

**PIPEFITTERS RETIREMENT FUND, LOCAL 597**  
**100% JOINT AND SURVIVOR PENSION**  
**ELECTION FORM**

Phone (312) 633-0597 - Fax (312) 829-9796  
www.pf597.org

I currently have a Qualified Spouse.<sup>1</sup> I am attaching a copy of my spouse's birth certificate and a copy of our marriage license. I understand that the normal form of benefit payable by the Fund upon retirement is a 50% Joint and Survivor Pension. Under this normal form of benefit, I would receive the full single-life annuity value of my pension, and upon my death, my surviving Qualified Spouse would receive 50% of that amount for the remainder of his/her life.

I also understand that I have the option of waiving the normal form of benefit in favor of the 100% Joint and Survivor Benefit. If I elect the 100% Joint and Survivor Benefit, my benefits will be reduced by 10%, plus 0.4% for each year my spouse is younger than me or minus 0.4% for each year my spouse is older than me (not to exceed 0.0%) However, in the event of my death, my surviving Qualified Spouse will receive the same monthly pension I was receiving for his/her life.

I hereby elect as follows (check one):

- A.  I do not waive the 50% Joint and Survivor Pension.
- B.  I waive the 50% Joint and Survivor Pension and elect the 100% Joint and Survivor Pension. I understand that my Pension benefit will be reduced to provide my spouse with the full amount of my benefit for the remainder of my spouse's life if I predecease my spouse. I understand that my spouse and I may revoke this election prior to my pension becoming payable.

\_\_\_\_\_  
Employee's Name

\_\_\_\_\_  
Name of Spouse

\_\_\_\_\_  
Employee's Social Security Number

\_\_\_\_\_  
Spouse's Date of Birth

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse's Social Security Number

<sup>1</sup> A Qualified Spouse is a legal spouse who you have been married to for at least the last 12 months. A Qualified Spouse also includes an ex-spouse named the surviving spouse under a Qualified Domestic Relations Order.