

# LAPP at a Glance



## Securing Your Tomorrow, Today.

Being a LAPP member means you can enjoy the peace of mind that comes from knowing your retirement income is well taken care of. Your contributions are matched by your employer, but pays even more, while your pension adjusts for inflation to maintain your purchasing power.

Your pension remains safe and secure, providing peace of mind. LAPP also provides valuable resources, including online services, and access to a dedicated member services center, along with one-on-one sessions and educational materials like newsletters and webinars.



Learn more about your secure retirement income for life.

## The Value of LAPP



Your pension is adjusted for inflation for life



Your employer not only matches your contributions but pays even more



No difficult investment decisions, we manage it for you



Your pension questions answered by a team of specialists



Your pension is safe and secure, whenever you decide to retire



Changing jobs? Your pension moves with you to over 450 employers

### LAPP is a defined benefit pension

The pension paid to you each month in retirement is secure and can be estimated in advance. Plus, it's based on your salary and years of service in LAPP, not investment performance. When you retire, your secure LAPP pension will be paid to you for life.

# TOP 3 Things LAPP members should know

## 1. You can maximize your pension by buying back service.

Buying back service fills gaps from unpaid time off or prior service. For example if you take leave (e.g., for a baby, sabbatical, or personal emergency) or have a probationary period before joining LAPP, you may be eligible to buy back pensionable service. This can lead to a larger pension and potentially allow for earlier retirement with an unreduced pension. See how you can benefit by running two pension estimates (with and without your buyback).

Try the Pension Estimator



## 2. LAPP is with you for all life's changes.

Life is full of changes and LAPP is here to help along the way. Life changes could be a change in job, a marriage or divorce, taking some time off work, or going part-time. LAPP is here to work with you and support you throughout these changes. Learn more at [lapp.ca/changes](http://lapp.ca/changes).

## 3. Just because you change jobs or employers, doesn't mean you need to leave LAPP.

There are over 450 employers participating in LAPP throughout Alberta! Learn more at [lapp.ca/employerlist](http://lapp.ca/employerlist).

## We're here to help



### Online services:

You can create an online account, called Your Pension Profile, at [lapp.ca](http://lapp.ca) that allows you to see and manage all your personal pension information and plan for retirement. In addition, you can use Secure Online Messaging to ask questions and request information related to your personal pension file.

Sign up for an online webinar to learn more about your pension



### One-on-one sessions available:

If you would like to discuss your LAPP pension with a pension specialist, you can book a one-on-one session. Sessions can be booked online: just log in to **Your Pension Profile** to book your session or reach out to our Member Services Centre via phone at 1-877-649-5277.



### Member education:

There are many great ways to learn about a LAPP pension! Visit [lapp.ca](http://lapp.ca) and check out our newsletters, webinars, and informational videos!



### Member Services Centre:

For all inquiries related to a LAPP membership or pension contact our Member Services Centre at 1-877-649-5277 (LAPP).