



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

VESTING SERVICE

Your eligibility for nonforfeitable rights is based upon vesting service. One year of Vesting Service is credited for each calendar year on the same basis that Pension Credits are granted.

In addition, if you work for a Contributing Employer in a job **not** covered by this Plan and such non-Covered Employment is continuous with (immediately before or after) employment with that same Employer you had while working in Covered Employment, your earnings in that non-covered job during the Contribution Period after December 31, 1975, will also be counted towards a year of Vesting Service. However, it will not count towards a year of Pension Credit.