

what happens if...

I leave the music business (and if I return)

What happens to your pension benefit if you leave the music business—that is, if you stop working for employers that contribute to the Musicians’ Pension Fund of Canada? That depends on whether you are vested in your benefit at the time you leave and whether you are eligible to start receiving a pension benefit at the time you leave the industry. And, what happens if you later return to the music business? This roadmap shows the way to the answers.



Musicians' Pension Fund of Canada

WHEN YOU CAN RECEIVE A RETIREMENT BENEFIT:



- **Unreduced Benefit:** Starting at age 65 and vested
- **Reduced Benefit:** Starting at age 55 and vested
- Contact the Fund Office for details about your options.



Please let the Fund know of changes to your marital status, mailing address and/or email address.

To view the summary of how you vest in your Plan benefit, link to Things You Need to Know – Vesting.

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