



MONEY FOLLOWS THE WORKER

RECIPROCAL AGREEMENT

BUILDING A BETTER FUTURE

LiUNA Pension Fund of Central and Eastern Canada

1315 North Service Road East, 6th Floor,
Oakville, ON L6H 1A7

Chief Executive Officer:

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IMPORTANT!

Please detach and mail to LiUNA Pension Fund of Central and Eastern Canada in the enclosed envelope



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MONEY FOLLOWS THE WORKER

(RECIPROCAL AGREEMENT)

BETWEEN

**LiUNA Pension Fund Of Central & Eastern
Canada (LPF) and;**

- 1. Laborers' Pension Fund of Western Canada
(Locals 92, 1111 and 180)**
- 2. BC Labourers' Pension Plan (Local 1611)**
- 3. Commission de la Construction du Quebec
CCQ) and**
- 4. Canadian Construction Workers' Union Pension
Plan Trust Fund (CCWU)**

ARE YOU GOING TO BE TEMPORARILY WORKING OUT WEST, IN QUEBEC OR WITH THE CCWU?

Did you know? If you are temporarily employed under the Laborers' Western Plan, BC Plan, in Quebec or with the CCWU, you have the option to have your pension contributions transferred on a monthly basis to the LiUNA Pension Fund?

On January 1, 2009, Trustees of the LiUNA Pension Fund of Central and Eastern Canada, the Laborers' Pension Fund of Western Canada, and the BC Labourers' Pension Plan signed a Reciprocal Agreement.

The "Money Follows the Worker" Agreement allows employees' pension monies to "follow the worker" to whichever Pension Plan they are working under.

On January 1, 2015, The Trustees of the LPF also signed a Reciprocal Agreement, with the Commission de la Construction du Quebec (CCQ), and on November 1, 2018 an agreement was signed with the Canadian Construction Workers' Union Pension Plan Trust Fund (CCWU), which also allows for pension monies to "follow the worker".

The Reciprocal Agreements provide members who work outside their home jurisdiction the ability to have their contributions transferred between Plan(s), so that their years of service can continue to accumulate, without a break in service.

HOW DOES IT WORK?

The Pension Fund which you belong to is called the "Home Fund" and the Pension Fund which will receive contributions while you are working outside your home local is called the "Away Fund". The Away Fund, collects the contributions on your behalf at the applicable rate of the Away Fund, and then sends these contributions back to your Home Fund.

If you are working out west, this period cannot be longer than 24 consecutive months. If you work longer than 24 months and receive prior approval from the Away Fund, the period can be extended for 12 more months. However, you must continue your membership with your home local union to be approved for an extension.

While temporarily working outside your Home Fund, you are considered to be a Temporary Employee. Although, you may be required to become a member of the Away Fund, in order to work in the area of the Away Fund jurisdiction.

To participate in the "Money Follows the Worker" agreement, please complete and sign the attached "Contribution Transfer Authorization Form" and return to the Home Fund.

If you choose not to participate and you are temporarily working out west, (up to a maximum of 24 consecutive months) you will not incur a break in service in your Home Fund. However, you will also not accrue pension credits in the Home Fund during that time. If you're temporarily working in Quebec or with CCWU and choose not to participate, you will not accrue pension credits in the Home Fund and will also incur a break in service with the LPF.

Upon receipt of your completed Contribution Transfer Authorization Form, you will receive a letter from the Fund confirming your option.



➤ CONTRIBUTION TRANSFER AUTHORIZATION FORM

Name _____

Address _____

S.I.N. _____

Home Local Union No. _____

Home Fund [LiUNA Pension Fund of Central and Eastern Canada](#)

Employment Area Local Union No. _____

Date First Worked in Area _____

I hereby authorize the Away Fund to transfer to the Home Fund, funds received by the Away Fund for hours worked by me. I also hereby authorize the Away Fund and the Home Fund to release to each other any of my personal information necessary to process the transfer of the funds. I do further release the Away Fund, and its Trustees, employees and agents, and agree to hold the Away Fund, its Trustees, employees and agents harmless, from any and all loss and liability which any of them may incur by reason of any loss or damages which is incurred by or results to me, or to my dependents, by reason of such transfer.

Employee's Signature

Date

➤ FOR OFFICE USE ONLY

Please distribute copies to:

- Away Fund Administrative Fund Office
- Home Fund Administrative Fund Office
- Employment Area Local Union Office
- Employee

(Please detach and mail to LiUNA Pension Fund of Central and Eastern Canada.)