

Reciprocity

Q: Can I still qualify for benefits if my work is divided between two or more pension funds?

A: The Bricklayers and Trowel Trades International Pension Fund - Canada has signed the pro-rata portion of the International Reciprocal Agreement for Bricklayers Pension Funds. As a result, the Fund will recognize the pension credits that you earn under other pension funds maintained by local unions of the Bricklayers and Allied Craftsmen in Canada that have also signed the International Reciprocal Agreement. If you qualify, you will receive your benefit from two or more signatory Funds. You could benefit from this Agreement if your years of service have been divided between the International Pension Fund - Canada and one or more other funds that have signed the Agreement.

To qualify for a pro-rata monthly benefit you must:

1. Be eligible for some type of pension from this Plan and one or more other funds that have signed the Reciprocal Agreement based on your combined pension credit, and
2. You must have at least one year of future service credit based on a minimum of 1,200 hours of employment under each of the funds from which you will receive a pro-rata pension.
3. You are eligible to receive a pro-rata pension from this Plan and the other plan.

Employment in the United States—If a Participant works for an Employer who is obligated to contribute to the Bricklayers and Trowel Trades Pension Fund - United States, his hours of Covered Employment for which contributions have been made to IPF - U.S. shall be treated as hours of Covered Employment for which contributions have been made to this Plan, provided, however, that the most recent period of Covered Employment preceding the Effective Date of his Pension occurred under the coverage of this Plan.

For further reciprocity questions: reciprocityclearinghouse@ipfweb.org