



## IMPORTANT NOTICE OF CHANGE TO WHEN YOUR PENSION CAN BEGIN

September 2015

**TO:** Participants in the Southern California UFCW Unions and Food Employers Joint Pension Plan

**CC:** United Food and Commercial Workers Union Locals 8GS, 135, 324, 770, 1167, 1428 and 1442  
Contributing Employers

Please be advised that effective for retirement applications filed after August 31, 2015, your retirement date will be the later of: (1) the first of the month in which you terminate employment (unless the hours worked in that month would otherwise cause a suspension of benefits), or (2) the first of the month following the date you submit your completed retirement application to the Fund Office (unless you choose a later date).

For retirement applications filed on or before August 31, 2015, your retirement date was the later of: (1) the first of the month in which you terminate employment (unless the hours worked in that month would otherwise cause a suspension of benefits), or (2) the first of the month coincident with or following the date when you submit your completed retirement application to the Fund Office (unless you chose a later date).

### **What does this change mean?**

**You must now submit your retirement application to the Fund Office (or to your Union Local) before the date you want your pension to begin.**

If you submit your retirement application on the first day of a month, you cannot start your pension on that date. Instead, your pension will begin the first of the month after you submit your retirement application and meet all other requirements for a pension, unless you choose a later date. This change does not apply to participants retiring on a disability pension.

### **Examples:**

Jorge submits his retirement application to the Fund Office on October 1, 2015, and satisfies all other requirements for a pension. Jorge's retirement effective date will be November 1, 2015, unless he chooses a later date.

Evelyn submits her retirement application to the Fund Office on October 20, 2015, and satisfies all other requirements for a pension. Evelyn's retirement effective date will be November 1, 2015, unless she chooses a later date.

***The change described in this notice applies to participants who submit retirement applications on or after August 31, 2015.***

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**To allow for processing time, we encourage you to submit your completed retirement application to the Fund Office or to your Union Local at least 60 days before your desired retirement effective date.**

If processing of your pension application is not completed by your pension effective date, your first check will be for the amount you are owed for the period between your pension effective date and the payment date.

If you have any questions about this notice, please contact the Fund Office at the telephone number above.

This notice constitutes a Summary of Material Modifications and should be kept with your Summary Plan Description ("SPD") and other important plan documents. Please refer to your Summary Plan Description ("SPD"), including any Summary of Material Modifications, and/or Plan Document for detailed information on the rules regarding eligibility, participation in the Plan, benefits, and claims and appeals procedures.

*The change described in this notice applies to participants who submit retirement applications on or after August 31, 2015.*