



## CWIPP Fund Earns 9.9% Investment Return in 2025

**Innovative target benefit pension plan achieves 22% fund growth year-over-year**

[Toronto, Ontario – February 24, 2026] – CWIPP – Canada’s flexible pension plan for unions, employers, and members, earned a one-year investment return of 9.9% as of December 31, 2025. The fund also achieved a record 22% increase in asset growth, increasing in size from \$880 million to \$1.074 billion at year-end. The 5-year and 10-year annualized returns of the fund were 7.5% and 8.7%, respectively.

“CWIPP’s growth reflects a combination of strong cash flows into the plan, and strong investment returns,” said Shawn Rahbek, Managing Director, CWIPP. “The returns continue to support the plan’s long-term sustainability and commitment to providing secure retirement benefits for CWIPP members, and on January 1, 2026, helped CWIPP to provide nearly a quarter of its active employer groups with an average increase of 3.6% to pensions earned to date, benefiting almost 7,700 members and pensioners.

A key element of CWIPP’s overall health and sustainability is its asset management strategy, overseen by CWIPP’s Board of Trustees. The asset mix is intended to generate strong returns with a prudent level of risk to help the fund weather marketplace volatility. “Given CWIPP’s increasing membership and fund size, our Board focuses on stable governance, transparency, and the types of asset management strategies that are supportive of a growing pension plan,” said Gary Goddard, Board Facilitator and Chair. “The Trustees’ steadfast objective is to provide our current and future members with a valuable, predictable, and secure retirement income.”

Employers joining CWIPP have the flexibility to set their contribution rates and structure based on what is bargained with their unions. Because CWIPP is a target benefit pension plan, employer costs are fixed and limited by pension legislation to the negotiated contribution rates. Member contributions are permitted but not required. Plan members’ pensions at retirement are paid as a monthly income for life.



CWIPP provides unions and employers with an administratively simple, transparent, and accessible pension solution designed to be modern, responsive, and flexible.

## **ABOUT CWIPP**

CWIPP is Canada's flexible pension plan built for unions, employers, and members. CWIPP was established in 1970 and operates as a multi-employer target benefit pension plan. The plan's funded position was 128.6% at the last valuation on December 31, 2024. The plan holds \$1.074 billion in assets as of December 31, 2025, up \$194 million in the year.

Providing an exceptional plan experience for all participating members, unions, and employers, CWIPP is an ideal pension solution for Canadians seeking a predictable pension income for life.

For more information about CWIPP and the advantages of a target benefit pension plan like CWIPP, please visit [CWIPP](https://www.cwipp.ca) or contact David Le Roy at [dleroy@cwipp.ca](mailto:dleroy@cwipp.ca).