



Fall 2015

### Enhanced Investment Choice



You've got options! Effective October 5<sup>th</sup>, our members have the ability to invest in three funds at one time – previously, you could only invest in a maximum of two funds. Members are able to invest in **one** of PEPP's six asset allocation funds (PEPP Steps, Accelerated Growth, Growth, Balanced, Moderate, and Conservative) and, **one or both** of the two specialty funds (Bond and/or Money Market).

PEPP is moving the Bond Fund from an asset allocation fund to a specialty fund because it is considered to be a more low risk, low return fund. The Bond Fund is intended for members who are comfortable with relatively low expected returns and volatility, or members who are close to retirement who wish to preserve capital.

### Contacting PEPP by email

In order to streamline our response process, we've created separate email accounts to manage specific inquiries. Please refer to the list below to determine which email address to use:

- For employer questions and assistance contact: [cfc.pepp@peba.gov.sk.ca](mailto:cfc.pepp@peba.gov.sk.ca)
- For all general inquiries and form submissions contact: [pepp@peba.gov.sk.ca](mailto:pepp@peba.gov.sk.ca)
- When emailing contribution listings, contact: [pepp\\_pdr@peba.gov.sk.ca](mailto:pepp_pdr@peba.gov.sk.ca)



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: 306-787-5442 • Toll free: 1-877-275-7377 • Email: [cfc.pepp@peba.gov.sk.ca](mailto:cfc.pepp@peba.gov.sk.ca)

*This bulletin provides general information about the Public Employees Pension Plan (PEPP) and its operation. It does not replace or supersede the legislation governing the Plan. Plan processes and procedures are subject to change over time.*

## Check employees' contributions

As 2016 is less than three months away, this is a great time to remind your employees and payroll branches of the maximum pension contribution limits. You can also help your employees by reviewing their contribution amounts to ensure they will not exceed the maximum, which is \$25,370 or 18 per cent of their 2015 earnings, whichever is less.



If an employee has over-contributed this year, please complete the *Member Accounts Adjustment form* located on our website under the employer tab.

## Exciting Summer for PEPP

This summer, PEPP welcomed over 9,000 Capital Pension Plan members to the Plan. Over 60 different employers and approximately \$1.3 billion in member assets were transferred into PEPP from the Capital Pension Plan.

## Bringing PEPP to you

*Ready, Set PEPP* is a one hour presentation which provides a general introduction on Plan provisions, PEPP investments, online services, and termination and retirement options. It is a great presentation for newer PEPP members and also a good review for all other members. Consider hosting a *Ready, Set PEPP* presentation during a staff meeting or as a 'lunch and learn'. For more information, contact a Customer Focus Coordinator.



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