

**PLUMBERS AND STEAMFITTERS LOCAL UNION NO. 33 RETIREMENT TRUST
RETIREMENT DECLARATION**

I declare that I am retiring. I have or will have stopped all employment with my employers in the plumbing and pipefitting industry on the date stated below. If I have an ownership interest in any business in that industry, I declare that on the date stated below I have or will have stopped being an employee of that business.

I understand that to be considered retired under the Plumbers and Steamfitters Local Union No. 33 Retirement Trust I must have separated from all service from employers contributing to the Local Union No. 33 Retirement Trust and from all other employment that would be disqualifying under Section 6.12 of the Plan. I understand that I must remain separated from any service with contributing employers and not return to work in other Disqualifying Employment for at least six months from the date my pension begins in order to be considered retired. If I return to Disqualifying work within six months of my retirement I will not be considered retired and will return any pension payments previously made to me.

I have read and understand the attached document titled Definition of Retired and Disqualifying Employment in accordance with Section 6.12 of the Plan. I understand that, before Normal Retirement Age, my benefits will be suspended for any months in which I return to work for any amount of hours in Disqualifying Employment, plus an additional six months.

I acknowledge that I must notify the Fund in writing within 21 days of my return to work, regardless of the number of hours worked. I understand that before Normal Retirement Age, my failure to provide this written notice within 21 days of my return to work will result in a second additional six month suspension of benefits. I further understand that I must repay the Fund any amounts that I was paid for all months that my benefits should have been suspended.

I understand that, although neither of the six-month suspensions of benefits will apply to any months after I reach Normal Retirement Age, I will still be obligated thereafter to repay to the Fund any other monthly benefits received to which I was not entitled. I also understand that if, after attaining my Normal Retirement Age, I return to work in the plumbing and pipefitting industry, my pension benefits will be suspended in accordance with the provisions on Disqualifying Employment under Section 6.12 of the Plan for any month in which I work 40 or more hours. I further understand that, even after reaching Normal Retirement Age, I will still be REQUIRED TO NOTIFY the Fund Office of all hours worked in Disqualifying Employment, even when I work for 39 hours or less per month. Notification must be within 21 days following the start of such work.

I understand that, my monthly benefit will no longer be subject to suspension as of the April 1st following the Calendar Year in which I attain age 70 1/2, regardless of whether or not I continue working in Disqualifying Employment.

Name: _____ Social Security Number: _____

Last Day Worked in Industry: _____

Signature: _____ Date: _____