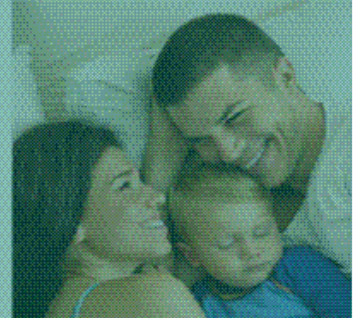


Capital Pension Plan FAQs for Termination of Employment



What happens if I terminate my employment before I retire?

The options available depend on whether you are vested and locked-in when you terminate employment.

If you are vested, you are entitled to all of the funds in your account, including all the contributions made by your employer on your behalf. However, once you become vested, your equity becomes locked-in. If you terminate employment and **you are vested** and locked-in, you may choose to continue with your Capital Pension Plan membership and leave your funds in your current account. You also have the option to transfer to a LIRA; or transfer to the pension plan of your new employer (if they agree).

What are the advantages of remaining with the Capital Pension Plan if I terminate my employment?

If you choose to continue your Capital Pension Plan membership, you will continue to accrue investment earnings within your account, based on the returns earned by the Plan. You will continue to receive regular newsletters and statements from the Plan and have access to your account information through the Capital MemberWEB. You will continue to benefit from the Plan's superior service and low investment management and administrative costs.

When you are ready to retire, you will have the same retirement income options available to you.

Can I continue to contribute to the Capital Pension Plan once I terminate employment?

The Capital Pension Plan cannot receive contributions from a member unless he/she is employed with one of the Plan's participating employers. The Plan can accept transfers from existing non locked-in RRSPs from inactive members. These funds would be included in your voluntary equity and will accrue investment earnings while with the Plan.

What is a LIRA?

A Locked-in Retirement Account (LIRA) is a type of RRSP that cannot be accessed, except in the form of ongoing retirement income when you become eligible to retire. A LIRA is a "holding account" for vested benefits from a pension plan following the termination of employment prior to retirement.



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What happens if I terminate my employment before I become vested?

If you are **NOT vested** when you terminate employment, you will not be entitled to the employer required contributions made on your behalf. You are entitled to receive a refund of your contributions. You may choose to receive a cash refund of your contributions, including investment earnings on your contributions, or transfer your contributions, including investment earnings to an RRSP.