MEMBER'S HANDBOOK

MSPP

MULTI-SECTOR PENSION PLAN

WELCOME TO YOUR PENSION PLAN

Congratulations on becoming a member of the Multi-Sector Pension Plan ("MSPP" or the "Plan")!

The MSPP is a key component of your future financial security. It is designed to provide you with a pension benefit payable for your lifetime so that you don't have to rely solely on government benefits and personal savings when you retire.

This handbook outlines the benefits provided by the MSPP at retirement and at other significant life events. Whether you're just beginning your career or you're a long-time member of the Plan, we encourage you to take a few minutes to review it and learn how to make the most of your benefits. Please don't hesitate to share this Handbook with your spouse and/or financial advisors.

You should also visit the Plan website at mspp.ca for more information, downloadable forms you may need to complete and a handy pension calculator.

If you have any questions, just reach out to InBenefits, the Plan administrator. You'll find contact information at the end of this handbook.

Sincerely,

Board of Trustees

The Fine Print

*This handbook summarizes the official Rules and Regulations of the Multi-Sector Pension Plan as of **September 1, 2019**. Keep in mind that it is only a summary. The Rules and Regulations will prevail in the event of any conflict with this handbook. The Rules and Regulations are posted on the MSPP's website at www.mspp.ca. The Board of Trustees may make amendments to the Rules and Regulations from time to time. We will endeavor to inform you of any plan amendments and to update the MSPP website in a timely manner. However, any amendments to the Rules and Regulations are effective whether or not notice has been provided and whether or not they have been posted on the website.*

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Watch For The Green Arrow

The information in this handbook is based on Ontario pension law. Watch for an arrow symbol like this ⬆ next to topics where the rules may vary if you work in another province or a federally regulated industry. For more information, refer to the MSPP's Rules and Regulations at mspp.ca.

RETIREMENT 101

Many experts agree that you'll need 60% - 80% of your pre-retirement income to maintain your standard of living throughout retirement. While individual circumstances vary, this would mean that, if your annual pre-retirement income is $60,000, you'll likely need $36,000 to $48,000 a year in retirement.

So, how can you reach this target? By setting clearly defined goals, establishing a retirement savings strategy and reassessing it periodically as your needs and circumstances change.

Your retirement savings strategy should take into account three primary sources of retirement income:

1. Workplace pension plans, such as the MSPP
2. Government benefits, such as the Canada/Quebec Pension Plan and Old Age Security
3. Personal savings, such as RRSPs, Tax Free Savings Accounts ("TFSAs") and other private savings and investments

This handbook contains important information about each of these sources.

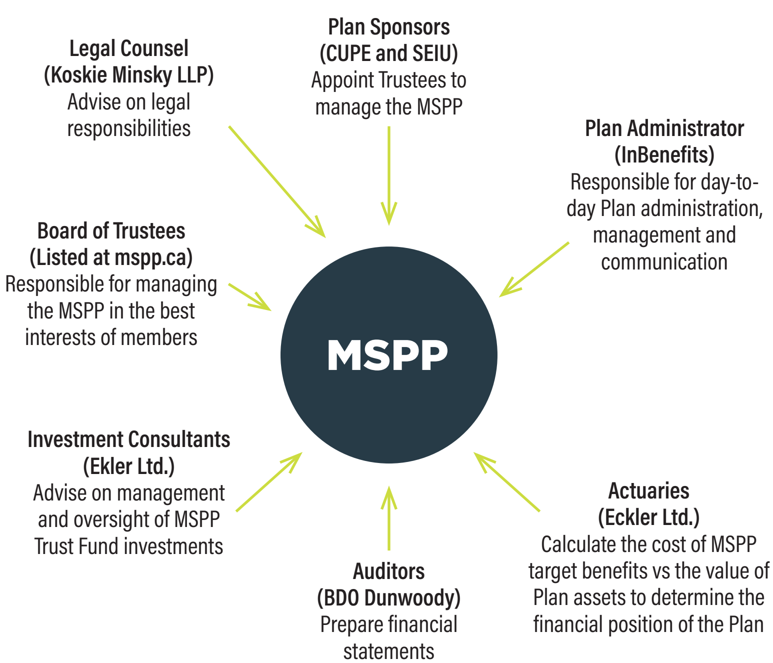
HOW THE MSPP WORKS

The MSPP is a multi-employer target benefit pension plan sponsored by the Canadian Union of Public Employees (CUPE) and Service Employees International Union (SEIU) and managed by an appointed Board of Trustees. It provides a benefit based on total contributions you and your employer have made to the Plan, investment returns and on the MSPP target benefit formula.

Employer and employee contribution rates are bargained in your Collective Agreement. These contributions are deposited in the MSPP Trust Fund and invested by professional investment managers based on guidelines established by the Board of Trustees with the assistance of their professional advisors.

The target benefit formula and resulting pension benefits (including accrued benefits) can be adjusted up or down based on the financial position of the MSPP Trust Fund. Any changes to target benefit levels would be determined by the Board of Trustees, after consulting with their professional advisors.

Who Does What?



JOINING THE MSPP

If you work for a Contributing Employer, you'll join the Plan on the first day of the month after you complete the required hours of employment – typically 500 hours (or as stated in your Collective Agreement).

Example

If you join a Contributing Employer on January 1 and work full time (typically 1,800 hours per year), here's how your eligibility for MSPP membership will be determined (assuming your collective agreement requires 500 hours of employment to join the Plan):

Month	***Hours Worked***
January	*150*
February	*150*
March	*150*
April	*150*
Total	***600***

Since you completed 500 hours of employment by mid-April, you will join the MSPP on May 1.

Contributing Employer

This is an employer that has been approved for participation in the MSPP by the Board of Trustees, has signed a Participation Agreement and has a ratified Collective Agreement requiring contributions to the Plan.

If your employer is not participating in the MSPP but subsequently becomes a Contributing Employer, you'll join the Plan on the later of:

- The date your employer is approved as a Contributing Employer, or
- The first day of the month after you complete the required hours of employment, provided that on that date your employer was required to contribute to the Plan on your behalf.

If you terminate your employment and incur a Break in Service and are later re-hired by the same or another Contributing Employer, you will once again have to satisfy the eligibility requirements for new members.

NAMING A BENEFICIARY

When you join the MSPP, please complete the Designation of Beneficiary form to name your beneficiary(s) for any benefits payable in the event of your death.

A pre-retirement death benefit is paid if you die before retiring. It must be paid in accordance with applicable pension legislation. Under most pension legislation, your eligible spouse is entitled to the pre-retirement death benefit - even if you do not designate him or her as your beneficiary. Even if you have an eligible spouse ⬆, we still recommend that a beneficiary form be completed. If there is a change in your circumstances, you should review your beneficiary information.

Eligible Spouse ⬆

Your eligible spouse is the person of the same or opposite sex who you are:

- *Married to and living with, or*
- *Not married to but have been living with in a conjugal relationship for at least three years or, if you are co-parents of a child, living with in a relationship of some permanence.*

MSPP CONTRIBUTIONS

You and your employer are required to contribute a percentage of your pensionable earnings to the Plan each pay period, as set out in your Collective Agreement. Employer contributions must be at least equal to and may be higher than employee contributions.

Your contributions to the MSPP are tax-deductible, which means they'll reduce your taxable income each pay period.

Pension legislation requires pension contributions to be used to provide retirement income. This means you can't make cash withdrawals or assign your benefits to another party as security for a loan.

Annual Pension Statement

You'll receive a personal pension statement from the MSPP each year reporting accumulated contributions to the Plan on your behalf, your target benefit accrued to the statement date and other important facts about your MSPP benefits.

Please review it to ensure accuracy.

WHEN YOU CAN RETIRE

Here are the options for when you can retire:

- **Normal Retirement:** You may retire with your full target pension on the first of the month coinciding with or immediately following the date you reach age 65.
- **Early Retirement:** You may retire as early as the first of the month coinciding with or immediately following the date you reach age 55. If you retire early, your monthly target pension will be adjusted permanently to reflect the additional payments you would receive. (see How Your Pension Is Calculated).

Note: You can defer receipt of your pension beyond age 65. However, by law, your pension payments must start no later than the end of the calendar year in which you reach age 71.

APPLYING FOR YOUR PENSION

When you've made a decision to retire, you should notify your employer approximately three months before you want your pension to begin. This is an important step as your employer needs to send a retirement notification to InBenefits.

You also need to contact InBenefits approximately three months before you want your pension to begin. Failure to do so may result in a delay in payment of your pension.

Once InBenefits has been notified of your decision to retire, the office will mail you a retirement package with the documents and forms that you must complete and return to InBenefits to initiate your pension.

Direct Deposit

You can have your monthly pension deposited directly to your bank account by submitting a void cheque or a Pre-Authorized Debit ("PAD") Agreement available from your bank either on-line or in person.

HOW YOUR PENSION IS CALCULATED

When you retire, you'll receive a lifetime monthly pension based on total contributions made to the MSPP on your behalf and on the target benefit formula.

Your monthly target benefit, payable as of your normal retirement date (age 65), is currently calculated as $1.55/month for every $100 of contributions received.

Example

Let's assume total contributions to the Plan as of your normal retirement date would be $50,000 ($30,000 from your employer and $20,000 from you). Your monthly target pension would be:

$50,000 ÷ 100 = $500

$500 X $1.55 = $775/month or $9,300/year

In this scenario, you would receive a monthly pension of $755 at age 65, subject to any adjustments for the form of payment you choose. The pension payment is designed to be payable for your lifetime under the MSPP.

If you retire early, your monthly target pension will be permanently reduced by approximately 0.5% for each month payments start before your normal retirement date.

Example

Let's assume you choose to retire at age 60 and total contributions to the plan would be $42,000 ($25,000 from your employer and $17,000 from you). Your monthly target pension would be:

$42,000 ÷ 100 = $420

$420 X $1.55 = $651

$651 - $195 ($651 X 6% X 5 years from age 60 to 65) = $456/month or $5,472/year

In this scenario, you would receive a monthly pension of $456 at age 60, subject to any additional adjustments for the form of payment you choose. The pension payment is designed to be payable for your lifetime under the MSPP.

YOUR PENSION PAYMENT OPTIONS

Standard Forms of Payment

The standard form of payment for your pension will depend on whether or not you have an eligible spouse on the date your pension begins.

Joint and Survivor Benefit (60%) – Provides a monthly pension for your lifetime and, upon your death, 60% of your benefit will continue to your spouse for the rest of his or her lifetime. The amount of your monthly target pension will be adjusted down to reflect the longer period of time over which your pension may be paid. This adjustment will depend on your age and your spouse's age at the time of your retirement.

Commuted Value

This is the present lump sum value of an accrued pension at a given time, calculated in accordance with applicable pension laws and actuarial guidelines.

Life Pension with a 5-year Minimum Payment Term – Provides a monthly pension for your lifetime. If you die before receiving 60 monthly payments, your beneficiary or estate will receive the lump sum value of the remaining monthly payments discounted for interest.

If you have an eligible spouse on the date your pension begins, you'll receive your pension in the Joint and Survivor form, unless your spouse waives this right.

If you don't have an eligible spouse on the date your pension begins (or if you have an eligible spouse who has waived the right to a survivor pension), you'll receive your pension as a Single Life Benefit.

Note: If it is determined that you have become unable to care for your financial affairs because of a mental or physical incapacity, your pension may be redirected to your legal guardian, committee or representative, in accordance with MSPP Rules and Regulations.

OPTIONAL FORMS OF PAYMENT

The MSPP offers several optional forms of payment. You may choose one of the optional forms of payment when you apply for your pension. Once you've started receiving pension benefits, you may not change your form of pension.

Life Only Pension – Provides a pension for your lifetime and, upon your death, all payments from the Plan stop. If you choose this option, the amount of your monthly target pension will be adjusted up since there is no guaranteed term.

Spousal Waiver

If you have an eligible spouse and wish to select an optional form of payment, your spouse must waive the standard Joint and Survivor benefit by completing a Spousal Waiver form and sending it to InBenefits at least three months before your pension begins.

Life Pension with a 10-year Minimum Payment Term - Provides a monthly pension for your lifetime. If you die before receiving 120 monthly payments, your beneficiary or estate will receive the lump sum value of the remaining monthly payments discounted for interest. The amount of your monthly target pension will be adjusted down to pay for the 10-year minimum payments.

Life Pension with a 15-year Minimum Payment Term - Provides a monthly pension for your lifetime. If you die before receiving 180 monthly payments, your beneficiary or estate will receive the lump sum value of the remaining monthly payments discounted for interest. The amount of your monthly target pension will be adjusted down to pay for the 15-year minimum payments.

Joint and Survivor Benefit (50%, 75% or 100%) - Provides a monthly pension for your lifetime and, upon your death, a percentage of that pension will continue to your spouse for the rest of his or her lifetime. You may choose to continue 50%, 75% or 100% of your pension to your surviving spouse. The amount of your monthly target pension will be adjusted down based on the percentage you choose to continue to your spouse and on your age and your spouse's age at the time of your retirement.

Level Pension Option – If you retire early, this option lets you bridge the gap until you begin receiving government pension benefits. Your monthly target pension will be increased until age 65 when Old Age Security and full Canada/Quebec Pension Plan benefits are payable (if you qualify). At age 65, your monthly target pension will be reduced to less than your original monthly target pension but the combination of MSPP and government benefits will be approximately equal to the pension you were receiving before government benefits began (assuming full OAS and C/QPP benefits).

Example – Joint and Survivor Options

Let's assume that you retire at age 65 with an eligible spouse and a target pension of $500 a month. Here's what you and your spouse would receive from the MSPP under the different Joint and Survivor payment options, assuming your spouse is the same age as you.

	50% J&S	***60% J&S (Standard)***	***75% J&S***	***100% J&S***
*Your monthly target pension**	*$474*	*$468*	*$460*	*$447*
*Spouse's monthly target pension***	*$237*	*$281*	*$345*	*$447*

** Amount will not change even if your spouse dies before you.*
*** Payable for the remainder of your spouse's life if you die first.*

TEMPORARY ABSENCES FROM WORK

You can make "self-payments" to the MSPP to keep your pension growing if you stop working for a Contributing Employer under any of the following circumstances, subject to certain limitations and conditions:

- You are absent due to illness or disability and remain on your employer's payroll
- You are on maternity or parental leave, subject to certain limitations
- You are on a leave of absence without pay, subject to certain limitations
- You experience a period of layoff and may be recalled pursuant to the terms of your Collective Agreement
- You are on strike or locked-out
- You expect to be employed by another Contributing Employer before you have a Break in Service

In addition, you may be able to make self-payments for a period following termination of employment if you dispute the termination and there is an outstanding grievance, arbitration or other proceeding that may result in reinstatement.

Break in Service

You may elect a Break in Service if you and your employer have not made contributions (including self-payments) to the plan for 24 consecutive months. This will be considered termination of your plan participation and will be effective as of the date your election is submitted to InBenefits (but not before 24 consecutive months of no contributions (including self-payments).

Please contact InBenefits to find out if you're eligible to make self-payments during a period of absence, how much these payments will be and how long they will last. If you wish to proceed with self-payments, you will then be required to submit a written request to InBenefits.

PAST SERVICE BENEFITS

If you are a member who joined the Plan before April 1, 2017, you may be eligible for a Past Service Benefit for your years of service with your Contributing Employer before that employer joined the Plan. The maximum Past Service recognized under the Plan is seven years. You can find more information at www.mspp.ca or contact the InBenefits Call Centre to obtain more information.

The Past Service Benefit is not available to members who joined the Plan on, or after, April 1, 2017.

TERMINATION OF EMPLOYMENT

If you terminate your participation in the MSPP by incurring a Break in Service before you're first eligible to retire (age 55), you'll receive your benefit in one of two ways:

Deferred pension option – You can leave your accrued benefit in the Plan and receive a deferred pension at age 55 or later.

If you choose to start receiving your deferred pension at age 65 or later it will be calculated in the same way as a normal target pension, based on total contributions to the Plan on your behalf and the target benefit formula. If you decide to begin receiving your deferred pension between age 55 and 65, this pension will be reduced by approximately 6% for each year payments begin before age 65.

Application For Portability

To choose the portability option, you must submit an application within 60 days of receiving your Termination Statement from the plan. Otherwise, you'll receive a deferred pension at a retirement date.

Portability option – You can transfer the lump sum commuted value of your accrued benefit to another qualified plan including:

- Registered pension plan of a new employer (if that plan accepts transfers in)
- Deferred life annuity (lifetime pension purchased from an insurance company)
- Locked-In Registered Retirement Savings Plan (RRSP)
- Life Income Fund (LIF)

Note: If you elect to transfer the Commuted Value of your accrued pension out of the Plan, the Commuted value will be reduced by the transfer ratio of the Plan in effect at the date of calculation, as determined by the Plan's actuary.

PRE-RETIREMENT DEATH BENEFITS

If you die before retirement, benefits payable from the MSPP will depend on whether or not you have an eligible spouse at the time of your death.

If you have an eligible spouse – Your spouse will receive the commuted value of the target pension benefit you've earned to the date of your death. Your spouse can choose to receive this benefit in one of the following ways:

- An immediate monthly target pension payable for your spouse's lifetime, or
- A deferred monthly target pension beginning when your spouse reaches age 65 (or on a reduced early retirement basis anytime after age 55), or
- A single lump sum cash payment (net of applicable taxes) or as a tax-free transfer to an RRSP

Application for Benefits

Your spouse, beneficiary or estate should submit an application for survivor benefits as soon as possible after your death. InBenefits will provide a statement of the commuted value of your benefit to the party seeking to receive the benefit.

If you don't have an eligible spouse or your spouse has waived the right to pre-retirement death benefits (where permitted by pension law) – Your beneficiary, or your estate, if you have not named a beneficiary, will receive a lump sum taxable payment equal to the commuted value of the target pension benefit you have earned to the date of your death.

The name of your current beneficiary will appear on your annual pension statement. If there is no beneficiary shown, it means InBenefits does not have a designated beneficiary on file for you. To add or change a beneficiary, just complete a new beneficiary designation form and return it to In Benefits.

SPOUSAL RELATIONSHIP BREAKDOWN

If you experience a spousal relationship breakdown (including, in some provinces, breakdown of a common-law relationship), the pension you accrued under the MSPP during your relationship will typically be considered property for purposes of valuing and sharing net family assets.

This does not necessarily mean that your pension benefit will be divided between you and your spouse. In most provinces other assets may be shared without affecting your pension (or the parties may simply choose not to divide a pension).

In some provinces, there are prescribed forms that must be used to request information about your pension for marriage/relationship breakdown purposes and/or to request a division of your pension. Before proceeding with a request for information or a division of your pension, you should contact InBenefits to determine whether a particular form is necessary to respond to your request.

If your pension is divided by a court order or separation agreement (or other legal document permitted in your province), it is your responsibility, and the responsibility of your former spouse, to file a copy of the order or agreement with InBenefits.

The pension division rules are complex and vary from province to province. You should obtain legal advice from a family law lawyer before entering into any arrangements with respect to your pension. InBenefits cannot provide legal or financial planning advice.

Take Note

Separation or divorce does not automatically revoke a designation of your former spouse as your beneficiary. Your former spouse will remain as your beneficiary until you name a new beneficiary by submitting a new Designation of Beneficiary form to InBenefits.

In some provinces, your separated spouse will continue to have a right to any survivor benefits until you divorce or the expiry of a specified period.

PLAN OPERATIONS

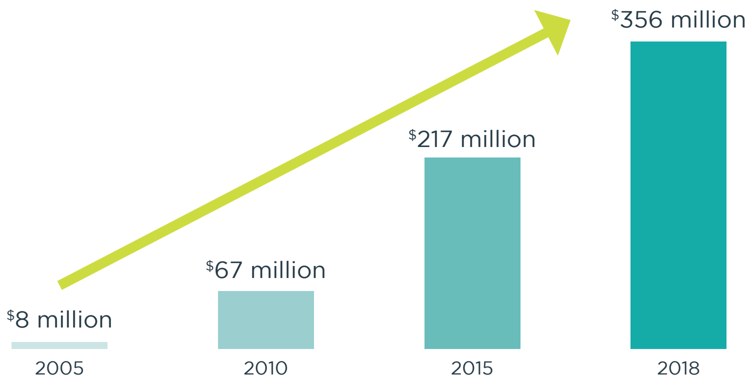
The MSPP Board of Trustees is responsible for all decisions related to the Plan and all decisions made by the Trustees are final and binding.

MSPP benefits are funded through employee and employer contributions and related investment earnings. The monthly target benefit level (currently $1.55 per $100 of contributions) is determined on the advice of the Plan's actuary with the aim that MSPP assets will be sufficient to meet the future liabilities of the Plan.

The Trustees have the right to reduce benefits that are being paid or that will become payable under the MSPP.

Contributions to the MSPP Trust Fund and related investment earnings are used only to finance MSPP pension benefits and to pay the Plan's expenses. Under no circumstances will any contributions revert back to Contributing Employers, unless required to avoid revocation of registration of the Plan under the Income Tax Act.

Market Value of Plan Assets



The MSPP is expected to operate indefinitely. However, in the unlikely event that it is terminated, its assets after providing for expenses will be allocated, to the extent that they are sufficient, for the payment of retirement benefits in accordance with the Rules and Regulations of the Plan. If assets are not sufficient, benefits will be reduced.

The MSPP is registered in Ontario under the Pension Benefits Act and under the Income Tax Act. Benefits payable from the Plan may not exceed the maximum pension payable under the Income Tax Act.

GOVERNMENT BENEFITS

You may be eligible for benefits from the following government-sponsored programs. You should check with Service Canada to confirm the rules of these programs and your eligibility for benefits.

Canada/Quebec Pension Plan (C/QPP)

This plan provides a lifetime monthly pension based on the number of years you have made C/QPP contributions and on your earnings during each of those years. Your required contributions are deducted from your earnings and are matched by your employer.

If you work for most of your adult life and your employment earnings are equal to or greater than the Year's Maximum Pensionable Earnings under the C/QPP, you'll likely be eligible for the maximum C/QPP pension, payable at age 65. Otherwise, you'll qualify for partial benefits, provided you've made at least one contribution to the CPP (or contributed for at least one year to the QPP).

You may start receiving your C/QPP pension as early as age 60, in which case your pension will be reduced by 0.6% for each month (7.2% for each year) it begins before age 65. For example, if you start receiving your pension at age 60, it will be 36% less than it would have been if you had started it at age 65.

Application For Benefits

Be sure to apply for government benefits at least six months before you would like your benefits to begin.

You may defer receipt of your C/QPP pension up to age 70. If so, you'll receive 0.7% more for each month (8.4% more for each year) that you defer payments beyond age 65. For example, if you defer receipt until age 70, your C/QPP pension payable at age 65 will be increased by 42%.

C/QPP benefits are taxable and benefit levels are adjusted each year to reflect changes in the Consumer Price Index.

Old Age Security (OAS)

If you meet certain Canadian residency requirements, you'll qualify for a monthly pension from the Old Age Security program at age 65.

If you have 40 years of residence in Canada at age 65, you'll be entitled to full OAS benefits. A partial OAS pension is payable at age 65 after if you have been a Canadian resident for at least 10 years.

You may choose to defer receipt of your OAS pension up to age 70, in which case your pension will be increased by 0.6% for each month (7.2% for each year) that you defer payments beyond age 65.

OAS benefits are taxable and benefit levels are adjusted quarterly to reflect changes in the Consumer Price Index.

Note: If your taxable income is more than a threshold level, you may be required to repay all or part of your OAS pension when you file your income taxes.

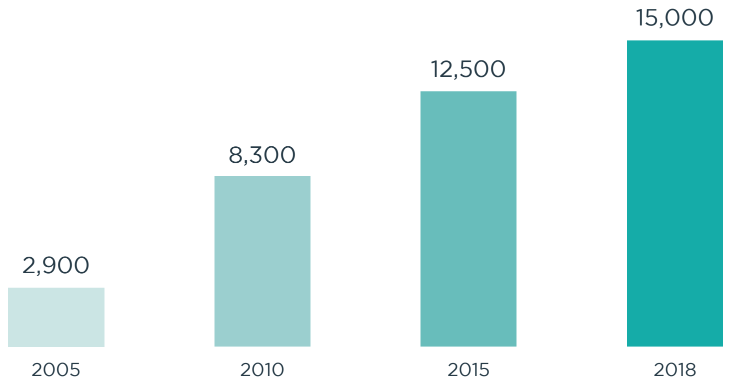
Guaranteed Income Supplement (GIS)

You may qualify for the GIS if you are receiving an OAS pension and the combined income of you and your spouse (if you have one) is below the GIS income threshold.

You may apply for this benefit when you apply for your OAS pension, unless Service Canada has notified you that you will be automatically enrolled. The GIS benefit is not taxable.

Growth in the Plan

Number of Active Members



PERSONAL SAVINGS PLANS

The following savings plans are popular with Canadians because of the tax advantages they offer. The Canadian government establishes the rules for these plans; employers, unions and MSPP Trustees have no responsibility for these rules.

Registered Retirement Savings Plans (RRSPs)

If you're a Canadian resident with employment income, you can establish an RRSP with a financial institution of your choice. You can contribute up to 18% of your previous year's employment income (subject to the dollar limit established each year by the government), less the amount of your Pension Adjustment (PA) for MSPP participation in the previous calendar year.

Pension Adjustment (PA)

Your PA is the total amount you and your employer contribute to the MSPP in a calendar year and is reported by your employer on each year's T4.

Example

Let's assume your previous year's employment income is $60,000 and your PA is $4,500. Your RRSP contribution limit is:

$60,000 X 18% = $10,800

$10,800 - $4,500 (PA) = $6,300

Your RRSP contribution limit in this scenario is $6,300. You'll find your actual RRSP contribution limit on the Notice of Assessment the Federal government sends you after you file your annual income tax return.

Your RRSP contributions are tax-deductible and can be directed to your own or a spousal RRSP. If you don't contribute the maximum amount in any year, you can carry forward your unused RRSP contribution room into future years. This will be reflected in the RRSP contribution limit shown on your Notice of Assessment.

You invest your RRSP contributions and your spouse invests any contributions you make to a spousal RRSP. RRSP account balances can fluctuate up or down based on investment performance.

Contributions to an RRSP and related investment income and capital gains grow tax-free as long as the money remains in the plan. Withdrawals are permitted at any time, subject to applicable taxes.

RRSPs may be converted to retirement income any time after age 55 and must be collapsed by the end of the year in which the holder reaches age 71. The proceeds can be taken as a lump sum taxable cash payment, used to purchase an annuity or transferred to a Registered Retirement Income Fund (or similar plan).

Tax-Free Savings Accounts (TFSAs)

If you're a Canadian resident age 18 or older, you can establish a TFSA with a financial institution of your choice and make regular or periodic contributions from your after-tax earnings. The annual contribution limit is set each year by the government and is $6,000 in 2019.

Although your TFSA contributions are not tax-deductible, you're not required to pay taxes on investment income or capital gains generated in your account. Therefore, any withdrawals you make from your account are not taxable.

You can make withdrawals at any time for any reason and there is no age limit for a TFSA – you're not required to collapse it at a certain age.

If you don't contribute the maximum amount in any year, you can carry forward your unused TFSA contribution room into future years. Based on TFSA contribution limits since inception in 2009, the total contribution room available in 2019 for someone who has never contributed is $63,500.

GLOSSARY OF TERMS

Actuary: A person or firm specializing in determining the financial position of a pension plan by calculating the value of benefits payable from the plan and Trust Fund assets available to pay for those benefits at any point in time.

Annuity: A fixed series of payments purchased as early as age 55 through a contract with an insurance company.

Beneficiary: The person you have designated to receive any pension benefits payable from the MSPP in the event of your death.

Break in Service: Termination of Plan membership after no contributions or self-payments have been made to the Plan on your behalf for 24 consecutive months.

Collective Agreement: Any written agreement between a Union or Local Union or council of unions and an employer that provides for employer and employee contributions to the MSPP Trust Fund.

Commuted value: The present lump sum value of an accrued pension calculated at any point in time using assumptions about the future, in accordance with applicable pension laws.

Contributing Employer: An employer that has been approved for participation in the MSPP by the Board of Trustees, has signed a Participation Agreement and has a ratified Collective Agreement requiring contributions to the Plan.

Eligible spouse: The person of the same or opposite sex who you are:

- Married to and living with, or
- Not married to but have been living with in a conjugal relationship for at least three years or, if you are co-parents of a child, living with in a relationship of some permanence.

Normal retirement date: The first of the month coinciding with or immediately following your 65th birthday.

Pension Adjustment (PA): In relation to the MSPP, the total amount of contributions (yours and your employer's) to the MSPP in a calendar year. Your PA is reported by your employer on each year's T4 and reduces the amount you can contribute to an RRSP.

Rules and Regulations: The terms of the official Multi-Sector Pension Plan text governing all aspects of the Plan. The Rules and Regulations are posted at mspp.ca.

Trustees: Individuals appointed by sponsoring unions to manage the MSPP in accordance with the Agreement and Declaration of Trust and the Rules and Regulations of the Plan. Current trustees are listed at mspp.ca.

YOUR PRIVACY

The determination of MSPP benefits will be made solely on the basis of records kept by InBenefits. By participating in the MSPP, you are consenting to the Plan's collection, use and disclosure of your personal information, such as your birthday, social insurance number, wages and hours of work. InBenefits obtains most of this information from your employer and collects some information (e.g., spouse/beneficiary information) directly from you.

Some of your information is shared with the Plan's actuaries and other professional advisors, as required. InBenefits will always take reasonable steps to protect the privacy of your information and has adopted a Privacy Policy that is available on request.

CONTACT INFORMATION

If you have questions about the MSPP, you can contact InBenefits in the following ways:

Phone: 905.889.6200

Fax: 905.889.7313

Email: info@mspp.ca

Website: mspp.ca

Write to us at:
105 Commerce Valley Drive West, Suite 310
Markham, Ontario L3T 7W3

Keep In Touch

Don't forget to let InBenefits know if any of your personal information changes or if you switch employers. Keeping in touch and ensuring your information is always up to date is the best way to ensure you don't miss out on any pension benefits you have earned.

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MULTI-SECTOR PENSION PLAN

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