

# NEW YORK STATE TEAMSTERS CONFERENCE PENSION AND RETIREMENT FUND

## PERSONAL BENEFIT STATEMENT

Name:

**DAVID A. DESSNER**

Identification Number:

**491861843**

Hours Reported in 2010: **2079**

Date of Birth:

**01/16/1961**

### Plan Status

As of **January 1, 2011** you have earned **22** years of Credited Service towards your retirement. This includes Future Service, Past Service and continuous uninterrupted Service Credit with a merged plan that has been verified by the Fund Office.

You are **VESTED** as of January 1, 2011. You become vested once you have accrued 5 years of Future Service Credit prior to incurring a Break in Service. When you are vested you earn a non-forfeitable right to a pension benefit at your Normal Retirement Age, even if you leave the plan before becoming eligible to retire.

### Plan Benefits

#### **Contributions During 2010**

The contributions paid on your behalf in 2010 were **\$18,667.80**.

#### **Total Annual Accrued Benefit**

As of January 1, 2011 you have earned a total annual pension benefit of **\$53,592.00** payable at your Normal Retirement Age. This assumes that you have satisfied the provisions of the Plan necessary to become vested in your benefit.

*This information is provided as a summary. The official Plan Document contains the actual language which is used to determine eligibility and calculate benefits. Your right to a pension and the amount of your benefit will depend on the actual facts and the terms of the Pension and Retirement Fund Plan Document at retirement.*