

**UNITED ASSOCIATION NATIONAL PENSION PLAN  
PENSION BENEFIT APPLICATION GUIDE**

**Information about the Plan, the Summary Plan Description, and the current Summary of Material Modifications may be obtained from the National Pension Fund Website (<http://www.uanpf.org>).**

### **Retirement Checklist**

Advance planning for your retirement can make applying for your benefits easier. Start by reviewing this checklist:

- ***At least one year before retirement***, but sooner is better, contact the Fund to obtain an "Employment History" form to provide your employment history for Past Service Credit (see below).
- ***During the year before retirement***, familiarize yourself with the Fund Office procedures and timetables for the processing of your application, especially those that will affect your Effective Date of Benefits (see below).
- ***At least six to eight months before retirement***, select a desired effective date for your benefits to begin, and send the documentation needed for processing your benefit (see page 3).
- ***Four to seven months before retirement***, request an application form from the Fund Office (see page 3).
- ***Three to six months before retirement***, mail the completed application form to the Fund Office. Do not delay submitting your application. It needs to be received no later than the month prior to your planned retirement date (see note below on Effective Date of Benefits).
- ***After your last day of employment***, have a report of your final hours of employment sent to the Fund Office by your employer.
- ***As soon as possible after receipt***, complete and mail to the Fund Office the final retirement documents supplied with your benefit award letter.

### **Employment History – Proof of Past Service Credit**

All Past Service Credit is generally based upon Covered Employment performed by the Participant for employers who subsequently make contributions to the Fund. In accordance with the Plan, for the purpose of verifying Past Service Credit, the applicant must provide employment information to the satisfaction of the Trustees.

Unless you have previously done so, or the information has been provided by your Local Union, you will need to complete the "Employment History" form provided by the Fund to advise the Fund Office of your employment data. On this form you will need to indicate all of your employment in the plumbing and pipefitting industry for each year you worked at the trade, prior to the time contributions were received by the Fund on your behalf, even if that work was prior to your initiation date. To verify the contributions received by the Fund, you should obtain a Contribution History Report. This is available on the Fund's website, or you may contact the Fund and request the report. For each Calendar Year in which work was performed, you will need to separately indicate each Employer for whom the work was performed, the number of months worked during that individual year for each employer, and the Local Union jurisdiction in which the work was performed.

To assist you in completing the Employment History form, you may need to refer to your yearly W-2 statements, or your Local Health and Welfare, Pension, or other fringe benefit fund records, to identify the employers for whom you worked. If you need further information regarding the names of your employers and the time periods you were employed, you may contact your local Social Security Administration Office to obtain Form SSA-7050-F3 to request your employment information. Any cost incurred for obtaining this information from the Social Security Administration will be your responsibility. If you acquire the Social Security Earnings Data by using Form SSA-7050-F3, you may send a copy of the report to the Fund Office in place of the Fund's Employment History form. To prevent any delay in its processing, be sure to identify each local jurisdiction in which the work was performed next to each employer on the Social Security Administration report before sending a copy of it to the Fund Office.

The information you provide will be added to our computer records along with your Local Union membership information to determine the Past Service Credit which may be applied to your total Pension Credit.

### **Effective Date of Benefits**

Applying for a pension is a two-step process. First, you must complete and submit an Application for Benefits form to the Fund Office with all documentation

requested. Second, following our determination of your eligibility for benefits, you will be sent forms for the Election of Benefits and Consent to Receive Benefits, which must be completed and returned to the Fund Office.

Your **Effective Date of Benefits** is established as the later of:

- first of the month following receipt of your completed Election and Consent to Receive Benefits forms
- first of the month you specify on your Application for Benefits form or on your Election and Consent to Receive Benefits forms, or
- first of the month after the month that you stop working.

You may elect an earlier Effective Date of Benefits on the election forms you send to the Fund. That date can be no earlier than the first of the month after the Fund receives your completed Application for Benefits form.

**Do not delay submitting your application form.** It must be received no later than the month before your planned retirement date. If you don't have all of the required documents, you should send whatever documentation you have along with your application. You may send the rest of the documents later.

As required by federal law, we must supply you with information about your payment options during a period that begins no sooner than 180 days prior to your Effective Date of Benefits. The actual payment of benefits may begin no sooner than 30 days after we have supplied you with this information and with the Election and Consent to Receive Benefits forms. However, you may elect to start the payment of benefits before the end of this 30-day period, but no sooner than 7 days after the information about your options is provided.

If you receive the election forms after your effective date of benefits, you must complete your election and consent to pay forms and other necessary documents within 180 days after we supply them to you. If you receive your election forms before your effective date of benefits, you must complete them on or before your effective date of benefits. Otherwise, you will have to begin the application process over and establish a new pension effective date.

You may revoke any election until your Effective Date of Benefits, or if later, at any time before payments begin. You have the right to defer your Effective Date of Benefits to a later date at any time before payments begin. However, your benefits may **not** be deferred **later**

**than the April 1 following the Calendar Year in which you attain age 73.**

### **Provide the Documents Needed for Processing Your Benefit**

We recommend that you provide the following documents to the Fund Office **at least six months prior to your anticipated date of retirement:**

- proof of your age, and that of your Spouse if you are married,
- proof of marriage(s), if applicable (see note below for common law marriage),
- copy of divorce decree(s) and separation agreement(s), if applicable,
- copy of Qualified Domestic Relations Order (s), if applicable (see note on page 3 for QDRO),
- military discharge papers, if applicable, to document eligibility for Military Service Credit or the waiver of breaks in service due to periods of military service,
- completed Beneficiary Designation Form, and
- Employment History form.

You should not wait to provide these documents until you submit your application. By providing them in advance, we will be able to assist you in getting your records in order so as not to delay the processing of your application and the payment of benefits once you retire.

If the documents are not provided in advance, they should accompany your application form **if possible** when it is sent to the Fund Office. However, if all the required documents are not available when you are filling out your application, we recommend that you send whatever documentation you have at that time along with your application, **but do not delay sending your application.** You may send the rest of the documents to the Fund Office when they are available. This may prevent a delay in your desired Effective Date of Benefits, even though payments cannot begin until all documentation has been received.

### **Official Certified Copy**

An **official certified copy** is a copy of a document or record, produced, signed and certified as a true copy by the officer to whose custody the original is entrusted. In many states, a Notary Public is authorized to make certified copies of non-publicly recorded documents, which is then a photocopy of the original document that

is certified to be a true and exact copy of the original document. In states where a Notary Public is not authorized to make certified copies, they usually may take an affidavit from the document holder, called a certification of a copy.

### **Proof of Marital Status**

In accordance with federal law, the normal form of payment for married applicants is the 50% Joint and Surviving Spouse Pension. Proof of marital status is necessary. It is necessary for you to provide proof of marital status for all marriages, that is, all previous marriages, if any, as well as your current marriage. Therefore, you need to provide copies of all divorce decrees, settlement agreements, and Qualified Domestic Relations Orders that may apply to you.

### **Common Law Marriage**

Common law marriage is an informal means still recognized in a few states for entering into the marital relationship. Such marriages are not solemnized in the ordinary way; but like all legally recognized marriages, they are created by mutual agreement. The means for proving the agreement varies according to law among the states recognizing the common law doctrine.

If you have a common law marriage, you should contact the Fund Office *at least six months before your anticipated retirement* to identify the documents needed to provide proof of your marriage. It may require some time to gather these documents. Your award letter with the election and consent forms cannot be provided until your marital status has been determined. Therefore, waiting until you are applying for benefits to determine what documents are needed to verify common law marriage could delay payment of your benefits.

### **Divorce**

If you are divorced, or are going through a divorce, under federal law this may have an effect on the processing of your application. In such cases, the Fund must determine whether or not a **Qualified Domestic Relations Order** would require payment to an Alternate Payee on your behalf. This may need to be determined before you can be provided with the information about your benefits and the forms for the Election of Benefits and Consent to Receive Benefits. If this determination cannot be made until your application for benefits is in process, it could result in a delay in the payment of your benefits. You should not wait to provide these court documents with your application. By providing them in advance, we may be able to make the necessary determination so as not to delay the processing

of your application and the payment of benefits once you retire.

### **Request an Application Form**

To obtain an application form, write or call the Fund Office, or submit a request via e-mail through the Fund's website. The Fund Office will then send you an official application form. You may also download the form from the Fund's website. You should obtain the application form *four to seven months prior to your anticipated date of retirement* so as not to delay your desired Effective Date of Benefits.

### **Complete and Mail Application Form**

To apply for your benefit from the Fund, you must completely fill out the application form. The Fund will only accept the official application form in effect when you apply. This is necessary to ensure that you are using the most up-to-date application form consistent with federal law and the Plan. Send the completed application form to the Fund Office *three to six months prior to your anticipated date of retirement* so as not to delay the payment of benefits once you retire.

### **Applying for a Disability Pension**

If you are under age 65 and are applying for a Disability Pension, you must provide a copy of the entire Social Security Disability Award letter. Since your Effective Date of Benefits will always be later than the filing of your application, if you are applying for a Disability Pension, the date your disability begins as determined by the Social Security Administration will most likely be before your Effective Date of Benefits. If this happens, your first benefit payment may include your monthly benefit for that month plus an additional auxiliary payment equal to that benefit amount multiplied by the number of months between your Date of Disability and your Effective Date of Benefits during which you were not employed.

For Plan purposes, your Date of Disability will be the first of the month following the date you are determined by the Social Security Administration to be disabled. However, if you do not earn at least 2/10ths of a year of Future Service Credit after January 1, 1988, your Date of Disability will be the first of the sixth month following the date the Social Security Administration determines you to be disabled.

If you have already attained age 55, you may be eligible to begin receiving a Contingent Early Retirement Pension while you are waiting for the determination of your eligibility for Disability Benefits by the Social Security Administration. It is, therefore, recommended

that you contact the Fund Office to **request an application form as soon as possible after you become disabled** so that the payment of your benefit may begin as soon as possible.

### **Pension Application Processing**

After you submit a pension application, the Fund Office will acknowledge its receipt and review it within a few days for completeness. If the application is incomplete, you will be notified as soon as possible with a written request for additional information.

Every effort will be made to complete the processing of all applications within 90 days after receipt of the application by the Fund Office. If a decision on an application cannot be made within 90 days of its receipt, the time to process the application may be extended up to 90 additional days. You will be sent a letter, prior to the expiration of the first 90 days, explaining the special circumstances requiring another 90 days to take action.

If final action cannot be taken at the end of the second 90-day period, your application will be decided based on the information available at that time. Before the end of the second 90-day period, you will be sent an explanation, and you will be awarded any partial benefits that can be determined with the available information. If partial benefits cannot be awarded because of a lack of necessary information, your application will be conditionally denied, but the Fund Office will continue to seek the necessary information to make a final determination.

### **Final Retirement Documents**

When the Fund Office completes the processing of your application, and a favorable determination has been made on your eligibility for benefits, you will be sent an "award" letter. The award letter describes the benefit for which you are eligible and the forms of payment that are available to you.

Normally, the following information and documents are sent with the award letter:

- Retirement/Disability Pension Declaration – explains the effect a return to work has on your benefits under the Plan. You must sign and return it to the Fund Office to indicate that you have read and understood the rules that affect your status as a Pensioner.
- Payment Information Package – provides you with detailed information on the forms of payment available to you. As required by federal law, the forms that you must use to elect the form of payment you would like to receive, and giving your consent to receive benefits, are

also provided. You must complete and sign the appropriate forms and return them to the Fund Office in order to begin receiving your benefits. Depending on the form of payment, more than one election form may be required. The signing of your election forms will need to be witnessed by a Notary Public.

- Special Tax Notice Regarding Plan Payments – provides information about federal regulations on "eligible rollover distributions," the amount of federal tax withheld if an "eligible rollover distribution" is paid to you rather than as a Direct Rollover, and the Fund's Procedures for Direct Rollovers. The form for making an Election or Rejection of Direct Rollover to an IRA or Retirement Plan is also provided. You must complete the form and return it to the Fund Office in order to elect to have an "eligible rollover distribution" made as a Direct Rollover.
- Form W-4P – provides information about federal tax withholding from periodic pension payments (other than "eligible rollover distributions") to help you decide whether or not to elect to have federal tax withheld from your monthly payment. It includes the Form W-4P — Withholding Certificate for Pension Payments. You must complete the form and return it to the Fund Office in order to indicate your decisions concerning federal tax withholding. Instructions in any other form will not be accepted.
- Direct Deposit Authorization – the National Pension Fund encourages all Pensioners and Beneficiaries to have their monthly benefit directly deposited into a bank account. You must complete the form and return it to the Fund Office to identify the bank to receive your deposit. Direct deposits may be made only to personal accounts. Direct deposits may be made to certain Trust accounts upon receipt of special documents. Direct deposits may not be made into a business account or any other person's account.

You should send the completed documents to the Fund Office as soon as possible after their receipt so as not to delay the final processing of your benefit check.

**Failure to provide your Election of Benefits and Consent to Receive Benefits form and other necessary documents within the designated period following the date the Fund sends your award letter will result in the need for you to re-apply for benefits. If you receive your award after your effective date, you must return the forms in 180 days. If you receive the forms before your effective date, they must be returned on or before that date.**