

# Michigan Laborers' Fringe Benefit Funds

6452 Millennium Dr, Ste 100, Lansing, MI 48917-7881 • PO Box 211133, Eagan, MN 55121  
Phone: 1 (877) 645-2267 (MI-LABOR) • Fax: (517) 689-6016 • Website: [www.michiganlaborers.org](http://www.michiganlaborers.org)

## Michigan Laborers' Pension Fund - Retirement Benefit Checklist

THE STEPS BELOW ARE INFORMATIONAL ONLY AND  
ARE NOT TO BE CONSTRUED AS A PROMISE OF BENEFITS

The following is a list of the necessary steps to complete the retirement process. If you have questions regarding your retirement, please call us at 877-MILABOR and we will be happy to assist you.

# LIUNA!

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**Request For Application ("RFA")**

When you wish to retire, you must complete a RFA. RFAs are available from the Fund Office, or you may print one from the Fund's website at [www.milaborersfunds.com](http://www.milaborersfunds.com). You must follow all instructions on the application and submit the original to the Administration Office, along with the following documents applicable to you:

- A photocopy of your Birth Certificate
- A complete photocopy of all Divorce/Legal separation decree(s) with property settlement agreements, and Qualified Domestic Relations Orders (if applicable)

**Upon receipt of your completed RFA, it will take approximately 60 days for you to receive your Election Packet.**

**Election Packet**

Once your RFA is received by the Fund Office, you will be sent a personalized Election Packet. The Election Packet will include your Election Form (which quotes your monthly benefit amount and all options available to you), Tax form and Bank form.

**Election Form**

Your Election Form must clearly indicate your retirement option. You and your spouse (if applicable) must make your election and sign the form **in front of a Notary Public**. If you elect to receive one of the Joint and Survivor options, you must also send:

- A photocopy of your spouse's Birth Certificate
- A photocopy of your Marriage Certificate
- If you or your spouse have changed your name due to marriage, divorce, or any other reason, it is necessary that you submit supporting documents such as a Marriage Certificate(s), or other legal documents pertaining to the name change.

**Tax Form**

Your retirement benefit is subject to Income Tax. Federal Income Tax will be withheld based upon your instructions. State Tax may also be withheld. Please refer to the form that indicates when state tax can be withheld.

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Welfare & Pension Administration Service, Inc.

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**Bank Form**

We recommend you have your monthly retirement benefit deposited electronically to your bank each month. Payments are deposited on the 1st of each month.

**Upon receipt of your completed Election Packet, it will take approximately 30 days to process your retirement benefits.**

**LIUNA!**

*Feel the Power*

**Award Letter**

When your completed Election Packet has been approved by the Fund Office, you will receive an approval letter advising when your retirement benefit payments will begin. If contributions are received from your employer following your retirement, your benefits will be increased retroactively to your retirement date once all contributions are received.

When all steps are checked, you have completed the retirement process. Thank you for all your years of service!



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