

## **How does the Pension Contribution Account Work?**

Both the employer and the employee make contributions to the pension Plan based on either 4.5% or 6% of the employee's annual salary. The employee contributions, plus interest, will be shown on the annual status report that is sent to each participant. The employer amount is put into the Trust Fund and is used to fund the retirement benefits.

## **When can I apply for Benefits?**

- a. Termination of Employment or Death of Employee.
- b. Retirement
- c. Disability

cp/how the pension plan works