

You should, therefore, find out what that charge will be before writing and asking for copies of these documents.

## **WHAT IS THE FISCAL YEAR OF THE PLAN FOR RECORD KEEPING PURPOSES?**

The Plan Year runs from April 1st to March 31st and all records of the Plan are maintained on that basis, including records of your hours worked and Pension Credits.

## **WHEN SHOULD YOU CONTACT THE FUND OFFICE?**

You should contact the Fund Office whenever you:

1. change your home address;
2. wish to change your beneficiary;
3. get married or obtain a divorce or a legal separation;
4. transfer to another Local;
5. want general or specific information about your retirement benefits.

## **PENSION CREDIT**

Pension Credit is divided into Past Service Pension Credit for work prior to the time contributions were first made on your behalf and Future Service Pension Credit for work after that date. Benefit payments to all Participants will be governed by their number of Pension Credits. The different ways of earning Pension Credits are explained in the following sections:

**PAST SERVICE PENSION CREDIT**  
**(Before Contributions Were Made)**

You will receive one Past Service Pension Credit for each full year of work in the jurisdiction of any Local Union which is now a Participating Local Union in this Plan, provided:

- (A) you worked in Covered Employment for at least 700 hours during the first 24 months after your Local Union became a Participating Local Union or you worked at least 1,000 hours during the first 48 months after your Local Union became a Participating Local Union in areas either:
  - 1. Served by a Local Union which becomes a Participating Local Union prior to the date you file an Application for Benefits, or
  - 2. Covered by any reciprocal agreement to which the Plan becomes a party prior to the date you file an Application for Benefits; or
  
- (B) if you die or became permanently and totally disabled within the first 24 months after your Local Union became a Participating Local Union, you worked in Covered Employment for at least 140 hours during that 24 month period.

A listing of Local Union dates of participation can be obtained from the Fund Office.

If you fail to meet the requirements for Past Service Pension Credit stated above, you may establish Past Service Pension Credit if evidence is provided satisfactory to the Board of Trustees that during the period of 10 years prior to your Local Union becoming a Participating Local Union, your work, if performed now, would have been Covered Employment and resulted in contributions to this Pension Fund. In order to establish Past Service Pension Credit in this manner, you must have earned at least 5 Future Service Pension Credits under the jurisdiction of your Local Union within a 10 year period, determined from the date your Local Union became a Participating Local Union and ending no later than March 31, 1974. If you became permanently and totally disabled during this 10 year period just described, you will only be required to have earned 2 Future Service Pension Credits prior to such disability. Past Service Pension Credit determined in accordance with this paragraph cannot exceed 10 credits.

For Past Service Pension Credit purposes, work prior to the time contributions commenced on your behalf means that type of work which, if performed now, would have resulted in contributions to the Pension Fund. Membership in any Participating Local Union, whether or not continuous, except periods of self-employment, will be taken as evidence of employment prior to the Contribution Period, provided there shall have been no break in membership in the United Brotherhood of Carpenters and Joiners of America.

If a Local Union negotiates a new Collective Bargaining Agreement providing for contributions to the Pension Fund on behalf of a class of employees not previously covered, or if the Trustees approve participation by a class of employees not previously covered as Employees under this Plan, the Trustees may accept such

**Local Union as a Participating Local Union and may accept such employees for participation under this Plan on such conditions as the Trustees deem appropriate.**

**No Past Service Pension Credit will be granted for any period of time for which Future Service Pension Credit is given.**

**EXAMPLE:**

**Assume that your Local Union became a Participating Local Union on January 1, 1960, and that as of such date you had maintained your Union membership continuously for 20 years. In order to establish the 20 years of Past Service Pension Credit you must have either: (1) worked in Covered Employment for which contributions were received by this Fund for at least 700 hours before January 1, 1962 (two year period); or (2) worked in areas served by a Local Union which became a Participating Local Union or were covered by a reciprocal agreement prior to the date of your Application for Benefits for at least 1000 hours before January 1, 1964 (four year period). If you became permanently and totally disabled between January 1, 1960 and January 1, 1962 you would have only been required to work a minimum of 140 hours prior to becoming disabled.**

**Office employees of a Participating Local Union who have never worked at the carpenters trade are also entitled to Past Service Pension Credits for employment with a Participating Local Union prior to April 1, 1976.**

**If you are accepted for coverage under a Noncommercial Pension (described on Page 25) you will**

not be entitled to Past Service Pension Credits unless such Past Service Credits were earned under this Plan as in effect prior to April 1, 1981.

The Trustees may reduce or cancel the Past Service Pension Credits of members of a Local Union which withdraws from participation in the Pension Fund or the Past Service Pension Credits of employees of an employer who terminates participation with respect to a class of employees.

### **FUTURE SERVICE PENSION CREDIT**

You are entitled to receive Future Service Pension Credit for work in "Covered Employment" after March 31, 1981 according to the following schedule:

<b>Hours Worked in Covered Employment During Plan Years After March 31, 1981</b>	<b>Future Service Pension Credits</b>
1,726 or more	1.20
1,651 or more, but less than 1,726	1.15
1,576 or more, but less than 1,651	1.10
1,501 or more, but less than 1,576	1.05
1,426 or more, but less than 1,501	1.00
1,351 or more, but less than 1,426	.95
1,276 or more, but less than 1,351	.90
1,201 or more, but less than 1,276	.85
1,126 or more, but less than 1,201	.80
1,051 or more, but less than 1,126	.75
976 or more, but less than 1,051	.70
901 or more, but less than 976	.65
826 or more, but less than 901	.60
751 or more, but less than 826	.55
676 or more, but less than 751	.50

601 or more, but less than 676	.45
526 or more, but less than 601	.40
451 or more, but less than 526	.35
376 or more, but less than 451	.30
301 or more, but less than 376	.25
226 or more, but less than 301	.20
Less than 226	.00

Different schedules apply for the purpose of determining your Future Service Pension Credits for Plan Years prior to April 1, 1981. Please contact the Fund Office if you would like to obtain copies of those schedules.

"Covered Employment" means both: (a) work performed prior to April 1, 1983 under the provisions of the Plan as in effect when the work was performed; and (b) work performed on or after April 1, 1983 with Contributing Employers in a category of work covered by (i) a Collective Bargaining Agreement or (ii) a participation agreement between the Pension Fund and a Participating Local Union or a Connecticut trust fund.

If you retire under the Plan and subsequently return to Covered Employment, you will receive additional Future Service Pension Credit for such employment. See Page 56 for additional information.

**PENSION CREDIT DURING PERIODS OF  
DISABILITY OR MILITARY SERVICE**

You may receive a limited amount of Pension Credit if you were absent from Covered Employment for reasons of disability or military service subject to the following rules:

## **DISABILITY**

If you are prevented from working in Covered Employment as a result of disability, and you meet one of the requirements of (a), (b) or (c) below, you shall be treated as having worked in Covered Employment for 30 hours per week, for each full week of disability, commencing with the 15th day that you are disabled. The maximum number of hours that will be granted for each separate period of disability is 780 hours.

- (a) You certify in writing that you are receiving weekly accident and sickness benefits provided by a health fund or similar plan to which your employer contributes; or
- (b) You certify in writing that you are receiving disability benefits under Connecticut's workers' compensation law; or
- (c) You submit a written statement from your attending physician certifying to your disability.

Notification of your disability must be received by the Board of Trustees in writing within 4 weeks after it begins and within 2 weeks after it ends. At the request of the Board of Trustees, you may be required to show continued proof of disability.

Periods of disability will be considered separate only if you have actually worked in Covered Employment for at least 160 hours since the end of your last period of disability. In no event will hours be granted for any period while you are receiving any pension benefits under this

Plan. No hours will be granted for periods of disability which occurred before April 1, 1968.

**EXAMPLE:**

Assume that you became disabled for a period of 12 weeks and then returned to work in Covered Employment. For you to receive hours for this disability on the basis of 30 hours per week up to a maximum of 780 hours, you must notify the Board of Trustees within 4 weeks of becoming disabled and within 2 weeks after recovering from the disability. You must establish the nature of your disability by one of the following three requirements: (a) certification of receipt of weekly accident and sickness benefit, (b) certification of receipt of Connecticut Workers' Compensation, or (c) written statement from your physician verifying the disability.

**MILITARY SERVICE**

If you leave employment for the purpose of entering the Armed Forces of the United States, receive a certificate stating satisfactory completion of your military service, return to Covered Employment within 90 days after either your discharge or separation or your release from a maximum of one year of hospitalization for a military-related injury, and you are still qualified to perform the duties of your job, you will receive Future Service Pension Credits to the full extent required by law.

**SPECIAL FUTURE SERVICE CREDITS  
FOR PLAN YEARS  
APRIL 1, 1958 - MARCH 31, 1967**

If you were employed in the jurisdiction of a Participating Local Union during the period from April 1, 1958 through March 31, 1967, you may be entitled to Special Future Service Credits for those years. In order to be eligible for Special Future Service Credits you must, at a minimum, have been employed during such Plan Year in the jurisdiction of a Participating Local Union, you must not have incurred a Break in Service as of April 1, 1978 (or if you did have a Break, your Credits were reinstated), and you must not have received any benefits prior to April 1, 1978. There are other requirements for Special Future Service Credits and special rules associated with them. If you worked during the period from April 1, 1958 through March 31, 1967 and earned less than a full Credit for any of the Plan Years during the period indicated, you should contact the Fund Office to see if you are eligible for Special Credits.

**BREAK IN SERVICE**

If you become unemployed or otherwise leave Covered Employment before you become vested, you may lose all of your Pension Credits and accrued benefits. (The meaning of "vested" is explained on Page 17.) If your Pension Credits are cancelled, they cannot be used to qualify for any pension benefits; and upon return to Covered Employment, you must start from the beginning in accumulating Pension Credits.