

THINKING ABOUT Retirement



Well before your planned retirement date, make sure you collect information for any pension plans you participated in throughout your working life.

Unsure about which pension plans you took part in at your previous jobs? Get in touch with former employers or Unions to find out.

Basics to consider:

- Make a plan – it's never too early to think about it.
- Consult a professional Financial Advisor.
- Have a Will and update it as necessary.
- Designate beneficiaries for your plan(s), including Life Insurance, etc., and update as necessary.
- Become familiar with any Pension Plans you participate(d) in and the options available to you. Don't forget public pension money such as the Canada Pension Plan (CPP).
- If you do participate in a workplace pension plan, review your annual pension statements to make sure your hours, contribution level, length of service and other information have been reported correctly.
- Keep your address, phone number, and email up to date with ALL benefit providers.

Remember: Retirement benefits do not start automatically. YOU MUST APPLY.

Need more info?

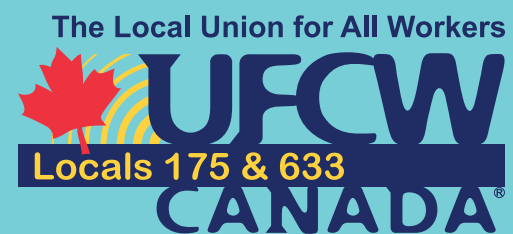
Contact your workplace Union Steward or your Union Rep.

Contact your Union Rep if you are:

- **Retiring soon;**
- **Need information on what may be provided for in your Collective Agreement, or;**
- **You are just not sure where to start.**

**ufcw175.com/contact
1-800-565-8329**

No matter what your age, your income level, or how much you have saved, it's important to speak to a qualified, independent financial advisor – who is not trying to sell you anything.



ufcw175.com