

**BRICKLAYERS AND TROWEL TRADES INTERNATIONAL PENSION FUND**  
**RULES ON EMPLOYMENT AFTER RETIREMENT**

To be considered retired, a pensioner must separate from employment for the entire month their pension starts. After retirement, your pension may be suspended for any month you work in Disqualifying Employment depending upon your age and earnings. Disqualifying Employment is:

- (1) Work with a contributing employer or employer in the same or related business as a contributing employer.
- (2) Self-employment in the same or related business as a contributing employer.
- (3) Employment or self-employment in any business, which is under the jurisdiction of the Union.
- (4) Employment with any Union, Fund or Program to which the Union is a party by an agreement.

You are required to notify the Fund office in writing within 15 days about any such employment you undertake. If you do not, your pension may be canceled for an additional six months. Payments made when you were in Disqualifying Employment will be deducted from future benefits. Exactly what kind of work that will cause your benefit to be suspended depends upon your age and earnings.

**Ages 55-61:** Pensioners under age 62 will have their payments withheld for any month worked in Disqualifying Employment.

**Ages 62-63:** Pensioners ages 62 and 63 will have their monthly benefit payment suspended when their yearly earnings in covered employment exceed the Social Security Maximum (\$17,640 for 2019) for recipients under age 64.

**Ages 64 and over:** For pensioners over age 64 there are no earnings limits, effective April 1, 2000.

For each calendar quarter in which a pensioner under age 64 engages in Non-covered Employment or self-employment in the Masonry Industry, their benefit will be suspended for six months regardless of their earnings.

All pensioners must notify the Fund office when they return to covered employment. Pensioners ages 62-63 should notify the Fund office when their earnings exceed the Social Security Earnings maximum. If you are not sure if a type of employment is prohibited, you may request a ruling from the Board of Trustees.