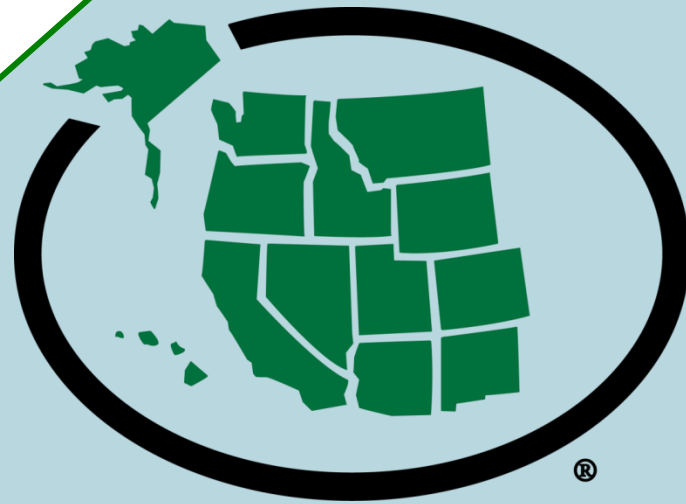


WESTERN CONFERENCE OF TEAMSTERS PENSION TRUST

Teamsters Local 396 UPS General Membership

Est. April 1955



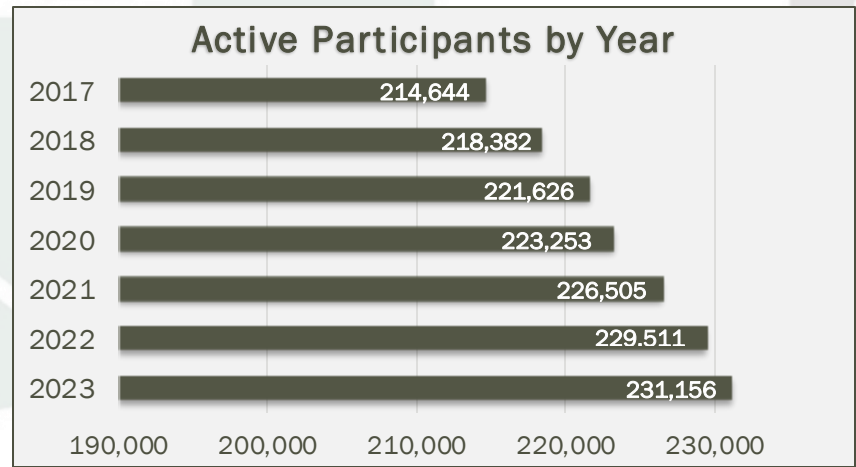
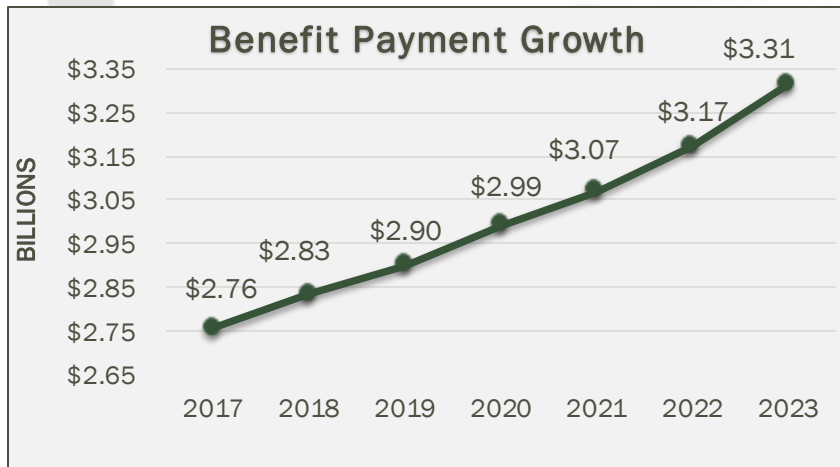
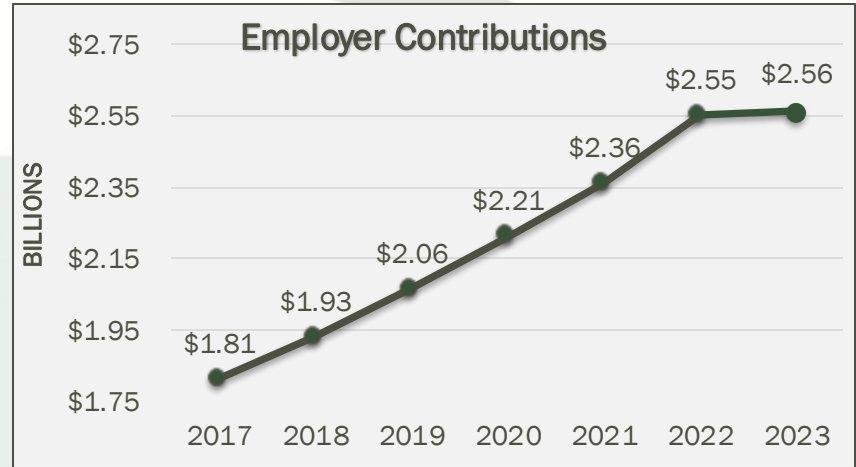
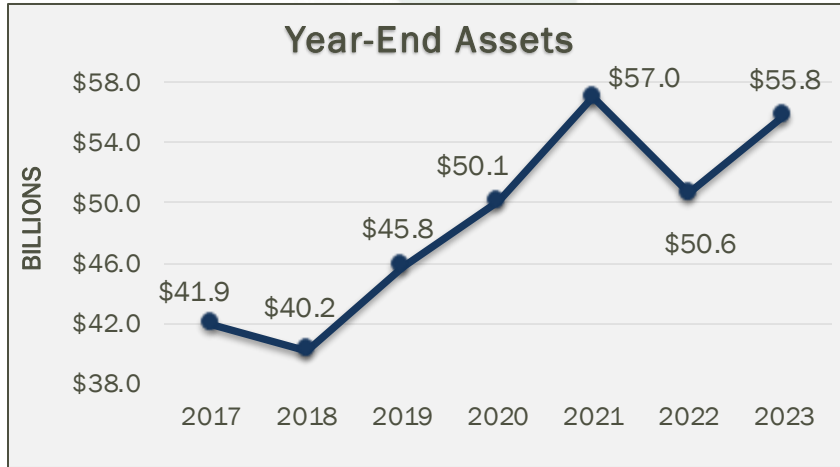
RUBY A., ARASELI R., & JOSH B.
PENSION SERVICE REPRESENTATIVES
APRIL 6, 2025

INTRODUCTION TO THE WCTPT

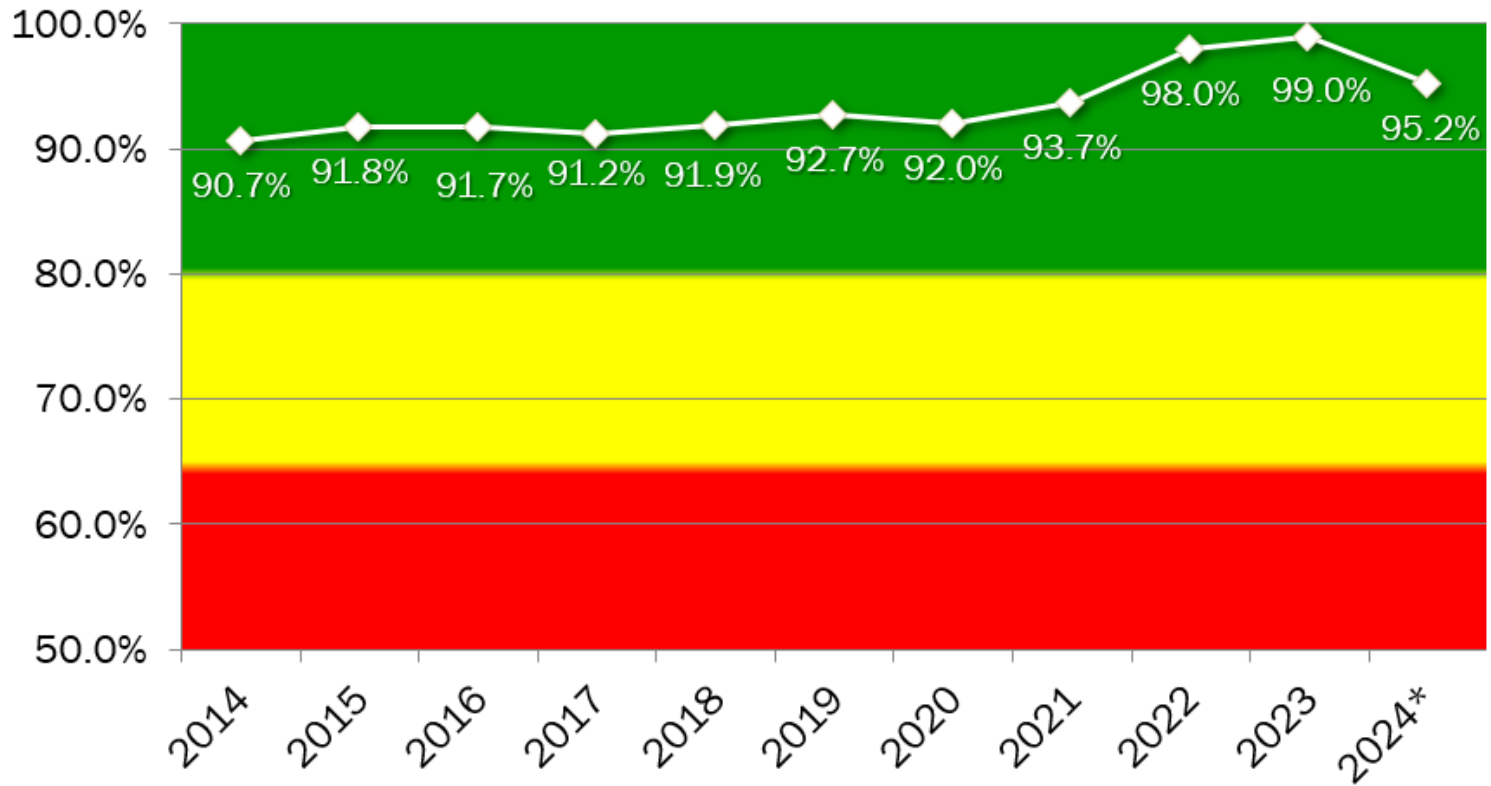
- Established in 1955.
- Largest multiemployer plan in the United States.
- Over 1,400 contributing employers.
- Will provide retirement benefits to over 627,000 active participants, inactive vested participants, and retirees.
- Traditionally covered the 13 Western states. Has expanded to areas outside the West beginning in 2011.
- Board of Trustees – 13 Employer / 13 Union Representatives.
- Benefits are portable.



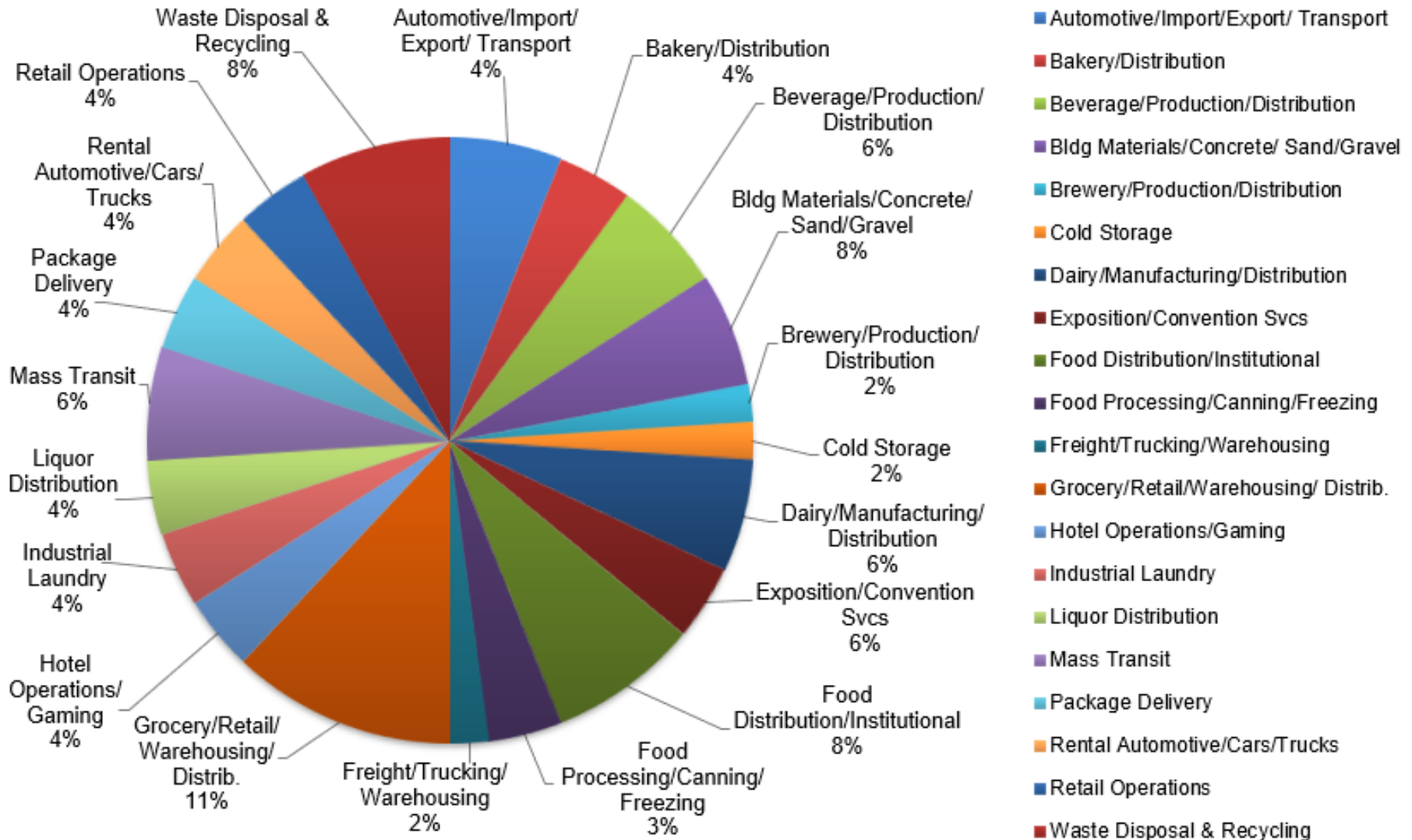
Our Multi-Year Financial Trends are Extremely Positive



Historic PPA Funding Strength



TOP 50 CONTRIBUTING EMPLOYERS' INDUSTRY



The Trust Expands Nationally

29 States have Contributing Employers as of 2023

**Our 30th State was Added in 2024,
With Growth Continuing!**



PLAN BENEFITS



How Benefits Are Earned

Vesting

Basic Vesting Rule – Requires a participant to earn at least five years of vesting service. A year of vesting service is earned for each calendar year with at least 500 hours of service.



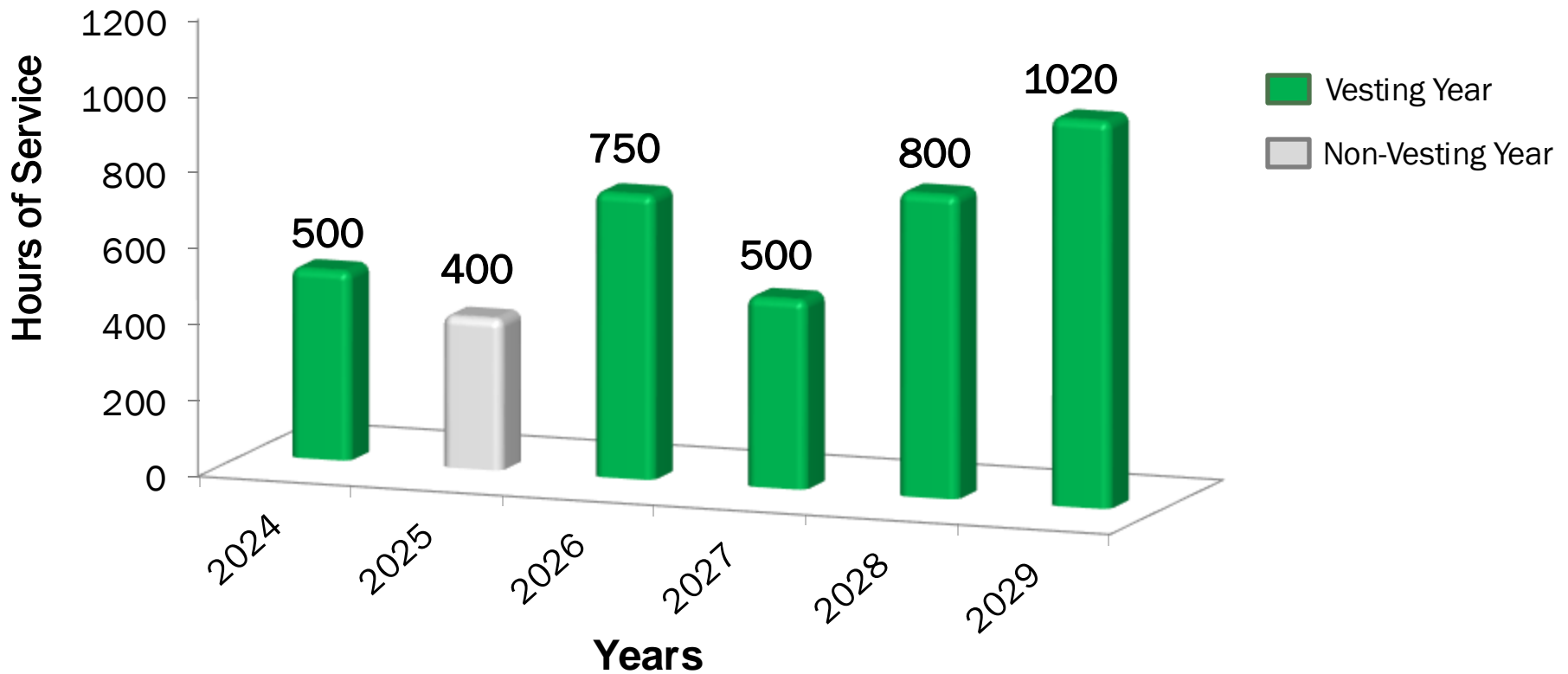
Once a Participant is Vested, they have a right to receive future benefits from the Plan and are protected from a complete loss of Plan Benefits.



Basic Vesting Rule - 5 Years

One year of Vesting Service

- A calendar year with at least 500 hours of service

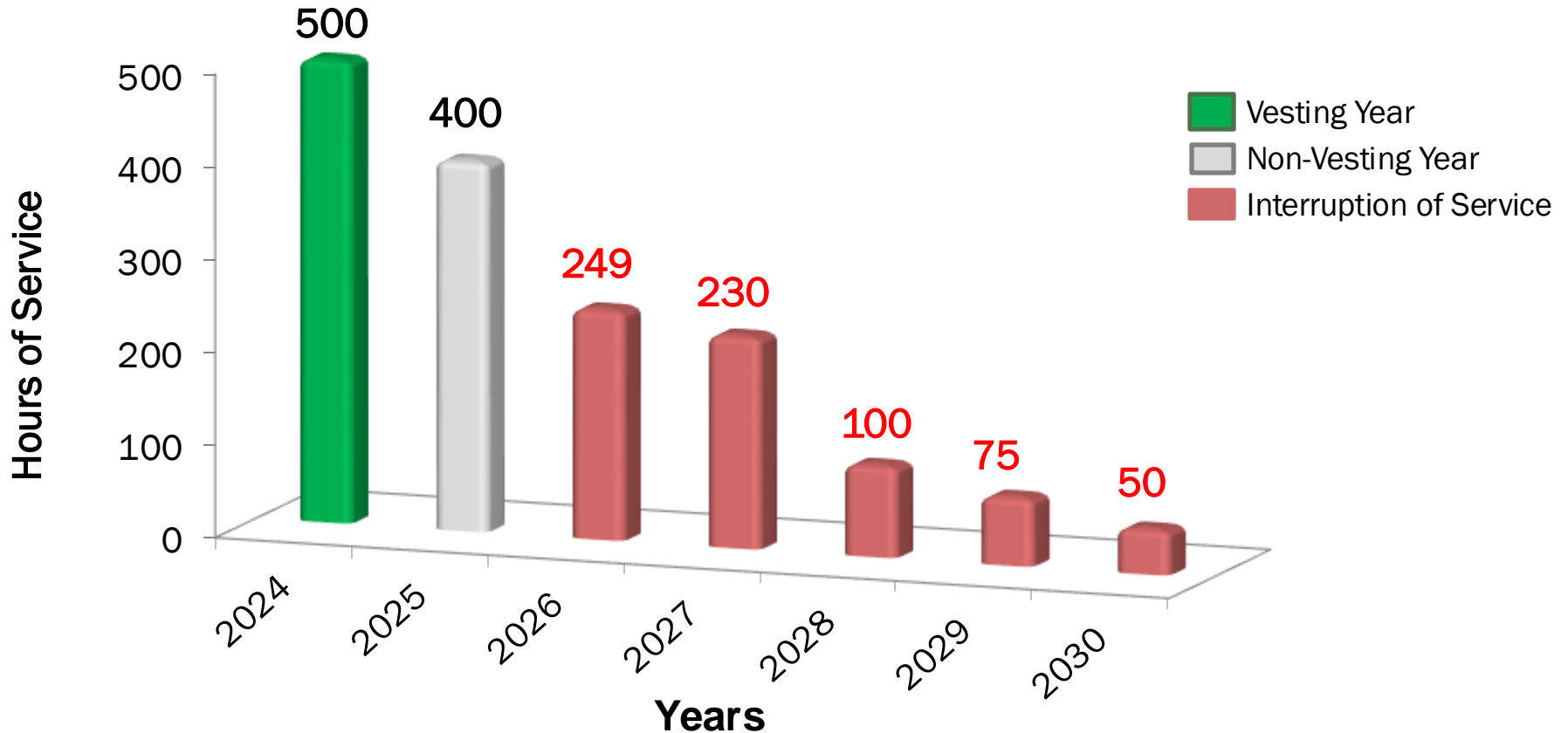


Vested upon completion of 500th hour in 2029.



Forfeiture of Service

Before becoming Vested, a forfeiture of service will occur after five consecutive Interruptions of Service. A forfeiture results in a loss all of Plan benefits.



Forfeiture of service December 31, 2030

Estimate of Benefit Examples



Overview of Payment Options

SAMPLE OF A **PART TIMER** AT UPS WITH 26 YEARS OF SERVICE

| PARTICIPANT'S PEER INFORMATION | | | |
|--------------------------------|----|--------------------|--------|
| Age and Contributory Service | | PEER Program Hours | |
| Your Age | 46 | PEER/84 | 2657.0 |
| Years of Contrib. Service + | 26 | PEER/82 | 0.0 |
| Total = | 72 | PEER/80 | 0.0 |
| | | PEER Lock In | Yes 84 |

Listed below are all the hours that have been credited on your behalf Breaks and Forfeitures of Service. An asterisk denotes a year that Service Requirements.

| YEAR | HOURS | YEAR | HOURS | YEAR | HOURS |
|-------|--------|-------|--------|------|-------|
| *1999 | 863.0 | *2013 | 1268.8 | | |
| *2000 | 1255.9 | *2014 | 1207.4 | | |
| *2001 | 1079.0 | *2015 | 1339.1 | | |
| *2002 | 1044.8 | *2016 | 1494.7 | | |
| *2003 | 1190.2 | *2017 | 1568.2 | | |
| *2004 | 1252.8 | *2018 | 1418.2 | | |
| *2005 | 1272.3 | *2019 | 1413.9 | | |
| *2006 | 1430.8 | *2020 | 1822.2 | | |
| *2007 | 1369.6 | *2021 | 1427.8 | | |
| *2008 | 1362.7 | *2022 | 1341.5 | | |
| *2009 | 1319.3 | *2023 | 1355.6 | | |
| *2010 | 1362.4 | *2024 | 1332.8 | | |
| *2011 | 1292.3 | 2025 | 143.5 | | |
| *2012 | 1194.1 | | | | |

PEER 84 WORK HISTORY EXAMPLE

| PARTICIPANT'S PEER INFORMATION | | | |
|--------------------------------|----|--------------------|--------|
| Age and Contributory Service | | PEER Program Hours | |
| Your Age | 46 | PEER/84 | 2657.0 |
| Years of Contrib. Service + | 26 | PEER/82 | 0.0 |
| Total = | 72 | PEER/80 | 0.0 |
| | | PEER Lock In | Yes 84 |

Listed below are all the hours that have been credited on your behalf Breaks and Forfeitures of Service. An asterisk denotes a year that Service Requirements.

| YEAR | HOURS | YEAR | HOURS | YEAR | HOURS |
|-------|--------|-------|--------|------|-------|
| *1999 | 863.0 | *2013 | 1268.8 | | |
| *2000 | 1255.9 | *2014 | 1207.4 | | |
| *2001 | 1079.0 | *2015 | 1339.1 | | |
| *2002 | 1044.8 | *2016 | 1494.7 | | |
| *2003 | 1190.2 | *2017 | 1568.2 | | |
| *2004 | 1252.8 | *2018 | 1418.2 | | |
| *2005 | 1272.3 | *2019 | 1413.9 | | |
| *2006 | 1430.8 | *2020 | 1822.2 | | |
| *2007 | 1369.6 | *2021 | 1427.8 | | |
| *2008 | 1362.7 | *2022 | 1341.5 | | |
| *2009 | 1319.3 | *2023 | 1355.6 | | |
| *2010 | 1362.4 | *2024 | 1332.8 | | |
| *2011 | 1292.3 | 2025 | 143.5 | | |
| *2012 | 1194.1 | | | | |

- ✓ Age + Years of Contributory Service > 80, 82 or 84
- ✓ At least 1,000 PEER Hours in the 24 months leading up to either their 25th Year of Contributory Service or their Anticipated Pension Effective Date.
- ✓ 1,500 covered hours in the 60 consecutive calendar months leading up to either their 25th Year of Contributory Service or any time after Age 50.
- ✓ This member is not yet eligible for PEER 84

SAMPLE OF A **PART TIMER** AT UPS WITH 26 YEARS OF SERVICE

THIS ESTIMATE IS BASED ON A PENSION EFFECTIVE DATE OF: 09/01/2043 AT AGE: 65 0/12

| Column 1 | | BENEFIT PAYMENT OPTIONS | Column 2 | |
|--|--|--------------------------------|--|--|
| The Benefit Payment Options below have been reduced to provide an Optional Lump Sum Death Benefit of: \$36,774.00 | | | The Benefit Payment Options below do not include an Optional Lump Sum Death Benefit | |
| Benefit Payable to Participant | Benefit to Spouse Upon Your Death | | Benefit Payable to Participant | Benefit to Spouse Upon Your Death |

Monthly Benefit Payment Options For Your Lifetime and Your Spouse's Lifetime After Your Death

| | | | | |
|------------------------|-----|---|------------------------|-----|
| N/A | N/A | A1. Regular Employee and Spouse Pension | N/A | N/A |
| N/A to 62 N/A after | N/A | A2. Regular Employee and Spouse Pension with Benefit Adjustment Option to Age 62 | N/A to 62 N/A after | N/A |
| N/A to 65 N/A after | N/A | A3. Regular Employee and Spouse Pension with Benefit Adjustment Option to Age 65 | N/A to 65 N/A after | N/A |

| | | | | |
|------------------------|-----|--|------------------------|-----|
| N/A | N/A | B1. Optional Employee and Spouse Pension | N/A | N/A |
| N/A to 62 N/A after | N/A | B2. Optional Employee and Spouse Pension with Benefit Adjustment Option to Age 62 | N/A to 62 N/A after | N/A |
| N/A to 65 N/A after | N/A | B3. Optional Employee and Spouse Pension with Benefit Adjustment Option to Age 65 | N/A to 65 N/A after | N/A |

Monthly Benefit Payment Options For Your Lifetime Only

| | | | | |
|------------------------|-----|---|------------------------|-----|
| \$3,064.50 | N/A | C1. Life Only Pension | \$3,159.50 | N/A |
| N/A to 62 N/A after | N/A | C2. Life Only Pension with Benefit Adjustment Option to Age 62 | N/A to 62 N/A after | N/A |
| N/A to 65 N/A after | N/A | C3. Life Only Pension with Benefit Adjustment Option to Age 65 | N/A to 65 N/A after | N/A |
| \$147,096.00 | | 4 Year Certain Death Benefit | \$151,656.00 | |

SAMPLE OF A **FULL TIMER** AT UPS WITH 36 YEARS OF SERVICE

| PARTICIPANT'S PEER INFORMATION | | | | | |
|--------------------------------|---|-----------|--------------------|--|---------------|
| Age and Contributory Service | | | PEER Program Hours | | |
| Your Age | | 54 | PEER/84 | | 0.0 |
| Years of Contrib. Service | + | 36 | PEER/82 | | 0.0 |
| Total | = | 90 | PEER/80 | | 4200.0 |
| | | | PEER Lock In | | Yes 80 |

Listed below are all the hours that have been credited on your behalf for Breaks and Forfeitures of Service. An asterisk denotes a year that is not a Service Requirement.

| YEAR | HOURS | YEAR | HOURS | YEAR | HOURS |
|-------|--------|-------|--------|-------|--------|
| 1988 | 84.2 | *2002 | 2080.0 | *2016 | 2080.0 |
| *1989 | 836.9 | *2003 | 2080.0 | *2017 | 2080.1 |
| *1990 | 1032.5 | *2004 | 2080.0 | *2018 | 2088.8 |
| *1991 | 1169.2 | *2005 | 2080.2 | *2019 | 2193.9 |
| *1992 | 1079.3 | *2006 | 2079.9 | *2020 | 2080.0 |
| *1993 | 1077.5 | *2007 | 2080.1 | *2021 | 2120.0 |
| *1994 | 1308.5 | *2008 | 2080.0 | *2022 | 2080.0 |
| *1995 | 1797.1 | *2009 | 2079.9 | *2023 | 2080.0 |
| *1996 | 1794.6 | *2010 | 2080.2 | *2024 | 2080.0 |
| *1997 | 1764.4 | *2011 | 2080.1 | 2025 | 360.0 |
| *1998 | 1910.5 | *2012 | 2052.6 | | |
| *1999 | 1916.3 | *2013 | 2080.0 | | |
| *2000 | 1930.0 | *2014 | 2079.9 | | |
| *2001 | 2020.9 | *2015 | 2080.0 | | |

PEER 80 EXAMPLE - ELIGIBLE NOW

| PARTICIPANT'S PEER INFORMATION | | | |
|--------------------------------|----|--------------------|--------|
| Age and Contributory Service | | PEER Program Hours | |
| Your Age | 54 | PEER/84 | 0.0 |
| Years of Contrib. Service + | 36 | PEER/82 | 0.0 |
| Total = | 90 | PEER/80 | 4200.0 |
| | | PEER Lock In | Yes 80 |

Listed below are all the hours that have been credited on your behalf for Breaks and Forfeitures of Service. An asterisk denotes a year that is in excess of the Service Requirements.

| YEAR | HOURS | YEAR | HOURS | YEAR | HOURS |
|-------|--------|-------|--------|-------|--------|
| 1988 | 84.2 | *2002 | 2080.0 | *2016 | 2080.0 |
| *1989 | 836.9 | *2003 | 2080.0 | *2017 | 2080.1 |
| *1990 | 1032.5 | *2004 | 2080.0 | *2018 | 2088.8 |
| *1991 | 1169.2 | *2005 | 2080.2 | *2019 | 2193.9 |
| *1992 | 1079.3 | *2006 | 2079.9 | *2020 | 2080.0 |
| *1993 | 1077.5 | *2007 | 2080.1 | *2021 | 2120.0 |
| *1994 | 1308.5 | *2008 | 2080.0 | *2022 | 2080.0 |
| *1995 | 1797.1 | *2009 | 2079.9 | *2023 | 2080.0 |
| *1996 | 1794.6 | *2010 | 2080.2 | *2024 | 2080.0 |
| *1997 | 1764.4 | *2011 | 2080.1 | 2025 | 360.0 |
| *1998 | 1910.5 | *2012 | 2052.6 | | |
| *1999 | 1916.3 | *2013 | 2080.0 | | |
| *2000 | 1930.0 | *2014 | 2079.9 | | |
| *2001 | 2020.9 | *2015 | 2080.0 | | |

- ✓ Age + Years of Contributory Service > 80, 82 or 84
- ✓ At least 1,000 PEER Hours in the 24 months leading up to either their 25th Year of Contributory Service or their Anticipated Pension Effective Date.
- ✓ 1,500 covered hours in the 60 consecutive calendar months leading up to either their 25th Year of Contributory Service or any time after Age 50.

SAMPLE OF A FULL TIMER AT UPS WITH 36 YEARS OF SERVICE

THIS ESTIMATE IS BASED ON A PENSION EFFECTIVE DATE OF: 05/01/2025 AT AGE: 54 7/12

| | | | | |
|--|--|--------------------------------|--|--|
| Column 1 | | BENEFIT PAYMENT OPTIONS | Column 2 | |
| The Benefit Payment Options below have been reduced to provide an Optional Lump Sum Death Benefit of: \$77,166.00 | | | The Benefit Payment Options below <u>do not</u> include an Optional Lump Sum Death Benefit | |
| Benefit Payable to Participant | Benefit to Spouse Upon Your Death | | Benefit Payable to Participant | Benefit to Spouse Upon Your Death |

Monthly Benefit Payment Options For Your Lifetime and Your Spouse's Lifetime After Your Death

| | | | | |
|--------------------------------------|------------|---|--------------------------------------|------------|
| \$6,122.00 | \$4,083.50 | A1. Regular Employee and Spouse Pension | \$6,221.50 | \$4,149.50 |
| \$6,262.50 to 62 \$6,022.50 after | \$4,083.50 | A2. Regular Employee and Spouse Pension with Benefit Adjustment Option to Age 62 | \$6,362.00 to 62 \$6,122.00 after | \$4,149.50 |
| \$6,260.00 to 65 \$5,960.00 after | \$4,083.50 | A3. Regular Employee and Spouse Pension with Benefit Adjustment Option to Age 65 | \$6,359.50 to 65 \$6,059.50 after | \$4,149.50 |

| | | | | |
|--------------------------------------|------------|--|--------------------------------------|------------|
| \$6,077.00 | \$4,557.50 | B1. Optional Employee and Spouse Pension | \$6,175.50 | \$4,632.00 |
| \$6,217.50 to 62 \$5,977.50 after | \$4,557.50 | B2. Optional Employee and Spouse Pension with Benefit Adjustment Option to Age 62 | \$6,316.00 to 62 \$6,076.00 after | \$4,632.00 |
| \$6,215.00 to 65 \$5,915.00 after | \$4,557.50 | B3. Optional Employee and Spouse Pension with Benefit Adjustment Option to Age 65 | \$6,313.50 to 65 \$6,013.50 after | \$4,632.00 |

Monthly Benefit Payment Options For Your Lifetime Only

| | | | | |
|--------------------------------------|-----|---|--------------------------------------|-----|
| \$6,430.50 | N/A | C1. Life Only Pension | \$6,535.00 | N/A |
| \$6,571.00 to 62 \$6,331.00 after | N/A | C2. Life Only Pension with Benefit Adjustment Option to Age 62 | \$6,675.50 to 62 \$6,435.50 after | N/A |
| \$6,568.50 to 65 \$6,268.50 after | N/A | C3. Life Only Pension with Benefit Adjustment Option to Age 65 | \$6,673.00 to 65 \$6,373.00 after | N/A |
| \$308,664.00 | | 4 Year Certain Death Benefit | \$313,680.00 | |

Recent Coverage and Early Retirement



What if I don't reach/have
PEER in my contract?

Recent Coverage

1,500 Covered Hours during a 60 consecutive calendar month period any time after age 50.



Higher percentage of Early Age Retirement Benefits.



Unreduced Age Retirement Benefit at age 62 instead of 65.



Increased Regular Spouse Lifetime Pension from 50% to 66^{2/3}%.

Recent Coverage

1,500 Covered Hours during a 60 consecutive calendar month period any time after age 50.



One of the requirements for a Disability Benefit.



Additional/Enhanced Death and Survivor Benefits.

Early Retirement Factors

| Percentage of Normal Retirement Factors | | | |
|---|--|---|------------------------------------|
| Exact Age on Pension Effective Date | Early Retirement Benefit Without Recent Coverage | Early Retirement Benefit With Recent Coverage | Early Retirement Benefit with PEER |
| 55 | 40.0% | 54.4% | 100% |
| 56 | 44.8% | 59.2% | 100% |
| 57 | 49.6% | 64.0% | 100% |
| 58 | 54.4% | 71.2% | 100% |
| 59 | 59.2% | 78.4% | 100% |
| 60 | 64.0% | 85.6% | 100% |
| 61 | 71.2% | 92.8% | 100% |
| 62 | 78.4% | 100% | 100% |
| 63 | 85.6% | 100% | 100% |
| 64 | 92.8% | 100% | 100% |
| 65 | 100% | 100% | 100% |

Family Security



Death and Survivor Benefits

Death and Survivor Benefits

Lump Sum Death Benefit

- Vested

Spouse Lifetime Pension

- Vested
- Married at Death

48 Month Death Benefit

- Vested
- Not Married at Death
- Recent Coverage

Child Survivor Benefit

- 3,000 Covered Hours
- Under age 65
- Recent Coverage

Death and Survivor Benefits

Lump Sum Death Benefit

- Vested

Single Lump Sum of up to \$10,000.00 or half the total contributions made leading up to death, whichever is less.

Death and Survivor Benefits

Spouse Lifetime Pension

- Vested
- Married at Death

Monthly Pension of approximately 66^{2/3}% of what the Participant would have been eligible for at time of death with Recent Coverage – 50% without Recent Coverage.

Death and Survivor Benefits

48 Month Death Benefit

- Vested
- Not Married at Death
- Recent Coverage

Single Lump Sum Payment of 48 times the monthly benefit the Participant would have been eligible for upon death.

Death and Survivor Benefits

Child Survivor Benefit

- At Least 3,000 Covered Hours
- Under Age 65 at Death
- Recent Coverage

Monthly Payment of up to \$2,000.00* for any surviving children (whether one child or multiple children) under the age of 22. Benefit ends upon youngest child's 22nd birthday unless disabled.

*Recent Plan Change that took effect for any Participant who died after June 30, 2024. Max \$1,000.00 per month and payable to the youngest child's 18th birthday for deaths before June 30, 2024.

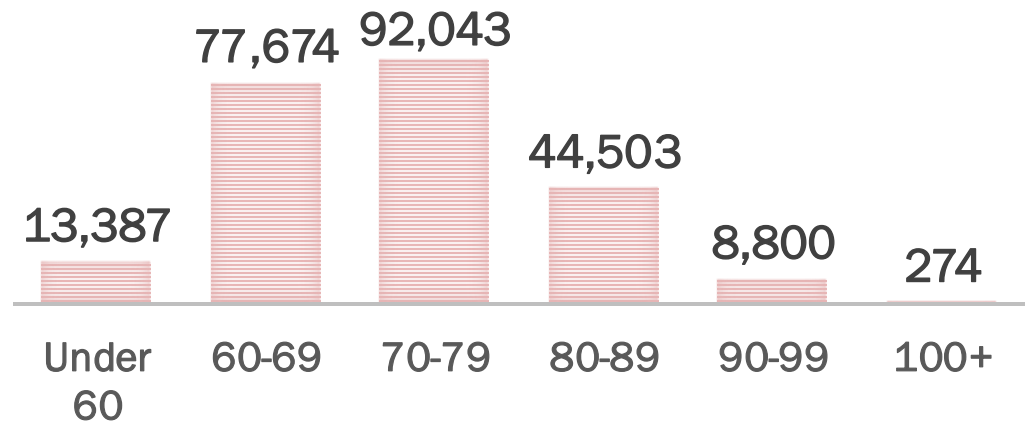
LONGEVITY IN THE WCTPT

As of 2024, there are:

274 Retirees and Beneficiaries over
100 years old

8,800 other payees between **90**
and **99** years old

The average life expectancy is 78.5 years. The Plan is designed to allow individuals to retire many years ahead of age 60.



LONGEVITY IN THE WCTPT

A Longevity Story



Mary C. was born in 1915 and began working for John Inglis Frozen Foods (later acquired by United Foods) in 1962 as a Floor Supervisor in the Frozen Foods Division. Mary received ten years of Past Service Credits from her hire date through 1972, when her unit joined the Teamsters and began Plan coverage. Mary then commenced retirement in June 1981. Mary's husband was also a Plan Participant and she received a death benefit upon his passing.

To this date, Mary has been receiving a Western Conference of Teamsters Pension Benefit for over 43 years. She is the oldest living pensioner in the Plan at 109 years of age!

Application Process



Timelines & requirements

APPLICATION PROCESS

90-180 Day
Processing Time.

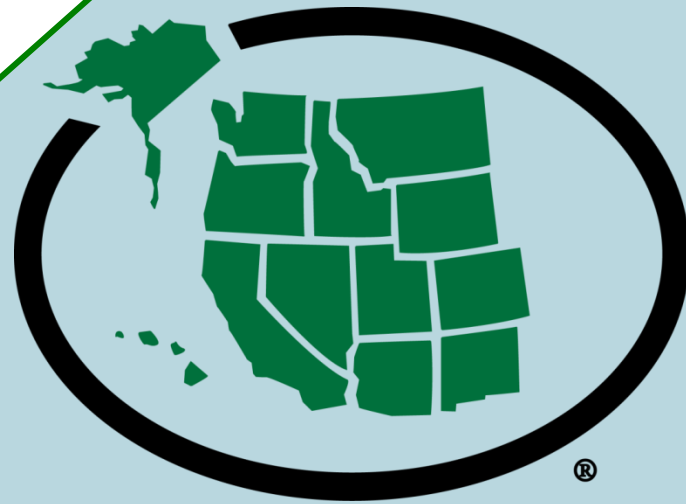
Copies of Birth
Certificate, Spouse
Birth Certificate, and
Marriage Certificate
(if married).

If under 65, must
sever employment
with last covered
employer.

Benefit Options and
Tax forms sent once
your application is
processed.

Spousal Consent
Requirements.

Reemployment



General Guidelines

REEMPLOYMENT – UNDER AGE 65

Unlimited hours of employment are conditionally allowed for anyone receiving a pension, under age 65, if ONE of these three things are done:



Work in a Trade or Craft that is completely different from any position held while in covered teamster employment.

REEMPLOYMENT – UNDER AGE 65

Unlimited hours of employment are conditionally allowed for anyone receiving a pension, under age 65, if one of these three things are done:



Work in an industry that is completely different than any employer's industry you've worked under during covered teamster employment.

REEMPLOYMENT – UNDER AGE 65

Unlimited hours of employment are conditionally allowed for anyone receiving a pension, under age 65, if one of these three things are done:



Work in a Geographic Region in which the WCTPT does not currently have a covered unit (increasingly difficult with the Trust's expansion across the United States).

REEMPLOYMENT – UNDER AGE 65

If you do work in the EXACT SAME industry, trade, and within the geographic area of the Trust, there are some limits to how much you can work while receiving your pension.

Under 60 59 hours per month

- Can exceed 60 hours per month in any three months of the calendar year without penalty.

60-65 84 hours per month

- Can exceed 85 hours per month in any three months of the calendar year without penalty.

65 & Over No Restrictions

- Can work an unlimited number of hours per month year-round.

Plan Communication





IMPORTANT NEWS – READ MORE BELOW!

Bonus Accrual Rate Extended for Years 2024 – 2025!

Child Survivor Benefit Expanded! • We are Still a Green Zone Plan!



The Western Conference of Teamsters (WCT) Pension Plan was established in 1955 through collective bargaining between labor and management. Today your Plan is the largest area-wide multiemployer pension plan in the United States. It covers 223,000 active participants through pension agreements negotiated by local unions with more than 1,400 employers nationwide. **Find answers to common questions about the WCT Pension Plan for prospective participants and employers.**

Major Benefit Improvements Approved for 2024 and 2025

Building on the strong investment results of 2023, the Trustees of the Western Conference of Teamsters Pension Trust approved major benefit improvements at their January 2024 Board meeting.

NEW Bonus Accrual Rate Extended Through 2025

Effective January 1, 2024, the WCTPT Trustees approved an extension of the 1.6% bonus accrual rate through December 31, 2025. This accrual rate applies to all participants regardless of the years of service the participant has earned. The accrual rate will return to 1.2% as of January 1, 2026. The accrual rate for earning non-contributory service remains at 1.2%.

[Click here to see the specific benefit percentages that apply to each year of covered employment from 1987 forward.](#)

[Click here to see the Buying Power of Bonus Accruals for work in 2021 – 2025](#) using a comparison of 1.2% vs. 1.6% for common contribution rates.

NEW The Child Survivor Benefit Was Recently Expanded

Effective July 1, 2024, the WCTPT Trustees will extend the survivor benefit to include dependent children up to age 22. Currently the survivor benefit is payable to dependents up to age 18.

Also, the child survivor benefit is being expanded to cover units at a basic contribution rate of \$0.10 or higher so that the Teamster family of an eligible participant with an average contribution rate from \$0.10 through \$0.99 can qualify for a benefit of **\$1,000** per month.

For units at an average contribution rate of \$1.00 or higher, an eligible participant's family can qualify for a child survivor benefit of **\$2,000**, double the current maximum monthly amount per family.

These changes all apply to families of participants who die on or after July 1, 2024.

- [Participants](#) ▶
- [Retirees](#) ▶
- [Beneficiaries](#) ▶
- [Local Unions](#) ▶
- [Employers](#) ▶

Plan Member Login

Register to access your account information, view benefit statements and choose your delivery settings for Plan communications. Once logged in to the portal, click on the Preferences tab to make your opt-in election.

[Login/Register](#)

[Go Paperless!](#)

QUICK LINK:

[Plan Documents](#)

NEW Summary Plan Booklet

Download it here:

[English](#) | [Spanish](#)

Una copia impresa del Folleto resumido del Plan en español está disponible a pedido de las Oficinas Administrativas.



NEW Your Retirement Benefits

Download a new guide covering important benefits information for Plan retirees.



Report to Contributing Employers

Go to the [Plan Documents](#) page or [click here](#) to view this document issued in May 2023.



Trust Website

www.wctpension.org



Western Conference of Teamsters Pension Trust

- [Participants](#) ▶
- [Retirees](#) ▶
- [Beneficiaries](#) ▶
- [Local Unions](#) ▶
- [Employers](#) ▶

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[Login/Register](#)

 Go Paperless!

QUICK LINK:

[Plan Documents](#)

Plan Summary

This section explains what you need to know and do to get the most from your Plan benefits. [Click here for details.](#)

Moving Soon?

Be sure to update your address on the [member portal](#) or contact one of our [Administrative Offices](#).

[Home](#) [About the Pension Trust](#) [Plan Summary](#) [Forms & Documents](#) [Video Tutorials](#) [FAQ](#) [Contact](#) [Site Index](#)

Plan Documents

WCT Pension Plan Document

[Summary Plan Description \(English Version\)](#) **NEW**

[Folleto Resumido del Plan \(versión en español\)](#) **NEW**

[Highlights of the WCT Pension Trust Fund \(English Version\)](#)

[Características generales de WCT Pension Trust Fund \(versión en español\)](#)

[Basic Introduction to the WCT Pension Plan](#)

[Your Retirement Benefits](#) **NEW**

[Buying Power of Approved Bonus Accruals](#)

[Memorandum to Participating Employers RE: United States Postal Service Delays – August 2020](#)

[Report to Contributing Employers](#)

[Agreement & Declaration of Trust](#) **NEW**

[Hours Limits Relaxed for Post-Retirement Employment](#)

[Notice of Election of Special Funding Rules Under the Pension Relief Act of 2010](#)

[Multiemployer Pension Plan "FASB" Disclosures](#)

[How the WCT Pension Plan Compares to a 401\(k\)](#) **NEW**

[IRS Determination Letter dated June 30, 2015](#)

[Letter from Employer Chairman to Contributing Employers RE: Need for Timely Payments – July 2019](#)

Form 5500

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Requesting Benefit Information

➤ **Work History Statement**

**Gives a complete listing of all the covered hours paid on your behalf.
Reports your vesting status, including any interruptions of service or forfeitures.**

➤ **Accrued Benefit Statement**

**Reports your vesting status, including any interruptions of service or forfeitures.
Estimates your normal retirement benefit (age 65)—based on your covered employment to date.**

➤ **Estimate of Benefits**

**Available if you are vested and nearing your earliest retirement age (age 55).
Estimates benefit amounts under each available payment option, based on your age and your spouse's age (if married) for the pension effective date you request.**



WCT Pension Plan Contact Information

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www.wctpension.org

