

I.B.E.W. LOCAL 64 PENSION FUND

33 Fitch Boulevard
Austintown, Ohio 44515
330-270-0453
1-800-435-2388

Name _____

SSN _____

This is your application for Pension Benefits. Complete this form and mail it to the Administrative Office.

It is recommended that your application and the best possible proof of age which you can obtain should be sent to this office at least 1 month in advance of the month on which you want your pension benefit payments to begin.

The accuracy and completeness of the information you send to us will speed the processing of your application and provide faster payment of the benefits to which you may be entitled. Please answer all questions carefully and we would like to refer particular attention to the various forms of retirement income payments, as explained under Section III on Page 3.

If any further information is required you will be advised by the Administrative Office. You also will be notified by letter of the decision of the Pension Board regarding your application.

SECTION I--TYPE OF PENSION

If eligible, I want to retire on a

To be eligible you must:

<u>Check one</u>	<u>Type of Pension</u>	<u>be at least</u>	<u>and meet this minimum pension credit requirement*</u>
A. _____	Normal	62 or over	5 or more years of service
B. _____	Early	57 to 62	10 or more years of Service
C. _____	Reduced Retirement	62	More than 1 year but less than 5 years of credited service
D. _____	Disability	No age requirement	5 or more years of service and actively participating in the Plan

If you checked Disability, have your physician provide proof of disability.

*These are the general rules. The Plan contains the specific requirements which apply for each type of pension.

SECTION II -- PERSONAL INFORMATION

Name _____ Social Security Number _____

Permanent mailing address _____

Number and Street

City and State

Zip code

Date of Retirement _____

Telephone Number _____ Local Union No. _____

Date of birth _____ Last Date Worked _____

Name of Spouse _____

Spouse's Date of Birth _____

Spouse's Social Security Number _____

Complete this section **ONLY** if you are applying for a total and permanent **DISABILITY PENSION BENEFIT**.

a) Nature of your disability _____

b) Date you first became disabled _____

Month

Year

c) Name of your physician _____

d) Date you were first treated for your disability _____

e) Have you applied for a Social Security Disability Award? Yes___ No___

Have you received a Social Security Disability Award? Yes___ No___

(if yes, enclose copy)

Have you been denied a Social Security Disability Award? Yes___ No___

SECTION III -- ELECTION OF FORM OF RETIREMENT

_____ I elect to receive the Lifetime Annuity benefit, which provides for equal monthly installments payable for the rest of my life. In the event monthly pension benefits paid to me during my lifetime exceed the contributions made on my behalf, no further benefits will be payable to my beneficiary upon my death.

_____ I elect to receive the 50% Joint and Survivor annuity benefit. This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, one-half (50 percent) of my reduced pension shall continue during the remaining lifetime of my contingent annuitant. In the event my contingent annuitant dies prior to me, my monthly benefit will "pop up" to the amount that would have been payable had the benefit not been reduced for the 50% Joint and Survivor option.

_____ I elect to receive the 75% Joint and Survivor annuity benefit. This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, 75% of my reduced pension shall continue during the remaining lifetime of my contingent annuitant. In the event my contingent annuitant dies prior to me, my monthly benefit will "pop up" to the amount that would have been payable had the benefit not been reduced for the 75% Joint and Survivor option.

_____ I elect to receive the 100% Joint and Survivor annuity benefit. This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, 100% of my reduced pension shall continue during the remaining lifetime of my contingent annuitant. In the event my contingent annuitant dies prior to me, my monthly benefit will "pop up" to the amount that would have been payable had the benefit not been reduced for the 100% Joint and Survivor option.

_____ I elect to receive the 50% Joint and Survivor annuity benefit without a "pop up". This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, one-half (50 percent) of my reduced pension shall continue during the remaining lifetime of my contingent annuitant.

_____ I elect to receive the 75% Joint and Survivor annuity benefit without a "pop up". This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, 75% of my reduced pension shall continue during the remaining lifetime of my contingent annuitant.

_____ I elect to receive the 100% Joint and Survivor annuity benefit without a "pop up". This is a reduced pension benefit paid to me during my lifetime. If my contingent annuitant is alive at the time of my death, 100% of my reduced pension shall continue during the remaining lifetime of my contingent annuitant.

The benefits payable under each of the option forms of benefit described above are converted from the Lifetime annuity benefit taking into account the time value of money and life expectancies so that the value of each optional form is actuarially equivalent. All of the optional forms of benefit are actuarially equivalent to the 50% Joint and Survivor annuity benefit. This relative value comparison is intended to allow you to compare the total value of distributions payable in different optional forms on an "apples-to-apples" basis:

Under the Plan, the relative values of all optional forms of benefit payable as an annuity are approximately equal to the value of the 50% Joint and Survivor annuity.

A relative value comparison is made by converting the value of all available optional forms of benefit into a common form (the 50% Joint and Survivor annuity). The conversion uses an interest rate assumption and a life expectancy assumption. Upon request to the Administrator, the interest rate that was used in the calculations will be provided to you. All comparisons are based on average life expectancies. The relative value of payments ultimately made under an optional form of payment will depend on actual longevity

SECTION IV -- SURVIVOR ANNUITY WAIVER

Name of Participant _____

ELECTION TO WAIVE JOINT AND SPOUSE SURVIVOR ANNUITY

As a Participant in the IBEW Local No. 64 Pension Plan, I hereby acknowledge that I have been informed by the Plan Administrator that my benefits under the Plan will be paid to me in the form of a Joint and Spouse Survivor annuity; that I have the right to waive that form of payment, provided that my spouse consents in writing to the waiver, that I understand the terms of a Joint and Spouse Survivor annuity and the financial effect of a waiver; and that I may revoke any waiver in effect during the applicable election period.

() I hereby elect to waive the Joint and Spouse Survivor annuity form of payment.

EXECUTED this _____ day of _____, 20__.

Witnessed by: _____ Participant

Notary Public

SPOUSE'S CONSENT TO WAIVER

I hereby consent to the foregoing election by my spouse, not to have benefits under the IBEW Local No. 64 Pension Plan paid in the form of a Joint and Spouse Survivor annuity. Further, I hereby acknowledge that I understand: (a) that the effect of my consent may be to forfeit benefits I would be entitled to receive upon my spouse's death; (b) that my spouse's waiver is not valid unless I consent to it; and (c) that my consent is irrevocable unless my spouse revokes the waiver during the applicable election period.

EXECUTED this _____ day of _____, 20__.

Witnessed by: _____ Participant's Spouse

Notary Public

SECTION V -- AFFIDAVIT OF TERMINATION

STATE OF _____)
) ss:
COUNTY OF _____)

I, _____, being first duly sworn according to law, do hereby depose and state:
(Print Name)

My Social Security Number is _____. I have worked in the jurisdiction of IBEW Local Union No. 64 (hereinafter "Union") under the terms and conditions of a collective bargaining agreement (hereinafter "Agreement") between the Union and the signatory employers and have had contributions paid on my behalf to the IBEW Local Union No. 64 Pension Fund (hereinafter "Plan"). I acknowledge I have made an application for benefits pursuant to the Plan, and affirm the following:

- I am not working in the Electrician trade or work generally related to the trade and craft and which is performed within the geographic area covered by the Plan.
- My current residence is _____, _____,
(Street Address) (City)
_____, and my telephone number is _____.
(State) (Zip Code)
- My current employment status is _____.
(Retired, Employed, Disabled)
- I am employed as a _____ for
(Job Classification/Description)
_____ at _____.
(Name of Employer) (Address of Employer)

Further Affiant sayeth naught.

Date: _____
(Signature)

Sworn to before me and subscribed in my presence this _____ day of _____,
20__.

Notary Public

SECTION VI -- DESIGNATION OF BENEFICIARY

Name _____ Sex _____

SSN _____ Relationship _____

Date of Birth _____

Address _____
(Street and Number)

(City, State, and Zip Code)

I hereby apply for a pension from the IBEW Local Union No. 64 Pension Fund. I certify under penalty of perjury that all the statements contained herein are true and correct to the best of my knowledge. I understand that a false statement may disqualify me for pension benefits and that the Trustees shall have the right to recover any payment made to me because of a false statement.

SECTION VII -- SIGNATURES

Signature of Applicant _____ Date _____

Signature of Spouse _____ Date _____

Instructions on Required Proofs

Proof of birth date must be furnished for applicant and his joint annuitant, if any. Older documents, such as birth certificates, are preferred to those more recently established. Documents submitted will be photocopied or recorded and returned to you. One or more of the following are suggested. If we may advise you further, please let us know.

1. A birth certificate or delayed birth certificate.
2. A baptismal certificate or a statement as to the date of birth shown by a church record, certified by the custodian of such records.
3. Hospital birth record, certified by the custodian of such record.
4. Letter from Social Security Administration certifying your date of birth as established for their records. This may be obtained from your local agency.
5. A foreign Church or Government record with a notarized translation.
6. A signed statement by the physician or midwife who was in attendance at birth, as to the date of birth shown on their records.
7. Family Bible, or other family record. (Don't remove pages from Bible).
8. An insurance policy which shows the age or date of birth*, whether lapsed or active.
9. Naturalization records;
 - a) Certificate of Naturalization*
 - b) Intent to become a Citizen*
 - c) Citizen Identification Card*
10. Immigration Records*
11. Passport*
12. Other government records (Bureau of Census, Washington 25, D.C., will search its records for age evidence upon the execution of an application and the payment of a fee.)*
13. School Records.*
14. Military Records.*

* Documents must show month, day, and year of birth. Those marked with an asterisk (*) may require additional evidence of birthdate.