

NEW YORK STATE TEAMSTERS CONFERENCE PENSION AND RETIREMENT FUND

PERSONAL BENEFIT STATEMENT

Name: **[REDACTED]**
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.