

# things you need to know...



Musicians' Pension Fund  
of Canada



## Making Contributions that Count!

Contributions the Fund receives on your behalf can make all the difference in the pension benefit you will receive.

### Employer Contributions

This is an employer contributing pension plan. Contributions are made by employers only. Participants/Members may not make contributions on their own behalf.



### Collective Bargaining Agreements

Contributions to the Plan are made according to the provisions of an AFM/CFM Collective Bargaining Agreement (CBA), a Local of the AFM Agreement, or a Local Tariff of Fees.

### Scale/Minimum Wage

Pension Contributions are based on a percentage (%) of scale wage or minimum wage. The pension rate is set out in the agreement/contract and cannot exceed 18%.

### Negotiating Pension

If a Local's Tariff of Fees does not provide for pension for certain engagements, it is possible for the Participant/Member to negotiate pension on a contract. Please contact the Fund office for further information.

### Earned Canada Revenue Agency Reported Wages

Pension Contributions can only be made on Earned Wages and Canada Revenue Agency (CRA) reported income. The Fund has the right to request proof of CRA reported earnings.

### Pension Adjustment

Pension contributions made on your behalf are to be reported in the Pension Adjustment Box of your tax return, as they affect your RRSP limits.

### No Tax Deduction

MPF Canada Pension Contributions may not be used as tax deductions on reported income. These contributions are paid by your employer and are over and above income received.

Please review your Annual Statements and your MPF Canada online account to ensure that all contributions made on your behalf have been reported, processed and counted!

