



IBEW LOCAL 595 TRUST FUNDS



June 4, 2014

Notice To All Participants and Retirees

Federal Recognition of Marriages Between Same-Sex Couples

On June 26, 2013, the United States Supreme Court decision in U.S. v. *Windsor* struck down the part of the Defense of Marriage Act (DOMA) that previously forbid the government from extending the benefits of legal marriage to same-sex couples. As a result of the *Windsor* decision, the Internal Revenue Service now recognizes marriages between people of the same sex equally with marriages between people of the opposite sex. Under new IRS policy, as long as the same-sex couple married legally in a state that recognized their union at the time of the marriage, that couple shall be considered married for the purposes of federal law, regardless of where they currently live.

Due to these legal changes, the Money Purchase Pension Plan can now extend full marital benefits and favorable tax treatment to all married couples, regardless of the gender of Participants' spouses. **If you and your same-sex partner get married, or are married already, please notify the Money Purchase Pension Plan as soon as possible, by sending a certified copy of your Marriage Certificate to the Plan office.**

The change from single to married, or from Domestic Partnership to marriage, has very important consequences for your benefits. For example: Additional forms of retirement benefits are available to spouses, including ones that continue to pay the spouse benefits after a Participant's death. If you retired before the *Windsor* decision and are receiving a benefit that only provides for benefits to be paid to you, but you and your spouse wish to change your benefit form to provide for survivor benefits, you can make this change by contacting the Plan office and completing the necessary paperwork to do so.

To ensure that you and your spouse receive all the protections you are entitled to, you must notify the Money Purchase Pension Plan of your marriage *as soon as possible* by sending a **certified** copy of your Marriage Certificate to the Plan office.

If you have any questions regarding this Notice, please contact the Plan office at (888) 512-5863, or in writing at PO Box 3420, San Ramon, CA 94583.

This document has been uploaded and is available on the participant website at www.ibew595benefits.org.