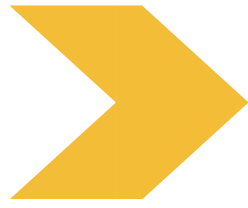


# YES ON QUESTION 4!



# Protect Your Pension: Vote YES on Question 4 on November 7th



*Question 4 will help protect pensions of MEA members and other state employees in the Maine Public Employees Retirement System and the MEA encourages members to vote YES on Question 4 on November 7th.*

## What Does Question 4 Do?

- Provides more protection for our pension benefits
- Gives MEPERS more time and flexibility to make up for any investment losses
- Changes the Maine Constitution to allow MEPERS 20 years, instead of 10, to smooth out investment losses
- Eases the impact of our pension system on the state budget

## Why is Question 4 Needed?

When the economy slows or crashes, as it did in 2008, the State is still required to fund the pension system adequately. That's good news for the pension system, which is rated among the best funded and most stable in the entire country. The bad news, the pension system doesn't have a lot of time to make up for investment losses, which puts pressure on the state budget and forces cuts to our retirement. Question 4 will be critical if/when there is another economic downturn.

## Learn from History

In 2008, there was a substantial economic downturn. This crash caused great damage to MEPERS' investments and in turn, due to the current 10-year payoff requirement, created great pressure to make major cuts to our pensions. COLAs were frozen, the retirement age was lifted, among other damaging cuts. History doesn't need to repeat itself, if we vote Yes on 4.

## MEA encourages members to vote YES on Question 4 on November 7th!

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