



# Summary of investment funds

## Asset Mixes

The asset mixes of all PEPP funds (except the specialty funds – Bond and Money Market) have a three portfolio structure – equity, income and alternatives.

The **equity** portfolio includes a number of global, regional and private equity mandates.

The **income** portfolio includes a number of fixed income mandates with varying exposures to Canadian and/or global fixed income markets with the heaviest exposures to Canadian fixed income.

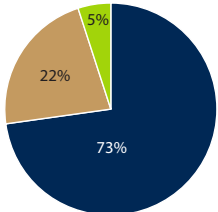
**Alternatives** further diversify the portfolio. The alternatives portfolio includes Canadian real estate and liquid alternatives, global real estate and infrastructure.

The **Bond Fund** is a diversified fixed income portfolio that mirrors the income portfolio within each of the asset allocations funds and the PEPP Steps.

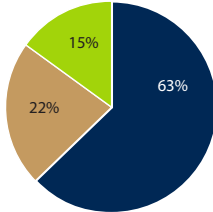
The **Money Market Fund** invests solely in money market instruments through a single investment manager.

## PEPP Investment Funds

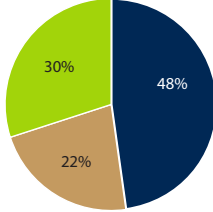
Accelerated Growth Fund



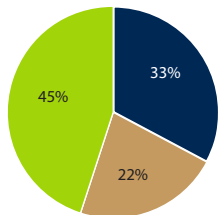
Growth Fund



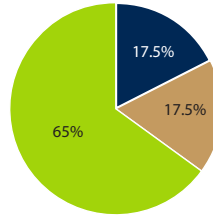
Balanced Fund



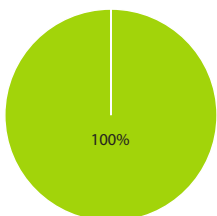
Moderate Fund



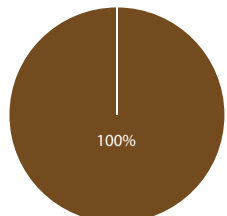
Conservative Fund



Bond Fund



Money Market Fund



PEPP Steps

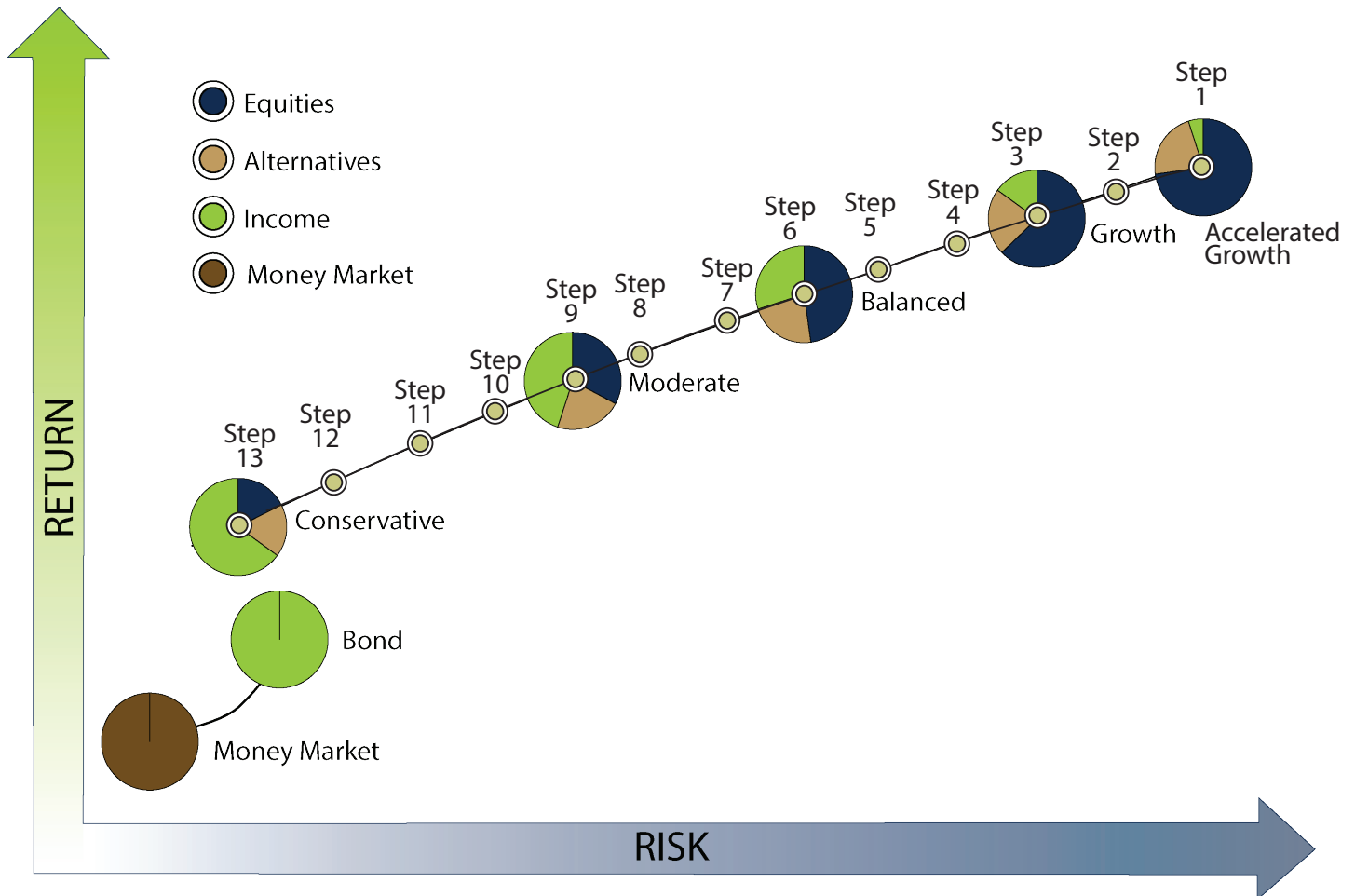
	Target asset mixes (%)			Age Band
Step 1	73.0	22.0	5.0	<35
Step 2	68.0	22.0	10.0	35-42
Step 3	63.0	22.0	15.0	43-46
Step 4	58.0	22.0	20.0	47-50
Step 5	53.0	22.0	25.0	51-53
Step 6	48.0	22.0	30.0	54-56
Step 7	43.0	22.0	35.0	57-58
Step 8	38.0	22.0	40.0	59-60
Step 9	33.0	22.0	45.0	61-62
Step 10	28.0	22.0	50.0	63-64
Step 11	23.0	22.0	55.0	65-69
Step 12	20.0	20.0	60.0	70-74
Step 13	17.5	17.5	65.0	75+

Equities Alternatives Income



## Improving member outcomes

The increased and more diversified exposure to alternatives in all the asset allocation funds and the PEPP Steps Fund is intended to improve the overall risk/return expectations of the PEPP funds which should lead to improved member outcomes – more money for retirement!



### Online resources:

We do suggest you review your PEPP member statements and complete a *MY PEPP Investor Profile* (available online) annually to re-assess whether your investment fund choice is still appropriate for your risk tolerance and time horizon.

- [Fund Fact Sheets](#) provide more details on each fund – under Investments/Publications.
- [MY PEPP Investor Profile](#) – under Investments/Member/Publications
- [Fund Performance Bulletins](#) – under Investment/Fund News and Performance
- [Statement of Investment Policies and Goals](#) – under Investments/Publications.

Please contact us if you have any questions.