

Steps to Consider Before Taking Your Pension Benefits

6-12 Months

Before Your Benefit Start Date

- ▶ Plan and research your benefit options and eligibility.
- ▶ Contact the Plans for a personalized benefit estimate.
- ▶ Decide on your desired date to start taking your pension benefits.
- ▶ Consult with a financial advisor to ensure you understand the pros and cons of the various benefit options and tax consequences, as your benefit election cannot be revoked once benefits begin.

3-6 Months

Before Your Benefit Start Date

- ▶ Contact the Plans to receive assistance with planning your benefit distributions. You can schedule a one-on-one meeting via Skype or in person by calling us (877) 866-2200.
- ▶ Gather required documents (e.g., proof of birth, proof of marriage, proof of divorce). If you believe these documents are already on file with the Plans Office, call us at (877) 866-2200, Ext. 404 to confirm.

60-90 Days

Before Your Benefit Start Date

- ▶ Submit a Retirement Application Request Form at least 60 days prior to your intended benefit start date.

30 Days

Before Your Benefit Start Date

Basic Plan	Supplemental Plan
<ul style="list-style-type: none"> ▶ Submit your completed Basic Plan application and any required documentation by the 15th of the month prior to your intended benefit start date. <p><i>If you would like your Basic Plan benefit to commence June 1st, your application must be received no later than May 15th.</i></p>	<ul style="list-style-type: none"> ▶ Submit your completed Supplemental Plan application and any required documentation by the last day of the month prior to your intended benefit start date. <p><i>If you would like your Supplemental Plan benefit to commence June 15th, your application must be received no later than May 31st.</i></p>

Benefit Start Date

Basic Plan	Supplemental Plan
<ul style="list-style-type: none"> ▶ Your Basic Plan benefit commences on the first of the month. 	<ul style="list-style-type: none"> ▶ Your Supplemental Plan benefit commences on the 15th of the month.

After Your Benefit Start Date

Basic Plan	Supplemental Plan
<ul style="list-style-type: none"> ▶ Submit an Employment Recap Form to the Plans Office whenever you return to employment in a DGA-covered capacity for 8 or more days during a calendar month (only required if you are receiving a monthly Basic Plan benefit). 	<ul style="list-style-type: none"> ▶ Unlike the Basic Plan, your Supplemental Plan benefits will not be suspended if you return to work. ▶ Complete a Post-Retirement Distribution Application Request Form to make changes to the amount and/or frequency of any partial distributions. ▶ You can roll over funds into the Supplemental Plan at any time. ▶ Update your beneficiary information.

By April 1st of the year following the year in which you turn 73, if you haven't already done so, you will be required to commence your Basic Plan and Supplemental Plan benefits and take a Minimum Required Distribution in accordance with Plan rules and federal regulations. **PH**