

TimeWise

A PUBLICATION OF THE CSS PENSION PLAN

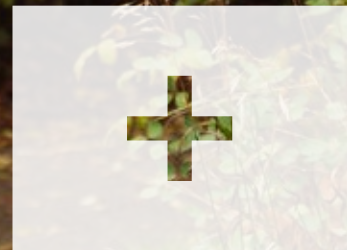


Behavioural finance:

A new article series from CSS

Explore the common human behaviours that can significantly undermine our ability to build wealth.

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Wade's retirement strategy

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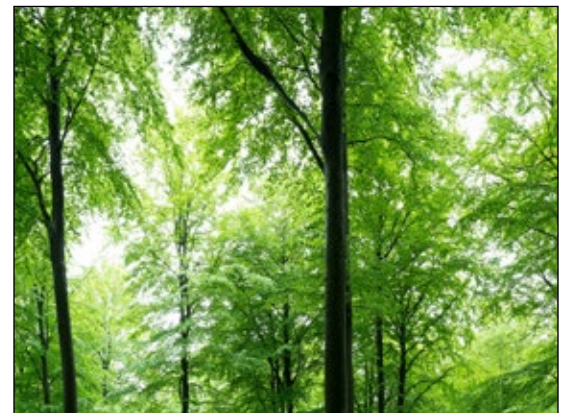
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TimeWise is published twice a year by the Co-operative Superannuation Society Pension Plan (registration no. 0345868), Box 1850, Saskatoon, Saskatchewan S7K 3S2. Phone (306) 477-8500 (toll-free 1-844-427-7736). *TimeWise* is the official publication of the Co-operative Superannuation Society Pension Plan and is available to all active contributing members, inactive members, retired members and member organizations of the Pension Plan through the Pension Plan's website (www.csspen.com). Opinion and comment expressed in *TimeWise* does not necessarily reflect the official policy of the CSS Pension Plan.



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WELCOME TO YOUR NEW MEMBER EXPERIENCE
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On the cover

Marilyn Shipley, one of our Retirement and Pension Advisors at CSS, takes a stroll through Saskatoon.

Marilyn and the rest of our member experience team are here to help answer any questions you have regarding your pension plan, retirement options and more.

COVID-19 update

As this update is being prepared, many jurisdictions across the country are escalating measures to fend off the “fourth wave” of COVID-19.

Here in Saskatchewan, the province is implementing a change of rules to address healthcare capacity pressures. CSS has been committed to the safety of our employees, members and stakeholders from the outset of the pandemic; and, we’ve remained committed to providing our members with the best possible service during the pandemic, and that has not changed.

We re-opened our office on September 7, 2021 to allow for the drop-off/pick-up of forms, and courier and mail deliveries. Members are also able to arrange in-person meetings with our staff; however, we strongly encourage virtual meetings or telephone meetings for everyone’s safety and convenience. To arrange a virtual meeting, please [contact us](#).

If you plan to visit our office, please check our website at www.csspen.com/covid19 for current COVID-19 protocols and safety requirements as these change from time to time. For example, current requirements include mandatory masking and physical distancing.

CSS will continue to strive to balance the safety of our staff and members with our commitment to delivering excellent member service. We will provide further updates through our website, by email, and through messages like this one as we navigate through the pandemic.

Be safe! 

Behavioural finance:

A new article series from CSS

In our new five-part article series, we will explore the common human behaviours that can significantly undermine our ability to build wealth.

Why is this relevant to you as a CSS member? Because the CSS Pension Plan is a defined contribution (DC) pension plan – and a key characteristic of a DC plan is the investment decisions are yours to make. When choosing how to invest your funds with the Plan, it is important to be aware of how your thinking can have a profound – and sometimes negative – impact on your financial future over the long term.

In this article, we'll discuss the first common behavioural bias: *Overconfidence*.

Part 1: Overconfidence

How human behaviour can undermine our retirement goals

Despite a very simple rule to successful investing (buy low and sell high), the average investor has historically been unable to keep up with long-term returns from broad markets. DALBAR, Inc., a company that researches investor behaviour, found that the average investor (i.e. an investor who attempts to be fully invested when markets are rising and safely out of the markets just before a drop) earns well below market returns.

	Average Equity Fund Investor (%)	Average Fixed Income Fund Investor (%)	Average Asset Allocation Fund Investor (%)	S&P 500 (%)	Bloomberg - Barclays Aggregate Bond Index (%)	Inflation (%)
30 Year	5.04	0.38	2.29	9.96	5.91	2.40
20 Year	4.25	0.47	2.54	6.06	5.03	2.14
10 Year	9.43	0.63	4.79	13.56	3.75	1.75
5 Year	7.79	0.35	3.88	11.70	3.05	1.82
3 Year	11.50	1.08	5.91	15.27	4.03	2.10
12 Month	26.14	4.62	15.36	31.49	8.72	2.29

Why is this? The answer is because we are human. And as humans we have emotions and behaviours that often undermine our ability to build wealth over the long term. Behavioural finance is the study of the influence of psychology on the behaviour of investors. It focuses on the fact investors can be irrational, lack self-control, and be unduly influenced by their own biases. Some common examples of behavioural biases that can negatively impact investors' ability to build wealth are:

- Overconfidence
- Fear of missing out
- Loss aversion
- Herding
- Recency

In this first article of our series, we'll focus on *overconfidence*. We'll discuss the other four behavioural biases in future parts of this series.

Overconfidence bias

Overconfidence bias is the common belief that you are above average. This bias is not just limited to investing but is evident in people's perception of any number of their skills and knowledge. For example, one study revealed that 73% of U.S. drivers rated themselves in the top 50% of drivers based on skill.

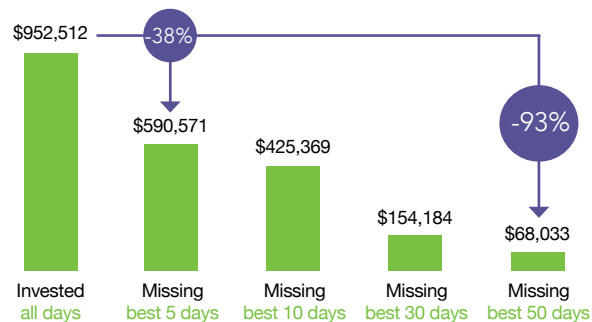
In investing, overconfidence can lead to a number of bad outcomes such as attempting to time the market or taking on more risk than you are able to. Market timing is the strategy of moving your funds out of the markets when markets start to decline and moving them back into the markets when markets begin to improve. Market timing, research would suggest, is extremely difficult - even for the most resourced and experienced professional investor.

As a typical DC retirement saver, the odds are stacked against us to identify when to sell and when to buy. Although it is tempting to exit the equity markets to avoid a downturn, it is extremely hard to time it right. Similarly once we have sold, it is equally difficult to determine when to get back into the market. Emotion often leads us to wait too long before getting back in. Unfortunately we see real-life examples of this behaviour and the negative consequences at our Plan all too often. As non-professional investors we should focus on *time in the market* and the power of compounding as opposed to attempting to *time the market*.

Missing out on best days can be costly

Hypothetical growth of \$10,000 invested in S&P 500 Index

January 1, 1980 - August 31, 2020



Past performance is no guarantee of future results.

Source: FMRCo, Asset Allocation Research Team, as of August 31, 2020.

The overconfidence bias can also lead us to take on more risk than is reasonable for our situation (for example, if we're close to retirement and decide to invest 100% of our pension funds in the CSS Equity Fund). Once again there is plenty of research to evidence that professional institutional investors, with more timely market information and tools than a DC investor could ever hope to have, have difficulty beating the market. Morningstar's Active/Passive Barometer found only 23% of funds beat their passively managed peers over the most recent 10-year period. 💰

What can we do to help overcome this bias?

- **Seek out other opinions** – Discuss your views and strategy with other investment professionals like our Retirement and Pension Advisors.
- **Step back and evaluate all the possible outcomes** – This exercise can highlight alternative outcomes and help you assess the risks of your strategy in conjunction with the potential rewards.



Built to last: Shifting to digital

The theme of CSS' most recent [annual report](#) to our members was “built to last”. From a short-term perspective, the theme was fitting given how well CSS has been able to adapt to the impacts of the COVID-19 pandemic in 2020 and 2021, keeping our team and our members safe while also maintaining the high level of service excellence our members have come to expect.

From a long-term perspective (CSS has been in operation for over 80 years), it speaks to how CSS has successfully and continually renewed itself and adapted to changing regulatory requirements and member needs over the long haul. A single-minded focus on what is best for our members is at the core of the foundation of CSS.

In this vein, CSS' strategic priorities in recent years have included a significant digitalization theme. “Digital transformation”, “digitization”, and “digitalization” are terms we're hearing more frequently and it's something that is forcing organizations, including CSS, to rethink and change their business models to adapt to a new digital reality.

Digitalize versus digitize (tomāto / tomāto) – what's the difference? Although the two words sound very similar, there is a key difference between digitization and digitalization.

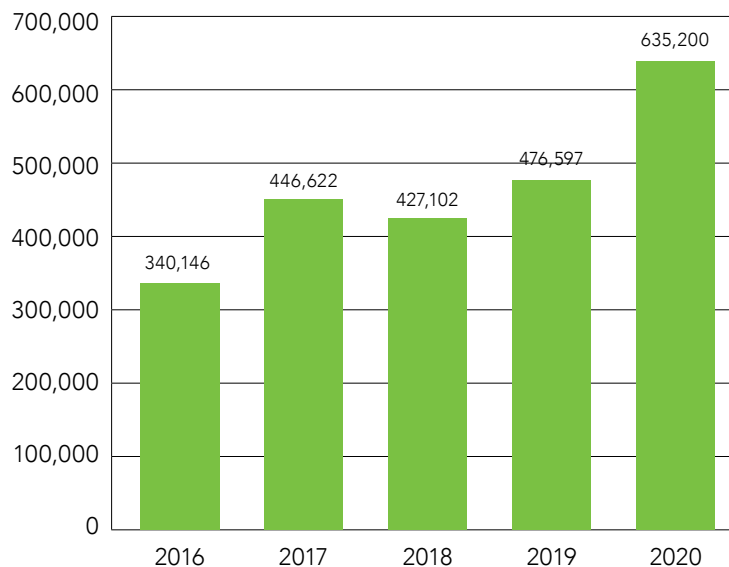
Digitization refers to the process of converting something into

digital format (for example, turning a paper form into a digital PDF form). CSS has made use of digitization for many years, as it has allowed us to distribute forms to you electronically rather than through postal mail. In 2020, CSS digitized its annual statements and tax slips allowing you to efficiently and conveniently access those items through the myCSPEN portal rather than wait for them to arrive in paper format.

Digitalization, on the other hand, means to convert a business process using digital technologies. Online investment instructions is a good example of where CSS took advantage of digitalization in 2020. Prior to the introduction of online investment instructions, you had to download, print and complete a paper form and then fax or mail it to CSS to make changes to your fund holdings with CSS. Once received, CSS staff had to enter your instructions into our pension administration system which included a number of manual steps.

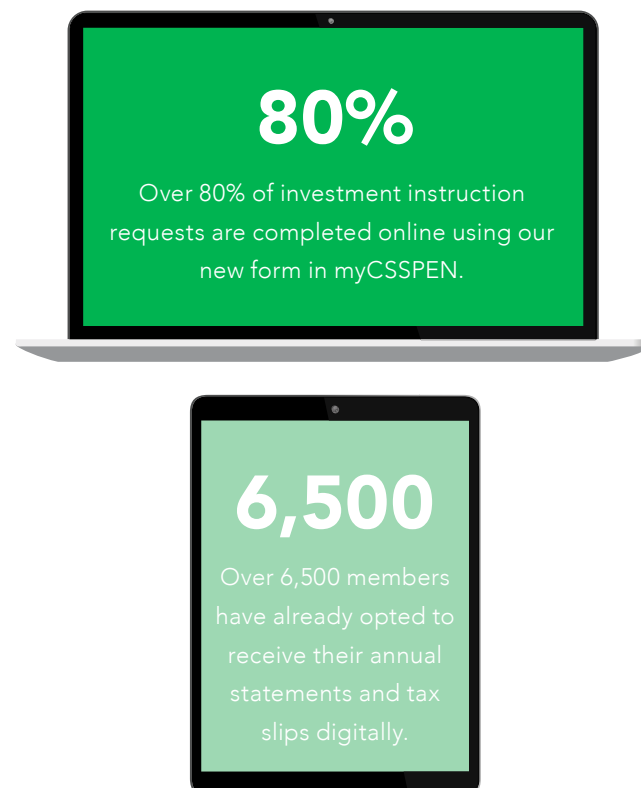
In 2020, CSS introduced online investment instructions which eliminates the need for you to download, print and complete forms, and eliminates the need to fax, mail or email the forms to CSS. Once you enter your instructions online, they are automatically entered into our pension administration system with no manual CSS staff intervention. In addition to the automation benefits, we've also been able to build some “smarts” into the process, allowing you to complete a

Website visits from 2016-2020



Since 2016, visits to the CSS website increased by

87%



risk tolerance estimator if you choose to, as well as propose suggested portfolios of CSS funds that align with your risk tolerance (i.e. your level of comfort with investment risk). Key benefits of this change include a significant reduction in the cost of processing investment instructions, as well as a very significant improvement in the convenience and overall experience interacting with CSS. Online investment instructions is a great example of digitalization.

So, digitization is about changing information from paper (analog) to digital whereas digitalization is about changing how the work gets done. Okay, we understand the differences between digitization and digitalization; but, we also mentioned digital transformation above – what the heck is that?

From our perspective, *digital transformation* means a strategic, prioritized transformation of our business processes and competencies to take full advantage of the opportunities made available through digital technologies, for the benefit of our members. In other words, it means rethinking and significantly changing how we do our work to increase productivity, creativity and position CSS to continue to generate significant value for our members. It's about continuing our tradition of being “built to last”.

How do we know that digitalizing our business is something that

members like you value? We're glad you asked – your actions speak volumes (volumes of data that is). Recent member survey results and the analytical data we collect tells us that the CSS membership highly values interacting with CSS digitally. For example, when our online investment instructions feature was launched in 2020, almost immediately we saw about 80% of investment instructions being completed online. Over 6,500 members have already opted to receive their annual statements and tax slips in digital format, not only helping us keep our costs down but saving a few trees in the process. *(To set your delivery preference for your account statements, log in or register for myCSSPEN at members.csspen.com, then select **Account Menu > Communications Preferences** to make changes.)*

We plan to continue using data and feedback from members like you to create new and improved digital services to help make planning for retirement easier – and more fun! Our efforts in using this approach were previously recognized by *Benefits Canada* magazine in 2020 when they awarded us the **Workplace Benefit Award for Pension Plan Communications**.

According to *Benefits Canada*, their judges were impressed with our attention to detail and use of data analytics in formulating our strategies. It is our goal at CSS to help you achieve optimum retirement outcomes, and we believe technology is a key tool we can use to help accomplish this mission.

Recent member survey results and the analytical data we collect tells us that the CSS membership highly values interacting with CSS digitally.

So, what digital surprises and enhancements can you expect next from CSS? Some of the initiatives on our digital roadmap that you can expect to see in the coming months include:

1.

Website refresh

In the coming months you will see a significant refresh of the www.csspen.com public website. Two examples of what you can expect to see are enhancements to assist you in more easily finding the information on the site that is relevant to you, as well as making the site even more mobile friendly (our analytics tell us that a growing number of you are accessing the site through mobile devices).

2.

Digital new member onboarding

The current process for enrolling new pension plan members is a very manual affair for our employers, their employees and CSS staff. We plan to digitalize this process and significantly enhance the onboarding experience for all concerned.

3.

Mobile app

Our recent member survey highlighted a mobile app as a sought-after addition; 80% of our Gen Z and millennial members identified this as a priority item to improve their experience interacting with CSS.

4.

Enhanced retirement planning application

Our simple retirement planner application on our website sees a lot of member traffic. There are a number of enhancements we plan to make to it in the near term.

These are just a few of the digital initiatives we have planned over the coming months and years. We invite you to visit our website periodically for news about we're working on and have recently made available to members. Or, better yet, go to <https://www.csspen.com/Pages/esign-up.aspx> to ensure you receive our quarterly E-Digest so CSS news comes to you rather than you having to go look for it. ☺

Wade's retirement strategy:

Spending reserves for those 'just-in-case' days

Did you happen to look at your CSS pension account after the pandemic hit back in March 2020? If you did, well, you may have noticed the value of your pension investments was down significantly from where it was before the pandemic struck. The uncertainty of the long-term impacts of COVID-19 led to large negative hits to global financial markets, which ultimately impacted CSS' investment portfolios.

Our CSS Retirement and Pension Advisors talked to many of you during this stressful time. Many of you asked questions, like "what do I do?" or, "how can I avoid the impacts of COVID on my pension investments?" Our general message to you then was to be careful not to panic and to maintain a long-term view, unless your personal circumstances suggested otherwise. Staying the course was a message that resonated with Variable Benefit (VB) retiree, Wade, and helped him remain optimistic and hopeful during that difficult time. This is Wade's story.*

Since Wade was 17, he spent most of his career working for his local co-op. He worked many of those years with the Neepawa Gladstone Co-op in Manitoba and his last years with Central-Alberta Co-op in Red Deer, Alberta.

At the age of 60, he decided it was time to retire.

"Family is important to me, I wanted to do it for them," Wade says. "Also, work sustains my life, life doesn't sustain my work."

He chose to convert his CSS pension funds into VB payments as his retirement income option.

"Why did you choose VB payments instead of a monthly pension, for example?" we asked.

**Please keep in mind that every member's story is different. Retirement plans may differ widely depending on your own unique goals and circumstances. Before making decisions with respect to your funds in the Plan, we strongly encourage you to consult a CSS Retirement and Pension Advisor or a your financial advisor at your credit union or bank about the entirety of your personal financial situation.*

He chuckles, "I am greedy. Also, I want to look after my family when I am gone, and VB was the most viable option for me," he says.

"By choosing VB, it will take my whole pot of gold from all those years, with obviously some risk involved, and continue to grow long term until I am 70 or 170," he says.

Within Wade's VB account, he set up a spending reserve. This is a retirement strategy CSS suggested to him as a way to manage the short-term risk of market downturns in retirement.

"A spending reserve keeps a portion of your money where you feel comfortable, by taking one to three years' of my income and holding it in the Money Market Fund (MMF) and leaving my remaining pension funds in the Balanced Fund so I would still have some opportunity for my investments to grow," he says.

The primary purpose of the MMF is to preserve capital. The fund is suitable for members who are willing to accept a low average



Wade and his family at a Winnipeg Blue Bombers game.

return in order to minimize market risk. The Balanced Fund, on the other hand, is designed to provide moderate long-term growth but is subject to periodic short-term negative returns.

“I saw a significant drop in my investment funds,” he says, recalling the moment when the pandemic hit. “I talked to CSS, and they told me to stay the course. This really resonated with me, so I did and I am happy with my decision.”

“I have only seen two downturns during the 42 years of my career, and the market dropping has taught me a lesson: That you can’t panic when you have investments, including your pension plan. Pension plans are intended for long-term growth. You have to take the bad with the good, and this is what kept me through this market downturn.”


Since March 2020, global markets have largely recovered their losses. Some funds have even achieved higher returns than before the pandemic.

Wade’s approach is a great example of “staying the course” and maintaining a long-term investment perspective. He didn’t panic and lock-in losses on his pension account; rather, he was patient and let his account recover as global financial markets recovered from the initial impact of the pandemic.

“When you look at history, the sun rose the next day and it always will. Keep emotions in check, don’t panic, and don’t forget to pay yourself first,” he says. “And setting up a spending reserve is there for those ‘just-in-case’ days.”

Wade will continue his retirement journey; he plans to spend quality time with his family.

“The pandemic has changed a lot of what we do. We love to travel, so we went camping quite a bit. We plan on buying a house, so I will be spending lots of my time building and fixing the house. There is always something to do,” he says.

If you are considering retiring and choosing the Variable Benefit retirement income option and learning more about setting up a spending reserve, talk to one of our Retirement and Pension Advisors or your financial advisor at your credit union or bank to discuss your own personal retirement strategy. 

Tips about spending reserves

1. Spending reserves can be effective in managing short-term market declines for members using the CSS Variable Benefits (VB) payments option for their retirement income.
2. If you plan to take VB payments in retirement, consider setting some funds aside in a lower risk fund, like the Money Market Fund (MMF), for your spending reserve.
3. By holding one to three years' of spending in the MMF, you can reduce the risk of being forced to sell higher risk units like the Balanced Fund in a “down” market to meet your retirement income needs.
4. If you use money from your spending reserve, consider transferring your next year’s worth of retirement income into the MMF when markets are favourable to replace the money you spent the previous year from your spending reserve.
5. If you already have cash reserves outside the Plan, then you may not need to set up a CSS spending reserve. Talk to a CSS Retirement and Pension Advisor or your financial advisor at your credit union or bank to determine the best course of action for your personal circumstance.

**Please keep in mind that every member’s story is different. Retirement plans may differ widely depending on your own unique goals and circumstances. Before making decisions with respect to your funds in the Plan, we strongly encourage you to consult a CSS Retirement and Pension Advisor or your financial advisor at your credit union or bank about the entirety of your personal financial situation.*

Election of employee delegates

January 31, 2022

For details on Co-operative Superannuation Society delegate elections, please refer to the [CSS bylaws](#) (available on www.csspen.com).

At the 2021 annual meeting, the Society's delegates elected to transition from two-year terms to three-year terms for all delegates. The method through which CSS will transition to three-year terms and maintain staggered term expiry dates for Employee Delegates is detailed in footnote 2 of the CSS bylaws and results in the following required elections for 2022.

For 2022, there will be three delegate elections taking place: 1) Four Employee Delegates representing the Alberta/BC/North region; 2) Four Employee Delegates representing the Manitoba/East region; and 3) Two Retiree Delegates representing the retired members.

This is the official notice of the calling of elections for **January 31, 2022** to elect:

1. Four Employee Delegates for three-year terms, representing the Alberta/BC/North region;
2. Four Employee Delegates for one-year terms*, representing the Manitoba/East region; and,
3. Two Retiree Delegates for one-year terms*, representing CSS' retired members.

* Note: There will be an election for Employee Delegates representing Manitoba/East region and CSS retired members in 2023. Successful candidates in the 2023 election will serve three-year terms.

All delegates are expected to attend the Co-operative Superannuation Society annual meeting (annual meeting details to be determined and communicated later in the near future). Note: We will determine whether to hold the meeting in-person or virtually at a later date and communicate this information to delegates once determined.

Nomination forms for each of the above noted elections are provided on the following page. In addition to completing the nomination form and questionnaire, nominees are requested to forward a recent .jpeg (digital image of themselves) for inclusion in the information sheet that CSS will forward to members as part of the election ballot package.

Nominations are to be forwarded to and received by the Returning Officer, no later than **4:30 p.m., Tuesday, December 1, 2021.**

Upon close of nominations, the Returning Officer will prepare the necessary ballots containing the names of the qualified nominees. For elections #1 and #2 above, ballots will be distributed to employee members of the respective regions for whom contributions and a completed application for membership has been received by CSS prior to November 1, 2021. For election #3 above, ballots will be distributed to retired members who have started receiving a periodic retirement income (monthly pension and/or variable benefit payments) from CSS prior to the end of October/2021. ☞

Martin McInnis, Returning Officer

Five things you wanted to know about being a delegate

But were afraid to ask!

1 Delegates are required to attend the annual meeting of CSS (one day), and any special delegate meeting necessary during their term. The need for special meetings has been all but non-existent in recent years.

2 Delegates, as representatives of the members, are the only ones able to effect a change in the bylaws or rules of the Plan as such bylaws and rules affect benefit provisions.

3 Delegates elect the Board of Directors. While each delegate has the right to be nominated for such elections, each delegate also has the right to refuse such nomination.

4 Delegates receive a per diem of **\$265** for attending meetings, plus out-of-pocket expenses.

5 Being a delegate is a responsible position – however it does not require a significant time commitment.

Consider being a candidate for the election of delegates!



CO-OPERATIVE SUPERANNUATION SOCIETY
PO BOX 1850, SASKATOON, SASKATCHEWAN S7K 3S2

NOMINATION FOR DELEGATES

Must be received by December 1, 2021

Date: _____

We, the undersigned, nominate: (candidate's name) _____

of (address) _____ in _____ for delegate.

Name of employee member

Signature of employee member

1. _____

2. _____

3. _____

4. _____

5. _____

N.B. - To be valid, nominations must be signed by five voting employee members.

I hereby consent to allow my name to stand for election as an employee delegate to the Co-operative Superannuation Society.

Signature of candidate: _____ Occupation of candidate: _____

QUESTIONNAIRE TO BE COMPLETED BY EACH CANDIDATE

NOTE: The purpose of this questionnaire is to provide information to the voters and give them some knowledge of employee members who have been nominated.

Name of candidate: _____ Member ID number: _____

Present employer: _____

Position now held: _____

Co-op or credit union experience: _____

Educational achievements: _____

Please provide any comments you may have about the future direction of CSS in areas such as provisions, investments, member services, etc.

My photo will be sent electronically to: css@csspen.com

Date: _____ Signature: _____

Welcome to your **NEW** member experience

What would you like to do today?

Communications



Review your annual statement (every February)

Your annual statement gives you:

- Complete details of your status in the Plan;
- The total contributions and investment earnings for the year; and
- The year-end balance.

It's time to go digital! Sign-up to receive your annual statement online by [logging into myCSSPEN](#) and changing your communication preference to digital.

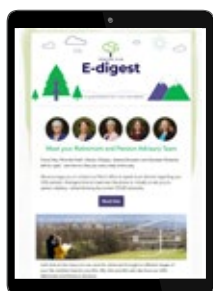


Log in to myCSSPEN

Use myCSSPEN to:

- Check the value of your account;
- Change your investments;
- Update your contact information;
- Access planning tools and calculators;
- Keep track of any transactions made; and
- Confirm your beneficiary is up to date.

Visit members.csspen.com to log in or register for access.



Subscribe to our email list

Get the latest news and information about Plan programs and services, quarterly rates of return and our E-Digest delivered straight to your inbox.

Visit our website (www.csspen.com) to [subscribe to our email list](#).

Tools and calculators

Risk Tolerance Estimator

Determine your risk tolerance level to help you understand which investor profile may suit you based on your time horizon and investment knowledge.

To access this tool, go to www.csspen.com, select *Forms and resources* > *Tools and calculators*.

Basic Retirement Planner

This planner helps you to understand if you are on track toward achieving your retirement savings goals. It also provides actions that you may wish to consider if you are estimated to not be on track to reach your retirement income goals.

Accessible only from your [myCSSPEN](#) account.

Pension Projector

Estimate your monthly pension, if you choose a guaranteed lifetime income at retirement. This calculator assumes that you will continue to make the same contribution amount to your pension account until you retire.

Accessible only from your [myCSSPEN](#) account.

Variable Benefit Illustrator

Estimate the amount of your Variable Benefit payments, if you opt for monthly or annual withdrawals from your CSS investments at retirement. This illustrator assumes that your pension contributions will continue until retirement.

Accessible only from your [myCSSPEN](#) account.

Log in or register for [myCSSPEN](#) to access these tools!

Reach out to us

(306) 477-8500 | 1-844-427-7736 (toll-free)
css@csspen.com | www.csspen.com



Education

Retirement Income Options (RIO) Workshops

Coming in 2022: Attend an in-person or live virtual workshop. These workshops will be available throughout the year and are designed for members who are nearing retirement (ages 50 and older).

Available now: The full RIO workshop has been recorded and made into a series of online workshops. These are available online (**to watch the videos, visit www.csspen.com and select *Forms and resources* > *RIO Workshops***) for anyone to watch, enjoy and learn from. Attend an in-person or online workshop, available throughout the year, designed for members who are nearing retirement (ages 50 and older).

The RIO Workshops provide in-depth information about the retirement income options available to you, including pensions, annuities, variable benefit (VB) payments, life income funds (LIFs), and prescribed registered retirement income funds* (pRRIFs). You will also learn more about the Canada Pension Plan and Old Age Security benefits, as well as personal savings vehicles available from credit unions and financial institutions such as registered retirement savings plans (RRSPs) and tax-free savings accounts (TFSA).

Visit our website to view the recorded workshop series. Watch the website for the 2022 dates and registration process for in-person and live virtual workshops.

*pRRIFs available in SK and MB only.

Online recorded webinars and videos

If unable to attend an in-person or online workshop, there are recorded webinars available on our website to view. From early-career, mid-career, to late-career, watch our video series to learn more about your plan. **Visit our website at www.csspen.com and select *Forms and resources* > *Videos*.**

Guidance

Retirement and pension experts

Talk to one of our Advisors or Specialists about your pension and retirement questions via email, phone, virtual meetings and in-person meetings (subject to COVID-19 protocols).

Get to know your CSS Retirement and Pension Advisors [here](#). 

Your CSS retirement and pension advisory team



Fiona May, Advisor, CFP®



Rhonda Rodh, Advisor, CFP®



Marilyn Shipley, Advisor, PFP®



Maureen Richards, Associate



Jessica Kreutzer, Advisor, CFP®

Your CSS retirement and pension advisory team is here to help you every step of the way.

Scan the QR code below to contact our Plan's office and arrange an appointment to speak to an advisor regarding your CSS pension. Arrange a time to meet over the phone or virtually or set up a in-person meeting (while following the current COVID protocols).



Strength in Numbers.

Co-operative Superannuation Society Pension Plan
www.csspen.com



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