

Arizona Bricklayers Pension Trust Fund

Vesting Service refers to your non-forfeitable right to receive benefits from the plan when you terminate employment. In general, you are vested in your plan benefit if you are an employee of a Participating Employer when you reach Normal Retirement Age. You may also be vested upon the earliest of the following:

- you earned 10 years of Pension Credit without a permanent break in Covered Employment
- you earned 10 years of Vesting Service without a permanent break in Covered Employment
- you are **not** covered by a CBA; and have more than 1 hour of service after 12/31/1988 and have at least 5 years of Vesting Service without a permanent break in Covered Employment
- you are covered by a CBA; and have more than 1 hour of service after 12/31/1992 and have at least 5 years of Vesting Service or at least 5 Pension Credits.