## trust fund office

## **local Union 831**

employer health trust fund employer pension plan

## PENSION INFORMATION REQUEST FORM

ADDRESS/STREET  DATE OF HIRE:  DATE TERMED:  CITY:  STATE:  ZIP CODE:  LAST DAY WORKED:  STILL  WILL BE:  WAS:  WORKING:  PHONE NO:  GENDER  (	NAME:	(NOT AN APPLICA	MOST CURRENT E			
CITY: STATE: ZIP CODE: LAST DAY WORKED: STILL PHONE NO:  ( ) GENDER ( ) DATE OF BIRTH  MARKIED: SPOUSE DATE OF BIRTH:  NO: YES:  DISABALED HAVE YOU APPLIED FOR SOCIAL SECURITY DISABILITY BENEFITS:  NO: YES: NO: RECEIVING YES: NO:  THER LOCALS OF WHICH YOU HAVE BEEN A MEMBER:  You can obtain a Work History Statement, Accrued Benefit Statement or an Estimate of Retirement Benefits. Carefully read the explanation of each statement available and place a check mark next to the Plan information in which you are interested.  WORK HISTORY STATEMENT  This statement will provide you with all existing information (verified or non-verified) in Plan records, including Vesting status, Benefit Service Credits and breakdown of all your covered hours by year. This statement will not show any benefit amounts. (THIS STATEMENT MAY BE REQUESTED SEPARATELY OR WITH AN ACCRUED BENEFIT STATEMENT OR ESTIMATE OF RETIREMENT BENEFITS.)  ACCRUED BENEFIT STATEMENT  If you are under the age 60, you may want to request an Accrued Benefit Statement rather than an Estimate of Retirement Benefits. This is a statement of your current status under the Plan. It will be based on existing information in Plan records, which could be inaccurate, incomplete and unverified. The statement will show how much you have carened in the Plan (roor accrued retirement benefit) and will rell you whether or not you have a nonforteitable right to receive this benefit upon reaching normal retirement age of 60 (i.e., whether or not you have a nonforteitable right to receive this benefit upon reaching normal retirement age of 60 (i.e., whether or not you are vested). If you are not vested, you will be told when you become vested assuming you continue your covered employment.  ESTIMATE OF RETIREMENT BENEFITS  If you are 50 or older, you may want to request an Estimate of Retirement Benefits. This will tell you approximately how much your actual retirement benefit will be on your specified retirement due with all payment options then available to you. To request an Early	IVAIVIE.		MOST CORRENT E.	VII LOTEK.		
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	Signature:		Date:			

## EARLY RETIREMENT EFFECTIVE DATE

Prior to July 1, 1989, an Employee who is a Participant hereunder shall be eligible for an Early Pension if his employment with all Affiliated Employers is terminated on or after the date he meets the following age and Service requirements, provided he is not to receive a Disability Pension hereunder:

Birthday Attained Prior	Completed Years
To Date of Retirement	of Benefit Service
50	15 or more
51	14 or more
52	13 or more
53	12 or more
54	11 or more

On or after July 1, 1989, an Employee who is a Participant hereunder shall be eligible for an Early Pension if his employment with all Affiliated Employers is terminated on or after the date he meets the following age and Service requriements, provided hi is not to receive a Disability Pension herunder.

50	20 or more
51	19 or more
52	18 or more
53	17 or more
54	16 or more
55	15 or more
56	14 or more
57	13 or more
58	12 or more
59	11 or more

Payment or an Early Pension shall commence as of the Employee's Normal Retirement date if he is then living; however, an Employee who has met the age and service requirements set forth in the above schedule may request the commencement of his Early Pension as of the first day of the month next following his last day of such employment, or as of the first day of any subsequent month which precedes his Normal Retirement Date, but the amount thereof shall be subject to reduction as provided in Section 6.3. In no event will the Participant's pension commence prior to his attainment of age 62 without his consent.

An early retirement reduction applies because of the longer expected payment period. Your benefit will be reduced ½ of 1% for each month your benefit commencement date precedes your Normal Retirement Date. If you have earned at least 30 years of Benefit Service when you retire, and you are retiring after December 31, 1990, your benefit amount is not reduced because of early retirement.