Market Volatility and the Security of Your Pension

Lately, global financial markets have been going through a lot of ups and downs. If you're wondering how this might affect your retirement savings in MEPP, you're not alone.

MEPP is a defined benefit pension plan. This means your retirement income is based on a set formula. The formula uses your highest average salary, the number of years you performed pensionable service, and a fixed rate called the accrual rate. With this setup, you'll get a steady and reliable income when you retire—**no matter what's going on in the markets.**

This type of plan helps protect you from market ups and downs. While investment returns can impact the overall health of the plan, they don't affect your personal pension in the short-term.

MEPP members can feel confident knowing their pension is professionally managed with a long-term horizon in mind; the plan is safe and steady. The plan is built to handle short-term market changes and give you peace of mind for your retirement.

Contact us if you have any questions regarding your pension.
1-877-506-6377 or mepp@plannera.ca

MEPP remains strong!

Going Concern Funded Ratio	Solvency Ratio
125.7%*	124%**

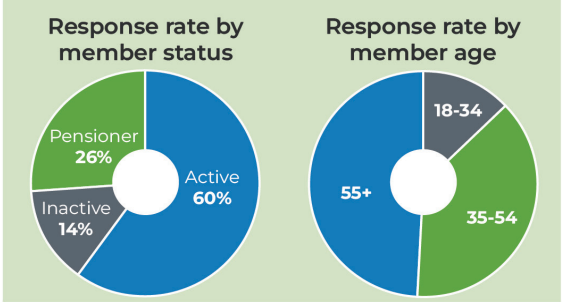
*According to the Actuarial Valuation as at December 31, 2023. The going concern funded ratio includes explicit margins to protect the Plan against adverse deviations.

**Contribution rates will remain stable, and all pensions will continue to be paid in full.

The results are in...

In October 2024, MEPP conducted **a pulse survey**, which means a sample size of members were invited to complete the survey. We received 603 responses.

603 responses



88% satisfaction with **quality of customer service** received

*"During my retirement process I was **very satisfied** with the answers I received. I was confident I understood my options. **Communication has been very good.**"*

81% satisfaction with the **administration of MEPP**

awareness of **RIC services** **56%**

- workshops/webinars
- free 1:1 financial retirement planning consultations
- answering specific financial planning inquiries by phone or email

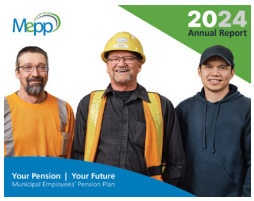
interest in paperless statements & newsletters **55%**

Want to go paperless? Sign up now!

mepp.plannera.ca

Annual Report and In Review

The complete 2024 MEPP Annual Report and the 2024 In-Review are **on the website**.



Check your recent statement!

Active Member Statements were mailed on March 20. You can also access your statement anytime through your online member account.

When you're reviewing your statement, please take a moment to review and update your contact details and beneficiary information to ensure everything is accurate.

Updates for your online member account

We're excited to share with you that we've made some updates to our **member website** to serve you better. These enhancements are designed to make managing your account easier, faster and more secure.

What have we added to your online member account?

1. Secure File upload
2. Secure Messages
3. View your statements and more!

We are committed to continually enhancing your experience.

Contact Us

Contact our Pension Information Officers (PIO) if you have any questions regarding your pension.

Toll-Free: 1-877-506-6377
Phone: 1-306-787-2684
Fax: 1-306-787-0244

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/SaskMEPP

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