

CCCC EMPLOYEES

Pension Plan

YOUR RESPONSIBILITIES AS A CAPITAL ACCUMULATION PENSION PLAN MEMBER

from Canadian Council of Christian Charities

As a Member of the CCCC Employees Pension Plan you are a stakeholder in what is known as a Capital Accumulation Plan (CAP).

CCCC'S RESPONSIBILITIES

The Guidelines for CAPs are a 'best practices' document released by Canadian pension regulators which help clarify the rights and responsibilities of all stakeholders involved in a CAP including ones like the CCCC Employees Pension Plan, which is a Defined Contribution Pension CAP. As the Plan Sponsor, CCCC takes its responsibilities in the Guidelines seriously and we document our compliance annually.

PLAN MEMBER'S RESPONSIBILITIES

As a Member of the CCCC Employees Pension Plan, you too have some responsibilities. The Guidelines state: "*CAP members are responsible for making investment decisions within the plan and for using the information and decision-making tools made available to assist them in making those decisions.*"

The Guidelines are clear that Members have a role to play and should not assume that their employer will take care of all aspects of the plan on their behalf. As a Member you have to take an interest in your pension account, read materials you receive, ask questions,

choose appropriate investments and seek expert advice if you do not understand issues relating to the plan.

It is important to take the time to consider:

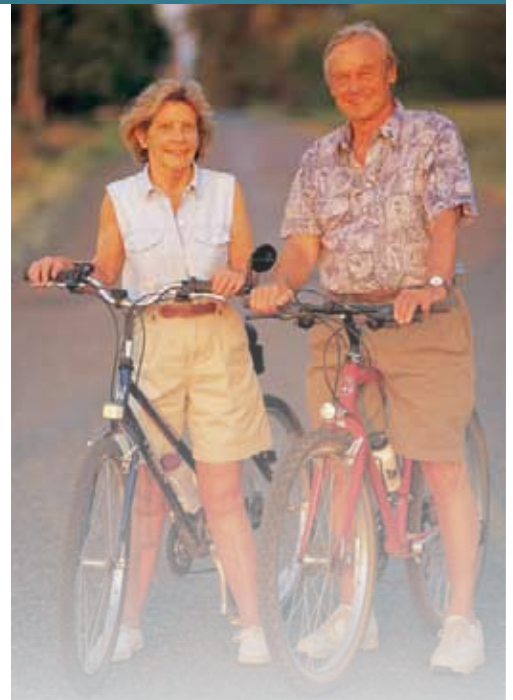
1. the savings you will need for retirement;
2. how your money should be invested;
3. your available investment options;
4. using the tools provided.

HELP IS AVAILABLE

If you have any questions, or require assistance, our plan record keeper, Great-West Life, has many tools to help you. You can log-in to your account and complete a questionnaire to determine your investor profile, review all of the investment options, review your current investments and make any necessary changes. For more details on these services, please see the second half of the next page of this newsletter.

However, please note that Great-West Life representatives are unable to provide investment advice. If you require this type of advice, it is usually best to work with a licensed financial planner of your choice.

For information on selecting a planner, please visit <http://www.fpssc.ca/financial-planning-process>



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



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

PERIOD ENDING - DECEMBER 31, 2009

	1 year	3 year	4 year	10 year
BOND FUNDS				
McLean Budden Fixed Income Index	6.0%	5.1%	4.9%	6.8%
	5.4%	5.2%	4.9%	6.7%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
BALANCED FUNDS				
Jarislowsky Fraser Balanced Fund	14.6%	0.2%	3.0%	6.4%
Meritas Socially Responsible Balanced Fund Index	15.3%	-0.3%	2.3%	n/a
	14.3%	0.0%	2.8%	4.4%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
CANADIAN EQUITY FUNDS				
Jarislowsky Fraser Canadian Equity	26.3%	1.0%	4.3%	12.0%
Great West Life Ethics Fund Index	28.3%	-1.1%	2.1%	n/a
	35.1%	-0.2%	3.9%	5.6%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. EQUITY FUNDS				
McLean Budden American Equity Index	11.3%	-6.1%	-1.3%	0.0%
	8.1%	-8.9%	-3.3%	-4.1%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
INTERNATIONAL EQUITY FUNDS				
Sprucegrove International Equity Index	16.9%	-8.9%	-0.4%	3.7%
	12.5%	-8.8%	-1.1%	-1.7%
<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.