



CANADIAN COUNCIL *of* CHRISTIAN CHARITIES
ADVANCING MINISTRY TOGETHER

Employees Pension Plan Text

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SECTION 1 INTRODUCTION

1.1 Purpose

The Canadian Council of Christian Charities Employees Pension Plan has been established pursuant to a declaration of trust dated October 1, 1982 to provide retirement benefits to eligible individuals after retirement and until death in respect of their service as Employees of the Canadian Council of Christian Charities (CCCC) or of an Employer affiliated with CCCC. The retirement benefits are to be funded by the sum total of monthly contributions made in respect of the Member and the applicable fund returns.

1.2 Application of Plan Provisions

The Plan provisions, as set forth in this document, shall apply to Employees who have been in the active employment of a Participating Employer on or after October 1, 1982.

SECTION 2 CONSTRUCTION, INTERPRETATION AND DEFINITIONS

2.1 Construction and Interpretation

2.1.1 In this document, unless otherwise required or stipulated, words importing the masculine shall include the feminine and words importing the singular shall include the plural, and vice versa.

2.1.2 The Plan and all the rights and obligations hereunder shall be construed, governed and administered in accordance with the laws of the Province of Ontario, except for those rights and obligations which are solely within the jurisdiction of Canada or a province or territory of Canada.

2.1.3 All monetary references in the Plan are to be construed as being expressed in terms of the lawful currency of Canada.

2.1.4 Whenever used herein, headings are for reference purposes only and do not extend or limit the meaning of any of the provisions of the Plan.

2.1.5 Wherever the term "Spouse" appears within this document, it shall include "Same-Sex Partner" as defined herein.

2.2 Definitions

In the Plan, unless the context clearly indicates otherwise, the following terms shall have the following meanings:

2.2.1 "Accountant" means a person who holds a recognized accounting designation, or a firm of independent accountants, at least one of the principals of which holds a recognized accounting designation, appointed by the Trustees for the purposes of this Plan.

2.2.2 "Additional Voluntary Contributions" means contributions and payments made pursuant to subsection 4.2.

- 2.2.3 "Administrator" means the Canadian Council of Christian Charities as the plan administrator appointed by the Trustees.
- 2.2.4 "Applicable Laws" means any pension or pension related legislation and regulations that may govern this Plan and its application to the provisions in a particular province, including the Income Tax Act (Canada), and any regulations and administration rules thereunder.
- 2.2.5 "Beneficiary" means that person last designated by the Member or Retired Member to receive benefits under the Plan upon the death of the Member or Retired Member, or, in the absence of an effective designation of a Beneficiary, means the estate of the Member or Retired Member, all subject to Applicable Laws.
- 2.2.6 "Credited Earnings" shall mean earnings determined from year to year by the Trustees on the advice of the Accountant or the Actuary taking into account the actual net rates earned by the Pension Fund after allowance for applicable expenses, and for all capital appreciation and depreciation, whether realized or unrealized.
- 2.2.7 "Continuous Service" means unbroken employment with the Employer, either before or after the Effective Date of this Plan, as shown by the Employer's records calculated from the date of last employment. Continuous service shall include periods during which an Employee is on sick leave, maternity leave, parental leave, disability leave, any period during which an Employee is on an approved leave of absence with pay and any period of lay-off, provided the Member returns to active service at the end of such period of lay-off.
- Notwithstanding the foregoing, periods of leave of absence which are counted as Continuous Service shall not exceed the maximum period allowed under the Applicable Laws.
- 2.2.8 "Custodian" means the trust company or insurance company licensed to transact business in Canada, which has been appointed from time to time by the Trustees to receive, hold, disburse and invest the property of the Pension Fund, pursuant to the terms of the Funding Agreement.
- 2.2.9 "Declaration of Trust" shall mean the Declaration of Trust as amended, altered, modified, substituted, or replaced from time to time entered into by the Association with the Trustees to implement the Plan and to which this Plan is attached and forms part thereof.
- 2.2.10 "Effective Date" means October 1, 1982, or such later date as may be specified for that Participating Employer in the applicable Participation Agreement.
- 2.2.11 "Employee" means an individual who is any of:
- (a) a person employed on a full-time basis; or
 - (b) a person employed on a part-time basis who meets the criteria for eligibility under subsection 3.1.2; or
 - (c) a person employed by an Employer and whose eligibility for participation is included in a collective bargaining agreement or an employment contract.
- 2.2.12 "Employer" means, collectively, the Participating Employers, or any of them, as the context may require.

- 2.2.13 "Fund Earnings" means the accumulated earnings of the Pension Fund allocated to the Members' and Employers' contributions made to the Plan and shall reflect the interest and dividends, expenses and capital gains and losses earned by the portion of the Pension Fund attributable to those contributions.
- 2.2.14 "Funding Agreement" means the agreement, as amended, altered, modified, substituted or replaced from time to time, between the Trustees and the Custodian, to invest the Pension Fund.
- 2.2.15 "Income Tax Act" means the Income Tax Act (Canada), the Regulations thereto and any applicable Canada Customs and Revenue Agency Information Circulars and Interpretation Bulletins, as constituted and issued from time to time.
- 2.2.16 "Member" means an Employee of a Participating Employer who participates in the Plan pursuant to section 3 and/or a Member, who, after termination of employment with a Participating Employer, continues to have rights or contingent rights to benefits under the Plan.
- 2.2.17 "Member's Total Account" means, for each Member, the aggregate of all the Member's contributions, Additional Voluntary Contributions and Employer's contributions made on behalf of the Member under the Plan, together with Fund Earnings.
- 2.2.18 "Normal Retirement Date" means the first day of the month coincident with or next following the attainment of age 65 by a Member. Notwithstanding the foregoing, a Member shall not be compelled to retire on the Normal Retirement Date within the meaning of The Human Rights Act, applicable to the province of employment of the Member.
- 2.2.19 "Participation Agreement" means an agreement duly executed by the Trustees and an affiliated organization setting out the terms and conditions whereby the organization may become a Participating Employer in the Plan.
- 2.2.20 "Participating Employer" means an organization that is affiliated with the Canadian Council of Christian Charities and has entered into a Participation Agreement with the Trustees. (A list of Participating Employers is included in Appendix I.)
- 2.2.21 "Pension Fund" means the fund maintained to provide benefits under or related to the Plan, and to which all contributions to the Plan shall be made.
- 2.2.22 "Pensionable Earnings" means salary, wages and other remuneration for services as determined by the Employer under normal practices, and may include prescribed compensation as described and permitted under subsection 147.1(1)(b) of the Income Tax Act and under subsection 8507 of the Income Tax Regulations, paid by the Employer, including overtime and vacation pay, but excluding bonuses and commissions. Changes in earnings shall be taken into account for purposes of the Plan, on the date of such change.

However, where a Member is:

- (a) on a parental leave or pregnancy leave, as defined in applicable provincial or federal legislation, or
- (b) on a leave of absence from the Employer due to an injury,

for up to one year after the commencement of such leave, the Member's pensionable earnings during the period of such leave shall be determined by reference to the Member's pensionable earnings immediately prior to the commencement of such leave.

- 2.2.23 "Pensionable Service" means service with an Employer on and after becoming a Member, during which contributions are made to the Plan by or on behalf of the Member, and shall include, in the case of a Member who is transferred from one to another of the Employers, any service with the previous Employer as a Member prior to the date of transfer.
- 2.2.24 "Plan" means the Canadian Council of Christian Charities Employees Pension Plan.
- 2.2.25 "Plan Year" means the period ending each December 31 after the Effective Date.
- 2.2.26 "Retired Member" means a Member who has commenced to receive benefits from, or on behalf of, this Plan.
- 2.2.27 "RSP" means for the purpose of this Plan, a retirement savings plan which is registered pursuant to the provisions of the Income Tax Act and conforms to the prescribed lock-in requirements of the Applicable Laws for such plans, and includes a registered retirement savings plan (RRSP), a locked-in retirement account (LIRA), a registered retirement income fund (RRIF), a life income fund (LIF), a locked-in retirement income fund (LRIF) and any such similar plans to the extent that they are permitted under Applicable Laws.
- 2.2.28 "Same-Sex Partner" means either of two persons of the same sex who are living together in a conjugal relationship;
- (d) continuously for a period of not less than three years, or
 - (e) in a relationship of some permanence, if they are the natural or adoptive parents of a child, both as defined in the Family Law Act.
- 2.2.29 "Spouse" means either of a man and woman who, in relation to a Member, or Retired Member; are married to each other; or
- (a) are not married to each other and are living together in a conjugal relationship,
 - (i) continuously for a period of not less than three years, or
 - (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child, both as defined in the Family Law Act.
- 2.2.30 "Trustees" shall mean the Trustee or Trustees appointed pursuant to the Trust Agreement or any successor Trustee or Trustees acting as such thereunder. The Trustees shall be responsible for the administration of the Plan as described in subsection 10.2 of this Plan.
- 2.2.31 "YMPE" means the Year's Maximum Pensionable Earnings as defined in the Canada Pension Plan.

SECTION 3 ELIGIBILITY FOR MEMBERSHIP

3.1 Eligibility Requirements

3.1.1 A permanent full-time Employee of the Employer shall be eligible to become a Member of the Plan on the first day of employment or on such day not earlier than the first day of employment specified in the Employer's employment policy or employment contract.

3.1.2 All other Employees in classes for whom a pension plan is maintained are eligible to become Members upon meeting the following condition:

(a) A part-time Employee of the Employer may join the Plan on the first day of the month coincident with or next following the lesser of:

- (i) having earned not less than 35 per cent of the YMPE, or
- (ii) having completed 700 hours of employment with the Employer

in each of two consecutive calendar years immediately prior to membership in the Plan. For Members employed outside of Ontario, the relevant Appendix shall apply.

3.1.3 Notwithstanding the foregoing, the above eligibility requirements may be waived at the Employer's discretion in respect of an Employee, subject to Applicable Laws.

3.1.4 Except as provided in subsection 3.1.2, once an Employee becomes a Member such membership shall be maintained. This applies even though earnings may fall below the percentage of the YMPE cited in subsection 3.1.2.

3.2 Joining the Plan

3.2.1 To join the Plan an eligible Employee must sign and submit an application form in the form and manner prescribed by the Administrator.

3.2.2 Each Member of the Plan or each person who is eligible or is required to become a Member will be given in writing an explanation of the provisions of the Plan that apply to the Member, an explanation of the Member's rights and obligations in respect of the Plan and any other information prescribed by Applicable Laws. Such explanation and information shall be provided within the period prescribed by Applicable Laws and shall be in addition to any other rights to information the Member or person may be entitled to under section 11.

3.2.3 Each eligible Employee who, at the time they reach the moment of eligibility to join the Plan as set out in Section 3.1, will be allowed a one-time opportunity to voluntarily waive their right to join the Plan as a Member by completing an enrollment waiver document, in prescribed form determined by the Administrator. Such form shall contain, at a minimum, the eligible Employee's acknowledgment that:

- participation in the Plan has been offered,
- the Plan has been explained, and,
- the Employee was eligible to join the Plan.

Signing of the form is an acknowledgment by the eligible employee that they are forfeiting all their rights and benefits under the Plan by their voluntary choice not to join, and, the eligible

Employee is releasing the Employer from any liability with regards to the Plan in the event of the Employer's subsequent termination, retirement or death.

The Employer shall retain the original completed enrollment waiver form as part of the Employer's permanent records. A copy of the completed enrollment waiver shall be provided by the Employer to the Administrator.

In respect to Sub-section 3.2.3, an employee who has waived joining the Plan may elect to join the Plan at a later date, subject to the requirements set out in Section 3.1

SECTION 4 CONTRIBUTIONS

4.1 Member Contributions

4.1.1 Each Member, while in the employ of the Employer, shall contribute in each Plan Year at the default rate of 5% of the Member's Pensionable Earnings, subject to an alternative rate being set as allowed in subsection 4.1.2.

4.1.2 At the option of the Employer, the Employer may at the time of electing to participate in the Plan, elect to establish a different contribution rate to be payable by the Member. Such contribution rate can be set at any unit interval from 0% to 12% of Pensionable Earnings or at a fixed dollar amount, as long as the fixed amount is consistent with the aforementioned range of percentages, and shall be specified in the Participation Agreement.

4.1.3 A Member's contributions shall be an amount that shall not exceed the Member's allowable contribution limit for the Plan Year, as defined in subsection 4.6.

4.1.4 Except as specifically provided for herein, a Member may not withdraw his contributions made under the Plan.

4.1.5 Each Member who continues to be employed by an Employer beyond the Normal Retirement Date, and has not received a pension from or on behalf of the Plan, may continue to make the required contributions to the Plan, but not beyond December 31st of the year in which the Member turns 71.

4.1.6 In any Plan Year, the total of the Member required contributions may be made only in respect of a current calendar year and are subject to the contribution limits established from time to time under the Income Tax Act.

4.2 Additional Voluntary Contributions

4.2.1 Each active member may elect to contribute Additional Voluntary Contributions to the Plan to increase the retirement benefits under the Plan, subject to the following conditions:

- (a) pursuant to section 147.2(4) of the Income Tax Act, the Member's Additional Voluntary Contributions shall not cause the contribution limits in the Act to be exceeded; and
- (b) if a member was employed prior to October 9, 1986 the Member may contribute in respect of each year of service with the Employer during which the Member was not a

contributor to any pension plan of the Employer, an amount which does not exceed the maximum amount deductible as a contribution for past service pension as permitted under the Income Tax Act.

4.2.2 Such Additional Voluntary Contributions may be paid either in one single sum annually, or may be paid by regular deductions from Earnings. They may be discontinued at any time on the written instructions of the Member to the Employer. The Additional Voluntary Contributions will not be refunded to the Employee while an active Member in the Plan or an inactive Member on an approved leave of absence.

4.3 Employer's Contributions

4.3.1 The Employer shall contribute in each Plan Year at the default rate of 5% of the Member's Pensionable Earnings, subject to subsection 4.3.2.

4.3.2 At the option of the Employer, the Employer may at the time of electing to participate in the Plan, elect to establish a different contribution rate to be payable by the Employer. Such contribution rate can generally be set at any unit interval from 5% to the maximum percentage of Pensionable Earnings allowable under the Applicable Laws or at a fixed dollar amount, as long as the fixed amount is consistent with the aforementioned range of percentages, and shall be specified in an amended Participation Agreement. Participation Agreements struck prior to April 30, 2007 are not subject to the default rate set in subsection 4.3.1, but are subject to the previous range of 1.5% to the maximum percentage of Pensionable Earnings allowable under the Applicable Laws .

4.3.3 In any Plan Year, the Employer's contributions shall not cause the Member's allowable contribution limit for the plan year, as defined in subsection 4.6, to be exceeded.

4.4 Remittance of Contributions

4.4.1 The Employer's contributions shall be remitted to the Trustees for deposit to the Pension Fund, in monthly instalments within 20 days of the end of the month for which such installment is payable.

4.4.2 The Members' contributions shall be remitted to the Trustees for deposit to the Pension Fund, in monthly instalments within 20 days of the end of the month in which the deduction from remuneration is made.

4.4.3 Where a Member is on parental or pregnancy leave pursuant to the Employment Standards Act (Ontario), or on a leave of absence due to an injury for up to one year from such injury, (collectively referred to as an "authorized leave of absence"), the Member may continue to make contributions to the Plan in an amount equal to the Member's contributions prior to the commencement of the authorized leave of absence, as calculated in subsection 4.1.1 or 4.1.2, as the case may be, and the Employer shall continue to make contributions to the Plan, as calculated in subsection 4.3.1 or 4.3.2, as the case may be, in respect of such Member. A Member may elect not to continue to make contributions to the Plan during such authorized leave of absence by providing the Employer with prior written notification of such election, in which case the Employer shall not be required to make contributions pursuant to subsection 4.3 in respect of such Member to the Plan during the period of the authorized leave of absence. If the

Participation Agreement does not specify any Member required contributions, then the Employer contributions shall continue during periods of absence described in subsection 2.2.7 without any notification from the Member.

4.5 Late Payment

Continued and/or recurring instances of default may result in the cancellation of the applicable Participation Agreement by the Trustees.

4.6 Maximum Contributions

For each Member, the total of the Member Contributions, Additional Voluntary Contributions, and Employer's Contributions made in respect of the Member shall not exceed, in the calendar year, the Member's pension adjustment limit as determined under the Income Tax Act.

4.7 Return of Contributions

Any contribution made to the Plan on behalf of a Member by either the Member or the Employer, or both, that would cause the maximum contribution, as stated in subsection 4.6 to be exceeded, shall be returned to the person who made the contribution in order to avoid revocation of registration of the Plan, in accordance with Regulation 8506(2)(d) of the Income Tax Act, and subject to the approval of the authority administering Applicable Laws.

SECTION 5 RETIREMENT BENEFITS

5.1 Pension on Normal Retirement

5.1.1 The normal retirement pension shall commence on the Normal Retirement Date.

5.1.2 The amount of pension will be the amount that can be purchased with the value of the Member's Total Account in the Pension Fund on the Normal Retirement Date.

5.2 Pension on Early Retirement

5.2.1 A Member who retires not more than ten years before his Normal Retirement Date shall be entitled to an immediate pension.

5.2.2 A Member who retires earlier than set out in subsection 5.2.1 because of serious ill health, incapacity or total and permanent disability as determined by a qualified medical practitioner shall be entitled to an immediate pension.

The amount of the early retirement pension will be the amount that can be purchased with the value of the Member's Total Account in the Pension Fund on the Member's actual retirement date.

5.3 Pension on Late Retirement

5.3.1 A Member who remains in the service of the Employer after Normal Retirement Date and is not receiving a pension under the Plan shall be entitled to a late retirement pension commencing on the first day of the month following the actual retirement date.

5.3.2 All pensions shall commence payment before the end of the year in which the Member attains age 71.

5.3.3 The amount of the late retirement pension will be the amount that can be purchased with the value of the Member's Total Account in the Pension Fund on the Member's actual retirement date.

5.4 Additional Voluntary Contributions

5.4.1 A member who retires at any time after having made Additional Voluntary Contributions, pursuant to the provisions in subsection 4.2, shall be entitled to receive an amount of pension in the same form as the regular pension, such amount being the amount which can be provided by the accumulated balance of such Additional Voluntary Contributions together with Credited Earnings.

5.4.2 In lieu of the amount of pension referred to in subsection 5.4.1, the Member may, upon separation or retirement, elect to have a return of Additional Voluntary Contributions together with Credited Earnings in cash or transfer to an RSP.

5.5 Form and Payment of Retirement Pension

5.5.1 Notwithstanding the following, a Member may request that his vested Member's Total Account be used to purchase a Pension from any life insurance company licensed to transact business in Canada, as permitted by Applicable Laws.

5.5.2 Subject to any election granted hereunder, installments of a pension payable pursuant to subsections 5.1, 5.2 or 5.3 shall be payable throughout the lifetime of the Retired Member, commencing on the first day of the month coinciding with or next following the Member's actual retirement date.

5.5.3 Members without a Spouse:

In the case of a Member who does not have a Spouse at the date the first installment of the pension is due, the normal form of pension shall be paid for the lifetime of the Retired Member and shall be guaranteed for a period of 15 years.

5.5.4 Members with a Spouse:

In the case of a Member who has a Spouse at the date the first installment of the pension is due, the pension shall be paid for the lifetime of both the Retired Member and the Retired Member's Spouse.

For the purpose of this subsection 5.5.4, the Spouse shall be the person who is the Retired Member's Spouse at the date that the first installment of the pension is due.

In the event of the Retired Member's death, and where the Retired Member's Spouse survives the deceased Retired Member, the amount payable to the Retired Member's Spouse, from the first day of the month following the Retired Member's death, shall not be less than 60% of the amount previously paid to the Retired Member.

5.6 Transfer of Benefits

In lieu of the previous subsections of section 5, the Member may elect to transfer the value of his Member's Total Account to:

- (a) A locked-in retirement account (LIRA); or
- (b) Another registered pension plan, if that plan so permits; or
- (c) A life income fund (LIF).

5.7 Commutation of Small Pensions

If the value of any retirement annuity or amount of annual pension which can be purchased with the value of the Member's Total Account, payable to the Member at his Normal Retirement Date, is less than that prescribed by the Applicable Laws, the Trustees may authorize to be paid to such Member, designated annuitant or beneficiary, in lieu of such retirement annuity or annual pension and in full settlement of all liability on account of such Member, a single cash payment of an amount equal to the value of the Member's Total Account net of tax withholding as may be required.

SECTION 6 TERMINATION OF SERVICE

6.1 Benefits

6.1.1 A Member whose employment is terminated for any reason other than retirement or death prior to Normal Retirement Date and prior to completion of two years of membership in the Plan, shall receive his Member's Total Account with respect to his and his Employer's contributions on a non-locked in basis.

6.1.2 Notwithstanding subsection 6.1.1, a Member whose employment is terminated for any reason other than retirement or death prior to Normal Retirement Date and who has completed two years of membership in the Plan at his termination of employment date, shall not be permitted to receive a cash payment unless the conditions described in subsection 5.7 are met. Instead, the Member shall be entitled to receive the value of the Member's Total Account payable pursuant to subsection 6.2.2.

6.2 Portability

6.2.1 The Member may elect to receive the non locked-in monies described in 6.1.1 as a lump sum cash payment or he may elect to transfer such amount, as permitted by Applicable Laws, to:

- (a) a registered retirement savings plan (RRSP);
- (b) a registered retirement income fund (RRIF);
- (c) another registered pension plan, if that plan so permits;
- (d) another insurer to purchase a deferred pension.

6.2.2 The Member may elect to transfer the locked-in monies described in 6.1.2, as permitted by Applicable Laws, to:

- (a) A locked-in retirement account (LIRA);
- (b) a life income fund (LIF);
- (c) another registered pension plan, if that plan so permits;
- (d) another insurer to purchase a deferred pension.

6.2.3 The options outlined in subsection 6.2.1 and 6.2.2 are also available to a Member who is entitled to an early retirement pension under the Plan in accordance with subsection 5.2 and has elected to retire early.

6.2.4 Payment of the Member's benefit out of the Pension Fund on termination of service shall be in full satisfaction of all obligations of the Plan to such Member.

SECTION 7 DEATH BENEFITS

7.1 Death while in the Service of the Employer

If a Member dies while in the service of the Employer prior to Normal Retirement Date, or if a Member dies after Normal Retirement Date but prior to the transfer of the Member's Total Account, the Member's Beneficiary or the Member's Spouse at the date of death, as the case may be, shall be entitled to receive a cash payment equal to the value of the Member's Total Account subject to tax withholding, as permitted by Applicable Laws.

If a Member does not have a Spouse on the date of death, or if no Beneficiary has been designated, then the estate of the Member shall receive a cash payment equal to the value of the Member's Total Account subject to tax withholding.

7.2 Death after Termination of Service

If a Member, entitled to any pension benefit described in section 6, dies prior to the transfer of the Member's Total Account, the Member's Beneficiary or the Member's Spouse at the date of death, as the

case may be, shall be entitled to receive a cash payment equal to the value of the Member's Total Account subject to tax withholding, as permitted by Applicable Laws.

If a Member does not have a Spouse on the date of death, or if no Beneficiary has been designated, then the estate of the Member shall receive a cash payment equal to the value of the Member's Total Account subject to tax withholding.

7.3 Death after Retirement where No Option Has Been Elected

If a Member dies after the actual retirement date but prior to transferring the Member's Total Account, the Member's Beneficiary or the Member's Spouse at the date of death, as the case may be, shall be entitled to receive a cash payment equal to the value of the Member's Total Account subject to tax withholding, as permitted by Applicable Laws.

If a Member does not have a Spouse on the date of death, or if no Beneficiary has been designated, then the estate of the Member shall receive a cash payment equal to the value of the Member's Total Account subject to tax withholding.

7.4 Payment of a Death Benefit to a Spouse

As permitted by Applicable Laws, the death benefit may be paid as a lump sum cash payment to the Member's Spouse or may be:

- (a) used to purchase an immediate or Deferred Pension which must begin no later than December 31 of the calendar year of the Spouse's 71st birthday. If the age of the Member's Spouse is greater than this maximum, payments must begin within one year of the Member's death;
- (b) transferred to another registered pension plan, if that plan so permits;
- (c) transferred to a registered retirement savings plan (RRSP);
- (d) transferred to a registered retirement income fund (RRIF);
- (e) transferred to a locked-in retirement account (LIRA);
- (f) transferred to a life income fund (LIF).

SECTION 8 DISABILITY BENEFITS

8.1 Disability Benefits

Where it is established, by a written statement from a medical doctor licensed to practice under the laws of a province of Canada, that a Member has a life expectancy materially shorter than the life expectancy for the Member's age and sex on the then current Canadian Life Tables, the Trustees may direct that a lump sum settlement be made in lieu of any pension and any other benefits under the Plan, as permitted by Applicable Laws.

SECTION 9 PENSION FUND

9.1 Establishment of the Pension Fund

The Trustees shall be responsible for the selection of a Custodian. The Pension Fund, or a portion thereof, shall be maintained and administered by the Trustees in accordance with the terms of the Funding Agreement between the Trustees and such Custodian. The Trustees and the Custodian may agree to amend, alter or modify the form and the terms of the Funding Agreement at any time.

The Trustees may further appoint an organization, licensed to provide investment management services, to manage the investment of any portion of the Pension Fund.

The Trustees may replace any Custodian or investment manager at any time in accordance with the terms of any applicable agreement or contract.

9.2 Payment of Benefits

All benefits shall be provided from the Pension Fund. However, the Trustees may direct the Custodian to withdraw monies to purchase from a life insurance company, licensed to do business in Canada, a pension payable under the same conditions as the benefits provided hereunder so long as such action shall not result in the Plan ceasing to be approved or registered for purposes of Applicable Laws.

9.3 Investments of the Pension Fund

The investment of Pension Fund monies shall be in accordance with the requirements of Applicable Laws.

9.4 Liability of the Pension Fund

Subject to the provisions of Applicable Laws, benefits under the Plan shall be limited to those that can be provided from the assets of the Pension Fund. The payment of benefits under the Plan shall be a liability of the Pension Fund, and not of the Trustees, the Employer, the Administrator or its agents or the Custodian.

9.5 Claims

No Member, Retired Member or any person claiming through the Member or Retired Member by virtue of any provision of the Plan, shall have any right to, or any interest in, any part of the Pension Fund except to the extent provided from time to time under the Plan and the Funding Agreement, and any Member, Retired Member or other person having any claim through the Member or Retired Member shall have recourse solely to the Pension Fund for payment of any benefits hereunder.

SECTION 10 ADMINISTRATION

10.1 The Trustees

The complete role of the Trustees is contained in the governing Declaration of Trust effective October 1, 1982.

10.2 Appointment of Agents

The Trustees may employ one or more agents to carry out any act required to be done in the administration of the Plan and in the administration and investment of the Pension Fund.

10.3 Administrative Duties

The Trustees shall make reasonable efforts to ensure that the Plan and the Pension Fund are administered in accordance with Applicable Laws.

Administrative duties shall include, but shall not be limited to, preparation and issuance of reports, maintenance of records, interpretation of the provisions of the Plan, calculation and payment of benefits and filing of documents from time to time as required by Applicable Laws.

10.4 Time Limits

Subject to Applicable Laws and notwithstanding anything herein to the contrary, the Trustees may extend, or seek an extension of any time limit set out herein, or under Applicable Laws.

10.5 Enacting Rules and Regulations

The Trustees may enact rules and regulations relating to the administration to properly carry out the terms hereof and may amend, alter or modify such rules and regulations from time to time. Such rules and regulations shall not conflict with any provision of this Plan or Applicable Laws.

11.1 Notification of Amendment

Within 60 days after an amendment to the Plan is registered, each Member or other person who is or may be affected by the amendment, shall be given a notice and a written explanation of the amendment.

In lieu of the above, subject to the approval from the Superintendent of Pensions, the Association may provide notice and an explanation of the amendment together with the annual statement provided to the Members as described in subsection 11.2.

11.2 Annual Member Statement

Each Member shall be given, within six months of the end of each Plan Year, a written statement describing the Member's pension benefits, as prescribed by Applicable Laws.

11.3 Statement on Termination of Employment or Retirement

Each Member who terminates employment or retires, shall receive a written statement describing the benefits to which he is entitled. Such statement shall contain information as prescribed by Applicable Laws and shall be issued to the Member within 30 days of termination of employment or retirement, as the case may be.

11.4 Statement on Member's Death

Within 30 days of notification of the death of a Member, the Spouse, Beneficiary, estate or legal representative of the deceased Member shall receive a written statement describing the benefits to which they are entitled under the Plan. Such statement shall contain the information prescribed by Applicable Laws.

11.5 Examination of Plan Documents

Each Member, or his Spouse, or any other person entitled to pension benefits under the Plan, may, either personally or by an agent authorized in writing for that purpose, examine all documents as prescribed by Applicable Laws, without charge.

In lieu of, or in addition to, the inspection described above, any person entitled to make such inspection may order copies of any of the documents contemplated, for a reasonable charge.

SECTION 12 AMENDMENT OR TERMINATION OF THE PLAN

12.1 Right to Amend or Terminate

This Plan is established as a continuing policy, but the Trustees reserve the right to amend, alter, modify or terminate the Plan, either in whole or in part, without the consent of any other person, provided that such amendment, alteration or modification is not contrary to Applicable Laws.

12.2 No Reduction of Benefits

No amendment, alteration, modification, termination or partial termination of the Plan shall reduce the amount of benefits to which the Members, their Spouses and their Beneficiaries are entitled under the Plan up to the date of such amendment, alteration, modification, termination or partial termination, and with respect to which the required contributions have been made.

12.3 Termination of the Plan

In the event of the termination of the Plan, either in whole or in part, equitable provisions shall be made for the payment to Members, their Spouses and Beneficiaries of the pension and other benefits constituting the liabilities of the Plan, in accordance with the description of other priorities and methods of allocation to be established by the Trustees and as approved by such governmental authorities as have jurisdiction to regulate the operation of the Plan.

In the event of the partial termination of the Plan as a result of a Participating Employer rescinding its Participation Agreement, that Participating Employer shall pay all costs associated with the withdrawal of the Participating Employer from the Plan and Pension Fund.

12.4 Remittance of Contributions

In the event of the termination of the Plan, the Employer shall remit to the Pension Fund all Employer and Member contributions (if any), as described in section 4, that had not yet been remitted to the Pension Fund as of the Plan termination date.

12.5 Report on Plan Termination

In the event of the termination or partial termination of the Plan, the Trustees of the Plan shall file with such governmental authorities as have jurisdiction to regulate the operation of the Plan, a report, prepared by the Trustees, setting out the assets and liabilities of the Plan, the benefits to be provided under the Plan, the methods of allocating and distributing the assets of the Plan and determining the priorities for payment of benefits and such other information as may be required.

No payment shall be made out of the Pension Fund unless any approval that is required by law has been received from such provincial authority regulating the Plan.

13.1 Assignment

Except to the extent permitted by law, the benefits payable to any person under this Plan shall not be subject to any claim, attachment or other legal process by any creditor, nor shall any person entitled to any benefit under this Plan have any right to alienate, anticipate, commute, pledge, encumber or assign any of the benefits or payments to which he is or may become entitled under the Plan.

13.2 Beneficiary Designation

A Member shall designate in writing a Beneficiary to receive any benefits that are payable under the Plan to a Beneficiary upon the death of such Member and may change such designation from time to time. Such designation or change must be in accordance with any law applicable to the Member and shall be in such form and executed in such manner as the Administrator may, from time to time, determine. Any designation or change must be filed with the Administrator. Benefits payable as a result of the death of the Member shall be paid in accordance with the most recent designation filed by the Member with the Administrator and, in the absence of an effective designation of a Beneficiary, the Administrator shall make payment of any death benefits payable to the Beneficiary under the Plan to the estate of the Member and any such payment shall completely discharge all liability with respect to the amount paid.

13.3 Conformity with Legislation

In the event that any provision of the Plan does not conform to Applicable Laws, the Plan shall be amended accordingly, but only to the extent necessary to remedy any such deficiencies.

13.4 Employer Records

The records of the Employer and the Trustees shall be used to determine entitlements under this Plan, and shall be conclusive of the facts with which they are concerned.

13.5 Employment Rights

Participation in this Plan by an eligible Employee shall not be construed as constituting an enlargement of any right which the Member has apart from the Plan, nor as a guarantee of employment, or the continuation of employment of such Member, nor shall any provision or condition herein contained restrict in any way the right of the Employer to terminate a Member's employment.

13.6 Payments to Incompetents

Where for any reason the Administrator receives notice that a person entitled to benefits under the Plan is unable to manage his own affairs or is a minor, the Trustees shall pay any amount payable to such person to his duly appointed committee or other legal Trustees. Any payments made pursuant to this section to such duly appointed committee or to another legal trustee are deemed to be payments to the

Member in respect of whom such payments are made and shall be in complete discharge of the obligation of the Trustees, the Employer, the Plan, the Custodian and the Pension Fund to make such payments.

13.7 Spousal Breakdown

Notwithstanding subsection 13.1, subject to Applicable Laws and pursuant to a written agreement, decree, order or judgment of a competent tribunal, pension benefits accrued under the Plan may be subject to execution, seizure or attachment in satisfaction of an order for support or maintenance or may be assigned, pledged, commuted, encumbered or alienated to satisfy a division of matrimonial property.

13.8 Temporary Absence

A Member being temporarily absent from work by reason of an approved leave of absence without pay, or temporary lay-off without pay, will cease to accrue Credited Service during such absence up to a maximum of 24 consecutive months. After 24 months the Member will be considered as having terminated service with the Employer as of the original date of suspension and will be provided with a deferred pension in accordance with section 6. If the Member returns to work after an absence that has exceeded 24 months the Member shall be readmitted into the Plan as a new Member once he has fulfilled the eligibility requirements set out in subsection 3.1.

13.9 Transfers in from Other Plans

The Plan shall permit, from time to time, a member to transfer into their Member's Total Account the value of a benefit to which they are entitled from another registered plan, if such plan permits. The value of the benefit together with the attributed Fund Earnings shall be administered as prescribed by Applicable Laws.

SECTION 14 APPROVAL AND ADOPTION

Approval and Adoption of the Pension Plan

The Canadian Council of Christian Charities Employees Pension Plan, as constituted in this document, and including Appendices A through I, is hereby approved and adopted by the Trustees.

Dated at _____ this ____ day of _____, 200__.

Canadian Council of Christian Charities

Trustee, Chairman

Trustee

Trustee

Trustee

Trustee

Trustee

APPENDIX A PROVINCIAL PROVISIONS - ALBERTA

A.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Alberta Members.

A.2 DEFINITIONS

"Alberta Member" means a Member who on the date of retirement, death or termination of employment reports for work at an establishment of the Employer in the Province of Alberta, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Alberta.

A.3 Subsection 2.2.28 and 2.2.29 shall be deleted and replaced by the following:

"Spouse" means, in relation to another person;

- (a) a person who, at the relevant time, was married to that other person and had not been living separate and apart from that other person for three or more consecutive years, or,
- (b) if there is no person to whom subclause (a) applies, a person of the opposite sex who had lived with that other person in a marriage-like relationship for the three year period immediately preceding the relevant time.

A.4 Subsection 6.1 shall be applied but with reference to "2 years of membership in the Plan" removed and replaced by "five years of continuous service between 1987 and 2000, and two years of membership in the Plan after 1999".

A.5 The cash payment to the Spouse referred to under subsections 7.1, 7.2 and 7.3 shall be paid out of the Pension Fund to the Spouse. Such amount shall be paid as a lump sum cash payment but only to the extent permitted by the Alberta Employment Pension Plans Act and pursuant to any locking-in requirements therein.

A.6 The lump sum settlement to be made in lieu of any pension when a Member has a shortened life expectancy referred to under subsection 8.1 requires a spousal waiver, if there is a spouse.

APPENDIX B PROVINCIAL PROVISIONS - BRITISH COLUMBIA

B.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of British Columbia Members.

B.2 DEFINITIONS

"British Columbia Member" means a Member who on the date of retirement, death or termination of employment reports for work at an establishment of the Employer in the Province of British Columbia, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of British Columbia.

B.3 Subsection 2.2.28 and 2.2.29 shall be deleted and replaced by the following:

"Spouse" means, in relation to another person;

- (a) a person who at the relevant time was married to that other person and not living separate and apart from that other person for the two year period immediately preceding the relevant time, or
- (b) if paragraph (a) does not apply,
 - (i) a person who at the relevant time lived with that other person as husband and wife for the two year period immediately preceding the relevant time, or
 - (ii) a person of the same gender who at the relevant time lived in a marriage-like relationship with that other person for the two year period immediately preceding the relevant time.

B.4 The cash payment to the Spouse referred to under subsections 7.1, 7.2 and 7.3 shall be paid out of the Pension Fund to the Spouse. Such amount shall be paid as a lump sum cash payment but only to the extent permitted by the British Columbia Pension Benefits Standards Act and pursuant to any locking-in requirements therein.

B.5 The lump sum settlement to be made in lieu of any pension when a Member has a shortened life expectancy referred to under subsection 8.1 requires a spousal waiver, if there is a spouse.

APPENDIX C PROVINCIAL PROVISIONS - MANITOBA

C.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Manitoba Members.

C.2 DEFINITIONS

"Manitoba Member" means a Member who reports for work at an establishment of the Employer in the Province of Manitoba, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Manitoba.

C.3 Subsection 2.2.29 shall be deleted and replaced by the following:

"Spouse" means a person of the opposite sex, at the relevant time, where used in relation to a Member, either:

- (a) the person who is married to that other spouse; or,
- (b) a person publicly represented by another person as the Spouse of that other person where:
 - (i) either of the persons is prevented by law from marrying the other, for a period of not less than three years; or,
 - (ii) neither of them is prevented by law from marrying the other, for a period of not less than one year;

subject always to the Manitoba Pension Benefits Act and its Regulations.

C.4 Subsection 3.1.2 shall be deleted and replaced by the following:

A part-time or temporary Employee who has earned at least 25% of the YMPE in each of two consecutive calendar years of service and who has completed two years of service with the Employer shall be required to join the Plan.

A part-time or temporary Employee who has earned less than 25% of the YMPE may join the Plan upon the completion of two years of service with the Employer.

C.5 Subsection 5.5.4 shall be deleted and replaced by the following:

Members with a Spouse:

In the case of a Member who has a Spouse at the date the first installment of the pension is due, the pension shall be paid for the lifetime of both the Retired Member and the Retired Member's Spouse.

Such pension shall be an adjusted pension the amount of which shall be actuarially equivalent to the normal form of pension paid under the Plan for Members who have a Spouse at retirement, which would have been paid had it not been for the Member being a Manitoba Member.

In the event of the Retired Member's death, and where the Retired Member's Spouse survives the deceased Retired Member, the pension shall continue to be paid to the Retired Member's Spouse.

The amount payable to the Retired Member's Spouse shall be a reduced pension equal to 66-2/3% of the pension previously paid to the Retired Member. Such reduced pension shall commence on the first day of the month following the Retired Member's death.

This form of pension can be waived only by written notice from the Member and the Member's Spouse, and in accordance with applicable provincial legislation.

- C.6 Notwithstanding subsections 7.1, 7.2 and 7.3, a cash payment to a Spouse shall only be made to a Registered Retirement Savings Plan arrangement which complies with the locking-in provisions of the Manitoba Pension Benefits Acts.
- C.7 The lump sum settlement to be made in lieu of any pension when a Member has a shortened life expectancy referred to under subsection 8.1 requires a spousal waiver, if there is a spouse.
- C.8 Notwithstanding subsection 13.7, in the event of spousal breakdown the provisions of the Manitoba Pension Benefits Act shall take precedence over any written agreement, decree, order or judgement.

APPENDIX D PROVINCIAL PROVISIONS – NEW BRUNSWICK

D.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of New Brunswick Members.

D.2 DEFINITIONS

"New Brunswick Member" means a Member who reports for work at an establishment of the Employer in the Province of New Brunswick, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of New Brunswick.

D.3 Subsection 2.2.28 and 2.2.29 shall be deleted and replaced by the following:

"Spouse" means, either a man or woman, at the relevant time, where used in relation to a Member, who are:

- (b) married to each other; or,
- (c) married to each other by a marriage that is voidable and has not been voided by a declaration of nullity; or
- (d) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year; or
- (e) not being married to each other have cohabited within the preceding year, and have cohabited:
 - (i) continuously for a period of not less than three years in a conjugal relationship in which one person has been substantially dependent upon the other for support, or,
 - (ii) in a relationship of some permanence where there is a child born of whom both are the natural parents;

subject always to the New Brunswick Pension Benefits Act and its Regulations.

D.4 Subsection 6.1 shall be applied but with reference to "two years of membership in the Plan" removed and replaced by "five years of continuous service".

D.5 Subsection 8.1 is amended to: "The Member may request and the Trustees may direct that a lump sum settlement be made to fund an alternate form of pension if a Medical Doctor licensed to practice under the laws of a province of Canada certifies that life expectancy is shortened considerably. A spousal waiver is required".

APPENDIX E PROVINCIAL PROVISIONS - NEWFOUNDLAND AND LABRADOR

E.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Newfoundland and Labrador Members.

E.2 DEFINITIONS

"Newfoundland and Labrador Member" means a Member who reports for work at an establishment of the Employer in the Province of Newfoundland and Labrador, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Newfoundland and Labrador.

E.3 Subsection 2.2.29 shall be deleted and replaced by the following:

"Spouse" means a person of the opposite sex, at the relevant time, where used in relation to a Member, who:

- (a) not being married to the Member and;
 - (i) not being prevented by law from marrying the Member has cohabited continuously with the member in a conjugal relationship for a period of not less than one year, or
 - (ii) being prevented by law from marrying the Member has cohabited continuously with the Member in a conjugal relationship for a period of not less than three years,and is cohabiting or has cohabited with the Member within the preceding year, or
- (b) if there is no person described in paragraph (a);
 - (i) is married to the Member,
 - (ii) is married to the Member by a marriage that is voidable and has not been voided by a judgement of nullity, or
 - (iii) has gone through a form of marriage with the Member in good faith, that is void and is cohabiting or has cohabited with the Member within the preceding year.

APPENDIX F PROVINCIAL PROVISIONS – NOVA SCOTIA

F.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Nova Scotia Members.

F.2 DEFINITIONS

"Nova Scotia Member" means a Member who reports for work at an establishment of the Employer in the Province of Nova Scotia, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Nova Scotia.

F.3 Subsection 2.2.29 shall be deleted and replaced by the following:

"Spouse" means either of a man and woman, who, in relation to a Member:

- (c) are married to each other; or
- (d) are married to each other by a marriage that is voidable and has not been annulled; or
- (e) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, if they have ceased to cohabit, have cohabited within the 12 month period immediately preceding the relevant date; or
- (f) not being married to each other and neither being married to another person, have lived together as husband and wife for three years and are living together as husband and wife at the relevant time;

provided that they are not living separate and apart on a Member's date of death or on the date that payment of the first installment of a Retired Member's pension is due.

APPENDIX G PROVINCIAL PROVISIONS - QUEBEC

G.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Quebec Members.

G.2 DEFINITIONS

"Quebec Member" means a Member who reports for work at an establishment of the Employer in the Province of Quebec, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Quebec.

G.3 Subsection 2.2.28 and 2.2.29 shall be deleted and replaced by the following:

"Spouse" means, at the relevant time, the person who:

- (a) is married to the Member; or,
- (b) has been living in a conjugal relationship with an unmarried Member, whether the person is of the opposite sex or the same sex, for a period of not less than three years; or
- (c) has been living in a conjugal relationship with an unmarried Member for a period of not less than one year if:
 - (i) at least one child is born, or to be born, of their union; or,
 - (ii) they have adopted, jointly, at least one child while living together in a conjugal relationship; or,
 - (iii) one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

G.4 Subsection 3.1.2 (a) shall be deleted and replaced by the following:

3.1.2 (a) A part-time Employee of the Employer may join the Plan on the first day of the month coincident with or next following the lesser of:

- (ii) earnings of not less than 35 per cent of the YMPE, or
- (iii) 700 hours of employment with the Employer

in the calendar year immediately preceding membership in the Plan.

G.5 Subsection 5.3 shall be deleted and replaced by the following:

5.3.1 A Quebec Member who remains in service of the Employer after his Normal Retirement Date shall be entitled to a monthly pension commencing on his actual postponed retirement date.

5.3.2 All pensions shall commence payment in full before the end of the year the Member attains age 69.

- 5.3.3 The amount of pension payable from the actual retirement date shall be determined from the pension purchased with the value of the Member's Total Account, referred to in subsection 5.1, which would have been payable from his Normal Retirement Date,
 - 5.3.4 Notwithstanding the foregoing, if during the period after his Normal Retirement Date, contributions continue to be made to the Plan by a Quebec Member, such Member shall receive an additional amount of pension which can be purchased by such value of contributions contained within the Member's Account at the actual postponed retirement date.
 - 5.3.5 Such Member may elect to receive a partial or full payment of his pension prior to his actual retirement date, but only if it is deemed necessary to make up for any reduction in salary incurred during the period after his Normal Retirement Date. Unless otherwise permitted by the Employer, such a Member will be permitted to make such an election once within each 12 month period following his Normal Retirement Date.
 - 5.3.6 If a Quebec Member elects to receive a partial pension, the amount of pension payable from his actual retirement date shall be equal to the amount purchased from the value of the contributions contained within the Member's Account, and notwithstanding the foregoing, such Member shall not be permitted to continue making contributions to the Plan during the period on and after he commences receipt of such partial pension.
- G.6 Notwithstanding subsection 6.2, a Quebec Member who is entitled to a deferred pension in accordance with subsection 6.1.2 shall be allowed to make a transfer under subsection 6.2,
- (a) upon termination of employment with the Employer, or
 - (b) at each 5th anniversary occurring after such termination of employment, but not beyond the date within 180 days of the date the Quebec Member may commence to receive an early retirement pension under subsection 6.2.1.

APPENDIX H PROVINCIAL PROVISIONS - SASKATCHEWAN

H.1 Notwithstanding any other provisions of the Plan, certain special provisions as described in this Appendix shall apply in respect of Saskatchewan Members.

H.2 DEFINITIONS

"Saskatchewan Member" means a Member who reports for work at an establishment of the Employer in the Province of Saskatchewan, or is not required to report for work at any establishment of the Employer, but is paid from an establishment of the Employer in the Province of Saskatchewan.

H.3 Subsection 2.2.29 shall be deleted and replaced by the following:

"Spouse" means, a person, at the relevant time, where used in relation to a Member, who;

- (a) is married to the Member; or,
- (b) if a Member is not married, a person of the opposite sex with whom the Member is cohabiting as husband and wife at the relevant time and who has been cohabiting continuously with the Member as his or her spouse for at least one year prior to the relevant time,

subject always to the Saskatchewan Pension Benefits Act and its Regulations.

H.4 Subsection 6.1 shall be applied but with reference to "two years of membership in the Plan" removed and replaced by "two years of continuous service".

H.5 The lump sum settlement to be made in lieu of any pension when a Member has a shortened life expectancy referred to under subsection 8.1 requires a spousal waiver, if there is a spouse.

APPENDIX I LIST OF PARTICIPATING EMPLOYERS
(As at October 16, 2007)

Anglican Coalition in Canada, Vancouver, BC (066)
Aylmer Evangelical Missionary Church, Aylmer, ON (074)
B. Broughton Company Limited, Toronto, ON (001)
Baptist General Conference of Canada, Edmonton, AB (002)
Bethel Community Church of Barrie, Barrie, ON (075)
Bethel Evangelical Missionary Church, Lindsay, ON (003)
Bethel Evangelical Missionary Church, New Dundee, ON (004)
BLF Canada, Winnipeg, MB (071)
Breton Word of Faith Church, Breton, AB (012)
Bridges to New Life Society, Lake Country, BC (081)
Burlington Congregational Christian Church, Burlington, ON (006)
Canadian Conference of Brethren in Christ Church, Fort Erie, ON (007)
Canadian Council of Christian Charities, Elmira, ON (008)
Carey Outreach Ministries Inc., Guelph, ON (072)
Chemainus Congregational Christian Church, Chemainus, BC (009)
Chosen People Ministries (Canada), North York, ON (010)
Christian Transportation Inc., Mississauga, ON (011)
Community Fellowship (Waterloo), Waterloo, ON (077)
Cremona Congregational Church, Carstairs, AB (013)
Earthcare Connections Inc., Humboldt, SK (069)
Elim Chapel Fellowship, Winnipeg, MB (014)
Emmanuel Bible Church - Simcoe, Simcoe, ON (063)
Emmanuel Bible College, Kitchener, ON (015)
Emmanuel Congregational Christian Church, Middleton, NS (016)
Erindale Bible Chapel, Mississauga, ON (017)
Evangelical Covenant Church of Canada, Winnipeg, MB (018)
Evangelical Fellowship of Canada, Markham, ON (019)
Fairhaven Community Church, Innisfil, ON (064)
First Congregational Church of Fredericton, Fredericton, NB (020)
First Evangelical Missionary Church, Pembroke, ON (021)
First Muskoka Congregational Christian Church, Port Carling, ON (022)
Forest Baptist Church, Forest, ON (023)
Forest Brook Bible Chapel, Pickering, ON (024)
Forestview Bible Church, Burlington, ON (025)
Foursquare Gospel Church of Canada, Surrey, BC (026)
Free Reformed Missions International, Dresden, ON (027)
Gentle Shepherd Community Church, Flesherton, ON (028)
Gospel Recordings of Canada Inc., Hamilton, ON (029)
Grace Trinity Community Church, Guelph, ON (030)
Hanover Missionary Church, Hanover, ON (031)
House of Compassion of Toronto, Willowdale, ON (032)
Huron Campus Ministry - Guelph, Guelph, ON (076)
In Touch Ministries of Canada, Markham, ON (034)
Insight for Living Ministries, Surrey, BC (035)
International Needs Canada, Aldergrove, BC (036)
Italian Pentecostal Church of Canada, Montréal, QC (037)

Langford Community Church, Brantford, ON (070)
Lincoln Heights Evangelical Missionary Church, Waterloo, ON (038)
Living Stones Church, Red Deer, AB (039)
Louise Avenue Congregation Church, Saskatoon, SK (040)
Make Us Holy Ministries, Breslau, ON (042)
Markham Missionary Church, Markham, ON (043)
Missionary Ventures of Canada, Guelph, ON (005)
Mount Pleasant Evangelical Missionary Church, Singhampton, ON (044)
New Covenant Congregational Christian Church, Brantford, ON (045)
New Life Christian Church, Toronto, ON (033)
North Calgary Community Church, Calgary, AB (046)
Northside Mennonite Church /Christian School, Vanderhoof, BC (047)
Northwest Mennonite Conference, Didsbury, AB (065)
Open Doors with Brother Andrew, Inc., Mississauga, ON (048)
Orillia Community Church, Orillia, ON (049)
Pioneer Clubs Canada Inc., Burlington, ON (050)
Prison Fellowship Canada, Oakville, ON (051)
Reformed Episcopal Church, Victoria, BC (062)
Regina Church of Christ, Regina, SK (052)
Rivers of Life Fellowship Assoc. Inc., Richmond Hill, ON (079)
Riverwood Community Church, Winnipeg, MB (068)
Seeds of Hope Children's Ministry, Mission, BC (073)
SIM Canada, Scarborough, ON (053)
St. Paul's Congregational Church, Chatham, ON (054)
Tavistock Evangelical Missionary Church, Tavistock, ON (055)
The Pathway Church, St. George, ON (067)
The Voice of the Martyrs Inc., Mississauga, ON (056)
Toronto City Mission, Toronto, ON (057)
Trinity Evangelical Missionary Church, Waterloo, ON (058)
Trochu Baptist Church, Trochu, AB (059)
Welcome Hall Mission, Montreal, QC (060)
World Relief Canada, Markham, ON (061)
Yellowknife Church of Christ, Yellowknife, NT (080)
Youthworks Canadian Mission, Vancouver, BC (078)