



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

**SPECIAL PROVISIONS FOR FORMER MEMBERS OF LOCAL 52**

If you were a participant of the Pension Plan of Local No. 52, I.B.E.W. prior to January 1, 2000, your benefits under this Plan could be different. If you have any questions about the details, please contact the Fund Director. However, the major differences are described below:

1. Normal Retirement - If you earn any Pension Credits after December 31, 1999 under this Plan, you can elect the Local 164 benefit provisions previously described (including the reduction for husband and wife benefits) or you can choose to have your benefits calculated under the Local 52 benefit provisions (including the \$78 monthly benefit level and Local 52 Pension Credits).
2. Early Retirement - If you earn any Pension Credits after December 31, 1999 under this Plan, you can elect the Local 164 benefit provisions previously described (including the Rule of 85 provisions and the reduction for husband and wife benefits) or you can choose to have your benefits calculated under the Local 52 benefit provisions (including the early retirement reduction factor of 6% a year prior to age 61 and the \$78 monthly benefit level).