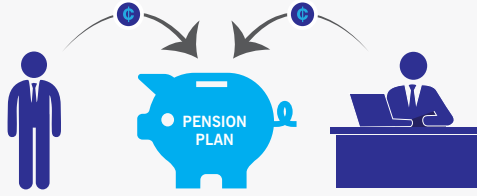


# DEFINED BENEFIT PENSION PLANS: STRENGTHENING THE CANADIAN ECONOMY

## CONTRIBUTION

EMPLOYERS AND EMPLOYEES CONTRIBUTE INTO THE PLAN

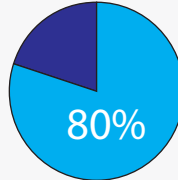


## INVESTMENT

PENSION PLANS USE CONTRIBUTIONS TO INVEST AT HOME AND ABROAD



CANADA'S TOP TEN PENSION FUNDS HAVE INVESTED **ROUGHLY \$400B** IN VARIOUS CDN ASSETS



**UP TO 80%** OF ALL PENSION DOLLARS COME FROM INVESTMENT RETURNS

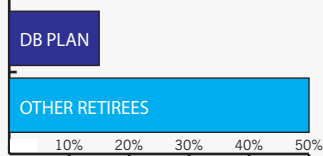
## PAYOUT



DB PLAN RETIREES RECEIVE A **RELIABLE** STREAM OF INCOME

## RESULTS

### RESULT 1: GOVERNMENT SAVINGS



RELIANCE ON GIS:  
~10-15% OF DB PLAN RETIREES RECEIVE GIS **VS** ~45-50% OF OTHER RETIREES

**TAX**  
**\$14-16 B** IN TAXES PAID BY DB PENSIONERS (in 2011-2012)



DECREASED RELIANCE ON GIS AND TAXES PAID FUND **OTHER GOVERNMENT PROGRAMS AND SERVICES**

### RESULT 2: CONFIDENT SPENDING



DB PLAN RETIREES **SPENT \$56-63B** ON GOODS AND SERVICES IN 2011 AND 2012



**CYCLES MONEY BACK INTO THE ECONOMY**

**STRONGER CANADIAN ECONOMY**  
BENEFITS EVERYONE