

Timber Operators Council Retirement Plan & Trust

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Important Information about Disability Benefits

If you are vested, became totally disabled while an Active Member of the Plan, and are found to be totally and permanently disabled by your physician and the Social Security Administration and are unable to work, you may be eligible to receive Disability Income Benefits as early as the first day of the sixth month following termination of employment due to your disability.

If you delay applying beyond the first six-month period after covered employment ends, the start of your disability income benefits will be delayed. Retroactive benefits, if you qualify, are limited to the lesser of (a) six months or (b) the time elapsed between the end of that first six month period and the date of your application.

Disability Income Benefits are payable to you monthly. Your monthly payments will stop when you are no longer disabled, you die, you reach normal retirement age (62), your employer stops participating in the Plan, or you apply for early retirement. (In some circumstances, electing early retirement may be more advantageous than continuing to receive disability income benefits because of the death benefit options that may be elected when starting retirement benefits. Contact us for more information.)

If you die while you are married and receiving disability income benefits, a pre-retirement death benefit may apply. To receive pre-retirement death benefit payments, your surviving spouse must contact the Retirement Manager for an application. Please refer to the Summary Plan Description (SPD) for details.

Enclosed is the form you must complete to apply for disability income benefits. You must apply for disability income benefits before age 62. If you are 62 or older, you should apply for normal retirement benefits. If you wish to apply for disability income benefits at this time, complete and return the enclosed form to the address shown below. For your application to be considered, you **must** provide:

1. A copy of your birth certificate;
2. A copy of the Social Security Disability Award; and
3. A statement from your health care provider describing your disability

Your benefit amount is based on the information available to us at the time the benefit is calculated. Should your benefit effective date, hours of service or other information change, the benefit amount will be recalculated. If you have any questions, please refer to your SPD or contact the Plan.