

Information on Covered and Non-Covered Employment for Completing Applications for Defined Contribution Distribution on Termination of Employment Prior to Retirement

This information is for your reference when you complete the Application and give the date of your last covered or non-covered hour worked and the name of the covered or non-covered employer.

Article VI, Section 1 of the Defined Contribution Plan states that a Participant who terminates Covered Employment prior to his Normal or Early Retirement Date will be eligible for a distribution upon the later of the following:

- (a) twelve consecutive months after the Participant's most recent Covered Hour, including any hours worked under the six county jurisdiction of the Southern California IBEW-NECA Pension Plan (Defined Benefit Plan) or the Southern California IBEW-NECA Defined Contribution Plan, and provided further that the Participant must both apply for and actually receive his benefit prior to his return to covered employment; or
- (b) at least twelve consecutive months after the Participant's most recent hour of Non-Covered Electrical Employment. "Non-Covered Electrical Employment" means work in the electrical construction contracting industry, in the same geographical area that is covered by the Plan, (Los Angeles County, Orange County, San Bernardino County, Riverside County, Mono County and Inyo County) in the same trade or craft in which the Participant worked at any time in Covered Employment.

Please note that you must actually receive your benefit prior to a return to covered employment. If you return to covered employment after completing the application, but before you receive your benefit, please contact the Pension Department at once.