

# THE CANADIAN PENSION CHARTER

*Canadians work hard. For our entire working lives, we dedicate our bodies and our brains to supporting our families and building our communities. A secure, enjoyable retirement is a fair and essential reward for those decades of labour. And the prospect of a good retirement helps Canadians get through the daily grind of working life.*

*We have the right to retire with dignity and security, and to enjoy the later years of our lives free from the need to work. Canada is a wealthy country, and we can afford adequate income security for all seniors.*

- ~ Every Canadian is entitled to retire by age 65 with an adequate and secure pension.
- ~ Our pension system must be built on a strong foundation of universal public pensions, which should be expanded over time. Public pensions are more efficient and secure than private pensions, and must be maintained as public programs.
- ~ The combination of public and workplace pension plans must replace enough pre-retirement income to allow every worker to comfortably enjoy their retirement. Also, no retired person should live in poverty, regardless of their pre-retirement income.
- ~ Our pension system should provide opportunity for Canadians to retire early, especially those in difficult jobs or experiencing economic restructuring.
- ~ Income security during retirement must not depend on the performance of financial markets, or whether or not a person was lucky with their investments.
- ~ Employers have an obligation to provide adequate pensions to their employees, over and above the requirements of the public system.
- ~ Employer commitments to pay future pension benefits must be enforced and guaranteed by law.
- ~ Employer commitments to provide health benefits to retirees must be guaranteed through pre-funding and by law.
- ~ Our pension system must make fair allowances for those whose paid work life was interrupted to perform unpaid caring labour, such as raising children, illness or injury, or by unemployment and restructuring.

**SOLID PENSION  
SECURE FUTURE**

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CANADA