

Create  
Your Own  
Future.



**Changes to the Canada Pension Plan are imminent.  
Do you know what to do to make the most of your retirement funds?**

*You are personally invited to the*

**Credit Union  
Transitioning to Retirement  
Lunch and Learn**

June 15, 12pm to 1pm, NBTA Building - 650 Montgomery Street, Fredericton

CPP changes take effect January 2012. Do you know how you're affected?

Dave Gorman, Certified Professional Consultant on Aging, will lead you through the changes and help you navigate your retirement process.

- Learn how the changes impact your Old Age Security and Canada Pension Plans.
- Learn how to protect and make the most of your company pension plan.
- Discover how RRSPs and RRIFs and strategies like pension splitting can work to your advantage.

Please RSVP by June 8 by calling 506-462-0205 or emailing [pallison@credential.com](mailto:pallison@credential.com)



**CREDIT  
UNIONS**