



New England  
Carpenters Benefit Funds  
**Pension Fund**

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Harry R. Dow  
*Executive Director*

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Dear Plan Participant:

The Board of Trustees is pleased to announce the following change to the plan of benefits, effective March 1, 2012:

### **Same-Gender Spouse Eligible for Participant-Spouse Benefit**

Participants who are legally married under state law to a spouse of the same gender may name their spouse as beneficiary for the following benefits to the extent permitted by federal law:

- The Participant-Spouse form of payment; and
- The Pre-Retirement Death Benefit

### **Participant-Spouse Payment Form**

If a participant is legally married at retirement to a same-gender spouse, the participant may elect, in lieu of a Life or Joint and Survivor Pension, either the 100% or the 75% Participant-Spouse Pension. A Participant-Spouse Pension provides a monthly benefit for the spouse in the event of the participant's death after retirement. The benefit is either 100% or 75% of the amount the participant had been receiving prior to his or her death.

### **Pre-Retirement Death Benefit**

If a participant is legally married to a same-gender spouse and dies before he or she retires, the spouse of the participant is eligible to receive a lifetime monthly benefit equal to 75% of the monthly benefit the participant would have received if he or she retired on the day before his or her death and elected a 75% Participant-Spouse pension. The pre-retirement death benefit will only be paid if it begins within one calendar year following the calendar year in which the participant dies.

### **Eligibility**

To be eligible for these benefits, the participant and spouse must be married for at least one year at the participant's death. Please note the spousal waiver and consent rules and the rules regarding a Qualified Domestic Relations Order ("QDRO") do not apply. If there is a significant age difference between the participant and the spouse, there may be limits on the percentage payable to the spouse. Please contact the Fund Office for additional information.

If you retired on or after January 1, 2011 and before March 1, 2012 and you were (and still are) legally married to a same-gender spouse and you had previously elected a Joint and Survivor Pension with your spouse as your beneficiary, you may elect to have your pension re-calculated using the age reduction factors for a Participant-Spouse Pension. Please contact the Fund Office before September 1, 2012 if you wish to re-calculate your pension benefit.

Sincerely,

**Board of Trustees**