

Plan prior to the merger was working in Covered Employment on April 1, 1970, had not incurred a Break in Service prior to April 1, 1976 and has met the vesting rules of this Plan, his benefits will be determined under the general provisions of the Plan as previously described in this booklet. However, if a Participant in the Norwalk Plan terminated employment on or before April 1, 1970, or incurred a Break in Service prior to April 1, 1976 under this Plan, he should contact the Fund Office for information on special rules applicable in such circumstances.

### **CERTAIN PARTICIPANTS WHO WERE MEMBERS OF FORMER LOCAL 1717**

For those Participants who were members of Local No. 1717 on December 31, 1977 at the time Local No. 1717 withdrew from participation in the State-Wide Pension Fund, the monthly benefit amount for service prior to such withdrawal is permanently fixed at \$8.00 per credit. Such Participant's eligibility for benefits, Past Service Credits, and amount of benefits will be subject to the rules adopted by the Trustees following such withdrawal and furnished to such Participants.

### **HUSBAND AND WIFE PENSION**

If you are married, the law requires that all pension benefits under this Plan be paid to you in the form of a Husband and Wife Pension, unless you reject this form of payment and your spouse consents to that rejection in writing. A Husband and Wife Pension provides you with a monthly benefit for your life and after you die, a monthly benefit equal to 50%, 75% or 100% of your monthly benefit (depending upon your election) will continue to

your spouse. Under the Husband and Wife Pension no further amounts are payable after you and your spouse have died. The Husband and Wife Pension is generally payable only to the spouse to whom you were legally married when payments began. In all instances, if the present value of your Husband and Wife Pension is \$3,500 or less, the Plan will distribute this amount to you in a lump sum without requiring the consent of you or your spouse.

For example, if you elected a 50% Husband and Wife Pension and you were receiving a benefit of \$240 a month and died leaving a widow, she would receive a benefit of \$120 a month until her death.

Instead of the 50% Husband and Wife Pension, you may elect to receive a Husband and Wife Pension under which your spouse can receive either 75% or 100% of your monthly benefit. This is also known as the Alternative Husband and Wife Pension and is described on Page 43.

## **UPON RETIREMENT**

**IF YOU ARE MARRIED YOU WILL RECEIVE A 50% HUSBAND AND WIFE PENSION UNLESS YOU ELECT AN ALTERNATIVE HUSBAND AND WIFE PENSION OR A TEN YEARS CERTAIN AND LIFE PENSION. IF YOU ELECT A TEN YEARS CERTAIN AND LIFE PENSION, YOUR SPOUSE MUST CONSENT IN WRITING TO THAT ELECTION.**

Before benefits commence, the Fund Office will provide you with an explanation of the Husband and Wife Pension, including the monthly amount of benefit you and your spouse would receive depending upon whether you elect a 50%, 75% or 100% form of Husband and Wife benefit. The explanation will also provide a description of

the Ten Years Certain and Life Pension and the monthly amount of this form of pension payment. After receiving the explanation you will have the 90 day period prior to commencement of benefit payments in which to complete and return the Election Form indicating your choice as to how you wish to receive your pension benefit. If you elect a Ten Years Certain and Life Pension, your spouse must consent in writing to that election with her signature notarized.

## **ADJUSTMENT FOR HUSBAND AND WIFE PENSION**

Guaranteeing retirement benefits to two people--for two lifetimes, the husband's and wife's--means that more monthly benefit checks **may** be paid out than would be the case if only one lifetime were covered with a minimum of 120 monthly payments being paid in the event of the pensioner's death. The possibility of spreading out the actual value of your monthly benefit payments over a longer period of time may result in a reduced amount which can be paid each month. How much the monthly benefit is reduced by the Husband and Wife Pension depends on the difference in ages between the pensioner and the spouse.

Here are some examples of how the amount of your Regular or Noncommercial Pension at age 65, payable in the form of a Ten Years Certain and Life Pension, would be adjusted to be payable in the form of a 50% Husband and Wife Pension:

<b>Female Spouse's Age in Relation to a Male Pensioner at Age 65</b>	<b>Percentage of the Regular or Noncommercial Pension Payable to the Male Pensioner*</b>
--	--

Age 55 (10 years younger)	93.23%
Age 60 (5 years younger)	96.40%
Age 65 (same age)	99.70%
Age 70 (5 years older)	102.78%

\*Factors vary for benefit payments which commence prior to age 65.

Here are some examples of how these factors are applied to a Regular or Noncommercial Pension of \$600 a month:

**EXAMPLE 1:**

If your wife is age 55 and you are age 65 when you retire, you would receive a 50% Husband and Wife Pension of \$559.38 per month ( $\$600 \times 93.23\%$ ) and, upon your death, your wife would continue to receive a monthly benefit amount of \$279.69 payable for the remainder of her life.

**EXAMPLE 2:**

If your wife is age 60 and you are age 65 when you retire, you would receive a 50% Husband and Wife Pension of \$578.40 per month ( $\$600 \times 96.40\%$ ) and, upon your death, your wife would continue to receive a monthly benefit amount of \$289.20 payable for the remainder of her life.

### **EXAMPLE 3:**

If you and your wife are the same age, age 65, you would receive a 50% Husband and Wife Pension of \$598.20 per month ( $\$600 \times 99.70\%$ ) and, upon your death, your wife would continue to receive a monthly benefit amount of \$299.10 payable for the remainder of her life.

### **EXAMPLE 4:**

If you are age 65 when you retire and your wife is age 70, you would receive a 50% Husband and Wife Pension of \$616.68 ( $\$600 \times 102.78\%$ ) and, upon your death, your wife would continue to receive a monthly amount of \$308.34 payable for the remainder of her life.

It is important to note that once a Husband and Wife Pension has begun to be paid, this form of pension benefit payment **cannot** be changed even if your spouse dies before you do or if you and your spouse are divorced. If you are divorced after your pension payments begin, your ex-spouse will continue to receive benefit payments after your death, except as may be provided in a Qualified Domestic Relations Order or a written waiver by your ex-spouse. The percentages used in the above examples are based upon actuarial equivalents and are subject to change by the Trustees.

### **RULES FOR THE PAYMENT OF THE HUSBAND AND WIFE PENSION**

In general, the following rules apply to the Husband and Wife Pension:

1. the Husband and Wife Pension protects only the person legally married to you at the time your pension begins.
2. no benefits are payable to a former spouse whose marriage to you was legally terminated at the time you retired.
3. if your spouse dies before you, all pension benefits will stop at your death.
4. payments to a surviving spouse are for the person's lifetime. They do not stop even if the person remarries.

Please note that these rules are subject to change and/or alteration depending upon the provisions of a Qualified Domestic Relations Order ("QDRO") which affects a Participant. For example, a QDRO may provide that a former spouse is to be treated as a "spouse" for purposes of a Husband and Wife Pension.

Monthly pension benefits are not changed after payments begin, even if your current spouse dies before you or your marriage is legally terminated.

If you die and the present value of the death benefit payable to a surviving spouse is \$3,500 or less, the present value of the death benefit will be paid to the surviving spouse in a lump sum.

## **ALTERNATIVE HUSBAND AND WIFE PENSION**

If you meet the requirements for a 50% Husband and Wife Pension described on Page 38, you may elect to receive an Alternative Husband and Wife Pension which

will provide a monthly benefit to your surviving spouse equal to either 75 % or 100 % of the monthly benefit which you receive.

Since an increased amount of benefit continues to your surviving spouse for her life, either 75 % or 100 % instead of 50 %, the benefit payable to you when you retire is reduced.

The following table illustrates the amount of reduction.

Female Spouse's Age in Relation to a Male Pensioner at age 65	Percentage of the Regular or Non-Commercial Pension Payable to a Male Pensioner*		
	50%	75%	100%
Age 55 (10 years younger)	93.23%	86.49%	80.66%
Age 60 (5 years younger)	96.40%	90.64%	85.53%
Age 65 (same age)	99.70%	95.07%	90.86%
Age 70 (5 years older)	102.78%	99.34%	96.12%

\*Factors vary for benefit payments which commence prior to age 65.

Here is an example of how the 75 % and 100 % monthly benefits payable under an Alternative Husband and Wife Pension compare with the 50 % benefit payable under a regular Husband and Wife Pension. If you retire at 65 and your wife is 60 and you are entitled to \$600 of monthly benefit under the Ten Years Certain and Life Pension, the benefits under the 50 % Husband and Wife Pension and 75 % and 100 % Alternative Husband and Wife Pensions would be as follows:

<b>Percent of Continued Benefit Elected</b>	<b>You Will Receive Until You Die</b>	<b>Surviving Spouse Will Receive for Rest of Her Life</b>
50%	\$578.40	\$289.20
75%	543.84	407.88
100%	513.18	513.18

As shown in the example, the greater the percentage of benefit that is to continue to the surviving spouse, the less the amount of benefit that is payable to you when you retire.

In order to be eligible to elect an Alternative Husband and Wife Pension, you must be married and meet the requirements for a Husband and Wife Pension as described beginning on Page 38.

**PRE-RETIREMENT DEATH BENEFIT UNDER HUSBAND AND WIFE PENSION**

The Husband and Wife Pension also provides a pre-retirement death benefit upon the death of a married Participant who is not receiving pension benefits and who has worked for one Hour of Service after August 22, 1984. In order for your surviving spouse to receive payments, the following requirements must be met.

1. You must be Vested (see the description on Page 17);
2. If you are Vested and are age 55 or more, you have not filed with the Trustees a rejection of the Husband-and-Wife pre-retirement survivor benefit accompanied by the written consent of your spouse; and

3. You and your spouse must have been married to each other for at least one year at the time of your death.

The amount of death benefit payable to your surviving spouse for her life will be different depending upon whether you have reached age 55 at the time of your death--

### **UNDER AGE 55**

If you have not reached age 55 at the time of your death, your spouse will receive the monthly benefit which would have been paid if you had retired on a 100% Alternative Husband-and-Wife Pension on the day before you died. This will be computed using the early retirement reduction factors (see Page 28), and an actuarial reduction for the number of years until you would have reached 55, unless you qualify for "no reduction" as described beginning on the next page. Information as to the amount payable in a particular case may be obtained from the Fund Office.

### **AGE 55 AND OVER**

If you have reached age 55 at the time of your death, the monthly benefit shall be equal to the amount which would have been paid to you if you had retired on a 100% Alternative Husband and Wife Pension on the day before you died. The applicable early retirement reduction factors (see Page 28) will apply unless you qualify for "no reduction" as described in the next section. If you have reached age 55 you may elect to waive the Husband and Wife pre-retirement survivor benefit

and elect to have your beneficiary receive a monthly benefit for 120 months equal to the monthly benefit you would have received if you had retired on a Ten Years Certain and Life Pension on the day before you died. Your wife must consent in writing to the election of a benefit payable for 120 months. The Husband and Wife pre-retirement death benefit guarantees payments for the life of your spouse and may result in total payments which are either more or less than the death benefits paid for 120 months under the Ten Years Certain and Life pre-retirement death benefit.

If you have not worked in Covered Employment after August 22, 1984, your surviving spouse will be entitled to a Husband and Wife pre-retirement death benefit only if you met the requirements of the Plan in effect prior to January 1, 1985. The Fund Office will furnish a summary of those requirements upon request.

### **NO REDUCTION IN CERTAIN CASES**

If you had at least 15 Pension Credits and had completed at least 240 Hours of Service in either one of the two consecutive Plan Years immediately preceding the date of your death, the monthly benefit payable to your spouse will be equal to the monthly amount of the Regular Pension and/or Noncommercial Pension which would have been paid to you as a 100% Alternative Husband-and-Wife Pension without reduction to reflect the commencement of benefit payments prior to your reaching age 65.

## **SPECIAL RULE FOR CERTAIN TERMINATED VESTED PARTICIPANTS**

Effective August 23, 1984, a Participant who worked for one Hour of Service after September 1, 1974, had attained Vested Status and who last worked before August 23, 1984 may elect to have his retirement benefits paid in the form of a Husband and Wife Pension in accordance with the provisions of the Plan in effect immediately prior to January 1, 1985. He may also have his pre-retirement death benefits paid as a Husband and Wife pre-retirement survivor benefit.

### **PRESENT VALUE OF DEATH BENEFITS \$3,500 OR LESS, OR MORE THAN \$3,500 BUT LESS THAN \$7,500**

If the present value of the pre-retirement death benefit under the Husband and Wife Pension to which a surviving spouse is entitled is \$3,500 or less, the Plan will distribute the present value in a lump sum without requiring the consent of the surviving spouse. If the same benefit is more than \$3,500 but less than \$7,500, the Plan will, with the consent of the surviving spouse, distribute the present value in a lump sum.

### **TEN YEARS CERTAIN AND LIFE PENSION**

If you do not have a spouse, or elect not to receive the Husband and Wife Pension with the required written consent of your spouse, payments will be made in the form of a Ten Years Certain and Life Pension. This form of pension will provide a monthly benefit payment to you for as long as you live with the guarantee that if you die before receiving ten years of monthly payments (120 monthly payments) the remainder of such monthly payments will