



# WINDOW

on your pension and benefits

Spring 2026  
Edition

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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 2026 General Assembly, visit the PCC website at:**

[presbyterian.ca/  
/gao/ga2026](https://presbyterian.ca/gao/ga2026)

## UPDATES FROM THE BOARD

The Pension and Benefits Board met on March 11 for the annual spring meeting. The board reviewed the financial position of the pension plan and received up-to-date reports presented by the actuaries, the Chief Financial Officer, the various sub-committees and the Trustee Board.

The actuaries presented the pension plan funded status update at December 31, 2025 which reported an estimated wind-up funded ratio of 128.6%, and an estimated going concern ratio of 126.6%.

## GOOD NEWS! PENSION PLAN CONTRIBUTION RATE REDUCTION FOR 2027:

Following a thorough review, the Pension and Benefits board recommended to the 2026 General Assembly, a reduction in pension plan contributions for employees, congregations and other PCC employers effective January 1, 2027.

The review tested several sensitivity scenarios, including projected declines in the dollar base and active membership and the results show that our plan remains secure over the next 15 years. Even with lower contribution rates, the plan's long-term funding health and stability are still projected to remain virtually unchanged.

As a result, the following rate reductions will take effect on January 1, 2027:

- **Member Contributions:** Decreasing from 7.5% to 6.5% of pensionable income
- **Congregational Assessments:** Decreasing from 4.0% to 3.5% of the dollar base
- **Employer Contributions:** Decreasing from 10.5% to 9.5% of pensionable income

## SICK LEAVE POLICY INFOGRAPHIC

The 2025 General Assembly adopted the Assembly Council's recommendations ASC-014 and ASC-015 (A&P 2025, p. 80) which asked the Pension and Benefits office to create flow charts and/or infographics for presbytery clerks and plan members, highlighting the steps necessary to assist members as they navigate through the PCC Sick Leave Policy.

The Pension and Benefits office is pleased to announce that the Sick Leave Policy Infographics have been carefully produced, reviewed, and approved by both the Communications Sub-Committee, and the full Pension and Benefits Board. These infographics, one for presbytery clerks & congregations and the other for professional church workers, were designed to be an easy to follow step-by-step guide that highlights each stage of the sick leave policy.

**The Sick Leave Policy Infographics can be found by visiting:**  
[presbyterian.ca/pensionandbenefits/treasurers](https://presbyterian.ca/pensionandbenefits/treasurers)

# ANNUAL PENSION STATEMENTS: THE PCC PENSION PLAN HUB



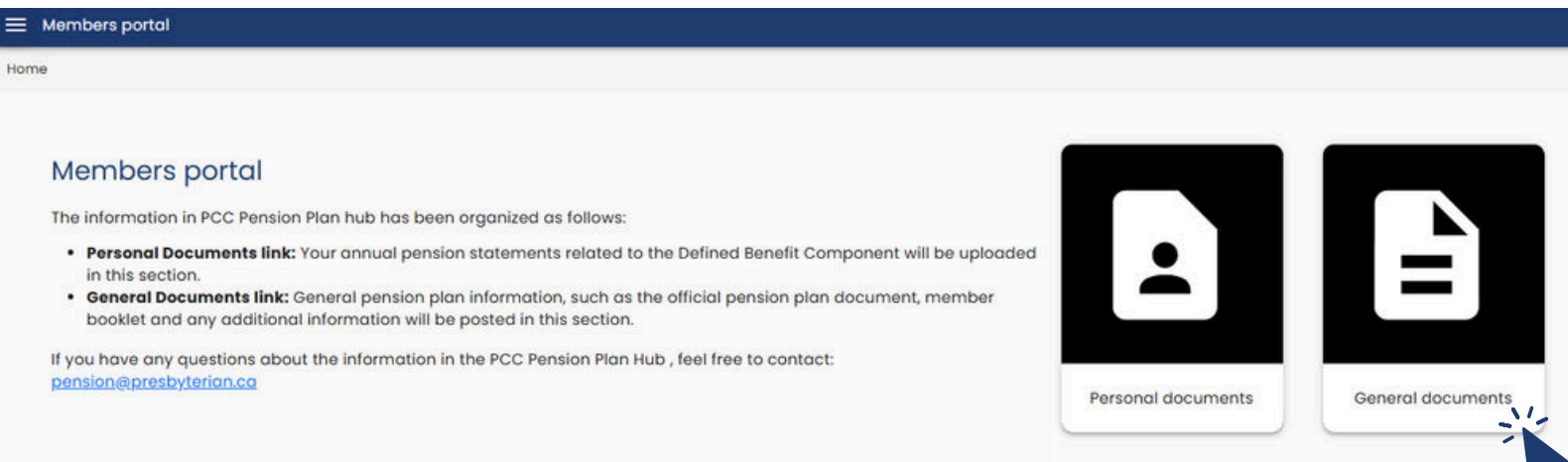
The Pension and Benefits department is excited to announce that the PCC Pension Plan Hub is now active! Here is what you need to know to register and access your Annual Pension Statements digitally:

## What is the PCC Pension Plan Hub?

The PCC Pension Plan Hub is a secure online portal where you can access your pension information, such as our Pension Booklet (which describes the main terms of the pension plan that are applicable to you) and your Annual Pension Statements. Whether you are a current or deferred vested member of the PCC Pension Plan, you will be able to access your pension information online with ease.

## How do I register for the PCC Pension Plan Hub?

You should have received an email from [pension@presbyterian.ca](mailto:pension@presbyterian.ca) with a link to register for the PCC Pension Plan Hub. If you did not receive this email, it is important to ensure that the email address we have for you on file is correct; please contact the Pension and Benefits Office at [pension@presbyterian.ca](mailto:pension@presbyterian.ca) to update your information if needed.



## Will I still receive paper copies of my pension statements if I use the PCC Pension Plan Hub?

Unless you have opted out of electronic communications, pension communication including your pension statements will be sent to you electronically, and paper copies will not be mailed to you. This ensures timely access to your annual statements and other pension-related communications, with the ability to download copies for your records. You can opt out of electronic communications at any time. To opt out, please contact the Pension and Benefits office at [pension@presbyterian.ca](mailto:pension@presbyterian.ca).

To learn more, please take a moment to read through the **PCC Pension Plan Hub FAQ** before registering. This can be found by visiting:  
[presbyterian.ca/pensionandbenefits/active-members](https://presbyterian.ca/pensionandbenefits/active-members)

# EMPLOYEE ASSISTANCE PROGRAM: ACCESS FOR THE WHOLE FAMILY

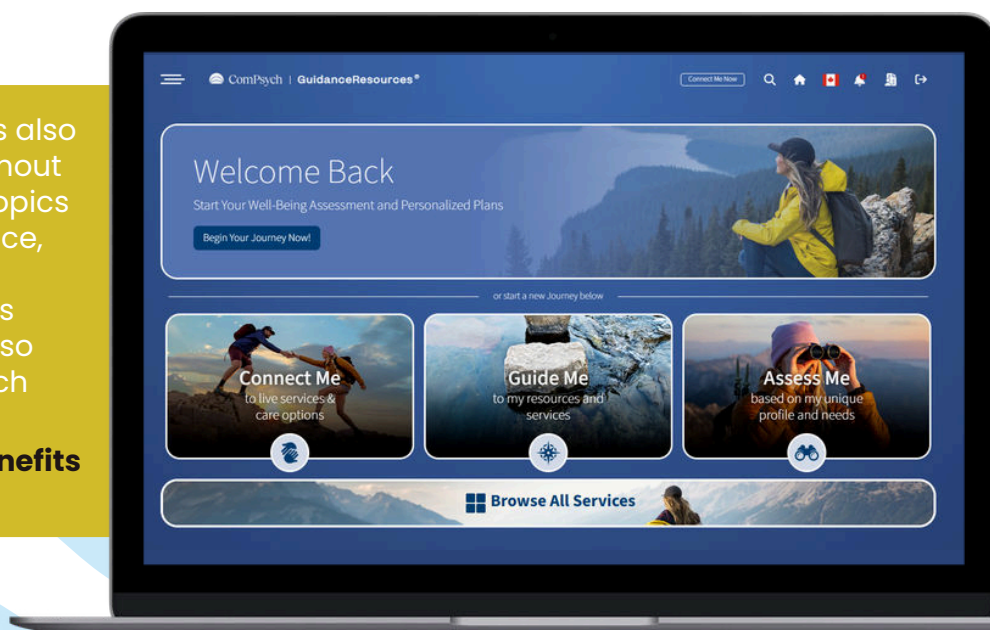
The Employee Assistance Program (EAP), provided by ComPsych GuidanceResources, is an added benefit for members of the group benefits plan and their household family members (no matter the age!) with confidential support, resources and information that are available 24 hours a day, seven days a week, by phone or online at no cost.

This includes:

- **Confidential counselling sessions** for anxiety, depression, stress, grief, loss, life adjustments, relationship and marital conflicts
- **Legal guidance** regarding divorce, adoption, family law, wills, trusts, estate planning, and free consultation and discounted local representation
- **Financial resources** for financial planning, retirement, taxes, relocation, mortgages, insurance, budgeting, debt and bankruptcy
- **Digital tools and support** with immediate connection to counselling, work-life support, personalized guided behavioural health and well-being programs, interactive articles, videos, on-demand trainings, digital self-care tools, accessible resources for anxiety, stress, mindfulness, sleep, and more
- **Live assistance 24/7**

ComPsych GuidanceResources also presents live webinars throughout the year covering a range of topics from self-help, financial advice, family and friends and much more. The recordings of these live webinars are also available to watch after each session by visiting:

[presbyterian.ca/pensionandbenefits/eap-webinars](https://presbyterian.ca/pensionandbenefits/eap-webinars)



## TO REGISTER:

1. Visit [guidanceresources.com](https://guidanceresources.com)
2. Click the "Register" tab
3. Insert the organization Web ID:  
**COM589**
4. Insert the first five (5) characters of the name of your organization: **Presb**

Your organization:

**Presbyterian Church in Canada**

## CONFIDENTIAL 24/7 SUPPORT

Call **1-866-641-3847**  
to speak to a highly trained,  
caring professional.



Scan for resources!

# CONTACT US!



## WHO SHOULD I CONTACT?

**Liane Maki** ([lmaki@presbyterian.ca](mailto:lmaki@presbyterian.ca)) – Pension and Benefits Clerk – Handles pension and group insurance calculations/deductions, group benefits plan, congregational assessments/employer share payments, maternity/parental leave calculations, pulpit supply reimbursement, and processes new enrolments for the pension and benefits plans.

**Patty Panagiotopoulos** ([ppanagiotopoulos@presbyterian.ca](mailto:ppanagiotopoulos@presbyterian.ca)) – Administrator – Handles retirements, terminations, long-term disability, deaths, survivor benefits and marital status changes.

**Perri Jeffery** ([pjeffery@presbyterian.ca](mailto:pjeffery@presbyterian.ca)) – Communications Coordinator – Provides communications coming from the Pension and Benefits office, including emails, newsletters, and website updates.

**Nicole Jeffrey** ([njeffrey@presbyterian.ca](mailto:njeffrey@presbyterian.ca)) – Director, Pension and Benefits – Oversees the administration of our pension and benefits plans, reviews and prepares policy updates, prepares regulatory filings, ensures the plans are current with legislative updates.

## 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](mailto: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
- Plans to retire (a minimum of 4 months notice is required for processing)



### Presbyterian Church Pension and Benefits

50 Wynford Drive  
Toronto, ON M3C 1J7  
**Phone:** 1-800-619-7301  
or 416-441-1111  
[pension@presbyterian.ca](mailto:pension@presbyterian.ca)

### Sun Life Customer Care Centre

**Phone:** 1-800-361-6212  
[www.mysunlife.ca](http://www.mysunlife.ca)  
**App:** MySunLife

### ComPsych Guidance Resources Program

**Phone:** 1-866-641-3847  
**TDD:** 1-877-373-4763  
[guidanceresources.com](http://guidanceresources.com)  
**App:**  
GuidanceResourcesNow

### 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.