

# intouch retiree pension bulletin

## New Website



On September 29, 2004, [www.cpcpension.com](http://www.cpcpension.com) introduced a whole new look and feel.

We believe that all levels of computer users, from beginners to the most advanced, will find the site appealing, easy to use and informative.

You can now obtain detailed information on survivor benefits, cost of living increases, pension payment dates, etc. The "Guided Tour" or "Help" will show you how to use the website. Please take a few minutes to familiarize yourself with its contents. Take note of the handy "Enlarge Text" feature, which will increase the size of the text for easier reading. Direct page-to-page language preference is also an added feature. Go to (get retiree information on – insurance benefits during retirement) and click on one of the questions. This link takes you to the new Retiree Benefit Coverage Booklet. This book contains information on post retirement benefits, how to change your coverage, premiums, deductibles, etc. We have also included a link to other sites of interest. Here you will find the new Heritage Club website, as well as many other interesting ones. Highlights will be updated as required. Visit our site and please feel free to contact us by e-mail at [pension.services@canadapost.ca](mailto:pension.services@canadapost.ca)

## Q & A

We are introducing a new Question and Answer section. We will answer one or two questions we hope will interest the majority. Please feel free to e-mail us at [pension.services@canadapost.ca](mailto:pension.services@canadapost.ca).

**Q.** What happens to my pension payment if I travel for six months?

**A.** Your pension benefit will continue to be deposited into your bank account as it does now. It will be accessible to you through any "Interac" ATM if you are set up for this service through your banking institution.

## INDEXING INCREASE FOR 2005

We are pleased to announce that your pension benefits will increase by 1.69% beginning with your January 2005 monthly pension payment. If you retired in 2004, the percentage increase will be based on the number of full months you were retired. For example, if you retired at the end of September, your increase will be 1.69% x 3/12, or 0.42%.



## Holiday Wishes

All of us at Pension Services wish all of you a

happy and healthy holiday season.



# Canada Post Corporation Registered Pension Plan Performance Results for April 1 to June 30, 2004

## Market Conditions

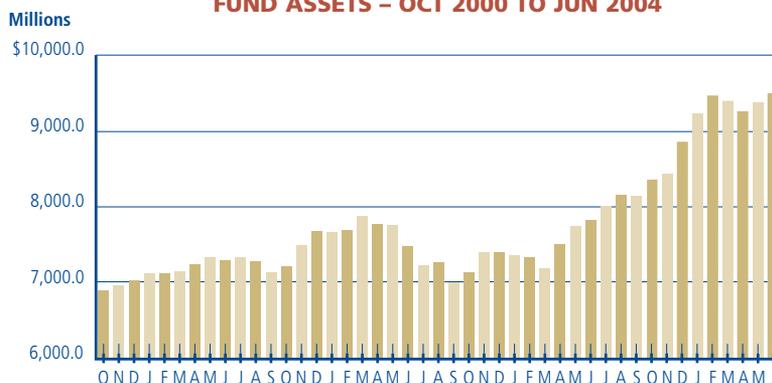
Equity markets were largely unchanged in local currency terms during the quarter. Foreign equity returns were enhanced by a decline in the value of the Canadian dollar over the period. Bond markets weakened in anticipation of rising interest rates.

ASSET CLASS	MARKET VALUE (IN MILLIONS)	2004 APR-JUN	2004 YTD	2003 ANNUAL	2002 ANNUAL	2001 ANNUAL
<b>Fixed Income</b>						
Cash & Short Term Investments	\$ 332.5	0.5%	1.2%	2.9%	2.4%	4.3%
Canadian Bonds	3,018.5	-1.1%	3.1%	8.4%	10.2%	7.3%
<b>Equities</b>						
Canadian Equities	3,546.5	0.5%	5.3%	25.5%	-11.6%	-7.7%
U.S. Equities	1,670.9	3.3%	7.9%	7.5%	-20.9%	----
International Equities	988.0	2.7%	9.5%	7.3%	-21.6%	----
<b>Total Registered Pension Plan</b>	<b>\$9,556.4</b>	<b>0.70%</b>	<b>5.36%</b>	<b>13.87%</b>	<b>-6.99%</b>	<b>5.10%</b>

## Investment Highlights

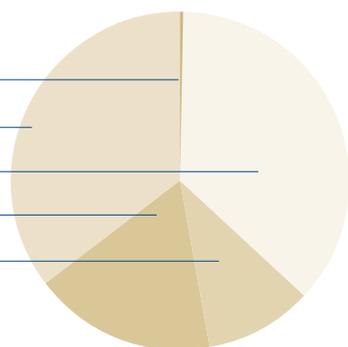
- The fund's second quarter rate of return is 0.7% versus our benchmark of 0.3%. YTD the fund is up 5.4% versus our benchmark of 4.3%.
- As at June 30, 2004, the fund held assets of \$9,556.4 million.
- The fund received net contributions of \$169.9 million in the second quarter. We allocated \$94.9 million to Canadian bonds, \$54.0 million to International equities, \$37.0 million to Canadian equities and \$6 million to Real Estate. Cash & short-term investments were reduced by \$24.4 million.

## FUND ASSETS – OCT 2000 TO JUN 2004



## ASSET MIX

Real Estate 0.3%  
Cdn Bonds 35.4%  
Cdn Equities 36.6%  
U.S. Equities 17.4%  
Int'l Equities 10.3%



## Asset Mix Highlights

- At June 30, 2004, 64.6% of assets were invested in equities and real estate, above the asset mix target of 62.5%. Of the total, Canadian equities represented 36.6%, U.S. equities 17.4%, International equities 10.3% and Real Estate 0.3%.
- 35.4% of assets were invested in bonds and short-term investments, compared to an asset mix target of 37.5%. This included 7.3% in real return bonds, 24.7% in Canadian bonds and 3.4% in cash and short-term investments.

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Do you have a topic in mind for our next "intouch" bulletin? Please submit any suggestions or comments in writing to:

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