

Winter 2025

pension perspectives



Your Plan. Your account. Your way.

Your online account is your pension information in your pocket. Accessible on a phone, tablet, or computer, it provides secure and portable access to your PEPP information.

Check your balance anywhere

Your PEPP balance is viewable through your online account. Fund values update daily.

Receive information sooner

You can access your PEPP statements through the online portal. That means no waiting for the mail to arrive.

Built-in security

Signing up for an online account means your account is automatically secured to your email address. Using your personal email instead of work email also ensures you keep access to your account if you change employers.

Update your beneficiaries

It's important to keep your beneficiaries updated, especially before your next statement arrives. You can easily add or change beneficiaries through your online account. You can also add trustees for underage beneficiaries.



Plan for the future

Curious about your retirement, whether it's two or twenty years down the road? The PEPP Retirement Planner is accessible through your online account (learn more about what it can do below).

Ongoing upgrades

We're in the process of setting up secure messaging and document upload. In the future, you'll be able to submit key documents or ask questions through the portal instead of email.

Visit <https://member.plannera.ca/pepp/penweb/app/login> to set up or login to your online account!

Plan your future with the online PEPP Retirement Planner



The PEPP Retirement Planner is personalized for your financial situation. It uses your PEPP account balance with income, savings, and expense information you enter to build you a retirement plan.

The Planner is available in your online account. Set up takes about 20 minutes, and it's easy to alter details later if your life situation changes. It is free to use and works great in combination with a personal meeting with a Retirement Information Consultant (RIC).

It's never too early or late to learn!

Everyone's life experience is different, including where they are in their career. That's why PEPP offers financial learning workshops tailored to topics that matter to you. The Your Path to Retirement Series is facilitated by PEPP's financial planning experts, the RICs (Retirement Information Consultants).

Early Career

If you are below age 35, we recommend the LEARN about your pension plan workshop. Learn the basics of managing your finances and how your pension fits into an overall financial plan.

Mid-Career

If you are age 35+ and more than ten years from retirement, we recommend the BUILD your retirement plan workshop. Learn more about how your pension fits into your overall financial picture, including creating or updating a financial plan.

Pre-Retirement

If you are less than five years from retirement, we recommend the PREPARE to retire workshop. Learn about the retirement process, including budgeting, retirement income sources, and estates. We also offer workshops on our new retirement income option, Lifetime Pension (see more to the right.)

Visit pepp.plannera.ca/learning-events to sign up for a workshop or learn more about our RIC team.

Contact a RIC toll-free at 1-833-787-3170 or email ric@plannera.ca.

Member survey winners

Last fall, PEPP reached out to you in the Member Satisfaction Survey and again, you provided us with helpful feedback. While the survey results will be shared soon, here are the winners of the \$150 gift cards:

- Jana N.
- Jordan A.
- Talia T.

Why retire with PEPP?

PEPP's retirement income options provide you flexibility and stability to enjoy your retirement while giving you peace of mind knowing you won't outlive your savings.

Members can utilize the new Lifetime Pension and the Variable Pension Benefit (VPB) in any combination to create their monthly retirement income.

Lifetime Pension (Spring 2025)

Designed to provide you dependable monthly payments for life, regardless of how long you live. It also includes coverage for your spouse's lifetime.

Lifetime Pension provides you monthly payments that change annually. Payments may be adjusted up or down from year to year; these changes potentially offset inflation through future market performance.

Variable Pension Benefit (VPB)

Designed to provide you flexibility and control over when and how much retirement income to withdraw. It also provides you choice over how your money is invested within the Plan. You continue to benefit from investment earnings, and your account is tax-sheltered and deferred until you begin withdrawing payments.

Visit pepp.plannera.ca/retirement-income to learn more.

