



FREQUENTLY ASKED QUESTIONS (FAQS)

Q1: WILL I LOSE MY CONTRIBUTIONS IF I LEAVE MY JOB?

A1: No. Depending on your age and years of service, you may leave your contributions in the plan, transfer it to a different pension plan, or take a commuted value.

Q2: CAN I CONTRIBUTE MORE?

A2: No. LAPP and the Public Service Pension Plan (PSPP) are Defined Benefit (DB) pensions, which have fixed rates.

Q3: WHAT HAPPENS IF THE MARKET CRASHES?

A3: LAPP and PSPP pensions are resilient. You're protected from day-to-day market swings because the plan invests its assets in diversified investment portfolios. Investment risks and longevity risks are averaged out over time and shared by all plan members.

Q4: WHAT IF I ALSO HAVE A REGISTERED RETIREMENT SAVINGS PLAN (RRSP) OR DEFINED CONTRIBUTION (DC) PLAN?

A4: Great! You can use those to supplement your DB pension for even more retirement security.

HAVE MORE QUESTIONS?

Call the AUPE Member Resource Centre at 1-800-232-7284 and ask to speak to your Pension Union Representative. Their operating hours are 8:30 a.m.-4:30 p.m., Monday-Friday. Or visit:



LAPP.CA



PSPP.CA



**AUPE PENSION
COMMITTEE**