Investing 101: Your Western Pension
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WESTERN INVESTMENT OPTIONS

Members of the Academic & Administrative Staff Pension Plans allocate the investment of their account on a percentage basis among the following 15 options. Weightings noted below reflect the target allocations. A complete description of each Fund is available in the Annual Report online at www.uwo.ca/hr.

Tier 1
Pre-set Portfolios of the Diversified Bond Fund & Diversified Equity Fund, with a rebalancing feature

Balanced Income Fund
(Mix of 70% Diversified Bond Fund & 30% Diversified Equity Fund)

Balanced Growth Fund
(Mix of 30% Diversified Bond Fund & 70% Diversified Equity Fund)

Tier 2
Diversified Portfolios of Bonds OR Equities

Diversified Bond Fund
31.75% Canadian Bonds (active)
31.75% Global Bonds (active)
10% Commercial Mortgages
26.5% Canadian Bond Fund (passive)

Diversified Equity Fund
5% Global (small cap)
5% Emerging Markets
24% Global (large cap)
10% US low volatility (large cap)
10% US Equity Fund – Hedged (large cap)
16% Non North American Equity Fund
30% Canadian Equity Fund

Tier 3
Strategy-specific funds

Canadian Bond Fund
(pasive)

Canadian Equity Fund

Non North American Equity Fund

Long Term Bond Fund

US Equity Fund- Hedged ($Cdn)

US Equity Fund – Unhedged (US)

Money Market Fund

2016 2018 2020

Target Date Funds

Cash Fixed Income/Bonds Equity/Stocks

Level of Risk / Opportunity for Reward is increasing from left to right

NOTES:

My Next Steps:

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Additional Information

Looking for more information?

Plan Website:  www.UWO.ca/hr/pension

Your retirement savings from the Plan can play an important part in your overall income at retirement. Western offers a wide variety of resources to help you map your journey and reach your financial destination at retirement. Take advantage of these resources and get where you want to go!

- **Your Secure Pension Account**
  Your secure online pension account at [www.uwo.ca/hr/pension/login.html](http://www.uwo.ca/hr/pension/login.html) lets you view your retirement account balances and review and make changes to your investments.

- **Investment Reporting**
  Western provides regular updates and comprehensive information on the investments that are part of Western’s retirement plans. This information can be useful to help you assess the best investments for your pension portfolio.

- **Workshops & Planning Tools**
  Planning your journey to retirement, determining your retirement income goals, and building a plan to get you there, can take some work, but we can help. Western provides a number of tools, education opportunities and information to help you consider the possibilities, and see what kind of savings you should be making to have the retirement income and lifestyle you desire.

**Annual Personalized Pension Statement**

*Active, Retired* and *Terminated* members of the Plan will receive a customized annual statement each spring. This statement is a very useful tool to help you evaluate if you are on track to meeting your retirement income goals.

- confirms your personal data on file, including, if applicable, your spouse’s name
- provides your account balance and your net investment returns for the period
- estimates your retirement income from the Plan

**Western HR Pension & Benefit Consultants**

Your Western Pension and Benefits Consultants are always available to answer your questions about the Plan, walk you through how to use your online pension account and point you to other resources to help you on your journey to financial security at retirement. The Pension and Benefits Consultants also offer individual counseling sessions to help you learn about retirement planning and understand the choices available to you including your investment options, contribution level and payout options. All appointments are confidential. Spouses and family members are welcome to attend. Personal appointments may be arranged by contacting Human Resources.