



APEX™ SUPPLEMENTARY PENSION PLAN AT A GLANCE

What is the APEX Supplementary Pension Plan?

The APEX Plan is a registered defined benefit plan that provides a top-up benefit to the Local Authorities Pension Plan (LAPP) to a maximum allowable under the Canada Revenue Agency (CRA).

Who regulates the APEX Supplementary Pension Plan?

The APEX Plan is registered under the Employment Pension Plans Act of Alberta and the CRA.

How much do employees contribute?

The 2018 contribution rate is set at 2.84% of an employee's salary up to the 2018 APEX salary maximum of \$147,222 (maximum employee contributions = \$4,181.10).

How much does the employer contribute?

The 2018 contribution rate for employers is set at 3.78% of an employee's salary up to the APEX salary maximum of \$147,222 (maximum employer contributions = \$5,564.99).

Where can you find more information about APEX?

The APEX Pension Estimator is available online at: <http://pensioncalculator.auma.ca/>

Contact Information:

Contact AMSC Retirement Services toll free at 310-AUMA (2862) or by email at pensions@amsc.ca.

***This plan summary is updated annually and provides an overview of the APEX Supplementary Pension Plan. If anything in this document conflicts with the provisions within the APEX Supplementary Pension Plan, the formal APEX Supplementary Pension Plan text will apply.**

