



Dear Member:

Enclosed is a Pension Application and instructions. On the next page is a chart listing the enclosed forms and instructions, along with a description of why they are necessary, and what you need to do with them. There is also a list of the documents you need to include with your Pension Application.

If You Are Married — Elect Form of Payment LATER — Complete and return your PENSION APPLICATION as soon as possible, but preferably at least 4 months before your anticipated benefit start date. After the Fund Office receives your completed Pension Application, we will prepare estimates of the amount of your monthly pension. We will send election forms and instructions to you later. You can choose either a Joint and 50% Surviving Spouse Pension, or a Joint and 75% Surviving Spouse Pension, or — if your spouse consents in writing — a Single Life Annuity.

If You Are Not Married — No Form of Payment Election. If you are not married, the only available form of payment for you is a Single Life Annuity.

Complete and return your PENSION APPLICATION and all other requested documents no later than the 15th day of the month PRIOR to your anticipated benefit start date. If you apply late, payment will be delayed. **Retirement and Disability benefits will not be adjusted to reflect any delay in your completion of your application.** After we receive your Pension Application, we will send you a W4-P form to decide whether or not to have Federal Withholding Tax applied to your payments. We will also send you a Direct Deposit form to have your monthly payment automatically deposited to the financial institution of your choice.

If you have any questions about the enclosed forms or instructions, or about anything else concerning your pension, please feel free to contact the Fund Office.

Sincerely,

Pension Fund

Please **SIGN** and **RETURN** a copy of this notice to the Pension Fund Office with your application.

Date

Participant

Date Received

Fund Manager



Form or Instruction	What It's For	Who It's For and What To Do
Instruction (This sheet) – Effect of Starting Pension Payments Now or Later	Explains the financial effect of beginning your pension payments now or waiting. It also explains that your pension is based on Fund Office records and that if you disagree, you must supply additional information and documents to support your position.	Everyone – Please Read
Pension Application	Asks for information about your employment history, military service, etc. If you are married, this information will be used to prepare estimates for your pension election, which we will send you later.	Everyone – Please complete and Return If you are still employed with a Local 463 contributing company, please ask the employer to complete the “Employer Only” section of the application.
Suspension of Benefits Rules Declaration Form	Your certification that you are retiring and informs you of the Plan's suspension of benefits rules that would apply if you return to work.	Everyone – Please read, complete, sign and return page 6 - (Suspension of Benefits Acknowledgement Form)
Instructions on Proof of Age	Explains what documents satisfy the Plan's proof-of-age requirements.	Everyone – Please read

Additional Documents for Everyone. In addition to the enclosed forms, you will need to provide copies of the following additional documents, as applicable:

- Proof of Your Age
- Proof of your spouse's age; and
- Your marriage certificate.
- Copies of your social security card and your spouse's social security card (if applicable).

Please also include the following document(s), *if applicable*:

- If your service with a contributing employer was interrupted by service in the military, please provide your discharge papers
- If you are **divorced**, any qualified domestic relations order (“QDRO”) that divides your pension (unless you know that it was previously submitted to the Fund Office) along with any divorce decree and property settlement agreement.

If you are applying for a **disability pension**, written evidence of disability arising from bodily injury or disease which prevents you from engaging in any and every occupation or employment for remuneration or profit and which will be permanent and continuous for the remainder of your life or for a long and indefinite period (as determined by the Committee). A Social Security disability award is sufficient for this purpose.



EFFECTS OF STARTING PENSION PAYMENTS NOW OR LATER

For All Participants

This explains the effect of beginning your pension payments from the Plan now or later. For more information about this, see your Summary Plan Description, as modified ("SPD"). Because everyone's circumstances are different, it is impossible to give a general description that applies to everyone. Please contact the Fund Office if you would like estimates of the amount of your benefit at different times, based upon your age and service and the Plan provisions applicable to you.

Reduced for Early Start of Payment. If you are eligible for early retirement (but you are not eligible for special *unreduced* benefits under the Rule of Sixty-Two and Ten, or under the Rule of Fifty-Five and *Eighty*, sometimes called the Golden Eighty), and your benefit start date is *before* your Normal Retirement Date, your monthly benefit payments generally will be *reduced* because they are payable over a longer time. For each year that you retire between age 55 and 62, your maximum monthly pension benefit will be reduced by the following amount:

Age When Benefit Payments Begin	Reduction to Reflect Early Start of Payments
61	7%
60	13%
59	20%
58	26%
57	33%
56	40%
55	46%

If you retire between birthdays, the reduction will be prorated between the percentages shown.

No Retroactive Payments. The Plan generally cannot make retroactive payments; benefits are calculated as of your benefit start date. If you delay the start of your payments, you will not receive benefit payments for the deferral period (the period from the earliest date payments could have begun until you apply). If benefits that would have been reduced for early start of payments begin later, the monthly payment will be larger (because the reduction is less). Unreduced benefits will not be adjusted if they start later (other than for any additional credited service), which means you forfeit benefits that you could have received but did not because you did not retire, or did not apply in a timely manner.

If Benefits Start After Normal Retirement Date. If you delay your benefit start date beyond your Normal Retirement Date, what happens to your pension depends upon whether or not you are working for a contributing employer. If you are not working, your benefits will be actuarially increased to reflect the later benefit start date. If you are working in covered employment, generally your benefit will be suspended but you can continue to earn credited service under the Plan.

Your **required beginning date** under the Plan is the April 1 following the end of the calendar year in which you reach age 70-½. Your benefit start date must be no later than that date ***even if you are still working in covered employment at that time.*** If your pension does not start by that date, and you are not working for a contributing employer at that time, IRS tax penalties may apply to you. ***Apply for benefits so that payments can begin on time and you can avoid any IRS tax penalties that may otherwise apply.***

No Survivor Benefit If You Are Not Married To An Eligible Spouse. The pre-retirement surviving spouse benefit is payable only if you were married to your surviving spouse for at least one year before your death. If you become married within one year before your benefit start date, you will be treated as married for purposes of payment elections and spousal consent; however, that spouse is not eligible for survivor benefits unless you are married to that spouse for at least one year. The only death benefits under the Plan are for eligible surviving spouses (or if applicable, former spouses under qualified domestic relations orders).

Pre-Retirement Death Benefit If You Are Married Is 50%. If you have been married to your current spouse for one year or longer and you die before your benefit start date, the 50% pre-retirement surviving spouse benefit is payable to your surviving spouse (even if you are not working in covered employment at that time). Other forms of payment do not apply. (The only *limited* exception is if you have already completed and returned your election of a Joint and 75% Surviving Spouse Pension during the Plan's 180-day election period applicable to you, and *you die during that election period but before your benefit start date.* In that narrow circumstance, your election of the 75% survivor benefit will apply. However, the one-year marriage requirement still applies; thus, if you were married for less than one year on the date of your death and you die before your benefit start date, no survivor benefit is payable - even if you have elected a survivor benefit.)

Small Benefit Exception. If the total value of your benefit as of your benefit start date is \$3,500 or less, the only available form of payment is a lump sum. No other forms of payment are available and no spouse consent is required.

Burden of Proof Regarding Fund Records. The Fund's records regarding your work history, employment status, hours of service, employer contributions, and all other matters affecting your eligibility for and the amount of your pension benefits are controlling in all cases. If you believe the Fund's records are inaccurate or incomplete, the burden of proof is on you to provide written documentation of the additional information that you believe is relevant. The Trustees will determine, in their sole discretion, whether that documentation is satisfactory to override the Fund's records, subject to the Plan's claims and appeals procedure. If you fail to provide such satisfactory proof supporting your claim, the Trustees will be unable to override the Fund's official records. You can review your records on file at the Fund Office during normal business hours, or request a copy by calling the Fund Office.

**PO Box 69
Collingswood, NJ 08108**

**(833)-521-0001
FAX (856)-382-2401**



PENSION APPLICATION

(This application should be submitted to your employer before retirement commences)

Type of Application Normal Early Disability Vested

Name: _____ Social Security #: _____
(Please Print)

Address: _____
(City) (State) (Zip Code)

Phone Number: _____ Email address: _____

Sex: Male Female Marital Status: Married Single Divorced Widowed

Intended Retirement Date: _____ (only the 1st of a month) Local Union#: _____

Date of Birth: _____ (Attach proof of age - see instructions sheet)
(Month) (Day) (Year)

Work History

Name of Company Where Employed: _____

Address of Company: _____

Date of Hire: _____ Job Classification at Retirement: _____

Number of Years at that Classification: _____

Previous Job Classification: _____

List Other Companies You Worked For: _____

List Any Breaks in Service: _____

Fill out only one - (a) or (b):

(a) Last day I worked: _____; (b) Last day I plan to work: _____
(Month) (Day) (Year) (Month) (Day) (Year)

Have you received, or will you receive sickness or accident disability benefits subsequent to the date specified in (a) or (b) above? Yes No

If yes, state the period involved: _____

(Over Please)

PENSION APPLICATION

(This application should be submitted to your employer before retirement commences)

Military Service

Did you receive credit for time spent in the Armed Forces? Yes No

If yes, fill in this section and attach a copy of your discharge papers.

Date entered Armed Forces: _____ Date Discharged: _____

Did you receive a leave of absence on account of sickness or accident? Yes No

If yes, please fill in dates: From _____ To _____

Disability

Are you applying for a Disability Pension and between the ages 55 and 65? Yes No

Date you became disabled: From _____ To _____

Have you worked at all since you became disabled? Yes No

Note: You must obtain and attach written evidence from the Social Security Administration that you are entitled to a disability benefit.

Spouse Information (Attach proof of age - see instructions sheet)

Name of Spouse: _____

Spouse's Date of Birth: _____ Spouse's Phone #: _____

Spouse's Social Security #: _____ Date of Marriage _____

I hereby apply for a Pension from the Philadelphia Bakery Employers and Food Driver Salesmen's Union Local No. 463 and Teamsters' Union Local No. 676 Pension Fund. I hereby certify that the above statements are true and to the best of my knowledge and belief.

Signature of Pension Applicant

Date

(Next Page)

PENSION APPLICATION

(This application should be submitted to your employer before retirement commences)

(This Section is Completed by Employer Only from Company Records)

Last day Employee is expected to work or worked: _____

Employee's Date of Birth: _____ Expected Retirement Date: _____

Continuous Service in Industry Since: (Date) _____ Does Employee have continuous service on or after effective date of Plan as a Non-Union Employee? Yes No

Show Periods of Non-Union Employment: _____

Will Employee receive vacation pay? Yes No
If yes, for what period? _____

Will vacation be paid in a lump sum? Yes No

Date Received from Employee: _____

I hereby certify that I have examined this pension application and the statements contained therein are (are not) in accordance with the records of the Company.

(If statements and records are different, please explain. If needed attach a separate sheet of paper.)

Name of Company: _____

By: _____
(Name and Title) (Date)

Employee's Name: _____
(Please print)

Please return all 3 (three) pages to the Fund Office.



***Must sign last page and return to the Fund Office.
Keep remaining pages for your records.***

SUSPENSION OF BENEFITS RULES DECLARATION FORM

This Suspension of Benefits Notice ("Notice") is to notify you of the suspension of benefit rules under the Philadelphia Bakery Employers and Food Driver Salesmen's Union Local No. 463 and Teamsters' Union Local No. 676 Pension Plan ("Plan").

Why Pensions Are Suspended. The purpose of the Plan is to provide pension benefits to you when you retire. Your pension is payable as of the first day of the month after the date you retire, provided that you complete and submit an application for benefits and otherwise satisfy the requirements to start payments. However, if you work in Disqualifying or Totally Disqualifying Employment (as described below), the pension payments that you could otherwise receive may not be payable due to your continued employment or reemployment.

When Pensions Are Suspended. The suspension of benefit rules applicable to you depend on whether you have reached your Normal Retirement Date (as defined in the Plan).

Before Age 65. If you have not reached age 65, your pension will be suspended for any month in which you work in Disqualifying Employment. "Disqualifying Employment" is work in any industry and in any business activity engaged in by any Employer who has in the past or who is currently contributing to the Plan, for which contributions are or were paid to the Plan. However, if you are paid for *fewer than 8 days* in a calendar month with the same Employer from which you retire, your pension will not be suspended if the hours you work for that Employer occur on a day that routes are not regularly scheduled.

If you work in Disqualifying Employment for one or more consecutive months, your monthly benefit will be suspended for the 6 consecutive months after the period of your reemployment. **If you fail to notify the Pension Committee of such employment in accordance with the Plan's notice requirements, or if you willfully misrepresent to the Pension Committee with respect to such employment, your monthly benefit will be suspended for an *additional* period of 6 months.**

After Age 65. If you have reached age 65, your pension benefits will be suspended for any month in which you work in Totally Disqualifying Employment. "Totally Disqualifying Employment" is employment or self-employment for *8 or more days* in a calendar month in an industry in the geographic area covered by the Plan when your pension benefits began if such employment or self-employment is in any occupation in which you worked under the Plan at any time or in any occupation covered by the Plan when your pension benefits began.

How You Will Be Notified of a Suspension. You will be notified of any suspension of your pension benefits by first-class mail during the first month in which your benefits are withheld.

You Are Required to Give Notice. You must notify the Pension Committee in writing within 30 days after starting any work of a type that is or may be considered Disqualifying or Totally Disqualifying Employment, regardless of the number of days of work in a month. Your written notification should include the name and location of your new employer; the title of your position and/or job classification; and the number of hours, days, and/or shifts you work per month. The Pension Committee may request additional information from you in order to determine whether your pension payments should be suspended. You are also required to notify the Pension Committee when you stop working in such employment. **If the Pension Committee becomes**

aware that you are working and have not provided sufficient information for a determination as to whether your pension payments should be suspended, the Pension Committee may withhold payment of your pension benefits until such time as you furnish sufficient information.

You May Request an Advanced Determination. If you are thinking of returning to work after your pension payments have started, or of continuing to work after your Normal Retirement Date, you should ask the Pension Committee for a determination of whether your proposed reemployment or continued employment would cause your pension to be suspended. The Pension Committee will provide you with its determination.

When Suspension Will End. Generally, the suspension of your pension benefits will end as of the earliest of the following dates:

- The month following your termination of Disqualifying or Totally Disqualifying Employment, provided that you have met the Plan's notice and application requirements.
- April 1 following the calendar year in which you reach age 70-1/2.

How to Start or Resume Payments. If your pension has been suspended, you may begin or resume your pension payments by notifying the Pension Committee in writing when you stop working in Disqualifying or Totally Disqualifying Employment. After the Pension Committee receives your notification, benefits will resume the month after your suspension ends, with payments beginning no later than the third month after the last month for which your benefits were suspended.

Underpayment and Overpayment Adjustments. If the Plan suspends a pension that should have been paid, you will recover the underpayments through actuarial increases to your future pension payments. If the Plan pays a pension that should have been suspended, your subsequent pension payments will be reduced to recover the overpayment. If you have reached your Normal Retirement Date, the reduction of your later pension payments to recover overpayments will not exceed 25% of the monthly pension amount, except that the Pension Committee may withhold up to 100% of the first monthly pension payment made upon resumption of your benefits.

Appeal of a Benefit Suspension. You are entitled to a review of any suspension of your pension benefits if you file a written request with the Pension Committee within 180 days of the notice of suspension. This same right of review applies to a determination by or on behalf of the Pension Committee that contemplated employment will cause a suspension.

Additional Information. The Plan provisions relating to suspension of benefits are attached. The suspension of benefit provisions of the Plan and this Notice reflect regulations published by the U.S. Department of Labor ("DOL"). For additional information, refer to applicable DOL regulations found at Section 2530.203-3 of Title 29 of the Code of Federal Regulations. The Plan's summary plan description ("SPD") also contains a summary of the Plan's suspension of benefit rules. If you have any questions or would like a copy of the SPD, please contact the Fund Office, 400 Franklin Avenue, Suite 135, Phoenixville, PA 19460 (215)-483-6000. If there is any discrepancy between this Notice and the Plan document, the Plan document (see excerpts below) will govern.

Plan Provisions Relating to Suspension of Benefits

Section 1.24 "Normal Retirement Age" shall mean the date on which a Participant attains age 65 and completes his fifth anniversary of his Participation Commencement Date.

Section 1.25 "Normal Retirement Date" shall mean the first day of the month following the date on which a Participant attains Normal Retirement Age.

* * *

Section 4.2 Suspension of Benefits.

(a) Before Normal Retirement Date.

(1) The monthly benefit shall be suspended for any month in which the Participant worked in Disqualifying Employment before he has attained his Normal Retirement Date. "Disqualifying Employment" for the period before his Normal Retirement Date is employment in any industry and in any business activity engaged in by any Employer who has maintained in the past or who is currently maintaining the Plan, for which contributions are or were paid to the Plan. Notwithstanding the preceding, the monthly benefit shall not be suspended for any Participant who works or was paid for not more than seven (7) days in a calendar month in "Disqualifying Employment" with the same Employer from which the Participant retired, provided that any hours worked occurred on a day that the routes were not regularly scheduled.

(2) Paid non-work time shall be counted toward the measure of eight days if paid for vacation, holiday, illness or other incapacity, layoff, jury duty, or other leave of absence. However, time compensated under a workers' compensation or temporary disability benefits law shall not be so counted. A Participant shall be considered as paid for a day if he is paid for at least one hour of work or non-work time, as described herein, performed on or attributed to that day.

(3) In addition, the monthly benefit shall be suspended for the six consecutive months after any consecutive period of one or more months during which the Participant was engaged in Disqualifying Employment. If the Participant has failed to notify the Committee of employment that may be the basis for suspension of benefits under subsection (1) in accordance with the notification requirements of subsection (d) below, or has willfully misrepresented to the Committee with respect to Disqualifying Employment, the monthly benefit shall be suspended for an additional period of six months. The provisions of this subsection (3) shall not, however, result in the suspension of the benefit for any month after the Participant has attained his Normal Retirement Date. The Committee may, for good cause, waive either or both of these additional periods of suspension.

(b) After Normal Retirement Date.

(1) If the Participant has attained his Normal Retirement Date, his monthly benefit shall be suspended for any month in which he worked or was paid for at least eight days in Totally Disqualifying Employment. "Totally Disqualifying Employment" means employment or self-employment that is (A) in an industry covered by the Plan when the Participant's pension benefits commence, (B) in the geographic area covered by the Plan when the Participant's pension benefits commence, and (C) in any occupation in which the Participant worked under the Plan at any time or any occupation covered by the Plan at the time the Participant's pension benefits commence. In any event, work for which contributions are required to be made to the Plan shall be Totally Disqualifying Employment.

(2) Paid non-work time shall be counted toward the measure of eight days if paid for vacation, holiday, illness or other incapacity, layoff, jury duty, or other leave of absence. However, time compensated under a workers' compensation or temporary disability benefits law shall not be so counted. A Participant shall be considered as paid for a day if he is paid for at least one hour of work or non-work time, as described herein, performed on or attributed to that day.

(c) Definition of Suspension. "Suspension of Benefits" for a month means non-entitlement to benefits for the month. If benefits were paid for a month for which benefits were later determined to be suspended, the overpayment shall be recoverable through deductions from future pension payments, pursuant to subsection (g) below.

(d) Notices.

(1) Upon commencement of pension payments, the Committee shall notify the Pensioner of the Plan rules governing Suspension of Benefits, including identity of the industries and area covered by the Plan. If benefits have been suspended and payment resumed, new notification shall, upon resumption, be given to the Participant, if there has been any material change in the suspension rules or the identity of the industries or area covered by the Plan.

(2) A Pensioner shall notify the Plan in writing within 30 days after starting any work of a type that is or may be disqualifying under the provisions of the Plan and without regard to the number of hours of such work (that is, whether or not less than eight days in a month). If a Pensioner has worked in Disqualifying or Totally Disqualifying Employment in any month and has failed to give timely notice to the Plan of such employment, the Committee shall presume that he worked for at least eight days in such month and any subsequent month before the Participant gives notice that he has ceased such Disqualifying Employment. The Participant shall have a right to overcome such presumption by establishing to the satisfaction of the Committee that his work was not in fact an appropriate basis, under the Plan, for suspension of his benefits. The Committee shall inform all Pensioners at least once every 12 months of the reemployment notification requirements and the presumption set forth in this subsection (2).

(3) A Pensioner whose pension has been suspended shall notify the Plan when Disqualifying or Totally Disqualifying Employment has ended. The Committee shall have the right to hold back benefit payments until such notice is filed with the Plan.

(4) A Participant may ask the Committee whether a particular employment will be disqualifying. The Committee shall provide the Participant with its determination.

(5) The Committee shall inform a Participant of any suspension of his benefits by notice given by personal delivery or first-class mail during the first calendar month in which his benefits are withheld.

(e) Review. A Participant shall be entitled to review of a determination suspending his benefits by written request filed with the Committee within 180 days of the notice of suspension.

The same right of review shall apply, under the same terms, to a determination by or on behalf of the Committee that contemplated employment will be disqualifying.

(f) Waiver of Suspension. The Committee may, upon its own motion or on request of a Participant, waive Suspension of Benefits subject to such limitations as the Committee in its sole discretion may determine, including any limitations based on the Participant's previous record of benefit suspension or noncompliance with reporting requirements under this Article.

(g) Resumption of Benefit Payments.

(1) Benefits shall be resumed for the month after the last month for which benefits were suspended, with payments beginning no later than the third month after the last calendar month for which the Participant's benefit was suspended; provided, that the Participant has complied with the notification requirements of subsection (d)(3) above.

(2) Overpayments attributable to payments made for any month or months for which the Participant had Disqualifying or Totally Disqualifying Employment shall be deducted from pension payments otherwise paid or payable subsequent to the period of suspension. A deduction from a monthly benefit for a month after the Participant obtained his Normal Retirement Date shall not exceed 25% of the pension amount (before deductions) except that the Committee may withhold up to 100% of the first pension payment made upon resumption of a suspension. If a Pensioner dies before recoupment of overpayments has been completed, deductions shall be made from the benefits payable to his Spouse receiving a pension subject to the 25% limitation on the rate of deduction.

Section 4.3 Benefit Payments Following Suspension.

(a) The monthly amount of pension when resumed after suspension shall be determined under subsection (1) below and adjusted for any optional form of payment in accordance with subsection (2) below. Nothing in this Section shall be understood to extend any benefit increases or adjustment effective after the Participant's initial retirement to the amount of pension upon resumption of payment, except to the extent that it may be expressly directed by other provisions of the Plan.

(1) Resumed Amount. If the pension was first payable pursuant to a Participant's attainment of Normal Retirement Age, resumption shall be at the same monthly amount. Otherwise, the amount shall be determined as if it were then being determined for the first time, but on the basis of an adjusted age. The adjusted age shall be the age of the Participant at the beginning of the first month for which payment is resumed, reduced by (A) the months for which he had received benefits to which he was entitled and (B) the months for which his benefits were suspended because of Totally Disqualifying Employment, as defined in subsection (b) of Section 4.2. This amount shall be determined before adjustment, if any, for pension accrual based on reemployment, for changes in the Plan adopted after the Participant first retired, and for any offset because of prior overpayment.

(2) The amount determined under subsection (1) above shall be adjusted for any survivors' pension option in accordance with which the benefits of the Participant are payable.

(b) A Pensioner who returns to Covered Service for an insufficient period of time to complete a one-year Period of Service shall not, on subsequent termination of employment, be entitled to a recomputation of his pension amount based on the additional service. The additional amount attributable to the additional service shall be computed without adjustment pursuant to subsection (a) for prior benefit payments or suspensions. If a Pensioner who returns to Covered Service completes at least a one-year Period of Service, he shall, upon his subsequent retirement, be entitled to a recomputation of his pension amount, based on any additional Credited Service.

(c) A payment option in effect immediately prior to Suspension of Benefits and any other benefit following the death of the Pensioner shall remain effective if the Pensioner's death occurs while his benefits are in suspension. If a Pensioner has returned to Covered Service, he shall not be entitled to a new election as to any optional form of benefit unless after that return he had sufficient Credited Service to earn at least two consecutive one-year Periods of Service.

SUSPENSION OF BENEFITS ACKNOWLEDGEMENT FORM

Please complete this page and return to the Fund Office.

I declare that I have read the Suspension of Benefits rules and agree to comply with the requirements of the rules set forth above.

Name: _____

(Print)

SSN: _____

Signature: _____

Date: _____

RETURN THE SIGNED DECLARATION FORM TO:

Philadelphia Bakery Pension Fund
PO Box 69
Collingswood, NJ 08108



Proof of Age Instructions

Listed below are the various types of proof that you may submit to substantiate your date of birth. Proof as high in order on the list as possible should be submitted if you have it, or if it is readily obtainable, because such proof is generally more convincing. For instance, if you have a birth certificate, it should be submitted rather than a baptismal certificate or a statement of birth shown by a church record. If you are unable to submit at least one of the first 12 proofs listed, you may be required to submit two or more of the remaining items shown. Photocopies of your and your spouse's (*if applicable*) proof of age are acceptable.

1. Birth certificate
2. Passport
3. Baptismal certificate or a statement as to the date of birth shown by a church record which has been certified by the custodian of such record.
4. Notification of registration of birth in a public registry of vital statistics.
5. Certification of record of age by the United States Census Bureau.
6. Hospital birth record certified by the custodian of such record.
7. Document showing approval of Social Security Retirement Benefits
8. A foreign church or government record
9. A signed statement by the physician or midwife who was in attendance as your birth, verifying the date of your birth as shown on their records.
10. Naturalization Papers
11. Immigration Papers
12. Military record
13. School record certified by the custodian of such record.
14. Vaccination record certified by the custodian of such record.
15. An insurance policy over twenty (20) years old which shows your age or date of birth at the time of purchase.
16. Marriage records showing your age or date of birth (the application for marriage license, a church record certified by the custodian of such record or a marriage certificate).
17. Other evidence such as notarized statements from persons who have knowledge of your date of birth, voting records, poll tax receipts, driver's license, etc.