

# INSTRUCTIONS FOR FILING FOR PENSION

- VERIFY THAT YOUR CENSUS INFORMATION IS CURRENT AND CORRECT WITH THE FUND OFFICE.
- VERIFY THAT THE PENSION DEPARTMENT HAS ANY PAST DIVORCE DECREES, MARITAL SEPARATION AGREEMENTS OR PROPERTY SETTLEMENT AGREEMENTS. APPLICATION FOR PENSION BENEFITS CANNOT BE PAID UNTIL WE DETERMINE THAT YOUR PENSION IS FREE AND CLEAR FROM AN ALTERNATE PAYEE'S CLAIM. IT IS BEST TO COMPLETE THIS STEP WELL BEFORE RETIREMENT TO ENSURE ANY INTERNAL AND LEGAL REVIEW CAN BE COMPLETED PRIOR TO YOUR REQUESTED RETIREMENT DATE.
- CALL THE PENSION DEPARTMENT AND REQUEST AN APPLICATION FOR PENSION BENEFITS.
- AN APPLICATION WILL BE GENERATED BY THE PENSION DEPARTMENT AND APPROVED BY DIRECTOR. IT WILL THEN BE MAILED OUT TO YOU. ALLOW 1-2 BUSINESS DAYS FOR PROCESSING, AND 5-7 DAYS FOR MAILING. (PLEASE NOTE THAT USPS HAS BEEN EXTREMELY SLOW THE LAST SEVERAL MONTHS, SO MAIL COULD BE DELAYED EVEN LONGER.)
- ONCE RECEIVED, CALL THE PENSION DEPARTMENT IF YOU HAVE ANY QUESTIONS.
- BEFORE YOU MAIL IT BACK, VERIFY IT IS FILLED OUT COMPLETELY AND CORRECTLY. EVERY FORM INCLUDED WITH THE APPLICATION MUST BE COMPLETED AND RETURNED TO PIPF. THERE IS AN INSTRUCTION PAGE IN YOUR APPLICATION. YOU CAN ALWAYS CALL THE PENSION DEPARTMENT TO VERIFY THAT IT IS FILLED OUT CORRECTLY.
- IF IT IS NOT COMPLETE OR CORRECT, IT COULD POTENTIALLY DELAY YOUR RETIREMENT.
- WHEN READY TO RETURN, IT MUST BE POSTMARKED NO LATER THAN THE LAST DAY OF THE MONTH PRECEDING YOUR RETIREMENT MONTH.
- PENSION PAYMENTS ARE PROCESSED 2-3 DAYS PRIOR TO MONTH END TO ALLOW FOR PAYMENT ON THE 1<sup>ST</sup> BUSINESS DAY OF THE MONTH. APPLICATIONS RECEIVED AFTER INITIAL PAYMENTS BUT ARE POSTMARKED BEFORE THE LAST DAY OF THE MONTH, WILL BE PROCESSED AND PAID IN OUR LATE START PAYMENTS. THIS IS USALLY DONE ON THE 10<sup>TH</sup>-15<sup>TH</sup> OF THE MONTH. SEE EXAMPLES 1 & 2.
- IF YOUR APPLICATION IS NOT POSTMARKED BY THE LAST DAY OF THE PRECEDING MONTH, YOUR APPLICATION WILL BE RECALCULATED FOR THE NEXT MONTH. SEE EXAMPLE 3.

EXAMPLE 1: PIPF RECEIVES YOUR APPLICATION ON THE 26<sup>TH</sup> OF MARCH AND IT WAS POSTMARKED ON THE 24<sup>TH</sup> OF MARCH. YOU WILL GET YOUR PAYMENT ON THE 1<sup>ST</sup> OF APRIL, ASSUMING YOUR PENSION APPLICATION WAS FILLED OUR CORRECTLY AND COMPLETELY.

EXAMPLE 2: PIPF RECEIVES YOUR APPLICATION ON THE 2<sup>ND</sup> OF APRIL, BUT IT WAS POSTMARKED ON THE 30<sup>TH</sup> OF MARCH. YOU WILL RECEIVE A PAYMENT WHEN OUR LATE START PAYMENTS ARE MADE.

EXAMPLE 3: PIPF RECEIVES YOUR APP ON THE 5<sup>TH</sup> OF APRIL, BUT IT WAS POSTMARKED ON THE 1<sup>ST</sup> OF APRIL, IT WOULD BE RECALCULATED AND SCHEDULED FOR 1<sup>ST</sup> OF MAY RETIREMENT.