

## Plumbers and Steamfitters Local 21 Pension Fund

### Pension Application Information

If you are only interested in obtaining a determination of your eligibility for a Pension benefit, or an estimate of future pension benefits, you should not complete an application. Instead, please call Christine Egan at 914-737-7220 ext. 126, or by sending a written request to:

Christine Egan  
Local 21 Benefit Funds  
1024 McKinley St.  
Peekskill, NY 10566  
[chris@local21funds.com](mailto:chris@local21funds.com)

In your request, please be sure to indicate your intended date of retirement. Following receipt of your request, the Fund Office will process an estimate in a timely manner. Usually, you will receive a response within 2-4 weeks, but depending on the complexity, it may take longer to process in order to give you the most accurate estimate possible.

Prior to completing your Pension Application, we suggest you review the Summary Plan Description to help you determine which type of benefit you wish to apply for. You should also complete the Application alongside the Application Instructions so as to answer any questions you may have about a particular section. If you do need assistance in filling out the application, please do not hesitate to reach out to the Fund Office.

Applying for your pension is a two-step process. First, you must complete and submit an Application Form to the Fund Office, along with all required documentation (e.g. birth certificates, marriage and/or divorce documents, Social Security Disability Award). Second, following the Fund Office's determination of your eligibility, you will be sent forms for the Declaration of Retirement, Election of Benefits/Payment Options Package, Direct Deposit Authorization, Tax Withholding and if applicable, Joint and Survivor Pension Rejection Form. These forms must be completed and returned to the Fund Office for your application to be considered complete, and before payments begin.

Your Pension Effective Date is established as the later of:

- The first of the month following 30 days after the Fund Office receives your completed application;
- The first of the month following the month in which you cease working; or
- The date you request as a Pension Effective Date on your application.

In order to prevent any delay in payment of your benefits, we suggest submitting an Application no later than four months prior to your intended Pension Effective Date.

When submitting your Application Form, enclose as much of the required documentation as possible. If you do not have all of the information available at that time, send the information you have and submit the remaining documentation when it becomes available. Benefits will commence after the processing of your application is complete, including receipt of all required documentation.

The Fund Office will notify you as soon as practicable should any additional information be required to process your application.

**If you are eligible for Retiree Health or Disabled Retiree Health Benefits, the Fund Office will notify you of your eligibility prior to completion of processing your pension application.**