



# Your Pension News



WISE Trust celebrated 2 years of operations on July 1, 2022

## Summer 2022 Newsletter for retired and deferred members

### How did WISE Trust perform in 2021? Find out in our 2021 Highlights for Members Report

In June we were pleased to release the WISE Trust 2021 Annual Highlights for Members report, now available on our website! The report includes key indicators about the plan’s financial performance, membership highlights, messages from the Board of Trustees and the Chief Pension Officer, and more! Here are a few key insights. Read the full report at [wisetrust.ca/about-the-plan/wise-trust-annual-reports](https://wisetrust.ca/about-the-plan/wise-trust-annual-reports)

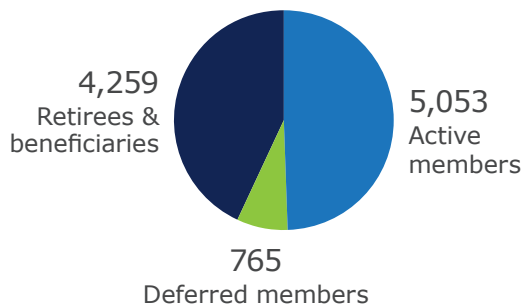
#### 2021 WISE Trust Highlights

Data as of December 31, 2021

- \$4.2B** net assets
- 100%** funded ratio
- \$88M** employer contributions
- \$30M** member contributions
- 6** participating employers

#### Plan membership

Total: 10,077 members



#### Investment performance

Gross of Investment Costs

- 11.8%** 1-year return
- 9.7%** 3-year return
- 7.7%** 5-year return



#### Keeping active during retirement

Studies have found staying active mentally and physically is important to living a long, healthy and happy retirement. Volunteering is a great way of staying active and developing or putting your skills to use. The Ontario Volunteer Centre Network has a great database that will help you locate the nearest volunteer network. Check it out at [ovcn.ca](https://ovcn.ca)





## Survivor benefits

Survivor benefits protect your loved ones financially after you pass away. Your eligible spouse is, by law, entitled to receive survivor benefits.

If you don't have an eligible spouse 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). For more information on survivor benefits go to: **[wisetrust.ca/pension-101/survivor-benefits](https://www.wisetrust.ca/pension-101/survivor-benefits)**

If you have not designated your beneficiary, you can update that information online using My Pension Resource, which can be accessed through **wisetrust.ca**, or by calling the WISE Trust Contact Centre.

## Contact us

### Online

**wisetrust.ca**

### Mail

130 King Street West  
Suite 1500  
P.O. Box 424  
Toronto, ON M5X 1E3

### Call

Toll-free at **1-855-242-1526**  
Outside North America: **678-932-4144**

The WISE Trust Pension Contact Centre is available Monday to Friday, 8:30 a.m. to 4:30 p.m., except for holidays. Have your Pension ID ready when you call.

## Update your information

When was the last time you made sure your contact info was up to date?

You can update your information through "My Pension Resource", which can be accessed through **wisetrust.ca**, or by calling the WISE Trust Contact Centre at **1-855-242-1526**.



**We suggest reviewing your contact information annually around your birthday or an anniversary.**

## Visit our website

Unsure about pension pay dates, or what happens to your pension after you pass on? Our website has you covered with a great selection of information and resources to learn everything there is to know about your pension. Visit us online at **wisetrust.ca**.

DISCLAIMER: This publication reflects the terms of the WSIB Employees' Pension Plan (the Plan) as of January 1, 2021, under the jointly sponsored pension plan arrangement. The formal Plan text and other governing documents that have been registered under the *Pension Benefits Act* and the *Income Tax Act*, are the official Plan documents. The official Plan documents may be amended from time to time. You may submit a request to view these documents by contacting the WISE Trust Pension Contact Centre. This publication does not modify or replace the official Plan documents. Where the information in this publication and the official Plan documents differ, the official Plan documents will govern.