

## Enrolling is easy—but it's *your* decision

### How it works

If you are eligible and you do not sign a waiver, you will be enrolled in the Municipal Pension Plan on April 1, 2010. Full-time employees are automatically eligible to join the Plan. If you are a part-time employee, you will have the option to enrol if you complete two years of continuous employment and, in each of two consecutive calendar years, earn at least 35 per cent of the year's maximum pensionable earnings (YMPE)<sup>1</sup> including overtime and other payments.

You can choose to not join the Plan, but you should consider this option carefully. If you opt out, you will be saying no to a valuable asset that will provide retirement income for you and your family. If you join your employer after April 1, 2010, and are a regular and full-time employee, enrolment is mandatory.

### Make your decision as soon as possible

You can decide to join the Plan later, but any time you worked in the interim will not be credited to your pension service, and you cannot "buy back" this service later. You will have lost a one-time opportunity to maximize your pension's value.

### Enrolment is automatic

If you want to join the Plan, there's nothing else you need do. You are automatically enrolled as of April 1, 2010, and your employer will begin deducting contributions from your pay and making the employer contributions.

If you decide not to join the Plan, you must sign the waiver included in your enrolment package and return it to your employer within 90 days of April 1, 2010. Your employer will refund any contributions already deducted from your pay.

### Need help making your decision?

Joining the Plan is an important step. We encourage you to get to know the Plan and its many advantages before making a decision. Visit the Plan's website at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca) and click on the Community Social Services Employees button for more information.

<sup>1</sup> A salary limit set each year by the federal government.



Municipal  
Pension Plan

*A Paycheque for Life!*