

CCCC EMPLOYEES

PensionPlan

HOW WOULD CONTRIBUTING MORE TO MY PENSION REALLY BENEFIT ME?

from Canadian Council of Christian Charities

This question has been answered in a practical way by Great-West Life - Group Retirement Services with their **"My 1 Percent Advantage"**

calculator available at:
www.my1percentadvantage.ca

This calculator lets you put in your current pension contribution and see just how one percent (or more) of additional

contributions will benefit you at retirement. The calculator has other variables you can put in (e.g. different retirement ages, rates of return, etc.) to provide even more useful information to help you in your retirement planning.

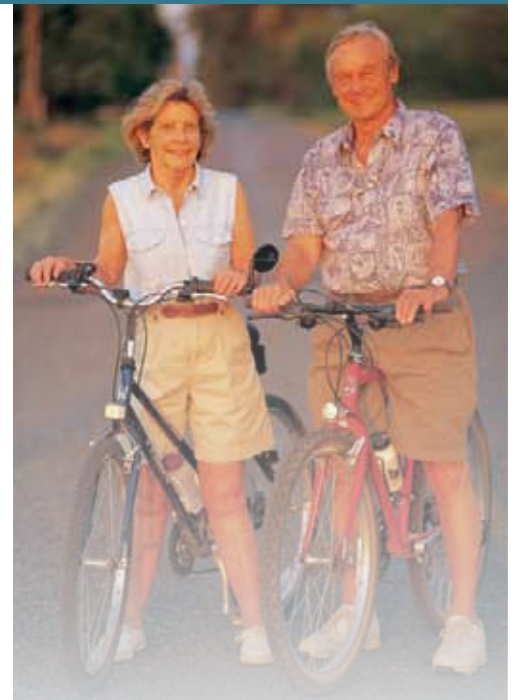
We encourage all CCCC Employees Pension Plan Members to make use of this planning tool to help you see what your retirement savings today could be worth in the future.

More New GRS Planning Tools to Help You With Your Pension Account

Further to the tools already available in the Learning Centre, GRS has added a microsite entitled: "Smart tools". It contains:

- a multimedia library containing short, easy-to-follow videos to help you with the various stages of your retirement planning, and
- calculators, including the 1 Percent Advantage noted above.

Simply sign-in at www.grs.access.com, click the "Planning & learning" tab and select the "Learning centre" from the left-side menu. Use the drop down menu and select "Smart tools - articles, videos and more" to make use of these new, easy-to-use resources.



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".





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, 2010

	1 year	3 year	4 year	10 year
BOND FUNDS				
McLean Budden Fixed Income Index	7.4%	7.2%	6.7%	6.7%
	6.9%	6.9%	6.4%	6.6%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
BALANCED FUNDS				
Jarislowsky Fraser Balanced Fund	5.4%	-1.0%	2.3%	5.2%
JF Balanced Index	6.1%	-1.2%	2.2%	3.3%
Meritas Socially Responsible Balanced Fund	5.1%	-1.2%	1.9%	n/a
Meritas Balanced Index	7.8%	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	6.2%	-3.0%	2.8%	9.6%
Great West Life Ethics Fund	15.9%	-6.1%	1.4%	n/a
Index	12.0%	0.4%	3.4%	4.0%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. EQUITY FUNDS				
McLean Budden American Equity	0.2%	-9.3%	-3.6%	-1.8%
Index	4.4%	-9.9%	-4.2%	-4.8%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
INTERNATIONAL EQUITY FUNDS				
Sprucegrove International Equity	7.2%	-9.9%	-2.6%	2.8%
Index	-2.7%	-13.0%	-5.3%	-2.7%
<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.