

Timber Operators Council Retirement Plan & Trust

6825 SW Sandburg Street, Tigard, OR 97223 Phone: 800.733.8621 Fax: 503.620.3935 retirement@toc.org

Request for Benefit Estimate

Name: _____ Male Female

Social Security No: _____ - _____ - _____ Date of Birth: ____/____/____ Married Single

Address: _____

Telephone: (_____) _____ Email Address: _____

Participating Employer: _____ Date of Hire: ____/____/____

Date of Planned Retirement: ____/____/____ (benefit will begin the 1st day of the month following)

Name of Spouse/Contingent Annuitant: _____ Person's Date of Birth: ____/____/____

Benefit Options

We will provide you with an estimate of your monthly benefits based on the Life Annuity with a 5-Year Guarantee form of benefit. Under this form, a benefit is paid to you for your lifetime; if you die before receiving 60 monthly payments, the remaining payments will be made to your named beneficiary.

If you are married, or are unmarried but wish to name a contingent beneficiary, we will also provide you with estimates of your monthly benefits based on the Contingent Annuity form of benefit. A contingent annuity benefit provides you with a monthly benefit for your lifetime. Upon your death, a benefit becomes payable to the person named as your contingent annuitant, if living. If your contingent annuitant is not living at the time of your death, no further benefits are payable. The amount of the benefit payable to your contingent annuitant depends on the continuation percentage elected at retirement. Once you begin receiving retirement benefits, you cannot change your contingent annuitant.

Your options at time of retirement for Contingent Annuity form of benefit are:

- Contingent Annuity with 100% Survivor Benefit – a reduced monthly amount paid to you for your lifetime with the same monthly amount paid to your surviving contingent annuitant after your death)
- Contingent Annuity with 75% Survivor Benefit – a reduced monthly amount paid to you for your lifetime with 75% of that amount paid monthly to your surviving contingent annuitant after your death)
- Contingent Annuity with 50% Survivor Benefit – a reduced monthly amount paid to you for your lifetime with 50% of that amount paid monthly to your surviving contingent annuitant after your death)

Please Note: If you are married when you retire and apply for benefits and elect a form of benefit payment other than the Contingent Annuity with 100% Survivor Benefit, your spouse must give spousal consent to that election by completing a Spousal Consent form.

Date of Request: _____, 2 _____ Signature: _____