









The MPP advantage

Not all pensions are created equal

When you join the Municipal Pension Plan, you're signing up for professionally managed retirement funds and a guaranteed pension for life.

	Individual RRSP	Defined contribution pension plan	Municipal Pension Plan
 <p>Your pension is based on a formula instead of investment returns.</p>	X	X	✓
 <p>Your basic monthly pension is guaranteed for life.</p>	X	X	✓
 <p>Cost-of-living adjustments may be added to your basic pension to help offset inflation.</p>	X	X	✓
 <p>Your employer contributes to help build your future pension.</p>	X	✓	✓
 <p>Investments are professionally managed by a large institutional investor at low cost.</p>	X	X	✓
 <p>Your pension provides you with access to extended health and dental benefits in retirement.</p>	X	X	✓

Want to know more?

Visit our website at mpp.pensionsbc.ca and follow us on X @MyBCMPP