Planning Retirement

Information for BCGEU
Pension Plan Members

March 2009

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Preparing for Retirement

PLANNING FOR RETIREMENT requires a lot of effort. At the point of retirement, decisions must be made that will have a major impact on the remainder of your lifetime. This booklet has been prepared to assist you with retirement decisions.

NORMAL RETIREMENT DATE

The normal retirement date defined in the BCGEU Pension Plan is the first day of the month following your 65th birthday. You may elect to retire early, anytime after you turn 55. Retirement at age 65 is not compulsory.

The date you retire has the following effects on your retirement income:

- The longer you work, the more you are contributing to the Plan, therefore building a larger "nest egg" for retirement;
- There is a direct relationship between the age that you start your pension and the amount of your monthly pension income, i.e. you will get a higher monthly income with the same amount of money if you start your pension at age 60 rather than at age 55.

APPLYING FOR YOUR BCGEU PENSION

- Call Aon Consulting: 1-800-818-9855. ext. 564 on a confidential basis for an estimate within 3 months of your anticipated retirement date;
- Review your option forms;
- Give notice to your employer when you are ready to retire;
- Elect your benefit option and complete the necessary forms;
- Submit forms to Aon Consulting;
- Aon consulting calculates your benefits at month-end after receipt of all contributions and necessary documents;
- Your benefits are processed according to your selected option.

SOURCES OF RETIREMENT INCOME

- **Canada Pension Plan (CPP) – can start at age 60**
- **Old Age Security (OAS) – at age 65**
- **Personal Savings (RRSP, non RRSP)**
- **Other income (i.e. rent)**
- **BCGEU Pension Plan and other employer plans**

Your RETIREMENT options from the BCGEU Pension Plan (after age 55)

NON-LOCKED IN MONEY

1. Transfer the benefit to a RRSP.
2. Transfer the benefit to a Registered Retirement Income Fund.
3. Leave the benefit in the BCGEU Pension Plan until another option is selected. The member is deemed to have elected a Deferred Annuity after a two year period; however, the plan cannot force members out. The member must withdraw her/his money before the end of the year in which he/she turns age 71.
4. Lump Sum Refund in Cash (less any withholding taxes).
5. Purchase an annuity as follows (see Page 4):
   - Single Life Annuity;
   - Joint and Survivor Annuity, 50% continuing to spouse;
   - Joint and Survivor Annuity, 60% continuing to spouse;
   - Joint and Survivor Annuity, 66.67% continuing to spouse;
   - Joint and Survivor Annuity, 100% continuing to spouse;

NOTE: All of the above annuities can be purchased with a 5, 10 or 15 year guarantee.

   - Level Income Integrated Option provides a larger pension before age 65 and a smaller payment which is integrated with CPP/OAS after age 65.

LOCKED IN MONEY

1. Transfer the benefit to a locked-in RRSP.
2. Transfer the benefit to a Life Income Fund (see page 6).
3. Leave the benefit in the BCGEU Pension Plan until another option is selected.
4. The member is deemed to have elected a Deferred Annuity after a two year period; however, the plan cannot force members out.
5. The member must withdraw her/his money before the end of the year in which he/she turns age 71.
6. Purchase an annuity (same annuity options as for non-locked in money).

NOTE: All of the above annuities can be purchased with a 5, 10 or 15 year guarantee.

Your termination options from the BCGEU Pension Plan (before age 55)

NON-LOCKED IN MONEY

1. Transfer the benefit to a RRSP.
2. Transfer the benefit to a RRIF.
3. Transfer the benefit to a new employer's pension plan, subject to the pension plan provisions of the new employer. A letter of acceptance from the new employer must be provided.
4. Apply to purchase an annual amount of deferred pension from an insurance company. The deferred pension is subject to the provisions of the B.C. Pension Benefits Standards Act (PBS).
5. Leave the benefit in the BCGEU Pension Plan until another option is selected. The member is deemed to have elected Option 4 – Deferred Annuity after a two year period, however, the plan cannot force members out.
6. Lump Sum Refund in Cash (less applicable withholding taxes).

LOCKED IN MONEY

1. Transfer the benefit to a locked in RRSP.
2. Transfer the benefit to a new employer's pension plan, subject to the pension plan provisions of the new employer. A letter of acceptance from the new employer must be provided.

   The new employer must agree to administer the transfer in accordance with the locking in provisions of the BC PBSA.
3. Transfer the benefit to a Life Income Fund, subject to the provisions of the PBSA.
4. Leave the benefit in the BCGEU Pension Plan until another option is selected. The member is deemed to have elected Option 3 – Transfer to a Life Income Fund after a two year period; however, the plan cannot force members out.

Annuities

WHAT IS AN ANNUITY?

An annuity is an arrangement with an insurance company or financial institution which provides regular income payments. The regular payments can be for your lifetime (single life annuity) or for the lifetime of you and your spouse (joint and survivor annuity). The payments are calculated based on your age (and your spouse's age if a joint and survivor annuity is selected), the amount in your pension account, and the interest rates available at the time of purchase.

All annuities (including joint and survivor annuities) can be guaranteed for up to fifteen years. This guarantee ensures that income will be paid to your named beneficiary if you (or you and your spouse for a joint and survivor annuity) die before the guarantee period has expired. If you live longer than the selected guarantee period, the payments to you continue until you die. For joint and survivor annuity, the payments continue until you and your spouse die.

HOW A LIFE ANNUITY WORKS

If you live long enough, at some point, the amount used to purchase the annuity will be fully repaid by the annuity payments. However, you continue to receive the monthly payments for the remainder of your lifetime.

An annuity provides an assured lifetime income with the protection of a selected guarantee period, and no investment concerns. If you live longer, you may receive more money than you originally invested. People who die at a younger age may receive less than originally invested.

LEVEL INCOME (INTEGRATED) OPTION

The level income integrated option is an annuity which is tailored to individuals who retire before age 65.

This option provides for a large pension payment before Canada Pension Plan (CPP) and Old Age Security (OAS) become payable (i.e. before age 65) and a smaller payment afterward, so that the total income received from all sources remains as level as possible throughout retirement.

CPP is payable as early as age 60. OAS is payable from age 65.

ANNUITIES AND THE BCGEU PENSION PLAN

The BCGEU Pension Plan has arrangements with a limited number of annuity providers who meet certain financial solvency criteria. Providers are rated lower or higher according to several measurements; therefore, if you compare the monthly payment from an annuity that was purchased from a provider that has an arrangement with the Plan, to that available from an outside annuity provider, you should consider the rating of the provider in addition to the amount of the monthly payment you will receive. Necessary measures have been taken to ensure the maximum annuity payment is purchased. All commissions and other fees normally payable have been eliminated.

ASSURIS' PROTECTION

Member life insurance companies in Canada are protected by Assuris. If your life insurance company fails, your annuity policy will be transferred to a solvent company. On transfer, Assuris guarantees that you will retain up to $2,000 per month or 85% of the promised monthly income benefit, whichever is higher.

For more information visit www.assuris.ca

For more information on annuities and the options available under the pension plan, please refer to your pension booklet.

Annuity Examples

The following two tables illustrate the amount of monthly pension under the various forms of pension options that may be purchased by a retiring member. These should give you a very rough approximation of the amount of pension that may be purchased based on a certain account balance, and give you an idea of the differences in amounts under certain types of pension options.

NOTE: These are only examples and annuity rates change frequently.

SINGLE LIFE ANNUITY

From the below example, a 60 year old member with an account balance of $100,000, who chooses to receive a pension option of *"Life with a Guaranteed Period of 10 years"*, can expect to receive an estimated pension of $579 per month for the duration of his/her lifetime.

ESTIMATED MONTHLY PENSION AMOUNT ($)				
Age at Retirement	LIFE PENSION OPTIONS Guaranteed Period of Payments (years)			
	0	5	10	15
55	537	536	531	522
60	593	590	579	562
65	670	663	641	608

Should the Retired Member die *prior to* the end of the guarantee period, the remaining period of monthly benefit (in the amount of $579) shall continue to be paid to the member's named beneficiary until the end of the 10 year period from member's retirement date.

Should the Member live beyond the end of the guarantee period, the member will still continue to receive a monthly pension of $579 for the remainder of her/his lifetime. However, all pension payments will cease upon the Member's death.

JOINT AND SURVIVOR ANNUITY

From the example in the chart below, a 65 year old member with an account balance of $100,000, who chooses to receive a pension option of "*Joint and Survivor Continuing at 60%*" can expect to receive an estimated pension of $573 per month for the duration of the member's lifetime.

Upon death, assuming the spouse is 4 years younger than the member, and assuming he/ she is still then living, a monthly pension of $344 (i.e. *$573 x 60%*) will continue to be paid for the duration of her/his lifetime.

Upon death, all pension payments will cease.

Should the Retired Member's spouse predecease the Member, the Member will still continue to receive a monthly pension of $573 for the remainder of his/her lifetime; however, all pension payments will cease upon the member's death.

Also available (not illustrated) are Joint and Last Survivor annuities with a guaranteed period.

Keep in mind that the amounts in the tables are only examples to give you a rough idea of the amount of pension that you can purchase.

Your actual pension amount will be determined by the balance in your account and the prevailing annuity rates at you retirement date.

The following assumptions were used in calculating the amounts shown in both tables.

Interest Rate (Sept. 2008): 4.0%-5.0%

Annuitant's Sex: Male

Female Spouse: is four years younger than the male annuitant

Account Balance: $100,000*****

*This amount can include other registered funds you may have.

ESTIMATED MONTHLY PENSION AMOUNT ($)								
Age at Retirement	JOINT & SURVIVOR PENSION OPTIONS % Continuing to Spouse on annuitant's Death							
	50%		60%		66.67%		100%	
	Member	Spouse	Member	Spouse	Member	Spouse	Member	Spouse
55	494	247	486	292	481	321	457	457
60	533	267	523	314	516	344	484	484
65	587	294	573	344	564	376	522	522

What is a Life Income Fund (LIF)?

WHAT IS A LIFE INCOME FUND (LIF)?

A LIF is a registered retirement income fund (RRIF) with some additional restrictions. Locked-in funds from a pension plan or locked-in RRSP may be transferred to a LIF.

The LIF is subject to the *Income Tax Act (Canada) (ITA)* rules for RRIF's and to LIF rules under the *Pension Benefits Standards Act (PBSA).*

A life income fund (LIF) is another payout option available under the pension plan. A LIF is designed to generate a lifetime income.

At the beginning of each year, you decide the amount of the payments you will receive for that year, as long as the amount you choose is between the minimum and maximum amount allowed by the Canada Revenue Agency (CRA).

You can purchase an annuity at any time while you are in the LIF. The minimum and maximum percentages imposed are designed to provide you with an income for life.

WHAT IS A REGISTERED RETIREMENT INCOME FUND (RRIF)?

A RRIF is an arrangement between a financial institution (known as "carrier") and a pensioner (known as "annuitant") under which the carrier agrees to make payments to the annuitant in consideration for the transfer of funds to the carrier.

HOW IS LIF INCOME PAID?

Lifetime Income is paid under a LIF each year until death. The *ITA* specifies the minimum that must be withdrawn each year. Maximum annual withdrawals are established under the *PBSA* to ensure a lifetime income is provided.

The amount of income will vary annually. Payments can be made monthly, quarterly, semi-annually or annually.

Carriers are required to provide LIF owners, within 90 days of the beginning of the year, information on the balance in the LIF, and the minimum and maximum amounts that can be withdrawn during the year.

They must also provide information respecting the sums deposited, the investment income earned, the payments made out of the LIF during the previous year and the fees charged.

LIF MINIMUM PAYMENT

Prior to age 71, the minimum payment is calculated as:

$$\frac{\text{Value of LIF at start of the year}}{\text{90 minus Annuitant's age at start of year}}$$

Example at age 65: the minimum payment factor is:

$$\frac{1}{90 \text{ minus } 65} = .04$$

That means at age 65, the minimum payment is 4% of the value of the LIF. At age 68, the minimum payment is 4.54% of the LIF's value. After age 71, the minimum LIF payment is based on a factor provided by the ITA that established the minimum annual payments. Based on current ITA guidelines, at age 74, you must take 7.71% of the value if the LIF. At age 85, you must take 10.33% of the value, and at age 90, 20%.

Alternatively, the minimum payment can be calculated based on the annuitant's spouse's age, if the spouse is younger. This must be decided when the LIF is established.

LIF MAXIMUM PAYMENT

The maximum payment is the greater of:

(a) A prescribed* factor corresponding to the annuitant's age at the end of the preceding year, multiplied by the value of the fund at the start of the year;

(b) The actual investment returns for the preceding year under the same LIF contract.

***The prescribed factor is determined by a complex formula based on a reference rate. For 2008 the reference rate is 6%. For example, at age 74, the maximum LIF payout is 8.8%, at age 85 the maximum increases to 16%, and at age 90 the maximum is set at 20%.**

LIF ESTATE PLANNING

All assets that remain in the LIF when the annuitant dies belong to the spouse. The LIF assets are released, and the spouse has the option of transferring to a pension plan, locked in RRSP, another LIF or purchase an annuity.

If there is no spouse (or spouse waives entitlement), then a lump sum payment will be made to a designated beneficiary or estate.

If the beneficiary is someone other than a spouse or a dependent child or grandchild, then the proceeds payable will be included in the annuitant's income for the year of death.

RULES GOVERNING LIFS

- Income under the LIF can begin at age 55 (or earlier if the plan from which the money was transferred provided for payments at an earlier age).
- The funds of the LIF must be invested in a manner that complies with the rules for the investment of RRIF money (*same as RRSP qualified investments*).
- Consent for the LIF purchase from the annuitant's spouse is required, as the LIF is a substitution for a life annuity which must provide survivor benefits in accordance with the *PBSA*.
- Small locked-in RRSP and LIF contracts can be unlocked if the total value does not exceed 20% of the Yearly Maximum Pensionable Earnings (YMPE).
- For 2009, this amount is $9,260. Accounts containing more than that amount cannot be subdivided into smaller accounts in order to qualify.
- The funds in the LIF may not be seized or attached by creditors, nor may the annuitant assign them or use them as collateral.
- The exception to this is where the LIF is divided between the annuitant and spouse on marriage breakdown.
- All LIF payments are taxed in the year that they are received.

Annuity or Life Income Fund (LIF)?

Determining which retirement income option is right for you is a personal decision based on your and your family's needs, as well as your comfort level in managing your money. Consider the following when making your decision:

	ANNUITY	LIFE INCOME FUND (LIF)
Income	• Fixed monthly payments	• Amount of payment fluctuates depending on performance of underlying investments and the account balance on January 1st of each year • You have flexibility in determining the amount of payments as long as they are within minimums and maximums as determined by tax rules • An annuity can be purchased at any time with the balance in your account
Income for Surviving Spouse	• Election of a joint & survivor annuity will provide guaranteed income throughout your and your spouse's lifetime	• The balance at time of your death can be rolled over to your spouse without tax consequences
Estate Preservation	• If you die prior to the end of the guarantee period (if elected), monthly payments will be made to your beneficiary for the amount of time remaining in the guarantee period • If no guarantee period was elected, or if the guarantee period has expired, payments will end when you die	• If you do not have a surviving spouse, the balance at the time of your death will be paid to your designated beneficiary or estate, subject to tax
Risks	• Interest rates at the time the annuity is purchased affect the monthly payment (the higher the rate, the higher the payment) • Once the annuity is purchased, the monthly payment is fixed and the decision cannot be reversed	• Payments are not guaranteed and you may outlive your savings • Payments change from year to year • Poor investment decisions and market fluctuations may result in loss of principal • You are responsible for investment decisions
Fees	• Annuity purchases made directly from the BCGEU Pension Plan are not charged commission resulting in higher monthly annuity payments • No ongoing administration fees	• Fees may be charged to account including investment management, commissions, front or rear end loads & administration fees • Fees levied may significantly reduce investment returns

LIF MAXIMUM WITHDRAWAL TABLE

The maximum amount that can be withdrawn each year from a Life Income Fund (a "LIF") varies according to the owner's age, current long-term interest rates and the previous year's investment returns for the fund. The maximum annual withdrawal from a LIF is prescribed by the Pension Benefits Standards Regulation (the "Regulation"). The table below indicates the maximum withdrawal amounts as a percentage of the total value of the LIF depending on age.

LIFE INCOME FUND FACTOR F (2008)	
Reference Rate 6%	
Age (Y)	Withdrawal
under 55	6.1%
55	6.4%
56	6.5%
57	6.5%
58	6.6%
59	6.7%
60	6.7%
61	6.8%
62	6.9%
63	7.0%
64	7.1%
65	7.2%
66	7.3%
67	7.4%
68	7.6%
69	7.7%
70	7.9%
71	8.1%
72	8.3%
73	8.5%
74	8.8%
75	9.1%
76	9.4%
77	9.8%
78	10.3%
79	10.8%
80	11.5%
81	12.1%
82	12.9%
83	13.8%
84	14.8%
85	16.0%
86	17.3%
87	18.9%
88 or older	20.0%

RRIF MINIMUM WITHDRAWAL TABLE

The prescribed factor for RRIFs is the factor in the following table that corresponds to the age in whole years of the individual at the beginning of the year, or the age the individual would have been at the beginning of the year if the annuitant had been alive then.

LIFE INCOME FUND FACTOR F (2008)	
Reference Rate 6%	
Age (Y)	Withdrawal
under 71	1/(90-Y)
71	7.38%
72	7.48%
73	7.59%
74	7.71%
75	7.85%
76	7.99%
77	8.15%
78	8.33%
79	8.53%
80	8.75%
81	8.99%
82	9.27%
83	9.58%
84	9.93%
85	10.33%
86	10.79%
87	11.33%
88	11.96%
89	12.71%
90	13.62%
91	14.73%
92	16.12%
93	17.92%
94 or older	20.0%

Please note that the Maximum Withdrawal Tables are subject to change and are posted annually on the website:

www.fic.gov.bc.ca/pensions

MAKING A MATCH:
How to Choose a Financial Planner

Here are some helpful tips prepared by the Consumers' Association of Canada (CAC) about how to go about selecting a financial planner to work with you to map out your retirement. When choosing a financial planner the CAC suggests that you ask the following questions.

- What is the method of compensation?
- Does the planner receive incentives for selling certain products?
- Is the planner affiliated with any particular firm, perhaps a life insurer or mutual fund company?
- Will the planner provide a full disclosure statement as part of a retainer or engagement letter, or as a separate statement, before the client undertakes any obligations?
- What are the planner's credentials, education and level of experience?
- What is the full range of financial products that the planner's firm can offer?
- Will you get a full written plan? What will it cover?
- Can you see a sample plan done for a client in a situation similar to yours?
- Will the planner provide client references?
- Does the planner have liability insurance?
- How much will the service cost? It may be unrealistic to expect more than a ballpark figure or range from an initial meeting.
- Who will you work with? If associates will be involved, insist on meeting them.
- How often will you meet? For how long? Will you be charged for each phone call?

Plan Contacts

AON CONSULTING
900 Howe Street, 5th Floor
Vancouver, BC V6Z 2M4

Telephone: 604.443.2564

Toll-Free: 1.800.818.9855 (Extension 564)

Fax: 604.684.9902

Website: www.aon.com

Plan Administration: Barbara Whitear

Email: Barbara.whitear@aon.ca

UNION CONTACT
Your Local Area Office or:

Paul Martin
c/o BCGEU
4911 Canada Way
Burnaby, BC V5G 3W3

Telephone: 604.291.9611

Toll-Free: 1.800.663.1674

Fax: 604.294.5092

Email: paul.martin@bcgeu.ca

Highway Maintenance was privatized in 1989. Members who worked for the government prior to privatization participated in the Public Service Pension Plan. If you believe you have any entitlements from that Plan, call the Pension Corporation at:

1.800.665.3554

Service Canada

CPP retirement pension

What is a CPP retirement pension?

A CPP retirement pension is a monthly benefit paid to people who have contributed to the Canada Pension Plan.

The pension is designed to replace about 25 percent of the earnings on which a person's contributions were based.

How do I qualify?

You qualify for a CPP retirement pension if you have made at least one valid contribution (payment) to the Plan and if:

- you are at least 65; **or**
- you are between 60 and 64, and meet the earning requirements set out in the legislation.

Your retirement pension does **not** start automatically. **You must apply for it** (unless you already receive a CPP disability benefit and turn 65, at which point your disability benefit automatically changes to a retirement pension).

If I am between 60 and 64, how do I qualify for a retirement pension?

To qualify for a retirement pension between the ages of 60 and 64, you need to do one of the following:

- **Stop working** - This means that you are not working by the end of the month before the CPP retirement pension begins and during the month in which it begins. For example, if you want your pension to begin in April, you have to stop working by the end of March and you cannot work during the month of April.

OR

- **Earn less than a specified amount** - This means you earn less than the current monthly maximum CPP retirement pension payment ($884.58 in 2008) in the month before your pension begins and in the month it begins. For example, if you want your pension to begin in April 2008, you need to earn less than $884.58 in both March and April.

Once you start receiving your CPP pension, you can work as much as you want without affecting your pension amount. However, you cannot contribute to the CPP on any future earnings from employment.

How does my age affect the amount of my pension?

Your retirement pension normally starts the month after your 65th birthday. Your monthly payment is smaller if you begin receiving it before then, and larger if you take it after. This "flexible" pension can start as early as at the age of 60 or any time up to the age of 70.

The CPP adjusts the amount of your pension by 0.5 percent for each month before or after your 65th birthday from the time you begin to receive your pension. The adjustment is permanent. This means that if you choose to start your pension early, the payment does **not** increase when you reach 65.

For example, if you start your pension at 60, your monthly payment is 30 percent **lower** than if you wait until you're 65. However, by starting it sooner, you will likely receive it for a longer time. If you start your pension at 70, your monthly payment is 30 percent **higher** than if you had taken it at 65. There is no financial benefit in delaying receiving your pension after the age of 70.

How do I decide when to take my retirement pension?

It depends on your circumstances. Some considerations are:

- whether or not you still earn an income and contribute to the Plan;
- how long you have contributed;
- how much your earnings were (which affects how much you contributed);
- your other retirement income;
- your health; **and**
- your retirement plans.

The decision is yours.

Can I get an estimate of my retirement pension before I decide to apply?

Yes. For an estimate of your CPP retirement pension, check your CPP Statement of Contributions, or contact us.

The closer you are to the date you want your pension to begin, the more accurate the estimate will be.

Applying for your retirement pension

When should I apply?

Although it is not a requirement, it is best to apply at least six months before you want your pension to begin. Please note that there are legislative restrictions on retroactive payments. A delay in applying could result in lost benefits. For information, contact us.

How do I apply?

You must complete an application. Application kits are available from our website, or you can contact us to ask to have a kit mailed to you. You can also apply for your CPP retirement pension. (See **On-line Services and Forms**.)

On-line Services and Forms

Service Canada provides a number of on-line services to allow you to complete tasks on-line at your convenience. We also provide you with access to on-line forms for programs and services delivered by Service Canada and its partner departments.

To access an on-line service or find a form, visit servicecanada.gc.ca, and click on "On-line Services and Forms".

Contact us

Call (toll free from Canada or the United States)

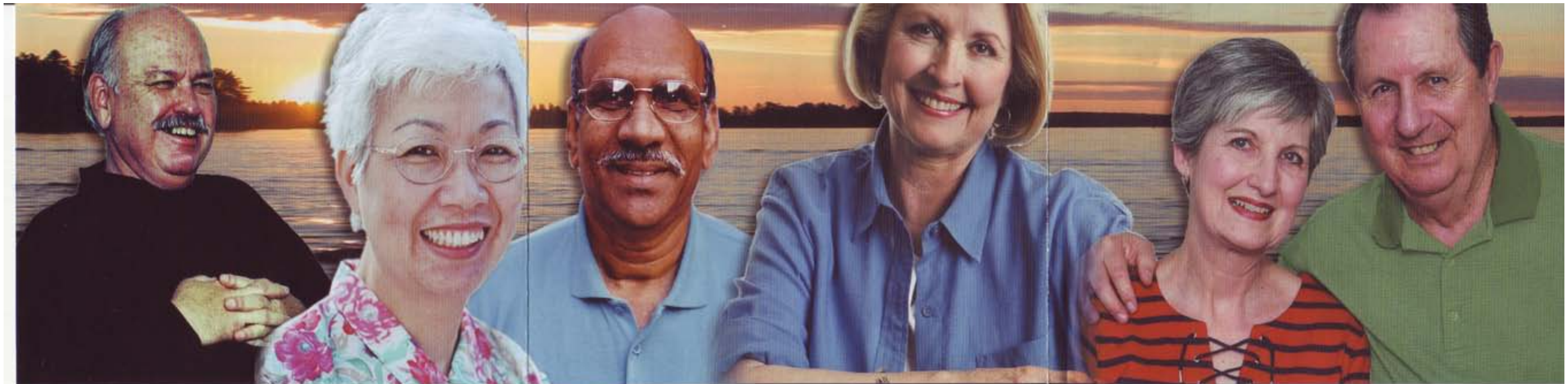
1 800 277-9914 for service in English
1 800 277-9915 for service in French
1 800 255-4786 (if you use a TTY machine)

* Our lines are busiest at the beginning and end of the month. If your inquiry can wait, it's best to call at other times. Please have your social insurance number ready.

Click on our Web site at: servicecanada.gc.ca

Visit a Service Canada Centre near you.

Service Canada delivers Human Resources and Social Development Canada programs and services for the Government of Canada.



BC FORUM works for you

BC FORUM represents thousands of retired and active union workers. It keeps the strength of the union movement on your side, even after you've left the work force.

By working together in solidarity, we retain the bargaining power to spotlight issues important to seniors, to demand the attention of legislators, and to negotiate the best benefits for our members.

BC FORUM is a registered non-profit society for union members age 50 and up. We are dedicated to representing the well-being of members, their families and their spouses.

We are supported and endorsed by the B.C. Federation of Labour, and share office space with them.

Our goal is to allow you to continue to enjoy, even after you retire, the relationships and benefits of being part of the union movement. Because no matter what age we are, together we're strong.

BC forum

Contact us today!

B.C. Federation of Retired Union Members

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wegroup.ca

Working Enterprises
Group of Companies

British Columbia
Federation of Labour

Working in solidarity for you and your family

BC forum

B.C. Federation of Retired Union Members

Great Benefits

at the lowest possible cost

1 Members of BC FORUM have access to union products and services - the kind of savings you can only achieve through group negotiations.

2 Your $15.00 annual membership fee automatically entitles you to BC FORUM's $ 2,500.00 Group Accident Insurance policy at **NO additional cost.**

3 **Members now have access to two different Extended Health programs**. Our newest health plan is called the Canadian Benefits Value Guaranteed Issue Health Plan and has **no pre-existing conditions exclusions of drugs.** This lower priced plan has less coverage than our current Canada Benefits FORUM Health and Dental programs, but **comes with a pay-direct drug card.**

4 **Homeowner/Tenant Insurance** programs are still the most popular amongst members. BC FORUM members have helped make the union group Homeowner/Tenant program one of the most successful group plans in Canada. Coverage can be arranged by telephone, with same day service on most policies. Travelling outside of British Columbia? Don't forget about our new **Out-of-Province/ Country Travel Medical.** This program can be purchased online or by telephone.

5 **Tax Preparation and Personal Financial Planning** help ensure that you can fully enjoy your retirement and if you're thinking of travelling , remember to check out last minute sell-offs on the **WE Travel** website.

6 **Join BC FORUM** and take part in the rewards and benefits of a continuing social network, maintaining the strong link between you, other retired workers and the labour movement.

"I am so impressed by the work B.C. Forum is doing throughout the province. B.C. Forum is a perfect vehicle for retired workers to be active, engaged and involved – to continue to work together to improve the lives of their families."

– Jim Sinclair, President
B.C. Federation of Labour

SPEAKING OUT
on the issues that matter

Since 1995, the B.C. Federation of Retired Union Members has strongly advocated for retired workers. It is the recognized voice for senior unionists in B.C.

In our workplaces, we've all seen that when you want action on an issue, it's hard to get results on your own. That's when we turned to our unions.

It's no different now that we're retired. We're stronger together. That's why thousands of people like you are joining BC FORUM

We organize community forums and rallies on issues that matter to our members and their families. We produce newsletters to help you stay on top of current issues and initiatives. We are dedicated to serving the needs of all senior unionists.

DETACH & SEND

Fill in and submit today

Full Name: ______ *Last* ______ *First* ______ *Middle Initial*

Address: ______ *Apartment/Unit #* ______ *Street Address* ______ *City*

______ *Postal Code* ______ *Province* ______ *Date of Birth*

Home Phone: ( ) ______ Alternate Phone: ( ) ______

E-mail Address: ______

Union Affiliation: ______

Spouse's Name: ______ Spouse's Date of Birth: ______

Signature: ______ Date: ______

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