

CCCC EMPLOYEES

# Pension Plan

## PLAN TEXT AMENDMENT

FROM CCCC

From time to time, the Canadian Council of Christian Charities (CCCC), as Administrator of the CCCC Employees Pension Plan, reviews and updates the wording of the Pension Plan text to ensure clarity and consistency.

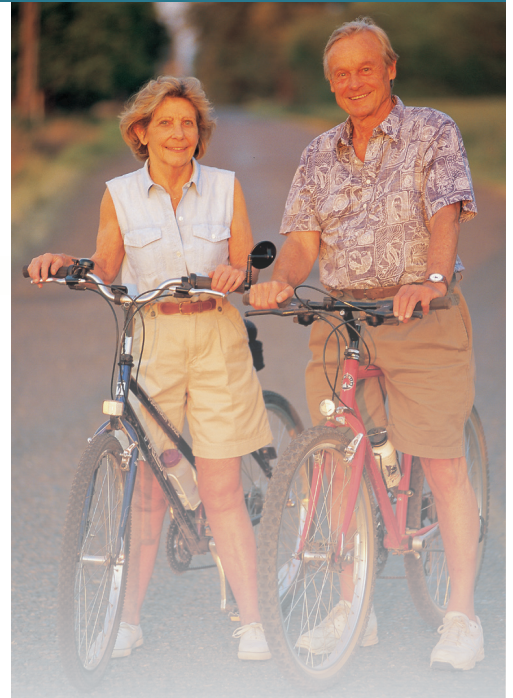
As a result of a recent review, the Pension Plan Trustees have approved an amendment to the Pension Plan text to clarify the terms related to contributions during leaves of absence from employment.

The amendment clarifies that there are no contributions during any leave of absence where a member is not receiving remuneration paid by the employer, except as required by applicable legislation.

These amendments are intended to clarify the CCCC's existing administration of the Pension Plan.

For full information about this amendment, please see the enclosed letter.

Please see over for the semi-annual fund performance report. Also provided is important information about your account, including resources to help you with your responsibility to become educated about your investment choices.



## 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 – DECEMBER 31, 2013

	1 year	3 year	4 year	10 year
<b>BOND FUNDS</b>				
McLean Budden Fixed Income	-0.7%	4.1%	4.8%	5.3%
DEX Bond Universe Index	-1.2%	3.9%	4.6%	5.2%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
<b>BALANCED FUNDS</b>				
Jarislowsky Fraser Balanced Fund	18.5%	10.2%	9.4%	7.0%
JF Balanced Benchmark	11.8%	6.4%	7.2%	6.1%
Meritas Socially Responsible Balanced Fund	11.3%	6.8%	6.9%	n/a
Meritas Balanced Index	8.9%	5.3%	6.6%	6.3%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
<b>CANADIAN EQUITY FUNDS</b>				
Jarislowsky Fraser Canadian Equity	22.6%	8.3%	8.9%	9.9%
Great West Life Ethics Fund	21.5%	7.1%	10.5%	8.9%
S&P/TSX Composite Index	13.0%	3.4%	6.8%	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	41.6%	17.0%	13.7%	5.3%
S&P 500 Index	41.5%	18.8%	16.4%	5.3%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
<b>INTERNATIONAL EQUITY FUNDS</b>				
Sprucegrove International Equity	25.5%	9.8%	10.5%	6.6%
MSCI EAFE Index	31.6%	11.1%	8.9%	5.3%
<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 "Change Your Portfolio". Click on "Fund To 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 the "help/forgot your access ID?" buttons under the "Access Your Account" 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.