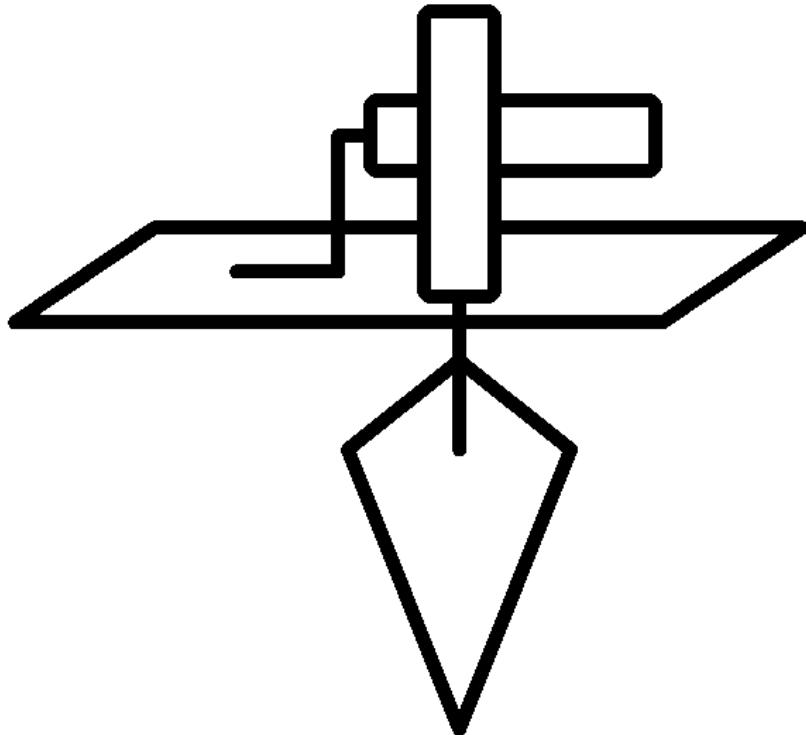


CEMENT MASONS PENSION TRUST FUND FOR NORTHERN CALIFORNIA

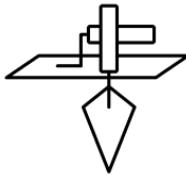
Retirement Information and Application



SECTION I INSTRUCTIONS

IMPORTANT INFORMATION – DISCLAIMER

This packet provides you with a brief description of various provisions within the Cement Masons Pension Plan but is not intended to replace the Summary Plan Description (SPD) or the official Plan Rules and Regulations. If there is any discrepancy between the information contained in this packet and the SPD or official Plan Rules and Regulations, the official Plan Rules and Regulations will govern. You should always refer to your Pension Plan Rules and Regulations for the full details regarding the Plan and how the rules relate to your particular situation.



Northern California Cement Masons Funds Administration, Inc.

4160 Dublin Blvd. Suite 100 Dublin, CA 94568 • Tel. (707)864-3300 or (888)245-5005

Dear Applicant for Retirement:

Congratulations on your decision to retire. The Board of Trustees – consisting of representatives from your Union and Contributing Employers – has worked hard to maintain this Pension Plan to provide some form of financial security for those Plan Participants who qualify for retirement benefits.

In addition to meeting whatever age and service requirements necessary to qualify for retirement benefits, you must file a completed pension application and other forms. The forms are necessary for the Trust Fund Office to determine such things as:

- When Your Pension Becomes Effective**

This is called your Annuity Starting Date. In most cases, your Annuity Starting Date cannot be earlier than the first of the month following the date that the Trust Fund Office receives your completed pension application.

- How You Want Your Pension to be Paid**

This is your election of a “payment form.” The particular type of payment form that you elect will determine how much of your monthly benefit is payable to you while you are alive and whether any benefits are payable to your survivors when you die.

- How Much Money You Wish to Have Withheld for Federal and State Income Taxes**

Your pension benefit payments are reported to federal and state tax agencies as income. Just as when you were working, you may have taxes withheld from your pension payments. How much you owe in taxes is a matter between you and the government. How much you wish to have withheld is a personal decision.

Section I of this packet contains instructions and certain information pertaining to the Pension Plan; it also includes advice on what documents are needed. Section II contains certain disclosures that the Trust Fund Office is required to provide to retiring Participants, and lastly, a pension application is attached to the end of this packet.

It is common for people to have questions when they are retiring. Therefore, if you require assistance in completing the pension application or if you have any questions concerning your pension or the Plan, contact the Trust Fund Office. Only the Trust Fund Office has the authority to officially answer your questions concerning the Pension Plan. You may come to the Trust Fund Office for assistance, Monday through Friday from 8:00 AM to 5:00 PM. For more personalized service, the Trust Fund Office has a Field Benefit Representative that makes regularly scheduled visits to most Local Unions. Call your Local Union to schedule an appointment to meet with the Representative at your Local Union Office.

Sincerely,

Board of Trustees

General Instructions

When you are filling out the pension application or any other forms provided to you by the Trust Fund Office, remember the following:

- **You must complete all questions** – a question left unanswered may result in a delay in the processing of your pension application. If you are unsure about how to answer a question, contact the Trust Fund Office for assistance.
- If you are applying for a Regular, Early Retirement, Service or Deferred Vested Pension, you must fill in the month and year that you want your pension to be effective (your “Annuity Starting Date”). Please remember that your pension application must be **received at the Trust Fund Office** prior to the first day of the month that you want your pension to become effective. Otherwise, the earliest your pension can become effective is the first of the month following the date the Trust Fund Office receives your pension application. You may be required to sign the waiver for the 30-day advance notification of the Joint-and-Survivor Pension.
- If you are applying for a Disability Pension, you should understand you must be disabled for six full months and your disability must be expected to result in death or last indefinitely. The six months is a required “waiting period.” You should file your pension application with the Trust Fund Office no later than the sixth month of disability in order to have the earliest effective date, **if you are approved**. If you file your pension application later than the sixth month of your disability, your effective date, **if you are approved**, would be the first of the month following the date your pension application is received at the Trust Fund Office.

If you have been approved for a Social Security Disability, a copy of the Social Security Notice of Award or its equivalent should be mailed to the Trust Fund Office so that it is received at the Trust Fund Office no later than 12 months from the date the Notice of Award or equivalent document was issued. It is important that you understand that this document must be received at the Trust Fund Office within the time period specified even though you may already be receiving a pension from the Plan. If you originally filed your Pension Application later than the 6th month of your disability and you have submitted the copy of the Social Security Notice of Award so that it is received within the time specified, you may be entitled to an earlier Annuity Starting Date if your disability payments began after the 7th month of your disability.

- Please remember that, in order to receive a pension benefit, you must be **retired**. In other words, you cannot be working in what the Plan calls **Prohibited Employment** on your Annuity Starting Date. If you return to work in Prohibited Employment after your pension payments begin, your pension payments will be suspended for each month that you work in Prohibited Employment and if you are under the age of 65, for an additional three months after you have stopped working in Prohibited Employment.

For more information about what it means to be retired, Prohibited Employment and Suspension of Pension Payments, refer to the SPD or the Plan Rules and Regulations.

- You will be asked for certain documents when you retire (see next page). If these documents are not available at the time you are ready to mail your completed pension application to the Trust Fund Office, you may send the documents later; do not delay mailing your pension application because the documents are unavailable at the time you mail the pension application. A delay in mailing the pension application may result in your pension becoming effective later than you wish.
- When sending your pension application and supporting documents, be sure that the address is correct on the envelope **and that you have adequate postage**. Your material should be sent to:

Required Documents

Proof of Age

You are required to provide the Trust Fund Office with proof of your age, and if you are married, proof of age for your Spouse. There are a number of different documents that may be accepted for this purpose. Some, such as those in group I below, are considered more reliable. If you select documents from group I, you are only required to provide **one** document. If you cannot provide documents from group I, you must provide **two** documents from group II.

GROUP I	GROUP II
Birth Certificate.	Military records.
Baptismal Certificate if it shows the date of birth or a Statement by the Custodian of Records certifying the date of birth registered in church records.	Passport (a copy is not acceptable; you must provide the original and it will be returned to you).
Notification of registration of birth in a Public Registry or Vital Statistics.	School records, certified by the Custodian of Records.
Certification of age by US Census Bureau.	Vaccination records if they show the date of birth and are certified by the Custodian of Records.
Hospital birth records, certified by the Custodian of Records.	An insurance policy if it shows the age or the date of birth.
A foreign church or government record.	Marriage records if they show the date of birth.
A signed statement by the physician or midwife in attendance at the birth who can certify the date of birth shown in their records.	Other evidence such as signed statements from persons who have knowledge of the date of birth.
Certificate of Naturalization (a copy is not acceptable; you must provide the original and it will be returned to you).	A valid driver's license.
A letter from the Social Security Administration certifying the age according to what appears on their records.	A valid state identification card.

Proof of Marital Status

If you are legally married, you must provide a Marriage Certificate.

If you were legally married at any time you were earning Credited Service under the Plan or a Related Pension Plan where you are using Credited Service to qualify for a Pension, and you subsequently divorce, you must provide the Trust Fund Office with copies of the divorce documents filed with the court — both the Judgment of Final Dissolution of Marriage and the Interlocutory Judgment or Marital Settlement Agreement must be included.

Note: Copies are acceptable for most documents except where stated that copies are not permissible. If you supply the original documents, they will be copied at the Trust Fund Office and the originals will be returned to you.

Divorced Individuals – Qualified Domestic Relations Orders (QDRO)

If you were married at any time while you earned pension credits under the Pension Plan and are divorced, your former Spouse may be entitled to a portion of the pension that was earned during your marriage. When you are applying for your pension, you will need to furnish the name(s) of your former Spouse(s) along with copies of your divorce documents filed with the court. The reason you are asked to provide this information is because the Trust Fund Office must know if you are married or single at the time of your

retirement and whether or not your former Spouse was awarded an interest in your pension benefits. If your former Spouse(s) has been awarded an interest in your pension, the Trust Fund Office will withhold an estimated amount of the former Spouse's interest in your pension until the Trust Fund Office receives a QDRO. If the Trust Fund Office does not receive a QDRO within the required time period, any amounts withheld by the Trust Fund Office will be paid to you. It is important that this information be provided to the Trust Fund Office because the payment of your pension may be delayed until the Trust Fund Office can determine if a former Spouse is entitled to share in the pension. The above information is not a rule of the Trust Fund Office but is required under the domestic relations laws of the state in which you are divorced and the federal laws that govern the Pension Plan. The Trust Fund Office has specific procedures relating to QDROs and you, your legal advisor or former Spouse should contact the Trust Fund Office if you have any questions concerning the payment of a portion of your pension benefits to a former Spouse.

Proof of Disability

If you are applying for a Disability Pension, you must be able to prove that you are totally disabled from performing work as a cement mason in the Building and Construction Industry. There are several ways in which to document this:

Social Security Notice of Award: If you have applied for and have been granted a Social Security Disability Benefit, the Social Security Administration will send you a "Notice of Award." The Award will serve as proof that you are totally disabled. A copy of the Notice must be received **at the Trust Fund Office within 12 months from the date the Notice was issued; however, you are encouraged to submit it to the Trust Fund Office upon receipt and no later than the 12-month deadline date.**

Equivalent of Social Security Award: The Board will also review other disability awards that may be equivalent to a Social Security Award to determine if you are totally disabled.

Medical Evidence: In the absence of a Social Security Notice of Award, you can submit Medical Evidence of your disability. Submission of medical evidence is done on forms approved by the Board of Trustees. One of the forms is completed by you—the "Medical Release." The Medical Release allows your doctor to provide information to the Trust Fund Office about your disability. The second form—the "Medical Report"—should be given to your doctor with a **copy** of your signed Medical Release. You must also make certain that all of your medical records **pertaining to your disability** are submitted to the Trust Fund Office along with the completed Medical Report form. All information on file at the Trust Fund Office is confidential.

If you have been granted a Disability Pension based upon "Medical Evidence" and you are subsequently approved by the Social Security Administration for a Disability Benefit, you must mail a copy of the Notice of Award or equivalent document to the Trust Fund Office **so that it is received at the Trust Fund Office within 12 months from the date the Notice or equivalent document was issued. Failure to do so will result in loss of benefits if you have filed your pension application later than the sixth month of your disability.**

What Happens Next?

- After the Trust Fund Office receives your pension application, an acknowledgement letter will be sent to you within 10-15 business days to confirm receipt of your pension application. You will also be told if you are missing any documents necessary to finish processing your pension application. If you do not receive this letter within 15 business days, contact the Trust Fund Office.
- Your pension application cannot be processed until all of your work hours have been reported to the Trust Fund Office by your last employer. Once received, the Trust Fund Office will use them, along with your prior work history, to determine what type of pension you are qualified for and the amounts for various payment forms.
- If the Trust Fund Office determines that you are not eligible for a benefit, you will be notified in writing. You will also be advised of the Plan's Claims and Appeals procedures.
- If your pension application is approved, you will be sent a set of final documents that you will need to complete. If you need assistance with these documents, you can come to the Trust Fund Office or you can contact your Local Union and schedule an appointment to meet with the Trust Funds' Field Benefit Representative. In either case, a Fund Representative will help you complete the final set of documents and answer any questions that you may have.

Miscellaneous Items

Keep copies of all documents

Be sure to keep copies of all documents that you send to the Trust Fund Office, as well as documents that are sent to you by the Trust Fund Office. They will be useful if you need to refer to them when calling the Trust Fund Office with questions during the application process or after your pension begins.

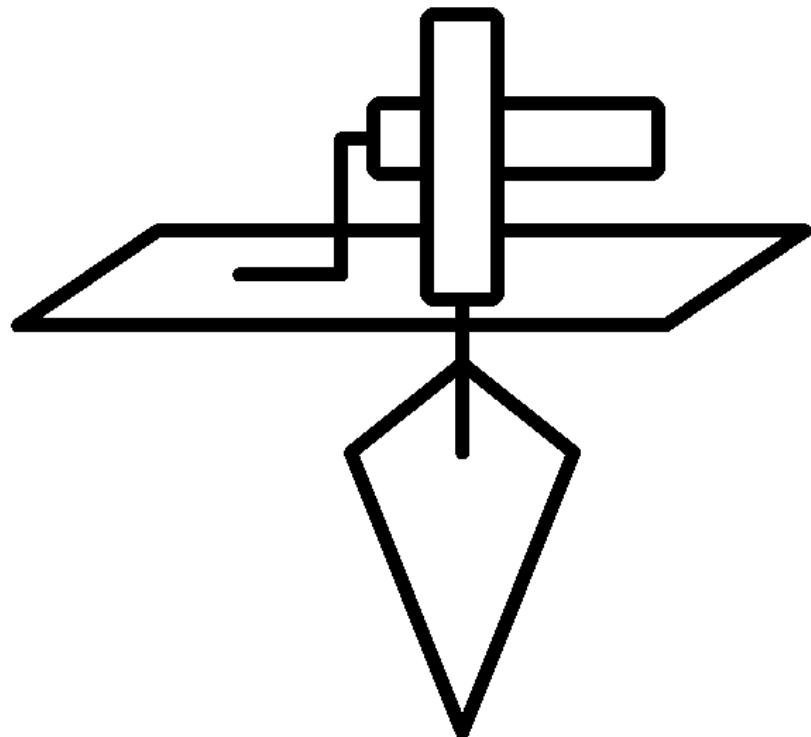
The documents should be kept in a safe place as they contain personal information that could enable your identity to be compromised.

Questions?

It is not unusual for Participants to have questions concerning their benefits. After all, it is not something that the average person deals with on a regular basis. Therefore, if you have any questions or need assistance with following Plan procedures, call the Trust Fund Office.

Cement Masons Pension Trust Fund for Northern California
(707) 864-3300 or (888) 245-5005

**CEMENT MASONS PENSION TRUST FUND
FOR NORTHERN CALIFORNIA**



**SECTION II
DISCLOSURES**

DISCLOSURES

General Explanation of Pension Payment Forms, Their Relative Value and a Participant's Right to Defer Payment of Benefit

Upon approval of your application for retirement, you are entitled to a monthly pension payment for your lifetime.

The Pension Plan also offers payment forms that may provide additional payments to your Spouse or Beneficiary following your death (if you are legally married on your Annuity Starting Date). If you elect one of these optional forms of payment, your monthly benefit will be reduced to take into account the likelihood that more payments will be made than if the benefit were just payable for your lifetime.

This notice contains the following information that will assist you and, if you are married, your Spouse, in deciding what form of payment best meets your financial and lifestyle needs.

- Description of each payment form
- Examples of amounts payable under each payment form
- Discussion on how the relative actuarial values of the different payment forms compare.

In addition, as required under the Pension Protection Act, this notice also contains information to help you decide if you wish to instead "defer" payment of your pension until a later date.

As each individual's situation is unique, neither the Trustees nor the Trust Fund Office can advise you as to which option is best for you. We suggest that you seek the advice of a professional financial advisor.

Payment Forms

The following payment forms are available under the Plan. For more detailed information on how they work, you should read your Summary Plan Description. **Please be aware that once your pension payments begin, you may not change your elected form of payment – even if your marital status changes.**

Pensioner's Three-Year Guarantee of Benefits: Under the **Pensioner's Three-Year Guarantee of Benefits**, you will receive monthly pension payments for your lifetime. If you die prior to receiving 36 monthly payments, any payments remaining under the Three-Year Guarantee will be paid **to your surviving Spouse**. If there is no surviving Spouse, no further benefits are payable. There is no reduction for this payment form.

If you are unmarried, the Pensioner's Three-Year Guarantee of Benefits is the automatic payment form. If you are married and elect the Pensioner's Three-Year Guarantee of Benefits, you must obtain your Spouse's written consent on a form approved by the Board provided by the Trust Fund Office. Your Spouse's signature must be notarized or witnessed by a Trust Fund Representative.

Joint-and-Survivor Pensions

Standard 50% Joint-and-Survivor Pension (also called a Qualified Joint-and-Survivor Annuity or QJSA): If you are legally married on your Annuity Starting Date, your pension will be **automatically** paid to you as a 50% Joint-and-Survivor Pension in order to provide the Spouse, **to whom you were legally married on your Annuity Starting Date**, with a survivor benefit after you die (assuming you have been married for one full year prior to the date of your death). You will receive monthly pension payments for your lifetime and after your death, your surviving Spouse will receive a monthly benefit for the remainder of your Spouse's lifetime equal to 50% of your monthly lifetime benefit. However, the amount of your monthly pension benefit is actuarially reduced during your lifetime in order to provide the standard 50% Joint-and-Survivor Pension to your eligible surviving Spouse. You may, however, elect one of the **optional** Joint-and-Survivor Pension payment forms (see below) without your Spouse's consent. The optional payment forms provide a larger survivor benefit than under the standard 50% Joint-and-Survivor Pension.

Optional 75% or 100% Joint-and-Survivor Pensions: If you elect one of the optional Joint-and-Survivor Pension payment forms, the amount of your monthly pension benefit will have a **larger actuarial reduction** in order to provide the **larger survivor** benefit to your eligible Spouse when you die. As with the standard 50% Joint-and-Survivor Pension payment form, your surviving Spouse will receive the monthly pension benefit for the remainder of your Spouse's lifetime.

Additional information about the Joint-and-Survivor Pensions:

- The Surviving Spouse benefit under the Joint-and-Survivor Pensions is only payable to the Spouse **to whom you are married on your Annuity Starting Date and only if you are married at least one year at the time of your death.** In other words, if you marry or remarry **after you retire**, your Spouse is not entitled to a Joint-and-Survivor Pension.
- If your Spouse dies before you, beginning with the month **following your Spouse's death**, your monthly benefit will "Pop-Up" to the amount payable as if you had elected the Pensioner's Three-Year Guarantee of Benefits (i.e. with no reduction). The Pop-Up does not apply for pensions effective prior to September 1, 1996.
- Your surviving Spouse's benefit may be reduced to the extent required under a court order known as a "Qualified Domestic Relations Order (QDRO)" that has been filed by a former Spouse or other alternate payee.

Level Income Option: Under the **Level Income Option**, you will receive a higher monthly pension amount under this payment form until you reach the age of 62. Upon reaching age 62, your monthly pension amount will be reduced by \$100 for the remainder of your lifetime. You may elect this Form of Payment if you are entitled to a Service Pension, Early Retirement, Pro-Rata Early Retirement, Deferred Vested Service, or Deferred Vested Early Retirement. You may not select this payment form if you elect a Joint-and-Survivor Pension; **and**

- You must have at least 10 Years of Credited Service under the **Northern California Cement Masons Pension Plan; and**
- You must be between the ages of 55 and 62

Under this payment form, you would receive a higher pension amount for each month before you reach the age of 62. Once you reach age 62, your pension amount will be reduced by \$100 a month for the remainder of your lifetime. This payment form takes into account the likelihood that you will receive Social Security Benefit after you have reached the age of 62.

Examples of Payment Forms

Below are examples of how the election of different payment forms affects the amount payable to a Participant and his surviving Spouse. The first example involves a 65-year old Participant who is retiring on a Regular Pension. The second example involves a 55-year old Participant who is retiring on a Disability Pension. The third example involves a 55-year old Participant who is retiring on a Level Income Option. To make it easier to understand, we have assumed that the Spouse is the **same age** as the Participant and that the Participant's monthly benefit starts at \$1,000.

Remember, these are only examples. The amounts of your payment forms will be different.

Example 1 – Regular Pension for 65-Year Old Participant

Payment Form	Participant's Benefit	Survivor Benefit
Pensioner's Three-Year Guarantee	\$1,000.00	\$1,000.00 for any months remaining in the Three-Year Guarantee period.
Standard 50% Joint-and-Survivor Pension	\$950.00	\$475.00 for the lifetime of the surviving Spouse.
Optional 75% Joint-and-Survivor Pension	\$910.00	\$682.50 for the lifetime of the surviving Spouse.
Optional 100% Joint-and-Survivor Pension	\$870.00	\$870.00 for the lifetime of the surviving Spouse.

Example 2 – Disability Pension for 55-Year Old Participant

Payment Form	Participant's Benefit	Survivor Benefit
Pensioner's Three-Year Guarantee	\$1,000.00	\$1,000.00 for any months remaining in the Three-Year Guarantee period.
Standard 50% Joint-and-Survivor Pension	\$850.00	\$425.00 for the lifetime of the surviving Spouse.
Optional 75% Joint-and-Survivor Pension	\$810.00	\$607.50 for the lifetime of the surviving Spouse.
Optional 100% Joint-and-Survivor Pension	\$770.00	\$770.00 for the lifetime of the surviving Spouse.

Example 3 – Level Income Option – Service Pension for 55-Year Old Participant

Payment Form	Participant's Benefit	Survivor Benefit
Pensioner's Three-Year Guarantee	\$1,060.00*	\$1,060.00 for any months remaining in the Three-Year Guarantee period.
Standard 50% Joint-and-Survivor Pension	Not available	Not available
Optional 75% Joint-and-Survivor Pension	Not available	Not available
Optional 100% Joint-and-Survivor Pension	Not available	Not available

Under the Level Income Option, your pension amount is reduced by \$100 the month you reach age 62.

The figures in the preceding charts are only examples. Your individual situation (i.e., your age at retirement, the amount of your pension or difference in ages between you and your Spouse) may be different than those described above. If you would like to receive estimates specific to your own benefits, contact the Trust Fund Office.

Cement Masons Pension Trust Fund for Northern California

Relative Value

Participant Disclosure

IRS regulations require Plans, including this Plan, to give retiring Participants a comparison of the Relative Values of the benefit payment forms generally available under the Plan. The aim is to help you make an informed choice about the payment form in which you receive your retirement benefits. "Relative Value" means the Actuarial Present Value of each optional payment form relative to the value of the Joint-and-Survivor Pension or, for single people, the Single-Life Pension (i.e. Pensioner's Three-Year Guarantee of Benefits).

In our case, all of the benefit payment options that the Cement Masons Pension Trust Fund for Northern California makes generally available to its retiring Participants have approximately the same actuarial value when both the Participant and Spouse or Beneficiary are the same age and the Participant is retiring at age 55, 60, 65, or 70. This is also true for disability Pensioners, retiring at ages 30, 35, 40, 45, 50, and 55. This conclusion is based on the valuation and reporting methodologies described in the IRS regulation, which can be found at Treas. Reg. Section 1.417(a)(3)-1. Upon your written request, we will provide you with a similar comparison based on your own age and estimated benefits, and on any other payment forms for which you are eligible.

As noted, the Relative Values are based on comparing the actuarial values of the benefit payment options to the actuarial value of the Joint-and-Survivor pension (or the Pensioner's Three-Year Guarantee).

Actuarial values of pension benefits are determined using mortality and interest assumptions. Mortality assumptions are based on standardized tables developed by actuarial organizations and life insurance companies, which analyze information about large groups of people to project the rates at which groups of individuals at different ages are expected to die. These statistical mortality projections are used to develop "average life expectancies." The interest assumption is an estimate of the likely investment earnings, over time, on the money put aside to pay the benefits. This is relevant in the determination of actuarial values because investment earnings will provide some of the funds to pay the benefits.

Here the values were calculated, for comparison purposes, assuming the funds would earn 7% interest and that, on average, Participants and Spouses would live as long as predicted under the 1983 Group Annuity Mortality Table blended 50% male and 50% female. However, for comparing the Level Income Option to the other payment forms, the interest assumption used was 5.12% and the mortality table used was that prescribed by IRS Revenue Ruling 2001-62 as required by the IRS regulation. For a Participant retiring on a Disability Pension, the above assumptions were used, except that for the Participant's mortality the 1983 Group Annuity Mortality Table for males was used, set forward 10 years.

It is important that you realize that this is not a guarantee or even a prediction of what you will actually receive after you retire. You should not rely upon it as if it were. The actual value of a stream of pension payments for any individual, and its comparison to the values of different payment forms, will vary depending on how long the individual and Spouse or Beneficiary in fact live and on their ages when payments start. This is not the only information you should take into account when choosing your payment form for retirement. Other factors you might want to take into account in deciding how much a particular payment option is worth to you personally, in comparison to the other forms in which your pension can be paid, include your health, your other sources of retirement income, the resources available to your Spouse or family after you die, availability of life insurance, etc. You may want to consult a financial advisor when you make this important decision.

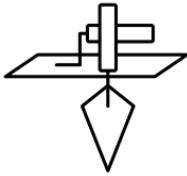
To obtain an individual relative values estimate, please send a written request to:

Cement Masons Pension Trust Fund for Northern California
4160 Dublin Blvd., Suite 100 | Dublin, CA 94568

If you need assistance understanding your pension, how to complete forms, or questions about your individual pension amounts, contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees



Northern California Cement Masons Funds Administration, Inc.

4160 Dublin Blvd. Suite 100 Dublin, CA 94568 • Tel. (707)864-3300 or (888)245-5005

PENSION APPLICATION

INSTRUCTIONS

- A. Please read each question carefully.
- B. PRINT all information.
- C. Be sure to answer all questions completely and accurately. Credited Service cannot be given for periods of employment not reported on your application. Also, complete and accurate answers will avoid delay in processing your application.
- D. Attach additional sheets if you need more space to answer any questions.
- E. BE SURE TO SIGN AND DATE THE APPLICATION.
- F. The completed application and proof of age must be filed with the Trust Fund Office. No Union, Employer or other office is authorized to accept or receive the application on behalf of the Fund.

PERSONAL DATA

Name (Last)	(First)	(Middle)	Social Security No.:
Address (Street)	(City)	(State) (Zip Code)	Telephone Number: ()
Date of Birth: / / (attach proof of age - see instructions on the reverse side)	Your Present Local Union No.:		
Original Union Initiation Date:	Date you retired or plan to retire:	Date you last worked, or will work, in Covered Employment:	

Name of your most recent employer:

UNION MEMBERSHIP

List below your history of union membership in any Local Union for periods during which you were working as a Cement Mason in the Building and Construction Industry.

LOCAL UNION NUMBER	UNION BOOK NUMBER	CITY - STATE	Dates of Membership	
			FROM Month/Year	TO Month/Year

(IF YOU NEED MORE SPACE, ATTACH ADDITIONAL SHEETS)

DISABILITY PENSION

(IF YOU ARE APPLYING FOR A DISABILITY PENSION, COMPLETE THE FOLLOWING)

Date you first became disabled:	NATURE OF YOUR DISABILITY (Explain below)
<p>From the date you first became disabled, have you engaged in any employment?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
<p>If you received Workers' Compensation temporary benefits, indicate the last date you received these benefits:</p> <p>Month/Year →</p>	

<p>Have you applied for Social Security Benefits?</p> <p><input type="checkbox"/> YES When? Month/Day/Year / /</p> <p><input type="checkbox"/> NO Explain why:</p>	<p>Were you approved or denied by Social Security for Disability Benefits?</p> <p><input type="checkbox"/> APPROVED attach a photocopy of approval of benefits</p> <p><input type="checkbox"/> DENIED attach a photocopy of denial</p> <p>IMPORTANT: Notice of approval or denial from Social Security Administration must be on file before we can take any action on your application.</p>
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EMPLOYMENT HISTORY

If you claim credit for employment prior to the February 1, 1959 date the Pension Plan was established (Credited Past Service per Section 6.02 of the Plan) for work as a Cement Mason in the Building and Construction Industry in the 46 Northern California counties and for which you have not previously been credited, please list ALL such employment below. Such claim should be accompanied by any available documentary evidence of such employment.

JOB CLASSIFICATION	NAME OF EMPLOYER	ADDRESS	Dates of Employment	
			FROM Month/Year	TO Month/Year

(IF YOU NEED MORE SPACE, ATTACH ADDITIONAL SHEETS)

MILITARY SERVICE CREDIT

If you served in the Armed Forces of the United States at any time after you began work as a Cement Mason, please indicate the dates below and provide a copy of your discharge papers (Form DD-214).

BRANCH	FROM	TO

NON-WORKING PERIODS AFTER FEBRUARY 1, 1959

If you were disabled at any time after February 1, 1959, you may receive credit for periods of time after that date when you were not working by answering the following questions:

Did you apply for California State Disability Insurance benefits after February 1, 1959?

YES (If your answer is "YES", indicate FROM and TO dates you received payments below) NO

FROM	TO	FROM	TO

Did you apply for Workers' Compensation disability benefits after February 1, 1959?

YES (If your answer is "YES", indicate FROM and TO dates you received payments below) NO

FROM	TO	FROM	TO

EMPLOYMENT AFTER NORMAL RETIREMENT AGE (AGE 65)

If you are age 65 or older, you MUST indicate your work status for each month since your 65th birthday. You must list any months in which you engaged in ANY employment for wages or profit of 40 hours or more in the Building and Construction Industry.

MONTH/YEAR	EMPLOYER'S NAME AND LOCATION

I have NOT been employed in the Building and Construction Industry since age 65 (mark X if you did not engage in any employment).

CURRENT MARITAL STATUS

Are you currently (check the box that applies to you):

SINGLE WIDOWED WIDOWED AND REMARRIED NEVER MARRIED

MARRIED (If legally married, give name, address, date of birth and Social Security number of your spouse and include a copy of your Marriage Certificate as well as proof of age for your spouse)

If you are legally married on your Annuity Starting Date, your pension must be in the form of a Joint-and-Survivor Pension. Only with the consent of your Spouse are you permitted to select a form of payment other than a Joint-and-Survivor Pension. Please refer to the Plan Disclosures accompanying this application.

NAME OF SPOUSE:	First	Middle Init.	Last	
ADDRESS OF SPOUSE IF OTHER THAN YOURS:	Street	City	State Zip Code	
SPOUSE'S BIRTHDATE:	Month	Day	Year	SPOUSE'S SOCIAL SECURITY NUMBER:

PRIOR MARITAL HISTORY

IMPORTANT: This information is required to protect the Trust Fund's interests as well as your own.

If you were married and subsequently legally separated or divorced during any period of time in which you earned Credited Service and Benefit Units under the Plan, or under a Related Plan where Credit is being used to qualify for a Pension under this Plan, your former Spouse may have a community property interest in that portion of your total benefit that accrued during the marriage. You must complete this section in full, answering all questions. Any part of this section left unanswered may result in a delay in the processing of your application.

Please provide copy of the Judgment of Dissolution and the Interlocutory Judgment, property settlement agreement or any other court orders relating to the disposition of this asset. List the dates of marriage and separation as well as your former Spouse's name and current mailing address below.

NAME OF EX-SPOUSE	ADDRESS	Dates of	
		MARRIAGE	SEPARATION

APPLICANT'S STATEMENT

I hereby apply for a pension from the Cement Masons Pension Trust Fund for Northern California.

I certify under penalty of perjury that all the foregoing statements are complete, true and correct. I understand that a false statement may disqualify me for pension benefits, and that the Trustees shall have the right to recover any payments made to me because of a false statement.

Signature:

Date:

Your completed and signed pension application must be **postmarked** no later than the last day of the month **before** you want your pension to begin. For example, if you last worked as a Laborer in January but your application is not postmarked until March, your Pension benefit (your Annuity Starting Date) would not begin until April 1st. You are not permitted to continue working in the Building and Construction Industry after your Annuity Starting Date. The Annuity Starting Date for Disability Pensions is different. Refer to the "Summary Plan Description" and the Plan "Rules and Regulations" in your Pension Plan Booklet.

Processing time for pension applications is approximately three months from your last work month or the month you file your completed pension application, whichever is later. You will be notified in writing of the decision made by the Board of Trustees on your application. If you do not have the required documents – proof of age, marriage certificate or other required documents, **do not delay in submitting this application**. Submit the application without the documents. You will be asked to supply them later.

If you need assistance with this application, contact the Trust Fund Office at (707) 864-3300 or (888) 245-5005.