

Revised: August 21<sup>st</sup>, 2014

## **Information sheet – submitting a claim for an old age pension**

### **Submitting documents**

A member wishing to be paid an old age pension is requested to contact one of the company's branches around Israel so as to submit the documents and sign the claim forms no earlier than three months prior to the month in which they wish to be paid their first old age pension. Attached in **Appendix A** is a list of the information and documents required in order to file the claim.

A claim filed late will not entitle the member to any retroactive payments for the period prior to the first day of the month in which the claim for the old age pension was filed.

See the list of the company's central branches and their addresses:

<b>Tel Aviv</b> 7613000	Yigal Alon 65, Toyota House, 6 <sup>th</sup> floor	03-
<b>Haifa</b>	Yafo 157, Amot House, 7 <sup>th</sup> floor	04-8552274
<b>Jerusalem</b>	Malha Technological Park, in front of Malha Mall	02-6792110
<b>Beer Sheba</b>	Henrietta Sold 8, Rasco City Building, Entrance B 5 <sup>th</sup> floor, POB 553	08-6654355
<b>Rishon Lezion</b> 9528992	Moshe Levy 11, 6 <sup>th</sup> floor, UMI Building, New Industrial Area	03-

For more information about office hours and additional branches, please contact our customer service center at \*3876 or 1-700-700-064.

### **Eligibility for old age pension**

Upon submitting all of the information and documents – filled in and signed as required – the claim will be forwarded for follow up by the company's claims department. Failure to provide all of the required information and documents may delay our processing of the claim or even lead to its cancellation.

A member who has accumulated money in his pension funds is entitled to filing a claim for an old age pension upon reaching the retirement age: 64 for a woman and 67 for a man. Alternatively, the member can choose early retirement at the age of 60 or older. When filing the claim, the member will be requested to select out of several options, such as: capitalizing all or part of the accumulated amount, being paid an old age pension for a fixed period, and the pension rate to which his spouse would be eligible after he passes away (God forbid). The old age pension will be paid to the member for his entire life, to his widow after he passes away for her entire life, and to a pensioner's orphan until the age of 21.

**Right of appeal concerning a decision**

Based on the provisions of the pension fund regulations and the legislative arrangement, the member has the following options:

- If you have reservations concerning non-medical issues, you can appeal to the labor court.
- Contacting the company's ombudsman. Please send to the ombudsman's address: Menora Mivtachim Pension and Provident Funds Ltd., POB 3518 Ramat Gan 5213603.
- Contacting the ombudsman at the capital market, insurance and savings division of the Treasury Ministry. Please send to Kaplan 1, Jerusalem.

**To view sample claim forms on the company's website:  
[www.menoramivt.co.il](http://www.menoramivt.co.il)**

Use of the singular form in this document also refers to the plural form, and vice versa. Use of the masculine gender also refers to the feminine gender and vice versa.

The contents of this document are general guidelines only. The rights of a member, next of kin or pensioner will be determined according to the applicable pension fund regulations. In the event of a discrepancy between this document and the pension fund's regulations, the pension fund regulations will prevail.

**Appendix A**

The following is the list of information and documents the member must **bring along** when submitting the claim:

- Clear, legible copy of the ID of the member and his spouse, including open attachment.
- Photocopy of check or confirmation of maintaining a bank account, including logo, signature and branch's stamp.
- Employment termination letter, if member has one.
- Assessment officer's confirmation of the amount of tax to be deducted of the old age pension payment or exemption from the National Insurance Institution.
- If you are retiring early (before the age of 64 for a woman or 67 for a man) and wish to be paid the compensation component as well, you must submit form 161 from your employer.
- If you plan to continue working for your employer and wish to be paid the compensation component as well, you must submit a confirmation from your employer that this component can be released.



In addition to the above, when filing the claim at one of our branches you will need to fill in the following forms:

- Claim form
- Form 101

All of the above also refers to the feminine gender.