



## Bricklayers & Trowel Trades International Pension Fund

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620 F Street NW Suite 700, Washington, DC 20004  
Phone: 202/638-1996  
Fax: 202/347-7339  
BACBenefits.org

November 14, 2022

Mr. Arturo Leon  
14428 Old Thicket Trce  
Winter Garden, FL 34787

Dear Mr. Leon:

This is in response to your inquiry regarding your current status with the Bricklayers and Trowel Trades International Pension Fund ("IPF").

For this preliminary estimate, since becoming a participant in the IPF, you have accrued 14.7 years of Future Service Credit.

The final determination of your eligibility for benefits will be made by the Board of Trustees when you apply for benefits. Additional information regarding your inquiry is as follows:

- Our records indicate that you are vested and would be eligible for benefits at retirement.
- If you are eligible, your estimated monthly Normal Pension, at age 64, would be approximately \$374.00 effective November 1, 2024.

Our records indicate that hours were last received on your behalf in April 2017, and you would be considered an "inactive vested" participant. An inactive vested participant is any vested participant that has failed to earn at least .3 of a year (450 hours) of Future Service Credit in any two consecutive years prior to retirement. Inactive vested participants must return to covered employment and earn 4,500 hours (3 years Future Service Credits) to qualify for early retirement benefits, otherwise benefits are payable at age 64. If you were disabled or employed on referral by the local union within the Masonry Industry outside the local's collective bargaining agreement since contributions were last received, please provide documentation.

*\*\*\*Please note that this is only an estimate of your benefit, not a final computation. Any benefits that you are entitled to will be determined by the Board of Trustees at retirement based upon Plan Rules and Regulations.\*\*\**

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Enclosed is a list of hours received on your behalf from contributing employers.

Your pension effective date is subject to a timely filing of an application for benefits, at least one month prior to the date benefits can begin. If you have any questions, please contact the Member Services Department at the Fund office.

Sincerely,

A handwritten signature in black ink that reads "David F. Stupar". The signature is written in a cursive style with a long horizontal line extending from the end of the name.

David F. Stupar  
Executive Director

DS:dh  
Enclosure(s)  
cc: 0004 CA