

Northern California Glaziers, Architectural Metal and Glass Workers Pension Trust Fund & Northern California Glaziers Individual Account Retirement Plan

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RETIREMENT DECLARATION

NAME: _____ SSN: _____

In accepting a retirement benefit from the Glaziers, Architectural Metal and Glass Workers Pension Plan, I declare that I will be bound by the rules and regulations of the Pension Plan, and further that:

1. In order to begin to receive your pension, you must be retired. Generally, this means that you have actually separated from service with your employer and do not have an explicit understanding that you will return to work for that employer in the future.
2. I understand that if I return to work in Industry Service as defined in the Pension Plan*, I will notify the Board of Trustees of this fact, in writing, immediately upon my return to such employment. If I do not, the Plan will be entitled to presume that I worked at least 1 hour or more during each month that I was so employed if I am under age 62 or that I worked at least 40 or more hours if I am age 62 or older.
3. I understand that if I return to work in Industry Service, my pension benefits shall immediately cease if I work more than:
 - a. One or more hours in Industry Service if the Retiree is under age 62, or
 - b. 40 or more hours in Industry Service if the retiree is age 62 or older
4. Persons listed as RMO's or RME's of a company shall be presumed to work more than 40 hours per month in Industry Service.
5. I further understand that if, after a period of re-employment, I again retire, I may notify the Board of Trustees of this fact, and my pension benefits shall again become payable in accordance with the rules of the Plan.
6. If I am retiring on a Disability Pension and lose my entitlement to a Social Security Disability Pension before I attain age 62, I will notify the Board of Trustees of this fact in writing within 15 days of the date I receive the termination notice from Social Security.
7. I understand that I must personally endorse each pension check that I receive unless my checks are mailed directly to my bank for automatic deposit.

*"Industry Service", is work which is all of the following:

- (i) It is for an employer whose business activities are of the type engaged in by any Employer which was required to contribute to the Plan at the time the retiree's benefits began; and
- (ii) It makes use of one or more skills used in a job for which the Plan was at any time entitled to receive contributions on the retiree's behalf, or involves supervisory activities related thereto; provided that the skill was learned during a significant period of training or practice (whether or not acquired during participation in the Plan) or relates to selling, retailing, managerial, clerical or professional occupations; and
- (iii) It is in the States of California or Nevada.

Interpretations of "Industry Service" shall be consistent with Department of Labor regulations.

Working in any capacity for a training program serving Union members shall not be considered to be Industry Service, including employment with the District Council 16 Northern California Journeyman and Apprentice Training Trust or the Star Program, Inc.

Signed: _____ Date: _____