

CCCC EMPLOYEES

# Pension Plan

## YOU'RE INVITED TO TAKE THE 2011 CCCC PENSION SURVEY

The survey is available on-line at: [www.cccc.org/pension](http://www.cccc.org/pension) and click on the "2011 CCCC Pension Survey" link.

Past surveys have provided the Plan with valuable feedback from you, the Members. Your previous input has:

- led to expanded investment choices,
- adding educational tools you've told us would be helpful, and
- providing the Plan trustees and

administrators with a better understanding of what your retirement goals are.

This survey contains both questions that build on past responses and new ones to see how your retirement goals are being met and for future planning.

The survey should take from 5 to 10 minutes to complete. We appreciate you taking that time **before the September 17, 2011** close date. Thank you.

### *New Format and Functions to Access Your Pension Account*

Great-West Life has updated its Group Retirement Services (GRS) Access webpage and expanded its service to you.

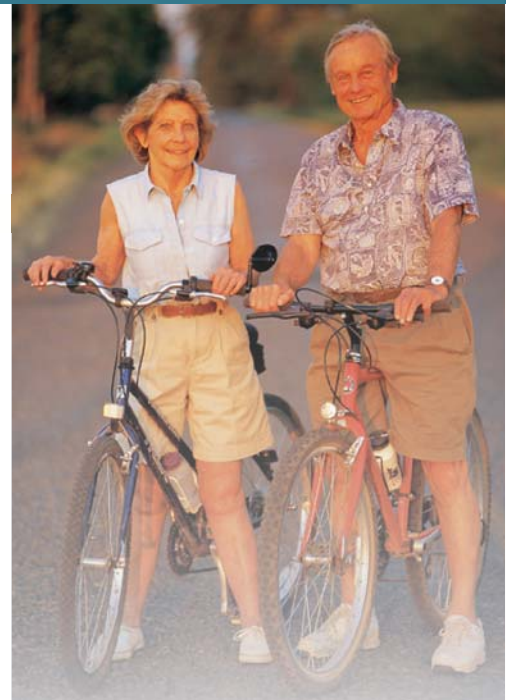
The new format and functions include:

- 1, 3, 5 and 10 year Fund performance histories on the investments available to you,
- a graphical overview of your current investments, and
- quick access to "Smart Tools" and "My 1 per cent advantage" education and investment tools discussed in prior Plan Newsletters.

There are now also easier to navigate tabs:

View your portfolio; Change your portfolio; Investments (providing fund reviews, reports, values and fee information); Planning & learning; About GRS Access

Just log in to: [www.grsaccess.com](http://www.grsaccess.com) to explore and make use of these services. Forgot your login information? Just refer to the "Where to Find Information" section on the next page for help to get connected.



## Moving?

### UPDATE YOUR CONTACT INFORMATION

You can update your personal contact information by going to [www.grsaccess.com](http://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, 2011

	1 year	3 year	4 year	10 year
<b>BOND FUNDS</b>				
McLean Budden Fixed Income Index	4.4%	6.6%	6.5%	6.4%
	4.7%	6.2%	6.3%	6.5%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
<b>BALANCED FUNDS</b>				
Jarislowsky Fraser Balanced Fund	13.0%	3.7%	2.3%	5.7%
JF Balanced Index	12.7%	2.6%	2.1%	5.4%
Meritas Socially Responsible Balanced Fund	11.1%	2.9%	1.7%	n/a
Meritas Balanced Index	12.2%	3.3%	3.3%	6.1%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
<b>CANADIAN EQUITY FUNDS</b>				
Jarislowsky Fraser Canadian Equity	19.0%	1.3%	2.1%	10.2%
Great West Life Ethics Fund	26.3%	-1.0%	1.1%	8.7%
Index	20.9%	0.2%	1.8%	8.0%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
<b>U.S. EQUITY FUNDS</b>				
McLean Budden American Equity	15.2%	-0.4%	-3.7%	-0.3%
Index	18.8%	1.5%	-3.4%	-1.8%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
<b>INTERNATIONAL EQUITY FUNDS</b>				
Sprucegrove International Equity	17.8%	1.2%	-3.7%	4.7%
Index	18.9%	-2.9%	-5.9%	1.4%
<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](http://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](http://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](http://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.