**PENSION QUESTIONS?**

You are a member of the Hamilton & Vicinity Ready Mix Producers Pension Plan. As a member, you will receive annual pension statements sent directly to your home so keeping your address updated with the union is critical in order to assure you receive this very important information.

***What is my normal retirement date?***

You can retire on the first day of the month following the month in which you attain age 65 and receive a full pension.

***What is the earliest date I can retire?***

You may retire on the first day of the month following the month in which you attain age 55 and receive a reduced pension.

***What is the latest date I can begin receiving my pension?***

You must commence your pension no later than the 1st day of December in the calendar year in which you turn age 71.

***When will my pension be paid?***

Your first pension payment will be payable effective the first day of the month following your retirement unless you decide to begin your pension at a later date. Subsequent payments will be issued monthly thereafter.

***When should I apply for my pension?***

Contact the Pension Dept. of Benefit Plan Administrators at 1-800-867-5615 to request the pension forms **at least 4 months prior** to the date in which you want to commence retirement on.