

Pension Perspectives

Fall 2026



Skylar M., PEPP Member

Your Plan, Your Way:

Find a PEPP workshop that is right for you!

Whether you're new to the Plan and starting to think about your financial future, or a seasoned employee approaching retirement, we have a free financial workshop that fits your situation.

Our Financial Planning Team offers a [series of workshops](#) tailored to your age and career stage. These workshops are designed to guide you along your path to retirement.

PEPP members can attend **any** of the four sessions, though we recommend taking them in order for the greatest benefit!

The best part? The workshops are free, and are taught by our Financial Planning experts with the same certifications as bank advisors.

Are you new to PEPP, pension plans, or financial planning?

LEARN about your pension

This session provides you with an **overview** of your **defined contribution pension plan**, including how it works and how investments affect your retirement savings.

It covers the investment options available to you, the impact of making voluntary contributions to boost your savings, and the importance of designating beneficiaries. You'll also learn how to use your online account to manage your pension.

Are you mid-career, or want to better understand how PEPP fits into your financial plan?

BUILD your retirement plan

This session provides you with an **overview** of **personal financial planning and pension knowledge** and covers how to calculate your net worth, manage debt, and understand risk management strategies.

You'll learn the basics of estate planning and explore different retirement income sources. The session also explains PEPP investment options and outlines key pension legislation to help you make informed financial and retirement decisions.

Harpreet B. and Sherry M.
PEPP Members and
Plannera Employees



Are you late-career, or want to understand how the retirement process works?

PREPARE to retire

This session provides you with an **overview of financial planning and retirement readiness**. It covers managing your PEPP accounts (contributions, transfers-in and investment growth) and explains the asset classes within each of PEPP's investment options.

You'll learn about the retirement income options available to you in PEPP (Variable Pension and Lifetime Pension), as well as government benefits (CPP and OAS) and how your personal retirement savings like RRSPs and TFSAs contribute to your financial security. This session explores calculating your net worth, budgeting effectively, and the basics of estate planning to support your long-term financial well-being.

Are you retiring and want support as you continue your journey with us?

ENJOY your retirement

This session focuses on the **importance of continuing to plan during your retirement** with PEPP. You'll learn how your Variable Pension works and how it can be combined with the Lifetime Pension to provide you with a flexible and stable retirement income. The session also covers PEPP investment options, other sources of retirement income, and basic estate and tax planning to help you make confident financial decisions.

We're moving to serve you better!

To make PEPP's services more accessible to you, our **reception and member services will be moving in 2027**. Once the move is complete, you'll be able to visit PEPP at 1901 Scarth Street for all your in-person member needs.

The new location offers more spaces for you to meet with a PEPP Financial Planner, better on-street

parking, and a more convenient, welcoming space for in-person pension support.

We'll share more, including our exact move date, in the future.



Jeannette L.
PEPP Member

Are you turning 71 this year?



If so, the [Income Tax Act \(Canada\)](#) requires you to convert your PEPP account balance into a retirement income product **by December 31**.

PEPP offers two in-house retirement income options that can be combined to your needs: the [Variable Pension](#) and the [Lifetime Pension](#).

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

2026 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 the coming year.

Thank you to members who provided their feedback. The results will be shared in Spring 2027 on our website and social media.

November is Financial Literacy Month

Follow PEPP on Facebook and Instagram for more financial planning tips.



Administered by
Plannera Pensions & Benefits

Visit

110 - 1801 Hamilton Street
Regina SK S4P 4W3

Call

306-787-5442 (in Regina)
1-877-275-7377 (toll free)

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pepp.plannera.ca
pepp@plannera.ca

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.