

Retired Member Newsletter

JANUARY 2026



Keep Your Personal Information Up to Date

Change of Address

- Update your address through **SHEPPweb** or contact us directly to ensure you receive your T4A and other information.

Banking Information

- Let us know of any changes to your account or financial institution. Here's how:
 - Provide a VOID cheque or completed direct deposit form from your financial institution.
 - Send by email, fax, or mail — we cannot accept changes over the phone.
 - Need more help? Contact our Member Experience team.

Marital Status and Beneficiaries

- Contact SHEPP with changes to your spousal information and beneficiaries.
- Leaving your SHEPP benefit to your estate may *seem* easier, but it isn't. Designating beneficiaries is the fastest and most efficient way of distributing your death benefit.
- Sign into **SHEPPweb** to review your Pension details.



Adjusting Tax Deductions on Your Pension

You can adjust the amount of tax withheld from your SHEPP pension by submitting the required TD1 forms or providing written instructions to SHEPP indicating the amount you'd like deducted.

Visit the Pensioners section at **SHEPP.ca** or see our Tax Form Information Sheet for more information.

Funded Status Update

SHEPP's latest actuarial valuation as at December 31, 2024 shows that your pension plan remains fully funded for the second consecutive year, with strong investment returns resulting in a healthy surplus. It determined that the Plan is 107% funded on a going-concern basis, with a surplus of \$768 million. The required contribution rates remain unchanged from January 1, 2025.



107%
funded



\$11.1B
in assets



\$768M
surplus

Remaining fully funded on a going-concern basis means the Plan is in a positive financial position, with sufficient assets to cover all current and future pension obligations. SHEPP's priority is to manage your pension plan with a long-term view, ensuring it remains strong and provides secure lifetime pensions for members now and in the future.

What does this mean for you?

SHEPP's Board of Trustees has chosen to use the Plan's surplus to improve pension benefits. Of course, any changes to benefits require significant thought and planning. SHEPP will share more information as that work progresses.

Watch for your T4A tax slip

SHEPP will send you a T4A slip for your SHEPP pension (retirement or survivor) by the end of February to the address we have on file.

Once your T4A has been mailed, a copy will also be accessible online through SHEPPweb. Your T4A indicates your taxable income paid and the amount of tax withheld. You will need it to complete your income tax return.



Planning Ahead with a Power of Attorney

Did you know that SHEPP accepts enduring power of attorney (POA) documents? A POA is a document that allows you to appoint someone else to handle your financial affairs and property on your behalf if you're unable to do so.

SHEPP accepts enduring POA documents to allow your approved person(s), referred to as the "attorney", to act on your behalf. This is helpful for SHEPP to have on your file in the event that your health or ability to make decisions deteriorates. For example, your attorney might need to contact SHEPP to change your address, banking information or obtain copies of your tax slip in order to file your tax return on time.



Need more information? View our information sheet at [SHEPP.ca](https://shepp.ca) under Resources>Information Sheets>Life Events.

Want to submit a POA document? Contact our Member Experience Team.

Managing Your Pension Information Online is Easy with SHEPPweb

SHEPPweb is our secure online service portal, designed to help you instantly access and manage your pension information. Sign in to your SHEPPweb account today for quick self-service.

- Update your mailing address and contact information;
- Access information about your pension and survivor benefits;
- Download and print a copy of your most recent Pension Payment Confirmation Statement; and
- Download and print a copy of your most recent T4A.

Visit [SHEPP.ca](https://shepp.ca) and click "Sign in to SHEPPweb". You will need your SHEPP Member ID number and your password. If you need help with your sign-in credentials, click "Forgot Password" or give us a call and we'll help get you set up.



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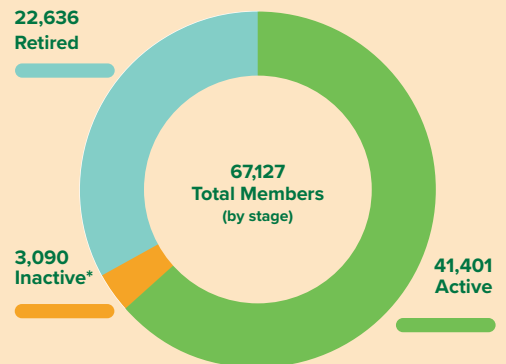
2026 Pension Payment Schedule

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



Member Statistics

Plan Membership Profile
(as at December 31, 2024)



*Inactive includes Deferred and Pending members

67,127
members

Membership Growth in 2024

3.3% in active members
2.4% in retired members
1.3% in inactive members

This document is being provided for information only, and does not replace the terms of the Plan Text. While every effort has been made to ensure the contents are accurate, the terms of the Plan Text will prevail if this document conflicts with any of the Plan Text provisions.