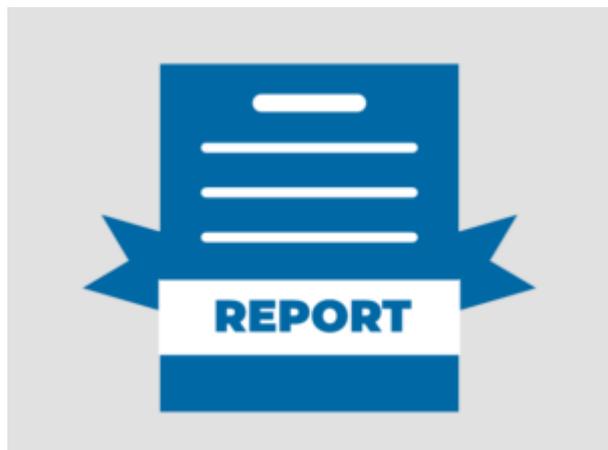


Understanding Pension Plan Innovation and Common Pension Misinterpretations



Pension reform is a hot button issue with many Canadians aware of the challenges facing traditional pension plans today. Now is the time for both public and private sector plans to evolve in response to growing sustainability concerns so that employees may retire securely.