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## Regular Open Council Meeting Agenda

**Monday, February 10<sup>TH</sup>, 2025, at 7:00 p.m.**

in the Council Chambers, Town Hall, 10203-105<sup>th</sup> Avenue, High Level, AB

Electronic Participation via YouTube. The YouTube link for this meeting is:

<https://youtube.com/live/vk7-shYa8zI?feature=share>

*The Town of High Level Mayor and Council acknowledge Treaty 8 Territory - the traditional and ancestral territory of the Cree and Dene. We acknowledge that this territory is home to the Métis Settlements and the Métis Nation of Alberta, Regions 1, 4, 5 and 6 within the historical Northwest Métis Homeland.*

*We acknowledge the many First Nations, Métis and Inuit who have lived in and cared for these lands for generations. We are grateful for the traditional Knowledge Keepers and Elders who are still with us today and those who have gone before us. We make this acknowledgement as an act of reconciliation and gratitude to those whose territory we reside on or are visiting.*

1. **CALL TO ORDER**
2. **ADOPTION OF MEETING AGENDA**
  - 2.1. Adoption of Meeting Agenda

**THAT the Regular Open Council meeting agenda for February 10<sup>TH</sup>, 2025 be adopted.**

3. **DELEGATIONS**

4. **ADOPTION OF MINUTES**

- 4.1 Minutes of the Regular Open Council Meeting held January 27<sup>th</sup>, 2025, for adoption.

**THAT the Minutes of Regular Open Council meeting held January 27<sup>th</sup>, 2025, BE ADOPTED.**

5. **DELEGATION BUSINESS**

6. **MAYOR'S REPORT**

- 6.1 Mayor McAteer's Report January 28<sup>th</sup>, 2025 - February 10<sup>th</sup>, 2025

**THAT Council RECEIVE Mayor McAteer's report for the period of January 28<sup>th</sup>, 2025, to February 10<sup>TH</sup>, 2025, for information.**

7. **COUNCIL COMMITTEE REPORTS**

- 7.1 Council Committee Reports

**THAT Council receive the Council Committee Reports from Deputy Mayor Langford, Councillor Anderson, Councillor Jessiman, Councillor Lambert, Councillor Liboiron, and Councillor Welke for the period of January 28<sup>th</sup>, 2025, to February 10<sup>TH</sup>, 2025, for information.**

**Deputy Mayor Langford:**

**Councillor Anderson:**

**Councillor Jessiman:**

**Councillor Lambert:**

**Councillor Liboiron:**

**Councillor Welke**

**08. ADMINISTRATIVE REPORTS**

**8.1. CAO Report – Verbal**

**THAT Council RECEIVE CAO Thoss' report for the period of January 28<sup>th</sup>, 2025, to February 10<sup>TH</sup>, 2025, for information.**

**9. ADMINISTRATIVE ENQUIRIES**

**9.1. Pension Plan Enrollment**

**THAT Council direct Administration to enter into the Pension Plans as outlined in the request, with the following motions;**

**AND THAT Council direct Administration to enroll the Town into the Local Authorities Pension Plan (LAPP);**

**AND FURTHER THAT Council direct Administration to enroll the Town into the APEX Supplementary pension plan.**

**10. OLD BUSINESS**

**11. NEW BUSINESS**

**12. CORRESPONDENCE FOR ACTION**

**12.1. Correspondence for Action**

**THAT the items of correspondence for action be received.**

- Honourable Rajan Sawhney, Minister of Advance Education - Rural Engagement Tour Letter

**13. CORRESPONDENCE FOR INFORMATION**

**13.1. Correspondence for Information**

**THAT the items of correspondence for information be received.**

- High Level Transportation Society Handi-Van Annual Report 2024
- Canadian Union of Postal Workers Letter to Mayor Crystal McAteer
- Municipal Affairs Letter to Reeve Joshua Knelsen
- Airport Engagement Letter to Mayor Crystal McAteer

14. NOTICES OF MOTION

15. QUESTION PERIOD

16. RECESS TO IN-CAMERA MEETING

16.1. Recess to In-Camera Meeting

THAT pursuant to *the Freedom of Information and Protection of Privacy Act*, the meeting be closed to the public on the basis that the subject matter of all agenda items to be considered related to matters listed under Part 1, Division 2, sections 24(1)(a) advice, proposals, recommendations, analyses or policy options developed by or for a public body or a member of the Executive Council and (d) plans relating to the management of personnel or the administration of a public body that have not yet been implemented.

17. RECONVENE OPEN MEETING

17.1. Reconvene Open Meeting

THAT the Regular Open Council meeting be reconvened.

18. IN-CAMERA ITEMS

19. ADJOURNMENT

THAT there being no further business of the Regular Open Council meeting, it BE ADJOURNED.



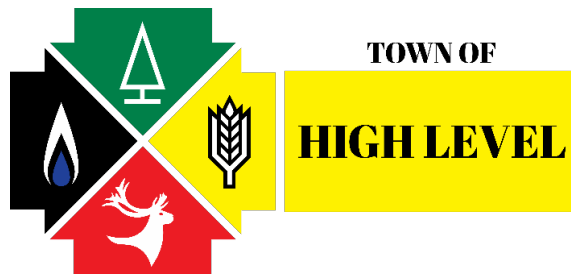
**CALL TO ORDER**

## ADOPTION OF AGENDA

# PRESENTATION

# DELEGATIONS

## APPROVAL OF MINUTES



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Minutes of the Regular Open Council Meeting held **January 27<sup>th</sup>, 2025, at 7:00 p.m.**  
in the Council Chambers, Town Hall, 10203-105<sup>th</sup> Avenue, High Level, AB

**In Attendance:**

**Council:** Mayor Crystal McAteer  
Deputy Mayor Boyd Langford  
Councillor Brent Anderson  
Councillor Terry Jessiman  
Councillor Josh Lambert  
Councillor Mark Liboiron  
Councillor Jan Welke

**Staff:** Viv Thoss, Chief Administrative Officer  
Logan Bartholow, Director of Planning & Development  
Jena-Raye Clarke, Director of Community Services  
Rodney Schmidt, Director of Emergency Services  
Keith Straub, Director of Operations  
Bill Schnarr, Communications Coordinator  
Aya Balmores, Relief Legislative & Executive Assistant

**1. CALL TO ORDER**

Mayor McAteer called the meeting to order at 7:03 p.m.

**2. ADOPTION OF MEETING AGENDA**

**2.1. Adoption of Meeting Agenda**

Moved by Councillor Jessiman

**018-25 THAT the Regular Open Council meeting agenda for January 27<sup>th</sup>, 2025  
BE ADOPTED.**

Carried

**3. CHANGE ORDER OF BUSINESS**

**3.1 Change order of Business**

Moved by Councillor Liboiron

**019-25 THAT Item 3.1 be considered after Item 5.2**

Carried

**4. DELEGATIONS**

There were no delegations scheduled for this meeting.

**5. ADOPTION OF MINUTES**

**5.1. Minutes of Regular Open Council Meeting held November 25<sup>th</sup>, 2024, for adoption**

Moved by Councillor Welke

**020-25 THAT the Minutes of Regular Open Council meeting held November 25<sup>th</sup>, 2024, BE ADOPTED.**

Carried

**5.2. Minutes of the Regular Open Council Meeting held January 13<sup>th</sup>, 2025, for adoption**

Moved by Deputy Mayor Langford

**021-25 THAT the Minutes of Regular Open Council meeting held January 13<sup>th</sup>, 2025, BE ADOPTED, as amended with following correction;**

- Correction Item 4.1 - Removal of be adopted as no motion was made
- Correction Item 8.1 - Carried Unanimously

Carried

**6. PUBLIC HEARING**

**6.1 Bylaw 1048-24, amending Land Use Bylaw 1018-21**

Mayor McAteer called the Public Hearing to order at 7:20 p.m.

*Town of High Level Bylaw 1048-24 Amendment to Land Use Bylaw 1018-21*

*Her worship Mayor McAteer read a brief introductory statement and then called the Public Hearing to order at 7:20 p.m.*

*The Director of Planning and Development, Logan Bartholow provided a brief overview of the Town of High Level Bylaw 1048-24 for Town Council's and public's information and there were no written correspondence received from members of the public.*

*Her worship Mayor McAteer asked if there were any submissions from the gallery. There were none.*

*Her worship Mayor McAteer asked a second time if there were any submissions from the gallery. There were none.*

*Her worship Mayor McAteer asked a third time if there were any submissions from the gallery. There were none.*

Moved by Councillor Lambert

**022-25 THAT the Public Hearing for the amendment of Land Use Bylaw 1018-21 BE CLOSED.**

Carried

THE PUBLIC HEARING ADJOURNED AT 07:12 P.M.

Moved by Deputy Mayor Langford

**023-25 THAT Bylaw 1048-24 an amendment to Land Use Bylaw 1018-21 BE GIVEN second reading.**

Carried

Moved by Councillor Welke

**024-25 THAT Bylaw 1048-24 an amendment to Land Use Bylaw 1018-21 BE GIVEN third reading.**

Carried

**7. MAYOR'S REPORT**

7.1. Mayor McAteer's Report January 14<sup>th</sup>, 2025 - January 27<sup>th</sup>, 2025

Moved by Councillor Welke

**025-25 THAT Council RECEIVE Mayor McAteer's report for the period of January 14<sup>th</sup>, 2025, to January 27<sup>th</sup>, 2025, for information.**

Carried

**8. COUNCIL COMMITTEE REPORTS**

8.1. Council Committee Reports

Moved by Councillor Liboiron

**026-25 THAT Council RECEIVE the Council Committee Reports from Deputy Mayor Langford, Councillor Anderson, Councillor Jessiman, Councillor Lambert, Councillor Liboiron, and Councillor Welke for the period of January 14<sup>th</sup>, 2025, to January 27<sup>th</sup>, 2025, for information.**

Carried



**Deputy Mayor Langford:**

Jan. 15 – Mackenzie Regional Waste Management Commission

Jan. 15 – REDI Board Meeting

Jan. 24-25 – Budget Workshop

**Councillor Anderson:**

Jan. 24-25 – Budget Workshop

**Councillor Jessiman:**

Jan. 8 – High Level Policing Society

Jan. 23 – Child Advocacy

Jan. 24-25 – Budget Workshop

**Councillor Lambert:**

Jan. 15 – REDI Board Meeting

Jan. 21 – High Level Chamber of Commerce

Jan. 24-25 – Budget Workshop

**Councillor Liboiron:**

Jan. 15 – Mackenzie Regional Waste Management Commission

Jan. 24-25 – Budget Workshop

**Councillor Welke:**

Nothing to Report

**9. ADMINISTRATIVE REPORTS**

**9.1. CAO Report – Verbal**

Moved by Councillor Liboiron

**027-25 THAT Council RECEIVE CAO Thoss' report for the period of January 14<sup>th</sup>, 2025, to January 27<sup>th</sup>, 2025, for information.**

Carried

**10. OLD BUSINESS**

There were no old business items brought forward.

**11. NEW BUSINESS**

There were no old business items brought forward.

## **12. CORRESPONDENCE FOR ACTION**

### **12.1. Correspondence for Action**

**The Council RECEIVE the items of correspondence for action.**

- 2025 Spring Municipal Leaders' Caucus
- Meeting Topics for meeting with Honourable Ric McIver

Moved by Councillor Jessiman

#### **028-25 THAT Council APPROVES 3 topics to discuss with Honourable Ric McIver.**

- **Support for STIP Funding**
- **Support for transfer of Water & Sewer at the Airport / Lagoon ownership transfer**
- **Reclamation of the two old Landfills within the Town.**

Carried

## **13. CORRESPONDENCE FOR INFORMATION**

### **13.1. External Correspondence for Information**

Moved by Councillor Welke

#### **029-25 THAT the items of external correspondence for information BE RECEIVED.**

- Honourable Todd Loewen, Minister of Forestry and Parks – Fire Mitigation
- Northern Alberta Elected Leaders - Adopted Meeting Minutes

Carried

### **13.2. Internal Correspondence for Information**

Moved by Councillor Jessiman

#### **030-25 THAT the items of internal correspondence for information BE RECEIVED.**

- Community Services – Departmental Monthly Report / December 2024
- Emergency Services – Departmental Monthly Report / December 2024
- Operations – Departmental Monthly Report / December 2024
- Planning and Development – Departmental Monthly Report / December 2024

Carried

## **14. NOTICES OF MOTION**

There were no notices of motion brought forward.

15. **QUESTION PERIOD**

One of the members in gallery attendance spoke on issues of importance to her.

16. **ADJOURNMENT**

Moved by Councillor Councillor Jessiman

**031-25 THAT the being no further business of the Regular Open Council meeting, it BE  
ADJOURNED.**

Carried

THE REGULAR OPEN COUNCIL MEETING ADJOURNED AT 07:40 P.M.

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MAYOR

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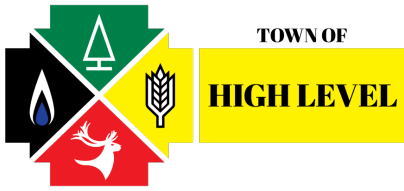
CHIEF ADMINISTRATIVE OFFICER

# DELEGATION BUSINESS

# MAYOR'S REPORT

# **COUNCIL COMMITTEE REPORTS**

# **ADMINISTRATIVE ENQUIRIES**



**Town of High Level  
Regular Council Meeting  
Request for Decision**

**Meeting Date: February 10, 2025**

**Prepared By:** Viv Thoss, Chief Administrative Officer

**Subject: Pension Plan Enrollment**

**Recommendation:**

THAT Council direct Administration to enter into the Pension Plans as outlined in the request, with the following motions:

AND THAT Council direct Administration to enroll the Town into the Local Authorities Pension Plan (LAPP);

AND FURTHER THAT Council direct Administration to enroll the Town into the APEX Supplementary pension plan.

**CAO Comments:**

**Background:**

The Town currently offers a Registered Retirement Savings Plan (RRSP) as part of the employee remuneration package. An RRSP is classified as a defined contribution plan. Over the past year, Administration has been gathering information on the Local Authorities Pension Plan (LAPP) and the APEX Supplementary Pension Plan through Alberta Municipalities, both of which are classified as defined benefit plans.

Defined Benefit Pension Plans offer a stable retirement option that guarantees a lifelong income for employees and their pension partner (spouse), based on their years of service and their top five years of earnings. The calculation of a defined



benefit plan is determined by their salary and the number of years they have been a contributing member of the plan, rather than the amount they pay in contributions or the investment returns on that money.

While the current RRSP plan is a defined contribution plan with known contributions from the Town, the uncertainty lies in how much you will have upon retirement and whether it will be sufficient to last throughout the employee's retirement.

To remain competitive with surrounding communities and attract potential employees to the Town of High Level, Administration recommends introducing both the LAPP and APEX Pension plans. The LAPP Pension is widely used by municipalities in Alberta, health care professionals, and school districts. Additionally, the Town must be a member of LAPP to enroll in the APEX Pension.

### **Discussion:**

#### **Implementation of LAPP**

No motion is required from the Council to join LAPP. However, it is recommended to ensure that both Administration and Council are aligned. Administration has reached out to LAPP to inquire about the process of implementing a defined benefit plan. A few years ago, the governance board of LAPP identified challenges in implementing the plan in organizations with different retirement structures. Previously, anyone working over 30 hours was automatically enrolled in the plan. The updated rules now allow current employees to opt out if they are satisfied with the existing RRSP contributions.

Enrollment in the plan will be voluntary. Employees may choose to enroll at the time of implementation or at any future date. New employees hired after the implementation date will not have the option to opt out.

#### **Implementation of APEX**

The implementation of the APEX Supplementary Pension Plan must follow the adoption of LAPP. Administration will make policy decisions to determine which employee classifications (e.g., CAO, Directors) are eligible to participate.

Administration will conduct information sessions for employees to provide up-to-date details about the pension plan and its benefits.

## **Financial:**

The LAPP defined benefit plan consists of two parts: Employee and Employer Contributions. The contribution rates are set annually by the LAPP board and communicated to plan members. The current rates are listed below:

|                                     | <b>Contribution Rates for 2025</b>                          |
|-------------------------------------|---|
| <b>Member rate up to the YMPE*</b>  | <b>7.45%</b><br>On pensionable salary up to \$71,300        |
| <b>Member rate over the YMPE*</b>   | <b>10.65%</b><br>On portion of pension salary over \$71,300 |
| <b>Employer rate up to the YMPE</b> | <b>8.45%</b><br>On pensionable salary up to \$71,300        |
| <b>Employer rate over the YMPE</b>  | <b>10.65%</b><br>On portion of pension salary over \$71,300 |

\*Years Maximum Pensionable Earnings (YMPE) is an amount set by the Government of Canada every year.

## **APEX Supplementary Pension Plan**

The APEX Supplementary Pension Plan consists of two parts: Employee Contributions and Employer Contributions. The contribution rates are set annually by the LAPP board and communicated to plan members. The current rates are listed below:

|                      | <b>Contribution Rates for 2025</b> |
|----------------------|------------------------------------|
| <b>Member rate</b>   | <b>2.42%</b>                       |
| <b>Employer rate</b> | <b>2.96%</b>                       |

The Town budgets 10% of employees' base wages for RRSP contributions. Given the contribution rates listed above, the Town would have a sufficient budget to implement both LAPP and APEX. However, depending on the uptake by senior staff, a minor budget adjustment may be needed in future years. Without knowing this uptake, it is difficult to forecast, although generally, the wages and benefits budget lines are under budget most years due to staff vacancies.

## **Financial Implications for Employees**

As employees contribute to the plan, their contributions will be conveniently deducted at source (from each pay). This is similar to contributions made to the RRSP plan. While this results in a slightly lower net pay, it ensures that employees are consistently investing in their future financial security.

### **Alternatives:**

- Option 1: THAT Council refers this back to Administration.
- Option 2: THAT Council direct Administration to enroll the Town into the Local Authorities Pension Plan (LAPP) only.
- Option 3: Direct Administration to take any other action deemed appropriate by Council.

Respectfully submitted,



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**CAO Viv Thoss**

### **Attachments:**

*Attachment 1 – LAPP New Members Book*

*Attachment 2 – APEX Supplemental Handbook*

# Member Handbook



*Always a LAPP Ahead*

# Member information

Keep track of your LAPP member information by recording it in your *Member Handbook*.

## Member Identifier

You can find this number on your *Welcome Letter*, your *Pension Highlights* statement, or by calling LAPP at **1-877-649-LAPP (5277)**.

Member Identifier:

## Your lapp.ca Secure Pension Profile Login Information

Login Name:

Password:

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## Using this handbook

This handbook provides information about the Plan, as well as a brief overview of your choices and benefits. Please read it carefully so you can take full advantage of your membership in the Plan.

Words appearing in **purple** are defined in the Glossary on page 24.



When there is important information to note or a reminder, we use this symbol.



When there is time-sensitive Plan information, this symbol will appear.



To direct you to more information on the website, this symbol will appear.

**Note:** This handbook provides general information only. Should anything here conflict with either LAPP's Plan Text or pension legislation and/or regulations, the Plan Text and/or legislation and regulations will apply.



## Welcome!

LAPP was originally established in 1962 for employees of organizations from the healthcare sector, cities, towns, villages, municipal districts, colleges, school boards, and more. The not-for-profit LAPP Plan has since grown to include 437 employers from many sectors across Alberta, and is dedicated to helping Albertans retire with dignity.

LAPP is a Defined Benefit (DB) pension plan, which means that as a member of LAPP you will receive a set pension based on your **pensionable salary** and years of **pensionable service**, not how much you and your employer have contributed or the returns on the pension investment.

This type of pension plan has many advantages for members. It enables you to plan for your retirement because you can estimate your future pension income. The Plan provides you with a lifetime retirement income regardless of market conditions and how long you live. As soon as you join the Plan, you're earning a pension benefit!

LAPP is an important part of your overall retirement savings. Even if you're many years away from retiring, there may be choices available to you now that can enhance your future benefit.

## Your Plan has value

LAPP is a great pension plan with terrific value for members.

So how does your Plan have value? We can truly count the ways that you're *Always a LAPP Ahead*:

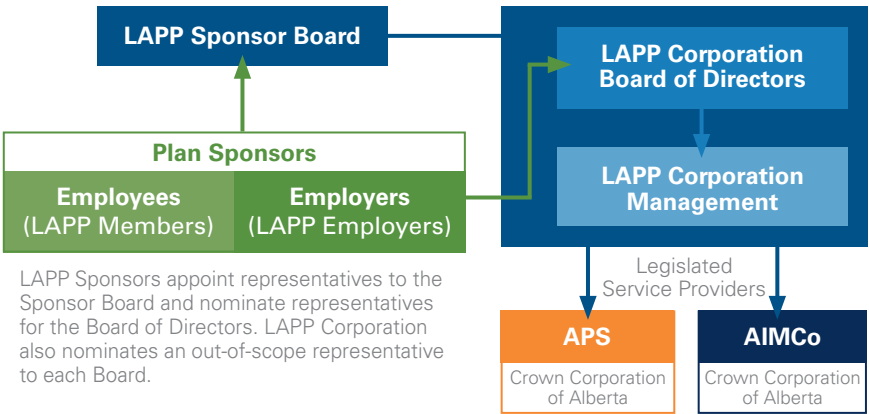
1. Your LAPP pension is for life;
2. Your LAPP pension is predictable;
3. Your employer contributes 1% more than you;
4. Your pension grows each year to protect against inflation;
5. You can choose to retire early; and
6. Your LAPP pension is stable and secure.



# Governance of LAPP

LAPP is a jointly sponsored pension plan. The Plan sponsors are both the employees (LAPP members) and the employers (LAPP employers) who pay into the Plan. The sponsor groups appoint representatives to the Sponsor Board, which is responsible for making important decisions about your pension, like benefits, eligibility rules, and contributions.

LAPP Corporation is the Plan administrator and trustee, and is run by a small management group overseen by a Board of Directors. LAPP Corporation ensures that pensions are paid to members by providing strategic guidance for the Plan, managing risk, ensuring the long-term sustainability of LAPP, and overseeing the work of the key service providers who administer the pension benefit and invest the fund.



LAPP Sponsors appoint representatives to the Sponsor Board and nominate representatives for the Board of Directors. LAPP Corporation also nominates an out-of-scope representative to each Board.

## Our key service providers

Services related to pension benefits administration and investment management are provided by two Alberta Crown Corporations:

**Alberta Pensions Services Corporation (APS)** provides pension benefits administration services on behalf of the Boards.

**Alberta Investment Management Corporation (AIMCo)** invests the fund according to LAPP Corporation’s *Statement of Investment Policies and Procedures (SIPP)*.



## Services provided to members

We want you to understand how your pension works, whether you're a new member, a mid-career member, or a soon-to-be-retired member.

If you have questions about the Plan, contact the Member Services Centre. If you have your member identifier on hand, please have it ready when you call. This can be found on your *Welcome Letter* or your annual *Pension Highlights* statement.



### Member Services Centre

LAPP c/o Alberta Pensions Services Corporation  
5103 Windermere Blvd. SW Edmonton, AB T6W 0S9

Phone: **1-877-649-LAPP** (5277)

Email for general inquiries: **[memberservices@lapp.ca](mailto:memberservices@lapp.ca)**

## Website and publications

Publications available to members can be found under the Your LAPP Library section of the LAPP website (**[lapp.ca](http://lapp.ca)**). The publications include annual reports, member newsletters, and the most recent version of the *Member Handbook*. As a member, you will receive an annual statement, called *Pension Highlights*, summarizing your pension contributions, **pensionable service**, and **pensionable salary**.

## Your Secure Pension Profile

Everything you need to know about your pension is on the **[lapp.ca](http://lapp.ca)** website, where you can also log in to the secure section of the site. In this area, you can view and update your personal information and access the Secure Messages feature to request information, services, and submit documents. Registration is quick and easy, and all active, deferred, and retiree members are eligible to register.

To register, go to **[lapp.ca](http://lapp.ca)** and log in through the top right.

# Membership

The rules for whether or not you're able to participate in LAPP are based on regularly scheduled hours of work.

If you are a full-time continuous employee (regularly scheduled to work at least 30 hours per week with one employer), you automatically become a member of the Plan as soon as you start your employment, unless your employer delays your entry into the Plan for up to one year during a probationary period.

| Hours Worked   | Participation in LAPP                                |
|--|--|
| <b>30 hours per week</b> (1560 hours per year) or more under one employer in a continuous position.            | You're automatically a LAPP member.                  |
| <b>30 hours per week</b> (1560 hours per year) or more under one employer in a <b>non-continuous</b> position. | Membership in LAPP is set by your employer's policy. |
| <b>14 hours per week</b> (728 hours per year) or more, but less than 30 hours under one employer.              | Membership in LAPP is set by your employer's policy. |
| <b>Less than 14 hours per week</b> under one employer.   | You're currently not able to be a member of LAPP.    |

All the contracts you have with one LAPP employer **are counted together** to determine if you're automatically enrolled, excluded, or have the option to participate in LAPP.



Find out more at [lapp.ca/parttime](http://lapp.ca/parttime)



## How much do you contribute?

Your contributions to LAPP are based on a percentage of your **pensionable salary** and are made through payroll deductions, and your employer's contribution rate is 1% more than yours. The fund is invested by LAPP's investment manager, AIMCo, with LAPP Corporation setting benchmarks and policies to guide these investments.



Find out more at [lapp.ca/contributions](http://lapp.ca/contributions)

## Income tax

For every year you're active in LAPP, your employer will report a Pension Adjustment (PA). The PA represents the value allocated by the Canada Revenue Agency (CRA) to the increase in your LAPP benefit entitlement and will reduce your **Registered Retirement Savings Plan (RRSP)** contribution room. When the CRA reviews your tax return, it will consider this PA in determining the amount of RRSP contribution room that will be available to you for the following year.

## What is your pension benefit?

Your pension is based on a formula that looks at your pensionable salary and your years of **pensionable service**, not how much you have paid into the Plan. The longer you are contributing to the Plan and the higher your salary gets, the larger your pension will be. Pensionable service is the number of years you contribute to the Plan, plus:

- Any service you have transferred into the Plan; or
- Prior service or periods of leave you have purchased.

For members who work part-time, pensionable service is based on the hours worked in that year (ignoring anything that is considered overtime), divided by the regular full-time hours for that position.

The maximum amount of **pensionable service** a member can earn in LAPP is 35 years. However, your **pensionable salary** for all years after you reach 35 years of pensionable service will be considered towards the calculation of your highest five consecutive years of salary (highest average salary).

**LAPP benefit**

The LAPP pension formula looks like this:

Salary up to the  
YMPE

×

1.4%

×

Service

=

\$

PLUS

Salary over the  
YMPE

×

2%

×

Service

=

\$

The **Year’s Maximum Pensionable Earnings (YMPE)** is a figure, set each year by the Canadian government, that specifies the earnings amount that can be used in calculating contributions to the Canada Pension Plan (CPP) and can be used in calculating contributions to registered pension plans, including LAPP, for each year.

The salary used in the calculation of your LAPP pension cannot exceed the salary cap, which is the maximum salary set by the Plan rules, in order to ensure your benefit does not exceed the *Income Tax Act* defined benefit limit.



## How can you increase your pension benefit?

You may be able to increase your future benefit by increasing your length of **pensionable service** through the following methods:



**Note:** The word 'service' refers to pensionable service throughout this handbook.

### 1. Buying prior service

You may increase your future benefit by purchasing prior service. Your employer's human resources staff will be able to tell you which types of employment are eligible. Examples could include:

- Probationary service;
- Previous employment with your current employer; and
- Previous employment with another LAPP employer.

Visit the Buyback Estimator at [lapp.ca/buybackestimator](http://lapp.ca/buybackestimator) to calculate an estimate of the cost to purchase your prior service. You can apply to purchase a period of prior service through your employer's human resources office.



If you were a member of another pension plan before joining us, the service you earned in that plan may be transferable into LAPP, which has transfer agreements with a number of other plans throughout Canada. Visit [lapp.ca/transfersintolapp](http://lapp.ca/transfersintolapp) for a list of the pension plans with transfer agreements.

Your contributions for prior service are tax deductible within the maximum limits set under tax rules.

## 2. Transferring in service from another pension plan



Find out more at [lapp.ca/transfersintolapp](http://lapp.ca/transfersintolapp)

All pension plans are priced differently. The benefit you earned in your previous plan might not match the cost of buying the same amount of service in LAPP. If your previous plan benefit cost at least as much as the LAPP benefit, you will not have to pay anything else, and the full amount of service will be credited to LAPP.

If you have service with another pension plan that does not have a **transfer agreement** with LAPP, please see the Buying Prior Service Explained section of the [lapp.ca/buyingpriorservice](http://lapp.ca/buyingpriorservice) website for more information on buying all or a part of that service as prior service under LAPP.



Find out more at [lapp.ca/buyingpriorservice](http://lapp.ca/buyingpriorservice)

## 3. Leaves of absence

If you take a leave without salary, you may be eligible to add that period of leave to your **pensionable service**. You have the option of either making pension contributions while on leave without salary, or waiting until you return to work to purchase that leave.

Members can purchase up to five years of any kind of leave, and up to three years of parental leave. Additional years of parental leave can be taken against the five-year amount.

For the first year of leave that you purchase, your employer pays the employer share of contributions. After the first year of purchased leave, you're responsible for paying both the member and employer share of contributions.



If your employer notifies LAPP that you have a leave of absence that can be purchased, you will be sent a *Buyback Proposal*. This *Buyback Proposal* will inform you of what you need to know to purchase the gap in your service.

You will need to elect to purchase your leave of absence by the earlier of 90 days from the date you are sent your *Buyback Proposal* or December 31st of the year following your return to work. The election due date shown on your *Buyback Proposal* will be set based on these limits. Payment(s) have to be made based on the schedule shown on your *Buyback Proposal*.



If you don't return to work at the end of your leave, or if you change to a non-participating position, you need to apply to purchase the leave period within 30 days of the day you stop participating in LAPP.



## Leaving the Plan

You have choices for your LAPP benefit if you stop participating in LAPP with a break in service, whether due to a career change or moving to a job that does not include LAPP membership.

As a pension benefit may be a major source of your retirement income, you should carefully consider each of the following options before making your decision. Your LAPP pension could be your biggest financial asset and your largest source of retirement income. You may want to consult a financial advisor to help you make your decisions.



If you stopped participating in LAPP before age 65 and prior to January 1, 2022, with fewer than two years of LAPP **membership service** or pensionable service, you're not eligible to receive a pension. Visit [lapp.ca](http://lapp.ca) or contact us to learn about your options.

## Options when leaving the Plan

When you become a LAPP member and start contributing, you're eligible to receive a lifetime LAPP pension at retirement.

If you're under 55 when you leave the Plan, your options are:

- **Leave your pension benefit with LAPP;**
  - If you rejoin LAPP, your new service will be added to your previous service; or
  - When you turn 55, you'll be eligible to receive a pension for the rest of your life.
- **Transfer your pension benefit to another pension plan** under a **transfer agreement**; or
- **Transfer your pension as a lump sum to a Locked-In Retirement Account (LIRA)**, and have any non-locked funds:
  - Transferred to your RRSP; or
  - Paid as a taxable cash lump-sum payment.



If you're over age 55 when you leave the Plan, your options are:

- **Start your pension at a later date;**
  - You have to start your pension by December 31st of the year in which you turn 71.
- **Start an immediate LAPP pension\***; or
- **Transfer your pension benefit to another pension plan** under a transfer agreement. \*\*

If the pension earned on your LAPP service is lower than a minimum amount established under LAPP rules, you'll be offered an opportunity to have the value of the pension paid directly to you as a taxable cash single payment, or it can be tax sheltered and transferred to an **RRSP**.

*\*If you choose to receive your pension before you turn 65, or before your age and years of service add up to 85, your pension will be reduced (see Reduced Pension on page 16).*

*\*\*You are unable to transfer service out of LAPP if you're already entitled to receive an unreduced pension benefit in LAPP.*

## When can you retire?

### Unreduced pension

The earliest a LAPP member can retire is your 55th birthday and the latest is December 31st of the year you turn 71.



If you retire between ages 55 and 65, your LAPP pension may be reduced.

To retire with an unreduced pension, you have to be at least 65 years of age, or your age plus your years of **pensionable service** has to equal at least 85 (we refer to this as having 85 points).

**Example:** if you are age 55 with 30 years of service, you're eligible to retire with an unreduced pension (age 55 + 30 years of service = 85 points); the same if you are age 56 with 29 years of service; and so on.

## Reduced pension

If you retire early — at any age between 55 and 65 — with fewer than 85 points, your pension will be reduced by 3% for each year you are short of age 65, or 85 points, whichever is less. The maximum pension reduction is 30%. The reduction will be prorated for partial years.



Find out more at [lapp.ca/pensioncalculation](http://lapp.ca/pensioncalculation)

## How is your pension calculated?

LAPP is a defined benefit pension plan. Your pension is calculated based on a formula that looks at your length of pensionable service and the average of your highest five consecutive years of **pensionable salary** up to the salary cap. The longer you're contributing to the Plan and the higher your salary gets, the larger your pension will be. You can find examples of this calculation on the website.

Use the Pension Projection Tool to estimate your future pension benefit by logging into Your Pension Profile at [lapp.ca](http://lapp.ca).



## Cost-of-Living Adjustments (COLA)

A significant benefit of your Plan is that your pension is protected against inflation. Every year, your pension will increase at a rate of 60% of the change in the *Alberta Consumer Price Index* (ACPI).

COLA increases are calculated by taking the average of the ACPI during a 12-month period (November to October), and comparing it to the immediate previous year's 12-month average.



**Note:** The ACPI is a weighted average of the cost of a basket of goods and services that are normally purchased by Alberta households. This includes things such as clothing, food, housing, fuel, health care, personal care, recreation, and education.

## Difference between pension partner and beneficiary

Your **pension partner** is automatically the recipient of your LAPP survivor benefit. Your pension partner can be your legally married spouse or common-law partner once you have been living together for three consecutive years. This period can be shortened if you have a child, either by birth or adoption, of that relationship.

If you pass away without a pension partner, or if your pension partner has waived their rights to the survivor benefit, your **beneficiaries** are the persons you name who may receive pension payments (depending on the pension option you have chosen) for the remainder of a guaranteed term if you pass away after retirement.

You can name people or charitable organizations as your beneficiaries. If you haven't named a beneficiary, your estate is your beneficiary.

## Waivers of pension partner rights

A pension partner may waive their rights to the lifetime benefit. If you pass away before retirement, your partner may complete a **Pre-retirement Waiver**.

At retirement, your pension partner may complete a **Pension Partner Waiver** not more than 90 days before your pension commencement date. Once a pension is in pay, your pension partner cannot change their decision to waive their right to a lifetime survivor benefit.

If your pension partner has completed a **Pension Partner Waiver** at your retirement, they are considered your designated beneficiary for any guaranteed term associated with your Single Lifetime pension choice. However, your pension partner may choose to complete a **Death Benefit Waiver** which allows you to designate any beneficiary.

## What are your pension options?

When you retire, you can choose from a selection of pension options. Any pension option you choose will pay you an income for your lifetime. There is no best pension option. These choices are given so you can pick the one that works best for you. From the perspective of the Plan, they are all expected to pay out the same amount of money.

The options you can choose from depend on whether you have a **pension partner** when you retire.

### Pension options if you have a pension partner (Joint Lifetime options)

If you have a pension partner when you retire, you need to choose a pension that continues to pay for as long as either of you is alive (see the following table for the current available options). If you pass away first, your pension partner will continue to receive a lifetime pension.

If you would like to choose a pension option that pays for your lifetime only, your pension partner can choose to sign a **Pension Partner Waiver**, giving up the right to a survivor pension.



## Scenario Examples

|  | <i>Joint Lifetime Reduced by 1/3 on Member's Death Only and Guaranteed 5 Years.</i>   | <i>Joint Lifetime Reduced by 1/3 on First Death of Member or Pension Partner and Guaranteed 5 Years.*</i> | <i>Joint Lifetime Guaranteed 5 Years.</i>   |
|--|---|---|---|
| Your pension partner passes away before you.   | Monthly pension is not reduced and paid for your lifetime.  | Monthly pension is reduced by 1/3 and paid for your lifetime.   | Monthly pension is not reduced and paid for your lifetime.                                      |
| You pass away before your pension partner after 5 years from the date your pension begins.   | Monthly pension is reduced by 1/3 and paid for your pension partner's lifetime.   | Monthly pension is reduced by 1/3 and paid for your pension partner's lifetime.                           | Monthly pension is not reduced and paid for your pension partner's lifetime.                    |
| Within 5 years from the date your pension begins, you pass away before your pension partner. | Monthly pension is not reduced for the remainder of the 5 years, then reduced by 1/3 afterwards and paid for your pension partner's lifetime. | Monthly pension is reduced by 1/3 and paid for your pension partner's lifetime.                           | Monthly pension is not reduced and paid for your partner's lifetime.                            |
| Within 5 years of the date your pension begins, both you and your pension partner pass away. | Monthly pension is not reduced and paid for the remainder of the 5 years to your beneficiaries.   | Monthly pension is reduced by 1/3 and paid for the remainder of the 5 years to your beneficiaries.        | Monthly pension is not reduced and paid for the remainder of the 5 years to your beneficiaries. |

*\*Previously called 'Joint Lifetime Reduced by 1/3 Guaranteed at Least 5 Years.' The name has been changed to clarify the differences between the pension options, and no other changes were made.*

## Pension options if you do not have a pension partner (Single Lifetime options)

The Single Lifetime pension options are paid to you for as long as you live. These options can only be chosen if you don't have a **pension partner** at retirement, or if your pension partner completes a **Pension Partner Waiver**.

| Pension Option Name                  | Member Pension Payment Duration | Guaranteed Term Benefit Paid to Chosen Beneficiaries on Death of Member* |
|--------------------------------------|---------------------------------|--|
| Single Lifetime.                     | Lifetime.                       | None.  |
| Single Lifetime Guaranteed 5 Years.  | Lifetime.                       | Guaranteed term is 5 years from pension start date.                      |
| Single Lifetime Guaranteed 10 Years. | Lifetime.                       | Guaranteed term is 10 years from pension start date.                     |
| Single Lifetime Guaranteed 15 Years. | Lifetime.                       | Guaranteed term is 15 years from pension start date.                     |

*\*If your pension partner completed a **Pension Partner Waiver**, they will be your sole beneficiary unless they've also completed a **Death Benefit Waiver**.*

## Pension partner protection

If you have a pension partner when you begin your pension, you have to choose one of the Joint Lifetime options with your pension partner as your **nominee**. By doing this, your pension partner will be guaranteed a pension for life. It's important to understand who qualifies as a pension partner, and how they can waive their right to a survivor benefit.



Your pension partner can choose to sign a **Pension Partner Waiver**, giving up their right, which then requires you to select a Joint Lifetime pension option — meaning your pension partner gives up their entitlement. If your pension partner signs the waiver, you can choose one of the Single Lifetime pension options.



Find out more at [lapp.ca/yourspouseorpartner](http://lapp.ca/yourspouseorpartner)

## Working while receiving your pension

Some people find themselves returning to the workforce after they begin receiving their LAPP pension. If you're one of them, it's important to know that, if you plan to work for a LAPP employer, you will have to experience a break in service between leaving your former job and starting your new one.

There is nothing to prevent you from getting paid for a job while you also receive pension payments. The amount of pension you receive will not change.

If you go back to work for any LAPP employer after starting your LAPP pension, you will not be an active member in the Plan. You cannot be receiving a LAPP pension and contributing to the Plan at the same time. Your prospective employer's human resources staff can help you if you have questions about how this might affect your take-home pay.

Additionally, there may be tax implications to working while receiving a pension.



Find out more at [lapp.ca/workingafterretirement](http://lapp.ca/workingafterretirement)



## Disability pensions

If you're not able to continue to work because of a disability, you may qualify for a **long-term disability (LTD)** pension.



Find out more at [lapp.ca/disabilitypensions](http://lapp.ca/disabilitypensions)

## Passing away before retirement

If you pass away before retirement, your **pension partner** can choose either a monthly pension for life or a one-time payment based on the **commuted value** of the pension. A one-time payment has to be transferred to your pension partner's **LIRA**. If you don't have a pension partner, or if that person has waived their right to a benefit if you pass away before retirement, then your beneficiaries will receive a one-time payment. This one-time payment cannot be transferred to a LIRA, and has to be taken as a cash payment (with income tax withheld).

For members who left the Plan before January 1, 2022, with fewer than two years of **membership service** or **pensionable service**: If you pass away before you're **vested**, your pension partner will receive a one-time payment of your contributions and interest. If you don't have a pension partner, or if they waived their right to a death benefit if you pass away before retirement, your **beneficiary** will receive this one-time payment.



It's your pension partner's right to be paid a lifetime benefit if you pass away. However, your pension partner can sign a waiver of their right to the death benefit paid to them if you pass away before retiring.

If your pension partner completes the waiver and you pass away before retirement, your benefit will be paid to your designated beneficiaries.

Only the pension partner can revoke the waiver, in writing and fully describing the document that is to be revoked. The waiver has to be received before a death benefit entitlement has been paid.



## Relationship breakdown



If you experience a relationship breakdown, your pension benefit may be subject to division and distribution between you and your ex-spouse or ex-common-law partner.

Legislation permits pension division if you go through a divorce or separation from your married spouse, or separate from your common-law **pension partner**. *Note: common-law spouses have to meet the definition of a pension partner to be eligible for a pension division.*

For a pension benefit to be divided and distributed, a **Spousal Pension Division Instruction** document has to be filed with LAPP. You should review this handbook's glossary definitions for this document (as well as **Pension Partner**), and consult your legal counsel about obtaining and filing such a document to divide and distribute your pension benefits.

Pension legislation allows for the division of a member's benefit. If, at relationship breakdown, you haven't started your pension, the distribution can be a one-time payment to your former pension partner without having to wait for you to become eligible for a pension benefit. If, at relationship breakdown, you're at least age 55 and haven't started your pension, your former pension partner also has the option of a delayed lump-sum payment, an immediate LAPP pension, or a deferred pension. If your pension started before your relationship breakdown and your benefit is later divided, your former pension partner would receive their share as a pension.

If you're a LAPP member going through a relationship breakdown, your legal counsel should take these regulations into account when working on your settlement.



Find out more at [lapp.ca/relationshipbreakdown](http://lapp.ca/relationshipbreakdown)

# Glossary

## **Average Year's Maximum Pensionable Earnings (Average YMPE)**

The average YMPE is determined by averaging the YMPE of the coinciding years of your highest average salary. Your employer or LAPP can tell you the amount of the current or past YMPEs.

## **Beneficiary**

The person(s) you designate to receive a benefit if:

- You pass away before retirement and the benefit is not going to a pension partner; or
- You pass away before the end of the guaranteed period. This is only applicable if:
  - You chose one of the Single Lifetime Guaranteed Term options; or
  - You chose one of the Joint Lifetime options and both you and your pension partner pass away within the guaranteed period.

If your pension partner completed a Pension Partner Waiver to allow you to choose a Single Lifetime Guaranteed Term option, your pension partner has to be your beneficiary unless they have also completed a Death Benefit Waiver. If you don't have a pension partner, or your pension partner has completed the Death Benefit Waiver, your beneficiary can be an individual or a charitable organization. If you do not name a beneficiary, the beneficiary of your pension will be your estate.

## **Commuted Value**

Also known as CV, Commuted Value is the present value of a future pension that would be paid for a person's lifetime after retirement. It is a lump-sum payment equal to the amount of funding that would be set aside, based on LAPP's current economic and demographic assumptions, to pay for that person's future pension.



**Death Benefit Waiver** After completing a Pension Partner Waiver, a pension partner may choose to waive the right to be the sole beneficiary of a member's Single Lifetime pension with a guaranteed period by completing the *Pension Partner Waiver of Entitlement to a Death Benefit After Pension Commencement from a Pension Plan* (Death Benefit Waiver). The Death Benefit Waiver can be completed at retirement or at any time prior to the earlier of the end of the guaranteed period or the passing away of the member. Upon completion of a Death Benefit Waiver, the member can name any beneficiary.

*Note: a pension partner may revoke the Death Benefit Waiver in writing at any time prior to the earlier of the end of the guaranteed period or the passing away of the member.*

**Locked-In Retirement Account (LIRA)**

A special type of RRSP designed specifically to hold locked-in pension funds. When locked money is transferred out of LAPP it will be locked in under the rules of the EPPA. Most financial Institutions offer LIRAs, however, APS will only send the locked-in funds to a financial institution that appears as a LIRA provider on Alberta's *Superintendent's List of Financial Institutions Offering Locked-In Pension Products*.

**Long-Term Disability (LTD) Plan**

An income replacement plan sponsored by an employer for its employees that will pay you a portion of your pre-disability salary while you are off work. Where the LTD plan is filed with APS, the period of LTD coverage is considered mandatory service for pension purposes.

**Membership Service**

The period of time, in calendar days, between the commencement of contributions with an employer under LAPP and termination of participation in LAPP.

### **Nominee (usually your Pension Partner)**

The person you name to receive your Joint Lifetime pension if you pass away first. If you have a pension partner on the commencement date of your pension, the nominee has to be your pension partner unless they sign a Pension Partner Waiver sent with the *Retirement Benefit Statement*. The nominee has to be a valid nominee under the *Income Tax Act* (e.g. a spouse, ex-spouse, or ex-common-law partner).

### **Pension Partner**

A pension partner means:

1. A person who, at the relevant time, was married to a participant or former participant and had not been living separate and apart from them for three or more consecutive years; or
2. If there is no person to whom part 1 above applies, then a person who, as at and up to the relevant time, had lived with the participant or former participant in a conjugal relationship:
  - a. For a continuous period of at least three years; or
  - b. Of some permanence, if there's a child of the relationship by birth or adoption.

### **Pensionable Salary**

Basic pay for the performance of regular duties. Salary may also include pay for shift work, weekends, acting pay, and the provision of an automobile for personal use if:

- The employer treats it as pensionable salary under the employer's salary policy; and
- It's paid on a uniform and consistent basis.

Variable pay is also pensionable to certain limits. Salary doesn't include earnings such as expense allowances or overtime payments. The salary used in the calculation of your LAPP benefit entitlement will be subject to any limits set out under tax rules.



## Pensionable Service

Your years of service during which you contribute to the pension plan, plus service recognized from a transfer or purchase of prior service or a leave of absence. The maximum pensionable service limit in LAPP is 35 years.

## Pension Partner Waiver

A pension partner may waive the right to a lifetime pension by completing the *Pension Partner Waiver of Entitlement to a 60% Joint and Survivor Pension from a Pension Plan* (Pension Partner Waiver). This waiver has to be completed not more than 90 days before the member's pension commencement date. Upon completion of a Pension Partner Waiver, the member may choose a Single Lifetime pension option with or without a guaranteed.

If a pension partner completes a Pension Partner Waiver on or after March 1, 2021, giving up rights to a lifetime pension and the member chooses a Single Lifetime pension option with a guaranteed period, the pension partner is automatically the sole designated beneficiary of the guaranteed period. A pension partner can also complete a Death Benefit Waiver, giving up that right to be the sole beneficiary of the guaranteed period, and the member can name any beneficiary.

*Note: if a pension partner completed a Pension Partner Waiver prior to March 1, 2021, they're not required to be the sole designated beneficiary of a member's guaranteed period.*

## Pre-retirement Waiver

A pension partner may waive the right to a benefit payable due to a member's pre-retirement death by completing a *Pension Partner Waiver of Entitlement to a Death Benefit Before Pension Commencement in a Pension Plan* (Pre-retirement Waiver).

*Note: a pension partner may complete or revoke their Pre-retirement Waiver at any time up until payment of the death benefit entitlement.*

**Registered Retirement Savings Plan (RRSP)**

A type of tax-deferred investment that is set up to hold and invest your savings until you retire. Most can be withdrawn at any time, but you will be taxed on the amount withdrawn.

**Spousal Pension Division Instruction**

Under LAPP, this includes a Family or Matrimonial Property Order (MPO) or similar court order or separation agreement enforceable in Alberta, made at the time of or after divorce or common-law relationship breakdown, which divides assets (usually those acquired during the marriage or common-law relationship) between the spouses or ex-spouses.

**Transfer Agreement**

An agreement negotiated with another pension plan that allows members to transfer their service when they move between plans.

**Vesting**

A term used by pension plans that means you're entitled to receive a monthly pension.

For members who left the plan before age 65 and prior to January 1, 2022, with fewer than two years of **membership service** or pensionable service, you are not entitled to receive a monthly pension. Please see the website or contact us for more information.

**Year's Maximum Pensionable Earnings (YMPE)**

A figure set each year by the Canadian government that specifies the earnings amount that can be used in calculating contributions to the Canada Pension Plan (CPP), and used in calculating contributions to registered pension plans, such as LAPP, for each year.



## Contact Us

**Your many ways to contact us or get information:**

### **lapp.ca**

Go online to find everything you need to know about LAPP.

### **Member Services Centre**

**Phone** (toll-free): **1-877-649-LAPP (5277)**

**Fax:** **780-421-1652**

**Secure Messages:** Submit requests for information, services, or submit pension documents using Secure Messages by logging into *Your Pension Profile* at **lapp.ca**.

**Email for general inquiries:** **memberservices@lapp.ca**

#### **Mailing Address:**

**LAPP c/o Alberta Pensions Services Corporation (APS)**  
5103 Windermere Blvd. SW  
Edmonton, AB T6W 0S9

### ***Your Pension Profile***

After registering and/or logging into *Your Pension Profile* at **lapp.ca**, you can manage your personal information, view your pensionable service and salary, view your electronic annual statements, contact us through Secure Messages, run pension calculations, and more.

### **Management of the Plan**

#### **LAPP Corporation**

Corporate Office

P.O. Box 1315

Edmonton, AB T5J 2M8



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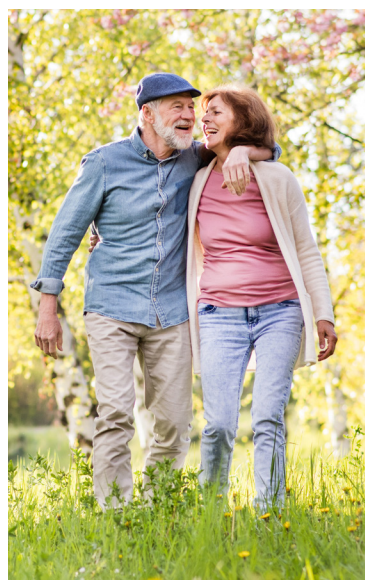


## Notes

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Find out more at **[lapp.ca](http://lapp.ca)**

# APEX Member Handbook



 **Alberta  
Municipalities**  
Strength  
In Members



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# About APEX

**The APEX Supplementary Pension Plan (APEX) is a defined benefit pension plan which means you can expect a predictable monthly income for life. The amount you receive is based on a formula that takes into account your earnings and the number of years you have been contributing to the Plan. It can play an important role in contributing to your financial security as you get older.**

## Governing Legislation

APEX is a registered pension plan under the *Income Tax Act (ITA)*. It is governed by the *Employment Pension Plans Act (EPPA)*, the Employment Pension Plan Regulations, and the APEX Plan text. Please visit our website ([abmunis.ca](http://abmunis.ca)) for links to this information.

If the APEX Plan text does not address a particular issue or situation, the provisions of the EPPA will apply. If the provisions of the Act and the Plan text are inconsistent, the EPPA will apply.

## APEX Governance Board

The Plan is administered by the APEX Governance Board (APEX Board) which establishes fiscal, investment, and administrative policies, and oversees their implementation by Alberta Municipalities staff, external consultants, and service providers.

The APEX Board is responsible for setting strategies and approving APEX business plans.

## APEX Vision

APEX is a secure and sustainable supplementary pension plan of choice for attracting and retaining employees.

## APEX Mission

APEX provides a valued pension program that supplements the Local Authorities Pension Plan (LAPP) through demonstrating financial sustainability, quality service, and sound governance.





## Plan Administrator

The Alberta Municipal Services Corporation (AMSC) Board as the Plan Sponsor delegates the responsibilities of the Plan Administrator to the APEX Board.

## Services

APEX provides a full range of services for Plan members. These include:

- Providing various information materials
- Conducting information sessions for both members and employers
- Estimating pensions and termination benefits
- Maintaining Plan member data
- Providing annual statements to Plan members

## Confidentiality

Any personal data you provide is protected from unauthorized collection, use or disclosure and will not be released, either in writing or verbally, to anyone without your authorization.

Information will be provided to third parties only with your written authorization.

# Joining the Plan

**You may join the Plan if you are employed by a participating employer and in a class designated for inclusion under the participating employer's participation agreement.**

If you decide to opt out when you are first eligible, you may join at a later date. Keep in mind that your service will only accrue going forward, it will not be retroactive to your eligibility date.

If you are enrolled and change to a position that is in a class of employees not eligible for APEX, your enrolment will terminate, and you will no longer accrue service until you become eligible again.

If you have more than one employer, and they all offer APEX, you may join the Plan under each employer. Keep in mind that you cannot accrue more than one year of service in any given year.

Becoming a member is voluntary; however, once you have joined, you must remain in the Plan until you terminate employment with your employer, retire, or pass away, whichever comes first.

## Designating A Pension Partner/Beneficiary

When you enroll in the Plan, you are required to name a pension partner and/or a beneficiary who will be eligible to receive a death benefit in the event you pass away before receiving your retirement income.

Your pension partner is a legally married spouse or a common law partner with whom you have been living for at least three consecutive years. This period can be shortened if you have a child, either by birth or adoption, of that relationship.

If you have a pension partner, he/she is automatically your primary beneficiary and will remain so unless your pension partner completes a spousal waiver form, or the relationship ends (before retirement). You may name a secondary beneficiary(ies) so long as they differ from your pension partner.

If you do not have a pension partner, you may name any person(s) or organization as a beneficiary. If you do not name a beneficiary, your estate will automatically be designated as your beneficiary.

If you wish to change your beneficiary(ies), you must complete a Change in Personal Data form.



# Contributions

**Your employer will calculate your contributions each pay period and deduct them directly from your pay. The amount you contribute to APEX is based on your earnings, the *defined benefit limit*, and the Plan's contribution rate. These contributions as well as your employer contributions will fund a significant portion of the plan. Investment earnings from the APEX Fund will fund the balance.**

Your employer deducts these contributions from your gross income, which reduces your taxable income. Once you retire and begin collecting your APEX pension, income tax will be applied to your payments. However, in most cases, it will be at a lower tax rate than when you were employed.

## Your Earnings

In general, you contribute to APEX each pay period on the pensionable earnings you receive from your employer.

Your contributions are based on your annualized earnings, which is the amount you would earn by working regular full-time hours for a full calendar year.

## Contribution Rate

As a member of the Plan, you contribute 2.42% of your earnings up to the defined benefit limit for the year. Your employer also contributes 2.96% up to the limit. For 2023, the defined benefit limit is \$175,333.33. Therefore, you do not contribute on any salary that you have earned above this limit.

The Plan's contribution rate is set by the APEX Board and is subject to change based on a review of the funding progress of the Plan by the Plan's actuary.

## Contribution Formula

$$\begin{array}{|c|} \hline \textbf{Earnings} \\ \text{up to defined} \\ \text{benefit limit} \\ \hline \end{array} \times \begin{array}{|c|} \hline \textbf{2.42\%} \\ \text{contribution rate} \\ \hline \end{array} = \begin{array}{|c|} \hline \textbf{Your} \\ \text{contributions} \\ \hline \end{array}$$

$$\begin{array}{|c|} \hline \textbf{Earnings} \\ \text{up to defined} \\ \text{benefit limit} \\ \hline \end{array} \times \begin{array}{|c|} \hline \textbf{2.96\%} \\ \text{contribution rate} \\ \hline \end{array} = \begin{array}{|c|} \hline \textbf{Employer} \\ \text{contributions} \\ \hline \end{array}$$

### Example: Full-time Employee

George is a full-time employee who earns \$100,000 per year.

$$\text{\$100,000} \times \text{2.42\%} = \text{\$2,420}$$

$$\text{\$100,000} \times \text{2.96\%} = \text{\$2,960}$$

*George contributes \$2,420 to APEX and his employer contributes \$2,960 on George's behalf.*

Yasmine is a full-time employee who earns \$190,000 per year.

$$\text{\$180,500.00} \times \text{2.42\%} = \text{\$4,368.10}$$

$$\text{\$180,500.00} \times \text{2.96\%} = \text{\$5,342.80}$$

*Yasmine's annual contributions are based on the salary cap and contributes \$4,368.10 to APEX and her employer contributes \$5,342.80 on Yasmine's behalf.*

## Example: PART-time Employee

If you work part-time, your contributions are based on what you would have earned working full-time in your position, and then prorated to the percentage of full-time hours you work.

Here is an example if George was to work a full-time equivalency of 70%. Although his earnings are \$70,000 per year, his contributions are based on his annual salary of \$100,000 and then prorated by 70%.

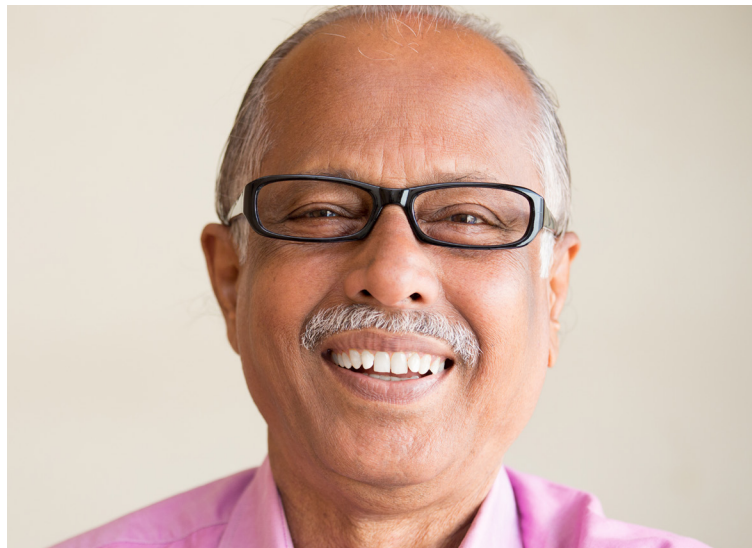
$$[\$100,000 \times 2.42\%] \times 70\% = \$1,694$$

$$[\$100,000 \times 2.96\%] \times 70\% = \$2,072$$

*George contributes \$1,694 to APEX and his employer contributes \$2,072 on George's behalf.*

## RRSP Contribution Room

For every year that you are active in APEX, your employer will report a Pension Adjustment (PA). The PA represents the value of your APEX benefit entitlement as allocated by Canada Revenue Agency (CRA) and as such will reduce your Registered Retirement Savings Plan (RRSP) contribution room. When CRA reviews your tax return, it will consider this PA in determining the amount of RRSP contribution room that will be available to you for the following year.



# Your pension benefit

As an APEX member, you can choose to begin your pension anytime between the age of 55 and December 31 of the year you turn 71. In general, the pension you will receive when you retire will be based on your earnings and how much *contributory service* you have in the Plan. APEX gives you personalized information that makes it easy to find out how much your monthly pension will be.

## Annual Statement

Your annual statement provides a snapshot of your benefits as of December 31 of the previous year, including how much you contributed during the year, your accumulated service, and an estimate of your future pension.

## Pension Estimates

This personalized estimate will provide you with information that can help you plan for retirement. There are two ways for APEX members to receive an estimate:

- Our **online pension estimator** is currently being rebuilt for better technical functionality. In the meantime, if you would like to request an estimate package from Retirement Services, please email us.
- Contact us at [retirement@abmunis.ca](mailto:retirement@abmunis.ca), if you are within 6 months of your anticipated retirement date.

# Your Pension

## HOW YOUR PENSION IS CALCULATED

Your pension is based on the following:

### Highest Average 5 Year Salary

This is determined by taking your highest average earnings from five consecutive years. This may not necessarily be your last five years. For example, if you decide to take a lower paying job in the years just before retirement, your best five years would be from earlier in your career. In general, the higher your average earnings, the higher your pension will be. Your highest average salary will be limited to CRA's defined benefit limits.

### APEX Pension Formula

The value of your LAPP pension is then removed from the full 2% pension to arrive at your APEX pension payable. The benefit is based on 2% of pensionable earnings as that is the maximum pension accrual rate as per CRA.

Let's look at an example, assuming the following:

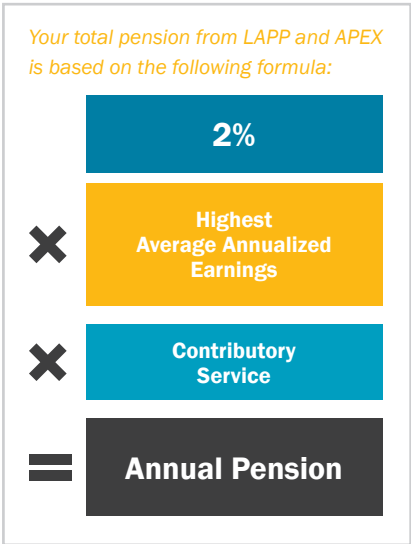
**Highest Average Salary:** \$100,000

**Average Yearly Maximum Pensionable Earnings (YMPE):** \$61,840

**Years of APEX Service:** 10.0000

### Your years of contributory service

Your contributory service is the length of time you have contributed to APEX. In general, the more contributory service you have, the higher your pension will be.





|                                    |   |   |
|------------------------------------|---|---|
| Full Pension APEX<br>plus LAPP (A) | $\$100,000 * 2\% * 10 \text{ years}$              | $= \$20,000/\text{year}$<br>or $\$1,666.67/\text{month}$    |
| Less: LAPP Pension                 |   |   |
| 1.4% on salary up to YMPE, plus    | $\$61,840 * 1.4\% * 10 \text{ years}$             | $\$8,657.60$  |
| 2% on salary over YMPE             | $(\$100,000 - \$61,840) * 2\% * 10 \text{ years}$ | $+ \$7,632.00$  |
| Total LAPP Pension (B)             |   | $= \$16,289.60/\text{year}$<br>or $\$1,357.47/\text{month}$ |
| APEX Pension (A-B)                 | $\$20,000 - \$16,289.60$                          | $= \$3,710.40/\text{year}$<br>or $\$309.20/\text{month}$    |

### APEX Pension Formula if you work part-time

If you work part-time, we annualize your earnings to calculate your pension. This means your salary would be calculated as if you were working full-time, but your service would only be counted based on your part-time working hours.

*For instance, Lillian works four days per week, her actual earnings are \$80,000 per year, while her annualized earnings for her pension calculation are \$100,000.*

*The graphic below shows how Lillian's pension would be calculated if she works full-time compared to if she works part-time her entire career. You'll notice that while average earnings of \$100,000 are used for both calculations, Lillian's contributory service is lower in the part-time scenario because she is building contributory service at a slower rate than if she worked full-time.*

|                                 | FULL-TIME                        | PART-TIME                        |
|---------------------------------|----------------------------------|----------------------------------|
| Hours                           | 5 days/week                      | 4 days/week                      |
| Actual earnings                 | \$100,000                        | \$80,000                         |
| Average annualized earnings     | \$100,000                        | \$100,000                        |
| Contributory service            | 20 years                         | 16 years (80% full-time)         |
| Pension calculation LAPP + APEX | $\$100,000 \times 2\% \times 20$ | $\$100,000 \times 2\% \times 16$ |
| Yearly pension                  | \$40,000                         | \$32,000                         |



## Cost Of Living Adjustments

APEX provides an inflation protection through a Cost of Living Adjustment (COLA). After you begin receiving your pension, the amount you receive will be increased each January to help offset the effect of inflation. Currently, the APEX COLA adjustment is 60% of the **Alberta Consumer Price Index** (ACPI).

Plan members who received a pension for less than 12 months in the previous year receive a pro-rated adjustment.



# When You Can Retire

**Members can choose to begin receiving their pension anytime between the age of 55 and December 31 of the year they turn 71.**

In general, the later you retire – or the more eligible service you have – the larger your pension will be.

## Unreduced Pension

You will receive an unreduced pension when:

- You reach your 85 factor. This factor is the combination of your age and contributory LAPP service, or
- You reach age 65.

**For example:** You are 60 years old with 25 years of pensionable service.

$$60 + 25 = 85 \text{ index}$$

## Reduced Pension

You will receive a reduced pension if:

- You have not hit your 85 factor, or
- You are under age 65.  
(Your reduction factor will be the lesser of the two scenarios above.  
The maximum reduction is 30%)

**For example:** You are 55 years old with 25 years of LAPP pensionable service.

$$55 + 25 = 80 \text{ factor}$$

**For example:** You are 10 years under age 65, and 5 years short of your 85 factor. 5 is the lower number.

Your pension will be reduced by:

$$5 \text{ years} \times 3\% = 15\%$$

# Early Retirement Table

Below is the APEX Early Retirement Table. The table will provide the percentage of pension payable you are entitled to when combining both age and LAPP years of service.

| Years of Service | Percentage of Pension Payable |        |        |        |        |        |        |        |        |        |        |
|------------------|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                  | AGE 55                        | AGE 56 | AGE 57 | AGE 58 | AGE 59 | AGE 60 | AGE 61 | AGE 62 | AGE 63 | AGE 64 | AGE 65 |
| 20 or less       | 70%                           | 73%    | 76%    | 79%    | 82%    | 85%    | 88%    | 91%    | 94%    | 97%    | 100%   |
| 21               | 73%                           | 76%    | 79%    | 82%    | 85%    | 88%    | 91%    | 94%    | 97%    | 100%   | 100%   |
| 22               | 76%                           | 79%    | 82%    | 85%    | 88%    | 91%    | 94%    | 97%    | 100%   | 100%   | 100%   |
| 23               | 79%                           | 82%    | 85%    | 88%    | 91%    | 94%    | 97%    | 100%   | 100%   | 100%   | 100%   |
| 24               | 82%                           | 85%    | 88%    | 91%    | 94%    | 97%    | 100%   | 100%   | 100%   | 100%   | 100%   |
| 25               | 85%                           | 88%    | 91%    | 94%    | 97%    | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| 26               | 88%                           | 91%    | 94%    | 97%    | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| 27               | 91%                           | 94%    | 97%    | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| 28               | 94%                           | 97%    | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| 29               | 97%                           | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |
| 30+              | 100%                          | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   | 100%   |

# Postponed Pension

If you choose not to retire at an early or normal retirement date, you can postpone your pension as late as December 31 of the year you turn age 71. You must start your pension by this time as per CRA. If you have not made the decision to start your pension, your pension will begin automatically.

Once you start receiving your pension, it will be paid monthly for the rest of your life. This section briefly explains the retirement process.

## Deferral Of Pension

You may defer receipt of your APEX and/or LAPP pension to a future date. Although not specifically required, it is recommended that you begin both pensions at the same time to help ensure that your APEX pension does not decrease in value due to differences in any early retirement reduction that may be applied to your pension. If you elect to commence your LAPP pension, and defer your APEX pension to a later date, the early retirement reduction that will be applied to the calculation of your APEX benefit will be based on the early retirement reduction calculated at the date you start your APEX pension. Therefore there is a possibility that your combined LAPP and APEX pension may be reduced due to the difference in early retirement reductions for the different pension commencement dates.

In addition, while actuarial tables used to calculate optional forms of pension do not change often, there is a chance that the tables for the calculations could be updated due to actuarial standards changing during the deferral period.





# Your Retirement

## Applying For Your Pension

It's important to remember that your pension does not begin automatically, unless you are over the age of 71. You'll need to apply to start receiving your pension.

You must end your employment with your APEX employer before you can receive your pension.

The retirement process starts with your Notice of Termination, provided to APEX by your employer. You will then be provided with a Benefit Options Package which includes the options available to you as well as all of the forms, and instructions for their completion, needed to begin your pension.

To start receiving your pension, you will also need to provide proof of age documents for both yourself and your pension partner (if applicable).

Under pension legislation, you must elect the same form of pension under LAPP and APEX. Before starting your APEX monthly pension we will require proof of the form of pension you elected under LAPP.

## Giving Notice

In general, you should give your employer at least 90 days' notice to ensure that you start receiving your pension as desired. If your pension does start late, you will be paid retroactively for all payments owed.

Send APEX a copy of the following:

- Birth certificate, valid passport, or a current drivers' license
- Your Social Insurance Number as well as your spouse's (if applicable) as APEX cannot pay a benefit without it

If you have a pension partner, then send APEX a copy of the following as well:

- Pension partner's birth certificate, valid passport, or a current drivers' license
- Marriage certificate or proof of name change if you or your pension partner's name does not match the proof of age document

You must also complete a Declaration of Pension Partner Status form, which will be included with your options package.



## The Small Pension Rule

If your pension is considered to be a small amount under the EPPA, and under the terms of the APEX Plan Text, you will have the choice to transfer the Commuted Value (CV) to an RRSP or receive a taxable cash payment in lieu of a monthly pension.

## Recalculation Of Benefit

The *Employment Pension Plans Act* requires that pension benefits be recalculated after 180 days have passed since terminating from the plan. Should you delay making your pension choice for more than 180 days, your benefit options must be recalculated at the date that you made your choice.

Should your choice be to receive the Commuted Value of your pension as a lump-sum payment, delaying your choice can have an impact on the dollar value of your payment. This is because the Commuted Value is calculated using the valuation funding rate at the time of recalculation. If a new valuation has been filed during the deferral period, a change in the interest rate used in the valuation may cause your Commuted Value to either increase or decrease. In addition, the early retirement reduction, if any, applied in the deferred calculation will be based on your age at the recalculation date, which may result in a different reduction rate applied to the calculation than the reduction rate used at the date you commenced receiving your LAPP pension.

# Pension Options

**There are different pension options available at retirement, dependent on whether you have a pension partner or not. The pension option you choose will affect the amount of your monthly pension.**

Each pension option provides a different survivor benefit in the event you pass away after retirement. You must choose the same form of pension under LAPP and APEX at retirement under CRA regulations.

## 2024 APEX Pension Changes

Effective January 1, 2024 minor changes have been made to the APEX Supplementary Pension Plan to bring it into alignment with the changes made to LAPP. APEX now has a new normal form of pension for a member with a pension partner.

The Revised & Restated APEX Supplementary Plan Text is available at the [Alberta Municipalities website](#).

## Single Life Pension

If you are single, you are eligible for the following pension:

### ***Single Life Pension Guaranteed 10 Years***

This option is payable for your lifetime and includes a ten-year guarantee. The guarantee period starts from the effective date of the pension.

If you pass away before 120 payments have been made, a lump-sum amount of the remaining guarantee shall be paid to your beneficiary(ies). As per law, income tax must be removed from this amount before it is paid.

## Joint And Survivor Pensions Guaranteed 5 Years

Joint and Survivor Pensions are calculated on the basis of two lives – yours and a pension partner. Your pension partner cannot be changed once your pension starts. A pension is paid for your lifetime and your pension partner's lifetime. The guarantee period starts from the effective date of the pension.

You may choose:

### **1. Joint Lifetime Guaranteed 5 Years**

If your pension partner passes away first, the pension payments stay the same and continue to you for your lifetime. If you pass away first, the pension payments stay the same and continue to your pension partner for their lifetime.

If you both pass away before 60 payments have been made, a lump-sum amount of the remaining guarantee shall be paid to your beneficiary(ies). As per law, income tax must be removed from this amount before it is paid.

### **2. Joint Lifetime Guaranteed 5 Years Reduced by 1/3 on Member Death Only**

If you pass away first, two-thirds of the pension continues to your pension partner.

If your pension partner passes away first, your pension payment stays the same and continues for your lifetime.

If you both pass away before 60 payments have been made, a lump-sum amount of the remaining guarantee shall be paid to your beneficiary(ies). As per law, income tax must be removed from this amount before it is paid.

## Choosing Your Option

If you have a pension partner at retirement, you must choose one of the two joint and survivor options. Your pension partner can waive the right to the joint pension by completing a pension partner waiver. Form will be provided with your pension option package.

If you don't have a pension partner, you must choose the single life option.

The pension partner waiver must also be completed and signed if you choose to receive the CV of your pension as a lump-sum payment.

APEX will provide you with a retirement options package that will outline all of the pension options and associated amounts at retirement or termination from the Plan.

## Things To Consider

Only you can decide which pension option is right for you.

You should consider:

- your age
- health
- dependents
- family and financial situation
- lifestyle
- income needs
- future plans, and
- any other factors that may apply to your personal situation

## Commuted Value

The Commuted Value (CV) is the lump-sum value of your pension. It can be thought of as the amount of money that is required to be set aside today and invested until retirement to provide retirement income. On your retirement date those funds along with your investment income must be used to purchase some form of lifetime retirement income. The CV calculation is based on factors such as your age, assumed life expectancy, projected inflation, and discount interest rates in effect at the calculation date.

Upon termination from the plan, you can transfer your CV from the plan. Subject to *Income Tax Act* limits – a portion will be tax sheltered through a Locked-In Retirement Account (LIRA) while the remaining amount can be taken as taxable cash or transferred to an RRSP if you have contribution room.

Keep in mind that your spouse must sign a waiver acknowledging that they will not receive any benefits from the Plan.

If you withdraw your funds, you will no longer be entitled to a benefit or survivor benefits from the Plan.

Cost of living adjustment (COLA) increases are applied on the commuted value calculation for service up to December 31, 2019 only. APEX plan members who elect to receive a monthly pensioners from the Plan receive COLA on all pensionable service, including pensionable service earned after December 31, 2019.

The plan valuation funding interest rate implemented for calculation of commuted value amounts and interest rate applied to plan member contributions, along with the 100% excess test.



# Life Events

## Taking A Leave

A great way to increase your contributory service is to continue paying your contributions when you are on an approved leave from your employer. As long as you continue to contribute to both LAPP and APEX, your service will continue to accrue. You cannot accrue a leave under APEX if you have not made payments under LAPP. You can choose to only contribute to LAPP during your leave, but this service will not count towards your APEX service.

You will need to provide the Alberta Municipalities office with proof that you were on an approved leave from your employer.

There is no option to purchase leave under APEX. The contributions must be remitted to your employer on a regular basis throughout the duration of the leave period.

There are also limits under the ITA in accruing pensionable service for leave purposes. You cannot take more than five (5) years for parental purposes and three (3) years for personal reasons, for a cumulative total of eight (8) years in a lifetime. If you accumulate more than the allotted amount, it will not be considered pensionable.

Disability leave is exempt from this exception.

## Terminating Employment

If you terminate employment with your APEX employer, or, if you transfer to an ineligible position, your membership in the Plan ends and you will need to make a decision about what you plan to do with your APEX pension. APEX will provide you with a detailed explanation of your options when you end your employment. Here are the choices that may be available to you:

- **Join another APEX employer:** If you go to work for another APEX employer and enroll in the Plan, you can continue to grow your pension.
- **Deferred pension:** You can leave your pension in APEX and collect your monthly benefit when you retire. You must be at least age 55 to start your pension, and you must begin receiving it by December 31 in the year in which you turn age 71.
- **Transfer to another registered pension plan:** You may transfer the value of your APEX benefits to your new employer's pension plan.
- **Transfer your pension as a lump sum to a locked-in retirement account (LIRA):** You can transfer the Commuted Value of the pension you have earned – subject to *Income Tax Act* limits – to a LIRA. Anything in excess of the *Income Tax Act* limit can be taken as taxable cash or transferred to a RRSP if you have the necessary room. Keep in mind that if you have a pension partner, your pension partner must sign a waiver acknowledging that they will not receive any benefits from the Plan. If you withdraw your funds, you will no longer be entitled to a benefit or survivor benefits from the Plan.

## Shortened Life Expectancy

If a licensed Canadian doctor gives a medical opinion that you have a life expectancy of less than two years, you may be eligible to unlock and withdraw funds from your pension.

Your pension partner, if you have one, must also give their consent to withdraw the funds. Please contact Retirement Services for more information.

## Getting Married Or Obtaining Common-Law Status

Under the EPPA, your pension partner or common-law spouse is defined as:

- Individuals who are married to each other and had not been living separately and apart continuously for more than 3 years, or
- Individuals who are living together in a common-law relationship
  1. continuously for at least three years, or
  2. of some permanence, if there is a child of the relationship by birth or adoption

## Beneficiary/Pension Partner And Information Change

You are required to advise APEX of any changes to your relationship status and any beneficiary changes you'd like to make. Contact us for the appropriate form. Please be aware that you cannot update this information over the phone.

It is also very important to keep your personal information up to date with APEX to receive timely information.

## Ending Your Relationship Before Pension Commencement

Pensions are considered matrimonial property and may be shared as the result of a court order in the event of a breakdown of marriage or common-law relationship.

If the pension has not yet commenced, a Plan member's former spouse will generally be entitled to an immediate one-time lump-sum payment of a portion of the Plan member's benefits under the Plan. This portion must not exceed 50% of the Plan member's pension benefit earned during the time the parties were married.

Because APEX must comply with all legislative provisions, you should give APEX the opportunity to review any court order before it is made.

**Please contact Retirement Services if you require more information.**

## Ending Your Relationship After Retirement

If you separate from your pension partner after retirement, he/she may be eligible for immediate division of the pension in pay or commuted value of that amount.

They will remain your pension partner and still be entitled to a survivor benefit upon your death.

## Returning To Work After Retirement

Your APEX pension will not be affected if you decide to return to work after retirement.

If you decide to return to work with an APEX employer, you will not be able to re-enroll in the plan once you are receiving pension benefits. Make sure to inform your APEX employer that you are currently in receipt of a pension so that contributions are not deducted from your pay.

Keep in mind that working and collecting a pension may have some impact on your income tax. You may want to discuss this with your advisor before making any final decisions.

If you decide to work with a non-APEX employer, you may be eligible to join your new employer's pension plan.





# Survivor Benefits

**You can rest assured knowing that APEX provides for your pension partner and beneficiary(ies) in case you pass away.**

Your pension partner is, by law, entitled to receive survivor benefits when you pass away. If you don't have a pension partner, your beneficiary may be entitled to receive survivor benefits. A beneficiary can be a person or persons, or organization you choose. If you don't choose a beneficiary, or if your beneficiary passes away before you, any benefits payable upon your death will go to your estate as a lump-sum amount. As per law, income tax will be withheld from this amount.

## Waiving Survivor Benefits

You and your pension partner can choose to waive the right to survivor benefits. Waiving this entitlement means your pension partner will not receive a monthly survivor benefit if you pass away first. Instead, APEX will pay any survivor benefits to your beneficiary(ies) when you pass away.

Remember that your pension partner can revoke this waiver at any time and choose to take the benefit.

## If You Pass Away Before Retirement

Your pension partner will receive either a lifetime monthly pension or a lump-sum payment that represents the value of your pension.

If you do not have a pension partner, your beneficiary(ies) will receive a lump-sum amount representing the value of your pension. This amount is taxable income in the year in which it is paid and is subject to mandatory withholding of tax.



## If You Pass Away After Retirement

### **With a pension partner**

Your pension partner will receive either 66 2/3%, or 100% of your monthly benefit, depending on the choice you made at retirement, for the rest of their life. If both you and your pension partner pass away before the end of the 60 months of payments, the remaining payments will go to your beneficiary(ies) or, if there are none, to your estate.

### **Without a pension partner**

If you do not have a pension partner at retirement, and you pass away before receiving 120 months of payments, your beneficiary(ies) will be eligible to receive a survivor benefit. Your beneficiary(ies) will receive this benefit as a lump-sum payment representing the value of the remaining payments.

# We're here for you

**You can get information about your pension and the Plan in the following ways.**



## **Online**

Visit [abmunis.ca](https://abmunis.ca) to learn about your Plan features.



## **Retirement Services**

More information is available by calling Alberta Municipalities Retirement Services at 780.433.4431 or toll-free at 310.MUNI (6864), Monday through Friday, 8:15 a.m. to 4:30 p.m.

If you prefer, send us an email at [retirement@abmunis.ca](mailto:retirement@abmunis.ca).

# Commonly Used Pension Terms

**Alberta Consumer Price Index:** The monthly values index published by Statistics Canada measuring the cost of a defined basket of goods and services.

**Beneficiary:** If you do not have a pension partner, or if the benefits have been waived, the beneficiary is the person(s) or organization you designate to receive any benefits which may be payable when you pass away.

**Commutated Value (CV):** The Commuted Value (CV) is the lump-sum value of your pension. It can be thought of as the amount of money that is required to be set aside today, based on the discount rate to fund the Plan, to provide you your pension at your retirement date. The CV changes based on factors such as age, life expectancy, inflation, and discount interest rate.

**Contributory service:** The length of time you have contributed to APEX. Contributory service is used to calculate your pension.

**Defined benefit pension plan:** A plan that uses a formula that considers your service in the Plan and average salary to determine the amount of your retirement pension.

**Defined Benefit Limit (ITA DB Limit):**

The maximum amount of annual pension payable from a registered pension plan in respect of a year of pensionable service as prescribed under the *Income Tax Act (ITA)*.

**Highest average salary:** This is the average of your highest consecutive 60 months of salary based on your annual full-time salary rate. The average salary is used in the pension formula.

**Normal retirement age:** The normal retirement age is 65.

**Pensionable service:** The years and fractions of years of continuous service while you are a contributing participant of APEX. APEX service accrual and contributions cease upon attainment of 35 years of LAPP service.

**Pension partner:** Is defined as one of two individuals who:

- are married to each other and had not been living separately and apart for a continuous period longer than 3 years, or
- are living together in a common-law relationship
  1. *continuously for at least three years, or*
  2. *of some permanence, if there is a child of the relationship by birth or adoption*

**Salary:** Remuneration that is regarded by the participating employer as pensionable salary for the purposes of the LAPP.

**YMPE:** Year's Maximum Pensionable Earnings in accordance with the provisions of the Canada Pension Plan.

# Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



## Connect

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**OLD BUSINESS**



# NEW BUSINESS

# CORRESPONDENCE FOR ACTION



ALBERTA  
ADVANCED EDUCATION

*Office of the Minister  
MLA, Calgary-North West*

AR 71114

To: Select apprenticeship non-profit partner organizations, post-secondary institutions, K-12 school boards, municipal leaders, unions, and Chambers of Commerce

Subject: **Rural Engagement Tour**

I am pleased to inform you of my plans to visit rural communities across Alberta this June to talk about the important role that apprenticeship education and the skilled trades play in our province's current and future prosperity.

As Minister of Advanced Education, I will use this opportunity to promote opportunities in the skilled trades, gather information about regional needs and activities, and strengthen local partnerships in support of meeting the needs of the economy.

To ensure we are working towards enhancing the visibility and importance of apprenticeship education and the skilled trades, I am seeking your input on activities, events and/or partners with which my department and I can engage during these visits, along with specific individuals or organizations who can support our planning. Attached is a list of communities we are considering for a visit.

Please submit your input to Cassidy Eisenkirch at [cassidy.eisenkirch@gov.ab.ca](mailto:cassidy.eisenkirch@gov.ab.ca) by February 21, 2025. Should you have additional questions, you can also direct them to Ms. Eisenkirch.

Your support is greatly appreciated as we work toward building a bright future in the skilled trades.

Sincerely,

The Honourable Rajan Sawhney, ECA  
Minister of Advanced Education

Attachment:

1. Rural engagement tour list of communities – Spring 2025

# CORRESPONDENCE FOR INFORMATION

**High Level Transportation Society**  
**Handi-Van Annual Report**  
**For the reporting year December 2023-November 2024**

Board for 2024/25:

President: Steve Rideout

Vice-President: Brent Anderson

Secretary Treasurer: Ann Bassett

Directors – Bill Wiebe - Maintenance and Safety coordinator

Darlene Anderson, - Volunteer Driver Coordinator / Drivers Logs

Melanie Douglas - Dispatch

Brent Anderson, - Town Rep.

Jan Welke – Alternate Town Rep

Steve Rideout - NW Health Rep..

Bruce Bieraugle

Janice Lanti – Volunteer Driver

The High Level Transportation Society owns and operates the Handi-Van, providing **free** wheelchair accessible transportation services for seniors, community members and not-for-profit groups, The High Level Transportation Society is a volunteer not for profit organization.

Thank you to the Town of High Level and Alberta Health Services for your continued support of the Community Handi-Van. Thank you also to Boreal Housing Foundation for the use of their garage at Mackenzie house to store the Handi-Van.

We are very happy to have a strong partnership with the staff and administration at the Town of High Level and Northwest Health Centre. The Northwest Health Centre takes bookings and arranges for a driver from our volunteer list. This partnership has proven to be very successful for the operation of the Handi-Van, as we are able to continue to provide this excellent **free** service to our community.

A special thank you goes to the dedication of our volunteer drivers who give their time and show their compassion by helping those in need.

This report summarizes the thirteenth year of operation of the High Level Transportation Society Handi-Van. The Handi-Van can be booked by calling the Northwest Health Centre at 780-841-3221. Thursday continues to be the day that is mainly utilized to bring clients to medical appointments, foot care, optometrist, denturist, dentist, errands, and other appointments. More clients are needing transportation for grocery shopping, banking, and everyday errands. Long Term Care and Mackenzie House utilizes the van to take residents shopping, to appointments, and other various outings. In past years the van has been used by community groups such as the Golden Range Society, Chamber of Commerce, and Minor Hockey. For example, a group of seniors used the Handi-van to attend Rocky Lane's Ag. Societies fundraising supper and Fort Vermilion's Seniors Centre Potluck.

Aid is now being provided for clients with special needs by assistance from the AHS Home Care staff and a wheelchair is also available when required.

Our Handi-Van is the only **free** service in Alberta that is operated by a nonprofit organization. We are still extremely short of volunteer drivers and members to operate the Society. We only have four active drivers on our list, but only two until spring. We continue to actively recruit drivers and members as the Handi-Van can only be driven by an approved driver.

**The following are requirements to qualify as an approved driver:**

- Must have at minimum a valid Alberta Class 5 Operator's License with a clean abstract of no more than three demerits in the past five years
- Must be able to supply a criminal record check to include vulnerable sector.
- Must be 25 years or older pursuant to insurance requirements
- Knowledge of and empathy with the transportation needs of seniors and persons with disabilities.
- Ability to deal courteously and tactfully with users.
- Physical ability to perform assigned duties.
- Ability to maintain effective working relationship with the public, co-workers and the Board.
- First Aid Certificate with CPR is encouraged.
- Must provide written proof of a 6-year accident free record from personal insurance.
- Must complete a van orientation prior to first trip with the vehicle.

Insurance and fuel remain to be our largest expenses, however some minor repairs such as wheel bearings and new tires are required from time to time.

We are always looking for any interested community members to join the Transportation Society as a board member or driver. The promotion of the use of the van itself continues through various methods/efforts of posters, advertisement in the Echo Pioneer, AHS, Home Care, Get to Know you Night, and our brochure is distributed at various public facilities and word of mouth.

**Scheduled Meetings for 2024/25**  
**At the Seniors Centre**

|                         |          |
|-------------------------|----------|
| February 27, 2025       | 12:00 PM |
| May 29, 2025            | 12:00 PM |
| August 28, 2025         | 12:00 PM |
| November 27, 2025 – AGM | 7:00 PM  |

| HIGH LEVEL TRANSPORTATION SOCIETY<br>HANDIVAN OPERATION YEARLY USAGE STATISTICS |               |               |                     |                    |
|---|---------------|---------------|---------------------|--------------------|
| YEAR  | KMS<br>DRIVEN | # OF<br>TRIPS | TOTAL<br>PASSENGERS | Wheel Chair<br>Use |
| 2012  | 1,157.00      | 28            | 125                 | 24                 |
| 2013  | 1,775.00      | 69            | 220                 | 54                 |
| 2014  | 1,308.00      | 41            | 143                 | 20                 |
| 2015  | 1,968.00      | 58            | 232                 | 27                 |
| 2016  | 865.00        | 30            | 81                  | 23                 |
| 2016/17   | 1,879.00      | 61            | 138                 | 59                 |
| 2017/18   | 5,024.00      | 104           | 281                 | 77                 |
| 2018/19   | 1,840.50      | 64            | 143                 | 45                 |
| 2019/20   | 983.50        | 43            | 80                  | 31                 |
| 2020/21   | 2,254.30      | 78            | 147                 | 51                 |
| 2021/22   | 2,600.60      | 137           | 289                 | 100                |
| 2022/23   | 2,766.20      | 133           | 267                 | 113                |
| 2023/24   | 4,063.90      | 146           | 332                 | 156                |
| * 2014 to 2016 totals were calculated from January to December                  |               |               |                     |                    |
| * 2017 to 2021 totals were calculated from December to November                 |               |               |                     |                    |

| HIGH LEVEL TRANSPORTATION SOCIETY<br>HANDIVAN OPERATION MTHLY STATISTICS 2022/23 |            |                 |            |            |
|--|------------|-----------------|------------|------------|
| DATE   | TRIPS      | KM              | USERS      | W/C        |
| DECEMBER, 2023   | 14         | 432.10          | 41         | 23         |
| JANUARY, 2024  | 18         | 242.60          | 35         | 11         |
| FEBRUARY, 2024   | 9          | 129.10          | 12         | 7          |
| MARCH, 2024  | 9          | 230.70          | 23         | 16         |
| APRIL, 2024  | 13         | 380.00          | 32         | 11         |
| MAY, 2024  | 12         | 427.10          | 26         | 8          |
| JUNE, 2024   | 15         | 1,038.60        | 56         | 24         |
| JULY, 2024   | 8          | 82.70           | 12         | 9          |
| AUGUST, 2024   | 11         | 331.80          | 20         | 6          |
| SEPTEMBER, 2024  | 12         | 394.50          | 26         | 15         |
| OCTOBER, 2024  | 14         | 201.60          | 23         | 15         |
| NOVEMBER, 2024   | 11         | 173.10          | 26         | 11         |
| <b>TOTALS 2023/24</b>  | <b>146</b> | <b>4,063.90</b> | <b>332</b> | <b>156</b> |



**BY EMAIL AND MAIL**

January 16, 2025

Crystal McAteer, Mayor  
Town of High Level  
10511-103 St  
High Level, AB T0H 1Z0

Dear Crystal McAteer:

**RE: Industrial Inquiry Commission Reviewing Canada Post**

As you may know, the Canada Industrial Relations Board, as instructed by the Minister of Labour, Steven MacKinnon, ordered the resumption of mail service at Canada Post on December 17, 2024, under Section 107 of the *Canada Labour Code*. What many do not know is that under Section 108, he also created an Industrial Inquiry Commission led by William Kaplan that will work with CUPW and Canada Post to examine the future of the public post office with a very broad scope.

The Commission has been tasked with reviewing the obstacles to negotiated collective agreements, as well as making recommendations about the future structure of Canada Post. The Commission has until May 15, 2025, to submit its final report to the government.

While time is extremely short, the good news is that there is an opportunity for you to make a submission as part of the Commission's public review. CUPW would like to ensure that the views of municipalities are considered. Therefore, if at all possible, we would like you to provide input to the Commission.

During the last public review on the mandate of Canada Post in 2016, the active engagement of municipalities was critical in the decision to maintain door-to-door delivery and immediately stop the further rollout of community mailboxes. However, there is nothing to stop the Commission from making recommendations to bring that back or to suggest other cutbacks.

We have enclosed a sample resolution that your municipality can adopt about making a submission to the Commission, expanding services at the public post office, and the need for more robust public stakeholder consultation. We have also included a document with some suggested themes to consider for your written submission. If you can, please let us know if you plan to participate, pass a resolution, and can send us copies of the materials you submit.

**Upcoming Federal Election**

We also find ourselves in a period of federal political uncertainty, with the possibility of a federal election only months away. This will raise public discussion and debates on many issues affecting the public and all municipalities.

In all likelihood, it will be the next federal government that will determine what will be done with the Commission's report.

In the run-up to the federal election, we urge you to question the political parties on their intentions for Canada Post, and insist they make clear their public commitments regarding the following issues:

- Preserving our universal and public postal service;
- Maintaining the moratorium on post office closures;
- Maintaining door-to-door mail delivery; and,
- Establishing postal banking to offset the loss of financial services in many communities.

Thank you very much for considering our request. There's a lot at stake and we appreciate anything you can do to help. CUPW is confident that we can build on our past success and convince the Commission to recommend against service cuts, to maintain good jobs in our communities, expand services that generate additional revenues to keep Canada Post self-sustaining and allow us to build a universal, affordable and green public postal system for future generations.

For more information, please visit [deliveringcommunitypower.ca](http://deliveringcommunitypower.ca) or contact Brigitte Klassen at [bklassen@cupw-sttp.org](mailto:bklassen@cupw-sttp.org).

Sincerely,



Jan Simpson  
National President

Encl.

c.c. National Executive Committee, Regional Executive Committees, Regional and National Union Representatives, CUPW Locals, Specialists





## Canada Post is Under Review through Section 108 of the *Canada Labour Code*

As you may know, the Minister of Labour, Steven MacKinnon, ordered the resumption of mail service at Canada Post just before the holiday break, ordering CUPW members to return to work under Section 107 of the *Canada Labour Code*. What many do not know is that under Section 108, he also created an Industrial Inquiry Commission lead by William Kaplan that will work with CUPW and Canada Post to examine the future of the public post office with a very broad scope.

It will review Canada Post's financial situation, the possible diversification or alteration of delivery models, Canada Post's viability as it is currently configured, as well as bargaining issues, including full-time employment, health and safety and job security and produce a report not later than May 15, 2025. Accordingly, Kaplan's "recommendations may include amendments to the collective agreement, and any other changes to be implemented, including the structures, rights and responsibilities of the parties in the collective bargaining process."

### The Commission is Seeking Input

We have an incredibly short timeline to follow. Hearings will begin January 27 with statements from both CUPW and Canada Post. The good news is that there is an opportunity for third parties to send in a written submission to the Commission as part of its public review. CUPW and Canada Post must have their bilingual submissions in to the commission by end of day Monday, January 20. We do not have a date or mechanism yet for third-party submissions, but it could be very soon. CUPW would like to ensure that the views of community groups, municipalities, allied organizations and labour are also considered. Therefore, if at all possible, we would like you to provide input to the Commission.

**Please let us know if you will be making a submission. Please contact Brigitte Klassen at [bklassen@cupw-sttp.org](mailto:bklassen@cupw-sttp.org), so we can provide you with more details on how to send it to the Commission as soon as we have more information.**

**As time is of the essence and to help get you started on your submission, here are some suggested themes to consider that are important supplements to CUPW's bargaining demands.**

- Keep Canada Post a Public Service
- Maintain universal service at a uniform price
- Expanded services to diversify and generate new revenue streams, no service cuts
  - add financial services
  - maintain the moratorium on post office closures to enable community hubs (meeting spaces, sales of local crafts, community gardens, government services for all levels of government)
  - maintain door-to-door delivery and increase where financially viable
- Major changes to Canada Post should not be made without full public consultation conducted through a mandate review involving all stakeholders

## Keep Canada Post a Public Service

The Commission will examine the financial situation at Canada Post. Currently, the Crown Corporation is required only to be self-sufficient. It is completely user-funded and does not rely on taxpayer dollars. Canada Post still tends to prioritize major, high-profit customers over the public and providing a public service. Canada Post must not lose sight of its public interest objectives.

Major changes to Canada Post and the *Canadian Postal Service Charter* should not be made without full public consultation and hearings conducted through a mandate review involving all stakeholders. There is simply not enough time to do this under the Labour Minister's *Canada Labour Code* Section 108 order.

## Maintain universal service at a uniform price

There have also been calls in the media and by various think tanks to privatize or deregulate Canada Post with little regard for the impact on public service or working conditions. Though transaction mail has been in decline, there are still over 2 billion letters delivered every year to an increasing number of addresses. Canada Post has an exclusive privilege (a monopoly) to handle letters so that it is able to generate enough money to provide affordable postal service to everyone, no matter where they live, be it a large urban centre or a rural or isolated community. There is no comparison in the world of a deregulated or privatized post office that serves anything near Canada's vast size and geography.

It will become increasingly difficult for our public post office to provide universal postal service if the exclusive privilege is eroded or eliminated. The exclusive privilege funds its universality. If parts of the service are deregulated or privatized, competitors will leave it to Canada Post alone to provide increasingly expensive delivery service to rural and remote communities, while they compete in profitable urban areas.

Providing Canada Post with an exclusive privilege to handle addressed letters is a form of regulation. Reducing or eliminating this privilege is deregulation. We have this regulation for a reason.

## Expanded services to diversify and generate new revenue streams, no service cuts

For years, CUPW has been advocating for new and expanded services to help diversify and create new revenue streams as a direct means to handling decline in letter volumes. Many of these services, such as postal banking, already exist in many other post offices around the world and they generate significant revenue. Around the world, more than 1.2 billion people hold postal bank accounts.

Providing new services through the existing corporate retail network ensures that good jobs remain for workers and their families in the communities in which they live.

## Financial Services

Given Canada Post's vast retail network, postal banking would offer in-community service for those who are underbanked or who have had their financial institutions close and leave town. Today, there are many rural communities with post offices, but no banks or credit unions. Very few Indigenous communities are served by local bank branches. Hundreds of thousands of low-income Canadians don't have bank

accounts at all, and almost 2 million Canadians rely on predatory payday lenders for basic financial services.

Postal banking is relatively straightforward. Like commercial banks, post offices would provide everyday financial services like chequing and savings accounts, loans and insurance. Postal banking could also be used to deliver government loans, grants and subsidies to boost renewable energy projects and energy-saving retrofits.

In many countries, postal banking is also mandated to provide financial access for all citizens and to play a role in addressing social inequalities. Postal banking could provide reliable financial services that everyone needs at affordable rates.

## Community Hubs and Moratorium on Post Office Closures

We have also advocated community hubs (provide government services for all levels of government, meeting space, sales of local crafts, community gardens) and EV charging stations.

One of Canada Post's demands during Negotiations was to have the *flexibility* to close more than 130 of the 493 corporate Retail Post Offices that are protected under the current CUPW-Canada Post Urban Postal Operations collective agreement. These are post offices that are run by Canada Post and are not franchises located inside another host business.

While about three-quarters of these are also covered by an additional 1994 moratorium on closures, for those that are not, they could end up being privatized or disappear altogether if we lose this contract language. Residents may then have to travel further for their postal needs. No franchise host business is going to give up retail space for community hubs, nor parking space for charging stations that generate revenue for Canada Post. Longstanding, good-paying, full-time jobs in our communities could be replaced with low-wage, part-time work.

You can find a list of the post offices under the moratorium and how they are protected here:

<https://www.tpsgc-pwgsc.gc.ca/examendepostescanada-canadapostreview/rapport-report/bureaux-outlets-eng.html>

## Senior Check-Ins

We have proposed creating a senior check-in service as well. Senior check-ins could bring peace of mind to loved ones and relatives who don't live nearby. Japan, France and Jersey in the British Isles currently offer effective and successful senior check-in services through their national postal services. Door-to-door postal workers are already watchful for signs that something isn't quite right. They could be allotted extra time on their routes to simply check in on seniors or people with mobility issues who sign up for the service to make sure everything is okay and deliver peace of mind.

Find out more about our service expansion proposals at <https://www.deliveringcommunitypower.ca>



## Canada Post and the Industrial Inquiry Commission

**Whereas** the Canada Industrial Relations Board, as instructed by the Federal Minister of Labour, Steven MacKinnon, ordered the end to the postal strike and the resumption of mail service at Canada Post on December 17, 2024, under Section 107 of the *Canada Labour Code*.

**Whereas** the Federal Minister of Labour, Steven MacKinnon, created an *Industrial Inquiry Commission* under Section 108 of *Canada Labour Code*, led by William Kaplan, that will work with the Canadian Union of Postal Workers (CUPW) and Canada Post to examine the future of the public post office, including possible changes to the *Canadian Postal Service Charter*.

**Whereas** Canada Post is, first and foremost, a public service.

**Whereas** the *Commission* has been tasked with reviewing the obstacles to negotiated collective agreements between CUPW and Canada Post, the financial situation of Canada Post, Canada Post's expressed need to diversify and/or alter its delivery models in the face of current business demands, the viability of the business as it is currently configured, CUPW's negotiated commitments to job security, full-time employment, and the need to protect the health and safety of workers.

**Whereas** the *Commission* only has until May 15, 2025, to submit its final report to the government and make recommendations about the future structure of Canada Post.

**Whereas** while there is room for written input, the *Commission* process is not widely publicized, nor equivalent to a full and thorough public service review of Canada Post's mandate allowing for all stakeholder input, as has been undertaken by previous governments.

**Whereas** it will be crucial for the *Commission* to hear our views on key issues, including maintaining Canada Post as a public service, the importance of maintaining the moratorium on post office closures, improving the *Canadian Postal Service Charter*, home mail delivery, parcel delivery, keeping daily delivery, adding postal banking, greening Canada Post, EV charging stations, food delivery, improving delivery to rural, remote and Indigenous communities, and developing services to assist people with disabilities and help older Canadians to remain in their homes for as long as possible – and at the same time, helping to ensure Canada Post's financial self-sustainability.

**Therefore, be it resolved** that (name of municipality) provide input to the *Commission* in the form of a written submission.

**Therefore, be it resolved** that (name of municipality) will write the Federal Minister of Labour, Steven MacKinnon, and the Federal Minister of Public Services and Procurement of Canada, Jean-Yves Duclos, who is responsible for Canada Post, to demand that no changes be made to the *Canada Post Corporation Act*, Canada Post's mandate or the *Canadian Postal Service Charter* without a full, thorough, public review of Canada Post, including public hearings, with all key stakeholders, in every region of Canada.

**PLEASE SEE THE MAILING INFORMATION FOR RESOLUTIONS ON REVERSE SIDE**

## MAILING INFORMATION

1) Please send your resolution to the Commission:

- We do not have a mailing address at this time. As we understand it, this is the email address that will collect the documents on behalf of the Commission:  
edsc.cdi-iic.esdc@labour-travail.gc.ca

2) Please send your resolution to the Ministers responsible for Labour and Canada Post, and your Member of Parliament:

- Steven MacKinnon, Federal Minister of Labour, House of Commons, Ottawa, Ontario, K1A 0A6
- Jean-Yves Duclos, Federal Minister of Public Services and Procurement of Canada, House of Commons, Ottawa, Ontario, K1A 0A6
- Your Member of Parliament

Note: Mail may be sent postage-free to any member of Parliament. You can get your MP's name, phone number and address by going to the Parliament of Canada website at <https://www.ourcommons.ca/Members/en>

3) Please send copies of your resolution to:

- Jan Simpson, President, Canadian Union of Postal Workers, 377 Bank Street, Ottawa, Ontario, K2P 1Y3
- Rebecca Bligh, President, Federation of Canadian Municipalities, 24 Clarence St, Ottawa, Ontario K1N 5P3

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ALBERTA

MUNICIPAL AFFAIRS

*Office of the Minister*

*MLA, Calgary-Hays*

AR116914

January 20, 2025

Reeve Joshua Knelsen  
Mackenzie County  
PO Box 640  
Fort Vermilion, AB T0H 1N0

Dear Reeve Knelsen:

Through the Alberta Community Partnership (ACP) program, the Government of Alberta encourages strengthened relationships between municipalities and cooperative approaches to service delivery. By working in partnership with our neighbours, we create opportunities that support economic development and job creation. Together, we help build vibrant, resilient communities for the benefit of all Albertans.

I am pleased to inform you that Mackenzie County has been approved for a grant of \$95,000 under the Intermunicipal Collaboration component of the 2024/25 ACP in support of your Mackenzie County and Town of High Level Intermunicipal Development Plan Review and Amendment project. This approval does not signify broader provincial support for any recommendation or outcome that might result from your project.

The conditional grant agreement will be sent shortly to your chief administrative officer to obtain the appropriate signatures.

The Government of Alberta looks forward to celebrating your ACP-funded project with you and your municipal partnership. I encourage you to send invitations for any milestone events to my office. We ask that you advise Municipal Affairs a minimum of 15 working days prior to the proposed event. If you would like to discuss possible activities or events to recognize your ACP achievements, please contact a grant advisor, toll-free by dialing 310-0000, then 780-422-7125, or at [acp.grants@gov.ab.ca](mailto:acp.grants@gov.ab.ca).

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I congratulate the partnership on initiating this project, and I wish you every success in your efforts.

Sincerely,

A handwritten signature in blue ink that reads "Ric McIver". The signature is fluid and cursive, with the first name "Ric" and last name "McIver" clearly distinguishable.

Ric McIver  
Minister

cc: Honourable Dan Williams, MLA, Peace River  
Crystal McAteer, Mayor, Town of High Level  
Darrell Derksen, Chief Administrative Officer, Mackenzie County  
Viviane Thoss, Chief Administrative Officer, Town of High Level



Strategic Aviation and Advisory Council

February 5, 2025

Her Worship Crystal McAteer  
High Level  
Email address: cmcateer@highlevel.ca

Dear Mayor McAteer:

On July 11, 2023, Premier Danielle Smith released the Transportation and Economic Corridors (TEC) mandate letter directing the Minister of TEC to collaborate with the Minister of Jobs, Economy and Trade (JET) to “facilitate the growth and development of Alberta’s airports, with special attention to regional airports that can help Albertans connect themselves and their goods to major international airports and increase Alberta’s economic competitiveness”.

In an effort to address this mandate, TEC has asked me, as Chair of the Strategic Aviation Advisory Council (SAAC) of Alberta, to form a Regional Air Connectivity Task Team (RACTT). As part of our strategy development, we have identified the need to engage selected regional airports, along with their funders and stakeholders, regarding their readiness and capacity to provide complementary supports around the prospect of enhanced air services.

In support of this engagement process, the Task Team has asked CPCS (a Canadian-based global transportation and logistics consulting firm) to survey regional airports and their stakeholders. CPCS will be contacting you shortly to provide further details and arrange an online, virtual engagement session. This outreach will include a discussion guide with a series of questions to facilitate the conversation between airport stakeholders and CPCS staff. You will receive instructions on how to use a portal to book your online engagement session. Please note that there will only be one session held for each airport and all relevant stakeholders.

To prepare for the engagement session regarding potential opportunities for your local airport, please consider inclusion of a select group of stakeholders in your air service catchment area including municipal leadership, airport officials and regional economic development, and tourism representatives that are relevant to this initiative.

Additionally, please provide the contact information for the person from your municipality (or airport) that will serve as the key contact. Their name and contact information can be sent to Ashok Kinjarapu at [akinjarapu@cpcs.ca](mailto:akinjarapu@cpcs.ca). This key contact will be responsible for coordinating the meeting between CPCS and the airport stakeholders, and for collating background information, data, reports, and presentations of material interest in the conversation.

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Our goal is to complete these engagement sessions by February 26, 2025, which we realize is a tight timeline. This will enable SAAC and the Task Team to develop recommendations for government decision-makers in a timely manner. Therefore, I ask for your urgent attention and timely focus on this exercise so that we may benefit from your valuable insights on local opportunities and challenges, while gaining a better understanding of readiness to support provincial efforts in fulfilling this mandate!

Yours in Aviation,



Richard Gottfried  
SAAC Chair & RACTT Lead

cc: Viv Thoss, CAO, Town of High Level  
cao@highlevel.ca

cc: Luke Colatorti, Town of High Level Airport Manager  
yojapm@highlevel.ca

## NOTICE OF MOTIONS

## QUESTION PERIOD

**CLOSED SESSION**