



FROM NEW HIRE TO NEWLY RETIRED

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VESTING SERVICE

Becoming a Vested Participant:

- 5 Years of Vesting Service

1 Year of Vesting Service = At least:

- 20 weeks,
- 75 days or
- 600 hours of Contributions

VESTING SERVICE



Year	Weeks Paid	Vesting Service
2019	30	1 year
2020	40	1 year
2021	23	1 year
2022	52	1 year
2023	19	0 year
2024	20	1 year
		5 years

Vested 😊 after 20 weeks of Contributions are paid in 2024.

CONTRIBUTORY CREDIT

Year	Weeks Paid	Contributory Credit Years	Vesting Service Years
2019	30	0.75	1
2020	40	1	1
2021	52	1	1
2022	15	0	0
2023	20	0.5	1
2024	25	0.625	1
Total = 3.875 credit and 5 vesting years			

WORK HISTORY

MYCENTRALSTATESPENSIONFUND.ORG



Account Home

- Account Summary
- Benefit Estimator
- Pension Application
- Tax Calculator
- Work History**
- Statements

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Work History

View your complete work history with the option to filter by employer. Download a printable PDF

Year ▾	Pension Service Credit ⓘ	Vesting Service Years ⓘ
2025	25	25
2024	25	25
2023	24	24
2022	23	23
2021	22	22

Details

BREAK IN SERVICE

- Lose all credit and vesting service
- 5 or more One-Year Breaks in a row
- A One-Year Break = a calendar year with less than 10 weeks, 37 days (45 before 1985) or 300 hours of contributions

BREAK IN SERVICE

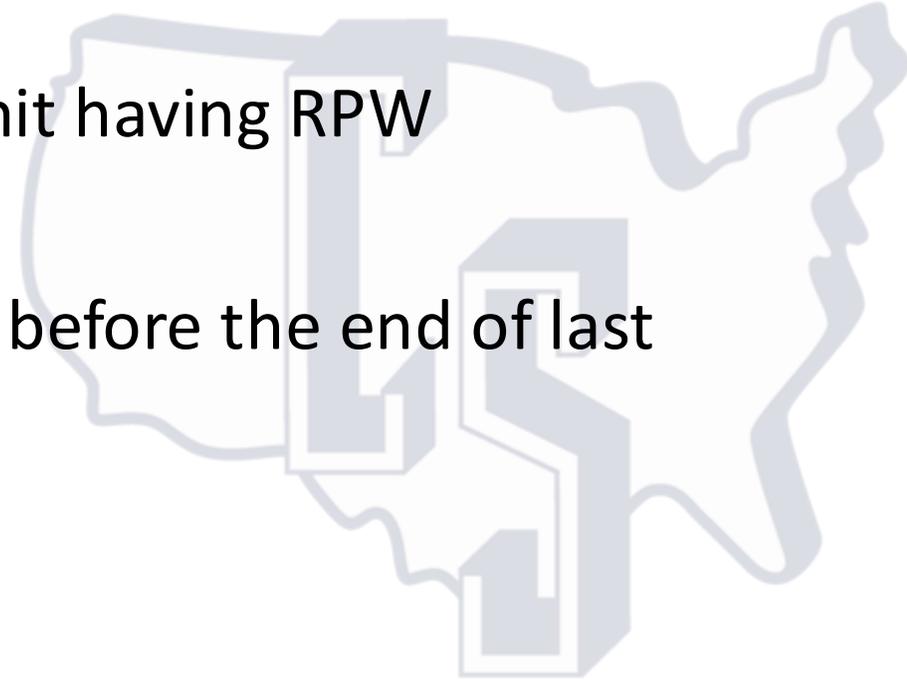
Year	Weeks Paid	Service Rule
2018	40	1 vesting service year
2019	20	1 vesting service year
2020	0	1 One-Year Break
2021	0	1 One-Year Break
2022	0	1 One-Year Break
2023	0	1 One-Year Break
2024	0	1 One-Year Break

Member had a Break In Service in 2024

PENSION PROTECTION ACT / REHABILITATION PLAN (RPW)

Impacted Members:

- Earned last year of credit with a bargaining unit having RPW
- If retired, less than 1 year (13 benefit checks) before the end of last CBA

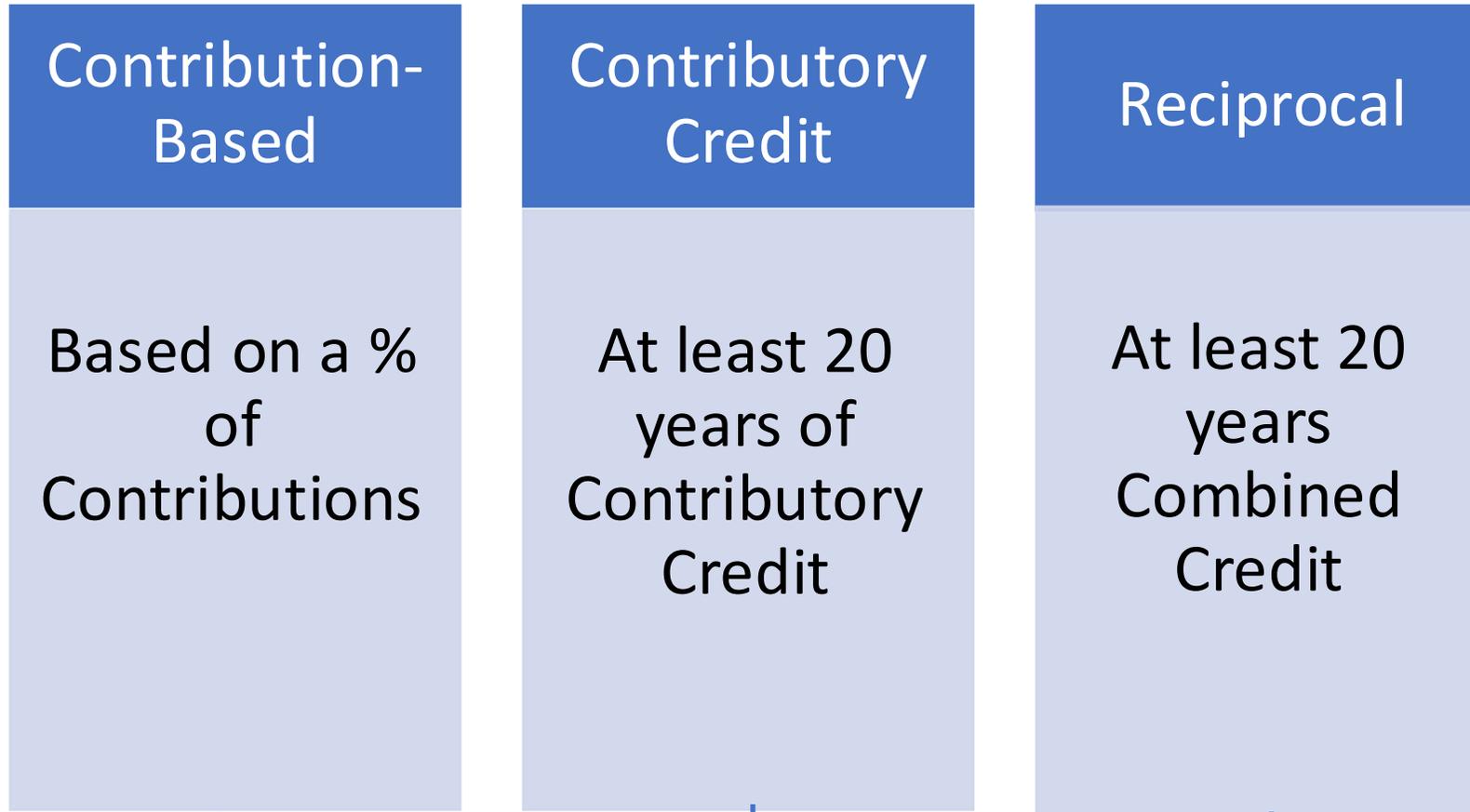


PENSION PROTECTION ACT / REHABILITATION PLAN (RPW)

LOSS OF ADJUSTABLE BENEFITS MEANS

- Only eligible for the Contribution-Based Pension, subject to actuarial reductions for retirements before age 65
- No Disability Benefits
- No Lump-Sum Death Benefits or 60-Month Death Benefits.

TYPES OF RETIREMENT BENEFITS



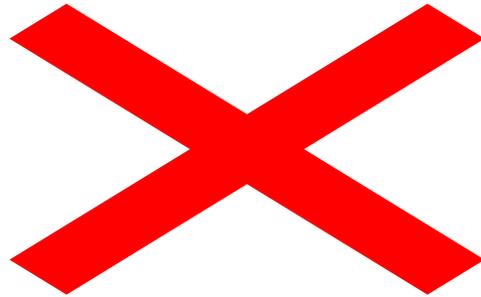
THE MEMBER'S PENSION WILL BE THE GREATER OF THESE BENEFITS

TYPES OF RETIREMENT BENEFITS (RPW)

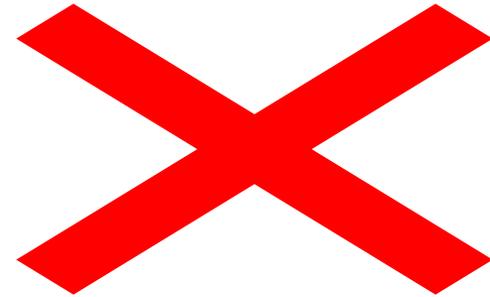
Contribution-Based

- Based on a % of Contributions

Contributory Credit



Reciprocal



EARLY RETIREMENT REDUCTIONS

Age	20+ years	Less than 20 years	RPW
65+	- 0%	- 0%	- 0%
64	- 0%	- 6%	- 10%
63	- 0%	- 12%	- 19%
62	- 0%	- 18%	- 26%
61	- 6%	- 24%	- 33%
60	- 12%	- 30%	- 39%
59	- 18%	- 36%	- 45%
58	- 24%	- 42%	- 50%
57	- 30%	- 48%	- 54%

RETIREMENT BENEFIT CALCULATION EXAMPLE

Contribution-Based	Contributory Credit
$\$55,000 \times 2\% = \$1,100$	$8 \text{ Years} / 25 \text{ years} = 32\%$
+	×
$\$210,000 \times 1\% = \$2,100$	\$2,500 Per Chart
=	=
\$3,200	\$800
×	+
$(1 - .12 \text{ ERF})$	$\$210,000 \times 1\% \times (1 - .12 \text{ ERF}) = \$1,848$
=	=
\$2,816	\$2,648

CONTRIBUTORY CREDIT PENSION CHART

Benefit Classes 18 and 18+

Total Years of Contributory Credit

Qualifying Age ⁽¹⁾	20-24	25	26	27	28	29	30	31	32	33	34	35+
Any Age ⁽²⁾		2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
50 ⁽²⁾	650	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
51 ⁽²⁾	700	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
52 ⁽²⁾	750	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
53 ⁽²⁾	800	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
54 ⁽²⁾	850	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
55 (18) ⁽²⁾	900	2000	2100	2200	2300	2400	3000	3100	3200	3300	3400	3500
55 (18+) ⁽²⁾	900	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
56 (18) ⁽²⁾	1050	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
56 (18+) ⁽²⁾	1050	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
57	1100	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
58	1100	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
59	1150	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
60	1150	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
61	1200	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
62	1200	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
63	1300	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
64	1300	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500
65+	2000	2500	2600	2700	2800	2900	3000	3100	3200	3300	3400	3500

RETIREMENT BENEFIT CALCULATION WITH JSO

50% JSO	75% JSO
\$2,816 without JSO	\$2,816 without JSO
×	×
.9010 JSO factor	.8585 JSO factor
=	=
\$2,537.22 with JSO	\$2,417.54 with JSO
×	×
50%	75%
=	=
\$1,268.61 spouse's monthly	\$1,813.15 spouse's monthly

50% JSO FACTORS

75% JSO FACTORS

JSO FACTORS ARE DETERMINED BY AGE OF MEMBER AND SPOUSE

PARTICIPANT'S AGE AT RETIREMENT	SPOUSE'S AGE AT RETIREMENT																											
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70			
57	8939	8964	8989	9014	9039	9064	9089	9114	9139	9164	9189	9214	9239	9264	9289	9314	9339	9364	9389	9414	9439	9464	9489	9514	9539	9564	9589	
58	8853	8879	8907	8934	8962	8990	9017	9044	9072	9100	9128	9156	9185	9213	9242	9270	9298	9326	9354	9381	9408	9434	9460	9485	9510	9534	9557	9580
59	8763	8790	8818	8847	8876	8906	8936	8967	8997	9028	9059	9090	9121	9152	9183	9214	9245	9276	9307	9338	9369	9400	9431	9462	9493	9524	9555	9586
60	8667	8695	8724	8754	8784	8815	8846	8878	8911	8944	8977	9010	9044	9077	9111	9144	9177	9210	9242	9274	9305	9336	9366	9396	9425	9454	9483	9512
61	8567	8596	8625	8656	8687	8719	8752	8785	8818	8851	8884	8917	8950	8983	9016	9049	9082	9115	9148	9181	9214	9247	9280	9313	9346	9379	9412	9445
62	8462	8491	8522	8553	8585	8618	8652	8687	8720	8754	8788	8822	8856	8890	8924	8958	8992	9026	9060	9094	9128	9162	9196	9230	9264	9298	9332	9366
63	8352	8382	8414	8446	8479	8513	8548	8583	8618	8653	8688	8723	8758	8793	8828	8863	8898	8933	8968	9003	9038	9073	9108	9143	9178	9213	9248	9283
64	8239	8269	8301	8334	8368	8403	8439	8476	8512	8548	8584	8620	8656	8692	8728	8764	8800	8836	8872	8908	8944	8980	9016	9052	9088	9124	9160	9196
65	8120	8151	8184	8218	8252	8288	8325	8363	8400	8438	8476	8514	8552	8590	8628	8666	8704	8742	8780	8818	8856	8894	8932	8970	9008	9046	9084	9122
66	7997	8029	8062	8096	8131	8168	8206	8245	8284	8323	8362	8401	8440	8479	8518	8557	8596	8635	8674	8713	8752	8791	8830	8869	8908	8947	8986	9025
67	7870	7902	7936	7971	8007	8044	8083	8123	8162	8201	8240	8279	8318	8357	8396	8435	8474	8513	8552	8591	8630	8669	8708	8747	8786	8825	8864	8903
68	7738	7770	7805	7840	7877	7915	7955	8000	8040	8080	8120	8160	8200	8240	8280	8320	8360	8400	8440	8480	8520	8560	8600	8640	8680	8720	8760	8800
69	7599	7633	7667	7703	7741	7780	7820	7900	7940	7980	8020	8060	8100	8140	8180	8220	8260	8300	8340	8380	8420	8460	8500	8540	8580	8620	8660	8700
70	7500	7500	7524	7560	7598	7638	7700	7800	7900	8000	8100	8200	8300	8400	8500	8600	8700	8800	8900	9000	9100	9200	9300	9400	9500	9600	9700	9800
71	7500	7500	7500	7500	7500	7500	7600	7700	7800	7900	8000	8100	8200	8300	8400	8500	8600	8700	8800	8900	9000	9100	9200	9300	9400	9500	9600	9700

PARTICIPANT'S AGE AT RETIREMENT	SPOUSE'S AGE AT RETIREMENT																										
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70		
57	8488	8529	8570	8611	8652	8693	8734	8775	8816	8857	8898	8939	8980	9021	9062	9103	9144	9185	9226	9267	9308	9349	9390	9431	9472	9513	9554
58	8373	8408	8445	8482	8520	8558	8596	8634	8672	8710	8748	8786	8824	8862	8900	8938	8976	9014	9052	9090	9128	9166	9204	9242	9280	9318	9356
59	8252	8288	8326	8364	8403	8444	8485	8526	8567	8608	8649	8690	8731	8772	8813	8854	8895	8936	8977	9018	9059	9100	9141	9182	9223	9264	9305
60	8126	8163	8201	8240	8281	8322	8364	8407	8451	8495	8540	8585	8631	8677	8723	8768	8814	8859	8904	8949	8993	9036	9079	9120	9161	9202	9243
61	7994	8032	8071	8111	8152	8194	8237	8282	8327	8372	8417	8462	8507	8552	8597	8642	8687	8732	8777	8822	8867	8912	8957	9002	9047	9092	9137
62	7857	7896	7935	7976	8018	8061	8106	8151	8196	8241	8286	8331	8376	8421	8466	8511	8556	8601	8646	8691	8736	8781	8826	8871	8916	8961	9006
63	7716	7755	7795	7837	7879	7924	7969	8015	8060	8105	8150	8195	8240	8285	8330	8375	8420	8465	8510	8555	8600	8645	8690	8735	8780	8825	8870
64	7572	7611	7652	7694	7737	7782	7828	7876	7923	7970	8017	8064	8111	8158	8205	8252	8300	8347	8394	8441	8488	8535	8582	8629	8676	8723	8770
65	7422	7462	7503	7545	7589	7635	7682	7730	7777	7824	7871	7918	7965	8012	8059	8106	8153	8200	8247	8294	8341	8388	8435	8482	8529	8576	8623
66	7269	7308	7349	7392	7437	7483	7530	7578	7625	7672	7719	7766	7813	7860	7907	7954	8001	8048	8095	8142	8189	8236	8283	8330	8377	8424	8471
67	7112	7152	7193	7236	7281	7328	7376	7426	7474	7522	7570	7618	7666	7714	7762	7810	7858	7906	7954	8002	8050	8098	8146	8194	8242	8290	8338
68	6951	6991	7033	7076	7121	7168	7217	7267	7315	7363	7411	7459	7507	7555	7603	7651	7700	7748	7796	7844	7892	7940	7988	8036	8084	8132	8180
69	6785	6825	6866	6910	6955	7002	7051	7102	7151	7200	7249	7298	7347	7396	7445	7494	7543	7592	7641	7690	7739	7788	7837	7886	7935	7984	8033
70	6614	6654	6695	6739	6784	6831	6880	6931	6981	7031	7081	7131	7181	7231	7281	7331	7381	7431	7481	7531	7581	7631	7681	7731	7781	7831	7881
71	6439	6478	6519	6563	6608	6655	6704	6755	6805	6855	6905	6955	7005	7055	7105	7155	7205	7255	7305	7355	7405	7455	7505	7555	7605	7655	7705

RESTRICTED REEMPLOYMENT

Age	Rule 1: Contributing Employer	Rule 2: Same Industry	Rule 3: 100 miles	Rule 4: Teamster Contract
57 – 59	Restricted	If Core Teamster Industry – Restricted Not Core Teamster - max of 80 hours		Restricted
60 – 64	Restricted	If Core Teamster Industry - Restricted		Restricted
65+	max of 40 hours	Core Teamster Industry – max of 40 hours		Unlimited

RESTRICTED REEMPLOYMENT

**ALL REEMPLOYMENT MUST
BE APPROVED BY THE PLAN**

Core Teamster Industries:

- Trucking and Freight
- Small Package and Parcel Delivery
- Car Haul
- Tank Haul
- Warehouse
- Food Processing or Distribution (i.e. Grocery, Dairy, Bakery, Brewery, Soft Drink)
- Building Material and Construction
- Labor Organization

RESTRICTED REEMPLOYMENT EXEMPTIONS

**ALL REEMPLOYMENT
MUST BE APPROVED
BY THE PLAN**

Governmental Employment Exemption

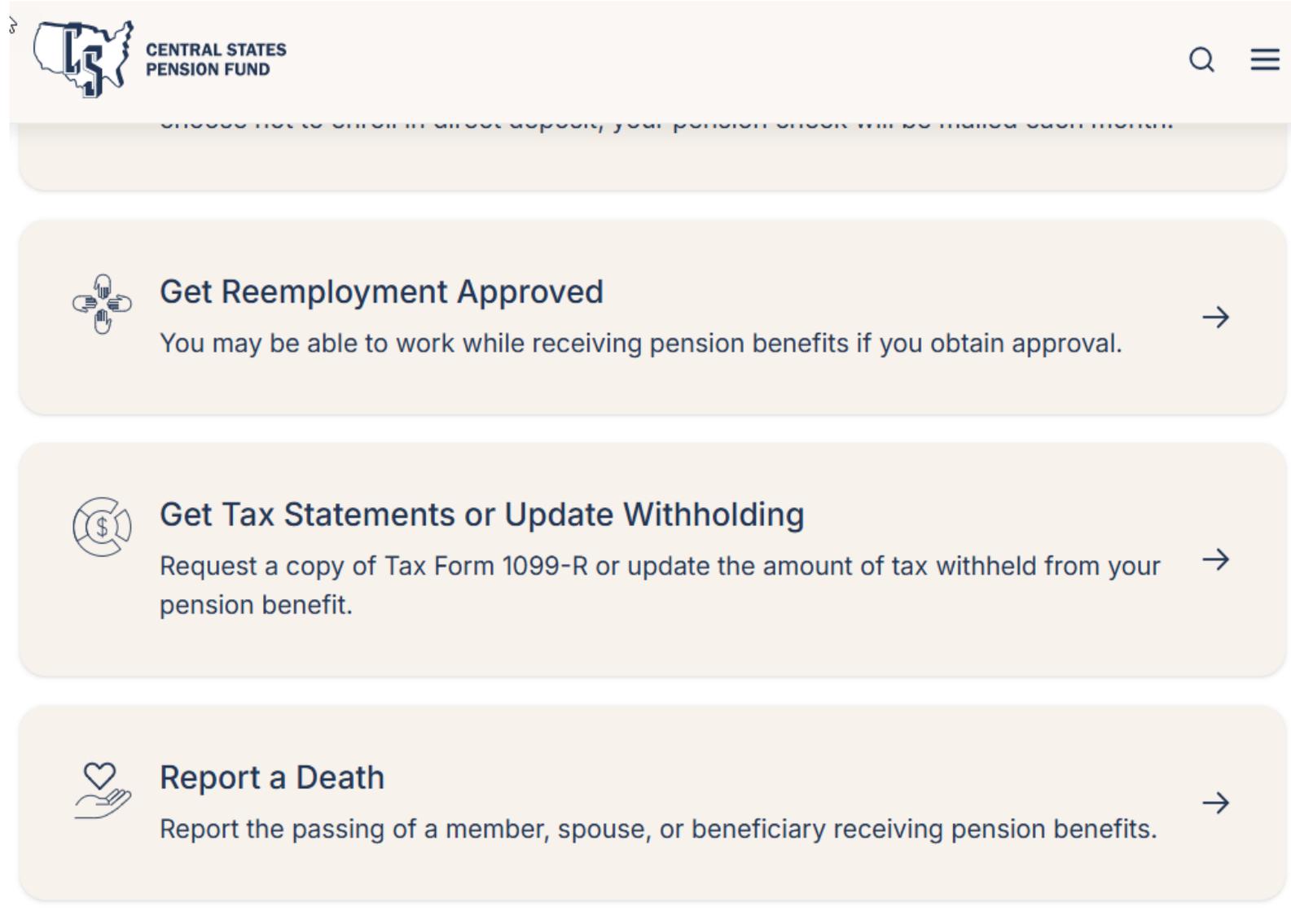
- Local, State, or Federal

Post-Age 65 Lifetime Exemption

- At least age 65 and
- 12 months (consecutive) without Restricted Reemployment

GETTING REEMPLOYMENT REVIEWED

MyCentralStatesPension.org
HELPFUL RESOURCES /
HOW-TOs



The screenshot shows the top navigation bar of the MyCentralStatesPension.org website. The header includes the Central States Pension Fund logo and name, a search icon, and a menu icon. Below the header, there are four main navigation buttons, each with an icon and a right-pointing arrow:

- Get Reemployment Approved**: You may be able to work while receiving pension benefits if you obtain approval.
- Get Tax Statements or Update Withholding**: Request a copy of Tax Form 1099-R or update the amount of tax withheld from your pension benefit.
- Report a Death**: Report the passing of a member, spouse, or beneficiary receiving pension benefits.

DEATH BENEFITS BEFORE RETIREMENT

50% Surviving Spouse

- Lifetime
- Spouse
- Benefit can begin the month after death
- Pays 50%
- May defer

60-Month

- Ends after 60 months
- Spouse or Dependent Child
- Greater than 50%
- At least 20 years of Credit
- Death before 3 One-Year Breaks

Benefit Class 18/18+ \$10,000 Death

- \$10,000
- Spouse or Dependent Child
- In addition to the 50% or 60-Month
- At least 10 years of Credit
- Death before 3 One-Year Breaks

DEATH BENEFITS BEFORE RETIREMENT (RPW)

50% Surviving Spouse

- Lifetime
- Spouse
- Benefit can begin the month after death
- Pays 50%
- May defer

60-Month

- Ends after 60 months
- Spouse or Dependent Children
- Greater than 50%
- At least 20 years of Credit
- Death before 3 One-Year Breaks

Benefit Class 18/18+ \$10,000 Death

- \$10,000
- spouse or dependent children
- In addition to the 50% or 60-Month
- At least 10 years of Credit
- Death before 3 One-Year Breaks

DISABILITY BENEFITS – ELIGIBILITY REQUIREMENTS

Type of Disability

Total and Permanent / SSA Award

Age

Before 62nd Birthday

Service

10+ years of Credit

Timing of Disability

Before 3 One-Year Breaks

RPW

Not impacted by RPW

DISABILITY BENEFITS – MONTHLY AMOUNTS

Benefit Classes 4 to 17B

Age at Disability	Monthly Amount
61 or younger	\$250

Benefit Class 18 or 18+

Age at Disability	Monthly Amount
50 or younger	\$650
51	\$700
52	\$750
53	\$800
54	\$850
55	\$900
56	\$950
57 – 61	\$1,000

DISABILITY BENEFITS (CONTINUED)

Disability Pension Facts

Switch to Retirement Pension at age 65

50% Surviving Spouse before age 65

\$1,000 Death Benefit Payable after age 65

\$500 Spouse Death if spouse dies while on Disability

All employment is Restricted Reemployment

Periodic evidence of continuing disability

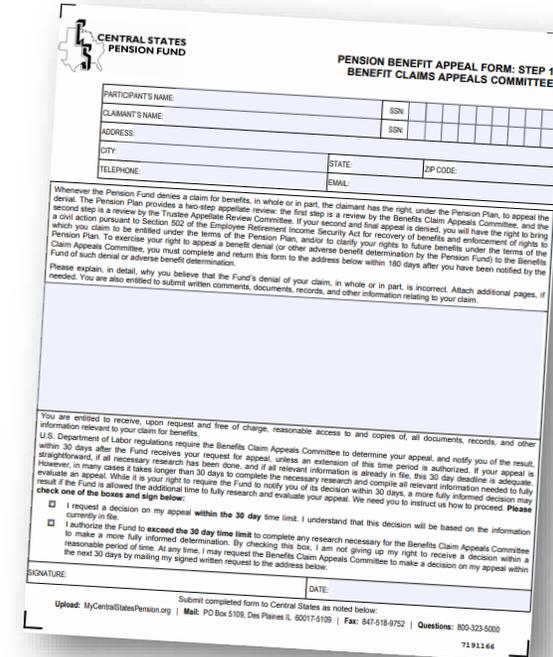
TWO-STEP APPEALS PROCESS

LEVEL 1 APPEALS

- Benefit Claims Appeals Committee
- Management review

LEVEL 2 APPEALS

- Trustee Appellate Review Committee
- Highest authority, made up of plan trustees



CENTRAL STATES PENSION FUND

**PENSION BENEFIT APPEAL FORM: STEP 1
BENEFIT CLAIMS APPEALS COMMITTEE**

PARTICIPANT'S NAME: _____ SSN: _____
CLAIMANT'S NAME: _____ SSN: _____
ADDRESS: _____
CITY: _____ STATE: _____ ZIP CODE: _____
TELEPHONE: _____ EMAIL: _____

Whenever the Pension Fund denies a claim for benefits, in whole or in part, the claimant has the right, under the Pension Plan, to appeal the denial. The Pension Fund provides a two-step appellate review: the first step is a review by the Benefits Claim Appeals Committee, and the second step is a review by the Trustee Appellate Review Committee. If your second and final appeal is denied, you will have the right to bring a civil action pursuant to Section 502 of the Employee Retirement Income Security Act for recovery of benefits and enforcement of rights to the Pension Plan. To exercise your right to appeal a benefit denial (or other adverse benefit determination by the Pension Fund) to the Benefits Claim Appeals Committee, you must complete and return this form to the address below within 180 days after you have been notified by the Fund of such denial or adverse benefit determination.

Please explain, in detail, why you believe that the Fund's denial of your claim, in whole or in part, is incorrect. Attach additional pages, if needed. You are also entitled to submit written comments, documents, records, and other information relating to your claim.

You are entitled to receive, upon request and free of charge, reasonable access to and copies of, all documents, records, and other information relevant to your claim for benefits.

U.S. Department of Labor regulations require the Benefits Claim Appeals Committee to determine your appeal, and notify you of the result, within 30 days after the Fund receives your request for appeal, unless an extension of this time period is authorized. If your appeal is straightened out, if all necessary research has been done, and if all relevant information is already in file, this 30 day deadline is adequate. However, in many cases it takes longer than 30 days to complete the necessary research and complete all relevant information needed to fully evaluate an appeal. While it is your right to require the Fund to notify you of its decision within 30 days, a more fully informed decision may result if the Fund is allowed the additional time to fully research and evaluate your appeal. We need you to instruct us how to proceed. **Please check one of the boxes and sign below:**

I request a decision on my appeal within the 30 day time limit. I understand that this decision will be based on the information currently in file.

I authorize the Fund to exceed the 30 day time limit to complete any research necessary for the Benefits Claim Appeals Committee to make a more fully informed determination. By checking this box, I am not giving up my right to receive a decision within a reasonable period of time. At any time, I may request the Benefits Claim Appeals Committee to make a decision on my appeal within the next 30 days by making my signed written request to the address below.

SIGNATURE: _____ DATE: _____

Submit completed form to Central States as noted below:
Upload: MyCentralStatesPension.org | Mail: PO Box 5109, Des Plaines IL 60017-9109 | Fax: 847-518-9752 | Questions: 800-323-5000

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QUALIFIED DOMESTIC RELATIONS ORDERS (QDRO)

- Due to divorce, a pension may be divided
- A QDRO is a court order
- Pension Fund determines if orders are qualified
- If qualified, a portion of the pension will be paid to the former spouse



EMAIL: The QDRO department at QDROmail@centralstates.org

PHONE: [800-323-2152](tel:800-323-2152) ext. 3876

PRE-APPROVED QDRO MODEL TEMPLATES



CENTRAL STATES
PENSION FUND

Central States, Southeast and Southwest Areas Pension Fund

PRE RETIREMENT (SEPARATE INTEREST) MODEL

Model Provisions for Awarding Alternate Payee a SEPARATE INTEREST in Participant's Retirement Benefits When Participant is in Pre-Retirement Status.

YOU MUST READ AND AGREE TO THE FOLLOWING BEFORE USING THESE MODEL PROVISIONS:

The assignment of retirement benefits in domestic relations proceedings involves complex marital rights and tax issues. The following model provisions demonstrate one method of dividing retirement benefits. Other methods of dividing retirement benefits may be available, making these model provisions inappropriate for your circumstances.

This sample is provided as a courtesy only. The Central States, Southeast and Southwest Areas Pension Fund, its Trustees, Employees and Agents (hereinafter collectively the APlan@) are not authorized to provide legal advice to any person regarding the application of any provision of ERISA, the Employee Retirement Income Security Act as amended, 29 U.S.C. ' 1001 et seq. including the provisions of ' 206 of ERISA (29 U.S.C. ' 1056) relating to the form and payment of Plan benefits. ERISA requires that the Plan Trustees have final authority to determine whether any Domestic Relations Order received by the Plan may be deemed to be a Qualified Domestic Relations Order. Thus, by providing this model, the Plan makes no representation to any person that a Domestic Relations Order submitted to the Plan, using this model, will be deemed a Qualified Domestic Relations Order by the Plan. Before a Domestic Relations Order may be deemed to be a Qualified Domestic Relations Order, the order must be received by the Plan after having been signed and entered by a domestic relations court or other agency having authority under state law to enter a Domestic Relations Order. The Plan also makes no representation whether the provisions contained herein comply with any applicable state law requirements including but not limited to, the division of marital or community property in connection with a marriage dissolution, or any related proceeding.

Search



For Employers

Plan Benefits ▾

Helpful Resources ▾

About Us

Proof of Income letter online if you receive a pension benefit.



Get a Court Order Reviewed (Divorce/QDRO)

A QDRO is a legal order resulting from a divorce or legal separation that gives the divorced spouse or other dependent their share of an asset. →



Submit an Appeal

If you have been denied a benefit, you have the option of going through our two-step Appeal procedure. →



Still not finding what you're looking for?

[Contact Us](#) or view our [Frequently Asked Questions](#) for more information.

[View FAQs](#)

DEATH NOTICES

This information will help the Pension Fund:

- Process survivor benefits
- Restore or “pop-up” J&S pensions
- Prevent payments after death

CALL THE LOCAL UNION LINES

1-800-323-2130

← [Go to Forms & Documents](#)

Death Notification

Use this form to report the passing of a member, spouse, or beneficiary. Please provide the following details about the deceased individual.

Once you have completed all the fields, click "Submit" at the bottom of the form.

Decedent's Information

Please enter the full name, date of death, and additional details about the deceased person below if available. Fields marked with * are required.

* First Name

Enter First Name

* Last Name

Enter Last Name

* Death Date

mm/dd/yyyy

SSN (optional)

000-00-0000

Birth Date (optional)

mm/dd/yyyy

City (optional)

Enter City

State (optional)

Select State

Status (optional)

Select Status

Reporter's Information

Please provide your name and contact information so we can follow up if needed. Select your relationship to the deceased individual, such as a spouse, child, parent, sibling, etc. If none of the options apply, you can select "Other."

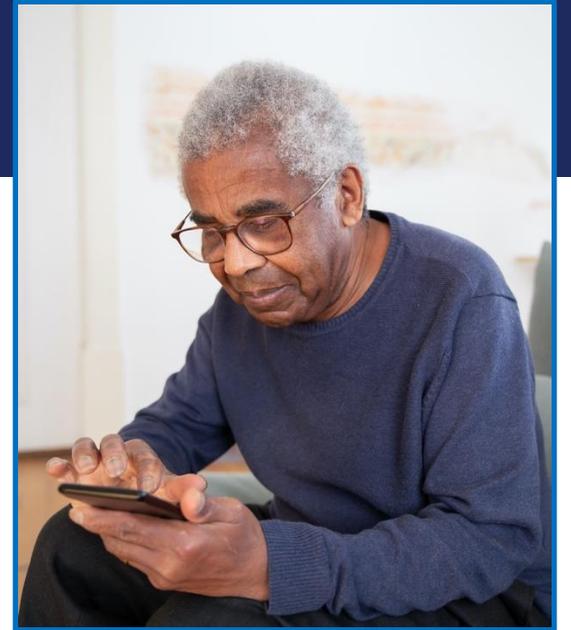
First Name (optional)

Enter First Name

Last Name (optional)

Enter Last Name

QUESTIONS?



QUESTIONS ... WE'RE HERE TO HELP !!!

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**CENTRAL STATES
PENSION FUND**

SUMMIT

2025

