



# Bricklayers & Trowel Trades International Pension Fund

620 F Street, Suite 700, NW; Washington, DC 20004

Phone: 202/638-1996

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http://www.ipfweb.org

## IPF PENSION APPLICATION

**1. IMPORTANT DIRECTIONS: YOUR PENSION APPLICATION MUST BE RECEIVED BY THE FUND OFFICE AT LEAST TWO CALENDAR MONTHS BEFORE THE DATE YOU WANT YOUR BENEFIT PAYMENTS TO BEGIN.**

2. Answering all questions will avoid delays in processing your application.

3. Please read all questions carefully and print all answers.

4. You must sign and date the application and provide proof of your age and marital status.

**5. Mail the completed application with proof of your age and marital status to the Fund Office at the address listed above.**

6. Instructions for providing proof of your age and marital status are found in the attached instructions.

7. An Electronic Deposit Form is attached—See Section H.

### Section A. – PERSONAL DATA

1. Name \_\_\_\_\_  
(last) (first) (middle)

2. Address \_\_\_\_\_  
(number and street)

\_\_\_\_\_  
(city) (state) (zip code)

3. Phone number (\_\_\_\_\_) \_\_\_\_\_ 4. Soc. Sec. Number \_\_\_\_\_  
(area code)

5. Birth date (attach proof) \_\_\_\_\_ 6. I.U. Member # \_\_\_\_\_ 7. e-mail \_\_\_\_\_

8. Last Employer Name \_\_\_\_\_ 9. Local Union \_\_\_\_\_  
(number/state)

10. Last date of covered employment prior to retirement (**You cannot work during the month your pension starts.**) \_\_\_\_\_  
(month/day/year)

11. Date you wish your benefits to begin (Non-disability applicants see directions above) \_\_\_\_\_  
(month/year)

12. Marital Status: (check one and attach proof) I hereby swear that I am \_\_\_Single\* (never married)

\_\_\_Married \_\_\_Married and Previously Married\*\*\* \_\_\_Separated\* \_\_\_Divorced\*\* \_\_\_Widow(er)\*\*\*\*

\*Notarized in Form of Pension Payment Section D and D-1 as required

\*\*Divorce Decree/Property Settlement Required

\*\*\*If you are married and previously divorced, you must submit a copy of your divorce decree and property settlement agreement for any prior marriage(s)

\*\*\*\*Death Certificate of Spouse Required

## Section B. – EMPLOYMENT HISTORY

1. International Pension Fund Participation Date \_\_\_\_\_ (month and year Employer contributions were first made on your behalf). Generally this is the same date your Local Union participated in the IPF.

2. To be eligible for Past Service Credit, you must have worked in covered employment at least 750 hours per year in two of the three calendar years immediately prior to your IPF Participation Date. List the number of hours you worked in covered employment during the three calendar years prior to the calendar year in which your IPF Participation Date occurred. This information may be available from your Local pension or health and welfare fund offices.

| Year  | Hours |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

3. Your **earliest** union initiation or apprentice registration date (for maximum past service)

\_\_\_\_\_ (month/year)                      (local/state)

4. List below any calendar year(s) prior to your IPF Participation Date in which you worked less than 750 hours in covered employment and give the reason (i.e. military service, disability, employment on referral by local, self-employment).

| From Month / Year | To Month / Year | Reason not in covered employment |
|-------------------|-----------------|----------------------------------|
|                   |                 |                                  |
|                   |                 |                                  |
|                   |                 |                                  |

## Section C. –TYPE OF PENSION If eligible, I want to retire on a (check one):

1. \_\_\_ **NORMAL PENSION**—age 64 or older at pension start date. (Please indicate last date of employment of any type \_\_\_/\_\_\_/\_\_\_)  
month   day   year

2. \_\_\_ **EARLY PENSION**—age 55 through 63 at pension start date. (Unreduced at age 60 - 63)

3. \_\_\_ **EARLY PENSION—While awaiting Social Security Disability Approval**—I understand that early retirement benefits for months prior to the Social Security Disability Pension effective date are subject to reimbursement.

4. \_\_\_ **DISABILITY PENSION**—You must submit a Social Security Disability Award and a physician’s statement indicating the nature of your disability and that you are totally and permanently disabled. You should apply if Social Security Disability approval is delayed.

5. \_\_\_ **DEFERRED VESTED PENSION**—For employees who have 5 or more Pension Credits, including at least 1 year of Future Service, or 5 years of Vesting Service, and who left covered employment prior to age 50 (payable after attainment of age 55).

**Section D. – FORM OF PENSION PAYMENT**

**IMPORTANT**—Please read Section J – Forms of Pension Payment Information and Section D – Election Instructions for information regarding options D (1) (2) and (3) and proof of marital status below. If you choose option 1 the remainder of this application must be completed in the presence of your spouse and a Notary Public. If you were never married, a Notary Public must witness your signature in Sections D1 below. This application cannot be processed unless the following sections are properly completed. **Form of Payment Authorizations:** (mark only one choice and complete either 1, 2, 3, or 4 below).

1. **REGULAR PENSION**—I \_\_\_\_\_ do not wish to receive benefits in the form of a Husband and Wife (Qualified Joint and Survivor) Pension. However, in the event of my death before I receive 60 monthly payments, my beneficiary, as designated in Section E, will receive the remainder of the first 60 payments. I understand that rejecting the Husband and Wife forms of payment means NO benefits will be paid to my spouse by the Bricklayers & Trowel Trades International Pension Fund after my death unless my spouse is designated as my beneficiary below and I do not live to receive the first 60 monthly payments from the Fund.

Spouse and Notary Authorizations: I \_\_\_\_\_ am the spouse of the above-referenced applicant. I understand that I have the right to have the Bricklayers and Trowel Trades International Pension Fund pay my spouse’s pension benefits in the Husband and Wife forms (Qualified Joint and Survivor) and I agree to give up that right. I understand that by signing this agreement, I may receive less money than I would have received under the Husband and Wife form (Qualified Joint and Survivor) of payment and I may receive nothing after my spouse dies, depending on the form of payment and beneficiary that my spouse chooses. I consent to my spouse’s rejection of the Husband and Wife (Qualified Joint and Survivor) Pension and agree to my spouse’s choice of beneficiary in Section E below. I understand that my spouse cannot choose a different beneficiary unless I agree to that change. I understand that I do not have to sign this agreement. I am signing this agreement voluntarily. I understand that I will not be paid a pension from this Pension Fund after my spouse’s death unless my spouse does not live to receive the first 60 monthly payments and I am designated in Section E below to receive the balance of the first 60 payments,

State of \_\_\_\_\_ SS: \_\_\_\_\_ County of \_\_\_\_\_

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me came

\_\_\_\_\_ and \_\_\_\_\_  
Applicant Spouse

known to be the persons described in and who executed the foregoing statements and he and she duly acknowledged to me that he and she executed the same.

Notary Name / My Commission Expires / Notary Stamp or Seal \_\_\_\_\_

2. **HUSBAND AND WIFE PENSION (50%)**—I \_\_\_\_\_  
signature of applicant

wish to receive a reduced Regular Pension to guarantee that my surviving spouse designated as beneficiary will receive 50% of my monthly benefit for life. Enclosed is proof of my spouse’s age, social security number and proof of our marriage.

3. **HUSBAND AND WIFE PENSION (75%)**—I \_\_\_\_\_  
signature of applicant

wish to receive a reduced Regular Pension to guarantee that my surviving spouse designated as beneficiary will receive 75% of my monthly benefit for life. Enclosed is proof of my spouse’s age, social security number and proof of our marriage.

4. **APPROXIMATION REQUEST:** Using the factors in Section J, please provide approximations of options 1, 2, and 3 so I can make my decision. My spouse’s birth date is: \_\_\_\_/\_\_\_\_/\_\_\_\_  
month day year

**SECTION E. – BENEFICIARY DESIGNATION**

NOTE: If the Beneficiary is not a Spouse, the Beneficiary Designation cannot be made without the spouses' notarized consent.

**Beneficiary**

- A.) Beneficiary Name \_\_\_\_\_
- B.) Beneficiary Social Security Number \_\_\_\_\_
- C.) Beneficiary Address \_\_\_\_\_  
Number and Street
- City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_
- D.) Relationship \_\_\_\_\_
- E.) Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
month day year

**SECTION F. – COVERED EMPLOYMENT VERIFICATION**

The following is a summary of the Rules and Regulations of the International Pension Fund regarding Noncovered Masonry Employment. Make sure you read the summary and indicate your compliance by signing at the bottom of this section. **Your application cannot be processed unless you provide this signed form or provide an explanation of your Noncovered Employment. The explanation must include the dates, job classification, and the name of the Employer who was not party to a Collective Bargaining Agreement.**

Noncovered Masonry Employment means employment in the Masonry Industry on or after June 1, 1988 for an employer which does not have, or self-employment which is not covered by, a collective bargaining agreement between the Union and the employer.

Under the Plan rules, work in Noncovered Masonry Employment after June 1, 1988 would in effect cause a member to forfeit any future entitlement to death, disability, or severance benefits. The date they would become eligible for vested or early retirement benefits is automatically postponed six months for each calendar quarter they engage in Noncovered Masonry Employment. In addition, the monthly benefit of a pensioner maybe suspended six (6) months for each calendar quarter of Noncovered Masonry Employment after retirement.

Noncovered Masonry Employment also cancels past service credits. The rules do provide that any such loss of past service credit shall not decrease accrued normal retirement benefits to an amount less than the accrued normal benefit a participant had on May 31, 1988.

I hereby apply for benefits for the Bricklayers and Trowel Trades International Pension Fund. I have read and understand the above summary of the rules on Noncovered Masonry Employment. This is to certify that I have not engaged in Noncovered Masonry Employment since June 1, 1988. I realize that any false statement by me may cause me to forfeit my entitlement to benefits from the Bricklayers and Trowel Trades International Pension Fund.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**SECTION G.— CERTIFICATION**

I hereby apply for a pension from the Bricklayers and Trowel Trades International Pension Fund and have read the enclosed rules on employment after retirement. The above statements are true to the best of my knowledge and belief. I understand that a false statement may disqualify me for pension benefits, and the Trustees shall have the right to recover any payments made to me because of a false statement.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date



## **SECTION I.— PROOF OF MARITAL STATUS AND FORM OF PENSION PAYMENT ELECTION INSTRUCTIONS**

To be eligible for benefits, you must provide proof of your marital status and elect a form of pension payment. Instructions for providing your marital status, and electing a form of pension payment in Section D of the application as follows:

1. *Single* (i.e., never married)—A Notary Public must witness your signature in Section D1.
2. *Married*—You must provide a copy of your marriage license/certificate or a church record and elect as follows:
  - A. *Husband and Wife Pension*—You must check Box D2 or D3 and sign your name where it says “signature of applicant.” It is not necessary to go to a Notary Public for these options.
  - B. *Regular Pension*—You and your spouse must go to a Notary Public and complete section D1 of the application in his or her presence. Your spouse must sign and date the application in the presence of the Notary Public and the Notary must specifically indicate your spouse appeared in person. Also, the Notary seal or stamp must be impressed upon the form including the expiration date of their commission.
3. *Married and Previously Married*—You must provide a copy of your Divorce Decree(s) including any property settlement agreement(s) for any previous marriages.
4. *Separated*—You must provide spouse authorization in the presence of a Notary Public or notarized evidence that your spouse cannot be located, including the date of separation, to receive a Regular Pension.
5. *Divorced*—You must provide a copy of your Divorce Decree including any property settlement to elect the Regular Pension.
6. *Widow(er)*—You must provide a copy of your spouse’s death certificate to elect the Regular Pension.
7. *Common-Law Marriage*—If you reside in a state that recognizes such, you should provide copies of income tax returns for at least 2 years showing you and your common-law spouse are filing joint returns. If these are not available, you should provide a notarized statement in which you and your spouse affirm your common-law marriage including when it started. You may elect either form of pension payment.

*If you have questions regarding proof of marital status or electing a form of payment, please contact the Fund office.*

## PENSION APPLICATION INSTRUCTIONS

*Important: Refer to Section L regarding rules on employment after retirement.*

### SECTION J.— FORMS OF PENSION PAYMENT INFORMATION

Your benefit is paid as a Husband and Wife Pension if you are married, unless *you and your spouse* reject that form of payment. If you are not married [i.e. single (never married), separated, common law marriage, divorced or a widow(er)], instructions for electing a form of pension payment are found in Section H.

The Husband and Wife Pensions provide that your Regular Pension will be reduced to guarantee that your surviving spouse will receive a monthly benefit for life equal to 50% or 75% of your benefit. If the Husband and Wife Pension is rejected and the Regular Pension chosen, a higher amount is paid with a guarantee that a total of 60 monthly payments will be paid. The remainder of the 60 payments will be made to your designated beneficiary if you do not live to receive 60 monthly payments.

The Husband and Wife reduction factors are listed below and depend on your age and your spouse's age, or the Fund office can provide you with your actual figures (see Item 4 in Section D of this application).

#### **Husband and Wife Pension Reduction Percentage of Pension Payable to Employee with 50% or 75% of Reduced Pension Payable to Spouse**

EXAMPLE: George is 64 and entitled to retire on a Normal pension of \$280 per month. George's wife is the same age (64). Unless he elects otherwise, George's pension under the Husband and Wife 50% form will be reduced by 10% (.900) so that he will receive a benefit of \$252 per month. George's pension under the Husband and Wife 75% form will be reduced by 14.3% (.857) so that he will receive a benefit of \$240 per month.

| Age of Spouse in Relation<br>to Age of Employee | Percentage @ 50% Option | Percentage @ 75% Option |
|---|-------------------------|-------------------------|
| 20 Years Younger                                | .820                    | .757                    |
| 19  | .824                    | .762                    |
| 18  | .828                    | .767                    |
| 17  | .832                    | .772                    |
| 16  | .836                    | .777                    |
| 15  | .840                    | .782                    |
| 14  | .844                    | .787                    |
| 13  | .848                    | .792                    |
| 12  | .852                    | .797                    |
| 11  | .856                    | .802                    |
| 10  | .860                    | .807                    |
| 9   | .864                    | .812                    |
| 8   | .868                    | .817                    |
| 7   | .872                    | .822                    |
| 6   | .876                    | .827                    |
| 5   | .880                    | .832                    |
| 4   | .884                    | .837                    |
| 3   | .888                    | .842                    |
| 2   | .892                    | .847                    |
| 1   | .896                    | .852                    |
| Same  | .900                    | .857                    |
| 1   | .904                    | .862                    |
| 2   | .908                    | .867                    |
| 3   | .912                    | .872                    |
| 4   | .916                    | .877                    |
| 5   | .920                    | .882                    |
| 6   | .924                    | .887                    |
| 7   | .928                    | .892                    |
| 8   | .932                    | .897                    |
| 9   | .936                    | .902                    |
| 10  | .940                    | .907                    |
| 11  | .944                    | .912                    |
| 12  | .948                    | .917                    |
| 13  | .952                    | .922                    |
| 14  | .956                    | .927                    |
| 15  | .960                    | .932                    |
| 16  | .964                    | .937                    |
| 17  | .968                    | .942                    |
| 18  | .972                    | .947                    |
| 19  | .976                    | .952                    |
| 20 Years Older                                  | .980                    | .957                    |

## **SECTION K.— PROOF OF AGE INSTRUCTIONS**

To be eligible for benefits, you must provide proof of your age. If you elect a Husband and Wife pension, you must also provide proof of your spouse's age. The following is a list of the documents which may serve as proof of age for both. This list is arranged starting with the best type of proof and going down to the less desirable types of documents. You are required to furnish the best type of proof available. Additional proof of age may be required if the document you submit is not considered to be sufficient. You may submit a copy of the following documents:

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 records.
3. Notification of registration of birth in a public registry of vital statistics.
4. Hospital birth record, certified by the custodian of such records.
5. Document showing approval of Social Security Pension, if date of birth or age is indicated
6. A foreign government or church record.

The following may be accepted as sufficient proof of age. If possible, please furnish two documents from the following list:

1. A signed statement by the physician or midwife who was in attendance at birth, as to the date of birth shown on their records.
2. Naturalization record. (Photostat not permitted; submit original—it will be returned)
3. Immigration papers. (Photostat not permitted; submit original—it will be returned)
4. Military records.
5. Passport. (Photostat not permitted; submit original—it will be returned)
6. School Record, certified by the custodian of such records.
7. Vaccination record, certified by the custodian of such records.
8. An insurance policy which shows the age or date of birth.
9. Certified marriage records showing age or date of birth.

## **SECTION L.— RULES ON EMPLOYMENT AFTER RETIREMENT**

**Be sure to read and understand the following rules so that you do not lose your monthly pension due to Disqualifying Employment after retirement.**

Generally, your pension will be suspended for any month you work in Disqualifying Employment after retirement.

*Disqualifying Employment is:*

1. Work with contributing employers or employment in the same or related business as a contributing employer.
2. Self-employment in the same or related business as a contributing employer.
3. Employment or self-employment in any business which is under the jurisdiction of the Union.
4. Employment with any Union, Fund or Program to which the Union is a party by an agreement.

You are required to notify the Fund office in writing within 15 days of any such employment you undertake. If you do not, your pension may be canceled for an additional six months. Payments made when you were in *Disqualifying Employment* will be deducted from future benefits. Generally, what kind of work will cause your benefit to be suspended depends upon your age and earnings. However, employment or self-employment in the same or related business as a contributing employer will suspend your benefit regardless of your age and earnings.

*Ages 55-61:* Pensioners under age 62 will have their payments withheld for any month worked in *Disqualifying Employment*.

*Ages 62-63:* Pensioners ages 62 and 63 will have their monthly benefit payment suspended when their yearly earnings in covered employment exceed the annual Social Security Earnings Maximum for pensioners under age 65.

*Ages 64 and older:* For Pensioners over age 64, there are no earnings limits, effective April 1, 2000.

**Although the Plan rules allow pensioners over age 62 to work in accordance with Social Security earnings guidelines, a participant must have separated from covered employment for one benefit period (1 month) to be considered retired. Therefore, you must separate from employment for the entire month your pension starts.**

*If you have any questions regarding the International Pension Fund rules on employment after retirement, please contact the Fund office.*

*Version 6/29/10*