



**CALIFORNIA IRONWORKERS FIELD PENSION TRUST  
PENSION APPLICATION**

131 N. El Molino Ave., Suite 330 • Pasadena, CA 91101-1878  
(626) 792-7337 • (800) 527-4613 • Fax (626) 578-0450

*Please read this application carefully before answering any questions. Please print your answers to all questions in ink. If any questions on the application are unclear, please contact the Trust Fund Office for assistance. The Fund administrator recommends that you apply for pension benefits at least 90 days before your desired pension effective date. By completing this application, you are not making any election as to your pension benefits. More information about the pension benefits available to you will be provided after we receive and process your application.*

**Section 1: Participant and Spouse Information**

Name \_\_\_\_\_  
(Last) (First) (Middle)

Address \_\_\_\_\_  
(Number and Street) (City) (State) (Zip)

Social Security No. \_\_\_\_\_ Telephone No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Marital Status:  Single  Married  Separated  Divorced\*  
 Divorced & Remarried\*  Widowed

Current Spouse's Name \_\_\_\_\_ Date of Marriage \_\_\_\_\_

Spouse's Date of Birth \_\_\_\_\_ Spouse's Social Security No. \_\_\_\_\_

If Divorced, Former Spouse's Name \_\_\_\_\_ Date of Divorce \_\_\_\_\_

Other Former Spouse's Name \_\_\_\_\_ Date of Divorce \_\_\_\_\_

Other Former Spouse's Name \_\_\_\_\_ Date of Divorce \_\_\_\_\_

***\*If you are divorced, you must provide a copy of your Dissolution of Marriage (divorce decree) for each divorce to the Trust Fund Office, unless you have previously done so.***

***Are there one or more Qualified Domestic Relations Orders (QDROs), or Domestic Relations Orders (DROs) pending qualification, which assign some of all of your benefits to one or more Alternate Payee(s)?***

- Yes (attach a copy of each Order)  
 No

## Section 2: Employment In Other Jurisdictions

If you have ever worked as an Ironworker outside of the jurisdiction of this Fund, please provide the Local Union number(s), city and state, and dates of employment outside of our jurisdiction so we can verify your eligibility for a Pro-Rata Pension. (Trust Fund Staff **will** contact these funds to determine your eligibility for Pro Rata Benefits).

Local Union No. \_\_\_\_\_ City/State \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Local Union No. \_\_\_\_\_ City/State \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Local Union No. \_\_\_\_\_ City/State \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Local Union No. \_\_\_\_\_ City/State \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Note that a Pro-Rata Pension is not the same as Money Follows the Man. (If you worked outside of the jurisdiction of this Plan and you chose to have your Employer send contributions back to this Plan, then those contributions were received by this Plan, benefits for those contributions are payable from this Plan, and a Pro-Rata Pension is, therefore, not available for those contributions).

## Section 3: Disability Pension

**You will not be permitted to retire on a Disability Pension or convert an Early Retirement Pension to a Disability Pension, unless you put the Fund on notice of your disability by completing this section of the application. You may apply for a Disability Pension even if you do not yet have a Notice of Award of Disability Benefits.**

1) Are you applying for either a Disability Pension or an Early Retirement Pension that you plan to convert to a Disability Pension?

- YES**  
 **NO (If NO, skip the rest of this Section)**

2) Have you received a Notice of Award of Disability Benefits from the Social Security Administration?

- YES (Please submit a complete copy of your Social Security Disability Award).**  
 **NO, but I filed for Social Security Disability benefits on \_\_\_\_\_ and am awaiting a final determination from SSA. (You must provide the Trust Fund Office with proof that you applied for Social Security Disability Benefits before, or within 90 days after, the date your application is received by the Trust Fund Office).**

3) Please check the appropriate box below to indicate whether you are applying for a Disability Pension or an Early Retirement Pension that you later intend to convert to a Disability Pension.

- I am applying for a Disability Pension.**  
 **I am applying for the Early Retirement Pension that I intend to convert to a Disability Pension. (Please see the attached Instructions for additional information)**

## Section 4: Retirement

### A. Termination & Severance Requirement

#### Retirement Before Normal Retirement Age (Generally Age 65)

To be entitled to a pension under this Plan before you have attained Normal Retirement Age (typically age 65), you “must withdraw completely and refrain from any employment or activity in the building and construction industry . . . wherever such employment or activity may be performed.” In addition, Federal law prohibits this Plan from paying pension benefits to a Participant before age 62, unless the Participant has had a severance from employment. To have a severance from employment, you must terminate employment with all Employers who contribute to this Pension Plan without having an understanding or arrangement that you will work for such an Employer after your retirement.

#### Retirement On or After Normal Retirement Age (Generally Age 65)

The Pension Plan provides that to be considered retired and entitled to a pension on or after you have reached Normal Retirement Age, you must withdraw and refrain from employment for wages or profit in excess of forty (40) Hours of Service . . . in a calendar month, in the same industry, in the same trade or craft, and in the same geographic area covered by the Plan.” Thus, once you have reached Normal Retirement Age, you cannot retire if you are working more than 40 hours per month in the same industry, same geographic area (California, Nevada, or Arizona), and the same trade or craft as work performed under this Fund (this is referred to as “Prohibited Employment”).

### B. Applicant’s Representation(s)

*Please certify that you comply with the Fund’s termination and severance requirements by checking one or more of the following boxes.*

- I am retiring before age 65, and I hereby certify that: (a) I have reviewed this Plan’s Termination and Severance requirements (Section 4.A. of this application); (b) I have terminated or will terminate employment in the building and construction industry, wherever such work is performed, before my retirement date; and (c) I have no agreement or understanding with any contributing Employer to continue or return to work for that Employer, in a union or non-union position. If my plans change, and I do not terminate my employment in the building and construction industry before my retirement date, I will notify the Trust Fund Office that I did not terminate my employment.
- I am retiring on or after attaining age 65, and I hereby certify that I am not working more than 40 hours per month in the same industry, in the same trade or craft, and in the same geographic area covered by the Plan; or that I will stop such work before my retirement date. If my plans change, and I do not stop such work before my retirement date, I will notify the Trust Fund Office that I did not stop Prohibited Employment.
- I am retiring after attaining age 62 but before age 65, and I hereby certify that I plan to apply to the Trust Fund Office to work as a detailer, estimator, safety officer, or salesperson/clerk for a contributing Employer, in accordance with the Fund’s rules for working retirees.
- I have applied to the Trust Fund Office to work as an inspector for a governmental agency that does not contribute to this Plan in accordance with the Fund’s rules for working retirees, and I certify that, with the exception of being an inspector for a governmental agency, I have terminated or will terminate all employment in the building and construction industry before my retirement date, and I have no agreement or understanding with any contributing Employer to continue or return to work for that Employer, in a union or non-union position.

***If you receive pension benefits to which you were not entitled because you did not comply with the Plan’s termination and severance requirements, the Fund will recover the pension benefits paid to you in error plus interest.***

### C. Last Day Worked and Retirement Date

1. Date last worked as an Ironworker or the date you will stop working: \_\_\_\_\_
2. Name of last Employer and job location: \_\_\_\_\_
3. Retirement Effective Date: \_\_\_\_\_ (insert the date you want your pension to commence. **Please Note: Your pension cannot be effective earlier than the first of the month that is at least 30 days after the date your application is received by the Trust Fund Office.**)

### Section 5: Level Income Option

*The Level Income Option pays larger monthly pension benefits from the date of your retirement until the age you intend to begin receiving Social Security benefits (62, 65, or 66). When you reach the selected age, the amount of your monthly pension benefit is decreased by the amount of your estimated social security benefit at that age. If you are interested in this form of payment, you must check the box below and tell us whether you plan on collecting Social Security benefits at age 62, 65, or 66. You must also provide a copy of your estimate of benefits from the Social Security Administration, so that the Fund can estimate your monthly benefit payable at your retirement and at your chosen Social Security retirement age. This form of payment is not available if you are retiring with a Disability Pension.*

- Level Income Option. Please provide me an estimate of my pension benefit payable in the form of a Level Income Option with Single Life Pension. I understand that if I am married, I will not be able to elect this form of payment unless my spouse consents, and that this form of payment does not provide a pension benefit to my surviving spouse after my death. I am enclosing a copy of my estimate of benefits from the Social Security Administration. I plan on beginning to collect Social Security Benefits at age \_\_\_\_\_.

### Section 6: Required Documents

*If you are married, you must submit a copy of your certified and recorded marriage certificate. If you do not have this document, you may submit your pension application while you work to obtain it.*

- I have enclosed a copy of my certified and recorded marriage certificate.
- I am working to obtain a copy of my certified and recorded marriage certificate and will provide it when I obtain a copy. I understand that this may delay the processing of my pension.

*You must provide proof of your date of birth and, if you are married, your spouse's date of birth. Please see the instructions for information concerning the documents that can be used to establish your and your spouse's dates of birth.*

- I am enclosing documentation to prove my date of birth.

- I am enclosing documentation to prove my spouse's date of birth.

*If you do not have sufficient documentation to establish your or your spouse's date of birth, you may submit your retirement application while you work to obtain the necessary documents. However, the processing of your pension may be delayed. **Additionally, although your spouse's signature is not required on this application, in the event that you choose to elect any benefit type other than a 50% Qualified Joint and Survivor Annuity (50% Husband and Wife***

**Pension) your spouse will need to sign and her signature will need to be notarized on your Pension Payment Election Form that will be provided to you following the administrative approval of your Pension Application.** If you have any questions or require additional information regarding your Pension Payment option, please contact the Pension Department of the Trust Fund Office.

### **Section 7: Participant Signatures**

I certify under penalty of perjury that all statements made on this Pension Application are true and correct, and all documents submitted in support of my Pension Application are originals or true copies containing accurate information. I acknowledge that a false statement may result in incorrect payment of pension benefits to me and that the Pension Fund and its Trustees shall have the right to recover any payments made to me because of a false statement by deduction from my pension benefits or by any other means available.

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Participant's Signature

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Date

## Instructions for Completing Your Retirement Application

Please read the information below before you complete your application for retirement. If you have any questions about completing your Retirement Application, please call the Trust Fund Office at (800) 527-4613 x. 7001.

### Section 1: Participant & Spouse Information

Complete each item requested. **If you are divorced, you must provide a copy of your divorce decree, unless you have previously done so. If you have been divorced more than once, you must provide a copy of each divorce decree.**

### Section 2: Employment in Other Jurisdictions (Pro-Rata Pension)

If you've worked under the jurisdiction of this Fund and of another Ironworkers pension plan that has entered a reciprocal agreement (a "related plan"), you may be eligible for a Pro-Rata Pension.

Please list all Union Locals outside of the jurisdiction of this Plan for which we will need to verify participation to determine your eligibility for a Pro-Rata Pension. Please be aware, if you elect a Pro-Rata Pension from this Fund, you are required to also retire on a Pro-Rata Pension from every other related pension plan whose pension credits are being used to calculate your pro-rata pension.

### Section 3: Disability Pension

All Participants should answer question 1). If your answer to question 1 is "no," you may skip the rest of Section 3. If you answer "Yes" to question 1, please complete the rest of Section 3.

**Disability Pension:** You may apply for the Disability Pension, even if you do not yet have your Social Security Notice of Award. Submitting your application for the Disability Pension early may help establish an earlier commencement date for your Disability Pension, once you obtain your Notice of Award from the Social Security Administration.

You may retire on a Disability Pension if you meet all of the following requirements:

- ✓ You are totally and permanently disabled (hereafter "disabled");
- ✓ You were an Active Participant and completed at least 350 Hours of Service in Covered Employment (hours of Pension Credit for Disability may be counted for this purpose) in the Plan Year in which you became disabled or in either of the two Plan Years preceding the Plan Year in which you became disabled;
- ✓ You have at least 5 years of Future Service Credit accrued under this Plan;
- ✓ For your Pension Credit earned after August 31, 2011, you are younger than age 65 **and** have at least 5 years of Vesting Credit;
- ✓ For Pension Credit earned prior to September 1, 2011, you are younger than age 62; and
- ✓ You do not qualify for a Service Pension.

**Converting Early Retirement Pension to a Disability Pension:** If you are an Active Participant, you may retire on an Early Retirement Pension and later convert that Early Retirement Pension to a Disability Pension if you meet all of the following requirements:

- ✓ You meet the requirements for an Early Retirement Pension;
- ✓ You apply for Social Security Disability benefits before or within 90 days after filing your pension application;
- ✓ You are found by the Social Security Administration to be disabled as of a date that is within 36 months of the Annuity Starting Date of your Early Retirement Pension; and
- ✓ You submit a copy of the Social Security Notice of Award of disability benefits to the Trust Fund Office within 90 days after the date of the Notice of Award; and
- ✓ You meet the other requirements for a Disability Pension (see above).

***Please note: If you elect to retire with an Early Retirement Pension and you do not later meet the requirements to convert to a Disability Pension, you will continue to receive an Early Retirement Pension and will not be able to change that form of pension. However, you can change your mind and withdraw your application for an Early Retirement Pension before your pension benefits commence.***

#### **Section 4: Retirement**

##### **A. Termination and Severance**

Please review the Trust's termination and severance requirements.

##### **B. Applicant's Representations**

After reviewing the Trust's termination and severance requirements, check the appropriate box to indicate that you are complying with the Plan's severance requirements. If you fail to check a box indicating compliance, you will not be permitted to commence your pension until you provide satisfactory evidence that you have complied with the Trust's termination and severance requirements.

##### **C. Last Day Worked and Retirement Date**

Please provide the last date worked and your last Employer, and specify the month and year that you want your retirement benefits to be effective.

**Please note:** Your benefits can be effective as early as the first day of the first month that is at least 30 days after the date your application is received by the Trust Fund Office; provided that you have completed all eligibility requirements for a pension as of that date.

#### **Section 5: Level Income Option**

If you are interested in receiving your pension in the form of a Level Income Option, you must complete this section of the application, **and you must provide a copy of your estimate of benefits from the Social Security Administration.** If you fail to do these things, the Fund will not provide you an estimate of your pension benefit with a Level Income Option form of payment.

If you will be age 66 or older on the effective date of your retirement, you are not eligible for the Level Income Option form of payment, and the Fund will not provide you an estimate.

#### **Section 6: Required Documents**

1. To prove date of birth, submit a certified copy of your (and your spouse's) birth certificate or a certified copy of your baptismal certificate or a statement as to your date of birth shown by a church record certified by the custodian of such record.
2. **If you cannot submit a certified copy of either a birth certificate or baptismal certificate, submit photocopies of two (2) of the proofs listed below.** You are cautioned that Naturalization records, United States Passports and Immigration records may not be photocopied. If you are submitting any of these, you must submit the original; it will be returned to you. Additional proofs of age may be required if the documents you submit do not constitute convincing proof of your date of birth. Passports and Immigration records should be hand delivered to the Trust Fund Office. Contact the Trust Fund Office for more information. (The following list shows the documents that may serve as proof of your age, starting with the best types of proof).
  1. Notification of registration of birth in a public registry of vital statistics.
  2. Certification of age by the United States Census Bureau.

3. Hospital birth records certified by the custodian of such record.
4. A foreign church or government record.
5. A signed statement certifying date of birth by the physician or midwife who was in attendance at birth.
6. Naturalization record (photocopy not permitted; submit original).
7. Immigration record (photocopy not permitted; submit original).
8. Military record.
9. Passport (United States Passport may not be photocopied; submit original document).
10. School record, certified by the custodian of such record.
11. Vaccination record, certified by the custodian of such record.
12. An insurance policy at least 5 years old.
13. Marriage record (application for marriage license or church record certified by the custodian of such record, or marriage certificate only if date of birth is listed).
14. Confirmation record (only if date of birth is listed).
15. Other evidence, such as voting record, poll tax receipts, driver's license, or 2 signed statements from persons who have knowledge of the date of birth (statements must be notarized.)

### **Section 7: Participant Signature**

You must sign the pension application.



# CALIFORNIA IRONWORKERS FIELD PENSION TRUST

## RIGHT TO DEFER NOTICE

### (Applicable Only For Participants Retiring Before Normal Retirement Age)

Although you have elected to apply for your retirement benefits, we are required by law to notify you of your right to delay the start of your pension benefits until any month up to the April 1st following the calendar year in which you attain age 70 1/2. When reading this notice, bear in mind that, for most participants, Normal Retirement Age is age 65.

Because of changes that were made to the Plan in 2011 and 2014, it is now possible for part of your pension to be payable in the form of an Early Retirement Pension and part of it to be paid as a Regular Pension or Service Pension. Similarly, it is possible for part of your pension to be payable as a Regular Pension and part of it to be payable as a Disability Pension.

Part 1 below applies to you if any part of your pension benefits are payable in the form of an Early Retirement Pension, and it applies only to that portion of your pension benefits that are payable as an Early Retirement Pension. Part 2 below applies to you if any part of your pension is payable as a Regular or Service Pension and it applies only to that portion of your pension payable as a Regular or Service Pension.

#### **Part 1: For benefits payable as an Early Retirement Pension:**

The portion of your pension that will be paid as an Early Retirement Pension is reduced from the amount you would receive with a Regular Pension (or a Service Pension). With respect to the portion of your early retirement pension benefit earned before September 1, 2011, the amount that you would receive with a Regular Pension is reduced by 0.5% for each month that you are between age 62 (age 65 prior to June 1, 1989) and age 55 and 0.2% for each month that you are between age 55 and age 50 and 0.1 % for each month that you are younger than age 50 on your annuity starting date. With respect to the portion of your Early Retirement Pension benefit earned after August 31, 2011, the amount that you would receive with a Regular Pension is reduced by 0.5% for each month that you are between age 65 and age 55, 0.2% for each month that you are between age 55 and age 50, and 0.1 % for each month that you are younger than age 50 on your annuity starting date.

If you choose to delay the receipt of your pension, the early retirement reduction will be less because the amount of the reduction is based on your age when you retire. If you defer payment until you reach age 62 (with respect to that portion of your early retirement pension earned before September 1, 2011) or age 65 (with respect to that portion of your early retirement pension earned after August 31, 2011), or until you qualify for a Service Pension, there will be no reduction for age and you will receive your full pension amount (except for any adjustments based upon your election of a particular form of payment). If you delay retiring and continue to work in Covered Employment, you will earn additional benefits under the terms of the Plan.

*For more information on how the Early Retirement Pension reduction works, please refer to pages 44 and 45 in the October 2004 Summary Plan Description booklet, which was mailed to Participants in October 2004, the Reduction of Pension Plan Benefits Earned After September 1, 2011, that was mailed to Participants and dated August 10, 2011, and the Summary of Material Modifications dated June 27, 2014 that was mailed to you in June 2014. (You may request a copy of the SPD or any SMMs by contacting the Trust Fund Office.*

## **Part 2: For benefits payable as a Regular or Service Pension:**

The portion of your pension that will be paid as a Regular or a Service Pension is not reduced for your age on your annuity starting date. If you choose to delay retiring, and you retire before reaching age 65, the portion of your pension currently payable as a Regular or Service Pension will not be increased based on the delay, though your pension benefit, when you do retire, will reflect any additional pension credits you have earned from work in Covered Employment.

If you choose to delay the receipt of all or a portion of your pension benefit until after Normal Retirement Age, your monthly pension amount for the portion of your pension benefit that you delayed receiving will be the greater of:

(1) The benefit determined taking into account all years of pension credit you have accrued as of the annuity starting date of your Delayed Retirement Pension, except for years of pension credit for which you are already receiving a pension; or

(2) The benefit amount you would receive at Normal Retirement Age (for the portion of your pension that you delayed receiving), actuarially increased for the period after age 65 when you did not work in prohibited employment and did not receive a pension benefit. You will not receive any actuarial increase for periods after age 65 in which you worked in prohibited employment (i.e., the type of employment and conditions that would result in the suspension of your benefits).

*For more information about Regular and Service Pensions, please refer to the SMMs dated August 10, 2011 and September 12, 2014, and pages 44-45 of the Summary Plan Description. See pages 53-55 of the SPD for the Plan's prohibited employment and suspension rules and page 45 of the SPD for information regarding the Plan's actuarial increases due to delayed retirement after age 65.*

## **Effect On Retiree Health & Welfare**

Delaying the start of your pension may affect your entitlement to Retiree Health and Welfare benefits provided by the California Ironworkers Field Welfare Plan, if you do not work in Covered Employment for the period of the delay. Before delaying your retirement, please contact the Administrative Office to find out if delaying your retirement could cause you to lose eligibility for Retiree Health and Welfare benefits.

## **To Delay The Start Of Your Pension Benefits**

If you wish to defer your pension benefits, you should notify the Administrative Office that you wish to withdraw your pension application. You may withdraw your pension application at any time before the payment of your pension commences.

## **IMPORTANT**

You cannot delay your benefits beyond the April 1st of the calendar year following the calendar year in which you attain age 70 ½, and you must apply for benefits in advance of that date. The failure to have your benefits begin by that date may result in the IRS imposing a penalty tax of 50% of the amount that should have been paid to you.