



## PEBA Hosted Retire*WithEase* Workshops

Starting in April, the Public Employees Benefits Agency (PEBA) will be hosting *RetireWithEase* workshops at locations throughout the province. It is free of charge and all members (and their spouses) are invited to attend. These workshops accommodate members from all PEBA administered pension plans who are not able to attend the employer sponsored *RetireWithEase* workshops.

The morning session of the workshop focuses on general retirement planning. A plan specific session in the afternoon may be available.

Employees must obtain the approval of their manager or supervisor to attend a workshop, if applicable. PEBA is not responsible for attendees' accommodations, transportation or meals.

### *Locations & Dates:*

Yorkton	April 28, 29
Estevan	May 26, 27
Regina	June 16, 17
Saskatoon	July 28, 29
Swift Current	September 22, 23
Lloydminster	October 28, 29
Prince Albert	November 25, 26

Employees who wish to attend a workshop, must complete the registration form on our website at [www.peba.gov.sk.ca](http://www.peba.gov.sk.ca). Registration forms may be submitted online or via fax to (306) 787-0244.

A poster promoting the PEBA hosted *RetireWithEase* workshops is included with this bulletin. Feel free to print these posters and distribute them within your workplace.

### Advantages of Employer Sponsored *RetireWithEase* Workshops

The locations and dates listed shown are *not* the only dates your employees can attend a *RetireWithEase* workshop. By hosting your own workshop you may:

- Choose the date that works best for you;
- Have PEPP come to your workplace or you may specify the location;
- Hold a workshop exclusive for your employees, so the attention is on their needs;
- Improve employee morale by taking the initiative to host an event to help your employees; and
- Use the *RetireWithEase* workshop as a training opportunity for your employees.

If you wish to host an employer sponsored workshop, call PEPP at 787-5442.

### Introducing PEPP's Newest RIC

PEPP is pleased to introduce David Brown, our newest Retirement Information Consultant (RIC). He has several years of experience in the banking industry. David started his new position with PEPP earlier this month. He is looking forward to facilitating *RetireWithEase* workshops.



## Yearly Contact Letter and Employer's Quick Reference Guide

You will soon receive our annual contact letter in the mail. This letter helps us verify information such as contacts and contribution rates. Please complete the verification form with the contact letter and return it to PEPP.

We will send the new *Employer's Quick Reference Guide* with the contact letter. The guide is comprised of a list of life events an employee may go through, the factors involved, and instructions for what to do in each situation. Website links to required forms are also included. You may see the guide online in the *PEPP Employer Information* section of our website.

## Maximum Contributions to PEPP

For 2009, the maximum annual contribution limit for defined contribution (DC) pension plans, like PEPP, is the lesser of \$22,000 or 18 per cent of a member's current year earnings. This is an increase from \$21,000 from the 2008 tax year. Contributions included in this limit are comprised of employee, employer and voluntary contributions.

The maximum contribution limit does not apply to external funds transferred into PEPP from other registered plans such as Registered Retirement Savings Plans (RRSP's) or other pensions.

## Small Pension Payments from PEPP

For 2009, the Yearly Maximum Pensionable Earnings (YMPE) have increased to \$46,300.

If a member terminates employment *and* their account balance does not exceed \$9,260 (20% of the YMPE), a member may elect to take their account balance in cash or to transfer it to an unlocked RRSP. Members do not have to be the minimum retirement age to qualify for the small pension payment.

The small pension payment is based on the member's account balance on the date of payment (not on the date of termination or retirement).

The *Employer Bulletin* is published as a service for the employers of PEPP. For further information or clarification, contact PEPP's Customer Focus Coordinators:

Phone: 787-5442 (ask to speak to a Customer Focus Coordinator)

Toll free: 1-877-275-7377

E-mail: [cfc.pepp@peba.gov.sk.ca](mailto:cfc.pepp@peba.gov.sk.ca)

**Please retain this PEPP Employer Bulletin for your reference.**



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# Do you want to **Retire *WithEase***?



**Retire *WithEase*** is a retirement planning workshop designed to help you define your retirement goals and learn how to make a plan to get there. To attend a workshop, complete the registration on our website at [www.peba.gov.sk.ca](http://www.peba.gov.sk.ca) or call 1-877-275-7377.

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