



JANE SMITH
123 Any Street
WINDSOR, ON X0X X0X

Mailing Date: 15-FEB-2002
Birth Date: 17-DEC-1964
SIN: 000 000 000
Plan Membership Date: 06-OCT-1988
Buyback ID: 54321

Buyback Information

Buyback Period:		From 10-MAR-1999	To 26-APR-2000
Buyback Type	Non Contributory	Total Principal Cost	\$1,935.77
Years Being Purchased	1.06	Payment Amount	\$10.42
Payment Frequency	Bi Weekly	Interest Rate	7.46%

Notes: This statement provides you with a summary of your buyback as of December 31, 2001.

Buyback Payment Summary

Outstanding Principal as of 01-JAN-2001	\$1,084.88
Principal Amount Paid in 2001	\$199.85
Interest Amount Paid in 2001	\$71.07
Total Payments in 2001	\$270.92
Outstanding Principal as of 31-DEC-2001	\$885.03

Notes: This statement indicates the total credit you agreed to purchase and the remaining balance as of 31-Dec-2001. If you do not complete your buyback payments, your credit will be reduced in proportion to the unpaid balance. Our records indicate that based on your current payment schedule, your buyback will not be complete by the due date. As a result, you may need to make a lump-sum payment or revise the balance of the payment schedule. For more information, please contact OPTrust.

Statement Inquiries: 1-800-637-0024 or 416-681-6100

You should contact OPTrust for detailed information before making any pension-related decisions. *This statement does not create any rights to benefits if your actual information or situation, or the terms of the OPSEU Pension Plan, do not entitle you to those benefits. In the event of any conflict or omission, your actual payment history and the legal requirements of the OPSEU Pension Plan will govern in all cases. If you find any inaccuracies in this statement, please contact OPTrust.*

For more information about the pension benefits available under the OPSEU Pension Plan, please refer to the booklet *It's Your Pension* or visit our Web site at www.optrust.com