



YOUR PENSION NEWS

WHAT'S NEW?

2023 ANNUAL HIGHLIGHTS FOR MEMBERS

Read the full 2023 Annual Highlights
for Members at www.wisetrust.ca!

We are pleased to announce the publication of our 2023 Annual Highlights for Members. Released in June 2023, this annual report offers insight into factors influencing Plan performance.

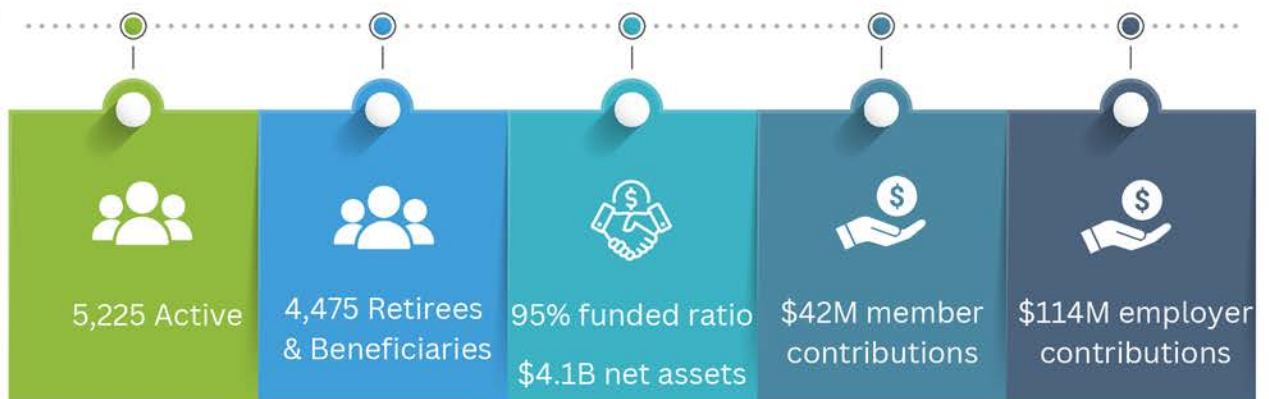
Included are messages from the Board of Trustees, our CEO, updated investment performance and the results from our first member survey.

How did we do?

Key Highlights

10,467 Total
members

6 Participating
Employers



MEMBER SURVEY COMING SOON

HAVE YOUR SAY!

Service excellence is foundational to what we do at WISE Trust.

To continue supporting our valued members, we need your feedback! This will be your opportunity to tell us what's most important to you regarding your pension experience so we can create more meaningful interactions in the future.

HOW TO PARTICIPATE

The summer member survey will be sent to you using the email address you used to register for your **My Pension Resource** account.

If you do not have a My Pension Resource account, you can register online by visiting our website and following the prompts to create a new account in the "Login to My Pension Resource" section.



PROTECT YOUR LOVED ONES

IMPORTANCE OF SURVIVOR BENEFITS

Survivor benefits can help protect your loved ones financially when you pass away before or after retirement. The type and amount of survivor benefits depend on whether you have an eligible spouse and/or eligible children and whether you have begun receiving a pension when you pass away.

Your **eligible spouse** is, by law, entitled to receive survivor benefits when you pass away. If you don't have an eligible spouse and/or eligible children, your beneficiary may be entitled to receive survivor benefits.

A **beneficiary** can be any person, persons or organization you choose. If you don't choose a beneficiary(s), or your beneficiary(s) passes away before you, any benefits payable when you pass away will go to your estate as a lump-sum payment (less applicable withholding taxes).

Interested in learning more about your survivor benefits or eligible children criteria?

Visit our website at:

www.wisetrust.ca/pension-101/survivor-benefits.

EXPERT ADVICE

Keep your spousal and beneficiary information up-to-date by completing the Spousal Declaration and Beneficiary Designation form found on **My Pension Resource**.

Send the original to the WISE Trust Pension Contact Centre.

WHO IS AN ELIGIBLE SPOUSE

On the relevant date [e.g., retirement date, date of passing], either of two persons who are:

- married to each other; or
- not married to each other but are living together in a conjugal relationship, either:
 - continuously for a period of not less than three years; or
 - in a relationship of some permanence, if they are the parents of a child

DESIGNATING BENEFICIARIES

Who can I designate as my beneficiary?

Your beneficiary is the person you have chosen to receive your survivor benefits if you do not have an eligible spouse or eligible children when you die, or if your eligible spouse has waived their entitlement.

If you are designating a child under the age of 18 as your beneficiary, special rules regarding the payment of survivor benefits apply. Since WISE Trust cannot make payments directly to minor children under the Plan, the guardian of property must be designated to receive the payments on behalf of the child.

If you do not have an eligible spouse or eligible children when you die and you have not designated a beneficiary, your entitlement, if any, will be paid to your estate.

It is important to keep your spousal and beneficiary information up-to-date. Complete the spousal declaration and beneficiary designation form found on **My Pension Resource** and send the original to the WISE Trust Pension Contact Centre.

REMINDER

UPDATE YOUR INFORMATION

Use our **My Pension Resource** self-service management tool to update your email address so you can receive pension updates and access your personalized pension details.

You can also use the tool to review your:

- pension benefit
- marital status and spousal declaration
- beneficiary designation
- contact information (mailing address, phone number and email address)

CONTACT US



Toll-free at 1-855-242-1526

Outside North America:
678-932-4144



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