



CANADIAN  
OFFICE and  
PROFESSIONAL  
EMPLOYEES' UNION - LOCAL 491

*Canadian Office and Professional Employees' Union/Syndicat canadien des employées et employés professionnels et de bureau*

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April 26, 2017

Sisters & Brothers,

**RE: Pension Communications**

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As you are aware, COPE, CSU and CUPE (the “settlers”) have been discussing possible changes to your pension plan. Pensions can be complicated and you may have questions.

The COPE 491 Bargaining Committee will be sending informative pension communiques on the topics to help you better understand pensions. The topics include:

- The Pension Plan you have now
- How is your pension plan governed?
- What is a bridge?
- What is indexing?
- What are your retirement benefits?
- What is a Jointly Sponsored Pension Plan (JSPP)?
- What is the process of converting to a JSPP and how is it approved?

Attached please find the CUPE Employee Pension Plan (CEPP) booklet which can also be found online at [www.cepp.ca](http://www.cepp.ca). Please read through this and if you have any questions direct them to your RVP who will forward them on to the bargaining committee.

In Solidarity,

COPE 491 Bargaining Committee