

Retirement



June 2026

SEVENTH-DAY ADVENTIST CHURCH RETIREMENT PLAN FOR CANADIAN EMPLOYEES



● HOW 3 = 6 WITH THE GRRSP

The Church GRRSP comes with an employer match* so you can double amounts going in!

If you put in...	Your employer adds...	For a total of...
0%	0%	0%
1%	1%	2%
2%	2%	4%
3%	3%	6%
More than 3%	3%	At least 6%

**Match eligibility may vary. Total contributions must not exceed personal RRSP contribution limits. Refer to your Notice of Assessment for details.*



Did you know?

86% of GRRSP members are currently invested in Target Date Funds, but your approach is always your choice.

Are YOU where you want to be?

If you do not actively select an investment option, your contributions are automatically allocated to the Target Date Fund closest to your projected retirement year.

Visit [iA My Client Space](#) to review or adjust your investment selections.

SAVING TODAY FOR WHAT MATTERS TOMORROW

Every day, you're building toward your future through your work, your service, and the choices you make along the way.

When it comes to your retirement benefits from the Church, your defined benefit (DB) pension provides a solid and dependable foundation. Your Church Group Registered Retirement Savings Plan (GRRSP) and Tax-Free Savings Account (TFSA) help you **build on that foundation.**

BUILDING YOUR FUTURE WITH INTENTION

Your DB pension will provide guaranteed monthly income when you retire... no matter what. The GRRSP and TFSA are a little different. They are all about choice.

You decide:

- If you'd like to participate
- How much to contribute
- How to invest your savings

These choices can make a meaningful difference over time, helping you shape a financial future that reflects what matters most to you. To sign up, request an enrolment package from your payroll department; then go to ia.ca/enrolnow.

Making the most of your investment choices

Once you choose to contribute to the GRRSP and/or TFSA, one of the most important choices you make is how your savings are invested.

The default option: Target Date Funds

Target Date Funds (TDFs) are designed to take some of the guesswork out of investing.

With this option, you invest in the TDF closest to your expected retirement year (or when you expect to access your savings). Professional fund managers adjust the fund over time, shifting from growth-focused investments to more conservative ones as you get closer to retirement.



A good fit: If you prefer a more "hands-off" approach.



The bottom line: It's not "set it and forget it." You still need to review periodically to ensure your investments align with your plans and any changes along the way.

A flexible option: Build your own investment mix

If you prefer more control, you can choose to build your own investment mix. This means hand-selecting from a range of options and creating a portfolio that reflects your:

- Personal savings goals
- Comfort with market ups and downs
- Time horizon to retirement (or the point when you plan to use your savings)



A good fit: If you want full control over how your savings are invested and you're comfortable with adjusting your portfolio yourself.



The bottom line: Your investments won't automatically shift over time. You'll need to monitor and adjust your investments – including how much risk you're taking – to keep everything aligned with your goals.



Choosing what's right for you

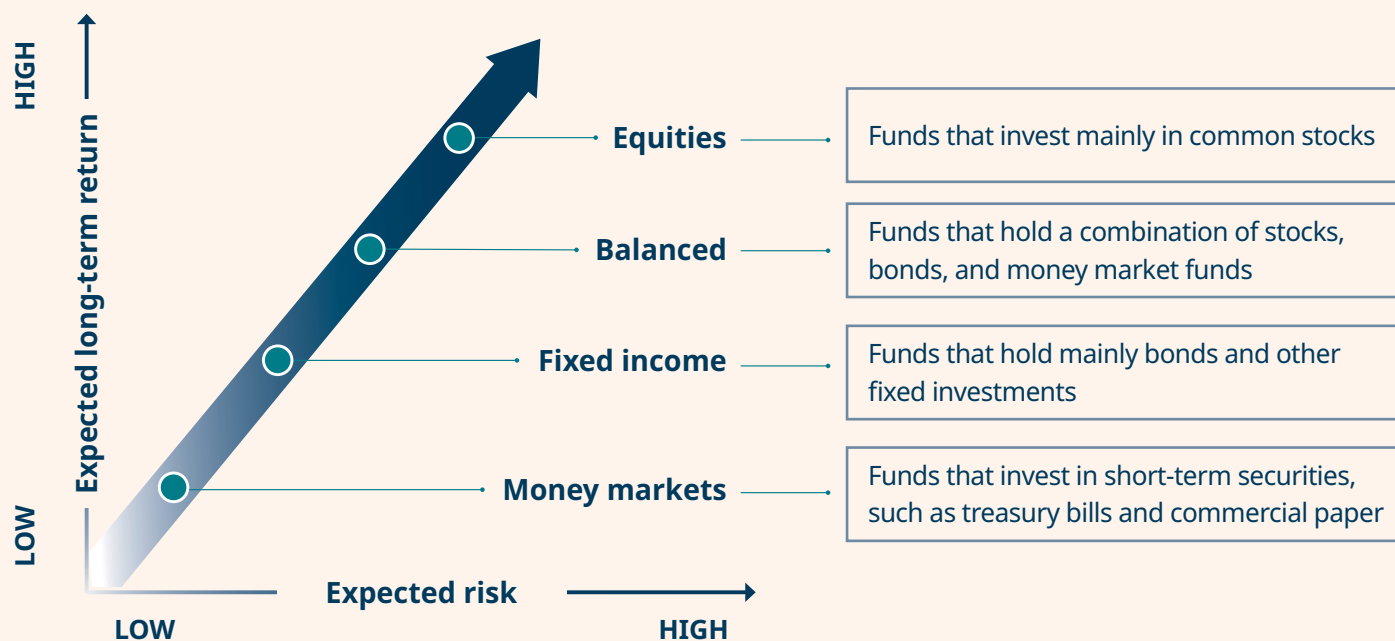
There's no single "right" investment approach. The best option is the one that aligns with your personal situation. Your choices may depend on:

- Your financial goals and the amount of money you foresee needing for your retirement years
- How long you have until retirement
- Your comfort with risk
- Your broader savings strategy

Investment decisions are personal. We always recommend working with a **trusted financial advisor** to help you decide on the approach that's right for you.

RISK VS. REWARD

Higher-risk investments tend to offer greater long-term returns, but they also come with more ups and downs along the way.



To help manage that risk, many investors choose to move toward lower-risk options as they get closer to when they'll need their savings.

STAYING ACTIVE AT EVERY STAGE OF LIFE

Your physical health can have a meaningful impact on your quality of life, both now and into the future. No matter your age, staying active helps support your **energy, independence, and overall wellbeing**.



20s and 30s | Build strong habits

- Find activities you enjoy and can stick with
- Focus on consistency over intensity
- Build a balanced routine that incorporates cardio, strength, and flexibility



40s and 50s | Maintain and strengthen

- Prioritize strength training to support muscles and bones
- Pay attention to flexibility and mobility
- Allow time for recovery between activities



60s and beyond | Stay mobile and engaged

- Focus on balance, coordination, and joint health
- Choose lower-impact activities like walking or swimming
- Stay socially connected through group activities



Use your Wellness Spending Account!

Just like your financial future, your physical wellbeing is shaped by the choices you make over time. Take a moment to think about how you'd like to stay active – both now and into the future – and how your Wellness Spending Account (WSA) can help support you.

You can use your WSA in more ways than you might expect. It's not just for equipment...

Use it for:

- Gym or pool memberships
- Fitness classes or structured programs
- Personal training or coaching
- Wellness services that support your overall health

Sign into eprofile.claimsecure.com for your WSA balance. Contact Health Benefits Administration for questions or more information.

TELL US WHAT YOU THINK!

If you have any questions, comments or suggestions about this newsletter, please don't hesitate to contact the Retirement Department:

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NEXT ISSUE

Topic idea?

Let us know. We welcome suggestions.

