

**Retirement Quick Tip:
Bookmark this handy guide to pension plans**

From the time our career path begins until we retire from employment, financial advisors tell us that it's important to understand how a pension plan works. As the regulator of Ontario registered pension plans, the Financial Services Commission of Ontario (FSCO) has a valuable resource on its website. The *Guide To Understanding Your Pension Plan* is an easy-to-read on-line resource providing information on the retirement income system along with the legislation that governs it.

The series of web pages are organized by topics, and include Getting Information About Your Pension Plan, The Retirement Income System, and How Registered Pension Plans Work. Also helpful is the Glossary of Pension Terms. The guide is available in both French and English at www.fSCO.gov.on.ca.

Generally, members of registered pension plans who work in Ontario are covered by the Pension Benefits Act and its regulations. If you work in a federally regulated industry such as banking, telecommunications or airline transportation, your pension plan will be covered by federal law and regulated by the Office of the Superintendent of Financial Institutions.

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