



facts

Money Market Fund

Investment Objectives

The investment objectives of the Money Market Fund are to preserve capital, ensure liquidity and earn modest interest income.

Investment Strategy

The Money Market Fund invests in a Canadian pooled fund containing high-quality money market instruments, including commercial paper, bankers' acceptances, bank-issued asset backed commercial paper, and treasury bills. Individual securities must have a minimum R-1 credit rating.

Who Should Invest

The Money Market Fund is suitable for members who are willing to accept a low average return in order to minimize market risk. The Fund is structured to preserve capital. It is not recommended as a long-term investment. Use of the Money Market Fund is recommended for older members as they approach their planned retirement date and who intend to "exit the markets" at retirement, or wish to create a spending reserve from which to draw periodic payments during retirement. When we say "exit the markets" we mean that the member does not intend to invest in market-based investments like stocks, bonds or mutual funds after retirement.

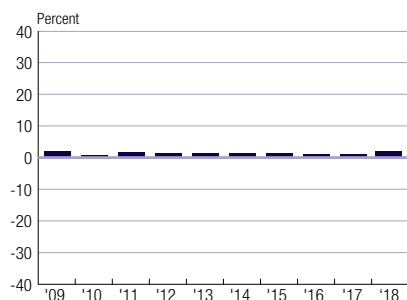
Risk/Return

The Money Market Fund is expected to produce a lower, relatively stable return, similar to prevailing short-term interest rates in Canada. The Fund is subject to interest rate risk, inflation risk and credit risk. The likelihood that the Fund will suffer short-term losses is low, although not zero.

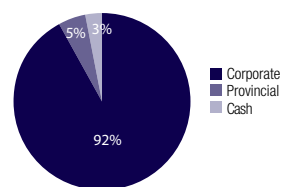
Benchmark

The Money Market Fund's benchmark is the Dex Universe 91 Day T-Bill Index.

Annual Returns to Sept. 30, 2018*



Asset Mix (Fund[^])



[^] as of Dec. 31, 2017

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Investment Manager

For an overview of the investment managers responsible for this Fund, check the Investment Options Matrix.

Income & Expense

The income earned in the Money Market Fund accrues to the members invested in the Fund. The Fund's investment and administration expenses are paid by deduction from the Fund.

Management Expense Ratio

The annual management expense ratio (MER) of the Money Market Fund is approximately 0.13%.

Investment Instructions

You are permitted to move your accumulated pension funds and any future contributions between the investment options offered by the Plan by completing an Investment Instructions form. Investment instructions are not effective until a properly completed form, accompanied by any required fees, is received at the Plan's office.

The accumulated pension funds and future contributions of members who do not provide investment instructions are automatically invested in the Balanced Fund by default. No form or fee is required.

RETURN HISTORY Annualized Returns to Sept. 30, 2018

	1 Year	3 Year	5 Year	10 year
Benchmark	1.15%	0.69%	0.75%	0.84%
Money Market Fund	1.64%	1.10%	1.08%	1.06%

* Past performance does not guarantee future results.



CSS Pension Plan Office

P: (306) 477-8500 | Toll-free: 1-844-4CSPEN

F: (306) 244-1088 | E: css@csspen.com | www.csspen.com

