

## **About IPF**

The Bricklayers and Trowel Trades International Pension Plan-Canada (IPF) was established primarily as a result of collective bargaining agreements between employers and the Union. The Plan is registered with the Pension Commission of Ontario under the Pension Benefits Act, and is also registered with Revenue Canada the Income Tax Act. The registration number is 0392175. The financing of the Plan is based solely on contributions by employers. Employee contributions are not permitted. Contributions are held in a trust fund for the purpose of providing benefits to eligible participants and to defray administrative expenses. The Plan is administered by a Board of Trustees, consisting of Union 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 an Executive Director appointed by the Board of Trustees.

Under this Plan, there are normal, unreduced early retirement, early retirement, deferred vested, disability and pre-retirement survivor pensions, as well as death benefit provisions. A description of each type of pension available under the Plan, when you are eligible to receive a pension, and how much you will receive are described in the Summary Plan Description.