



Join the pension plan bringing enhanced retirement security to Ontario's 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 AT A GLANCE**

as of December 31, 2021

37,000+  
Members

111%  
fully funded

\$11.2B  
Assets under management

4

Participating universities  
(January 1, 2022)



12

Participating sector organizations  
(January 1, 2022)

## 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 in Ontario.

✓ **Representative voice in the plan**

Equal employee-employer say in plan funding, design, entry of new participants, and appointment of members to Board of Trustees (plan administrator).

✓ **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**

Contributions invested by experienced professionals with deep expertise in pension sustainability and responsible investing.

For more information about UPP, including frequently asked questions, member handbook and other plan details, please visit [MyUPP.ca](https://MyUPP.ca).

**Have a question? We're here to help! Please email:**

**Andrew Naples**, Senior Director, Engagement: [andrew.naples@universitypensionplan.ca](mailto:andrew.naples@universitypensionplan.ca)