

**WESTERN STATES OFFICE AND
PROFESSIONAL EMPLOYEES PENSION FUND**

SUSPENSION APPLICATION

DEFINITION OF DISABILITY

Exhibit 19

Western States Office and Professional Employees Pension Fund

Exhibit 19

Definition of Disability for Disability Retirement Benefit

- A Disability provisions in effect for applicants on or after January 1, 2010:
Page 19.2
- B. Disability provisions in effect for applicants on or before December 21, 2009:
Pages 19.3 through 19.6

DISABILITY BENEFITS

A. ELIGIBILITY

If you incur a total and long-term disability before reaching age 55, you will be eligible for a disability benefit if you:¹⁴

- (1) earned five (5) years of Total Service Vesting Credit, including two years of Contributory Service Vesting Credit; and
- (2) had contributions made on your behalf for at least 200 hours of work during the twelve-month period immediately preceding the onset of your disability; and
- (3) submitted evidence of disability satisfactory to the Board of Trustees. A Social Security Disability Award may be evidence of your disability but it will not be the sole criteria for determining if you will receive a disability pension.

B. WHAT IS A DISABILITY?

Disability, as defined for purpose of this Plan, is complete and continuous inability, resulting from sickness or injury, to engage in any and every gainful occupation for which you are reasonably qualified if such condition is expected to continue for a long and indefinite period.

C. WHEN DO BENEFITS BEGIN?

Your Disability Benefit will begin on the first day of the month following the earlier of the date of your Social Security Disability Award Date, or the later of: (1) six months after commencement of the disability, or (2) the date on which your application is received by the Plan Administration Office. You will receive a disability benefit retroactive to the date of your Social Security Disability Award Date if you submit an application with the Social Security Award to the Plan Office within 90 days of receipt of the award. A proper application must be filed before any disability benefit will be paid. See page 20 for instructions on how to apply for benefits.

D. HOW ARE BENEFITS COMPUTED?

Your monthly Disability Benefit will be an amount equal to 50% of your Total Service Benefit (see page 5). This amount will not be reduced if you are less than age 55.

E. HOW LONG DO BENEFITS CONTINUE?

Your monthly Disability Benefit will continue until the earlier of: (1) you recover from your disability, or (2) your death, or (3) your 55th birthday (you may apply for Early Retirement Benefits at that time if you are eligible). The Board of Trustees may from time to time require proof of continued disability.

¹⁴ These Disability Benefit provisions are effective January 1, 2010.

Your beneficiary, other than your spouse, is entitled to receive a benefit payable in sixty monthly payments based on your Total Service Benefits or reduced Total service Benefits (as described above) reduced by the sum of any benefits, including Disability Benefits, paid to you before your death. This benefit may be paid, at the option of your beneficiary, in a single lump-sum payment with an interest adjustment.

Your spouse, who is your beneficiary, may elect to receive either:

- (1) a monthly benefit for life equal to one-half of the death benefit described in items (1) and (2) above, but actuarially adjusted based on the ages of you and your spouse, or
- (2) a benefit payable in sixty monthly payments based on your Total Service Benefit reduced by the sum of any benefits, including Disability benefits, paid to you before your death, which benefit may be paid, at the option of your spouse, in a single lump-sum payment with an interest adjustment.

If your death occurs prior to the Plan's earliest retirement age, your spouse may elect to receive monthly benefits for life. The benefits will commence not earlier than the first of the month following the month in which you would have attained the Plan's earliest retirement age.

POST-RETIREMENT DEATH BENEFIT

If your death occurs after your retirement, your spouse or other beneficiary will receive the benefits described on pages 7-8 under the Standard or Optional Forms of retirement benefits depending upon the form of benefit you were receiving.

DISABILITY BENEFITS

ELIGIBILITY

If you incur a total and long-term disability, you will be eligible for a disability benefit if you:

- (1) earned five (5) years of Total Service Vesting Credit, including two years of Contributory Service Vesting Credit; and
- (2) had contributions made on your behalf for at least 200 hours of work during the twelve-month period immediately preceding the onset of your disability; and
- (3) submitted evidence of disability satisfactory to the Board of Trustees. A Social Security Disability Award may be evidence of your disability but it will not be the sole criteria for determining if you will receive a disability pension.

WHAT IS A DISABILITY?

Disability, as defined for purpose of this Plan, is complete and continuous inability, resulting from sickness or injury, to engage in any and every gainful occupation for which you are reasonably qualified if such condition is expected to continue for a long and indefinite period.

WHEN DO BENEFITS BEGIN?

Your Disability Benefit will begin on the first day of the month following the earlier of the date of your Social Security Disability Award Date, or the later of (1) six months after commencement of the disability, or (2) the date on which your application is received by the Administration Office. You will receive a disability benefit retroactive to the date of your Social Security Disability Award Date if you submit an application with the Social Security Award to the Plan Office within 90 days of receipt of the award. A proper application must be filed before any disability benefit will be paid. See pages 21-22 for instructions on how to apply for benefits.

HOW ARE BENEFITS COMPUTED?

Your monthly Disability Benefit will be an amount equal to your Total Service Benefit (see page 5). This amount will not be reduced if you are less than age 62.

HOW LONG DO BENEFITS CONTINUE?

Your monthly Disability Benefit will continue until the earlier of:

1. you recover from your disability, or
2. your death, or
3. your 62nd birthday at which time you become eligible for a Normal Retirement Benefit.

The Board of Trustees may from time to time require proof of continued disability.

PRE-RETIREMENT DEATH BENEFIT?

In the event of your death prior to your 62nd birthday, your surviving spouse or beneficiary may be eligible for benefits as described on page 15-16.

ALTERNATE DISABILITY BENEFITS

ELIGIBILITY

You will be eligible for an alternate Disability Benefit in lieu of the Pre-Retirement Benefit Death Benefit and Early or Normal Retirement Benefits payable under the Plan if you would otherwise qualify for a disability Benefit except that you have not had contributions made on your behalf for at least 200 hours of work during the twelve-month period immediately preceding the onset of your disability and you are not 55 years old.

HOW ARE BENEFITS COMPUTED?

Your monthly Alternate Disability Benefit will be an amount equal to your Total Service Benefit reduced, effective for Alternate Disability Retirements occurring on or after January 1, 2000, to the percentage shown in the following table based on your age at the time benefits begin.

<u>Age at Alternate Disability Retirement</u>	<u>Alternate Disability Retirement Percentage</u>	<u>Age at Alternate Disability Retirement</u>	<u>Alternate Disability Retirement Percentage</u>
54	0.838	39	0.394
53	0.810	38	0.372
52	0.779	37	0.351
51	0.746	36	0.331
50	0.713	35	0.312
49	0.679	34	0.294
48	0.646	33	0.277

You have a choice of the Forms of Benefits described on pages 6-7. Your benefit will be adjusted according to the option you select and stated on the table on page 10 with a 17 year set-forward of your age.

WHEN DO BENEFITS BEGIN?

Benefits will begin on the first day of the month following the later of (1) six months after the commencement of the disability, or (2) the date on which your application is received in the Administration Office.

HOW LONG DO BENEFITS CONTINUE?

Your monthly Alternate Disability benefit will continue until the earlier of:

1. your recovery from your disability, or
2. your death (subject to the Form of Retirement Benefit you elect).

The Board of Trustees may from time to time require proof of disability. In the event of your recovery, any future benefit payable from the Plan will be reduced by the actuarial equivalent of any amount paid as an Alternate Disability Benefit.

CIRCUMSTANCES UNDER WHICH BENEFITS WILL NOT BE RECEIVED AND PENSION CREDIT WILL BE LOST

BREAK IN SERVICE

You will lose all accumulated Vesting and Benefit Credits if you incur a Permanent Break in Service and you are not a Vested Participant.

You incur a One-Year Break in Service in any calendar year in which you are not employed by a Contributing Employer, in any capacity, for at least 200 hours. However, your qualified military service will be credited as hours of work pursuant to the Uniformed Services Employment and Reemployment Act which may prevent a Break in Service. See page 2.

You incur a Permanent Break in Service when you have five consecutive One-Year Breaks in Service. If you have at least a One-Year Break in Service, which is not a Permanent Break in Service, and you are re-employed, depending on your collective bargaining agreement, you will either participate immediately upon re-employment or after satisfying the requirements set forth in your collective bargaining agreement.

EXAMPLE

Assume you have three years of Vesting Credit. You could leave employment with a Contributing Employer for four years and return the fifth year without incurring a permanent Break in Service, if you had at least 200 hours of work during the fifth year. Each of the four years would be a One-Year-Break in Service year. If, during the fifth year, you did not have 200 hours of work, you would then have another year One-Year Break in Service or a total of five consecutive One-Year Breaks in Service. Therefore, you would then incur a Permanent Break in Service which results in your losing all prior accumulated Vested Credits and Benefits Credits.