



Public Employees Pension Plan

110 - 1801 Hamilton Street

REGINA SK S4P 4W3

(CRA Registration No. 0578179)

December 12, 2022

RILEY RUHR
1711 CANVASBACK LANE
REGINA SK S4X 0A7

Member Number: 1501535
Plan: Public Employees Pension Plan

Dear Riley

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 RILEY RUHR

PEPP member number 1501535

Date of birth	August 25, 1980	PEPP enrolment date	March 15, 2007
Date of employment	March 15, 2007	Vested date	Immediate
Termination date	November 30, 2022	Vesting status	Vested
Relationship status	Married		
Spouse's name	Janelle Ruhr		

Beneficiary(ies)

Janelle Ruhr	Spouse	100%
--------------	--------	------

Your PEPP account balance as at December 9, 2022

	Member	Employer	Voluntary	Total
Opening balance at October 1, 2022	\$16,792.97	\$17,933.57	\$3,374.37	\$38,100.91
Contributions/transfers in	\$849.10	\$914.40	\$0.00	\$1,763.50
Withdrawals/transfers out	\$0.00	\$0.00	\$0.00	\$0.00
Earnings	\$1,415.16	\$1,511.57	\$277.64	\$3,204.37
Closing balance at December 9, 2022	\$19,057.23	\$20,359.54	\$3,652.01	\$43,068.78
Amount subject to locking-in requirements (NT)	\$19,057.23	\$20,359.54	\$0.00	\$39,416.77

Your Investment summary as at December 9, 2022

	Balance (units)	Unit value*	Total
PS2 - PEPP Step 2	185.305006	\$232.421028	\$43,068.78
Total			\$43,068.78

*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.
- transfer the balance to a locked-in retirement account (LIRA) or locked in RRSP.
- voluntary unlocked funds may be transferred to an RRSP or you may request a cash payout less income tax.

Retirement options:

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

Earliest retirement	August 25, 2035	55
Normal retirement	August 25, 2045	age 65
Latest retirement	December 31, 2051	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

RILEY RUHR
1711 CANVASBACK LANE
REGINA SK S4X 0A7

Member number: 1501535

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	
Northwest Territories	\$39,416.77	Locked in
Voluntary Contributions	\$3,652.01	Non-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.

I have non-locked in and/or voluntary money. Choose an option.

- ☐ Leave the amount invested in my PEPP account.
- ☐ Send me a full cash payout less withholding tax.
- ☐ Transfer my voluntary contributions 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 RILEY RUHR
Member number: 1501535

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)

