

Pension Life

Your connection to the College Pension Plan

Responsible investing and your College Pension Plan

Message from the trustees

Your pension is built on investments. In fact, for every dollar you receive as a retired plan member, 75 cents is generated by investment returns. The rest—about 25 cents—comes from the contributions you and your employer made during your working career.

As your plan’s board of trustees, we have a legal and fiduciary duty to invest in the best financial interests of all members.



We believe that financial considerations and environmental, social and governance (ESG) considerations are tied together. This means that over the long term, companies with strong ESG practices will generate the best financial returns for long-term investors like the pension plan.

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BCI’s role in responsible investing

Financial and ESG factors are taken into account in the guidelines we provide to BC Investment Management Corporation (BCI, the plan’s investment agent) on how we want the plan’s assets invested. These guidelines align with BCI’s support of the global goal of achieving net-zero greenhouse gas emissions by 2050.



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We believe that the biggest systemic risk facing the world today is climate change. We also believe the best way we can reduce that risk is by directing BCI to practise engagement.

What is engagement?

Engagement means BCI uses its shareholder votes to influence companies and partners to be transparent about their ESG risks and to adopt best practices. Being a shareholder also means the companies we invest in can use our investment capital to help fund their transition to improved ESG practices.

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If we sold our shares, we would lose our ability to encourage positive change. Selling shares also allows other investors (who may not prioritize ESG issues) to buy those shares at a reduced price. The likely result is the company continuing to operate with no improvement to its ESG practices.

BCI’s Climate Action Plan and ESG Annual Report, available at bc.ca, provide more information on our and BCI’s belief in responsible investing.

Pen\$10n-Life-4U

This password would take a billion years to crack.



How secure is your password? Should you update it?

Each year the Canadian government reminds people to get cyber safe as part of Fraud Prevention Month. In support, we want to remind you to take the necessary precautions to be safe from online threats. By following best practices, you can reduce the risk of online fraud and keep your personal and financial information safe.

- ▶ Read “Get cyber safe” to learn how to best protect yourself online: college.pensionsbc.ca/get-cyber-safe

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The Wright stuff



Trustee Marnie Wright brings a fresh employer perspective to the boardroom. Appointed to the College Pension Board of Trustees in September 2021 by the Post-Secondary Employers' Association, Marnie has more than 20 years' experience

in the education sector as an instructor and human resources professional.

During her career in human resources, Marnie has supported members of four public sector pension plans, including the College Pension Plan. Her experience in pension administration gives her confidence as a trustee. "I understand the pension plan—its rules and structures—which allows me to contribute effectively," she says.

In her current role as associate vice-president of human resources at University of the Fraser Valley, she enjoys the "positivity of the education sector, connecting with students and working with inspiring faculty and staff."

At its core, human resources is about people. The same positive, people-focused nature of the pension plan is what drew Marnie to the role of trustee. "Ensuring the people are the priority is essential within human resources, and it is an important requirement when acting as a trustee," she says.

What interests Marnie the most about trusteeship is the learning. She finds the "complexity and depth of information

challenging and engaging." She also finds it rewarding to contribute to the management of a pension plan that "maximizes stable income and benefits for retirees."

Marnie lives in Abbotsford with her partner John, stepson Nick and dog Sam. She appreciates the natural beauty of the Fraser Valley. "Not everyone gets to drive by blueberry farms and cows on their daily commute," she says.

Marnie's passion for people and learning makes her just the right fit as a plan trustee.

In her spare time, Marnie loves to travel. "I grew up in a town of 200 people, where I still know the name of everyone working in the hardware store and post office," she says. Now, having visited areas as diverse as Asia, Europe and Australia, she's fascinated by the similarities and differences between people on opposite sides of the world.

Whether she's on the other side of the globe or just down the street, it's Marnie's passion for people and learning that makes her just the right fit as a plan trustee.

An easier way to prove your income

Download an income verification letter in My Account. A financial institution, government office or other organization may request proof of income on applications for certain programs and services. The PDF letter shows your gross monthly pension payment.



• myaccount.pensionsbc.ca



Contact GreenShield for questions about your extended health care and dental coverage.

Web: greenshield.ca/en-ca Toll-free: [1-888-711-1119](tel:1-888-711-1119)

Join us for a photo shoot

Showcase your retirement lifestyle! Sign up to participate in a photo shoot with a professional photographer.



Your photos may be used in College Pension Plan publications like *Welcome to Retirement*, the *Annual Report* and more. You'll receive a digital photo from the shoot as a token of our appreciation.

• Sign up today by emailing memberphotos@pensionsbc.ca



Timely tips, news and links @BCCollegePlan

Retirees' association

Join the Association of British Columbia College Pension Plan Retirees, the group that advocates for your interests. Access discounted group insurance plans covering home, travel and trip interruption.

Sign up for automatic dues deduction, and your first year's membership is free!

Web: cpr.ca Toll-free: [1-844-655-6565](tel:1-844-655-6565) (BC)

Pension Life is published twice a year. You may receive more than one copy of Pension Life if you receive a pension from more than one pension plan. Read your statement letter to determine which plan provides your group benefits. Any person entitled to a benefit, or their agent, has the right to examine plan documents, data and public information about the plan.

Pension payments 2023

| | | | |
|-----------------|----|----------------|----|
| July | 28 | October..... | 30 |
| August..... | 30 | November..... | 29 |
| September | 28 | December | 21 |

For banks outside Canada, direct deposit dates may vary.

• college.pensionsbc.ca/pension-payments-and-dates



College Pension Plan

Pension Life

When contacting the plan, please include your Person ID number (see your pension statement).

Web: college.pensionsbc.ca

Toll-free: [1-866-322-8277](tel:1-866-322-8277) (Canada/U.S.)

Mail: PO Box 9460, Victoria BC V8W 9V8