NAME: **SS#:**

Warehouse Employees Union Local No. 730 Pension Trust Fund

EMPLOYER: Holladay-Tyler Printing

LOCAL: 730
STATUS: Employment Terminated, 1984

ISSUE: Pension - Not Eligible #P20/130-2199

FUND RULE:
"**3. Deferred Vested Pension**
You are eligible for a Deferred Vested Pension *if you leave covered employment after you have a fully vested interest but before you retire*."
(Warehouse Employees Union Local No. 730 Pension Trust Fund SPD, Page 15) (emphasis added)

"**Article VIII - Vesting**
8.1 Termination and Vested Interest
Upon termination of employment for any reason other than death, disability, or retirement, a Participant shall have a Vested Interest in his Accrued Benefit computed in accordance with the following schedule:

(a) For Plan Years beginning on or before December 31, 1998:

Years of Service for Vesting	Vested Interest
1-9	0%
10	100%"

(Quoted from the Warehouse Employees Union Local No. 730 Pension Plan Document, Article VIII, Section 8.1(a))

SUMMARY:

Application Received:	September 11, 2020
Denial Issued:	October 26, 2020
Appeal Received:	September 11, 2020

The **participant** is appealing the denial of a Deferred Vested Pension benefit.

Fund records indicate the participant called the Fund office on August 26, 2020 regarding a pension benefit. At that time, he was advised that he had accrued a total of eight (8) years of Vesting Service through his employment with a Warehouse Employees Union Local No. 730 Fund Participating Employer from 1974 through 1984, and he had not accrued at least ten (10) years of Vesting Service before his employment terminated, therefore, no pension benefit is due. A pension application was mailed to him, upon request, on August 26, 2020. The participant returned a completed pension application on September 11, 2020, and included a letter of appeal, stating that he believes that he qualifies for a pension benefit and that he didn't accrue the minimum ten (10) years of Vesting Service because he was injured on the job and was unable to return to work. The participant also included a copy of his Social Security Award, dated August 23, 2020, indicating his Social Security benefits commenced in September 2020, which corresponds with him turning age 65.

After a review of the file, it was verified that the participant accrued a total of eight (8) years of Vesting Service during his employment. It was noted that the participant did not work enough hours in 1974, 1977, or 1984 to earn Vesting Service in those calendar years. A letter was mailed to the participant on October 26, 2020, advising that a pension benefit was denied because he had not accrued at least ten (10) years of Vesting Service before his employment terminated.

ACTION: **Approved** ☐ **Denied** ☐ **Tabled** ☐
COMMENTS: