



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, 2023

102%

Funded with a \$0.2B surplus*

40,000+

Members

\$11.7B

Net assets

4

Participating universities



12

Participating sector organizations

*On a smoothed asset basis

WHY UPP

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| ✓ Secure defined benefit pension | Predictable, secure retirement income for life based on an average of best 48 months of earnings and years of service. | ✓ 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. |
| ✓ 100% matched contributions | Every dollar contributed by a member during active employment is fully matched by the employer. | ✓ Tailored for the university sector | Continue service during paid leaves, options to contribute during unpaid leave, early unreduced retirement and flexible survivor benefits. |
| ✓ Best-in-class value | Top value for contributions among peer defined benefit pension plans in Ontario. | ✓ 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. |
| ✓ 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). | ✓ 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:
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