

## St. Louis Pension Forms – General Information



If you have already submitted any of these forms to the Pension Office and do not wish to make any changes, no action is necessary.

- **Deduction Authorization for Federal Income Tax Withholding:** This form is to be completed for verification as to whether or not you wish to have Federal Income Taxes withheld from your Pension Benefit. If you are drawing more than one Pension from the Plan, a form must be completed for each. If you wish to have taxes withheld from your Pension benefit, this authorization form and an IRS Tax [Form W-4P](#) are required.
- **Dues Deduction Authorization Form:** This form authorizes the Pension Trust Fund to deduct Union Dues from your Pension benefit.
- **Direct Deposit Authorization Form:** This form authorizes the Pension Fund to directly deposit your Pension benefit into a checking or savings account where you are the primary or joint owner of the account.
- **Designation or Change of Beneficiary Form – Pre-Retirement Death Benefit:** This form is to be completed if you wish to designate a beneficiary for Pre-Retirement Death benefits which may be payable from the Pension Plan that is separate from the beneficiary you designated for Health and Welfare benefits. Please note:
  - a) *If you are married at the time of your death, your spouse will be your beneficiary for Pension unless, after your date of marriage, you designate a different beneficiary. This post-marriage beneficiary designation would automatically terminate on the first anniversary of your marriage, at which time your Eligible Spouse will be your beneficiary. (An Eligible Spouse for Pension purposes is a spouse that you have been married to for at least one year prior to the date of your death.)*
  - b) *If you are not married at the time of your death and you have not named a Pension Only beneficiary, the beneficiary you designated for Health and Welfare will be your beneficiary for any Pre-Retirement Death benefit that may be payable from the Pension Plan.*
- **Change of Beneficiary Form – After Retirement:** This form is to be completed if you wish to change your beneficiary designated at the time your retirement benefits commenced. This form may only be completed if:
  - a) *were not married to an Eligible Spouse at the time of retirement, or*
  - b) *are another person (“Payee”) receiving benefits from the Pension Plan who is entitled to designate a beneficiary, or*
  - c) *were married to an Eligible Spouse at the time of retirement, but elected a form of pension other than a Joint & Survivor Annuity: Your spouse must consent to the change by signing this form unless you are legally separated and provide the Fund Office with a certified copy of your court decree of legal separation.*

## Qualified Domestic Relations Order (QDRO)

### “Sample” QDROs and Checklist:

These documents are provided as a guideline only. We have found that this suggested format can be extremely helpful and cost-efficient in expediting the validation of a QDRO. The parties have complete liberty to modify any or all of these samples to meet their particular needs. However, please note that significant changes to the order’s language will require special scrutiny, and most likely, a longer review period.

When developing an order, please bear in mind that the Carpenters’ pension plans are “Defined Benefit Plans” and not defined contribution plans. A defined benefit plan provides benefits that are determined by a clearly defined formula contained in the plan. Unlike a defined contribution plan, a defined benefit plan does not provide benefits based upon dollar amounts contributed to an employee’s individual account. Therefore, language regarding individual account earnings, including interest earnings, must be excluded. The available “Sample” QDROs appropriately address an individual’s pension in terms of the present value of a “participant’s vested accrued benefit.” This understanding of a defined benefit plan is essential in streamlining the review process.

You may wish to submit a draft to the Pension Office for review prior to filing the QDRO with the court, in order to save potential court costs.

- **Pre-Retirement Sample QDRO:** This sample is to be used when the Participant is not yet receiving pension payments for the benefit that is being addressed by the QDRO.
- **Post-Retirement Sample QDRO:** This sample is to be used when the Participant has already completed an application, elected an optional form of payment and commenced receiving monthly pension payments for the benefit that is being addressed by the QDRO.
- **QDRO Checklist:** This checklist sets out those items which must be present for a domestic relations order to be a QDRO.