

Pension Resource Centre



University
of Windsor

Convenient Online Access to
Your Personalized Pension
Information, Whenever and
Wherever You Need It

What is the University of Windsor Pension Resource Centre?

The University of Windsor Pension Resource Centre is a comprehensive and secure tool that uses data about your pension and your pension entitlement to create personalized pension information that can assist you in managing your financial future.

The Resource Centre is available to retired members of the University of Windsor Pension Plans through the University of Windsor Pension Estimator tool.

Through the Resource Centre you can:

- Learn about your pension plan
- View historical adjustments
- View your personal information related to retirement, including your annual pension entitlement statement

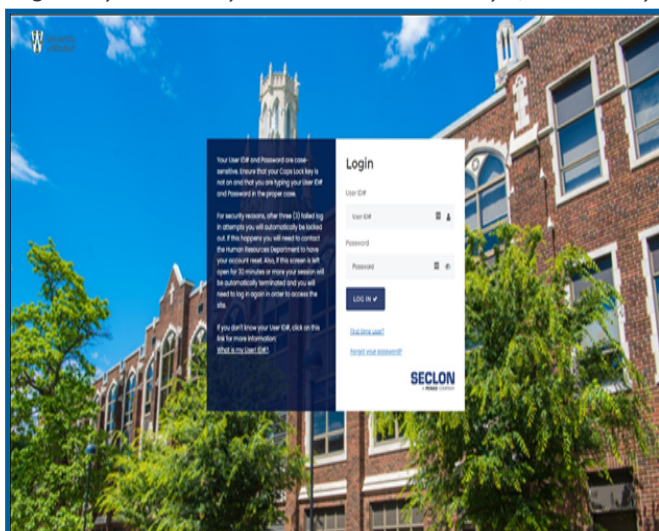
Getting Started

The Resource Centre for Retirees is a secure HTTP application, encrypting all information flowing to and from the Internet. To log in, you will need your user ID # (which is your former employee number) and a password. To access the Pension Estimator, go to

www.uwindsor.ca/pensions. Select the menu item entitled [Pension Estimator](#).

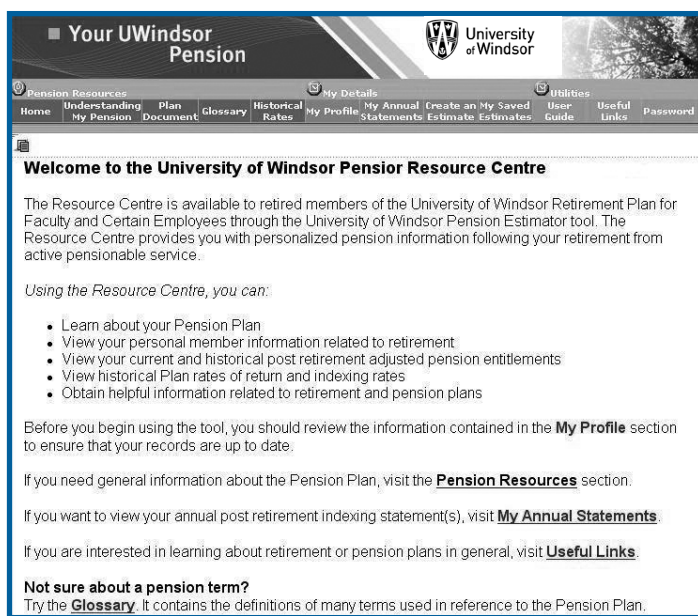
You will be directed to the Pension Resource Centre log-in screen as shown below.

While screen instructions apply to active members, retirees can easily access the site by entering your USER ID# and password. If you retired prior to July 1, 2012 then your initial password is the last four digits of your SIN. If you retired on or after July 1, 2012 then you can



continue to use the same password which you had been using as an active employee. Enter the user ID # and password as per the instructions provided in the welcome letter, and click **OK**. After you log in, you should change this password by selecting [Password](#) from the Utilities section of the toolbar. Once logged in, you will be taken to the home page, where you can begin using the features of the Pension Resource Centre. You can manoeuvre around the site by using the navigation menu at the top of the page or by following the links in the text.

HOME PAGE MENU ITEMS



Menu Items

Home: Return to the home page.

Understanding My Pension: Learn more about the provisions of your pension plan.

Plan Document: View the official document that governs your pension plan.

Glossary: Look up a pension term.

Rate History: View historical fund rates and adjustment rates.

My Profile: View personal information pertaining to your pension benefit.

My Annual Statements: View your current and historical annual pension entitlement statements.

User Guide: View this User Guide on screen.

Useful Links: Visit other useful websites related to retirement.

Password: Change your access password.

Quit: Log out of the Pension Resource Centre.



User Guide

MY PROFILE

The "My Profile" area contains your personal information with respect to the Pension Plan. You can now review a number of different personal items at any time. The profile screen allows you to see information such as your name and birth date, the pension option choice which you made at retirement and the date when a guarantee period (if applicable) ends. If you want to print the data from your profile screen then simply make sure that your cursor is on the screen itself, right click your mouse and choose the print option.

You are encouraged to review this data and, in the event that you find an error, you have been provided with a tool which will allow you to send in any changes via email to our pensions email box at pensions@uwindsor.ca.

Your UWindsor Pension



My Profile

This section contains your personal information regarding the Pension Plan that the University has on record. With the exception of spousal and beneficiary data which is current to date, this information reflects the data at July 1, 2010 as shown on your annual index adjustment statement.

If you notice any errors, please email your correction(s) using the tool below. You will receive a notice once your records have been reviewed and/or updated.

Current Member Information:

Member's Name:	Your Name	Province:	ON
Social Insurance Number:	Your SIN		
Employee ID #:	XXX	Spouse:	Your Spouse
Date of Birth:	03/02/1943	Spousal Date of Birth:	02/02/1945
Date of Employment:	07/01/1972	Beneficiary(s):	Benf. Name
Date of Registration (Plan Entry):	07/01/1973		
Normal Retirement Date:	07/01/2008		
Date of Pension Commencement:	07/01/2009		
Form of Pension:	Joint & 60% Survivor		
Status:	Member in receipt of pension		
SubStatus:	Postponed Retirement		

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STATEMENT OF PENSION ENTITLEMENT

University of Windsor Retirement Plan for Faculty and Certain Employees Registration Number: 0366849

Statement of Pension Entitlement effective July 1, 2010

This statement describes your pension entitlement at the effective date in accordance with the post-retirement indexing provisions of the Plan.

- *Money Purchase Pensions* (MPP) are adjusted by a percentage equal to the fund rate of return earned in the preceding plan year ending June 30th, less the initial fund return assumption (currently 6.0%) used to convert the MPP account at the date the pension began. This percentage is further adjusted for the mortality experience of the retirees. A mortality adjustment is needed to ensure that the MPP pensions are self-sustaining, as they cannot generate a surplus or a deficit.
- The *Minimum Guaranteed Benefit* (MGB) is indexed annually to reflect increases in the Consumer Price Index (CPI). The range of the potential index increase is from 0% to 4%. If the CPI increase is less than 2.0%, the MGB indexing adjustment is 100% of the CPI increase.
- If, after the annual indexing process your adjusted Money Purchase Pension amount is less than your adjusted Minimum Guaranteed Benefit, your MPP pension will be supplemented to equal the MGB amount. Adjustments are pro-rated in the first year, per article 7.01 of the Plan.

Member Name: **Your Name**
User ID #: **XXXX**
Pension Form: Joint & 60% Survivor

Fund Rate of Return: 7.29%
CPI Increase: 0.75%
MPP Indexing Rate: 0.35%
MGB Indexing Rate: 0.75%

Your annual pension entitlement statement is now available for online viewing within the Pension Resource Centre. As a retiree or survivor you receive a letter each year which outlines any changes to your pension income as a result of annual adjustments. You can view your pension entitlement statement at any time by simply choosing the "My Annual Statements" option on the home page.

For increased security, don't forget to log out of the Pension Resource Centre after you complete your session by selecting Quit.

If you have any trouble accessing this service, email pensions@uwindsor.ca.

Be sure to spend some time exploring all the features and information found on the Department of Human Resources pension website (www.uwindsor.ca/pensions). And as always, we are here to assist you. Please feel free to contact us at any time. Our contact information can be found on the website.