



Mepp Matters

PEBA will become Plannera on Jan.1

On January 1, the Public Employees Benefits Agency (PEBA) will become a new not-for-profit corporation, called **Plannera Pensions & Benefits (Plannera)**. PEBA is the plan administrator for Municipal Employees' Pension Plan (MEPP).

Plannera will operate at arms-length from government rather than being a government agency. This move will provide clear, streamlined accountability to all pension and benefit members and employers.

We want to assure you that your pension plan will not change.

This means:

- your contribution rates, entitlements, and services will remain the same;
- The Municipal Employees' Pension Commission (Commission)

will continue to oversee the Plan; and

- The same world-class firms will continue to manage the Plan's investments.

PEBA has proudly served over 100,000 members in its 40-year history. The team is looking forward to this new chapter of serving pension and benefit members as Plannera.



As for governance, a new skills-based corporate board has recently been appointed using a competitive process. The Plannera Corporate Board was appointed by PEBA's two

largest plans, PEPP and MEPP. To learn more about the governance structure, board mandate, and new corporate board members, visit the Newsroom page on www.peba.gov.sk.ca.

Today, we want to reveal the new Plannera logo to you. It reflects our Saskatchewan roots while embracing the future in pension and benefits. And Plannera is embracing its new brand promise: *Partners for a secure financial future.*

In late December, Plannera will be launching a website. The URL will be: plannera.ca

One change to note: As of January 1, the MEPP website will also have a new URL. Type **mepp.plannera.ca** into your browser.

Have your say!

This year's MEPP Member Satisfaction Survey will run from **November 6 to 28**. Your input helps MEPP enhance your overall experience to better meet your needs as a Plan member.

You could win a \$150 gift card. Complete the survey and you can enter to win one of three \$150 gift cards.

Watch your email inbox for a survey link from Inshgtrix® – our research partner – between November 6 to 8.

If you don't receive an email and wish to participate, email us at mepp@peba.gov.sk.ca



Cybersecurity 101: securing your digital world

As technology advances, it is important to be more secure and safe when browsing the web. Cyber security is about protecting your personal information and ensuring a safe online experience. Our Pension Information Officers are happy to assist you with any questions you may have about the security of your online member accounts. Here are some tips to stay safe while browsing the internet:

Create strong passwords

Create passwords that are hard to guess by combining letters, numbers, and symbols. Avoid using easily accessible information like your birthday or name.

Multi-Factor Authentication (MFA)

Enable MFA on your accounts that give you the option to. It adds an extra layer of protection by requiring two forms of identification before granting access. MFA is mandatory for all users on the MORE Planner to ensure that members stay safe online!

Be cautious with downloads

Only download files or software from reputable sources. Avoid clicking on pop-up ads and unfamiliar links as they might contain harmful malware.

Beware of Phishing

Be cautious of emails or messages asking for personal information or login details. If something seems suspicious, verify it with the sender through a trusted source. Our Pension Information Officers would never ask you for your password.



How well do you know the Municipal Employees Pension Commission?

The MEPP Commission oversees the administration of the Plan and the investment of the pension fund. Meet your Commission:

	Appointed By
Rod Quintin, Chair	Saskatchewan Association of School Business Officials (SASBO)
Ashley Stradeski, Vice-Chair	Cities of Estevan, North Battleford, Prince Albert, Swift Current, and Yorkton
Richard Beck	Saskatchewan Urban Municipalities Association
Joe Couture	Saskatchewan School Boards Association
Mark Fedak	Saskatchewan School Boards Division
Wendy Gowda	Rural Municipal Administrators Association of Saskatchewan (RMAA)
Evan Handley	Firefighters and Police Officers
Beverley Lawreniuk	Eight regional colleges and seven regional libraries
Glenda Lemcke	Urban Municipal Administrators Association of Saskatchewan (UMAAS)
Bob Moulding	Saskatchewan Association of Rural Municipalities (SARM)
Marney Robinson	Trade unions other than CUPE, police and fire unions
Janice Wolfmueller	Saskatchewan locals of the Canadian Union of Public Employees (CUPE)

Why is it important to have a budget?

Research demonstrates that maintaining a budget **will** improve your financial wellness.

It has been proven that people who have a solid budget and healthy financial wellness sleep better! Create and stick to a budget to take control of your finances and never lose sleep over money again!

A budget is simply a spending plan that accounts for your current expenses and your future income needs! Budgeting helps you map your goals, keep you on track, and allows you to save for big ticket items.

Budgeting helps you not spend what you don't have! Credit cards have their place, but they can be dangerous if you don't keep track and spend more than you can afford.

The end goal for budgeting and saving is to be prepared! Planning for trips, large purchases, retirement, even saving for Christmas gifts is more enjoyable because you know how much you want to spend before you start and have the money to do it.

Budgeting is the key to a successful retirement and is one of the topics discussed in our member workshops. Please check our website for upcoming learning events!



Keep your contact information up to date.

Keeping your contact information updated with MEPP and your employer is important. Having the correct information on file ensures you receive important plan information in a timely manner. Updating your contact information is easy. If you are an active member, you can do this through your online account.

Turning 71?

Did you know, if you are turning age 71 prior to year-end (December 31), you must begin receiving your pension?

If you would like to discuss what options are available, contact mepp@peba.gov.sk.ca or call 1-877-506-6377 (Toll-free) or 306-787-2684 (Regina)

Active members

Register today for your member online account. You will be able to access your latest MEPP statement, change your personal information, and more. You will need your MEPP number off your statement.

Already Registered? **View your annual statement** by clicking on the statement icon found on the PLANet homepage.

 Member Login

MEPP workshops

The **Your Path to Retirement** workshops are in a virtual and in-person format presented by our Retirement Information Consultants (RICs). Our RICs are **CERTIFIED FINANCIAL PLANNER®** or **QUALIFIED ASSOCIATE FINANCIAL PLANNER™** professionals with a passion for financial literacy.

As a plan member, you have three sessions available to you in the Your Path to Retirement series. These sessions are tailored to your specific age and career stage. You and a guest are welcome to attend any of the three workshops in the Your Path to Retirement series for free!

Visit our website for a complete listing of dates and times.

MEPP Workshops for Fall 2023

PREPARE to retire

Module 1- How it all comes together

Nov 14, 2023 8:30 am - 4:00 pm

Virtual event

This module will help you with your budget considerations in retirement and investigate in more detail the various sources of income that you may have.

PREPARE to retire

Module 2- The money and beyond

Nov 14, 2023 1:00 pm - 3:00 pm

Virtual event

This session will provide you with information on tax planning considerations and ask you to reflect on other aspects of your financial picture.

BUILD a plan and PREPARE to retire

Module 3

Jan 16, 2024 8:30 am – 11:00 a.m.

Virtual event

This workshop is for mid to late-career members and is designed to help you understand in detail how your pension fits into your overall financial wellness.

PREPARE to retire

Modules 1-3

Jan 17, 2024 8:30 am - 4:00 pm

In-person - North Battleford

This session will provide you with all three modules: How it all comes together, The money and beyond, Build a plan and Prepare to retire.

PREPARE to retire

Modules 1-3

Jan 24, 2024 8:30 am - 4:00 pm

In-person - Saskatoon

This session will provide you with all three modules: How it all comes together, The money and beyond, Build a plan and Prepare to retire.

PREPARE to retire

Module 1- How it all comes together

Feb 6, 2024 8:30 am – 10:30 am

Virtual event

This module will help you with your budget considerations in retirement and investigate in more detail the various sources of income that you may have.

PREPARE to retire

Module 2- The money and beyond

Feb 6, 2024 1:00 pm - 3:00 pm

Virtual event

This session will provide you with information on tax planning considerations and ask you to reflect on other aspects of your financial picture.

PREPARE to retire

Modules 1-3

Feb 15, 2024 8:30 am - 4:00 pm

In-person - Regina

This session will provide you with all three modules: How it all comes together, The money and beyond, Build a plan and Prepare to retire.

Register at: <https://mepp.peba.ca/learning-events>



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This newsletter provides general information about the Municipal Employees' Pension Plan and its operation. It does not replace or supercede the legislation governing the Plan.