

things you need to know...



Musicians' Pension Fund of Canada



About Applying for a Pension Benefit

You've decided to start your monthly pension benefit.

Your next step is to contact the Fund office right away. When you do, they'll send you:

1. A pension application
2. Proof of age instructions
3. Declaration of Marital Status Form
4. Electronic Banking form.

Must-Haves When Completing Your Forms and Returning Required Documents

1. Pension application

- Sign your application.
- Have your signing witnessed, as required. **(NOTE: Your signing witness cannot be your beneficiary.)**
- List your alternate beneficiary(ies) — the person or people who will receive your benefit if your spouse dies before you or at the same time you do.

2. Proof of age instructions

- Send **only copies (NOT originals)** of applicable documents.
- If you have a spouse, send **copies** of proof of age for your spouse.

3. Declaration of Marital Status Form

- Sign the Form.
- Have your signing witnessed, as required. **(NOTE: Your signing witness cannot be related to you in any way.)**
- Indicate (on page 2) if you have ever been legally separated or divorced
- If you have been legally separated or divorced, send **copies** of applicable documentation.

If You have a Spouse When You Apply for a Pension Benefit...
 ...your spouse is your beneficiary automatically (unless you have both signed a Joint and Survivor waiver).

4. Electronic Banking form

- Include a **copy** of a voided cheque or a signed letter from your bank that includes your name, address, account number and routing number.



Once You Submit All Completed Forms and Required Documents...

...you'll receive an Option Election form from the Fund office. Use this form to indicate the type of pension benefit you would like to receive, and return it to the Fund right away. **Be sure to sign and date the form!**

Questions About Your Pension Benefit?

Please contact the Fund office: info@mpfcanda.ca, 416.497.4702 or 888.462.6666.