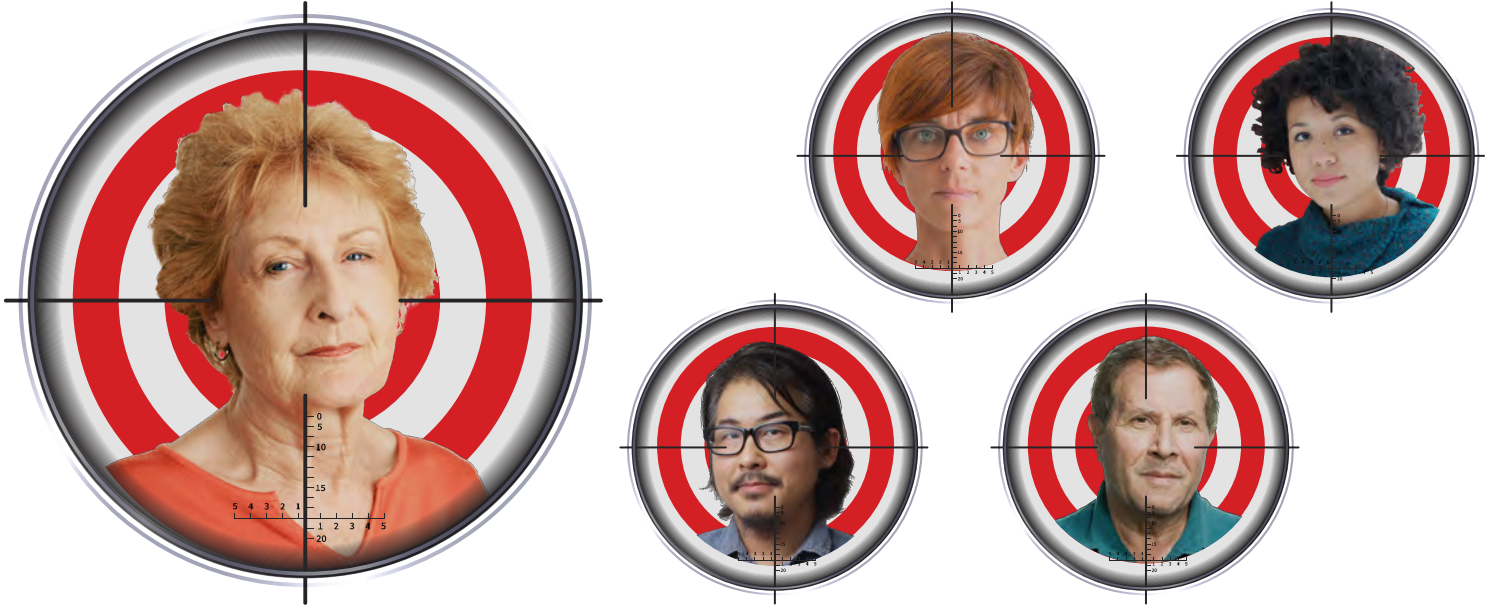








WHO'S THE TARGET? YOU ARE.



The Facts About Target Benefit Pension Plans

All Defined Benefit Pension Plan members are the target in Bill C-27.

-  The Federal Liberal Government has introduced Bill C-27 to allow Defined Benefit Plans, like the Teachers' Pension Plan, to be converted to Target Benefit Plans.
-  Target Benefit Plans replace a guaranteed pension promise with a target.
-  If the target isn't hit, the pension benefits can be reduced going-forward, retroactively, and even for pensions already-in-pay to retirees.
-  Who stands to lose if the target isn't met? You do - if your Defined Benefit Plan is converted to a Target Benefit Plan!
-  Thought you were safe in a Defined Benefit Plan like our teachers' plan? Bill C-27 allows employers to use 'carrots and sticks' to drive the conversion of Defined Benefit Plans to Target Benefit Plans.
-  Justin Trudeau, during his election campaign, promised to protect Defined Benefit Plans. But now, they – and you – are the target!

**Visit, call, write your MP. Say "NO" to Bill C-27
and Target Benefit Pension Plans.
Background information available at bcrrta.ca/C-27**

