

MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund
Michiana Area Electrical Workers' Pension Fund
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

Michiana Area Electrical Workers' Pension Fund

Retirement Application Process

(Please start your retirement process 3 months before your intended retirement date.)

Step 1 An eligible participant can start the Retirement process by submitting a Michiana Area Electrical Workers' Pension Fund's "Request for Application" form to the Fund Office. To expedite the retirement processes please send all required documentation.

- Copy of your Birth Certificate
- Copy of your Spouse's Birth Certificate, if applicable
- Copy of your Marriage Certificate or License, if applicable
- Copy of your deceased Spouse's Death Certificate, if applicable
- A complete copy of any Judgments of Divorce and Qualified Domestic Relations Order(s) with all attachments for any previous marriages. If your ex-spouse has passed away, we will accept a copy of the ex-spouse's Death Certificate in lieu of a complete copy of the applicable Judgments of Divorce. Your documents will be submitted for review to the Fund's legal Counsel to determine if any portion of your retirement benefit was designated to your ex-spouse, if applicable.

*Please note- If you have had a divorce please allow an additional 2-4 weeks for review by Fund Counsel and Fund Actuary.

You can obtain the Pension Fund's "Request for Application" form by contacting the Fund Office or going online to the Michiana Area Electrical Workers' Pension Fund's website.

Fund Office Phone: (877) 244-9473

Website: <http://www.ibew153benefits.org/>

Step 2 Once the completed "Request for Application" and all required documentation is received by the Fund Office, it will be reviewed and processed to determine your benefit options and amounts. If everything is in order, a Retirement Application Packet will be prepared and mailed to you to elect your benefit and complete the necessary tax and direct deposit forms (Processing of the Request for Application, Application preparation, documentation and pier review will typically take 2 business days.)

Step 3 Once your completed Pension Application and all required documentation is returned to the Fund Office, the Fund Office will review and process your Application based on your benefit election.

***Please note- If you are retiring between the ages of fifty-five (55) – sixty-two (62) you must have one payroll reporting calendar month of no contributions and no hours worked in covered service immediately after your retirement date before monthly retirement benefits start. After one month separation period has been confirmed by the Pension Fund Office, retirement benefits will be issued retroactively to your approved effective retirement date.**

Step 4 After your Retirement Application has been approved, you will receive a confirmation letter within 2-3 business days explaining your benefit, when you can expect your first check and the start of direct deposit (if elected).