



**PENSION APPLICATION**

Please read the Bricklayers & Trowel Trades International Pension Fund/Canada Booklet before completing this application. This form must be submitted at least two months in advance of the first month for which pension benefits are payable.

LAST NAME	FIRST NAME	MIDDLE NAME	SOCIAL INSURANCE NUMBER	
STREET ADDRESS	CITY	PROVINCE	POSTAL CODE	(AREA CODE) TELEPHONE NO.
DATE OF BIRTH (MO. DAY YR.)	CITY AND PROVINCE OF BIRTH	I.U. MEMBER NUMBER		LOCAL UNION NUMBER AND PROVINCE
NAME OF LAST EMPLOYER			BAC INITIATION OR APPRENTICE REGISTRATION MONTH & YEAR	
BENEFICIARY LAST NAME	FIRST NAME	MIDDLE NAME	SOCIAL INSURANCE NUMBER	
BENEFICIARY STREET ADDRESS	CITY	PROVINCE	POSTAL	LAST DATE YOU WORKED

Date contributions to this Pension Fund were first made on your behalf..... MONTH YEAR

**EMPLOYMENT HISTORY PRIOR TO THE CONTRIBUTION DATE**

(A) Date you first started working in employment covered by a BAC agreement.

Month	Day	Year
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(B) To be eligible for past service credit, you must have worked 600 hours each in any two of the three calendar years immediately prior to your contribution date. List the number of hours you were employed in covered employment during the three years prior to the year in which contributions were first made on your behalf to the Fund:

Year	Hours
_____	_____
_____	_____
_____	_____

(C) If you worked less than 600 hours in covered employment in any year prior to the date contributions began on your behalf to the Fund, list the period you were not in covered employment and give the reason, such as military service, disability, employment in another capacity, etc.

FROM		TO		REASON
MONTH	YEAR	MONTH	YEAR	
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

To be eligible for a pension, you must have at least ten years of credited service and contributions for 1200 hrs. or more, must have been made on your behalf. Indicate below the type of pension for which you are applying.

- Normal Pension (You must be at least 65 years old)
- Early Retirement (You must be at least 55 years old)
- Disability Pension (You must be totally and permanently disabled and your doctor's statement to that effect must accompany this application along with a copy of your Canada Pension Plan award)

**IMPORTANT - Normal or Early Applicants:**  
Indicate below the form of pension you desire. (See the Pension Plan Booklet for a description of these options.)

- Regular Pension
  - Ten or 15 year certain
  - Joint and Survivor Option - 50%  60%  75%  100%
- (check one of the above)

proof of your wife's age and a copy of your marriage license must be submitted with this application. Complete the blanks below.

Wife's Name \_\_\_\_\_  
 Wife's Date of Birth \_\_\_\_\_  
 Wife's Social Insurance No. \_\_\_\_\_

I hereby apply for a pension from the Bricklayers and Trowel Trades International Pension Fund/Canada. I certify that I have read the Pension Plan Booklet and understand, in general, the Pension Fund Rules and Regulations. I also certify that the foregoing statements are true to the best of my knowledge and belief. I understand that a false statement may disqualify me from pension benefits, and that the Trustees have the right to recover any payments made to me because of a false statement. I also understand that the Trustees may require additional information before acting on this application.

Date	Area Code/Telephone Number	Signature of Applicant
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**YOU MUST INCLUDE WITH THIS APPLICATION A COPY OF YOUR BIRTH CERTIFICATE, OR OTHER SATISFACTORY PROOF OF DATE OF BIRTH AND YOUR MARRIAGE LICENSE.**

**PROOF OF AGE**

## INSTRUCTIONS TO APPLICANT

In order to be eligible for retirement benefits, you are required to produce proof of your age. The following is a list of the documents which may serve as proof of your age. Some of these documents are better proof than others. This list is arranged starting with the best type of proof, and going down to less desirable types of documents.

You are required to furnish the best type of proof which is available. It is recognized, of course, that in many cases a birth certificate may not be available, particularly for those who were born outside of Canada. In that case, you should secure the next best type of proof. Additional proof of age may be required if the document which you submit is not convincing proof.

If you do not have any of the documents shown on the list below, write to the Pension Fund Office for guidance about other ways of proving your age.

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You do not have to furnish the original of any of these documents; you may submit a photostatic copy.

1. A birth certificate
2. A baptismal certificate or a statement as to the date of birth shown by a church record, certified by the custodian of such records.
3. Notification of registration of birth in a public registry of vital statistics.
4. Hospital birth record, certified by the custodian of such records.
5. Document showing approval of the Canada Pension Plan if date of birth or age is indicated.
6. A foreign church or government record.

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The following may be accepted as sufficient proof of age. If possible, please furnish **two documents** from the following list:

1. A signed statement by the physician or midwife who was in attendance at birth, as to the date of birth shown on their records.
2. Naturalization record.(Photostat not permitted; submit original--it will be returned)
3. Immigration papers.(Photostat not permitted; submit original--it will be returned)
4. Military record.
5. Passport.(Photostat not permitted; submit original--it will be returned)
6. School record, certified by the custodian of such records.
7. Vaccination record, certified by the custodian of such records.
8. An insurance policy which shows the age or date of birth.
9. Marriage records showing date of birth or age (applications for marriage license or church record, certified by the custodian of such records or marriage certificate).
10. Other evidence, such as signed statements from persons who have knowledge of the date of birth or voting records.

Dear Sir:

Under Federal law and the Rules and Regulations of the Bricklayers and Trowel Trades International Pension Fund - Canada, benefits are automatically paid in the form of a 60% Joint and Survivor Pension. Under this option, a deceased pensioner's surviving spouse receives 60% of the monthly benefit the pensioner received during his lifetime. Applicants may also elect a 50%, 75% or 100% Joint and Survivor benefit instead of the 60% option. To elect a payment option other than a 50%, 60%, 75% or 100% Joint and Survivor, the spouse must reject the Joint and Survivor benefit in the presence of a Notary Public.

To assist you and your spouse in making this important choice, an explanation of each option is provided. Normal or Early Pension applicants may elect payment in one of the following forms with the notarized consent of his spouse.

1. Regular Pension - Your Normal or Early Pension guaranteed for life. However, if you die prior to receiving 60 payments (5 years), the remainder of the 60 payments would be paid to your designated beneficiary.
2. Single Life Annuity - Your Normal or Early Pension guaranteed for the remainder of your life only. Upon death, no further benefits would be payable. For example, a Regular Normal Pension of \$150.00 is increased to \$154.00 monthly as a single life annuity.
3. Ten Year Certain - Your Normal or Early Pension will be actuarially reduced so that if you die before receiving 120 monthly payments (10 years), the remainder of the 120 payments will be paid to your designated beneficiary. A Regular Normal Pension of \$150.00 would be reduced to \$141.00.
4. Fifteen Year Certain - Your Normal or Early Pension will be actuarially reduced so that if you die before receiving 180 monthly payments (15 years), the remainder of the 180 payments will be paid to your designated beneficiary. A Regular Normal Pension of \$150.00 would be reduced to \$129.00.
5. Level Income Option - If you retire between the ages 55 and 65, you will not yet be eligible to receive benefits under the Old Age Security Act (OAS). Option 5 allows you to have a more or less level income over the entire period of your retirement, instead of a lower income before age 65 and a higher income once you begin receiving (OAS) benefits. If you elect this option, your monthly benefit amount from the IPF will be higher during the period before you are eligible for OAS benefits. Once you reach age 65 and are eligible to receive OAS benefits, your monthly pension amount from the IPF will be reduced. When the lower amount is added to your full OAS benefits, the total will be approximately the same as the earlier, higher benefit.

Even though the full OAS benefits are taken into account in calculating the benefits payable under this option, you should be aware that the benefits payable from the IPF are independent of benefits provided under the Old Age Security Act. If you elect this option and you are not eligible for or do not apply for the OAS benefit, or if the OAS benefits are reduced or cancelled, the Trustees, the Fund, or your employer will not be responsible for the payment of the OAS benefits.

If you do not wish to receive your benefit in any of the above forms, your benefit will be calculated as a:

Joint and Survivor Benefit - Your Normal or Early Pension will be reduced in accordance with your election of either 50%, 60%, 75% or 100% of the benefit to be paid after your death to your surviving spouse. The amount of this benefit depends on the ages of the pensioner and spouse and the survivor option selected.

Example: Joe is age 65, his wife is 63. Joe is eligible for a Regular Normal Pension of \$150.00 per month. Under the 50% Joint and Survivor form, Joe's pension will be reduced to \$134.00 per month. Upon his death, Joe's wife will receive a benefit equal to 50% of his benefit (\$67.00 per month) for life. Under the 60% Joint and Survivor Option, Joe's Joint/Survivor pension would be \$131.00/\$79.00. Under the 75% Joint and Survivor Option, Joe's Joint/Survivor pension would be \$126.00/\$95.00. Under the 100% Joint and Survivor Option, Joe's Joint/Survivor pension would be \$120.00/\$120.00.

After considering the above information, please complete the attached form indicating how you wish to receive your benefit. If you elect a 50%, 60%, 75% or 100% Joint and Survivor Option, proof of your spouse's age and your marriage must be submitted with this form. If you choose either the Regular Pension, Single Life Annuity, Ten or Fifteen Year Certain, or Level Income Option, proof of your marital status must also be included and your spouse must complete Section B of the form. Further instructions for completing the form and providing proof of your marital status are found on the next page. We cannot process your application without the return of this completed form.

Sincerely,

David F. Stupar  
Executive Director

## Instructions For Completing the Joint and Survivor Form

To elect a **Joint and Survivor Option**, instructions for completing the form are as follows:

- Joint and Survivor Pension

You must check box 1 and either the 100%, 75%, 60% or 50% box that follows, and complete section D. It is not necessary to go to a Notary Public to elect this option.

To elect either a Regular Pension, Single Life Annuity, Ten Year Certain or Fifteen Year Certain, instructions for completing the form are as follows:

- Optional Form of Payment

You and your spouse must go to a Notary Public. Your spouse must complete section B of the form in the Notary's presence. Your spouse must sign the form and date the form in section B in the presence of a Notary Public and the Notary must specifically indicate that your spouse appear in person. Be sure the date of your spouse's signature is the same as the date above the Notary Public signature. Finally, the Notary Public seal or stamp must be impressed upon the form along with the expiration date of his or her commission. At this point you should mark box 2 of section A and mark one of the boxes in section C and sign section D.

## Instructions For Providing Proof of Your Marital Status

1. Married

You must provide a copy of your marriage license or certificate or a church record indicating the date of your marriage.

2. Single (never married)

You may elect any Optional Form and a Notary Public must witness your signature in section D of the attached Form.

3. Separated

Your spouse must provide authorization in the presence of a Notary Public or you must provide notarized evidence that your spouse cannot be located, including the date of separation, if you wish to receive an Optional Form of Payment.

4. Divorced

You must provide a copy of your Divorce Decree, including any property settlement to elect an Optional Form of Payment.

5. Widow(er)

You must provide a copy of your spouse's death certificate and elect an Optional Form of Payment.

6. Common-Law-Marriage

You should provide copies of income tax returns for at least two years showing that you and your common-law-spouse are filing joint returns. If these are not available, you should provide a notarized statement in which you and your spouse affirm your common-law-marriage, including when it started. You may elect any payment option with your spouse's notarized authorization.

**Bricklayers and Trowel Trades International Pension Fund - Canada**

**Joint and Survivor Option Form**

Before completing this form you must read the attached instructions.

Your benefit is paid as a Joint and Survivor Pension unless you and your spouse reject that form of payment. Under the Joint and Survivor Pension, your Regular Pension is reduced so that your surviving spouse will receive a lifetime monthly benefit equal to 50%, 60%, 75% or 100% of your benefit. To reject the Joint and Survivor Pension and choose an Optional Form of Payment, your spouse must complete Section B below in the presence of a Notary Public. To receive estimates of all the options, please contact the Fund office.

**Section A (to be completed by applicant) - indicate marital status and check either box 1 or 2 below:**

Marital Status: (Check one and attach proof) I hereby affirm that I am:

Single\*     Married     Separated     Divorced     a Widow(er)

\*If you were never married a Notary Public must witness your signature in Section D below.

Joint and Survivor Pension: (Check box 1 or 2 and complete the remainder of the form as required)

1)  Yes - I elect a Joint and Survivor Pension.

This will guarantee my surviving spouse will receive 60% (or 50%, 75% or 100% as checked below) of my benefit for life. I have enclosed proof of my spouse's age and our marriage, signed Section D below, and checked one of the following boxes:

100%     75%     60%     50%

2)  No - I do not elect a Joint and Survivor Pension.

I have elected an Optional Form of Payment, signed Section D below, and my spouse has completed Section B in the presence of a Notary Public.

**Section B (completed by spouse and Notary Public if box 2 is checked above)**

I \_\_\_\_\_ consent to my spouse's rejection of the Joint and  
(Signature of Spouse) (Date)

Survivor Benefit. I have read the attached instructions and understand the terms of the optional form of payment chosen below.

Notary Statement:

Dated at \_\_\_\_\_, in the Province of \_\_\_\_\_ this \_\_\_\_ day of \_\_\_\_\_,  
(City or Town)

19\_\_\_\_ before me came \_\_\_\_\_ to me known to be the person described in and who  
(Spouse)

executed the forgoing statements and she/he duly acknowledged to me that she/he executed the same.

\_\_\_\_\_ (Notary Public)

**Section C - Optional Form of Payment (to be completed if box 2 is checked above)**

Please check the box below which indicates the form you desire for your benefit. Approximations for all options are described in the attached instructions and provided by the Fund office if requested.

1)  Regular Pension

I elect pension benefits payable for life, but guaranteed for 60 months.

2)  Single Life Annuity

I elect an adjusted Regular Pension payable for my life only.

3)  Ten Year Certain

I elect a reduced Regular Pension payable for life, but guaranteed for 120 months.

4)  Fifteen Year Certain

I elect a reduced Regular Pension payable for life, but guaranteed for 180 months.

5)  Level Income Option

I elect a higher initial benefit which will be reduced at age 65 when I receive OAS benefits.

**Section D - Certification:**

\_\_\_\_\_  
Applicant Social Insurance Number

\_\_\_\_\_  
Spouse Social Insurance Number

\_\_\_\_\_  
Spouse Date of Birth

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

## BRICKLAYERS AND TROWEL TRADES INTERNATIONAL PENSION FUND - CANADA

### RULES ON EMPLOYMENT AFTER RETIREMENT

To be considered retired, a pensioner must separate from employment for the entire month their pension starts. After retirement, your pension may be suspended for any month you work in Disqualifying Employment depending on your age and earnings. Disqualifying employment is:

- (1). Work with a contributing employer or employer in the same or related business as a contributing employer.
- (2). Self-employment in the same or related business as a contributing employer.
- (3). Employment or self-employment in any business which is under the jurisdiction of the Union.
- (4). Employment with any Union, Fund or Program to which the Union is a party by an agreement.

You are required to notify the Fund office in writing within 15 days about any such employment you undertake. If you do not, your pension may be canceled for an additional six months. Payments made when you were in Disqualifying Employment may be deducted from future benefits. Exactly what kind of work that will cause your benefit to be suspended depends upon your age and earnings.

Ages 55-61: Pensioners under age 62 will have their benefit withheld for any month worked in Disqualifying Employment.

Ages 62-63: Pensioners between the ages of 62 and 64 will have their monthly benefit payment suspended when their yearly earnings in covered employment exceed the earnings limit established by the Board of Trustees (\$8,640 for 1997) for recipients under age 65.

Ages 64 and older: Pensioners over age 64 will have their monthly benefit payment suspended when their yearly earnings in covered employment exceeds the earnings limit established by the Board of Trustees (\$13,500 for 1997) for recipients over age 65.

All pensioners must notify the Fund office when they return to covered employment. Pensioners 62 and older should notify the Fund office when their earnings exceed the earnings limit established by the Board of Trustees. If you are not sure if a type of employment is prohibited, you may request a ruling from the Board of Trustees.



HOW CAN YOU

BE SURE THAT YOUR

## PENSION PAYMENT

WILL ALWAYS BE



ON TIME?

Royal Trust and your pension plan sponsor want to ensure that you always receive your pension on time. Now, through Direct Deposit, your pension cheques can be deposited automatically - and conveniently - into your account at the financial institution of your choice anywhere in Canada. Your payment will always be there when it is supposed to be.

### WORRY - FREE DEPOSITS

- Unlike a paper cheque, your payment goes directly into your bank account on the payment due date. There is no risk of your money being lost, stolen, or delayed.

### CONVENIENCE

- Your pension payment is always deposited on time and earns interest - even if you are out of town or unable to get to your bank.



### CLEAR INFORMATION

- If the amount of your payment changes for any reason, we will mail an advice notice to your home informing you of the change.

### EASY TO ARRANGE

- Complete the attached application and return it to Royal Trust along with a sample cheque marked "Void" (for deposit to savings account, simply state the name of the financial institution, address and account number).
- You can expect to have your pension paid directly into your account starting the month after Royal Trust receives your application.
- If you want to change the deposit account or institution at a later date, simply notify Royal Trust in writing, and enclose a new sample cheque marked "void" (for deposit to savings account, simply state the name of the financial institution, address and account number).

**For more information call Royal Trust toll-free Monday to Friday 8:00a.m. to 8:00 p.m. EST:**

- **1-800-668-1320**
- **TTY callers, hit space bar once**

### TO REACH US BY MAIL, WRITE TO:

**Benefits Payments  
Royal Trust, Royal Trust Tower, 7th floor  
P.O. Box 7500, Station A  
Toronto, Ontario  
M5W 1P9**

## APPLICATION

Please return this application, completed and signed, to Royal Trust. Enclose a sample cheque for the account that is to receive your pension payment. (Be sure that your cheque is unsigned and marked "void"). For deposit to savings account simply complete the information below.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Former Employer/Pension Plan Sponsor

### INFORMATION ON THE FINANCIAL INSTITUTION YOU WISH TO RECEIVE YOUR PENSION PAYMENT DEPOSITS

\_\_\_\_\_  
Trust Company/Bank/Credit Union

\_\_\_\_\_  
Branch Transit # & Acct. #

\_\_\_\_\_  
Branch Address - Street & #

\_\_\_\_\_  
Town/City

\_\_\_\_\_  
Province

\_\_\_\_\_  
Postal Code

I request Royal Trust to deposit my pension payments directly into my account at the financial institution indicated above.

\_\_\_\_\_  
Pensioner Signature

\_\_\_\_\_  
Date