

ENGAGING WITH MLA POSITIONS*

SOME POSSIBLE QUESTIONS TO ASK YOUR MLA:

- Why do you want to take a defined benefit pension away from me?
- Where is the independent evidence for the changes you support?
- Do you often make decisions that affect thousands of people without having evidence?
- What will you do to stop these changes?
- Why does the government not negotiate pension changes with those who put their money into them?
- What would it take to change your position on maintaining our pensions?

MLA claim:

“We are making these changes to make sure there is a benefit there for you when you retire.”

Response:

“The plans aren’t in a crisis. The finance minister said so himself. The LAPP Board has said so. And a report from an independent actuary shows the pensions are healthy. So, why do you say they are in a crisis?”

MLA claim:

“The unions are spreading misinformation.”

Response:

“The unions hired an independent expert to look at the pensions. He found that they are financially sound and getting better. This report is publically available and has been widely distributed, but the government hasn’t shown why these changes are necessary.”

MLA claim:

“The unions just want to cross their fingers and hope for interest rates to go up and markets to get better – that’s not good enough.”

Response:

“Unions have been advocating for governance changes for a long time. But the finance minister has refused to negotiate joint governance. The unions commissioned an actuarial report of LAPP and PSPP which confirmed the Plans are financially healthy.”

MLA claim:

“Core benefits will be protected.”

Response:

The government’s document, *Charting a New Course* for the LAPP says core benefits could be affected. “This [change] will include a cap on total contribution rates to protect both members and public employers from excessive costs. **This contribution rate cap could eventually affect benefits.** (page 2, emphasis added)”

* With thanks to AUPE for use of their work

MLA claim:

“Everyone’s benefits are protected up to 2016.”

Response:

“That’s not necessarily true. The Assistant Deputy Minister of Financial Sector Regulation has said benefits may have to be reduced because of the proposed cap on contributions.”

MLA claim:

“Our changes will reduce contribution rates.”

Response:

“If you reduce contribution rates, then pension plan funding will get worse and benefits will have to be reduced.”

MLA claim:

“In some cases there is only one active employee for each retiree.”

Response:

“That’s just not true. There are about 300,000 active members in the plans and 80,000 pensioners.”