

Quick Reference Guide regarding "How To" complete your Annuity Application

Please Look at the "Section" or "Form", find your status and complete the appropriate "Section" as indicated below your status and fill out the Application, according to the chart below.

Annuity Application Section or Form	If you are:	Single-Never Married	Married	Divorced	Widowed
Section 1		Yes	Yes	Yes	Yes
Section 2		Yes	Yes	Yes	Yes
Section 3		If you are NOT Retired	If you are NOT Retired	If you are NOT Retired	If you are NOT Retired
		Yes	Yes	Yes	Yes
Section 4		No	Spouse must sign*	No	No
Section 5A		Recommended	Recommended	Recommended	Recommended
Section 5B		No	ONLY if your spouse is NOT your beneficiary	No	No
Section 6 (A** or B)		Yes	Yes	Yes	Yes
Section 7		Yes*	Yes*	Yes*	Yes*
Section 8		Only if you are Disabled	Only if you are Disabled	Only if you are Disabled	Only if you are Disabled
Form W9		Yes	Yes	Yes	Yes
Form W-4P (Federal); Form CT W-4P (CT taxes)		Optional if you want add'l taxes	Optional if you want add'l taxes	Optional if you want add'l taxes	Optional if you want add'l taxes
Your Birth Certificate		Yes	Yes	Yes	Yes
Additional Documents		Complete the Single Affidavit	Submit your Marriage Cert.	Submit your Divorce Decree	Submit the Death Certificate
Current Union Membership Card***		If Applicable	If Applicable	If Applicable	If Applicable
Direct Deposit Authorization Form		Yes	Yes	Yes	Yes

* Members please sign Section 7 (or Section 4 for Spouses, if applicable) in the presence of a Notary Public or at the Connecticut Laborers' Fund Office. The date of you sign the Form and the date the Notary Public witnesses your signature MUST be the same date.

** If you are electing a rollover of your Annuity Fund balance, please have your Rollover Provider send a "Letter of Acceptance". The Letter of Acceptance verifies that you have an IRA account, it will confirm your account number and will include instructions regarding who and where to send the rollover distribution.

*** If you are currently a member of a union other than one of the Connecticut Laborers' Unions, please provide a copy of your new union membership card.

BENEFICIARIES: If you are a beneficiary completing the Application please complete ONLY Sections 1, 2, 6 and 7.

NOTE: If any of the required documents are not provided or are not in good order it can delay your Annuity Distribution or Void it altogether.