

**WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY LABORERS  
BENEFIT FUNDS  
PENSION – WELFARE – ANNUITY – LEGAL – TRAINING  
LOCAL 60**

**Union Trustees**  
**Anthony Ascencao**  
**Michael Moreira**  
**Jacinto Fragoso**

**140 BROADWAY  
HAWTHORNE, N.Y. 10532  
Tel: (914) 769-2440  
Fax: (914) 769-4023**

**Employer Trustees**  
**John Cooney Jr.**  
**George Pacchiana**

**APPLICATION FOR ANNUITY BENEFITS**

Member's Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

**Check One:**  Single  Married\*  Divorced/Legally Separated\*  Widow

\* Married applicants must attach a copy of marriage certificate; divorced/legally separated must attach copy of QDRO

Member's Date of birth (Please submit proof): \_\_\_\_\_

Spouse's Date of Birth (if applicable): \_\_\_\_\_

**Check one of the following:**

I have been approved for retirement benefits under the Westchester Putnam Heavy & highway laborers Local 60 Pension Plan

I am disabled and receiving disability or Workers Compensation Benefits

I have not worked in covered employment for one year

QDRO/ Divorce Distribution

Beneficiary

I am involuntarily unemployed. (Distributions may be made to involuntarily unemployed members if employer contributions are not submitted for the unemployed member and 25 % of the Union Local's membership for at least 6 months.

**A withdrawal is considered a plan distribution and subject to a 20% federal tax withholding. Please be advised the IRS imposes a 10% tax penalty for participants under the age of 59 ½ and you should consult your tax advisor on any additional Federal and/or State taxes that could be due on your behalf. Annuity checks are issued every 15<sup>th</sup> of the month. Please submit application for review no later than the 10<sup>th</sup> of month in which you are requesting the withdrawal.**

**If I elect to receive a single lump sum payment into the total amount of my annuity account, I understand my initial payment will be 90% of the account balance. The remainder will be distributed when the annual valuation is completed.**

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**I hereby elect to receive distribution of my accumulated share form the Westchester Putnam Heavy & Highway Laborers Local No. 60 Annuity Fund in the following form:**

- 50% Joint & Survivor Annuity (purchased from an insurance company)
- 75% Optional Joint & Survivor Annuity (purchased from an insurance company)
- Single Life Annuity (purchased from an insurance company)
- Single Lump sum payment of \$ \_\_\_\_\_
- Installment payment of \$ \_\_\_\_\_ per month until exhaustion of my Account Balance
- Lump sum payment of \$ \_\_\_\_\_, plus installment payment of \$ \_\_\_\_\_ per month until exhaustion of my Account Balance
- Rollover (Please submit Rollover Account information)

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

- Check here to have your check mailed
- Direct Deposit
- Check here to pick up your check
- Check