



Contact

Summer 2025
Edition

A newsletter for retired members of the pension and benefits plans

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Visit the Pension & Benefits Board web page for resources, newsletters, forms, board updates and information:

[presbyterian.ca/
pensionandbenefits](https://presbyterian.ca/pensionandbenefits)

To access the Pension and Benefits Board report and recommendations to the 2025 General Assembly, visit the PCC website at:

[presbyterian.ca/
/gao/ga2025](https://presbyterian.ca/gao/ga2025)

THE STABILITY OF YOUR PENSION WITH THE PCC

A special update in response to tariffs and market volatility

Recent tariff-related headlines and market fluctuations may have you wondering – what does this mean for my pension?

It's natural to feel concerned when headlines point to downturns or instability in the market. The good news is that our pension plan is designed to withstand volatility and remain stable, even during these uncertain times.

A PENSION YOU CAN COUNT ON

The pension you are receiving every month is secure as it is not directly tied to investment performance. The plan's assets are also held separately from the Church's funds by an independent custodial trustee, in accordance with pension legislation.

STAYING THE COURSE IN TIMES OF UNCERTAINTY

If you hold a RRIF or other market-based investments, remember these best practices during periods of volatility:

- 1. Stick to your plan:** Check if your asset mix has strayed off course. If it has, consider rebalancing to stay aligned with your long-term goals.
- 2. Diversify your portfolio:** A well-balanced mix reduces risk across the board.
- 3. Review regularly:** Ensure your investments still align with your goals and risk tolerance.



When in doubt, speak with a financial advisor to help keep your plan on track.

OUR COMMITMENT TO YOU

Market conditions may fluctuate, but our commitment to protecting your pension and maintaining the long-term stability of the plan remains strong. It's our priority to keep you informed with the most current information and regular updates about the status of our plan. You can feel confident knowing that the Church continues to support your retirement income and financial well-being.

TAKE A TOUR: EXPLORE RETIREE WEB RESOURCES & COMMUNICATIONS

Welcome to the **Pension & Benefits** webpages of the Presbyterian Church in Canada website! We are excited to show you around.

Whether you are an Active Member, a Retired Member or a Treasurer, we provide all the resources and information you need to help with any questions or inquiries you may have regarding your pension and benefits.



FOR ACTIVE MEMBERS

FOR RETIRED MEMBERS

FOR TREASURERS

HELPFUL RESOURCES

HELPFUL RESOURCES AVAILABLE

For Members, Treasurers, Presbytery Clerks & Clerks of Session

[Click Here to Access Resources!](#)

Pension Plan Booklet



Your Group Benefits Plan Booklet



Treasurer's Guide to Pension & Benefits



Administration Guide for Presbytery Clerks & Clerks of Session



Automatic Withdrawal Program



1 First step: Our Home Page

The **Home Page** offers timely, important reminders and resources on banners, from webinars to group benefit information, to keep you informed. From there, **Active Members**, **Retired Members** and **Treasurers** have their own webpages. These offer a variety of personalized information, guides, forms, policies and resources.

2 Next step: Retired Member's Page

The **Retired Member's** page provides up-to-date information for all retired members of the Pension and Benefits plan, of the Presbyterian Church in Canada. This includes the following resources, policies, forms and more:

Group Benefits

- Group Benefits Information
- Group Benefits Booklet
- Claim forms

Pension Plan Information

- Your Pension Plan Booklet

Sun Life Health & Dental

- Health and Dental Benefit Updates

Your Contact Information

- Update Your Information

Contact Newsletter

- Summer edition from both current and previous year

3 Final step: Email Communications

Web resources and communications not only include the Pension and Benefits webpages, but also email communications.

These email communications offer important information regarding The Presbyterian Church in Canada's Pension Plan, as well as updates and yearly rates for the Health and Dental plan.

To make sure you are receiving these email communications, please contact us with an up-to-date email address at pension@presbyterian.ca



Attention:

The 2025 Retiree Health and Dental Rate Memo that was emailed earlier today included incorrect information in the payment option section. Please disregard that email and find the correct information linked below. We sincerely apologize for any confusion this may have caused.

The finance department has introduced new payment options for members who receive quarterly invoices. These include Automatic Withdrawal and Interact E-Transfer.

Please find below a link to view the 2025 Retiree Health and Dental Rate Memo.

[2025 Retiree Health and Dental Rate Memo](#)

[Retirees' Web Page](#)

TRY THIS INSTEAD OF THAT: ECO-FRIENDLY HACKS

Ethical and eco-friendly replacements for everyday products are not just easily available, they're diverse, accessible, and effective! From the kitchen to the closet, our daily routines are littered with products that may be convenient, but can be costly and contribute significantly to environmental issues. Below are examples of alternative products that can be used to save money, reduce waste and avoid unwanted chemicals.



2024 BIENNIAL PENSION STATEMENTS

Your **Biennial Pension Statements** were prepared and mailed out at the end of May. Along with your statement, we have included important information about electronic communications starting in 2026.

We encourage you to review your statement carefully and contact us with any questions, concerns or updates, or if you have not received your statement by the end of June.



KEEPING YOUR RECORDS UP-TO-DATE...

Life moves fast and making changes to your information can often slip your mind. To help make sure you are always informed and to keep your records updated, we ask that you contact us by emailing the Pension & Benefits Office at pension@presbyterian.ca with any changes to your information.

This includes:

- Changes to your address, phone number or email
- Life events that include marital status changes, birth, adoption or death
- A second contact or Power of Attorney
- Any changes that may include your beneficiaries



REMEMBERING THOSE WE LOST..

2024

The Rev. Sang-Yub Ahn
The Rev. Peter Barrow
The Rev. Diane Beach
The Rev. Diane E. Boyd
The Rev. Leslie Blake Carter
The Rev. Deane G. Cassidy
The Rev. Dr. Stephen Y.S. Chen
The Rev. Dr. Douglas J. Fox
The Rev. Robert F. Flindall
The Rev. Robert C. Jones
The Rev. Robert H. Kerr
The Rev. John E. Kurtz
The Rev. G. Clair MacLeod
Mrs. Margaret M. MacMaster
Mrs. Marion Donna Mawhinney
Mrs. Dolena M. McLean
The Rev. David Murphy
Ms. Rebecca M. Neil-Murdy
Mrs. Nancy L. Penny
Mrs. Lorna E. Prideaux
The Rev. Fredrick J. Reed
Mrs. Josephine Sinclair
Mrs. Sandra L. Sowerby

2025

Ms. Ina Adamson
Mrs. Jean M. Boyne
The Rev. Gerard J. Bylaard
Mrs. Muriel Caldwell
The Rev. H. Lane Douglas
The Rev. Brenda J. Fraser
Mrs. Norreen S. Gillanders
The Rev. John Hibbs
Mrs. Jean L. Jarvis
Mrs. M. Jean MacDonald
The Rev. D. Ross MacDonald
Mrs. Irene Manahan
Mrs. Jenipher I.R MacKenzie
Mrs. Enid MacLeod
The Rev. Dr. Gordon J. Matheson
Mrs. Jean E. S. McIntyre
The Rev. Bruce A. Miles
Mrs. Anne H. Morton
Mrs. Hazel G. Reed
The Rev. Joseph E. Riddell
The Rev. Michael Glen Sampson
The Rev. Marion F. Schaffer
Mrs. Margaret M. Smith
The Rev. Blake W. Walker
Mrs. Helen C. Young

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Phone: 1-800-619-7301
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pension@presbyterian.ca

Sun Life Customer Care Centre

Phone: 1-800-361-6212
www.mysunlife.ca
App: MySunLife

About this newsletter

This newsletter provides summary information about the Presbyterian Church in Canada pension and benefits plans. It is not intended to be complete or comprehensive, or to provide legal or medical advice. If there are any discrepancies between this newsletter and the wording in the legal documents that govern the plans, the legal documents will apply in all cases. Our Pension Plan registration number is 0368902.