



# 4th Quarter Update 2017

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- The CEIRP supports the AFC
- Protect yourself from identity theft
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Canadian  
Entertainment Industry

RETIREMENT PLAN

## Good Debt, Bad Debt

No matter how savvy we get about staying out of debt, sometimes credit and loans are unavoidable. Can you imagine buying a house without a mortgage? The key is to be able to identify when it makes financial sense to use credit. The credit card hole is very easy to get into and very hard to crawl out of afterwards.

Don't be afraid to seek help. Speak to your bank. You could **consolidate** for easier to manage payments. Your **Employee** or **Member Assistance Plan** may offer some type of financial counselling. **The AFC** has recently launched the **Financial Wellness Program**, which offers entertainment industry workers free access to financial coaching, counselling and debt management at Credit Canada, along with other services.

**Before you make a purchase using your credit card ask yourself:**

**Do I really need to buy this?**

**If I can't afford to pay cash, should I still buy it?**

**Have I paid off last month's bill yet?**

**If I can't pay the next bill off, is it worth paying 28% interest?**



## The CEIRP supports the AFC



At the annual face to face meeting of the CEIRP Retirement Committee in Vancouver last November, Frank Haddad, Committee Chair and IATSE representative, and Brian Baker, Executive Director of the DGC, were very pleased to present the AFC (formerly the Actor's Fund) with a cheque for \$10,000.

David Hope, Executive Director with the AFC who happened to be in Vancouver at the time accepted an invitation to drop in on the meeting to say a few words, and was pleasantly surprised to receive the donation on behalf of the AFC.

David had attended the CEIRP Administrators meeting the day before to give an update on the new AFC **Financial Wellness Program**.

The AFC is the lifeline for Canada's entertainment industry. Through compassionate and confidential support, they help Canadian entertainment professionals maintain their health, dignity and ability to work.

The CEIRP is happy to be able to support this organization which helps out so many of its members. For more information go to [afchelps.ca](http://afchelps.ca).

Visit the CEIRP website today ~ [www.ceirp.ca](http://www.ceirp.ca) ~



## Protect yourself from identity theft

**Carry** only the cards that you need to have with you. Store others in a safe place at home.

**Don't carry** PIN numbers and social insurance numbers with you.

**Sign** your cards immediately.

**Review** bank and credit card statements at least monthly.

**Shred** any document with your important credit card info before you discard it.

**Check** your receipts to ensure you have received your own receipt and not someone else's.

**Never** give out personal information over the phone unless you know it's legitimate.

**Delete** unsolicited emails especially those asking for personal information.

**Report** lost or stolen credit cards immediately.

**Be cautious** when shopping online. Make sure it's a credit card secure site.

**Frequently check your credit report.**



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### Dear Sir, SEEKING YOUR IMMEDIATE ASSISTANCE....



We've all seen or heard about the famous "Nigerian Letter" email; an unsolicited request for modest financial assistance in exchange for a great deal of money. You may laugh but they wouldn't be doing it if they didn't think there was a chance for success.

Telephone scams are still going strong as well but these fraudsters and scammers are also showing up more and more in places like Facebook, Twitter, LinkedIn and even YouTube, where they can target a much larger pool of unsuspecting prey that's available 24/7.

Learn more about different types of scams from the [Canadian Anti-Fraud Centre](#).

To help protect yourself online, read this [guide](#) from the RCMP.

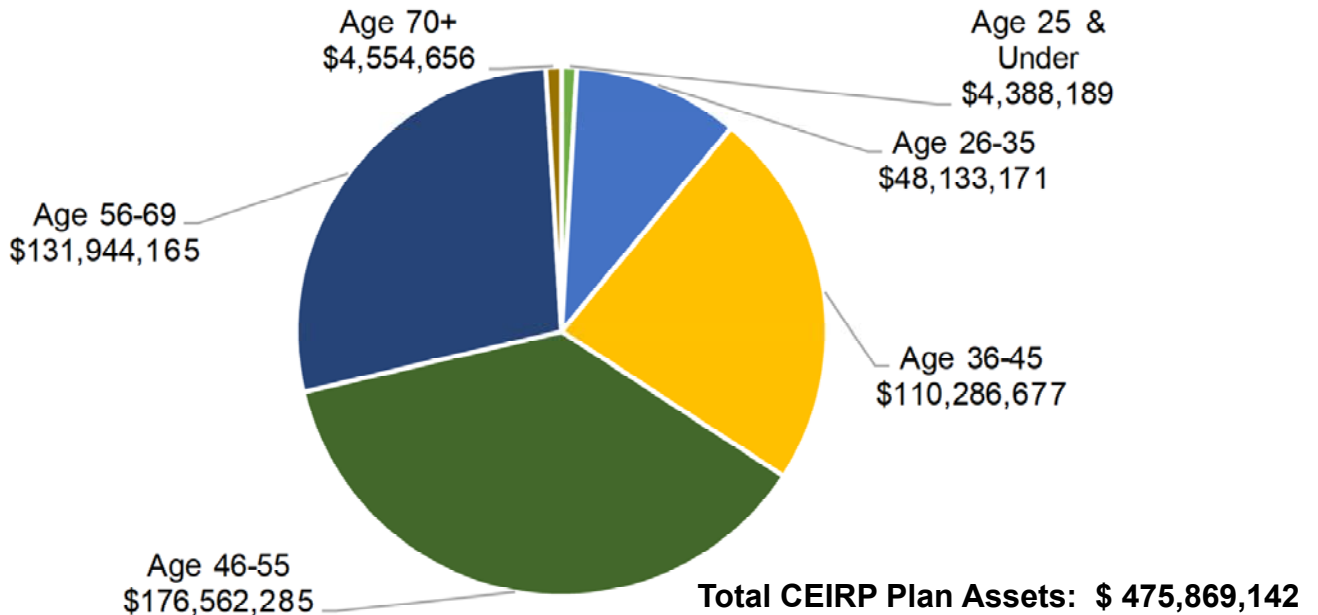
Learn how to spot scams with the [Better Business Bureau's Scam Tracker](#).



## What can you do when you log on to [www.grsaccess.com](http://www.grsaccess.com)?

View your portfolio	Change your portfolio	Investments	Planning & Learning	Online profile
<ul style="list-style-type: none"> <li>➤ Current investments</li> <li>➤ Member information</li> <li>➤ Plan overview</li> <li>➤ Retirement income details</li> <li>➤ Activity reports</li> <li>➤ Online statements</li> <li>➤ Duplicate tax receipts</li> <li>➤ Investment instructions</li> <li>➤ Maturing investments</li> <li>➤ Personal rate of return</li> </ul>	<ul style="list-style-type: none"> <li>➤ Investment instructions</li> <li>➤ Fund to fund transfer</li> <li>➤ Maturing investments</li> <li>➤ Mailed statement preferences</li> <li>➤ Change address</li> <li>➤ Printable forms</li> </ul>	<ul style="list-style-type: none"> <li>➤ Fund review</li> <li>➤ Fund reports</li> <li>➤ Net unit values &amp; rates</li> <li>➤ Investment management fee &amp; expense</li> </ul>	<ul style="list-style-type: none"> <li>➤ Plan your retirement</li> <li>➤ Learning centre</li> </ul> <p><b>Other resources</b></p> <ul style="list-style-type: none"> <li>➤ FAQ</li> <li>➤ Know the jargon</li> <li>➤ Helpful sites</li> <li>➤ Archived messages</li> </ul>	<p><b>Change your:</b></p> <ul style="list-style-type: none"> <li>➤ Password</li> <li>➤ Email address</li> <li>➤ Security questions</li> <li>➤ Language preference</li> </ul>

## Plan Assets by Age Band as at December 31, 2017



**Number of Members: 21.448**

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](http://www.grsaccess.com).