

OPERATING ENGINEERS TRUST FUNDS

I.U.O.E. LOCAL 12 HEALTH & WELFARE / PENSION / VACATION / TRAINING

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Request for Pension Estimate

Under this Pension Plan your pension will be paid as a Joint & Survivor Annuity if you are married when you retire, unless you and your spouse reject that form of payment. The Joint & Survivor Annuity provides for a reduction in the monthly pension for the life of the Retired Participant. When the Retired Participant dies, the spouse will receive a lifetime pension equal to 50% or 75% of the amount that was being paid to the Retired Participant when he was alive.

If a Retired Participant receiving a Disability Pension dies before attaining age 45, payments under the Joint & Survivor Annuity will not be paid to his spouse until the first day of the month following the date that the Retired Participant would have reached age 45 had he lived.

If the Joint & Survivor Annuity is rejected, a higher monthly amount is paid to the Retired Participant while living with the guarantee that if the Retired Participant should die before receiving 120 monthly pension payments from the Plan, the remainder of the 120 monthly payments will be paid to the Retired Participant's surviving spouse or designated beneficiary (if there is no surviving spouse).

The Single Life Annuity is the automatic form of payment for unmarried Participants. This form provides a monthly pension to the pensioner for life. In the event the pensioner dies before receiving 120 monthly pension payments, the monthly pension will continue to be paid to the Participant's surviving spouse or designated beneficiary until a total of 120 monthly payments have been made to the pensioner and his beneficiary combined. If the beneficiary is not the pensioner's spouse, all payments will be paid within five years of the pensioner's death.

Please provide the following information:

Are You Married?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
My Spouse's Name is:		
My Spouse's date of birth is:		
Participant's Address:	Address	
	City	State Zip
I understand that when I retire, I will have the chance to make a final election regarding the Joint & Survivor Annuity, or the Single Life Annuity Pension.		
Participant's Signature		
X	Social Security Number/OE ID	Date
		____/____/____

Please return to Operating Engineers Trust Funds, PO Box 7063, Pasadena, CA 91109