



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

**CIRCUMSTANCES CAUSING FORFEITURE OF BENEFITS**

In the event that you leave employment covered by the Plan before you have earned 5 years of vesting service or 5 Pension Credits and before you are eligible for any pension benefits, any accrued benefits will be forfeited unless you return to work in the Industry as explained elsewhere in this booklet.

If you should die after receiving 60 monthly pension payments, the payments will cease unless you elected the joint and 50% to spouse option and further payments are payable to your spouse as a result.

If the Plan is terminated and at that time you are not vested, all or a portion of your accrued benefit could be forfeited if the assets of the Trust Fund are insufficient to fully fund such benefits. However, vested benefits will be insured by the Pension Benefit Guaranty Corporation up to certain prescribed limits.