



Summary of investment funds

Asset Mixes

The asset mixes of all PEPP funds (except the specialty funds – Bond and Money Market) have a three portfolio structure – equity, income and alternatives.

The **equity** portfolio includes a number of global, regional and private equity mandates.

The **income** portfolio includes a number of fixed income mandates with varying exposures to Canadian and/or global fixed income markets with the heaviest exposures to Canadian fixed income.

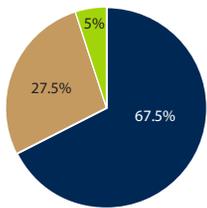
Alternatives further diversify the portfolio. The alternatives portfolio includes Canadian real estate and liquid alternatives, global real estate and infrastructure.

The **Bond Fund** is a diversified fixed income portfolio that mirrors the income portfolio within each of the asset allocations funds and the PEPP Steps.

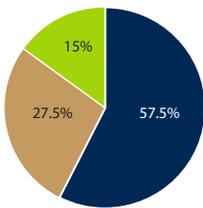
The **Money Market Fund** invests solely in money market instruments through a single investment manager.

PEPP Investment Funds

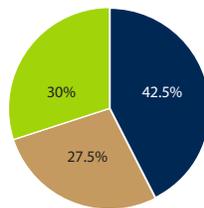
Accelerated Growth Fund



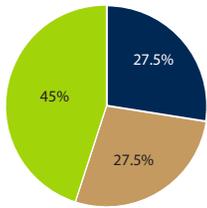
Growth Fund



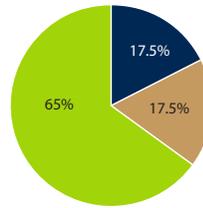
Balanced Fund



Moderate Fund



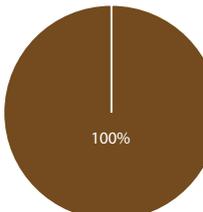
Conservative Fund



Bond Fund



Money Market Fund



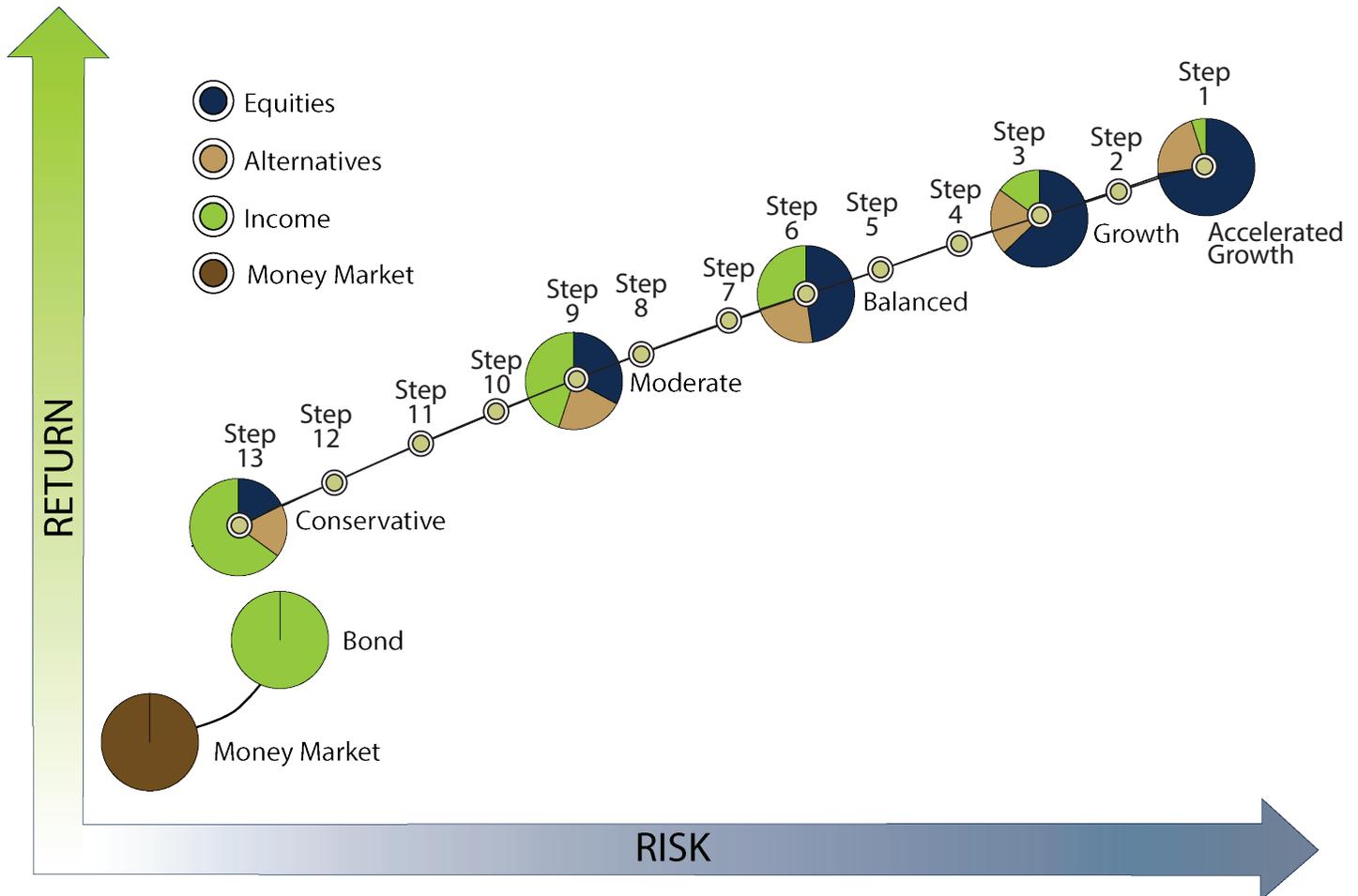
PEPP Steps

	Equities	Alternatives	Income	Age Band
Step 1	67.5	27.5	5.0	<35
Step 2	62.5	27.5	10.0	35-42
Step 3	57.5	27.5	15.0	43-46
Step 4	52.5	27.5	20.0	47-50
Step 5	47.5	27.5	25.0	51-53
Step 6	42.5	27.5	30.0	54-56
Step 7	37.5	27.5	35.0	57-58
Step 8	32.5	27.5	40.0	59-60
Step 9	27.5	27.5	45.0	61-62
Step 10	25.0	25.0	50.0	63-64
Step 11	22.5	22.5	55.0	65-69
Step 12	20.0	20.0	60.0	70-74
Step 13	17.5	17.5	65.0	75+

Equities Alternatives Income

Improving member outcomes

The increased and more diversified exposure to alternatives in all the asset allocation funds and the PEPP Steps Fund is intended to improve the overall risk/return expectations of the PEPP funds which should lead to improved member outcomes – more money for retirement!



Online resources:

We do suggest you review your PEPP member statement and complete a *MY PEPP Investor Profile* (available online) annually to re-assess whether your investment fund choice is still appropriate for your risk tolerance and time horizon.

Other resources available online include:

- [Fund Fact Sheets](#)
- [MY PEPP Investor Profile](#)
- [Fund Performance Bulletins](#)
- [Statement of Investment Policies and Goals](#)

Please contact us if you have any questions.