



# Bricklayers & Trowel Trades International Pension Fund

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

Phone: 202/638-1996

Fax: 202/347-7339

http://www.ipfweb.org

## IPF PENSION APPLICATION

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

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

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

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

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

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

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

### Section A. – PERSONAL DATA

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

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

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

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

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

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

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

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

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

\_\_\_ Married \_\_\_ Married and Previously Married\*\*\* \_\_\_ Separated\* \_\_\_ Divorced\*\* \_\_\_ Widow(er)\*\*\*\*

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

\*\*Divorce Decree/Property Settlement Required

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

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

## Section B. – EMPLOYMENT HISTORY

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

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

Year	Hours
_____	_____
_____	_____
_____	_____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Section H. -Direct Deposit Form



### Bricklayers & Trowel Trades International Pension Fund

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

Phone: 202/638-1996

Fax: 202/347-7339

http://www.ipfweb.org

NAME : \_\_\_\_\_ SSN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_ PH # ( ) \_\_\_\_\_

Check Box If Your Address Has Changed E-MAIL : \_\_\_\_\_

Name of Bank \_\_\_\_\_

City and State where your bank is located \_\_\_\_\_  
(City) (State)

ABA Routing # \_\_\_\_\_ Acct# \_\_\_\_\_  Checking  Savings  
(Your bank's ABA# is always 9 digits long)

If you intend to deposit your benefit to your checking account, the Fund recommends that you include a **VOIDED** personal check to ensure accuracy and hasten the processing of your application.

By selecting the electronic transfer service, I hereby authorize the Bricklayers and Trowel Trades International Pension Fund to electronically transfer my monthly benefit payment to my bank account through the Automated Clearing House (ACH) network. I also agree to direct my bank, executors, or next of kin to refund any electronic transfer payments made after my death and to authorize the IPF to correct any transaction error with a debit or credit entry to my account. I understand that any benefits payable to my spouse or beneficiary will be paid to them in their name.

\_\_\_\_\_  
*(Signature of Pensioner)*

\_\_\_\_\_  
*(Date Signed)*

#### AN EXAMPLE OF HOW TO FIND YOUR ACCOUNT AND ABA NUMBERS ON YOUR PERSONAL CHECK.

John or Mary Doe  
 100 Main St.  
 Anytown, USA 12345 \_\_\_\_\_ 19 \_\_\_\_\_ 0501

PAY TO THE \_\_\_\_\_ \$

ORDER OF \_\_\_\_\_ Dollars

FIRST NATIONAL BANK  
 Anytown, USA

For \_\_\_\_\_  
 : 123456789 : || 9876 4321 || \_\_\_\_\_ 0501

**PLEASE ATTACH VOIDED CHECK FOR NEW ACCOUNT.**

Routing # (always 9 digits)

bank account number

the individual check # (Do not include)

IF YOU HAVE ANY QUESTION CALL US AT 1-(888) 880-8222 AND ASK FOR THE IPF PENSION PAYROLL DEPARTMENT

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

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

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

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

## PENSION APPLICATION INSTRUCTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

*Disqualifying Employment is:*

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

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

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

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

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

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

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

*Version 6-29-10*





IPF RETIREE

# IPF Retirement:

## One Application & Several Documents Away

If you're six months away from retirement, it's not too early to start pulling together the documents and other information you need to file with your pension application to the International Pension Fund (IPF). Some of the information requested will require that you dig into your records or send away for records you might be missing.

The IPF application itself is straightforward and uncomplicated. IPF rules require that your completed application be received at the Fund office in Washington, D.C., before the first day of the month you want your benefit payments to begin. So, it's a good idea to request a pension application from your Local Union or IPF a few months ahead of time. Applications are also available on the IPF website: [www.ipfihf.org](http://www.ipfihf.org).

### Personal Data

You have to supply your name, address, date of birth, phone number, Social Security (Insurance) number, IU membership number and the name of your last employer. IPF also needs verification of your date of birth and, if you elect a Husband and Wife Pension, proof of your spouse's date of birth.

Although IPF will accept other official documents that state your date of birth, the best proof is a copy of your birth certificate. It's also the kind of proof Social Security or Canada Pension wants. Any original documents you supply to the IPF are handled carefully and returned to you intact.

If you don't have a birth certificate, you usually can obtain a certified copy for a few dollars from the registrar in the state, province, country or city of birth.

The IPF also will accept copies of baptismal certificates, copies of registration of birth in a public registry of vital statistics, a certified hospital birth record, a document showing approval of a federal pension program, if the date of birth or age is indicated, or a foreign church or government record. Other records also are acceptable, and are listed on the IPF application form. In addition, if your name, or the name of your spouse, was legally changed between birth and marriage (including because of a prior marriage), a copy of a document establishing the name change must be provided to the IPF.

Also, since the 25-year "cap" on benefits has been removed, IPF needs to verify your last hours of work before retirement. It's quicker if you supply copies of your last few months of pay stubs.

### Employment History

You'll need to supply the date on which your Local Union first began participation in IPF. Your Local will have that information. It also appears on the annual statement you receive from IPF.

You'll also need to list how many hours you worked in two of the three calendar years prior to the year you first participated in IPF so your Past Service Credit can be determined. These years are provided when you request an application from the Fund office. One exception to this requirement is having earned five years of future service credit at retirement. To maximize your past service credit, IPF needs to know your earliest Union initiation or apprenticeship registration date.

### Type of Pension

If you're applying for a Disability Pension, you need to supply two documents: a copy of your Social Security (or Canada Pension) Disability Award and a doctor's statement indicating the nature of your disability and the fact that you are totally and permanently disabled. Even if your federal disability approval is delayed, you still should apply for an IPF Disability Pension. If you are over age 55, you can draw an Early Retirement Pension until Social Security or Canada Pension approval is received.

### Form of Pension Payment

Your form of pension payment can depend upon your marital status. All applicants must verify their marital status. There are documentation requirements for those who are single, married (including common-law marriages), separated, divorced or widowed.

Generally, you can choose to receive a Regular Pension, which does not include a lifetime joint and survivor option for your spouse, or a Husband and Wife Pension, which does include a percentage of your lifetime benefits for your spouse. Estimates of the Regular and Husband and Wife Pensions may be requested on the application.

If you do not choose a Husband and Wife Pension, the remainder of the IPF Pension Application has to be completed in the presence of your spouse and a Notary Public. If you've never been married, a Notary Public still has to witness your signature on the application.

Married couples who opt for the Husband and Wife Pension must supply

the IPF with proof of their marital status, such as a copy of a marriage license or certificate or a church record that substantiates your marriage. If you don't have your certificate handy, you'll need to contact the department of records in the country or city in which you were married and obtain a copy.

**Bricklayers & Trowel Trades International Pension Fund**  
1774 K Street, N.W., Suite 218, Washington, D.C. 20005-1021 (202) 341-1239  
[www.ipfihf.org](http://www.ipfihf.org)

**PENSION APPLICATION**

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

- Answer all questions and send before processing your application.
- Please read all questions carefully and print answers.
- The name and date the application and provide proof of your age and marital status.
- Mail the completed application with proof of your age and marital status to the Fund Office.
- Information for providing proof of your age and marital status are found in the attached instructions.
- Complete Change Form - See Section A.

**Section A - PERSONAL DATA**

1. Name: \_\_\_\_\_  
 2. Address: \_\_\_\_\_  
 3. Phone number: \_\_\_\_\_  
 4. Sex:  Male  Female  
 5. Birth date (month/year): \_\_\_\_\_  
 6. Last Employer Name: \_\_\_\_\_  
 7. Last date of general employment prior to retirement (I've worked there during the month your present claim): \_\_\_\_\_  
 8. Date you wish your benefits to begin (I've worked there during the month your present claim): \_\_\_\_\_  
 9. Marital Status (check one and attach proof if needed):  Single  Married  Widowed  Divorced  Common Law  Other (specify): \_\_\_\_\_  
 10. Date of Birth of Spouse (Month/Year): \_\_\_\_\_  
 11. Date of Birth of Child (Month/Year): \_\_\_\_\_

**Section B - EMPLOYMENT HISTORY**

1. International Pension Fund Participation Date: \_\_\_\_\_  
 2. To be eligible for Past Service Credit, you must have worked in covered employment for at least 150 hours per year for a total of 1000 hours. List the number of hours you worked in covered employment for each year from 1988 to the calendar year in which you first participated in IPF. Participation includes time spent in local positions of benefit and welfare officer.  
 3. Your earliest union initiation or apprenticeship registration date for maximum past service:  
 4. List dates you voluntarily quit or were laid off from IPF Participation (list at least two months in covered employment and give the reason: i.e. military service, demotion, employment on related to local, self-employment).  
 From Month Year To Month Year

CONTINUED ON OTHER SIDE

### Covered Employment Verification (U.S. Application)

You must certify that you have not worked in Non-covered Masonry Employment since June 1, 1988 or provide evidence of the nature of your work since contributions were last received on your behalf.

The remainder of the application requires you to make decisions about electronic deposit of benefit checks and about your beneficiary. Remember that a beneficiary designation made for a Local Union fund or the IU Death Benefit does not apply to IPF. Check your most recent annual statement to be sure you have the correct beneficiary. If the beneficiary is incorrect, designate a new one on the application. The IPF will send you a notice of receipt the day your application is received.

### Local Union Pensions

Your Local Union's pension trustees also have forms for you to fill out when you apply for Local retirement benefits. In most instances, the documents your Local fund needs will be identical to those you've supplied to the IPF.