

BEER INDUSTRY – LOCAL UNION NO. 703
PENSION FUND
18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477
(T) 708-429-0046 / (F) 708-429-0047

IMPORTANT NOTICE

Disqualifying Employment - Before Normal Retirement Age

Under the Beer Industry – Local Union No. 703 Pension Plan, there are certain types of work that you cannot perform while you are receiving monthly pension payments. That work is called ‘Disqualifying Employment’, because it disqualifies you from receiving a pension payment for any month in which you perform such work.

While the substance of the Pension Plan Disqualifying Employment rules has not changed, the wording has changed for those who begin receiving pension payments before Normal Retirement Age, that is, age 65. Effective February 15, 2018 the Plan of Benefits of the Defined Benefit Plan, as restated effective January 1, 2015, is amended to incorporate the following revisions:

Section 6.06. Disqualifying Employment

(a) Prior to attaining his Normal Retirement Age, a Participant is employed in Disqualifying Employment when the Participant is employed in any trade or craft which is covered under any Collective Bargaining Agreement which requires contributions to the Fund and which employment is within the geographical jurisdiction of Joint Council No. 25 of the International Brotherhood of Teamsters.

Working in the same ‘trade or craft’ depends on the skills you use and your job duties. For example, if you are working in covered employment as a driver, driving and loading/unloading, and then go to work as a salesman for your employer, you are working in a different ‘trade or craft’ because the skills and duties you have as a salesman are different from the skills and duties you had as a driver. However, if you cease working as a beer delivery driver and then go to work as a soft drink delivery driver, you are working within the same trade or craft, even though you may be working for a different employer with a different product.

Requests for Ruling: Any Plan participant may request a ruling from the Fund Office on whether a particular type of employment constitutes Disqualifying Employment. If you disagree with the answer, you may also, by written request, ask the Trustees to review any ruling made by the Fund Office. Direct your written request to: Board of Trustees, Beer Industry – Local Union No. 703 Pension Fund, 18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477.

Sincerely,
Beer Industry – Local Union No. 703
Pension Fund

Summary of Material Modification
EIN 36-6522619 PN 001
June 2018