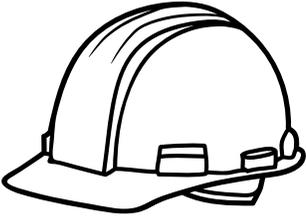


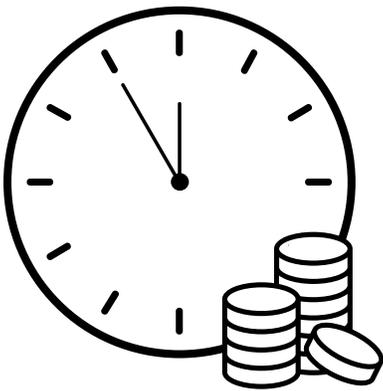
NYCDCC ANNUITY FUND

ELIGIBILITY



- Working in Covered Employment within the Jurisdiction of the District Council and Local Unions
- Completion of one hour of service in covered employment
- Hourly contributions made by employer
- Monies sent to Empower on a weekly basis by the Fund Office

RETIREMENT



- Normal retirement age under this Plan is 65
 - Eligible to receive full distribution when you leave the employer
- Early retirement under this Plan is age 55
 - Eligible to receive full distribution when you leave the employer
- 59½ and older not subject to 10% federal tax penalty on any monies taken from account
- Mandatory distribution after age 72
 - Required by law to receive a minimum distribution
 - Not required to stop working

QUESTIONS



- Any questions pertaining to your account should be directed to Empower at (833) 569-2433 or online at empowermyretirement.com
- Create account online
- Initiate loans or take a partial or lump sum withdrawal
- Monitor investments, make changes to investments, view quarterly statements
- For questions about your Plan, call the Fund Office at (800) 529-FUND (3863) or (212) 366-7373



New York City District Council of Carpenters

BENEFIT FUNDS

www.nyccbf.org - (800) 529-3863 or (212) 366-7373