



My Benefits Tell-All

Fall 2008
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A FEW WORDS FROM THE CHAIR

It seems like it was only a few months ago we were writing to members to invite you to the 2007 MBT Annual General Meeting yet here we are, a year later, inviting you to the 2008 AGM. The year has passed quickly and there have been a few changes in the MBT office. Sarah has taken over the role of RSP Administrator. Don't worry Linda is still with us in the office as the MBT/RBS Accountant. She tried but we wouldn't let her leave.

The MBT/RBS has hired a new staff member to assist Sarah and Linda with the running of the office. We are happy to welcome Tunde Szamoskozi to the position of Administrative Assistant. Tunde will be working with Sarah and Linda part time so next time you are in the office please stop by to introduce yourself and welcome Tunde to the MBT/RBS.

The biggest change this year is a change in location. In December of this year the MBT/RBS office will be moving with UBCP to our new location at 1155 West Pender Street. Our phone numbers and email addresses will remain the same. More information will be sent to members in the coming months.

I invite you to join us October 21, 2008 for the MBT Annual General Meeting. At this meeting we will be voting for two Trustee positions, nomination information is available on page two. We will also be discussing a proposal regarding the allocation of the MBT subsidy. We are confident that the proposed changes will allow the MBT to best utilize benefit dollars for members and allow us to look at benefit improvements in the future. Information regarding the proposal can be obtained from the MBT/RBS office as well as from our website, www.mbt.ca.

We hope that you will join us October 21, 2008 at the MBT AGM. Please remember quorum for our meetings is 10 members and we have had difficulty in the past obtaining quorum. MBT meetings are a great way for us to hear feedback from members as well as for members to learn more about their insurance program as well as the MBT in general.

See you October 21st!

Joe Doserro
MBT/RBS Chair

Inside this issue:

A Few Words from the Chair	1
Call for Nominations	2
Did You Know...?	2
Simply Speaking from GWL	3
Important Dates	4

FYI

- It is important for all members to complete enrolment forms for both the insurance and RSP plans. If you are unsure if you have completed these forms, which includes designating a beneficiary, please contact Sarah.
- Save a Tree!- E-mail sarah.king@ubcp.com if you would like to receive future mailings via email. Please include "E-mailings" in the subject line.
- MBT AGM - Oct. 21, 2008, 3:00 pm, 3rd Floor UBCP office.
- Nominations due - 4:00pm, Oct. 17, 2008

MBT Trustee Election

CALL FOR NOMINATIONS

All Active MBT Members in Good Standing are invited to submit their Nominations for Trustees for the Member Benefits Trust.

- 1) There are two Trustee positions up for election. The election will be held at the Annual General Meeting October 21, 2008.
- 2) The Close for Nominations is **4:00 P.M., October 17, 2008.**
- 3) Nomination forms can be picked up at the MBT office and must include:
 - a) The candidates name, membership number and signature and,
 - b) The name, membership number and signature of the nominator and seconder.
- 4) The completed Nomination Form may be mailed or delivered in person, and must be received at the MBT office by no later than **4:00 P.M., October 17, 2008.**

Member Benefits Trust
300 – 856 Homer Street
Vancouver, BC V6B 2W5
Tel : 604-689-0727 x 2261
Attention: Sarah King

Did You Know...?

1.) You can call the Customer Service Centres for information on your Health/Dental coverage and/or RSP's?

If you have questions regarding your RSPs please contact Great West Life Group Retirement Services at 1-800-724-3402. For questions regarding your Health or Dental coverage please contact Green Shield at 1-888-711-1119.

2.) The MBT Annual General Meeting will be held October 21st, 2008?

Our AGM will be held October 21, 2008 at 3:00pm at the UBCP offices. Elections, presentation of the 2008 Audited Financial Statements and discussion regarding the

current subsidy calculation are on the agenda for this meeting. Please contact the MBT office for more information or to request a meeting package.

3.) Trustee Elections will be held at the AGM, Oct. 21st, 2008?

There are two trustee positions up for election this year. Elections will be held at the AGM on Oct. 21, 2008. Nomination packages are available from the MBT office. Nomination forms must be submitted to the MBT office no later than 4:00pm Oct. 17, 2008. Nomination forms received after this time will not be accepted. Nominations from the floor are not accepted.

4.) The MBT/UBCP RBS office is moving?

The MBT/UBCP RBS office will be moving to a new location in December. As of December 15, 2008 the MBT/UBCP RBS office will be located at 1155 West Pender Street. Our phone number and email addresses will remain the same. Please watch your mailbox for more information.

5.) The MBT has a new look website?

The MBT website, www.mbt.ca, has recently undergone a facelift. We hope the new site is easier to navigate and welcome your suggestions on ways to continually improve the site.

SIMPLY SPEAKING *news*

Benefits of a group retirement plan

Sometimes we have dreams of making the “big score” on the stock market, or picking the “hot stocks.” In reality, most of us have trouble timing the market and end up buying high and selling low.

That’s why it’s important to remember some key advantages of investing through your group plan instead of riding the ups and downs of the market on your own.

Convenience – A segregated fund investment option is a collection of stocks and/or bonds (holdings) that varies depending on the type of fund and its investment objective. It’s far easier to review the performance of the fund than each individual holding that makes up the fund.

Professional management – Despite their best intentions, most people simply don’t have the time or expertise to research investments. Your group plan is managed by professionals who have the know-how to carefully research holdings and package them into a viable fund.

Diversification – Each fund has a variety of holdings picked by experts. As well, your plan lineup offers choices in many asset classes.

You can start small – You don’t need a large amount of money to start investing. Depending on your plan and your present investment level, you may be able to invest as little or as much as you want each month.

Flexibility – You can contribute to your plan through payroll deduction or by making a lump sum deposit. It’s easy and quite painless.

Investment management fees – These fees are negotiated by your plan sponsor based on the size of your plan and are generally lower than individual fees. This means you’ll potentially have a higher account balance at retirement than if you invest on your own.

These are just some of the good reasons to invest in your group retirement plan, but the most important thing is to simply get started with regular contributions and to hold on through the ups and downs.

The views expressed in this commentary are those of Great-West Life at the date of publication and are subject to change without notice. This commentary is presented only as a general source of information and is not intended as a solicitation to buy or sell specific investments, nor is it intended to provide tax or legal advice. Prospective investors should review all documents relating to any investment carefully before making an investment decision and should ask their advisors for guidance based on their specific circumstances.

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IMPORTANT 2008 DATES AND NUMBERS

DATES

- Late February: T-3 slips and statements to be mailed
 Mid March: RSP slips to be mailed by Great West Life
 March: UBCP Annual Dues are due. Please contact UBCP Membership Department for exact date. Note: If you are suspended from UBCP on June 1st you will not be eligible for benefits for the 2008/2009 Benefit Year.
- April 22: Beneficiary Meeting - Details to be mailed in early April
 Mid April: 2007 Pay Details to be mailed
 Mid May: 2007/2008 Insurance Statements and Optional Insurance Information to be mailed. Please note if you have not received info by June 1st call the MBT office.
- June 1: Start of 2008—2009 Benefit Year
 June 30: Optional insurance applications and payments due (in full)
 Class Drop Subsidy payments due (in full)
 Notice of 2007 pay discrepancies (for insurance adjustments) due
- October 21: Annual General Meeting - Details to be mailed in September

NUMBERS:

Office: Sarah - 604-689-0727 x 2261 Linda - 604-689-0727 x 2227 Tunde - 604-689-0727 x2231
 Green Shield: 1-888-711-1119
 Great West Life (RSP): 1-800-724-3402
 Shepell-FGI: 1-800-387-4765



“A Plan Created For Members
By Members”



CURRENT MBT TRUSTEES/UBCP RBS DIRECTORS

Joe Doserro - Chair	Alex Green - Vice-Chair
Rob Morton - Treasurer	Ken Kantymir - Trustee
Howard Storey - Communications Officer	Ken Kirzinger - Trustee
	Duane Dickinson - Trustee

MBT MISSION STATEMENT

“The Member Benefits Trust was established to provide health and welfare benefits for members by members. The MBT, by using compassion, caring and an understanding of our industry and available benefits, strives to provide the highest quality of sustainable Health and Welfare Benefits to beneficiaries to give them security and peace of

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