Building Service
32BJ Pension Fund – Program C

Summary Plan Description
July 1, 2018
Translation Notice

This booklet contains a summary in English of your rights and benefits under the Building Service 32BJ Pension Fund – Program C. If you have difficulty understanding any part of this booklet, contact Member Services at 1-800-551-3225 for assistance or write to:

Member Services  
Building Service 32BJ Pension Fund – Program C  
25 West 18th Street  
New York, NY 10011-4676

The office hours are from 8:30 a.m. to 5:00 p.m., Monday through Friday. You may also visit www.32bjfunds.org.

Building Service 32BJ Pension Fund

25 West 18th Street, New York, NY 10011-4676  
Telephone: 1-800-551-3225 or 1-212-388-3500

The Building Service 32BJ Pension Fund is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees with equal voting power.

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July 1, 2018

Translation Notice

Este folleto contiene un resumen en inglés de sus derechos y beneficios con el Building Service 32BJ Pension Fund – Program C. Si tiene alguna dificultad para entender cualquier parte de este folleto, llame al Centro de servicios para afiliados al 1-800-551-3225, o escriba a la dirección siguiente:

Member Services  
Building Service 32BJ Pension Fund – Program C  
25 West 18th Street  
New York, NY 10011-4676

El horario de atención es de 8:30 a.m. a 5:00 p.m. de lunes a viernes. También puede visitar www.32bjfunds.org.

Niejsza broszura zawiera opis, w języku angielskim, Tvoich praw i świadczeń w ramach Planu Building Service 32BJ Pension Fund – Program C. W przypadku jakichkolwiek trudności ze zrozumieniem dowolnej części broszury, prosimy skontaktować się z Centrum obsługi członków pod numerem telefonu 1-800-551-3225 lub pisemnie na adres:

Member Services  
Building Service 32BJ Pension Fund – Program C  
25 West 18th Street  
New York, NY 10011-4676

Biuro czynne jest w godzinach od 8:30 do 17:00 od poniedziałku do piątku. Można również odwiedzić naszą stronę pod adresem www.32bjfunds.org.

Kjo broshurë përmban një përmbledhje në anglisht, në lidhje me të drejtat dhe përfitimet tuaja të Planit nën Building Service 32BJ Pension Fund – Program C. Nëse keni vështrirësi për të kuptuar ndonjë pjesë të kësaj broshure, kontaktoni Shërbimin e Anëtarit në numrini 1-800-551-3225 për ndihmë ose mund të shkruani tek:

Member Services  
Building Service 32BJ Pension Fund – Program C  
25 West 18th Street  
New York, NY 10011-4676

Otari zyrtar e bënte nga ora 8:30 deri më 17:00, nga e bëna deri të premtën. Gjithashtu, ju mund të vizitoni faqën e Internetit www.32bjfunds.org.
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Important Notice

This booklet is the Summary Plan Description ("SPD") of **Program C** of the Building Service 32BJ Pension Fund (the "**Plan**"), which is one program of benefits of the Building Service 32BJ Pension Fund (the "**Fund**"). Although there are three programs of benefits under the **Plan**, the term "**Plan**," when used by itself in this booklet, refers to **Program C**. This booklet is only a brief summary of the most important provisions of the **Plan**. Your rights to benefits will be governed by the official rules and regulations of the **Plan**, as interpreted by official action of the Board of Trustees (the "**Board**"). Nothing in this summary will modify or change the official rules and regulations of the **Plan**. If there is any conflict between the terms of the official rules and regulations of the **Plan** and this booklet, the official rules and regulations will control. The official rules and regulations of the **Plan** are available from the Compliance Office. The Compliance Office can be reached at the address and telephone number printed on page 51. In addition, the **Board** reserves the right, in their sole and absolute discretion, to amend the **Plan** at any time, subject to the terms of the applicable collective bargaining agreements.

- Save this booklet – put it in a safe place. If you lose a copy, you can ask Member Services for another or obtain it from [www.32bjfunds.org](http://www.32bjfunds.org).

- If you change your address or other personal information, including name, telephone, and marital status – notify Member Services immediately so your records are up-to-date and to avoid delays in the delivery of benefits and other important notices. You may make the update online at [www.32bjfunds.org](http://www.32bjfunds.org).

- Throughout this booklet, the words “you” and “your” refer to individuals who are **Participants**, as defined on page 55.

- This booklet describes the provisions of the **Plan** as amended through July 1, 2018, and generally applies to pension benefits that have not yet begun to be paid. If you are already receiving benefits, this booklet does not apply to you and you should refer to the Summary Plan Description and official **Plan** documents in effect at the time you stopped working in **Covered Employment** (as defined on page 53) to determine your rights under the **Plan**. The Compliance Department can provide copies of those documents to you. Please request these documents from the Compliance Department in writing at the address on page 51.
• All capitalized terms within the text, for example, Covered Employment, are defined in the Glossary of Terms beginning on page 52.

• This booklet is intended only as a summary of the Plan’s highlights and is not the complete Plan document. Since this booklet summarizes rules that can be complex, it is possible that inconsistencies between the actual Plan provisions and this booklet may exist. The official rules and regulations will govern even if you believe you have received contrary information from your employer or a Fund or Union employee.

Planning for Retirement
Planning for retirement is a complex process. You should start thinking about retirement long before you are ready to Retire. In addition to using this SPD to learn more about your pension benefit, you can learn more at our website, www.32bjfunds.org. The website includes helpful information which can help you plan for your retirement at different stages in your life.

When you are ready to Retire, call Member Services four months prior to your anticipated retirement date to schedule a meeting with your Retirement Counselor, who will walk you through the process.

Important Information About Your Plan
Effective Date of the Plan
The Plan was established on January 1, 2008. Generally, it provides a pension for building service employees outside of the five boroughs of New York City and Nassau and Suffolk Counties under agreements with 32BJ SEIU that require contributions to the Fund for benefits under the Plan. This Plan primarily covers employees in New Jersey.

The term “Plan”, when used by itself in this booklet, refers to Program C. The benefits provided for employees working under a collective bargaining agreement between a building employer and 32BJ SEIU in Manhattan, Queens, Brooklyn or Staten Island are referred to in this booklet as “Program A.” The benefits provided to employees covered by the former Local 307 Pension Trust Fund are referred to as “Program B”. Program A and Program B benefits are described in separate booklets.

Fund Administration
The Building Service 32BJ Pension Fund is administered by a joint Board of Trustees composed of Union and Employer Trustees with each having equal voting power. The address of the Board of Trustees is:

25 West 18th Street
New York, New York 10011-4676

See page 1 for the members of the Board of Trustees.

Service Information
The amount of your pension is determined by the number of Service Credits you earn. You begin to accrue Service Credits when you become a Plan Participant, typically on the January 1 or July 1 following your first full 12 consecutive months of employment, as described below.

Becoming a Participant
Generally, you are eligible to participate in the Plan if you have completed 1,000 Hours of Service (as described below and defined on page 54), in the first 12 consecutive months after you are hired in Covered Employment. If you satisfy that requirement, your entry date for participation is the earlier of January 1 or July 1 following your first anniversary of employment. If you do not complete 1,000 Hours of Service during the first 12 consecutive months following your date of hire, you will become a Participant in the Plan as of the July 1 immediately following the first Plan Year – July 1 to June 30 – in which you complete at least 1,000 Hours of Service. You begin to earn Service Credit as of the date when you become a Participant, but you begin to earn Vesting Service from your first day of Covered Employment. It is important to note that Vesting Service determines your eligibility for a benefit while your Service Credit determines the amount of your pension benefit.

For example, if you begin working on February 22, 2019 in Covered Employment and work every week, assuming you complete 1,000 Hours of Service, then you will become a Participant and begin accruing Service Credit on July 1, 2020. You will begin earning Vesting Service on February 22, 2019. If you are entitled to Past Service Credit, as described on pages 10–12, you will become a Participant on the date your employer becomes obligated to contribute to the Fund for benefits under Program C.

Planning for Retirement
Planning for retirement is a complex process. You should start thinking about retirement long before you are ready to Retire. In addition to using this SPD to learn more about your pension benefit, you can learn more at our website, www.32bjfunds.org. The website includes helpful information which can help you plan for your retirement at different stages in your life.

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The term “Plan”, when used by itself in this booklet, refers to Program C. The benefits provided for employees working under a collective bargaining agreement between a building employer and 32BJ SEIU in Manhattan, Queens, Brooklyn or Staten Island are referred to in this booklet as “Program A.” The benefits provided to employees covered by the former Local 307 Pension Trust Fund are referred to as “Program B”. Program A and Program B benefits are described in separate booklets.

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Generally, you are eligible to participate in the Plan if you have completed 1,000 Hours of Service (as described below and defined on page 54), in the first 12 consecutive months after you are hired in Covered Employment. If you satisfy that requirement, your entry date for participation is the earlier of January 1 or July 1 following your first anniversary of employment. If you do not complete 1,000 Hours of Service during the first 12 consecutive months following your date of hire, you will become a Participant in the Plan as of the July 1 immediately following the first Plan Year – July 1 to June 30 – in which you complete at least 1,000 Hours of Service. You begin to earn Service Credit as of the date when you become a Participant, but you begin to earn Vesting Service from your first day of Covered Employment. It is important to note that Vesting Service determines your eligibility for a benefit while your Service Credit determines the amount of your pension benefit.

For example, if you begin working on February 22, 2019 in Covered Employment and work every week, assuming you complete 1,000 Hours of Service, then you will become a Participant and begin accruing Service Credit on July 1, 2020. You will begin earning Vesting Service on February 22, 2019. If you are entitled to Past Service Credit, as described on pages 10–12, you will become a Participant on the date your employer becomes obligated to contribute to the Fund for benefits under Program C.
If you cease to be a Participant due to a Break-in-Service, as described on pages 14–15 and 52, and later return to Covered Employment, you will become a Participant immediately upon reentering Covered Employment unless you have had a permanent Break-in-Service (five consecutive one-year Breaks-in-Service).

If you have had a permanent Break-in-Service, you will have to satisfy the rules above as if you are a new employee.

### Service Credit

Generally, Service Credit is earned when you are working in a classification of employment for which an employer is required to contribute to the Fund for benefits under Program C of the Plan. You may alternate employment back and forth between Contributing Employers (see page 53), whether they are commercial or residential, without losing credit, but you will not receive more than one month of credit in any calendar month, or three months of credit in any calendar quarter, even if more than one employer contributes on your behalf during that period.

In addition to Service Credit earned during the period of time during which your employer is obligated to contribute to the Fund, you may also receive credit for limited purposes (vesting and eligibility for a Vested Pension, Early Retirement Pension and Disability Pension) for periods before contributions begin (called Past Service Credit). Past Service Credit and the purposes for which it applies is described on pages 10–12.

You will earn only one pension for all credited service under the Fund, regardless of how many employers contribute to the Fund on your behalf. If you work concurrently for employers that are obligated to contribute to more than one program of benefits, you will accrue Service Credit only under the program of benefits that provides the highest level of benefits.

If you work for more than one employer and those employers are obligated to contribute to more than one program of benefits, for example Program C and another program of this Fund, if your work is not concurrent, you will accrue Service Credit under each program of benefits and your benefits will be calculated separately. See the section No Duplication of Pensions on page 34 for additional information.

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**Alert:**

Please note that while you will earn only one pension from this Fund, if you earn Service Credit under a different pension fund, such as the 32BJ North Pension Fund or the 32BJ School Workers Pension Fund, you may earn more than one pension.

The following tables shows how much Service Credit you will earn for each Hour of Service (as defined on page 54) during specified time periods for a Contributing Employer:

For Hours of Service before January 1, 2011 (or July 1, 2011 if you were credited with at least one Hour of Service before January 1, 2011), you receive Service Credit in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Hours of Service in Covered Employment Per Plan Year (July 1 – June 30)</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 or more</td>
<td>12 months</td>
</tr>
<tr>
<td>At least 920 but fewer than 1,000</td>
<td>11 months</td>
</tr>
<tr>
<td>At least 840 but fewer than 920</td>
<td>10 months</td>
</tr>
<tr>
<td>At least 760 but fewer than 840</td>
<td>9 months</td>
</tr>
<tr>
<td>At least 680 but fewer than 760</td>
<td>8 months</td>
</tr>
<tr>
<td>At least 600 but fewer than 680</td>
<td>7 months</td>
</tr>
<tr>
<td>At least 500 but fewer than 600</td>
<td>6 months</td>
</tr>
<tr>
<td>At least 420 but fewer than 500</td>
<td>5 months</td>
</tr>
<tr>
<td>At least 340 but fewer than 420</td>
<td>4 months</td>
</tr>
<tr>
<td>At least 260 but fewer than 340</td>
<td>3 months</td>
</tr>
<tr>
<td>At least 180 but fewer than 260</td>
<td>2 months</td>
</tr>
<tr>
<td>At least 100 but fewer than 180</td>
<td>1 month</td>
</tr>
<tr>
<td>Fewer than 100</td>
<td>0 months</td>
</tr>
</tbody>
</table>
For **Hours of Service** on or after January 1, 2011 (or July 1, 2011 if you were credited with at least one **Hour of Service** before January 1, 2011), you earn **Service Credit** in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Hours of Service in Covered Employment Per Plan Year (July 1 – June 30)</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,430 or more</td>
<td>12 months</td>
</tr>
<tr>
<td>1,072-1,429</td>
<td>9 months</td>
</tr>
<tr>
<td>715-1,071</td>
<td>6 months</td>
</tr>
<tr>
<td>Fewer than 715</td>
<td>0 months</td>
</tr>
</tbody>
</table>

**Past Service Credit**

**Past Service Credit** is awarded for certain limited purposes (vesting and eligibility for a **Vested Pension**, **Early Retirement Pension** and **Disability Pension**) under the **Plan** for work performed in a building before that building is covered by a collective bargaining agreement requiring contributions to this **Plan**. Not all **Participants** are entitled to **Past Service Credit**.

You may be eligible for **Past Service Credit** if your employer was required to make contributions to the **Fund** for benefits under **Program C** in its first collective bargaining agreement with the **Union** and you worked in the building at that time.

To qualify for **Past Service Credit** you must:

- have worked in the same building for at least 15 of the 36 months immediately preceding the effective date of your employer’s first collective bargaining agreement with the **Union**; and
- be credited with at least 6 months of **Service Credit** in the building after your employer began making contributions to the **Fund** for benefits under the **Plan** before incurring a one-year **Break-in-Service** (unless that one-year **Break-in-Service** is repaired before incurring a permanent **Break-in-Service**).

**For example:** John begins working for ABC Services as a cleaner at 123 Any Street on February 1, 2012. On July 1, 2019, ABC Services enters into its first collective bargaining agreement with the **Union** covering cleaners at 123 Any Street and that collective bargaining agreement requires contributions to the **Fund** for benefits under **Program C**. If John worked 15 of the 36 months immediately preceding July 1, 2019 for ABC Services and he continues to work for ABC Services at 123 Any Street after July 1, 2019 and earns at least six months of **Service Credit** prior to suffering a one-year **Break-in-Service**, he will receive **Past Service Credit** for his employment during the period February 1, 2012 through June 30, 2019.

Note that if the employer is not required to begin making contributions as of the effective date of its first collective bargaining agreement with the **Union**, no **Service Credit** will be earned for the period from the effective date of the collective bargaining agreement to the date on which contributions are required to be made. **Past Service Credit** earned before the effective date may be combined with **Service Credit** earned after contributions begin. If contributions do not begin in the first collective bargaining agreement, there will be no **Past Service Credit** awarded.

**Exceptions to Past Service Credit**

Even if you satisfy the rules above for **Past Service Credit**, it will not be granted:

- For work that preceded a period of 24 or more consecutive months during which you performed no work either for the same employer, or in the same category of employees in the same building or bargaining unit in which you were working when your employer began making contributions to **Program C** on your behalf, or in Program A or Program B.
• If your employer withdraws from the Plan or ceases to have an obligation to make contributions for the building or the classification of employment in which you were working when your employer first became obligated to make contributions to the Fund for benefits under Program C, unless the employer no longer has any employees in that classification or building, or your employer made at least four years of contributions for the category of employees who were granted Past Service Credit.

• If your employer became obligated to make contributions to the Fund for benefits under Program C as a result of a merger of another pension plan into this Fund. Note that you will continue to be entitled to any benefits you earned under the other pension plan before the merger.

Limits to Past Service Credit

Past Service Credit is only counted as Service Credit for the purpose of determining your eligibility for a Vested Pension, Early Retirement Pension or Disability Pension. It is not counted as Service Credit for determining eligibility for a Regular Pension.

Past Service Credit does not count as Service Credit for the purpose of determining the amount of your Vested Pension or Regular Pension benefit.

Vesting Service

You will earn a right to a pension at Normal Retirement Age (as defined on page 54), usually age 65, once you earn five years of Vesting Service before you have a permanent Break-in-Service. If you satisfy these conditions you will be Vested (see pages 17–18 and page 56), and your benefit generally cannot be taken away even if you no longer work in the building service industry. If you do not earn five years of Vesting Service, you will not be entitled to any benefits under the Plan unless you reach your Normal Retirement Age while still working in Covered Employment. (See Loss of Pension Benefits on pages 35–36 for more information on the circumstances under which you could lose benefits under the Plan.) Vesting Service is different from Service Credit. Vesting Service determines your eligibility for a pension; Service Credit determines how much the pension will be.

For each Plan Year (July 1–June 30) during which you are in Covered Employment (at least 1,000 Hours of Service), you will receive one year of Vesting Service. (You will never receive more than one year of Vesting Service in a single Plan Year.)

You may also receive Vesting Service working for a Contributing Employer in a position that is not covered by the Plan, if your work in that position is right before or right after your Covered Employment for that same employer.

For example, if you are hired into a management or other non-union position by your Employer immediately following your service in a Union position, then you would receive Vesting Service for that employment.

In addition, Vesting Service includes Covered Employment under other programs of this Fund, subject to the limit that you cannot receive more than one year of Vesting Service for any Plan Year. Past Service Credit will also count as Vesting Service.

Once you are Vested, even a lengthy absence from Covered Employment will not constitute a permanent Break-in-Service. You will qualify for a pension if you earn five years or more of Vesting Service without a permanent Break-in-Service or attain Normal Retirement Age while still working in Covered Employment. (See pages 14–15 for detailed rules on Breaks-in-Service.)

Alert:

It is important to note that Vesting Service is used to establish your entitlement to a pension, while Service Credit determines the amount of your pension. Past Service Credit is counted in determining if you meet the minimum Service Credit requirement for a Vested Pension, Early Retirement Pension or a Disability Pension. Past Service Credit is NOT counted in determining whether you meet the minimum Service Credit requirement for a Regular Pension.

Earning Service When You Cannot Work

The Plan will grant you Service Credit and Vesting Service, just as if you were working in Covered Employment for certain periods when you cannot work. Those periods of time include:

• periods for which you receive disability benefits required by state law or Workers’ Compensation (up to six months or 501 hours);
• Certain periods of military service as required by law; contact the Compliance Office for details.

In all such cases to qualify for Service Credit of Vesting Service for periods when you cannot work, you must have been working in Covered Employment at the beginning of the period for which you wish to be credited.

Breaks-in-Service

If you are not Vested and you do not work in Covered Employment for long continuous periods of time, you may have a Break-in-Service. If you have a one-year Break-in-Service, you will cease to be a Participant as of the last day of the Plan Year that constituted such break. If you have a permanent Break-in-Service, you will lose all previously earned Service Credit and Vesting Service and will be treated as a new employee for purposes of eligibility to become a Participant.

You will incur a one-year Break-in-Service if you do not have at least 500 Hours of Service in Covered Employment during a Plan Year (July 1–June 30). A Break-in-Service becomes permanent after you have incurred five consecutive one-year Breaks-in-Service.

For purposes of these Break-in-Service rules, Hours of Service under Program C will be combined with Hours of Service credited under any other program of benefits under this Fund, such as Program A or Program B. In addition, service for a Contributing Employer in a position that is not covered by the Plan, if your work in that position is right before or is right after your Covered Employment for that same employer, will count toward preventing a Break-in-Service.

Protection from Break-in-Service

In certain circumstances, your absence from Covered Employment will be counted solely for the purpose of preventing you from incurring a Break-in-Service. You are protected from having a Break-in-Service in the following circumstances:

• You missed work in 1985 or later because of your pregnancy, the birth of a child, the placement of a child for adoption, or caring for a child immediately following birth or placement for adoption. In these circumstances, you will be treated as if you had earned up to 500 Hours of Service.

• You were on a leave of absence that your employer was legally required to give you under the Federal Family and Medical Leave Act (commonly known as "FMLA"), on or after August 3, 1993. In these circumstances, you will be treated as if you had earned the Hours of Service that you would have worked to the extent required under the FMLA. You will be credited only to the extent required by the FMLA.

Reciprocity

The Trustees of the Fund have entered into reciprocity agreements with other pension funds covering Participants of this Fund, including the 32BJ North Pension Fund and the 32BJ/Broadway League Pension Fund. These reciprocity agreements may provide for recognition of Vesting Service and/or Service Credit in determining whether a Participant is Vested in this Plan or entitled to a type of pension (e.g., Vested Pension) under this Plan. If you have worked in employment which required your employer to contribute to another pension fund, when you Retire you should let us know. To find out if the Fund has a reciprocity agreement with another pension fund under which you participate, call Member Services.

Pension Types

Program C offers four types of pensions based on combinations of Service Credit, Vesting Service, age and/or health. This section will help you determine which pension type you qualify for and which meets your personal needs. The pension types are:

• Vested Pension
• Early Retirement Pension
• Disability Pension, and
• Regular Pension
Pension Type Eligibility Summary

The following table summarizes the eligibility requirements for the four types of pensions that Program C offers:

<table>
<thead>
<tr>
<th>Type of Pension</th>
<th>Minimum Age</th>
<th>Minimum Service Credit</th>
<th>Additional Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vested Pension</td>
<td>65 or your age on your 5th anniversary of Plan participation whichever is later</td>
<td>1 Month</td>
<td>Five years of Vesting Service</td>
</tr>
<tr>
<td>Early Retirement Pension</td>
<td>55</td>
<td>120 Months</td>
<td>None</td>
</tr>
<tr>
<td>Disability Pension</td>
<td>50</td>
<td>180 Months</td>
<td>Permanent and total disability (as evidenced by a Social Security Disability Notice of Award)* begins while working in Covered Employment</td>
</tr>
<tr>
<td>Regular Pension</td>
<td>65</td>
<td>300 Months</td>
<td>None</td>
</tr>
</tbody>
</table>

*The Social Security Administration classifies your disability as total and permanent if it sets your review for continuing eligibility for payments no less frequently than once every seven years, but no more frequently than once every five years.

Remember, Past Service Credit only counts as Service Credit for determining whether you meet the minimum Service Credit requirement to qualify for a Vested Pension, Early Retirement Pension or Disability Pension. Past Service Credit does not count as Service Credit for determining whether you meet the minimum Service Credit requirement for a Regular Pension. Past Service Credit does not count as Service Credit in determining the amount of your Vested Pension or Regular Pension benefit.

Vested Pension

You are entitled to Retire at age 65 with a Vested Pension if you have at least five years of Vesting Service or if you are working in Covered Employment when you reach age 65 or your fifth anniversary of participation, if later.

Amount of Vested Pension

The monthly amount of benefit will depend on how many months of Service Credit you earned and the maximum benefit level associated with the contribution rate in effect when you earned them.

The monthly Vested Pension accrual rate is equal to a fraction of the maximum benefit level associated with the contribution rate that was in effect for the month the Service Credit was earned. The monthly amounts are set forth in the table below:

<table>
<thead>
<tr>
<th>Weekly/Hourly Contribution Rate</th>
<th>Monthly Vested Pension Accrual Rate (Less than 240 Months of Service Credit)</th>
<th>Monthly Vested Pension Accrual Rate (240 to 299 Months of Service Credit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.00/$0.28</td>
<td>$0.525</td>
<td>$0.583</td>
</tr>
<tr>
<td>$11.50/$0.32</td>
<td>$0.625</td>
<td>$0.694</td>
</tr>
<tr>
<td>$13.50/$0.38</td>
<td>$0.775</td>
<td>$0.861</td>
</tr>
<tr>
<td>$20.50/$0.58</td>
<td>$1.250</td>
<td>$1.388</td>
</tr>
<tr>
<td>$29.00/$0.83</td>
<td>$1.875</td>
<td>$2.083</td>
</tr>
<tr>
<td>$38.00/$1.08</td>
<td>$2.500</td>
<td>$2.777</td>
</tr>
</tbody>
</table>

Example: All months of Service Credit earned at the same contribution rate

Paul earned 165 months of Service Credit while working for an employer who was contributing $13.50 per week. Paul's monthly Vested Pension accrual rate is $0.775. His Vested Pension at Normal Retirement Age is calculated as follows:

<table>
<thead>
<tr>
<th>Number of Months Of Service Credit (x)</th>
<th>Monthly Vested Pension Accrual Rate = Monthly Vested Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>165</td>
<td>$0.775</td>
</tr>
</tbody>
</table>

Paul's monthly Vested Pension benefit at Normal Retirement Age is $128.00 ($127.875 rounded up to the next highest dollar).
Example: Months of Service Credit earned at different contribution rates

Sue earned 189 months of Service Credit. 100 months of Service Credit were earned while working for an employer who was contributing $0.32 per hour and the other 89 months of Service Credit were earned while that same employer was contributing $0.38 per hour. Her monthly Vested Pension accrual rates are $0.625 and $0.775. Her Vested Pension at Normal Retirement Age is calculated as follows:

<table>
<thead>
<tr>
<th>Number of Months of Service Credit (x)</th>
<th>Monthly Vested Pension Accrual Rate (£)</th>
<th>Monthly Vested Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>$0.625</td>
<td>$ 62.500</td>
</tr>
<tr>
<td>89</td>
<td>$0.775</td>
<td>$ 68.975</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$ 131.475</td>
</tr>
</tbody>
</table>

Sue's monthly Vested Pension benefit at Normal Retirement Age is $132.00. ($131.475 rounded up to the next highest dollar).

Early Retirement Pension

You are entitled to Retire with an Early Retirement Pension once you have reached age 55 if you have 120 or more months (or ten years) of Service Credit. Past Service Credit is counted as Service Credit when calculating whether you have 120 months or more of Service Credit, solely for determining whether you are eligible for Early Retirement.

Amount of Early Retirement Pension

Although Past Service Credit counts as Service Credit in determining your eligibility for an Early Retirement Pension, it does not count as Service Credit in determining the amount of your Vested Pension or Regular Pension.

The amount of your Early Retirement Pension is the amount of the Vested Pension or Regular Pension that you would be entitled to receive at age 65, reduced by ½ of 1% for each month by which you are younger than age 65 on your Annuity Starting Date.

The reduction is due to the fact that an Early Retirement Pensioner is expected to receive a pension benefit for a longer period of time than a Pensioner who Retires at age 65.

The table below shows the percentage of the Vested Pension or Regular Pension benefit that an early retiree would receive at a specific age. These are the percentages of what would otherwise be payable if you started your pension at age 65.

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Percentage of Vested Pension or Regular Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Years</td>
<td>In Months</td>
</tr>
<tr>
<td>55</td>
<td>.400  .405  .410  .415  .420  .425  .430  .435  .440  .445  .450  .455</td>
</tr>
<tr>
<td>56</td>
<td>.460  .465  .470  .475  .480  .485  .490  .495  .500  .505  .510  .515</td>
</tr>
<tr>
<td>57</td>
<td>.520  .525  .530  .535  .540  .545  .550  .555  .560  .565  .570  .575</td>
</tr>
<tr>
<td>58</td>
<td>.580  .585  .590  .595  .600  .605  .610  .615  .620  .625  .630  .635</td>
</tr>
<tr>
<td>60</td>
<td>.700  .705  .710  .715  .720  .725  .730  .735  .740  .745  .750  .755</td>
</tr>
<tr>
<td>61</td>
<td>.760  .765  .770  .775  .780  .785  .790  .795  .800  .805  .810  .815</td>
</tr>
<tr>
<td>62</td>
<td>.820  .825  .830  .835  .840  .845  .850  .855  .860  .865  .870  .875</td>
</tr>
<tr>
<td>63</td>
<td>.880  .885  .890  .895  .900  .905  .910  .915  .920  .925  .930  .935</td>
</tr>
<tr>
<td>64</td>
<td>.940  .945  .950  .955  .960  .965  .970  .975  .980  .985  .990  .995</td>
</tr>
</tbody>
</table>

Early Retirement Example

If you are eligible for a Vested Pension of $250.00 per month at age 65, and you Retire ten years early – at age 55 – you will receive 40% of what you would have received at age 65. Your Early Retirement Pension would be $100.00 per month ($250.00 x .400). This means a reduction of 60% (120 months x ½ of 1%). The reduction is necessary since you will receive this pension over a longer period of time compared to how long you would receive it if you postponed retirement until your Normal Retirement Age of 65.

Disability Pension

You are eligible for a Disability Pension if you have at least 180 months (15 years) of Service Credit, have reached age 50 and become totally and permanently disabled while working in Covered Employment. In determining your eligibility for a Disability Pension, Past Service Credit is counted as Service Credit when calculating whether you have 180 months
of Service Credit. There is a six-month waiting period between the date when you first stop working due to total and permanent disability and the date when your Disability Pension can begin. If the Pension Fund receives your application more than nine months after you stop working in Covered Employment, your Disability Pension will not commence before the first day of the month after your application is received by the Board.

You are considered totally and permanently disabled if you submit to the Board a Social Security Administration Disability Notice of Award showing that you are totally and permanently disabled and that your disability was found to have commenced while you were working in Covered Employment. The Social Security Administration classifies your disability as total and permanent if it sets your review for continuing eligibility for payments no less frequently than once every seven years, but no more frequently than once every five years.

If your Disability Pension starts before age 62, the amount will be 82% of the pension (Vested or Regular) you would have been entitled to at age 65. If your Disability Pension starts between ages 62 and 65, the amount will be equal to what you would have received as an Early Retirement Pension. Remember that although Past Service Credit counts as Service Credit when determining whether you meet the minimum Service Credit requirement to be eligible for a Disability Pension, it does not count as Service Credit in determining the amount of your Disability Pension.

Once your Disability Pension has started, it will be paid for the rest of your life, subject to the suspension of benefit rules described on page 34.

1 If you cannot satisfy one or more of the requirements to receive a disability benefit award from the Social Security Administration for reasons unrelated to your medical or mental condition, you may qualify for a Disability Pension if the Board (or the Board’s designee(s)) determines that you became totally and permanently unable, as a result of bodily injury or disease, to engage in any further employment or gainful pursuit while working in Covered Employment, on the basis of medical evidence that you submit that is satisfactory to the Board (or the Board’s designee(s)).
<table>
<thead>
<tr>
<th>Weekly Contribution Rate</th>
<th>Hourly Contribution Rate</th>
<th>Maximum Benefit Level (Monthly Regular Pension)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.00</td>
<td>$0.28</td>
<td>$210</td>
</tr>
<tr>
<td>$11.50</td>
<td>$0.32</td>
<td>$250</td>
</tr>
<tr>
<td>$13.50</td>
<td>$0.38</td>
<td>$310</td>
</tr>
<tr>
<td>$20.50</td>
<td>$0.58</td>
<td>$500</td>
</tr>
<tr>
<td>$29.50</td>
<td>$0.83</td>
<td>$750</td>
</tr>
<tr>
<td>$38.00</td>
<td>$1.08</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

If you earned Service Credit at more than one maximum benefit level but did not earn a total of 300 months of Service Credit at the highest benefit level, your Regular Pension is the sum of: (1) the highest maximum benefit level of Service Credit multiplied by a fraction in which the denominator is 300 months of Service Credit and the numerator is the number of months of Service Credit at that level, plus (2) each other maximum benefit level of Service Credit multiplied by a fraction in which the denominator is 300 months of Service Credit and the numerator is the number of months of Service Credit at that level, or if less, 300 months minus the number of months in the numerator for (1).

For example, you earned 50 months of Service Credit while working for an employer who contributed $29.00 per week at a maximum benefit level of $750. You then earned another 250 months of Service Credit while working for an employer who contributed $38.00 per week at a maximum benefit level of $1,000, your monthly Regular Pension will be $959.00 per month as illustrated below:

<table>
<thead>
<tr>
<th>(A) Weekly Contribution Rate</th>
<th>(B) Months of Service Credit</th>
<th>(C) Maximum Benefit Level</th>
<th>(D) Pension Amount (=C x B ÷ 300)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$29</td>
<td>50</td>
<td>$750.00</td>
<td>$125.00</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td></td>
<td>$958.33</td>
</tr>
</tbody>
</table>

Your monthly Regular Pension in this example is $959.00 per month ($958.33 rounded up to the next highest dollar).

Forms of Pension Payments

Once you decide to Retire, your pension will be paid to you in one of the following ways, which are described in more detail on pages 23–26, based on your marital status and election at the time of your retirement:

- **Single Life Pension with 36 Months Guaranteed**
  - Required form for unmarried Participants
  - Optional form for married Participants with appropriate spousal consent

- **50% Joint and Survivor Pension**
  - Required form for married Participants unless you elect the Optional 75% Joint and Survivor Pension (as defined on page 54)

- **Optional 75% Joint and Survivor Pension**
  - Optional form for married Participants, no spousal consent is required

Alert
Whenever the term “married” or “Spouse” is used in this booklet, that term refers to the person to whom you are legally married. The Board of Trustees requires you to provide documentation establishing your relationship when you apply for your pension. If your documentation is inaccurate or misleading, the Board will recover any excess payments that have been made in reliance on that misinformation, and may reduce benefits payable to you or to any person on your behalf in order to recover those excess payments.

Single Life Pension with 36 Months Guaranteed

The Single Life Pension with 36 Months Guaranteed provides you with a monthly pension payment for your life. If you die before receiving at least 36 pension payments, the remaining guaranteed monthly payments will be paid to your Beneficiary. (See page 41 for information on naming a Beneficiary and see page 52 for the definition of Beneficiary.)
For example, if you die after receiving 16 monthly payments, the remaining 20 payments will be made to your Beneficiary. If you live long enough to receive the 36 guaranteed monthly payments, you will continue to receive monthly payments for your lifetime, but no benefits will be payable to your Beneficiary after you die. If you die after making an application and having reached your Annuity Starting Date, but before receiving your first payment, your Beneficiary will be entitled to 36 payments.

50% Joint and Survivor Pension

The 50% Joint and Survivor Pension provides you with a monthly payment as long as you live. And, after your death, it provides your Spouse (to whom you were married on your Annuity Starting Date) with half of the amount you were receiving. This amount will continue to be paid monthly to your Spouse as long as he or she lives. After your Spouse dies, no further benefits will be paid.

Because this pension is paid over two lifetimes instead of one, your monthly pension is a percentage of the full monthly amount otherwise payable as a Single Life Pension with 36 Months Guaranteed.

The percentage is 89.0% plus .4% for each full year your Spouse is older than you and minus .4% for each year your Spouse is younger than you. For example, if your Spouse is two years younger than you, your benefit would be 88.2% of the Single Life Pension with 36 Months Guaranteed. Different percentages apply if your pension is a Disability Pension.

Example of a 50% Joint and Survivor Pension (not a Disability Pension)

You Retire on a Vested Pension at age 65. At the time of your retirement your Spouse is also age 65. The amount of your Regular Pension in the form of a Single Life Pension with 36 Months Guaranteed is $200.00. Under the 50% Joint and Survivor Pension, your monthly amount would be $178.00 (89% x $200.00 = $178.00). If you die before your Spouse, your Spouse would continue to collect 50% of the monthly benefit you were receiving, or $89.00 ($178.00 x .50 = $89.00). This amount would continue each month for as long as your Spouse lives. After your Spouse dies, all pension payments stop.

If your Spouse had been younger or older than you, an additional adjustment would have been required to take into account the difference in your ages.

Note: The Spouse you were married to at the time you elected to start receiving your pension benefit is the only Spouse eligible to receive a Survivor Pension. Your Spouse must survive you in order to receive the survivor portion of the 50% Joint and Survivor Pension. If your Spouse dies before you, you will continue to receive the same monthly benefit for the rest of your life, and all Plan benefits will end upon your death. Even if you re-marry, your new Spouse will not receive a benefit if you die first.

Optional 75% Joint and Survivor Pension

The Optional 75% Joint and Survivor Pension is similar to the 50% Joint and Survivor Pension in that it provides you with a reduced benefit in order to provide continuing monthly payments to your Spouse after your death. If you die before the Spouse to whom you were married on your Annuity Starting Date, 75% of the amount you were receiving monthly will continue to be paid to that Spouse as long as your Spouse lives. After your Spouse dies, no further benefits will be paid.

Like the 50% Joint and Survivor Pension, because this pension is paid over two lifetimes instead of one, it is a percentage of the full monthly amount otherwise payable as a Single Life Pension with 36 Months Guaranteed.

The percentage is 84.0% plus .5% for each full year your Spouse is older than you and minus .5% for each year your Spouse is younger than you. For example, if your Spouse is two years younger than you, your benefit would be 83% of the Single Life Pension with 36 Months Guaranteed. Different percentages apply if your pension is a Disability Pension.

Example of an Optional 75% Joint and Survivor Pension (not a Disability Pension)

You Retire on a Vested Pension at age 65. At the time of your retirement your Spouse is also age 65. The amount of your Regular Pension in the form of a Single Life Pension with 36 Months Guaranteed is $200.00.
Under the **Optional 75% Joint and Survivor Pension**, your monthly amount would be $168.00 (84% x $200.00 = $168.00). If you die before your **Spouse**, your **Spouse** would continue to collect 75% of the monthly benefit you were receiving, or $126.00 ($168.00 x .75 = $126.00). This amount would continue each month for as long as your **Spouse** lives. After your **Spouse** dies, all pension payments stop.

If your **Spouse** had been younger or older than you, an additional adjustment would have been required to take into account the difference in your ages.

**Note:** Your **Spouse** must survive you in order to receive the survivor portion of the **Optional 75% Joint and Survivor Pension**. If your **Spouse** dies before you, you will continue to receive the same monthly benefit for the rest of your life, and all **Plan** benefits will end upon your death.

### The Form of Payment That Applies to You

**If you are not married on your Annuity Starting Date**, or are married and your **Spouse** cannot be located, your pension will be paid in the form of the **Single Life Pension with 36 Months Guaranteed**.

**If you are married on your Annuity Starting Date**, your pension will be paid in the form of the **50% Joint and Survivor Pension**, unless you elect to receive either an **Optional 75% Joint and Survivor Pension** or the **Single Life Pension with 36 Months Guaranteed**. If you elect the **Single Life Pension with 36 Months Guaranteed**, your **Spouse** must agree in writing. If you elect the **Optional 75% Joint and Survivor Pension**, no spousal consent is required.

If the **Actuarial Equivalent Lump-Sum** value of the benefit payable to you or your **Beneficiary** is $5,000 or less, the benefit will be paid in the form of a single lump sum rather than a small monthly pension check (e.g., under $30 per month). Such distribution will not require the consent of you or your **Beneficiary** and no further benefits will be paid to you or your **Beneficiary**. If the **Actuarial Equivalent Lump-Sum** value of this benefit is greater than $1,000 (but not more than $5,000), and you or your **Beneficiary** does not elect to receive such distribution directly or to have the distribution paid directly to a specified **Eligible Retirement Plan** in a **Direct Rollover**, then the **Plan** will pay the distribution in a **Direct Rollover** to an individual retirement account designated by the **Board**.

When you are ready to apply for your pension, you will receive a complete explanation of your options and the necessary application to choose your form of payment.

### Pre-retirement Surviving Spouse Pension

Your **Spouse** is automatically covered by a Pre-retirement Surviving Spouse Pension if:

- you are **Vested** (see pages 12–13 for information on vesting), and
- you die before you start your pension (your **Annuity Starting Date**).

Generally, the Pre-retirement Surviving Spouse Pension will provide your **Spouse** with a monthly pension for life, equal to one-half of the monthly pension you would have received if you had **Retired** and elected the **50% Joint and Survivor Pension**. That is, if you die after satisfying the eligibility requirements (age and **Service Credit**) for a pension, but before starting your pension, your surviving **Spouse** will immediately be eligible to receive a benefit equal to what he or she would have received under the **50% Joint and Survivor Pension** if you had begun that pension the day before you died. If you die before satisfying the age requirements for a pension, your **Spouse** will be eligible to begin receiving the Pre-retirement Surviving Spouse Pension on the date that you would have first become eligible for a pension.

Your **Spouse** may choose to wait and begin receiving the Pre-retirement Surviving Spouse Pension at a later time, but no later than the first of the month after you would have reached **Normal Retirement Age**. The monthly amount may be higher because of the postponement.
Reemployment After Retirement

If you Retire, you may return to work. However, if you return to Covered Employment or another form of work that is considered Disqualifying Employment, your pension may be suspended during that period of work. (Please see the definition of Disqualifying Employment on page 53 for more details.)

You are required to notify Member Services within 30 days after you start Disqualifying Employment, no matter how many hours you are working. We will use this information to determine whether or not pension payments should be suspended.

- **Before Normal Retirement Age (usually age 65):** Pension payments will be suspended for any month you work in Disqualifying Employment. If Member Services is not notified timely, this could cause your benefits to be suspended for up to an additional year even after you stop working.
- **After Normal Retirement Age, but before the calendar year following the year in which you reach age 70½:** Pension payments will be suspended for each month in which you work 40 or more hours in Disqualifying Employment.
- **After the April 1st of the calendar year following the year in which you reach age 70½:** Pension payments will not be suspended. You may continue to work and collect your pension without restrictions.

Alert:
If you are considering returning to work after your pension payments have started, it is a good idea to contact Member Services in advance to determine whether the employment you have in mind may be disqualifying.

If you Retire before your Normal Retirement Age, and return to work in Disqualifying Employment, your pension will be suspended. Any additional Service Credit you earn through reemployment prior to your Normal Retirement Age will have a separate Annuity Starting Date after you stop working in Disqualifying Employment. The separate Annuity Starting Date for these additional benefits will be at least 30 days after the Fund advises you of the available payment options, unless the benefit is to be paid as a Joint and Survivor Pension at or after your Normal Retirement Age or you and your Spouse consent in writing to commence payments before the end of the 30 day period.

Any additional Service Credit you earn after Normal Retirement Age will be determined at the end of each calendar year and will be payable effective on the January 1 following the end of the calendar year in which you earned the additional Service Credit, provided payment of benefits is not suspended (that is, for the period after your Normal Retirement Age and before you reach your Required Beginning Date, if you work less than 40 hours a month in Disqualifying Employment). Additional benefits will be paid in the payment form in effect as of the Annuity Starting Date most recently preceding the date the additional benefit became payable.

Contact Member Services if you have any questions about this provision.

General Information

Retirement

Retirement under the Plan is voluntary. All benefits are in addition to any benefits you receive from Social Security. In order to be eligible to receive benefits from the Plan, you must apply for a pension benefit and completely withdraw from all Disqualifying Employment (see page 53), unless you have reached Normal Retirement Age, after which you may continue to work up to 40 hours per month in Disqualifying Employment. You must begin your pension by the April 1 following the year you became age 70½, as indicated on pages 32–33.
Your Disclosures to the Fund: Fraud

Everyone who makes an application for benefits from the Plan must furnish to the Fund all necessary information in writing as may be reasonably requested for the purpose of determining your (or your Beneficiary’s) right to a Plan benefit. Failure to comply with such requests promptly and in good faith will be sufficient grounds for delaying, denying or discontinuing payment of benefits. The Board will be the sole judge of the standard of proof required in any case.

The information you give to the Fund, including statements concerning your age and marital status, affects the determination of your benefits. If any of the information you provide is false, or if you commit an act or practice constituting fraud, or make an intentional misrepresentation of material fact, you may be required to indemnify and repay the Fund for benefit payments made in reliance on your false statements, fraud or misrepresentation. In addition, the Board may deny benefits to a person claiming to be your Spouse if you have stated that you were not married or that you were married to someone else, as the Board is entitled for all purposes to rely on your representation as to whether you are married and, if so, to whom.

In addition, if a benefit has been paid by the Fund as a result of false statements, fraud or misrepresentation, the Fund may seek reimbursement, may elect to pursue the matter by pressing criminal charges and may take any other action deemed reasonable.

How to Apply for a Pension

Applications for all types of pensions may be obtained from Retirement Services at 25 West 18th Street, New York, New York 10011-4676. Applications for a Disability Pension contain two parts: a Disability Eligibility Verification Form and the Plan’s Pension Application.

When you are ready to Retire, call Member Services at 1-800-551-3225 at least four months before your last day of work to request an appointment with a Retirement Counselor. Your Retirement Counselor will send you a pension estimate and an application for pension benefits, and will review all the paperwork with you during your counseling appointment. You will be encouraged to bring your Spouse to the appointment.

You may apply for a pension while you are still working, so long as you withdraw from all Disqualifying Employment before your pension benefits begin.

You will need to provide proof of your age, along with:

- if you are married, proof of your Spouse’s age and proof of marriage; or
- if your Spouse is deceased, your Spouse’s death certificate; or
- if you are divorced or legally separated, a copy of each divorce decree or separation decree or agreement.

If these documents are on file with the Fund Office, you will not need to resubmit them. Your Retirement Counselor will tell you which documents to bring.

Alert:
If you are married, Federal law requires the Fund to pay your benefit as a 50% Joint and Survivor Pension, unless your Spouse consents to waive his or her right to this form of payment or you elect the Optional 75% Joint and Survivor Pension. The consent requirement may be eliminated if the Plan determines (based on evidence you provide) that you cannot locate your Spouse after diligent efforts. It may also be eliminated if there are extenuating circumstances recognized by the Internal Revenue Service (the “IRS”), such as you have been legally separated from your Spouse or abandoned by your Spouse, and you have a court order to that effect.

After you receive the written explanation of your forms of payment and the blank application form, your Retirement Counselor will be glad to assist you in completing your pension application. You should submit your application as soon as possible after you complete it. The Retirement Services Department recommends you submit your application at least three months prior to the date you want your pension to start.

There is at least a 30-day waiting period after you have been provided a written explanation of your benefits until your pension can begin, unless you (with the consent of your Spouse if you are married) waive this waiting period. In this case, your pension will begin on the first of
the month following the date your application has been received (but no less than seven days after the written explanation has been provided). For example, if you are mailed an application on March 7th and your completed application is received on March 15th, your **Annuity Starting Date** will be May 1, unless you and your **Spouse** have waived the 30-day waiting period, in which case your **Annuity Starting Date** will be April 1. Please note that, depending on when we receive your application, you may not receive your first payment until after your **Annuity Starting Date**. In this case; however, your first payment will include all payments due you for the period from your **Annuity Starting Date** through the date on which your pension begins.

**When Pension Benefits Begin**

Your pension benefit is generally payable beginning on the first of the month following the date you have met the eligibility rules for a pension benefit and the Fund Office has received a completed application that includes your supporting documentation such as birth certificates, marriage certificate, divorce decree, etc. The date that pension benefits are first payable is known as your **Annuity Starting Date**.

If, after terminating Covered Employment, you wait to begin your pension until after Normal Retirement Age, you will receive a monthly pension that is increased to reflect the period after your Normal Retirement Age during which you were not receiving benefits. The increase will be 1% for each month your benefit was postponed after your Normal Retirement Age through age 70, and 1.5% for each month your benefit was postponed thereafter. No increase will apply to months for which your benefit was suspended.

In any event, you must start receiving your pension by the April 1 of the calendar year following the calendar year in which you reach age 70½, even if you are still working in Covered Employment. This is known as your **Required Beginning Date**. Failure to apply to start your pension by this date may result in you having to pay a penalty to the IRS equal to 50% of the amount of your payments that were not timely started.

If you apply for the pension and furnish all the necessary information to the Fund, your pension will be paid in the form that you and your **Spouse**, if applicable, select. (The available forms of benefit and the rules for selecting them are on pages 23–27.) Otherwise, the Fund will begin paying your benefit on your **Required Beginning Date** in the form of a 50% Joint and Survivor Pension calculated on the assumption that you are married and that you are three years older than your **Spouse**. After the pension starts, only two changes are permissible. First, the Fund will change the payment option from a 50% Joint and Survivor Pension to the Single Life Pension with 36 Months Guaranteed if you prove you did not have a **Spouse** on your pension effective date. Second, the Fund will adjust the amount of the 50% Joint and Survivor Pension benefit going forward based on the actual age difference between you and your **Spouse**, if you provide proof of age for you and your **Spouse**. Any changes made based on the actual age difference between you and your **Spouse** will be made going forward, not retroactively.

The Fund will use reasonable efforts to contact and locate you in order to assist you with claiming your pension. If you do not contact the Fund within six months after the Fund has attempted to contact you, you will be deemed “lost”. If you are deemed “lost” and remain “lost” for two years, your unclaimed benefits will be forfeited. However, you have the right to claim payment of forfeited benefits. Previously forfeited benefits to which you are entitled will be paid to you without interest; however, the benefit payment shall be reduced to the extent of any overpayment the Plan has made to another individual as a result of you having been deemed “lost”. See Loss of Pension Benefits on pages 35–36 for more information on the circumstances under which you could lose benefits under the Plan. It is important that you keep the Fund informed of any changes in address or other personal information.

**Disability Pension** benefits are payable beginning on the first of the 7th month following your last day worked due to total and permanent disability, if you apply for those benefits within nine months after your last day worked. If the Fund receives your **Disability Pension** application more than nine months after your last day worked, your benefits will begin on the first of the month following receipt of your application.
Incompetence or Incapacity

If the Board determines that you are unable to care for your affairs because of mental or physical incapacity, the Board may apply any pension due to your maintenance and support or to any other person whom the Board considers an appropriate Beneficiary, unless your legal representative has made a claim for payment.

No Duplication of Pensions

Even if more than one employer makes contributions on your behalf at the same time, you will receive only one pension under Program C, which is the pension program described in this booklet. If you earn Service Credit under Program C as well as under Program A or Program B at the same time, your benefits will accrue for that time period under the Program which provides the highest rate for each period of simultaneous credit, generally Program A.

If you earn Service Credit under Program C and another program of this Fund for work in different time periods, your benefits will be calculated separately for each Program. In addition, you will be provided with separate options on how you would like to receive your pension and you will receive two separate checks.

Suspension of Pension Benefits

Payments begin when you Retire under the rules of the Plan and will generally continue for the rest of your life. However, if you work in Disqualifying Employment (as defined on page 53) after retirement and have not reached your Required Beginning Date, your pension may be suspended. (Please see pages 28–29 of this booklet for details.) You must notify Member Services within 30 days after beginning work in Disqualifying Employment. Failure to give this notice could cause your benefits to be suspended for up to an additional year after you stop working.

Alert:
If you are considering returning to work after your pension payments have started, it is a good idea to contact Member Services in advance to determine whether the employment you have in mind may be Disqualifying Employment.

Loss of Pension Benefits

Under certain conditions, your benefit may be denied, reduced or suspended. These conditions are as follows:

1. If your Covered Employment terminates by resignation, discharge or death before you have completed five (5) years of Vesting Service and you do not reach your Normal Retirement Age while still working in Covered Employment, your retirement benefit will be forfeited, as more fully described in the Vesting Service section of this SPD. (See Vesting Service on pages 12–13.)

2. If you die before you Retire, the only benefit payable under the Plan is the Pre-retirement Surviving Spouse Pension. If you die before you Retire, and were not married on your date of death, no benefits will be payable on your behalf under the Plan.

3. You will be entitled to benefits that you have earned during periods when an employer was obligated to make contributions to the Pension Fund on your behalf. If your employer ceases to be obligated to make contributions to the Pension Fund on behalf of employees in your classification; however, and you continue working for that employer in that classification, your work will no longer be Covered Employment and you will receive no Service Credit. In addition, benefits based upon Past Service Credit may be reduced or cancelled under certain circumstances if your last employer is no longer obligated to make contributions to the Fund.

4. If the Plan’s financial condition were to deteriorate sufficiently, certain benefits under the Plan may have to be reduced, consistent with Federal law.
5. If the Plan terminates, certain benefits under the Plan may be reduced or eliminated, consistent with Federal law. (See Plan Amendment or Termination on page 46 for more information.)

6. Federal law permits payment of all, or a portion of, your benefit to another person, provided such payment is pursuant to a Qualified Domestic Relations Order (“QDRO”) relating to child support, alimony or marital property rights payments. (See Qualified Domestic Relations Orders on pages 43–44 for more information.)

7. If you do not provide the Trustees with your most recent address and you cannot be located, the Trustees may be unable to distribute your benefit to you. If the Trustees are unable to locate you in order to commence your benefit at your Required Beginning Date, you may be deemed “lost”. If you are deemed “lost” after a period of two years, your unclaimed benefits will be forfeited.

8. If you fail to make proper application for your retirement benefit or fail to provide necessary information, the Trustees may be unable to distribute your benefit to you.

9. See Suspension of Pension Benefits on page 34 to determine if your reemployment or your continued employment after your Normal Retirement Age may cause your retirement benefit payments to be suspended.

10. If you receive benefits to which you are not entitled, you must repay the Plan for any such overpayments. If you do not repay the Plan, the Board may offset the amount you owe to the Plan from any future benefit payments or, if necessary, the Board will take all available legal action against you to restore the overpayments to the Plan. (See Overpayments on page 44 for more information.)

Compliance with Federal Law

The Plan is governed by regulations and rulings of the Internal Revenue Service (the “IRS”), the Department of Labor and current tax law. The Plan will always be construed to comply with these regulations, rulings and laws. Generally, Federal law takes precedence over state law.

The Plan’s Decision on Your Application

If your application (claim) for benefits is denied, in whole or in part, the Plan will provide you with a written notice informing you of:

- the specific reasons for the Plan’s determination and references to the specific Plan provisions on which the determination is based,
- a description of any additional material or information needed to complete your claim (including an explanation of why the information is needed),
- a description of the Plan’s appeal procedure and applicable time limits, as well as a statement of your right to bring suit under Federal law following an adverse determination on appeal, and
- a statement that you have the right to submit written comments, documents, records and other information relating to the claim, and, that upon your request, the Plan will make available to you (or provide you with copies of) all documents, records and other information relevant to your claim.

If you have applied for a Vested Pension, Early Retirement Pension or a Regular Pension, that notice will be sent to you within a reasonable period of time, but not later than 90 days after the Plan receives your application. If special circumstances require an extension of time (up to 90 additional days) for processing your application, you will be notified of those special circumstances and the date by which you can expect a decision on your application.
Special Rules for Disability Pension Claims

The Building Service 32BJ Benefit Funds has a two-step process for applying for disability benefits from the Funds.

In the first step, you are asked to submit a Disability Eligibility Verification Form and proof of your disability (generally, a Social Security Administration Disability Notice of Award). To get a copy of the Disability Eligibility Verification Form, contact Member Services. You should submit this form as soon as possible after your disability begins for the reasons explained on pages 19–21. Your Disability Eligibility Verification Form will be reviewed by the Funds’ Department of Eligibility to determine whether you meet the eligibility requirements for a Disability Pension as described on pages 19–21 under the section Disability Pension. The Board, or its designee(s), has the sole and absolute discretion to make all determinations of disability. If you are found to not meet the requirements for a Disability Pension, the Fund will provide you with a written denial notice that includes all of the information listed on page 37 under the section The Plan’s Decision on Your Application.

A decision on your eligibility will be provided within 45 days of receipt of your application. If an extension of time is necessary for processing (due to circumstances beyond the control of the Plan, such as your failure to provide a Social Security Disability Notice of Award), the 45-day period may be extended for an additional 30 days and, if additional time is still needed after that period ends, there may be one more extension of 30 days. If an extension is needed, you will be notified within the initial 45-day period of the circumstances requiring the extension and the date by which a decision is expected. The notice will inform you of the standards for entitlement to the Disability Pension benefit, the issues delaying a decision on your claim, and the additional information needed to resolve those issues.²

² If you are not eligible for Social Security disability benefits for reasons unrelated to your medical or mental condition (see footnote 1 on page 20), and your application for a Disability Pension is based on medical information, the Plan’s notice of its decision on your application will include all of the information described in The Plan’s Decision on Your Application, plus additional discussion of all medical evidence, standards, guidelines, and protocols that the Plan has received or used in the consideration of your application. That notice will also be provided in a cultural and linguistically appropriate manner, as required by government regulations.

In the second step, if you are determined to be eligible for a Disability Pension, you will be asked to submit a pension application. The forms you need will be enclosed with the notice that you have been found eligible. After your completed application has been reviewed and processed by the Pension Fund, you will be notified of the amount and start date of your Disability Pension. In no case will your pension payments begin sooner than the first day of the 7th month after you last worked in Covered Employment.

Appealing Denied Benefits

If your application (claim) for pension benefits is denied, in whole or in part, you (or your authorized representative) may appeal in writing to the Board of Trustees’ Appeals Committee. Your appeal must be made within 180 days from the date of the determination notice.

Appeals to the Board of Trustees must be mailed to:

Board of Trustees’ Appeals Committee
Building Service 32BJ Pension Fund
25 West 18th Street
New York, NY 10011-4676

Your appeal should state clearly the reason(s) for your disagreement with the decision regarding your pension and include any additional documents, records or other evidence that you believe should be considered in connection with your appeal.

You must file an appeal before you can file any kind of legal action to review the denial of benefits.

The Appeals Committee will consider your appeal and give you their decision after reviewing all necessary and pertinent evidence. You (or your authorized representative) may submit written comments, documents, records and other information relating to the claim in support of your
appeal. In considering your appeal, the Appeals Committee will review all information that you submit, even if it was not submitted or considered in the initial benefit determination. In addition, upon your written request, the Plan will provide you (or your authorized representative) with access to, or copies of, all documents, records and other information relevant to your claim.

All appeals to be reviewed by the Appeals Committee will be reviewed during its next regularly scheduled meeting, provided that your appeal is received by the Plan at least 30 days before the meeting date. If your appeal is received by the Plan less than 30 days before the next regularly scheduled meeting of the Appeals Committee, your appeal will be reviewed at the second regularly scheduled meeting following the Plan's receipt of your appeal. If special circumstances require an extension of time for processing your appeal, then the Appeals Committee will make a decision on your appeal during the third regularly scheduled meeting following receipt of your appeal. If this extension is needed, you will be notified in writing (before the extension begins) of the circumstances requiring the extension and the date as of which the appeal determination will be made. You will be notified in writing of the Appeals Committee's decision on your appeal within five days after the decision is made. If your appeal is denied, the written notice will include all of the information described on page 37 under the section The Plan's Decision on Your Application.3

All decisions on appeal will be final and binding on all parties, subject only to your right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974 (“ERISA”) after you have exhausted the Plan's appeal procedures. No individual may file a lawsuit until these procedures have been exhausted. In addition, no lawsuit may be started more than three years after the date on which the applicable appeal was denied. If there is no decision on appeal, no lawsuit may be started more than three years after the time when the Appeals Committee should have decided the appeal.

3 If your application for a Disability Pension is based on medical evidence other than a Social Security award, as described in footnote 1 on page 20, the Plan will also send you a description of any new evidence or new rationale so that you will have a reasonable opportunity to respond to it before the Appeals Committee makes a decision on your appeal. The Plan's notice to you of the Appeals Committee decision will be provided in a cultural and linguistically appropriate manner, as required by government regulations.

Naming a Beneficiary

At retirement, if you are single, you may designate any person or persons as Beneficiary(ies) to receive the Single Life Pension with 36 Months Guaranteed. You must use the appropriate Designation of Beneficiary Form that is provided with your pension application.

If you are married and you reject the 50% Joint and Survivor Pension (with spousal consent), you will need your Spouse's consent to name a Beneficiary other than your Spouse. Future changes in Beneficiary require consent from the Spouse to whom you were married at the time you waived your right to the 50% Joint and Survivor Pension. If you are not married, you may change the named Beneficiary as often as you wish and without the consent of any previously named Beneficiary.

If you have not named a Beneficiary, or if your Beneficiary dies before you, any benefits due under the 36-month guarantee will be paid to the legal representative of your estate or, if there is none, to one or more of the persons who are entitled to such benefits under Section 4-1.1 of the Estates, Powers and Trusts Law of New York, or to such other person or persons as the Board may designate, in its discretion.

The only Beneficiary allowed under the 50% Joint and Survivor Pension or Optional 75% Joint and Survivor Pension is your Spouse, or a former Spouse designated as a surviving Spouse under a divorce decree that meets the requirements for a Qualified Domestic Relations Order (“QDRO”) as defined on page 55. Divorce or remarriage after retirement will not change your Beneficiary.

If the Board determines that a Participant's death was caused or contributed to by any act of violence initiated by a Beneficiary, or if the Beneficiary is convicted of any crime that caused or contributed to the Participant's death, any death benefit will be paid in a single lump sum to the persons otherwise entitled to receive death benefits under the Plan.
$1,000 Death Benefit for Pensioners

After you begin to collect your monthly pension, the person that you designate as a **Beneficiary** on a special **Beneficiary** designation form that is provided with your pension application will be entitled to a death benefit of $1,000 payable from the Building Service 32BJ Health Fund (“Health Fund”), unless you are eligible to receive life insurance coverage from the Health Fund on the date of your death.

You can name any person or persons you want on this form; no spousal consent is required if you are married. You may change that designation after you start your pension by completing a new **Beneficiary** designation form. For a copy of the form, contact Member Services in writing, by telephone or go to www.32bjfunds.org.

If you do not name a **Beneficiary** for this $1,000 death benefit, or if your **Beneficiary** dies before you and you have not named a new **Beneficiary**, the benefit will be payable in the following order:

1) your **Spouse**, if living,
2) your living children, equally,
3) your living parents, equally, and
4) if none of the above, to your estate.

The Health Fund does not pay this benefit to anyone who is involved in any way in the purposeful death of the **Participant**. This benefit follows the rules set forth in the Health Fund SPD. For a copy of this document or for additional information, please contact Member Services.

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4 This benefit is not available to your **Beneficiary** if you receive your pension in the form of a lump sum payment. (See The Form of Payment that Applies to You on pages 26–27.)

**Employer Contributions**

The **Plan** receives contributions in accordance with collective bargaining agreements between the Realty Advisory Board on Labor Relations, Inc. (“RAB”), or various independent employers, and 32BJ SEIU. These collective bargaining agreements provide that employers contribute to the **Fund** on behalf of each covered employee on the basis of either a fixed rate per hour or per week. Employers who are parties to such collective bargaining agreements may also participate in the **Fund** on behalf of non-collectively bargained employees by signing a participation agreement. Certain other employers (such as 32BJ SEIU itself, the 32BJ Benefit Funds and the RAB) that have a participation agreement with the **Fund** may also participate in the **Fund**. The Compliance Office will provide you, upon written request, with information as to whether a particular employer is contributing to the **Fund** on behalf of **Participants** working under a collective bargaining agreement and, if so, to which program of benefits the employer is contributing.

**Assignment of Benefits**

Benefits cannot be sold, assigned, transferred, mortgaged or pledged to anyone; nor can they be used as security for a loan. Generally, they are not subject to attachment or execution under any judgment or decree of a court or otherwise. The **Plan** will; however, comply with a Federal tax lien or a **Qualified Domestic Relations Order** (“QDRO”), as defined by law (see the following paragraph for more information).

**Qualified Domestic Relations Orders**

The **Plan** is required by law to follow the terms of a QDRO, which is a court order or judgment that directs a plan to pay benefits to your **Spouse**, former **Spouse**, child or other dependent in connection with child support, alimony or marital property rights. Until the **Plan** has complied with the terms of the QDRO, the **Plan** may restrict the benefits that are payable to you. These restrictions could also apply while the **Plan** is determining whether a written order satisfies the QDRO requirements in the Internal Revenue Code.
You will be notified if the Plan ever gets a proposed QDRO with respect to your pension benefit. For more information on QDROs, or to get a free copy of the procedures the Plan follows in determining whether an order is qualified, contact Member Services.

**Overpayments**

If, for any reason, the Plan should pay you or your Beneficiary (including your surviving Spouse) more than you or your Beneficiary are entitled to receive under the Plan, the Plan is authorized to recover the amount of the benefit overpayments, plus interest and costs, from you or your Beneficiary. That authority includes:

- The right to reduce benefits payable in the future to the person who received the overpayment;
- The right to reduce benefits payable to any Beneficiary (including a surviving Spouse) of a Participant who received an overpayment; and
- The right to initiate legal action to recover the overpayment from any person or estate that received it.

If the Board of Trustees determines that the overpayment was the result of fraud or deceit on the part of a Participant or a Beneficiary, for example, a Beneficiary fails to timely notify the Fund of the death of a Participant, the Fund shall offset 100% of any benefit payable to such Beneficiary until such overpayment is recouped with interest and costs.

**Military Leave**

Generally, if you leave Covered Employment to serve in the U.S. Armed Forces, the Uniformed Services Employment and Reemployment Act of 1994 ("USERRA") entitles you to prompt reinstatement in your job following completion of military service, with the same seniority, pay and benefits you would have had if you had not entered military service, provided you meet all the conditions for reinstatement.

If you are entitled to these rights under USERRA, upon return to Covered Employment you may receive credit for the service you would have earned while you were away. (See Earning Service When You Cannot Work on pages 13–14.)

In addition, if you die while performing certain military service, your Beneficiary may receive benefits (including Vesting Service but not Service Credit) for the period of military service, as if you had resumed Covered Employment with the Contributing Employer for whom you worked immediately before such military service, and continued such Covered Employment until your date of death.

**Plan Administration**

The Plan is what the law calls a “defined benefit” pension program. Benefits are provided in the amounts specified in the Plan Rules and Regulations from the Plan’s assets. Those assets are accumulated under the provisions of the Trust Agreement (as defined on page 56) and are held in a Trust Fund for the purpose of providing benefits to covered Participants and defraying reasonable administrative expenses.

The Plan is administered by the Board. The Board and/or its duly authorized designee(s) have the exclusive right, power and authority, in their sole and absolute discretion, to administer, apply and interpret the Plan, including this SPD, the Trust Agreement established under the Plan and any other Plan documents, and to decide all matters arising in connection with the operation or administration of the Plan or Trust established under the Plan. Without limiting the generality of the foregoing, the Board and/or its duly authorized designee(s), including the Appeals Committee with regard to denied benefit claim appeals, shall have the sole and absolute discretionary authority to:

- take all actions and make all decisions with respect to eligibility for, and the amount of, benefits payable under the Plan,
- formulate, interpret and apply rules, regulations and policies necessary to administer the Plan in accordance with the terms of the Plan,
• decide questions, including legal or factual questions, relating to the
calculation and payment of benefits under the Plan,
• resolve and/or clarify any ambiguities, inconsistencies and omissions
arising under the Plan, including this SPD, the Trust Agreement or
other Plan documents,
• process and approve or deny benefit claims and rule on any benefit
exclusions, and
• determine the standard of proof required in any case.

All determinations and interpretations made by the Board and/or its duly
authorized designee(s) shall be final and binding upon all Participants,
Beneficiary(ies) and any other individuals claiming benefits under the
Plan.

The Board has delegated certain administrative and operational functions
to the staff of the Building Service 32BJ Benefit Funds and to the Appeals
Committee. Most of your day-to-day questions can be answered by
Member Services staff. If you wish to contact the Board, please write to:

Board of Trustees
Building Service 32BJ Pension Fund
25 West 18th Street
New York, New York 10011-4676

Plan Amendment or Termination
The Board intends to continue the Plan indefinitely, but reserves the
right to amend or terminate it, in its sole discretion. Upon termination
of the Plan, benefits will be administered consistent with regulations of
the Pension Benefit Guaranty Corporation (the “PBGC”). If the Plan is
terminated or otherwise amended, your benefits could be reduced to the
level of benefits guaranteed by the PBGC. (See Federal Insurance on the
next page for a description of the benefits the PBGC guarantees.)

Federal Insurance
Your pension benefits under this multiemployer Plan are insured by
the PBGC, a Federal insurance agency. Under the multiemployer plan
program, the PBGC provides financial assistance through loans to plans that
are insolvent. A multiemployer plan is considered insolvent if the Plan
is unable to pay benefits (at least equal to the PBGC’s guaranteed benefit
limit) when due.

The maximum benefit that the PBGC guarantees is set by law. Under
the multiemployer program, the PBGC guarantee equals a Participant’s
years of service multiplied by (1) 100% of the first $11 of the monthly
benefit accrual rate; and (2) 75% of the next $33. The PBGC’s maximum
guarantee limit is $35.75 per month times a Participant’s years of service.
For example, the maximum annual guarantee for a retiree with 30 years of
service would be $12,870.

The PBGC guarantee generally covers: (1) normal and early retirement
benefits, (2) disability benefits if you become disabled before the Plan
becomes insolvent, and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) benefits greater than
the maximum guaranteed amount set by law; (2) benefit increases and
new benefits based on Plan provisions that have been in place for fewer
than five years at the earlier of (i) the date the Plan terminates, or (ii) the
time the Plan becomes insolvent; (3) benefits that are not Vested because
you have not worked long enough; and (4) benefits for which you have not
met all of the requirements at the time the Plan becomes insolvent; and
(5) non-pension benefits, such as health insurance, life insurance, certain
death benefits, vacation pay and severance pay.

For more information about the PBGC and the benefits it guarantees,
contact the PBGC Customer Contact Center, P.O. Box 151750, Alexandria
VA, 22315-1750, or call 1-800-400-7242. TTY/TDD users may call the
Federal relay service toll-free at 1-800-877-8339 and ask to be connected
to 1-800-400-7242. Additional information about the PBGC’s pension
insurance program is available through the PBGC’s website on the internet
Statement of Rights under the Employee Retirement Income Security Act of 1974 as Amended

As a Participant in the Building Service 32BJ Pension Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all Plan Participants shall be entitled to:

Receive Information about the Plan and Benefits under the Plan

- Examine, without charge, at the Compliance Office, all documents governing the Plan, including collective bargaining agreements, participation agreements and copies of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration ("EBSA").

- Obtain, upon written request to the Compliance Office, copies of documents governing the operation of the Plan, including collective bargaining agreements, participation agreements and copies of the latest annual report (Form 5500 series) and updated Summary Plan Description.

- Obtain a statement telling you whether you have a right to receive a pension at Normal Retirement Age (usually age 65) and, if so, what your benefits would be at Normal Retirement Age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

- Obtain a copy of the Plan’s annual financial report and certain actuarial, financial or funding information of the Plan. You will automatically receive an annual notice regarding the funding status of the Plan.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your employer, your Union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. You may not file a lawsuit – to review either a claim denial or a ruling on a QDRO – until you have followed the appeal procedures described on pages 43-44. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees; if you lose, the court may order you to pay these costs and fees; for example, if it finds your claim is frivolous.
Assistance With Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of EBSA, U.S. Department of Labor, listed in your telephone directory, or the:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration ("EBSA")
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, DC 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of EBSA or by visiting the Department of Labor’s website: http://www.dol.gov.

Plan Facts

Plan Name: Building Service 32BJ Pension Fund
Employer Identification Number: 13-1879376
Plan Number: 001
Plan Year: July 1 – June 30
Type of Plan: Defined Benefit Pension Plan

Funding of Benefits and Type of Administration

All contributions to the Trust Fund are made by Contributing Employers under the Plan in accordance with their written agreements. Participants are not permitted to make contributions. Benefits are administered by the Board of Trustees.

Plan Sponsor and Administrator

The Plan is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees. The Board of Trustees may be contacted at:

Board of Trustees
Building Service 32BJ Pension Fund
25 West 18th Street
New York, NY 10011-4676

Participating Employers

The Compliance Office will provide you, upon written request, with information as to whether a particular employer is contributing to the Plan on behalf of employees working under a written agreement, as well as the address of such employer, and whether a particular Union has a collective bargaining agreement requiring contributions to the Plan, as well as the address of such Union. Additionally, a complete list of employers contributing to the Plan and Unions that are parties to collective bargaining agreements under which the Plan is maintained may be obtained upon written request to the Compliance Office and is available for examination at the Plan’s office:

Compliance Office
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676
212-539-2778

Agent for Service of Legal Process

The Board has been designated as the agent for the service of legal process. Legal process may be served at the Compliance Office or on the individual Trustees.
Glossary of Terms

To help you better understand your Program C benefits, it is important for you to know the meaning of the terms defined here. Please note that this Glossary is intended to give you a basic understanding of what these important terms generally mean. For more detailed definitions, please refer to the official rules and regulations of the Plan. You should review the rest of the SPD very carefully because it explains usage of these terms, including any special rules and exceptions that may be relevant to you.

Actuarial Equivalent Lump-Sum means a lump-sum benefit that is of equivalent actuarial value to the benefit otherwise payable, determined using the mortality table and interest rates set forth in Internal Revenue Code section 417(e)(3) and applicable regulations, using the Plan Year as the stability period and the second month preceding the commencement of the stability period as the lookback month.

Annuity Starting Date means the first day of the first calendar month after the Participant has fulfilled all of the conditions for entitlement to benefits, including the filing of an application for benefits.

Beneficiary means any person designated to receive benefits under the Plan upon the death of the Participant or any person (other than a Participant) otherwise entitled to receive such benefits.

Board means the Board of Trustees as established and constituted from time-to-time in accordance with the Trust Agreement.

Break-in-Service means a specified period of time when you are not working in Covered Employment after becoming eligible to participate in the Plan. You will have a one-year Break-in-Service if you do not have at least 500 Hours of Service in Covered Employment during a Plan Year (July 1 – June 30). A one-year Break-in-Service has the effect of canceling your status as a Participant under the Plan (unless you are receiving a pension benefit or are Vested) that may be repaired by a sufficient amount of subsequent service. A permanent Break-in-Service will occur if you have five consecutive one-year Breaks-in-Service prior to achieving Vested status.

Contributing Employer means an employer required to make contributions to the Fund for benefits under Program C of the Plan.

Covered Employment means work in a classification at a building for which your employer is required to make contributions to the Fund for benefits under the Plan. Covered Employment does not include work in a classification in which your employer is required to make contributions to Program A or Program B of the Fund (see page 6), which are described in separate booklets.

Direct Rollover means a payment by the Plan to an Eligible Retirement Plan.

Disability Pension means the pension benefit available to a Participant who became totally and permanently disabled (as described on pages 19–21) while working in Covered Employment, who has at least 180 months of Service Credit and who has reached age 50.

Disqualifying Employment means any category of work that satisfies all of the following:

(i) The work is in a trade or craft in which you were employed at any time under Program C;
(ii) The work is in any industry in which employees covered by Program C were accruing benefits under Program C at the time of your Normal Retirement Age or early retirement; and
(iii) The work is in any state in which contributions were made or required to be made to Program C at the time of your Normal Retirement Age or early retirement.

Disqualifying Employment will NOT include:

1. Work for which contributions are required to be made to Program A or Program B of the Plan; and
2. Work for any employer for any month after you Retire in which your pension benefit payable under Program C is less than $200.

Early Retirement Pension means the pension benefit that is available to a Participant who has reached age 55 and has at least 120 months of Service Credit. (See pages 18–19.)

Eligible Retirement Plan is an individual retirement account described in section 408(a) of the Internal Revenue Code, an individual retirement annuity described in section 408(b) of the Internal Revenue Code, an annuity plan described in section 403(a) of the Internal Revenue Code, a qualified trust described in section 401(a)
of the Internal Revenue Code and, in some cases, an annuity contract described in section 403(b) of the Internal Revenue Code, an eligible plan under section 457(b) of the Internal Revenue Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state, and a Roth IRA described in section 408A of the Internal Revenue Code.

**Eligible Rollover Distribution** under this Plan, means a lump-sum distribution of benefits with an actuarial equivalent value of $5,000 or less. No other benefits payable from this Plan are eligible for a rollover.

**50% Joint and Survivor Pension** means the form of pension benefit that is automatically paid to any married Participant unless their Spouse as of the Annuity Starting Date agrees to waive their right to the survivor portion of the pension or the Participant elects the **Optional 75% Joint and Survivor Pension**. This Pension provides you with a reduced monthly amount and, after your death, provides your Spouse a survivor pension equal to 50% of the reduced monthly amount.

**Fund** means the Building Service 32BJ Pension Fund.

**Hours of Service** means all hours of compensated work in Covered Employment, or compensated vacations, holidays, or leave from Covered Employment. It also includes:

- periods of disability for which you receive accident and sickness benefits according to New York or New Jersey Workers’ Compensation benefits (up to six months), New York or State Disability Law, or New Jersey Temporary Disability Law; and

- hours for which you are entitled to back pay to the extent that it is intended to compensate you for periods during which you would have been in Covered Employment.

**Normal Retirement Age** means age 65 or, if later, your age on the fifth anniversary of your participation in the Plan.

**Optional 75% Joint and Survivor Pension** means the form of pension benefit that provides you with an adjusted monthly amount and, after your death, provides your Spouse a survivor pension equal to 75% of the adjusted monthly amount. Election of this form of payment does not require spousal waiver of the 50% Joint and Survivor Pension.

**Participant** means an employee or former employee who has met the requirements for participation in the Plan and whose status as a Participant has not been terminated due to a one-year Break-in-Service. (Please see pages 7–8 for more detailed work requirements. A Pensioner is also a Participant.)

**Past Service Credit** means Service Credit which may be provided to a Participant for work for an employer prior to that employer becoming party to a collective bargaining agreement. Past Service Credit only counts as Service Credit for determining your eligibility for a Vested Pension, Early Retirement Pension or Disability Pension. It does not count for determining your eligibility for a Regular Pension. (Please see pages 21–22 for more details.)

**Pensioner** means a person receiving a pension from the Plan, a person who would be receiving a pension from the Plan but is not due to administrative processing after his Annuity Starting Date, or a person who was receiving a pension from the Plan but who is not because his pension has been suspended due to his return to Disqualifying Employment. Pensioner does not include a former Plan Participant who has received a single lump sum payment of their pension.

**Plan or Program C** means Program C of the Building Service 32BJ Pension Fund.

**Plan Year** means the 12-month period from July 1 to the next June 30. This same period will be used to determine Vested Service and Service Credit.

**Qualified Domestic Relations Order ("QDRO")** means a judgment, decree or order that relates to the rights of a Spouse, former Spouse or child of the Participant and is made pursuant to a state domestic relations law, and that creates or recognizes the right of a Spouse, former Spouse or child to receive all, or a portion of, the benefits payable to the Participant under the Plan.

**Regular Pension** means the pension benefit available to Participants who have 300 months of Service Credit and have reached age 65.

**Required Beginning Date** means the April 1 of the calendar year following the calendar year in which you turn age 70½.

**Retire** means to completely withdraw from Disqualifying Employment and apply for a pension either immediately prior to or during withdrawal.
**Service Credit** means credit that is used to compute your pension benefit, as described on pages 8–10, consisting of work in **Covered Employment** (based on current employment). For purposes of computing your pension, **Service Credit** does not include **Past Service Credit**.

**Single Life Pension with 36 Months Guaranteed** means the form of pension benefit paid to you if, on your **Annuity Starting Date**, you are either unmarried or obtain spousal waiver of the 50% **Joint and Survivor Pension** and elect this form of pension benefit. This form of payment is payable for your lifetime and, if you die before you have received 36 monthly payments, your **Beneficiary** will receive the balance of these 36 payments.

**Spouse** means the person to whom you are married (or a former **Spouse** to the extent provided in a **Qualified Domestic Relations Order**).

**Trust Agreement** means the Agreement and Declaration of Trust establishing the Building Service 32BJ Pension Fund effective as of July 1, 1978, and as thereafter amended.

**Union** means 32BJ SEIU.

**Vested** means having reached **Normal Retirement Age** while you are working in **Covered Employment**, or having accumulated five years of **Vesting Service**. Once you are **Vested**, your benefit will generally be non-forfeitable even if you leave **Covered Employment** before you reach the age at which you may apply for a benefit. (See Loss of Pension Benefits on pages 35–36 for more information on loss of benefits.)

**Vested Pension** means the pension benefit available to **Participants** who have reached **Normal Retirement Age** and are **Vested**, but who are not eligible for a **Regular Pension**.

**Vesting Service** means a period of service (measured in years) used to determine when you are **Vested**.

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**Contact Information – Member Services**

For information about the Building Service 32BJ Pension Fund – Program C, call Member Services at 1-800-551-3225, log on to [www.32bjfunds.org](http://www.32bjfunds.org) or write to Member Services at:

**Member Services**
Building Service 32BJ Pension Fund – Program C
25 West 18th Street
New York, NY 10011-4676