



A retirement plan you can count on.

Your career choices today can help secure your tomorrow. When you join a **Provident10 Participating Employer**, you're stepping into a rare and highly sought-after opportunity—the **Public Service Pension Plan (PSPP)**. Unlike many other retirement plans, the PSPP offers a level of security and benefits that are hard to find in today's workplace landscape.

As a **Defined Benefit (DB) plan**, the PSPP guarantees a lifetime income, ensuring that your retirement is secure, no matter what happens in the economy. More importantly, the plan provides peace of mind for the future.

Provident¹⁰
REST ASSURED

Proud to offer
a pension plan
for life.
Provident¹⁰

Plan Highlights

- **Guaranteed Lifetime Income:** Our plan offers a secure, stable source of income for life.
- **Employer-Matched Contributions:** Your employer matches your contributions to help maximize your savings.
- **Professional Investment Management:** Your pension is managed by experts, so you don't have to worry about making investment decisions.
- **No Investment Risk for You:** You're free from market ups and downs.
- **Tax-Deductible Contributions:** Lower your taxable income while saving for retirement.
- **Retirement Flexibility:** Pursue early retirement, transfer from another plan, purchase past service, or keep working to enhance your pension benefit.
- **Disability and Survivor Benefits:** Receive additional support for you and your loved ones in the toughest times.

An Investment in Your Future

Managed by experts, a **Provident10** pension frees you from the stress of making investment decisions, so you can focus on what matters now and feel confident about what comes next.



Key Benefits of the PSPP



Higher Value

Plans like ours see more than double the returns of group RRSP or defined contribution plans.

Source: HOOPP, The Value of a Good Pension.



Flexible Options

Whether you're looking to retire early, transfer between plans, or purchase past service, the PSPP offers the flexibility to suit your needs.



Simple and Hassle-Free

Our pension plan is professionally managed, meaning no difficult investment decisions for you.



Retirement Security

Your pension is not affected by market fluctuations, so you can trust that your retirement income will remain stable.

Provident10 and your employer are here to ensure that you enjoy the security, freedom, and flexibility you deserve in retirement. We're your partners, supporting you through your career and beyond!

Learn more about the PSPP and how it can benefit you: provident10.ca/why-our-plan