



Pension Boards
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**TO: Non-Clergy Recipients of Short- and Long-Term Disability Payments
from the UCC Life Insurance and Disability Income (LIDI) Benefit Plan**

FROM: Sheila Chatterjee

RE: Reporting Payments on Your 2009 Tax Return

Grace to you and peace in this New Year.

This letter contains information on how your disability payments are taxed by the federal government. If you received long-term disability benefits, you will receive your Form W-2 directly from Metropolitan Life Insurance Company. If you received short-term benefits, your W-2 is enclosed with this letter.

<i>Federal income tax on your disability payments from the UCC Life Insurance and Disability Income (LIDI) Benefit Plan</i>	Generally, disability payments received by an individual under a non-contributory plan are fully includable in gross income for federal tax purposes. We report to the Internal Revenue Service (IRS) the total taxable disability payments you received during 2009 from the UCC Life Insurance and Disability Income Benefit Plan ("Plan"). We have assumed that you had not contributed to the cost of the Plan and, therefore, the total amount of the benefits you received during 2009 is shown in Box 1 as includable wages. Please notify the Pension Boards if you did contribute toward the cost of your Plan coverage. Contact information may be found below.
<i>Changes in the tax laws</i>	This memo is a general informational statement based on the Pension Boards' understanding of the Internal Revenue Code and Regulations at the time of this writing. While we provide you with information about your disability payments, you should contact your tax advisor if you have questions on the tax forms, tax law or taxability of other income received. Detailed information on income tax treatment of disability payments may be obtained from your tax advisor or attorney, or from IRS Publication 524, which is available at no charge by calling the IRS toll-free at 800.829.3676 or downloaded directly from the IRS web site: www.irs.gov .
<i>Contact Information</i>	If you have questions, please contact Sheila Chatterjee at the Pension Boards toll-free at 800.642.6543, ext. 2858 or by e-mail at schatterjee@pbucc.org .