



# Mapping Your Road to Retirement

Retirement planning is a lot like taking a road trip. You need to know where you want to go and how you're going to get there. Having check points along the way ensures you're on the right path. PEPP's online retirement planning tool, Retire@Ease™ can help you map your road to retirement.

### **Start with your destination**

Think about when you want to retire and what you want to do. For example, do you want to work until you are 65 then spend your days enjoying your home and yard, or is it your dream to retire at 65 and travel the world? Once you have an idea of your retirement goals, you can map your information in Retire@Ease.

### **Plot your course**

Your next step is figuring out how to achieve your retirement dreams. The tool will tell you if you can make it there with

what you're doing now. If not, it can help you figure out how to get there by altering your behaviour today. Maybe you can make voluntary contributions or change your investment option to reach your destination on time. It might mean you need to reconsider your timeline and work a little longer to get what you want.

### **Don't get lost**

Retirement planning is not a one-time deal. As you age, your goals and circumstances will probably change. Look at your plan regularly to see if you're on track and headed in the right direction. From time to time go the PEPP website and log-in to PEPP Access to use Retire@Ease to check on your plan.

Retire@Ease is your retirement road map – plan your trip today!



## Keeping Current with Retire@Ease

Retire@Ease has been helping PEPP members sort through the "what ifs" of retirement for nearly five years. The tool was just upgraded to reflect changes to Canada Pension Plan (CPP) and Old Age Security (OAS). It also has updated tax calculations and assumptions about rates of returns on PEPP investment options. These changes

will give you projections more in line with current market conditions and tax tables.

Projections are particularly important for the Retire@Ease statement, which you may have noticed is now combined with your spring PEPP member statement. Now you will receive one statement every spring

that helps you get a better idea of what your PEPP account looks like today and what that may mean for you down the road.

Once you've had a chance to review your statement, it's a good time to use the Retire@Ease tool to illustrate what retirement might hold for you.

# Perspectives On Pension Planning

**Camilla Rothe**



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