HOW TO GET STARTED:

- FIRST CONTACT THE FUND ADMINISTRATOR AND REQUEST A PENSION CALCULATION WORKUP REPORT
    - THIS REPORT WILL GIVE YOU THE FOLLOWING INFORMATION:
        - YOUR TOTAL HOURS WORKED
        - YOUR TOTAL PENSION CREDITS
        - YOUR MONTHLY PENSION AMOUNT BEFORE TAXES AND SELECTING A SURVIVOR OPTION
        - SHOWS YOUR JOINT AND SURVIVOR OPTIONS TO REVIEW WITH YOUR SPOUSE

- IF YOU DECIDE TO RETIRE:
    - YOU WILL NEED TO SET UP AN APPOINTMENT WITH THE FUND ADMINISTRATOR BEFORE THE 15^{TH} OF THE PREVIOUS MONTH YOU WISH TO RETIRE IN

- WHAT YOU WILL NEED TO BRING TO YOUR APPOINTMENT:
    - A COPY OF YOUR BIRTH CERTIFICATE
    - A COPY OF YOUR SPOUSES BIRTH CERTIFICATE
    - A COPY OF YOUR MARRIAGE CERTIFICATE
    - A VOIDED CHECK SO YOU CAN BE SET UP FOR DIRECT DEPOSIT

- ONCE YOUR APPLICATION IS COMPLETED THE FUND ADMINISTRATOR WILL FORWARD IT TO THE PLANS ACTUARIES FOR REVIEW

- IF YOU SUBMITTED YOUR APPLICATION BEFORE THE 15^{TH} OF THE PREVIOUS MONTH YOU DECIDED TO RETIRE, YOU WILL RECEIVE YOUR FIRST CHECK ON THE 15^{TH} OF THE MONTH YOU CHOSE TO RETIRE IN