

**APPENDIX A  
PROVISIONS FOR EMPLOYEES OF THE  
WATER POLLUTION CONTROL AUTHORITY**

This Appendix A lists the provisions applicable to Eligible Employees of the Town who are employed by the Water Pollution Control Authority ("WPCA") and who are represented by a collective bargaining unit. In the event that the provisions of this Appendix A are inconsistent with the terms contained in the remainder of the Plan, the provisions contained in this Appendix A shall take precedence. For purposes of this Appendix A, "Participant" means an Eligible Employee of the Town employed by the WPCA and who is represented by a collective bargaining unit.

**1. Entry Date.**

The Entry Date is the first day of the Plan Year on which an Eligible Employee becomes an Active Participant which shall occur coinciding with or following the later of:

(a) the date he or she completes one Year of Service measured from the Eligible Employee's date of hire; or

(b) the date he or she attains age twenty-one (21).

**2. Picked-up Contributions.**

The Participant's Picked-up Contributions shall be equal to two percent (2%) of the Participant's Earnings for the Plan Year.

**3. Normal Retirement.**

(a) Normal Retirement Date means the first day of the Plan Year closest to the later of (i) the date on which the Participant attains age sixty (60), or (ii) the fifteenth (15th) anniversary of the date on which the Participant commenced participation in the Plan.

2.5% (b) A Participant's annual Normal Retirement Benefit shall be equal to one and three quarters percent (1.75%) of the Participant's Average Annual Earnings multiplied by the number of years of his or her Benefit Service, provided, that in no event shall a Participant's Normal Retirement Benefit be equal to more than seventy percent (70%) of the Participant's Average Annual Earnings.

(c) For purposes of paragraph (b) above, Average Annual Earnings shall mean a Participant's Average Annual Earnings received during the three (3) consecutive Plan Year period preceding the date on which the Participant's employment terminates (or the Participant's period of employment, if shorter) during which the Participant receives the greatest amount of Earnings. In the event a Participant has not completed three (3) full, consecutive Plan Years prior to the date on which the Participant's employment terminates, for purposes of determining a Participant's Average Annual Earnings, the Participant's Earnings for any partial Plan Year shall be determined by dividing the Participant's Earnings for such partial Plan Year by the

Participant's number of completed months of Service and by multiplying that number by twelve (12).