

# THE SARC PENSION PLAN



The SARC Pension Plan had been in place for over 25 years providing our Members with great investment options to support their employees' retirement plans. The plan, which has approximately 75 community-based organizations participating, is a registered Defined Contribution Plan with a 4% employee contribution and a 4% employer match.



**100+**  
DIVISIONS

**4,800+**  
PLAN MEMBERS



**\$119**  
MILLION IN ASSETS

**co-operators**  
SERVICE PROVIDER



## FEATURES

Fund options to choose from:

- ✓ MONEY MARKET FUND
- ✓ CANADIAN FIXED INCOME FUND
- ✓ BALANCED FUND
- ✓ BLACKROCK U.S. EQUITY INDEX FUND
- ✓ FIDELITY GLOBAL FUND
- ✓ FIDELITY TRUE NORTH® FUND
- ✓ MFS LIFEPLAN RETIREMENT FUNDS (TARGET DATE)

## ADDITIONAL OPTIONS\*

- ✓ GROUP RRSP  
This voluntary, non-matching program provides employees with another option for achieving their financial goals with immediate tax savings.
- ✓ GROUP TAX-FREE SAVINGS ACCOUNT (TFSA)  
With no minimum hours requirement or maximum age restriction, this voluntary, non-matching program provides employees with another option for achieving their financial goals.

*\*EMPLOYERS HAVE THE OPTION OF MAKING CONTRIBUTIONS AND MATCHING EMPLOYEE CONTRIBUTIONS, PENDING EACH INDIVIDUAL'S LIMITS*

## WHY JOIN SARC'S GROUP PLAN?

- Due to SARC's buying power, the fees paid by SARC Pension Plan members are much lower than typical fees paid at a bank, trust company, or broker for similar type investments
- SARC uses professional consultants to provide advice and monitor trends
- The investments selected for the plan are managed by professional money managers
- Opportunity for networking, questions, and learning about latest plan updates through SARC's annual Benefit and Pension Review session
- Supports always available through Co-operators and SARC

## HOW TO JOIN?

Contact Edith Crespin, Manager of Human Resources, at [ecrespin@sarc.sk.ca](mailto:ecrespin@sarc.sk.ca)