

be obtained from the Fund Office. In order for a designation form to be effective, it must be filed with the Board of Trustees prior to your death. If no designation of beneficiary form is on file with the Trustees at the time of your death or if such designation is defective, then your spouse shall be deemed to be the Beneficiary or if you are not married, your estate shall receive the death benefit payment.

If you and your designated beneficiary both die prior to receiving a total of 120 monthly payments under the Ten Years Certain and Life Pension, then the actuarial commuted value of any remaining payments, if applicable, will be paid to the last survivor's estate in a lump sum.

APPLICATION FOR BENEFITS

PENSION EFFECTIVE DATES

Pensions are usually effective on the first day of the month after an Application for Benefits is filed with the Trustees, or the first day of the month after a Participant has retired, whichever is the later date. Pension checks must be cashed within 90 days after they are issued. Until a Pension Fund check is cashed, the funds represented by that check remain Plan assets.

Once you retire and begin receiving a pension, you cannot change the type or form of that pension, even if your circumstances change.

HOW TO APPLY

The first step is to request, in writing or by phone, an Application for Benefits form from the Fund Office at the address shown on Page 66. You should complete all

questions on the application, sign and return your application to the Fund Office at least one month before the expected month that you wish your pension payments to start. You must send proof of your date of birth with your application; and if you are to receive a Husband and Wife Pension or an Alternative Husband and Wife Pension, you must also provide proof of your spouse's date of birth and evidence of your marriage. Your signature must be notarized and in certain situations your spouse's signature must be notarized.

APPLICATION FOR PRE-RETIREMENT DEATH BENEFIT--EITHER HUSBAND AND WIFE OR TEN YEARS CERTAIN AND LIFE

An eligible Participant's surviving spouse or beneficiary must file an Application for Benefits with the Board of Trustees on a form furnished by the Fund Office. An application should be obtained from the Fund Office right after the Participant's death in order that payments may begin as soon as possible.

Before the Board of Trustees can approve any benefit payments, it is necessary for the Fund Office to verify the amount of Pension Credit which the Participant had accrued, including possible periods of absence from Covered Employment. Therefore, it may take 90 days or more before the Board of Trustees can pass judgment upon an application and benefit checks can be paid.