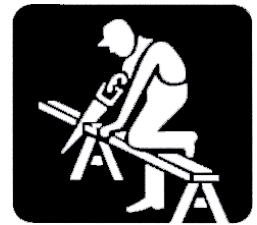


## Carpenters Pension Trust Fund for Northern California

265 Hegenberger Rd, Suite 100, Oakland, CA 94621  
Tel. (888) 547-2054 or (510) 633-0333 Fax (510) 633-0215



# APPLICATION FOR RETIREMENT

To apply for your Pension, you must submit this original application to the Board of Trustees. No other type of application will be accepted.

Before completing the application, please take a few moments to read the important information contained in this booklet, including:

- Explanation of Benefit Payment Options (page 2)
  - Option 1: 50% Joint and Survivor Pension (page 2)
  - Option 2: 75% Joint and Survivor Pension (page 3)
  - Option 3: 100% Joint and Survivor Pension (page 3)
  - Option 4: Single Life Pension with 36 or 60 Month Guarantee of Benefits (page 4)
- Relative Value Participant Disclosure (page 5)
- Notice Regarding Your Right to Defer Pension Payment (page 6)
- Electronic Delivery of Plan Correspondence (page 6)

You will receive a letter acknowledging receipt of your application and any documents submitted. If original documents are submitted, they will be returned. If additional information is needed to process your Pension it will be requested.

You should anticipate the Pension application process to take 45 to 90 days. Once processing of your application is complete you will receive written notification of the Approval or Denial of your application. Please fill out the application carefully and completely in order to apply for your benefits from the Carpenters Pension Trust Fund for Northern California. To ensure all necessary information is provided please use the checklist provided below.

### CHECKLIST

- |  |  |
|--|--|
| <input type="checkbox"/> Read the Explanation of Benefit Payment Options. (pages 2-4)  | <input type="checkbox"/> Provide your <b>Personal Information</b> in Section 1. (page 7)   |
| <input type="checkbox"/> Read the Relative Value Participant Disclosure. (page 5)  | <input type="checkbox"/> Provide your employment information and Pension Type selection in Section 2. (page 8)   |
| <input type="checkbox"/> Read the Notice Regarding Your Right to Defer Pension Payment. (page 6)   | <input type="checkbox"/> If you are applying for a Disability Pension, provide the requested information in Section 2. (pages 8-9)   |
| <input type="checkbox"/> Read about Electronic Delivery of Plan Correspondence. (page 6)   | <input type="checkbox"/> Complete Section 3 for <b>Future Service Eligibility Credit for Non-Working Time</b> . (This includes temporary disability and military service.) (pages 9-10)                                    |
| <input type="checkbox"/> Provide proper proof of age for yourself and your Spouse, if applicable. (page 7)   |  |
| <input type="checkbox"/> If you are married, provide a legible photocopy of your Certified Marriage Certificate. (page 7)  | <input type="checkbox"/> Provide information regarding your union membership(s), apprenticeship hours, employment history, involvement with other pension and Related Funds, and any Non-Covered Employment. (pages 10-11) |
| <input type="checkbox"/> If you are a divorced Participant, provide any court documents regarding your ex-Spouse's claim to a portion of your retirement. (page 7) | <input type="checkbox"/> Read and sign your <b>Individual Statement</b> in Section 4. (page 12)  |

Make sure all information is completed, signed and dated when applicable. You may want to keep a copy of your completed application for your records. Send back this entire Application booklet after completing it to:

**Carpenters Pension Trust Fund for Northern California, PO Box 2280, Oakland, CA 94621**

## EXPLANATION OF BENEFIT PAYMENT OPTIONS

You have a choice regarding how you want to receive your pension under the different benefit payment options offered by the Plan. If your application is approved you will receive a Benefit Election Form outlining the specific payment options available to you. Each option will provide you with a monthly benefit for your lifetime. Some benefit payment options will provide different amounts of survivor benefits to your surviving Spouse or named Beneficiary. The benefit payment option you choose will affect the monthly benefit amount payable to you while you are alive.

Choosing a benefit payment option is a personal decision based on your particular circumstances. No particular benefit payment option is right for everyone. While the Fund Office staff can answer your questions and explain how the benefit payment options work, they cannot provide you with advice on which benefit payment option you should choose. You may want to consult a financial advisor when you make this important decision.

In the pages that follow, we have attempted to provide you with an explanation of each available payment form and have included examples.

|  |                      |
|--|----------------------|
|  | <b>Refer to Page</b> |
| Option 1—50% Joint and Survivor Pension                                    | <b>2</b>             |
| Option 2—75% Joint and Survivor Pension                                    | <b>3</b>             |
| Option 3—100% Joint and Survivor Pension                                   | <b>3</b>             |
| Option 4—Single Life Pension with the 36 or 60 Month Guarantee of Benefits | <b>4</b>             |

**Based on your ages when your benefit payments start, your actual benefit amounts will vary depending on how long you and your Spouse are expected to live.**

Upon your written request, the Fund Office can give you a personalized explanation of each benefit payment option based on your own age and estimated benefit amount.

### **Option 1—50% Joint and Survivor Pension**

Unless waived by you and your Spouse, the 50% Joint and Survivor Pension is the automatic form of payment you will receive if you are legally married on your Pension Effective Date. This form of payment provides pension benefits to you for your lifetime, and upon your death 50% of the amount that you were receiving continues to your surviving Spouse for his/her lifetime. Since benefits are guaranteed for two lifetimes, the 50% Joint and Survivor Pension amount is reduced from the full amount of your pension that you would otherwise receive.

#### **What will be the amount of my 50% Joint and Survivor Pension?**

The amount of your 50% Joint and Survivor Pension is determined by multiplying the full amount of your pension by

a percentage. The percentage is based on your age, the age of your Spouse on the effective date of your pension, and the type of pension you will be receiving.

**Table 1** shows a sample of the percentage factors applicable to the 50% Joint and Survivor Pension:

**TABLE 1**

| Age of Spouse in Relation to Age of Participant | Percentage of Regular, Early or Service Pension Payable to Participant | Percentage of Disability Pension Payable to Participant |
|---|--|---|
| 5 years younger                                 | 82%  | 67%   |
| Same age  | 85%  | 70%   |
| 5 years older                                   | 88%  | 73%   |

**Table 2** shows how a Regular Pension of \$1,000.00 per month would be adjusted for the 50% Joint and Survivor Pension:

**TABLE 2**

| Spouse's Age in Relation to Age of Participant | 50% Joint and Survivor Factor | Pension Payable While Both Pensioner and Spouse are Alive | Pension to Surviving Spouse after Pensioner's Death | Pension to Pensioner after Spouse's Death |
|--|-------------------------------|---|---|---|
| 5 years younger                                | 82%                           | \$820.00  | \$410.00  | \$1,000.00                                |
| Same   | 85%                           | \$850.00  | \$425.00  | \$1,000.00                                |
| 5 years older                                  | 88%                           | \$880.00  | \$440.00  | \$1,000.00                                |

#### **Additional Conditions:**

- If your Spouse dies before you do, the 50% Joint and Survivor Pension reverts to the full unreduced amount effective as of the first of the month following the Fund's receipt of your Spouse's certified death certificate.
- If you are divorced after your pension becomes payable, the monthly amount of the 50% Joint and Survivor Pension will remain payable to your former Spouse, provided your former Spouse retains rights to any spousal benefits under the terms of a Qualified Domestic Relations Order.
- If you elect the 50% Joint and Survivor Pension, the other payment options described here will not apply.

#### **The 50% Joint and Survivor Pension will not be paid if:**

- You and your Spouse were not lawfully married to each other on your Pension Effective Date and throughout a 12-month period prior to your date of death (a marriage to the same Spouse that terminated prior to your Pension Effective Date will not count when determining if this 12-month rule is satisfied); or
- Your Spouse dies before your Pension payments begin; or
- Your marriage was legally terminated before your Pension

began, unless a Qualified Domestic Relations Order provides that your Spouse is to be treated as the surviving Spouse for the purpose of the 50% Joint and Survivor Pension.

**Option 2—75% Joint and Survivor Pension**

The 50% Joint and Survivor Pension (as previously described on page 2) is the automatic form of payment you will receive if you are lawfully married on your Pension Effective Date. If you waive the 50% Joint and Survivor Pension, you may elect the 75% Joint and Survivor Pension. This form of payment provides pension benefits to you for your lifetime, and upon your death 75% of the amount that you were receiving continues to your surviving Spouse for his/her lifetime. Since benefits are guaranteed for two lifetimes, the 75% Joint and Survivor Pension amount is reduced from the full amount of your pension that you would otherwise receive.

**What will be the amount of my 75% Joint and Survivor Pension?**

The amount of your 75% Joint and Survivor Pension is determined by multiplying the full amount of your pension by a percentage. The percentage is based on your age, the age of your Spouse on the effective date of your pension, and the type of pension you will be receiving.

Table 1 shows a sample of the percentage factors applicable to the 75% Joint and Survivor Pension:

**TABLE 1**

| Age of Spouse in Relation to Age of Participant | Percentage of Regular, Early or Service Pension Payable to Participant | Percentage of Disability Pension Payable to Participant |
|---|--|---|
| 5 years younger                                 | 77%  | 60%   |
| Same age  | 80%  | 62%   |
| 5 years older                                   | 83%  | 64%   |

Table 2 shows how a Regular Pension of \$1,000.00 per month would be adjusted for the 75% Joint and Survivor Pension:

**TABLE 2**

| Spouse's Age in Relation to Age of Participant | 75% Joint and Survivor Factor | Pension Payable While Both Pensioner and Spouse are Alive | Pension to Surviving Spouse after Pensioner's Death | Pension to Pensioner after Spouse's Death |
|--|-------------------------------|---|---|---|
| 5 years younger                                | 77%                           | \$770.00  | \$577.50  | \$1,000.00                                |
| Same   | 80%                           | \$800.00  | \$600.00  | \$1,000.00                                |
| 5 years older                                  | 83%                           | \$830.00  | \$622.50  | \$1,000.00                                |

**Additional Conditions:**

- If your Spouse dies before you do, the 75% Joint and Survivor Pension reverts to the full unreduced amount effective as of the first of the month following the Fund's receipt of your Spouse's certified death certificate.

- If you are divorced after your pension becomes payable, the monthly amount of the 75% Joint and Survivor Pension will remain payable to your former Spouse, provided your former Spouse retains rights to any spousal benefits under the terms of a Qualified Domestic Relations Order.
- If you elect the 75% Joint and Survivor Pension, the other payment options described here will not apply.
- The 75% Joint and Survivor Pension is not available as a Pre-Retirement Death Benefit.

**The 75% Joint and Survivor Pension will not be paid if:**

- You and your Spouse were not lawfully married to each other on your Pension Effective Date and throughout a 12-month period prior to your date of death (a marriage to the same Spouse that terminated prior to your Pension Effective Date will not count when determining if this 12-month rule is satisfied); or
- Your Spouse dies before your Pension payments begin; or
- Your marriage was legally terminated before your Pension began, unless a Qualified Domestic Relations Order provides that your Spouse is to be treated as the surviving Spouse for the purpose of the 75% Joint and Survivor Pension.

**Option 3—100% Joint and Survivor Pension**

The 50% Joint and Survivor Pension (as previously described on page 2) is the automatic form of payment that you will receive if you are legally married on your Pension Effective Date. If you waive the 50% Joint and Survivor Pension, then you may elect the 100% Joint and Survivor Pension. This form of payment provides pension benefits to you for your lifetime, and upon your death 100% of the amount you were receiving continues to your surviving Spouse for his/her lifetime. Since benefits are guaranteed for two lifetimes, the 100% Joint and Survivor Pension amount is reduced from the full amount of your pension that you would otherwise receive.

**What will be the amount of my 100% Joint and Survivor Pension?**

The amount of your 100% Joint and Survivor Pension is determined by multiplying the full amount of your pension by a percentage. The percentage is based on your age, the age of your Spouse on the effective date of your pension, and the type of pension you will be receiving.

**Table 1** shows a sample of the percentage factors applicable to the 100% Joint and Survivor Pension:

**TABLE 1**

| Age of Spouse in Relation to Age of Participant | Percentage of Regular, Early or Service Pension Payable to Participant | Percentage of Disability Pension Payable to Participant |
|---|--|---|
| 5 years younger                                 | 72%  | 54%   |
| Same age  | 75%  | 56%   |
| 5 years older                                   | 78%  | 58%   |

**Table 2** shows how a Regular Pension of \$1,000.00 per month would be adjusted for the 100% Joint and Survivor Pension:

**TABLE 2**

| Spouse's Age in Relation to Age of Participant | 100% Joint and Survivor Factor | Pension Payable While Both Pensioner and Spouse are Alive | Pension to Surviving Spouse after Pensioner's Death | Pension to Pensioner after Spouse's Death |
|--|--------------------------------|---|---|---|
| 5 years younger                                | 72%                            | \$720.00  | \$720.00  | \$1,000.00                                |
| Same   | 75%                            | \$750.00  | \$750.00  | \$1,000.00                                |
| 5 years older                                  | 78%                            | \$780.00  | \$780.00  | \$1,000.00                                |

**Additional Conditions:**

- If your Spouse dies before you do, the 100% Joint and Survivor Pension reverts to the full unreduced amount effective as of the first of the month following the Fund's receipt of your Spouse's certified death certificate.
- If you are divorced after your pension becomes payable, the monthly amount of the 100% Joint and Survivor Pension will remain payable to your former Spouse, provided your former Spouse retains rights to any spousal benefits under the terms of a Qualified Domestic Relations Order.
- If you elect the 100% Joint and Survivor Pension, the other payment options described here will not apply.
- The 100% Joint and Survivor Option is not available as a Pre-Retirement Death Benefit.

**The 100% Joint and Survivor Pension will not be paid if:**

- You and your Spouse were not lawfully married to each other on your Pension Effective Date and throughout a 12-month period prior to your date of death (a marriage to the same Spouse that terminated prior to your Pension Effective Date will not count when determining if this 12-month rule is satisfied); or
- Your Spouse dies before your Pension payments begin; or
- Your marriage was legally terminated before your Pension began, unless a Qualified Domestic Relations Order

provides that your Spouse is to be treated as the surviving Spouse for the purpose of the 100% Joint and Survivor Pension.

**Option 4— Single Life Pension with the 36 or 60 month Guarantee of Benefits**

The Single Life Pension with the 36 or 60 month Guarantee of Benefits is the automatic form of payment you will receive if you are single on your Pension Effective Date. It is also available if you are married, provided that both you and your Spouse reject the 50% Joint and Survivor Pension (as previously described on page 2).

**What will be the amount of my Single Life Pension with the 36 or 60 month Guarantee of Benefits?**

The amount of your Single Life Pension with the 36 or 60 month Guarantee of Benefits is the full amount of your Regular, Early Retirement, Service, or Reciprocal Pension.

The Single Life Pension with the 36 or 60 month Guarantee of Benefits provides pension benefits to you for your lifetime. **If you die prior** to receiving 60 monthly payments (36 monthly payments if you are on a Disability Pension), the remaining payments will be payable to your surviving Spouse or named Beneficiary. If you die after receiving 60 monthly payments (36 monthly payments if you are on a Disability Pension), no further pension benefits will be payable to your surviving Spouse or named Beneficiary.

**Please note:**

**The sample percentage factors and benefit amounts shown on the previous pages are not a guarantee or even a prediction of what you will actually receive after you retire. You should not rely upon them as though they are.**

**Based on your ages when your benefit payments start, your actual benefit amounts will vary depending on how long you and your surviving Spouse are expected to live.**

**This is not the only information you should take into account when choosing your benefit payment option for retirement. Other factors you might want to take into account when deciding which benefit payment option to choose include your health, other sources of retirement income, other resources available to your Spouse or family after your death, availability of life insurance, etc. You may want to consult a financial advisor when you make this important decision.**

**Upon your written request, the Fund Office can give you a personalized explanation of each benefit payment option based on your own age and estimated benefit amount.**



## RELATIVE VALUE PARTICIPANT DISCLOSURE

IRS regulations require plans such as ours to give retiring Participants a comparison of the relative values of the benefit payment options generally available under the Plan. The aim is to help you make an informed choice about the form in which you receive your retirement benefits. "Relative value" means the actuarial present value of each optional form of payment as compared to the 50% Joint and Survivor Pension Benefit (also called the "QJSA"), or, for unmarried Participants, as compared to the Single Life Pension. If the relative value of the optional form falls within IRS prescribed parameters, it may be described as "approximately equal" to the QJSA or the Single Life Pension. In the accompanying chart, "AE" stands for "approximately equal."

The following tables show the relative values of the benefit payment options available to retiring Participants. As you can see, for many Participants, all optional payment forms have approximately the same actuarial value if the Participant and Spouse are the same age. However, for married disabled participants the relative value of the 75% and 100% Joint and Survivor Pensions are of lower value at certain ages. These conclusions are based on the valuation and reporting methodologies described in the IRS regulation, which can be found at Treas. Reg. Section 1.417(a)(3)-1. Upon your written request, we will provide you with a similar comparison based on your own age and estimated benefits, and on any other payment forms for which you are eligible.

The relative values are based on comparing the actuarial values of the benefit payment options to the actuarial value of the QJSA. Actuarial values of pension benefits are determined using mortality and interest assumptions.

Mortality assumptions are based on standardized tables developed by actuarial organizations and life insurance companies, which analyze information about large groups of people to project the rates at which groups of individuals at different ages are expected to die. These statistical mortality projections are used to develop "average life expectancies." The interest assumption is an estimate of the likely investment earnings, over time, on the money put aside to pay the benefits. This is relevant in the determination of actuarial values because investment earnings will provide some of the funds to pay the benefits.

Here the values were calculated assuming the funds would earn 5.0% interest and that, on average, Participants would live as long as predicted under the PBGC Mortality Table for males, or the PBGC Mortality Table for disabled males set forward 5 years for Participants retiring on a Disability Pension. In addition, we assumed beneficiaries would live as long as predicted under the PBGC Table for females, and that the Spouse is the same age as the Participant.

For all unmarried Participants retiring from the Plan, all available options are approximately equal in value as the normal form of payment if the Participant and Spouse are the same age.

### Chart for Married Participants Not Retiring on a Disability Pension

| Age | QJSA<br>50% Joint<br>and Survivor | Single<br>Life with<br>36-Month<br>Guarantee | 75% Joint<br>and Survivor | 100%<br>Joint and<br>Survivor |
|-----|-----------------------------------|--|---------------------------|-------------------------------|
| 55  | 100%                              | AE*  | AE                        | AE                            |
| 60  | 100%                              | AE   | AE                        | AE                            |
| 65  | 100%                              | AE   | AE                        | AE                            |

\*AE means approximately equal in value.

### Chart for Married Participants Retiring on a Disability Pension

| Age | QJSA<br>50% Joint<br>and Survivor | Single<br>Life with<br>36-Month<br>Guarantee | 75% Joint<br>and Survivor | 100%<br>Joint and<br>Survivor |
|-----|-----------------------------------|--|---------------------------|-------------------------------|
| 35  | 100%                              | AE*  | 92.71%                    | 87.44%                        |
| 40  | 100%                              | AE   | 93.65%                    | 89.13%                        |
| 45  | 100%                              | AE   | 94.73%                    | 91.08%                        |
| 50  | 100%                              | AE   | AE                        | 93.30%                        |
| 55  | 100%                              | AE   | AE                        | AE                            |

\*AE means approximately equal in value.

For married Participants retiring on a Disability Pension, the actuarial present values of the 100% Joint and Survivor Pension and the 75% Joint and Survivor Pension are of lower value at certain ages.

It is important that you realize that this is not a guarantee or even a prediction of what you will actually receive after you retire. You should not rely upon it as if it were. The actual value of a stream of annuity payments for any individual, and its comparison to the values of different payment forms, will vary depending on how long the individual and Spouse or Beneficiary in fact live and on their ages when payments start. This is not the only information you should take into account when choosing your payment form for retirement. Other factors you might want to take into account in deciding how much a particular payment option is worth to you personally, in comparison to the other forms in which your pension can be paid, include your health, your other sources of retirement income, the resources available to your Spouse or family after you die, availability of life insurance, etc. You may want to consult a financial advisor when you make this important decision.

To obtain an individual relative values estimate, please send a written request to:

Carpenters Funds Administrative Office of  
Northern California, Inc.  
265 Hegenberger Road, Suite 100  
Oakland, CA 94621  
Email: [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com)

## **NOTICE REGARDING YOUR RIGHT TO DEFER PENSION PAYMENT**

Please be advised that if you have not reached the Required Beginning Date (April 1<sup>st</sup> of the Calendar Year following the year you reach age 70.5) you have the right to defer receiving your Pension. Depending on your circumstances, your monthly Pension benefit may be larger if you defer your retirement. First, your monthly benefit generally will be larger if you defer retirement and continue to work in Covered Employment and accrue benefits. Additionally, if you retire on an Early Retirement Pension before the age of 62, your monthly benefit is reduced to reflect the longer period of time that you will be collecting payments. Therefore, if you delay retiring until an age closer to age 62, the reduction in your monthly benefit will be smaller. Please note that your benefit will not be increased for any delay from age 62 to age 65. Finally, as described below, you may be entitled to an actuarial increase in benefits for each complete calendar month you delay retirement beyond age 65 (or Normal Retirement Age, if later) and do not work in Prohibited Employment in the 46 Northern California Counties.

### **Early Retirement Reduction**

Your Early Retirement Pension will be your Regular Pension amount reduced by ½ of 1% for each month you are younger than age 62 on the effective date of your Early Retirement Pension. **For example:** John decides to retire on an Early Retirement Pension at 58. If he were 62 his Regular Pension benefit would be \$1,000. Since John is 48 months younger than age 62 his reduction is ½ of 1% for each of the 48 months, which equals 24%. The reduction is therefore 24% of 1,000 or \$240. John's lifetime monthly benefit is therefore \$760 (\$1000-\$240). Please refer to the Plan Section 3.05. "Amount of the Early Retirement Pension."

### **Delayed Retirement**

You may be entitled to an actuarial increase in benefits for each complete calendar month you delay retirement beyond age 65 (or Normal Retirement Age, if later) and **do not work in Prohibited Employment** in the 46 Northern California Counties. Prohibited Employment is employment, either covered or non-covered, for wages or profit in the Building and Construction Industry. **For Example:** John has earned a Normal Retirement Benefit of \$1,000. At age 65, John ceases working in Prohibited Employment. Here is the lifetime monthly benefit John would receive if he chose to retire between the ages of 65 and 70. Please refer to Plan Section 10.09. "Actuarial Adjustment for Delayed Retirement."

| <b>John's Age at Retirement</b> | <b>65</b>      | <b>66</b>      | <b>67</b>      | <b>68</b>      | <b>69</b>      | <b>70</b>      |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>John's Monthly Benefit</b>   | <b>\$1,000</b> | <b>\$1,090</b> | <b>\$1,180</b> | <b>\$1,270</b> | <b>\$1,360</b> | <b>\$1,450</b> |

**Please contact the Fund Office to get an estimate of how much larger your benefit will be if you defer your retirement.** (Toll Free: (888) 547-2054, Direct Dial: (510) 633-0333, email: [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com))

## **ELECTRONIC DELIEVERY OF PLAN CORRESPONDENCE**

Electronic materials are emailed, typically in Portable Document Format (PDF), and are identical to the paper versions you've been receiving. There is no charge for accepting materials online. You will need an internet connection and a computer with an operating system capable of receiving, accessing and displaying and either printing or storing the electronic documents received. You should have Adobe Reader to access PDF files. Learn more and download Adobe Reader directly from Adobe's web site, [www.adobe.com](http://www.adobe.com). Change your email address at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature.

Some examples of documents that may be sent electronically include: Summary Plan Descriptions, Notice of Plan changes, Explanation of Benefits, Benefit and Claim Department letters, Prohibited Employment Committee letters, and Fund Trustee memorandums.

Your consent to electronic delivery of Plan documents is valid unless and until you withdraw your consent. You can withdraw your consent and reset your preference to mail at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature. While e-Delivery may significantly reduce the amount of mail we send you, certain documents and service-related correspondence will continue to be sent via U.S. Mail. Additionally, you may request a paper copy of any documents received electronically. Unless otherwise instructed, your email address will be shared with the Carpenters Union, Apprenticeship Training Committee and the Carpenters Trust Funds.

**Providing your email address on page 7 for the receipt of mandatory disclosures is voluntary. If you provide your email address, mandatory disclosures will be sent via email.**

**Carpenters Pension Trust Fund for Northern California**

265 Hegenberger Rd, Suite 100, Oakland, CA 94621

Tel. (888) 547-2054 or (510) 633-0333 Fax (510) 633-0215



**PENSION APPLICATION**

**SECTION 1 – PERSONAL INFORMATION**

CFAO ID#, UBC# or Social Security Number: \_\_\_\_\_ Local Union Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle Initial

Address: \_\_\_\_\_  
Number/Street Apartment No./P.O. Box  
\_\_\_\_\_  
City State Zip Code

Date of Birth: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
(Provide proof of date of birth\*)

Email Address for the receipt of Mandatory Disclosures\*\*: \_\_\_\_\_

**\*INSTRUCTIONS CONCERNING SUBMISSION OF PROOF OF AGE: Acceptable proof of age can be a copy of a certified birth certificate, passport or an original naturalization record. (Any original documents received will be returned to you.)**

*If you cannot submit one of those three items, submit copies of two of the following items for review: military record, school records, certified by the custodian of such record; vaccination record, certified by the custodian of such record; an insurance policy which shows the age or date of birth; marriage records showing dates of birth or age (application for marriage license or church record; certified by the custodian of such record; or marriage certificate); baptismal certificate or a statement as of the date of birth shown by a church record, certified by the custodian of such record; notification of registration of birth in a public registry of vital statistics; hospital birth record, certified by the custodian of such record; a foreign church or government record; a signed statement by the physician or midwife who was in attendance at birth, as to the date of birth shown on their record; or other evidence such as signed notarized statements from persons who have knowledge of the date of birth.*

\*\*If you provide your email address, mandatory disclosures will be sent via email.

**MARITAL STATUS:**     Married     Separated     Divorced     Single

**SPOUSE INFORMATION** – Must be provided if you are married or separated. You must also provide a legible photocopy of your Certified Marriage Certificate.

Spouse's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
(provide proof of birth date\*)

Social Security Number: \_\_\_\_\_ Date of Marriage: \_\_\_\_\_  
(provide proof of marriage)

Address if different from above: \_\_\_\_\_

**Note: If you are divorced and have not updated your Trust Fund records regarding your marital status, you must submit a copy of the final judgment of divorce and an Enrollment Form to update your record, including your Beneficiary Designation.**

*If your ex-Spouse has claimed an interest in your pension, your benefits may be delayed. In such a case, we recommend you provide the Trust Fund with a complete copy of any final court order or final judgment from the divorce proceedings that refer to your retirement or pension benefits.*

Name: \_\_\_\_\_ CFAO ID#, UBC#, or SSN: \_\_\_\_\_  
(Print Please)

**SECTION 2 – PENSION INFORMATION (Be sure to complete this section in its entirety.)**

Date of Retirement: \_\_\_\_\_ Date of last employment: \_\_\_\_\_  
Month Year Month Day Year

Name of most recent employer, whether in the Industry or not: \_\_\_\_\_

Address: \_\_\_\_\_  
Number/Street City State Zip Code

Telephone Number: \_\_\_\_\_

Was your last Employer's nature of business in the Building and Construction Industry?  Yes  No

***“Building and Construction Industry”*** means all building construction and all heavy highway and engineering construction, including but not limited to the construction, erection, alteration, repair, modification, demolition, addition or improvement in whole or in part of any building, structure, street, (including sidewalk, curb and gutter) highway, bridge, viaduct, railroad, tunnel, airport, water supply, irrigation, flood control and drainage system, sewer and sanitation project, dam, powerhouse, refinery, aqueduct, canal, river and harbor project, wharf, deck, breakwater, jetty, quarrying of breakwater or riprap stone, or any other operation incidental to such construction work, including renovation work, maintenance work, mill-cabinet or furniture manufacturing or repair work or installation of any modular systems or any other premanufactured materials performed for any public or private employer.

The term “Building and Construction” is broadly defined and may include work performed outside of Northern California and/or outside the jurisdiction of the United Brotherhood of Carpenters and Joiners of America. The definition includes any work incidental to construction and may include work performed in any capacity for an entity who is engaged in construction.

**TYPE OF PENSION REQUESTED:**

Refer to the Pension Plan Booklet for a description of each pension type.

- Regular  Early Retirement  Service  
 Disability  Reciprocal  Normal

***Participants applying for an Early Retirement, Disability, or Service Pension are required to provide Tax Records*** including IRS Tax Form 1040's with W-2's or 1099's or a detailed Earnings Information Report from the Social Security Administration covering employment on and after July 1, 1991.

**If you are applying for a DISABILITY PENSION:**

- **Submit a copy of your Social Security Disability Award.**
- **Answer the following questions.**

1. Date you became disabled: \_\_\_\_\_  
Month Day Year

2. Since the date you became disabled, have you engaged in any employment?  
( ) Yes ( ) No If “Yes” please explain: \_\_\_\_\_  
\_\_\_\_\_

3. Have you ever applied for Social Security Disability Benefits?  
( ) Yes ( ) No If “Yes”, when: \_\_\_\_\_  
Month Day Year

If “No,” you should start your application for a Social Security Disability Award immediately, as a Social Security Award is the only proof of disability acceptable to the Plan.



Name: \_\_\_\_\_ CFAO ID#, UBC#, or SSN: \_\_\_\_\_  
(Print Please)

4. If you answered "Yes" to #3, what was the outcome of your application for Social Security Disability Benefits?  
( ) Approved for Social Security Disability Benefits. (Enclose copy of Award.)  
( ) Denied Social Security Disability Benefits.  
( ) Decision is pending.
5. Are you currently on the out-of-work list with your Local Union? ( ) Yes ( ) No  
If "Yes" date placed on list: \_\_\_\_\_  
Month Day Year

**SECTION 3 – FUTURE SERVICE ELIGIBILITY CREDIT FOR NON-WORKING TIME**

Participants may receive credit when they are not working for a period of time after their Contribution Date.

**CALIFORNIA STATE DISABILITY INSURANCE BENEFITS and/or TEMPORARY WORKERS' COMPENSATION DISABILITY BENEFITS**

1. Did you receive California State Disability Insurance (SDI) benefits AFTER your Contribution Date?  
 Yes  No If "Yes," during what periods?  
From \_\_\_\_\_ To \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
Mo. Day Yr. Mo. Day Yr. Mo. Day Yr. Mo. Day Yr.
- If you are currently on California State Disability Insurance (SDI) benefits and have filed a claim for Workers' Compensation Temporary Disability benefits, please advise:
- a. Is your claim pending?  Yes  No
- b. If "Yes," please notify the Trust Fund when the Workers' Compensation Temporary Disability benefits began.
2. Did you receive Workers' Compensation Temporary Disability benefits AFTER your contribution date?  
 Yes  No
- If "Yes" please provide proof by submitting proof of payment by the Workers' Compensation carrier. If you do not have a copy of claims paid, you may request a letter from the Workers' Compensation carrier stating the dates payments were made to you and the type of payments made.
- From \_\_\_\_\_ To \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
Mo. Day Yr. Mo. Day Yr. Mo. Day Yr. Mo. Day Yr.
3. Are you in receipt of California State Disability Insurance Benefits that may be converted to Workers' Compensation Temporary Disability Benefits?  
 Yes  No If "Yes" advise the status of your claim: \_\_\_\_\_
4. Did you receive Supplemental Weekly Disability Benefits or a Health and Welfare Disability Extension from the Carpenters Health and Welfare Trust Fund for California?  
 Yes  No If "Yes" provide the dates: \_\_\_\_\_
5. Did you receive temporary disability benefits under the Longshoremen's and Harbor Worker's Compensation Act?  
 Yes  No If "Yes" provide the dates: \_\_\_\_\_

Name: \_\_\_\_\_ CFAO ID#, UBC#, or SSN: \_\_\_\_\_  
 (Print Please)

**QUALIFIED MILITARY SERVICE:** A Participant's qualified military or other uniformed service period under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), 38 USC Chapter 43. The term "qualified military or other uniformed service" means service in the Armed Services (including the Coast Guard), the Army National Guard and the Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or emergency or any other persons covered under the applicable regulations.

Did you serve in the Armed Forces of the United States?  Yes  No

If "Yes", Branch of Service: \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
 Mo. Day Yr. Mo. Day Yr.

Were you ever held as a prisoner of war? If so, give specific details on a separate sheet of paper and include any proofs you may have.

➤ **Please submit a copy of your Form DD214.**

**UNION MEMBERSHIP:** List below your Union Membership (if any) in the United Brotherhood of Carpenters and Joiners of America for periods during which you were working at the trade. Please note that the Plan provides that only employment in Northern California counts toward Future Service Eligibility Credit under this Plan.

| Local Union Membership | City and State | Dates of Membership<br>FROM – Mo./Yr. TO – Mo./Yr. |
|------------------------|----------------|--|
|                        |                |  |
|                        |                |  |
|                        |                |  |

*If additional space is needed please attach a separate sheet.*

**APPRENTICESHIP:** If you worked for a Contributing Employer as an Apprentice, for whom no Contributions were due to be made to the Plan, Hours of Work during such periods shall be counted toward Future Service Eligibility Credit provided you subsequently became Vested. "Apprentice" means an employee defined from time to time as an apprentice in the Apprenticeship Standards for the Carpentry Trade in the 46 Counties, who shall be permitted to perform any work done by a journeyman carpenter. List below any Contributing Employers you worked for as an Apprentice.

| Name of Employer | Address | Dates of Employment<br>FROM – Mo./Yr. TO – Mo./Yr. |
|------------------|---------|--|
|                  |         |  |
|                  |         |  |
|                  |         |  |

*If additional space is needed please attach a separate sheet.*

**EMPLOYMENT HISTORY:** List below ALL employers you worked for before January 1, 1953, when you were working as a Carpenter or Piledriver in the Building and Construction Industry within the 46 Northern California Counties for which you are claiming Credited Service. Failure to comply with this requirement shall constitute a waiver of any claim for Credited Service for any period prior to January 1, 1953 not detailed below.

| Name of Employer | Address | Dates of Employment<br>FROM – Mo./Yr. TO – Mo./Yr. |
|------------------|---------|--|
|                  |         |  |
|                  |         |  |
|                  |         |  |

*If additional space is needed please attach a separate sheet.*

Name: \_\_\_\_\_ CFAO ID#, UBC#, or SSN: \_\_\_\_\_  
 (Print Please)

**PENSION FUNDS:** List below (if any) the names, dates, and locations of any other Pension Funds in whose jurisdiction you have worked.

| Name of Pension Fund | City and State | Local Union | FROM – Mo./Yr. TO – Mo./Yr. |
|----------------------|----------------|-------------|-----------------------------|
|                      |                |             |                             |
|                      |                |             |                             |
|                      |                |             |                             |
|                      |                |             |                             |

*If additional space is needed please attach a separate sheet.*

**RELATED PLANS:** List below (if any) the names, dates, and Local Union of any Plans covered by a Collective Bargaining Agreement with the Northern California Carpenters Regional Council in whose jurisdiction you have worked.

| Name of Related Plan | City | Local Union | FROM – Mo./Yr. TO – Mo./Yr. |
|----------------------|------|-------------|-----------------------------|
|                      |      |             |                             |
|                      |      |             |                             |
|                      |      |             |                             |
|                      |      |             |                             |

*If additional space is needed please attach a separate sheet.*

**NON-COVERED EMPLOYMENT:** “Non-Covered Employment” means employment in the Building and Construction Industry on or after July 1, 1991, in the geographical jurisdiction of this Plan for an employer which does not have, or self-employment which is not covered by a collective bargaining agreement with the Union. Refer to Article 1, Section 1.25.

If you are applying for an Early Retirement, Disability, or Service Pension, please list below (if any) the names, dates, and location of any Non-Covered Employers you worked for on or after July 1, 1991.

| Name of Employer | Address | Date Employed<br>FROM – Mo./Yr. TO – Mo./Yr. | Job Duties |
|------------------|---------|--|------------|
|                  |         |  |            |
|                  |         |  |            |
|                  |         |  |            |
|                  |         |  |            |

**SECTION 4 – INDIVIDUAL STATEMENT**

I hereby apply for a Pension from the Carpenters Pension Trust Fund for Northern California.

I certify under penalty of perjury that all of the above statements are complete, true and correct, and that this application was signed by me in the County of \_\_\_\_\_ in the State of \_\_\_\_\_ on the date indicated below.

I have read and understand this entire 12 page application, including the “Explanation of Benefit Payment Options,” the “Relative Value Participant Disclosure,” and the “Notice Regarding [my] Right to Defer Pension Payment” included in this application.

I understand that a false statement may disqualify me for my pension benefits, and that the Board of Trustees shall have the right to recover any payments made to me because of a false statement.

My signature, which appears below, will be used at all times in endorsing the Pension checks that you send to me.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
CFAO ID#, SSN, or UBC

\_\_\_\_\_  
Participant’s Signature

\_\_\_\_\_  
Date