Participating Employer Administrator's Guide
Roles & Responsibilities

CCCC = Canadian Centre for Christian Charities
CL = Canada Life's Group Customer division

We are thankful to have your organization part of CCCC Multi-Employer Pension Plan (the "Plan")!

Plan overview

At this point you should have a good general understanding of how the Plan is organized. *If you are new to your role or feel you need a refresher* we recommend you review this page of our website for an overview of the plan (e.g. the roles of CL, CCCC, PROTEUS, and the Plan Trustees; the investment options; the Plan's Statement of Investment Policies & Procedures). We have prepared a video tutorial to assist you with navigating the pension website.

What you can expect from us

To support your organization's participation in the Plan, you can expect the following from the Plan's administrative team (CCCC, Plan Trustees, PROTEUS, and CL).

Diligent plan governance

The Plan Trustees, with the support of PROTEUS, will:

- provide strong governance oversight to the Plan,

- ensure the Plan adheres to all government regulations,

- complete regular evaluations of the fund managers and fund options,

- and provide audited financial statements.

Reporting of plan and market performance

- You and your employees will receive quarterly newsletters produced by PROTEUS and distributed by email from CCCC. These newsletters include a brief market review, a summary of the performance of the Plan over the past quarter, and other helpful information regarding retirement planning.

- All plan members will also receive a semi-annual statement sent from CL by mail.

- Annual financial statement for your division from CL by mail. If your organization falls under an umbrella group (e.g. denomination), this statement will go to the umbrella group.

Educational opportunities

Many educational opportunities are available to plan members including:

- CL Investment and Retirement Manager

- CL www.smartpathnow.com (Investment Planning Tool)

- Ready to Retire service (PROTEUS)

More information about these services is included in the employee onboarding package.

Other support

- CCCC maintains three main pension related web pages where we post curated information for you. These are the employer helps page, the employee information page, and the contribution portal

- Resources to help you onboard new employees to the Plan

- Phone/Email support with any questions you may have regarding the Plan (519.669.5137; pension@cccc.org)

- Annual reminders of your responsibilities and a compliance survey to confirm your responsibilities have been completed

Your role going forward

Now that your organization is signed up as part of the CCCC pension plan, there are monthly and year-end responsibilities for the Employer's Pension Administrator. These responsibilities should not take much time, but it is important the Administrator becomes familiar with them.

1. Read and be familiar with the Plan Text, and Declaration of Trust;

2. Provide eligible employees with a copy of your organization's personalized enrollment package;

3. Enroll all eligible employees;

4. Remit monthly contributions to CCCC as required by pension legislation and your organization's plan participation agreement;

5. Ensure pension contributions and pension adjustment information are shown accurately on employee T4 slips;

6. Notify Canada Life's Group Customer division (CL) about any employee terminations; notify CCCC of any employees on temporary leave from employment

7. Remind employees to notify CL of any changes to personal information (e.g., address change);

8. Complete the Employers Annual Compliance Confirmation.

1. **Plan Text & Declaration of trust**

The most current *Plan Text* and *Declaration of Trust* is found on the Canadian Centre for Christian Charities website at https://www.cccc.org/pension_employers

2. **Provide eligible employees with Personalized Enrollment PACKAGE**

As the administrator for your organization, you have a critical role in the successful onboarding of new Plan members.

We recommend you put together an enrollment package to be provided to employees who are eligible to join the plan. This employee onboarding checklist has been designed to assist you.

We recommend that new employees be provided:

- New Employee- Pension Enrollment Video - instructions for how employees can enroll

- Plan Info Sheet - introducing the employee to the Plan

- Canada Life Enrollment Guide (*see more info below)

- Enrollment Form (if using paper enrollment)

- If using online enrollment, provide the employee with their guest access ID & password for grsaccess.com and instruction on how to enroll. Click here for sample wording that can be provided to employees.

- Member Booklet – Provide the booklet for the province applicable to the employee

- Canada Life Health & Wealth Consultant- A customized member experience guide can be contacted at Canada Life for personalized, one-on-one guidance that can help you with your investment choices. Book your appointment today: http://www.canlife.co/bookanappointment

*The **Canada Life enrollment guide** is an incredible resource to help your employees better understand the plan before and during their enrollment. The guide provides information about the available investment choices and a questionnaire that will help your employees determine the choices that are best for them. The guide also includes guest access to the Canada Life online portal (https://my.canadalife.com/sign-in) so your employees can become acquainted with the additional resources and information available before they enroll in the plan**! Paper and PDF enrollment guides customized for your employees are available by contacting the CL Customer Service Specialist in the contact section below.** Please note, the PDF enrollment guide does not include detailed fund reports, but those are available through the guest access to Canada Life's online portal (https://my.canadalife.com/sign-in). **We recommend that you keep a small supply of enrollment guides available for your new employees and reorder the updated guide once per year.**

3. **Enroll all eligible employees;**
Provide new employees with their guest access ID & password for grsaccess.com and the link to this video tutorial. (Click here for sample wording that can be used.)

Remember to approve or decline their enrollment request through grsaccess.com. Remember to collect and retain instructions from your employee regarding additional voluntary contributions, if any. (Click here for employer instructions for how to use online enrollment.)

If you prefer to use the paper enrollment process, have all eligible* employees complete the ***Application for Membership in a Registered Pension Plan form***. Please remember to indicate your Division/subgroup # in the appropriate box on the form. The Administrator will send the forms to Canada Life's Group Customer division as per the instructions on the form. The form can be found at https://www.cccc.org/pension_employers_forms (you will need your CCCC username & password to access this form). Canada Life will process the forms and send an information package to each employee.

Please share this link with all your eligible employees so they can familiarize themselves with the program - https://www.cccc.org/pension_employees

If an employee chooses to take the one-time opportunity to opt out of the plan, if permitted by the Plan Text and applicable legislation, please have the individual complete the waiver form located here https://www.cccc.org/pension_employers_forms. Please keep the original on file and send a copy to CCCC.

To find out more about employee eligibility, read the Plan Text (item 3) and see the Frequently Asked Questions (FAQ's) Area in the Employer section of the CCCC pension website at www.cccc.org/pension_employers#3

4.   Remit Monthly Contributions

Participating employees submit contributions monthly. The breakdown provided in the monthly remittance provides authorization for the amount CCCC will debit from the participating employer's bank account and provides instructions for Canada Life to know which employee's accounts are to be credited. Each month before the 20th day, please submit your contribution details using our online pension portal. The information you submit will be imported directly to the remittance file for Canada Life so it is important that the contribution amounts are verified each month and that the file format complies with the import tool.

To submit contributions online, go to the pension portal. There you have the option to use the same information from the previous month or input new contributions. To change contributions, you are able to go one by one through your employees or import a spreadsheet from excel.

Once you have inputted your contributions for the correct month, you select whether you use PAD or mail a cheque. There is also a link to help you get set up with PAD. Note: the portal automatically updates to show the latest month needed for contributions.

If there are any updates that need to be made to a name or a S.I.N, please contact us.

More information can be found here: https://www.cccc.org/pension_employers_remit

5.   T-4 Reporting at year-end

CPP/EI and RPP contributions
Employee and Voluntary contributions are made from the Member's income after CPP contributions and EI premiums have been applied but are exempt from income tax at source since they are sent by the employer into an RPP account.

An Employer RPP contribution has a special status in the Income Tax Act that exempts it from statutory deductions (CPP, EI and Income Tax).

Both employee and employer contributions to the CCCC Employees Pension Plan need to be tracked in your payroll register to correspond to required T4 slip Box entries, as follows:

- **Box 20 - RPP Contributions**

- **Box 52 – Pension Adjustment**

- **Box 50 – RPP Registration Number**

Detailed information about year-end reporting can be found on the CCCC website at www.cccc.org/pension_employers_payroll

6.   Employee Terminations and LEAVES of Absence

When an **employee is terminated** from the plan, complete a ***Notice of Member Termination Form*** which can be found at https://www.cccc.org/pension_employers_forms. Member terminations can also be completed on My Canada Life at Work. To do so, search and select the member that's leaving your plan   Go to the **Terminate employment** menu under Portfolio summary   Answer a few quick questions and you're done!

When an **employee goes on a temporary leave of absence** from employment. Be sure to familiarize yourself with the rules regarding contributions during the leave in section 11 of the Plan Text. The associated waiver forms can be found at https://www.cccc.org/pension_employers_forms. Please keep the original on file and send a copy to CCCC.

7.   Remind employees to notify CL of any changes to personal information (e.g., address change)

Please remind employees that their pension account is theirs! Therefore, it is their responsibility to notify CL of any changes to their personal information. This includes after they leave their employment with you. Often, employees leave their employment and forget to maintain contact with CL regarding their pension account. Instructions for plan members to make changes to their personal information have been provided in the employee enrollment package.

8.   Complete Employers Annual Compliance Confirmation

CCCC will email an annual compliance survey to the plan Administrator in early January. This survey confirms for the Plan Trustees that you have completed your responsibilities over the past year. Please complete this survey by January 31st.

FORMS – What Form to Use and Where to Send it

What to do when...	Form required	Where to send the form
A new employee is ready to join the plan.	*Application for membership in a RPP*	CL
A qualifying employee chooses to not join the plan.	CCCC Waiver Form (keep a copy for your records)	CCCC
An employee wants to change their personal information.	This can be done online at **https://my.canadalife.com/sign-in** or employees may complete a *Change of Member Information* paper form	CL
An employee goes on a Leave of Absence and wishes to continue making contributions (refer to section 11 of the Plan Text for eligibility).	None (contributions continue as usual)	
An employee goes on a Leave of Absence and does not want to continue contributing (refer to section 11 of the Plan Text for eligibility).	*Waiver of Pension contributions during Maternity or Parental Leave* *(Keep a copy for your records.)*	CCCC
An employee leaves the plan.	*Notice of member termination*	CL
An employee wants to change their Beneficiary.	*Designation of Revocable Beneficiary*	CL

All forms are available here: https://www.cccc.org/pension_employers_forms

In order to be able to access your forms, you will need your CCCC username and password.

Administrators: Contact Information for Plan

Canada Life and CCCC are here to help you--but we handle different questions.

When to contact CCCC:

- when amending your Participation Agreement

- when remitting monthly contributions to CCCC

- if you have an employee wishing to waive their right to join the Plan

- if you need help with general questions from your employees

- payroll questions not directly related to the Plan

   Canadian Centre for Christian Charities
   1-43 Howard Ave Elmira, ON N3B 2C9
   Tel: 519-669-5137 | Email: pension@cccc.org

When to contact Canada Life's Group Retirement Services Customer division (CL):

- when enrolling or terminating an employee from the Plan

- when inquiring about an employee's account

- to understand what to do when employees are nearing retirement

- to ask questions about information on the CL website

   Canada Life
   Attention: Annica Nilsson
   Customer Service Specialist, Group Retirement Services Canada Life, 255 Dufferin Ave, T540
   London ON N6A 4K1 Annica.Nilsson@canadalife.com |1(226)908-1704
   Fax: 519-438-9821 | Toll Free Fax: 1-888-781-1262, option 5

Employees (plan members): Contact Information for Plan

If an employee (Plan Member) has a question about their account, they should call or email:

Canada Life Access Line	**or**	*Jaime Baychu*
1-800-724-3402		**Investment and Retirement Manager**
Weekdays 8 a.m.-8 p.m., ET		**Canada Life**
Email: grsnet@canadalife.com		1-866-788-1293, ext. 5790
		Email: jaime.baychu@canadalife.com

MEMBER WEBSITE: https://my.canadalife.com/sign-in
Employees can access their personal information by using their login id and password they received from Canada Life when they enrolled in the plan.

- Create retirement goals
- Check balances
- Research investments
- Change investments
- Access statements
- Education

RETIREMENT EDUCATION: www.smartpathnow.com

- Articles
- Calculators
- Videos
- Links to external resources

I forgot my Access ID and/or password
If an employee has forgotten their ID or password, they can click on "Forget your Access ID or password?" button under the "Access Your Account" section. Or call the Canada Life Access Line at **1-800-724-3402**. The employee will need their **Social Insurance Number** and the **Plan No. 37631**.

I am locked out of my account- Canada Life Technical Support
1-888-222-0775