

Spring 2025

pension perspectives

Staying the Course

PEPP is an all-weather plan built to withstand market flux

If you're wondering how tariffs affect your retirement savings in PEPP, you're not alone. Many investors understandably react with emotions during market shifts, but history shows that staying the course is often the best strategy.

Investing comes with ups and downs

While members prefer certainty, market cycles include both ups and downs. Instead of making reactive decisions, successful investors focus on what they can control—like understanding their risk tolerance and choosing an investment strategy that fits their long-term goals.

Our investors understand markets

PEPP is designed as an "all-weather" plan, meaning it isn't built for just one type of market condition. It's actively managed by professionals who continuously monitor market trends and adjust portfolios to take advantage of opportunities and minimize risks. Here's how PEPP helps safeguard your retirement savings:



Diversification: Your savings are spread across different types of investments, including stocks, bonds, and alternative assets, reducing exposure to any single market risk.



Professional Management: We employ investment managers who focus on multiple strategies and all regions of the world, making informed decisions to balance risk and return.



Regular Contributions: Market downturns can work in your favor if you're still contributing. When markets decline, your regular contributions buy more investment units at a lower price, helping your long-term growth.

We're here to help!

If you're concerned, remember retirement investing is a long-term journey. Short-term market changes don't determine your overall success. However, if you're approaching retirement and need to start withdrawing funds, there are strategies to help minimize market volatility's impact on your savings.

Whether you need reassurance, want to understand your risk tolerance, or are considering adjustments, our Retirement Information Consultants (RICs) can guide you.

If you'd like to contact a professional financial advisor, you can call toll-free at **1-833-787-3170** or email ric@plannera.ca. 1-on-1 appointments are available and free of charge to members.

Read more online!

If you're looking for more information like this, our Insights blog is updated with everything from timely market information to personal finance tips.

We regularly post blogs on pepp.plannera.ca, and our social media pages share those blogs. Follow us on [Facebook](#) to stay informed.

Member Satisfaction Results

In October 2024, PEPP conducted a member survey to collect feedback on communications and services provided to members. This year a sample size of members were invited to complete the survey; 1,507 members responded.

Satisfaction with PEPP's administration and customer service remains high, with positive notes about our helpful and knowledgeable staff.

Members also value the communications they receive. The online member portal, website, and member statements are members' top-three valued information sources.

91%
satisfaction
with **customer**
service quality

87%
satisfaction
with PEPP
administration

87%
satisfaction
with **member**
communications



Your Plan, Your Way: What is the PEPP Advantage?



One of PEPP's biggest advantages is we're a one-stop-shop for your retirement planning and income. You don't have to go to an outside institution to find everything you need for a secure financial future.

What makes PEPP such a good pension partner?

Let's start with stability and flexibility. The world is unpredictable. It makes sense to plan your retirement income to account for this volatility.

That's why PEPP offers both the Variable Pension Benefit (VPB) and the Lifetime Pension

to retirees. VPB provides you flexibility to withdraw money as you need. The Lifetime Pension provides you a dependable monthly income for life. You can combine them in whatever percentage you need based on your retirement plan.

That's a good start. How do I build the plan in the first place?

That's where our RICs come in. They're not on commission; their job is to support you on your financial journey from the beginning to the end of your career and into retirement.

Our RICs have decades of financial planning experience. They are CERTIFIED FINANCIAL PLANNER®, QUALIFIED ASSOCIATE FINANCIAL PLANNER™ or Personal Financial Planner® professionals.

Wait — no commissions?

It's true! PEPP's administrator, Plannera Pensions & Benefits, is a not-for-profit organization. We don't have shareholders to pay dividends. Instead, we prioritize member account growth.

How about PEPP's track record?

PEPP has served members for over 45 years and continues to be the largest defined contribution pension plan in Canada. Our world-class fund managers utilize our size to build diverse investment portfolios to weather any market (see page 1).

What's the real bottom line?

You! PEPP employees are PEPP members, too. We live in your communities, and our goal is ensuring you have the retirement you deserve.