



Public Employees Pension Plan

110 - 1801 Hamilton Street

REGINA SK S4P 4W3

(CRA Registration No. 0578179)

December 13, 2022

LISA FELLNER
480 MCGILLIVRAY DRIVE
WEYBURN SK S4H 1M1

Member Number: 2266286
Plan: Public Employees Pension Plan

Dear Lisa

The Public Employees Pension Plan (PEPP) has received notice of your termination effective November 30, 2022. Now that you are no longer working with your PEPP employer, you have several options for your PEPP account.

The enclosed personalized statement provides up-to-date information about your PEPP account. Please review the information, complete the *Termination options: My choice* form and return it to PEPP. If we do not receive your *Termination options* form within 30 days, we will assume you choose to leave your account invested as it is currently. You may make a decision at any time.

If you wish to remain a member of PEPP, you will continue to be entitled to all of the services associated with the Plan. Did you know as a member of PEPP you continue to have access to:

- lower fees than most retail retirement savings products;
- eight investment funds (aggressive to conservative including a lifecycle fund) and ability to transfer among them;
- the Variable Pension Benefit (VPB)* - our most popular retirement income choice;
- the option to transfer outside eligible registered monies into PEPP to consolidate and simplify;
- online tools - PLANet provides you with your account information and Retire@Ease is your online retirement planning tool. Both are available 24 hours a day, seven days a week; and
- knowledgeable staff to answer calls and emails. We have CERTIFIED FINANCIAL PLANNER® professionals who are happy to set up an appointment to have a conversation with you about your options - for free!

If you have questions or need some clarification about your estimates or options, feel free to contact us.

Sincerely

PEPP Administration

*The Variable Pension Benefit may not be available in some jurisdictions outside Saskatchewan. See "Working Beyond Saskatchewan" on our website for details.





Statement on termination for LISA FELLNER

PEPP member number 2266286

Date of birth	September 25, 1973	PEPP enrolment date	May 15, 2022
Date of employment	September 6, 1994	Vested date	Immediate
Termination date	November 30, 2022	Vesting status	Vested
Relationship status	Married		
Spouse's name	Shawn Fellner		

Beneficiary(ies)

Shawn Fellner	Spouse	100%
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Your PEPP account balance as at December 12, 2022

	Member	Employer	Voluntary	Total
Opening balance at October 1, 2022	\$970.35	\$1,012.22	\$0.00	\$1,982.57
Contributions/transfers in	\$888.30	\$926.94	\$0.00	\$1,815.24
Withdrawals/transfers out	\$0.00	\$0.00	\$0.00	\$0.00
Earnings	\$104.32	\$108.83	\$0.00	\$213.15
Closing balance at December 12, 2022	\$1,962.97	\$2,047.99	\$0.00	\$4,010.96
Amount subject to locking-in requirements (BC)	\$1,962.97	\$2,047.99	\$0.00	\$4,010.96

Your Investment summary as at December 12, 2022

	Balance (units)	Unit value*	Total
GF - Growth Fund	17.530313	\$228.801391	\$4,010.96
Total			\$4,010.96

*Unit values shown are net of fees. Please refer to our Fund Fact Sheets on the PEPP website for more information on the fees associated with the investment and administration of each fund.

Your PEPP account will remain invested in the same fund you are currently in and will continue to be valued based on the market value until you inform us otherwise.

PEPP is governed by Saskatchewan legislation. Our records indicate a portion of your locked-in money is governed by another province. For further details see the PEPP Talk on *Working Beyond Saskatchewan* on our website.

The Public Employees Pension Plan Act and Regulations, Statement of Investment Policy and Goals and the Public Employees Pension Board Governance Manual are available on the PEPP website.

Refer to the *Termination options: My choice* form for your options.





Termination options:

You are entitled to your entire account balance. Your options are:

- leave your account balance invested in PEPP.
- your account balance qualifies for a small pension payout. You may request a full payout by single payment (less income tax), or a transfer to a Registered Retirement Savings Plan (RRSP).
- transfer the balance to a locked-in retirement account (LIRA) or locked in RRSP.

Retirement options:

You may begin receiving pension income any time after your earliest retirement date:

Earliest retirement	September 25, 2028	55
Normal retirement	September 25, 2038	age 65
Latest retirement	December 31, 2044	the end of the year you turn age 71

You may choose one retirement income option, or a combination of options. To ensure your payments begin on time please contact PEPP at least 45 days before your expected pension start date.

Death benefit:

The death benefit payable to your named beneficiary(ies) is the value of your account at the time the benefit is paid.

Ensure your PEPP beneficiary designations are up to date. See your semi-annual PEPP member statement for the beneficiary(ies) on file.



Termination options: My choice

LISA FELLNER
480 MCGILLIVRAY DRIVE
WEYBURN SK S4H 1M1

Member number: 2266286

Please review the information, complete the *Termination options: My choice* form and return it to PEPP. You may choose one option or a combination of options. *Your account will remain invested as it is currently should you choose not to respond.*

Jurisdiction	Value	
British Columbia	\$4,010.96	Locked in

I choose to stay with PEPP:

- ☐ Leave my account balance invested in PEPP.
- ☐ Call me at _____ I need more information.

I choose to transfer all or a portion of my balance out of PEPP and into one or more of the following options:

- ☐ Locked-in Retirement Account (LIRA)^ / Locked-in Registered Retirement Savings Plan (RRSP)^; and/or
- ☐ Registered Pension Plan. A portability or reciprocal transfer agreement completed by both PEPP and the importing plan is required to initiate this transaction. Contact PEPP for further details.

This account qualifies as a small pension. The value of the account is always changing and may no longer qualify at time of processing. Choose an option.

- ☐ Send me a full cash payout less withholding tax.
- ☐ Transfer my small pension to my RRSP^ or RRIF^.

^A Canada Revenue Agency T2151 form completed by your financial institution is required to initiate this transaction. The form is available from your financial institution or PEPP.





Declaration

By signing below I acknowledge that:

- I have read and understand the options available to me and understand the choices I have made on this application;
- it is my responsibility to seek the appropriate financial counselling in making my decision;
- if I remain in PEPP and do not choose another investment choice, my account balance will continue to be invested according to the investment choice on file with PEPP;
- the information provided on this form is accurate and correct as of the date of my signature; and
- all payments are calculated using the unit value on the date of payment.

I authorize PEPP to act on the option(s) I selected.

Signature of LISA FELLNER
Member number: 2266286

Date (dd/mm/yyyy)

In order to receive a cash payment your Social Insurance Number is required for income tax reporting.

SIN _____

If you would like direct deposit, please enclose a void cheque or a direct deposit form from your financial institution.

To be completed by PEPP Administration

Entered onto system _____ on _____
Date (dd/mm/yyyy)

