

## RESILIENT FLOOR COVERING PENSION TRUST FUND

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[www.resilientfloortrust.org](http://www.resilientfloortrust.org)



### **Retirement Declaration**

Upon receiving a pension benefit from the Resilient Floor Covering Pension Fund, I declare that I will be bound by all the Rules and Regulations of the Pension Plan and understand in order to be eligible to receive monthly pension benefits, I must be "Retired" as defined by the Plan.

I understand that Internal Revenue Service rules prohibit a pension plan from making a distribution to me prior to any severance of employment. I certify that I have terminated my employment in the industry on \_\_\_\_/\_\_\_\_/\_\_\_\_ and will refrain from any further employment in the industry for a period of 30 days. If I fail to terminate my employment on the date indicated, or if my actual termination date is other than the date indicated, I understand that my annuity start date may be affected and I must immediately notify the Trust Fund Office.

#### **1. BEFORE I ATTAIN AGE 65**

- (a) I can work as many hours as I want without having my pension benefits suspended provided that I do not work in the **RESILIENT FLOOR COVERING INDUSTRY**, as defined by the Plan. See definition below.

"Resilient Floor Covering Industry" means the industry which is involved in the manufacture, distribution and sales, whether retail or wholesale of carpet, linoleum, rubber and all other resilient floor coverings, and which involve the handling, measuring, cutting, and laying of new and old carpet, linoleum, rubber, cork carpet, oil cloth, mastipave, matting, linen and crash; rubber, mastic, linoleum vinyl, plastic, cork and asphalt tile, and all resilient floor coverings, whether in sheets, squares, rolls or interlocked; drilling holes for sockets and pins; linoleum, rubber and cork carpet on walls and ceilings; fitting devices for the attachment of carpet, linoleum, rubber and all other resilient floor coverings, fitting of metal edgings, metal corners and caps used in the installation of linoleum, rubber and all resilient floor coverings on floors, walls, sinks, counter, tables and steps, the preparatory work for all the aforesaid work, including the application of vinyl tile plastic tile, plastic laminations, metal tile, and liquid and/or plastic floor and wall coverings and any other type of which contributions are made under such conditions and manner specified by the Board of Trustees.

- (b) I can work up to 499 hours in a calendar year at a job covered by this Plan without having my pension benefits suspended, provided that I work for an employer who is required to make contributions to this Plan; and I notify the Fund Office and local union office in writing before I begin such work.
- (c) I can work as many hours as I want for an Employer who is required to make contributions to this Plan, provided that the work I do is not work covered by the Plan.
- (d) If I work more than 499 hours in a job covered by the Plan for a Contributing Employer in a calendar year or I do any type of work for wages or profit anywhere in the Resilient floor Covering Industry either as an employee for an employer who is not making contributions to this Plan or as a self-employed worker, my pension benefits will be suspended for each month I work in such prohibited employment.

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### **2. AFTER I ATTAIN AGE 65 AND BEFORE MY REQUIRED BEGINNING DATE**

- (a) I can work as many hours as I want without having my pension benefits suspended provided that I do not work in the Resilient Floor Covering Industry, as defined in the Plan.
- (b) I can work up to 499 hours in a calendar year at a job covered by this Plan without having my pension benefits suspended, provided that I work for an employer who is required to make contributions to this Plan; and I notify the Fund Office and local union office in writing before I begin such work.
- (c) I can work as many hours as I want for an Employer who is required to make contributions to this Plan, provided that the work I do is not work covered by the Plan.
- (d) I can work as many hours as I want in the Resilient Floor Covering Industry without having my pension benefits suspended provided that I do not do such work in the geographical area covered by the Plan.
- (e) I can work up to 39 hours in a month (or 4- or 5-week payroll period) in the Resilient Floor Covering Industry in the geographical area covered by the Plan without having my pension benefits suspended.
- (f) If I work more than 499 hours in a job covered by the Plan for a Contributing Employer in a calendar year or if I work more than 39 hours in a month (or 4 or 5 week payroll period) either as an employee or as a self-employed worker in the Resilient Floor Covering Industry in the geographical area covered by the Plan (the "39-Hour" rule will not apply to work covered by this Plan for a Contributing Employer until I have worked 499 hours), my pension benefits will be suspended for each month that I work in such prohibited employment.

### **3. AFTER MY REQUIRED BEGINNING DATE\***

I can work as many hours as I want in any type of employment, even in the Resilient Floor Covering Industry, without having my pension benefits suspended.

- 4. I understand that I must notify the Fund Office in writing prior to starting any work of the type that is or may be prohibited by the Plan.
- 5. I understand that each year I must submit a social security earnings report with the Fund Office no later than October 31 of each year in order to remain entitled to my pension.
- 6. I understand that I must personally endorse each benefit check unless other arrangements are made with the Fund Office such as an electronic fund transfer. I further understand that I may request tax withholding from my benefit payment by obtaining the forms from the Internal Revenue Service or Fund Office.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\* "Required Beginning Date" is the April 1<sup>st</sup> following the calendar year in which you attain 73.