



Join the pension plan bringing enhanced retirement security to the university sector.

We are a defined benefit jointly sponsored pension plan (JSPP) created by and for Ontario's university sector, designed to provide best-in-class lifelong retirement benefits. UPP is a sector-wide plan designed for growth – our doors are open to all universities and sector organizations.

Why UPP

✔ **Secure defined benefit pension**

Predictable, secure retirement income for life based on an average of best 48 months of earnings and years of service.

✔ **100% matched contributions**

Every dollar contributed by a member during active employment is fully matched by the employer.

✔ **Best-in-class value**

Top value for contributions among peer defined benefit pension plans.

✔ **Joint decision-making**

Equal employee and employer sponsor responsibility in decisions on the terms and conditions of the plan, plan amendments, appointing a plan administrator, and setting terms for and approving new entrants.

✔ **Funded conditional indexation (cost of living adjustments)**

UPP provides funded, conditional indexation at 75% of Consumer Price Index (CPI). This means that any indexation adjustments will be determined by UPP’s Joint Sponsors based on the funded status of the plan.

✔ **Tailored for the university sector**

Continue service during paid leaves, options to contribute during unpaid leave, early unreduced retirement and flexible survivor benefits.

✔ **Career flexibility**

Eligible plan members can easily move between UPP participating employers without losing years of service, and combine part-time service at multiple UPP participating employers for eligible employment classes.

✔ **Expert investment management**

Experienced professionals with expertise in pension sustainability and responsible investing.

✔ **A turnkey solution**

Centralized pension administration and investments, under a strong risk-shared governance model.

✔ **A personalized service experience**

Our in-house pension experts offer guidance and support via phone or secure messaging, complemented by self-serve digital resources and dedicated online portals for both



LEARN MORE

For more information about UPP, including frequently asked questions, member handbook and other plan details, please visit myupp.ca.

Have a question?
We’re here to help. Please email:

joinupp@universitypensionplan.ca

UPP AT A GLANCE

As of December 31, 2024

102%

Funded with a \$0.2B surplus*

41,000+

Members

\$12.8B

Net assets

5

Participating universities

14

Participating sector organizations

*On a smoothed and market value basis