



# Variable Pension Benefit

## Contact Us

Always feel free to contact PEPP. We're here to answer your questions and to help you develop a personal retirement plan.

### Public Employees Pension Plan

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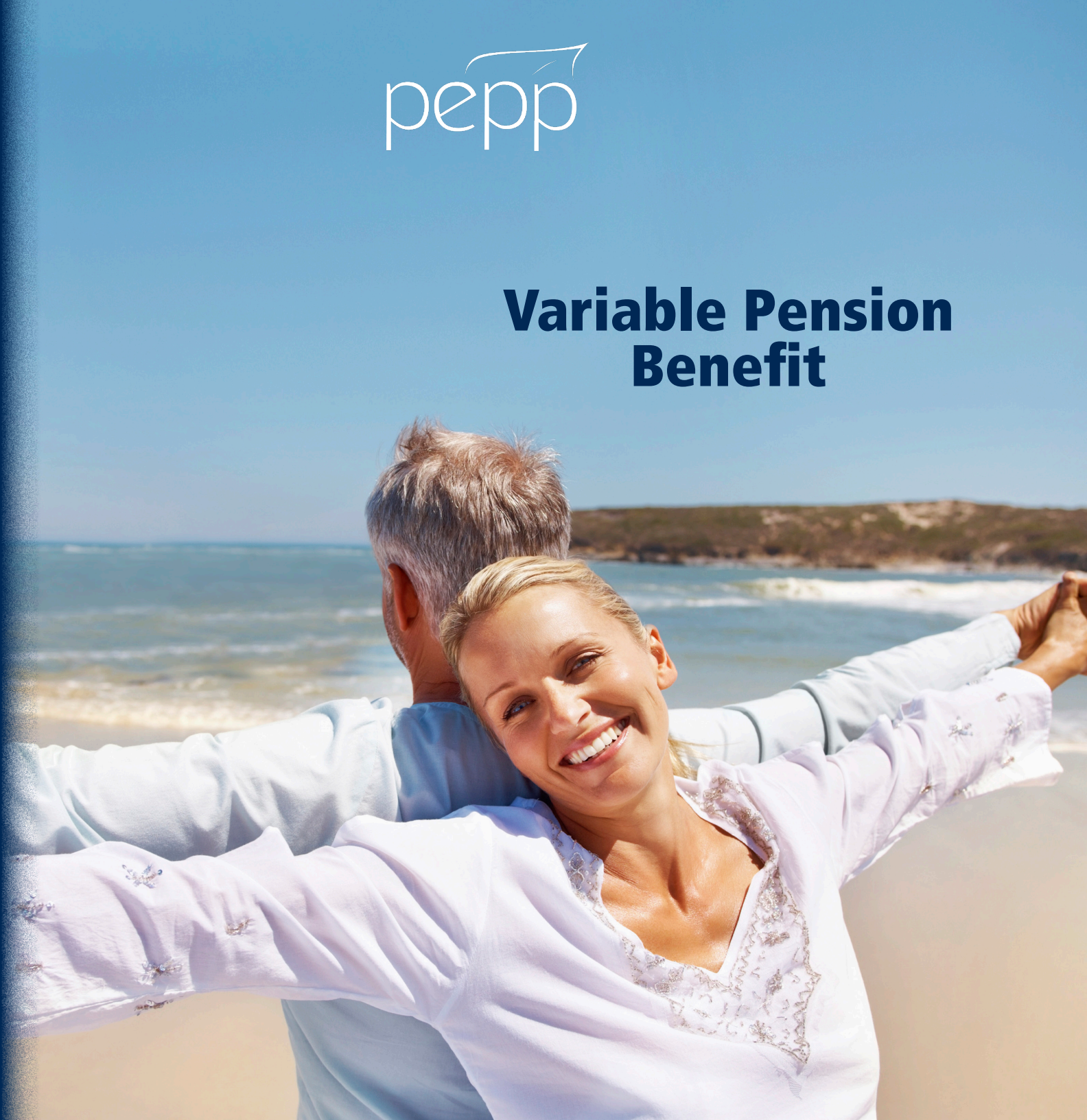
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## Where's the benefit?

Flexibility, low fees, and guidance... these are just some of the reasons Public Employees Pension Plan (PEPP) members have chosen the Variable Pension Benefit (VPB).

### Flexibility

To make your money last throughout retirement, flexibility is important. With the VPB, you get to decide:

- **How much money to withdraw** – By choosing the VPB, you have the freedom to decide how much income you want to withdraw at any given time.
- **When to withdraw your money** – Whether you want to schedule regular payments, request a lump-sum payment, or do both, the VPB allows you to decide when you withdraw your retirement income.
- **Where to invest your money** – With eight investment options to choose from, you can invest in up to three funds at once. Plus, you can transfer among the investment options at any time. For details, see page 12 in the *Retirement Income Options* booklet.

### Low Fees

Low administration fees make the VPB stand out. PEPP's administration fees are considerably lower than those charged on most mutual funds. You can also make a number of free transactions\* each Plan year, including:

- one lump-sum payment request;
- one payment schedule change;
- one change to the investment fund from which your payments are made; and
- two inter-fund transfers. All inter-fund transfers completed using PLANet are free!

\* Fees are applied to additional transactions within that Plan year.

## Guidance

At PEPP, we recognize there is a lot for you to consider when deciding how much income to withdraw throughout your retirement. That's why we offer a variety of ways for you to meet with us and get a little extra guidance, all at no charge!

- Sign up for a *Your Path to Retirement* workshop
- Request a personal retirement estimate
- Request a one-on-one meeting with PEPP staff. They can help you take a look at your retirement options.

We also have valuable retirement planning resources you may want to check out:

- Retirement Information Consultants (RICs) who are CERTIFIED FINANCIAL PLANNER® (CFP®) or QUALIFIED ASSOCIATE FINANCIAL PLANNER™ (QAFP™) professionals.
- Online Retire@Ease calculator;
- PEPP *Talk* on VPB; and
- *Retirement Income Options* booklet.

