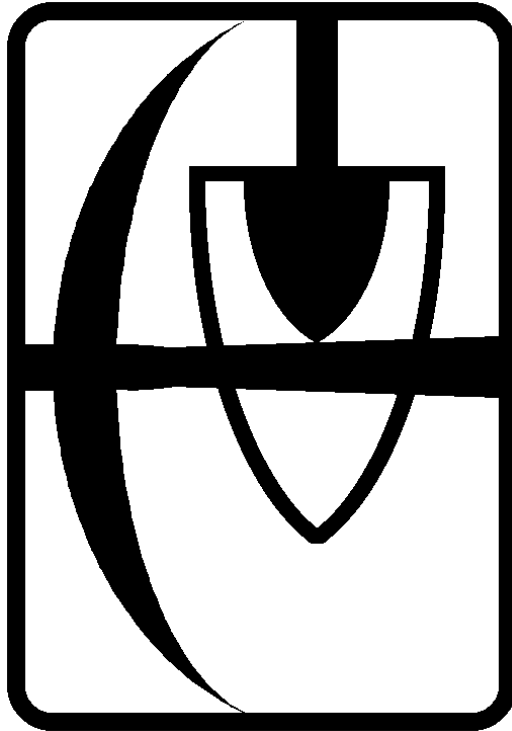


LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA

RETIREMENT INFORMATION AND APPLICATION



SECTION I INSTRUCTIONS

IMPORTANT INFORMATION - DISCLAIMER

This Pamphlet provides you with a brief description of various provisions within the Laborers Pension Plan but it is not intended to replace the Summary Plan Description (SPD) or the official Plan Rules and Regulations. If there is any discrepancy between the information contained in this Pamphlet and the SPD or official Plan Rules and Regulations, the official Plan Rules and Regulations will govern. You should always refer to your Pension Plan Booklet for the full details regarding the Plan and how the rules relate to your particular situation.

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Laborers Pension Trust Fund for Northern California

220 Campus Lane, Fairfield, CA 94534-1498 • Telephone: (707) 864-2800 • Toll Free: 1-(800) 244-4530

Dear Applicant for Retirement:

Congratulations on your decision to retire. The Board of Trustees – consisting of representatives from your Union and Contributing Employers – has worked hard to maintain this Pension Plan to provide some form of financial security for those Plan Participants who qualify for retirement benefits.

In addition to meeting whatever age and service requirements are necessary to qualify for retirement benefits, you must file a completed Pension Application and other forms. The forms are necessary for the Trust Fund Office to determine such things as:

- **WHEN YOUR PENSION BECOMES EFFECTIVE**
This is called your “Annuity Starting Date.” In most cases, your Annuity Starting Date cannot be earlier than the first of the month following the date that the Trust Fund Office receives your completed Pension Application.
- **HOW YOU WANT YOUR PENSION TO BE PAID**
This is your election of a “Payment Form.” The particular type of Payment Form that you elect will determine how much of your monthly benefit is payable to you while you are alive and whether there are any benefits payable to your survivors when you die.
- **HOW MUCH MONEY YOU WISH TO HAVE WITHHELD FOR FEDERAL AND STATE INCOME TAXES**
Your pension benefits are reported to federal and state tax agencies as income. Just as when you were working, you may have taxes withheld from your pension payments. How much you owe in taxes is a matter between you and the government. How much you wish to have withheld is a personal decision.

This Pamphlet contains, in Section I, Instructions and certain information pertaining to the Pension Plan; it also includes advice on what documents are needed. Section II contains certain Disclosures that the Trust Fund Office is required to provide to retiring Participants and lastly, a Pension Application is attached to the end of this Pamphlet.

It is common for people to have questions when they are retiring. Therefore, if you require assistance in completing the Pension Application or if you have questions concerning your pension or the Plan, contact the Trust Fund Office. Only the Trust Fund Office has the authority to officially answer your questions concerning the Pension Plan. You may come to the Trust Fund Office for assistance, Monday through Friday from 8:00 AM to 5:00 PM. For more personalized service, the Trust Fund Office has a Field Benefit Representative that makes regularly scheduled visits to most Local Unions. Call your Local Union to schedule an appointment to meet with the Representative at your Local Union Office.

Sincerely,

BOARD OF TRUSTEES

GENERAL INSTRUCTIONS

When filling out the Pension Application or any other forms provided to you by the Trust Fund Office, remember the following:

- ◆ **YOU MUST COMPLETE ALL QUESTIONS AND BLANKS** – A question or blank left unanswered may result in a delay in the processing of your Pension Application. If you are unsure about how to answer an item, contact the Trust Fund Office for assistance.
- ◆ If you are applying for a Regular, Early Retirement, Service or Deferred Vested Pension, you need to fill in the month and year that you want your pension to be effective (your “Annuity Starting Date”). Please remember that your Pension Application must be **received at the Trust Fund Office prior to the first day of the month that you want your pension to become effective. Otherwise, the earliest your pension can become effective is the first of the month following the date the Trust Fund Office receives your Pension Application.**
- ◆ If you are applying for a Disability Pension, you should understand you must be disabled for six full months and your disability must be expected to result in death or last indefinitely. The six months is a required “waiting period.” You should file your Pension Application with the Trust Fund Office no later than the sixth month of disability in order to have the earliest effective date, *if you are approved*. If you file your Pension Application later than the sixth month of your disability, your effective date, *if you are approved*, would be the first of the month following the date your Pension Application is received at the Trust Fund Office.

If you have been approved for a Social Security Disability, a copy of the Social Security Notice of Award or its equivalent should be mailed to the Trust Fund Office so that it is received at the Trust Fund Office no later than 180 days from the date on the Award or equivalent document. It is important that you understand that this document must be received at the Trust Fund Office within the time period specified even though you may already be receiving a pension from the Plan. Failure to do so will result in a loss of benefits if you have filed your Pension Application later than the sixth month of your disability.

- ◆ Please remember that in order to receive a pension benefit, you must be retired. In other words, you cannot be working in what the Plan calls “Prohibited Employment” on your Annuity Starting Date. If you return to work in Prohibited Employment after your pension payments begin, your pension will be suspended.

For more information about what it means to be retired, Prohibited Employment and Suspension of Pension Payments, refer to the Summary Plan Description, pages 44-47 and the Rules and Regulations, Sections 9.11 through 9.14, pages 117 through 122 of the Pension Plan Booklet.

- ◆ You will be asked for certain documents (see page 3). **If these documents are not available, do not delay sending your Pension Application because it may result in your pension becoming effective later than you wish. You can send the documents later.**
- ◆ When sending your Pension Application and supporting documents, be sure that the address is correct on the envelope and it has adequate postage. Your material should be sent to:

Laborers Pension Trust Fund for Northern California
220 Campus Lane
Fairfield, CA 94534-1498

REQUIRED DOCUMENTS

PROOF OF AGE:

You are required to provide the Trust Fund Office with proof of your age and, if you are married, proof of age for your Spouse. There are a number of different documents that may be accepted for this purpose. Some, such as those in Group I below, are considered more reliable. If you select documents from Group I, you are only required to provide one document. If you cannot provide documents from Group I, you must provide two documents from Group II.

GROUP I	GROUP II
Birth Certificate.	Military Records.
Baptismal Certificate if it show the date of birth or a statement by Custodian of records certifying the date of birth registered in church records.	Passport (copies are not acceptable. You must provide the original. It will be returned to you).
Notification of Registration of birth in a Public Registry or Vital Statistics.	School records, certified by the Custodian of Records.
Certification of age by US Census Bureau.	Vaccination records if they show the date of birth and are certified by the Custodian of Records.
Hospital birth records, certified by the Custodian of Records.	An insurance policy if it shows the age or the date of birth.
A foreign church or government record.	Marriage records if they show the date of birth.
A signed statement by the physician or midwife in attendance at the birth who can certify the date of birth shown in their records.	Other evidence such as signed statements from persons who have knowledge of the date of birth.
Certificate of Naturalization (copies are not acceptable, you must provide originals. Originals will be returned to you).	A valid driver's license.
A letter from the Social Security Administration certifying the age according to what appears on their records.	A valid state identification card.

PROOF OF MARITAL STATUS:

If you are legally married, you must provide a Marriage Certificate.

If you were legally married at any time that you were earning Credited Service under the Pension Plan or a Related Pension Plan where you are using Credited Service to qualify for a Pension, and you subsequently divorce, you must provide the Trust Fund Office with copies of the divorce documents filed with the court – both the Judgment of Final Dissolution of Marriage and the Interlocutory Judgment or Marital Settlement Agreement must be included.

NOTE: Copies are acceptable for most documents except where stated that copies are not acceptable. If you supply original documents, they will be copied at the Trust Fund Office and the originals will be returned to you.

DIVORCED INDIVIDUALS:

QUALIFIED DOMESTIC RELATIONS ORDERS (QDRO):

If you were married at any time while you earned pension credits under the Pension Plan and are divorced, your former Spouse may be entitled to a portion of the pension that was earned during your marriage. When you are applying for your pension, you will need to furnish the name(s) of your former Spouse(s) along with copies of your divorce documents filed with the court. The reason you are asked to provide this information is because the Trust Fund Office needs to know if you are married or single at the time of your retirement and whether or not your former Spouse(s) was awarded an interest in your pension benefits. If your former Spouse(s) has been awarded an interest in your pension, the Trust Fund Office will withhold an estimated amount of that Spouse's interest in your pension until the Trust Fund Office receives a QDRO. If the Trust Fund Office does not receive a QDRO within the required time period, any amounts withheld by the Trust Fund Office will be paid to you. It is important that this information be provided to the Trust Fund Office because the payment of your pension may be delayed until the Trust Fund Office can determine if a former Spouse is entitled to share in the pension. The above information is not a rule of the Trust Fund Office but is required under the domestic relations laws of the state in which you are divorced and the federal laws that govern the Pension Plan. The Trust Fund Office has specific procedures relating to QDROs and you, your legal advisor or former Spouse should contact the Trust Fund Office if you have any questions concerning the payment of a portion of your pension benefits to a former Spouse.

PROOF OF DISABILITY:

If you are applying for a Disability Pension, you must be able to prove that you are "totally disabled" from performing work as a laborer in the Building and Construction Industry. There are several ways in which to document this:

Social Security Notice of Award: If you have applied for and have been granted a Social Security Disability Benefit, the Social Security Administration will send you a "Notice of Award" or an equivalent document. The Award or equivalent document will serve as proof that you are totally disabled. Submit the Award or equivalent document to the Trust Fund Office right away because it must be received **at the Trust Fund Office within 180 days from the date on the Award or equivalent document. Failure to do so will result in loss of benefits if you have filed your Pension Application later than the sixth month of your disability.**

Medical Evidence: In the absence of a Social Security Notice of Award, you can submit Medical Evidence of your disability. Submission of medical evidence is done on forms approved by the Board of Trustees. One of the forms is completed by you – the "Medical Release." The Medical Release allows your doctor to provide information to the Trust Fund Office about your disability. The second form – the "Medical Report" - should be given to your doctor with a **copy** of your signed Medical Release. You must also make certain that all of your medical records **pertaining to your disability** are submitted to the Trust Fund Office along with the completed Medical Report form. All information on file at the Trust Fund Office is confidential.

If you have been granted a Disability Pension based upon "Medical Evidence" and you are subsequently approved by the Social Security Administration for a Disability Benefit, you must mail a copy of the Notice of Award or equivalent document to the Trust Fund Office **so that it is received at the Trust Fund Office within 180 days from the date on the Award or equivalent document. Failure to do so will result in loss of benefits if you have filed your Pension Application later than the sixth month of your disability.**

Equivalent of Social Security Award: The Board of Trustees will also review other disability awards that may be equivalent to a Social Security Award to determine if you are totally disabled.

WHAT HAPPENS NEXT?

- After the Trust Fund Office receives your Pension Application, an Acknowledgement Letter will be sent to you within 10-15 business days to confirm receipt of your Pension Application. You will also be told if you are missing any documents necessary to finish processing your Pension Application. If you do not receive this letter within the 15 business days, contact the Trust Fund Office.
- Your Pension Application cannot be processed until all of your work hours have been reported to the Trust Fund Office by your last employer. Once received, the Trust Fund Office will use them, along with your prior work history, to determine what type of pension you are qualified for and the amounts under the various Payment Forms.
- If the Trust Fund Office determines that you are not eligible for a benefit, it will inform you in writing. It will also advise you of the Plan's **Claims and Appeals** procedures.
- If your Pension Application is approved, you will be sent, by certified mail, a set of final documents that you will need to complete. If you need assistance with these documents, you can come to the Trust Fund Office or you can contact your Local Union and schedule an appointment to meet with the Trust Funds' Field Benefit Representative. In either case, a Fund Representative will help you complete the final set of documents and answer questions that you may have.

MISCELLANEOUS

KEEP COPIES OF ALL DOCUMENTS:

Be sure to keep copies of all documents that you send to the Trust Fund Office, as well as documents that are sent to you by the Trust Fund Office. They will be useful if you need to refer to them when calling the Trust Fund Office with questions during the application process or after your pension begins.

The documents should be kept in a safe place as they contain personal information that could enable your identity to be compromised.

QUESTIONS?

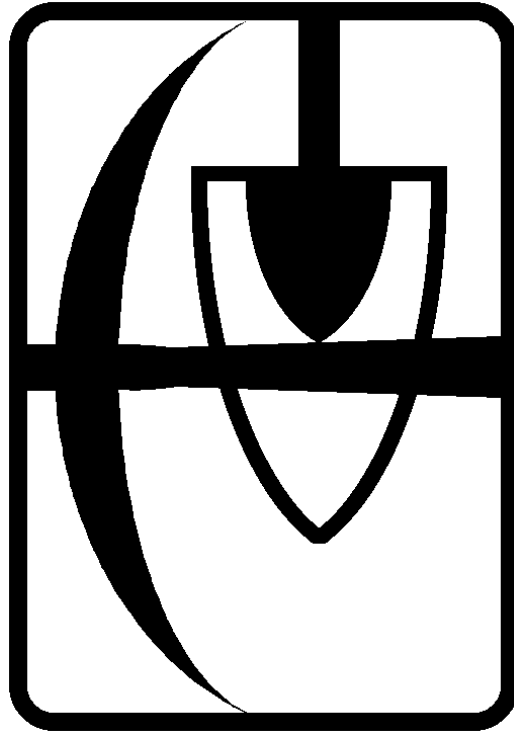
It is not unusual for Participants to have questions concerning their benefits. After all, it is not something that the average person deals with on a regular basis. Therefore, if you have questions or need assistance with following Plan procedures, call the Trust Fund Office.

Laborers Pension Trust Fund for Northern California
1 (707) 864-2800 or toll free 1 (800) 244-4530

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**LABORERS PENSION TRUST FUND
FOR NORTHERN CALIFORNIA**



**SECTION II
DISCLOSURES**

DISCLOSURES

GENERAL EXPLANATION OF PENSION PAYMENT FORMS, THEIR RELATIVE VALUE AND A PARTICIPANT'S RIGHT TO DEFER PAYMENT OF BENEFIT

Upon approval of your application for retirement, you are entitled to a monthly pension payment for your lifetime.

The Pension Plan also offers other "forms of payment" ("Payment Forms") that may provide additional payments to your Spouse or Beneficiary following your death. If you elect one of these optional forms of payment, your monthly benefit will be **reduced** to take into account the likelihood that more payments will be made than if the benefit were just payable for your lifetime.

This Notice contains the following information that will assist you and, if you are married, your Spouse, in deciding what form of payment best meets your financial and lifestyle needs.

- Description of each Payment Form
- Examples of amounts payable under each Payment Form
- Discussion on how the relative actuarial values of the different Payment Forms compare

In addition, as required under the "Pension Protection Act", this Notice also contains information to help you decide if you wish to instead "defer" payment of your pension until a later date.

As each individual's situation is unique, neither the Trustees nor the Trust Fund Office can advise you as to which option is best for you. We suggest that you seek the advice of a professional financial advisor.

PAYMENT FORMS

The following Payment Forms are available under the Plan. For more detailed information on how they work, you should read your Summary Plan Description (SPD) and Articles 7 and 8 of the Pension Plan Rules and Regulations beginning on page 99 of the Pension Plan Booklet. **Please be aware that once your pension begins, you may not change your elected form of payment – even if you should marry, divorce or remarry.**

SINGLE-LIFE OPTION

Single-Life Pension: You will receive monthly pension payments for your lifetime. There is no reduction for this Payment Form because after your death, no further payments will be made to your Spouse or any other Beneficiary. If you are unmarried, the Single-Life Pension is the automatic form of payment; however, you may instead elect the Five-Year Guarantee Option (see below). If you are married and elect the Single-Life Pension, you must obtain your Spouse's written consent on a form approved by the Board provided by the Trust Fund Office. Your Spouse's signature must be witnessed by a Notary Public or a Trust Fund Representative.

Single-Life Pension with Five-Year Guarantee Option: You will receive monthly payments for your lifetime. However, the amount of your monthly pension benefit is reduced from that otherwise payable under the Single-Life Pension because if you die before receiving 60 monthly payments, any remaining payments under this guarantee period will continue to be paid to your designated Beneficiary. If you die after receiving 60 monthly payments, no further payments will be made to any person or persons upon your death. If you are married and elect this Payment Form, you must obtain your Spouse's written consent on a form approved by the Board provided by the Trust Fund Office. In addition, if you designate or change your designation to someone other than your Spouse, you must have your Spouse's written consent. Your Spouse's signature must be witnessed by a Notary Public or a Trust Fund Representative.

**Husband-and-Wife Pensions
Automatic 50% Payment Form**

50% Husband-and-Wife Pension (sometimes called a “Qualified Joint-and-Survivor Annuity” or QJSA):

If you are legally married on your Annuity Starting Date, your pension will be automatically paid to you as a 50% Husband-and-Wife Pension in order to provide your eligible Spouse with a survivor benefit after you die. You will receive monthly pension payments for your lifetime and after your death, your surviving Spouse will receive a monthly benefit for the remainder of her lifetime equal to 50% of your monthly lifetime benefit. However, the amount of your monthly pension benefit is **reduced** during your lifetime in order to provide the automatic 50% Husband-and-Wife Pension to your eligible surviving Spouse. You may, however, elect one of the optional Husband-and-Wife Pension Payment Forms (see below) without your Spouse’s consent because the optional Payment Forms provide a larger survivor benefit than under the automatic 50% Husband-and-Wife Pension.

**Husband-and-Wife Pensions
OPTIONAL 75% OR 100% Payment Form**

If you elect one of the optional Husband-and-Wife Pension Payment Forms, the amount of your monthly pension benefit will have a **larger reduction** in order to provide the **larger survivor** benefit to your eligible Spouse when you die. As with the automatic 50% Husband-and-Wife Pension Payment Form, your surviving Spouse will receive the monthly pension benefit for the remainder of her lifetime.

Additional Information About the Husband-and-Wife Pensions

- The surviving Spouse benefit under the Husband-and-Wife Pensions is only payable to the Spouse to whom you are married on your Annuity Starting Date and only if you are married at least one year at the time of your death. In other words, if you marry or re-marry after you retire, your Spouse is not entitled to any pension benefits.
- If your Spouse dies before you, beginning with the month following her death, your monthly benefit will “Pop-Up” to the amount payable as if you had elected the “Single-Life Pension” (i.e., with no reduction). The “Pop-Up” **does not apply** if you divorce after you retire, nor for Pensions effective prior to October 1, 1998.
- Your surviving Spouse’s benefit may be reduced to the extent required under a court order known as a “Qualified Domestic Relations Order” (QDRO) that has been filed by a former Spouse or other alternate payee.

Examples of Payment Forms

Below and on the next page are two examples of how the election of different Payment Forms affects the amounts payable to a Participant and his surviving Spouse/Beneficiaries. Example 1 involves a 65-year old Participant who is retiring on a “Regular Pension.” Example 2 involves a 55-year old Participant who is retiring on a “Disability Pension.” To make it easier to understand, we have assumed that the Participant’s Spouse is the same age as the Participant and that the Participant’s monthly benefit starts at \$1,000.00.

Example 1 – Regular Pension for 65-Year Old Participant

Payment Form	Participant’s Benefit	Survivor Benefit
Single-Life Pension	\$1,000.00	No survivor benefit.
Single-Life Pension with Five-Year Guarantee Option	\$970.00	\$970.00 for any months remaining in the five-year guarantee period .
50% Husband-and-Wife Pension	\$880.00	\$440.00 for the lifetime of the surviving Spouse.
Optional 75% Husband-and-Wife Pension	\$835.00	\$626.50 for the lifetime of surviving Spouse.
Optional 100% Husband-and-Wife Pension	\$790.00	\$790.00 for the lifetime of surviving Spouse.

Example 2 – Disability Pension for 55-Year Old Participant

Payment Form	Participant's Benefit	Survivor Benefit
Single-Life Pension	\$1,000.00	No survivor benefit.
Single-Life Pension with Five-Year Guarantee Option	\$950.00	\$950.00 for any months remaining in the five-year guarantee period.
50% Husband-and-Wife Pension	\$775.00	\$387.50 for the lifetime of the surviving Spouse.
Optional 75% Husband-and-Wife Pension	\$705.00	\$529.00 for the lifetime of surviving Spouse.
Optional 100% Husband-and-Wife Pension	\$680.00	\$680.00 for the lifetime of surviving Spouse.

The figures in the preceding charts are only examples. Your individual situation (i.e., your age at retirement, the amount of your pension or difference in ages between you and your Spouse) may be different than those described above. If you would like to receive estimates specific to your own benefits, contact the Trust Fund Office.

“RELATIVE VALUE” OF PAYMENT FORMS PARTICIPANT DISCLOSURE

In addition to providing you with a description and examples of each Payment Form, IRS regulations require the Trust Fund Office to give retiring Participants a comparison of the Relative Values of the benefit Payment Forms available under the Plan. The purpose of providing you with this information is to assist you in making a more informed choice about the Payment Form in which you wish to receive your retirement benefits.

“Relative Value” means the actuarial present value of each of the “Optional” Payment Form as they compare to either the 50% Husband-and-Wife (also referred to as the Qualified Joint-and-Survivor Annuity – QJSA) if the Participant is married or if the Participant is unmarried, the Single-Life Pension.

If the “Relative Value” of the Optional Payment Form falls within the IRS prescribed parameters, it may be described as “Approximately Equal” (AE) to the QJSA or the Single-Life Pension.

The following Table shows the Relative Values of the benefit Payment Forms that the Laborers Pension Plan makes available to retiring Participants. As you can see, for all Participants, except those who are married and retiring on a Disability Pension, all optional Payment Forms have approximately the same actuarial value for a Participant who is the same age as his or her Spouse or Beneficiary. However, for married Participants retiring on a Disability Pension, the Relative Values of some optional Payment Forms are higher than the benchmark QJSA at many ages. This conclusion is 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 for any other Payment Forms for which you are eligible.

Chart for Married Participants retiring on a Disability Pension

Commencement Age	Single-Life Pension	Optional Five-Year Guarantee of Pension Payments	QJSA - 50% Husband-and-Wife Pension	75% Husband-and-Wife Pension	100% Husband-and-Wife Pension
35	106%	AE	100%	AE	AE
40	109%	106%	100%	AE	AE
45	111%	108%	100%	AE	AE
50	109%	105%	100%	AE	AE
55	106%	AE	100%	AE	AE
60	AE	AE	100%	AE	AE

Assumptions

Interest	6.00%
Participant Mortality (non disabled)	1983 Group Annuity Mortality Table for males set forward two years.
Participant Mortality (disabled)	1983 Group Annuity Mortality Table for males set forward 10 years
Beneficiary Mortality	1983 Group Annuity Mortality Table for females
Spouse's Age	Spouse is the same age as the Participant

As noted, the Relative Values are based on comparing the actuarial values of the benefit Payment Forms to the actuarial value of the Qualified Joint-and-Survivor (or in the case of an unmarried Participant, the Single-Life Pension). 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. These groups 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, for comparison purposes, assuming the funds would earn 6% interest and that, on average, Participants would live as long as predicted under the 1983 Group Annuity Mortality Table for males set forward two years and Beneficiaries would live as long as predicted under the unadjusted female rates of the same table. For disabled Participants, the above assumptions were used, but with Participant mortality based on the 1983 Group Annuity Mortality Table for males set forward ten years.

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. The actual value of a stream of pension payments for any individual, and its comparison to the values of different Payment Forms, will vary, depending upon how long the individual, Spouse or Beneficiary in fact live and on their ages when the payments start. Other factors you might want to take into account in deciding how much a particular Payment Form is worth to you personally, in comparison to the other Payment 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, send a written request to:

Mr. Edward Smith
Laborers Pension Trust Fund for Northern California
220 Campus Lane
Fairfield, CA 94534-1498

CONSEQUENCES OF FAILING TO DEFER THE COMMENCEMENT OF BENEFIT PAYMENTS

The effective date of your pension (“Annuity Starting Date”) is based on you satisfying the eligibility rules for the type of pension for which you are applying and the Plan’s application rules. Although your pension will be paid as of your Annuity Starting Date, you have the option to instead defer the payment of your benefit to a later Annuity Starting Date. The deferral of your pension may result in you receiving a larger monthly benefit based upon your age when your pension later becomes effective and/or any additional benefits you may accrue if you continue to work in Covered Employment. The effects of deferring the payment of different types of pensions are described below.

Early Retirement Pension: If you are applying for an Early Retirement Pension, the benefit that you have earned is reduced by 1/4 of 1% for each month that you are younger than age 65. If you choose to delay retiring, the early retirement reduction will be less based upon your age when you do decide to retire. If you defer payment until you reach age 65, there is no reduction for age and you will receive your full pension (**except for any adjustments based upon your election of a particular Payment Form**). 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 reduction works, refer to the Summary Plan Description **SPD**, page 22 and the Rules and Regulations, Sections 3.04. and 3.05., page 77 of the Pension Plan Booklet.

Service Pension: If you are applying for a Service Pension, the benefit that you have earned is not reduced based on your age on the effective date of your pension. If you choose to delay retiring and retire prior to reaching age 65, your benefit is **not** increased based on the delay. If you choose to delay retiring until **after age 65**, your benefit will – at your option – be actuarially increased or you will receive a single sum payment retroactive to age 65. You will not receive any actuarial increase or retroactive payment for periods after age 65 in which you are working in Prohibited Employment (i.e., the type of employment and conditions that would result in the suspension of benefits). 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, refer to the SPD, page 27 and the Rules and Regulations, Sections 3.14. and 3.15., page 81 of the Pension Plan Booklet.

Regular Pension: If you are applying for a Regular Pension, the benefit that you have earned is not reduced based on your age on the effective date of your pension. If you choose to delay retiring until after age 65, your benefit will – at your option – be actuarially increased or you will receive a single sum payment retroactive to age 65. However, you will not receive any actuarial increase or retroactive payment for periods after age 65 in which you are working in Prohibited Employment (i.e., the type of employment and conditions that would result in the suspension of benefits). 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, refer to the SPD on page 19 and 20 and the Rules and Regulations, Sections 3.02. and 3.03., pages 75 and 76 of the Pension Plan Booklet.

The decision whether or not to postpone a distribution is a personal matter. As each individual Participant’s situation is different, the Plan and the staff cannot provide you with advice. On these matters, you should seek the advice of a professional tax or financial advisor.

REQUIRED BEGINNING DATE – IMPORTANT

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



LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA

220 Campus Lane ♦ Fairfield, California 94534-1498

Telephone No.: 1 (707) 864-2800 ♦ Toll Free No.: 1 (800) 244-4530

PENSION APPLICATION

INSTRUCTIONS

1. Read each question carefully.
2. PRINT all your answers in pen.
3. Be sure to answer all questions completely and accurately.
4. If you need more space, use a separate piece of paper and attach it to the Application.
5. BE SURE TO SIGN AND DATE THE APPLICATION.
6. If you do not have proof of age and other required documents, send the Application without them. You can supply documents later.
7. No Union, Employer or other office is authorized to accept or receive the application on behalf of the Fund.

PERSONAL DATA

NAME (Last)	(First)	(Middle)	SOCIAL SECURITY NUMBER
ADDRESS (Street)			(City) (State) (Zip Code)
Date of Birth Month / Day / Year	Home Phone Number (Area Code)	Cell Phone Number, if applicable (Area Code)	
Your E-Mail Address, if applicable	Date You Retired or Plan To Retire Month / Day / Year	Last Day of Work In Covered Employment Month / Day / Year	
Name of your most recent employer:			

UNION MEMBERSHIP List below your history of union membership in the Laborers' International Union of North America

Original Union Initiation Date Month / Day / Year		Union Membership Number		
LOCAL UNION NUMBER	UNION BOOK NUMBER	CITY - STATE	Dates of Membership	
			FROM Month/Year	TO Month/Year

DISABILITY PENSION (If you are applying for a Disability Pension, complete the following)

You must have at least Ten Years of Credited Service and meet other eligibility requirements of the Plan. Refer to your Pension Plan Booklet "Summary Plan Description" and the Pension Plan "Rules and Regulations" for further information on Disability Pensions.

You are encouraged to file your application for a Disability Pension no later than the sixth full month of your disability. Filing later than the sixth month of Disability will result in a later effective date if you are found to be qualified for a Disability Pension. **If you are approved for a Social Security Disability, the Notice of Award or equivalent document must be received at the Trust Fund Office within 60 days from the date on the Award or equivalent document.**

Date you first became disabled Month / Day / Year	Have you worked since that date in any employment? <input type="checkbox"/> YES <input type="checkbox"/> NO	Have you applied for Social Security Benefits? <input type="checkbox"/> YES (indicate date): Month / Day / Year <input type="checkbox"/> NO Were you approved or denied by Social Security for Disability Benefits? <input type="checkbox"/> APPROVED attach a photocopy of the Award or equivalent document. The document must be received at the Trust Fund Office within 60 days from the date on the Award or equivalent document. <input type="checkbox"/> DENIED attach a photocopy of denial What is the nature of your Disability?
Have you received Workers' Compensation Disability Payments in connection with this disability? <input type="checkbox"/> YES <input type="checkbox"/> NO	Were these payments (check one)? <input type="checkbox"/> Temporary or <input type="checkbox"/> Permanent	
Indicate the last date you were paid Workers' Compensation Temporary Disability Payments: Month / Day / Year		

EMPLOYMENT HISTORY

If you claim credit for employment prior to the August 1, 1962 date the Pension Plan was established (Credited Past Service per Section 6.02 of the Plan) for work as a Laborer in the Building and Construction Industry in the 46 Northern California Counties and for which you have not previously been credited, please list ALL such employment below. Such claim should be accompanied by any available documentary evidence of such employment.

JOB CLASSIFICATION	NAME OF EMPLOYER	ADDRESS	Dates of Employment	
			FROM Month/Year	TO Month/Year

[IF YOU NEED MORE SPACE, ATTACH ADDITIONAL SHEETS]

MILITARY SERVICE CREDIT

Did you serve in the Armed Forces of the United States at any time after you began work as a Laborer? YES NO
If "Yes", please indicate the dates below and provide the Pension Trust Fund with a copy of your DD214 discharge papers.

BRANCH OF THE ARMED FORCES	FROM	TO

NON-WORKING PERIODS AFTER AUGUST 1, 1962

If you stopped working as a Laborer due to a disability at any time after August 1, 1962 and you have been paid either "Workers' Compensation Temporary Disability" payments or "California State Disability" payments, you *may* be entitled to additional Credited Service under the Plan. Please complete the applicable section below. You may be asked to submit proof that you received these payments.

Did you apply for California State Disability Insurance benefits after August 1, 1962?
 YES (If your answer is "YES", indicate FROM and TO dates below you received payments) NO

FROM	TO	FROM	TO

Did you apply for Workers' Compensation disability benefits after August 1, 1962?
 YES (If your answer is "YES", indicate FROM and TO dates below you received payments) NO

FROM	TO	FROM	TO

EMPLOYMENT AFTER NORMAL RETIREMENT AGE (AGE 65)

If you are eligible for a Pension under the Plan, **you must begin drawing your pension no later than the April 1st following age 70 ½**. If you do not begin receiving your pension by this time, you may be subject to adverse tax consequences. Check with your tax advisor.
 If you are applying for a pension and if you are between the age of 65 and 70 ½, you must list each month that you worked for 40 or more hours in the Building and Construction Industry. If you have not worked in the Building and Construction Industry after your 65th birth date, check this box otherwise, complete the section below.

MONTH/YEAR	EMPLOYER'S NAME AND ADDRESS

CURRENT MARITAL STATUS

Are you currently? (check the box that applies to you)

SINGLE WIDOWED NEVER MARRIED

MARRIED (If legally married, give name, address, date of birth and Social Security number of your Spouse below and include a copy of your Marriage Certificate as well as proof of age for your Spouse)

If you are legally married on your Annuity Start Date, your pension must be in the form of a "Husband-and-Wife Pension". Only with the consent of your Spouse are you permitted to select a form of payment other than a "Husband-and-Wife". Please refer to the Plan Disclosures accompanying this Application.

NAME OF SPOUSE:	First	Middle Init.	Last
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ADDRESS OF SPOUSE IF OTHER THAN YOURS:	Street	City	State	Zip Code
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SPOUSE'S BIRTHDATE

SPOUSE'S SOCIAL SECURITY NUMBER

Month / Day / Year

PRIOR MARITAL HISTORY

IMPORTANT: This information is required to protect the Fund's interests as well as your own.

If you were married and subsequently legally separated or divorced during any period of time in which you earned Credited Service and Benefit Units under the Plan, or under a Related Plan where Credit is being used to qualify for a Pension under this Plan, your former Spouse may have a community property interest in that portion of your total benefit that accrued during the marriage. You must complete this section in full, answering all questions. Any part of this section left unanswered may result in a delay in the processing of your application.

Please provide copy of the Judgment of Dissolution and the Interlocutory Judgment, property settlement agreement or any other court orders relating to the disposition of this asset. List the dates of marriage and separation as well as your former Spouse's name and current mailing address below.

NAME OF EX-SPOUSE	ADDRESS	DATES OF	
		MARRIAGE	SEPARATION

APPLICANT'S STATEMENT

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

I certify, under penalty of perjury, that all of the information that I have supplied in this application is true and correct. I understand that any false statement on this application may disqualify me for pension benefits and that the Trustees shall have the right to recover any payments made to me because of any false statement.

Signature

Date:

Your completed and signed Pension Application must be **postmarked** no later than the last day of the month **before** you want your pension to begin. For example, if you last worked as a Laborer in January but your Application is not postmarked until March, your Pension benefit (your Annuity Starting Date) would not begin until April 1st. You are not permitted to continue working in the Building and Construction Industry after your Annuity Starting Date. The Annuity Starting Date for Disability Pensions is different. Refer to the "Summary Plan Description" and the Plan "Rules and Regulations" in your Pension Plan Booklet.

Processing time for pension applications is approximately three months from your last work month or the month you file your completed Pension Application, whichever is later. You will be notified in writing of the decision made by the Board of Trustees on your application. If you do not have the required documents – proof of age, marriage certificate or other required documents, **do not delay in submitting this application.** Submit the application without the documents. You will be asked to supply them later.

If you need assistance with this application, contact the Trust Fund Office at 1 (707) 864-2800 or 1 (800) 244-4530.