

## You Need A Pension!

It's Much Better than an  
RRSP

### The Defined Benefit Pension Plan Advantage



#### More Money

Permanent  
Accumulation



#### Survivor Benefits

Take care of Loved  
ones



#### Predictable and Secure

Reduce Risk



#### Professional Management

## Peace of Mind

Defined Benefit Pension Plans  
provide a predictable income stream  
in retirement, which is not subject to  
market fluctuations.

This ensures financial stability,  
allowing you to plan your future with  
confidence.

## Get in touch!

Questions about your  
pension options?

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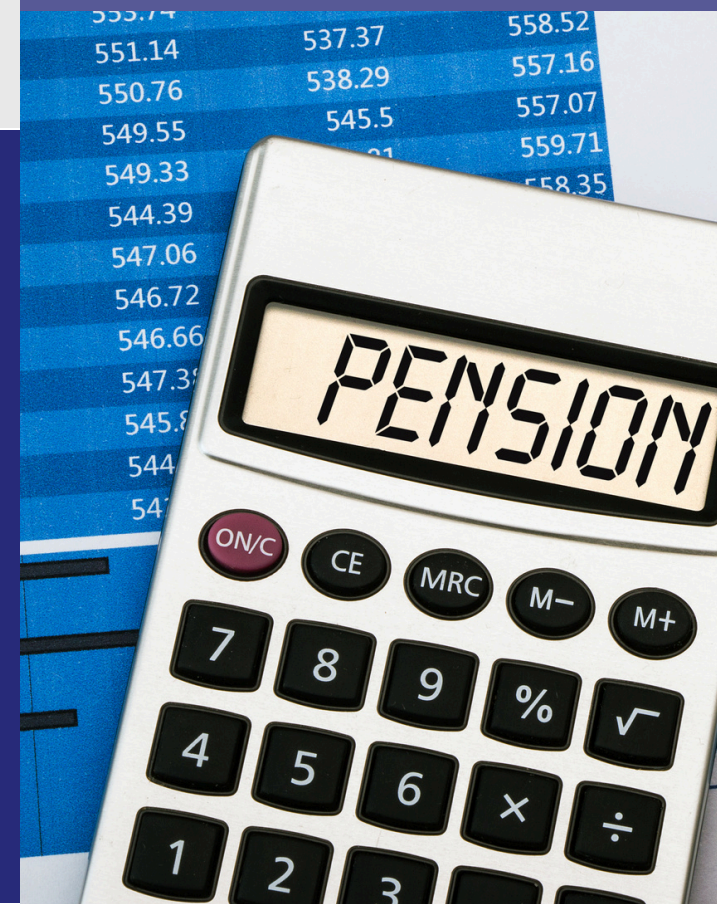
Or visit our website!  
[cupe229.com/resources](http://cupe229.com/resources)



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LET'S TALK PENSIONS



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*Compound interest is the eighth wonder of the world. He who understands it earns it; he who doesn't pays it.*

~Albert Einstein

## The Rule of 72

Have you ever wondered how long it will take for your money to double?

All you need to do is divide your interest rate by the number 72!

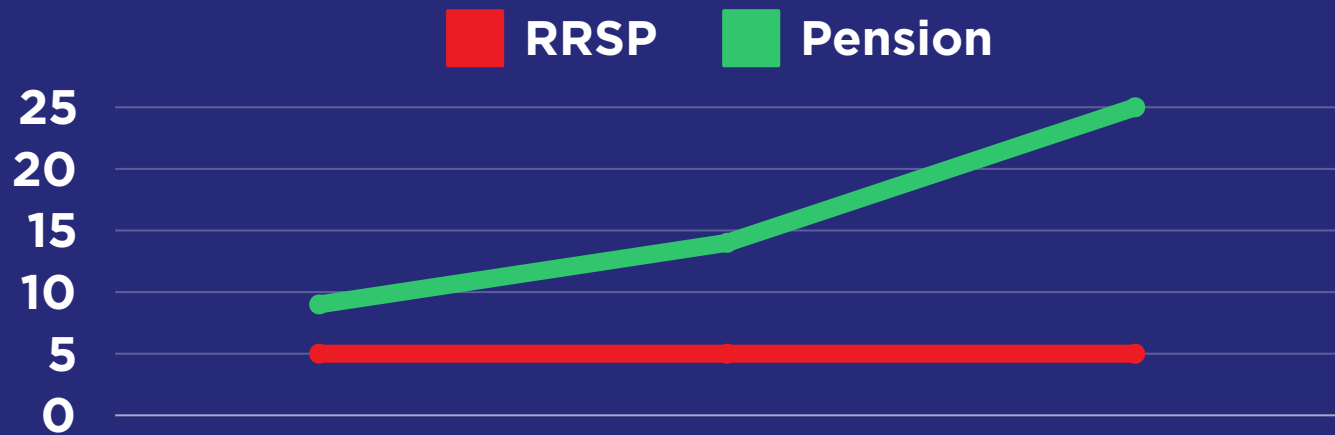
For example, an investment paying 8% will double in approximately 9 years because 72 divided by 8 equals 9.



## Make More Money

RRSP matching, while better than nothing, is NOT A PENSION.

Defined Benefit Pension Plans, on the other hand, are the **Gold Standard of pensions** and should be what every unionized workplace strives to achieve.



## The Problem with RRSPs and RRSP Matching

While RRSP matching schemes *can* be a useful tool for saving, they have several limitations compared to Defined Benefit plans:



**Investment Risk**  
No Guarantees



**Contribution Limits**  
You'll have to figure out



**Management Fees**  
Don't pay for someone else's retirement