

CCCC EMPLOYEES

Pension Plan

PERSONAL BUDGETING AND RETIREMENT PLANNING

FROM CCCC

Your pension account in the CCCC Employees Pension Plan is the result of budgeting.

Your ministry-employer has budgeted to set aside funds today – as Employer contributions – for your future retirement needs, supplemented by your personal Employee contributions. These contributions act as a practical application of the biblical wisdom demonstrated in Genesis 41, where Joseph’s budget to save up during the years of plenty got everyone through the years of lean.

The fact your pension contributions occur on a regular, on-going basis is a testament to the successful budgeting of your employer. Once the money reaches your personal retirement account, the budgeting torch passes to you as to how you will use your retirement money.

Personal Budgeting – An Important Tool

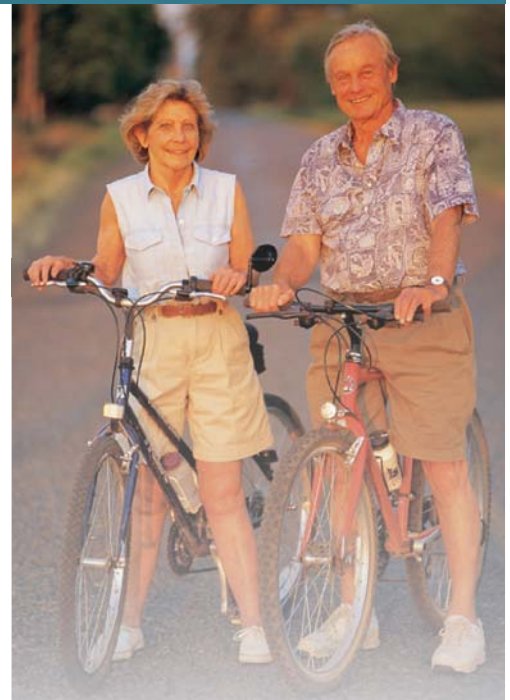
A personal budget is an estimate of your income and expenses over a future period of time. It’s a powerful tool that helps with current and future decisions and keeps things more financially clear.

Doing personal budgeting sets out current and future anticipated expenses, such as:

- Rent/mortgage payments
- Food & clothing
- Utilities
- Charitable giving
- Transportation
- Insurance
- Health care
- House maintenance
- Personal products & hobbies
- Travel/entertainment
- Pet care
- Spoiling grandchildren

Will Your Retirement Budget Be Met?

Now that you have an estimate of your future retirement expenses, you can use the free services from Great West Life – Group Retirement Services and CCCC to determine whether your account with the Plan, government pensions and other savings will meet your retirement needs. See page 2 of this Newsletter for links to these resources and services.



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 - JUNE 30, 2013

	1 year	3 year	4 year	10 year
BOND FUNDS				
McLean Budden Fixed Income	0.9%	4.6%	5.3%	5.4%
DEX Bond Universe Index	-0.2%	4.6%	5.2%	5.3%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
BALANCED FUNDS				
Jarislowsky Fraser Balanced Fund	14.1%	9.8%	8.7%	6.7%
JF Balanced Benchmark	8.0%	7.1%	7.0%	6.2%
Meritas Socially Responsible Balanced Fund	7.7%	7.1%	6.6%	n/a
Meritas Balanced Index	6.1%	6.3%	6.6%	6.5%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
CANADIAN EQUITY FUNDS				
Jarislowsky Fraser Canadian Equity	18.2%	9.1%	8.4%	10.0%
Great West Life Ethics Fund	11.5%	8.6%	10.4%	9.2%
S&P/TSX Composite Index	7.9%	5.4%	7.0%	8.4%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. EQUITY FUNDS				
McLean Budden American Equity	27.9%	15.8%	11.7%	4.6%
S&P 500 Index	24.4%	18.1%	14.5%	4.6%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
INTERNATIONAL EQUITY FUNDS				
Sprucegrove International Equity	18.6%	10.2%	9.4%	6.7%
MSCI EAFE Index	23.3%	10.3%	6.9%	5.5%
<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 "Change Your Portfolio". Click on "Fund To 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 the "help/forget your access ID?" buttons under the "Access Your Account" 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.