



THE Canada Pension Plan IS SECURE FOR GENERATIONS TO COME

Rest assured, CPP Investments is taking care of the Canada Pension Plan (CPP) Fund. You've worked hard and contributed to the CPP. You've earned it. And you can rely on it.

We Asked The Experts

John Graham, President & CEO of CPP Investments, shares his insights

Q: How does the CPP Fund compare to other pension funds?

A: CPP Investments is one of the most sophisticated institutional investors in the world, with performance that would consistently put us in the top 10 globally. Our investment approach, our governance structure is recognized as best in class, and the Fund is sustainable for at least 75 more years.

Q: How is the Fund doing?

A: CPP Investments has been designed to be a long-term investor, designed to withstand the ups and downs of the market. Our last fiscal year, we delivered over 20% return, which is solid performance considering the backdrop. More importantly, over the past 10 years, we delivered over 10% return per annum.

Q: What about post-pandemic?

A: Our teams continue to look for opportunities around the globe. We're focused on opportunities where there are major

shifts in the global economy, like electrification, the energy transition and some of the amazing medical breakthroughs that we've witnessed over the past 18 months. These opportunities will help us drive long-term performance.

Q: Explain the thinking that goes into investing.

A: We have a global diversified active management strategy, which means we invest in different asset classes. We invest in infrastructure, real estate, logistics or data centres, public equity and private companies all over the globe. This diversification means that when one asset class is impacted by market conditions, other asset classes could be performing well. That adds to the sustainability of the Fund.

Q: What's the one thing you want to tell Canadians?

A: The most important thing is that the Fund is sound, sustainable and invested in a wide range of solid investments that will contribute to the financial security and retirement for generations of Canadians.

Our Survey Reveals What Zoomers Think

57% aren't sure what role CPP Investments plays in the CPP. CPP Investments is a global investment management firm that invests the funds of the CPP that aren't currently needed to pay benefits. It operates independently, at arm's length from government.

84% think the CPP Fund is sustainable. They're confident they'll receive CPP payments when they retire. In fact, the Chief Actuary of Canada projected the Fund to be sustainable for the next 75 years.

86% feel very or somewhat positive about CPP Investments. You can be confident that the Fund is being effectively managed and your pension is secure.

Learn more at cppinvestments.com. Read this in French at investissementsrpc.com (*Lisez ceci en français sur investissementsrpc.com*)