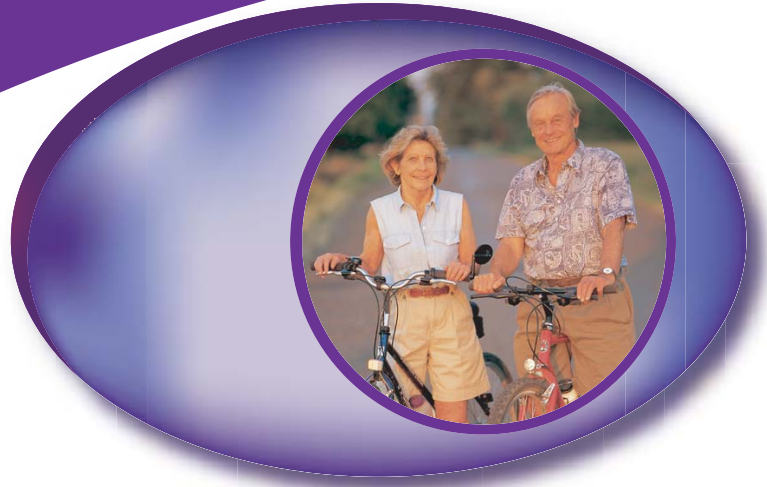


CCCC EMPLOYEES PENSION PLAN



GET 'ACQUAINT-ED' WITH A BRIGHTER FINANCIAL FUTURE

from Group Retirement Services (GRS) at Great West Life

iAquaint is a new interactive web-based learning experience you now have access to from the Learning Centre on Group Retirement Services website - www.grsaccess.com.

Group Retirement Services describes iAquaint as an online resource providing you with high quality, objective and unbiased financial education and information, 24 hours, seven day a week. Its innovative features allows you to learn at your own pace, appeals to many learning styles and all levels of financial knowledge.

With iAquaint, you can create a customized personal financial plan

and take control of your financial future. Take advantage of a proactive financial planning counselor. Read up on related subjects in the comprehensive database of the site's learning library. iAquaint even has financial learning games to prove that financial education doesn't have to be boring. These features and many more await you at iAquaint. This member-only site is another versatile resource available to you as a Member in the CCCC Employees Pension Plan.

At Group Retirement Services, we are committed to helping you become a more educated investor. Visit iAquaint today via our website

www.grsaccess.com.

Lost your logon ID and password to access the website? Simply call us toll free at 1-800-724-3402, and speak to a client service representative between the hours of 8:00am to 8:00pm EST Monday to Friday.

Beyond this new service, the CCCC Employees Pension Plan website (www.cccc.org/pension) offers other resources to help inform you and provides information about your account. Make use of the Employees area's extensive FAQ's (Frequently Asked Questions), explore your rights and responsibilities and connect to the other resources available to you.

MOVING?

Update Your Contact Information

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



CANADIAN COUNCIL of CHRISTIAN CHARITIES
ADVANCING MINISTRY TOGETHER

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 below shows the performance of the various funds compared to the benchmark index and has been provided for your information.

Period Ending - December 31, 2008	1 year	3 year	4 year	10 year
Bond Funds				
McLean Budden Fixed Income Index	6.9%	4.5%	5.0%	6.0%
	6.4%	4.7%	5.2%	6.0%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
Balanced Funds				
Jarislowsky Fraser Balanced Fund	-12.3%	-0.7%	2.2%	5.7%
Meritas Socially Responsible Balanced Fund	-14.7%	-1.7%	1.0%	n/a
Index	-14.6%	-.08%	2.2%	4.3%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
Canadian Equity Funds				
Jarislowsky Fraser Canadian Equity	-23.9%	-2.2%	4.5%	11.9%
Great West Life Ethics Fund	-36.4%	-5.4%	1.8%	n/a
Index	-33.0%	-4.8%	1.7%	5.3%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. Equity Funds				
McLean Budden American Equity	-22.0%	-5.1%	-3.3%	0.3%
Index	-21.9%	-6.8%	-4.8%	-3.6%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
International Equity Funds				
Sprucegrove International Equity	-28.1%	-5.5%	-1.5%	3.7%
Index	-28.8%	-5.2%	-1.3%	-1.0%
<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 including:

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

Group Retirement Services (GRS) Website - www.grsaccess.com

Group Retirement Services is retiring their name and will begin using the Great-West Life logo. As they transition to their new look, you may continue to see existing GRS materials but over time they will be moving to newly designed materials and website. 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 mailed 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.

