



NEBF Retirement Readiness Checklist

✓ Preparing for Retirement	
	<p>Visit the NEBF homepage at www.nebf.com and click on Online Benefits. On the Log In page, select "New User" and provide the requested information to verify your identity. Then follow the instructions to enter your email address and create your password and security questions. You will also have the option to go paperless.</p> <p>Note: Only vested participants can generate a benefit estimate. If you have a foreign address you will be unable to register for an online account at this time.</p>
	<p>Generate and review your benefit estimate for accuracy. NEBF also mails statements every three years.</p> <p>Contact NEBF immediately if you disagree with your work history. Mail or fax a letter to the NEBF office disputing the years in question. Please provide the years, name of the employer (s), the Local Union that you worked through and your job classification. A representative will research your work history once your letter is received.</p>
	<p>For security reasons, NEBF cannot update your address over the phone. If your address is not correct, you will have to mail or fax your request in writing with your new address and your signature. If you have an existing online account, you can update your address online.</p>

✓ 90-120 Days Before Your Birthday or Retirement Date	
	<p>Gather the required documents to submit with your application. Do not mail original documents – legible copies are acceptable. Missing documents will delay the processing of your application.</p> <p>A complete list of the required documents is located on the last page of the application.</p> <ul style="list-style-type: none"> • Birth certificate/passport • Social Security card • If you are married, include your spouse's birth certificate/passport, your marriage certificate and your spouse's Social Security card. • If you were divorced after your initiation date, a complete copy of your divorce decree(s) with any property, marital or settlement agreements. • If you are widowed, include a copy of your spouse's death certificate.
	<p>Direct Deposit is mandatory. Your financial information should be entered on the direct deposit form included in the application. The NEBF form must be completed, and your signature is required– do not send a copy of a voided check. NEBF does not accept prepaid or trust accounts.</p>
	<p>NEBF can mail an application to any address. The application is also available on the NEBF website at www.nebf.com under Plan Documents and Forms. You can print, complete and sign the printed application but it must be mailed to the NEBF office – no faxes or copies of the application are accepted.</p>
	<p>Your retirement date and your marital status <u>must</u> be completed on the application. If either is left blank, the application process will stop and NEBF will send a letter requesting this information.</p>
	<p>At least 3 to 4 months prior to your birthday or retirement date, mail the completed application to: 2400 Research Blvd, Suite 500, Rockville, MD 20850.</p>

✓ Application Process

	Once your application has been received and logged into the NEBF database, a letter acknowledging receipt of your application will be mailed. If you do not receive this letter within 30 days, please contact the NEBF office.
	Standard processing time is 30 to 45 days for disability applications and 30 to 90 days for early/normal applications. Please allow time for processing – NEBF processes in receipt order. You can contact the NEBF office at any time to check on the status of your application.
	NEBF will correspond with you directly if any additional information is required or if items are missing. They will not call you. Any letter generated by NEBF can be uploaded to your online account for review.
	NEBF checks are issued on the last business day of the month for that month. For example: If your pension effective date is September, your check will be deposited on the last business day of September. An approval letter will also be mailed for your records.

✓ After You Retire

	1099R? The form will be mailed out by January 31 st every year. The form is also available in your online account.
	1042S? The form will be mailed out by March 31 st every year.
	New Address? Notify NEBF in writing with your new address and your signature. You can also update your address in your online account.
	Income Verification Letter? Call the office to have a letter mailed if your address is correct. You can also generate an income verification letter in your online account.
	New Financial Institution? The NEBF direct deposit form is available on the NEBF website at www.nebf.com under Plan Documents and Forms. You can also call to have a form mailed.
	Update Federal Tax Withholding? You can call to update your federal tax withholding amount over the phone or submit the tax form which is available on the NEBF website at www.nebf.com under Plan Documents and Forms. NEBF does not withhold State Income Tax.

National Electrical Benefit Fund

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