

Enclosed you will find the following paperwork that must be completed:

1. Pension Application
2. Joint & Survivor Election form
3. Joint & Survivor Rejection form
If you elect any benefit other than the 50% Joint & Survivor benefit, the Rejection form must be completed and signed in front of a Notary
4. Retirement Declaration

You must include copies of your Marriage Certificate and both Birth Certificates when you return the application and other documents. The application and all required documentation must be received at least two full months prior to your retirement starting date, and must be reviewed and approved by the Board of Trustees.

Send to: Birmingham Plumbers & Steamfitters Local 91
Pension Fund
3625 9th Avenue, North
Birmingham, AL 35222

**BIRMINGHAM PLUMBERS AND STEAMFITTERS LOCAL NO. 91
PENSION FUND
PENSION APPLICATION FORM**

Please read application carefully and print or type except where signature is required
Application must be submitted at least 2 full months before retirement date:

PERSONAL DATA:

1. Name _____ 2. S.S. # _____

3. Address _____

4. Phone # _____ 5. Date of Birth _____

6. Married___ (wife's date of birth _____)Single___ Divorced___ Widowed___

(ATTACH COPIES OF BOTH BIRTH CERTIFICATES AND MARRIAGE CERTIFICATE)

7. Intended Retirement date _____

8. TYPE OF PENSION:

FOR EMPLOYEE WHO:

Normal Pension ----- reach the age of 65 and have at least 5 years of credit

Late Retirement Pension ----- are over the age of 65 and have at least 5 years of credit

Unreduced Early Pension -----**ACTIVE** Participant who has reached the age of 60,
is fully Vested and has at least 30 years of credit

Reduced Early Pension -----**ACTIVE** Participant who has reached the age of 55,
but not 60 and is fully Vested.

Vested Deferred Pension -----**INACTIVE** participants who leave covered
employment before being eligible to receive a pension
and has at least (1) 5 years of Vesting Service on or
after January 1, 1998 (2) 10 years of Vesting Credit
before December 31, 1997(3) If Inactive vested
participant on January 1, 1986, application will be
processed according to the "Plan" in effective on
January 1, 1986.

Disability Pension -----become "permanently and totally disabled" as
recognized by your entitlement to Social Security
Disability benefits, you are vested with at least 5 years of
Credit, are under the age of 65 and became disabled
before the 1st day of the 13th month after you left
covered employment

(CONTINUED ON BACK)

9. FORM OF PENSION:

I WOULD LIKE TO RECEIVE BY PENSION IN THE FORM OF A:

(A) 50% Joint & Survivor benefits

(B) Single Life

(C) 75% Contingent Annuitant Option

(D) 100% Contingent annuitant Option

Completed -- Election form enclosed _____

Rejection form enclosed _____

10. MILITARY SERVICE:

(a) Have you ever served in the U.S. Armed Forces ? Yes _____ No _____
If yes, show month and year. From: _____ To: _____

(b) Did you ever voluntarily reenlist? Yes _____ No _____
If yes **FROM:** Month _____ Year _____ **TO:** Month _____ Year _____

11. DISABILITY PENSION:

If you are applying for a Disability Pension and are permanently & totally disabled so as to be prevented from engaging in employment, please enclose "Notice of Award" from Social Security Administration.

I hereby apply; for a pension from the Birmingham Plumbers and Steamfitters Local Union No. 91 Pension Fund. The above statements are true to the best of my knowledge and belief. I understand that a false statement may disqualify me from pension benefits and that the Trustees shall have the right to recover any payments made to me because of a false statement.

Signature of Applicant:

Date:

**Birmingham P&SF LOCAL UNION No. 91 PENSION FUND
JOINT AND SURVIVOR ELECTION FORM**

Under the Pension Plan, your benefit is paid as a Joint & Survivor Pension if you are married when you retire, (unless you & your spouse reject that form of payment). The Joint & Survivor Pension provides for an actuarial reduction in the monthly pension for the life of the pensioner. In the event of the pensioner's death, the spouse receives a lifetime pension equal to 50% of the amount that was being paid when the pensioner was alive.

If the Joint & Survivor pension is rejected, a higher amount is paid to the pensioner while living but all benefits cease at the time of his death. Therefore there is no continuation of benefits to his spouse.

Select one:

- A. _____ I do want to receive my pension benefit in the form of a Joint & Survivor Pension.

Spouse's Name

Date of birth

Social Security Number

- B. _____ Please inform me of the amounts that would be due me and my spouse. I understand that after I have received this information, I may make another selection.

If you are single or if you are married and wish to reject the Joint & Survivor Pension, you may elect a Contingent Annuitant Pension payable at 50%, 75% or 100% of your single life benefits. If you are single you must complete the top part of the REJECTION form and your signature must be notarized. If you are married you and your spouse must complete both parts of the REJECTION form and your signatures must be notarized.

- C. _____ I wish to receive a Single Life Pension.

- D. _____ In lieu of the Joint & Survivor Pension, I want to receive my pension benefit in the form of a Contingent Annuitant Pension. Please inform me of the amounts that would be due my beneficiary. I understand that when I receive this information, I may make another election.

Beneficiary's name

Date of birth

Social Security Number

Address

City

State

Zip

Relationship

Phone number

Member Signature

Date

**Birmingham P&SF LOCAL UNION No. 91 PENSION FUND
JOINT AND SURVIVOR REJECTION FORM**

EMPLOYEE'S STATEMENT

I _____ do not wish to receive my pension benefits in the form of a Joint & Survivor Pension. I understand that rejecting this form of pension means no benefits will be paid to my spouse by the Pension Plan after my death, unless I elect another option or unless benefits are payable under other provisions of the Plan.

Check one: _____ I hereby swear that I am not legally married at this time.

_____ I hereby swear that I am unable to locate my spouse.

_____ I hereby swear that the person co-signing this document below is my current legal spouse.

Employee's Signature

Social Security Number

Date

State of _____

County of _____

On this _____ day of _____ 2 before me came _____
known to me to be the person described in and who has acknowledged to me that he/she executed the foregoing statement.

Notary Public

My commission expires: _____
Date

(SEAL)

SPOUSE'S STATEMENT

I _____ swear that I am the legal spouse of the employee described above. I hereby consent to my spouse's rejection of the Joint & Survivor Pension. I understand that as a result, I will not be paid a pension from the Pension Plan after my spouse's death, except as may otherwise be provided under other provisions of the Plan and only if my spouse has not designated someone other than myself as beneficiary prior to my spouse's death. I further recognize that because of this rejection the pension paid to my spouse while he or she is living will be higher than it would if I had the 50% survivor protection.

Spouse's Signature

Social Security Number

Date

State of _____

County of _____

On this _____ day of _____ 2 before me came _____
known to me to be the person described in and who has acknowledged to me that he/she executed the foregoing statement.

Notary Public

My commission expires: _____
Date

(SEAL)

BIRMINGHAM P&SF LOCAL UNION NO. 91 PENSION FUND

RETIREMENT DECLARATION

Participants name:

S.S.#

1. DISQUALIFYING EMPLOYMENT BEFORE NORMAL RETIREMENT (AGE 65)

In retiring on a pension from the Birmingham P&SF Local Union No. 91 Pension Fund, I declare that I will be bound by all the rules & regulations of the Plan and that I shall cease being employed or engaged in any type of "Disqualifying Employment "as defined below:

- (a) in the same industry covered by the Plan when the Participant's payments began; Industry covered by the Plan means the plumbing, heating, pipefitting and air conditioning industries and any other industry in which employees covered by the Plan were employed when their pension began.
- (b) in the same trade or craft including supervisory work covered by the Plan when the Participant's pension payments began; and
- (c) in the same geographic area covered by the Plan as when such benefits commenced. The geographic area covered by the Plan is the jurisdiction granted to the Birmingham Plumbers & Steamfitters Local Union No. 91 by the United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry of the United States and Canada, AFL-CIO

2. DISQUALIFYING EMPLOYMENT AFTER NORMAL RETIREMENT (AGE 65)

Disqualifying Employment after Normal Retirement age, is defined as employment or self-employment including supervisory work for more than 39 hours per month in (a), (b) and (c) above.

I understand that if I perform work in violation of the Rules and Regulations of the Pension Plan and this Retirement Declaration:

- (1) I must notify the Board of Trustees in writing within 15 days after starting work (whether or not it is 39 hours or more a month.
- (2) My pension payments will stop for the months in which I work in Disqualifying Employment.
- (3) If I have not reached Normal retirement age (65) and I fail to notify the Board of Trustees (within 15 days) that I have returned to work, my pension payments may be suspended for an additional period of six (6) months following the month in which I cease working in Disqualifying Employment

Participants Signature:

Date: