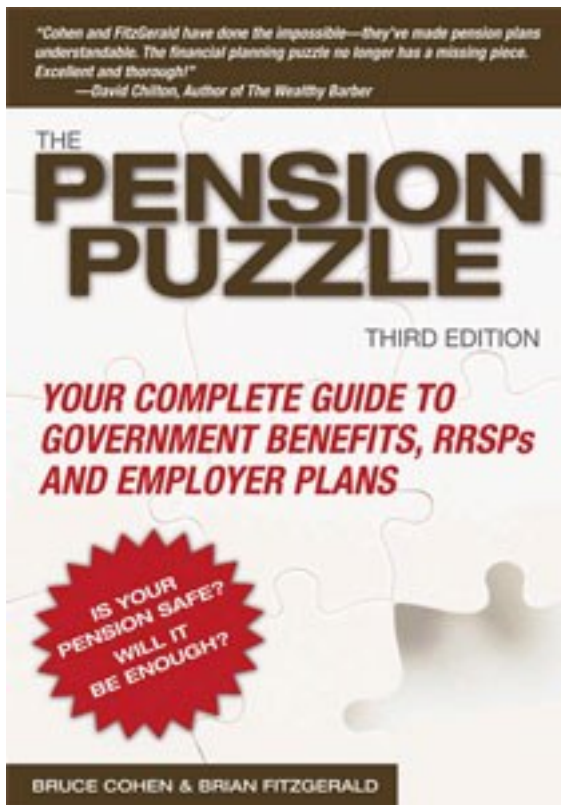


# The Pension Puzzle



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Millions of Canadians are covered by pension plans in one form or another—whether that's CPP, a company plan, or personal RRSPs. But pensions are the benefit least understood by employees. They're confusing and complex, but understanding pensions is crucial to every Canadian's financial security in retirement.

The Pension Puzzle is a true "owner's manual" for anyone with a pension plan:

\*

Explains what pensions are; how all the different types work; how government, employer plans, and RRSPs fit together; and how to determine the value of your employer's plan.

\*

Shows you how to determine how much income you'll need in retirement; how much government benefits and employer plans will provide for you; and how aggressive you have to be with your own RRSP investments to supplement these other plans.

\*

Helps you make sound decisions about your pension plan and how it affects your financial future, whether you're planning your retirement, changing jobs, handling a divorce, or making decisions about early retirement.

\*

Includes practical forms and worksheets, tips, and examples.

The Pension Puzzle is not just for those about to retire. It's for every working Canadian who needs to make decisions about their pension plan and how it affects their financial future.

作者介绍:

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