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President's Blog

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UTFA President's Pension Blog October 29, 2018 Cynthia Messenger

In this blog space, I am including links to media articles, statistics, and government information on pensions.

From the Globe and Mail:

"Defined-benefit pension plans – or DB plans, as they are known in the industry – are the plan of choice for unions and, indeed, most employees, since they provide a predictable amount of pension at little or no risk to the individual. With a few exceptions, it is the plan sponsor who assumes all the risk. This is precisely why such plans are dying in the private sector; so few employers are still willing or able to stomach that much risk."

See the article in which the paragraph quoted above appears:

https://www.theglobeandmail.com/investing/personal-finance/retirement/article-the-extinction-of-definedbenefit-pension-plans-is-almost-upon-us/

OPTrust's Innovative DB pension for non-profit workers: https://www.thestar.com/news/gta/2018/09/24/ontario-government-pension-plan-open-to-non-profit-work ers.html

Stats Canada information on pension plans in Canada, 2017: https://www150.statcan.gc.ca/n1/en/daily-quotidien/180627/dq180627e-eng.pdf?st=mIPTewE0 Eckler's Selected Pension and Benefit Statistics: https://www.eckler.ca/newsletter-510-selected-pension-and-benefit-statistics.pdf

Information on Old Age Security (OAS) in Canada:

https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/payments.html

Information on the Canada Pension Plan: https://www.canada.ca/en/services/benefits/publicpensions/cpp.html

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