



**Local Union No. 164 of the
International Brotherhood of Electrical Workers
of Hudson, Bergen and Essex Counties, New Jersey**

APPLYING FOR BENEFITS

To apply for benefits under the Plan, you must submit a written application to the Trustees. When you are ready to apply, contact the Fund Office and request the necessary application forms.

Benefit payments will begin the fifth business day of the month after your application is approved.

If you satisfy the requirements for receiving your Plan benefits, but do not apply for benefits, you will be deemed to have elected to postpone commencement of your benefits. Your Account balance will be adjusted at each valuation date until you elect to receive your Account balance, provided no election may postpone the commencement of payment of your Account balance beyond the April 1st of the calendar year following the later of (1) the calendar year in which you reach age 70 1/2, or (2) the calendar year in which retire.

If you return to work for a Contributing Employer, your monthly benefits will be suspended until you again meet the eligibility requirements for a Termination of Benefits.