

what happens if...



Musicians' Pension Fund
of Canada



I Want to Change My Beneficiary?

A **beneficiary** is the person who receives your pension benefit after your death. Choosing your beneficiary, in the circumstances you're allowed to, is essential. The Fund Office keeps your beneficiary information on file and needs to know who's supposed to receive your pension benefit.

Changing Your Beneficiary Before Payments Start

If you're not married, your beneficiary can be anyone you'd like. Just notify the Fund Office in writing who you want your beneficiary to be.

If you're married, your beneficiary is—by law—your spouse. You and your spouse must submit a signed Spousal Waiver Form to the Fund Office before your pension payments begin to designate someone other than your spouse as your beneficiary. The window for you to do this depends on your province.



- **Alberta and British Columbia residents:** Within 90 days before your pension payments begin
- **All other provinces:** Within 12 months before your pension payments begin

Changing Your Beneficiary After Payments Start

Whether or not you're allowed to change your beneficiary depends on the form of payment you're receiving.

Form of Payment	Change Allowed?	When To Do It
Joint and Survivor 100%	No	N/A
Joint and Survivor 66 ² / ₃ %	No	N/A
Joint and Survivor 66 ² / ₃ % – 10-year Guarantee	Yes	Only during the guarantee period, and only if your spouse has passed away
Life Pension	No	N/A
Life Pension – 5-year Guarantee	Yes	Only during the guarantee period
Life Pension – 10-year Guarantee	Yes	Only during the guarantee period
Life Pension – 15-year Guarantee	Yes	Only during the guarantee period

Questions? Contact the Fund Office at **888-462-6666** or at info@mpfcanada.ca. You can also visit our website at mpfcanada.ca.