

# Building Your Tomorrow

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## Direct Deposit: The Fastest and Safest Way to Deposit your Pension

For many years, the Pension Fund has been talking about the advantages of direct deposit. But with the recent coronavirus pandemic, direct deposit became more important than ever. Cashing a physical check can pose considerable challenges during a national emergency. With so many variables, now is an ideal time to consider signing up for direct deposit. Some of the advantages include:

- **Convenience:** Once you've signed up for direct deposit, your pension is deposited on the first business day of each month automatically, with no further action required on your part. This means that whether you're on vacation in the Bahamas or stuck in bed with a cold, you can expect your money to come through directly to your account without ever having to set foot in a bank.
- **Reliability:** Direct deposit takes place electronically, thereby avoiding third party delays from couriers and eliminating the risk of having checks lost in the mail.
- **Speed:** Funds transferred to your account by direct deposit are available immediately. This is not always the case with paper checks as banks may put your funds on hold to account for the time it takes for checks to clear. In addition, because direct deposits are simpler to process than paper checks, they can speed up payments like tax refunds that otherwise might take days or weeks to generate.
- **Flexibility:** Direct deposits are easy to set up and easy to change or cancel. All you have to do is submit a new direct deposit authorization form.
- **Security:** Paper checks can get lost or stolen, but that's not the case with direct deposit payments. Because paper checks are eliminated, the risk of forgery or theft is minimized as well.
- **Access To Free Checking:** It is common for banks to waive any monthly account maintenance fees for customers who receive regular direct deposits into a checking account. Without direct deposit, you may be required to maintain a

minimum balance to avoid monthly fees.

- **Environmentally Friendly:** Going paperless doesn't mean just saving the trees used to make the checks, you're also saving fuel and cutting the emission of harmful greenhouse gases into the environment. PayItGreen, a collaborative initiative led by NACHA, the Electronic Payments Association, claims that the use of paper checks consumes over 674 million gallons of fuel and emits more than 3.6 million tons of greenhouse gases every year.

To sign up for Direct Deposit, download a form at [www.thepensionfund.com](http://www.thepensionfund.com), or call the Pension Fund office at **(262) 784-7880** to request a form be mailed to you.

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# Meet Your Trustees



**Eric Wynn**  
**Management Trustee**

**Eric Wynn** is the General Manager and Director of Project Management at J.H. Findorff and Sons, Inc. Findorff is a member of the Associated General Contractors of America and has been in business for 130 years. They employ men and women in several of the construction trades including: Bricklayers, Carpenters, Cement Finishers, Ironworkers, Laborers and Operating Engineers.

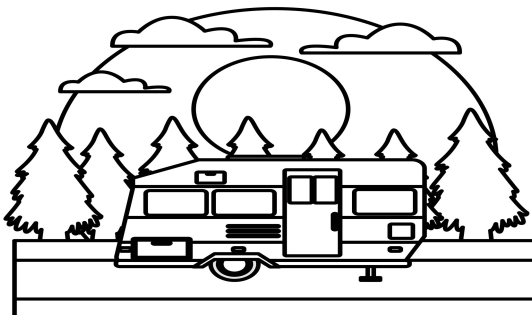
Eric began working for them in 2001. He works with their project teams to ensure that they have the resources necessary to deliver a successful and enjoyable experience during the construction process.

In order to expand the reach of their skills and brand, he pursues new work opportunities and meets with new owners and clients to introduce them to the services that Findorff provides. He also collaborates with their peers in the construction industry to discuss challenges and opportunities that will enable them to move the construction industry forward.

Eric is also active in labor relations and contract negotiations. He was appointed to the Board of Trustees in August 2018 and serves on the Administration Committee.

Most of Eric's interests revolve around sports. During his high school and college years, he was very active in sports-related activities. He now has the pleasure of watching his children participate in various sports at the high school and collegiate level. Eric is also a deer hunter. When time allows, he enjoys pheasant hunting and shooting clay pigeons.

*Wishing you a happy, healthy summer!*



## ***Building Your Tomorrow***

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the Trustees of the  
Building Trades United Pension  
Trust Fund

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This newsletter is intended for your general information and not as a complete description of the Fund's legal documents. The Trust Agreement and Pension Plan document are the only instruments governing the legal rights, privileges and obligations under the Fund.

Michael Gantert  
**Fund Director**

Ramona Garrity  
**Editor**

Tracy Semrad  
**Assistant Editor**

We welcome any comments or suggestions you may have for future issues of ***Building Your Tomorrow***.

Due to limited newsletter space, it is important that you are also familiar with your Summary Plan Description (SPD). It contains detailed information about all areas of the Pension Plan. The most recent SPD was mailed in August 2014. If you would like an additional copy of the SPD, feel free to contact us at  
**(262) 784-7880**  
or toll free at  
**(800) 433-8570**

**Our office hours are Monday through Friday, 8 a.m. to 5 p.m.**

website address:

**[www.thepensionfund.com](http://www.thepensionfund.com)**



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# Social Security Administration Modernizes Disability Program

## *Decades Old Rule Updated to Reflect Today's Workplace*

Social Security Commissioner Andrew Saul recently announced a new final rule, modernizing an agency disability rule that was introduced in 1978 and has remained unchanged.

The new regulation, effective April 27, 2020, ***“Removing the Inability to Communicate in English as an Education Category,”*** updates a disability rule that was more than 40 years old and did not reflect work in the modern economy. This final rule has been in the works for a number of years and updates an antiquated policy that makes the inability to communicate in English a factor in awarding disability benefits.

“It is important that we have an up-to-date disability program,” Commissioner Saul said. “The workforce and work opportunities have changed and outdated regulations need to be revised to reflect today’s world.”

A successful disability system must evolve and support the right decision as early in the process as possible. Social Security’s disability rules must

continue to reflect current medicine and the evolution of work.

Social Security is required to consider education to determine if someone’s medical condition prevents work, but research shows the inability to communicate in English is no longer a good measure of educational attainment or the ability to engage in work. This rule is another important step in the agency’s efforts to modernize its disability programs.

In 2015, Social Security’s Inspector General recommended that the agency evaluate the appropriateness of this policy. Social Security owes it to the American public to ensure that its disability programs continue to reflect the realities of the modern workplace. This rule also supports the Administration’s longstanding focus of recognizing that individuals with disabilities can remain in the workforce.

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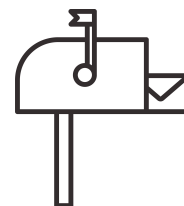
## Change of Address: Please Let Us Kknow

If you are moving, please take a moment to call or write the Pension Fund and let us know your new address. We want to keep you informed about your pension benefits, and there are several mailings throughout the year that federal law requires we send you.

The U.S. Postal Service may advise us of your new address if you have moved, but at times, especially if your move is temporary, we might not receive your current address from the post office, and your mail may be returned to us.

If your mail is returned to us and our attempts to locate you fail, we will stop issuing payments to you until you contact us.

A quick phone call, note, or email to our office is all it takes. Thanks!



## BUILDING YOUR TOMORROW 2nd Quarter 2020

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### The Building Trades United Pension Trust Fund


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## ADDRESS SERVICE REQUESTED

 **The Pension Fund Office will be closed on the following dates:**  
**Monday, May 25, 2020 - Memorial Day**  
**Friday, July 3, 2020 - Independence Day**

October 1, 2020	July 1, 2020 & August 31, 2020	August 31, 2020
September 1, 2020	June 1, 2020 & July 31, 2020	July 31, 2020
August 1, 2020	May 1, 2020 & June 30, 2020	June 30, 2020
July 1, 2020	April 1, 2020 & May 29, 2020	May 29, 2020
If you would like to receive your first benefit payment:	you must receive a Benefit Illustration Sheet between:	and return your completed Application for Benefits and all necessary supporting documents no later than:

## Planning to Retire?

