



1st Quarter Update 2018

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Canadian
Entertainment Industry

RETIREMENT PLAN



Member Survey Results



In February, CEIRP conducted a survey via email to plan members with a chance to win one of six iPad mini 4s.

We wanted to know how we could

improve communications to make sure that you're getting the information you need to make the most of your CEIRP and to help you build the savings you need for your retirement when the time comes.

Your responses will help guide our ongoing work to improve the way we communicate with you about the plan.

The response to the survey exceeded expectations giving us plenty of information to work with, and the names of six lucky members were randomly picked.

One thing we did learn right off the bat was that there are a fair number of members who do not have viable email addresses. If you didn't receive the survey email, you might want to either log on to your account on www.grsaccess.com or contact the call centre at 1-800-724-3402 to update your contact info.

The lucky winners are:

- Garth Yakymyk, DGC Saskatchewan District Council
- Mike Clarke, IATSE Local 709
- Nadege Reimer, IATSE Local 891
- Devin Gunenc, IATSE Local 891
- Cory Baker, IATSE Local 669
- Maurice Tremblay, IATSE Local 873

What's on at www.ceirp.ca

- Education webinars and videos you may have missed
- Information about beneficiary designation
- How to open a CEIRP group TFSA
- CEIRP quarterly reports
- How to set up regular RSP contributions through online banking.
- How to consolidate your savings
- Features and benefits of the CEIRP group registered retirement income fund (RRIF).



What do you expect as retirement income from the government?

Almost all of today's seniors receive income from Canada's public pensions: the Canada Pension Plan (CPP) and the Old Age Security (OAS) program. For members who have contributed in Quebec and who live in Quebec when they retire, the province administers its own program, the *Québec Pension Plan* (QPP). Together, these programs provide a modest base upon which Canadians can build their retirement income. To learn more go to www.canada.ca or www.rrq.gouv.qc.ca.

At Age 65		
	Maximum	Average
Old Age Security (per month)	\$ 586.66 (as of January 2018)	\$ 556.90 (as of October 2017)
Canada Pension Plan/Québec Pension Plan (per month)	\$1,134.17 (as of January 2018)	\$ 641.63 (as of October 2017)
Total (OAS and CPP/QPP) Monthly Benefit	\$ 1,720.83	\$ 1,198.53
Total (OAS and CPP/QPP) Annual Benefit	\$ 20,649.96	\$ 14,382.33

To learn more about what you might need down the road or just around the corner, there are great tools and calculators available when you log on to your account on www.grsaccess.com and go to iAQuaint in the Learning Centre. You can also find more great information and tools on www.smartpathnow.com.



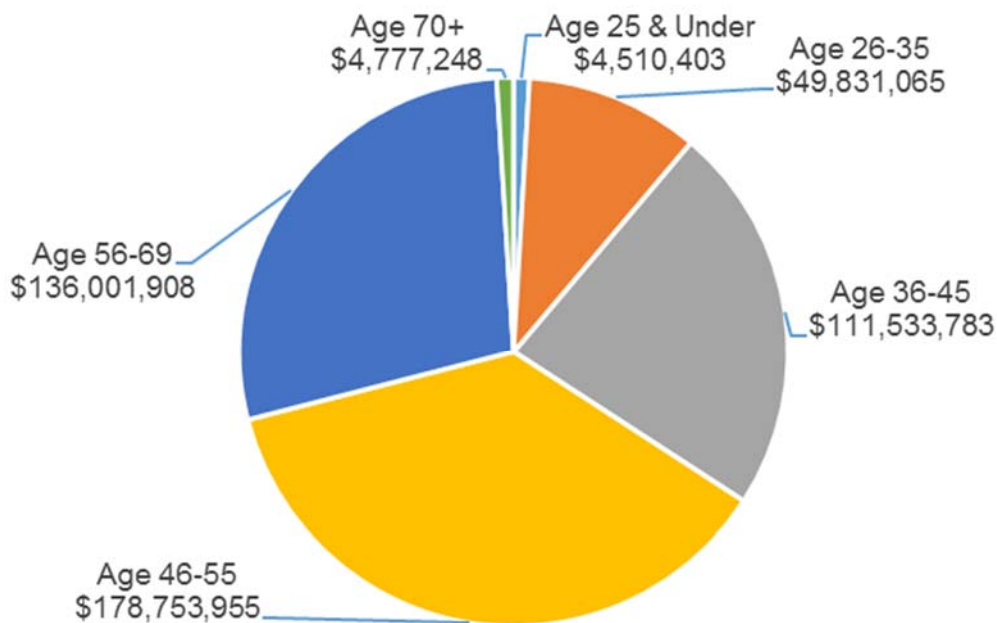
Did you know?

As you approach retirement you can email Great-West Life at

retirementready@gwl.ca and ask them to send you information about how much monthly income your CEIRP retirement plans are expected to provide.



Plan Assets by Age Band as at March 31, 2018



Total CEIRP Plan Assets: \$ 485,408,362

Number of Members: 21,768

Totals shown are for all plans (RRSP, RRIF, NRSP and TFSA)

It is important to keep sight of long term goals to ride out market ups and downs. A diversified portfolio can help moderate the volatility of returns and better protect capital over the long term. The Fund Review is updated monthly on www.grsaccess.com.