

Canadian Federation of Pensioners Request for Membership Information

Date _____

Organization Information

Organization Name: _____

Organization Size: _____

Organization Type:

Pensioners Association Social Group Other

Reason for Membership Interest?

Prime Contact Information

Preferred Contact Method Phone Email

Name: _____

Address: _____

Telephone: _____

Email: _____

Directions: Please complete this information sheet and sent to the following address. If desired, you can provide this information via email and send it to the email address at the bottom of the sheet. You can also scan and email the form if easier.

Canadian Federation of Pensioners
121 Ashbourne Drive
Toronto Ontario



M9B 4H9

Month, Day, 2017

Mr. XX
Association
Address

Dear XXX,

I am writing to you on behalf of the Canadian Federation of Pensioners(CFP).

CFP is an association of workplace pensioner organizations, which collectively represent the interests of 250,000 members of defined benefit pension plans across Canada. For many years, CFP and its member organizations have advocated with federal and provincial governments for greater security of the defined benefit pensions that employers have committed to provide.

Today, those pension plans are under attack as never before.

I have enclosed a copy of an article titled “Being a DB pensioner is a Risky Business”, written by our current President, Bob Farmer in which he summarizes many of the risks facing DB pensioners today.

I have also enclosed a short document outlining the following about CFP:

1. Our purpose
2. Our organization
3. Why you should join the CFP
4. Contact info including our website – www.pensioners.ca

In today’s environment when governments are lobbied by many powerful lobby groups, we feel that it is important that DB pension groups advocate in a coordinated manner to protect their interests. We would like to talk with you and your organization about the possibility of your Association joining the Canadian Federation of Pensioners.

A member of our Membership Committee will contact you in the near future.

Yours Sincerely,

Gerry D. Goddard
Membership Chairman
CFP

CANADIAN FEDERATION OF PENSIONERS

OUR PURPOSE

Our purpose is to promote and support the interests of Canadian pensioners generally, and in particular, to advocate on behalf of past, present, and future members of Canadian defined-benefit pension plans, and for their receipt of any other post-retirement benefits they have earned.



OUR ORGANIZATION

The Canadian Federation of Pensioners (CFP) is composed of over 20 pensioner associations that collectively represent over 260,000 retirees in defined benefit pension plans which cover over 650,000 current and former employees and family.

Our associations come from both provincially and federally regulated plans. We are Canada's largest voice for retirees with workplace defined benefit pensions.

The CFP was formed in 2006 in response to concerns by the founding pensioner groups that provincial and federal legislation governing the rights of pensioners during insolvencies provided inadequate protection for the pension promise that had been made to them while they were working and on which they rely today.

TODAY, WE SEE A RAPIDLY CHANGING PENSION LANDSCAPE IN CANADA:

- Defined Benefit Pension Plans are under attack as the promises made when they were created are increasingly becoming more expensive for their Sponsors.
- Most, if not all, Defined Benefit Pension Plans are being capped and replaced with Defined Contribution Plans, or worse, Target Benefit Plans
- Companies in trouble are increasingly using Bankruptcy/CCAA proceedings to restructure or avoid completely their Pension liabilities.

**THE CANADIAN
FEDERATION OF
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CONTINUALLY
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AND
REGULATIONS
IN CANADA**

WHY SHOULD YOUR ORGANIZATION JOIN THE CANADIAN FEDERATION OF PENSIONERS?

- **We bring a wealth of knowledge to your pension association or group on pension advocacy, regulations and the new reality in Canada today:**
 - Members help provide background and context on pension matters from real life experience that new members can leverage in their own situations.
 - The CFP is a well respected group that is regularly consulted by pension regulators, governments and organizations for insight from the pensioners perspective.
 - Help Pension Plan members understand the state of their plans and what they can do to find out more from Plan Sponsors or Regulators.
 - The CFP monitors and reports on government and corporate actions that affect Defined Benefit Plans, both positively and negatively.
 - The CFP has an active Social media and web presence to inform pensioners and other on the state of Defined Benefit Pension Plans in Canada.

- **We advocate on behalf of our members and pensioners in Canada on a range of topics that are important to Pensioners in Canada today. The CFP continues to:**
 - Monitor what companies and governments are doing that could affect pensioners
 - Champion changes to the Legislation covering Bankruptcies and Company Restructuring to provide pensioners with better protection in case of insolvency.
 - Work against legislation which allows conversion of Defined Benefit pension plans to be converted to Target Benefit Plans.
 - Push for stronger funding rules for plans and against the elimination of solvency funding requirements.
 - Lobby for revised federal and provincial regulations to provide alternatives for orphaned pension plans to avoid the high cost of converting them to life annuities.





HOW TO FIND OUT MORE OR HOW TO JOIN THE CFP

There is strength in numbers. As we increase the number of CFP member organizations, this strength in numbers greatly improves our ability to address common issues and make recommendations that cannot be ignored by government.

If you are interested in finding out more about CFP membership, please reach out to us. You can contact us via our website or by sending us an email or mail an information form to explore membership.

Our Membership Committee can set up a call to review membership opportunities, discuss benefits of joining the CFP in person, and determine possible next steps

In addition, we can meet with your board or leadership team to facilitate a discussion about the CFP, its history and current membership and can discuss the membership requirements that would be applicable to your group.

CFP is a membership supported organization and we derive our working funds from membership fees that collected annually based on membership.

Feel free to reach out to us with any questions or comments that you might have about becoming a CFP member and we can engage in a dialogue to see where we go next.

CONTACT US

Membership Committee

E-mail: membership@pensioners.ca

Website: www.pensioners.ca