

# Canadians are having a hard enough time saving for retirement.

## Why is the Harper government making it worse?

### Are you 51 years of age or younger?

Harper's Conservatives just took away the pension you would have received if you retired at age 65. Now you'll need to work to **67** before you can collect Old Age Security and the Guaranteed Income Supplement. That means as much as **\$30,000** out of your pocket!



## If that wasn't bad enough, the Conservative government is blocking an improvement in public pensions.

Fewer than 2 in every 5 workers in Canada have an employer-sponsored pension plan. But nearly all workers already belong to a pension plan that pays predictable, secure, inflation-protected benefits in retirement: the **Canada Pension Plan** (and the **Quebec Pension Plan** in Quebec). No matter where in Canada you work, no matter how many times you change jobs, you keep building your CPP pension.

But there's one catch. As dependable and efficient as the CPP is, it only pays **\$540 a month** on average. That's not enough to live on!

That's why pension experts, anti-poverty groups, provincial premiers, Harper's own advisors and **75% of Canadians agree: we need to increase CPP benefits.** And we can do it for far less than it costs us to fatten the profits of banks and insurance companies with their rip-off RRSPs.

To top it all off, the federal government now wants to permit employers to walk away from the pensions that workers have earned and paid for. Harper's Conservatives plan to allow employers to rip up legal protections for pensions, and cut benefits if the pension plan experiences a temporary shortfall – including retirees' pension checks! 75-year-old pensioners will have to cut back on food and home heating because their plan becomes underfunded. Shame on this government.

**It's time to send a message to the Conservative government:  
Get your hands off our pensions! And get out of the way of the vast majority  
of Canadians who want to improve pensions and expand the CPP!**

**Please take a moment to sign the back of this message, fold it,  
and send it to the Official Opposition Critic for Pensions**

Dear Mr. Rankin:

I am writing to ask that you send the following message to the Conservative government:

**Get your hands off our pensions! And get out of the way of the vast majority of Canadians who want to improve pensions and expand the CPP!**

Sincerely,

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(printed name)

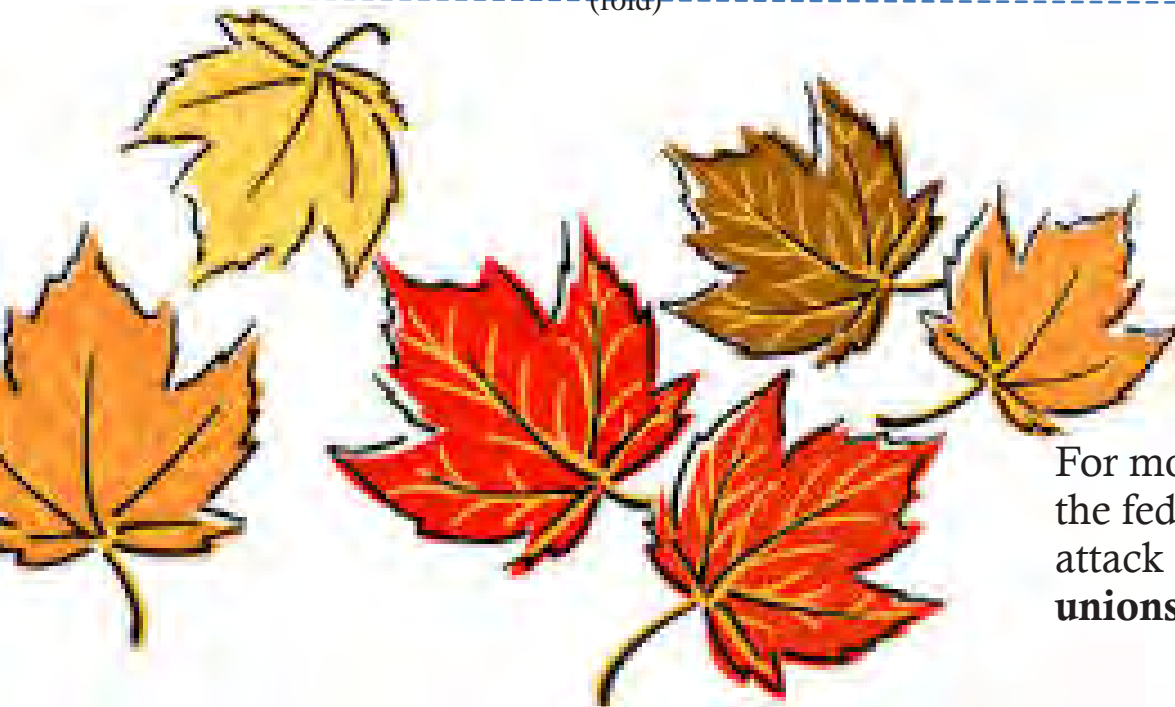
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**Murray Rankin  
Official Opposition Critic for Pensions  
House of Commons  
Ottawa, Ontario  
K1A 0A6**

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For more information on the federal government's attack on pensions, visit [unionsyndicate.ca/pensions](http://unionsyndicate.ca/pensions)