



“ To offer community workers better income security on retirement, we have created a community and women’s groups pension plan. The process used to set up this member-funded pension plan was very rigorous, minimizing any potential risks associated with it.

We invite you to participate so that you too can aspire to good living conditions at retirement. ”

Lise Gervais, Chair
Pension Committee



Visit our website

www.regimeretraite.ca

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this pension plan, contact:

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A Pension Plan Made to Measure!



RÉGIME
DE RETRAITE
des groupes
communautaires
et de femmes

A collective tool for retirement



The Community and Women's Groups Member Funded Pension Plan

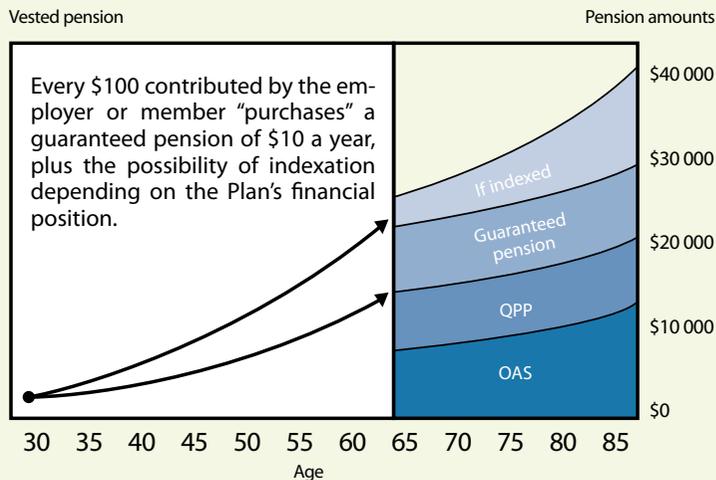
An advantageous, secure, solid and flexible plan

Three plan objectives

- Ensure payment of vested pensions
- Avoid increases in member contributions due to a deficit
- Ensure regular indexation as long as the plan's financial position permits

Amount of pension benefits

By contributing 10% of one's wages over 35 years, a person replaces his or her final annual wages of \$35 000 by a guaranteed pension of at least \$21 693, or \$24 303 if indexed.



A secure plan, based on prudent risk management

Procedure

- 1 Your organization's board of directors agrees to participate in the pension plan.
- 2 The union agrees or a majority of workers (70%) agree.
- 3 The organization and employees decide on the total contribution and the employer/member contribution breakdown.
- 4 The organization completes the membership guide and contacts the plan's secretariat.

A short pension plan history

While deliberations regarding creation of a pension plan began in 2004 in the community sector, target groups' efforts were rewarded in 2008, the year the plan was created. Since October 1, 2008, 220 community organizations and over 1400 community-sector employees have benefited from a made-to-measure pension plan.

The plan was designed to ensure income security for community organization employees when they retire.

Plan advantages

- Lifelong retirement income
- Guaranteed benefits
- Flexible contribution method
- Managed according to values advocating respect for democracy and defence of rights
- Better working conditions



Contribution

Pension plan

Retirement pension