

**Statement Concerning Your Employment in a Job
Not Covered by Social Security**

Employee Name Gina Murti-Coppers Employee ID# [REDACTED]
Employer Name The City of Bedford Employer ID# [REDACTED] 0219

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

Windfall Elimination Provision

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

Government Pension Offset Provision

Under the Government Pension Offset Provision, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security (\$500 - \$400 = \$100). Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to Social Security Publication, "Government Pension Offset."

For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.

I certify that I have received Form SSA-1945 that contains information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on my potential future Social Security benefits.

Signature of Employee Gina Murti-Coppers

Date 7/15/08

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ATTORNEY GENERAL
OF OHIO

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EXHIBIT**
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Gina Ann Meuti-Coppers
PO Box 46956
Bedford, OH 44146-0956

Traditional Pension Plan

Ohio Public Employees Retirement System

Personal statement of estimated benefits for Gina Ann Meuti-Coppers

Your Benefits at a Glance <i>This information is accurate as of December 31, 2008</i>	
Contributions made during 2008	\$1,062.60
Contributions as of December 31, 2008	\$1,062.60
Additional Annuity and Applicable Interest	\$0.00
Account Value (see pages 4 and 5 for a detailed explanation)	
Account Value as of December 31, 2008	\$1,062.60
Service Credit (see page 5 for a service credit breakdown)	
Service Credit earned and/or purchased during 2008	0.500 years
Service Credit as of December 31, 2008	0.500 years
Projected Retirement	
Your estimated annual pension at January 01, 2029	\$11,947
This is the earliest date you qualify for a pension based on your continuous full-time employment.	
(see pages 6 and 7 for other projections)	

Health Care Coverage
When applying for age and service retirement, OPERS members currently must have at least 10 years of Ohio service credit in the plan to participate in one of the OPERS health care plans. You do not currently qualify for health care coverage.

About your Ohio PERS Benefits

As An Active Member

OPERS is pleased to present you with this personalized summary of your account and estimated retirement benefits. Plan benefits are subject to state and federal law changes. This statement simply provides an overview of your estimated benefits and is not a guarantee of the type or amount of your benefits.

Age and Service Retirement

Members are eligible to retire at age 60 with at least five years or 60 months of contributing service credit, at age 55, with 25 years of service, and at any age with 30 years of credit. There is a benefit reduction when retiring with less than 30 years of service or before age 65.

Benefit payments vary in amount, depending on the following:

- Length of public service
- Age at retirement
- Payment plan selection
- Final average salary (FAS), the average of a member's three highest years of earnable salary.

The age and service formula benefit cannot exceed 100 percent of FAS or the limit under federal tax law. At retirement, members may choose among several plans of payment, which allow members to provide for a surviving spouse or another designated beneficiary. (See page 7 for more detailed information about the available payment plan options.)

Partial Lump Sum Option Payment (PLOS)

Retiring members may also elect to receive a Partial Lump Sum Option Payment (PLOS). This allows a retiree to receive a lump sum benefit payment along with a reduced monthly retirement allowance. The lump sum payment cannot be less than six times nor more than 36 times the monthly amount that would be payable to the member under the plan of payment selected and will not result in a monthly allowance that is less than 50 percent of that monthly benefit.

The total amount paid as a lump sum and monthly benefit will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. The PLOS is fully taxable and

may be subject to court orders, such as child support and division of property orders, if applicable.

Disability Benefits

A member who is permanently disabled from the performance of job duties is eligible for disability benefits with at least five years or 60 months of contributing service credit in the Traditional Pension Plan.

A disability benefit will be terminated if the member is no longer permanently disabled, returns to public service, chooses to begin receiving an age and service benefit, dies, or requests termination of the benefit.

Members may be eligible for one of two disability programs – the original plan or the revised plan.

The benefit under the original plan is based on the FAS and years of service in the Traditional Pension Plan, plus the length of time between the effective date of disability and age 65. The disability benefit cannot exceed 75 percent, nor be less than 30 percent of the member's FAS.

The benefit under the revised plan is based on the FAS and years of service in the Traditional Pension Plan, but cannot be less than 45 percent or more than 60 percent of FAS. It is payable only for a certain period. When this disability benefit ends, the member may apply for a service retirement benefit or a refund of their accumulated contributions.

Your Disability Plan is the REVISED plan. You currently are not eligible for a disability benefit because you have less than 5 years of service credit and less than 60 months of contributing service in the Traditional Pension Plan.

Survivor Benefits

If an OPERS member dies before retirement or while receiving a disability benefit, their qualified beneficiaries may be eligible for monthly benefit payments or a refund of the account.

Monthly Survivor Benefit Payments

Members eligible to retire: If there are no children eligible to receive

monthly benefits, a spouse or other sole dependent beneficiary may be paid as though the member had retired and selected the Life with 100% to Survivor (Plan D).

Members NOT eligible to retire: If a member is not eligible to retire at the time of their death, their qualified beneficiary(ies) may be eligible to receive monthly benefits if:

- 1) The member has at least 18 months of contributing service in the Traditional Pension Plan, with three of those months within two and one-half years immediately before death, or
- 2) The member was receiving a disability benefit from OPERS.

ANNUAL SURVIVOR BENEFIT ESTIMATE
(BASED ON NUMBER OF QUALIFIED SURVIVORS)
You have less than 18 months of contributing service. Your survivor(s) are not eligible to receive an annual survivor benefit.

Lump sum refund of the account

If none of the above criteria for receiving monthly survivor benefits is met at the time of the member's death, the beneficiary will receive a lump sum distribution of the member's contributions plus interest and an additional amount, if applicable. If the eligibility requirements for monthly payments are met, the beneficiary may opt to choose a lump sum payment instead of monthly survivor benefits as long as there are no children eligible to receive monthly payments.

If the member dies while receiving disability benefits the beneficiary is not entitled to receive an additional amount on the deceased member's contributions. Also, the payment to a beneficiary of an original plan disability benefit recipient is reduced by the amount of disability benefits paid to the member. This reduction does not apply if the member was receiving a disability benefit under the revised plan.

YOUR SURVIVOR BENEFIT ESTIMATE
Lump sum payment: \$1,062



Ohio Public Employees Retirement System

277 East Town Street, Columbus, Ohio 43215-4642

1-800-222-PERS (7377) www.opers.org

Personal History Record

INSTRUCTIONS

1. As an OPERS member you are required to complete a Personal History Record (Form A). Please fill out the form in blue or black ink.
2. Be sure your date of birth and Social Security Number, which are used to identify your account, are entered correctly.
3. Sign the form in SECTION 4 - EMPLOYEE CERTIFICATION. DO NOT print or type.
4. The employer is required to complete SECTION 5 - EMPLOYER CERTIFICATION.
5. The employer is required to mail the *completed* form to OPERS at the above address immediately upon hire.

Section 1 - Personal Information

Last Name MEUTI-COPPERS **First Name** GINA **MI** A

Street or Mailing Address [REDACTED] **Apt. Number** [REDACTED]

City TWINSBURG **State** OH **ZIP Code** [REDACTED]

Province [REDACTED] **Country** US **Postal Code** [REDACTED]

Date Of Birth **Month** [REDACTED] **Day** [REDACTED] **Year** 1968 **Gender** **Male** ☐ **Female** ☒

Are you legally married? **Yes** ☒ **No** ☐ **Maiden Name** MEUTI

Work Phone Number [REDACTED] **Home Phone Number** 330 425 4204 **Fax Phone Number** [REDACTED]

E-mail Address GMEUTIC@AOL.COM

Section 2 - Current Employment Information

First date salary earned from which OPERS retirement contributions are deducted:

Month 07 **Day** 15 **Year** 2008 **Full-Time** ☐ **Part-Time** ☒

Employee Title

Deputy Clerk

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RETIREMENT SYSTEM
OF OHIO

Section 3 - Prior Service Information

1. Have you previously worked in public employment in Ohio? ☒ Yes ☐ No If "yes," give first date of service: Month 11 Day 1 Year 1988

If "yes," which employer(s)

CITY OF BEDFORD HEIGHTS
CITY OF TWINSBURG

2. Do you have previous public service for which OPERS contributions were not submitted? Yes ☐ No ☒
If "Yes," and you wish to request a determination relative to your non-contributing service, please provide OPERS with a completed Certification of Unreported Public Service (Form AA).

3. Are you currently a member of, have you been a member of, or are you receiving a disability benefit from of any of the following retirement systems? (If applicable, check Refunded, Receiving a Disability Benefit, or Receiving a Retirement Benefit.)

	Yes	No	Refunded	Receiving a Disability Benefit	Receiving a Retirement Benefit
Ohio Public Employees Retirement Systems (OPERS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Teachers Retirement Systems (STRS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Employees Retirement System (SERS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ohio Police and Fire Pension Fund (OP&F)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Highway Patrol Retirement System (HPRS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cincinnati Retirement System (CRS)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4 - Employee Certification

I state that the information contained in this form is complete and true to the best of my knowledge and belief.

Gina Meuti - Coppers
Employee Signature (Do not print or type.)

Month 07 Day 22 Year 2008

Section 5 - Employer Certification

Employer Name

CITY OF BEDFORD

Is this an elected position? Yes ☐ No ☒

If "Yes," OPERS membership is optional and requires an application. If not already submitted, the employee will need to complete an Elected Official Membership Application (Form A-9) and submit it to OPERS.

Is this a law enforcement position? Yes ☐ No ☒

I hereby certify that Gina Meuti - Coppers began earning salary from which OPERS retirement contributions are deducted with the above employer on the start date indicated in SECTION 2 - Current Employment Information, and the statements set forth are true and accurate as disclosed by the records of

Karl Jaworski
Signature of Certifying Officer

Certifying Officer Title

PAYROLL OFFICER

A (Revised 2/05)



Ohio Public Employees Retirement System

277 East Town Street • Columbus, Ohio 43215-4642 • 1-800-222-7377 • www.opers.org

August 4, 2008

5137

Gina Ann Meuti-Coppers

Twinsburg OH

Dear Member:

As a member of the Ohio Public Employees Retirement System(OPERS), we would like to provide you an opportunity to evaluate your beneficiary designations for each OPERS plan to which you currently have contributions deposited.

Please complete and return the enclosed form(s) for each OPERS plan in which you participate. Or, you may designate your beneficiary on our Member Benefits System at www.opers.org by clicking on the Personal Account Information link, and choosing Register Now. Please keep in mind the following:

- If you are returning to an OPERS covered position, it is recommended that you file a new beneficiary designation in order to update your account with the most current information. Withdrawal of your account would void any previous designation. However, if you have a beneficiary designation on file and contributions on account, that beneficiary designation will remain in effect until you file a new designation.
- If your marital status or name changes, you should file a new beneficiary designation in order to update your account.
- Beneficiaries designated in one plan do not apply in all plans. Therefore, you must file a separate beneficiary designation for each plan.
- In the absence of a specific beneficiary designation any eligible benefits will be paid under automatic succession as defined in Section 145.43, Ohio Revised Code.

If you have any questions, please feel free to contact one of our Member Service Representatives at 1-800-222-7377.

Sincerely,

Ohio Public Employees Retirement System

TDLD1/22/A-3 TRADITIONAL

Enclosures: A3-Traditional