

Benefit Reps Workshop

May 7, 2026



Agenda

1. CALL TO ORDER, OPENING PRAYER, AND WELCOME

2. Topic / Discussion

- **Benefit Rep's Responsibilities**
- **Quick Benefits and Pension Overview**
- **Changes to Enrollment and Info Update Process**
- **Benefits & Pension Updates**
- **Benefits Confirmation Process for 2026-2027 Plan Year**

3. Canada Life Representative – Benefits

4. Lunch break

5. Canada Life Representative – Pension

6. Open discussion/Q&A

BENEFIT REP'S RESPONSIBILITIES



Responsibilities to the Employee

- Provide an overview of the benefits coverage
- Ensure employee's information is up-to-date for Benefits Office
 - Datasheets will be sent twice a year : Dec/Jan and May/Jun
- Provide basic benefits information
 - Policy number, ID / certificate number, benefits booklets, claims
- Provide correct information regarding employee's eligibility and coverage
- Distribute communications / memos from the Benefits Office regarding plan changes / updates

Responsibilities to the Employer

- Check the monthly billing statement on benefits to ensure all changes are processed on timely manner
- Ensure that information about benefits passed on to the employee is correct
- Inform the employer of any changes / updates regarding benefits and pension plans
- Maintain confidentiality of the information being handled
- Ensure accurate information is reported to Benefits Office

Responsibilities to the Benefits Office

- Provide accurate information via appropriate forms/process on time
 - Ensure the Group Benefits Application Form is fully completed
 - Check if staff has provided the following information
 - Date of birth, Legal name, SIN, Contact information including email address and mobile number, Indication of whether joining or waiving the pension plan, Indication if waiving EHB or Dental, Dependents, and Beneficiary information
 - Submit termination, changes, updates on coverage, or information within the allowable time frame : 30 days from the date of the life-changing event
 - Ensure the authorized signatories sign the form
- Ensure you are kept updated on news / changes about our plan via attending workshops / meetings organized by Benefits Office


QUICK BENEFITS AND PENSION OVERVIEW



Benefits Overview

- **Canada Life Assurance**

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- Extended Health
- Dental
- Employee Assistance Program (EAP) 
- Life Insurance
 - Optional Life Insurance
- Disability Insurance (STD / LTD)
- Pension Plan

- **Industrial Alliance** 

- Critical Illness
 - Voluntary Critical Illness
- Accidental Death and Dismemberment (AD&D)

Benefits - Age & Eligibility

Benefits	Policy #	Age Restrictions	Eligibility Restrictions
Extended Health (EHC)	335645	Nil	Can only waive if there is comparable alternate coverage through spouse
Dental	56565	Nil	Can only waive if there is comparable alternate coverage through spouse
Short-term Disability (STD)	335645	Nil	Nil
Long-term Disability (LTD)	335645	Age 65 terminates completely	Benefit Class 1 and 4 only
Life Insurance	335645	Age 65 reduces to one (1) x contract salary Age 70 terminates completely	Nil
Accidental Death and Dismemberment (AD&D)	10007814	Age 70 terminates completely	Nil
Critical Illness	100005769	Age 80 terminates completely	Age 69 is the maximum age a new employee become eligible for coverage
Registered Pension Plan (RPP)	35169	<ul style="list-style-type: none"> Formal declaration of retirement at age 55 or older – Member can transfer pension to own plan or receive an annuity or LIF as pension Age 71 - Pension must be converted to income by the end of the calendar year of the 71st birthday, whether working or retired 	Nil
Welcome Plan	158100	Nil	New and returning Canadian residents who are not eligible for government health care coverage (MSP) until a waiting period has been satisfied
Optional Life Insurance	335646	Age 65 terminates completely	Voluntary for employees only
Optional Critical Illness	100005769	Please contact iA directly	Voluntary for employees / spouse / dependents

Benefits - Coverage

Benefits	Coverage	Coverage Maximum	Special Notes
Extended Health (EHC)	Prescription Drugs, Vision Care, Paramedical, Travel Insurance, EAP	Vary by items – refer to Benefit Booklets	
Dental	Preventive, Maintenance, Major Restorative, Orthodontics	Vary by items – refer to Benefit Booklets	Benefit Class 2 does not have coverage for Major Restorative and Orthodontics
Short-term Disability (STD)	66.67% of the WEEKLY gross earnings	\$2,240 (without proof of insurability) \$2,600 (with proof of insurability)	STD benefits upto 26 weeks
Long-term Disability (LTD)	67% of the MONTHLY gross earnings	\$9,700 (without proof of insurability) \$12,000 (with proof of insurability)	Life Waiver of Premiums (Life & ADD) No premiums on STD and LTD
Life Insurance	2 x annual salary (upto age 65) 1 x annual salary (age 65 – 70)	\$400,000	Life coverage for STD / LTD will be based on annual salary when disability begins
Accidental Death and Dismemberment (AD&D)	2 x annual salary	\$400,000	AD&D coverage for STD / LTD will be based on annual salary when disability begins
Critical Illness	Flat rate coverage	\$10,000	Survive 30 days after diagnosis
Welcome Plan	Same as MSP	Same as MSP	
Optional Life Insurance	Optional	\$10,000 - \$200,000	
Optional Critical Illness	Optional	\$25,000 - \$300,000	

Benefits Eligibility

- An employee must work at least 20 hours/week (or 0.5 FTE for CISVA) and have a one-year contract
 - Mandatory participation in Group Benefits
 - Optional participation in Pension
- New employee may join
 - Benefit Class 1 for permanent employee
 - Benefit Class 2
 - First year of employment for all new CISVA school employees
 - Employee on fixed-term contract, usually one-year non-renewable
 - Members on Benefit Class 2 must move to Class 1 after 1st year of employment if the intent of the employment is longer-term and renewable going forward
 - Benefit Class 4 for ordained priest
 - Benefit Class 8 for non-salary permanent employee
- If work hours falls below 20 hours/week
 - Group Benefits will be terminated
 - Pension will be continued with employer matched contribution
- If work hours increase back to above 20 hours/week later
 - Possible to reinstate benefits coverage if the person has been terminated from the plan for less than twelve months

Age Restrictions on Benefits (for dependents)

- Coverage for children who depend on member's support and maintenance up to age 22
- Student Recertification
 - Coverage can be continued for children under age 25 and attending an accredited college or university on a full-time basis
 - All members who have active student dependents have to confirm twice per year that their child is still in full-time school via completing the Student Recertification Form
 - Under paid co-op program is not considered as full-time student
 - Coverage ceased six months from the last day of school or age 25
 - Must identify as "Student" instead of "Children" when making claims
- Over-aged Dependents
 - Coverage can be continued beyond the maximum ages indicated in the policy who is physically or mentally handicapped as long as :
 - The child became handicapped before reaching the applicable maximum age; and
 - Canada Life receives satisfactory proof that the child is not capable of self-support due to the handicap
 - Submit a completed Overaged Dependent Form
 - Subject to Canada Life's review

Disability

- **Short-Term Disability**

- Seven (7) consecutive days as waiting period
 - this includes the 5 paid sick days if applicable
 - Counting from the date of disability as Day 1
- 66.67% of the employee's weekly earnings, up to a maximum of \$2,600 per week for 26 weeks
 - Proof of insurability required for approval for STD coverage over \$2,240 per week, which is equivalent to
 - Annual salary over \$144,473 for 43-week employees
 - Annual salary over \$174,711 for 52-week employees

- **Long-Term Disability**

- 182 days (STD period) as waiting period
- 67% of the employee's monthly earnings, up to a maximum of \$12,000 per month (all income source maximum)
 - Proof of insurability required for approval for LTD coverage over \$9,700 per month
 - Employees cannot receive more than 85% of their net pre-disability monthly earnings

Disability

- **Disability During Summer Break**
 - For 43-week employees :
 - Claims can be submitted in Sept given benefits is paused over the summer
 - For 52-week employees :
 - Claims can be submitted at time of disability
 - If someone has disability in July, but decide they don't want to apply initially, they have 3 months from the date of disability to get their application in
- **Canada Life service timeline**
 - **Short-Term Disability (STD)**
 - Claims are assessed within 7 calendar days of receiving the complete application.
 - If only part of the application is received, Canada Life will follow up for the remaining information. The 7-day timeline begins once all required documents are received.
 - This same 7-day timeline applies to ongoing correspondence on active STD claims. For example, if a medical report is submitted on an existing claim, it will be reviewed within 7 calendar days.
 - **Long-Term Disability (LTD)**
 - The review timeline is 14 calendar days for both new claims and ongoing correspondence.
 - **Payment Processing**
 - Direct deposit payments typically take 2–4 business days to appear in a claimant's bank account from the date the payment is released.
 - If the claimant does not have direct deposit set up, payment is issued by cheque, which can take longer to arrive.

Disability

- **Benefit Reps completing the Employer Statement**
 - Use annual salary reported to the Benefits Office
 - Align with employee on the last day of work
 - Last day worked refer to the last day that the member worked for 60% or more of their regular scheduled shift
 - Upload to Disability folder on Sync
- **Employee is responsible to get the completed Employee and Physician Statement**
 - Must sign the Consent form
- **Group Change Form (GCF) is required to inform Benefit Office when the employee is going on STD and has returned to work with full duties**
- **Do not report any salary adjustments to the Benefits Office while the employee is on STD or LTD, except maternity / parental leave**

Maternity

- Options for Members on Maternity / Parental leave
 - (a) Continue with all benefits (including EHB, Dental, Life, Disability, AD&D, CI), or
 - (b) Opt out all benefits (including EHB, Dental, Life, Disability, AD&D, CI), or
 - Will not be eligible for all these benefits during leave
 - (c) Continue with all benefits and opt out Disability
 - Will not be eligible for STD and/or LTD benefits during leave
- *Members can change their benefits selection during maternity / parental leave
- Other Benefits Available
 - Maternity and Parental EI benefits
 - Top-up benefits (for CISVA employees only)
- STD benefits for maternity
 - Childbirth by normal delivery : 4 weeks benefits
(1-week unpaid waiting period, 3 weeks payable)
 - Childbirth by c-section delivery : 6 weeks benefits
(1 week unpaid waiting period, 5 weeks payable)
 - For employees who have been on STD due to pregnancy-related complications prior to child delivery, no additional disability forms are required
 - For employees who are paid over 10 months and is going on maternity leave in July, disability claim will only be considered if they are unable to work come September 1

CHANGES TO ENROLLMENT AND INFO UPDATE PROCESS



New Employee Benefits Enrollment Process

NEW EMPLOYEE BENEFITS & PENSION APPLICATION form will be available online

- To be completed online
- Upload the following physical forms that must be signed by employee in ink or electronically
 - Group Benefits and Pension Intake Form
 - RPP Application Form or RPP Waiver Form
 - Life Beneficiary Form
- Submit with Benefit Rep's email and electronic signature

Signing documents electronically

- ✓ Create a digital signature using a program (e.g. DocuSign) that embeds all signatures, IP addresses, timestamping and audit trails within the document
- ✓ Create a digitized signature with :
 - An image of a handwritten signature
 - A faxed or scanned copy of original document
 - An electronic stylus or touchscreen generated signature
- X Typing the name on the form is not an acceptable signature format

Benefit Update / Change of Info Process

BENEFITS & PENSION INFO CHANGES form will be available online

- To be completed electronically and submitted with Benefit Rep's email and electronic signature
- Some information can be updated by the members directly

Info Update	Benefit Office Update	GroupNet Update	GRS Update
Employment	Online Form	Handled by Benefit Office	Handled by Benefit Office
Coverage	Online Form	Handled by Benefit Office	Handled by Benefit Office
Name Change	Online Form	Handled by Benefit Office	RPP CHANGE MEMEBER INFO FORM
Mailing Address	Online Form	Handled by Benefit Office, or Member can update online	RPP CHANGE MEMEBER INFO FORM or Member can update online
Email Address	Online Form	Member can update online	Member can update online
Contact number	Online Form	NA	Member can update online
Dependents	Online Form	Handled by Benefit Office	NA
Life Beneficiaries	Online Form (with signed LIFE BENEFICIARY FORM uploaded)	NA	NA
RPP Beneficiaries	Online Form (with signed RPP BENEFICIARY/TRUSTEE FORM uploaded)	NA	RPP BENEFICIARY/TRUSTEE FORM *

- **Beneficiaries Update**

All categories (primary and contingent) need to be completed on the form(s) to ensure the record is up-to-date and complete

Timing

Online forms available to use effective June 8, 2026

- 2026-27 re-enrollments should be done using the online forms

“Adjustments” upload link to Sync will be disabled by end of October 2026

BENEFITS & PENSION UPDATES



Pension Updates – CISVA Only

- Effective September 1, 2026, members of CISVA can make employer matched pension contribution at 1% to 9% regardless of their years of employment.
- Members may make changes to their contribution rate throughout the year.
- Changes will be made by submitting a Pension Contribution Change Form to payroll/benefits rep at the school. Change will remain in effect until a new change form has been submitted. Change will be processed in a timely manner for either the next payroll or the following payroll, depending when the information has been received.
- For the upcoming year benefits rep communicate to employees the change in the plan, and unless they submit a Pension Contribution Change Form contribution will remain at current rate (default rate)
- CISVA will distribute Pension Contribution Change Form later this month at principal meeting

Supplementary Unemployment Benefits (Mat Leave)- CISVA

- Effective September 1, 2026, members of CISVA benefits plan can receive upto 15 weeks of Supplementary Unemployment Benefits (SUB) (subject to not having returned to work prior to the end of the 15 week period)
- Payments will begin following the medical leave (STD)
- In order to receive a (SUB), the member must be receiving regular salary payments.
- If a member is not receiving regular salary payments (ie someone on 10 month salary option) there (SUB) payments will be delayed until they would be eligible to receive regular salary payments. The (SUB) will be based on the salary that was in place when the employee was first eligible for (SUB)
- FAQ's will be made available prior to the end of June 2026

Benefits & Pension Updates

- Extended Health Benefits
 - Canadian Certified Counsellors are now included as eligible mental health practitioners under the plan
- Separate Division for Individual Employers
 - Any independent employer should have their own division effective September 2026
- Billing Statement (Sept 2026)
 - EAP will be separated out from the EHB premium
 - GST will be applied on EAP

BENEFITS CONFIRMATION PROCESS FOR 2026-2027 PLAN YEAR



2026-2027 Benefits Confirmation

- The following documents will be uploaded into Benefits folder on Sync by the end of May 2026

- Data Sheet

- Record of employee's data for verification
- Do not return to the Benefits Office

- Benefits Confirmation Spreadsheet

- Update the following info for existing employees for 2026-2027 plan year

Job Title	Annual Salary	RPP Contribution %
Benefit Class	# of Hours worked per week	Vol Pension Contribution \$
Employment Status	# of Weeks worked per year	RRSP Contribution \$
Religion		TFSA Contribution \$

- Termination or Transfer out of existing employee
 - Do not delete the row of the existing employee in the spreadsheet
 - Indicate where the employee is going to if they are transferring to another employer under the plan
- Add new employees who will be eligible for benefits effective Sept 2026 to the spreadsheet by inserting a new row according to the alphabetical order of LASTNAME
 - If the new hire was enrolled under the Group Benefits Plan before, please make a remark
- Spreadsheet to be returned to the Benefits Office by **June 30, 2026**

2026-2027 Benefits Confirmation

Check this box to indicate the data has been reviewed

Update info as applicable

New hire

Resign / Termination

Transfer to other ER within the group

2026-2027 Benefits Confirmation																
<input checked="" type="checkbox"/> Please check the box if this spreadsheet has been reviewed and all data below has been updated effective Sept 1, 2026																
ER#	ID#	First Name	Last Name	Job Title	BC	Salary	h/wk	wk/yr	RPP	Vol Pension Contr	RRSP Contr	TFSA Contr	Religion	Employment Status	Change Required	Employer Comment
999	123456789	One	AAA	Teacher	1	55,000.00	40.00	43.00	9%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	234567890	Two	BBB	Education Assistant	1	37,000.00	35.00	43.00	7%	-	-	-	Catholic	Terminated	<input checked="" type="checkbox"/>	
999	345678901	Three	CCC	Teacher	1	75,000.00	40.00	52.00	7%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	456789012	Four	DDD	Education Assistant	1	48,000.00	35.00	43.00	Waive	-	-	-	Not Catholic	Active	<input type="checkbox"/>	
999	567890123	Five	EEE	Education Assistant	1	45,000.00	32.50	12.00	4%	-	-	-	Catholic	Active	<input checked="" type="checkbox"/>	
999	678901234	Six	FFF	Education Assistant	1	40,000.00	32.50	43.00	7%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	789012345	Seven	GGG	Teacher	1	69,000.00	40.00	52.00	7%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	890123456	Eight	HHH	Education Assistant	1	38,000.00	28.00	43.00	8%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	III	III	III	Education Assistant	2	35,000.00	35.00	43.00	5%				Catholic	New Hire	<input checked="" type="checkbox"/>	
999	901234567	Nine	JJJ	Education Assistant	1	40,000.00	35.00	43.00	3%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	147258369	Ten	KKK	Education Assistant	3	36,000.00	32.50	43.00	3%	-	-	-	Catholic	LOA	<input type="checkbox"/>	
999	472583690	Eleven	LLL	Teacher	1	98,000.00	40.00	52.00	8%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	725836901	Twelve	MMM	School Secretary	1	33,000.00	37.50	46.00	7%	-	-	-	Catholic	Transfer out	<input checked="" type="checkbox"/>	To school ABC
999	258369014	Thirteen	NNN	Teacher	1	68,000.00	40.00	43.00	3%	-	-	-	Catholic	Maternity	<input type="checkbox"/>	
999	583690147	Fourteen	OOO	Bookkeeper	1	46,000.00	24.00	48.00	7%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	836901472	Fifteen	PPP	Accountant	2	48,000.00	24.00	52.00	9%	-	-	-	Catholic	Retire	<input checked="" type="checkbox"/>	Will join retiree benefits plan
999	369014725	Sixteen	QQQ	Education Assistant	100	25,000.00	19.50	43.00	3%	-	-	-	Catholic	Active	<input type="checkbox"/>	
999	RRR	RRR	RRR	Teacher	2	55,000.00	40.00	52.00	2%				Catholic	Transfer in	<input checked="" type="checkbox"/>	From school XYZ
999	690147258	Seventeen	SSS	Teacher	1	62,000.00	40.00	43.00	7%	100.00	-	-	Catholic	Active	<input type="checkbox"/>	
999	901472583	Eighteen	TTT	Education Assistant	1	44,000.00	32.00	43.00	7%	-	-	-	Catholic	Active	<input type="checkbox"/>	

Transfer from other ER within the group

Retirement

2026-2027 Benefits Confirmation

- For new employees
 - ER to complete the online APPLICATION FORM and upload the required physical forms with employee's signature
- For existing employees
 - Online INFO CHANGE FORM not required for changes of

Job Title	Annual Salary	RPP Contribution %
Benefit Class	# of Hours worked per week	Vol Pension Contribution \$
Religion	# of Weeks worked per year	RRSP Contribution \$
		TFSA Contribution \$

- ER to complete the online INFO CHANGE FORM for all other changes which include :
 - Change to employee lastname (e.g. ee married over the summer)
 - Change to address, email address, contact phone number
 - Change to dependents and/or dependents' coverage
 - Transfer of employer
 - Both previous and new employer need to update the Benefits Confirmation Spreadsheet as well as completing the online Update / Change of Info form
 - New benefits application form not required
 - Update on Extended Health and/or Dental coverage
 - Termination of employment
 - Not renewing employment contract, end of contract, resignation, retirement
 - Termination of benefits
 - Work hours fall below 20 per week

Reminders

- Optional/Voluntary Benefits are available for new/existing employees
 - Optional Life Insurance
 - Voluntary Critical Illness
- Retiring/terminating members have the option to keep their existing life insurance coverage
 - Member to complete Life Insurance Conversion when Leaving employment form
- Retiring employees
 - Option to continue with retiree benefits plan 100% self-funded
 - Coverage rules are the same as employees, i.e. they and their dependents (if applicable) can only waive benefits if there is comparable alternate coverage elsewhere
 - Statement of Options will be sent out by Canada Life after they have been advised about the termination of employment

Late Applicant Rule

Situations when a late applicant will be applied:

- Group Benefits Application form is signed 31 days after the hired date
- Employees who fail to inform Benefits Office within 31 days when loss of spousal coverage occurs
- Employees have waived coverage during initial enrollment due to spousal coverage and later on decide to have dual coverage
- Employees who waive EHB and/or Dental during maternity and move to spouse's plan to rejoin the plan after leave

They would only get limited dental benefits in their first year.

- Employee to complete the Evidence of Insurability for Late Applicants form
- For those individuals approved as late applicants, Dental benefits are restricted to the following:
 - For the **first 12 months** of coverage, the Dental Maximum for Routine, Major, and Orthodontic expenses will be **\$250 combined**
- Extended healthcare coverage approval is based on the medical insurability of the employee or their dependent; once they are denied coverage, they will have to reapply once they lose the spousal coverage.
 - Canada Life Underwriting team may approve coverage for the members and some dependents, and may deny coverage for a dependent who is deemed to be medically uninsurable
 - If the employee is denied coverage, their dependents will also not get coverage for extended healthcare

CANADA LIFE - BENEFITS





Roman Catholic
Archbishop of
Vancouver

Benefit Rep Session

Presented by:
Laurena Hay, Senior Service Consultant

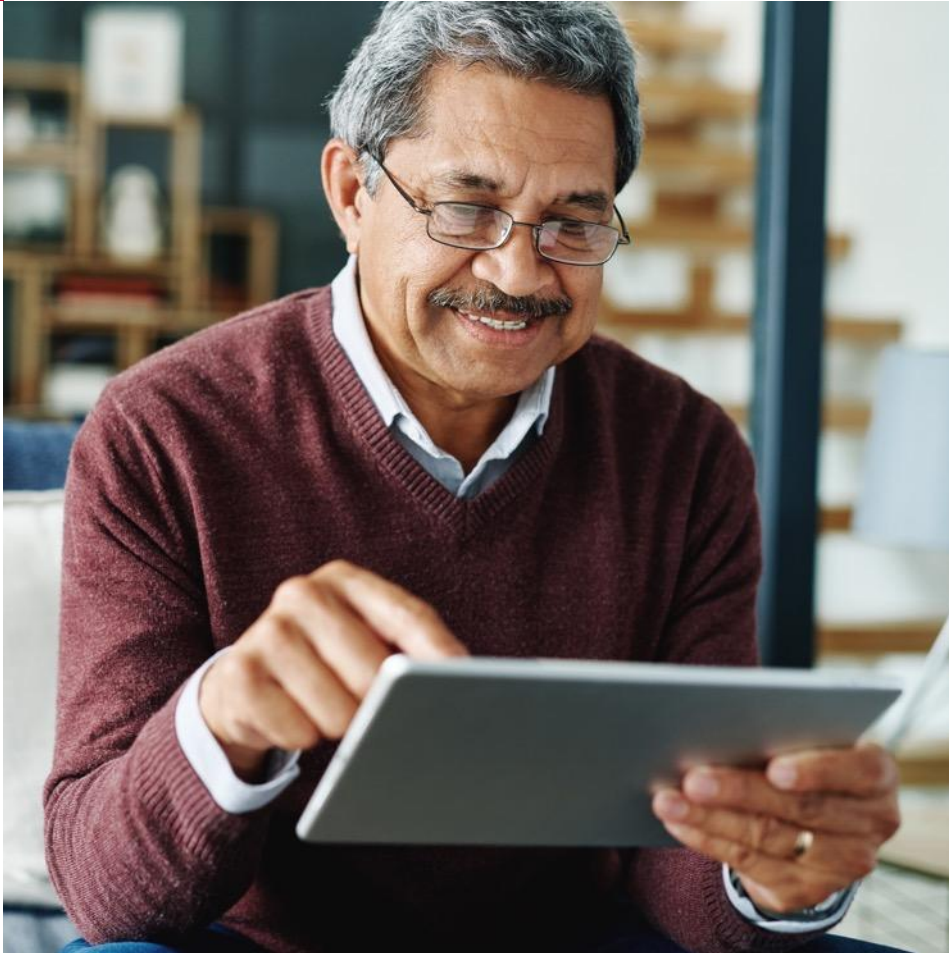


Agenda

- Role & responsibilities
- Plan eligibility
- Administration best practices
- Employee resources



Roles & responsibilities



What do you need to do?

- Create awareness & foster understanding with new hires around the benefit program
- Benefits are part of their total compensation and participation is mandatory
- Support new enrollments and ongoing maintenance for existing members in a timely fashion
- Know where to direct members for support at Canada Life

A man with a beard, wearing a dark blue blazer, light-colored trousers, and a watch, is walking outdoors. He is holding a coffee cup in his right hand and has a brown messenger bag slung over his shoulder. He is standing next to a bicycle. The background shows a modern building and trees under a clear blue sky. A large white rectangular area is overlaid on the left side of the image, containing the text 'Plan eligibility'.

Plan eligibility



Employee eligibility

- No waiting period – coverage effective on date of eligible hire
- Permanent employees working at least 20 hours each week
- Short-term contract employees – full year contract – working at least 20 hours each week
- Retiring employees are eligible to join the Retiree class to continue coverage



Dependent eligibility

- **Spouse** = person legally married to the employee
- **Child** = unmarried son or daughter, including step-children, under age 22
- **Students** = coverage can continue up to age 25 for children in full-time post secondary
- **Disabled dependent children** = can apply with supporting medical documentation to continue coverage outside the age limits for those dependents with physical/mental disabilities

Coverage eligibility dates – new hires & life events

Enrollment form is successfully submitted by Benefits Office online:

- On or before the coverage effective date
- Within 31 days of the eligibility date

- after 31 days has elapsed from the eligibility date

Coverage effective date will be:

- The date of employment.
 - Note: retroactive premiums may apply

- The member is considered a **late applicant**.
- The member and eligible dependents must follow the late applicant process:
 - Coverage will be effective if and when approved by our Group Medical Underwriting team.
 - There may be a restricted maximum for Dental during the first 12 months of coverage
 - We will notify the Benefits Office (and applicant) whether we have approved the application.

A group of people are socializing outdoors at a house. In the foreground, a man with glasses and a dark blue patterned shirt is smiling. Behind him, a woman in a light-colored top is also smiling. In the background, another man in a white shirt is visible. The scene is set in a backyard with a white house and string lights hanging from a tree. A white semi-transparent box is overlaid on the left side of the image, containing the text "Administration Best Practices".

Administration Best Practices

May 7, 2026

Rules of Thumb

- Encourage employees to report Life Events to you in a timely fashion – within 31 days is important
 - Adding a spouse
 - Birth or adoption of a child
 - Losing Health and Dental under a spousal benefits plan
- Beneficiary designations – if an employee is updating their eligible dependents remind them about their beneficiary designation as it may need updating
 - Signed beneficiary designations **MUST** be retained by the employer as we will ask for a copy if the member were to pass away while insured
 - If the member is designating a minor as their beneficiary – please have them also designate a trustee

Opting Out

- Must participate in the plan if the employee meets the eligibility criteria outlined earlier – the plan is a condition of employment
- Must take all benefits they are eligible for based on their eligible benefit class
- Health and Dental ONLY can be waived under these specific conditions:
 - Members must have the same or better coverage under their spouse's plan in order to waive these benefits
 - NO other coverage can be waived/opted out of (i.e. Life, STD, LTD etc.)
 - Members can waive for themselves AND their dependents OR they can opt out for just their dependents
 - Dependent information is still required on enrollment forms
 - Single plan members (those with no eligible dependents) cannot waive these benefits
- If loss of spouse coverage occurs – members need to let you know within 31 days to ensure coverage is added back

Coordinating Health & Dental

- Plan members with spouse coverage can coordinate claims payment between both the RCAV and spouse plans
 - Set up of coordination is based on what coverage (single/family) the spouse has with their plan
- MUST be elected at time of first eligibility
- Order of claims payment:
 - RCAV employee – claims to RCAV plan first; unpaid amounts then go to the spouse's plan
 - Spouse – claims to their plan first; unpaid amounts then go to the RCAV plan
 - Children – claims go first to the parent's plan with the earlier birthday in the year; unpaid amounts then go to the other parent's plan

Late Applicants

- Enrolling outside of the eligibility window can bring challenges
 - Must apply with proof of insurability (Evidence of Insurability) which involves medical questions
 - Risk of being declined for coverage
 - If approved, Dental benefits are restricted in the first 12 months of coverage to \$250 for you and any applicable dependents
 - After 12 months – full Dental is reinstated
- Evidence of Insurability is reviewed by the Group Medical Underwriting team and all information is confidential; only will share details with the applicant directly
- Decision ONLY will be communicated to the Benefits Office
- Decision and a detailed explanation in the event of a decline will go to the applicant (member / spouse)

A photograph of two women sitting at a desk in an office. The woman on the left is wearing a yellow cardigan and is pointing at a tablet held by the woman on the right, who is wearing a dark blue sweater. They are both looking intently at the screen. In the background, there is a window with a view of trees and a desk with various office supplies like a stapler and pens.

Member supports

How members can connect with Canada Life

Health & Dental Coverage & Claims

- Group Customer Contact Centre
 - 1-800-957-9777
- My Canada Life At Work – Contact Us
 - CaLi – new AI chat function launched Oct 2025
 - Email

Disability Claims

- 604-455-2700 in Lower Mainland
- 1-877-262-0749 toll-free elsewhere
- Booking link for Case Manager

Technical Support

- My Canada Life At Work – including issues with logging in and site errors
 - 1-888-222-0775

Health & Benefit Consultants

- “Options For You” tab in My Canada Life At Work

Thank you

Thank you

LUNCH BREAK



CANADA LIFE - PENSION





Archdiocese of
Vancouver - Benefits
Administrators
Workshop

Group retirement plan

May 7, 2026

Agenda

Overview of Plans

- Available plan types

Enrolment / Member changes / Terminations & Retirements

Investment enhancements

Member tools and resources

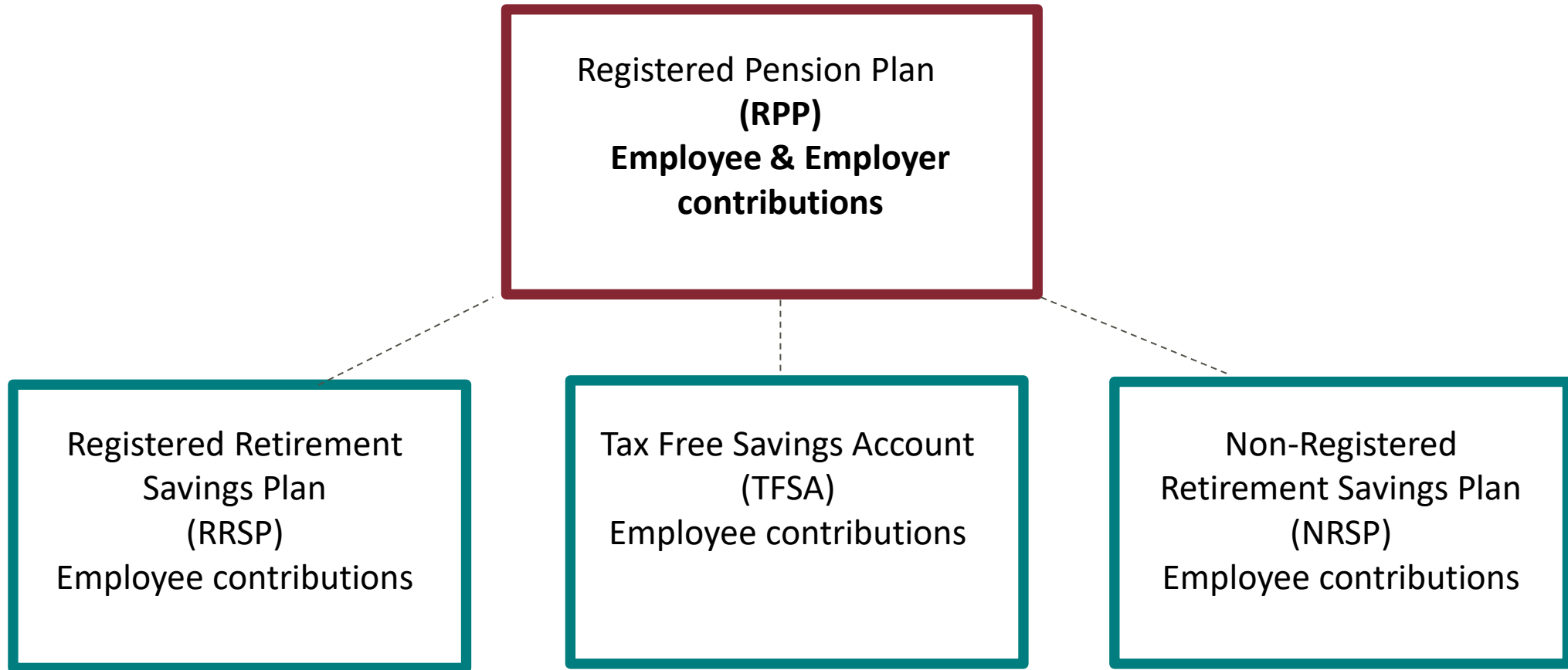
Member engagement and education

Additional products

Questions

Overview of Plans

Your group retirement and savings plans





Defined contribution registered pension plan

RPP

Used to save for retirement

Tax-sheltered investment growth

Employer matches employees' contributions up to specified limits

Contributions are typically "locked-in" until retirement

Contributions reduce taxable income

Withdrawals are treated as taxable income

Contribution amounts to the plan by employee and employer are determined in advance

Pension – Eligibility

■ Who is eligible to join the Registered Pension Plan (RPP)?

- Employees who work a minimum of 20 hours per week permanently and have a one-year contract may join at time of hire
- Employees who work less than 20 hours per week and have worked for two consecutive years earning 35% of the Year's Maximum Pensionable Earnings (YMPE)
 - 2024: $\$68,500 \times 35\% = \$23,975$
 - 2025: $\$71,300 \times 35\% = \$24,955$
- Once an employee has decided to join the plan, he/she cannot opt out even if his/her work hours fall below 20 hours per week.

Note: You can check the annual YMPE amount on the CRA website. <https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/pspa/mp-rrsp-dpsp-tfsa-limits-ympe.html>

Pension – Contributions

- Contribution levels are based on the following percentages of gross annual earnings:

Years of Employment	Contribution %
New or existing employees	3% or 7%
Employees in the 15 th year of service	8%
Employees in the 20 th year of service	9%

- New contribution schedule will be implemented for CISVA effective Sept 2026
- Age maximum
 - Contributions must end by December 31st of the year members turns 71

Pension – Contribution limits

RPP Contribution limits

- 18% of current year's income up to annual maximum (\$35,390 in 2026)
- Unused room does not carry forward
- Contributions reduce RRSP room in the following year

Pension – Eligible years of service for contribution increase

Types of Leave	Pensionable Years of Service
Maternity Leave (ESA protected leaves)	The months/year will be counted towards the pensionable years of service
Short-term Disability	The months within the school year that the employee had worked will be counted towards the pensionable years of service (i.e., SY 2021-2022, EE worked from September to March and was on disability from April to June and returned to work in September 2022. SY 2021-2022 will be counted as one year.
Regular Leave of Absence (LOA)	The months/year is NOT counted towards the pensionable years of service
Long-term Disability	The months/years are NOT counted towards the pensionable years of service while the employee is on LTD

Pension – Additional Provisions

	Other provisions of the plan
Default fund	TD Greystone Target Date fund. Members are automatically placed in the target date option closest to their 65 th birthdate. Can update in My Canada Life At Work member site once enrolled.
Vesting / Locking in	Immediately
Withdrawal provisions	Members can withdraw their voluntary contribution at any time, subject to withholding tax and admin fee. However, unless a withdrawal is required by law, required contribution and the employer contributions must remain in the plan until termination of employment/retirement, death or the plan terminates.

Pension – Summary

Upon new hiring, the **employer is expected** to explain to the new employee **how the pension plan works** and **their options for pension investments**.

Please remember:

Once in pension, always in pension!



Group registered retirement savings plan

Employee contributions

RRSP



Contributions reduce taxable income



Tax-sheltered investment growth



Employee is responsible for monitoring their contribution room.



May be used for Home Buyers' and Lifelong Learning plans.



Withdrawals are treated as taxable income



Additional considerations of an RRSP

- Completed application form required
- Contribute through payroll deduction or lump-sum deposit/pre-authorized debit through online banking
- Spousal accounts allowed
- Contributions must end by December 31st of the year members turns 71
- RRSP contribution room is reported on Notice of Assessment



Tax-free savings account

Employee contributions

TFSA



Good for saving of any type



Tax-free investment growth



No taxes owed on amounts withdrawn



Contribution room carries forward



Employee is responsible for monitoring their contribution room



Additional considerations of a TFSA

- Completed application form required
- Contribute through payroll deduction or lump-sum deposit/pre-authorized debit through online banking
- Contributions made from after-tax money
- No age limit
- TFSA contribution room is reported on Notice of Assessment



Group non-registered retirement savings plan

Employee contributions

NRSP



Contributions from after-tax money



No contribution limits



Investment growth subject to capital gains tax



Savings option for new Canadian residents (has not filed a tax return yet)



Withdrawals are not taxable



Additional considerations of a NRSP

- Completed application form required
- Verification of identity done at time of enrolment
- Contribute through payroll deduction or lump-sum deposit/pre-authorized debit through online banking
- Contributions made from after-tax money
- No age limit
- No contribution limit

Your group retirement income plans

Life Income Fund
(LIF)

From pension assets

Registered Retirement
Income Fund
(RRIF)

From RRSP assets

Group advantage

- Typically, lower investment management fees
- Access to professional support during retirement years
- The ability to continue managing their savings on the Canada Life member site, My Canada Life at Work™



Flexible income options

RRIF

- Holds money from an RRSP
- You choose the investments
- Subject to minimum withdrawals, set by the government
- You can withdraw all the funds at anytime

LIF

- Holds money from an RPP
- You choose the investments
- Subject to minimum and maximum withdrawal rules, set by the government
- You may have the option to unlock a lump sum at the time of conversion

Enrolment / Member changes / Terminations & Retirement

Enrolment process



- ✓ Application form(s) completed by Employee

- ✓ Beneficiary designation

- ✓ Investments

- ✓ Signature

- ✓ Submit to Archdiocese of Vancouver



Application for membership in a group registered pension plan

Return to Archdiocese of Vancouver
4885 Saint John Paul II Way
Vancouver BC V5Z 0G3



Archdiocese
of Vancouver

In this application, “you” and “your” refer to the person who is applying to become a member of the group registered pension plan (the Plan), and “we,” “us,” and “our” refer to The Canada Life Assurance Company, the issuer of the group annuity product for the Plan, 100 Osborne Street North, Winnipeg, MB R3C 3A5. We can be contacted at 1-800-724-3402 or by visiting canadalife.com.

SECTION 1 – EMPLOYER/PLAN SPONSOR

Name of employer/Plan Sponsor	Policy/Plan number
ARCHDIOCESE OF VANCOUVER	35169

SECTION 2 – INFORMATION ABOUT YOU

Last name	Middle initial	First name	Division/subgroup	Identification/employee number
Social insurance number (SIN)		Date of employment	Date of birth	Language
- -		yyyy mm dd	yyyy mm dd	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Another gender <input type="checkbox"/> Prefer not to answer <input type="checkbox"/> English <input type="checkbox"/> French

Check here **if you are a connected person** (refer to your member booklet for a definition or contact your pension plan administrator)

Last name of spouse/common-law partner	First name	Email address
--	------------	---------------

Address (apt. no., street no., street)

City	Province	Postal code
------	----------	-------------

If the above address is a PO box, general delivery or rural route, also include the civic or street address below

Address (apt. no., street no., street)	City	Province	Postal code
--	------	----------	-------------

Telephone no.	Alternate telephone no.	Province of employment	Date joined plan
- - Ext.	- -		yyyy mm dd



SECTION 3 – YOUR BENEFICIARY DESIGNATION

You can appoint one or more beneficiaries. Note: pension legislation or the terms of the Plan may require payment of the death benefit to your qualifying spouse or common-law partner. All designations are revocable except in Quebec (see "Important: Quebec residents"). If you wish to designate an irrevocable beneficiary, complete the *Designation of irrevocable beneficiary* form.

Primary beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to you				% of benefit
			Select box below OR Specify under Other			Other (child, friend, etc.)	
			Married	Quebec civil union spouse	Common-law partner		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
							<i>Total 100%</i>

Important: Quebec residents

- If you appoint your married or civil union spouse as your primary or contingent beneficiary, they will be irrevocable (meaning you cannot change your beneficiary or perform certain transactions such as making withdrawals (where permitted) without their consent) unless you check the box below:
I designate my married or civil union spouse revocably
- The death benefit will be paid to the tutor(s) of a beneficiary who is a minor (generally the parents) or the tutor or curator of a beneficiary who otherwise lacks legal capacity unless a formal trust has been established by will or separate contract (in which case, designate the trust as beneficiary in this section)

Unless the law requires otherwise, if one of your primary beneficiaries predeceases you, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to your contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to your estate.

Contingent beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Relationship to you	% of benefit
				<i>Total 100%</i>

Application for membership in a group retirement pension plan (continued)**SECTION 3 – YOUR BENEFICIARY DESIGNATION (continued)**

Trustee (to be completed if any of your beneficiaries are minors or otherwise lack legal capacity and do not reside in Quebec; do not complete if a formal trust exists)

Last name	First name	Trustee for (indicate beneficiary name)	Relationship of trustee to you

You authorize the trustee(s) named above 1) to receive benefits payable on behalf of any beneficiaries who are minors or otherwise lack legal capacity to give a valid discharge and 2) in their sole discretion, to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the Plan. The trust will terminate once the beneficiary is both of age of majority and has capacity to give a valid discharge. Legal advice should be obtained prior to appointing a trustee. Payment to the trustee(s) discharges us to the extent of the payment.

SECTION 4 –PAYROLL DEDUCTION AUTHORIZATION

You authorize your employer to deduct the highest contribution level you are entitled to according to the provisions of your employer's local policy. Contact your Benefits Office if you wish to make changes to this amount or make voluntary contributions.

SECTION 5 – YOUR INVESTMENT SELECTION

At the time of joining the Pension Plan, your contribution and your employer's contribution will be invested in the plan's default fund (TD Greystone Target Date Plus Fund). The specific TD Greystone Target Date Plus Fund will be the one that is closest to your 65th birthday year. At any time after enrollment, you may elect to change where you invest your pension assets through your online member account at mycanadalifeatwork.com or call Canada Life at 1-800-724-3402.

SECTION 6 – PRIVACY

Protecting your personal information

At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information

Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Who we share personal information with

We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as other financial institutions, technology suppliers, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information

We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your [online account](#) or by submitting a request through our [privacy centre](#) at canadalife.com/privacy. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information. If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit canadalife.com/privacy.

SECTION 7 – SIGNATURE

Member changes



- ✓ Direct them to MyCanadaLifeAtWork.com member site

- ✓ Address changes, beneficiary designation changes

- ✓ Investment fund changes

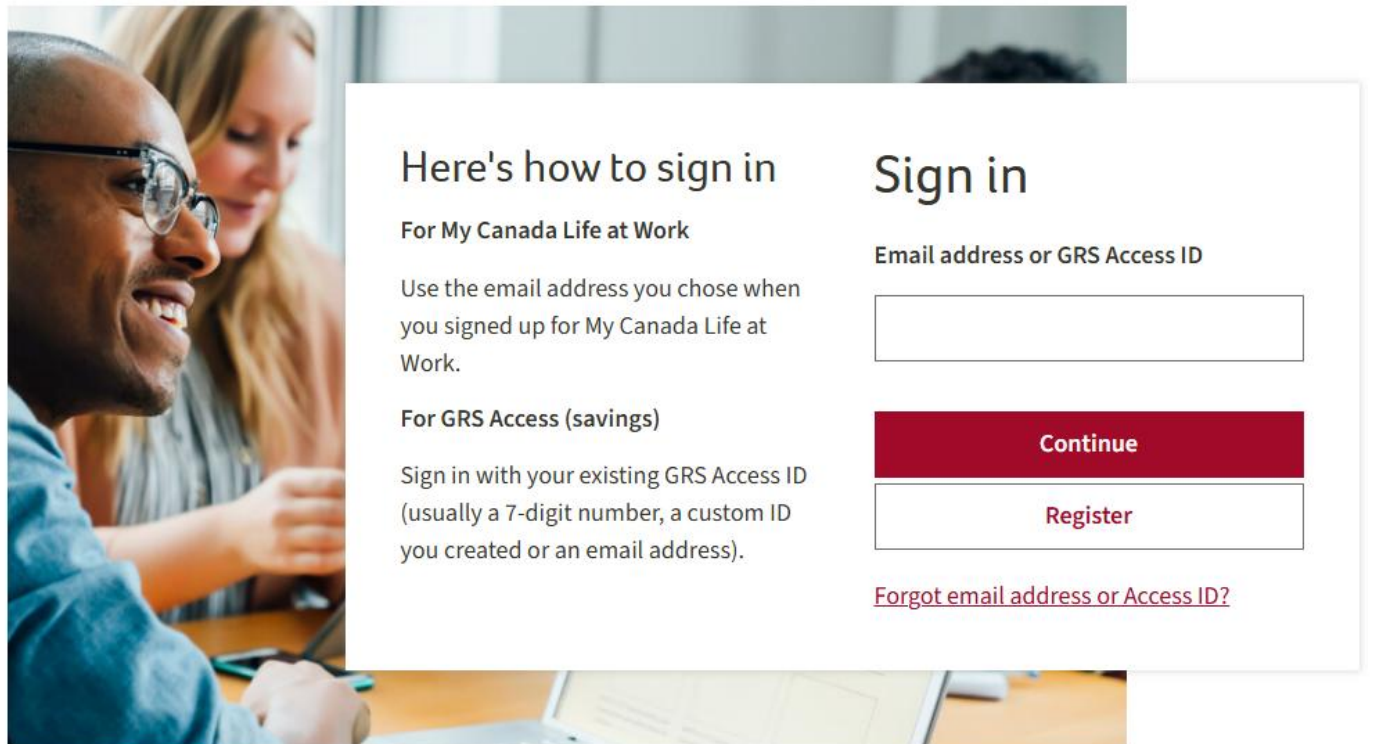
- ✓ Forms available and can be uploaded by member online

- ✓ Name change, permanent SIN, cannot be updated online

Members manage their plan online - mycanadalifeatwork.com



FR



Members already registered via their group benefits:

- Enter the Group Benefits login credentials (email address)
- Click "**Continue**"
- Enter Password
- Click "**Sign in**"

Lost credentials or need help signing in?

Call the Tech Line at
1-888-222-0775

Members manage their plan online - mycanadalifeatwork.com



FR

Here's how to sign in

For My Canada Life at Work

Use the email address you chose when you signed up for My Canada Life at Work.

For GRS Access (savings)

Sign in with your existing GRS Access ID (usually a 7-digit number, a custom ID you created or an email address).

Sign in

Email address or GRS Access ID

Continue

Register

[Forgot email address or Access ID?](#)

Members not registered:

- Click "**Register**"
- Click "**Both**"
- Follow the prompts to complete
 - Have their policy number & certificate number handy

Lost credentials or need help signing in?

**Call the Tech Line at
1-888-222-0775**

Terminations and Retirements



- ✓ Termination date or retirement date given by Employer

- ✓ Confirm current address and contact information

- ✓ Options package will be mailed to home address

- ✓ Options package includes all plans, instructions, deadline

- ✓ Financial Planners information provided



October 6, 2025

MEMBER NAME
ADDRESS
CITY, BC POSTAL CODE

Hello MEMBER NAME

Important information about your group plan – action required

Policy/plan number: 35169

Certificate number: 222333444

You have an important decision to make about your savings in the ARCHDIOCESE OF VANCOUVER - EE. BEN. group plan. Canada Life is here to help. You have \$97,088.85 in your plan as of October 6, 2025. Please let us know by January 4, 2026 what you'd like to do with your savings by following the instructions in the Statement of options. Depending on your decision, you may need to contact us for additional forms to fill out and return. If we don't receive your decision and any required, fully-completed forms by this date, the enclosed Statement of options outlines how your savings will be administered.

Your options

One option you have is to stay with Canada Life and keep enjoying all the perks of a group plan like online access, industry-leading support and typically lower fees than retail investments. And of course, keeping your savings with us is an easy way to help you stay on track with your financial goals and focus on other priorities in your life. The options take legislation and your plan's rules into consideration.

Along with the Statement of options, we've included an additional plan statement. This plan statement is only for your reference. It shows the account activity since your last annual statement and information about your current group plan. The Statement of options tells you the amount you're entitled to receive. Its values may not match the plan statement. Also, any guaranteed investments have been adjusted if a market value applies.

What you need to do

1. Review the Statement of options.
2. Make a selection.
3. Follow the instructions under the option you've selected.
4. Sign the authorization section. Contact us if you want to stay with Canada Life and need additional forms.
5. Return the completed Statement of options, along with any required forms by January 4, 2026 to Canada Life.



Archdiocese of Vancouver
PENSION PLAN OFFICE

JOHN PAUL II PASTORAL CENTRE

4885 Saint John Paul II Way
Vancouver, BC | T: 604-683-0281
V5Z 0G3

Dear Plan Member,

The Archdiocese of Vancouver Pension Plan provides financial planning assistance to plan members by contracting Financial Planners who are familiar with the plan details and can help plan members coordinate their employer pension plan assets with their personal assets.

It is the employee's right to consult with any Financial Planner of his/her choice, and there is no requirement to use those Financial Planners contracted by the employer. However, should you require assistance with any aspect of your Archdiocese of Vancouver Employees' Pension Plan assets, the following four planners, in chronological order, are available to you without charge:

<p>Andrew Seabrook CBIG Investments 492 Victoria Street Prince George, BC V2L 2J7</p>	<p>T 250.564.7484 TF 1.888.564.7484 E andrew.seabrook@cbigroup.ca www.cbigroup.ca</p>
<p>Stephen Litam Litam Wealth Management 9119 Evancio Crescent Richmond, BC V7E 5J2</p>	<p>T 604.617.4662 E slitam@litamwealth.com https://litamwealth.ca</p>
<p>Sean Gregory Serviam Capital iA Private Wealth Suite 302, 1688 152 St Surrey, BC V4A 5C9</p>	<p>T 604.538.5880 F 604.538.5833 E sean@serviamcapital.ca www.serviamcapital.ca</p>
<p>A.J. Sanson Serviam Capital iA Private Wealth Suite 302, 1688 152 St Surrey, BC V4A 5C9</p>	<p>T 604.538.5880 F 604.538.5833 E aj@serviamcapital.ca www.serviamcapital.ca</p>


If you are employed in the Diocese of Kamloops, you can also use the services of any of the four financial planners. In today's world, technology has allowed us to communicate through various electronic means, so using a Financial Planner's services remotely is almost as effective as a face-to-face meeting.



Investment enhancements

New funds
were added
on **February
23, 2026**

A new series of Target Date Funds, the **TD Greystone Target Date Plus** funds, were available to all members on February 23, 2026.

-  These new funds may or may not be appropriate for each personal investment strategy.

New funds

These funds were added as part of the investment menu enhancement.

Fund name	IMFOE (%)
Greystone Target Date Plus 2025 (TD Greystone)	0.450%
Greystone Target Date Plus 2030 (TD Greystone)	0.450%
Greystone Target Date Plus 2035 (TD Greystone)	0.450%
Greystone Target Date Plus 2040 (TD Greystone)	0.450%
Greystone Target Date Plus 2045 (TD Greystone)	0.450%
Greystone Target Date Plus 2050 (TD Greystone)	0.450%
Greystone Target Date Plus 2055 (TD Greystone)	0.450%
Greystone Target Date Plus 2060 (TD Greystone)	0.450%
Greystone Target Date Plus 2065 (TD Greystone)	0.450%
Greystone Retirement Plus (TD Greystone)	0.450%

What if members did nothing?

If no direction was provided by **March 25, 2026, at 5:00 a.m. PST**, their investments were updated as per the table below.

Fund name	IMFOE	Transferred to	Fund name	IMFOE
Continuum 2025 (PSG)	0.390%	>	Greystone Target Date Plus 2025 (TD Greystone)	0.450%
Continuum 2030 (PSG)	0.390%	>	Greystone Target Date Plus 2030 (TD Greystone)	0.450%
Continuum 2035 (PSG)	0.390%	>	Greystone Target Date Plus 2035 (TD Greystone)	0.450%
Continuum 2040 (PSG)	0.390%	>	Greystone Target Date Plus 2040 (TD Greystone)	0.450%
Continuum 2045 (PSG)	0.390%	>	Greystone Target Date Plus 2045 (TD Greystone)	0.450%
Continuum 2050 (PSG)	0.390%	>	Greystone Target Date Plus 2050 (TD Greystone)	0.450%
Continuum 2055 (PSG)	0.390%	>	Greystone Target Date Plus 2055 (TD Greystone)	0.450%
Continuum 2060 (PSG)	0.390%	>	Greystone Target Date Plus 2060 (TD Greystone)	0.450%
Continuum 2065 (PSG)	0.390%	>	Greystone Target Date Plus 2065 (TD Greystone)	0.450%



Default fund



If members did not select an investment upon enrolment, all contributions will be directed to the default investment.



This may not be a suitable investment for everyone's personal objectives. We encourage members to learn about their investment options and make an active selection.



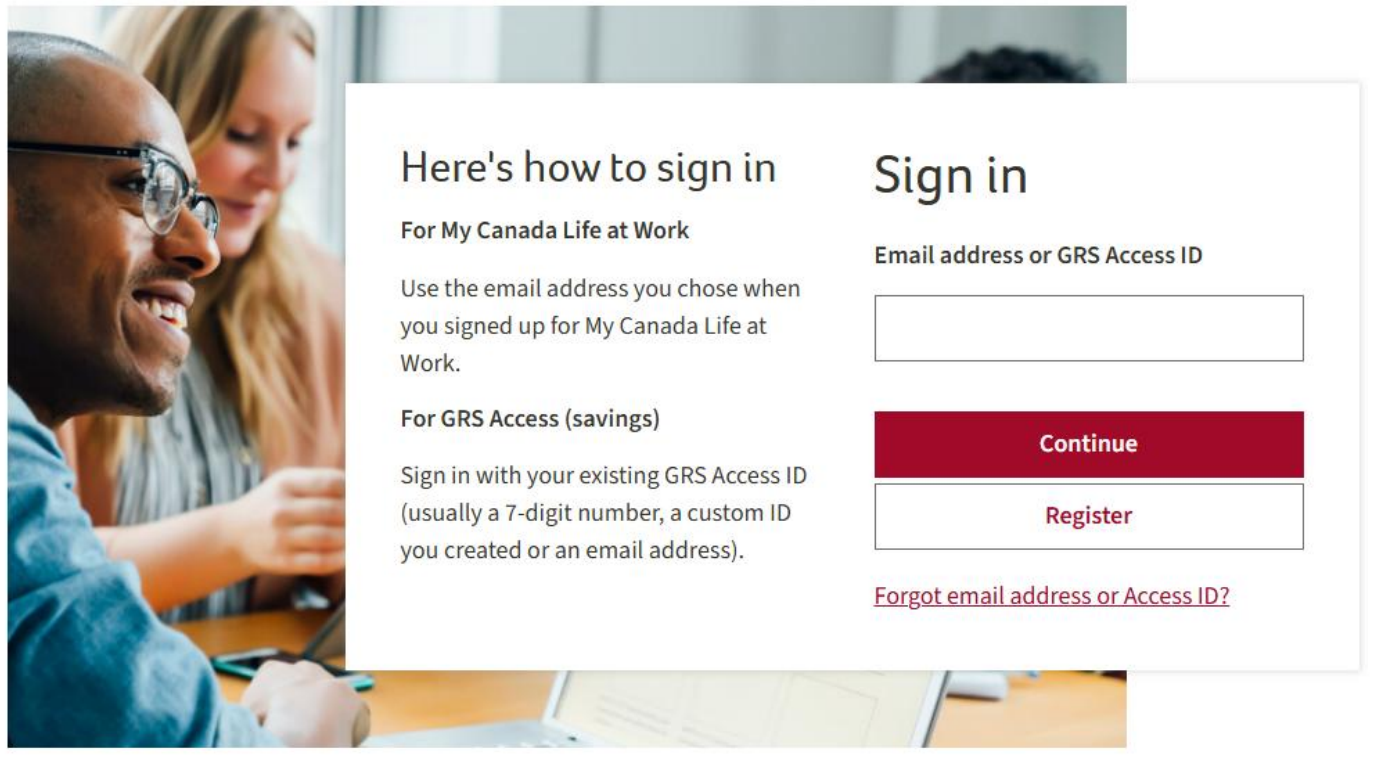
Members may change their savings out of the default fund at any time.



On March 25, 2026, the plan's default has changed from **PSG Continuum Target Date** funds to **TD Greystone Target Date Plus** funds.

Member tools and resources

Members manage their plan online



mycanadalifeatwork.com

- Enter your personal Access ID
- Click "**Continue**"
- Enter Password
- Click "**Sign in**"

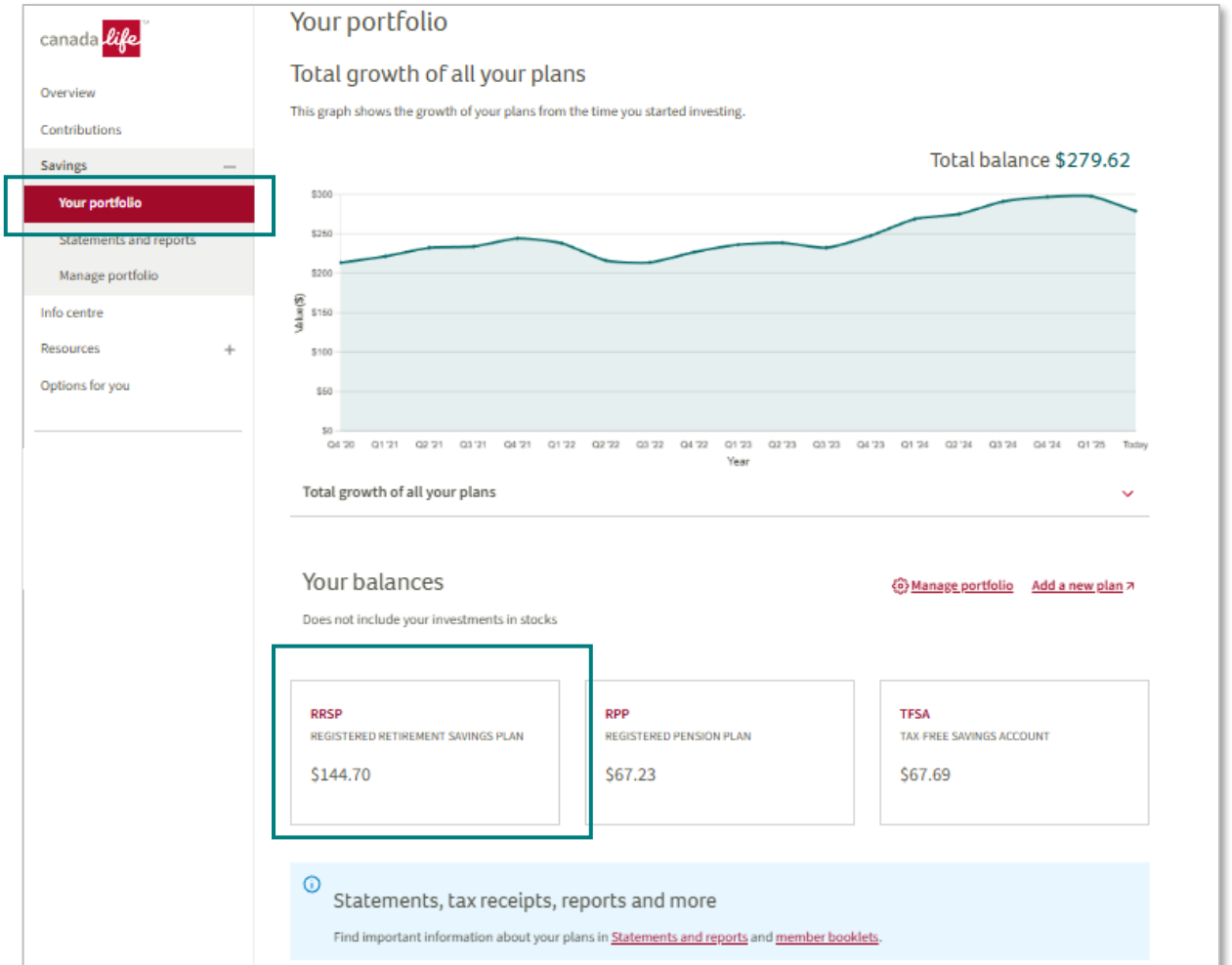
Lost credentials or need help signing in?

Call the Tech Line at
1-888-222-0775

Savings – Your portfolio

Your portfolio page allows you to:

- View total growth of your plan
- Access individual plan details by clicking on the plan's tile
- Quick links to help manage your savings



Savings – Your plan details

By choosing an individual plan, you can view:

- Balance and rate of return
- Overall activity section
- Investments in the plan

Click **Back to your portfolio** at the top of the page to return to your portfolio.

canada **life**

Overview
Contributions
Savings +
Info centre
Resources +
Options for you

RRSP

REGISTERED RETIREMENT SAVINGS PLAN

[← Back to your portfolio](#)

Balance
\$148.99

[+ Contribute more](#)

Rates of return
9.39%
From Oct 05, 2020 to Apr 04, 2025
[About rates of return](#) v

Period	1-year	3-year
Return	13.26%	8.35%

Total contributions and withdrawals

Your contributions	Withdrawals
\$100.00	\$0.00

Looking for specifics? Create an [activity report](#).

Funds in this plan

Funds	% of plan	Balance
CONSERVATIVE CONTINUUM (PSG) ↗	100.00%	\$148.99

Want to learn more about saving and investing?
Check out our tools, resources and articles to learn about building wealth, setting goals and more!

[Go to Learning centre](#)

Savings - Manage portfolio

Manage portfolio page allows you to:

- Update your investment instructions for future contributions
- Perform a fund-to-fund transfer for your current savings
- Update your maturing investment instructions

canada **life**™

FR

Overview
Contributions
Savings —
Your portfolio
Statements and reports
Manage portfolio
Info centre
Resources +
Options for you

Manage portfolio

Investment settings

Customize your plans and funds.

Investment instructions
Choose how your contributions are divided between funds.

Maturing investments
Set what will happen to guaranteed investments when they mature.

Automatic investment rebalancing
Enable or disable scheduled portfolio rebalancing.

Actions

Move money or sign up for more plans.

Fund to fund transfer
Move money between funds.

Cash withdrawal
Withdraw cash from your funds.

Enrolment express ↗
Sign up for additional plans.

Upload files
Upload files related to your account.

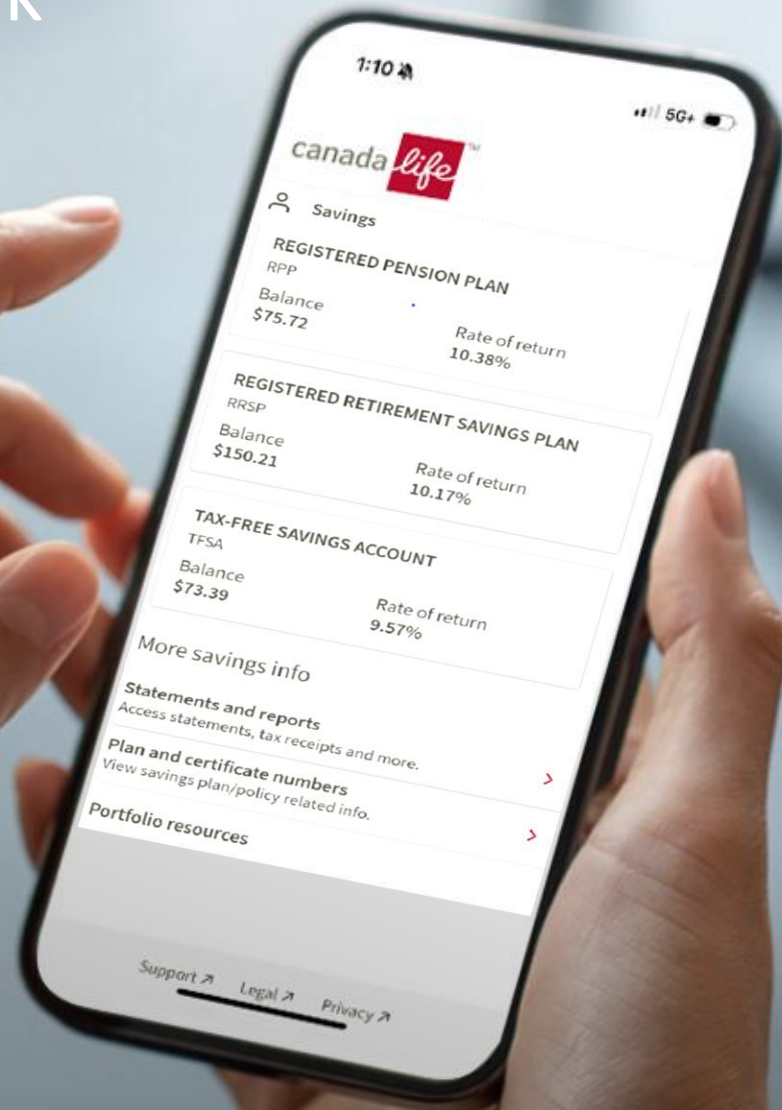
Info centre

Go to Info centre to:

- Review funds and fees
- Under **Learning centre**:
 - Retirement income payment factors
 - Investment personality questionnaire

The screenshot shows the Canada Life website interface. On the left is a navigation menu with the following items: Overview, Contributions, Savings (with a plus sign), Info centre (highlighted in red), Resources (with a plus sign), and Options for you. Below the menu is the Canada Life logo and the text "CANADA LIFE DEMO POLICY FOR TESTING" with a link for "Plan details". The main content area is titled "Info centre for savings" and contains six cards. The first two cards, "Learning centre" and "Fund reviews and fees", are highlighted with a teal border. The "Learning centre" card features an icon of an open book and a link to "View articles >". The "Fund reviews and fees" card features an icon of a bar chart with an upward arrow and a link to "View funds and fees >". The other four cards are "Member booklets" (with a stack of papers icon and link "View booklets >"), "Forms" (with a magnifying glass icon and link "View forms >"), and "Net unit values and rates" (with a pushpin icon and link "View values and rates >"). The top right corner of the page shows "FR", an envelope icon, and a user profile icon.

My Canada Life at Work – Mobile app



Enhancing mobile capabilities

Ramping up our capabilities while focusing on platform security, plan visibility and self-serve options.

Enhancing the mobile experience

- Already released in 2025
 - Tax Receipts and statements
 - Pre-Authorized Contributions/Bill Payment instructions
 - Multi-factor Authentication
 - Plan and fund details, fund listing and fees
 - View/Edit Payroll Contributions
 - View/Edit Beneficiaries
 - Learning Centre
- Already released in 2026
 - Customizable activity report
- More to come in 2026*
 - Investment Management/Fund to Fund transfer
 - Notifications
 - Product Enrolment

Help is included with your plan



Book your call today!

General information and help

- Call the contact centre at 1-800-724-3402, weekdays from 8 a.m. to 8 p.m.
- Can help with transactions, accessing tax receipts, reviewing what's available to you, and more.

Personalized advice

- Expert help from licensed professionals is included with your plan.
- Scan the QR code to book a time with a Freedom Experience™ Consultant
- Get help deciding how you can take advantage of all the benefits offered to you

Your Financial Planning team

The Archdiocese of Vancouver Pension Plan provides financial planning assistance to plan members by contracting Financial Planners who are familiar with the plan details and can help plan members coordinate their employer pension plan assets with their personal assets.

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Member engagement and education

Saving for Life



Webinars



Newsletters



Education Resource Centre



Self-serve resources



NEW ASL & QSL Video Hub
Expanded Education Resource Centre
Webinar topics
Micro learnings (coming mid-year)

Webinars – Member experience



Members are emailed quarterly to invite them to register for upcoming webinars.



Most webinars are about 30 minutes long.



Attendees can ask questions throughout the webinars.



We'll email registrants a recording of the webinar along with key takeaways a few days after the event – even if they didn't attend.

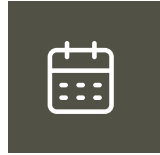
www.canadalife.com/saving-for-life-webinars

Webinars – 2026 schedule



Q1

- **Jan. 15:** RRSPs & TFSAs
– Facts, tax and impacts
- **Jan. 27:** Retirement
– Saving for your future
- **Feb. 4:** Managing debt
– From stress to security
- **Feb. 10:** RRSPs & TFSAs
– Facts, tax and impacts
- **Feb. 10:** Investing
– Market updates
- **Mar. 12:** Gen Z money
– Goal getters
- **Mar. 24:** Your plan
– Welcome to Canada Life



Q2

- **Apr. 15:** Investing
– Basics for beginners
- **Apr. 28:** Retirement
– Where will my money come from?
- **May 7:** Welcome to Canada
– The Canadian retirement system
- **May 19:** Investing
– Basics for beginners
- **Jun. 3:** Her money
– Breaking barriers together
- **Jun. 18:** Retirement
– Getting close



Q3

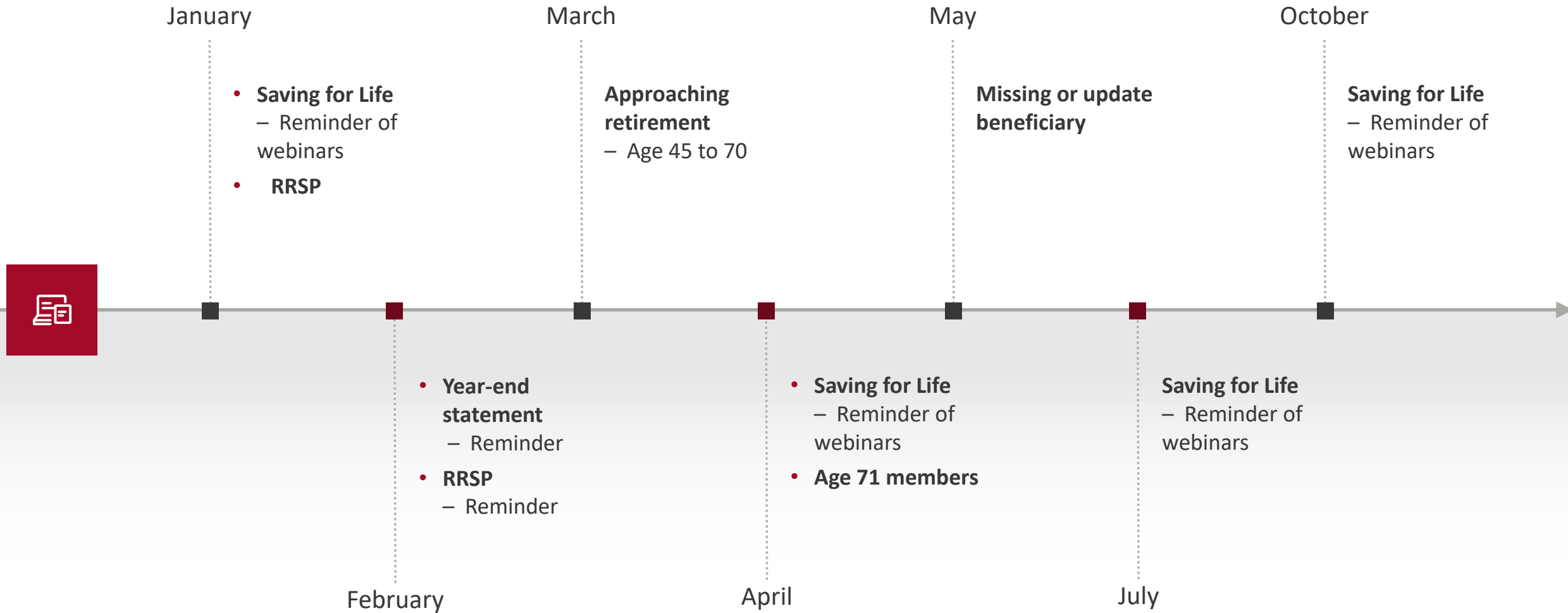
- **Jul. 16:** Managing debt
– From stress to security
- **Jul. 28:** Gen Z money
– Goal getters
- **Aug. 5:** Retirement
– Saving for your future
- **Aug. 20:** Retirement
– Where will my money come from?
- **Sept. 10:** Investing
– Basics for beginners
- **Sept. 22:** Your plan
– Welcome to Canada Life



Q4

- **Oct 15:** Her money
– Breaking barriers together
- **Oct 28:** Investing
– Beyond the basics
- **Nov 3:** Retirement
– Getting close
- **Nov 18:** Investing
– Market updates
- **Dec 3:** Your plan
– Welcome to Canada Life

Member communication activity - 2026



Prioritizing member decumulation

canada **life**™

Support for your retirement journey



Retirement looks different to everyone. Whether you're retired or planning for it, we have a guide to meet you where you are today. Get tips and answers to common questions to feel more confident about your future.

Let's tailor your experience – just tell us where you're at to access your guide:



I'm retired



I'm retiring soon
(in the next 3 years)



I'm planning ahead
(4+ years from retirement)

We know retirement comes with important decisions and we're here to help you make the right ones. Inside you'll find:

- Tips for planning your income and lifestyle in retirement
- How much income your savings could give you in retirement
- Advice on combining savings, choosing retirement funds and understanding your options



Journey-based landing pages

- ✓ Website pages for key life stages with tailored content and calls to action
- ✓ Includes tools, calculators and personalized fund recommendations to keep members engaged and informed



Segmented email campaigns

- ✓ Q1 and Q2
- ✓ Email journeys based on retirement stage
- ✓ Various calls to action
- ✓ Highlights different benefits at different member life stages

Support for members approaching retirement



Member education and communication

- Goal setting
- Saving for Life webinars
- Learning Centre
- Tools & Calculators



Decumulation guidance

Canada Life has always offered Investment Retirement Specialists / Investment Retirement Consultants:

- a comprehensive suite of member education,
- access to digital tools
- detailed retirement quote packages and personalized advice

Retirement Quote Packages:

- outline the balances in locked and unlocked assets,
- the retirement income options available/pertaining to those assets
- minimum and maximum permitted withdrawal amounts

Additional products

Registered Education Savings Plan (RESP)



Easy for you

Help your plan members save for post-secondary education costs



Easy for members

Simplified and less stressful RESP sign up process



A simple way to invest

Members can use these funds for any educational needs.



The screenshot shows the top navigation bar with the following elements: the Credit Counselling Society logo, menu items for 'Debt Help', 'Financial Education', 'About Us', 'Blog', and 'Contact', and a green button with the phone number '1-877-636-8999'. The main content area features a background image of a forest path and includes the heading 'Welcome to Your Financial Wellness Resource Hub!'. Below this, the logos for 'Credit Counselling Society' and 'canada life' are displayed, with the text 'Offered to you through' between them. Three paragraphs of text follow, describing the purpose of the resource hub and the partnership with Canada Life.

Credit Counselling Society

Debt Help ▾ Financial Education ▾ About Us ▾ Blog Contact ▾ 1-877-636-8999

Welcome to Your Financial Wellness Resource Hub!

Credit Counselling Society

Offered to you through

canada *life*™

Life can be unpredictable—but your finances don't have to be. Whether you're looking to reduce debt, manage day-to-day expenses, or feel more in control of your money, this hub is here to support you.

Together with Canada Life, the Credit Counselling Society (CCS) has created this space to give you access to free, judgment-free tools and resources that can make a real difference.

Wherever you're starting from, you're not alone. Start exploring the resources below and take the next step toward feeling more confident about your financial future.

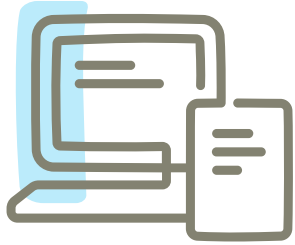


nomoredebts.org/partner/canadalife

1-877-636-8999

ClearEstate

Members and their families can get help with:



Creating a legal will online

- Create a will and power of attorney documents online in under an hour **for only \$60** plus \$19/year for access to a digital vault (unsubscribe anytime). This is a \$239 discount from the regular price.



Estate planning

- Support for simple and more intricate family dynamics
- Personalized guidance and support from estate experts
- Preferred pricing with a 10% discount for Canada Life members



Settling a loved one's estate

- Free online executor support for themselves or their appointed executor (\$80 value)
- Professional support from an expert (10% discount)

Questions?

OPEN DISCUSSIONS



Your presence is highly appreciated.

THANK YOU FOR YOUR TIME!

