



A SUMMARY PLAN DESCRIPTION

Of the

AMERICAN FEDERATION OF MUSICIANS'
AND EMPLOYERS'
PENSION WELFARE FUND (CANADA)

MISSION STATEMENT

*To prudently administer
the Plan in order
to provide the best
possible benefits
for its
members and beneficiaries.*

PRIVACY STATEMENT

In order to protect your rights to privacy, personal information you have provided to the AFM-EPW Fund (Canada) is collected by the Trustees of the AFM-EPW Fund (Canada) primarily for the purposes of determining eligibility for benefits and administering the AFM-EPW Fund (Canada). In this regard, use and disclosure of your personal information will be restricted to the Trustees of the AFM-EPW Fund (Canada), their employees and staff, and their professional advisors or agents and other parties for the purposes of assisting to determine eligibility for benefits and administering the AFM-EPW Fund (Canada).

The Trustees may disclose your personal information to the American Federation of Musicians where required to ratify agreements and to the Special Payments Fund where required to process cheques for your benefit.

When required by law, personal information may also be disclosed to authorized agencies, including law enforcement agencies and the Canadian Revenue Agency. Also, personal information may be disclosed to specific individuals as authorized by you.

Questions concerning the collection, use or disclosure of personal information should be directed in writing to Ellen M. Versteeg-Lytwyn at the Fund office.

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PENSION WELFARE FUND (CANADA)**

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AMERICAN FEDERATION OF MUSICIANS' AND EMPLOYERS' PENSION WELFARE FUND (CANADA)

To All Covered Employees and Musicians:

The Board of Trustees of the American Federation of Musicians' and Employers' Pension Welfare Fund (Canada) is pleased to provide you with this Summary Plan Description of the Rules and Regulations of your Pension Plan.

This Summary booklet incorporates the main features of the Plan. As you read through it, you will learn how you become a Plan member, what your benefits are and how they are calculated.

In this booklet, we have tried to describe the Plan's provisions as clearly as possible in understandable language. However, this is only a summary of the Rules and Regulations of the Plan as of July, 2004.

The Trustees may amend the Plan's Rules and Regulations from time to time.

The Plan is ruled by the Rules and Regulations and the Trust Agreement through which the Plan was established, together with any amendments to these documents. If there is any conflict between this Summary and the Rules and Regulations or the Trust Agreement, the terms of the Rules and Regulations and the Trust Agreement will apply.

Please read this Summary carefully and share it with your beneficiaries. It is important that you are aware of your retirement benefits and the Plan's survivor protection features. We also suggest that you keep this Summary handy for future reference.

If you have any questions or require any additional information regarding the Pension Plan and how it affects your pension rights and benefits, you should contact the Fund Office at the address listed on the preceding page of this booklet. You may also update personal information by fully completing the forms you will find at the back of this booklet and forwarding it to the Fund Office.

This Pension Plan represents important protection for you and your family, and the Board of Trustees is proud to oversee the continued operation of this valuable program.

With our very best wishes for the future.

Sincerely,

BOARD OF TRUSTEES
July, 2004

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INTRODUCTION

The American Federation of Musicians' and Employers' Pension Welfare Fund (Canada) was established primarily as a result of collective bargaining between employers and the the American Federation of Musicians.

The Plan is registered under the Ontario Pension Benefits Act, 1990 and under the Income Tax Act. The registration number is 0215145. As the Plan is a multi-jurisdictional plan, the pension legislation of the province in which a member is employed will apply to them even though the Plan is registered in Ontario.

The funding of the Plan is based on contributions by employers. Employee contributions are not required nor are they permitted. Contributions made to the Fund are held in a trust fund for the purpose of providing benefits to eligible members and their beneficiaries and to pay for the administrative expenses of the Fund.

The Plan is administered by a Board of Trustees, consisting of an equal number of employee and employer representatives, who are responsible for the overall operation of the Plan. They serve without compensation. Records and benefit payments are processed at the Fund Office which is managed by a Fund Administrator appointed by the Board of Trustees.

Under this Plan, there are Normal, Early, Deferred, Special Retirement, Disability and Survivor benefits. A general description of each type of pension available under the Plan, the eligibility requirements to receive such a pension, and how the amount you may receive for each category of pension will be calculated is provided in this Summary.

This booklet reflects many of the Rules and Regulations of the Plan which were in effect on July 1, 2004. If you terminated your participation in the Plan prior to July 1, 2004 the Rules and Regulations of the Plan as they existed on the date you last worked for a contributing employer will apply to you. When this Summary refers to "you", it assumes that you are an employee or member covered by the Plan, or beneficiary of a covered employee or member.

The explanatory material which follows is not intended to either change or interpret the Rules and Regulations of the Plan as adopted by the Board of Trustees. The Trustees may, however, from time to time, change, amend or revise the Rules and Regulations of the Plan. You will be notified of any changes to the Rules and Regulations of the Plan that may have an impact on your entitlements.

PARTICIPATION

Who Can Become A Member Of This Plan?

You are eligible to become a Member of this Plan if you work for an employer who has an agreement with the AFM or you work for an employer who has been accepted by the Trustees and who has undertaken to make contributions to the Fund on your behalf, and you are:

1. a musician (including a composer, arranger, copyist, proofreader, librarian, instrumentalist, leader, contractor),
2. an elected or appointed officer or representative of the AFM or any of its affiliated locals, or
3. an office or clerical employee of the Trust Fund or the AFM or any of its affiliated locals.

However, before you may become a Member of this Plan, you must satisfy the criteria set out in the following section.

When Do I Become A Member?

You can become a Member in one of 3 ways:

1. The first way to become a Member is to have 24 months of vesting service without a 6 consecutive month period with no contributions. This is the method under which most musicians become Members.

For example, Michel had his first contribution for an engagement he played on May 15, 2003. He will become a Member of the Plan, 24 months later, on May 15, 2005 as long as there is no period of 6 consecutive months for which he has no contributions.

2. [After December 31, 2000](#)

If you have your first contribution made on your behalf after Dec. 31, 2000 you will become a Member of the Plan on the first day of the calendar year following the calendar year in which you have either

- 700 hours of covered employment OR
- covered earnings equal to or greater than 35% of the Years Maximum Pensionable Earnings

A calendar year is an actual calendar year and not a 12 month period.

In most cases the 700 hour requirement will relate only to AFM officials/officers and AFM Local and Trust Fund employees.

Years Maximum Pensionable Earnings is an amount used for the Canada and Quebec Pension Plans and changes on an annual basis. For the year 2004 the YMPE is \$40,500. 35% of \$40,500 is \$14,175.

For example, if Frank commences covered employment in 2004 and has covered earnings of at least \$14,175. during 2004, he will become a Member on January 1, 2005.

3. Before January 1, 2001

If the first contribution made on your behalf was before January 1, 2001, the date on which you will become a Member of the Plan depends on a number of factors. These include the date on which you had your first contribution made on your behalf to the Plan and if you are a musician or not. Please contact the Fund Office for further information about the rules for becoming a Member of the Plan before January 1, 2001.

When Does Termination Of Membership In The Plan Occur?

If you are a musician and you are not vested, your membership in the Plan will terminate as of the last day of the calendar month coincident with or next following 6 consecutive months for which no contributions are made on your behalf.

If you are a musician and you are vested, your membership in the Plan will terminate as of the last day of the calendar month coincident with or next following 24 consecutive months for which no contributions are made on your behalf.

If you are not a musician (ie; you are a Local officer or office staff member), your membership will terminate on the day you terminate your employment with an employer.

For the vested Member who terminates, your options are outlined on page 5.

VESTING

What Does Vesting Mean?

Vesting means entitlement. Once you are "vested", you have a right to the pension you have earned, when you retire, even if you never work in the music industry again.

When Am I Vested?

You may become vested under any one of the following rules, whichever is applicable to you:

1. you are an Employee who becomes a Member of the Plan after December 31, 2000

Example: Pierre has his first contribution in June, 2001. His Covered Earnings in 2001 were \$17,000. This is more than 35% of the YMPE for 2001. Pierre becomes a Member on January 1, 2002. AND, at the same time, he becomes Vested.

OR

2. you are already a Member of the Plan at December 31, 2000 and have contributions made on your behalf after December 31, 2000, but before your Membership in the Plan terminates

Example: Joan has her first contribution on October 1, 2000. She has a further contribution for an engagement on February 1, 2001, at which time she becomes Vested.

OR

3. if you become a Member of the Plan prior to January 1, 2001 and do not have any contributions made on your behalf after December 31, 2000 you become vested on the earliest date that one of the following requirements is met

- (i) you have earned at least 24 months of vesting service;

OR

- (ii) you have attained age 65 while you are a Member of the Plan.

Example: James, a musician, becomes a Member of the Plan on March 1, 1999. He remains a Member of the Plan all through 1999 and 2000, because he does not have a 6 month period with no contributions. On March 1, 2001, he has earned a total of 24 months of vesting service and therefore, becomes "vested" in all his accrued benefits. This means James has earned a right to a pension even if he does not work in the music industry again.

PENSION BENEFITS

The Plan offers five types of pensions. These are:

- Normal Pension
- Early Pension
- Special Retirement Pension
- Disability Pension
- Deferred Pension

This section describes when you are eligible to receive each type of pension and the amount of that pension. Please keep in mind that you may receive only one type of pension from the Plan. Payment of a pension benefit from this Plan is not automatic. You must apply for a benefit by completing and submitting the necessary forms.

Normal Pension

When Am I Eligible For A Normal Pension?

You are eligible to retire on a Normal pension if you are age 65 and vested when you retire.

How Much Will My Normal Pension Be?

Your Normal pension is a monthly benefit based on the total contributions made to the Fund on your behalf. You will receive \$3.80 for each \$100 of contributions made to the Plan on your behalf for covered employment prior to 1992 plus, \$3.70 for each \$100 of contributions made to the Plan on your behalf for covered employment on or after January 1, 1992.

Example:

Mark retires in February, 2002 when he attains age 65. He has \$18,000 of contributions since becoming a member in 1972 (\$10,000 for the period prior to 1992 and \$8,000 in the period after January 1, 1992). Mark's monthly Normal pension at his retirement date would be calculated as follows:

Pre-1992 Pension $\$3.80 \times 100 = \380.00

Post Jan.1,1992 Pension $\$3.70 \times 80 = \296.00

Total Monthly Pension = \$676.00

Early Pension

When Am I Eligible For An Early Pension?

You may wish to retire before age 65. If so, you may receive an Early pension if you are between the ages of 55 and 65 and vested when you retire.

How Much Will My Early Pension Be?

Your Early pension is a monthly amount calculated the same way as a Normal pension. However, because you will be receiving your pension sooner and over a longer period of time, the monthly amount you will receive is reduced. The reduction factor is based on your age (years and months) at retirement.

If you retire on or after age 60 the reduction is 1/3 of 1% for each month you are younger than age 65.

If you retire before turning age 60 the reduction is 20% PLUS 1/2 of 1% for each month you are younger than age 60.

The following chart shows the reduction for Early pension at each retirement age:

Age at Retirement	Reduction Percentage
65	0
64	4
63	8
62	12
61	16
60	20
59	26
58	32
57	38
56	44
55	50

Example:

Julia who is exactly 62 years old has calculated, based on the contributions made to the Plan on her behalf to date, that she would be entitled to a monthly Normal pension of \$660 at age 65. If, however, she retires today at age 62, her Early pension would be calculated as follows:

1. Normal pension = \$660.00
2. Less early retirement reduction
(12% x \$660.00) = -79.20
3. Early pension = \$580.80

Julia will receive an Early pension of \$581 per month since the Plan rounds the pension to the nearest dollar amount.

Special Retirement Pension (Effective January 1, 2000)

When Am I Eligible for a Special Retirement Pension?

You may retire on a Special Retirement pension if:

- you are at least 55 and not yet 65
- you have attained vested status
- you are an Active plan member at age 55 or older

- you have at least 15 vested years in each of which contributions were made on your behalf. The 15 years shall not include any periods that have been cancelled before the attainment of vested status.

How Much Will My Special Retirement Pension Be?

If you retire at age 61 or older, there will be no reduction in your pension. If you are younger than 61 when you retire, the Special Retirement Pension has a lower reduction than the Early pension.

If you are younger than age 61 the reduction is 1/3 of 1% for each month you are younger than age 61.

The following is a chart showing the reduction for special retirement pension at each retirement age:

Age at Retirement	Reduction Percentage
65	0
64	0
63	0
62	0
61	0
60	4
59	8
58	12
57	16
56	20
55	24

Example:

Theresa who is exactly 58 years old has calculated, based on contributions made to the Plan on her behalf to date, that she would be entitled to a monthly Normal pension of \$750.00 at age 65. If, however, she retires today at age 58 her special retirement pension would be calculated as follows:

1. Normal Pension = \$750.00
2. Less special retirement reduction
(12% x \$750.00) = - \$90.00
3. Special retirement pension = \$660.00

Disability Pension

When Am I Eligible For A Disability Pension?

You will be eligible for a Disability pension if you:

- become totally and permanently disabled while you are an Active Member of the Plan,

- are not eligible to retire on a Normal pension, and
- are vested at the time of your disability.

How Is Total And Permanent Disability Defined?

You are considered totally and permanently disabled if, on the basis of medical evidence satisfactory to the Trustees:

- you are totally unable, as a result of bodily injury or disease, to engage in or perform duties of any occupation for remuneration or profit, and
- your disability will be permanent and continuous for the remainder of your life.

If you apply for a Disability pension, you may be required to submit to an examination by a physician selected by the Trustees. If you are awarded a Disability Pension you may also be re-examined at periodic intervals as the Trustees see fit.

How Much Will My Disability Pension Be?

The Disability pension is a monthly benefit equal to the amount of the Normal pension you would be entitled to based on the contributions made to the Plan on your behalf up to the date of your disability.

Example:

John becomes totally and permanently disabled in January, 2002 at the age of 42. He has \$25,000 in contributions (\$20,000 in contributions before 1992 and \$5,000 in contributions after January 1, 1992). John's Disability pension will be calculated as follows:

$$\begin{aligned} \text{Pre-1992 Pension} & \quad \$3.80 \times 200 = \$760.00 \\ \text{Post Jan.1,1992 Pension} & \quad \$3.70 \times 50 = \$185.00 \\ \text{Total Monthly Pension} & = \$945.00 \end{aligned}$$

Deferred Pension

Who Is Eligible For A Deferred Pension?

If you are vested and you have terminated your membership in the Plan before you retire, you can receive a deferred pension. This is provided you have not chosen the portability option at the time of your termination.

The Deferred pension is payable to you when you choose to retire at any time after your 55th birthday. In any event, you must commence to receive your deferred pension no

later than the end of the calendar year in which you turn 69.

How Much Will My Deferred Pension Be?

Depending on your age at retirement, the monthly amount of your Deferred pension is calculated in one of two ways.

Between Age 55 and 65 - If your Deferred pension begins between the ages of 55 and 65, the monthly amount of your Deferred pension is calculated the same way as an Early pension.

Between Age 65 and 69 - If your Deferred pension begins after you have reached age 65, the monthly amount of your Deferred pension is calculated the same way as a Normal pension.

Note: Please refer to page 3 for methods on calculating Early and Normal pensions.

TERMINATION

When Does Termination of Membership In The Plan Occur?

If you are a musician and you are not vested, your membership in the Plan will terminate as of the last day of the calendar month coincident with or next following 6 consecutive months for which no contributions are made on your behalf.

If you are a musician and you are vested, your membership in the Plan will terminate as of the last day of the calendar month coincident with or next following 24 consecutive months for which no contributions are made on your behalf.

If you are not a musician (ie; you are a Local officer or office staff member), your membership will terminate on the day you terminate your employment with an employer.

What Am I Eligible to Receive If I Terminate My Membership Before I Retire?

If you are vested at the time you terminate your membership, you will be entitled to a Deferred pension, which will be payable at age 65 or, if you choose, any time after age 55 at a reduced amount. For more information concerning the Deferred pension, refer to the section on "Pension Benefits".

If you are vested and under age 55 at the time you terminate your membership in the Plan, instead of a deferred pension, you may elect the Portability option.

What Is The Portability Option?

This option permits you to transfer the lump sum commuted value of your Deferred pension to:

- a retirement savings arrangement that meets the requirements of the Income Tax Act and the applicable provincial Act, such as a locked-in Registered Retirement Savings Plan,
OR
- the registered pension plan of a new employer, if that plan permits,
OR
- to purchase an immediate or deferred life annuity from an insurance company.

Any funds transferred under the Portability option must be locked-in until at least age 55 and must be used to provide pension benefits at retirement in accordance with the law which applies to you. The law does not permit you to take these funds as a lump sum cash payment.

You should be aware that if you choose the Portability option, you will not be entitled to any further benefits in respect of your membership before the transfer. If you later return to employment, you will be treated as a new employee, and you must again satisfy the rules to become a Member of the Plan.

WORK AFTER RETIREMENT

What If I Return to Work After I Retire?

Income Tax regulations prohibit a Plan member from accruing additional pension plan credits at the same time he or she is receiving benefit payments.

While ensuring regulatory compliance, currently the Plan is able to provide the following for the benefit of our Members, who return to work after retiring.

If you retire and return to work before the end of the calendar year in which you turn 69, you will continue to receive your pension from the regular AFM-EPW plan and will receive an additional pension benefit based on the employer contributions made to the post-retirement contribution account. The additional pension benefit which you will receive is described in the following section.

How does the Post-Retirement Contribution Account Work?

The post-retirement contribution account is separate from

the AFM-EPW plan and does not provide a defined pension benefit. The total amount of employer contributions made on your behalf for the calendar year is converted to an additional monthly pension benefit. A minimum of \$100 in post-retirement contributions is required. The amount of additional monthly benefit is calculated using actuarial methods which take into account your age and the applicable interest rate at the time your post-retirement contribution account benefit is calculated. The additional monthly pension benefit will be effective on the first of the year following the calendar year in which contributions to the post-retirement contribution account were made on your behalf, and will be added to your regular pension benefit cheque.

FORMS OF PENSION PAYMENT

When Will My Pension Benefit Commence?

With the exception of the Disability pension, your pension benefits shall first be payable no sooner than the first day of the first month after you have met all the requirements for entitlement to benefits. This includes the filing of an application.

Your Disability pension will be payable for the month following the commencement of your disability as approved by the Trustees. However, if you apply for a Disability pension more than 12 months after the commencement of your disability, retroactive payments will only be made for a maximum of 12 months, including the month in which the application is received.

How Is My Benefit Paid?

You will receive your pension in the form of equal monthly payments.

Your pension will be paid in the Joint form if you have a spouse on the date that the pension benefits commence and in the Normal form if you do not.

Most provinces in Canada have different legal definitions of spouse. The definition of spouse that is applicable to you, is the one for the province in which you were employed. Generally, a spouse is a person to whom you are married, or with whom you are in a common law relationship for a period of time. Please contact the Fund office for additional information regarding the definition of a spouse.

Joint Form - If You Do Have A Spouse

By law, if you have a spouse as defined by the Plan on the date your pension begins, the pension you are entitled to must be paid as a 66-2/3% joint and survivor benefit. The Plan provides 2 types of joint and survivor benefits.

Joint and Survivor 66-2/3% - No Guarantee Period

Under the Joint and Survivor 66-2/3% (no guarantee Period), you will receive your monthly pension for as long as you live. Upon your death, your spouse, if still living, will receive 66-2/3% of your pension for the remainder of his or her lifetime.

The monthly pension you will receive in this Joint form will be the same as you would receive under the Normal form.

Joint and Survivor 66-2/3% - 10 Year Guarantee

Under the Joint and Survivor 66-2/3% (10 year guarantee) the monthly amount you receive will be reduced, based on your age and your spouse's age. This amount is payable for your lifetime, with a 10 year guarantee. If you die before receiving 10 years of payments, your spouse will receive the remaining guaranteed payments. After the 10 year guarantee period is over, your spouse, if still living, will receive 66-2/3% of the monthly amount for his or her lifetime.

If you and your spouse both die before the 10 year guarantee period has expired, the remaining guaranteed payments will go to the designated beneficiary or estate.

You and your spouse may waive the payment of the joint and survivor benefit by submitting a Spousal Waiver Form to the Fund office. This waiver must be filed with the Fund office before payment of your benefit commences.

The time limit for filing the Spousal Waiver varies by province as follows

Alberta & British Columbia – 90 days before the commencement of the pension

All Other Provinces – 12 months before the commencement of the pension

Whether or not it will be beneficial to waive the joint and survivor pension, will depend on the specific circumstances of you and your spouse. Individuals considering the waiver of a joint and survivor pension should seek independent legal and financial advice.

Once you file a properly completed Spousal Waiver Form, you will be eligible to receive your pension benefit in the Normal form, as though you did not have a spouse.

Normal Form - If You Do Not Have A Spouse

If on the day you retire, you do not have a spouse, your pension will be paid to you in equal monthly payments for as long as you live with a minimum guarantee of 120 payments.

If you die before receiving 120 monthly payments, your beneficiary or estate will continue to receive benefit payments until the balance of the 120 guaranteed payments has been made. If you die after receiving 120 monthly payments, your pension payments will cease with the last payment payable in the month of your death.

Your beneficiary is the person or persons whom you have designated to receive benefits under the Plan upon your death.

You may change beneficiaries at any time by notifying the Fund office in writing. In order for the change of beneficiary to be effective, it must be received by the Fund office prior to any payments being made to your beneficiary whose name is on file at the Fund office.

Small Pensions-What If My Monthly Pension Is A Small Amount?

Instead of receiving equal monthly payments your pension may be paid as a one time lump sum payment if it is considered a "Small Pension".

The definition of "Small Pension" varies by province as follows:

If you are affected by the pension law of New Brunswick, Nova Scotia, Ontario, Prince Edward Island or Saskatchewan and your monthly pension at age 65 is less than 1/12 of 2% of the Years Maximum Pensionable Earnings (YMPE)(see page 2) instead of the monthly pension, you may choose a one time lump sum payment which is equal to the commuted value of your monthly pension entitlement.

If you are affected by the pension law of Alberta you may receive a one time lump sum payment which is equal to the commuted value of your monthly pension entitlement if

1. the monthly pension that would be payable at 65 is less than 1/12 of 4% of the YMPE

OR

2. the commuted value of the monthly pension payable at 65 is less than 20% of the YMPE

If you are affected by the pension law of British Columbia you may receive a one time lump sum payment which is equal to the commuted value of your monthly pension entitlement if

1. the monthly pension that would be payable at 65 is less than 1/12 of 10% of the YMPE

OR

2. the commuted value of the monthly pension payable at 65 is less than 20% of the YMPE

If you are affected by the pension law of Manitoba you may receive a one time lump sum payment which is equal to the commuted value of your monthly pension entitlement if

1. the monthly pension that would be payable at 65 is less than 1/12 of 4% of the YMPE

OR

2. the commuted value of the monthly pension that would be payable at 65 is less than 4% of the YMPE

If you are affected by the pension law of Newfoundland or Quebec, and if the commuted value of your monthly pension that would be payable at age 65 is less than 4% of the YMPE, you may choose to receive a one time lump sum payment which is equal to the commuted value of your monthly pension entitlement.

SURVIVOR BENEFITS

How Is My Spouse Protected If I Die Before I Retire?

If you are vested and die before you retire, your spouse is entitled to a pre-retirement spouse's benefit.

Your spouse will have a choice on the form of benefit. This will depend on the provincial legislation you were affected by.

If you are not affected by the pension law of Alberta, British Columbia, Manitoba, Newfoundland or Saskatchewan, your spouse may choose an immediate monthly pension, a lump sum payment payable immediately, or a deferred pension payable no later than age 65.

If you are affected by the pension law of Alberta, British Columbia, Manitoba, or Saskatchewan, Your spouse may choose an immediate monthly pension or your spouse

may elect the portability option as described earlier in this booklet.

If you are affected by the pension law of Newfoundland, your spouse may choose an immediate monthly pension or the portability option described earlier. However, if you die before turning 55 your spouse has the additional option of electing to receive a lump sum payment the value of which is equal to the commuted value of the benefit you accrued to the date of your death.

The immediate monthly pension is based on the lump sum commuted value of your accrued benefit at the date of your death and your spouse's age. This monthly pension is payable for your spouse's lifetime, with the first 120 payments guaranteed.

The lump sum commuted value of your accrued benefit is based on many factors. Some of them are - your age at your death, the interest rate in effect, if you were age 55 or older at your death, if you were eligible for the Special Retirement Pension.

Where provincial legislation permits, you and your spouse may waive the right to the pre-retirement spouse's benefit by signing the prescribed Waiver Form available from the Fund office. If you and your spouse do so, it will be considered that you do not have a spouse eligible for the pre-retirement spouse's benefit and the following benefit will apply.

What Happens To My Benefits If I Do Not Have A Spouse?

If you do not have an eligible spouse, or you and your spouse have waived his or her right to the pre-retirement spouse's benefit, you may designate a beneficiary to receive a pre-retirement death benefit.

If you die before retiring, and you are vested, your beneficiary will receive a lump sum payment equal to the commuted value of the pension benefits you have earned to the date of your death.

If you have not designated a beneficiary, the benefit will be paid to your estate.

APPLYING FOR BENEFITS

When Must I Apply For Benefits?

You are urged to file your application at least three months before your intended retirement date. Early filing will avoid delays in processing your application and the payment of benefits.

You must apply prior to turning 69 as the Income Tax Regulations state that you must start your benefits no later than the end of the calendar year in which you turn 69. If you fail to start your benefits by that time, the Fund office must get special permission from Canada Customs and Revenue Agency (CCRA)(formerly, Revenue Canada) to pay your benefits. Also, in these cases, there are no retroactive payments allowed

How Do I Apply For Benefits?

Payment of a pension benefit from this Plan is not automatic. You must apply for a benefit by completing and submitting the necessary forms.

Pension application forms are available from the Fund office. You may contact the Fund office or you may mail the form at the back of this booklet to request an application form.

As soon as the Fund office receives your request, an application form will be mailed to you, together with instructions on how to fill it out.

As part of the application you will be required to submit proof of age for both yourself and your spouse and proof of marital status, if needed.

When you complete the application and have attached the required proofs of age and marital status, you should sign the application and return it to the Fund office.

The Fund office will acknowledge receipt of your application and will notify you if any additional information is needed.

How Does My Spouse Or Beneficiary Apply For Benefits?

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, and will be advised if additional information or proof is required. Your spouse or beneficiary should write to the Fund office with any questions concerning eligibility for pre-retirement spouse's or death benefits.

OTHER INFORMATION

What If I Had Covered Employment In Both Canada And The United States?

If you lack sufficient service to be eligible for a pension because you have covered employment in this Plan and in the American Federation of Musicians' and Employers' Pension Fund in the United States, under certain circumstances, your employment under the United States Plan may be recognized by this Plan for purposes of meeting the service requirement for benefits under this Plan.

To determine if you may be eligible for a Partial pension, please contact the Fund office.

Can I Receive More Than One Pension From The Plan?

No. Under this Plan, you are entitled to receive only one type of pension. However, there are two exceptions to this rule. The first is a disability pensioner who recovers and returns to work. In this case, the Disability pension will cease and he or she may be eligible to receive another type of pension from the Plan. The second is a pensioner who is the surviving spouse or beneficiary of a deceased pensioner/vested member. In this case the pensioner may collect both pensions at the same time.

Can I Assign My Benefits?

No. The Plan prohibits any form of assignment, sale, transfer or attachment of your pension benefit as required by law. Your pension benefits cannot be used as security for a loan or mortgage.

This clause is included in order to protect your pension benefit for its intended use - your retirement.

Can My Benefits Be Garnished?

There are limitations on the ability to garnish pension benefits. The validity of any garnishment order will be determined on a case by case basis.

How Will I Know What My Benefits Are Under This Plan?

All of the records of the Plan are kept in such a manner that each member's records will be updated regularly. Each year that you are an active Member of the Plan the Fund office will send you a statement. The statement shows details of contributions received for the year, the benefits

accumulated for you under the Plan, as well as your status in the Plan.

To ensure that the records are accurate and up-to-date, you should keep the Fund office advised of any changes in your marital status and your mailing address.

Will The Benefits Provided Under This Plan Affect My Canada Or Quebec Pension Plan Benefits In Any Way?

No. The benefits provided under this Plan are in addition to any CPP/QPP benefits for which you may be eligible.

What If I Get A Divorce, Annulment Or Separation?

Your ex-spouse's entitlement to any portion of a benefit is determined with reference to the court documents or other agreements as well as the applicable law.

Any court documents or agreements pertaining to a division of pension benefits should be filed immediately with the Fund office.

If your ex-spouse is entitled to any portion of your benefit in accordance with the applicable provincial law, the benefit to which you, your current spouse or beneficiary is entitled to will be adjusted accordingly.

SUMMARY

This booklet describes the Plan in effect on July 1, 2004. While this booklet tries to summarize the official Rules and Regulations of the Plan, it is only a summary. In the event of any differences in interpretation between this booklet and the official Rules and Regulations and the Trust Agreement, the official Rules and Regulations of the Plan and the Trust Agreement will apply.

If you have any questions regarding the Plan or about your pension, please feel free to write, fax or email the Fund office. If you have a change of address, please complete the enclosed change of address form located at the back of this booklet and submit it to the Fund office.

We hope that this summary has been helpful and informative.

REQUEST FOR PENSION APPLICATION

This form is not a Pension Application

Please complete the information requested below and return this form to the Fund office. Upon receipt of this form, the Fund office will send you a Pension Application form.

Please print all information.

Your Legal Name _____

Your Address _____
(Number) (Street)

(City) (Province) (Postal Code)

Union Local #/Location _____

Date of Birth ____/____/____
Month Day Year

Intended Retirement Date ____/____/____
Month Day Year

Social Insurance Number _____

X _____ Telephone No.:(____)____-____
(Signature) (Date) Area Code

CHANGE OF ADDRESS NOTICE

If you change your address, please notify the Fund office immediately.

Please print all information.

Your Legal Name _____ Social Insurance Number _____

Your OLD Address _____
(Number) (Street)

(City) (Province) (Postal Code) Date of Move _____

Your NEW Address _____
(House No. and Street/Apt. No./Box or R.R. No.)

In Care of (If Address Is Not Listed In Your Name) (City) (Province) (Postal Code)

X _____
(Signature) (Date)

**AMERICAN FEDERATION OF MUSICIANS' AND EMPLOYERS'
PENSION WELFARE FUND (CANADA)
MEMBER INFORMATION/CHANGE OF BENEFICIARY CARD**

Last Name of Member (Legal Name)		First Name		Initial	
Professional Name:					
Address/Street Number & Name				Box No./Apt. No.	
City, Town, Village			Province		Postal Code
Date of Birth	Month	Day	Year	Marital Status	
				<input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Common-Law	
Social Insurance No.			Sex		
				<input type="checkbox"/> Male <input type="checkbox"/> Female	
Spouse is a person to whom you are married or with whom you are living in a common-law relationship for a specific period of time			Date of marriage or commencement of co-habitation if currently living with spouse.		
			Month	Day	Year
Spouse's Last Name (if different)			Spouse's First Name		Spouse's Initial
Spouse's Social Insurance No.			Spouse's Date of Birth		Month Day Year
NOTE:					
The definition of spouse varies by province. If you have an eligible spouse, pension legislation or the terms of this Plan or both may provide that your spouse has the right to any benefits payable on your death unless that right is waived. If you do not have an eligible spouse, please complete the following beneficiary information. If you do not wish to designate a beneficiary please indicate "Estate."					
Beneficiary's Last Name		Beneficiary's First Name		Beneficiary's Initial	
Beneficiary's Social Insurance No.		Beneficiary's Date of Birth		Beneficiary's Sex	
		Month	Day	Year	
Address of Beneficiary (if different from yours) /Street Number & Name				Box No./Apt. No.	
City, Town, Village			Province		Postal Code
Relationship of Beneficiary			This Beneficiary Appointment Section must be signed and dated. Your signature must be witnessed by an adult other than your spouse or beneficiary.		

MEMBER DECLARATION

I hereby appoint as my beneficiary for Pension and other benefits resulting from my death for which I qualify under the named Plan the beneficiary named herein, reserving to myself the right to change or revoke such appointment notwithstanding acceptance thereof and subject to any legal restrictions, by written notice to the Administrator of the Plan.

I hereby authorize the use of the information contained on this form including my social insurance number, by the Board of Trustees, its agents and employees and by my Employer for the administration of my benefits.

Signature of Member

Date

Signature of Witness

Date