



Western Conference of Teamsters Pension Trust

An Employer-Employee Jointly Administered Pension Plan - Founded 1955

Thank you for your interest in learning more about the Western Conference of Teamsters Pension Trust Fund (WCTPTF). For sixty-five years the WCTPTF has been the source of financial security for Teamster families throughout the western United States. Since its inception in 1955 over half a million individuals have received these benefits and at present more than **300,000** Teamsters in dozens of industries are building their retirement security through participation in the Plan. The Plan's funding levels are strong and its investment performance has consistently ranked among the very best in its peer group. A main source of the Plan's strength is the continuing entrance of new participants, who help the Plan's funding by providing important new streams of contributions for the years ahead. The following Trust resources are being provided to assist in building your understanding of the Plan.

Why should we consider participation in this Plan?

The Western Conference of Teamsters Pension Trust is professionally managed and has been recognized as building a retirement model that has stood the test of time. Specific Plan highlights can be found here:

www.wctpension.org/WCTPTPlanHighlights2019

What are the vesting requirements?

A new participant must earn at least five years of vesting service. A year of vesting service is earned for each calendar year with at least 500 hours of service. However, new units have the added opportunity to have their years of past service recognized as years of service towards vesting. An explanation of this incentive can be found here: wctpension.org/SpecialVestingRule

How are benefits calculated?

Benefits are calculated using a simple formula, based on the hourly pension rate that is determined through collective bargaining. The total pension contributions for the year are then multiplied by the applicable accrual rate. The benefit you earn for covered employment in 1987 and later can be found here:

<https://wctpension.org/participants/plan-summary/contribution-account-benefit>

What types of benefits are available?

The WCTPT offers a range of benefits. In addition to lifetime monthly employee and spouse benefits, the Plan also provides additional security with death, survivor, and disability benefits. A complete list of benefits can be found here:

Disability Benefits: wctpension.org/disability-retirement-BenefitAmount

Death and Survivor Benefits: wctpension.org/death-survivor-benefits

What is required to begin Plan participation?

For Non-Western Region groups, the unit must petition for Plan entry. This includes a review of the group by the Trust Actuaries, followed by a formal determination by the Board of Trustees. If you are interested in learning more about the petition process, please contact: Tim Higgins at (206) 791-5614 or email at thiggins@wctpt.com.

General Information

Pension Website: www.wctpension.org

Summary Plan Booklet: www.wctpension.org/WCTPTSummaryPlanBooklet

Summary of Plan Changes – April 2025: [WCTPT_Summary_Plan_Changes_2025.pdf](http://wctpension.org/WCTPT_Summary_Plan_Changes_2025.pdf)

Pension Plan: https://wctpension.org/downloads/documents/WCTPT_Pension_Plan_08_2024.pdf

Plan Facts: www.wctpension.org/plan-facts-and-advantages

Report to Contributing Employers: [WCTPT_Report_to_Contributing_Employers_2023.pdf](http://wctpension.org/WCTPT_Report_to_Contributing_Employers_2023.pdf)