## Community Social Service workers: March 31 is final deadline to buy past pension service

HEU members working in community social services have until March 31, 2015, to purchase past pensionable service with the same employer, thereby increasing their guaranteed retirement income.

Workers can use RRSP savings to buy past pensionable service - with no tax holdback if you do a direct transfer.

While it may seem costly to buy past pensionable service, you will increase your guaranteed retirement income - your paycheque for life. RRSPs can't promise the same benefit.

But hurry – the absolute final deadline to purchase past pension service is March 31.

February 3, 2015