



SHEPPnews

Deferred Member Newsletter

SPRING 2021



New Look, Same SHEPP

We updated our look late last year, but don't worry, we're still the same SHEPP. You can expect the same exceptional member service that you have come to know and deserve.



Notice of Plan Amendments

We are committed to keeping you updated on changes to the Plan so you have the knowledge to make timely and informed decisions about your pension. Please see the **Notice of Plan Amendments** included with your pension statement for important information about how upcoming changes may affect your retirement decisions.



Are You Turning 65 This Year?

If you're turning 65 in 2021, SHEPP will automatically send you forms so you can start receiving your SHEPP pension. As you approach this milestone, please make sure your address on file is up to date – sign in to **SHEPPweb** to update your information if required.

Share Your Voice - Our SHEPP Member Survey is Now Open!

With over 60,000 members strong, your voice is important to us and we want to hear from you!

Our first-ever member survey is now open for you to provide feedback that will help us better serve your best interests as a Plan member.

What do we want to know? We want to understand what you think about SHEPP, what you know about your SHEPP pension and other retirement topics, and what you expect from your pension plan.

To access the survey, visit www.shepp.ca or type the link below into your web browser.



www.surveymonkey.com/r/SHEPP

The survey is open now through to June 6, 2021 and will take about 5 to 7 minutes to complete.

Survey results will be used to inform and improve member communication and education materials so that we can meet your needs now and into the future.

The survey is anonymous, so feel free to give us your honest feedback – share your thoughts today!

#StaySafe

During these unprecedented times, here at SHEPP, we hope both you and your loved ones are staying safe and healthy. While you do so, rest assured that we continue to keep your pension in good hands.



People. Pensions. Results.



Advantages of a Defined Benefit Pension

Defined benefit pension plans like SHEPP are designed to provide members with retirement income for life. But did you know that a defined benefit pension model has several advantages that can help you plan your retirement?

It's predictable. Your deferred pension is calculated based on the eligible earnings and credited service you accumulated. Because your SHEPP pension is calculated using the benefit formula, you can easily predict how much your SHEPP pension income will be. And you'll receive that benefit without the risk and complication of investing your benefit on your own.



It's secure. You can have added confidence in your future financial security knowing that market fluctuations will not impact your pension amount. Even if the markets decline a year before you begin receiving your monthly pension, your SHEPP benefit won't change.

It will last your lifetime. Your SHEPP benefit will be paid to you for life once you elect to start receiving your monthly pension. Rest easy knowing that you will receive that income every month and never outlive your pension.

Your deferred pension is an important part of your financial future. With a defined benefit pension plan like SHEPP, you can plan your retirement knowing that your SHEPP benefit is predictable, secure and will last your lifetime.

Visit www.shepp.ca for information and resources to learn more.



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Have you signed in to SHEPPweb?

SHEPPweb is our secure online service portal, designed to help you instantly access and manage your pension information.

Sign in to **SHEPPweb** for quick self-service as you need it. You can:

- ✓ View your pension statement
- ✓ Update your personal information
- ✓ Request a pension estimate if you're considering retirement earlier than age 65

First time signing in?

To get started, visit www.shepp.ca and click on **Sign in to SHEPPweb** in the top right corner. You will need your SHEPP Member ID # (found on the first page of your Annual Pension Statement) and a temporary password. To receive a temporary password, contact us and we'll help get you set up.

Forgot your password?

Click "Forgot password" on the **SHEPPweb** sign in page. Enter your Member ID # and email address to receive an email with a new temporary password.

Still need help?

From signing in, to using the online features, see **SHEPPweb** tutorials at www.shepp.ca to help you along the way.



Review Your Pension Statement

Even though you're no longer contributing to SHEPP, we want to remind you about your deferred pension. It is important to review your Annual Pension Statement and ensure your pension information is up to date, including:

- ✓ Mailing address
- ✓ Spousal information
- ✓ Designated beneficiaries

To make updates, sign in to **SHEPPweb** or contact us by phone or email.