

# what happens if...



Musicians' Pension Fund  
of Canada



## I Become Disabled?

If you become **Totally and Permanently Disabled**, you may be entitled to a benefit from the Pension Fund.

### When Are You Eligible for a Disability Pension

You are eligible for a Disability pension if you:

- Become totally and permanently disabled while you are an Active Member of the Plan, **AND**
- Are not eligible to retire with a Normal pension, **AND**
- Are vested at the time of your disability, **AND**
- Are not eligible to receive disability benefits from your employer or under an insurance program provided by your employer, **AND**
- Submit an application for a Disability pension, **AND**
- The application is approved by the Disability Committee of the Board of Trustees.

### Submitting a Disability Claim

1. Request a Disability application from the Fund Office.
2. Complete the application, have your physician complete the physician portion and submit the entire application to the Fund Office with any additional proof of disability.
3. When the completed forms are received by the Fund Office, all names and identifying information will be removed from the forms before they are reviewed by the Disability Committee. The Committee is comprised of the Fund Executive Director, one employer trustee and one employee trustee.
4. The Disability Committee may request that you see a second doctor of the Fund's choosing and at the Fund's expense, for a second opinion.
5. If your disability benefit is approved, the Fund will send you a letter outlining the benefit payment options available to you, based on your marital status.
6. Once you choose a payment form, you will begin receiving the monthly benefit you would have received as if you were age 65.
7. Your benefit will be paid for the longer of the time you remain Totally and Permanently Disabled or for the rest of your life.

#### For More Information

For more information about disability benefits, review the [disability section](#) of the Summary Plan Description (SPD) or contact the Fund Office at [info@mpfcanda.ca](mailto:info@mpfcanda.ca).

### Definition of Total and Permanent Disability

**Total and Permanent Disability** is defined under the Pension Plan as follows:

You are totally unable to perform the duties of **any** occupation for wages or profit and your disability is expected to be permanent and continuous for the rest of your life.

### Shortened Life Expectancy

If, at the time of your initial claim, doctors certify that you have less than two years to live, you can apply to receive a lump sum benefit of the commuted value of your accrued monthly benefit instead of a monthly benefit for life.

### Commuted Value

The commuted value of your pension is the current lump-sum dollar value of your pension benefit. In other words, it is the amount that you would have to invest—starting from your date of disability and based on assumed interest rates—to produce a lifetime pension equal in value to your existing pension in the Plan.

The commuted value is based on the amount of your pension, plus factors such as your age and your life expectancy. The calculation also reflects interest rates in effect at the time your commuted value lump sum is effective.