



SECTION: Locking In

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I am 48 years of age and have been with my company for 14 years. If I leave my job this year how will the pre and post-1987 vesting and locking-in rules affect my pension?

The age and service requirements used to determine eligibility for benefits earned before January 1, 1987 are those in place at the time of termination. Therefore, if you terminate your job in 1992, at age 48 with 14 years of service, you are vested and locked-in for benefits earned up to December 31, 1987. You are also vested under the two year membership rule for benefits earned after December 31, 1987.