



# BULLETIN

## TRANSPORTATION DISTRICT 140 DISTRICT DES TRANSPORTS 140

*International Association of Machinists and Aerospace Workers  
Association internationale des machinistes et des travailleurs et travailleuses de l'aérospatiale*

### TO ALL IAMAW AIR CANADA MEMBERS MULTI EMPLOYER PENSION PLAN

Dear Brothers and Sisters:

All Air Canada IAMAW represented TMOS Members who were hired on or after June 17, 2012, Finance Members hired on or after October 11, 2012 and Clerical Members hired on or after October 19, 2012 are all participants in the new Federal IAMAW Multi Employer Pension Plan.

This plan is a target defined benefit pension plan and both the Member and Air Canada contribute a matching rate of 6% of the Member's pensionable earnings to the pension plan. For Air Canada Members of the MEPP, your monthly pension benefit upon retirement is based upon 0.92% of your total career contributions to the MEPP. Simply put, the more you contribute to the MEPP, the higher your final monthly pension benefit will be, all other things being equal.

The registration and setup of the IAMAW MEPP with OSFI and the completion of participation documents by all parties was not finalized until July, 2013. That meant that no contributions could legally be made to the MEPP plan prior to that date. Commencing with the July 31st, 2013 pay period, Air Canada began deducting the required 6% MEPP contributions from the pay cheques of all affected Members and began submitting those contributions to the MEPP for the benefit of the Members.

Effective July 31st, 2013 Air Canada also began submitting their required 6% matching contributions to the MEPP. Air Canada further made their required 6% contributions retroactive to January 1, 2013 (or the Member's date of hire), whichever was the latter.

The IAMAW and Air Canada have entered into an agreement whereby all Air Canada Members of the MEPP can choose to make their retroactive MEPP contributions from January 1st, 2013 (or their date of hire) up to July 30, 2013. The payment of these retroactive MEPP contributions is on a strictly voluntary basis. If the Member chooses to make the retroactive MEPP contributions, their total MEPP contributions will be increased from 6% per paycheque to 8% per paycheque for the number of pay periods necessary to repay the owed contributions. All pension contributions are tax deductible and can be claimed on your annual income tax filing.

Every affected IAMAW MEPP Member will be getting 2 identical letters from Air Canada, one in the company mail system and one via Canada Post to their home address. These letters were sent out on Friday, November 22nd, 2013. This double mailing was done for redundancy to ensure that every Member received the letter and application form. The Member only has to complete and return one copy of the application form indicating whether they accept or decline this onetime offer to submit their retroactive MEPP contributions.

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NOVEMBER 26, 2013

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The letter will contain the exact dollar value of the Member's retroactive contributions that can be repaid through this process. This is a onetime offer to remit these retroactive MEPP contributions.

The deadline for submission of the application form is Monday, December 23rd, 2013. If you elect to make the retroactive contributions, they will be deducted starting on the January 15th, 2014 pay period.

If you are a Member of the IAMAW MEPP pension plan (as described in the first paragraph) and have any questions about the MEPP or do not receive a copy of this letter and application form, then please contact the MEPP administrator at 1-855-855-0785, Option 5.

Respectfully,



Christopher Hiscock,  
Pension Committee

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