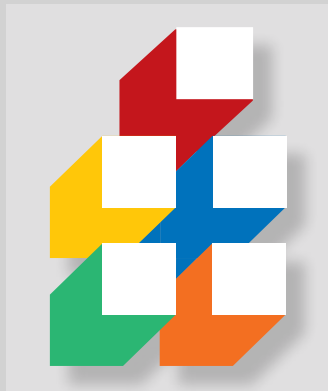




# **Building Service 32BJ Pension Fund – Program A**



## **Summary Plan Description**

January 1, 2018

## Translation Notice

This booklet contains a summary in English of your rights and benefits under the Building Service 32BJ Pension Fund – Program A. 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 A  
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](http://www.32bjfunds.org).

Este folleto contiene un resumen en inglés de sus derechos y beneficios con el Building Service 32BJ Pension Fund – Program A. 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 A  
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](http://www.32bjfunds.org).

Niniejsza broszura zawiera opis, w języku angielskim, Twoich praw i świadczeń w ramach Planu Building Service 32BJ Pension Fund – Program A. 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 A  
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](http://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 A. Nëse keni vështirësi për të kuptuar ndonjë pjesë të kësaj broshure, kontaktoni Shërbimin e Anëtarit në numrin 1-800-551-3225 për ndihmë ose mund të shkruani tek:

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

Orari zyrtar është nga ora 8:30 deri më 17:00, nga e hëna deri të premten. Gjithashtu, ju mund të vizitoni faqen e Internetit [www.32bjfunds.org](http://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.

### Union Trustees

Héctor J. Figueroa  
President  
32BJ SEIU  
25 West 18th Street  
New York, NY 10011-1991

Larry Engelstein  
Executive Vice President  
32BJ SEIU  
25 West 18th Street  
New York, NY 10011-1991

Kevin J. Doyle  
c/o 32BJ SEIU  
25 West 18th Street  
New York, NY 10011-1991

Kyle Bragg  
Secretary  
Treasurer  
32BJ SEIU  
25 West 18th Street  
New York, NY 10011-1991

### Employer Trustees

Howard I. Rothschild  
President  
Realty Advisory Board on Labor Relations, Inc.  
292 Madison Avenue  
New York, NY 10017-6307

Charles C. Dorego  
Senior Vice President/General Counsel  
Glenwood Management  
1200 Union Turnpike  
New Hyde Park, NY 11040-1708

John C. Santora  
Vice Chairman  
President, New York Tri-State Region  
Cushman & Wakefield, Inc.  
1290 Avenue of the Americas  
New York, NY 10104-6178

Fred Ward  
Vice President, Labor Relations  
ABM  
321 West 44th Street  
New York, NY 10036-5454

### Executive Director, Building Service 32BJ Benefit Funds

Peter Goldberger

### Director of Retirement Services, Building Service 32BJ Pension Fund

Régine Breton

### Fund Auditor

Withum Smith+Brown, PC

### Legal Counsel

Bredhoff & Kaiser, P.L.L.C.  
Proskauer Rose, LLP  
Raab, Sturm & Ganchrow, LLP

# Contents

	Page		Page
<b>Important Notice</b> .....	5	<b>General Information</b> .....	30
Planning for Retirement .....	6	Retirement .....	30
<b>Important Information About Your Plan</b> .....	7	Your Disclosures to the Fund: Fraud .....	30
Effective Date of the Plan .....	7	How to Apply for a Pension .....	31
Fund Administration .....	7	When Pension Benefits Begin .....	33
<b>Service Information</b> .....	8	Incompetence or Incapacity .....	35
Becoming a Participant .....	8	No Duplication of Pensions .....	35
Service Credit .....	9	Suspension of Pension Benefits .....	35
Past Service Credit .....	10	Loss of Pension Benefits .....	36
Exceptions to Past Service Credit .....	11	Compliance with Federal Law .....	38
Limits to Past Service Credit .....	12	The Plan's Decision on Your Application .....	38
Vesting Service .....	12	Special Rules for Disability Pension Claims .....	39
Earning Service When You Cannot Work .....	13	Appealing Denied Benefits .....	40
Breaks-in-Service .....	13	Naming a Beneficiary .....	42
Protection from Break-in-Service .....	14	\$1,000 Death Benefit for Pensioners .....	43
Reciprocity .....	15	Employer Contributions .....	43
<b>Pension Types</b> .....	15	Assignment of Benefits .....	44
Pension Type Eligibility Summary .....	16	Qualified Domestic Relations Orders .....	44
Regular Pension .....	16	Overpayments .....	45
Vested Pension .....	18	Military Leave .....	45
Early Retirement Pension .....	19	Plan Administration .....	46
Early Retirement Example .....	20	Plan Amendment or Termination .....	47
Disability Pension .....	20	Federal Insurance .....	48
Amount of Pension .....	21	Statement of Rights under the Employee Retirement Income Security Act of 1974 as Amended .....	49
<b>Forms of Pension Payments</b> .....	24	<b>Plan Facts</b> .....	51
Single Life Pension with 36 Months Guaranteed .....	24	Funding of Benefits and Type of Administration .....	51
50% Joint and Survivor Pension .....	25	Plan Sponsor and Administrator .....	52
Optional 75% Joint and Survivor Pension .....	26	Participating Employers .....	52
The Form of Payment That Applies to You .....	27	Agent for Service of Legal Process .....	52
Pre-retirement Surviving Spouse Pension .....	28	<b>Appendix A—Special Rules for Former Participants of the Window Cleaners     Union Local No. 2 Pension Plan</b> .....	53
<b>Reemployment After Retirement</b> .....	28	<b>Glossary of Terms</b> .....	58
		<b>Contact Information – Member Services</b> .....	Inside Back Cover

## Important Notice

This booklet is the Summary Plan Description (“SPD”) of **Program A** 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 A**. 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 52. 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, 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 61.
- This booklet describes the provisions of the **Plan** as amended through January 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 pages 58–59) to determine your rights under the **Plan**. The Compliance Office can provide copies of those documents to you. Please request these documents from the Compliance Office in writing at the address on page 52.

- All capitalized terms within the text, for example, **Covered Employment**, are defined in the Glossary of Terms beginning on page 58.
- 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](http://www.32bjfunds.org). The website includes helpful information which can help you plan for your retirement at different stages in your life.

Once you are ready to think about retiring, consider attending a pre-retirement seminar offered by the Retirement Services Department. These offer in depth information for **Participants** who are at least age 55 and are **Vested**. To find out when pre-retirement seminars are offered, call Member Services or check our website, [www.32bjfunds.org](http://www.32bjfunds.org).

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

## Important Information About Your Plan

### Effective Date of the Plan

The **Plan** was established on July 1, 1978, with the consolidation of the Building Service 32B Pension Plan and the Building Cleaning 32J Pension Fund. Effective January 1, 2000, the Local 307 Pension Trust Fund that had been maintained for employees in Nassau and Suffolk Counties under agreements with 32BJ SEIU was merged into this **Plan**, but without a change in the benefits provided to employees covered by those agreements. The benefits provided by this **Plan** under the Building Service and Building Cleaning contracts before the Local 307 Trust Fund merger are referred to in this booklet as “**Program A**”.

Effective August 1, 2008, the Window Cleaners Union Local No. 2 Pension Plan that was maintained under agreements with 32BJ SEIU was merged into this **Plan**. See Appendix A for more detailed information.

The term “**Plan**”, when used by itself in this booklet, refers to **Program A**. The benefits provided to employees covered by the former Local 307 Pension Trust Fund (employees who work in commercial and residential employment on Long Island) are referred to as “**Program B**”. Effective January 1, 2008, a new plan of benefits was designed to provide a pension for groups of employees outside the five boroughs of New York City, Nassau and Suffolk counties who previously did not have a pension. This plan, which primarily covers employees in New Jersey, is referred to as “**Program C**”. **Program B** and **Program C** 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, NY, 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** (as described on pages 9–12) 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. Because you do not earn **Service Credits** for the period prior to becoming a **Participant**, working 25 years does not necessarily mean you have earned 300 months (25 years) of **Service Credit**.

### Becoming a Participant

Generally, you are eligible to participate in the **Plan** if you have completed **22 Weeks of Employment** (as defined on page 62), or **1,000 Hours of Service** (as defined on page 60), 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 **22 Weeks of Employment** (or **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 **22 Weeks of Employment** (or **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 Credit from your first day of **Covered Employment**. It is important to note that Vesting Credit 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, 2018 in **Covered Employment** and work every week, then you will become a **Participant** and begin accruing **Service Credit** on July 1, 2019. You will begin earning Vesting Credit on February 22, 2018. 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 A**.

If you cease to be a **Participant** due to a **Break-in-Service**, as described on pages 13, 14 and 58, 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, you earn **Service Credit** when you are working in a classification of employment for which an employer is required to contribute to the **Fund** for benefits under **Program A** of the **Plan**. You may alternate employment back and forth between **Contributing Employers** (see page 58), 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 in 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 **Service Credit** for periods before contributions begin (called **Past Service Credit**). This is described on pages 10–12. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

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 A** 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 No Duplication of Pensions on page 35 for additional information.)

**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.

If you complete **1,000 Hours of Service** for a **Contributing Employer(s)** in a **Plan Year** (July 1 through June 30), you will receive 12 months of **Service Credit** for that **Plan Year**. If you do not complete **1,000 Hours of Service** for a **Contributing Employer(s)** in a **Plan Year**, the following table shows how much **Service Credit** you will earn for each **Week of Employment** as defined on page 62 for a **Contributing Employer**:

<b>Weeks of Employment within the Plan Year (7/1–6/30)</b>	<b>Service Credit</b>
50 or more	12 months
46, but less than 50	11 months
42, but less than 46	10 months
38, but less than 42	9 months
34, but less than 38	8 months
30, but less than 34	7 months
25, but less than 30	6 months
21, but less than 25	5 months
17, but less than 21	4 months
13, but less than 17	3 months
9, but less than 13	2 months
5, but less than 9	1 month
Less than 5	0 months

### **Past Service Credit**

**Past Service Credit** is **Service Credit** awarded 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** 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 six 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 A**. 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:

- If your employer withdraws from this **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 A**, 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 A** 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.
- If your employer was previously party to any other collective bargaining agreement with 32BJ SEIU or another local union that merged into the **Union**.

## Limits to Past Service Credit

If your employer provided another pension plan for you before it became a **Contributing Employer** to this **Plan**, and it became a **Contributing Employer** on or after November 1, 2001, the benefits you earn from this **Plan** based on **Past Service Credit** will be reduced by the benefits you received, or are entitled to receive, from the prior plan based on that same service.

## Vesting Service

You will earn a right to a pension at **Normal Retirement Age** (as defined on page 60), 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 page 62), 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 36–37 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 22 **Weeks of Employment** or 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 work as a vacation replacement and then are hired into regular employment with the same employer, you receive **Vesting Service** for the period you worked as a vacation replacement. Alternatively, 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, **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 a **Participant**. (See pages 13–14 for detailed rules on **Breaks-in-Service**.)

**Alert:** It is important to note that **Vesting Service** is used to establish your *eligibility* for a pension, while **Service Credit** determines the *amount* of your 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 up to one month during which you receive termination pay; and
- certain periods of military service as required by law (contact the Compliance Office for details).

In all such cases, to qualify for **Service Credit** or **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. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

## 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 12 **Weeks of Employment** or 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 A** will be combined with **Hours of Service** credited under any other program of benefits under this **Fund**, such as Program B or Program C. 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 22 **Weeks of Employment** or 500 **Hours of Service**.
- You were on a leave of absence your employer was legally required to give you under the Federal Family and Medical Leave Act (commonly known as the “FMLA”), on or after August 3, 1993. In these circumstances, you will be treated as if you had earned the **Weeks of Employment** or **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 certain 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 A** 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:

- **Regular Pension,**
- **Vested Pension,**
- **Early Retirement Pension, and**
- **Disability Pension.**

## Pension Type Eligibility Summary

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

Type of Pension	Minimum Age	Minimum Service Credit	Additional Conditions
<b>Regular Pension</b>	65	294 Months	None
<b>Regular Pension</b>	62	300 Months	Continue working in <b>Covered Employment</b> until at least age 62
<b>Vested Pension</b>	65 or your age on your fifth anniversary of <b>Plan</b> participation, whichever is later	1 Month	Five years of <b>Vesting Service</b>
<b>Early Retirement Pension</b>	55	120 Months	None
<b>Disability Pension</b>	None	120 Months	Permanent and total disability (as evidenced by a Social Security Disability Notice of Award*) begins while working in <b>Covered Employment</b>

\* 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.

### Regular Pension

You will receive a **Regular Pension** if you have reached age 65 and have accrued at least 294 months (or 24.5 years) of **Service Credit** and have stopped working in **Covered Employment**. You will also be entitled to a **Regular Pension** if you continue in **Covered Employment** until age 62 or older, and if you have earned at least 300 months (or 25 years) of **Service Credit**.

The amount of **Regular Pension** is based on your number of months of **Service Credit**, up to a maximum of 300, and when you earned them. For each month of **Service Credit** earned before July 1, 2008, you earn \$4.17 towards your monthly **Regular Pension**. For each month of **Service Credit** earned on or after July 1, 2008, you earn \$4.67 towards your monthly **Regular Pension**. (See the table on page 22 for all the accrual rates.)

If you earn 300 months (25 years) of **Service Credit** after July 1, 2008, you will receive a monthly **Regular Pension** of \$1,400. If you earn **Service Credit** both before and after July 1, 2008, you will receive a monthly **Regular Pension** between \$1,250 and \$1,400, depending on how much **Service Credit** was earned before, and how much was earned after, July 1, 2008.

If you qualify for a **Regular Pension** by reaching age 65 with 294 months (or less than 300), your benefit will be calculated as if you had 300 months of **Service Credits**. The accrual rate for the additional months will be calculated proportionately based on number of months actually worked before and after July 1, 2008.

**Note:** The **Regular Pension** is limited to 300 months (25 years) of **Service Credit**. If you earn more than 300 months (25 years) of **Service Credit**, your **Regular Pension** is calculated using the 300 months (25 years) of **Service Credit** that result in the highest monthly amount.

If you are considering retiring, but have less than 300 months or 25 years of **Service Credit**, call Member Services to meet with a Retirement Counselor to make sure that you meet all the requirements. Remember, just because you worked for 25 years for a Covered Employer does not mean you earned 25 years of **Service Credit**.

Here is an example of how the **Regular Pension** is calculated:

Robert **Retires** in 2018 at age 65 with 300 months (25 years) of **Service Credit**. Robert earned 180 months (15 years) of **Service Credit** prior to July 1, 2008 and 120 months (10 years) on or after July 1, 2008. Robert's **Regular Pension** is \$1,311 per month.

The amount of pension is determined by multiplying the monthly pension rate by the number of months of **Service Credit**. The applicable monthly pension rate depends upon both the total number of **Service Credits** earned and the time when they were earned. A member with 300 months of **Service Credit** (25 years), a portion of which was earned prior to July 1, 2008 and a portion of which was earned on or after July 1, 2008, will have two different monthly pension rates. For **Service Credit** earned prior to July 1, 2008, the monthly pension rate is \$4.17 and for **Service Credit** earned on and after July 1, 2008, the monthly pension rate is \$4.67.

Thus, Robert's pension is calculated as follows:

	Monthly Pension Rate x	Months of Service Credit =	Monthly Pension Benefit
<b>Service Credit</b> earned prior to July 1, 2008	\$4.17	180	\$ 750.60
<b>Service Credit</b> earned on or after July 1, 2008	\$4.67	120	\$ 560.40
Total		300	\$1,311.00

Robert's monthly pension is \$1,311.00.

More examples can be found on pages 22–23.

If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

### Vested Pension

If you do not qualify for a **Regular Pension**, you are entitled to **Retire** with a **Vested Pension** if you have at least five years of **Vesting Service** or if you reach age 65 or, if later, your fifth anniversary of participation while still working in **Covered Employment**.

The monthly benefit amount will depend upon how many months of **Service Credit** you earned and, as with the **Regular Pension**, how much of

that **Service Credit** was earned before and after July 1, 2008. (See the table on page 18.) Note that the accrual rate, both before and after July 1, 2008, increases once you have earned 240 or more months of **Service Credit**.

### Early Retirement Pension

You are entitled to **Retire** with an **Early Retirement Pension** once you have reached age 55 if you have accrued 120 or more months (ten years) of **Service Credit**.

The amount of your **Early Retirement Pension** will be the amount of the **Regular Pension** or **Vested Pension** that you would be entitled to receive at age 65 based on:

- your months of **Service Credit**, and
- the benefit level in effect when you last worked in **Covered Employment**.

It will be 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. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

The table on the following page shows the percentage of the **Regular Pension** or **Vested 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.

Age at Retirement												
In Years	In Months											
	0	1	2	3	4	5	6	7	8	9	10	11
55	.400	.405	.410	.415	.420	.425	.430	.435	.440	.445	.450	.455
56	.460	.465	.470	.475	.480	.485	.490	.495	.500	.505	.510	.515
57	.520	.525	.530	.535	.540	.545	.550	.555	.560	.565	.570	.575
58	.580	.585	.590	.595	.600	.605	.610	.615	.620	.625	.630	.635
59	.640	.645	.650	.655	.660	.665	.670	.675	.680	.685	.690	.695
60	.700	.705	.710	.715	.720	.725	.730	.735	.740	.745	.750	.755
61	.760	.765	.770	.775	.780	.785	.790	.795	.800	.805	.810	.815
62	.820	.825	.830	.835	.840	.845	.850	.855	.860	.865	.870	.875
63	.880	.885	.890	.895	.900	.905	.910	.915	.920	.925	.930	.935
64	.940	.945	.950	.955	.960	.965	.970	.975	.980	.985	.990	.995

### Early Retirement Example

If you are eligible for a **Vested Pension** of \$1,000 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 \$400 per month (\$1,000 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 commencing before the **Normal Retirement Age** of 65.

### Disability Pension

You are eligible for a **Disability Pension** if you have at least 120 months (ten years) of **Service Credit** and you become totally and permanently disabled while working in **Covered Employment**. 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 your application is received 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**. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

You are considered totally and permanently disabled if you submit to the **Board** a Social Security Administration Disability Notice of Award<sup>1</sup> 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 (**Regular** or **Vested**) 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**.

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 pages 28–30.

**Alert:** You should contact Member Services if you become disabled and believe the disability could be total and permanent. While you need to apply to Social Security to qualify for the **Disability Pension**, applying immediately may qualify you for certain Building Service 32BJ Health Fund (“Health Fund”) benefits (see the Health Fund SPD for the Metropolitan Plan for more information) and provide for a retroactive pension payment for the period you are waiting for your Social Security determination. If you apply later than nine months following your last day worked, you will not qualify for a retroactive pension payment.

### Amount of Pension

The table on the following page outlines the monthly accrual rates. The rate you receive depends not only on the total number of months of **Service Credit** you have earned, but also on when you earned the **Service Credits** (before or after July 1, 2008).

<sup>1</sup> 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 you were 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)).

Monthly Accrual Rate			
	If you have less than 240 months (20 years) of Service Credit	If you have 240 months (20 years) or more, but less than 300 months (25 years) of Service Credit	If you have 300 or more months (25 or more years) of Service Credit*
Service Credit earned before July 1, 2008	\$3.13	\$3.44	\$4.17
Service Credit earned after July 1, 2008	\$3.50	\$3.85	\$4.67

\* **Participants** who earn 300 months (25 years) of **Service Credit** (or 294 months at age 65) will be entitled to a **Regular Pension** as explained on pages 16–18. The **Regular Pension** is limited to 300 months (25 years) of **Service Credit**. For **Participants** with more than 300 months (25 years) of **Service Credit**, the **Regular Pension** is calculated using the 300 months (25 years) that results in the highest amount of **Regular Pension** credit.

Below are some examples that will help you understand this table (all examples assume the pension is payable in the form of a Single Life Pension with 36 Months Guaranteed):

**1. If you have 228 months (19 years) of Service Credit and Retire at age 65 on 7-1-2022, you are entitled to a Vested Pension and your pension calculation is as follows:**

60 months (5 years) *before* 7-1-2008 = \$187.80 (\$3.13 x 60 months) + 168 months (14 years) *after* 7-1-2008 = \$588.00 (\$3.50 x 168 months). Monthly pension is \$776.00 (\$187.80 + \$588.00 = \$775.80 rounded to the nearest dollar).

*Keep in mind that working just a few additional months can result in a substantial increase in your pension. The next example, Example 2, shows how working just one extra year would increase the monthly pension under Example 1 from \$776.00 to \$900.00.*

**2. If you have 240 months (20 years) of Service Credit and Retire at age 65 on 7-1-2022, you are entitled to a Vested Pension and your pension calculation is as follows:**

60 months (5 years) *before* 7-1-2008 = \$206.40 (\$3.44 x 60 months) + 180 months (15 years) *after* 7-1-2008 = \$693.00 (\$3.85 x 180 months). Monthly pension is \$900.00 (\$206.40 + \$693.00 = \$899.40 rounded to the nearest dollar).

**3. If you have 288 months (24 years) of Service Credit and Retire at age 65 on 7-1-2023, you are entitled to a Vested Pension and your pension calculation is as follows:**

120 months (10 years) *before* 7-1-2008 = \$412.80 (\$3.44 x 120 months) + 168 months (14 years) *after* 7-1-2008 = \$646.80 (\$3.85 x 168 months). Monthly pension is \$1,060.00 (\$412.80 + \$646.80 = \$1,059.60 rounded up to the next highest dollar).

*Keep in mind that working just a few additional months can result in a substantial increase in your pension. The next example, Example 4, shows how working just one extra year would increase the monthly pension under Example 3 from \$1,060.00 to \$1,341.00.*

**4. If you have 300 months (25 years) of Service Credit and Retire at age 65 on 7-1-2023, you are entitled to a Regular Pension and your pension calculation is as follows:**

120 months (10 years) *before* 7-1-2008 = \$500.40 (\$4.17 x 120 months) + 180 months (15 years) *after* 7-1-2008 = \$840.60 (\$4.67 x 180 months). Monthly pension is \$1,341.00 (\$500.40 + \$840.60).

**Alert:** It is important that you carefully review the **Service Credits** that we have on record for you. These **Service Credits** are the basis for the amount of pension you will receive. Any discrepancies should be reported to Member Services before you decide to **Retire**.

## 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 24–27, 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 61)
- **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 monthly pension payments, the remaining guaranteed monthly payments will be paid to your **Beneficiary**. (See page 42 for information on naming a **Beneficiary** and see page 58 for the definition of a **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 **Regular 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 \$1,311.00. Under the **50% Joint and Survivor Pension**, your monthly amount would be \$1,167.00 ( $.89 \times \$1,311.00 = \$1,166.79$ , rounded up to the nearest dollar). If you die before your **Spouse**, your **Spouse** would continue to collect 50% of the monthly benefit you were receiving, or \$584.00 ( $\$1,167.00 \times .50 = \$583.50$ , rounded up to the nearest dollar). 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.

If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

**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 the survivor portion of the **50% Joint and 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 **Regular Pension** at age 65. At the time of your retirement, you **Spouse** is also age 65. The amount of your **Regular Pension** in the form of a Single Life Pension with 36 Months Guaranteed is \$1,311.00. Under the **Optional 75% Joint and Survivor Pension**, your monthly amount would be \$1,102.00 ( $.84 \times \$1,311.00 = \$1,101.24$  rounded up to the nearest dollar). If you die before your **Spouse**, your **Spouse** would continue to collect 75% of the monthly benefit you were receiving, or \$827.00 ( $\$1,102.00 \times .75 = \$826.50$ , rounded up to the nearest dollar). 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.

If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

**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 the **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.*

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** – which includes any work in the building service industry in Manhattan, Queens, Brooklyn or Staten Island whether or not it is for a **Contributing Employer** – your pension may be suspended during that period of work. Please see the definition of **Disqualifying Employment** on pages 59–60 for more details. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

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 1 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 your pension is suspended and you **Retire** again after having earned at least 36 months of additional **Service Credit**, your benefit will be recalculated as if you had not previously **Retired**. Special rules apply if you **Retire** before earning at least 36 months of **Service Credit**. Contact Member Services for details. If you were a part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53-57.)

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**, 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 pages 59–60) 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 calendar year you became age 70½, as indicated on pages 33–34.

### 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 perform 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 it contradicts your representation, 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 the 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 either legally separated from, 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** (see below) 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 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 24–27.) 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**, unless there is a date of birth on file for your **Spouse**. After your 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 birth 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 36–37 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 for 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 to this **Fund**, you will receive only one pension under **Program A**, which is the pension program described in this booklet. If you earn **Service Credit** under **Program A** as well as under Program B or Program C 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 A** 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 pages 59–60) after retirement and have not reached your **Required Beginning Date**, your pension may be suspended. (Please see pages 28–30 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. If you were part of the Window Cleaners Union Local No. 2 Pension Plan, different rules may apply. (See Appendix A on pages 53–57.)

**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 a **Participant**, 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 47 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 page 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 pages 35–36 to determine if your reemployment or your continued employment after your Normal Retirement Date 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 45 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 **Regular Pension**, **Vested Pension**, or an **Early Retirement 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 in writing within the initial 90-day period 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 page 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 20–21 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 38 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.

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 **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 in writing and 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 to 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 38 under the section "The Plan's Decision on Your Application".

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.

## 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 the **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 61. 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 your pension begins, 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](http://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.

## Employer Contributions

The **Plan** receives contributions in accordance with collective bargaining agreements between the Realty Advisory Board on Labor Relations, Inc. (the “**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 a fixed rate 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 **Plan** on behalf of **Participants** working under a collective bargaining agreement or a participation 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 shall include, but shall not be limited to:

- 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**) who is or becomes entitled to receive payments under the **Plan** derived from the rights of a **Participant** who received an overpayment; and
- The right to initiate legal action against any person or estate that received the overpayment.

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 page 13.)



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 62) 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 Pension Benefit Guaranty Corporation (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; (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 (202)326-4000 (not a toll-free number). 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 at <http://www.pbgc.gov>. Alternatively, you can contact Member Services.

## 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 (the “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 that 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 **QDRO**, 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 40–41. 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.

## Appendix A

### Special Rules for Former Participants of the Window Cleaners Union Local No. 2 Pension Plan

On August 1, 2008 (date of the merger), the Window Cleaners Union Local No. 2 Pension Plan ("Local 2 Plan") merged into the **Fund** and ceased existence. Benefits payable to former **Participants** of the Local 2 Plan are payable from the **Fund**. The terms under which benefits are payable depend upon the **Participant's** status of the date of the merger.

### Pensioners and Terminated Vested Participants

If, on the date of the merger, you were a **Pensioner** or **Beneficiary** receiving a monthly pension benefit under the Local 2 Plan, you will continue to receive that benefit, except that the \$1,400 lump-sum death benefit under the Local 2 Plan will no longer apply. Instead, the **Beneficiary** of a **Pensioner** who is on file with the Building Service 32BJ Health Fund ("Health Fund") will receive a \$1,000 death benefit from the Health Fund.

If you terminated employment covered by the Local 2 Plan prior to the date of the merger (and you do not return to **Covered Employment** before incurring a one-year **Break-in-Service**, as defined under the Local 2 Plan) with a **Vested** right to a benefit under the Local 2 Plan, your benefit will be payable in accordance with the terms and provisions of the Local 2 Plan in effect at the time the **Participant** left **Covered Employment**, except that the 12-month pre-retirement death benefit and the \$1,400 lump-sum death benefit will not apply.

Individuals described in this paragraph will not be considered **Pensioners** for purposes of any benefit improvements granted under **Program A** on or after the date of the merger unless otherwise determined by the Trustees.

## Active Participants

If you were an active **Participant** in the Local 2 Plan on July 31, 2008 and you continued to work in **Covered Employment** on or after August 1, 2008 (or if you terminated employment covered under the Local 2 Plan before August 1, 2008 and return to **Covered Employment** before incurring a one-year **Break-in-Service**, as defined under the Local 2 Plan), your benefits are governed by the terms and provisions of **Program A** for all purposes, except as provided in the section titled Other Differences on page 57.

Below is a description of how your benefit is calculated if you are an Active **Participant**. Calculation of your benefit differs depending on whether you have more or less than 25 years of **Service Credit**.

### Active Participant with 25 or More Years of Service Credit

If you had 25 or more years of **Service Credit** under the Local 2 Plan as of July 31, 2008, or at the time of retirement your Local 2 **Service Credit** plus your **Program A Service Credit** exceed 25 Years of **Service Credit**, your monthly benefit will be the greater of:

- (1) the benefit you would have earned under the Local 2 Plan, up to the maximum Local 2 benefit amount of \$1,250.00\*; and
- (2) the benefit you would be entitled to receive under **Program A**, treating **Service Credit** earned under the Local 2 Plan before July 31, 2008 as service under **Program A**, but with the Local 2 accrual rate of \$42.50, and considering the 25 years of service that yield the highest monthly benefit.

\* For a Local 2 **Participant** whose benefit exceeded the Local 2 maximum benefit of \$1,250.00 as of July 31, 2008, that **Participant's** benefit amount is frozen and is substituted in (1) above in place of the \$1,250.00.

### Example:

On August 1, 2008, the date of the merger, Bill had 26 years of **Service Credit** and an accrued benefit of \$1,105.00 (26 years of service x \$42.50). Accordingly, on the day immediately after the effective date of the merger, Bill's accrued benefit was \$1,105.00. After the merger, Bill continues to work in **Covered Employment** and earns an additional seven years of **Service Credit**, earning a total of 32 years of **Service Credit**.

To determine Bill's monthly pension amount, the **Fund** first determines the amount of benefit Bill would have earned under the Local 2 Plan had the merger not occurred:

$$32 \text{ years of } \mathbf{Service\ Credit} \times \$42.50 = \$1,360.00.$$

However, at the time of the merger, the Local 2 maximum benefit was \$1,250.00. Accordingly, the amount of Bill's monthly Local 2 pension that would have been payable had the merger not occurred was \$1,250.00

Second, the **Fund** determines the amount of benefit Bill has earned under **Program A's** rule (25 years of **Service Credit** which result in the highest monthly pension amount).

In Bill's case, the accrual rate for years of **Service Credit** earned under **Program A** are higher (\$56.04) than the accrual rate for years of **Service Credit** earned under the Local 2 Plan (\$42.50). To calculate Bill's benefit under the **Program A** rule, all seven years of **Service Credit** under **Program A** are used and the remaining 18 years of **Service Credit** under the Local 2 Plan are used:

Years x	Annual Accrual Rate =	Monthly Pension Amount
7 x	\$56.04 =	\$ 392.28
18 x	\$42.50 =	\$ 765.00
		<b>\$ 1,157.28</b>

Finally, the **Fund** determines Bill's final monthly benefit by figuring out whether the Local 2 Plan benefit which would have been earned had the merger not occurred (\$1,250.00) or the benefit calculated using the rule

under **Program A** (25 years of **Service Credit** which result in the highest monthly pension amount) (\$1,157.28) is greater. In this case, the Local 2 Plan benefit is greater than the benefit calculated using **Program A's** rule and Bill's monthly pension benefit is \$1,250.00.

### **Active Participant with Less than 25 Years of Service Credit**

If you had less than 25 years of **Service Credit**, your benefit calculation will be limited to 25 years of **Service Credit** and be based on the sum of:

- (1) The amount of your monthly accrued benefit under the Local 2 Plan as of July 31, 2008; plus
- (2) The **Service Credit** you earn under **Program A** on and after August 1, 2008, except that the dollar amount for **Participants** with less than 240 months of **Service Credit** is \$3.54 for each month of **Service Credit** earned on or after July 1, 2008.

In no event will your benefit take into account more than 25 years of service.

### **Example:**

On August 1, 2008, the date of the merger, Carlos had 20 years of **Service Credit** and an accrued benefit of \$850.00 (20 years of service x \$42.50). Accordingly, on the day immediately after the effective date of the merger, Carlos' accrued benefit was \$850.00. After the merger, Carlos continues to work in **Covered Employment** and earns an additional five years of **Service Credit**, earning a total of 25 years of **Service Credit**.

Carlos' monthly pension benefit is the sum of his monthly accrued benefit under the Local 2 Plan (\$850.00) plus his **Service Credit** earned under **Program A** (\$280.20) (five years of **Service Credit** x \$56.04) or \$1,131.00 (\$850.00 + \$280.20 = \$1,130.20, rounded to the next highest dollar).

## **Other Differences**

Below describes other differences from **Program A** benefits:

- (1) Your **Service Credit** will be calculated based on days worked in **Covered Employment** during a calendar year in accordance with Article IV, Section 4.1 of the Local 2 Plan. A **Participant** who works 175 days or more in a calendar year is entitled to a full 12 months of **Service Credit** for that year.
- (2) If you **Retire** with an **Early Retirement Pension**, your pension will be reduced as follows:
  - (a) If you are age 60 or older on your **Annuity Starting Date**, the reduction will be 5% for each full year, or a portion thereof, by which you are younger than age 65 on your **Annuity Starting Date**.
  - (b) If you are younger than age 60 on your **Annuity Starting Date**, the reduction will be 25% plus ½ of 1% for each month that you are younger than age 60 on your **Annuity Starting Date**.
- (3) If you **Retire** and elect a **50% Joint and Survivor Pension**, the adjustment will be 90% plus 0.4% for each full year that your **Spouse** is older than you and minus 0.4% for each full year that your **Spouse** is younger than you.
- (4) For a period of disability compensated for by the New York or New Jersey Workers' Compensation law, the maximum amount of **Service Credit** provided shall be 104 weeks.

## **Suspension of Benefits**

If you are in one of the categories described above and on the previous pages and, after your **Annuity Starting Date**, you return to **Covered Employment** and have your benefits suspended, your benefits will be recalculated if you subsequently separate from service after earning at least 12 months of **Service Credit**. If you do not earn at least 12 months of **Service Credit** before subsequently separating from service, you will receive additional **Service Credit** for the service earned, but will not receive a recalculation of all service. (See pages 28–30 of this SPD for more information.)

## Glossary of Terms

To help you better understand your **Program A** 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.

**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 12 **Weeks of Employment** or 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 A** 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**. In general, persons working in building service, maintenance or operations under a collective bargaining agreement between a building employer and 32BJ SEIU in Manhattan, Queens, Brooklyn or Staten Island are working in **Covered Employment**. Certain other limited groups of building service employees, including those who are not covered by a collective

bargaining agreement with 32BJ SEIU, are in **Covered Employment** if their employer has a participation agreement with the **Board**. Most employees of 32BJ SEIU and the Realty Advisory Board on Labor Relations, Inc. (“RAB”), and employees of the benefit funds that 32BJ SEIU and the RAB maintain, are also in **Covered Employment** under participation agreements with the **Fund**. **Covered Employment** does not include work in a classification in which your employer is required to make contributions to Program B or Program C of the **Fund** (see page 7), which are described in separate booklets.

**Disability Pension** means the pension benefit available to a **Participant** who became totally and permanently disabled (as described on pages 20–21) while working in **Covered Employment** and who has at least 120 months of **Service Credit**.

**Disqualifying Employment** means any category of work in the building service industry, either:

- (i) within the boroughs of Manhattan, Queens, Brooklyn and Staten Island, whether or not for a **Contributing Employer**;
- (ii) for a **Contributing Employer**, regardless of location, but not outside the jurisdiction of the **Union**; or
- (iii) for an employer that previously was a **Contributing Employer**, or in a building for which any employer previously made contributions, regardless of location, but not outside the jurisdiction of the **Union**.

For a **Participant** who was a **Participant** in the Window Cleaners Union Local No. 2 Pension Plan before July 1, 2008, **Disqualifying Employment** is limited to:

- (i) employment or self-employment as a window cleaner before **Normal Retirement Age**; or
- (ii) employment or self-employment of more than 39 hours a month as a window cleaner within the jurisdiction of the **Union** after **Normal Retirement Age** but before your **Required Beginning Date**.

***Disqualifying Employment** will NOT include:*

1. window cleaning work if you were a **Participant** in this **Plan** on or before June 30, 2008;
2. work in the New York City Public Schools;
3. work as a security guard for which no contributions are required to be made to the Pension Fund for benefits under this **Program A**;

4. work for which employers are required to contribute to the 32BJ/ Broadway Pension Fund; or
5. work for which contributions are required to be made to the Pension Fund for benefits under Program C.

**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 19–20.)

**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. This pension provides you with an adjusted monthly amount and, after your death, provides your **Spouse** a survivor pension equal to 50% of the adjusted 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 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 page 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. (Please see pages 10–12 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**.

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

**Plan Year** means the 12-month period from July 1 to the next June 30. This period is used to determine **Vesting 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 earned 294 months of **Service Credit** and have reached age 65 or have attained age 62 with 300 months of **Service Credit**.

**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.



This page left intentionally blank.

**Service Credit** means credit that is used to compute your pension benefit, as described on pages 9–12, consisting of work in **Covered Employment** (based on current employment) and **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 a **Participant**, or accumulating 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 36–37 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**.

**Week of Employment** means a weekly work period in **Covered Employment** of at least 20 hours. A **Week of Employment** will include sick days (not to exceed seven consecutive days), paid holidays, paid vacation, periods of disability (up to six months where compensated for by the New York or New Jersey Workers' Compensation law), termination pay (not to exceed one month, not including terminal vacation pay), where necessary to bring the **Participants** up to 180 months of **Service Credit**, and military service as required by law.

This page left intentionally blank.

## **Contact Information – Member Services**

For information about the Building Service 32BJ Pension Fund – Program A, 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 A**  
**25 West 18th Street**  
**New York, NY 10011-4676**

**Building Service 32BJ Pension Fund – Program A**  
**25 West 18th Street, New York, New York 10011-4676**  
**Telephone 1-800-551-3225**  
**[www.32bjfunds.org](http://www.32bjfunds.org)**