

in concert

In Concert provides pension plan updates and explains how your pension plan works.



Musicians' Pension Fund
of Canada

Comments or questions about this newsletter? We'd like to hear from you! Please email us: info@mpfcanada.ca.

NO PROBLEM: QUEBEC BILL 34 ISSUES RESOLVED



After considerable research and consultation, the Trustees have filed a Plan Amendment with the Financial Services Commission of Ontario (FSCO) to bring our Plan into compliance with Quebec Bill 34. The filed amendment gives our members who become "orphans" under the Bill the option to either remain in the Fund

(status quo) or to opt out with a reduced benefit. This provides our members with better benefits than are outlined in the Quebec legislation, which we consider to be the minimum required benefit. This amendment will give all future "orphans" the option to remain in the Fund.

Quebec Bill 34 mandates that if a Quebec employer has not made contributions to the Pension Plan for a 12-month period, all members "connected" to that employer are considered "orphans," they're forced out of the Plan and are paid a reduced benefit.

(A member is connected to their "last" employer.)



MORE PROTECTION FOR YOUR PERSONAL INFORMATION

We understand how important it is to you for the Fund to keep your personal information secure. We always have had—and continue to have—standard security configurations for our servers, laptops and work stations. Our security software is updated regularly, including our firewalls and anti-virus protection. The Fund has also done the following to enhance the security of our database, network and applications to keep your information safe:

- **Encrypted all sensitive data**, including social insurance numbers and bank account information, and encrypted and hidden all source code.
- **Created audit and security profiles** to monitor internal and remote access to the Fund's database.
- **Protected the member self-service (MSS) portion of our website by using SSL (Secure Sockets Layer)**. When you're in the MSS section of our site, you'll see "https" at the beginning of the website address in your browser bar. The "s" at the end of "https" stands for "secure." It means all communications between your browser and our website are encrypted.

We continually monitor, update and enhance the Fund's information security to ensure your information is safe. If you have questions about the steps we take to do so, please call us.



WE'VE MOVED!

Effective October 1, 2016 our new address is:

**200 Yorkland Blvd., Suite 605
Toronto, Ontario M2J 5C1**

Our phone numbers, fax number and emails are the same. Please update your records with our new address.

WE'VE MOVED—HAVE YOU?

If you've moved recently, please update your contact information using the Fund's website:

www.mpfcanada.ca. Or, email us at info@mpfcanada.ca.

200 Yorkland Blvd., Suite 605
Toronto, Ontario M2J 5C1

tel: 416.497.4702
fax: 416.497.4742
toll free: 1.888.462.6666

info@mpfcanada.ca
www.mpfcanada.ca

Questions and/or comments must be made in writing:

info@mpfcanada.ca

