

Retirement Services

Alberta Communities Pension Plan



Plan for your future.

Created with our members in mind, our Retirement Services offer a variety of products to meet the wide range of needs that our members face.

You can be assured that our retirement products are designed to work hard for your retirement security, allow you to manage your costs and choose a program that fits the needs of your organization.

Designed for those who do not participate in a public sector pension plan, the Alberta Communities Pension Plan (ACPP) is a defined contribution plan available to elected officials and employees of municipalities and community-related organizations.



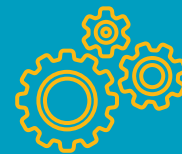
Designed for you.

ACPP is a Defined Contribution (DC) pension plan designed for:

- Employees of municipalities and community-related organizations who do not participate in a public sector pension plan (e.g. Local Authorities Pension Plan)
- Elected Officials of municipalities

Advantages of ACPP include:

- Contributions by payroll deduction
- Immediate Vesting
- Contributions are tax-deductible
- Competitive management fees
- Participation is voluntary for eligible employees
- Participants are able to select investments from a platform of investment options
- Employer cost certainty – contribution rates are determined by the employer
- Ongoing support, expertise and access to Alberta Municipalities Retirement Services staff
- Registered under the Employment Pension Plans Act of Alberta and the Canada Revenue Agency



How it works

Participating employers match the contributions made by their employees.

Upon retirement, accumulated employee and employer contributions, along with any investment earnings, will provide a source of retirement income.

Connect

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