



Treasurer's Guide to Pension Plan Administration

Participating Employers in the Canadian Baptist Pension Plan

Plan name	Client/Plan ID	Policy Number	CRA Registration Number
Canadian Baptist Ministries	S4D/01	65891	0345769
Canadian Baptists of Ontario and Quebec	S4D/02	65892	0345769
Canadian Baptists of Western Canada	S4D/03	65893	0345769
Convention of Atlantic Baptist Churches	S4D/04	65894	0345769
Union of French Baptist Churches	S4D/06	65896	0345769

Summary of Specific Employer Obligations

Treasurers/Employers are required to:

Advise – Sun Life Financial regarding new hires, terminations, deaths and retirements.

Calculate – Correct amount of pension contributions and deduct from Member's pay.

Remit – Member contributions and matching Employer contributions to Sun Life Financial each month.

Report – Employer and Member contributions on Member T4 slips each year.

Inform – Convention/Union office of new hires and salary changes.

Your Administration Guide

CANADIAN BAPTIST PENSION PLAN

This guide has been written by Sun Life Financial and Canadian Baptist Ministries to aid you in carrying out your Canadian Baptist Pension Plan (CBPP) administrative responsibilities.

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1. SUN LIFE FINANCIAL'S ADMINISTRATIVE SUPPORT SERVICES FOR TREASURERS

Sun Life Financial provides various administrative services to help you administer the Canadian Baptist Pension Plan. At Sun Life Financial, we will:

- **Send an enrolment package to eligible employees.** This package contains all the information and forms employees need in order to enrol in the Plan. Sun Life Financial will follow up directly with the Member to obtain the completed forms.
- **Send welcome letters to all employees after they have enrolled in the pension Plan.** Once enrolled, employees are referred to as Plan Members.
- **Create and maintain administrative and investment records** for each Plan Member utilizing the Member's enrolment information and investment instructions.
- **Provide 24 hour online access** to Plan information for Treasurers/Employers and Plan Members.

2. PLAN ELIGIBILITY, EMPLOYEE CLASSIFICATION and PROVINCIAL PENSION RULES

Employers MUST offer Plan participation when employees become eligible to join the Pension Plan. Membership is voluntary and employees may join **at any time*** after becoming eligible for Membership.

Ministry Leaders – pastors, executive and management staff, and professors who meet the provincial minimum salary/hours requirements (see below) are eligible to join the Plan from their date of employment.

Support Staff – church administrators, secretarial, clerical staff, and custodial staff who meet the provincial minimum salary/hours requirements (see below) are eligible to join after one year of continuous employment, or earlier** if the Employer agrees.

Provincial minimum salary/hours requirements – the minimum earnings for Employer Sponsored Pension Plan participation is the Canada Pension Plan Years' Maximum Pensionable Earnings (YMPE). This changes annually and Employers are provided with this information each year end for the following year.

British Columbia, Alberta, New Brunswick, Newfoundland/Labrador, NWT, Yukon and Nunavut – 35% of the YMPE.

Ontario, Quebec, Nova Scotia, Prince Edward Island, and Saskatchewan – 35% of the YMPE or 700 hours per year.

Manitoba – 25% of the YMPE or 700 hours per year.

* *Manitoba Exceptions to provincial pension Plan rules – In Manitoba employees who meet the provincial minimum salary/hours requirements must join the Plan after completing two years of continuous service.*

** *Earlier participation is not permitted in Manitoba.*

3. CONTRIBUTION RATES

Employers and Plan Members each contribute 6% of the Member's monthly earnings* to the Plan for a total of 12% to be remitted to Sun Life Financial each month. Plan Members may also make Additional Voluntary Contributions (Section #8).

4. NEW EMPLOYEES AND ENROLMENT PROCESS

Contact Sun Life Financial when a new employee is hired and provide the following information:

- Church name and the three digit church identifier
- Employee's name and home mailing address
- Employee's date of birth
- Employee's phone number
- Employee's date of employment with you
- Last six digits of the Employee's Social Insurance Number (SIN)
- Employee's language of preference
- Employee's province of employment
- Employee's eligibility class (Minister Leader or Support Staff)
- Date expected to begin contributions**

When an employee becomes eligible to join the Canadian Baptist Pension Plan, Sun Life Financial will send the identified employee an enrolment package. The enrolment package includes:

- Enrolment form with designation of beneficiary and investment fund sections.
- Investment risk profiler – to help employees make the best investment choices based on their comfort level with risk.
- Current performance of the pension funds.
- Waiver form – to be completed only if declining participation.
- Member booklet: includes a statement that defines the purpose of the Pension Plan and outlines the general features of the Plan, such as: eligibility requirements; Member required contribution level; Employer matching contribution level; frequency of Member contributions; withdrawal or transaction restrictions.

* Monthly earnings for Ministry Leaders = salary plus housing allowance, if applicable. Monthly earnings for Support Staff = salary

** After you have notified Sun Life Financial that an Employee is eligible to join the Plan, you will need to adjust your payroll to begin deducting Pension Plan contributions from the date contributions begin. Sun Life Financial will send the enrolment package prior to this date and will follow up directly with the employee to obtain the necessary forms.

A waiver form is also included in the enrolment package sent by Sun Life Financial. To decline participation in the Plan, the employee must complete this form and return it to Sun life Financial. This is important because it provides a record that you did offer the employee the opportunity to join the Plan.

5. REPORTING AND PAYMENT OPTIONS

Sun Life Financial offers you several reporting and payment options. To set this in place, you must complete and return the enclosed Contribution Submission Selection Form to Sun Life Financial.

Online Reporting – Electronic Contributions Submission via the Plan Sponsor Services website

The Plan Sponsor Services website (www.sunlife.ca/sponsor), a feature available to Treasurers/ Employers, is a secure and confidential website that allows you to key in your contribution amounts for each Member and electronically submit your church's contributions. The funds are automatically withdrawn from your church's bank account using a Pre-Authorized Withdrawal (PAW) method once you trigger the withdrawal. To access this online feature, a Plan Sponsor access ID and password will be provided to you under a separate communication.

Payment method: Pre-Authorized Withdrawal

Reporting by Fax, Mail or Telephone

If you choose to report your contributions by fax or by mail, Sun Life Financial will produce a monthly Contribution Report Summary (CRS). This report, which includes a complete list of your Plan Members, is mailed around the 15th of each month. For example, the CRS for the October remittance will be mailed to you around September 15.

Please note – this is not an invoice but a form that requires completion. For your convenience, this report provides your previous month's contribution as a default amount for each Member. You calculate each Member's monthly remittance and update this default amount if an adjustment is required.

By Fax – Fax your completed Contribution Report Summary to our Waterloo office at **1-877-818-3143**

Payment method: Pre-Authorized Withdrawal

By Mail – Send your completed Contribution Report Summary with your cheque to:

Sun Life Assurance Company of Canada
Group Retirement Services
227 King Street South
PO Box 1601 STN Waterloo
WATERLOO Ontario N2J 4C5

Payment method: Pre-Authorized Withdrawal or cheque. Make payable to Sun Life Assurance Company of Canada and include your church name, Convention/Union and the three digit church identifier on the back of the cheque.

By Telephone – Call the Sponsor Care Services at **1-800-387-7262**, Monday to Friday, 8 a.m. to 5 p.m. ET. You'll be asked to provide the following information:

- Your church name and Convention/Union.
- The 3 digit unique church identifier which Sun Life Financial has assigned to this location.
- The period the contributions represent.
- Contribution information: Member and Employer required amounts; and Member voluntary, if any
- The total amount of the contribution.
- When the transaction is completed, Sun Life Financial will confirm the contribution total and the Pre-Authorized Withdrawal amount with you.

Payment method: Pre-Authorized Withdrawal

Note for Pre-Authorized Withdrawals: Unlike most Pre-Authorized Withdrawal systems, you must authorize Sun Life Financial to withdraw contribution amounts from the church's bank account every month. This request comes from the Conventions/Unions to ensure your continuing control on when the withdrawal is made.

6. CONTRIBUTION DUE DATES and REMINDER PROCESS

Pension contributions for the previous month are due at Sun Life Financial by the 10th of the following month. For example, contributions for February must be submitted by March 10. There is one exception in this timing – Sun Life Financial must receive December's contribution prior to December 31 so all contributions for the calendar year will be included on the Member's Statement which is issued shortly after year end.

Please be sure to submit your monthly contributions to Sun Life Financial in a timely and consistent manner. To ensure that all contributions are processed in compliance within regulatory timelines, Sun Life Financial and the National Pension and Insurance Committee have developed the following Contribution Submission Reminder procedure. After the contribution due date (10 days following month end), the following notifications will be sent:

From the Original Due Date Contribution Submission Reminder

After 30 days	The initial follow up letter will be sent to you.
After 40 days	A second follow up letter will be sent to you with a copy to the Plan Member.
After 50 days	A detailed report of all of the outstanding contributions by each church will be provided to the Chairperson of the National Pension and Insurance Committee and your Convention/Union office.
After 90 days	If still outstanding after 90 days, Sun Life Financial is required, by law, to notify the Financial Services Commission of Ontario, which is the governing authority in the province of Plan registration. As a result, the Canadian Baptist Pension Plan registration could be at risk and potentially impact all Plan Members within the pension Plan.

7. CURRENT PLAN MEMBERS MOVING FROM ONE CBPP EMPLOYER TO ANOTHER

Contact Sun Life Financial when a currently contributing Plan Member moves into your employ from another Canadian Baptist Employer and provide the following information:

- Your church name and the three digit church identifier
- Previous Employer name (and three digit church identifier if known)
- Member's date of birth
- Member's name and home mailing address
- Member's phone number
- Member's date of employment with you
- Last six digits of the Member's Social Insurance Number (SIN)
- Member's province of employment
- Member's eligibility class - Ministry Leader or Support Staff

8. ADDITIONAL VOLUNTARY CONTRIBUTIONS

Plan Members are able to increase their retirement savings with Additional Voluntary Contributions (AVCs), coordinated with your payroll. The Member advises you how much to withhold each month. You deduct the additional pre-determined amount from the Member's pay and remit the AVC along with the regular monthly contribution. There is no matching Employer contribution with AVCs.

Procedure

1. AVCs must be recorded separately by Sun Life Financial so you must specify the AVC amount when remitting.
2. Make sure the T4 includes both the regular and additional contributions.
3. AVCs impact the yearly contribution limit to retirement savings plans. In total, Plan Members are allowed to tax shelter up to 18% of earned income in their Pension Plan and RRSP savings. Plan Members are responsible to make sure they do not over contribute.

9. UNPAID LEAVE OF ABSENCE

If a Member takes an **unpaid** leave of absence you must notify Sun Life Financial. If you do not advise Sun Life Financial when this occurs, the system will deem this to be an arrears situation and a reminder letter (Section 6) will be sent to you.

10. TERMINATION OR DEATH OF A PLAN MEMBER

Contact Sun Life Financial when a Plan Member terminates employment or dies and provide the following information:

- The name, Social Insurance Number and current/last address of the Plan Member.
- The date of the Plan Member's termination or death.
- The Client/Plan ID (see inside front cover)

Sun Life Financial will send the Plan Member (or beneficiary) a Settlement Option Package confirming the amount of the accumulation in the pension account and options available.

11. RETIREMENT OF A PLAN MEMBER

Contact Sun Life Financial when a Plan Member is preparing to retire and provide the following information:

- The name, Social Insurance Number and current address of the Plan Member
- The anticipated date the Plan Member wishes to retire from the Plan.

If possible, notify Sun Life Financial 30 – 60 days in advance of when a Member wishes to retire. This gives Sun Life Financial sufficient time to send the Plan Member a retirement package outlining the applicable options and time to contact the Member directly to further explain those options.

12. NEW TREASURER

Contact Sun Life Financial and provide the name, email address, phone number and date the new Treasurer will assume the Treasurer position. If you have been using the internet for your monthly contribution reports, you cannot pass your Sun Life Financial Access ID and password to a new Treasurer. The confidential information on the website is protected and meets privacy legislation requirements. Contact Sun Life Financial before you leave the Treasurer position and they will cancel your access code. The new Treasurer will also need to contact Sun Life Financial to gain website access.

13. SUN LIFE FINANCIAL CONTACT INFORMATION

Contact Information for *Treasurers/Employers*

To Submit a contribution or for general plan inquires:

You can speak with a Sponsor Care Specialist at the Sponsor Care Centre, any business day from 8 a.m. to 5 p.m. ET.

Sponsor Care Centre: 1-800-387- 7262

Fax: 1-877-818-3143

Email: scc@sunlife.com

Plan Sponsor Services website: www.sunlife.ca/sponsor.

To report Membership activity including new hires, Plan Members moving from one Employer to another, terminations, retirements, deaths:

Sponsor Care Centre: 1-800-387- 7262

Email: grslc@sunlife.com

Please include your Client/Plan ID (page 2) in the subject line.

Contact Information for *Plan Members*

Plan Members can get personal support and information by calling one of our Customer Care Centre Service representatives any business day from 8 A.M. to 8 P.M. ET. For all pension inquiries, Plan Members may call the Customer Care Centre at 1-866-733-8613 or fax: 1-877-818-3143. For retirement inquiries and retirement income quotes, Plan Members should contact a Sun Life Retirement Specialist at **1-866-224-3906** any business day from 8 A.M. to 8 P.M. ET.

Plan Members can conduct transactions and find fund information, including access to secure email on Sun Life Financial's Plan Member Services website, **www.sunlife.ca/member**.

Both the Sponsor Care Centre for Treasurers and the Customer Care Centre for Plan Members are able to provide service in 150 languages so you can converse in your preferred language.

Treasurers and Members can contact Sun Life Financial at the following address:

Sun Life Assurance Company of Canada

Group Retirement Services

227 King Street South

PO Box 1601 STN Waterloo

WATERLOO Ontario N2J 4C5

