



Return to Work Rules – Frequently Asked Questions

This information sheet is intended for members of the LiUNA Pension Fund of Central & Eastern Canada (LPF). Below are some frequently asked questions members have with regards to the rules surrounding re-employment after becoming a pensioner.

1. I'm going back to work. Do I have to advise the LPF?

Yes. When you return to work you must advise the LPF by completing a *Notice of Re-employment* form and send it to the LPF office by mail, email or fax as soon as you start working.

2. What happens if I return to work and don't send the *Notice of Re-Employment* form to the LPF office?

If you don't complete and send the *Notice of Re-employment* form to the LPF office, your pension will be suspended as soon as contributions are received on your behalf, and any pension payment(s) that are received after your re-employment date must be refunded to the LPF.

3. What happens to my pension if I return to work?

A. Working Up to Age 71

If you are a pensioner under age 71, and are collecting a monthly pension from the LPF, (with the exception of a Disability Pension) you can return to work under covered employment, however, your pension benefit payments will be suspended during this work period and the following applies:

1. Any pension payment(s) that are received after your re-employment date, must be refunded to the LPF.
2. You are obligated to advise the LPF office in writing at the start and end of your re-employment period.
3. Your pension payments will be reinstated once all hours are contributed on your behalf and will be effective the month after you stop working.



4. Your pension will be recalculated effective the month after you stop working and once all hours are contributed on your behalf if during your period of re-employment:
 - Contributions are remitted on your behalf for a minimum of 1,200 hours if you are under age 65 at the start of your re-employment period; or
 - Contributions are remitted on your behalf for a minimum of 300 hours if you are over the age of 65 at the start of your re-employment period.
5. Your employer is required to report on a T4 slip, the applicable Pension Adjustment amount.

B. Working Past Age 71

The Income Tax Act prohibits contributions to the Fund for members who work after the year they turn 71. This also means you cannot earn Pension Credit in the Plan after age 71. As a result, if you return to work after December 31st of the year in which you turn 71, you will continue to collect your pension without any interruption and you will not accrue any additional pension credit.

4. How do I notify the LPF when I have returned to work?

To notify the LPF, you must complete a *Notice of Re-employment* form and send it to the LPF office as soon as possible. This form can be obtained by calling the LPF office or downloading a copy from our website. It is also available at your Local Union.

NOTE: We do not accept notifications by telephone.

Once the LPF office receives your *Notice of Re-Employment* form, your benefits will be suspended. If you do not submit your form and pension contributions are remitted to the LPF on your behalf for a month in which you already received a pension payment, you will be required to refund the pension payment(s) to the LPF.

Questions?

Please contact the LPF Office for more information.