

Sheet Metal Workers' Local 10 Pension Fund

1681 East Cope Ave, Suite B, Maplewood, MN 55109
651-770-0991 Fax 651-770-1351 1-800-396-2903

PART IX - Retirement Declaration

Name _____ SS# _____

Date of Retirement _____

In retiring on a pension from the Sheet Metal Workers' Local 10 Pension Plan, I declare that I will be bound by all the provisions of the Pension Plan, that I will personally endorse each pension check and will refrain from employment in any type of Disqualifying Employment as defined on the next page.

A. **Before Age 62,**

Until I reach age 62, engaging in **any** Disqualifying Employment will cause a suspension of my benefits from the Plan.

B. **On or After Age 62**

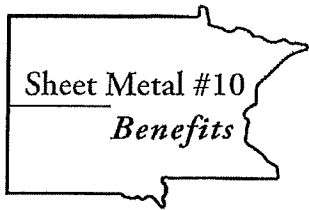
On or after my 62nd birthday, Disqualifying Employment will **not** cause a suspension of my benefits for any month **unless** I work at least 40 hours in Disqualifying Employment in that month. Because the rules regarding a suspension of benefits are complicated, I understand that I should contact the Fund Office for a specific application of the rules to my case.

I understand that if I perform work in violation of the above rules:

1. My pension benefits will not be paid for each month in which I work if I am under age 62, and for each month I am paid for or work more than 39 hours in Disqualifying Employment once I reach age 62.
2. I must notify the Trustees within thirty (30) days of any such Disqualifying Employment or else the Trustees may suspend my pension for an additional period of six (6) months over the suspension period in #1.
3. I must give notice to the Trustees of the date I cease Disqualifying Employment and return to retired status.

DATE

SIGNATURE



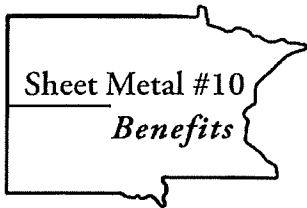
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Part XI - Disqualifying Employment Under the Sheet Metal Workers' Local 10 Pension Plan Prior to Age 62

The term "**Disqualifying Employment**" means employment or self-employment that is:

- A. Within the sheet metal industry or any other industry in which employees covered by the Plan were employed when your benefits began or would have begun except for suspension under Article 9 of the plan; and
- B. Within the State of Minnesota (plus the remainder of any standard metropolitan statistical area which falls outside Minnesota) together with any other area covered by the Plan when your pension began or would have begun but for suspension under Article 9 of the Plan; and
- C. If you worked in employment in the construction industry in the jurisdiction of the Union,
- D. Provided, however, that Disqualifying Employment will not include employment of the type described above of two hundred or less hours per month when worked in the months of May, June, July, August, September, or October. Employment in excess of two hundred hours during one or more of those months shall cause all employment in the month(s) at issue to be deemed Disqualifying Employment.



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Part XI - Disqualifying Employment Under the Sheet Metal Workers' Local 10 Pension Plan After Normal Retirement Age

The term "**Disqualifying Employment**" means employment or self-employment that is:

- A. Within the sheet metal industry or any other industry in which employees covered by the Plan were employed when your benefits began or would have begun except for suspension under Article 9 of the plan; and
- B. Within the State of Minnesota (plus the remainder of any standard metropolitan statistical area which falls outside Minnesota) together with any other area covered by the Plan when your pension began or would have begun but for suspension under Article 9 of the Plan; and
- C. If you worked in covered employment under the Plan in a skilled trade or craft, employment or self-employment shall be Disqualifying Employment only if it is work that involves the skill or skills of that trade or craft directly, or, in the case of supervisory work, indirectly.
- D. Provided, however, that Disqualifying Employment will not include employment of the type described above of two hundred or less hours per month when worked in the months of May, June, July, August, September, or October. Employment in excess of two hundred hours during one or more of those months shall cause all employment in the month(s) at issue to be deemed Disqualifying Employment.