

ORTHODOXIES

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**An OMERS  
pension is key  
to employee  
attraction +  
retention.**

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**OMERS** x **OCADU** **CO**

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**An OMERS  
benefit is  
comparable  
to other HR  
benefits.**

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**I could do  
better than  
OMERS when  
investing.**

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**Members trust  
OMERS.**

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**OMERS**  
**pension is**  
**(too) complex.**

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**I don't have a  
choice to join  
OMERS.**

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**Younger  
members  
do not see  
the value of  
the OMERS  
pension.**

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# Holistic offering.

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**Members  
can only get  
information  
about their  
pension from  
their employers.**

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**Members know  
a lot / enough  
about their  
pension.**

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**OMERS only  
cares about  
cutting benefits  
(comprehensive  
plan review).**

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**OMERS is in  
the business of  
making money.**

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**It's expensive to  
be an OMERS  
member.**

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**It's expensive to  
be an OMERS  
member.**

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**We are limited  
by legislation.**

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**We've tried  
that before &  
it can't work.**

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# Pensions are complicated.

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We have no  
competition.

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**Older  
members are  
not tech savvy,  
only younger  
members are.**

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**OMERS is  
expensive!  
What's the  
value?**

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**Pensions are  
boring.**

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**I can make  
more \$\$\$ on m  
own.**

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**DB plans are  
antiquated —  
no one stays  
in one job for  
their whole  
career.**

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**Membership  
base is  
shrinking  
OMERS is  
limited to ON  
memberships.**

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**We're too  
busy to do any  
more.**

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**Public sector  
DB plans are  
a drain on  
government  
resources.**

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**Members  
aren't worried  
about their  
pension.**

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**Members don't  
know what  
OMERS is /  
provides.**

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**People care  
about their  
pension.**

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**We think  
people think  
pensions are  
complex!**

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**Members don't  
understand  
their employer's  
contributions.**

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**As a member I  
don't have any  
control over  
my pension.**

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**We don't know  
what we don't  
know.**

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**Pensions are  
too expensive.**

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**DB is better  
than DC.**

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**OMERS takes  
all of my RRSP  
space.**

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**My OMERS  
pension only  
provides  
value after a  
long time.**

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**I have limited  
control over  
the benefit I  
receive.**

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**OMERS is not  
portable.**

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