

February 08, 2012

Ministry name and address

Dear __ ,

Re: Canadian Council of Christian Charities Employees Pension Plan

Thank you for your ministry's interest in participating in the Canadian Council of Christian Charities Employees Pension Plan (the "Plan"). Below are the promised details:

The following pages set out:

1. Detailed information about the Plan. In conjunction with this we have more information on-line at the Plan's website (www.cccc.org/pension) which includes Frequently Asked Questions (FAQs), access to administration forms, history of the Plan, Trustee profiles, financial statements, etc. Please visit and use this valuable resource.
2. How to get set up as a "Participating Employer" in the Plan.
3. How to get your employee(s) enrolled in the Plan and other forms for changes in information.
4. How to remit your monthly pension contributions.
5. A summary and checklist.

We appreciate your patience with the initial paperwork of this start up process to join the Plan. Once set up, our participants find the regular monthly administration to be minimal and straight forward. Please retain this letter for your permanent files and for future reference. If you have any questions please contact us. We would be pleased to be of assistance.

Sincerely,

Gilbert Langerak
Manager, Member Support
encl.

Detailed information about the Plan.

Enclosed is a copy of the Pension Plan Text. This is the full text of the plan. Please retain this document for your permanent records. It is also available on-line at:
www.cccc.org/pension/plantext.pdf

Also enclosed is the Declaration of Trust. This is referred to in paragraph 1.1 of the Pension Plan Text and is the original source document of the Plan. Please retain for your permanent records. It is also available on-line at: www.cccc.org/pension/decltrust.pdf

The Plan is a defined contribution pension plan that provides flexibility in its contribution rates. Employee required contributions may be set between 0% and 12% of salary (The employee may also make voluntary contributions). The employer must contribute a minimum of 5% and may contribute up to 18% of salary for those employees who participate. The maximum of combined employer plus employee required plus employee voluntary contributions cannot exceed 18% of salary.

It is suggested by the Trustees of the Plan that, in order for a reasonable pension amount to accumulate, the Participating Employer give consideration that an Employee required contribution rate be set and have that rate match that of the Employer required rate.

Some examples of contribution schedules are:

- | | | |
|----|-----------------------|---------------|
| 1. | Contributory Plan | |
| | - Employees | 5 % of salary |
| | - Employer | 5 % of salary |
| 2. | Non-Contributory Plan | |
| | - Employees | 0 % of salary |
| | - Employer | 9 % of salary |

The contributions made into the Plan constitute the Plan's assets, which are invested by the Plan's Trustees in specified investment instruments which the Employee may choose from. The assets and the day-to-day administration of the Employee's account are administered by Group Retirement Services ("GRS"), under contract from the Trustees.

How to get set up as a "Participating Employer" in the Plan.

Enclosed are three copies of the Participation Agreement which, when completed, will set up your organization as a Participating Employer in the plan. The individuals signing the Participation Agreements must read the Pension Plan Text and the Declaration of Trust.

One person, preferably not a signing officer, should shepherd the Participation Agreements along and obtain the necessary signatures. That one person can then sign the "Witness As To All" lines.

Please enter the contribution rates your organization wishes to use in each copy of the Participation Agreement. Important Note: The contribution rates your organization will choose will apply to all participating employees.

Complete the remainder of each copy, up to the middle of page 3. (The last half of page 3 is for the Plan's Trustees and needs to be left blank.) Please return all three copies to us. The copies will be counter-signed by the Plan's Trustees with one copy returned to you.

The CCCC Employees Pension Plan is available to employees of member organizations only and carries a one-time administration set up fee of \$150.00. Our records show that your organization already has its CCCC Affiliate membership with us. Therefore, only the set up fee is required and the invoice is enclosed.

OR

Our records show that your organization is not yet a CCCC Affiliate Member with us. Please complete the enclosed membership application. Please combine your membership payment along with the payment for the enclosed set up fee invoice.

How to get your employees enrolled in the Plan.

After you have been set up as a Participating Employer, you will be assigned a Division number to identify both your organization and your employee(s) in the Plan. We will contact you with the Division number once we receive this package of material back from you.

The Plan's policy number (37631) and your Division number should be referenced in the appropriate portions of all forms and in your correspondence with GRS or CCCC.

Enclosed are various forms, explained in detail below. Most deal with day-to-day administration of the Plan. These will be handled between GRS and the person at your organization who will be administering the pension (the "pension administrator"). There are also two forms for unique circumstances that will be handled between CCCC and your pension administrator.

For Pension administration questions, please contact:

Lois Lynn or Gilbert Langerak
Canadian Council of Christian Charities
519-669-5137

Forms:

GRS Forms (all forms except waiver forms) can be mailed to:
Great-West Life
Group Retirement Services
255 Dufferin Avenue - T540
London, ON N6A 4K1

All waiver forms can be mailed to Canadian Council of Christian Charities:
1-43 Howard Avenue
Elmira, ON
N3B 2C9

For employees' questions about their accounts, please contact:

London Life Call Centre at 1-800-724-3402.

The Forms:

Please note that all the forms enclosed are masters and are to be used for photocopying purposes only, or, you can print more off from the www.cccc.org/pension website under Employers and click Forms.

The forms for use with GRS are:

- Application for Membership in the Canadian Council of Christian Charities Employees Pension Plan (the Member Application form)
- Change of Member Information Form
- Notice of Member Termination

You can begin the enrollment process right away by having each participating employee complete a copy of the Member Application form and leave the Division number blank. When we communicate the Division number to you, you can insert it in the form and then send the completed form to GRS, using the contact information set out above. A photocopy of all completed forms sent to GRS should be retained in your files for your records.

Part of completing the Member Application requires the employees to determine which of the investment options they want their contributions to be invested in. Please have your employees visit the Plan's website (www.cccc.org/pension), click Employees, click FAQ and have them review FAQ 9 and 10 dealing with their investment selection.

Your employees can also view the other FAQs and information under the Resources area for more information to assist them in their decision.

When the employee becomes enrolled, GRS will send them a package of information. If your employees have any questions about this information, their account, or wish to change the funds into which they have their contributions invested, they can direct their inquiries to GRS's customer care centre at:

www.grsaccess.com or 1-800-724-3402. Access is available 24 hours a day, seven days a week.

The balance of the forms listed above deal with changes in information. They should be self-explanatory and need to be sent to GRS by the pension administrator, as needed.

The forms for use with CCCC are:

Waiver

If allowed by your organization (as the employer), an eligible employee may decline to participate in the Plan. If the employee chooses to decline, this Waiver form must be completed by the employee. This completed form is to be retained by your organization and a copy sent to CCCC (but not to GRS). The completed form protects the employer against a future claim for benefits by an employee, (or by a deceased employee's beneficiary or estate), who was eligible but declined.

Waiver of Pension Contributions During Maternity or Parental Leave

As with the general Waiver above, if it is allowed by your organization (as the employer), an eligible employee may decline to make contributions to the Plan during a maternity or parental leave. This completed form is to be retained by your organization and a copy sent to CCCC (but not to GRS). When the employee returns from this type of leave, please notify us in writing at the time the contribution payments begin again for that employee.

Copies of these forms are also available on-line at www.cccc.org/pension by clicking Employers and then click Forms.

How to remit your monthly pension contributions

Contribution payments are made monthly and are to be submitted to CCCC.

CCCC collects the contribution payments for the Plan. These payments are accepted via our pre-authorized debit system. Please complete the attached form entitled:

"Payor's Authorization For Pre-authorized Debits For Business Purposes"

and return it to us with a voided cheque.

We will send you a master Excel spreadsheet by e-mail after we receive your Participation Agreement forms. Simply complete and maintain the necessary information for the participating employees in the master spreadsheet and e-mail us a copy on or preferably before the 19th of each month. The e-mail should be addressed to Lois Lynn at our office. Her e-mail address is:

lois.lynn@cccc.org

Either on the 20th, or on the first business day thereafter, your bank account will be debited for the total contribution amount in the spreadsheet.

If you do not use Excel, or do not have a program that can read these spreadsheets, please let me know and we will provide you with a paper form that can be faxed to us prior to the 20th of each month.

The contributions from your payroll are due at the CCCC office by the 20th day of the month following the payroll.

Summary and Checklist

The Plan is a defined contribution pension plan that provides flexibility for both the participating employers and the employee members in the Plan.

Please ensure that all the items listed below are sent by your organization to CCCC to ensure a smooth entry into the Plan:

- ___ Three copies of the Participation Agreement completed to the mid-point of page 3.
- ___ The "Payor's Authorization For Pre-authorized Debits For Business Purposes" form
- ___ A voided cheque.
- ___ Payment for the enclosed CCCC invoice

Once we have the above-noted documents and payment in hand, your organization will be set up in the Plan. Once your Division number is assigned to you, you can complete the enrollment of your employee(s) with GRS and begin remitting the monthly pension contributions to CCCC.

If there is any help needed with this enrollment process, please contact Gilbert Langerak at gilbert.langerak@cccc.org or 519-669-5137.