

MIDWEST OPERATING ENGINEERS PENSION FUND  
6150 JOLIET ROAD  
COUNTRYSIDE, IL 60525  
(708) 482-7300

JUNE 23, 2023  
PAGE NUMBER 1

Patricia Paver

SOCIAL SECURITY NO: XXX-XX-XXX  
DATE OF BIRTH : 10/XX/1967

Dear Participant:

This statement shows the Pension Credit you have accrued for the plan years indicated below. Please review the information provided below, and notify the Pension Fund office if you have any questions.

PLAN YEAR	HOURS WORKED	EMPLOYER CONTRIBS.	BENEFIT RATES	BENEFIT AMOUNTS	VESTING CREDITS
2000	2,277.00	8,028.37	3.60%	\$289.02	1.00
2001	2,052.00	7,631.03	3.60%	\$274.72	2.00
2002	2,419.50	9,589.38	3.60%	\$345.22	3.00
2003	2,372.50	9,985.40	3.60%	\$359.47	4.00
2004	2,346.00	10,442.88	3.60%	\$375.94	5.00
2005	2,358.00	11,298.78	3.60%	\$406.76	6.00
2006	2,516.50	12,811.79	3.60%	\$461.22	7.00
2007	2,544.00	14,043.01	3.00%	\$421.29	8.00
2008	2,461.50	14,711.65	3.00%	\$441.35	9.00
2009	1,983.00	12,773.42	3.00%	\$383.20	10.00
2009*	393.50	2,577.43	2.00%	\$51.55	10.00
2010	1,170.50	8,055.04	2.00%	\$161.10	11.00
2010*	1,188.00	7,187.41	1.50%	\$107.81	11.00
2011	2,130.00	13,509.03	1.50%	\$202.64	12.00
2012	2,191.00	13,655.58	1.50%	\$204.83	13.00
2013	2,187.50	14,271.90	1.50%	\$214.08	14.00
2014	1,216.50	7,771.09	1.50%	\$116.57	15.00
2014*	975.50	5,901.80	1.00%	\$59.02	15.00
2015	2,388.50	14,879.20	1.00%	\$148.79	16.00
2016	2,457.50	15,275.17	1.00%	\$152.75	17.00
2017	2,541.50	15,863.10	1.00%	\$158.63	18.00
2018	2,214.00	13,803.98	1.00%	\$138.04	19.00
2019	2,393.50	14,924.44	1.00%	\$149.24	20.00
2020	2,385.50	16,334.30	1.00%	\$163.34	21.00
2021	2,415.50	34,681.56	1.00%	\$346.82	22.00

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Patricia Paver

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PLAN YEAR	HOURS WORKED	EMPLOYER CONTRIBS.	BENEFIT RATES	BENEFIT AMOUNTS	VESTING CREDITS
2022	2,321.00	34,694.84	1.00%	\$346.95	23.00
2023	2,367.50	36,467.88	1.00%	\$364.68	24.00
2024	455.00	7,052.50	1.00%	\$70.53	24.00
TOTAL:	56,722.00	388,221.96		\$6,915.56	24.00

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Patricia Paver

SOCIAL SECURITY NO: XXX-XX-XXXX  
DATE OF BIRTH : 10/XX/1967

Dear Participant:

This statement confirms the hours reported, and the contributions received on your behalf for the periods indicated below.

CONT. MONTH	EMP. NUM	EMPLOYER NAME	HOURS PAID	CONTRIB. AMOUNT
04/2023			194.50	3014.75
05/2023			260.50	4037.75
			=====	=====
		GRAND TOTALS:	455.00	7052.50

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SOCIAL SECURITY NO: XXX-XX-XXXX  
DATE OF BIRTH : 10/XX/1967

Spouse Name: Joe Digger

Spouse Birth Date : 12/XX/1968

PENSION BENEFIT OPTIONS AS OF 11/01/2027 - NORMAL RETIREMENT

YOUR BENEFITS ARE 100% VESTED!!

YOU ARE NOT ELIGIBLE FOR THE POST-RETIREMENT LUMP-SUM DEATH BENEFIT

LAST REPORTED EMPLOYER:

LAST REPORTED WORK MONTH: 5/2023

PAST SERVICE CREDIT .00 FUTURE SERVICE 24.00

NORMAL RETIREMENT AT 60 \$6,915.56

MEMBER'S SPOUSE AT 58-10

PENSION TYPE - NORMAL		MEMBER BENEFIT	SURVIVOR AMOUNT	POP-UP AMOUNT
5 YEAR CERTAIN & LIFE		\$6,915.56		
10 YEAR CERTAIN & LIFE	.96270	\$6,657.61		
J & S 50% OPTION	.90620	\$6,266.88	\$3,133.44	
J & S 50% OPTION W/POP-UP	.89940	\$6,219.85	\$3,109.93	\$6,915.56
J & S 75% OPTION	.86020	\$5,948.76	\$4,461.57	
J & S 75% OPTION W/POP-UP	.85070	\$5,883.07	\$4,412.30	\$6,915.56
J & S 100% OPTION	.81870	\$5,661.77	\$5,661.77	
J & S 100% OPTION W/POP-UP	.80700	\$5,580.86	\$5,580.86	\$6,915.56

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Patricia Paver

S.S.N. XXX-XX-XXXX

Under the Standard Payment Options, you would receive the same monthly pension benefit for your lifetime. Your spouse must consent to any option you choose.

SINGLE LIFE OPTIONS

5 YEAR CERTAIN & LIFE Monthly Benefit = \$6,915.56 No Survivor Benefit  
This benefit is payable for your lifetime. There are no survivor benefits. However, if you should die before receiving 60 months of benefits, the guaranteed remaining months would be paid to your beneficiary.

10 YEAR CERTAIN & LIFE Monthly Benefit = \$6,657.61 No Survivor Benefit  
This benefit is payable for your lifetime. There are no survivor benefits. However, if you should die before receiving 120 months of benefits, the guaranteed remaining months would be paid to your beneficiary.

JOINT & SURVIVOR OPTIONS (1)

J & 50% SURVIVOR	Monthly Benefit = \$6,266.88	Survivor=\$3,133.44
J & 75% SURVIVOR	Monthly Benefit = \$5,948.76	Survivor=\$4,461.57
J & 100% SURVIVOR	Monthly Benefit = \$5,661.77	Survivor=\$5,661.77

JOINT & SURVIVOR OPTIONS W/POP-UP (1 & 2)

J & 50% SURVIVOR W/Pop-Up	Monthly Benefit = \$6,219.85	Survivor=\$3,109.92
	Pop-Up Benefit = \$6,915.56	
J & 75% SURVIVOR W/Pop-Up	Monthly Benefit = \$5,883.07	Survivor=\$4,412.30
	Pop-Up Benefit = \$6,915.56	
J & 100% SURVIVOR W/Pop-Up	Monthly Benefit = \$5,580.86	Survivor=\$5,580.86
	Pop-Up Benefit = \$6,915.56	

(1) The Monthly Benefit amount is payable for your lifetime. Upon your death, your spouse at the time of retirement would receive the Survivor Benefit amount based on the option you select, effective the first of the month following your death for your spouse's lifetime.

(2) If your spouse predeceases you, your monthly benefit will increase to your benefit amount before the adjustment was made for the Joint and Survivor with Pop-Up feature that you selected.

All calculations for standard and level income options are estimates provided to help you make a decision on which payment to choose. The estimates are based on the information available in our files and are subject to change if any of the information changes. Any other representations to you may not be relied upon and these estimates are not final until approved by the Board of Trustees.