FOR YOUR BENEFIT

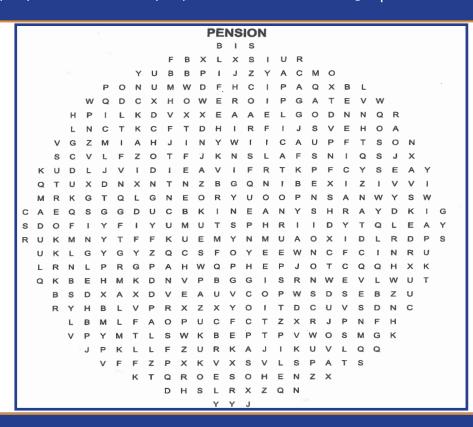
NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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FUNDING BENEFIT SPOUSE RECIPROCITY SINGLE SUSPENSION **GUARANTEED CREDIT VESTED JOINT** LIFF **TAXES PENSION** LIFE **BENEFICIARY** SURVIVOR **ANNUITY** APPLICATION



What is my retirement effective date?
If you are under the age of 65, the
Participant's earliest date to retire is
generally the first of the month following
the month the application was received.
This is assuming the Participant has met all
of the requirements to retire. If over the age
of 65, it would depend on the Participant's

When should I submit my retirement application?

current work status.

Please submit an application to the Trust Fund Office at least 90 days prior to your desired retirement date.

The first of the month falls on a Saturday/Sunday. I have my pension checks mailed out to me. When can I expect to receive them?

If the 1st of the month falls on a Saturday or Sunday, the check is mailed the previous Friday. We highly recommend setting up an Electronic Fund Transfer with us to streamline the process. An EFT would allow for the funds to be deposited directly into your bank account. If this is something you may be interested in, you can find the form on our website.

I'm interested in knowing how many pension credits I have.

You will need to speak to a representative of our Pension Department (extension 712).