

# Are you *on track* for your retirement?

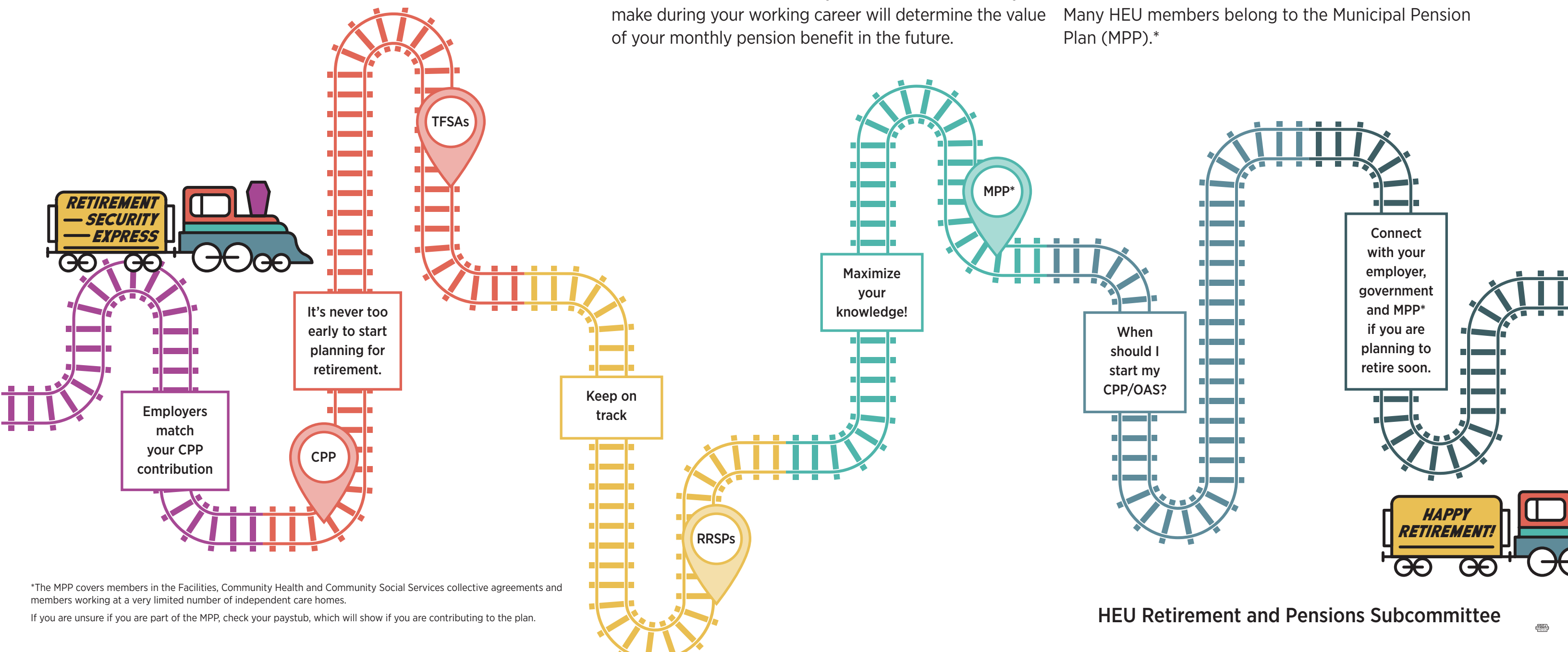


YOUR PENSION IS ONE OF YOUR MOST VALUABLE BENEFITS. It ensures you will continue to receive an income after you retire.

Pension benefits start when you retire, and decisions you make during your working career will determine the value of your monthly pension benefit in the future.

Check your MyAccount to see if there are any other gaps in your pensionable years. If you worked in another country outside of Canada, ensure you enquire about International Social Security Agreements.

Many HEU members belong to the Municipal Pension Plan (MPP).\*



\*The MPP covers members in the Facilities, Community Health and Community Social Services collective agreements and members working at a very limited number of independent care homes.

If you are unsure if you are part of the MPP, check your paystub, which will show if you are contributing to the plan.