

# Administration Guide for Canadian Baptist Treasurers

## Registered Pension Plan (RPP) and Tax-Free Savings Account (TFSA)



Canada Life – Policy #74855

CB Pension Plan Registration# 0345769



## We're here to serve you

This administration guide is designed to help you explain the plan to your members. It also serves as your reference source, and it includes a brief description of administrative procedures.

Your role in the administration of your organization's employee retirement plan is an important one. If you have any questions about your plan with us, or your role as Treasurer, you can connect with your Customer Service Specialist by emailing [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Ensure to include the word "Savings" in the email subject line.

## Who to contact for help

Questions on the day to day administration of your plans such as:

1. Assist a member with enrolling into the pension plan
2. Sending in contributions
3. Terminating or retiring a member from the plan
4. Queries on member contributions
5. Change of Treasurer or updating the current Treasurer information

Contact your Canada Life Customer Service Specialist team, using [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Include the word "**Savings**" in your email subject line or call **1-833-552-3700**.

If plan members have questions about their account, they should contact Canada Life at

**1-833-900-3853**, weekdays between 8am and 8pm ET.

Members can also view their account online anytime at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com).

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## Access to plan information through our website

New Treasurers need to be added to the plan before Canada Life can send the website ID and password letters to you. Email your Customer Service Specialist at [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com) to notify that you are new to the church as Treasurer. Ensure to specify the name of the church you are representing. Your Customer Service Specialist will ask if you are replacing another Treasurer, in the event Canada Life needs to remove the previous Treasurer's information from the plan.

As Treasurer, you'll be registered for access to the Canada Life administrator website, [www.grsaccess.com](http://www.grsaccess.com), when Canada Life adds your name and contract information to the plan.

You'll receive your Access ID and password letters in the mail, and once you receive those letters, you can log into [grsaccess.com](http://grsaccess.com) to see the plan online.

Visit [www.grsaccess.com](http://www.grsaccess.com) - Online access for Treasurers

What's available for you at [www.grsaccess.com](http://www.grsaccess.com)

Once you receive your logon credentials, you'll have access to:

- A summary of your contributions for a selected time period
- Administrative functions such as producing Guest access, sending contributions etc
- Approve members who enrol online
- Update termination of employment/retirement dates

## Adding new members

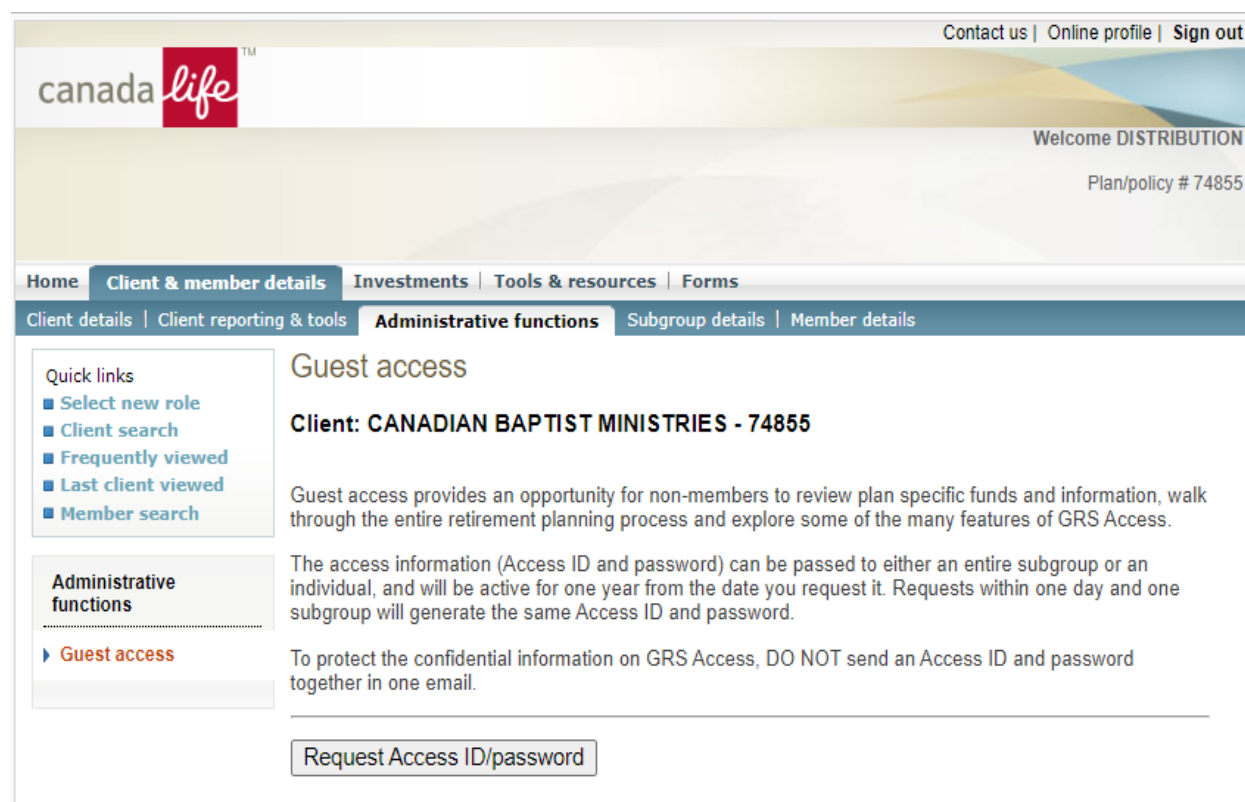
### Member enrolment in your RPP

To join the RPP, each eligible employee must join the plan online. See the **Online Enrolments** section below for more information about how a new member can join the plan online.

### Online enrolments (*Enrolment express*)

#### Step1:

The Treasurer will provide a new plan member with a Guest access ID and password, generated via Guest access on [www.grsaccess.com](http://www.grsaccess.com) at **Client & member details > Administrative functions > Guest access**.



The screenshot shows the Canada Life GRS Access website interface. At the top, there is a navigation bar with links for "Contact us", "Online profile", and "Sign out". Below this is a header section with the Canada Life logo and a welcome message: "Welcome DISTRIBUTION" and "Plan/policy # 74855". A main navigation bar includes links for "Home", "Client & member details", "Investments", "Tools & resources", and "Forms". A secondary navigation bar highlights "Administrative functions" and includes links for "Client details", "Client reporting & tools", "Subgroup details", and "Member details". On the left side, there is a "Quick links" section with options like "Select new role", "Client search", "Frequently viewed", "Last client viewed", and "Member search". Below this is an "Administrative functions" section with a link for "Guest access". The main content area is titled "Guest access" and displays "Client: CANADIAN BAPTIST MINISTRIES - 74855". It provides information about guest access, stating that it allows non-members to review plan specific funds and information. It also notes that access information (Access ID and password) can be passed to either an entire subgroup or an individual, and will be active for one year. A warning states: "To protect the confidential information on GRS Access, DO NOT send an Access ID and password together in one email." At the bottom of the main content area, there is a button labeled "Request Access ID/password".

When the Guest access ID/password has been generated through the website, you will provide the ID and password to the new plan member. The member will follow the steps listed below to access the Canada Life website and join the pension plan.

The new plan member should visit [www.mycanadalifetatwork.com](http://www.mycanadalifetatwork.com) , select **Enrol** in the **Enrolment express** section and then complete the requested information to enrol into the pension plan.

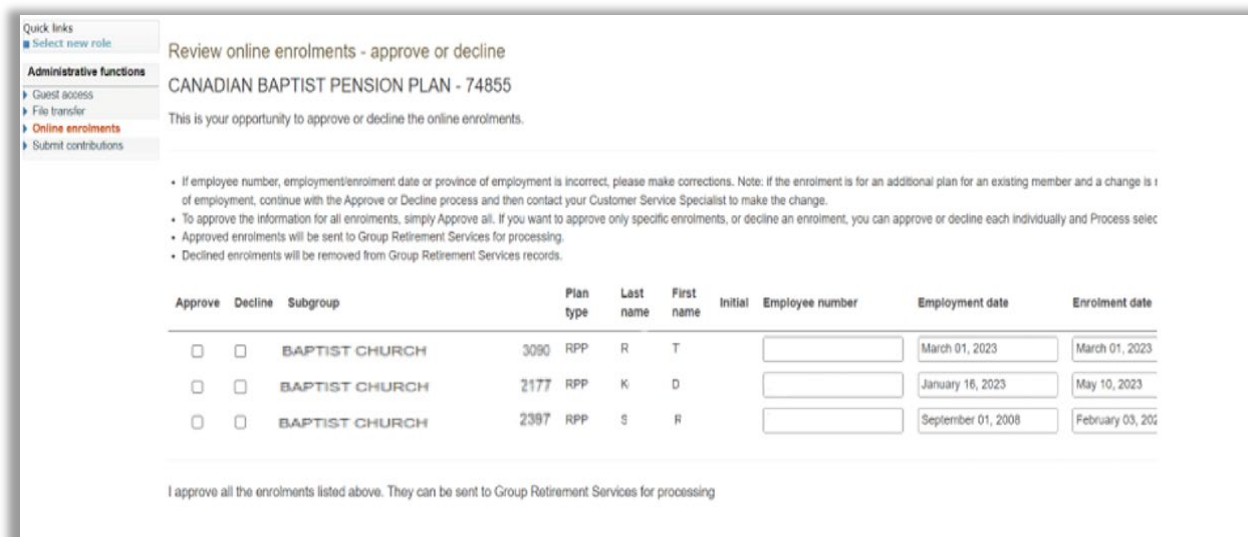
After the plan member has joined the pension plan, they will have access to join the TFSA online, under the same policy. More information about joining the TFSA is located in the **Helpful References and Information for Plan Members** section of this guide.

## Step 2:

**As Treasurer**, you must verify and approve the online application form for new members who are joining the pension plan. When approving an enrolment the Treasurer is prompted to provide an enrolment date, an employment date and for the employee number, use the letter “A”.

These are all optional fields for the new member to complete however, the fields are mandatory in order to complete approval. The information entered by the Treasurer will override the new member’s submission. The province of employment field is a mandatory field for the applicant to complete; however, the Treasurer can update it during the approval process.

**Approve by visiting [www.grsaccess.com](http://www.grsaccess.com) →Administrative functions→online enrolments**



Quick links  
 ■ Select new role

Administrative functions  
 ▶ Guest access  
 ▶ File transfer  
 ▶ Online enrolments  
 ▶ Submit contributions

### Review online enrolments - approve or decline

#### CANADIAN BAPTIST PENSION PLAN - 74855

This is your opportunity to approve or decline the online enrolments.

- If employee number, employment/enrolment date or province of employment is incorrect, please make corrections. Note: If the enrolment is for an additional plan for an existing member and a change is made, continue with the Approve or Decline process and then contact your Customer Service Specialist to make the change.
- To approve the information for all enrolments, simply Approve all. If you want to approve only specific enrolments, or decline an enrolment, you can approve or decline each individually and Process select.
- Approved enrolments will be sent to Group Retirement Services for processing.
- Declined enrolments will be removed from Group Retirement Services records.

Approve	Decline	Subgroup	Plan type	Last name	First name	Initial	Employee number	Employment date	Enrolment date
<input type="checkbox"/>	<input type="checkbox"/>	BAPTIST CHURCH	3090 RPP	R	T			March 01, 2023	March 01, 2023
<input type="checkbox"/>	<input type="checkbox"/>	BAPTIST CHURCH	2177 RPP	K	D			January 16, 2023	May 10, 2023
<input type="checkbox"/>	<input type="checkbox"/>	BAPTIST CHURCH	2397 RPP	S	R			September 01, 2008	February 03, 2023

I approve all the enrolments listed above. They can be sent to Group Retirement Services for processing

If a plan member is unable to access the enrolment process online, they must complete a paper Application for membership. Treasurers can access these forms and print a copy for plan members through [www.grsaccess.com](http://www.grsaccess.com) > **Forms > Member Application Forms**

## Member Contributions

Employers and Plan Members each contribute 6% of the Member's monthly earnings to the Plan for a total of 12% to be remitted to Canada Life each month.

Plan Members may also make Additional Voluntary Contributions (AVCs). There is no matching Employer contribution with AVCs. Since the AVC amount must be recorded on the T4 for tax purposes, a member on an unpaid leave may not make an AVC.

AVCs impact the yearly contribution limit to retirement savings plans. Plan members are allowed to shelter up to 18% of their earned income in their Pension Plan and RRSP savings. Plan members are responsible to make sure they do not over contribute.

AVCs can be done through monthly payroll deductions or through a lump sum/ periodic payment by advising the Treasurer.

**Please ensure that the member has enrolled prior to sending in contributions.**

If a plan member is on a leave from work and contributions to the pension plan are going to stop temporarily, notify your Canada Life Customer Service Specialist team, using [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Include the word "Savings" in your email subject line.



## Sending in plan contributions

Contributions for the previous month must be sent to Canada Life by the 10<sup>th</sup> day of the following month. For example, February contributions must be submitted by March 10<sup>th</sup>. There is one exception to this process - **Canada Life must receive December contributions by December 31<sup>st</sup>** to ensure the amounts are reported in annual member statements which are issued shortly after year-end. **Also, if you are sending in contributions for multiple months, please ensure that each month is processed separately (online) or multiple listings are included with the cheque.**

Treasurers can remit contributions to Canada Life using one of two methods: 1) Online Sponsor Contributions or 2) through a file upload using [www.grsaccess.com](http://www.grsaccess.com). If you do not have access to these online methods, option 3 can be used to mail a paper contribution file to Canada Life.

In this section, you will see the step by step process to use either one of these online options.

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*Important: To ensure same business day processing, contributions must be received by Canada Life, no later than 3pm ET. Contributions received after 3pm ET will be processed the following business day. Please ensure cheques are payable to Canada Life Assurance Company*

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### Option 1: Online Sponsor Contributions

#### *Submitting contributions online: directly to member accounts*

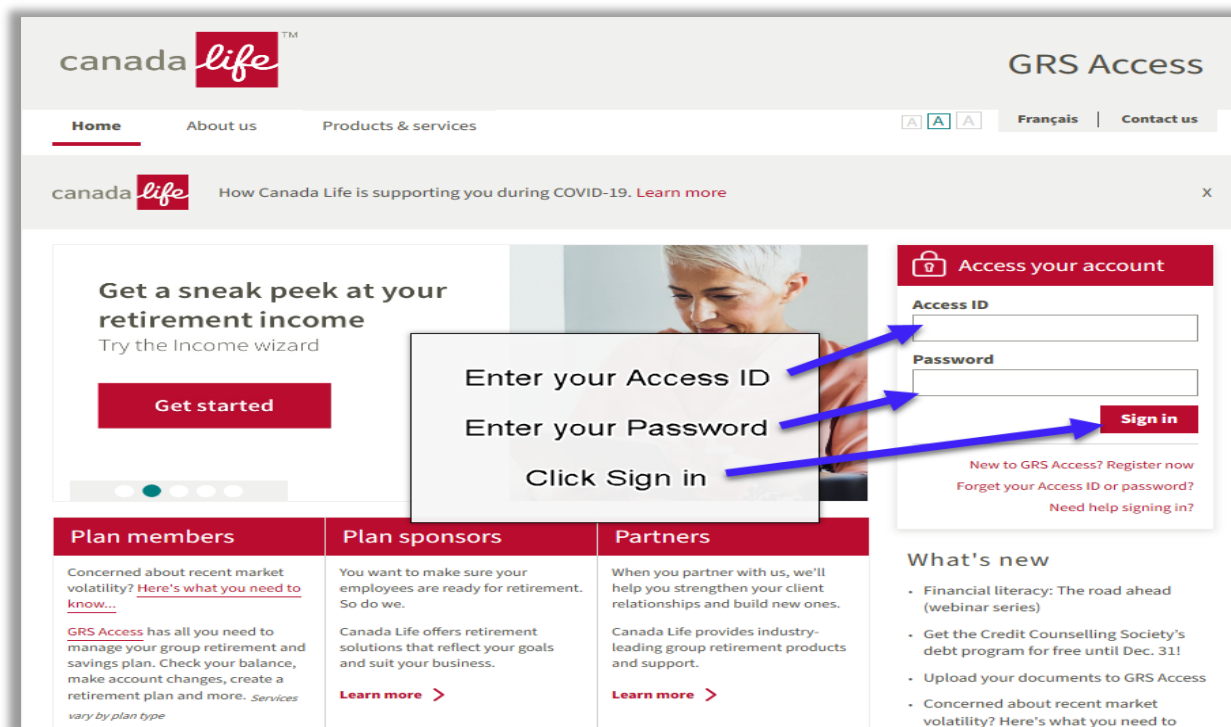
This feature allows you to submit contributions directly to member accounts, online via [www.grsaccess.com](http://www.grsaccess.com). Important to note, online contributions must be remitted by the Treasurer each month; it will not automatically occur.

Canada Life requires your banking information to setup this process as they will then apply **your contributions** by directly debiting your bank account. This service is required if you choose to use the online sponsor contribution feature, but can also be used separately, if for instance you submit your own contribution spreadsheet via the Canada Life online portal. If you would **like to** utilize the direct debit service, you need to complete the attached form using this link - [Direct Debit Information](#). Once your information is received, it will take five business days to complete the setup of your banking information.

#### *How to access online sponsor contributions*

As Treasurer, you should have already received your login and password confirmations in two distinct letters.

1. Go to GRS Access ([www.grsaccess.com](http://www.grsaccess.com))
2. Enter your Administrator **Access ID** as indicated in the first letter
3. Enter your **Password** as indicated in the second letter
4. Click **Sign in**

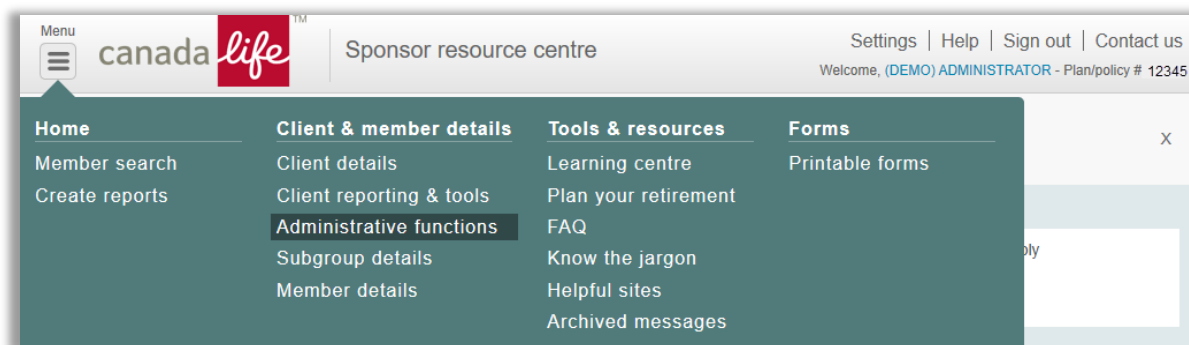


Once signed in:

5. Click **Menu** to open the menu items

From the **Client & member details** column:

6. Click **Administrative functions**



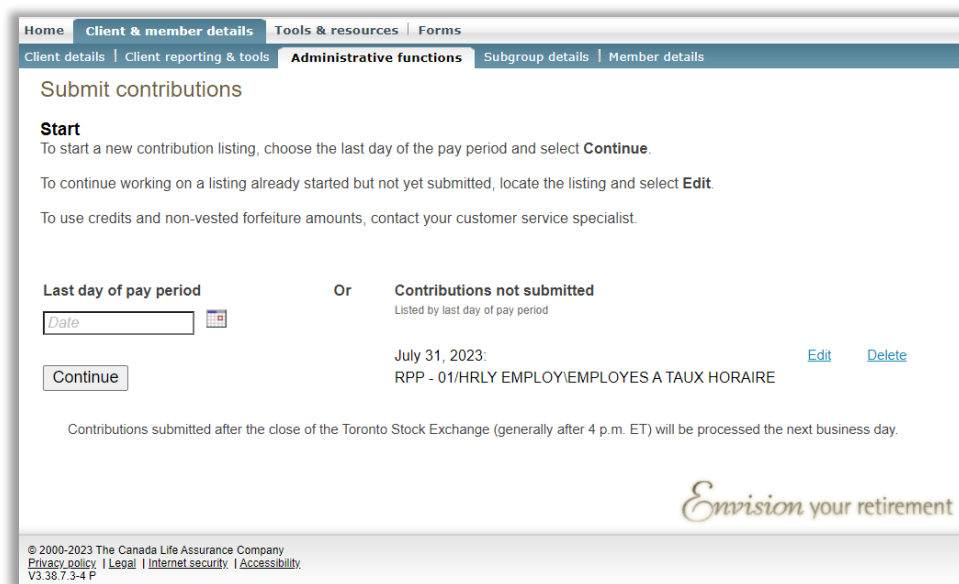
The **Administrative functions** screen appears.

## 7. Click **Submit contributions**

### *How to submit contributions for members:*

From the **Start** screen of the **Submit contributions** page:

1. Enter the **Last day of the pay period** for the contribution you're submitting by using the calendar to select the date
2. Click **Continue**



The **Select** screen appears.

3. Select **All** to submit a contribution for all available plans, or select **Subgroup** to submit a contribution for specific subgroups and/or plans
4. If you select **Subgroup**, check the appropriate subgroups, plans and accounts
5. Click **Continue**
6. If you receive a message “contribution in process” try EDIT or DELETE to continue



The **Enter contribution** screen appears.

7. Enter contributions for each active member in the appropriate plan/account column
  - a. If you want to use the amounts that were saved previously, click **Use saved contribution amounts**
  - b. If you want to delete information in the table and enter new information, click **Clear contribution amounts**
  - c. If you want to customize your display, click **Customize display**. A box will appear with the following options:
    - i. Display social insurance number (SIN)
    - ii. Display subgroup
    - iii. Display certificate number
    - iv. Once you make a selection, the contribution screen will display that option.
  - d. Scroll down to see more members, if applicable.
8. Click **Save** to save any unsaved contributions
9. When all contributions have been entered, click **Continue** to save contributions and to move to the next screen

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*NOTE: If you click the Back button, any unsaved contributions will be lost.*

*A scroll bar will appear if the members listed can't fit on the screen. However, the scroll bar won't have a top arrow. If there are too many members, the scroll bar will become very small and can disappear under the header row. However, the scroll bar will appear if you use the bottom arrow or if you use the mouse to scroll.*

*A single contribution amount cannot exceed \$99,999.99.*

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**Home** | **Client & member details** | **Tools & resources** | **Forms**


Client details | Client reporting & tools | **Administrative functions** | Subgroup details | Member details

### Submit contributions

**Enter contributions**  
Contributions for pay period ending December 11, 2025.

To process contributions for members not listed here, contact your customer service specialist.

To enter a member's employment termination date or confirm a final contribution, select the member's name in the contribution listing.

Use saved contribution amounts  Clear contribution amounts Customize display

Member	Certificate	RPP-EMPR	RPP-MREQ	RPP-MVOL		Total contribution
<a href="#">BLACKBURN, TIMMY</a>	12	\$100.00	\$100.00	\$0.00		\$200.00
Employment termination date : May 13, 2020						
Final contribution <input type="checkbox"/>						
<a href="#">BOURDOU, JON</a>	124124124	\$50.00	\$50.00	\$0.00		\$100.00
<a href="#">BROWN, LUKE</a>	1112	\$100.00	\$100.00	\$0.00		\$200.00
Employment termination date : October 29, 2021						
Final contribution <input type="checkbox"/>						
<a href="#">DOE, JOHN</a>	640144853	\$70.00	\$70.00	\$0.00		\$140.00
Employment termination date : September 18, 2021						
Final contribution <input type="checkbox"/>						
<a href="#">ELRICK, ROBBIE</a>	236282968	\$100.00	\$100.00	\$0.00		\$200.00
<b>Totals by contribution type</b>		<b>\$420.00</b>	<b>\$420.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Total contributions</b>						<b>\$840.00</b>

**Back** If you select **Back**, unsaved contribution amounts will be lost. Save Continue

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V3.52.11.382-4 P

The **Confirm & submit** screen appears.

10. Confirm the information is correct.

- Click **Back** if the information isn't correct – the table on the previous screen opens so you can make your corrections
- If you want to save the member contribution amounts as a template to use next time you need to enter contributions, click the **Save member contribution amounts for use in a future contribution listing** check box
- Click **Confirm** to save your information.
- Click **Submit** to submit your contributions

**IMPORTANT:** You can't access or change the information once you've submitted it.

Home | Client & member details | Tools & resources | Forms

Client details | Client reporting & tools | **Administrative functions** | Subgroup details | Member details

### Submit contributions

**Confirm & submit**  
Please review this information to ensure it's correct before you confirm and submit. Once confirmed and submitted, you can't access or alter this record.  
To update your banking information, contact your customer service specialist.

You've confirmed and saved this information. You can submit it now or at a later date.

Last day of pay period:  


Client: ABC COMPANY-DEMO - 61129

Your contribution totalling \$3,750.00 for:

Subgroup(s)	01/HRLY EMPLOYEEMPLOYES A TAUX HORAIRE
Plan type(s)	REGISTERED PENSION PLAN
Account type(s)	EMPLOYER MEMBER REQUIRED MEMBER VOLUNTARY

will be withdrawn from:

Financial institute:	BANK OF MONTREAL
Branch address:	119 RUE SAINT-JACQUES, MONTREAL, QC H2Y 1L6
Institute number:	001
Branch number:	01521
Account number:	1234567

☐ Save member contribution amounts for use in a future contribution listing. 

Contributions submitted after the close of the Toronto Stock Exchange (generally after 4 p.m. ET) will be processed the next business day.

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The **Print** screen appears.

11. Click **Print** to print the page
12. Click **Start another contribution listing** if you want to submit another contribution

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**NOTE:** The cut-off time for submitting contributions and having them invested on the same business day is generally 3 p.m. eastern time. Contributions submitted after this time will be invested on the next business day. The withdrawal from the company's bank account will be initiated on the effective date of the contribution.

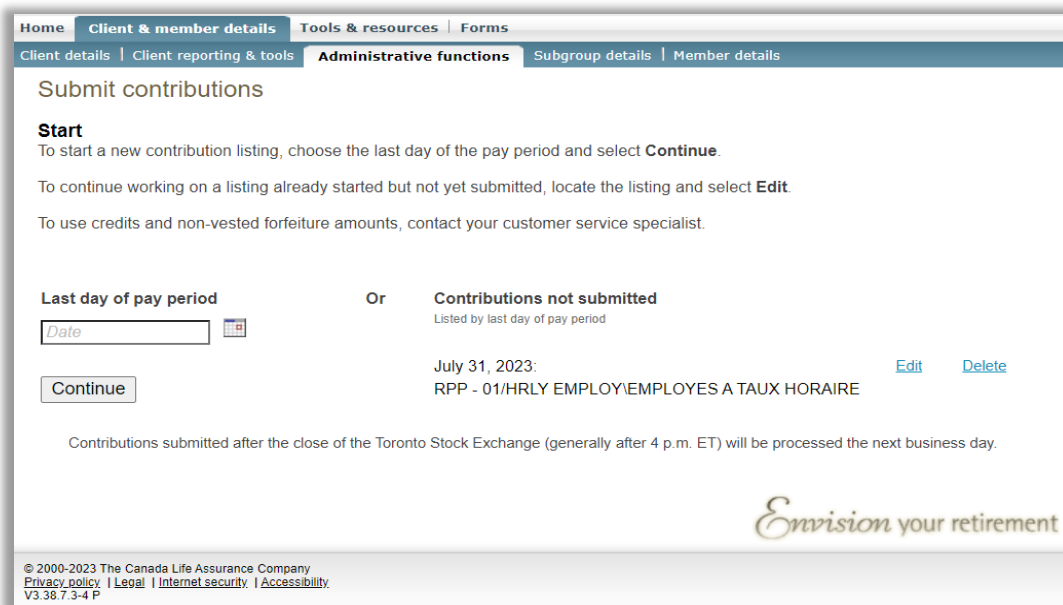
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## How to update contributions that haven't been submitted

If you previously saved a contribution listing but you didn't submit it, and you need to make updates to the listing:

From the **Start** screen of the **Submit contributions** page:

1. Click **Edit** beside the listing you want to update



Home | Client & member details | Tools & resources | Forms

Client details | Client reporting & tools | **Administrative functions** | Subgroup details | Member details

### Submit contributions


**Start**

To start a new contribution listing, choose the last day of the pay period and select **Continue**.

To continue working on a listing already started but not yet submitted, locate the listing and select **Edit**.

To use credits and non-vested forfeiture amounts, contact your customer service specialist.


**Last day of pay period** Or **Contributions not submitted**

 Listed by last day of pay period

July 31, 2023: [Edit](#) [Delete](#)

RPP - 01/HRLY EMPLOY\EMPLOYES A TAUX HORAIRE

Contributions submitted after the close of the Toronto Stock Exchange (generally after 4 p.m. ET) will be processed the next business day.

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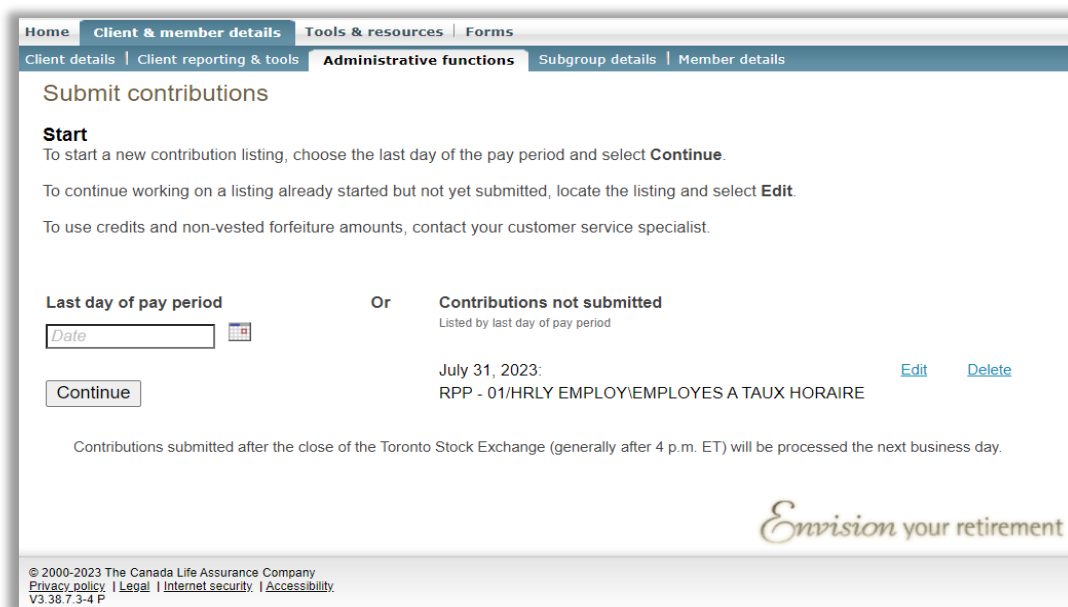
2. Enter updates
3. Click **Save**
4. Click **Continue** to move to the next screen

## How to delete contributions that haven't been submitted

If you previously saved a contribution listing but you didn't submit it, and you need to delete the listing:

From the **Start** screen of the **Submit contributions** page:

1. Click **Delete** beside the listing you want to delete



Home | Client & member details | Tools & resources | Forms

Client details | Client reporting & tools | **Administrative functions** | Subgroup details | Member details

### Submit contributions


**Start**

To start a new contribution listing, choose the last day of the pay period and select **Continue**.

To continue working on a listing already started but not yet submitted, locate the listing and select **Edit**.

To use credits and non-vested forfeiture amounts, contact your customer service specialist.

**Last day of pay period** Or **Contributions not submitted**



**Continue**

July 31, 2023:  
RPP - 01/HRLY EMPLOY/EMPLOYES A TAUX HORAIRE [Edit](#) [Delete](#)

Contributions submitted after the close of the Toronto Stock Exchange (generally after 4 p.m. ET) will be processed the next business day.

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2. A pop-up window appears with the question: **Are you sure you want to delete the contribution listing?**
3. Click **Yes** to delete the listing – you'll be returned to the existing page with the listing removed from the page, or  
Click **No** – you'll be returned to the existing page with the listing remaining on the page
4. Start a new contribution or edit a contribution that you haven't submitted



## Or option 2: Submitting contribution files to Canada Life

Upload through [www.grsaccess.com](http://www.grsaccess.com)

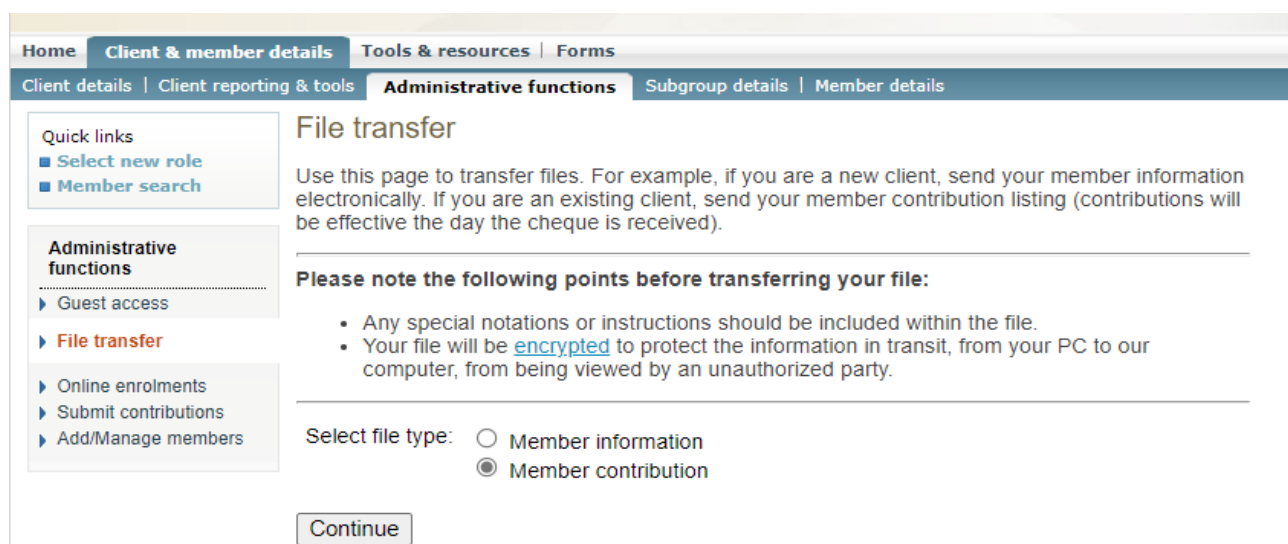
With each payment of plan contributions, Canada Life requires basic information to allocate the payment to the plan members – see sample remittance on page 12.

- Policy/plan number
- Time period the remittance covers
- Member name
- Social Insurance Number
- Contribution amount by member broken down by contribution type (member required, member voluntary and employer)
- Total amount of remittance

You can provide this information in an excel spreadsheet and transmit electronically through the Canada Life website.

To send the contribution listing electronically, use the file transfer process available on [www.grsaccess.com](http://www.grsaccess.com) > **Client & member details** > **Administrative functions** > **File transfer**.

Send your cheque the same day if you are not using direct debit. If you are using direct debit, Canada Life will debit the amount of your contribution remittance from your corporate bank account. You do not need to notify Canada Life about the direct debit process each time a file is sent through the website.



The screenshot shows the 'File transfer' page within the 'Administrative functions' section of the GRS Access system. The page has a navigation bar at the top with links: Home, Client & member details, Tools & resources, and Forms. Below this is a sub-navigation bar with links: Client details, Client reporting & tools, Administrative functions (which is highlighted), Subgroup details, and Member details. On the left side, there is a sidebar with 'Quick links' (Select new role, Member search) and 'Administrative functions' (Guest access, File transfer (highlighted), Online enrolments, Submit contributions, Add/Manage members). The main content area is titled 'File transfer' and contains the following text: 'Use this page to transfer files. For example, if you are a new client, send your member information electronically. If you are an existing client, send your member contribution listing (contributions will be effective the day the cheque is received).' Below this is a section titled 'Please note the following points before transferring your file:' with two bullet points: 'Any special notations or instructions should be included within the file.' and 'Your file will be encrypted to protect the information in transit, from your PC to our computer, from being viewed by an unauthorized party.' At the bottom, there is a 'Select file type:' section with two radio buttons: 'Member information' (unselected) and 'Member contribution' (selected). A 'Continue' button is located at the bottom left of the main content area.

**Sample payment remittance outline:**

Pension Plan for **CANADIAN BAPTIST MINISTRIES** (include your church name here)

Policy/plan number **74855**

Contributions for the period ending **July 1, 2022** (remittance date)

**RPP Contributions**

Member	Social Insurance	Member Required	Member Voluntary	Employer
P. Smith	123456789	\$200.00	\$100.00	\$200.00
E. Jones	678901234	<u>\$125.00</u>	<u>\$ 0.00</u>	<u>\$125.00</u>
Total		\$325.00	\$100.00	\$325.00

TOTAL REMITTANCE\* \$\$750.00

**\*Include the total amount of your remittance**

**Option 3:**

If a Treasurer is not able to remit contributions online using either method described in this section, mail the paper contribution file and corresponding cheque to Canada Life at the following address:

**Canada Life**

**Group Retirement Services, R1052-S7**

**330 University Ave**

**Toronto, ON M5G 1R8**

## Additional Voluntary Contributions

Members may choose to make additional voluntary contributions to the pension plan through regular payroll deduction or by providing a cheque to the Treasurer. A member's T4 must include voluntary contributions in both registered pension plan contributions and pension adjustment amounts.

Additional voluntary contribution funds can be remitted by the Treasurer in the same way as the member required/employer contributions as noted above as options 1, 2 or 3.

## Inform Canada Life of a member's termination date

If a member's employment has been terminated, you'll need to advise us of their termination date and indicate when you're submitting the member's final contribution. The final contribution may be submitted after you've advised us of their termination date.

From the **Enter contributions** screen:

1. Select the member's name
2. Use the calendar to fill in the **Employment termination date** field
3. Select the **Final contribution** check box if the contribution is the last one
4. Click **Save** to save any unsaved contributions
5. Click **Continue** to save the termination date/final contribution and move to the next screen

## Reporting

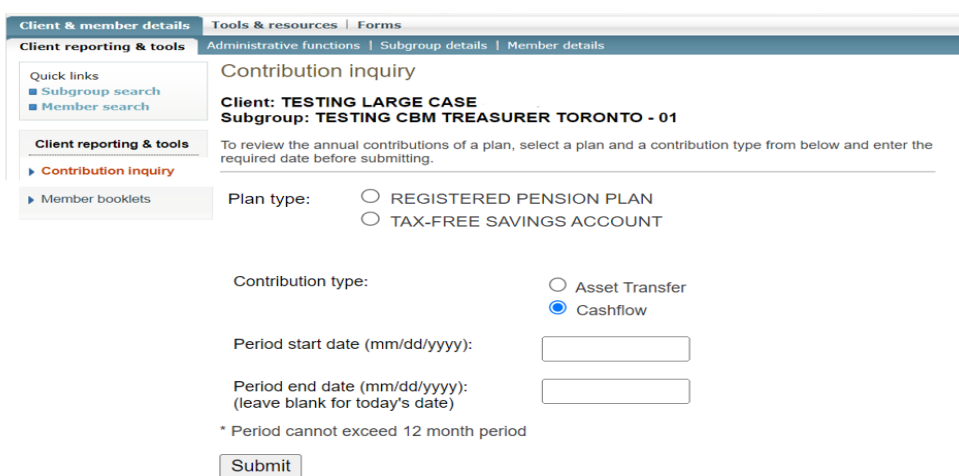
### Contribution reminder process - Delinquency Reporting

Canada Life will reach out to the Treasurer if a contribution is not received for a specified church/plan member as expected. The delinquency reporting contains information about plan members who have not received employer/member contributions and it will indicate the month(s) where Canada Life has not received contributions as expected.

Step one – reminder after 30 days overdue:	A reminder email is sent to the Treasurer. Contributions are now outstanding for up to 65 days from the date the contributions were supposed to have been remitted.
Step two – reminder after 45 days overdue:	If contribution is not received, a second reminder email is sent to the Treasurer. Regional Office and CBBenefits Management is copied on the email. Contributions are now outstanding for up to 75 days from the date that the contributions were supposed to have been remitted.
Step three - at 90 days:	Under pension legislation, Canada Life is required to report overdue/unremitted contributions to the Financial Services Regulatory Authority of Ontario (FSRA). This is the government regulatory body that oversees pension plan administration. This could result in the de-registration of the Pension Plan; therefore, it is important for you to ensure this situation never occurs.

### Contribution reporting

After logging into [www.grsaccess.com](http://www.grsaccess.com) select Client Reporting & Tools→Contribution inquiry→select your church division→select Registered Pension Plan→indicate the contribution period.



The screenshot shows the 'Contribution inquiry' form within the 'Client reporting & tools' section. The form includes the following fields and options:

- Client:** TESTING LARGE CASE
- Subgroup:** TESTING CBM TREASURER TORONTO - 01
- Plan type:**
  - ☐ REGISTERED PENSION PLAN
  - ☐ TAX-FREE SAVINGS ACCOUNT
- Contribution type:**
  - ☐ Asset Transfer
  - ☒ Cashflow
- Period start date (mm/dd/yyyy):** [Text input field]
- Period end date (mm/dd/yyyy):** [Text input field]
- (leave blank for today's date)
- \* Period cannot exceed 12 month period
- Submit** button

This will provide confirmation on whether you have sent in the contributions.

## Annual pension plan audit

Annually, external auditors for the pension plan randomly select approximately 30 churches and compare contributions recorded in the church's payroll register to the remittances recorded by Canada Life. If your church is selected, you will be contacted and asked to complete/return a Confirmation of Salary and Remittance of Pension Contributions Form.

Since this is part of an important process, ensure to complete/return the form promptly.

If the auditors find a discrepancy in any information, the item will be investigated, and corrective action will be taken as required.

## Changing member information

During an employee's membership in the pension plan, specific member information may change. To ensure that Canada Life's records are accurate and up-to-date, plan members should update their information on [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com) any time a change is required. Plan members can also call Canada Life at 1-833-900-3853 weekdays between 8am and 8pm ET to make changes to their information.

If a plan member does not have the ability to update their information online and they prefer to mail a paper change form, Treasurers can provide a printed form located on the Canada Life website at [www.grsaccess.com](http://www.grsaccess.com) for the member to complete and mail to Canada Life. See the section below called **Forms You Will Need** for more information.

## When a member retires

When a member elects to retire, notification can be sent to Canada Life using [www.grsaccess.com](http://www.grsaccess.com). Click **Member details>Terminate Employment**, then complete the termination date and select **Retirement** as the reason for termination.

If you prefer using email, notify your Customer Service Specialist with the retirement date for a plan member, at [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Include the word "Savings" in your email subject line.

Plan members should consider speaking with a Canada Life investment and retirement specialist within 6 months of their upcoming retirement date, to help with financial decisions related to their pension plan balance. Members can call Canada Life at 1-833-900-3853 weekdays between 8am and 8pm ET.

Upon receipt of the plan member's retirement effective date, Canada Life will prepare a detailed package for the member outlining the options available. Once the member has made a decision and returned the required documents to Canada Life, the election will be processed as quickly as possible.

If a retiring member does not make an election to move their pension money from the plan after the options package has been sent, their account will remain in the pension plan until the member makes a request to transfer it, or until the member reaches age 71, when the account balance will automatically be transferred to the Income Plan for Canadian Baptist Ministries, policy # 74856.

Members who choose to be actively employed past their 71<sup>st</sup> birthday, must stop pension contributions and make an election prior to the December 31<sup>st</sup>, of the year in which they turn age 71, or their account balance will automatically be transferred to the Income Plan for Canadian Baptist Ministries, policy # 74856 and they must begin to draw income from it.

## When a member terminates employment

When a member has left your employment, notify Canada Life by using [www.grsaccess.com](http://www.grsaccess.com). Click **Member details>Terminate Employment**, then complete the termination date and select **Termination of Employment** as the reason for termination.

If you prefer using email, notify your Customer Service Specialist with the termination of employment date for a plan member, at [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Include the word “Savings” in your email subject line.

Upon receipt of the plan member’s termination effective date, Canada Life will prepare a detailed package for the member outlining the options available. Once the member has made a decision and returned the required documents to Canada Life, the election will be processed as quickly as possible.

If a terminating member does not make an election to move their pension money from the plan after the options package has been sent, their account will remain in the pension plan until the member makes a request to transfer it, or until the member reaches age 71, when the account balance will automatically be transferred to the Income Plan for Canadian Baptist Ministries, policy # 74856.

## When a member dies

If a member of the group retirement savings plan dies, notify Canada Life using [www.grsaccess.com](http://www.grsaccess.com). Click **Member details>Terminate Employment**, then complete the date field and select **Death** as the reason. Any contributions made by the member or on their behalf prior to the date of death must be submitted.

If you prefer using email, notify your Customer Service Specialist with the death date for a plan member, at [grscbpp@canadalife.com](mailto:grscbpp@canadalife.com). Include the word “Savings” in your email subject line.

Upon receipt of the plan member’s date of death, Canada Life will contact the beneficiary to provide a summary of options available and ask for any additional information or forms required.

## Government Reporting (RPP)

### Completing a T4

Canada Revenue Agency (CRA) uses the pension information on a T4 slip to determine the plan member's taxable income and RSP contribution room.

**Box 20** – this is the total amount of regular pension contributions the plan member (employee) made during the previous year. This includes employee required and employee voluntary contributions (Additional Voluntary Contributions or AVC)

**Box 50** – Canadian Baptist Pension Plan registration number with is 0345769

**Box 52** – total member (member required and member AVC) and employer contribution

**NOTE:** This information is not provided by Canada Life and the treasurer should pull this information from the appropriate payroll system.

## Forms you will need

This section includes a brief description of the various forms available online for situations where employees may not have access to perform online transactions. Treasurers can access these forms and print a copy for plan members through [www.grsaccess.com](http://www.grsaccess.com) > **Forms** > **Member Application Forms or Member Change Forms**.

### Pension Forms:

#### [Application for membership in a registered pension plan](#)

This form must be completed by each employee joining the plan if they cannot enrol online.

#### [Transfer authorization for registered investments](#)

Complete this form if a member wishes to transfer investments from another registered plan in their name into their RPP Member Voluntary Account.

### TFSA Forms:

#### [Application for membership in a tax-free savings account](#)

This form must be completed by each employee wishing to join the TFSA if they cannot enrol online.

#### [Lump sum contribution - Tax-Free Savings Account](#)

This form is used by a member to make an additional lump sum contribution to a Tax-Free Savings Account (TFSA). Attach the completed form to the personal cheque and send it to Canada Life.

#### [Transfer authorization for Tax-Free Savings Account \(TFSA\)](#)

To be used when a member wishes to transfer funds from a Tax-Free Savings Account (TFSA) to their Group Retirement Services Tax-Free Savings Account (TFSA).

### Forms for all plan types:

#### [Designation of revocable beneficiary/trustee appointment](#)

This form is completed by the plan member to change a beneficiary, contingent beneficiary, or trustee appointment, if they cannot perform the update online.

#### [Member investment instructions](#)

Use this form to change direction for new contributions, maturing guaranteed investments and/or to transfer existing assets between investment options.

#### [Notice of member termination](#)

Complete this form when a member retires, terminates, or dies, if you are unable to complete the notification online.

#### [Notice of death, claimant](#)

This form is to be completed by the member's beneficiary when a member dies.



## Helpful references and information for plan members

### Health and Wealth Consultants

Members get personalized one-on-one guidance from member guides. They can help your employees understand what their coverage is and what their plan includes.

From enrolment to retirement and beyond, member guides are there to build ongoing and lasting relationships with your employees, engaging them on a continuous basis through their life to help ensure their needs are being met.

For many Canadians, retirement is one of the most complex financial decisions they'll need to make.

Canada Life's investment and retirement consultants are salaried professionals, which means they'll help your plan members make decisions that work for them. Each specialist has extensive expertise in financial services. They have industry-recognized financial designations and life insurance licenses.

Members can get in touch with a specialist by email at **retirementready@canadalife.com** or call 1-833-900-3853, weekdays from 8 a.m. to 8 p.m. ET. Members can also book an appointment with a health and wealth consultant by using <http://canlife.co/cbbenefits> (or [http://canvie.co/cbbenefits\\_fr](http://canvie.co/cbbenefits_fr) for French).

*What's available for members at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com)*

Your members will have access to:

- View and change their personal information (name, address, email, phone, etc.)
- Review their plan information (type of plans, investment options available, etc.)
- Access interest rates and net unit values for investment options available to their plans
- Add or change their plan beneficiary
- Perform online withdrawals if the plans permit
- Access fund reviews and fund reports available to their plans
- View a breakdown of their current investments by plan and account
- View and change their future and maturing investment allocation instructions
- Submit a request to transfer investments between investment options
- Order plan statements for a specified time period
- Walk through the entire retirement planning process – assess the cost of retirement, discover their investment personality, and select their investment option

### Booklets

Canada Life produces member booklets, outlining the specific plan details. Member booklets are posted online for members to access any time. Booklets can be found at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com) under **Info Centre for savings > Tools and Resources > Planning and Learning > Member Booklets**.

## Member enrolment in the TFSA

To join the TFSA, each eligible employee must join the plan online. If a plan member is unable to access the enrolment process online, they must complete a paper Application for membership.

See the **Online Enrolments** section for more information about how a new member can join the plan online. Paper enrolment forms are described in this guide, under **Forms You Will Need**.

## Identifying a member – Certificate number

A unique member ID will be created by Canada Life as each member joins the plan and establishes an account. This ID is referred to as the member's certificate number. A member's certificate number is the same for their pension plan and their TFSA.

## Member transfers from other plans

Members have the option of transferring assets from other personal/registered plans, into their RPP or TFSA available through Canada Life.

Transfers from another plan can be made by using the applicable **Transfer authorization form** located on the Canada Life website. Treasurers can access these forms and print a copy for plan members through [www.grsaccess.com](http://www.grsaccess.com) > **Forms > Member Change Forms** if the member does not have access to the form online themselves.

## Changing a beneficiary or successor holder appointment

If a plan member wishes to change the beneficiary/successor holder appointed to receive the death benefits under the plan, the member should make updates online at [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com).

Online, members can also appoint:

- A contingent beneficiary/successor holder, to receive the death benefits if the beneficiary predeceases the member
- A trustee, which is required for all beneficiaries/successor holders under the age of 18

If a plan member does not have the ability to make the update online, Treasurers can access these forms and print a copy for plan members through [www.grsaccess.com](http://www.grsaccess.com) > **Forms > Member Change Forms**.

## Changing Member investment options

Members of the plan have the option of making changes to their investment direction. To make a change, members should complete the transaction on [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com).

If a plan member does not have the ability to make the update online, Treasurers can access these forms and print a copy for plan members through [www.grsaccess.com](http://www.grsaccess.com) > **Forms > Member Change Forms**.

Members may also call Canada Life at 1-833-900-3853 weekdays between 8am and 8pm to make investment changes.

### **Member statements**

Each member of the plan will receive a semi-annual member statement which outlines:

- Contributions received
- Reinvestments
- Transfers between investment options
- Fund values
- A personalized rate of return
- A schedule of upcoming reinvestments in the guaranteed investments
- Current non-financial information (such as beneficiary and date of birth)

Plan members should review these statements carefully. If changes to plan member information is required, call Canada Life at 1-833-900-3853 weekdays between 8am and 8pm ET.