

California Winery Workers Pension Plan Trust

Information for Participants Considering Retirement

Steps to retirement:

- 1) Determine whether you qualify for a retirement benefit under the pension plan based on your age and years of service – the Administration Office can answer your questions about this – and decide whether your own personal circumstances make this a good choice for you.
- 2) Cease working in industry service. The Administration Office will confirm your last day worked with your employer.
- 3) Submit a Request for Retirement Application form along with all necessary documentation as indicated on the form. (This form may be submitted before you actually stop working.)
- 4) The Administration Office will calculate your pension amount, including any options that may be available to you, and will send you an application and related forms. *The amount of your pension may be reduced for Early Retirement, or to comply with a Qualified Domestic Relations Order. Your Annuity Starting Date (retirement date) will be the first day of the calendar month following the month in which you were last employed, or following the month in which your Request for Retirement Application form was received by the Administration Office, or the retirement date you indicated on that form, whichever is later.*
- 5) When you receive the application and related forms, complete and sign each form. If you are married and elect an option other than the 50% Joint and Survivor Benefit, your spouse's signature on the application must be notarized.

IMPORTANT: Once you begin receiving benefits, the option you elect cannot be changed. You and your spouse, if married, should carefully consider all of the implications of your decision to retire. You should check with your Local Union and/or employer if you have questions regarding other retirement benefits that may be available to you.

If you return to work in Industry Service after retirement:

- 1) You are required to give notice in writing to the Administration Office prior to acceptance of such employment. Please see sections of the plan concerning suspension of benefits on the reverse of this notice.
- 2) Your benefits will be suspended for each month in which you work 40 or more hours. The portion of your benefit accrued prior to April 19, 1996 is not subject to the current suspension rules. This means that if your benefits are suspended for a month because you are reemployed that month for more than 40 hours, you will still receive the portion of your benefit accrued prior to April 19, 1996.
- 3) You are required to give notice to the Administration Office when you cease such employment, at which time your benefit payments will be reinstated effective the first day of the calendar month following the month in which you were last employed, or following the month in which you give the required notice, whichever is later. This will be on a going-forward basis, only. You will not receive the amounts that were suspended while you were reemployed.

We recommend that you also refer to the Summary Plan Description (SPD) as revised July 1, 2009, which was previously mailed to participants. If you have any questions or would like another copy of the SPD, please contact the Administration Office (800) 282-5246 ext. 150.

CALIFORNIA WINERY WORKERS PENSION PLAN TRUST
SECTIONS OF THE PLAN CONCERNING SUSPENSION OF BENEFITS

SECTION 1, PARAGRAPH 21.

21. INDUSTRY SERVICE means any of the following:

- (a) Any employment in the wine-making industry, whether as a covered or non-covered employee or in a managerial, supervisory, proprietary or non-participating employer or a self-employed person; or
- (b) Any work in any capacity for a contributing Employer or for any employer who at any time was a contributing Employer, including successors, subsidiaries and parent companies of a contributing Employer.

SECTION XIV. SUSPENSION OF BENEFITS

1. (a) The benefits of any Participant on retirement shall be suspended during any month in which he or she was employed for forty hours or more in Industry Service anywhere in the State of California, except that benefits shall not be suspended on or after April 1 of the year following the close of the calendar year in which the Participant attains age 70½.

(b) Effective June 7, 2004, benefits accrued prior to the April 19, 1996 adoption of the Third Amendment to the Plan as revised July 1, 1994, will be subject to the prior rule in effect regarding suspension of benefits, and only suspendible if a participant is employed for a contributing employer. Benefits which were accrued on April 19, 1996, and which were suspended under the rule in effect after April 19, 1996, will be paid retroactively to June 1, 2004. The suspension rules in effect prior to the adoption of the 1996 Third Amendment will continue to apply to all benefits, including benefits earned before the 1996 third amendment was adopted.

(c) Effective June 7, 2004, benefits accrued prior to the April 27, 2001 adoption of the Third Amendment to the plan as revised July 1, 1999, will be subject to the prior rule in effect regarding suspension of benefits, and only suspendible if a participant performs (1) any employment in the wine-making industry, whether as a covered or non-covered employee or in a managerial, supervisory, proprietary or non-participating employer or a self-employed person; or (2) any work in any capacity for an Employer or for an employer who at any time was an Employer with respect to this Plan or for any employer engaged in the types of business activities in which any current or former Employer is engaged which is in the same trade or craft in which the retired Employee was involved during any time he or she earned Credited Service in this Plan or any predecessor Plan. Benefits that were accrued on April 27, 2001, and which were suspended under the rule in effect after April 27, 2001, will be paid retroactively to June 1, 2004. The suspension rules in effect prior to the adoption of the 2001 Third Amendment will continue to apply to all benefits, including benefits earned before the 2001 Third Amendment was adopted.
2. The Participant shall give notice in writing to the Administration Office prior to acceptance of such employment, of his or her intent to be so employed, giving the name of the employer, the address of the job site and the probable length of employment. In the event of his or her failure to do so, it shall be presumed that, in any month in which it is found that he or she accepted such employment, he or she worked forty or more hours.
3. The Participant shall give notice to the Administration Office when he or she ceases such employment at which time the benefit payments shall be resumed effective the first day of the calendar month following the month in which he or she was last so employed or following the month in which he or she gives the required notice, whichever is later.
4. A Participant may, prior to acceptance of any employment, request a determination by the Administration Office as to whether any intended employment will result in suspension of his or her benefits as herein provided.
5. The Plan may at reasonable intervals request from any retired Participant reasonable information to verify that he or she is not employed, or if employed, not on work of the sort described in Subsection 1 hereof and in Section 1, Subsection 21 of the Plan, and may withhold benefit payments until he or she has complied. Such information may include W-2 forms and any other reasonably pertinent information.
6. Any payments made by the Plan during such periods in which a Participant's benefits should have been suspended shall be deducted from further benefit payments, but not in excess of twenty-five percent (25%) of any one monthly payment (except that the 25% limitation on offsets shall not apply to the initial payment).
7. In the event of a dispute as to the application of any of the provisions of this section, a Participant may, within thirty (30) days of notification of any ruling by the Administration Office or the Board of Trustees, appeal from the same in accordance with the provisions of Section XX hereof, including without limitation the right to rebut any presumptions arising under this Section.