

Elevator Constructors Union Local No. 1 Annuity & 401(k) Fund
140 Sylvan Avenue, Suite 303, Englewood Cliffs, NJ 07632
(201) 592-6800 (855) 521-6111

UNION TRUSTEES

Leonard R. Legotte
Michael Riegger
Steve Mazza

EMPLOYER TRUSTEES

Rick Amarosa
Vincent Schiavone
Andy Werkhoven

WITNESSING OF APPLICATIONS FOR LOANS AND DISTRIBUTIONS

The Trustees have resolved that, due to the public health emergency and the inability of participants to travel outside their home to obtain notarization of documents, during the period March 31, 2020 through April 18, 2020, the Plan will allow Zenith, the Plan's third party administrator, to witness participants' and spouses' signatures in lieu of notarization.

An employee of Zenith will conduct an audio/video conference with the participant utilizing **Webex**. Zenith will have 5 customer service associates handling the inbound Local 1 calls for Witness Verification. Steps followed are below:

- **Participants who are eligible for a loan or special financial needs withdrawal will call (551) 245-6932** between the hours of 8:30am to 5:00 pm EST and speak with a Zenith employee to begin the Webex verification process.
- A participant will need a phone with a camera or a home phone to dial in with a laptop with internet access. The customer service representative will supply the Participant a "meeting room" to use for web session where steps below will take place.
- The Zenith employee will ask the participant and his or her spouse to state their identity and relationship to one another and to hold their driver's license up to the camera close enough so that the Zenith employee can clearly see it.
- The Zenith employee will take a screen shot of the participant and his or her spouse and a screen shot of each driver's license.
- The Zenith employee will ask the spouse to confirm he/she has read and understands the spousal consent.
- The Zenith employee will instruct the participant and his or her spouse to sign the subject document(s) in full view.
- The Zenith employee will take a screen shot of the applicable elections and signatures.

For involuntary unemployment and disability applications, once the "verification" takes place, the Zenith representative will enter the validation credentials onto an internal worksheet and will then ask the participant to email the application that same day to one of the following:

Plynch@zenith-american.com
Cbmartinez@zenith-american.com
Nstedtler@zenith-american.com
dqajindranauth@zenith-american.com

The original application should be sent to the Fund Office as soon as possible. For involuntary unemployment and disability applications, processing will begin based on the audio/visual capture of the applications and the application must be emailed that same day to any of the emails listed above. For all other applications requesting benefits, the **original** document must be received by the Fund Office after verification before the benefit may be processed.