

CCCC EMPLOYEES PENSION PLAN



EMOTIONS SHOULDN'T CLOUD INVESTMENT DECISIONS

from Group Retirement Services (GRS) at Great West Life

Sometimes we forget that human nature can affect how we make decisions, including financial decisions. Overconfidence and emotions can cloud judgment for even the most experienced investors and lead to costly mistakes.

That's why it's crucial to stay focused on investing long-term and making investment decisions based on personal risk tolerance and retirement goals.

Don't Believe Everything You Hear

There may be times when you're tempted to rely on information and messages about investing from friends, family, the Internet or the media; however, it's important to stick with what best suits you. We recommend you revisit the Investment personality questionnaire regularly to ensure your investments are still aligned with your retirement and savings goals.

Keep Investments Diversified

Studies have shown that during stressful times, people tend to invest their money in what's familiar because the risk somehow seems lower. The problem with this rationale is that all contributions can end up invested in the same type of asset class, which limits diversification. It's better to keep your investments spread over different asset classes to help minimize risk and maintain your long-term savings strategy.

Stay the Course

Instead of emotional decision making, the best course is to review fund recommendations, make wise choices and stay on the path you've chosen to reach your retirement goals.

We're Here to Help

- Call Access Line at 1-800-724-3402 to speak with a client service representative, Monday to Friday from 8 a.m. to 8 p.m. ET.
- Visit our website at www.grsaccess.com.
- Your personal financial security advisor is also a good resource for information and guidance.

CCCC is Here to Help Too

The CCCC Employees Pension Plan website (www.cccc.org/pension) offers additional resources to help you with your pension 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".



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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 - June 30, 2009	1 year	3 year	4 year	10 year
Bond Funds				
McLean Budden Fixed Income Index	7.9%	6.4%	4.4%	6.4%
	7.0%	6.2%	4.4%	6.3%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
Balanced Funds				
Jarislowsky Fraser Balanced Fund	- 6.6%	1.3%	2.0%	6.0%
Meritas Socially Responsible Balanced Fund	- 6.9%	0.9%	2.1%	n/a
Index	- 9.7%	1.0%	2.4%	4.5%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
Canadian Equity Funds				
Jarislowsky Fraser Canadian Equity	-17.8%	1.7%	4.3%	11.8%
Great West Life Ethics Fund	-33.8%	-3.0%	1.6%	n/a
Index	-25.7%	-0.9%	3.9%	6.2%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. Equity Funds				
McLean Budden American Equity	-14.5%	-4.8%	-3.7%	-1.0%
Index	-15.8%	-6.9%	-5.5%	-4.5%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
International Equity Funds				
Sprucegrove International Equity	-17.9%	-5.6%	-1.4%	3.2%
Index	-21.0%	-6.2%	-1.2%	-0.8%
<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 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.

