

April 2, 2008

To: Members of the Academic Pension Plan

From: The Pension Advisory Committee

Re: Information Sessions for Plan Members

The Pension Advisory Committee is pleased to offer a different format for this year's annual information sessions for plan members. Todd Saulnier\* of Mercer will be presenting a hands-on seminar to assist participants with their investment allocations and planning for retirement. The investment component will include the following topics:

- risk and award characteristics of various types of investments
- asset diversification
- a review of three key risks facing plan participants
- hands-on assessment of your own risk tolerance
- assistance with changes to your asset allocation

The retirement planning component will include the following topics:

- big picture view of the Canadian retirement system
- sources of retirement income and their relative importance to you
- assessment of the pension plan's expected contribution to your retirement income
- a review of the two main retirement options: Life Income Funds and Annuities

The session will be offered at two different times as follows:

**Thursday, April 17 – 10:00 a.m. to noon – Dunn 108, or  
Thursday, April 17 – 2:00 p.m. to 4:00 p.m. – Dunn 108**

Each session will have a short break between the investment portion and the retirement planning portion. Refreshments will be served.

Please register in advance by contacting Lori in Human Resources at [hr@mta.ca](mailto:hr@mta.ca) or 364-2280 by April 14, 2008.

We have also enclosed a copy of **my money**, a Sun Life Financial publication. This guide provides a wealth of useful information about the pension plan. The Committee

encourages you to review the publication and in particular to complete the investment risk profiler beginning on page 10.

Members of the Pension Advisory Committee are Dale Creelman, Paul Del Motte, Betty Hunter-Brayley, Rob Ireland, Ron Sutherland and Pravin Varma.

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\* Todd Saulnier, a qualified actuary, has been with Mercer for over 15 years. His specialties include investment consulting, risk management and plan design.