

what happens if...



Musicians' Pension Fund
of Canada

I die before/after I begin receiving my pension benefit?

...I die *before* I begin receiving my pension benefit?



If you die *before* your pension benefit payments start, your designated beneficiary will be paid a lump sum of the commuted value of your pension benefit. If you do not have a designated beneficiary, the commuted value will be paid to your estate.

If you have a spouse when you die, your spouse can choose to receive the commuted value of your benefit converted to a monthly benefit, for his/her lifetime. The first 10 years of payments will be guaranteed to him/her. This is an alternative to receiving a lump sum payment.

...I die *after* I begin receiving my pension benefit?

If you die *after* your pension benefit payments start, your beneficiary may receive a pension benefit, depending on the benefit payment option you selected when you retired. For example:



- If you selected a Joint and Survivor benefit and your spouse is alive when you retire, your spouse will receive a survivor benefit for his/her lifetime.



- If you selected a monthly benefit with guaranteed payments and you die before the guaranteed period expires, your designated beneficiary will receive the remaining guaranteed monthly payments.

For more information, please contact the Fund Office at 416-497-4702 or visit mpfcanada.ca.

How does my spouse or beneficiary apply for pension benefits after I die?



As soon as possible after your death, your spouse or beneficiary should contact the Fund Office in writing and submit a copy of your death certificate. Your spouse or beneficiary will be asked to complete an application form and submit proof of age, if applicable.

The Fund Office will acknowledge receipt of the application and will notify your spouse or beneficiary if any additional information is needed.