

things you need to know...



Musicians' Pension Fund
of Canada



Contract Requirements for Leaders!

Participating employer contributions are the lifeblood of pension benefits for our members. However, the Fund can only accept contributions with a valid and complete contract.

Below is a contract checklist for leaders, and a summary of the process that must be followed to receive the contribution credit to which individuals in the leader's group are entitled.

Contract Checklist

Contracts must include the following:

- Employer's name and signature
- Engagement location
- Engagement type
- Engagement date and hours
- Each individual on the contract listed by name with their Social Insurance Number (SIN) or their AFM ID Number, individual scale wage (the amount used to calculate their pension) and the pension amount
- The pension total for all individuals listed on the contract
- The Pension Rate Percentage. This rate must be the same for all individuals on the contract.



Cheques must be submitted with each contract, for the contract balance. If one cheque is submitted for multiple contracts, a breakdown of the amount per contract must also be submitted.

Everyone listed on the contract must receive a pension contribution. If the leader is the employer signatory, he/she may appear on the contract but is not eligible to make pension contributions on his/her own behalf unless he/she has an incorporated or Limited company acting as the employer.

Please note that the Income Tax Act was amended and MPF Canada can no longer accept contributions for pensioners after the year they turn age 71 for CBAs negotiated after December 31, 2021 or for miscellaneous engagements taking place after December 31, 2021.

Any of these "ineligible contributions" received by MPF Canada will be refunded.

If you have questions about the contract process or a contract, contact the Fund office at info@mpfcanada.ca.

CONTRACT PROCESS

The leader must ensure the following steps are followed for the contract process to result in the proper crediting of pension contributions:

Step 1: The contract must be submitted to the Local in the jurisdiction where the engagement took place.

Step 2a: For AFM/CFM contracts: The Local checks the contract and receives the contribution cheque from the employer to submit with the contract.

Step 2b: If the engagement is performed under a Miscellaneous CBA, the leader can "pay on behalf of the employer" and submit the cheque with the contract to the Local.

In this case:

- "Pay on behalf of the employer" **MUST** be written on the memo line of the cheque
- The leader **MUST** make the cheque payable to "Musicians' Pension Fund of Canada"
- The leader **MUST** ensure that the cheque has the correct date, amount and an authorized signature on it.