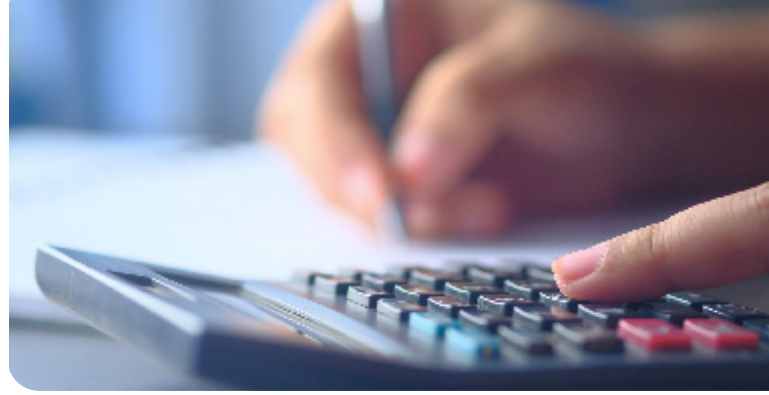


THE SARC PENSION PLAN



The SARC Pension Plan has 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 70 community-based organizations participating, is a registered Defined Contribution Plan with a minimum 4% employee contribution and a 4% employer match.



90+

DIVISIONS

5,000+

PLAN MEMBERS



\$140

MILLION IN ASSETS

 **co-operators**
SERVICE PROVIDER



FEATURES

- ✓ IMMEDIATE VESTING
- ✓ CONTRIBUTION FLEXIBILITY
- ✓ FLEXIBLE ELIGIBILITY PERIODS
- ✓ 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, Senior Manager, Human Resources, at ecrespin@sarc.sk.ca

THE SARC PENSION

PLAN provided by
co-operators

SARC understands the unique challenges and needs of the nonprofit sector, community-based organizations, and their employees.

Benefits of Joining:

- ✓ Attract new employees
- ✓ Retain current employees
- ✓ Assist your employees in planning for the future
- ✓ Low fees of a large, stable plan that has been in place for more than 25 years
- ✓ A plan that's built and evolves with the needs and voices of CBOs in mind

Features:

- ✓ Registered Defined Contribution Plan
- ✓ Immediate Vesting
- ✓ Contribution flexibility
- ✓ Flexible eligibility periods
- ✓ Ongoing employee and employer support through SARC and the Co-operators
- ✓ Low Investment Management Fees (getting even lower in November, 2025!)

Questions?

Contact Edith Crespin, Senior Manager,
Human Resources, at ecrespin@sarc.sk.ca

