

Maryland Race Track Employees Pension Fund

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PENSION FUND PLAN HIGHLIGHTS

TYPE OF BENEFIT

AGE & SERVICE REQUIREMENT

Normal Retirement	Age 65 and at least 5 years of Vesting Service without a break in service
Early Retirement (Reduced)	Age 55 and at least 10 years of Vesting Service with a reduction to age 65
Disability Retirement	Disability Pension is longer provided for Participants who retire with an annuity starting date after December 31, 2011
Deferred Vested Retirement	Age 65 and at least 10 years of Vesting Service, or 5 years of Vesting Service for Participants with at least one hour of service on or after January 2, 1989
Early Deferred Vested Retirement (Reduced)	Age 55 and at least 10 years of Vesting Service with a reduction to age 65
Pre-Retirement Spouse's Pension	Death of a Participant or Former Participant with at least 10 years of Vesting Service, or 5 years of Vesting Service with at least one hour of service on or after January 2, 1989
Joint & Survivor Pension	Percentage of pension to spouse (married to at least one year) after death of Retiree
10 Year Certain	120 payments guaranteed