Instructions for Completing the Local 1 Annuity Loan Application for UNEMPLOYMENT

- 1) Begin on page 2 of the application and complete lines 1-3 which are all personal information.
- 2) For line 4, list the first day of unemployment. This would be the first day that you were not able to go into work either due to voluntarily quarantining yourself or due to layoff or furlough by your company.
- 3) For line 5, list your most recent employer, even if you are no longer employed by them.
- 4) On line 6, list your first day of unemployment (refer to line 4) At this time, the Fund can pay 4 weeks of unemployment. Please also note that the trustees have approved the increase in benefit from \$700 per week to \$1,000 per week. Also note that the trustees have removed the clause related to needing to be out of work for 21 days for benefits to begin.
- 5) On line 7, list the amount you are requesting for the loan.
- 6) Complete lines 8 and 9based on whether you have applied for state unemployment benefits or not.
- 7) Continue to part II on page 3 and enter the amount requested for the loan. This should be the same amount as Line 7 on page 2.
- 8) Sign and date at the bottom of page 3.
- 9) Complete page 4 only if you are either single or divorced and have not re-married. Have your signature notarized on this page. If you are divorced and have previously submitted divorce decree and QDRO to the fund office, you do not need to re-submit those documents.
- 10) If you are married, complete the first half of page 5 and sign your name. The remainder of page 5 as well as pages 6 and 7 will need to be completed by your spouse. Your spouse will need to have their signature notarized at the bottom of page 7.
- 11) Before mailing or emailing your application to the Fund Office, please call (551) 245-6932 to have your application notarized. After your signature is witnessed, then please send your application to the Fund Office on the same day, via email with a PDF document or image attached to one of the emails below or by fax @ 201-592-8328.

Plynch@zenith-american.com

Cbmartinez@zenith-american.com

Nstedler@zenith-american.com

dgajindranauth@zenith-american.com