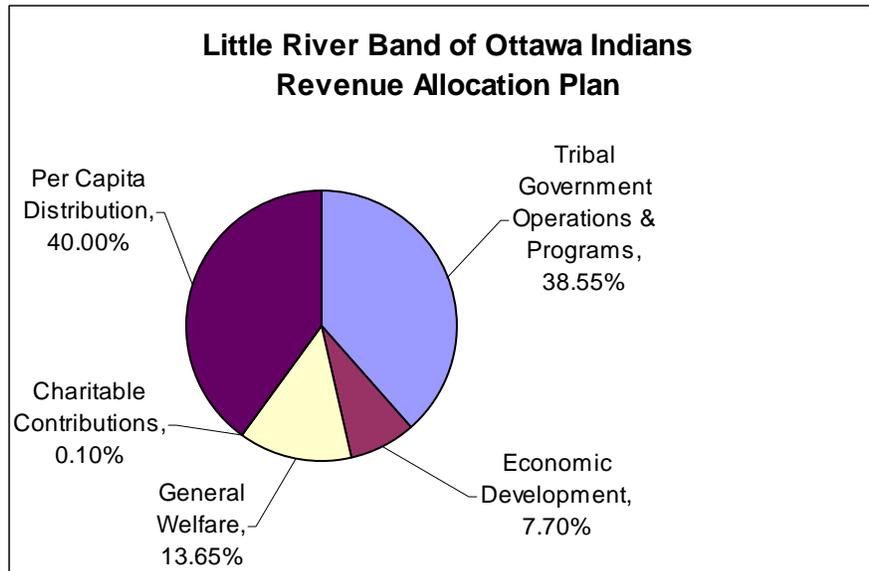


# Little River Band of Ottawa Indians Revenue Allocation Plan & Per Capita Question and Answers

The chart below illustrates the allocation percentages designated for each category per the Revenue Allocation Plan.



*Per the LITTLE RIVER BAND OF OTTAWA INDIANS REVENUE ALLOCATION PLAN – Approved by Tribal Council Resolution 08-0123-20*

## *Section 2. Purpose*

2.02. The RAP shall allocate revenues generated by the Tribe's gaming enterprises towards the following purposes; the funding of tribal government operations and programs, providing for the general welfare of the Tribe and its members, the promotion of the Tribe's economic development, donations to charitable organizations and per-capita distributions to tribal members.

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**This document will be reviewed and updated as necessary. It is recommended that you review the tribe's website often for additions to the Q & A information.**

## **Question and Answer – Per Capita Payments**

**Brought to you by:  
Little River Band of Ottawa Indians  
Enrollment Department  
375 River Street  
Manistee, MI 49660  
1-888-723-8288**

**1. Q. Who is the contact for questions about the Per Capita payments?**

A. The Enrollment Department will assist you with questions or direct you to the Department or agency who can better answer your questions. Phone: 231-723-8288 or Toll Free 888-723-8288.

**2. Q. How will the tribe know where to mail the check or Direct Deposit vouchers.**

A. The checks and Direct Deposit vouchers are mailed to the last known address on file with the Enrollment Department. If you plan to move or have moved, contact the Enrollment Department for a Change of Address Form.

**3. Q. What if I have a different address than what is on file with Enrollment?**

A. If you have a different address than what is on file with Enrollment you must contact the Enrollment Department for an Address Correction Form. All Address Changes need to be submitted (15) Fifteen Days before the payment date. If you have not updated your information, this could result in a delay in receiving a payment. Returned UNDELIVERABLE mail is reported to the Enrollment Department. In the event a check or Direct Deposit voucher is returned, mailings will stop until the Tribal Member turns in an updated Address Form to the Enrollment Department.

**4. Q. What if I do not receive the check in the mail or it is lost?**

A. Contact the Enrollment Department to assist you.

**5. Q. Are Per Capita Payments Taxable?**

A. Yes, The tribe is obligated to notify you that Per Capita payments are subject to federal taxation. Per Capita is taxable income and the taxes assessed depend on your income bracket and location. The Tribe will automatically deduct applicable taxes from the per capita payments if they meet the Internal Revenue Service's threshold that would require the withholding. The payments may also be subject to state tax if you do not live in the tax agreement area. All Per Capita payments will be reported on the appropriate tax form and mailed to you by Jan. 31<sup>st</sup>. We encourage you to contact a tax preparer for further tax questions.

**6. Q. Who is eligible to receive Per Capita Payments?**

A. Per the *Revenue Allocation Plan Section 8.03 Per Capita Distribution Eligibility subsection (ii)* be enrolled in the Tribe no later than the last day of two fiscal quarters previous. For example, to be eligible to receive per capita distribution in the fiscal quarter four (4) of the fiscal year, a qualified tribal member would need to have been enrolled with the tribe by no later than the last day of fiscal quarter two (2) of that fiscal year.

<b>Fiscal Quarters</b>
(1) January thru March
(2) April thru June
(3) July thru September
(4) October thru December

**7. Q. What are the age groups for Per Capita Payments?**

A. Tribal Members who are eligible consist of two groups 18 to 54 and Elders 55 and up.

Use the chart below to determine eligibility for each quarterly payment.

<b><u>Payment Date</u></b>	<b><u>Date that you have to be either 18 or 55</u></b>
December 15 <sup>th</sup>	September 30 <sup>th</sup>
April 1 <sup>st</sup>	December 31 <sup>st</sup>
July 1 <sup>st</sup>	March 31 <sup>st</sup>
October 1 <sup>st</sup>	June 30 <sup>th</sup>

**8. Q. Are minor Tribal Members eligible to receive Per Capita Payments?**

A. No- Tribal members under the age of 18 shall not be eligible to receive per capita distributions.

**9. Q. What will the tribe do with Per Capita payments that are not claimed?**

A. See *Revenue Allocation Plan Section 8 (b) Use of Net Gaming Revenues: Individual Per Capita Distributions*- Any net gaming revenues allocated for the purpose of funding per capita distributions that have not been expended on the last date of the fiscal year shall be reallocated to tribal investments.

**10. Q. How are Per Capita payments disbursed by age group? Amounts illustrated below are an EXAMPLE and should not be misinterpreted as the amount that will be disbursed. Amounts will vary depending on net gaming revenues generated.**

A. Payment amounts are determined by a point system. Adults age 18 to 54 receive 1 point and Elders Age 55 and older receive 2 points. **Example:** Using the chart below the calculation for Elders is the point schedule multiplied by the number of Elders ( $2 \times 715=1430$ ). From this number the Allocation Percentage is calculated by using the points divided by the total of both groups points ( $1430 / 3929 = .3639603$  OR **36.40%**). From this percentage the Revenue Share is calculated by using the Net Gaming Revenue multiplied by the Allocation % ( $\$2,500,000 \times 36.40\% = \$909,900.74$ ). The Revenue Share is then divided by the number of Elders ( $\$909,900.74 / 715 = \$1,272.59$ )

<b>-Example Only-</b>							Quarter Payment
Net Gaming Revenue	Age Group	Point Schedule	Members	Points	Allocation %	Revenue Share	
\$2,500,000.00	18 to 54 Yrs	1	2499	2499	63.60%	\$1,590,099.26	\$636.29
	55 and Older	2	715	1430	36.40%	\$909,900.74	\$1,272.59
<b>Total</b>			3214	3929	100%	\$2,500,000.00	

**11. Q. Can Per Capita payments be garnished?**

A. Yes, Per Capita distributions may be withheld to satisfy any court ordered judgment obtained by the tribe against the qualified tribal member or to satisfy court ordered child support obligations. Any amount remaining after satisfaction of the court ordered judgment or child support obligation shall be distributed to the qualified tribal member in accordance with the provisions of the Revenue Allocation Plan.

**12. Q. Can the payment be electronically deposited into a checking or savings account?**

A. Yes, by completing the Direct Deposit form the payment may be deposited to the qualified tribal member's bank account. Contact the Enrollment Department to request the form and instructions. NOTE\* If you plan to move you must update your address with the Enrollment Department. At any time a members information on file with Enrollment Department is determined incorrect the Direct Deposit for the member will be cancelled, until information is up to date.

**13. Q. Can state and/or federal assistance programs be affected by Per-Capita payments?**

A. The Tribe cannot provide guidance for all the agencies that require you to report a change in income. We encourage you to contact the agency office for further information concerning your specific questions about income based assistance programs. For example if you receive S.S.I., DHS, Commodities, please contact your agency.

**14. Q. Can a member refuse these payments?**

A. If the Tribal member meets the eligibility requirements of the Revenue Allocation Plan they will receive per capita payments. Many agencies will count these payments as available income to you even if you refuse the payments. We encourage you to contact the agency office for further information concerning these payments.

**15. Q. Will Per Capita payments be the same amount each time?**

A. No. The payments will vary depending on the amount of net gaming revenues generated each quarter. The Revenue Allocation Plan allocates 40% of the net gaming revenues to per capita payments. The revenue allocation plan sets forth the amount the tribe can disburse to tribal members. The payments are made quarterly from the gaming revenues generated.

**16. Q. Are the Per Capita payments considered income?**

A. Many agencies count per capita payments as income. For further information contact the agency office with specific questions you may have.

**17. Q. When are the Per Capita Payments made?**

A. Per Capita payments will be distributed to qualified tribal members on the first day of each fiscal quarter. January 1<sup>st</sup> payment will be issued December 15<sup>th</sup>.

<b>Fiscal Quarters</b>
<b>(1<sup>st</sup>) January 1<sup>st</sup> thru March 31st</b>
<b>(2<sup>nd</sup>) April 1<sup>st</sup> thru June 30<sup>th</sup></b>
<b>(3<sup>rd</sup>) July 1<sup>st</sup> thru September 30<sup>th</sup></b>
<b>(4<sup>th</sup>) October 1<sup>st</sup> thru December 31<sup>st</sup></b>

**18. Q. When will the amount of a Per Capita payment be announced?**

A. The amount will be announced on the main switchboard announcement at least four (4) weeks prior to a distribution. You can reach the message announcement by calling the tribe's main number (231)723-8288 or 888-723-8288 and listen to the directory prompt to the Per Capita Information extension. Due to end of the year close outs of accounting processes it is determined that the 2<sup>nd</sup> quarter announcements will be delayed close to the disbursement date. This announcement will be posted when it is available.

**19. Q. Is there specific information on the date when I will be eligible for per capita payments?**

**A.**

<b>1<sup>st</sup> Quarter</b> - January-March (Distributed Dec. 15)	Member must be of age 18 and 55 by September 30 <sup>th</sup> .
<b>2<sup>nd</sup> Quarter</b> – April - June	Member must be of age 18 and 55 by December 31 <sup>st</sup> .
<b>3<sup>rd</sup> Quarter</b> – July-September	Member must be of age 18 and 55 by March 31 <sup>st</sup> .
<b>4<sup>th</sup> Quarter</b> – October – December	Member must be of age 18 and 55 by June 30 <sup>th</sup> .

**20. Q. Can I cancel a Direct Deposit request?**

**A.** Yes, Direct deposit can be cancelled by submitting a Direct Deposit Cancellation form. Contact the Enrollment Department for this form to be mailed to you or download the form at [www.lrboi.com](http://www.lrboi.com). This form has to be NOTARIZED and submitted (5) five days before the payment date.