

CCCC EMPLOYEES

Pension Plan

A RETIREMENT PLANNING CHECKLIST

The following retirement checklist provides a general overview of some things to think about that will help with your planning, whether you're a new or long-term Member in the Plan:

30 YEARS OR MORE BEFORE RETIREMENT:

- Check the Employees section of the Plan's website (www.cccc.org/pension) to familiarize yourself, or refresh your knowledge, about the Plan, including the Frequently Asked Questions (FAQ) section.
- Make use of the CCCC and Group Retirement Services (GRS) resources to help you with your long-term retirement planning (see the bottom of the next page for details).
- Make Voluntary contributions for immediate tax relief & to benefit from long-term compounding.

20 YEARS BEFORE RETIREMENT:

- Review your financial goals – both generally and specifically for retirement.
- Continue to tap into CCCC and GRS on-line resources to help guide you.
- Focus on debt reduction.
- Still a very good time to start Voluntary contributions or to increase them.

10 YEARS BEFORE RETIREMENT:

- Review your financial goals, keeping in mind your health, planned retirement activities, potential change in housing

needs and other factors important to you.

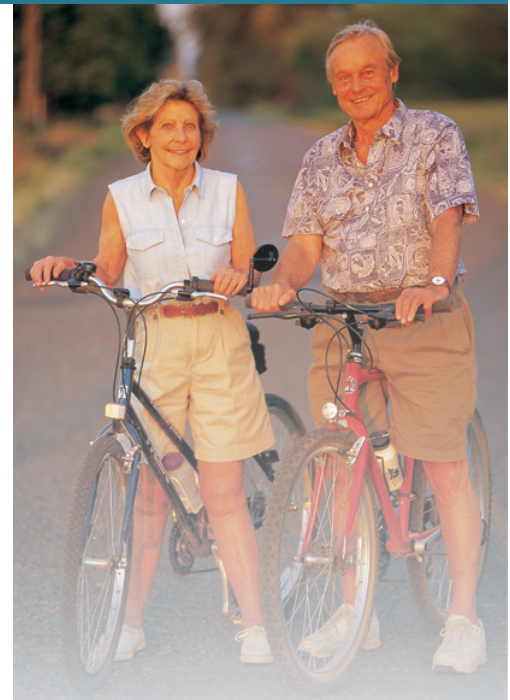
- Double check your account with the Plan and, if needed, make investment adjustments for changes in your tolerance for risk.
- If you are 55 or older and either want or need to retire early, the Plan allows an Early Retirement option (FAQ 17 – http://www.cccc.org/pension_employees_faqs)

5 YEARS BEFORE RETIREMENT:

- Think ahead of what your retirement financial budget will look like, taking into account the assets you have, what you may still owe, and the cost of your planned retirement activities.
- Contact Service Canada for a print out of your CPP contributions to-date. Find out the special rules and process that reduces the negative impact of having low CPP contribution years while on maternity or parental leave.

6 MONTHS BEFORE RETIREMENT:

- Let your employer know your retirement date so your employer can send the necessary form to GRS at the right time.
- GRS will send you an Options Package at your retirement which will set out what you can do to move from the accumulation of money phase to the retirement pay out phase.



Moving?

UPDATE YOUR CONTACT INFORMATION

You can update your personal contact information by going to www.grsaccess.com. Logon, click on "View your portfolio". Click on "Member Information".





Plan Performance

Under the plan, you may select one or more of the following fund options. If you do not make a selection your funds are automatically invested in the Jarislowsky Fraser Balanced Fund. The chart to the side shows the performance of the various funds compared to the benchmark index and has been provided for your information.

PERIOD ENDING - DECEMBER 31, 2013	1 year	3 year	4 year	10 year
BOND FUNDS				
McLean Budden Fixed Income	4.4%	6.7%	6.5%	6.0%
DEX Bond Universe	3.6%	6.6%	6.3%	6.0%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
BALANCED FUNDS				
Jarislowsky Fraser Balanced Fund	10.6%	6.5%	8.5%	6.2%
JF Balanced Benchmark	7.2%	5.7%	7.9%	6.3%
Meritas Socially Responsible Balanced Fund	7.7%	5.5%	7.9%	n/a
Meritas Balanced Index	6.4%	5.8%	8.3%	6.8%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
CANADIAN EQUITY FUNDS				
Jarislowsky Fraser Canadian Equity	10.0%	4.6%	9.7%	10.0%
Great West Life Ethics Fund	6.4%	7.1%	12.0%	9.5%
S&P/TSX	7.2%	4.8%	11.7%	9.2%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. EQUITY FUNDS				
McLean Budden American Equity	15.1%	5.7%	7.1%	2.4%
S&P 500	13.5%	9.0%	8.8%	2.3%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
INTERNATIONAL EQUITY FUNDS				
Sprucegrove International Equity	15.2%	5.9%	8.6%	5.3%
MSCI EAFE	15.3%	2.3%	4.7%	3.8%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				

HOW CAN I CHANGE MY INVESTMENT CHOICES?

We encourage all plan members to complete an investor profile questionnaire to help you decide which mix of investments is right for you. Go to www.grsaccess.com to change your investment choice. Click on "Your Retirement Portfolio". Click on "Fund Transfer" to reallocate past contributions. Select "Future Deposits" to change instructions for future contributions.



Where to Find Information



CCCC Pension Website – www.cccc.org/pension

Our CCCC pension website is the place to go to connect you with a wide variety of information and links to other resources, such as Great-West Life, including:

- > Detailed information about the Plan
- > Investor Profile Questionnaire
- > Glossary of Common Investment Terms
- > Frequently Asked Questions (FAQ's)
- > Information on CCCC Pension Plan Performance
- > Information on Fund Choices
- > Retirement Income Calculator
- > News Updates

Great-West Life – Group Retirement Services (GRS) Website – www.grsaccess.com

CCCC retains the services of Great-West Life to provide member statements and support, and also pay benefits under the plan. You can access your personal account information by using your login ID and password previously sent to you by GRS. Forgot your ID or password? You can click on their "Need Help?" section on the website or call the GRS Access Line at 1-800-724-3402. If you call, you will need your Social Insurance Number and the Plan number which is 37631.