falls below 80%, and fully restricted if the funded percentage falls below 60%. Lump sum payments of $5,000 or less are not affected. If these restrictions become effective for the Defined Benefit Program you will receive a detailed notice describing the implications with respect to your DB Pension Benefit.

Accessing DB Pension Benefits

You may not withdraw or otherwise access your DB Pension Benefit except as described in this Section. Once you are eligible to receive payment of your DB Pension Benefit, you must request a pension packet from the HR Benefits Service Center. The pension packet will include a pension election form, detailed information about the available payment options, and tax information on pensions. You should request at pension packet from the HR Benefits Service Center at least two months prior to your benefit commencement date. Payment of your DB Pension Benefit cannot commence until a completed pension election form is received and processed by the HR Benefits Service Center. Pension payments are subject to federal income tax when you receive them and, if you are eligible to and elect a lump sum payment, you may be subject to penalty tax if you are under age 59½. See *Tax Information* below for further information.

PENSION PAYMENTS

Description of Payment Options

The Defined Benefit Program offers the following payment options for your DB Pension Benefit:

- **Single Life Annuity**. Under a Single Life Annuity, you will receive your DB Pension Benefit as a monthly payment for your lifetime, and at your death, all payments will stop.

While this option provides a higher monthly payment than the other annuity options, there is no provision for payments to your spouse or other dependent(s) after your death.

- **Joint and 50% Survivor Annuity**. Under a Joint and 50% Survivor Annuity, you will receive your DB Pension Benefit as an actuarially reduced monthly payment for your lifetime and, at your death, your co-annuitant will receive monthly payments equal to 50% of your monthly payment. After your co-annuitant dies, all payments stop. If your co-annuitant predeceases you, payments continue for your lifetime only and stop at your death.
- **Joint and 75% Survivor Annuity**. Under a Joint and 75% Survivor Annuity, you will receive your DB Pension Benefit as an actuarially reduced monthly payment for your lifetime and, at your death, your co-annuitant will receive monthly payments equal to 75% of your monthly payment. After your co-annuitant dies, all payments stop. While this option provides a lower monthly pension than a Joint and 50% Survivor Annuity, the monthly payment to your co-annuitant will not be reduced as much upon your death. If your co-annuitant predeceases you, payments continue for your lifetime only and stop at your death. This option is available for annuity payments commencing on or after July 1, 2008.
- **Joint and 100% Survivor Annuity**. Under a Joint and 100% Survivor Annuity, you will receive your DB Pension Benefit as an actuarially reduced monthly payment for your lifetime and, at your death, your co-annuitant will receive monthly payments equal to 100% of your monthly payment. After your co-annuitant dies, all payments stop. While this option provides a lower monthly pension than a Joint and 50% or 75% Survivor Annuity, the monthly payment to your co-annuitant will not be reduced upon your death. If your co-annuitant predeceases you, payments continue for your lifetime only and stop at your death.
- **Lump Sum Cash-Out**. Under a Lump Sum Cash-Out, you will receive the entire present value of your DB Pension Benefit in one lump sum and no further payments will be paid by the Defined Benefit Program to you, your spouse or other beneficiaries. You may not elect this payment option for a Disability Pension or if the lump sum value of your DB Pension Benefit is $10,000 or more. The value of your Account, if any, under the Defined Contribution Program is not taken into account in the determination of whether the lump sum value of your DB Pension Benefit is less than $10,000. Refer to the *Optional Early Payment Date for Amounts Less than $10,000* section for information on how the funded status of the Defined Benefit Program may potentially restrict your ability to elect a Lump Sum Cash-Out.

Electing a Payment Option

If you are not married on the date your DB Pension Benefit is to be paid to you, your DB Pension Benefit will automatically be paid in the form of a Single Life Annuity unless you elect another available payment option. If you are married on the date your DB Pension Benefit is to be paid to you, your DB Pension Benefit will automatically be paid in the form of a Joint and 50% Survivor Annuity with your spouse as your co-annuitant unless you elect a Joint and 75% or 100% Survivor Annuity with your spouse as your co-annuitant. You may also elect, with your spouse’s written notarized consent, a Joint and Survivor Annuity with a co-annuitant other than your spouse, or a Single Life Annuity, or a single lump sum payment (if the value of your DB Pension Benefit is less than $10,000.)

Your spouse's consent must be in writing and witnessed by a notary public and must contain his or her acknowledgment as to the effect of the consent and that it is irrevocable. Your spouse's consent is not required if you are legally separated unless a Qualified Domestic Relations Order (described below) requires otherwise or if you have been abandoned (within the meaning of local law) and you have a court order to such effect. Spousal consent is also not required if you can establish to the HR Benefits Service Center's satisfaction that you have no spouse or that he or she cannot be located.

Your election of a payment option, and if necessary, your spouse's written, notarized consent to your election, must be made during the 180-day period before your payments begin. Your election and/or your spouse's consent may be revoked during the same 180-day period but cannot be revoked after payments begin. It is important to understand that you cannot change your payment option or co-annuitant under a Joint and Survivor Annuity once payments have begun.

Tax Information

Your pension payments are subject to federal income tax when you receive them. Some of the rules that affect the taxation of your pension payments are as follows:

- **Lifetime Annuity Payments**. Annuity payments paid over your lifetime are not subject to mandatory federal income tax withholding. You may elect that withholding not apply to your payments but if you do nothing, a federal income tax withholding rate of 10% will apply. You may not roll over annuity payments to an IRA or other eligible retirement plan. The election to waive withholding will be included in the pension packet sent to you by the HR Benefits Service Center and must be completed before annuity payments can commence.
- **Lump Sum Payment**. A lump sum payment is subject to a mandatory federal income tax withholding rate of 20% to the extent you do not elect a direct rollover to an IRA or other eligible retirement plan. See *Direct Rollover* below for further information regarding direct rollovers. If you roll over all or a part of your lump sum payment within 60 days, that portion will not be subject federal income tax in the year of payment and will continue to be tax-deferred. Portions that are not timely rolled over are treated as taxable income in the year of payment and you may be required to pay income taxes in addition to the 20% withheld when you file your tax return for that year. You also may be required to pay an additional 10% tax penalty if your payment is an early payment as described below.
- **Early Payment Penalty**. If you receive a lump sum payment prior to age 59½, the portion you do not roll over to another tax-deferred retirement vehicle is subject to an additional 10% penalty federal excise tax unless the payment is made because:
  - You terminate employment with the University at age 55 or older;
  - You die or become disabled;
  - The distribution is received pursuant to a qualified domestic relations order.
- **Direct Rollovers**. If you receive a lump sum payment, you may roll over all or a portion of it either directly or within 60 days after receipt into an individual retirement account or annuity (IRA) described in Section 408(a) or 408(b) of the Internal Revenue Code, including a

Roth IRA described in Section 408A of the Internal Revenue Code, a qualified plan described in Section 401(a) or 403(a) Internal Revenue Code, a tax-deferred annuity contract described in Section 403(b) of the Internal Revenue Code, or an eligible plan described in Section 457(b) of the Internal Revenue Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state that accepts your lump sum payment and to the extent required, separately accounts for your lump sum payment.

A lump sum payment is subject to a mandatory federal income tax withholding rate of 20% *unless* it is rolled over directly to an IRA or other eligible retirement plan; this process is called a "direct rollover." If you have a lump sum payment paid to you, then 20% of the distribution must be withheld even if you intend to roll over the money into an IRA or other eligible retirement plan. This means that, in order to roll over the entire lump sum payment in a 60-day rollover to an IRA or other eligible retirement plan, you must use other funds to make up for the 20% withheld. To avoid withholding, you should elect a direct rollover on your pension election form.

The tax information described above is not intended to give specific tax advice to you (or your beneficiaries). A more detailed summary, *Special IRS Tax Notice Regarding Plan Payments*, contains more information and is available from the HR Benefits Service Center. Tax laws are complicated and change often. They also affect different individuals in different ways. A professional tax advisor is your best source of information about the tax laws applicable to payments from the Defined Benefit Program.

Qualified Domestic Relations Orders

The Defined Benefit Program will comply with a domestic relations order that establishes the rights of a present or former spouse, child or other dependent (referred to as an "Alternate Payee") to all or a portion of your DB Pension Benefit to the extent that the domestic relations order is a "Qualified Domestic Relations Order" or "QDRO". A domestic relations order can be in the form of a state court judgment, decree, or order, or court approved property settlement agreement.

When HR Benefits Service Center receives a domestic relations order to divide your DB Pension Benefit, the order will be reviewed by HR Benefits Service Center to first determine whether the order is a QDRO. To be a QDRO, the order must relate to child support, alimony, or marital property rights and be made under state domestic relations law. The order should state the name of the Plan; the amount or percentage – or method of determining the amount or percentage – of the benefit to be paid to the Alternate Payee; and the number of payments or time period to which the order applies. The order must be consistent with the terms and conditions of the Defined Benefit Program, that is, the order cannot provide a form of benefit not otherwise provided under the Defined Benefit Program and cannot require the Defined Benefit Program to provide an actuarially increased benefit. If an earlier QDRO applies to your DB Pension Benefit, the earlier QDRO takes precedence over a later one.

In certain situations, a QDRO may provide that payment is to be made to an Alternate Payee before you are entitled to commence payment of your DB Pension Benefit. For example, a QDRO could require payment to an Alternate Payee on or after your "earliest retirement age," even though you are not entitled to commence payment of your DB Pension Benefit because you are still working for the University.

You (or your attorney) may contact the HR Benefits Service Center to obtain a copy of the Defined Benefit Program's QDRO procedures. All QDROs should be sent to the attention of the HR Benefits Service Center. It is recommended that prior to filing a decree or order with the court, you or your attorney send a draft decree or order to the HR Benefits Service Center for review. By doing so, required revisions can be made prior to filing and you will avoid multiple filings with the court.

Once the order is determined to be qualified, a calculation of the segregated benefit will be completed and you and your Alternate Payee will receive information regarding your respective benefits.

Keeping Our Records Up To Date

Whether you are an active or terminated employee, it is important for you to keep the University up to date about certain information. You should notify the HR Benefits Service Center of any changes in your address or marital status.

SURVIVING SPOUSE DEATH BENEFIT

If you die after commencing payment of your DB Pension Benefit, survivor benefits, if any, will depend upon the payment option you elected. For example, if you elected a single life annuity or a lump sum payment, no further payments will be paid following your death. Alternatively, if you elected a Joint and Survivor Annuity, the survivor annuity will be paid to your co-annuitant if he or she survives you. If not vested in your DB Pension Benefit on the date of your death or you are not married and vested in your DB Pension Benefit and you die before commencing payment of your DB Pension Benefit, no death benefits will be paid to anyone. If you are married and vested in your DB Pension Benefit and you die before commencing payment of your DB Pension Benefit, your surviving spouse will receive a Surviving Spouse Pension.

Amount of Surviving Spouse Pension

Death on or after age 55. If you die on or after your 55th birthday, the Surviving Spouse Pension will be equal to the monthly amount that would have been payable to your spouse for his or her lifetime if you had terminated employment with the University on the date of your death (or, if earlier, your actual terminate date), commenced payment of your DB Pension Benefit in the form of a Joint and 50% Survivor Annuity with your spouse as contingent annuitant, and died on the following day thereafter. Your spouse may elect to commence a Surviving Spouse Pension as early as the first day of the month following your death but no later than your Normal Retirement Date.

Death prior to age 55. If you die prior to your 55th birthday, the Surviving Spouse Pension will be equal to the monthly amount that would have been payable to your spouse for his or her lifetime if you had terminated employment with the University on the date of your death (or, if earlier, your actual terminate date), commenced payment of your DB Pension Benefit in the form of a Joint and 50% Survivor Annuity with your spouse as contingent annuitant on your 55th birthday, and died on the following day thereafter. Your spouse may elect to commence a Surviving Spouse Pension as early as the first day of the month coincident with or following the day you would have attained age 55 but no later than your Normal Retirement Date. If the lump sum value of the Surviving Spouse Pension is less than $10,000, your spouse may elect to commence an actuarially reduced Surviving Spouse Pension as early as the first day of the month following your death but no later than your Normal Retirement Date

Lump Sum Payment of Amounts Less Than $10,000

If the lump sum value of the Surviving Spouse Pension is less than $10,000, then your spouse may elect a lump sum payment of the Surviving Spouse Pension payable as soon as administratively feasible following your death but no later than your Normal Retirement Date. If the Surviving Spouse Pension is paid prior to the date you would have attained age 55, the Surviving Spouse Pension will be the actuarial equivalent of the Surviving Spouse Pension that would otherwise be payable on the first day of the month coincident with or next following the day you would have attained age 55.

The value of your Account, if any, under the Defined Contribution Program is not taken into account in the determination of whether the lump sum value of the Surviving Spouse Pension is less than $10,000. Refer to *Optional Early Payment Date for Amounts Less than $10,000* in the *Pension Payments* Section for information on how the funded status of the Defined Benefit Program may potentially restrict your spouse's ability to elect a lump sum payment.

HOW YOUR DB PENSION BENEFIT IS PROTECTED

Pension Benefit Guaranty Corporation

Your benefits under the Defined Benefit Program are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the Defined Benefit Program terminates (ends) without enough money to pay all benefits, the PBGC will step in to pay the benefits. Most people receive all of the pension benefits they would have received under their plans, but some people may lose certain benefits.

- The PBGC guarantee generally *covers* normal and early retirement benefits, disability benefits if you become disabled before the Defined Benefit Program terminates, and certain benefits for your survivors.
- The PBGC guarantee generally *does not cover* benefits greater than the maximum guaranteed amount set by law for the year in which the Defined Benefit Program terminates, some or all of benefit increases and new benefits based on plan provisions that have been in place less than 5 years before the Defined Benefit Program terminates, benefits that are not vested because you have not worked long enough for the University, benefits for which you have not met all of the requirements at the time the Defined Benefit Program terminates, and certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the Defined Benefit Program's Normal Retirement Date. The PBGC

guarantee also does not cover nonpension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money the Defined Benefit Program has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, you can contact the Administrator or the PBGC's Technical Assistance Division, 1200 K Street N.W., Suite 930, Washington, D.C. 20005-4026 or call (202) 326-4000. TTY/TDD users may call the federal relay service toll-free at (800) 877-8339 and ask to be connected to (202) 326-4000. Additional information about the PBGC's pension insurance program is available through the PBGC's web site at http://www.pbgc.gov.

Creditor Claims

By law, no one other than you and your surviving spouse have any claims to the benefits payable under the Defined Benefit Program. This means that you cannot assign or pledge your DB Pension Benefit to any creditor or other person, and a third party's claims for a DB Pension Benefit payable to you are ineffective. There is an exception to this rule. The Defined Benefit Program will comply with a Qualified Domestic Relations Order that directs the Plan to pay a specified portion of your Plan benefits to a spouse, former spouse, and/or for child support. See *Qualified Domestic Relations Order* in the *Pension Payment* Section, for further information.

CLAIMS AND APPEALS PROCEDURES

Claims Procedures

If all or part of your claim for benefit (or a claim by your Alternate Payee under a Qualified Domestic Relations Order) is denied under the Defined Benefit Program, the Administrator or its delegate (claim administrator) will send you (or your authorized representative) a written or electronic explanation of denial setting forth (1) the specific reasons for the denial, (2) references to the Defined Benefit Program's provisions upon which the denial is based, (3) a description of any missing information or material necessary to process your claim (together with an explanation why such material or information is necessary), (4) an explanation of the appeals procedures for the Defined Benefit Program, as applicable, and (5) a statement of your right to bring a civil action under Section 502(a) of ERISA if your claim is denied upon appeal. In the case of a Disability Pension claim, such notice shall also include (1) a copy of any internal rules, guidelines, protocol or other similar criterion on which the determination was based and (2) an explanation of any scientific or clinical judgment if the determination is based on a medical necessity or experimental treatment (or similar exclusion or limit).

An explanation of denial will be sent within 90 days (45 days in the case of a Disability Pension claim) following receipt of your benefit claim by the claim administrator unless the claim administrator determines that special circumstances require an extension of time for processing your claim. In the event an extension is necessary, you will receive written or electronic notice of the extension prior to the expiration of the initial 90-day period (45-day period in the case of a

Disability Pension claim). The notice shall indicate the special circumstances requiring an extension of time and the date by which a final decision is expected to be rendered. In the case of non-Disability Pension claim, the 90-day period to decide your claim may be extended up to an additional 90 days for a total of 180 days. In the case of a Disability Pension claim, the 45-day period to decide your claim may be extended up to an additional 30 days and the first 30-day extension period may be extended up to an additional 30 days beyond the original extension for a total of 105 days.

Appeals Procedures

If your claim for benefits is denied and you (or your Alternate Payee under a Qualified Domestic Relations Order) or an authorized representative wish to appeal the denial of your claim, you must submit a written appeal to the Columbia University Retirement Committee (the "Retirement Committee"), in care of the HR Benefits Service Center, within 60 days (180 days in the case of a Disability Pension claim) after you receive the denial notice. You must exhaust the Defined Benefit Program's appeal procedures prior to seeking any other form of relief. Under the Defined Benefit Program's appeals procedures:

- You may include written comments, documents, records and other information relating to your claim.
- You may review all pertinent documents and, upon request, shall have reasonable access to or be provided free of charge, copies of all documents, records, and other information relevant to your claim.

The Retirement Committee will provide a full and fair review of the appeal and will take into account all your claim related comments, documents, records, and other information submitted without regard to whether such information was submitted or considered under the initial determination. In the case of a Disability Pension claim, if the initial determination was based in whole or in part on a medical judgment, the review will be done in consultation with a healthcare professional who has appropriate training and experience in the relevant field of medicine, who was not consulted in connection with the previous notice of denial and who is not that person's subordinate. By filing a request for review, you will be deemed to consent to such consultation and the sharing of pertinent medical claim information. If a medical or vocational expert is contacted in connection with a review, you have the right to learn the identity of such person.

The Retirement Committee will send you written or electronic notice of the decision rendered with respect to your appeal within 60 days (45 days in the case of a Disability Pension claim) following its receipt and all necessary documents and information unless the Retirement Committee determines that special circumstances require an extension of time for processing the appeal. In the event an extension is necessary, a written or electronic notice of the extension will be sent to you prior to the expiration of the initial 60-day period (45-day period in the case of a Disability Pension claim). The notice shall indicate the special circumstances requiring an extension of time and the date by which a final decision is expected to be rendered. In the case of non-Disability Pension claim, the 60-day period to review your appeal may be extended up to an additional 60 days for a total of 120 days. In the case of a Disability Pension claim, the

45-day period to review your appeal may be extended up to an additional 45 days for a total of 90 days.

In the case of a denial of an appeal, the written or electronic notice of such denial shall set forth (1) the specific reasons for the denial, (2) references to the Plan provisions upon which the denial is based, (3) a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relating to your claim for benefits, and (4) a statement of your right to bring a civil action under Section 502(a) of ERISA. In the case of a Disability Pension claim, such notice shall also include (1) a copy of any internal rules, guidelines, protocol or other similar criterion on which the determination was based and (2) an explanation of any scientific or clinical judgment if the determination is based on a medical necessity or experimental treatment (or similar exclusion or limit).

Any decision of the Retirement Committee (or its delegate) shall be final, conclusive and binding upon you and the Plan and the University will take appropriate action to carry out such decision.

Bar on Civil Action

You (or your Alternate Payee under a Qualified Domestic Relations Order) may not commence a civil action pursuant to ERISA Section 502(a) (1) with respect to a benefit under the Defined Benefit Program after the earlier of:

- Three (3) years after the occurrence of the facts or circumstances that give rise to, or form the basis for, such action; or
- One (1) year from the date you had actual knowledge of the facts or circumstances that give rise to, or form the basis for, such action.

Notwithstanding the foregoing, in the case of fraud or concealment, such action may be commenced not later than three (3) years after the date of discovery of the facts or circumstances that give rise to, or form the basis for, such action.

Other Plan Information

Administrator

The Administrator of the Plan is the individual from time to time holding the office of Vice President for Human Resources or holding such office at the University that shall assume the functions and responsibilities of the Vice President for Human Resources. The Administrator has the duty to establish reasonable rules and procedures for the Plan's administration and has the power to delegate day-to-day administration of the Plan. The Administrator has the discretionary power and authority to determine all questions relating to the administration of the Plan, including, but not limited to, questions relating to eligibility to participate, reconciling any question or dispute arising under the Plan, and interpreting the plan document. Any determinations made by the Administrator shall be final and binding.

Retirement Committee

The University has appointed a Retirement Committee consisting of at least three, but no more than five, members. The names of the members of the Retirement Committee are available upon request. The Retirement Committee has the power and discretionary authority to interpret the terms of the Plan and make any necessary rules for its administration, including, but not limited to, the determination of all questions relating to the administration of the Plan, eligibility to participate in the Plan and the computation of the amount and kind of benefits payable to the Participants and their beneficiaries. A determination by the Retirement Committee shall be final and binding.

Amendment and Termination of the Plan

The University has reserved the right, subject to negotiations with any collective bargaining units, to terminate the Plan (including the Defined Benefit Program) or to amend the Plan (including the Defined Benefit Program) under circumstances that the University and the collective bargaining units deem advisable (including, but not limited to, cost or plan design considerations). Current participation in the Plan (including the Defined Benefit Program) does not vest in any participant any rights to any particular benefit coverage in the future. However, no amendment may have the effect of reducing the accrued benefits or protected benefit (as defined under Section 411(d)(6) of the Internal Revenue Code) of any participant, former participant, or beneficiary. In the event of termination or amendment or elimination of benefits, the rights and obligations of participants prior to the date of such event shall remain in effect, and changes shall be prospective, except to the extent that the University, subject to negotiations with the collective bargaining units, or applicable law provides otherwise.

If the Plan is terminated, in whole or in part, all affected participants will be fully vested in their benefits under the Plan regardless of their years of Vesting Service. Under the terms of the Defined Benefit Program, if the Defined Benefit Program is terminated and there are sufficient assets in the Trust to pay all benefits under the Defined Benefit Program, including those benefits, which became vested solely as a result of the Defined Benefit Program's termination, the excess assets will be returned to the University.

Source of Benefit Payments

All assets of the Defined Benefit Program are held in trust by the Plan Trustee. All benefit payments are made directly from the trust. Participants or their surviving spouses may seek payment only from the trust and not directly from the University.

Funding Standards

The University pays the full cost of all DB Pension Benefits by making contributions as determined by the Plan's enrolled actuary. The Internal Revenue Code and ERISA sets minimum funding rules to provide that sufficient money is available to pay promised benefits to you when you retire. In an effort to ensure that retirement programs like the Defined Benefit Program have enough money to pay benefits when due, the funding rules establish the minimum amounts that the University must contribute.

The funding rules take into account probable investment gains and losses and assumptions about factors such as future interest rates and potential workforce changes are considered. The funding rules also protect you from funding methods that could prove inadequate to pay promised benefits when they are due.

Any employer who fails to comply with the minimum funding requirements is charged an excise tax on the amount of the accumulated funding deficiency unless the employer receives a waiver of the minimum funding requirements. This tax is imposed whether the underfunding was accidental or intentional. Certain actions can also be taken by the Department of Labor and the PBGC to enforce the minimum funding standards.

Effect on Employment

Participation in the Plan (including the Defined Benefit Program) does not guarantee your continued employment with the University. If you terminate your employment or if you are discharged, the Plan does not give you any right to any benefit or interest in the funds in the Plan except as specifically provided in the Plan document. No rights accrue to any employee, dependent, or beneficiary by any statement in or omission from this Summary Plan Description, or by the operation of the Plan (including the Defined Benefit Program).

STATEMENT OF ERISA RIGHTS

You are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that you shall be entitled to:

Receive Information about the Plan and Benefits

As a Participant, you are entitled to receive the following information about the Plan and your benefits:

- Examine, without charge, at the HR Benefits Service Center and at other specified locations, such as worksites, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the HR Benefits Service Center, copies of documents governing the operation of the Plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The HR Benefits Service Center may make a reasonable charge for the copies.
- Receive a notice of the Defined Benefit Program's funding status. The Administrator is generally required by law to furnish each participant with a copy of this notice no later than 120 days after the close of each plan year.
- Receive a benefit statement once every three years upon becoming vested in your DB Pension Benefit or a notice at least annually of the availability of a benefit statement and the manner in which you can obtain a benefit statement at least annually; provided, that in each case you are a participant who has a vested DB Pension Benefit who is employed by the

University at the time the benefit statements are furnished. The Administrator is also required to furnish a benefit statement to you (regardless of your employment status with the University) upon written request, limited to one request during any 12-month period. The HR Benefits Service Center will provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Participants of the Plan, ERISA imposes duties upon the people who are responsible for the operation of employee benefit plans. The people who operate the Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other participants of the Plan and their beneficiaries. No one, including the University, the Administrator, the Retirement Committee, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the HR Benefits Service Center and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the HR Benefits Service Center. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Administrator’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the Plan, you should contact the HR Benefits Service Center. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the University, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PLAN INFORMATION

Plan Name:	Columbia University Retirement Plan for Supporting Staff Association at the College of Physicians and Surgeons
Plan Number:	006 When requesting additional information about the Plan from the Department of Labor, refer to the above plan number.
Plan Sponsor:	Columbia University 615 West 131st Street, MC 8703 Studebaker Floor 4 New York, NY 10027 Phone: (212) 851-7000
Employer Identification Number:	13-5598093
Plan Administrator:	Columbia University Human Resources Office of the Vice President 615 West 131st Street, MC 8703 Studebaker Floor 4 New York, NY 10027 Phone: (212) 851-7000
Agent for the Service of Legal Process:	Columbia University Office of the General Counsel 412 Low Memorial Library, MC 4308 535 West 116th Street New York, NY 10027 Phone: (212) 870-2286 Legal process may also be served on the Plan Trustees.
Trustees for the Defined Benefit Program	▪ Roxie Smith, Vice Provost, Office of the Provost, Columbia University, 205 Low Library, New York, NY 10027 ▪ Anne Rollow Sullivan, Executive Vice President for Finance, 314 Low Library, New York, NY 10027 ▪ Joanne Quan, Senior Vice President and Chief Financial Officer of Columbia University Medical Center, 630 W. 168th Street, P & S 2-430, New York, NY 10032
Plan Year:	July 1 through June 30. The Plan's accounting records are maintained on the basis of the Plan Year.