

Recruitment Information

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Key talking points for interviews

You may use the following talking points to explain the OMERS Plan and its benefits to job candidates.

About the OMERS Plan

- OMERS is a defined benefit pension plan, which means you could receive a secure and stable income in retirement — for as long as you live.
- Together with government retirement income sources and additional savings, your OMERS pension can grow into an important financial asset and play a key role in your financial security in retirement.

Features of the Plan

- **Shared contributions:** You and your employer make regular contributions to the Plan in equal amounts that are invested into the Plan's diversified portfolio. This means the cost of saving for your retirement is shared and, in many cases, the Plan's investments fund the bulk of OMERS benefits.
- **Survivor benefits:** Survivor benefits are payable if a member passes away and can help provide a secure future for you and your family.
- **Early retirement options:** You could have the option to retire early.
- **Opportunities to increase your pension:** There are various ways to maximize your OMERS pension. These include purchasing periods that you are on a leave, buying back periods of eligible service and transferring previous service from another pension plan. You could also consider building your retirement savings by investing in OMERS Additional Voluntary Contributions.



Call us at +1 416.369.2444 or toll-free at +1 800.387.0813
Monday to Friday, 8 a.m. to 5 p.m. ET
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Comparing different types of pension plans

	OMERS defined benefit (DB) pension plan	Defined contribution (DC) pension plan and Group RRSP
Retirement income	Predictable – lifetime monthly payment based on a formula	Uncertain – various income options are available, and payments depend on the account balance
Member responsible for investment decisions	No	Yes (typically)
Who is responsible for paying investment management fees	Employer	Employee (typically)
Employee contributions tax deductible	Yes	Yes, if applicable
Transfers-in allowed	Transfers permitted (buy-back of past service are also permitted, which is a DB only concept).	Yes, in most cases
Opportunities for enhanced early retirement	Yes (opportunity to have an unreduced early retirement and bridge benefit)	None (typically, early retirement income will depend solely on account balance)

More information

Find more information about the OMERS Plan on their member site at members.omers.com



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Value of OMERS

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Description for job postings

You may use the following description of the OMERS Plan as one of the employee benefits in your job postings.

- Membership in OMERS, one of Canada's largest defined benefit pension plans, can help provide a secure and stable income in retirement for as long as you live. The OMERS Plan provides opportunities for:
 - Securing your retirement pension through equal member and employer contributions that are invested in the OMERS Plan fund
 - Early retirement options
 - Survivor benefits
 - Transfer-in options
 - Inflation protection
 - And more!

For more information, see members.omers.com.



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OMERS messaging

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You may use the following messaging in your materials when describing the value of the OMERS Plan.

- OMERS is a defined benefit pension plan, which means you could receive a predictable monthly income in retirement for as long as you live.
- Together with government retirement income sources and additional savings, your OMERS pension can grow into an important financial asset and play a key role in your financial security in retirement.
- You and your employer make regular contributions to the Plan in equal amounts that are invested into the Plan's diversified portfolio. This means the cost of saving for your retirement is shared and, in many cases, the Plan's investments fund the bulk of OMERS benefits.
- The OMERS Plan offers survivor benefits that are payable if a member passes away and can help provide a secure future for you and your family.
- OMERS offers early retirement options.
- There are various ways to maximize your pension, including by purchasing periods that you are on a leave, buying back periods of eligible service and transferring previous service from another pension plan. You could also consider building your retirement savings by investing in OMERS Additional Voluntary Contributions.
- OMERS invests in well-run organizations with sound environmental, social and governance (ESG) practices and actively engages with its portfolio companies to foster and promote sustainable business practices.
- For more information on the OMERS Plan, visit the [member website](#), read the [Member Handbook](#), register for a [webinar or in-person session](#) with their pension experts or listen to The Pension Blueprint podcast on [Spotify](#), [Apple Podcasts](#) or the [OMERS podcast webpage](#).



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