

JBT

Joint Board of Trustees of the CUPE Employees' Pension Plan
Le Conseil de fiducie mixte du régime de retraite des employé(e)s du SCFP


CFM

50TH ANNIVERSARY EDITION

REPORT TO MEMBERS

2021





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"Our Mission is to ensure the timely and accurate delivery of benefits to CEPP members and their beneficiaries in accordance with the CEPP terms and conditions by ensuring the proper funding and investment of the Pension Fund and the implementation of effective administrative procedures."

www.cepp.ca

Ce rapport est aussi disponible en français

TRUSTEES' MESSAGE



50 years ago, on January 1, 1971, the CUPE Employees' Pension Plan (CEPP) was established to replace the former plans held by the National Union of Public Employees (NUPE), the National Union of Public Service Employees (NUPSE) and the Canadian Union of Public Employees (CUPE). In this report, you will find several interesting facts on the pension plan since its inception.

Strong investment performance and increasing bond yields helped the Fund improve over 2021. The CEPP Fund delivered a solid gross rate of return of 11.83% while assets grew by more than \$81M, ending the year at \$950M. Keeping in mind risk factors such as the new variants of COVID-19, the Russia-Ukraine crisis, and the impending increase in interest rates, the JBT continued to make some changes to the CEPP Fund's investment strategy during 2021.

PH&N's Core Plus Bond Fund was selected to replace the current Fixed Income mandates, while Fidelity's Select Emerging Markets Equity Strategy was selected for a new Emerging Markets Equity mandate. These changes are in line with the modifications made to the investment portfolio over the past few years by the JBT to improve the risk-return profile of the CEPP Fund.

Over the course of the year, the CEPP was able to maintain its fully funded status and strengthened its solvency position. As at January 1, 2022, the CEPP's funded ratio stood at 118.5%, with a surplus of \$144M. On a solvency basis, the solvency ratio increased from 79.6% as at January 1, 2021 to 86.7%, such that the Plan is no longer in a reduced solvency deficiency position associated with a solvency ratio below 85%. The JBT decided to file the January 1, 2022 actuarial valuation, even though it was not required.

We are also pleased to report that inflation protection payments were made in June 2022 as a result of the January 1, 2022 actuarial valuation and in accordance with Plan provisions. Effective January 1, 2022, members who retired prior to January 1, 2021 had their pension benefits payable from the CEPP increased by 4.61%. This rate was proportionally adjusted for those who retired in 2021.

Finally, we want to welcome all the new members in the CEPP and offer our condolences for the members we have lost.

On behalf of the Joint Board of Trustees,



Charles Fleury, Chair



Emily Niles, Vice-Chair

50TH ANNIVERSARY!

The history of the CEPP

Before 1971

The pension plan is funded through Group Annuity Contracts between CUPE and North American Life Assurance Company

1971

Establishment of the Canadian Union of Public Employees Pension Plan (CEPP)

1977

Change in the final average earnings (FAE) from the best 6 years to the best 5 years for the calculation of the pension

Unreduced pension benefits at age 60

1979

Pension formula now based on the best 3 years of FAE

1981

Introduction of an 85 factor for unreduced retirement benefits (minimum age 55)

1983

Certain Locals are included in the CEPP (Division 2)

1987

Reduction of the 85 factor to 80 for unreduced pension benefits (minimum age 55)

1988

Pension Plan for the Employees of Designated Locals of CUPE is integrated with the CEPP

1990

Elimination of the minimum age for the 80 factor
Early retirement reduction from 6% to 3% per year

1991

Death benefit to surviving spouse reduced from 75% to 66 2/3%, with a 5-year guarantee



1997

Bridge benefit effective for members who joined the plan prior to December 1996

1998

The Pension Trust Fund is now administered by the Joint Board of Trustees (JTB)

2003

Eligibility for the bridge benefit extended to members who joined the Plan prior to January 1998

2005

Elimination of the 24-month continuous employment requirement for temporary employees to be eligible for the pension plan

2007

*Maximum pension increased to the Canada Revenue Agency (CRA) limit
Bridge pension of \$8,000 per year for members who joined the plan on or after January 1, 1998*

2008

The qualifying period for temporary employees is reduced from 2 to 1 calendar year prior to joining

2018

Indexation becomes based on the annual increase in the Consumer Price Index (CPI) for the previous year, depending on the financial status of the plan.



INDEXING THROUGH TIME

Did you know that the indexation provisions have been amended several times since the CEPP pension plan has been created?

First negotiated in the 1984-85 collective agreements, adjustments corresponding to the Consumer Price Index (CPI) were to be granted to retirees effective January 1, 1982, and January 1, 1984 (biennial indexation).

Negotiated in the 1986-87 collective agreements, CPI adjustments were then to be granted to retirees effective January 1, 1986, on an annual basis. This indexation provision was renewed in subsequent collective agreements.

In 2001, a provision was added to the Plan Text to include the bridge benefit for indexation purposes.

In 2007, Amendment 69 introduced new provisions for indexation adjustments. The base indexation became 50% of CPI, plus an additional percentage up to 100% of CPI if certain conditions were met. The resulting indexation increases were as follows:

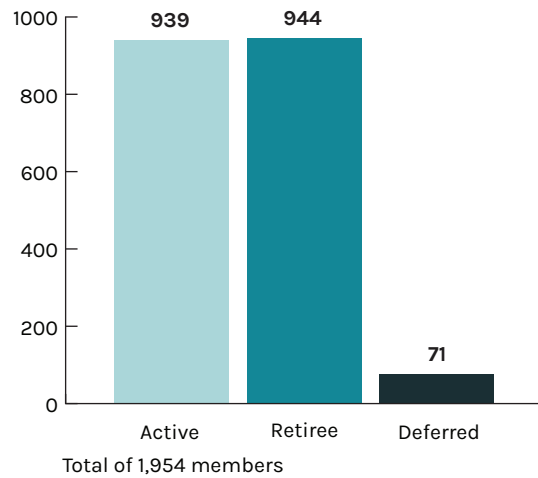
- January 1, 2008 : 100% of CPI
- January 1, 2009 : 50% of CPI
- January 1, 2010 : 50% of CPI
- January 1, 2011 onwards: 0% of CPI

Effective January 1, 2018, Amendment 78 further modified the indexation provision. An indexation percentage was determined for each retiree based on their respective pension start date. The maximum increase corresponded to 9.07% for those with a retirement date of January 1, 2010 or earlier.

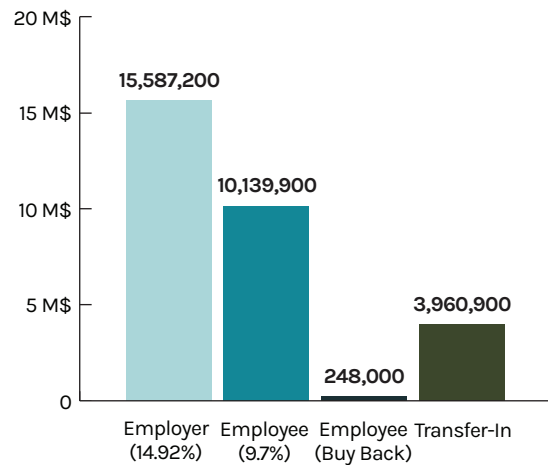
Since 2018, the indexation increase corresponds to a percentage, not exceeding 100%, of the CPI annual increase for the preceding year, depending on the financial situation of the Plan.

AT A GLANCE

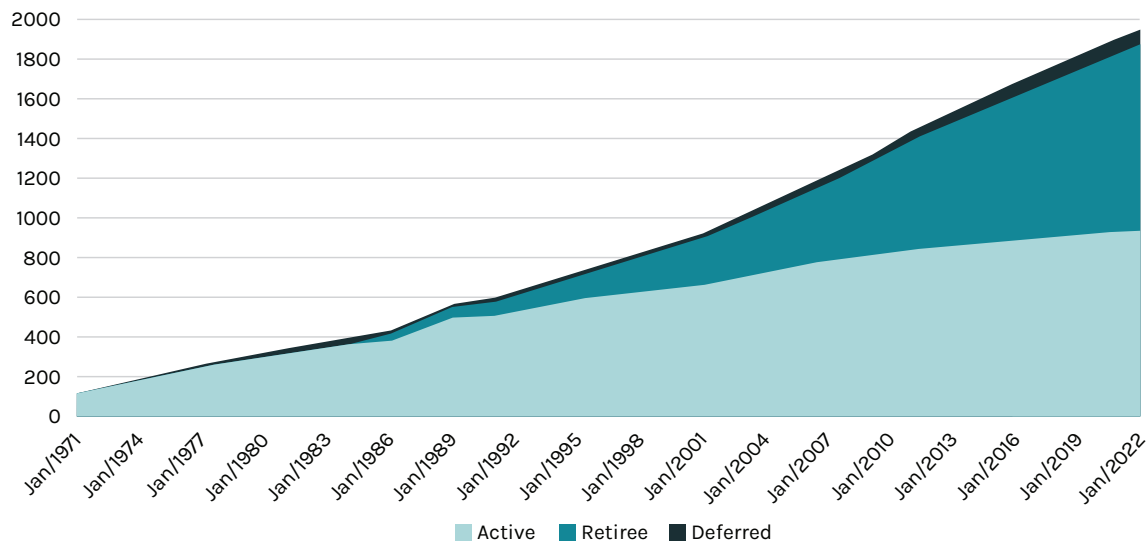
Membership on January 1, 2022



2021 Employee and Employer Contributions and Transfer-In

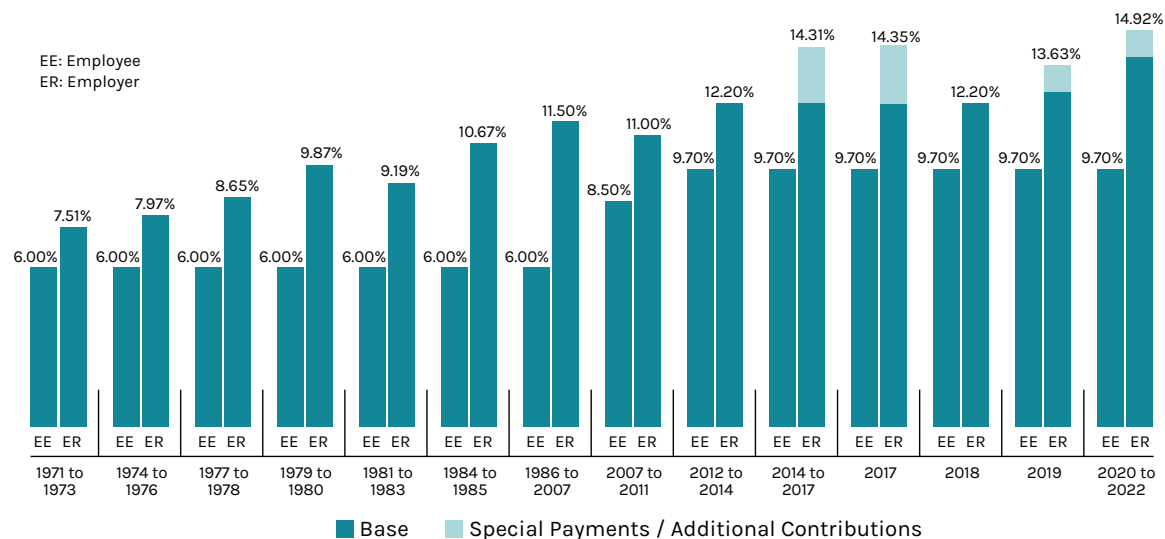


Membership Reconciliation 1971-2021



From the inception of the pension plan until the mid-1980s, annuities were purchased for each retiree. Subsequently, pensions began to be paid directly from the pension plan, which significantly increased assets.

Employee and Employer Contribution Rate History

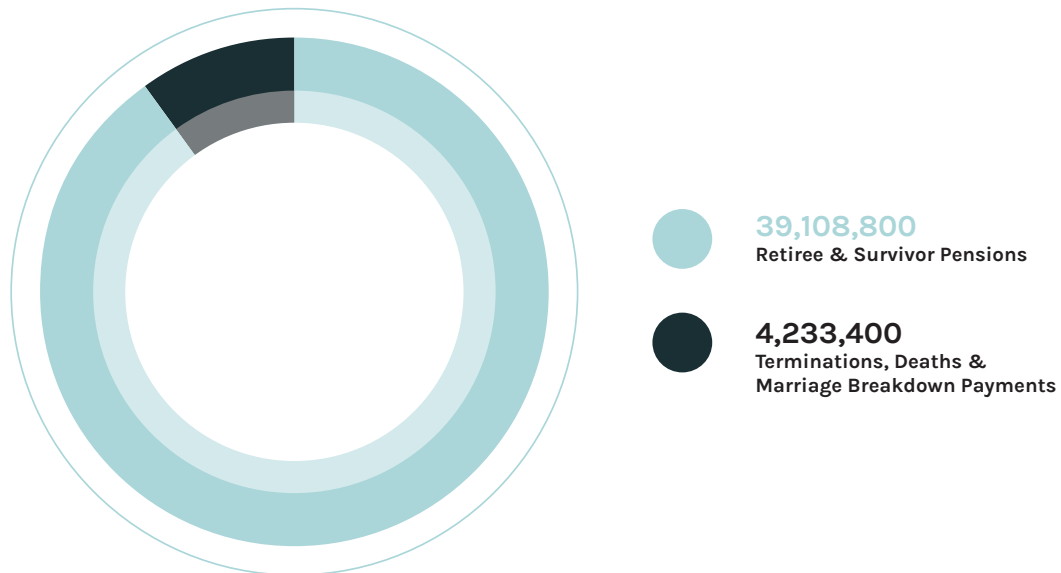


In accordance with the provisions of the CEPP, the employer shall make the required contributions to the CEPP Fund based on the last filed actuarial valuation. Based on the actuarial valuation filed as of January 1, 2020, this represents employer contributions of 13.82% of members' pensionable salary for 2021. This rate is higher than the minimum employer contribution rate of 12.2% of members' pensionable earnings, plus applicable expenses, as set out in the collective agreements between CUPE and the staff unions.

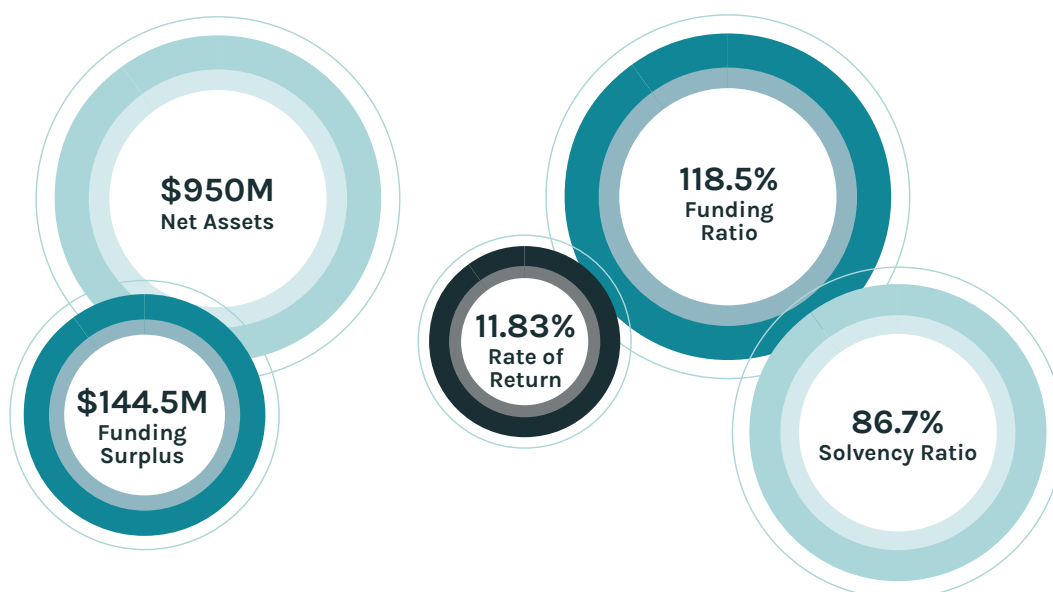
In addition, since the Plan's going concern funded ratio is less than 130% at its latest measurement date, the required employer contribution rate or the minimum employer contribution rate is increased by 1%. An allowance of 0.10% is also added for expenses.

As at January 1, 2021, the employer contribution rate was therefore 14.92%, the same value as for 2020. No change was made to the employee contribution rate for 2021, which remained at 9.7%.

2021 Pension Payments



In 2021, the CEPP paid a total of \$43.3M pension benefits. Of this amount, 90% was paid in monthly pensions to retirees and surviving spouses (\$39.1M), and 10% was paid in terminations from the Plan, deaths and marriage breakdown pension benefits (\$4.2M).



MEMBERS' PROFILE

All data in the following tables is from the January 1, 2022 and the January 1, 2021 actuarial valuations.

Active Members

	2022	2021
Total Active Members	939	936
Females	593	590
Males	346	346
Average Age	49.1	49.2
Average Salary	\$114,300	\$110,800
Average Current Service	11.7	11.7

Retirees

	2022	2021
Total Retirees	944	905
Average Age	70.1	69.7
Average Annual Pension*	\$44,160	\$42,300
Average Annual Life Pension	\$41,004	\$38,856
Average Annual Bridge Benefit	\$12,192	\$12,132

*The average annual bridge benefit does not take into account people who do not receive a bridge benefit, while the average total annual pension indirectly includes a \$0 bridge benefit for people who are over 65.

Deferred Members

	2022	2021
Total Deferred Members	71	74
Average Annual Pension Liability	\$4,932	\$5,112

All data in the following table is as at December 31st.

Membership Changes

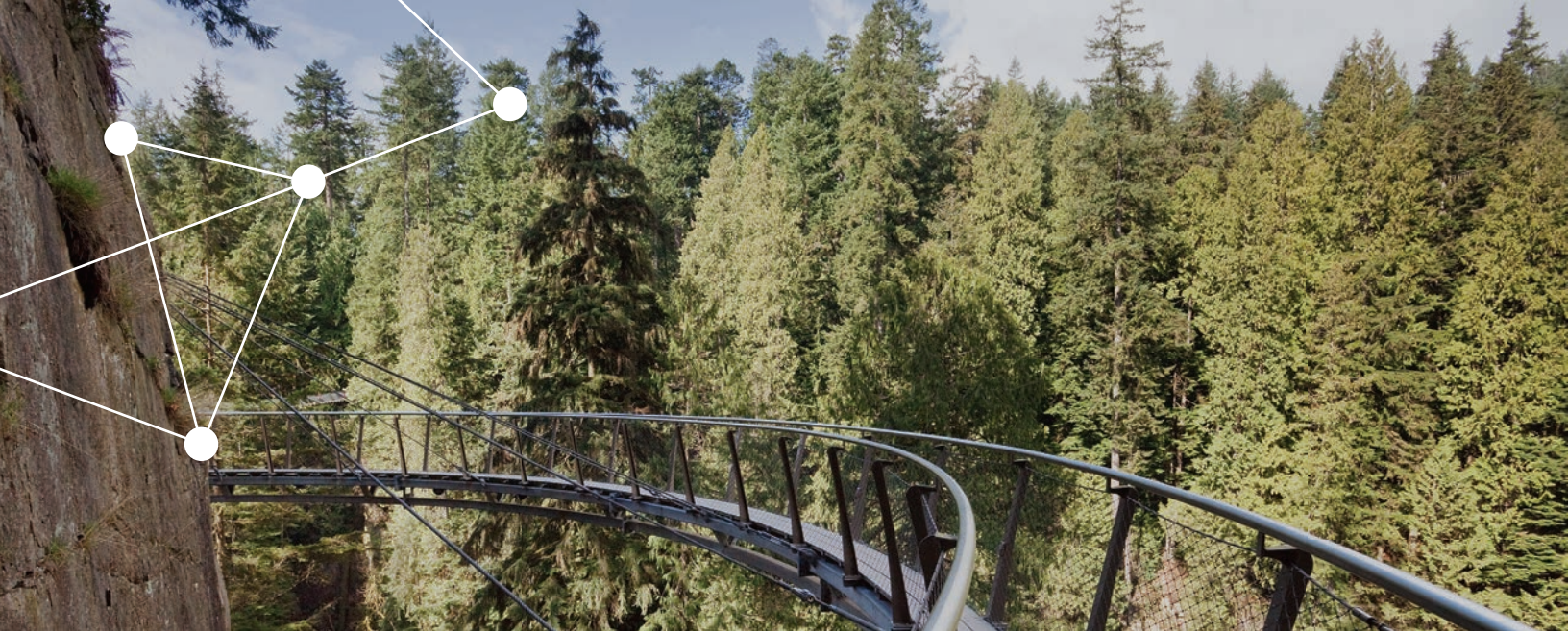
	2021	2020
New Entrants	65	71
Terminations, Vested & Deferred	14	16
New Retirees	43	38
Deaths	20	18

In 2021, the new member's average age was 42.5 years old, while the average retirement age was 61.6. Of the 20 plan members that passed away in 2021, 2 were active members and 18 were retirees or surviving spouses.

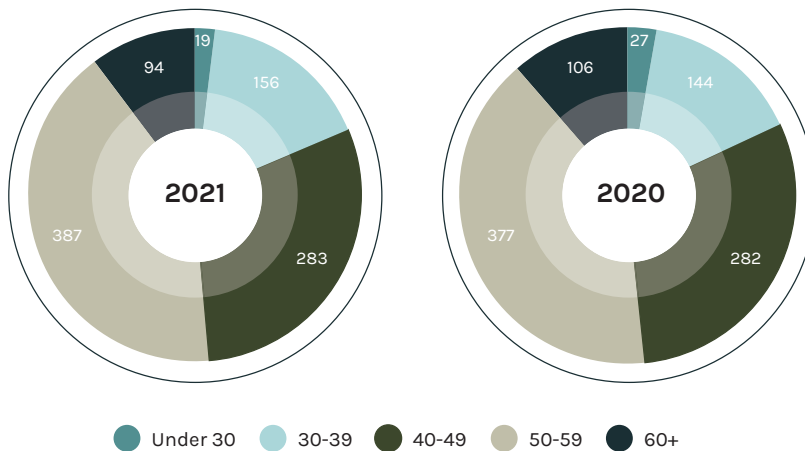
Ratio of Actives/Retirees

	2022	2021
Ratio of Actives/Retirees	0.99	1.03

When the number of active members and retirees equalizes, it means the pension plan is nearing or has already achieved a mature state. In 2021, the number of retirees exceeded the number of active members for the first time in the pension plan's history.

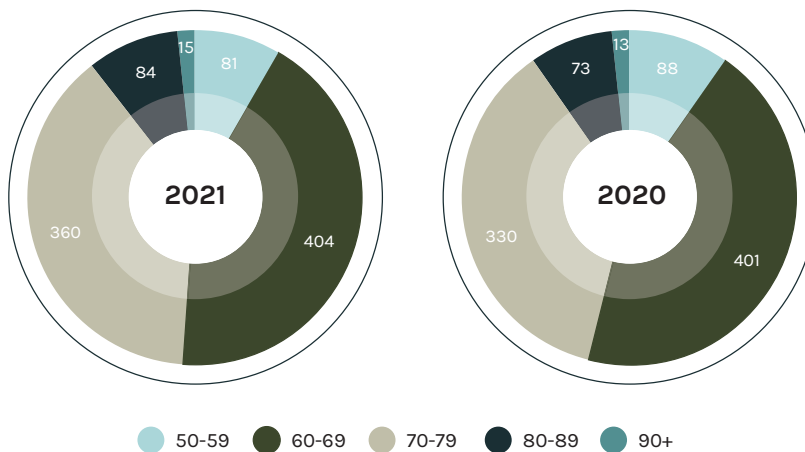


Active Members by Age



By the end of 2021, 51% of the plan's 939 active members were at least 50 years old and therefore eligible to retire. The picture was very similar in 2020. Members may retire when they reach age 50 or 25 years of credited service under the Plan, whichever comes first, with a reduction if the 80 factor is not met.

Retired Members by Age



There were 944 retired members as at January 1, 2022.

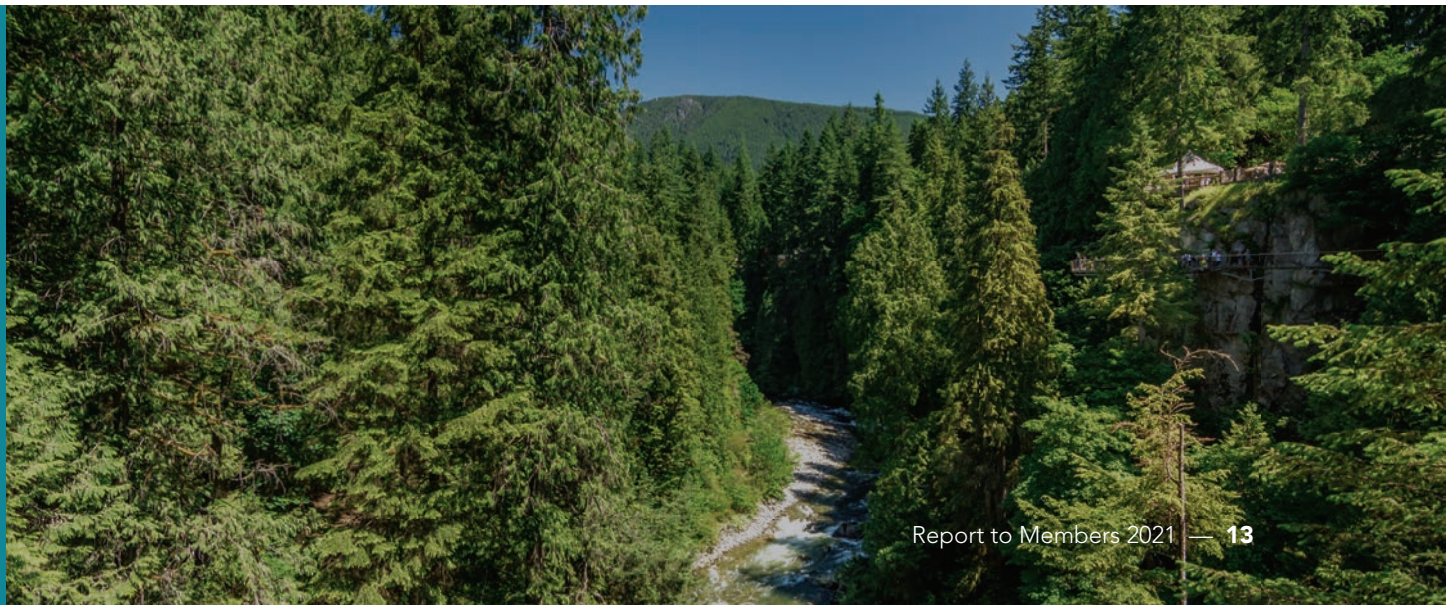
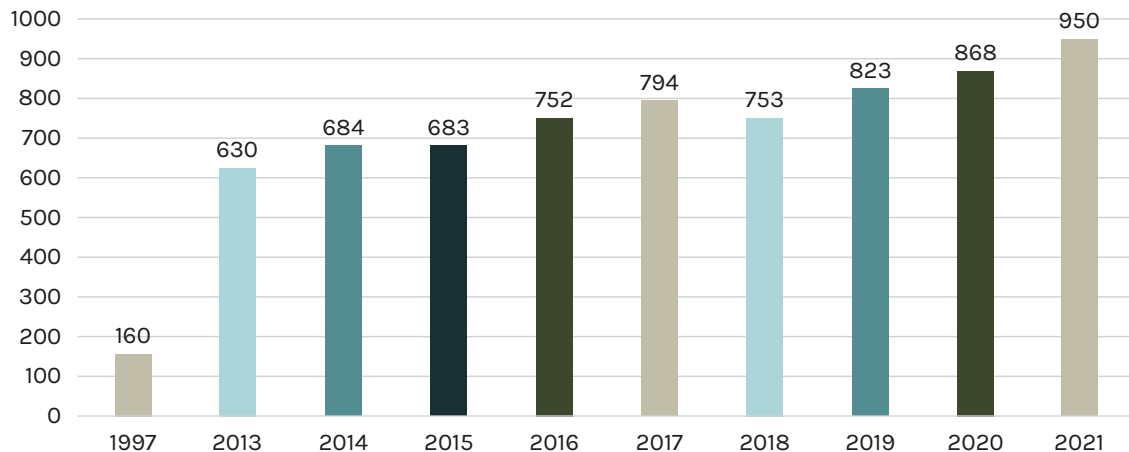
FINANCIAL STATUS OF THE CEPP

Audited Financial Statements (as at December 31, 2021)

Pension plans with assets in excess of \$10 million at their plan year-end are required to file audited financial statements of the pension Fund annually with the Financial Services Regulatory Authority of Ontario (FSRA).

At the end of the year, \$950M of net assets were available for pension benefits, compared to \$868M in 2020. This represents an increase of \$82M. You will find more information on investment performance in further sections of this report.

Market Value of Assets as at December 31st (in Million \$)





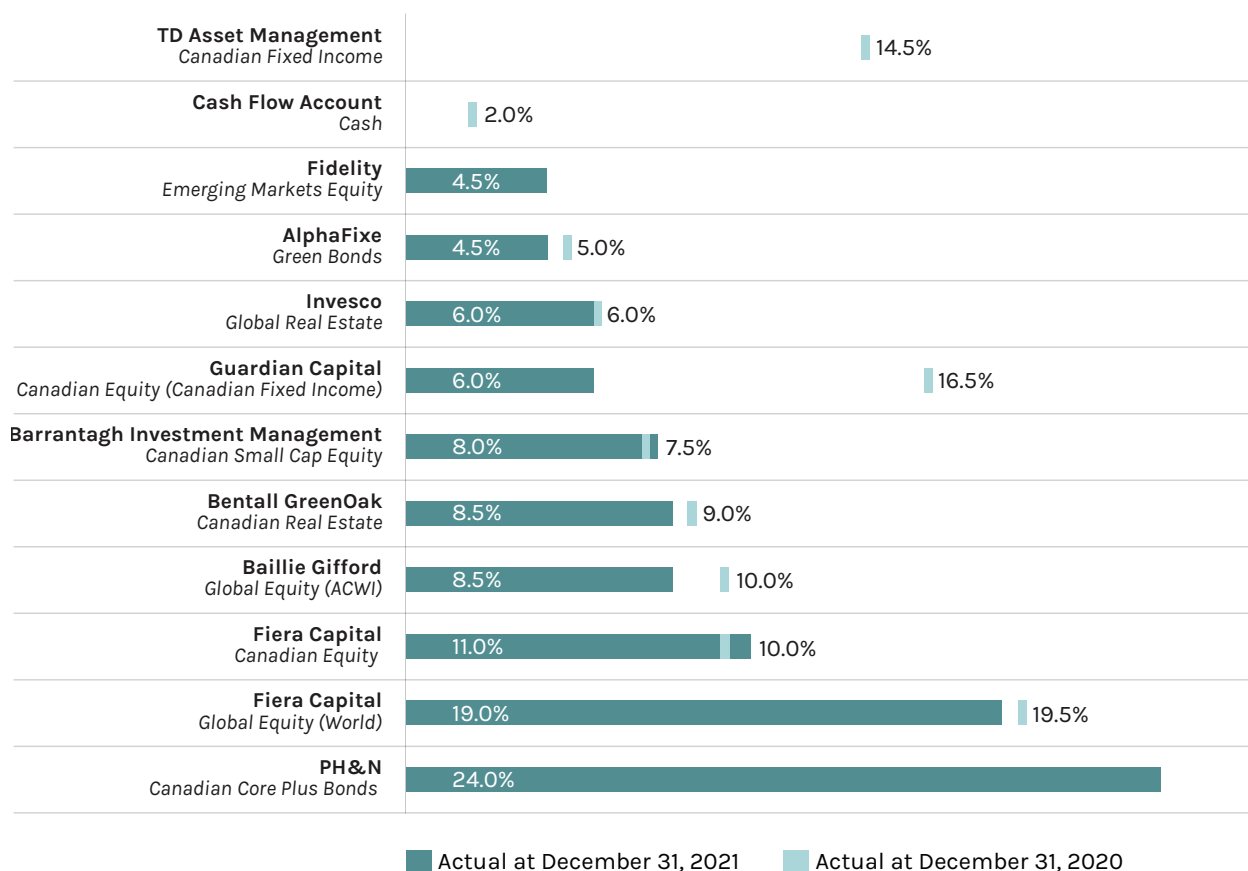
Our Investments

In the spring 2021, Guardian Capital and TDAM were instructed to liquidate all securities in their Fixed Income mandates. Proceeds of the liquidation were transferred to PH&N's Core Plus Bond Fund.

During the first half of 2021, an Emerging Markets Equity search was also conducted. Fidelity's Select Emerging Markets Equity Strategy was selected by the JBT to fulfill this mandate. The Statement of Investment Policies and Procedures (SIP&P) has been updated accordingly and can be found on the CEPP website.

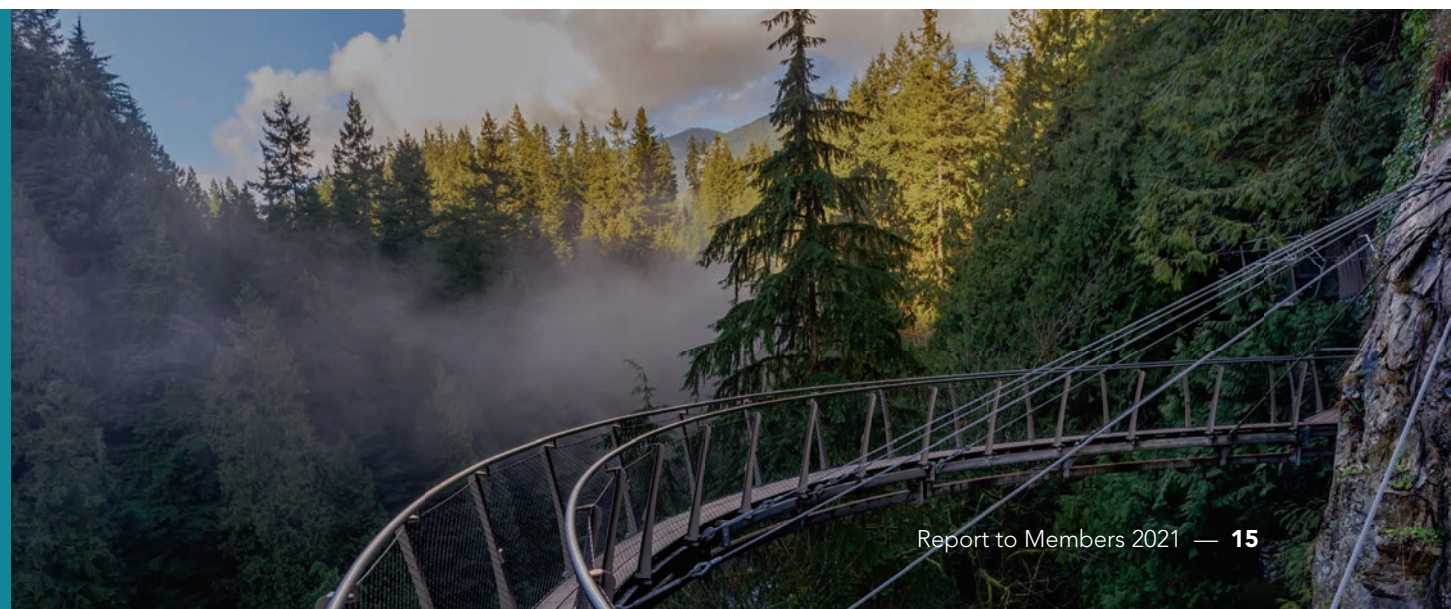
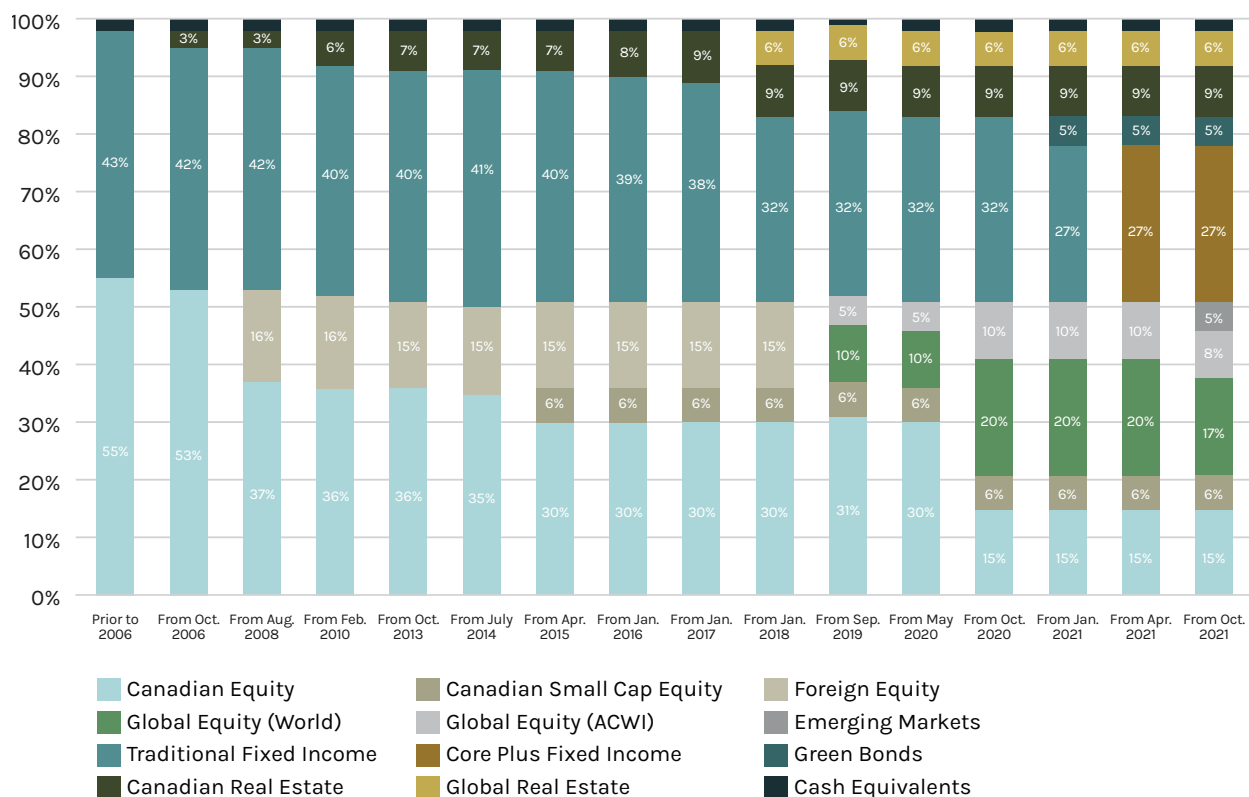
The proportions invested with each Fund manager as at December 31, 2021 and December 31, 2020 are illustrated in the chart below.

Investment Managers

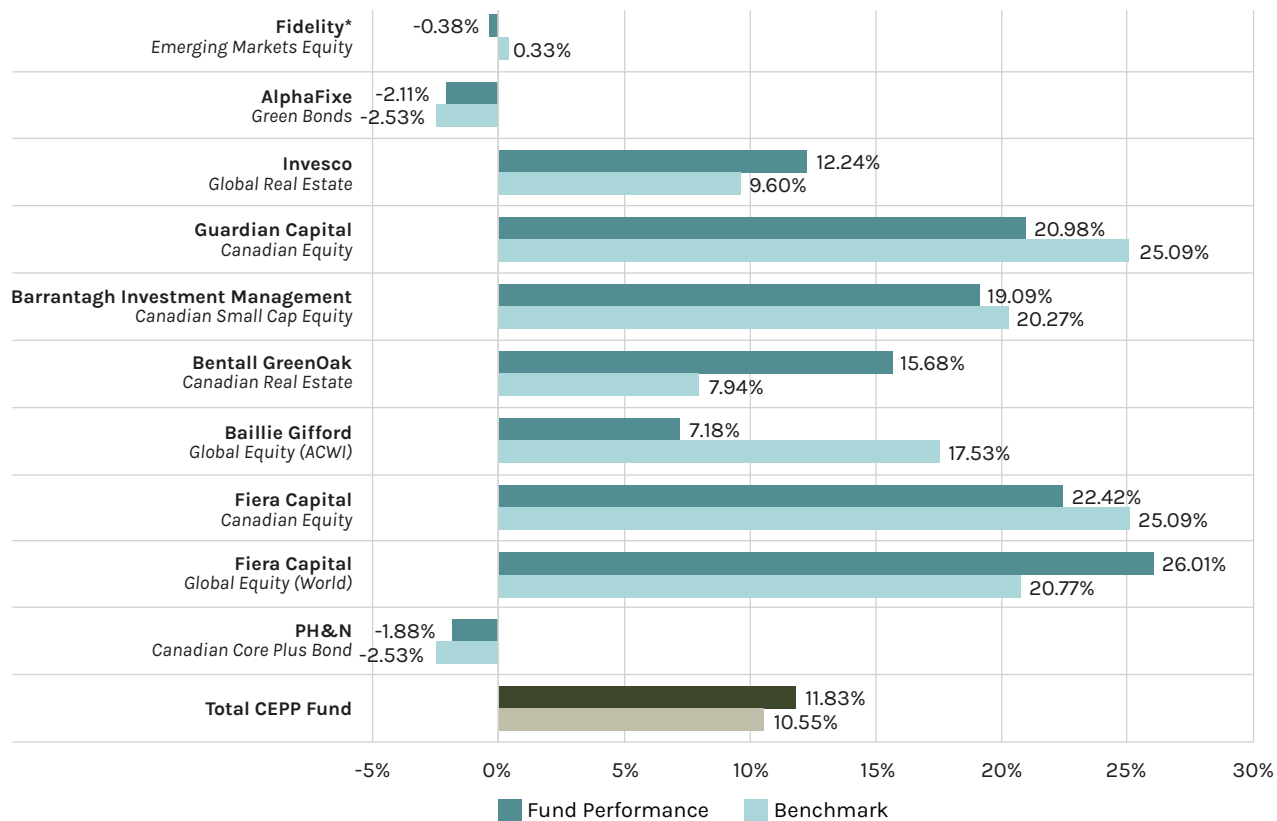


The following chart shows the evolution of the CEPP's investment structure over the history of the Plan, including the changes introduced in 2021.

Investment Portfolio



Investment Performance in 2021



* Reflects results since December 2021 only

The chart above highlights the 2021 investment performance of the nine Fund managers making investments on behalf of the CEPP compared to their respective benchmarks.



Inflationary pressures and the Omicron variant contributed to a lingering volatile environment in 2021. However, following an economic recovery and fiscal and monetary stimulus, Equity Markets generally performed favorably in 2021. In contrast, 2021 proved to be more challenging for Emerging Markets and Fixed Income. Overall, the total CEPP Fund performed well for the year with a gross rate of return of 11.83%. This amount represents a value added of 1.28% from active management for the year 2021.

In accordance with the provisions of the SIP&P, the CEPP Fund had an investment performance objective of 5.57% (CPI + 3.75%) over a 10-year moving average period for 2021. As at December 31, 2021, the CEPP's investment portfolio achieved a net investment return of 8.29%.

Actuarial Valuation Reports Results

An actuarial valuation is performed as at January 1 of each year to establish the financial position of the CEPP Fund. In addition, an Actuarial Valuation Report (AVR) must be filed with the Financial Services Regulatory Authority (FSRA) and the Canada Revenue Agency (CRA) at least once every three years.

The funded status of the Plan is determined by comparing the assets and liabilities of the pension Fund using a set of long-term assumptions. The valuation can be done on a going-concern basis, which assumes the pension plan will continue indefinitely, or on a solvency basis, which values the Plan assuming it will terminate on the valuation date.

The following tables show the results of the most recent actuarial valuation undertaken as of January 1, 2022, which will be filed later in 2022, and of the previously filed AVR as at January 1, 2020.



Funding (Going Concern) Valuation

	Filed Actuarial Valuation Report January 1, 2022*	Filed Actuarial Valuation Report January 1, 2020
Actuarial Value of Assets	\$926,698,100	\$859,278,900
Funding Liabilities		
Active	\$306,258,000	\$276,543,300
Deferred	\$3,837,500	\$4,128,200
Pensioners	\$472,387,700	\$422,049,700
Total Funding Liabilities	\$782,483,200	\$702,721,200
Funding Surplus before PfAD**	\$144,484,900	\$156,557,700
Funding Ratio before PfAD**	118.5%	122.3%

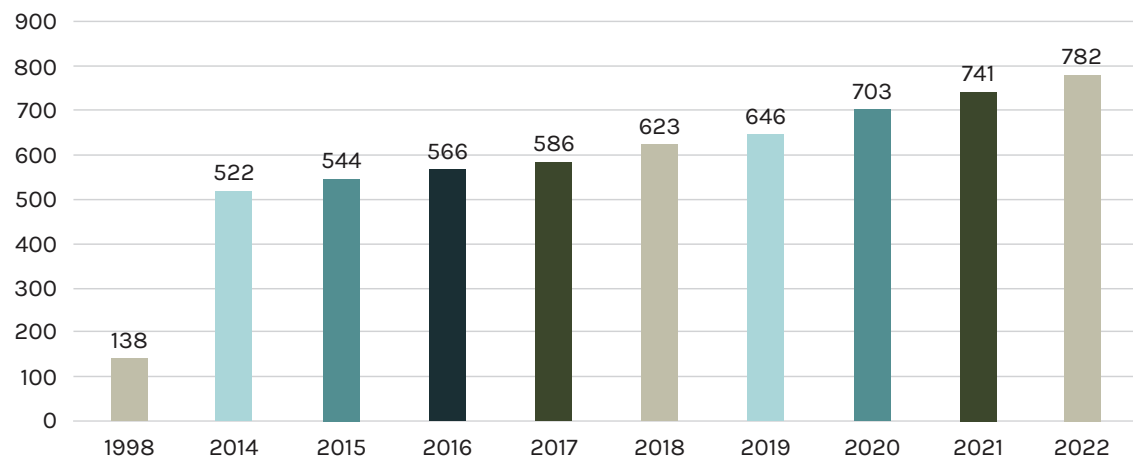
* Will be filed by September 30, 2022. The next required actuarial valuation to be filed with government authorities should be performed no later than January 1, 2025.

** PfAD definition can be found on the next page

THE GOAL OF A FUNDING (OR GOING CONCERN) VALUATION IS TO ASSESS THE LONG-TERM SUSTAINABILITY OF A PENSION PLAN. IT PROVIDES AN ASSESSMENT OF ITS FINANCIAL POSITION AT A VALUATION DATE ASSUMING THE PLAN WILL CONTINUE IN THE FUTURE INDEFINITELY.

As at January 1, 2022, the Plan had an actuarial surplus of \$144M on a going-concern basis and a funding ratio of 118.5%. This means that the CEPP assets are sufficient to fund all pensions accrued or payable pursuant to the terms of the plan text. This compares to a surplus of \$157M and a funding ratio of 122.3% as at January 1, 2020.

Funding Liabilities as at January 1st (in Million \$)



The Provision for Adverse Deviation (PfAD) is an additional prescribed level of funding by which a pension plan will fund a reserve to protect the Plan against future adverse experiences, thereby providing greater benefit security to plan members. The required PfAD level on the funding liabilities is equal to 12.9% or \$100.9M as at January 1, 2022. No additional funding is required on a going concern basis as the CEPP has a funding ratio of 121.6%, which is above the required level of 112.9%.

Since the Plan has a going concern surplus exceeding 100% plus PfAD, pensions payable from the CEPP have been indexed by 4.61% for all members that retired on or before January 1, 2021, and proportionally for those who retired during 2021. The adjustment represents 96% of the 4.80% increase in the Consumer Price Index in 2021. This adjustment is effective January 1, 2022.



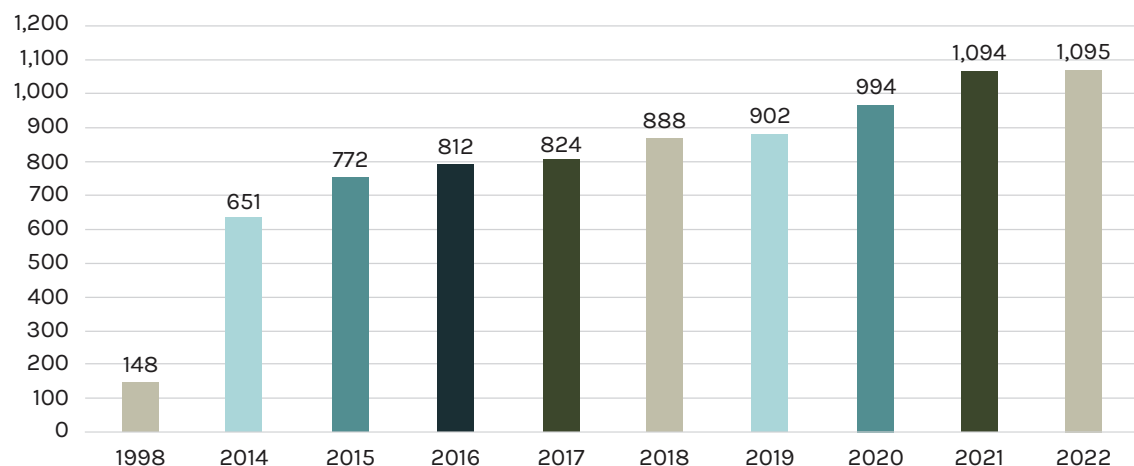
Solvency Valuation

	Filed Actuarial Valuation Report January 1, 2022*	Filed Actuarial Valuation Report January 1, 2020
Assets (Market Value)	\$949,460,700	\$846,759,500
Liabilities (Market Value)		
Active	\$454,486,700	\$421,039,100
Deferred	\$5,880,200	\$6,398,600
Pensioners	\$634,560,800	\$566,765,100
Total Liabilities	\$1,094,927,700	\$994,202,800
Solvency Deficiency	(\$145,467,000)	(\$147,443,300)
Solvency Ratio	86.7%	85.2%

* Will be filed by September 30, 2022.

THE PURPOSE OF THE SOLVENCY VALUATION IS TO DETERMINE THE PLAN'S ASSETS AND LIABILITIES AND ANY ADDITIONAL FUNDING REQUIREMENTS ASSUMING THAT THE PLAN IS TERMINATED ON THE VALUATION DATE AND ALL BENEFITS ARE PAID, REGARDLESS OF HOW UNLIKELY THIS EVENT IS.

Solvency Liabilities as at January 1st (in Million \$)



In Ontario, pension funding rules require defined benefit plans to have a solvency ratio of at least 85%, or the employer must make additional contributions to the plan to bring it up to that level. For year 2021, solvency special payments are based on the January 1, 2020 actuarial valuation and are nil, as the plan's solvency ratio was certified to be above 85% (i.e. 85.2%).

To obtain a copy of the last filed actuarial valuation report and more details on the actuarial process, visit the CEPP website.



2021 PLAN AMENDMENTS

No amendments were made to the CEPP plan text in 2021.

PRE-RETIREMENT SEMINARS

Members of the CEPP who are 45 years of age or older and have at least 5 years of total credited service under the CEPP are eligible to attend a Pre-Retirement Planning Seminar offered by the CEPP.

The following topics are covered during the seminar:

- Pension and benefit entitlements
- Financial Planning
- Psychological preparation to retirement

The seminar is offered to help members make the most of their retirement preparation. Eligible members are strongly encouraged to attend a seminar as soon as they qualify. Partners are also invited.

While in-person pre-retirement seminars were suspended due to COVID-19 concerns in 2021, a pilot session was held in October to test the delivery of these seminars virtually. Eligible participants will be contacted when additional sessions are offered in 2022.

PRE-RETIREMENT COUNSELLING

In addition to the Pre-Retirement Seminars, the CEPP offers a one-on-one counselling session for plan members nearing retirement, to which spouses are welcome. This one-on-one counselling session is very informative and provides an opportunity to review retirement benefits for retiring members. In 2021, 65 CEPP members attended an individual counselling session via video conferencing, more than doubling the counselling sessions held in 2020.

To obtain a copy of the policy and more details on Pre-Retirement Seminars and counselling sessions, please visit the CEPP website.



2021 RETIREES

We congratulate the following participants who retired in 2021 and wish them a long and healthy retirement.

Audrey Barr
Doreen Beath
Louis Bergeron
Allen Bleich
Darlene Boszak (Stone)
Carole Bouchard
Jacqueline (Jacquie) Bramwell
Greg Burkitt
John Camilleri
Debra Carey
Robyn Derry
Patrick Dickie
Shelley Douan
Linda Duchesne
Brian Edgecombe
Claire Fortier
Berthold Gagnon
Céline Giguère
Linda Hanton
Suting Hum
Ross Idler
Daria Ivanochko

Irene Jansen
Vanessa Kelly
Robert LeMoignan
John Lepine
William (Bill) McKinnon
Stéphan Meloche
Blain Morin
James (Jim) Morrison
Richard (Rik) Panciera
Sharleen Rayner
Paul Reece
Jackie Routh
Donna Ryan
Dianne Serran
Walter (Wally) Skomoroh
John Strohmaier
Alain Tessier
Kathleen (Kathy) Todd
Madeleine Vachon
Christopher (Chris) Watson
Loree Wilcox

2021 REMEMBRANCE

In 2021, the JBT was saddened to hear of the passing of:

Active member:

Barbara (Barb) Bryant
David Gardner

Retired members:

Hélène Bourbonnais
Yvette Painchaud
Wilma Costain
Sherry Neis
Germain Boudreau
Thomas Chesterman
James Adams
Govindaraj (Govind) Sundram
Adrien Charette
Cynthia Wishart
Joanne Harvey
Elizabeth (Betty Jean) Sutherland

Spouses of retired members:

Walwyn Coffen,
spouse of Jeanette Coffen
Robert Lamon,
spouse of Lois Lamon
Raynald Poulin,
spouse of Suzanne Germain
Cynthia Stanley,
spouse of Donn Stanley

Surviving spouse of retired member:

Marilyn Shiaro,
spouse of the late Joseph Shiaro
Harold Gordon,
spouse of the late Judith Gordon
Geraldine Mercer,
spouse of the late Ray Mercer
Sandra Kirkby,
spouse of the late Jack Kirkby



THE JOINT BOARD OF TRUSTEES (JBT)

JBT Trustees

JBT members and their affiliations as at December 31, 2021 are listed below.

<i>Trustee</i>	<i>Affiliation</i>
<i>Susan Arab</i>	<i>CSU Trustee</i>
<i>Trevor Davies</i>	<i>CUPE Alternate Trustee</i>
<i>Heather Dillabaugh</i>	<i>COPE Trustee</i>
<i>Isabelle Doyon</i>	<i>UNIFOR Local 2013 Trustee</i>
<i>Charles Fleury</i>	<i>CUPE Trustee</i>
<i>Patrick Gloutney</i>	<i>CUPE Alternate Trustee</i>
<i>Amessan Gnawa</i>	<i>CSU Trustee</i>
<i>Tammy Griffin</i>	<i>CUPE Trustee</i>
<i>Judy Henley</i>	<i>CUPE Trustee</i>
<i>Sherry Hillier</i>	<i>CUPE Alternate Trustee</i>
<i>Anne Kelly</i>	<i>UNIFOR Local 2023 Alternate Trustee</i>
<i>Cavelle Lane</i>	<i>CUPE Alternate Trustee</i>
<i>D'Arcy Lanovaz</i>	<i>CUPE Alternate Trustee</i>
<i>John Lepine</i>	<i>CUPE Trustee</i>
<i>Lindsay Mills</i>	<i>COPE Alternate Trustee</i>
<i>Emily Niles</i>	<i>CSU Alternate Trustee</i>
<i>Nancy Parker</i>	<i>Retiree Trustee</i>
<i>Candace Rennick</i>	<i>CUPE Trustee</i>
<i>Barry Thorsteinson</i>	<i>Retiree Alternate Trustee</i>
<i>Gary Yee</i>	<i>CSU Alternate Trustee</i>

We would like to thank the following Trustees, who left the JBT in 2021, for their contribution and commitment to the CEPP.

Benoit Bouchard (CUPE Alternate Trustee)

Brian Edgecombe (CSU Trustee)

Joanie Fortin (UNIFOR Local 2023 Alternate Trustee)

Pierre-Alexandre Prigent (UNIFOR Local 2013 Trustee)

JBT SUB-COMMITTEE MEMBERS AND MANDATES

Over the years, the JBT has determined that the most efficient way to manage some of the tasks and workload that is done each and every year is to create a series of sub-committees. These sub-committees are not decision makers with some very controlled exceptions. Their job is to undertake preliminary work and bring it back to the JBT for decisions. The 2021 sub-committees are:

Finance and Audit – Chair: Tammy Griffin

Ensures that the JBT's finances, accounting practices and staffing needs are reviewed and reported on annually.

Benefits and Member Communications – Chair: Heather Dillabaugh

Provides member education (i.e. pre-retirement seminars), communications with plan members (Report to Members, Website, Member Booklet, Pension Connection newsletter); monitors and reports to the JBT on benefit related issues as they arise.

Investment – Chair: Judy Henley

Reviews and oversees the investment policies, performance of Fund managers, overall performance of the JBT investments, and oversees the performance of our proxy voting service as well as the responsible investing policy.

Governance – Chair: Barry Thorsteinson

Undertakes annually a review of Trustee/Board performance; sub-committee structure including mandates and performance; governance policies of the JBT; performance of legal counsel. Reviews plan text amendments. Works with legal counsel and the actuary on legal and legislative issues or updates. Addresses pension plan administrative issues and recommends and arranges Trustees' education.

Each Trustee and Alternate Trustee is assigned by the JBT to these sub-committees.



ADMINISTRATION TEAM

CUPE is the Administrative Agent of the CEPP and has appointed Sylvie Ouellet and her team to provide pension services to members.

If you are a member and need help with any of these matters:

- Plan enrolment
- Past service transfers, buy-backs, etc.
- Pension retirement estimates
- Calculations for purposes of marriage breakdown
- Retirement, termination, death benefits
- Individual pre-retirement counseling session

For active plan members in the provinces of Alberta, British Columbia, Manitoba, Newfoundland and Labrador, Nova Scotia, Ontario, Prince-Edward-Island and Saskatchewan contact:

Carole Lachance

Administrative Assistant
clachance@cupe.ca

For active plan members in the provinces of New Brunswick, Ontario (National Office and Ottawa Area Office only), Quebec and all retirees across Canada contact:

Louise Payette

Administrative Assistant
lpayette@cupe.ca

For Pre-Retirement Seminar registration contact:

Nathalie Lavictoire

Clerk-Typist
nlavictoire@cupe.ca



For questions about:

- Administration of pension Fund
- Negotiation and administration of Reciprocal Transfer Agreements (RTAs)
- Administration of policies and procedures
- Arrangement of pre-retirement seminars
- Preparation and filing of annual financial statements
- Preparation and filing of pension plan amendments
- Financial reconciliation of all pension plan transactions

Contact:

Vacant

or

Myrienne Sellier

Pension Analyst

msellier@cupe.ca

To contact the Joint Board of Trustees (JBT):

Caroline Perron

Recording Secretary to the JBT

pension-jbt@cupe.ca

The Administration Team mailing address, telephone and fax numbers:

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