

Refrigeration, Air Conditioning & Service Division (UA-NJ)

Annuity Fund

Benefit Applications:

- Loan
- Separation from Service
- Installment Payments
- Disability
- Incoming Direct Rollover
- Death Benefit Claim
- Beneficiary Account Withdrawal
- Alternate Payee QDRO Distribution
- Required Minimum Distribution (RMD)

What do you need to do with your Annuity Fund Account?

- 1. I am working but have a financial hardship and want to borrow money from my Account:**
 - a. Use this application: [Loan](#) (click to open the application)
- 2. I am no longer working for a covered employer and want to take money out of my Account:**
 - a. If you are disabled, use: [Disability](#)
 - b. If you are not disabled, use: [Separation from Service](#) (termination benefit)
- 3. I am retired from the Industry and want to take money out of my Account:**
 - a. If you are disabled, use: [Disability](#)
 - b. If you are not disabled, and want a lump sum or a rollover, use: [Separation from Service](#)
 - c. If are not disabled, and want to set up monthly installments, use: [Installment Payments](#)
- 4. I want to move money from another qualified retirement plan into my Account:**
 - a. Use: [Incoming Direct Rollover](#)
- 5. I am the beneficiary of a deceased participant and I want to take money out of the Account:**
 - a. If you have not created a Beneficiary Account in your name, use: [Death Benefit Claim](#)
 - b. If you already have a Beneficiary Account created in your name, use: [Beneficiary Account Withdrawal](#)
- 6. I have an Account from my ex-spouse and want to take money out:**
 - a. Use: [Alternate Payee QDRO Distribution](#)
- 7. I am retired and need to take Required Minimum Distribution (RMD):**
 - a. Use [Required Minimum Distribution \(RMD\)](#)

Required Minimum Distributions are the minimum amounts you must withdraw from your Account each year. You must start taking RMD withdrawals from your Account when you reach age 73. Failure to do so might result in a 25% penalty tax from the IRS on the RMD amount.

Should you have any questions, please contact our Benefit Payment Department at 1-800-792-3666, extension 6008, Monday to Friday, 8:30am to 5:00pm Eastern Time.