

Type of Benefit Applying For

- Normal Retirement Early Retirement Rule 88
 Disability (complete information below) Death (enclose a copy of death certificate)

Disability Pension

If applying for a Disability Pension, state:

Date you became totally and permanently disabled _____

Name and address of your physician _____

You must enclose a copy of your Disability Award Letter from Social Security

The Employee Retirement Income Security Act of 1974 requires that all pension benefits to married retirees must be paid in the form of a Husband and Wife Pension unless that form of pension is rejected in writing by the applicant and his legal spouse.

If you are legally married, you will shortly receive a letter explaining the Husband and Wife Pension in detail showing the dollar effect this form of pension payment would have on your monthly benefit.

Signature _____

Date _____

Twin City Carpenters and Joiners Pension Plan

Retirement Declaration

Upon retiring on a pension from the Twin City Carpenters and Joiners Pension Plan, I declare that I will be bound by the Rules and Regulations of the Pension Plan and shall cease being employed or engaging in work prohibited by the Plan Rules and Regulations.

I hereby certify that I have read the enclosed notice regarding Suspension of Benefits. I agree that I will comply with these rules, including, but not limited to notifying the Plan within thirty days after I return to Disqualifying Employment. I also understand and agree that my retirement benefits may be suspended according to the Plan rules.

Participant's Signature

Date

Twin City Carpenters and Joiners Pension Fund

Suspension of Benefits

Below are the Plan's rules concerning resuming work after retirement. Under the rules, you will be required to notify the Plan within 30 days after starting work of a type that is or may be Disqualifying Employment.

Normal Retirement Benefits – Benefits Payable After the Participant Reaches Normal Retirement Age

A new rule for suspension of benefits has been added to the Plan for Normal Retirement Benefits. These are benefits payable to a participant after the Participant reached Normal Retirement Age. Previously, a Normal Retirement Benefit was subject to suspension in any month in which you worked or were paid for 40 or more hours of Disqualifying Employment.

Effective April 1, 2007, an exception to this rule was created to allow Normal Retirees to work more hours per month as long as the work is in Covered Employment.

The exception provides that if you work 40 or more hours per month in Covered Employment, the Plan will not suspend your benefit unless your work in Covered Employment in that month and the previous eleven months totals more than 480 hours. If you have worked or been paid for 480 or more hours in Covered Employment in the last twelve months, your benefit will be suspended. If you have worked or been paid for any Disqualifying Employment that is not Covered Employment during the 12 month period, you are not eligible for this exception to the rule and the Plan will suspend your benefit for any month in which you work more than 40 hours in Disqualifying Employment.

- **Covered Employment** is employment covered under a collective bargaining agreement for which the Employer is required to contribute to the Plan.
- **Disqualifying Employment** for purposes of Normal Retirement Benefits means employment or self-employment that is (i) in an industry covered by the Plan when the participant's pension payments began, (ii) in the geographic area covered by the Plan when the participant's pension payments began, and (iii) in any occupation in which Plan Participants work (including, but not limited to carpentry, millwright, and pile driving positions and alumni employee positions).

-OVER-

Early Retirement or Unreduced Early Retirement Benefits – Benefits Payable Before Participant Reaches Normal Retirement Age

Early Retirement Benefits are subject to suspension in any month in which you work in or are paid for Disqualifying Employment. Effective April 1, 2007 the Plan has changed its definition of Disqualifying Employment for Early Retirement Benefits. Prior to April 1, 2007, the definition of Disqualifying Employment for Early Retirement Benefits was the same as for Normal Retirement Benefits.

Effective April 1, 2007 Disqualifying Employment for purposes of Early Retirement or Unreduced Early Retirement Benefits means:

- Any employment of at least 40 hours in a month in Covered Employment; or
- Any work, other than Covered Employment, for any employer, or on a self-employed basis, anywhere in the United States, in the industry or industries covered by the United Brotherhood of Carpenters Collective Bargaining Agreements, which work includes, but will not be limited to:
 - ✓ Work in the occupation for which you were employed while accruing benefits under the Plan;
 - ✓ Work at any employment where the tools of the carpentry, millwright, or pile driving trades would be used;
 - ✓ Work as described in any United Brotherhood of Carpenters Collective Bargaining Agreement;
 - ✓ Work for any construction, millwright, or pile driving company;
 - ✓ Post-secondary teaching or instructing which involves the construction, millwright, or pile driving industries;
 - ✓ Consulting or managing work on projects in the construction, millwright, or pile driving industries;
 - ✓ Inspector positions;
 - ✓ Estimator positions, and
 - ✓ Any other employment that involves either the use of the tools or skills learned while working in the carpentry, millwright, or pile driving trades or the construction, millwright, or pile driving industries.

For Disqualifying Employment that is also Covered Employment, the Plan has adopted the same exception as allowed for Normal Retirement. The Plan will not suspend your benefit unless your work in Covered Employment in that month and the previous eleven months totals more than 480 hours.

Instructions to Pension Applicants

Proof of Age

In order to be eligible for retirement benefits, you must furnish proof of your age. The following list shows the type of documents that may serve as proof of your age. Some of the documents are better proof than others. This list is arranged starting with the best type of proof and continues down to the less desirable types of documents.

You are required to furnish the best type of proof that is available. It is recognized that, in certain instances, a birth certificate may not be available, particularly for those who were born outside of the United States. In such cases, you should secure the best type of proof. Additional proof may be requested if the document you submit is not convincing proof.

Photostat copies of the document may be submitted. Note: Naturalization Papers, United States Passports and Immigration Papers may not be photostatted. If any of these is the only proof you have of your age, submit the original and it will be returned to you.

1. A birth certificate
2. A baptismal certificate or a statement as to the date of birth shown by a church record certified by the custodian of such record.
3. Notification of registration of birth in a public registry of vital statistics
4. Hospital birth record, certified by custodian of such record
5. A foreign church or government record
6. A signed statement by a physician or midwife who was in attendance at birth, as to the date of birth shown on their records.
7. Naturalization record
8. Immigration papers
9. Military record
10. Passport
11. School record, certified by the custodian of such record
12. Vaccination record, certified by the custodian of such record
13. An insurance policy that has been in force at least ten years and shows the age or date of birth
14. Marriage records showing date of birth or age (application for marriage license or church record, certified by the custodian of such record, or marriage certificate)
15. Other evidence such as signed statement from persons who have knowledge of the date of birth, voting records, poll-tax receipts, etc.