

If you have any questions regarding your CFLPA Pension Plan, contact Manulife for assistance.

You can contact Manulife by:

Email: cflpa@manulife.com

Member call centre: 1 888.747.4283 (Monday to Friday 8am to 8pm ET)

Financial Education Specialist: 1 888.747.4283 (Monday to Friday 8am to 5pm ET)

Transition Solutions: 1 888.747.4283 (Monday to Friday 8am to 5pm ET)

What are my options as a US Resident to withdraw my account?

Depending on the legislation that the Player's account is legislated under, Players may be able to have their account unlocked and withdraw it in cash. As a reminder, the cash is in Canadian dollars and there will be tax withheld.

To qualify, the member must be terminated (not received contributions for 1 full season and the first game of the following season). The member must have been absent from Canada for 2 or more years, and have become a non-resident of Canada as determined for the purposes of the Income Tax Act.

To start the process, the Players must complete and forward the forms to CRA for review and approval.

What information should you retain if you move back to the United States?

To continue to receive all communications regarding your Pension account, always ensure your mailing address is up to date at Manulife. It is important to keep a member statement for reference, your Canadian records and especially your **SOCIAL INSURANCE NUMBER (SIN)**.

When an International Player who returns to the United States retires, what are his options?

International Players who reside in the United States would have the same options available to them if they have a Canadian SIN. If the International Player does not have a SIN, then they can file a NR73 form requesting the CRA to deem them a non-resident. To qualify as a non-resident, the Player does need to be out of the country for 2 years, this will allow them to withdraw the cash subject to withholding tax the second option would be an annuity.

Can an International Player who stops playing and returns to the United States, keep his account in the plan?

Yes, players can leave their assets in the CFL Pension Plan until December of the year they turn 71, at which time they will be forced to cash out or purchase an annuity. The Player does require a valid SIN to purchase an annuity.

What happens if you move after you stop playing?

If you change your address while no longer an active member of the plan, it is imperative that you contact Manulife. This way you will continue to receive your semi-annual pension statements. If you do not inform Manulife of a change of address, you may be subject to any "search" fees that are incurred to send you the member statements, and you may end up as a Lost Member.

You should also provide Manulife with any other contact information ie: phone number and social media contacts.

What happens at the end of your CFL career?

You can leave your funds in the Plan, invested in the same funds they were in during your career. Both National and International Players can also transfer their funds to another Canadian registered plan.

You can also transfer in assets from a Canadian registered plan (ie. another pension plan or RRSP).

What happens when you stop playing and your Club stops contributing to your plan?

The full value of your account belongs to you and both National and International Players can leave their assets in the plan until retirement or the year in which you turn 71. Both National and International Players can also transfer your account to another registered plan in Canada, if you have one set up.

Under the applicable legislation, there may be other options available to both National and International Players. These Players should be directed to call Manulife if they have any further questions.

Canadian Pension Plan (CPP) contributions.

While an active Player both National and International Players contribute to CPP and are therefore eligible to receive a Pension at retirement age from the Canadian Government.

At retirement age, to confirm if you are eligible to receive CPP, ensure you **KEEP YOUR SIN, IT'S VALUABLE** and contact the Government of Canada (canada.ca) for further details.