



CANADIAN COUNCIL of CHRISTIAN CHARITIES
ADVANCING MINISTRY TOGETHER

PARTICIPATING EMPLOYER ADMINISTRATOR'S GUIDE

ROLES & RESPONSIBILITIES

CCCC = *Canadian Council of Christian Charities*

GRS or GWL = *Great-West Life's Group Retirement Services*

Welcome to the CCCC Employees Pension Plan!

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.

- A. Read and be familiar with the Plan Text and Declaration of Trust;
- B. Provide eligible employees with a copy of your organization's personalized enrollment guide;
- C. Enroll all eligible employees;
- D. Remit monthly contributions to CCCC as required by pension legislation;
- E. Ensure pension contributions and pension adjustment information are shown accurately on employee T4 slips;
- F. Notify Group Retirement Services (GRS) about any employee terminations;
- G. Remind employees to notify GRS of any changes to personal information (e.g., address change);
- H. Complete the Employers Annual Compliance Confirmation.

A. PLAN TEXT & DECLARATION OF TRUST

The most current *Plan Text* and *Declaration of Trust* is found on the Canadian Council of Christian Charities website. The *Plan Text* can be found at www.cccc.org/documents/pension/Plan_Text.pdf and the *Declaration of Trust* at https://www.cccc.org/documents/pension/declaration_of_trust_2016.pdf.

B. PROVIDE ELIGIBLE EMPLOYEES WITH PERSONALIZED ENROLLMENT GUIDE

The Great-West 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 GRS online portal 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 our Customer Service Specialist at GRS below. Please note, the PDF enrollment guide does not include detailed fund reports, but those are available through the guest access to Great-West Life's online portal. We recommend that you keep a small supply of enrollment guides available for your new employees and reorder the updated guide once per year.

C. ENROLL ALL ELIGIBLE EMPLOYEES AND PROVIDE THEM WITH THE GRS ACCESS TIP SHEET;

The Administrator must have all eligible* employees complete the *Application for Membership in a Registered Pension Plan form*. The Administrator will send the forms to Great-West Life, Group Retirement Services as per the instructions on the form. The form can be found at www.cccc.org/documents/pension/forms/private/Membership_Application.pdf (you will need your CCCC username & password to access this form). Great-West 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

A tip sheet is available to assist your employees with accessing and navigating CRSACCESS.com. The tip sheet can be found at https://www.cccc.org/documents/pension/tip_sheet_1_.pdf

* *To find out more about employee eligibility, read the Plan Text (item 3, page 7) 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*

D. REMITTING MONTHLY CONTRIBUTIONS

Contributions are remitted monthly on a pre-formatted excel spreadsheet that will be provided to you by CCCC. ***Please send as an excel spreadsheet and do NOT make any changes to the existing columns in the spreadsheet or password protect it.***

STEP 1

Save this spreadsheet as your 'master' file and complete the following information:

- Your division #
- The name of your organization
- Surname of your employee(s)
- First name of employee(s)
- Social Insurance Number of each employee

STEP 2

Once you have completed and saved this master file, save the file again using a file name that is unique for the month you are remitting for, in a Year-Month format (e.g. January would be 2018-01_Org_Name.xls). This format will keep your files in order automatically by your computer.

Now complete the applicable contribution amount(s) from the previous month's payroll as follows:

1. ***Employee Basic*** - This is the amount (if any) required under your Participation Agreement that was withheld from the employees wages.
2. ***Employee Voluntary*** - This is an amount the employee has requested be taken from their pay (either regularly or on a one-time basis) or was given by cheque to you by the employee for an additional contribution in excess of the "Employee Basic" amount. This type of extra contribution must be included on the regular monthly contribution spreadsheet so that you will have record of it and can make an appropriate entry in your payroll.
3. ***Employer Basic*** - This is the amount that your ministry has agreed to contribute on behalf of the employer, as set out in your Participation Agreement.

If your information doesn't change from month-to-month, simply change the "Remittance Period" cell to reflect the month and year you are remitting for in the "master" file and save it under a new Year-Month name (e.g. January would be 2018.01.xls).

STEP 3

Contributions are due to CCCC prior to the 19th of the month following the month the remittance relates to (e.g. September's payroll contributions would have to be sent in no later than October 19th). Please use the contribution template spreadsheet to email contributions to pension@ccc.org.

E. T-4 REPORTING AT YEAR-END

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

F. EMPLOYEE TERMINATIONS - NOTIFY GROUP RETIREMENT SERVICES

Complete a *Notice of Member Termination Form* which can be found at www.cccc.org//documents/pension/forms/private/Terminate_Member.pdf

G. REMIND EMPLOYEES TO NOTIFY GRS OF ANY CHANGES TO PERSONAL INFORMATION (E.G., ADDRESS CHANGE)

Please remind employees it is their responsibility to notify GRS of any changes to their personal information. An easy way of doing this is to share the following link with all your employees - Important Information for Pension Plan Members.

H. COMPLETE EMPLOYERS ANNUAL COMPLIANCE CONFIRMATION

CCCC will email the Compliance Confirmation form to the plan Administrator every year in early January. The Administrator will complete the form and return it by email to pension@ccc.org 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.	<i>Application for membership in a RPP</i>	GRS
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 www.grsaccess.com or employees may complete a <i>Change of Member Information</i> paper form	GRS
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).	<i>Waiver of Pension contributions during Maternity or Parental Leave (Keep a copy for your records.)</i>	CCCC
An employee leaves the plan.	<i>Notice of member termination</i>	GRS
An employee wants to change their Beneficiary.	<i>Designation of Revocable Beneficiary</i>	GRS

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

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

ADMINISTRATORS: CONTACT INFORMATION FOR PLAN

Great-West 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

Contact Information for CCCC: Canadian Council of Christian Charities
1-43 Howard Ave Elmira, ON N3B 2C9
519-669-5137
pension@cccc.org

When to contact Great-West Life (GWL):

- 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 GWL website

Contact Information for GRS: **Leanne Arnold**
Senior Customer Service Specialist
Group Retirement Services
255 Dufferin Avenue - T540
London, ON N6A 4K1
Phone: 519-435-6827
Toll Free: 1-888-781-1262
Fax: 519-438-9821
Toll Free Fax: 1-888-797-0071

EMPLOYEES (PLAN MEMBERS): CONTACT INFORMATION FOR PLAN

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

GWL Access Line

1-800-724-3402

Weekdays 8 a.m.-8 p.m., ET

grsnet@gwl.ca

or

Mai Ly Tran

Your Investment and Retirement Manager

Great-West Life

1-866-788-1293, ext. 5793

maily.tran@gwl.ca

Employees can access their personal information by using their login Id and password they received from GRS when they enrolled in the plan. To login they should go to www.grsaccess.com.

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 GRS Access Line at 1-800-724-3402. The employee will need their Social Insurance Number and the Plan number which is **37631**.