

BENEFIT APPLICATION AND CERTIFICATION

Requested Effective Date: _____

I hereby apply to the NECA-IBEW Pension Trust Fund for the following Pension Benefits, and being duly sworn under oath, state as follows: (Please mark only one).

- 50% Joint & Survivor 75% Joint & Survivor 100% Joint & Survivor Normal Retirement
 Total Disability Ten Year Certain Early Retirement Death

I submit and attach the following proofs to this application for:

Normal or Early Retirement Benefits: Members Birth Certificate, Joint & Survivor Waiver Form, Bargaining Status Form.
Joint and Survivor Retirement Benefits: Birth Certificate for member and spouse, copy of Marriage Certificate, Consent to Retroactive Annuity Starting Date, Bargaining Status Form.
Disability Benefits: Members Birth Certificate, Medical Examiner's Report, Social Security Award, Bargaining Status Form.
Pre-Retirement Death Benefits: Bargaining Status Form, Certified Copy of Death Certificate.
Post Retirement Death Benefits: Certified Copy of Death Certificate.
Ten Year Certain Benefit: Birth Certificate of member and Beneficiary, Bargaining Status Form, Joint & Survivor Waiver Form
A Participant's, or if applicable, a Beneficiary's or Alternate Payee's, form of payment benefit is irrevocable once benefit payments commence.

I submit the following information on myself:

Name _____ Birthdate _____
Social Security No. _____ Local Union Affiliation _____
Street _____ City _____ State _____ Zip _____

I submit the following information on my Beneficiary:

Name _____ Birthdate _____
Social Security No. _____ Relationship _____
Street _____ City _____ State _____ Zip _____
Date _____ Signature _____
Applicant _____ Beneficiary _____

Subscribed and sworn to before me this day _____ month _____ day _____ year _____ Notary Public (SEAL)

UNION CERTIFICATION

Our records show that this applicant's last employer was or will be _____ and that he/she was employed from _____ to _____ immediately prior to this date of application. His/her last day of work was/will be _____.
Date _____ Signature _____ Title _____ Local # _____

FUND OFFICE USE ONLY - BENEFIT CALCULATION

A) Future Service Years of Credit _____ B) Early Retirement _____ x _____ % = \$ _____
Past Service _____ x \$2.00 = \$ _____
Contributions _____ x _____ = \$ _____ C) Joint & Survivor _____ x _____ % = \$ _____
Contributions _____ x 3% = \$ _____
(6/1/03 thru 7/31/06)
Contributions _____ x 2.5% = \$ _____ D) Disability _____ x _____ % = \$ _____
(8/1/06 thru 5/31/09)
Contributions _____ x 1.0% = \$ _____
(6/1/09 thru current)
Non credited Contributions \$ - _____
(8/1/06 thru current) TOTAL \$ _____ GROSS TOTAL MONTHLY BENEFIT: \$ _____

Benefits Approved/Denied Effective Date: _____ 1st Payment Date: _____ Date: _____ By: _____
(Revised 4-23-2014)

4-23-2014

EXPLANATION OF JOINT & SURVIVOR BENEFITS

JOINT & 100% SURVIVOR OPTION

The 100% Joint & Survivor benefits is **automatic**, provided the participant is married on the date benefit payments commence.

The participant has the right to waive the Joint & 100% Survivor option form of benefit provided the spouse agrees to the waiver, in writing.

If the participant and spouse **do not** waive the Joint & 100% Survivor benefit, it will provide a benefit for the life of the participant with a survivor benefit for the life of the surviving spouse. The surviving spouse benefit is 100% of the amount of the benefit provided to the participant during the participant's lifetime.

The Joint & 100% Survivor benefits provides a reduced monthly benefit based on age of the participant and spouse, at the time of retirement, calculated from the table of factors prepared by the Plan actuary.

A spouse is the participant's legal spouse at the time the participant commences receiving a retirement benefit. A spouse has automatic rights to the survivor's portion of the participant's pension unless there is a written waiver and spousal consent or unless all or a portion of the participant's benefit has been assigned to another party via a qualified domestic relations order.

If the retired employee's spouse should predecease the retired employee, the benefit will "pop up" and the retired employee will receive a monthly benefit for the remainder of his life equal to the benefit he would have received under the Normal, Early or Deferred Vested Retirement benefit.

See enclosed estimation of your monthly benefit.

JOINT & 50% SURVIVOR BENEFIT

In lieu of the Joint & 100% Survivor benefit, a participant may elect that his Normal, Early or Deferred Vested benefit be paid in the form of a Joint & 50% Survivor benefit by waiving, with spousal consent the Joint & 100% Survivor benefit.

The Joint & 50% Survivor benefit provides a reduced monthly benefit based on age of the participant and spouse calculated from the table of factors prepared by the Plan actuary.

The Joint & 50% Survivor benefit provides a monthly benefit to the retired employee for his life. Upon the retired employee's death, monthly benefits shall continue to the surviving spouse in an amount equal to 50% of the retired employee's monthly amount and shall continue for the life of the surviving spouse.

If the retired employee's spouse should predecease the retired employee, the benefit will "pop up" and the retired employee will receive a monthly benefit for the remainder of his life equal to the benefit he would have received under the Normal, Early or Deferred Vested Retirement benefit.

See enclosed estimation of your monthly benefit.

JOINT & 75% SURVIVOR BENEFIT

In lieu of the Joint & 100% Survivor benefit, a participant may elect that his Normal, Early or Deferred Vested benefit be paid in the form of a Joint & 75% Survivor benefit by waiving, with spousal consent the Joint & 100% Survivor benefit.

The Joint & 75% Survivor benefit provides a reduced monthly benefit based on age of the participant and spouse calculated from the table of factors prepared by the Plan actuary.

The Joint & 75% Survivor benefit provides a monthly benefit to the retired employee for his life. Upon the retired employee's death, monthly benefits shall continue to the surviving spouse in an amount equal to 75% of the retired employee's monthly amount and shall continue for the life of the surviving spouse.

If the retired employee's spouse should predecease the retired employee, the benefit will "pop up" and the retired employee will receive a monthly benefit for the remainder of his life equal to the benefit he would have received under the Normal, Early or Deferred Vested Retirement benefit.

See enclosed estimation of your monthly benefit.

The Joint & 50%, 75% and Joint & 100% Survivor benefits are approximately equal in value to each other and any other form of benefit under the Plan.

* If you choose a Joint & Survivor benefit you do not have to complete the Waiver of Joint & Survivor form. However, you will need to complete the Retroactive Annuity Starting Date portion at the bottom of this form