



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 employers and employees.



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

103%

Funded with a \$0.3B surplus^{1,2}

\$13.5B

In net assets²

46,000+

Members

6

Universities

21

Affiliated sector organizations

1 On a smoothed basis.
2 As at December 31, 2025.