

It pays to belong.

## An overview of your pension plan

Do you know how your pension works and what it means for you and your financial wellbeing? Are you new to the Public Employees Pension Plan (PEPP) or need a quick refresher? This overview is a terrific place to start.



### Contributing to your PEPP account

You and your employer are required to contribute to your PEPP account.

- Your contributions are based on a percentage of your salary and usually defined in an agreement. Contributions to your PEPP account are deducted off each paycheque – so saving for retirement is easy.
- Your employer contributes every time you get paid.
- Your PEPP account balance includes the contributions from you, your employer, and any return on investment.

**contributions + investment earnings = Your PEPP account**



PEPP's website lets you find what you need – whenever and wherever you want – and on any device.

Here are the top 4 features:

- Learning Events
- Account Changes
- Fund Unit Values
- Quick Retirement Calculator

Visit [pepp.plannera.ca](http://pepp.plannera.ca) for more Plan information and access to PEPP's member tools and resources.

## PEPP's investment funds: Options that are right for you

As a member, you choose how you want to invest your contributions, and with PEPP's eight investment choices, there's an option that's right for you.

### Investment options

PEPP offers six allocation funds:

- PEPP Steps Fund (*default fund*)
- Accelerated Growth Fund
- Growth Fund
- Balanced Fund
- Moderate Fund
- Conservative Fund

And two specialty funds:

- Bond Fund
- Money Market Fund (*most conservative*)

You may invest in up to three funds at one time. This includes one asset allocation at any time, and one or

both of the specialty funds. Or, you can invest solely in the specialty funds.

### What type of investor are you?

PEPP's goal is to ensure you are well informed and offers the *My PEPP Investor Profile* to help you choose funds that are right for you.

### PEPP's easy option

PEPP offers a default fund called PEPP Steps. New members are automatically enrolled in PEPP Steps, but you may invest in this fund at any time.

The PEPP Steps Fund has 13 steps. Members start at the step matching their age, and then automatically move into more conservative asset mixes as they move through the age bands.

Learn more about Investing in PEPP by visiting [pepp.plannera.ca](http://pepp.plannera.ca) > [understand your pension](#) > [investing in pepp](#)



## Are you taking advantage of our free member services?

Whether you're new to PEPP, mid-career, or starting to plan for your retirement, PEPP provides you with a range of tools and resources to help you make the most of your money.



### Access your PEPP account online

Once you register for online access, you can manage your account anytime and anywhere. You can check your account

balance, access your member statements, manage your investments, and more.

Visit [pepp.plannera.ca](http://pepp.plannera.ca) and click on the Login button.



### PEPP Retirement Planner

PEPP's Retirement Planner is a secure, online tool designed to help you plan for retirement. The more data you include,

the more accurate your results may be. You can also include outside assets or income. The Planner does the calculations for you, then creates a personalized report to show how long your retirement savings may last.

To access, go to [pepp.plannera.ca](http://pepp.plannera.ca) and click on the Login button. Once logged in, select the **PEPP Retirement Planner** under the Quick Links menu.



### Information Resources

PEPP offers a range of information online. Along with the quarterly PEPP newsletter, there are *PEPP Talks* that cover specific topics, and forms for account changes. Plus,

be sure to follow us on Facebook for updates.



### Your Path to Retirement workshops

PEPP offers a series of workshops to support your financial wellness. Each workshop is geared towards your life and career stage

and include:

- LEARN about your pension plan (early career)
- BUILD your retirement plan (mid-career)
- PREPARE to retire (late career)
- ENJOY your retirement (retirees)

Learn more about PEPP's Learning Events by visiting [pepp.plannera.ca](http://pepp.plannera.ca) > [learning events](#) > [your path to retirement workshop series](#)



### Personal member consultations

PEPP's Retirement Information Consultants (RICs) can discuss those financial questions that keep you up at night. They're

commission-free CERTIFIED FINANCIAL PLANNER® or QUALIFIED ASSOCIATE FINANCIAL PLANNER™ professionals who are here to help you. They'll meet with you in person, by phone, or online – whatever works best.

To book an appointment, contact our consultants at: 306-787-3170 or email them at: [ric@plannera.ca](mailto:ric@plannera.ca)

## Thinking about retiring? We make it easy.



Normal retirement age is 65. However, you may start receiving a retirement income from PEPP after you reach age 50 and have terminated from your PEPP employer.

Retirement is not mandatory. You may work for a PEPP employer and contribute to the Plan until the end of the calendar year you turn age 71.

### Steps to get you started:

- Visit the [Preparing to Retire](#) page on PEPP's website.
- Contact us for a personalized retirement estimate.
- Make an appointment to meet with a Retirement Information Consultant to discuss your retirement options.

PEPP's **Variable Pension Benefit (VPB)** is a flexible retirement income option that gives you access to your retirement funds, while keeping your funds invested in the same investment options as PEPP members.

Click on the link to learn more about PEPP's [Variable Pension Benefit Option](#).

## We're here to help

Email or call us about any questions related to your PEPP account, or to schedule an appointment for a free, personal consultation with one of our Retirement Information Consultants.

Phone: 306-787-5442

Toll-free: 1-877-275-7377

Email: [pepp@plannera.ca](mailto:pepp@plannera.ca)

Hours: Monday to Friday  
8:00 a.m. to 5:00 p.m.

[pepp.plannera.ca](http://pepp.plannera.ca)



**DID YOU KNOW?**  
PEPP is the largest defined contribution plan in Canada!