

## 2025 National Public Sector Pension Forum

### Roundtable Questions

Topic	Question
<b>Fraud</b>	
<i>MB CSSB</i>	What kinds of fraud are plans experiencing?
<i>APS</i>	Recent observations/experiences with security related to member/pensioner verification, online registration/authentication, online threats and fraud prevention? What are plans seeing in terms of success/mitigated attempts?
<b>Cybersecurity</b>	
<i>MB CSSB</i>	How are plans balancing access to online info and tools with cybersecurity?
<i>APS</i>	How is technology being leveraged for increased security related to online tools?
<b>AI</b>	
<i>APS</i>	Are other organizations utilizing transcription and summary in their contact centres to note files after calls? If yes, what tools do you use, and what has your experience been with pros and cons? Are there any lessons learned you can share about implementing the tools and the ongoing use of the tools?
<i>CAAT</i>	Has your organization considered or been able to deploy the use of AI as a service tool? Ex, self-service, decision-making tools, automation. To what extent are you positioned within your AI journey?
<b>Administration Processes - Members</b>	
<i>APS</i>	<p>How many plans offer direct transfers in and out of their plan outside of a transfer agreement? Do you allow these transfers with all types of registered pension plans or only DB plans?</p> <ul style="list-style-type: none"> <li>○ For transfers into your plan, if the funds from the other plan are not enough to establish the full service, do you allow the member to pay the shortfall? If so, what are the payment options? What is your process for calculating the PSPA? Do you collect the PA's from the exporting plan as part of the application process?</li> <li>○ When transferring out of your plan, if the benefit is greater than what the importing plan requires, how is the excess paid to the member (cash, locked, rrsp, etc)?</li> </ul>
<i>HEB Manitoba</i>	<p>Does your organization perform recalculations on benefits that have already been paid out?</p> <p>If so, does this process apply to both retirees and terminated members?</p> <p>In cases where the recalculation impacts a deceased member, does your organization issue payments to their estate?</p>

<i>NS Pension</i>	<p>What criteria are used by other provinces to determine if an enquiring entity meets the definition of Public Authority for the purpose of service purchases?</p> <ul style="list-style-type: none"> <li>○ The Plan text for the Public Service Pension plan states that only Public Authorities are eligible to complete purchases of service under the plan.</li> </ul> <p>The current CRITERIA / TEST that is applied to determine whether an inquiring Public Authorities is eligible to participate is :</p> <ul style="list-style-type: none"> <li>○ Must be an entity operating for the benefit of the public;</li> <li>○ Must be non-profit;</li> <li>○ Must be subject to a significant degree of Provincial control</li> </ul> <p>As we have expanded to membership beyond core government by opening up the plan to permit other entities to join, we are finding it more difficult to validate / confirm whether enquiring groups meet our current criteria / test as a Public Authority.</p>
<i>SHEPP</i>	<p>What is your plan's current process for identifying and managing missing members? What tracing services or tools have you found effective in locating missing members? Do you have a dedicated in-house resource or use external providers for tracing? Have you found any low-effort, high-impact changes that improved your ability to reconnect with members?</p>
<i>ATRF</i>	<p>Are any plans collecting information for a member/pensioner's Trusted Contact to authorize the plan to contact that individual if they cannot reach the member/pensioner, in specific, limited situations, such as confirmation of life?</p>
<i>ATRF</i>	<p>When confirming the proof of life for a pensioner, are any plans using their secure online portal or mobile applications (using biometric authentication and digital certificates)?</p>
<i>MB CSSB</i>	<p>Do plans allow for payment of a pension benefit while the member is in receipt of LTD from an employer?</p>
<i>SHEPP</i>	<p>Do other plans provide members a full history of their contributions, service, and earnings for each year of membership (in secure portal or on printed statement)? Do other plans provide the previous years' contributions, service and earnings on their members' annual statements? For those who may have implemented this practice more recently, how was the change communicated and what was the response from members and employers?</p>

ATRF	In the event of a pre-retirement death of a member with a common-law partner, what types of evidence do you require to validate the common-law relationship?
NS Pension	<p>Have any plans experienced challenges with common-law definitions, and what approaches have been taken to address this, including re-consideration of common-law definitions?</p> <ul style="list-style-type: none"> <li>○ NS Pensions are seeing an increase in the number of relationships, in which the member and their partner are not married, nor in a domestic partnership, but do not fulfill our current common law definitions (TPP = period of cohabitation of 3 years or more (however, if a member is not yet divorced and is now living with a new partner, the legal spouse would take precedence over the common law spouse or partner in the event the member were to die); PSS = cohabiting in a conjugal relationship with each other, which the relationship has continued for at least (a) one year if neither of them are married, or (b) three years, if either of them is married.)</li> <li>○ As the nature of relationships has evolved over time, so too has the court's regard for what constitutes common law. There are obviously financial impacts tied to the definition of common law following the death of a member. We have found ourselves having to obtain legal opinions more frequently and incurring related cost.</li> <li>○ In two separate legal opinions we have received confirmation that (1) <i>"there is caselaw precedence for a broader view of common-law cohabitation, based not just on living at the same address but a multi-faceted consideration which also includes: sexual / personal behavior, services, social / societal; support and children"</i> AND (2) <i>"A court will consider many factors including shared shelter, sexual and personal behaviour, services, social activities, economic support, children, and societal perceptions of the couple."</i></li> </ul>
<b>Administration Processes - Employers</b>	
CAAT	How are you evolving your communication strategies to keep employers engaged and informed?
<b>Financial Planning / Financial Literacy</b>	
CAAT	What programs and opportunities have been utilized across organizations to support financial literacy, decision making and financial planning?
<b>Digital Services</b>	
MB CSSB	Do plans offer termination options and processes online?
MB CSSB	Do plans provide access to T4As online and do they mask part of the SIN?

<i>MB CSSB</i>	<p>If member has signed up for an online portal, do all communications flow through the portal?</p> <ul style="list-style-type: none"> <li>○ Do you require a non-work email address so you can reach them during leave from work or after leaving employment?</li> <li>○ Do you allow members to request paper copies of documents available online?</li> </ul>
<i>SHEPP</i>	Are there any plans willing to demo their secure member portal? In particular, functionality like secure mail and document upload.
<b>Workforce Management</b>	
<i>CAAT</i>	How are others training internally for workforce management? How are you handling the transfer of knowledge from experienced staff to new staff? What has worked well, what challenges are you facing?
<i>CAAT</i>	How does your organization typically approach change? Is there a formal change management process in place? Do you have dedicated change management staff or is it embedded in operational teams?
<b>Actuarial Services</b>	
<i>HEB Manitoba</i>	Does your organization outsource actuarial services, have in-house actuaries, or utilize a combination of both? If you have in-house actuaries, what are their primary areas of focus? For example, do they handle relationship breakdown issues, legal matters, complex calculations, or other actuarial functions?
<b>Risk Management</b>	
<i>Plannera</i>	What frameworks or approaches do plans use for risk management, and do you follow any or all of the CAPSA guidelines or principles related to risk management?
<b>Questions for CRA</b>	
<i>HEB Manitoba</i>	Is CRA considering any future electronic reporting systems for administrators or plans to phase out paper filings (for example the T1004- Applying for the Certification of a Provisional PSPA)?
<i>HEB Manitoba</i>	Is CRA considering re-enacting the CRA address forwarding services?

<p><i>OPB</i></p>	<p>Frequently we are not receiving PSPA approvals from CRA within an 8 week timeline that is a working turnaround time and then when the time elapses we are often re-asked to resubmit the PSPA information again as CRA indicates they didn't receive it which then extends the filing timelines and impacts our ability to manage the client's expectation to be able to complete the outstanding buyback transaction. In addition, there is no contact or channel for CRA escalations when/if needed. This becomes even more complicated when a retiring member has an outstanding buyback waiting for PSPA approval.</p>
<p><i>ATRF</i></p>	<p>It is our understanding that the NR301 and NR73 forms are both considered acceptable proof of non-residency determination when an individual leaves Canada so that a plan can determine the tax liabilities for income tax purpose.</p> <p>Would it also be considered acceptable for income tax purposes for a plan to deduct taxes with the individual assumed to be a non-resident if the following information is received:</p> <ul style="list-style-type: none"> <li>○ TD1 Personal Tax Credits Return form, and the individual completes the section "For non-residents only Country of permanent residence" noting a different country of residency.</li> <li>○ The individual provides a permanent residence outside of Canada and they indicate they are a non-resident for tax purposes, but a NR301 or NR73 is not provided.</li> </ul>