

the PEPP Connection

2025

Exclusively for PEPP's Variable Pension Benefit members



Saskatchewan's Homegrown Partner

Celebrating Planner's history and innovations in the province

Growing since 1983 and re-cultivated since 2024 — it's time to re-introduce ourselves. PEPP's administrator, [Planner Pensions and Benefits](#), has a long history in Saskatchewan. Since 1983, when it was still the Public Employees Benefits Agency, Planner has been a homegrown leader in pensions and benefits.

Planner employees manage PEPP. When you call PEPP, you're speaking to folks in our Regina office who are PEPP members themselves. We know your Plan, the province, and yes, even the local construction season!

Since we became a not-for-profit organization in 2024, we've continued improving your member experience with industry-innovating retirement products and fact-based financial planning support.

Locally grown innovation

We're proud to have launched one of Canada's first Variable Payment Life Annuity (VPLA) retirement products in 2025. [Lifetime Pension](#) is not a traditional annuity. It provides



Planner employees and PEPP members

you with a dependable monthly income for life that is adjusted annually, with the possibility of increased payments over time to help your pension keep up with inflation.

As Canadians live longer and the cost of living rises, we're adapting our retirement solutions to meet your needs. The Lifetime Pension pairs seamlessly with your more flexible [Variable Pension Benefit](#) — much like balancing meaningful volunteer work in retirement with the freedom to enjoy new hobbies.

Building something like Lifetime Pension was new for a Saskatchewan pension provider, and we've had such success with it that we're now sharing our knowledge with other pension providers across Canada and the world!

Lifetime Pension was nominated for an Excellence & Innovation Award at this year's World Pension Summit

#FinTalk from PEPP's proven team

When financial advice is found everywhere from TikTok to the company water cooler, why is PEPP's financial planning team and investment portfolio the right choice for you?

When you're managing your retirement income, you usually have to pick between a personalized portfolio or access to exclusive investments. PEPP gives you both, offering top-quality investments that are normally just for big institutions, but at a value price. This makes it a smart choice over more limited advisor-managed accounts.

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And while we know personal financial advisors offer strategies aligned with individual goals and risk profiles, our team offers unbiased financial support while also providing members exclusive access to alternative investments that aren't accessible to private advisors. We've been investing from Saskatchewan since 1983: we know our stuff.

We also created the [PEPP Steps fund](#) to automatically adjust your risk tolerance as you age in retirement, which is a convenient option for members who just want to trust us to do what we do — be one of Canada's top performing public pension plans.



The hidden costs of inheritance

Every PEPP member chooses a beneficiary when they join the Plan. A beneficiary is the person(s) who will receive your pension when you pass away.

If you have a spouse, your spouse is automatically your beneficiary unless they sign a spousal waiver. If you pass away, your spouse can defer paying taxes right away on your pension money by moving it into their own PEPP or VPB account.

However, if your beneficiary is not your spouse, they [may need to pay taxes on your pension](#). Exact situations vary. We recommend meeting with one of our [expert financial planners](#) if you have questions about how taxes may affect your beneficiaries.

You can call our financial planning team toll-free at **1-833-787-3170** or email ric@plannera.ca. 1-on-1 appointments are available and free of charge to PEPP members.



Did you know?

November is Financial Literacy Month.
Follow PEPP on Facebook for more financial planning tips.



Will you be 72 this year?

The [Income Tax Act \(Canada\)](#) requires you to start withdrawing the income tax minimum amount from your VPB account by the end of the year you reach 72.

The required minimum withdrawals are calculated as of January 1. Your required minimum withdrawal for 2025 is found on page 2 of your VPB statement. It's also found in the My Investments section in your online member account.

If you don't withdraw the annual minimum in 2025, it will be automatically included with the December 2025 payroll run.

You can use some of your VPB account to purchase a Lifetime Pension! [Variable Pension Benefit](#) and the [Lifetime Pension](#) are designed to work together to provide you a flexible and dependable retirement income solution.

Visit pepp.plannera.ca/retirement-income to learn more about your options, or call us at 1-877-275-7377.

2025 member survey thank you!

We recently contacted a sample size of members to complete the yearly PEPP Member Satisfaction Survey. This feedback helps us refine your member experience for next year.

Thank you to members who provided their feedback. The results will be shared in Spring 2026 on our [website](#) and [social media](#).

Year-end lump-sum withdrawals

If you wish to have the tax reported in the 2025 tax year, here are the due dates for each request:

- Online: 2 p.m. CST on December 30
- Email/mail: 2 p.m. CST on December 19



Administered by
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Learn more

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This newsletter provides general information about the Public Employees Pension Plan and its operation. It does not replace or supersede the legislation governing the Plan.