



Frontier School Division

Employee Pension Committee

April, 2011

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The following are the highlights of the Employee Pension Committee's (EPC) April 29, 2011 meeting. This newsletter is sent to all support staff employees and retirees to provide information with regards to their pension plan.

Meeting Highlights

Pension Plan Contribution Increase

The Board of Trustees at their February 15, 2011 meeting approved the 1% employee and matching employer contribution rate increase effective July 1, 2011.

First Quarter 2011 Portfolio Reports

- ◆ R. Tilden and C. Van Norman of Jarislowsky Fraser Limited provided an update for Canadian Equity Investments.
- ◆ C. Sinclair of McLean Budden reported on U.S. Funds.
- ◆ P. Clarke of Great West Life Investment Management Ltd. provided an update on Fixed Income and Equity Funds.

Our first quarter results (January to March) were favourable as we had a positive return of 3.32% which exceeded our benchmark index of 2.29%.

Investment Performance Update

Mr. Louis Ellement of Ellement & Ellement Consulting provided an overview of the Investment Performance for the first quarter ending March 31, 2011.

2011/2012 Meeting Dates

The meeting dates for the 2011/2012 school year are as follows:

- ◆ October 24, 2011
- ◆ January 27, 2012
- ◆ April 27, 2012

Frequently Asked Questions

What Can I Do To Plan For Retirement?



What Can I Do To Plan For Retirement?

- ◆ Check your yearly pension statement (sent out by June 30).
- ◆ If you are close to retirement, contact the Pension & Benefits Clerk to request a pension quotation.
- ◆ Contact **Canada Pension Plan** at **1-800-277-9914** to obtain an estimate of Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement benefits. You must apply for all government benefits. It is recommended you apply **at least 6 months prior** to your retirement date.
- ◆ Obtain information from your local Human Resources and Skills Development Canada Office (www.hrsdc.gc.ca) or Service Canada (www.servicecanada.gc.ca) to obtain information on all benefits available from the Canada Pension Plan (e.g. widow's benefit, death benefit). Phone numbers can be found in the Government of Canada section of the telephone book.
- ◆ Meet with your personal banker or financial planner to help you plan for retirement.
- ◆ Attend any retirement planning seminars offered (e.g. bank, financial institution, or employer sponsored seminars).
- ◆ Request information on your options and other benefits at retirement from the Human Resource Department.

For information
contact

Human Resources

Phone: (204) 775-9741

Fax: (204) 258-2068

**The 2010 Annual Pension Statements will be mailed to
all employees by June 30, 2011.**

Note: This is a general summary of the principal features of the pension plan. Every effort has been made to ensure the accuracy of the information shown. The provision of the Plan Text shall govern in all cases.