

# Your opportunity to join OMERS

As one of Canada's largest defined benefit pension plans, OMERS is dedicated to providing a secure and stable income in retirement to municipal and other employees in Ontario.

Together with government benefits and your savings, your OMERS pension — which provides a predictable monthly income for life — can grow into an important financial asset and play a key role in your financial security in retirement.

As a non-full-time (NFT) employee, if your enrolment with OMERS is voluntary, you have options. You may choose to join the OMERS Plan, choose NOT to join or join at a later date. This is an important choice to consider as joining the Plan **may not be right for you**. If you choose to join, the decision cannot be changed and you will be required to make contributions until you leave your OMERS employer.

For more information about joining the OMERS Plan as an NFT employee, visit our [Non-Full-Time Employees](#) webpage.



## The benefits



**Disability  
benefits**



**Income  
for life**



**Transfer-in  
options**



**Survivor  
benefits**



**Inflation  
protection**



**Employer-  
matched  
contributions**



**Early  
retirement  
options**



**Opportunities  
to enhance  
your  
retirement  
savings**

## Enrolment package

After you receive an offer of enrolment package from your employer or from OMERS, we recommend taking some time to read the [Member Handbook](#) and learn all the features of the Plan.

In the enrolment package, there will be an [Offer of OMERS Membership](#) form that you must complete to indicate your decision to enrol or not to enrol in the Plan. Once you complete this form, it should be sent back to your employer.

More details on the enrolment process can be found on our [Non-Full-Time Employees](#) webpage.

# Joining OMERS

If you decide to enrol in the Plan, there are a few things you should do:

## Register for a secure myOMERS pension account

- [myOMERS](#) is our member portal where you can manage your pension. All you need to get started is your email address or phone number and date of birth.



Use a personal email address rather than a work email so that you still receive updates from us once you retire.

## Plan for the future

- Look out for your loved ones by designating a beneficiary through your [myOMERS](#) account.

## Consider maximizing your pension

- There are various ways to maximize your OMERS pension – either by transferring service from a previous employer, buying back previous service or investing in OMERS Additional Voluntary Contributions (AVCs). Similar to RRSPs in some ways, AVCs are administered as part of the OMERS Plan but separate from your OMERS defined benefit pension. Find out more on the [member website](#).

## Read your annual statement

- Each spring, you will receive an annual statement to see how your pension has grown. Your statement will either be available in your myOMERS account or mailed to you if you prefer to receive paper communications.

## Listen to our podcast

- Season two of *The Pension Blueprint* explores what OMERS is doing to help support our multigenerational members at every step of their retirement journey – and how OMERS is leading the way to reimagine the retirement landscape for all Canadians. Listen on [Spotify](#) or [Apple Podcasts](#), or watch videos of the episodes on our [podcast webpage](#).



Call us at +1 416.369.2445 or toll-free at +1 855.669.2445

Monday to Friday, 8 a.m. to 5 p.m. ET

Log in to [myOMERS](#) to send a secure message

