

November 21, 2019

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Dear [REDACTED],

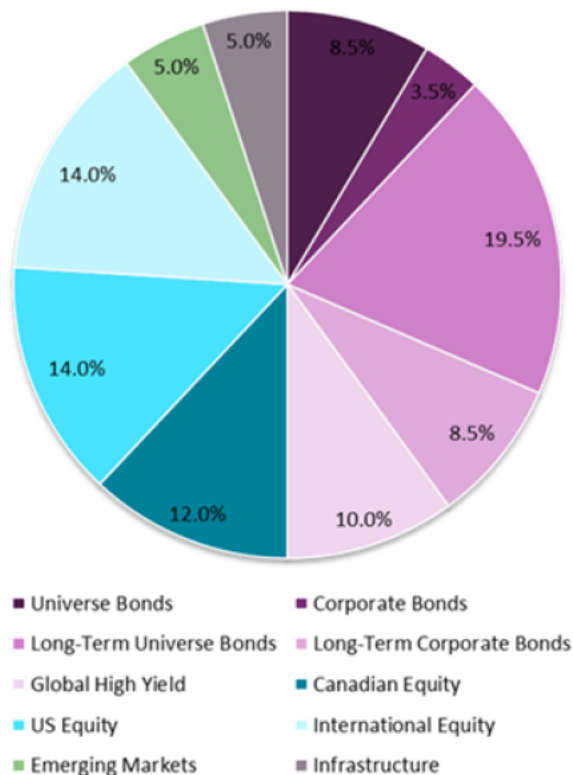
Re: Request for Access to Information under Part II of the Access to Information and Protection Privacy Act (the ATIPP Act, 2015)

On November 7, 2019, the City of St. John's received your request for access to the following information:

Any and all discussions/communication relating to protective hedging strategies placed upon the City of St. John's employee pension plans to guard against losses in the event of stock market "corrections" and/or "crash" scenarios.

Please note that there is no specific hedging strategy placed upon the pension plan to guard against losses in the event of stock market "corrections" and/or "crash scenarios. As a result, there are no discussions or communications to that effect. Based on recommendation from the City's investment consultants the pension plan holds a diversified asset portfolio as follows:

Final Target Asset Mix (FTM)



Please be advised that you may ask the Information and Privacy Commissioner to review the processing of your access request, as set out in Section 42 of the ATIPP Act. A request to the Commissioner must be made in writing within 15 business days of the date of this letter or within a longer period that may be allowed by the Commissioner:

Office of the Information and Privacy Commissioner
2 Canada Drive; P. O. Box 13004, Stn. A, St. John's, NL. A1B 3V8
Telephone: (709) 729-6309; Facsimile: (709) 729-6500

You may also appeal directly to the Supreme Court Trial Division within 15 business days after you receive the decision of the public body, pursuant to Section 52 of the Act.

If you have any further questions, please feel free to contact me by telephone at 576-8429 or by e-mail at kcutler@stjohns.ca.

Yours truly,



Kenessa Cutler
ATIPP Coordinator

ST. JOHN'S