

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



CENTRAL STATES
PENSION FUND

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Plan Benefits

Helpful Resources

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

<

1

2

3

4

5

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

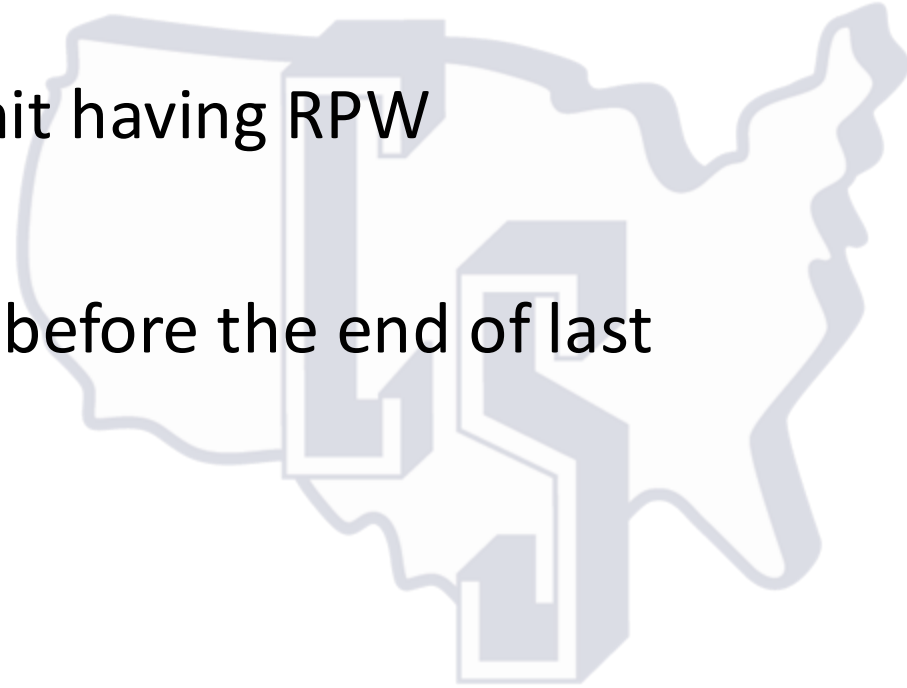
BREAK IN SERVICE

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

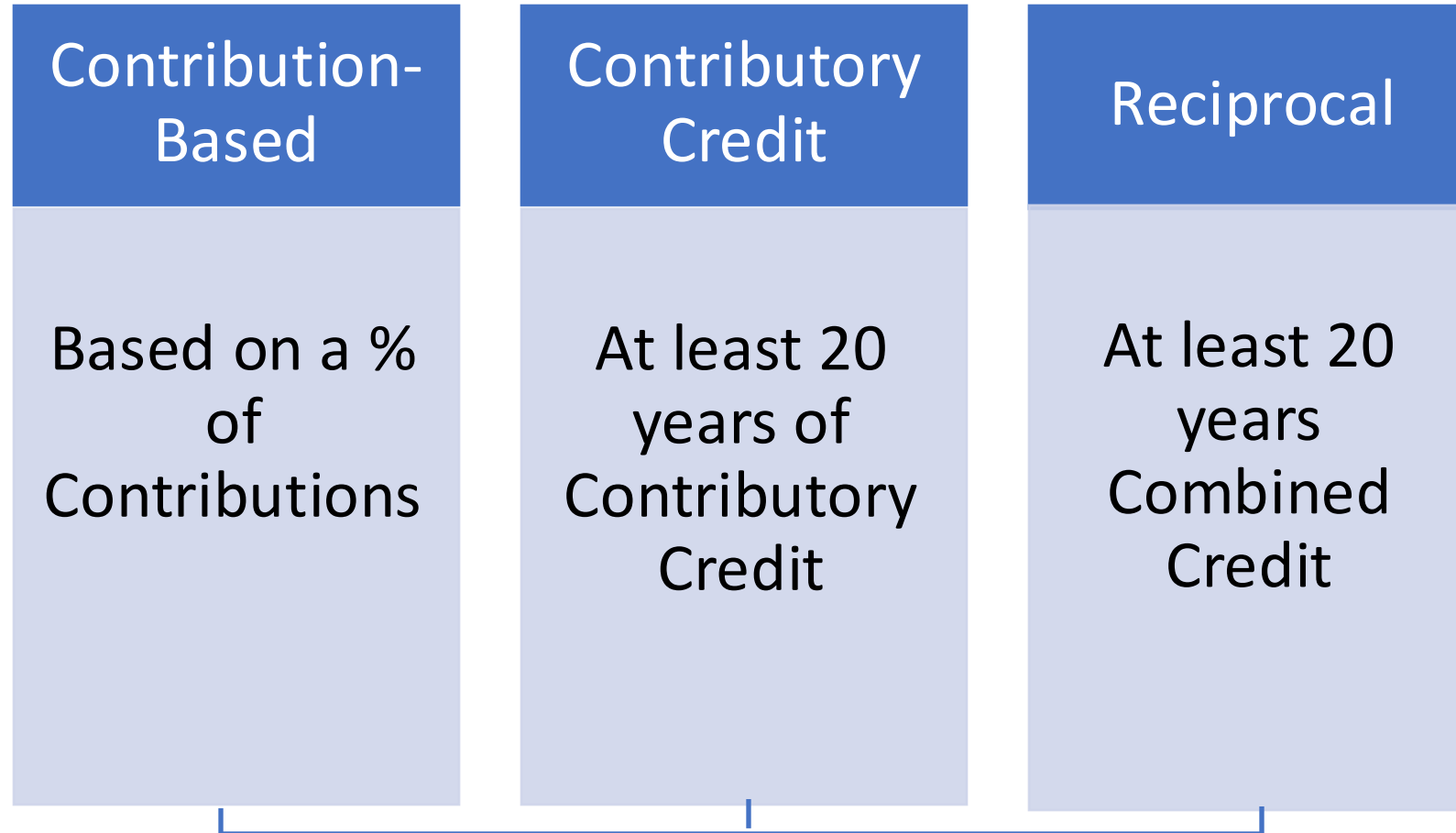


PENSION PROTECTION ACT / REHABILITATION PLAN (RPW)

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



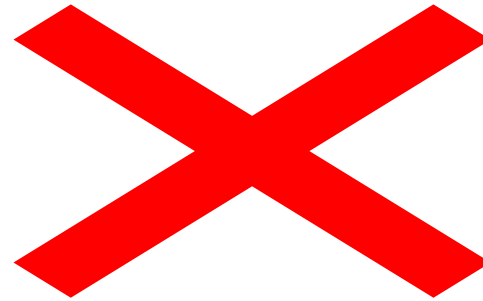
THE MEMBER'S PENSION WILL BE THE GREATER OF THESE BENEFITS

TYPES OF RETIREMENT BENEFITS (RPW)

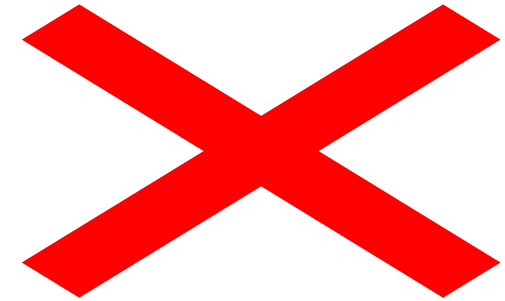
Contribution-Based

- 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+

Qualifying Age ⁽¹⁾	Total Years of Contributory Credit											
	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	1200	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	.9017	.9044	.9072	.9100	.9128	.9156	.9185	.9213	.9242	.9270	.9298	.9326	.9354	.9381	.9408	.9434	.9460	.9485	.9510	.9534	.9557	.9580			
58	.8853	.8879	.8907	.8934	.8962	.8990	.9020	.9050	.9079	.9109	.9140	.9170	.9200	.9230	.9259	.9289	.9318	.9347	.9375	.9403	.9430	.9457	.9482	.9508	.9532			
59	.8763	.8790	.8818	.8847	.8876	.8906	.8936	.8967	.8997	.9029	.9061	.9093	.9124	.9156	.9188	.9219	.9250	.9281	.9311	.9341	.9370	.9399	.9427	.9454	.9481			
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			
61	.8567	.8596	.8625	.8656	.8687	.8719	.8752	.8785																			.964	
62	.8462	.8491	.8522	.8553	.8585	.8618	.8652	.8687	.9109	.9140	.9170	.9200	.9230	.9259													.999	
63	.8352	.8382	.8414	.8446	.8479	.8513	.8548	.8583																			.929	
64	.8239	.8269	.8301	.8334	.8368	.8403	.8439	.8476	.9029	.9061	.9093	.9124	.9156	.9188													.955	
65	.8120	.8151	.8184	.8218	.8252	.8288	.8325	.8363	.8944	.8977	.9010	.9044	.9077	.9111													.987	
66	.7997	.8029	.8062	.8096	.8131	.8168	.8206	.8245																			.911	
67	.7870	.7902	.7936	.7971	.8007	.8044	.8083	.8123																			.838	
68	.7738	.7770	.7805	.7840	.7877	.7915	.7955	.8000																			.767	
69	.7599	.7633	.7667	.7703	.7741	.7780	.7820	.7900																			.695	
70	.7500	.7500	.7524	.7560	.7598	.7638	.7700	.7800	.8853	.8888	.8922	.8958	.8993	.9028													.620	
71	.7500	.7500	.7500	.7500	.7500	.7500	.7600	.7700																			.550	

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	.8595	.8632	.8669	.8708	.8746	.8786	.8825	.8865	.8904	.8944	.8983	.9022	.9061	.9100	.9138	.9175	.9211	.9247	.9282	.9317	.9350	.9383			
58	.8373	.8408	.8445	.8482	.8520	.8559	.8599	.8639	.8680	.8721	.8763	.8804	.8846	.8887	.8929	.8970	.9011	.9051	.9091	.9130	.9169	.9206	.9243	.9279	.9315			
59	.8252	.8288	.8326	.8364	.8403	.8444	.8485	.8526	.8568	.8611	.8654	.8698	.8742	.8785	.8829	.8873	.8916	.8959	.9001	.9043	.9084	.9124	.9164	.9203	.9241			
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			
61	.7994	.8032	.8071	.8111	.8152	.8194	.8237	.8282																			.975	
62	.7857	.7896	.7935	.7976	.8018	.8061	.8106	.8151	.8198	.8246	.8294	.8342	.8391	.8441	.8490	.8540	.8585	.8631	.8677	.8723	.8768	.8814	.8859	.8904	.8949	.8993	.9036	
63	.7716	.7755	.7795	.7837	.7879	.7924	.7969	.8015	.8061	.8106	.8151	.8198	.8246	.8294	.8342	.8391	.8441	.8490	.8540	.8585	.8631	.8677	.8723	.8768	.8814	.8859	.8904	
64	.7572	.7611	.7652	.7694	.7737	.7782	.7828	.7876	.7924	.7969	.8015	.8061	.8106	.8151	.8198	.8246	.8294	.8342	.8391	.8441	.8490	.8540	.8585	.8631	.8677	.8723	.8768	
65	.7422	.7462	.7503	.7545	.7589	.7635	.7682	.7730	.7778	.7824	.7871	.7918	.7965	.8012	.8059	.8106	.8151	.8198	.8246	.8294	.8342	.8391	.8441	.8490	.8540	.8585	.8631	
66	.7269	.7308	.7349	.7392	.7437	.7483	.7530	.7578	.7624	.7671	.7718	.7765	.7812	.7859	.7906	.7953	.8000	.8046	.8093	.8139	.8186	.8233	.8279	.8326	.8373	.8419	.8466	
67	.7112	.7152	.7193	.7236	.7281	.7328	.7376	.7426	.7473	.7520	.7567	.7614	.7661	.7708	.7755	.7802	.7849	.7896	.7943	.7989	.8036	.8083	.8129	.8176	.8223	.8269	.8316	
68	.6951	.6991	.7033	.7076	.7121	.7168	.7217	.7267	.7314	.7361	.7408	.7455	.7502	.7549	.7596	.7643	.7689	.7736	.7783	.7829	.7876	.7923	.7969	.8016	.8063	.8109	.8156	
69	.6785	.6825	.6866	.6910	.6955	.7002	.7051	.7102	.7148	.7194	.7240	.7287	.7333	.7379	.7426	.7472	.7518	.7564	.7610	.7656	.7702	.7748	.7794	.7840	.7886	.7932	.7978	
70	.6614	.6654	.6695	.6739	.6784	.6831	.6880	.6931	.6977	.7024	.7070	.7117	.7163	.7210	.7256	.7302	.7348	.7394	.7440	.7486	.7532	.7578	.7624	.7670	.7716	.7762	.7808	
71	.6439	.6478	.6519	.6563	.6608	.6655	.6704	.6755																			.779	

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


**CENTRAL STATES
PENSION FUND**




Choose not to enroll in direct deposit, your pension check will be mailed each month.


**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 Plan 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 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 straightforward, 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 5108, Des Plaines IL 60017-9109 | Fax: 847-518-9752 | Questions: 800-325-5000

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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.



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.

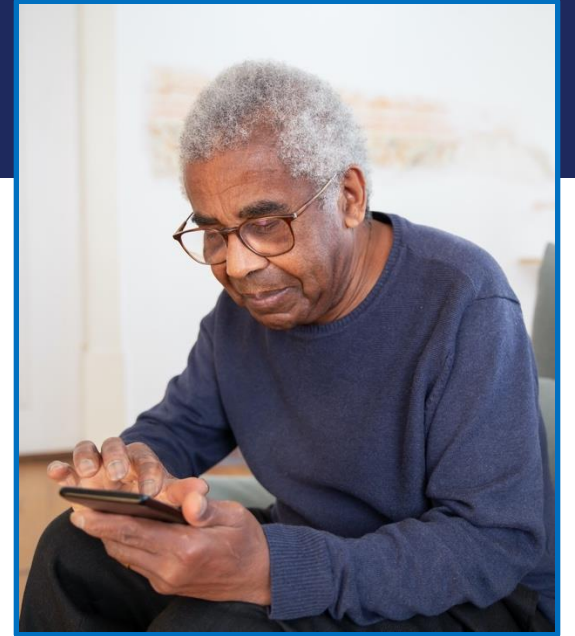
* First Name Enter First Name	* Last Name Enter Last Name
* Death Date mm/dd/yyyy	SSN (optional) 000-00-0000
Birth Date (optional) mm/dd/yyyy	City (optional) Enter City
State (optional) Select State	Status (optional) Select Status

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
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QUESTIONS?



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

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