the PEPP Connection

Summer 2026

Exclusively for PEPP's Variable Pension members

Nik, Manager of the PEPP Financial Planning Team

Meet the PEPP Team:

Your Financial Planning Partners!

Did you know PEPP has a full Financial Planning Team dedicated to helping you achieve the financial future you envision?

Our Financial Planning Team has **been around for a long time**, but we've recently renamed them from Retirement Information Consultants (RICs) because **they provide more than retirement guidance**. They're available to help all members plan their financial future, and they hold **recognized financial planning professional designations** to do so.

To maintain these credentials, each Financial Planner completes **ongoing education** every year, ensuring their knowledge stays current with **industry standards, regulations, and emerging trends**. Our team's designations include CERTIFIED FINANCIAL PLANNER® (FP Canada), Personal Financial Planner® (CSI), Chartered Financial Planner® (CIFP Institute), and QUALIFIED ASSOCIATE FINANCIAL PLANNER™ (FP Canada).

PEPP Financial Planners Christina and Rejoice (left to right)

PEPP's Financial Planning Team brings decades of experience from across the financial services industry: currently, more than **60 years combined!** They support you not only with your pension account, but with **holistic retirement planning**. The team helps you understand how all your investments, savings, and income sources **work together** to support your retirement goals.

Our Financial Planners also do not earn commissions, which means their guidance is unbiased and focused solely on **your best interests**. Their role is to **empower** you with clear, objective information so you can make confident, well-informed financial decisions.

Whether you've just retired or have been enjoying retirement for years, we encourage you to **meet with the Financial Planning Team**. Let's plan your financial future – **together**.

2025 Member Survey Results

We received 2,011 responses from PEPP members of all ages and career stages. You continue to express **high levels of confidence** in the services and support you receive through PEPP.

You also let us know areas where we can improve! **Work is underway to address these opportunities**, including the recently enhanced PEPP website with improved usability, and targeted messaging based on your age and career stage.

91% satisfaction with **customer service quality**

85% satisfaction with PEPP **administration**

87% satisfaction with **member communications**

Ready to meet with us?

Visit *pepp.plannera.ca/learning-events* to sign up for a workshop or learn more about our Financial Planning Team.

Contact a PEPP Financial Planner toll-free at **1-833-787-3170** or email **fpteam@plannera.ca**.

Finding financial and emotional relief in retirement

We recently spoke with member Phil about his 40 years with PEPP employers, his life in retirement, and his advice for other members. Though he logically **knew he would have enough money to retire**, the longevity of relatives made him worried he would run out. What he needed was the **reassurance he was making the right decisions**.

"I attended two retirement preparation workshops with PEPP. My wife attended one with me." He also talked one-on-one with a PEPP Financial Planner. "**They're your true source for PEPP info.** They can help you model whatever you want in the online Retirement Planner. They also showed me Retirement Planner tricks I didn't know and reassured me."

These conversations helped Phil decide to retire in 2024. **But what gave him the greatest peace of mind was when PEPP introduced the Lifetime Pension in early 2025.** His retirement planning included considering the longevity of a life-long dependent.

He had looked at annuities before to address his concerns about family longevity but didn't like that traditional annuities wouldn't adjust over time with inflation. He decided to invest about half of his PEPP funds in Lifetime Pension, as the **indexing over time helped settle his longevity concerns,** and kept the rest in PEPP. "Even a 1% [increase] over 25 years makes a huge difference" compared to a traditional non-indexed annuity.

"The moment I hit the Enter button [to purchase the Lifetime Pension], it was a weight off my shoulders. **I felt overall happier about not working and earning more money for retirement.** The worry going away is an amazing thing for enjoying your retirement."

You can read Phil's full story on the PEPP website in our Insights blog.

Mark your calendar: year-end lump-sum withdrawals

If you wish to have the **income tax reported in the 2026 tax year**, these are the due dates:

- Online: 2 p.m. CST on December 30
- Email/mail: 2 p.m. CST on December 18

Will you be 72 this year?

The Income Tax Act (Canada) requires you to start withdrawing the income tax minimum amount from your Variable Pension account by the **end of the year you turn 72**.

The required minimum withdrawals are calculated as of January 1. Your required minimum withdrawal for 2026 is found on page 2 of your Variable Pension statement. It's also found in the My Investments section in your online member account.

If you don't withdraw the annual minimum in 2026, it will be **automatically included with your December 2026 monthly payroll run**.

You can use some of your Variable Pension to purchase a Lifetime Pension! **Variable Pension** and **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.

PEPP member and retiree Phil enjoying local sports with his grandchild.