



WHY JOIN MROO?

The investment is small.

The rewards are great!

- You will have access to a growing list of programs and services geared to members needs and interests.
- Services that help you save money.
- You will be informed about important issues that matter to you in retirement.
- You will be part of a unique group.
- MROO is the only organization speaking on behalf of all OMERS retirees, working to ensure you have a better retirement.



WHO CAN JOIN?

Membership is open to OMERS retirees or soon-to-be retirees, including:

- Children's Aid Societies • Conservation Authorities • Fire Departments • Health Units • Hydro Commissions • Municipalities
- Municipal Police Services • Public Libraries
- School Boards (non-teaching positions)

Other public-sector retirees may enroll in the MROO insurance plans and become Affiliate Members. However, Affiliate Members cannot vote or hold an elected position.

WHAT DOES IT COST TO JOIN?

For a one-time payment of \$25, you become a MROO member for life! Already retired? Become a Life Member. Still have employer benefits? Don't wait - join MROO now. Be connected and informed.

Soon to be retired? You can enroll now as an Associate Member and take advantage of MROO programs and services. After you retire, you become a life member. Associate members may not vote or hold an elected position.

HOW TO JOIN MROO

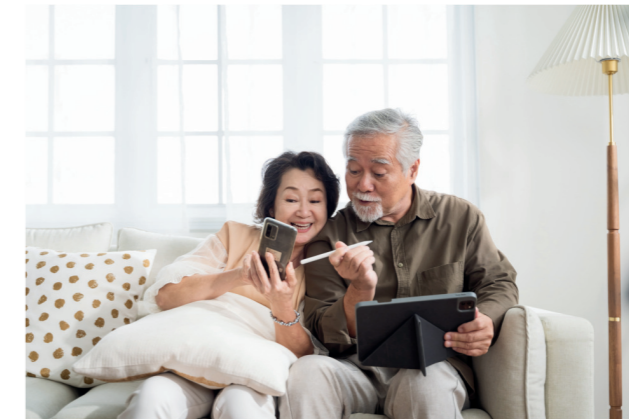
1 Visit our website: www.mroo.org and click on Apply Now. Pay for your \$25 membership online using a credit card or PayPal. It's a one-time fee and you're a member for life! If you are still working, you'll be an Associate Member. When you retire, you'll become a Life Member!

2 Before becoming a MROO member, purchase MROO/Victor Insurance; Health, Dental, or Annual Travel, and you'll automatically become a member.

When you sign up, don't forget to check the box saying you want to share your contact information with MROO.

3 Attend a MROO Retirement Planning Seminar hosted by your employer. None scheduled? Have your HR department reach out to info@mroo.org to find out more.

Just \$25 per attendee, which includes your MROO membership.



For a Better Retirement!

MROO protects pensions and enhances the retirement experience for OMERS retirees



CONTACTS

For information on MROO membership, events, services, programs and the latest news, visit www.mroo.org.

Contact MROO at:

Municipal Retirees Organization Ontario
Telephone: 1-800-595-4497
Email: info@mroo.org

For details on MROO insurance coverage, contact Victor www.mrooinsurance.ca. Victor's toll-free number, 1-800-363-7861, or email to mroo.ca@victorinsurance.com

MROO does not sell or distribute your personal information to any person or business, excepting third-party service providers, who perform services on our behalf and are contractually bound to maintain confidentiality of such information.

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Website: www.mroo.org
Email: info@mroo.org

Like & Follow us on Facebook
[@mrooontario](https://www.facebook.com/mrooontario)

Follow MROO on Twitter
[@MROOInfo](https://twitter.com/MROOInfo)

Contact us Today!
Telephone: 1-800-595-4497

Website: www.mroo.org
Email: info@mroo.org



ABOUT MROO

Municipal Retirees Organization Ontario members are retirees, or soon to be retirees, of the OMERS pension plan seeking a secure and dependable pension for today and for the future.

MROO was founded in 1977 by five OMERS retirees from London, Ontario so that OMERS retirees would have a voice in decisions affecting their pensions. In 1981, MROO held its first membership meeting in Owen Sound. By 1985, this spring meeting had expanded to eight meetings across Ontario.

MROO has continued to advocate for OMERS retirees. Many of the benefits below are being enjoyed by OMERS members today.

MROO:

- Lobbied against federal proposal to accelerate old age security (OAS) claw-backs
- Achieved permanent inflation indexing to OMERS pensions
- Lobbied OMERS successfully for an increase in survivor benefits to 66 2/3%, the maximum allowable under federal law
- Advocated that OMERS members with Additional Voluntary Contribution (AVC) accounts be entitled to keep their accounts after turning 71.

Website: www.mroo.org
Email: info@mroo.org

MROO ADVOCACY

MROO, an independent, non-partisan organization, voices the interests of OMERS retirees to OMERS and governments of all levels. MROO represents our membership in legislative matters that affect retirees. We advocate in favour of the OMERS pension plan and retirement income adequacy. We nominate members to the OMERS boards to provide retiree perspective and more importantly, to influence change.

MROO also advocates in the following areas that affect seniors:

- Housing
- Healthcare
- Income Security

COMMUNICATION

We keep our members informed through newsletters, monthly webinars, survey results, website news, coffee and muffin chats, e-blasts, and social media.

ANNUAL ZONE MEETINGS

Held every spring, these events give members a chance to hear guest speakers and meet and mingle with MROO partners and fellow OMERS retirees for a fun and informative day. MROO provides a complimentary light breakfast and lunch.

On Facebook @mrooontario
On Twitter @MROOInfo

STUDENT SCHOLARSHIPS

MROO helps the relatives of members achieve their educational goals through an annual student scholarship program for second year students attending a Canadian university, community college or equivalent.

TARGETED SCHOLARSHIPS

MROO has partnered with Ontario universities to provide scholarships to graduate students doing research or studying in fields that will impact the lives of MROO members and all seniors.



Website: www.mroo.org
Email: info@mroo.org



READY FOR RETIREMENT?

Partnering with OMERS employers, MROO conducts Retirement Planning Seminars to help guide those nearing retirement through this exciting and sometimes challenging crossroad. The interactive workshops not only deal with employees' financial readiness, with the help of an OMERS Representative, but also address the social, emotional, and health aspects of retirement.

Ask your HR Department to book a MROO Retirement Planning Seminar today!

Email: info@mroo.org

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Email: info@mroo.org

MROO INSURANCE OPTIONS

HEALTH, DENTAL AND TRAVEL

In 1984 with the support of OMERS, and using Victor as our insurance manager and administrator, MROO began offering insurance programs including plans for health, dental, travel, life insurance and convalescent care. These benefits were specifically designed for OMERS retirees to meet their needs for health care coverage when their employer benefits ended.

Today, our insurance plans are more popular than ever, bringing peace of mind for thousands of OMERS retirees. They offer competitive rates, flexibility in plan design and efficient claims processing. Features include guaranteed acceptance on enrollment within 90 days of coming from another health care plan, premium rates that are not age banded and do not go up because of age or health conditions.

Once insured, policyholders can keep their insurance for life. MROO is actively involved in the annual decision-making process for plan renewals and benefit enhancements.

To learn more about: Health, Dental, Annual Travel Insurance, Life Insurance, and the RecoverEase Insurance Plan, visit Victor's retiree benefits portal V+ for MROO plan details, to get a quote and to purchase coverage online: www.mrooinsurance.ca.

If you have any questions, please call Victor at 1-800-363-7861, or email mroo.ca@victorinsurance.com.

HOME AND AUTO

MROO also offers members valuable advice and discounts on home and auto insurance through a long-time partnership with the Mitchell Abbott Group.

Tel: 1-800-463-5208
www.mitchellandabbott.com



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