

what happens if...



Musicians' Pension Fund
of Canada



I Apply for My Pension After I Turn 71 Years Old?

The application process is the same no matter your age. However, members who apply during or later than the calendar year in which they turn age 72 are not guaranteed to receive all retroactive payments to which they are entitled.

How to Apply for Your Pension

Don't miss the most important step. **You must apply for your pension by November 1st of the year you turn 71 to ensure receipt of all your payments.**

- If you apply before November 1st of the year in which you turn age 71, you will receive your monthly benefits starting on the 1st of the month after your application has been processed plus any retroactive payments from either age 65 or the month for which you last had covered earnings reported, whichever is later.

If you miss the November 1st deadline, you will receive your monthly benefits starting on the 1st of the month after your application was processed but the Fund will need permission from Canada Revenue Agency to make any retroactive payments starting from either age 65 or the 1st of the month after you last had covered earnings. Receiving permission from Canada Revenue Agency to pay these retroactive benefits can take several months.

Here's what to do when you're ready to apply:

- Contact the Fund Office and request a pension application.
- The Fund Office will mail or email you an application, along with instructions on filling it out. Complete the application.
- Submit the completed application, along with proof of your age and marital status (if applicable) to the Fund Office.

What's Different After Age 71?

You can still apply for your pension, and you will receive your monthly benefits payments starting on the 1st of the month after your application has been processed. The Fund will request permission from Canada Revenue Agency to retroactively pay the part of your pension benefit from prior years. Applying for your pension by November 1st in the year you turn 71 is the **only way** to guarantee that you receive all payments to which you are entitled.

