

CCCC EMPLOYEES

Pension Plan

RETIRE WITH CONFIDENCE

FROM CCCC

As you near retirement, you'll need to decide how to convert your savings into income to ensure a comfortable retirement. The CCCC Board of Trustees and Proteus Performance Management have developed a program to help you with this.

At no charge to you, Ready to Retire is a service offered to all members of the CCCC Pension Plan who are within 6 months of retirement. Ready to Retire is designed to ensure that every member of the CCCC Pension Plan transitioning into retirement gets the financial guidance needed to make informed and sound decisions regarding the conversion of your CCCC pension assets into retirement income.

Proteus has worked with the CCCC Pension Plan since 2001 and has developed a strong relationship by providing plan governance consulting support to the Board of Trustees and staff. Proteus is privately-owned and maintains no affiliations with investment management firms, insurance companies or plan custodians.

Ready to Retire is a convenient, simple and reliable way to set your retirement income into place with confidence. For details on this retirement planning resource go to www.cccc.org/readytoretire.

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. 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, 2014

| | 1 year | 3 year | 4 year | 10 year |
|--|--------|--------|--------|---------|
| BOND FUND | | | | |
| MFS Fixed Income | 9.4% | 4.3% | 5.4% | 5.4% |
| FTSE TMX Canada Universe Index | 8.8% | 3.7% | 5.1% | 5.3% |
| <i>Income bearing investments. Lower risk, lower-medium growth potential.</i> | | | | |
| BALANCED FUNDS | | | | |
| JF Balanced | 11.8% | 13.6% | 10.6% | 7.2% |
| Composite Index | 10.1% | 9.7% | 7.3% | 6.2% |
| SRI Balanced | n/a | n/a | n/a | n/a |
| SRI Balanced Benchmark | 10.0% | 8.4% | 6.5% | 6.4% |
| <i>Diversified mix of investment vehicles. Medium risk, medium growth potential.</i> | | | | |
| CANADIAN EQUITY FUNDS | | | | |
| JF Canadian Equity | 12.8% | 15.0% | 9.4% | 9.1% |
| GWL Ethics | 12.5% | 13.3% | 8.4% | 8.7% |
| S&P/TSX Composite Index | 10.6% | 10.2% | 5.1% | 7.6% |
| <i>Predominately stocks of Canadian companies. Medium-higher risk, medium-higher growth potential.</i> | | | | |
| U.S. EQUITY FUND | | | | |
| MFS American Equity | 21.5% | 25.5% | 18.1% | 7.1% |
| S&P 500 Index | 24.0% | 25.8% | 20.1% | 7.3% |
| <i>Predominately stocks of non-Canadian companies. Higher risk, higher growth potential.</i> | | | | |
| INTERNATIONAL EQUITY FUND | | | | |
| Sprucegrove International Equity | 5.1% | 15.0% | 8.6% | 5.6% |
| MSCI EAFE Index | 4.1% | 16.5% | 9.3% | 4.6% |
| <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.