



Airconditioning and Refrigeration Industry Joint Trust Funds

3500 W. ORANGEWOOD AVE., ORANGE, CA 92868 • PHONE: (714) 917-6100 • FAX: (714) 917-6065

Instructions for Application for Retirement Benefits

You must contact the Trust Office to obtain a current pension calculation prior to finalizing the Application for Retirement Benefits. After completion, the application must be signed/initialed and dated wherever indicated. We suggest that you file your application about three (3) months prior to your requested retirement date to allow sufficient time for processing.

Remember, the effective date of your pension will be determined by the date you file your application with the Trust Office, so don't delay.

Page 1 – Section 1

- You must include a copy of your birth certificate.
- If you are married, you must include a copy of your spouse's birth certificate and marriage certificate.
- If you are divorced, you must include a full copy (all pages) of your divorce judgment.

Note: If you have previously submitted any of these items to the Trust Office, you may not be required to include items.

Page 1 – Section 2

Please refer to Article III – “Types of Pension Benefits” of the Airconditioning and Refrigeration Industry Retirement Trust Rules for a full description of each benefit. Below is a brief summary of each benefit type:

- Normal Pension – Participant has attained Normal Retirement Age (generally age 65) and has at least 5 but less than 25 pension credits.
- Service Pension – Participant has at least 25 pension credits.
- Early Pension – Participant is at least 55 years of age, but not yet 65. Participant has at least 15 years of pension credit. (This benefit is reduced by $\frac{1}{4}$ of 1% for each month the Participant is younger than age 65.)
- Disability Pension – Participant is permanently and totally disabled, and has at least 10 years of pension credit. Participant must have at least $\frac{1}{4}$ pension credit in the year of retirement or the calendar year prior to retirement.
 - If you qualify for a Disability Pension by means of medical examination ONLY (but not a Social Security Disability Award), this benefit is reduced by $\frac{1}{4}$ of 1% for each month the Participant is younger than age 65, up to a maximum reduction of 50%.
 - If you are awaiting determination from the Social Security Administration, you may apply for an Early Pension or Service Pension, and later convert it to a Disability Pension by answering “YES” to question 1 in this section.

Page 2 – Section 3

- You may request your dispatch history from Local 250 in lieu of completing the Air Conditioning and Refrigeration Covered Employment History.

Page 3 – Applicant's Certification

- Please initial on each line provided, indicating that you have read each paragraph, and sign and date the bottom of the form.

Page 4 – Forms of Payment

- **The benefit amounts must be provided by the Trust Office.** Please do not complete the Joint and Survivor Annuity Election Form on Page 5 if the Table of Benefit Amounts is not completed.
- You and your spouse (if applicable) must initial on the lines provided in the middle of the page indicating you have read the rules regarding a single life annuity.

Page 5 – Joint and Survivor Annuity Election Form

- This form must be completed and signed by you and your spouse (if applicable).
- **Both signatures must be witnessed by an employee of the Trust Office or be notarized.**
- **Do not complete this form if the Table of Benefit Amounts on Page 4 has not been completed by the Trust Office.**

Additional Forms Available at www.acrtrust.org:

- If you wish to have Federal and/or State taxes withheld, please download and complete Form W4-P (Federal) and/or Form DE-4P (State).
- If you wish to elect direct deposit for your pension payment, please download and complete Form PEN02 – Electronic Deposit Authorization.
- If you wish to update your beneficiaries at this time, please download and complete Form BEN01 – Beneficiary Form.

Please contact the Trust Office to determine if you are eligible for Retiree Health & Welfare coverage. If you are eligible for coverage, the Trust Office will provide you with the required Self-Pay amounts.

Please refer to the current Retirement Summary Plan Description, or the Retirement Trust Rules for a complete description of your Plan and benefits. These documents may be found at www.acrtrust.org. You may call the Trust Office for assistance in completing the application or to obtain information about your pension credits. You may also make an appointment to with a Pension Specialist to review your pension matters in person.