Your Municipal Pension Plan

ANNUAL MEMBER'S BENEFIT STATEMENT

For the period January 1, 2013 to December 31, 2013

1 Your personal information

Name:	MARVIN G WESENBERG
Date of birth:	August 20, 1972
Spouse's name:	Heather Wesenberg
Spouse's date of birth:	January 16, 1970
Your pension contributions started on:	August 17, 1996

You are vested.

If you have a former spouse who has a right to a share of your pension, the information on this statement includes your former spouse's share. Therefore your actual pension benefits are less than those shown.

Person ID number: 14101471

2 Your beneficiary

Our records show your spouse is your beneficiary.

3 Your estimated monthly pension benefit

If you continue to work as you did in the past year and retire on one of the dates below:

			Single Life Guaranteed 10 Years			100% Joint Life		
				Until Age 65			Until Age 65	
	Age	Effective Date	**Lifetime Monthly**	Bridge	Total	**Lifetime Monthly**	Bridge	Total
Earliest Reduced	55 yrs 0 mo	Sep 1, 2027	**$2,096**	$830	$2,926	**$1,880**	$830	$2,710
Earliest Unreduced	57 yrs 0 mo	Sep 1, 2029	**$2,523**	$1,002	$3,525	**$2,249**	$1,002	$3,251
Unreduced	65 yrs 0 mo	Sep 1, 2037	**$2,644**	n/a	$2,644	**$2,313**	n/a	$2,313
Latest Retirement	71 yrs 3 mo	Dec 1, 2043	**$2,558**	n/a	$2,558	**$2,247**	n/a	$2,247

The pension estimates above are based on you continuing to earn the same salary and service as you did in the past year.

If you had stopped working on Dec 31, 2013 and left your money in the Plan:

			Single Life Guaranteed 10 Years			100% Joint Life		
				Until Age 65			Until Age 65	
	Age	Effective Date	**Lifetime Monthly**	Bridge	Total	**Lifetime Monthly**	Bridge	Total
At	55 yrs 0 mo	Sep 1, 2027	**$978**	$391	$1,369	**$877**	$391	$1,268
At	65 yrs 0 mo	Sep 1, 2037	**$1,274**	n/a	$1,274	**$1,115**	n/a	$1,115

Your five-year highest average salary to Dec 31, 2013 is $5,328. We used this amount to estimate your pension above.

For more information about your pension options, see *Choosing Your Best Pension Option*, available on the Plan website at mpp.pensionsbc.ca (click on Publications & Forms, then Guides).

For additional estimates, please try our online pension estimator available through My Account on the Plan website at mpp.pensionsbc.ca.

4 Your pensionable earnings and service

Pensionable Earnings for Fiscal Year Ending	Dec 31, 2013		$65,154		
For the Period: Jan 1, 2013 to Dec 31, 2013		Pensionable Service	12.00 mo	Contributory Service	12 mo
Total Pensionable Service	**17 yrs**	**0.64 mo**	**Total Contributory Service**	**17 yrs**	**5 mo**

5 Your contributions

For the Period: Jan 1, 2013 to Dec 31, 2013		Total Contributions plus Interest up to Dec 31, 2013
Member Contributions	$5,292.87	$82,120.15
Total Contributions and Interest		**$82,120.15**

Your contributions DO NOT REFLECT the value of your pension. Instead, your lifetime pension is based on a formula that uses your five-year highest average salary and years of pensionable service at retirement.

PLEASE KEEP THIS STATEMENT WITH YOUR PERSONAL RECORDS