



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

- |   |   |   |   |
|---|---|---|---|
| ✓ <b>Secure defined benefit pension</b>   | Predictable, secure retirement income for life based on an average of best 48 months of earnings and years of service.                                | ✓ <b>Funded conditional indexation (cost of living adjustments)</b> | 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.   |
| ✓ <b>100% matched contributions</b>       | Every dollar contributed by a member during active employment is fully matched by the employer.   | ✓ <b>Tailored for the university sector</b>                         | Continue service during paid leaves, options to contribute during unpaid leave, early unreduced retirement and flexible survivor benefits.  |
| ✓ <b>Best-in-class value</b>              | Top value for contributions among peer defined benefit pension plans in Ontario.  | ✓ <b>Career flexibility</b>   | 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. |
| ✓ <b>Representative voice in the plan</b> | Equal employee-employer say in plan funding, design, entry of new participants, and appointment of members to Board of Trustees (plan administrator). | ✓ <b>Expert investment management</b>                               | 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**, Managing Director, University Sector and Stakeholder Engagement  
[andrew.naples@universitypensionplan.ca](mailto:andrew.naples@universitypensionplan.ca)