

CCCC EMPLOYEES

Pension Plan

IMPORTANT COMMUNICATION CHANGES COMING

FROM CCCC

As a member of the CCCC Pension Plan (administered by GRS) we are making some exciting changes in communication that will enable us to serve you better! In the past, you have received 2 newsletters mailed to you each year. We hope you have found these newsletters informative and helpful. This newsletter is the final hard copy newsletter that we will be sending. As information becomes available to us, we would like to get it in your hands as fast as possible, so going forward, we will be sending out eblasts – you may have received one already! The eblasts will provide you with useful links to help you understand your pension and more effectively plan for retirement. In order to do this, we need help from you!

Register with GRS Access by calling 1-800-724-3402 (Your Policy # is 37631). You will then have access to:

- Update your personal information. (Be sure your email address is on your profile by clicking on the Online Profile tab in the top right corner of the screen.)
- View your Investment Portfolio.
- View your online pension statements.
- Change your investments choices at any time.

If you have already registered, here is the link to log in:
<https://ssl.grsaccess.com/public/en/home.aspx> .

We would also like to pass along to you a link with helpful pension information and planning tools: <https://www.smartpathnow.com>



1-43 HOWARD AVENUE, ELMIRA, ON N3B 2C9 TEL 519.669.5137



Moving?

UPDATE YOUR CONTACT INFORMATION

You can update your personal contact information by going to www.grsaccess.com. Logon, click on "View your portfolio". Click on "Member Information".



www.cccc.org/pension



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, 2015

	1 year	3 year	4 year	10 year
BOND FUND				
MFS Fixed Income	6.1%	4.3%	5.4%	5.4%
FTSE TMX Canada Universe Index	6.3%	3.8%	5.2%	5.0%
<i>Income bearing investments. Lower risk, lower-medium growth potential.</i>				
BALANCED FUNDS				
JF Balanced	9.8%	13.8%	10.9%	6.9%
Composite Index	6.7%	10.4%	7.9%	6.1%
SRI Balanced	7.7%	n/a	n/a	n/a
SRI Balanced Benchmark	5.3%	9.0%	6.9%	6.1%
<i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i>				
CANADIAN EQUITY FUNDS				
JF Canadian Equity	1.5%	14.3%	8.4%	7.5%
GWL Ethics	-0.4%	14.3%	8.0%	7.8%
S&P/TSX Composite Index	-1.2%	11.1%	5.3%	6.9%
<i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i>				
U.S. EQUITY FUND				
MFS American Equity	26.4%	26.4%	20.8%	7.8%
S&P 500 Index	25.5%	25.5%	21.8%	8.1%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				
INTERNATIONAL EQUITY FUND				
Sprucegrove International Equity	8.4%	16.7%	11.0%	6.2%
MSCI EAFE Index	12.7%	20.3%	12.4%	5.8%
<i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i>				

READY TO RETIRE?

Ready to Retire is a free program committed to providing you with independent, conflict-free guidance and retirement planning support within the context of your CCCC pension plan assets. This program provides up to two hours of personalized one-on-one consultation with Proteus Performance Management to help you understand all the options available to you. Find out more at cccc.org/readytoretire.



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 the "help/forget 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.

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 "Change Your Portfolio". Click on "Fund To Fund Transfer" to reallocate past contributions. Select "Future Deposits" to change instructions for future contributions.