

Cement Masons & Plasterers Trust Funds

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124
Phone (877) 367-0528 • Fax: (206) 695-0984 • Website www.cementmasonstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

Suspension Rules for Return to Work

Post-Retirement Service: Under the Plan's regular suspension rules, if you retire and later go back to work in "post-retirement service" your monthly retirement payments are suspended if you work more than the maximum hours allowed.

"Post-retirement service" means all employment:

- (1) within the State of Washington or Alaska;
- (2) in an industry in which employees participating in the Plan earn Credited Service whether or not under a collective bargaining agreement or Associate Agreement; and
- (3) in a trade or craft in which you were employed while earning Credited Service, or in a supervisory capacity over such trade or craft.

Regular Suspension Rule for Retired Employees under Age 63: If you are a retiree under age 63, you may work up to 500 hours in post-retirement service each Plan Year (January 1 through December 31) without a suspension of monthly retirement payments. After working 500 hours, monthly retirement payments are suspended for any month you work in post-retirement service, and for an additional six-months before payments resume. However, the additional six months of suspended benefits is waived on a one-time basis if you notified the Administration Office in writing of your return to work before working the 500 hours. The 500 hour maximum is increased by 250 hours if you are employed as an Apprentice Instructor for an Apprenticeship Trust sponsored by Local 528.

Regular Suspension Rule for Retired Employees Age 63 or Older: If you are age 63 or older, you may work up to 350 hours in post-retirement service in a Plan Year (January 1 – December 31). After you work 350 hours, your payments are suspended for any month in which you work over 40½ hours in the same Plan Year. The 350 hour maximum is increased by 250 hours if you are employed as an Apprentice Instructor for an Apprenticeship Trust sponsored by Local 528.

IMPORTANT REMINDER: If you retire on a Disability Retirement and return to work, retirement payments are immediately terminated.

****NOTICE** Benefits will not be reinstated without completion of this form.**

Name of Retiree		Social Security Number		Phone Number	
Hire-in Date	Termination Date	Employer Name		Employer Phone Number	
1.					
2.					

Signature of Retiree

Date of Signature