



SHEPPNews

SPRING 2018

DEFERRED MEMBER NEWSLETTER

Time Well Spent: Why It's Important to Review Your Pension Statement Today

We know you have a lot on your plate these days, so here are three key areas to review on your Annual Pension Statement before tossing it into your 'To File' pile.

- 1. Your personal information** – Double check that your basic information appears correct on the enclosed statement including your name, date of birth, and your spousal information. When it comes to calculating your pension benefits, the last two items are important factors.
- 2. Your normal retirement pension benefit** – As a deferred member, your basic lifetime monthly pension was determined when you terminated your employment. You have the option of waiting until age 65 to receive the unreduced pension amount, or you may consider one of the other options outlined on your statement. As with any complex financial decision, you may want to consult an objective qualified adviser. To learn more about your deferred pension options, visit www.shepp.ca and refer to the *Deferred Pension Information Sheet*.
- 3. Your designated beneficiaries** – Are the beneficiaries listed on your statement current? Has your marital status changed? To update your designated beneficiaries, you can either make changes using **SHEPPWeb** or complete and submit a new *Designation of Beneficiary* form. Keep in mind that once you submit a new designation, it will replace any previous beneficiary designations.

For more information on each of these areas, refer to the back of your Annual Pension Statement.

If you no longer want to keep print copies of your pension statements, you can always access them online through **SHEPPWeb**. (To login and get started, see page 2.)

Your deferred pension is an important part of your financial future. Be sure to access the member resources at www.shepp.ca or contact us directly by email or phone.

DID YOU KNOW?

As a deferred member, you can choose to start your pension payments on a reduced basis as early as age 55 and anytime before age 65. Keep in mind your



deferred basic lifetime pension will be actuarially reduced. Feel free to contact our office or login to **SHEPPWeb** to request an early retirement pension estimate.

WHAT'S NEW WITH YOU?

Have you moved or changed your name in the past year? Be sure to update your contact information so we are able to reach you with important pension information and/or updates.

To update your personal information, you can do this through **SHEPPWeb** or contact us.



Have You Tried SHEPPWeb Yet?

Last fall, SHEPP launched an online portal dedicated to deferred pension members like you, called **SHEPPWeb**. This secure tool allows you to update your personal information, view your recent Annual Pension Statement online, plus access valuable Plan information, forms and guides. If you haven't done so yet, take a few minutes to try it out.

Unsure how to log in?

The **SHEPPWeb** login button is located on the right-hand side of every web page. When you click the "LOGIN NOW" button, you will be directed to the secure login page.

To login, enter your username and password.

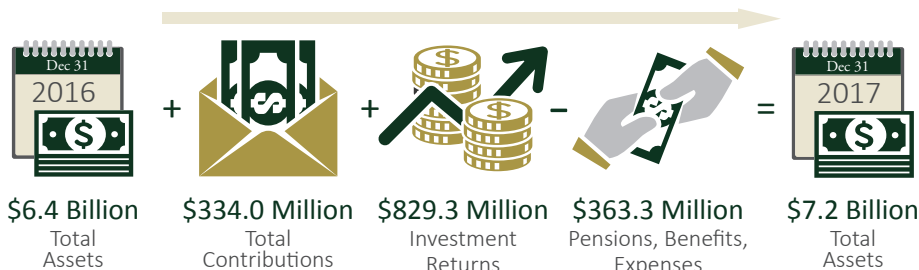
- **What is my Username?** Your username is your SHEPP Member ID, which is found on the first page of your enclosed Annual Pension Statement.
- **What is my Password?** If you've never logged in to **SHEPPWeb** before, you will need to use the temporary password assigned to you in the letter we sent you last fall. If you have misplaced the temporary password, contact SHEPP to have your password reset. A new temporary password will be provided to you over the phone.

You will be asked to create your own password on your initial login to **SHEPPWeb**. Once you create a password, your login information will not change unless you change it.

Have you watched any of the SHEPPWeb Tutorials yet?

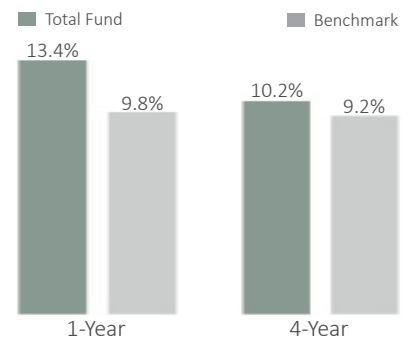
These short, helpful videos will help you get the most from SHEPP's online tools. To access, look for 'quick LINKS' found on the left-hand side of the SHEPP home page. Click on **SHEPPWeb** Tutorials to see the list of options, which includes 'Logging in to SHEPPWeb' and one for Deferred Members on 'How to Change Your Personal Information'.

2017 AT A GLANCE



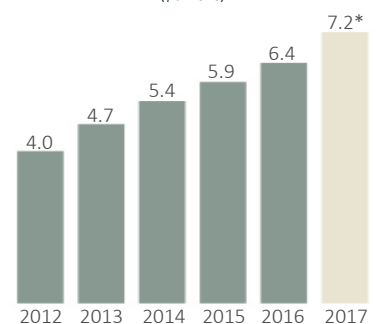
*Preliminary unaudited financial results rounded to nearest decimal point.

RATE OF RETURN (as of Dec. 2017)

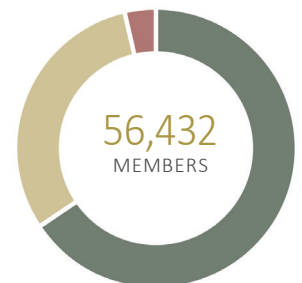


Returns are shown net of investment management fees.

NET ASSETS (\$billions)



*Preliminary unaudited financial results rounded to the nearest decimal point.



- Active Members (37,008)
- Retired Members (17,450)
- Deferred Members (1,974)

