



**Start building a pension for life with HOOPP today.**



Have questions? Want to learn more?

Call 416-369-9212 | Toll-free: 1-877-43HOOPP (46677) | Or visit [hoopp.com/parttime](http://hoopp.com/parttime)

This brochure provides an overview of HOOPP's benefits. Examples are provided for illustrative purposes. For more details, including a complete description of the Plan and its benefits, visit [hoopp.com](http://hoopp.com). If there's a difference between the benefits discussed in this brochure and the HOOPP Plan Text, the Plan Text governs.

NOVEMBER 2015

**WE'RE IN...**



A large crowd of diverse people, seen from an aerial perspective, is arranged to form a large number '1' on a white background. The people are of various ages, ethnicities, and are wearing different colored clothing. The number '1' is composed of a vertical line of people on the right and a horizontal line of people at the top. The text 'Are you' is overlaid in a teal color on the right side of the image.


Are you

**Effective Oct. 1, 2015, all part-time and other non-full-time healthcare employees\* can join HOOPP immediately.**

\*Check with your employer to see if this applies to you.



I know  
my employer  
contributes \$1.26  
for every \$1  
I contribute.



I'm confident  
my retirement  
savings won't  
be affected  
by downturns in  
the markets.



I tell my  
co-workers  
that joining  
HOOPP  
is a smart  
move.



AT HOOPP

# WE'RE IN the business of pensions.



We're one of the largest and most respected defined benefit (DB) pension plans in Canada.

For over 50 years we've provided retirement income security to healthcare professionals across the province. It's safe to say that at HOOPP we know pensions.

As of October 1, 2015, all part-time and other non-full-time employees can join the Plan immediately.

If you work at a HOOPP employer, you can join the 48,000-plus part-time members\* already in the Plan and start building your pension. **And for every dollar you contribute, your employer currently contributes \$1.26. It's time to make the most of this opportunity.**



\* Part-time members are a portion of the over 295,000 active and retired members in the Plan.

AT HOOPP

# WE'RE IN- vesting for you.



The days of worrying about the ups and downs of the financial markets can be over. At HOOPP, a world-class investment team manages member contributions.

The pension you will receive in retirement is based on a formula that takes into account your earnings and service in the Plan. **Your pension payments won't be affected by market fluctuations.**

And since your pension is based on a formula, you can estimate what your retirement income will be before you retire. **Once you begin receiving your pension, you receive it for life.**



AT HOOPP

**WE'RE IN  
to give  
you more.**



**Designed specifically for healthcare workers, HOOPP can offer valuable features and benefits in addition to the pension you would receive in retirement.**

By joining the Plan, you can take advantage of benefits such as:

- early retirement options, including bridge benefits (a supplementary payment to your HOOPP pension, paid until the age of 65)
- survivor benefits
- disability benefits
- possible cost of living adjustments to help your pension keep up with inflation

If you decide to change employers, or work for more than one of HOOPP's 470-plus employers, your pension will follow you. This means higher retirement income when you're ready to retire.



AS MEMBERS OF HOOPP

**WE'RE IN**  
**for life.**





## HI, I'M STELLA

I'm 30 years old and I just started working on contract two months ago. When I found out I could join HOOPP right away, I signed up. I've started contributing \$128 from each bi-weekly paycheque. I know retirement seems far away, but when I hear people in my family worrying about their retirement plans, I'm relieved HOOPP is taking care of mine.

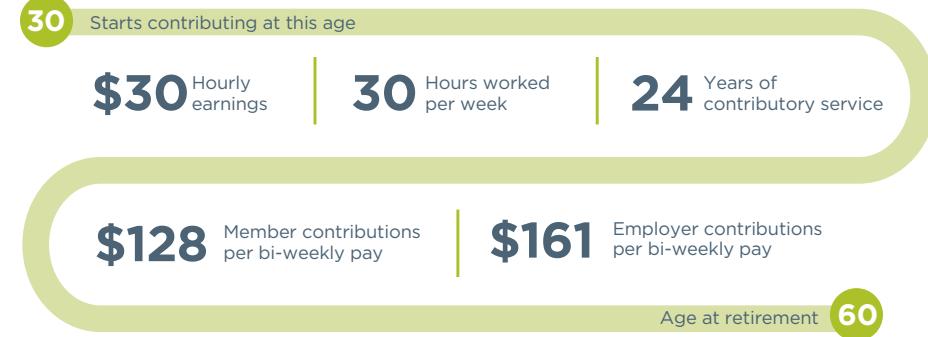
I'M IN. Are you?

Stella can estimate her annual pension will be **\$21,648** per year in retirement. That's not including an additional bridge benefit of **\$536** per month until the age of 65. Over Stella's 30-year career she would have contributed **\$99,583**, in addition to her employer's contribution of **\$125,474**.

If Stella lives 20 years in retirement, she would receive a total of **\$465,120** in pension payments.

That's **366%** more in pension payments than her total contributions!\*\*

### PENSION CALCULATION DETAILS



### ANNUAL INCOME

# \$21,648

Plus bridge benefit of \$536 per month, payable until 65.

\*\*The above example is for illustrative purposes only. The annual pension will be different from amounts shown. The above example is based on an assumed "annualized earnings" (as defined in the HOOPP plan text); YMPE of \$53,600 each year; no hourly earnings increases; part-time hours worked with full-time equivalent of 37.5 hours per week; does not include any cost of living adjustments that may be provided; assumes that employer and employee contribution rates do not change; and does not consider inflation in any way.





## MY NAME IS JOHN

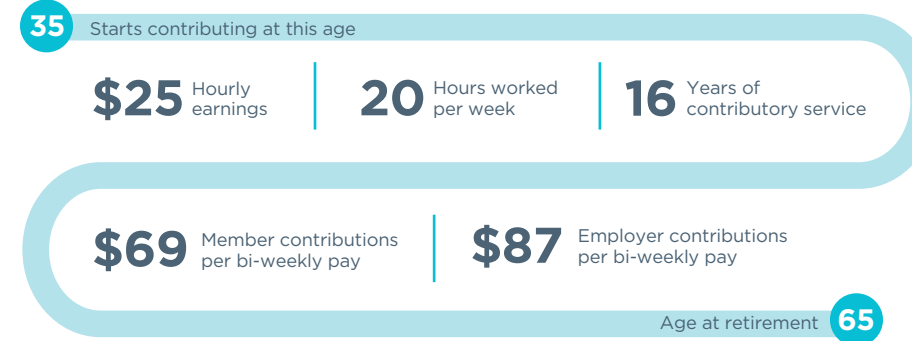
I work part-time at a local hospital.  
I'm 35 years old and I recently  
joined HOOPP. I started contributing  
\$69 from each bi-weekly paycheque.  
It's reassuring to know I'll never have to  
lean on my children in retirement.

I'M IN. Are you?

John can estimate that he will receive **\$11,700** a year in pension payments.  
Over John's 30-year career, he would have contributed **\$53,820**, in addition  
to his employer's contributions of **\$67,813**. If he lives 20 years in retirement,  
he would get a total of **\$234,000** in pension payments.

That's **335%** more in pension payments than his total contributions!\*\*

### PENSION CALCULATION DETAILS



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AS HOOPP MEMBERS

**WE'RE IN.**

My future is worth it.

I know I'll get more out of the plan than what I put in.

If I change employers, my pension can go with me.

I'm confident I will have a secure retirement with HOOPP.



**Are you?**

Contact your HR department to join today.