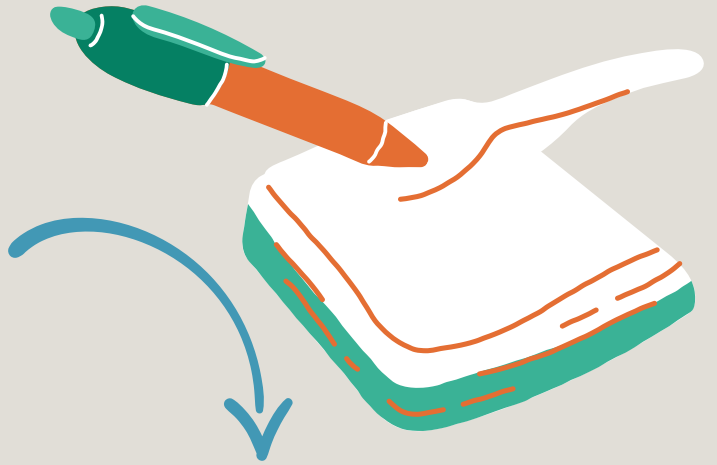


Are you looking into starting your Pension Benefit?

Follow the timeline below to help plan.

Three months before you'd like to start your pension

- Get an estimate of your pension benefit by logging into your **Benefits Manager and using the Pension Calculator**
- Obtain required applicable documentation including: birth certificate or passport and a recorded marriage certificate or divorce decree
- Discuss your options with a financial advisor and decide on a beneficiary



Two months prior to start

- Follow the link to the **Pension Application**
- Submit your completed pension application form to **PensionHelp@sagafttraplans.org**.
- You will need a notary (which is good for up to 180 days)

Getting your first check

Once a completed packet is received and processed, you will get a letter welcoming you to the plan. You can expect your 1st payment in 45-60 days on the first of the month.



GENERAL INFORMATION

- Pensions are only started on the first of a calendar month.
- Your 1st payment will always be a paper check
- If you select a partial lump sum, you will get that as your first payment. Your normal monthly amount will begin the next month.
- Once you begin receiving your pension, you cannot change your option