

1985 and March 31, 1987 would be \$32.50 per credit. Your Regular Pension would be a total monthly benefit of \$493 calculated as follows:

<b>Plan Year</b>	<b>Pension Credits</b>	<b>Benefit Rate</b>	<b>Monthly Benefit at 65</b>
Prior to 1958	6	\$ 8.00	\$ 48
4/1/58-3/31/77	19	20.00	380
4/1/77-3/31/85		Break in Service	
4/1/85-3/31/87	2	32.50	<u>65</u>
			\$493

## **PARTIAL PENSIONS**

A Partial Pension is provided for Participants who would otherwise lack sufficient Pension Credit and not qualify for any pension benefits, or whose pension benefit would be less than the full amount because the Participant's years of employment have been divided between the jurisdiction of this Plan and a Related Plan. A Related Plan is a plan which has executed a reciprocal agreement, to which this Plan is a party. You may contact the Fund Office to obtain a listing of Related Plans.

## **ELIGIBILITY**

You may retire on a Partial Pension by filing an Application for Benefits with the Board of Trustees to be effective the first day of any month after you would be eligible for a pension benefit under this Plan if your Combined Pension Credit for service (Pension Credit earned under this Plan added to those earned under a Related Plan) were treated as accrued in the jurisdiction of

a Local Union covered by this Plan, provided the following conditions are satisfied:

1. You must have accrued at least one Pension Credit under this Plan for which employer contributions have been received by the Pension Fund.
2. You would otherwise be eligible for a Partial Pension under this Plan if your Combined Pension Credits were treated as credit under this Plan.

Pension Credit earned under a Related Plan shall be recognized in the determination of your Combined Pension Credit to the extent awarded and certified by the Related Plan; however, not more than 1 Pension Credit (or 1.2 Pension Credits on and after March 31, 1981) can be counted for any calendar year.

3. You are **not** entitled to a Pension benefit other than a Partial Pension from a Related Plan.
4. If you die before your actual retirement, your wife or beneficiary will not be entitled to any Partial Pension benefits unless you have at least 10 Combined Pension Credits. In computing Partial Pension benefits in such case, you will not receive any Past Service Pension Credits for work outside Connecticut.

## **PENSION AMOUNT**

The monthly amount of a Partial Pension under this Plan will equal the amount of monthly benefit earned under this Plan. It will be added to the monthly benefits earned under all other Related Plans. The provisions of each Related Plan will apply in determining your eligibility for a pension benefit except that you will not incur a Break in Service while working in the jurisdiction of a Related Plan.

The above description of Partial Pension benefits is based upon the provisions of the International Pro Rata Pension Agreement for Carpenter Pension Funds - Exhibit A Partial Pensions. In determining whether you are entitled to a Partial Pension, the Fund Office considers only your work in jurisdictions that have adopted Exhibit A to that International Pro Rata Agreement. If you worked in a jurisdiction that adopted Exhibit B - Transfer of Contributions - then all contributions will be transferred to your Home Pension Fund which will provide you with one pension (in accordance with its vesting, benefit rate and other rules) for all your work in Exhibit B jurisdictions. If the State-Wide Pension Plan is a party to a reciprocal agreement other than the Pro Rata Agreement, you will receive Service Credits in accordance with the terms of such other reciprocal agreement for work in the jurisdictions covered by such other agreement for the purpose of determining your benefits and eligibility for benefits under this Plan.

## **CERTAIN PARTICIPANTS IN NORWALK PLAN**

Certain provisions of the Plan relating to certain Participants of the Norwalk Carpenters Union Pension Plan, which was merged into this Plan as of April 1, 1970, have remained in effect. If a Participant in the Norwalk