



MEPP Information Sessions 2017 Final Report

Recommendations, Themes & Results

January 31, 2017 to March 31, 2017

FINAL RECOMMENDATIONS

Based on all of the consultations that took place from the Municipal Employees' Pension Plan (MEPP, the Plan) Information Sessions, the Municipal Employees' Pension Commission (the Commission) should continue to proceed in implementing the two changes that were approved at their November 25, 2016 meeting. This should be the course of action given the overwhelming support for both changes by a clear vast majority of participants in the consultations.

As noted in the themes in MEPP Information Sessions Final Report, there were some suggestions for other items for the Commission to consider and some of these items may have been previously discussed by the Commission. These theme do not require immediate attention, but given the Commission places an emphasis on reviewing and analyzing feedback from members and stakeholders, the Commission may want to look at and/or further review any and/or all of these themes at a future date.

BACKGROUND

On November 25, 2016, the Municipal Employees' Pension Commission (the Commission) approved in principle two changes to the Municipal Employees' Pension Plan (MEPP, the Plan). The changes were as follows:

- 1) The Municipal Employees' Pension Regulations be amended, effective July 1, 2018, to increase contribution rates for general members to nine per cent and for police and firefighter (designated) members to increase 12.5 per cent.
- 2) *The Municipal Employees' Pension Act* (The Act) be amended, effective January 1, 2019, to remove portability (commuted value payout) of pension benefits without grandfathering for a member once that member is eligible to retire with an immediate pension (whether reduced or unreduced).

Once these changes were approved by the Commission, they directed three members from the Public Employees Benefits Agency (PEBA) to lead a consultative process with members and stakeholders of MEPP. This consultative process would be designed to understand members and stakeholders opinions on the two proposed changes and understand any future recommendations that either audience had for the Commission to consider.

CONSULTATIVE APPROACH AND PROCESS

PEBA leads undertook this consultative process through a named initiative called MEPP Information Sessions, where sessions throughout the province would be conducted in person to consult with members and stakeholders. In addition, members and stakeholders who would be unable to attend one of the hosted sessions in communities were offered two webinar sessions as an alternate option to attend and still be part of the consultative process. When in communities, the consult leads also reached out to employers in the area to have employer host on-site MEPP Information Sessions for their staffing group.

Before any of the sessions took place, members and stakeholders were made aware of the Commission's proposed changes in late 2016 and early 2017. The proposed changes were highlighted in newsletters to members and employers in December 2016. Then in January 2017, every active and deferred plan member of MEPP received a letter outlining the proposed changes and the opportunity to attend an Information Session. To ensure members were aware of these sessions, additional communications were sent out to participating employers to ensure that MEPP Information Sessions were highlighted as an upcoming opportunity for members.

Beyond the communication with members and employers, stakeholders of the Plan were sent correspondence directly on three separate occasions prior to the start of the Information Sessions. This correspondence outlined the offer to have special sessions directly with stakeholders to collect their feedback to share with the Commission.

Once communication to members and stakeholders was completed, the MEPP Information Sessions ran from January 31, 2017 to March 31, 2017. The sessions were conducted to determine what members and stakeholders thought of the proposed plan changes. However, to gauge member and stakeholder sentiments on the changes, the Information Sessions were structured to cover three points during the presentation format of the sessions which were as follows:

1. First, the sessions provided a great opportunity to give a quick and high level overview of MEPP and how the pension plan works. By highlighting background on the Plan, it would ideally educate attendees about aspects of the plan they may not fully understand which would help a member or stakeholder understand how the Commission would approach decision making for changes.
2. The next item covered in the presentation was the background behind how the Commission arrived at the two proposed plan changes. This meant going over the last consultation results, what the Commission has heard from members about any potential changes and then explaining the Funding Policy and how the long term sustainability of the Plan is evaluated.

3. Once the overview of the Plan was covered and the background of how the Commission arrived at the proposed changes was addressed, the two proposed changes were reviewed. Specifically, members and stakeholders were walked through exactly how the changes would and/or could affect them and what the changes meant to each attendee. As part of this explanation, all other changes that are being made to the Act were reviewed with attendees, such as the definition of full-time hours or the removal of the temporary pension option.

Once the formal presentation portion of the sessions were completed and the three above items were covered, attendees had the opportunity to ask questions and/or voice their opinions about the proposed plan changes. Once all of the questions were answered, attendees were asked to fill out a feedback form as a method to share their input with the Commission. As a result, themes that are highlighted later in this report from the Information Sessions are based on comments from the feedback cards and feedback that was also captured by the consultative leads during the open question and answer periods as well as feedback received following the group question and answer period.

KEY NUMBERS ON INFORMATION SESSIONS

A total of 40 unique MEPP Information Sessions were conducted with members and stakeholders of the Plan. Further detail on the locations of sessions and the number of attendees is outlined in Appendix A of this report. A high level breakdown of these sessions is as follows:

- 17 MEPP evening hosted sessions in communities throughout Saskatchewan;
- 15 Employer hosted sessions (some employers jointly hosted sessions and this accounted for a total of 26 employers hosting MEPP onsite);
- Two MEPP hosted live webinar sessions;
- Three stakeholder sessions;
- One presentation at the 2017 Saskatchewan Association of Rural Municipalities (SARM) Convention (which included members and stakeholders);
- One presentation at the 2017 Canadian Public Works Association Conference (which included members and stakeholders); and,
- One presentation at the 2017 Canadian Union of Public Employees (CUPE) Convention (which included members and stakeholders).

Based on all of the attendees from all 40 of the sessions, 1,546 MEPP members participated in an Information Session. For the purposes of the Information Sessions, correspondence was communicated to all active and deferred members. At the time of the mailing, this accounted for a participation group of 18,103 members. This means with a result of 1,546 attending the Information Sessions, the overall participation rate was 8.5 per cent of the entire MEPP membership.

The 8.5 per cent participation rate is a noted success as it is one of the highest participation rates of any consultation that has been done for the Plan. It can be viewed as an even bigger success especially when compared to the participation rate of 7.5 per cent for the last consultative process with membership. A full percentage point increase also reflects that a larger sample size was consulted with during this process. To further emphasize the success of this process, the last consultation process simply allowed for a member to complete a five minute online survey and still had lower participation. The 2017 process required a member to attend an in-person session or participate in an online webinar to learn about the changes and provide feedback to the Commission.

Using industry approved calculations, the results which are shared later can be viewed as a 99 per cent accurate reflection of the entire membership. This is done using a confidence interval (margin of error) of three per cent. When reviewing the results, it is valuable to note that the data collected is accurate for all members within a possible change of six per cent. As an example, when less than one per cent of the members consulted from this process were completely opposed to the contribution increase (and elaborated later in this report), the margin of error attached to this sample size suggests the largest number of members completely opposed to the rate increase, if all members had participated, would be no greater than 4 per cent of the entire membership.

KEY RESULTS FROM CONSULTING ON THE PROPOSED PLAN CHANGES

As noted above, 1,546 members participated in an Information Session which means 8.5 per cent of the active and deferred membership were a part of the consultation. The main focus of the Information Sessions were to determine what members and stakeholders felt about the two proposed plan changes. Feedback was collected from the 186 completed feedback cards, and from attendees providing input during and after the sessions to the consultative leads. The following is the feedback on each proposed plan change.

Results on the Proposed Contribution Increase

From the membership perspective, the contribution increase is widely supported. In fact, only nine attendees specifically took exception to the increase and were adamantly opposed to it. The vast majority of the members understood the need to make this change and even appreciated that the Commission was making a small incremental change when it needs to be made, and not a larger change later. There was a small sampling of members that asked if the rate increase could be delayed to a later implementation date as these members are expecting a potential pay decrease in their current salary. It was explained to this small group that any delay could impact the long term sustainability of the Plan and require bigger changes at a later date. Most members of this smaller group understood this aspect.

The limited number of stakeholders felt the rate increase was responsible and not excessive, but there were concerns raised about the ability for the member and/or employer to absorb this change when compared to the current economic situation in the province. That said, stakeholders understood that the Commission must make decisions in the best interest of the Plan and supported the increase as a necessary step for the Commission to take to improve the sustainability of the Plan.

Basically, the result is the contribution increase was viewed as a logical step to take and less than one per cent of the attendees opposed the rate increase.

Results on the Proposed Removal of the Commuted Value Payout at Retirement Option

Over 96 per cent of the attending members supported the change to remove the commuted value payout option at retirement. Exactly 48 members either filled in a card opposing this change, highlighted their disapproval to a consultative lead, or proposed a different option in relation to adjusting the commuted value payout. More importantly, even the small number of members that were opposed stated that they understood why this change was being proposed and that it was good for the Plan, but that the change didn't fit with their personal plans. It was these members that suggested ways on how the commuted value payout at retirement could be updated and remain in the Plan.

For stakeholders, there was no opposition to this proposed change. Obviously there is no cost for the stakeholders as it relates to this change, but the stakeholders who participated felt this change supported the intent of this plan to provide a lifetime retirement income and it was appreciated that another change beyond a further contribution increase is proposed.

As such, the sample size opposed to this change is very small and even those who oppose the change understand why the Commission is taking this step as it improves the long term sustainability of the Plan.

THEMES AND OTHER FINDINGS FROM THE INFORMATION SESSIONS

Beyond the main results that demonstrated a clear support from members and the participating stakeholders for the two proposed plan changes, there were five other important themes that came from the Information Sessions. The five themes are as follows:

1) Members and Stakeholders Appreciate the Commission's Oversight

In every session, attendees made it clear that they were very supportive of the proposed changes and more importantly, they were genuinely supportive of the Commission as they all appreciated the approach being taken to ensure plan sustainability. Attendees appreciated that the Commission is forward looking and not just focusing on today. As such, those that participated in the sessions felt the Commission was staying on top on the plan to ensure its sustainability. This gave members a comfort in feeling that the ongoing efforts of the Commission provided them with a feeling that they knew their pensions were secure, no matter how far away they were from retirement.

One other element to consider is that attending members would indicate that their fellow colleagues, who are members as well, didn't attend a session even if they knew one was available. Some of the members noted that these members knew of the changes and weren't opposed to them, and as a result they didn't feel the need to participate. So although 8.5 per cent of the members participated, there was additional anecdotal evidence that showed many more members simply trusted the Commission's direction for making changes.

2) A Notable Number of Members Don't Understand Their Pension Plan

It is important to state that this did not affect all attending members, but there was enough members that this became a theme. In addition, MEPP is a difficult plan to understand, but there was a significant number of members who had a low understanding of the Plan. The following are some examples to highlight what members did not fully understand:

- Some members didn't know MEPP was a defined benefit plan and that they will receive a lifetime pension when they retire.
- Extending the first point, there were members who did not understand the value of their pension plan. Specifically, some felt there was no value in continuing to work and contribute once they reached their earliest unreduced eligibility dates to receive a pension. Members did not realize that continuing to contribute added years of pensionable service to their pension would result in increasing their lifetime pension at retirement.

- The concept of guarantee periods and surviving spouse benefits was not well understood by some members and how these related to their personal situation. This also resulted in a lot of questions about what happens after a member dies and what would happen to their pension (i.e. paying out a guarantee period to a beneficiary or an estate).
- There were members who had a low understanding as it relates to leaves of absence or periods of time where a member works part-time.

Although the consultative leads were able to explain the above situations and answer questions for members, further efforts should be placed on communicating these particular details of the Plan to members so they better understand MEPP.

3) Low Participation from Stakeholders

As noted, efforts were made to have stakeholder participate in this consultative process. Much like previous consultations undertaken by the Commission, a very large number of stakeholders did not participate in the process and some even declined the opportunity to participate. The stakeholders who did participate provided valuable feedback as part of this process, but given this process showed a continued lack of input from stakeholders, efforts on the Commission's existing priority of improving stakeholder engagement should undertake to improve the future participation from this group.

4) New Approaches Increased Participation

Two new approaches were offered as part of this consultative process. The first was on-site employer hosted sessions. There were 15 of these sessions conducted and they were hosted by 26 employers (some jointly hosted sessions). Previous consultations showed a resistance from employers to assist in sharing information on behalf of the Plan. This strong result of participation from employers demonstrated gains made in getting employers to help share messages on behalf of the Plan. With an increasing number of employers willing to assist in this and future sessions, there is a great opportunity to reach even more members of the Plan.

The other new approach was the use of webinars, and this was the first time that webinars have been used to communicate or consult with members. This turned out to be successful and will remain a focal point moving forward for future consultations. Members who participated in the webinars shared feedback that they appreciated having the opportunity to participate in the process, and that if these weren't offered, the distance to travel to attend a session was too far. In addition, employers helped support the promotion of the webinars, which further increased the number of members who used this as the opportunity to be part of the consultative process.

5) Members and Stakeholders Suggested Other Items for the Commission to Consider

In the Information Sessions and in some of the feedback cards collected (see Appendix B), some members offered additional ideas that they would like the Commission to consider. The following is the main points that came forward as themes for the Commission to consider:

- a. Members who opposed the removal of the commuted value payout at retirement suggested that the Commission should consider a hybrid model as it relates to this option. Members understood that the impact of the commuted value should be cost-neutral so withdrawals don't impact the long term sustainability of the Plan, but they highlighted that the Commission should consider allowing a member to take a partial lump sum payment and then the remaining amount could then be paid as a lifetime pension. The example some members highlighted is allowing a 10 per cent lump sum payment when a member retires and that the remaining amount could be recalculated and taken as a lifetime pension. The rationale for this was that it would allow a member to access some funds immediately and use them at their discretion, while still providing the security of that lifetime pension.
- b. Some members asked if the Commission would allow some manner for a member to make additional voluntary contributions. This could even be done in a manner that doesn't impact their pension, but allows a member to benefit on a range of investments that MEPP is currently accessing and the member would benefit from investment returns the Plan is seeing from these investments. There was also a suggestion to replace the commuted value payout at retirement, as then a member could access these voluntary contributions when they retire and still have a lump sum payment available to them.
- c. There was a group of members who suggested the Commission consider changing the language in the Act to prevent the ability for an employer to take a "contribution holiday" at any point. It was explained that this is not a permitted action allowed by the Plan, but members felt it should still be specifically outlined in the Act.

- d. Members who participated in the sessions and disclosed that they are not achieving full-time hours requested the Commission consider looking at expanding how a full-time member is defined. These members were typically casual employees from rural municipalities who are seasonal workers. These members highlighted they have pay periods where they work much more than the minimum definition of full-time hours, but then have periods where they do not work. These members asked if the Commission would look at a provision where the Plan would consider looking at their hours worked for the entire year to determine a year of pensionable service and not just keeping the scope to pay periods for defining a full-time member to determine pensionable service.

- e. In the sessions, there were members who asked about allowing a member to retire, collect their pension and return to work. These members understood the issue this could cause as it relates to the long term sustainability to the Plan. However, these members want the Commission to consider adopting a specified period of time where a member cannot return to work for a MEPP employer and once this time period elapses, the member could return to work, even if they still could not contribute to the Plan. Some of this related to concerns where a member could retire, learn they may not have a large enough pension payment and feels the need to return to work to supplement their income. Of note, this concern was also expressed not only by members of the Plan, but also by a few human resource contacts from some employers. The concern raised by this group centred on the ability to recruit new staff if an option of having a pensioner return to work is not available.

APPENDIX A – INFORMATION SESSION DATES, LOCATIONS AND ATTENDEES

The following is a list of all of the dates and locations of the MEPP hosted Information Sessions and the number of members in attendance.

Date	Location	Member Attendance
January 31, 2017	Kindersley	24
February 1, 2017	Saskatoon	21
February 7, 2017	Prince Albert	47
February 8, 2017	Meadow Lake	11
February 14, 2017	Weyburn	21
February 15, 2017	Estevan	21
February 22, 2017	Moose Jaw	44
February 23, 2017	Swift Current	48
February 28, 2017	Lloydminster	38
March 1, 2017	North Battleford	24
March 7, 2017	Humboldt	13
March 8, 2017	Tisdale	19
March 14, 2017	Prince Albert	24
March 20, 2017	La Ronge	3
March 21, 2017	Saskatoon	33
March 28, 2017	Yorkton	48
March 29, 2017	Regina	14

The following is a list of all of the dates and locations of on-site employer hosted Information Sessions and the number of members in attendance.

Date	Location	Member Attendance
February 1, 2017	Village of Dodsland ¹	13
February 15, 2017	Estevan Police Service	15
February 22, 2017	Swift Current Fire Department	10
February 23, 2017	City of Swift Current	27
March 7, 2017	Le Roy ²	21
March 8, 2017	Carlton Trail College	17
March 8, 2017	Wadena, Wynyard and Horizon School District	11
March 8, 2017	Carrot River and Rural Municipality of Moose Range	8
March 15, 2017	Rural Municipality of Prince Albert and Rural Municipality of Buckland	24
March 15, 2017	Melfort	7

¹ Included the Rural Municipalities of Winslow, Garndview, St. Andrew, Mountain View and the Village of Plenty

² Included the Rural Municipality of Le Roy and the Rural Municipality of Prairie Rose.

Date	Location	Member Attendance
March 21, 2017	La Ronge	24
March 22, 2017	Osler	8
March 28, 2017	Fort Qu'Appelle	10
March 29, 2017	Pilot Butte	10
March 29, 2017	Rural Municipality of Sherwood	15

The following is the list of all of the Online Webinar MEPP Information Sessions and the number of members in attendance.

Date	Time	Member Attendance
March 30, 2017	Afternoon	274
March 30, 2017	Evening	21

The following is the list of stakeholder hosted meetings that were conducted for MEPP Information Sessions:

- February 1, 2017 – meet with a lead representative for the Canadian Union of Public Employees.
- March 28, 2017 – meet with members of the City of Yorkton Council (four councillors/three staff).
- March 29, 2017 – meet with the Saskatchewan Association of School Board Officials Executive Director.

In addition to the above sessions, stakeholders were also consulted with from the Estevan Police Association, the Swift Current Fire Fighters Association and several Rural Municipalities. Beyond these consultations, additional MEPP Information Session were also a part of the following events:

- March 1, 2017 – a session was conducted as part of the 2017 Canadian Association of Public Works Conference. There were 43 MEPP members that attended the session as part of the conference.
- March 10, 2017 – a special caucus meeting of the Canadian Union of Public Employees was held and 45 MEPP members attended this session.
- March 14, 2017 – the 2017 Saskatchewan Association of Rural Municipalities (SARM) Convention was held and a MEPP Information Session was a featured presentation. For this portion of the convention, 487 members were in attendance and close to another 2,000 stakeholders (elected reeves and councillors) were in attendance as well.

APPENDIX B – DIRECT FEEDBACK FROM MEMBERS

As noted in the main report, all members who participated in any session had to opportunity to fill out a feedback card that would allow their thoughts to be captured and shared directly with the Commission. The following is exact excerpts of all of the comments from the completed cards from all of the MEPP Information Sessions (no comments have been edited in any manner).

1. I am opposed for the increase from 8.15 to 9 percent. I think an increase of .4 or .5 may be good enough depending on the health of the plan.
2. I would like to see one change implemented at a time. Take away the CV option first, wait a couple years and then assess if rate increases are still needed.
3. I'm ok with paying in more to the plan as long as there is no loss to the benefits and I'm not required to work longer so I'm happy with these changes.
4. I do not want to lose benefits nor work extra amount of years to receive a pension.
5. I would not like to lose benefits or have to work longer.
6. Could the Commission consider plan operating cost reductions as opposed to plan changes, since they make all decisions on spending. In agreement with removal of commuted value to sustain the plan. Would like to see indexing return is ever an option.
7. Increase rates
8. I agree with the proposed changes.
9. I agree with the removal of commuted value. Also agree with the contribution rate increase.
10. Increase contributions.
11. Concerned about employees who work on a 10 month work cycle that work 32.5 hours per week. However these employees work less than 1300 hours per year. Why are our pensions on a pro-rated basis and not credited a full year of pensionable service?
12. Increase contributions.
13. Good approach to ensuring the health of the plan.

14. I like both proposals. Seems to be well thought out for the members.
15. Good presentation and informative. Concerned about survivor benefit after January 2019. Looking forward to hearing from MEPP on my question I left with the presenter.
16. It is positively proactive of Commission to look at whether we have adequate funding and long-term sustainability. Increase contribution rate of 9% is still on low range of other pensions I have been part of. Removing the commuted value option is a good approach to protect members. Further consideration/review must be given to seasonal employees to consider their annual hours contributed not number of full service months/partial years of service. Example is 1560 hours total should be a year of service.
17. Changing the benefits should not be an option. Increase rates if need be.
18. In favour of increasing member contribution in order to preserve benefit. Thank you for providing this information session in Kindersley.
19. Plan changes seem good.
20. Agree with the increase and agree to drop the commuted value option.
21. In agreement with all the proposed option plans. Good presentation and brief information.
22. Very informative – rate increase is understandable.
23. The changes are necessary to keep the plan sustainable and aren't going to be a huge impact to the contributions.
24. Do not reduce our pension so go ahead with percentage increase.
25. If the changes help the plan stay healthy, I am comfortable with the changes.
26. I am just at the starting point. The presentation was very informative. Thank you.
27. Leave the benefits. New into this plan. There going to be change in future to come.
28. I found the session very useful. Everything was explained very clearly.
29. Rate increase to keep pension viable is an acceptable choice as retirement is in the future and we hope it's still there when I am ready.
30. Really like to keep the full benefits. If rates have to be raised then would rather have that done.

31. Very informative.
32. Very helpful information. Thank you.
33. I would like to see a contribution rate increase to the proposed amount of 9%.
34. Rate increases to assist actuarial balancing is proper. Commuting value should not be permitted.
35. Support to increase the deduction of my wages.
36. Very informative! Glad you chose to remove the commuted value over change the pension formula. Great presentation.
37. I think they have made right decision. Hopeful no more changes for years and I will be good to retire!
38. The Plan changes we heard are fine with me and I support them.
39. I support the suggested changes – good job!
40. I appreciated this seminar. It was informative and I learned a lot.
41. I think these are reasonable changes. It's important to protect our pension plan.
42. Very good presentation. Questions answered very well.
43. Good information session!
44. Would like to see analysis/consideration of partial commuted value payout option (10% to 25%)
45. I would like to see an option where a pensioner could take a partial/limited (capped) lump sum upon retirement. I am not talking about big dollars; perhaps a multiple of \$1000 per month up to a maximum of 5 years = 60 months for \$60,000. This could address a need where a pensioner feels he or she requires a lump sum to be able to accomplish goal or goals. Thanks – good seminar.
46. Thank you for the presentation. Learned a few things.
47. It was a good meeting. Thank you for answering my questions.
48. Good info thanks for coming.

49. The commuted value change is a good way to save costs. I will be happy to get a pension cheque every month.
50. I agree with the current plan to increase rates to 9% and removing the commuted value.
51. Very informative meeting. I am nearing my retirement after 40 years driving school bus. Thanks for the information.
52. I appreciate the consideration you have to take to ensure continuance of the plan as well as considerations for future pensions. I don't have any present concerns given the information and history of the plan.
53. Instead of elimination of commuted value – do a percentage of withdraw of commuted value.
54. This has been one of the best information session I have attended since enrolled with the pension plan.
55. If the federal government should raise the OAS to age 67 for certain age related individuals will the Commission consider raising the bridge benefit to age 67? Thank you!
56. Please change contribution rates first going forward. Please keep the option of commuted value.
57. I feel the suggested changes are in the best interest of all members now and in the future.
58. Potential carry bridge to age 67 if old age security is at 67.
59. I would like the option to take commuted value or monthly payments at time of retirement.
60. I agree with the changes. Planning to retire by July 1, 2018 so will be in touch in next few months to set-up my information.
61. Removal of commuted value is good. Increase rate is required – all other rates have increased. Most important – guaranteed pension.
62. Another 1% increase.

63. I would like the bridge benefit to follow the same age guidelines as old age pension if they raise the age to 67 for people born after 1958.
64. Sooner contribute more than reduce benefits.
65. I would like you to reconsider removing the commuted value. Remove it from Reduced Pensions only.
66. Increase the contributions.
67. Information was helpful, but wish the commuted value was a bit clearer and also wish they would consider the fact that not everyone can afford to retire and may only be able to take work of their training, so I believe you should be allowed to take a contract with MEPP again, because you don't always know what lies ahead and if you can make a living on your pension.
68. Need indexing.
69. Don't take out commuted value.
70. I am in favour of both of the proposed changes.
71. Increase contribution is definitely a better idea. A well-presented presentation.
72. Good presentation. Cleared up a lot of confusion and misunderstandings about the withdrawal of the commuted value option.
73. I believe that these changes are beneficial to the members.
74. Very helpful with clarification.
75. Drop the commuted value.
76. I found this meeting to be very informational and it also gave me a lot to think about. Having these meetings should be on a regular basis.
77. Colour code retirement income options for single/married. Presenters have good strong and clear voices. Single person dies before retirement does the beneficiary receive the 15 year guarantee or just what was paid into by the deceased employee.
78. My thought on proposed changes is very positive. The MEPP representatives have done a very efficient presentation!

79. Good presentation. Well delivered and informative.
80. The proposed changes seem to make sense. The presentation was very good and informative.
81. Please proceed with proposed changes.
82. Beer should be supplied!! Very informative talk. Thanks.
83. I think they are positive changes to sustain the plan.
84. Drop the magic number to 75 with no reduced rate!!!
85. The session was well articulated and it helped me understand the plan well. Both people know the information well.
86. Please consider change the elimination of taking commuted value to a later date (i.e. January 1, 2020 or having the ability to not take your pension when eligible for full retirement and having it grow and take it in the future).
87. Rate increase considering current economic environment in SK (i.e. proposed wage decrease of 3.5% should be considered to implement these changes for a later date. Hold back on termination is a disappointment especially with plan changes proposed. Those reaching retirement should be able to transfer out without a hold back.
88. Never knew commuted value option existed, so won't miss it.
89. Okay. Keep MEPP strong. As long as member understand, sounds okay.
90. Thank you for providing the rationale behind the plan changes. I do believe you have made the changes in the best interest of our members.
91. Thank you for having this session. It was very informative and explained clearly. It is easy to understand why the plan is changing this way.
92. I am satisfied with the increase in the contribution increase but not sure about the removal of the commuted value. Perhaps a reduction in the commuted value would be feasible.
93. Interesting, would have been good if we would have had our statement with us before session and someone to ask about retirement options.
94. I agree with changes at this time with the decision of plan proposed to us.

95. Prefer increase in rate as opposed to reduction in benefits. Informative talk.
96. Very informative! Thanks!
97. Good information! Thanks.
98. Logical changes. Appreciate the presentation.
99. Good information so that I understand where this is going on the pension process. Good to have a reminder on what was done previously.
100. Very informative. Very structured and clear. Thanks for making it easy to understand.
101. Good presentation. Very clear – easy to understand.
102. I don't agree with the removal of the commuted value option. The money is ours we should be free to do whatever we need to do with it.
103. I was not impressed with the survey you gave us 4 or 5 changes to the plan and ask our members to choose which change they would like to change the most. Wrong and unfair.
104. Not in favour of removing commuted value option you explain to us. It is our money but want to say how we spend it. How does it cause strain when its monies we have already contributed.
105. Don't allow contribution holidays for employers. Put that in the Act.
106. No more contribution holidays for employers.
107. No contribution holidays for employers.
108. Bring legislation forward to not allow an employer to take contribution holidays.
109. Stop the ability for employers to take contribution holidays!
110. It's my first year with MEPP. I agree with the changes for the long term of the program.
111. Thanks for the pen. Good info.
112. The changes seem fair.
113. I support these changes.

114. Very informative. I think the changes are a good thing. Thank you.
115. Very informative. Glad I attended.
116. I support the proposed change to remove the commuted value. The contribution increase is unfortunate but I appreciate the Commission's diligence in holding off on the increase as long as they can and making the increase marginal. Knowledgeable presenters and good speakers!
117. I am in support of the changes.
118. My issue is I want to transfer my money when I leave. I have no dependents or spouse and who knows how long I will live. I truly can see if I had over 10 years which I believe should be the start of the freeze; where as anyone who has less years should have the option of transferring their earnings. We pay into the pension and that is still my money. This is my money that I have legally earned the government wants to lock. On the day of my employment I gave MEPP the right to take a Pension amount from my monthly earnings but I have not and will not give MEPP the permission to lock my pension principal.....and that should be my right.
119. I think you did a great job. Keeping pension strong is priority. These 2 changes would be my choice.
120. Why not change the formula for commuted value, so it is less desirable – there may not be a rush to retirement that way. I worry a lot of people will leave because a benefit is being taken away.
121. I agree with changes.
122. I would like to see adjustment to the survivor benefits. The loss to spouse at my death is why I would even consider taking my commuted value out. If the survivor benefits were better, I wouldn't even consider taking commuted value.
123. I was very impressed by both fellas knowledge and presentation and found the seminar very helpful!
124. Ok with the % increase, would rather that than have to work longer. Thanks for coming!
125. Excellent presentation. Agree with the changes. Like the 15 year guarantee.

126. Very well presented and I appreciate the webinar option. I agree with the proposed changes to the plan.
127. No problems with the changes
128. The guys did a great job. Very informative and open for questions. 9% is not an issue for me and would be open to 10%.
129. Well presented! Thank you!
130. Thank you for continuing to move forward with a defined plan and looking after the entire membership. Support the changes and thank you again!
131. Very informative
132. I appreciate the fact the MEPP had a survey many years ago about how paying members would like to see the changes implemented.
133. I support the changes and found this session very informative. Thank you for taking the time to speak with us.
134. Please use a “sample” pension statement and explain the different aspects of it for everyone. Reading the statements can be confusing. Show us how to login on the website. Have an online calculator tool for people looking to play around with retirement/pension numbers.
135. Very informative. Look forward to hearing back from you.
136. Thank you for the opportunity to have the changes explained to us. The presenters were knowledgeable and answered questions to our satisfaction and unhurriedly.
137. Interesting info – thanks.
138. I found this session very informative. No one wants to see an increase but if this will help to save my pension plan I am for a rate increase. Thank you for taking the time to come out and inform us of the plan changes.
139. Better now to increase rates in small amounts yearly to reach your quota than to have larger less frequent increases. It will be easier to adjust your budget (living expenses).
140. Very informative – thank you
141. Great information. Good refresher!

142. Presentation answered some questions that I had. I think changes proposed are fair.
143. Will educational assistants who work 30hr per week 10 months of the year meet requirement for full time? Good clear presentation.
144. Well presented. Straight forward and easy to understand. Good changes made. Thank you for listening to the membership through the survey.
145. Seems like a reasonable, fair plan.
146. I'm glad to hear and see that you listen to and care to hear what we would like to see in the pension plan. I'm also glad to see the increase of the contribution to 9%.
147. Very informative.
148. I'm in favour of contribution hike and not one who would use the commuted value option. This is a good plan and I'm happy to be a member.
149. It shows this pension plan is in good hands with its long history and good reputation! Thanks.
150. As a new member to the plan I feel confident in my retirement funds for the future.
151. Received lots of great information! Thanks!
152. Good info meeting – No changes recommended.
153. Presentation was very informative and increase seems manageable and fine.
154. It was very good info. I believe the changes sound fine. Thanks for taking our info into considerations before making the decision.
155. Thank you. Clear, concise, informative. Worth my time!
156. Enjoyed the seminar and very informative. Thank you. I am happy with the change.
157. Very informative. Thank you.
158. I learned more about options.
159. Say no to ever allowing contribution holidays! Due to government 3.5% mandated roll back for public employees could our contribution be less than the .85% increase for a year to see if the SK economy recovers then increase if need be.

160. Please continue with “no contribution” holidays. Agree with removal of commuted value option.
161. I agree to the changes to ensure that I am covered at retirement.
162. Don't have any problem with increased contribution if it means sustainable guaranteed benefits.
163. I am ok with the changes as proposed.
164. I'm ok with a rate increase to 9% and the removal of the commuted value option. My hope is that there won't be another rate increase before I retire.
165. Very informative session – thank you!
166. All in like the plan.
167. Very good presentation.
168. Very supportive of the two proposed changes.
169. No concerns with the changes. Makes sense.
170. I do not want to see the benefits affected so I like the changes made at this time.
171. I am in agreement with both proposals. I believe that the core benefits of the plan are what are important to myself.
172. I agree with the changes.
173. I am opposed to the removal of the commuted value option which coincides with the removal of the temporary pension plan. I understand this follows suit with other pension plans, however, I am still opposed to this change.
174. I'm impressed that the plan is well managed and reactive to the current financial environment. I'm in favour of the contribution increase.
175. I am okay and comfortable with both proposed changes.
176. The presentation was informative and I agree with the projected changes.

177. I am very happy to have attended. My questions were answered. I agree with the increase to 9%. Happy commuted value has been removed. Would really like to see the index happen with your yearly benefits.
178. The proposed changes make sense and should be implemented.
179. I agree and support the 2 changes explained to our group tonight. The presentation was informative and very well delivered by both gentlemen. Thank you.
180. The presentation was very well done and interesting. The changes are far. Thanks for your time and inclusion to the plan members.
181. The plan is going in the right direction. Good presentation.
182. Great presentation.
183. I appreciate the work you do for me. This is beyond my understanding but you make it understandable. Keep up the good work and thank you.
184. I thought it was a very informative presentation. As someone with retirement in my near future I gained insight into a few areas that were previously not quite clear. I think that the options that the board has selected to sustain the plan are the logical choices.
185. Those of us who listened in yesterday (there ended up being four) found your presentation yesterday to be very interesting (and well done). All of us are in agreement that we feel that the MEPP Board is taking a proactive approach to ensuring that our pension plan is sustainable for our futures, and we agree with their decisions. We really appreciate the member consolation. We also appreciate the webinar format as though we had planned to attend the in person sessions, it did not work out for us.
186. Thank you for the Member Consultation. It has helped me understand some of the dynamics and options of the plan. I support the changes to the plan as I would like to see the fund remain stable and functional for years to come and be able to maintain and sustain itself during these volatile times.