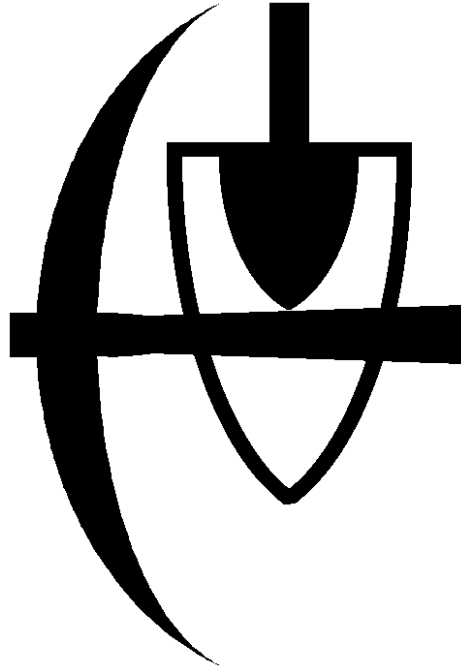


LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA

Retirement Information and Application



SECTION I INSTRUCTIONS

IMPORTANT INFORMATION – DISCLAIMER

This packet provides you with a brief description of various provisions within the Laborers Pension Plan but 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 packet 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 Rules and Regulations for the full details regarding the Plan and how the rules relate to your particular situation.

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Laborers Funds Administrative Office of Northern California, Inc.

5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588 | Telephone: 707-864-2800 or 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 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 any benefits are payable to your survivors when you die.
- **HOW MUCH MONEY YOU WISH TO HAVE WITHHELD FOR FEDERAL AND STATE INCOME TAXES**
Your pension benefit payments 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.

Section I of this packet contains instructions and certain information pertaining to the Pension Plan; it also includes a description of 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 packet.

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 any questions concerning your pension or the Plan, contact the Trust Fund Office. Only the Trust Fund Office, on behalf of the Board of Trustees, 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 you are 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** – a question left unanswered may result in a delay in the processing of your pension application. If you are unsure about how to answer a question, contact the Trust Fund Office for assistance.
- If you are applying for a Regular, Early Retirement, Service or Deferred Vested Pension, you must 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. You may be required to sign the waiver for the 30-day advance notification of the Joint-and-Survivor Pension.
- 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 payments will be suspended for each month that you work in Prohibited Employment and if you are under the age of 65, for an additional three months after you have stopped working in Prohibited Employment.

For more information about what it means to be retired, Prohibited Employment and Suspension of Pension Payments, refer to the SPD or the Plan Rules and Regulations.

- You will be asked for certain documents when you retire (see next page). If these documents are not available at the time you are ready to mail your completed pension application to the Trust Fund Office, you may send the documents later; do not delay mailing your pension application because the documents are unavailable at the time you mail the pension application. A delay in mailing the pension application may result in your pension becoming effective later than you wish.
- When sending your pension application and supporting documents, be sure that the address is correct on the envelope and that you have adequate postage. Your material should be sent to:

LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
5672 Stoneridge Dr, Suite 100, Pleasanton, CA 94588

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
Birth Certificate.
Passport (a copy is not acceptable; you must provide the original and it will be returned to you).
Baptismal Certificate if it shows the date of birth or a Statement by the Custodian of Records certifying the date of birth registered in church records.
Notification of registration of birth in a Public Registry or Vital Statistics.
Certification of age by US Census Bureau.
Hospital birth records, certified by the Custodian of Records.
A foreign church or government record.
A signed statement by the physician or midwife in attendance at the birth who can certify the date of birth shown in their records.
Certificate of Naturalization (a copy is not acceptable; you must provide the original and it will be returned to you).
A letter from the Social Security Administration certifying the age according to what appears on their records.

GROUP II
Military records.
School records, certified by the Custodian of Records.
Vaccination records if they show the date of birth and are certified by the Custodian of Records.
An insurance policy if it shows the age or the date of birth.
Marriage records if they show the date of birth.
Other evidence such as signed statements from persons who have knowledge of the date of birth.
A valid driver's license.
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 you were earning Credited Service under the 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 Dissolution of Marriage and the Marital Settlement Agreement must be included.

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

QUALIFIED DOMESTIC RELATIONS ORDERS (QDRO) – DIVORCED INDIVIDUALS

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 must know if you are married or single at the time of your retirement and whether or not your former Spouse 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 the former 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." The Award will serve as proof that you are totally disabled. A copy of the Notice 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.
- **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.
- **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.

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 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 for various payment forms.
- If the Trust Fund Office determines that you are not eligible for a benefit, you will be notified in writing. You will also be advised of the Plan's Claims and Appeals procedures.
- If your pension application is approved, you will be sent 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 any questions that you may have.

Miscellaneous Items

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.

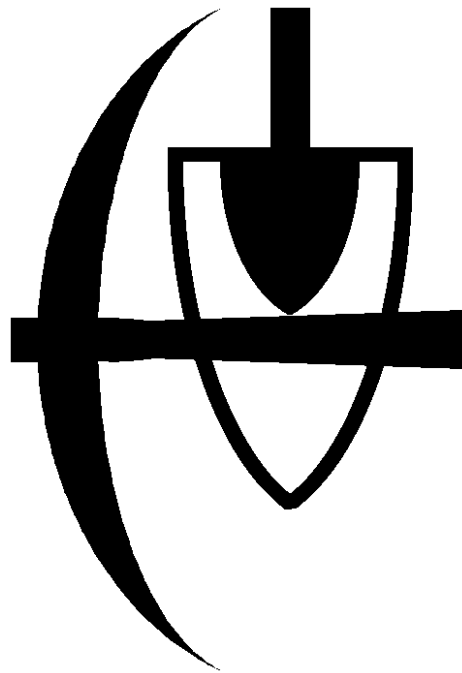
The documents should be kept in a safe place as they contain personal information that could enable your identity to be compromised.

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 any questions or need assistance with following Plan procedures, call the Trust Fund Office.

LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
707-864-2800 or 800-244-4530

**LABORERS PENSION TRUST FUND
FOR NORTHERN CALIFORNIA**



**SECTION II
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 payment forms that may provide additional payments to your Spouse or Beneficiary following your death (if you are legally married on your Annuity Starting Date). 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. **Please be aware that once your pension payments begin, you may not change your elected form of payment – even if your marital status changes.**

SINGLE-LIFE OPTIONS

- **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.

Joint-and-Survivor Pensions

- **STANDARD 50% JOINT-AND-SURVIVOR PENSION:** If you are legally married on your Annuity Starting Date, your pension will be automatically paid to you as a 50% Joint-and-Survivor Pension in order to provide the Spouse, to whom you were legally married on your Annuity Starting Date, with a survivor benefit after you die (assuming you have been married for one full year prior to the date of your death). 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 your Spouse's lifetime equal to 50% of your monthly lifetime benefit. However, the amount of your monthly pension benefit is actuarially reduced during your lifetime in order to provide the standard 50% Joint-and-Survivor Pension to your eligible surviving Spouse. You may, however, elect one of the optional Joint-and-Survivor Pension payment forms (see below) without your Spouse's consent. The optional payment forms provide a larger survivor benefit than under the standard 50% Joint-and-Survivor Pension.
- **OPTIONAL 75% OR 100% JOINT-AND-SURVIVOR PENSIONS:** If you elect one of the optional Joint-and-Survivor 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 standard 50% Joint-and-Survivor Pension payment form, your surviving Spouse will receive the monthly pension benefit for the remainder of your Spouse's lifetime.

Additional information about the Joint-and-Survivor Pensions:

- ❖ The Surviving Spouse benefit under the Joint-and-Survivor 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 remarry after you retire, your Spouse is not entitled to a Joint-and-Survivor Pension.
- ❖ If your Spouse dies before you, beginning with the month following your Spouse's 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 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 are two examples of how the election of different payment forms affects the amount payable to a Participant and his surviving Spouse. The first example involves a 65-year old Participant who is retiring on a Regular Pension. The second example involves a 55-year old Participant who is retiring on a Disability Pension. To make it easier to understand, we have assumed that the Spouse is the same age as the Participant and that the Participant's monthly benefit starts at \$1,000.

Remember, these are only examples. The amounts of your payment forms will be different.

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.
Standard 50% Joint-and-Survivor Pension	\$880.00	\$440.00 for the lifetime of the surviving Spouse.
Optional 75% Joint-and-Survivor Pension	\$835.00	\$626.50 for the lifetime of surviving Spouse.
Optional 100% Joint-and-Survivor 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.
Standard 50% Joint-and-Survivor Pension	\$775.00	\$387.50 for the lifetime of the surviving Spouse.
Optional 75% Joint-and-Survivor Pension	\$705.00	\$529.00 for the lifetime of surviving Spouse.
Optional 100% Joint-and-Survivor 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.

Laborers Pension Trust Fund for Northern California

Relative Value

Participant Disclosure

IRS regulations require Plans, including this Plan, to give retiring Participants a comparison of the Relative Values of the benefit payment forms generally available under the Plan. The aim is to help you make an informed choice about the payment form in which you receive your retirement benefits. “Relative Value” means the Actuarial Present Value of each optional payment form relative to the value of the Joint-and-Survivor Pension (also referred to as the Qualified Joint-and-Survivor Annuity – QJSA) or, for single people, 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 when both the Participant and Spouse or Beneficiary are the same age. 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 on 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% Joint-and-Survivor Pension	75% Joint-and-Survivor Pension	100% Joint-and-Survivor 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 2 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 options to the actuarial value of the Joint-and-Survivor pension (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, which 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 and Spouses would live as long as predicted under the 1983 Group Annuity Mortality Table blended 50% male and 50% female. For a Participant retiring on a Disability Pension, the above assumptions were used, except that for the Participant’s mortality the 1983 Group Annuity Mortality Table for males was used, set forward 10 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. You should not rely upon it as if it were. 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 on how long the individual and Spouse or Beneficiary in fact live and on their ages when payments start. This is not the only information you should take into account when choosing your payment form for retirement. Other factors you might want to take into account in deciding how much a particular payment option is worth to you personally, in comparison to the other 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, please send a written request to:

LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588

If you need assistance understanding your pension, how to complete forms, or questions about your individual pension amounts, contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees

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.
- **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.
- **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.

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.



PENSION APPLICATION

INSTRUCTIONS

- | | |
|--|--|
| <p>A. Please read each question carefully.</p> <p>B. PRINT all information.</p> <p>C. Be sure to answer all questions completely and accurately. Credited Service cannot be given for periods of employment not reported on your application. Also, complete and accurate answers will avoid delay in processing your application.</p> | <p>D. Attach additional sheets if you need more space to answer any questions.</p> <p>E. BE SURE TO SIGN AND DATE THE APPLICATION.</p> <p>F. The completed application and proof of age must be filed with the Trust Fund Office. No Union, Employer or other office is authorized to accept or receive the application on behalf of the Fund.</p> |
|--|--|

PERSONAL DATA

Name (Last)	(First)	(Middle)	Social Security No.:
Address (Street)	(City)	(State)	(Zip Code)
Telephone Number: ()		Date of Birth: / / <small>(attach proof of age – see instructions)</small>	Your Present Local Union No.:
Original Union Initiation Date: / /		Union Book No.:	IBM No.:
Date you retired or plan to retire:		Date you last worked, or will work, in Covered Employment:	
Name of your most recent employer:			

UNION MEMBERSHIP

List below your history of union membership in any Local Union for periods during which you worked as a Laborer in the Building and Construction Industry.

LOCAL UNION NUMBER	UNION BOOK #	CITY - STATE	Dates of Membership	
			FROM Month/Year	TO Month/Year

(IF YOU NEED MORE SPACE, ATTACH ADDITIONAL SHEETS)

DISABILITY PENSION

(IF YOU ARE APPLYING FOR A DISABILITY PENSION, COMPLETE THE FOLLOWING)

Date you first became disabled: / /	NATURE OF YOUR DISABILITY (Explain below)
From the date you first became disabled, have you engaged in any employment? <input type="checkbox"/> YES <input type="checkbox"/> NO	
If you received Workers' Compensation temporary benefits, indicate the last date you received these benefits: Month/Year →	
Have you applied for Social Security Benefits? <input type="checkbox"/> YES When? Month/Day/Year / / <input type="checkbox"/> NO Explain why:	Were you approved or denied by Social Security for Disability Benefits? <input type="checkbox"/> APPROVED attach a photocopy of approval of benefits <input type="checkbox"/> DENIED attach a photocopy of denial IMPORTANT: Notice of approval or denial from Social Security Administration must be on file before we can take any action on your application.

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

If you served in the Armed Forces of the United States at any time after you began work as a Laborer, please indicate the dates below and provide a copy of your discharge papers (Form DD-214).

BRANCH	FROM Month/Year	TO Month/Year

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 you received payments below) NO

FROM Month/Year	TO Month/Year	FROM Month/Year	TO Month/Year

Did you apply for Workers’ Compensation disability benefits after August 1, 1962?

YES (If your answer is “YES”, indicate FROM and TO dates you received payments below) NO

FROM Month/Year	TO Month/Year	FROM Month/Year	TO Month/Year

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 70½**. 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 70½, 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 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 Starting Date, your pension must be in the form of a Joint-and-Survivor Pension. Only with the consent of your Spouse are you permitted to select a form of payment other than a Joint-and-Survivor Pension. Please refer to the Plan Disclosures accompanying this application.

NAME OF SPOUSE:	First	Middle Initial	Last
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ADDRESS OF SPOUSE IF OTHER THAN YOURS:	Street	City	State	Zip Code
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SPOUSE'S DATE OF BIRTH: / /	SPOUSE'S SOCIAL SECURITY NUMBER:
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PRIOR MARITAL HISTORY

IMPORTANT: This information is required to protect the Trust 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.

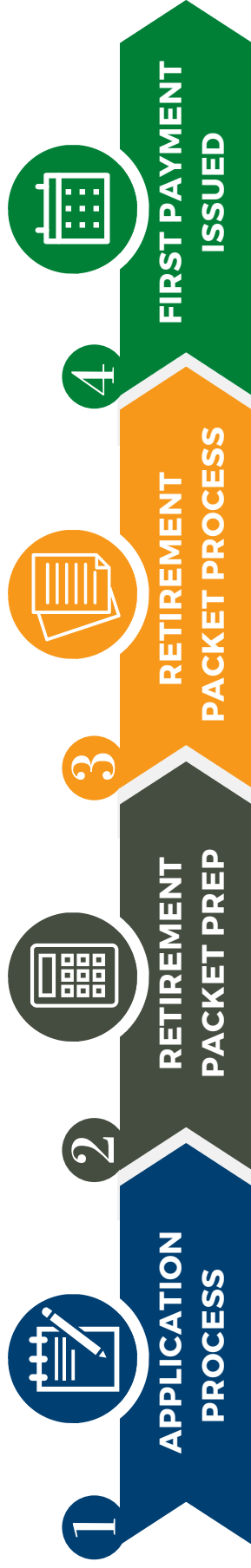
If you need assistance with this application, contact the Trust Fund Office at 707-864-2800 or 800-244-4530.



LABORERS FUNDS ADMINISTRATIVE OFFICE

Labors Pension Retirement Process

This infographic will help you understand the step-by-step process to apply for a standard retirement Pension. Please note this timeline is an estimate based on business days.



30-90 DAYS*

Complete a Pension Application

Call the Pension department to verify your eligibility for retirement. If eligible, request a Pension application or you can print a copy from our website. Complete and return the application and supporting documents to LFAO.

If Your Application and Supporting Documents Are Complete:

We will send a letter to you confirming receipt of all required information and documents.

If Your Application and Required Documents Are Not Complete:

We will send a letter to you requesting required information or documents.

LFAO will:

- Calculate your benefits
- Assess your eligibility for Health and Welfare coverage
- Prepare your final documents
- Audit your final documents
- Mail a retirement forms packet to you for your completion

When you return your retirement packet and required forms to LFAO, we will review and process your paperwork.

If Your Retirement Packet is Complete:

Your forms will be processed for payment.

If Your Retirement Packet is Not Complete:

We will send a letter to you requesting missing documents and/or information.

LESS THAN 30 DAYS

Your first retirement payment will be issued either mid-month or at the end of the month, depending on the date we receive your retirement packet.

Following your first payment, all monthly payments will be issued at the end of the month.

RECEIVE YOUR FIRST PENSION CHECK IN AS LITTLE AS 60 DAYS!

***Disclaimer:** Certain circumstances can result in a delay in timeline, including disability, divorce, reciprocity, over-65 applicants and/or final report of worked hours. See **Additional Information** on the next page.

For more information on your individual retirement process, contact the Pension department using the information below.



Additional Information

1

Required Documents

The following documents are required to be submitted with your Pension application, if applicable.

Required for All <ul style="list-style-type: none"> • Proof of age for member (e.g., driver license; passport; birth certificate) 	If You Are or Have Ever Been Married <ul style="list-style-type: none"> • Proof of age for spouse • Marriage certificate • Divorce documents (if divorced) • Death certificate for spouse (if spouse deceased) 	If You Are Disabled and Unable to Work <ul style="list-style-type: none"> • Social Security Notice of Award, or • Disability Medical Release & Medical Report (LFAO will provide these forms if necessary) 	If You Worked Outside of Northern California <ul style="list-style-type: none"> • Credit history from Pension trusts outside of Northern California, if applying for reciprocity
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2

Laborers Pension Types & Requirements

Regular <ul style="list-style-type: none"> • Age 65 with 5 yrs credited service 	Early Retirement <ul style="list-style-type: none"> • Age 55-64 with 10 yrs credited service 	Disability <ul style="list-style-type: none"> • Disabled under age 65 with 10 yrs credited service 	Service <ul style="list-style-type: none"> • Age 60 with 25 benefit units if participation began on or after 8/1/15 • Age 55 with 25 benefit units if participation began 8/1/13 - 7/31/15 • Any age with 25 benefit units if participation began before 8/1/13
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3

Retirement Planning Tips

- **All Retirement Applicants:** Provide proof of age (see Required Documents above) as soon as possible.
- **If you worked outside of Northern California:** Notify LFAO early if you believe you are eligible for a Reciprocal Pension. We will need to request your LIUNA transcript and credits from other trust funds you worked under.
- **If you experienced a divorce:** Provide your divorce documents as early as possible. LFAO and its legal counsel will need to review your divorce documents to determine your ex-spouse's entitlement to your Pension benefits.
- **If you are permanently disabled:** If you are permanently unable to work in the Building and Construction Industry and are ineligible for any other type of pension, provide proof of your permanent disability as soon as possible. You can do this via a Notice of Award from Social Security Administration or verification by your doctor and review by a third party medical consultant.

For more information on your individual retirement process, contact the Pension department using the information below.