

# what happens if...



Musicians' Pension Fund  
of Canada

## I Work in the U.S.?

There are situations where members who typically work in Canada may be working in the U.S.



If you're a **member who works in the U.S. for a U.S. employer**, you may, subject to the terms of any applicable collective bargaining agreement, have contributions remitted to the Canadian Fund.

If you're a **member who works in the U.S. for—and is being paid by—a Canadian employer**, your earnings from that work may be used to make pension contributions to the Musicians' Pension Fund of Canada, subject to the terms of any applicable collective bargaining agreement.



If you're a **member who is touring the U.S. and is being paid by a Canadian employer**, your earnings from that work may be used to make pension contributions to the Musicians' Pension Fund of Canada, subject to the terms of any applicable collective bargaining agreement.

If you're a **member who earns a pension benefit under the Musicians' Pension Fund of Canada and the American Federation of Musicians and Employer's Pension Fund**, you cannot transfer your benefit from one Fund to another; you must take your benefit separately from each Fund. However, the Musicians' Pension Fund of Canada and the American Federation of Musicians and Employers' Fund have a reciprocal agreement: service in one Fund may count toward vesting and eligibility requirements in the other Fund.

