## Who can join the **OPSEU Pension Plan?**

You have the choice to join the <u>OPSEU Pension Plan</u> if you are an unclassified, contract or other non-permanent employee in the Ontario Public Service, affiliated agencies, boards or commissions.



## Did you know:

- If OPSEU is your union, you can join the OPSEU Pension Plan?\*
- When you join the Plan, your employer matches your contributions?\*
- Unlike mutual funds and other RRSP vehicles, the value of an OPTrust pension is unaffected by market down turns? The Fund bears all investment losses, not you.
- If you change jobs you can arrange a transfer of your pension and bring it along with you?
- Once an OPTrust pension becomes payable, you get paid for life?
- As the cost of living increases, your pension is automatically adjusted to keep up with inflation?



Did you receive your letter/e-mail from OPTrust letting you know you can join the pension plan? If not please <u>contact OPTrust</u>. You can also have OPTrust come to your workplace to conduct an information session. Contact us to schedule a session in your area.

How much will my contributions be?			
ANNUAL SALARY	PER YEAR	PER PAY	
\$40,000	\$3,760	\$145	
\$45,000	\$4,230	\$163	
\$50,000	\$4,700	\$181	
\$55,000	\$5,248	\$202	
\$60,000	\$5,798	\$223	
\$65,000	\$6,348	\$244	
\$70,000	\$6,898	\$265	
\$75,000	\$7,448	\$286	
\$80,000	\$7,998	\$308	
\$85,000	\$8,548	\$329	
\$90,000	\$9,098	\$350	

\* Your employer must be a contributor to the OPSEU Pension Plan

