

## 2026 COST OF LIVING ADJUSTMENT

### Pensions for Service accrued prior to January 1, 2016

COLA on service before January 1, 2016 is guaranteed and applied at 50% of the annual CPI (Canada) change as of August 31, capped at 4.25%.

0.93%

### Pensions for Service accrued after December 31, 2015

The Plan's Funding Policy allows the Administrative Board to apply COLA to pensions for service accrued after December 31, 2015, based on the value of the notional COLA reserve.

0.93%

Following the formalized COLA process, a full conditional indexing amount of 0.93% will be applied in 2026.



## Plan Status



100%

As of December 31, 2024, the latest actuarial valuation shows your pension plan is in a strong financial position and fully funded, with a going-concern funded status of 100%.

## Tax Slips

2025 tax slips will be mailed out before February 28th, 2026 and will also be available on the Member Portal!

If you received multiple tax slips, it is likely due to a change in your province or country of residence during 2025.



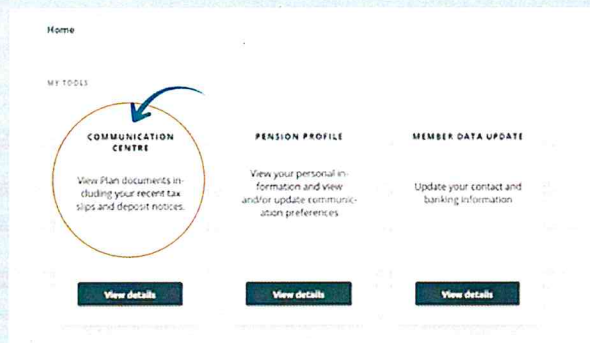
30 January	29 May	29 September
27 February	30 June	30 October
31 March	31 July	30 November
30 April	31 August	31 December



## Deposit Notices Are Moving Online

Deposit notices will no longer be sent by mail. Instead, you can access them quickly and securely through the Member Portal.

- When are they available? On your payment date, your deposit notice will be posted to the portal.
- How long will they stay there? Once posted, you'll have access to them for up to 36 months.

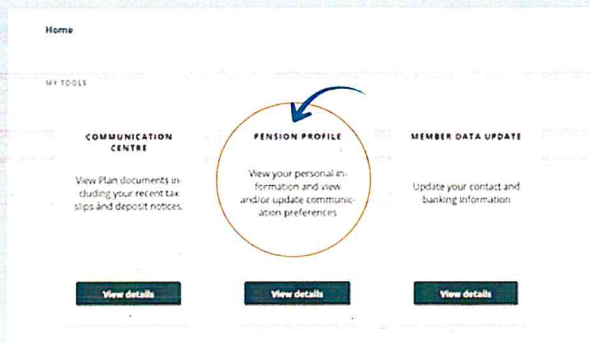


Log in to the Member Portal and check the “Communication Centre” for your notice—quick and easy!

## Check Your New Pension Amount

If a Cost-of-Living Adjustment (COLA) is applied, you'll be able to see your updated pension rate in the Pension Profile section of the Member Portal by mid-January.

Once in your “Pension Profile” - click Pension Information.



*happy holidays*

Our office will observe the following hours over the holiday season:

December 24, 2025 - 8:00 am to 12:00 pm  
December 25, 2025 - closed  
December 26, 2025 - closed  
December 29, 2025 - 8:00 am to 4:45 pm  
December 30, 2025 - 8:00 am to 4:45 pm  
December 31, 2025 - 8:00 am to 12:00 pm  
January 1, 2026 - closed



## Cybersecurity Tip: Think Before You Click!

Emails with links can look convincing—even from someone you know or a company you trust. But scammers are clever, so take a moment before you click:

- Hover, don't click: Place your mouse over the link to see the real web address.
- Check the address: If it looks odd or doesn't match the company's official site, don't click.
- When in doubt: Type the company's web address directly into your browser instead of using the email link.

**Remember: Fraudsters make emails look real. A quick check can save you from a costly scam.**

## Contact Us :



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