

# Live for today. Invest for tomorrow.

Your pension plan delivers excellent value for your contributions. Here's how.



**1 You contribute to your pension plan automatically, making it easier to save for your future**

Your contributions are automatically deducted from each pay cheque and deposited into your plan fund, so saving for retirement is easy, consistent and automatic.

**2 Your future pension is funded by three sources: your contributions, your employer's contributions and investment returns**

When you pay into the plan, your employer also contributes on your behalf. Members' contributions are pooled and invested together. The returns from these investments fund most of your pension.

**3 Investment returns fund most of your future pension**

On average, investment returns make up around 75 cents of each dollar of your pension payment in retirement. The remaining 25 cents comes from your and your employer's contributions.

**4 Investing through the plan can help you pay less and save more**

Your plan provides access to unique investment opportunities, lower investment management and pension administration fees, and typically better returns than the average investor could achieve on their own.

**5 Your pension contributions are invested by BCI**

With more than \$200 billion of managed assets, BCI is one of the largest asset managers in Canada, providing professional investment management services for BC's public sector.

**6 A diversified investment portfolio helps keep your savings safe**

Plan funds are invested throughout BC and around the world. While providing you with a secure retirement income, plan investments also contribute to local, national and international economies.

**7 Your plan's investment team considers ESG factors when investing the plan's funds**

BCI believes companies that take environmental, social and governance (ESG) matters into account have less risk and generate better long-term value for investors compared to companies with less robust practices.

**8 A defined benefit pension plan can help you be better prepared financially for retirement**

With a steady pension income, retired plan members are less likely to rely on taxpayer-funded social programs and income assistance.

**9 Pension income in retirement can help BC's economy**

People with reliable, predictable pension income in retirement typically spend their pension dollars in their local communities, helping to support BC businesses and the provincial economy.

**10 Your plan is regularly monitored through a rigorous valuation**

An independent actuary regularly examines the plan's financial position, its ability to pay all current and future pensions, and the contribution rates needed to ensure the long-term funding of the plan.

**11 You have access to many resources to help you on your pension journey**

You can take charge of your financial future with My Account. Use the secure online tools and resources to explore your pension, learn more with free webinars and consult a pension specialist.

**12 You have peace of mind**

Plan members typically feel more prepared for the future and confident in their ability to maintain their standard of living in retirement.

As a plan member, you can enjoy the peace of mind and security that a dependable plan offers—not just in retirement but throughout your career. To learn more about your plan, visit [mpp.pensionsbc.ca](https://mpp.pensionsbc.ca)

