

How to read your Benefit Statement - Member Information Section



CANADIAN MULTI EMPLOYER RETIREMENT FUND FOR THE GRAPHIC ARTS MEDIA
PENSION BENEFIT STATEMENT
 ADMINISTRATION OFFICE
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MEMBER INFORMATION

PERIOD

DEPOSITS RECEIVED FROM _____ TO _____

Your name and address (Please advise the Plan if your address changes)

This Statement reflects Contributions received during this period

THIS STATEMENT DISPLAYS THE PENSION YOU EARNED TO THE END OF THE PRIOR CALENDAR YEAR, BASED UPON CONTRIBUTIONS EARNED UP TO DECEMBER 31st, AND RECEIVED BY THE ADMINISTRATOR BY JANUARY 31st OF THIS CALENDAR YEAR. LATE CONTRIBUTIONS WILL APPEAR ON NEXT YEAR'S STATEMENT. THE INFORMATION IN THIS STATEMENT IS PRODUCED BY THE ADMINISTRATOR AND BELIEVED TO BE CORRECT. SHOULD YOU DETECT AN ERROR IN THIS STATEMENT, IT MUST BE REPORTED TO THE ADMINISTRATOR, IN WRITING, NO LATER THAN THE DECEMBER 31st IMMEDIATELY FOLLOWING THE PERIOD BEING REPORTED IN THIS STATEMENT. IF YOU HAVE NOT CONTACTED THE ADMINISTRATOR BY THAT DATE, THE INFORMATION ON THIS STATEMENT WILL BE REGARDED AS CORRECT.

BIRTH DATE

NAME OF SPOUSE

NAME OF BENEFICIARY

Person you named as your Spouse may have spousal rights to Pension Benefits

If you do not have a Spouse, this person may be entitled to your Pension on your death - before retirement

Please refer to the back of the Member Benefit Statement for more detailed Pension Plan information

How to read your Benefit Statement - Pension Fund Section

This period's Employer Contributions are detailed here

CONTRIBUTIONS RECEIVED FROM EMPLOYERS FOR THIS PERIOD				PENSION BENEFIT DETAILS		A D D I T I O N A L I N F O R M A T I O N O N R E V E R S E
WORK MONTH	EMPLOYERS' NAMES		DOLLARS	CREDITED PAST SERVICE		
				THE DATE YOU JOINED THE PLAN		
				THE DATE YOU BECAME, OR WILL BECOME, VESTED IN THE PLAN		
				NORMAL RETIREMENT DATE		
				MONTHLY PENSION AMOUNT AT NORMAL RETIREMENT DATE		
				EARLIEST RETIREMENT DATE WITHOUT PENSION REDUCTION		
				EARLIEST RETIREMENT DATE WITH PENSION REDUCTION		
TOTAL RECEIVED FOR THIS PERIOD >						
TOTAL RECEIVED PRIOR TO THIS PERIOD >						
TOTAL RECEIVED AT END OF THIS PERIOD >						

Work Month and Year that a Contribution was made on your behalf from a Contributory Employer

Employers that contributed on your behalf

Monthly Contribution amounts remitted on your behalf by Contributory Employers

Period in years of your membership in the Plan prior to the Effective Date of the Plan

Date in which you became entitled to a Pension from the Plan

Month following your 65th birthday

Monthly pension you are entitled to receive if you retire at Age 65

Earliest date you can retire with no reduction from your Normal Pension Retirement

Month following your 55th birthday

Total Employer Contributions received.
NOTE: This is not the Commuted Value amount that you would receive upon termination from the Plan