



Introducing ***Ready to Retire***

ARE YOU READY TO RETIRE?

As you near retirement, you'll need to decide how to convert your savings into income to ensure a comfortable retirement. There are a number of ways to do this.

The National Pension and Insurance Committee and Proteus, the plan consultant, have developed a program – *Ready to Retire* – to help you with this.

At no charge to you, *Ready to Retire* is a service offered to all members of the Canadian Baptist Pension Plan who are within 6 months of retirement. *Ready to Retire* is designed to ensure that every member of the Canadian Baptist Pension Plan transitioning into retirement gets the financial guidance needed to make informed and sound decisions regarding the conversion of your Canadian Baptist pension assets into retirement income.

The program is committed to providing you with independent, conflict-free guidance and retirement planning support within the context of your Canadian Baptist pension plan assets.*



Ready to Retire is offered by the professionals at Proteus who will work with you to identify the personal retirement goals you wish to achieve. Through up to 2 hours of personalized service that includes a one-on-one telephone or web-conference live meeting, Proteus' investment professionals will ensure that you understand all the options available to you. These options include the CBM Life Income Fund (LIF) and Retirement Income Fund (RIF), insurance products such as annuities and any other avenues you may be considering such as those available through banks and other financial institutions. Most importantly, they will help you understand the impact on your retirement income of choosing an option.

Ready to Retire is also designed to assist you in completing any forms or other paperwork required to implement your decision and, when necessary, act as a liaison between you and the financial institution.

Ready to Retire is a convenient, simple and reliable way to set your retirement income into place with confidence.

PROTEUS

Proteus has worked with the Canadian Baptist Pension Plan since 2005 and has developed a strong relationship by providing plan governance consulting support to the Board, Committee and staff. Thanks to their pension governance work with the pension plan, the professionals at Proteus are in a unique position to understand the purpose of your pension plan, the role it is intended to play throughout retirement and aid you to fully benefit from it. Proteus is privately-owned and maintains no affiliations with investment management firms, insurance companies, or plan custodians.

SIGNING UP FOR READY TO RETIRE

If you are within 6 months of retirement, you can sign up by contacting Proteus directly via our dedicated email address **readytoretire@proteusperformance.com**.

CBM RETIREMENT FUND

How do you derive an income – or take away money - from your pension assets without putting you at risk of outliving the capital you put aside throughout your working life? It truly is a balancing act between income (safety) and growth (risk) you have to manage.

To help you achieve this balance, we are introducing a fifth fund to the Canadian Baptist Pension Plan lineup. The CBM Retirement Fund is available to all plan members and specifically addresses the requirements of retired plan members for regular income while preserving their capital over a longer retirement time horizon. In order to achieve the desired goal, the Fund is well diversified across all asset classes but mitigates the inherent risk of equities by investing primarily in dividend-paying stocks and fixed income.

* *Ready to Retire* is not intended to provide you with investment management advice and does not cover other investments you may have outside of your Canadian Baptist Pension Plan.