



Instructions for Completing the Annual Information Return

The Annual Information Return (“AIR”) is required to be filed pursuant to the Ontario Pension Benefits Act, R.S.O. 1990, c. P.8, as amended (the “PBA”) and the Federal Income Tax Act, R.S.C. 1985 (5th supp.), c. 1, as amended (the “ITA”). The AIR is a joint filing with the Canada Revenue Agency and the information on Schedule A is collected solely under the authority of the ITA.

Effective January 1, 2013, the AIR is required to be filed electronically via the Financial Services Commission of Ontario’s (FSCO) Pension Services Portal (PSP). If you have not received your user ID and temporary password to access the PSP, please contact FSCO either by [e-mail](#) or mail at the address on page four of the AIR.

Plan administrators, or their agents, must complete all relevant sections of the AIR accurately (including Schedule A) and submit the return via the PSP within the prescribed time period. Late filings are subject to financial penalties under s. 162(7) of the ITA. In addition, registration of the plan may be revoked under ss. 147.1(11) and (12) of the ITA if the AIR is filed late.

The sections in these instructions correspond to the sections on the AIR. Please follow these instructions carefully to avoid submitting inaccurate AIRs.

Change to Section(s) of the AIR

An amendment is required to be filed with FSCO for changes to these sections of the AIR:

- Pension Plan Name;
- Plan Type;
- Benefit Type;
- Plan Administrator Name;
- Plan Sponsor Name;
- Pension Fund Trustee;
- Custodian; *Collective Bargaining Agent.

Please do not change the information on the above-noted sections of the AIR via the PSP.

Please submit the appropriate amendment to the plan text, custodial agreement or trust agreement

(including any board resolution) together with a duly completed Form 1.1, application for registration of a plan amendment, to FSCO either through the PSP or by mail, to the address on page four of the AIR.

Once the amendment has been received and registered, we will update our records accordingly.

For changes to any other sections of the AIR, please change the information on the AIR through the PSP. The sections are:

- Contact Person’s name;
- Title;
- Address;
- Email Address;
- Telephone Number;
- Fax Number.

Identification

Registration Number

This section is automatically populated based on FSCO’s records. If the registration number on the AIR is incorrect, please contact FSCO either by [e-mail](#) or mail at the address on page four of the AIR.

Name of Pension Plan

This section is automatically populated based on FSCO’s records. If the name of the pension plan on the AIR is incorrect, please refer to the above-noted heading “Change to Section(s) of the AIR”.

Plan Type

This section is automatically populated based on FSCO’s records. If the plan type on the AIR is incorrect, please refer to the above-noted heading “Change to Section(s) of the AIR”.

Benefit Type

This section is automatically populated based on FSCO’s records. If the benefit type on the AIR is incorrect, please refer to the above-noted heading “Change to Section(s) of the AIR”.

Plan Reporting Period

This section is automatically populated based on FSCO's records. If the plan report period on the AIR is incorrect, please contact FSCO either by [e-mail](#) or mail at the address on page 4 of the AIR.

Please remember to quote the name of the pension plan and the registration number in any e-mail or mailing to FSCO.

Language

This section is automatically populated based on FSCO's records. If the language on the AIR is incorrect, please contact FSCO either by [e-mail](#) or mail at the address on page four of the AIR.

Plan Administrator

This section is automatically populated based on FSCO's records. If the plan administrator information on the AIR is incorrect, refer to the above-noted heading "Change to Contact to Section(s) of the AIR". As defined under section 8 of the PBA, the plan administrator refers to the entity, responsible for the administration of the plan.

Plan Sponsor

This section is automatically populated based on FSCO's records. If the plan sponsor information on the AIR is incorrect, please refer to the above-noted heading "Change to Section(s) of the AIR". Please note that the plan sponsor is the entity that is sponsoring the pension plan.

Pension Fund Trustee (including Insurance Company)

This section is automatically populated based on FSCO's records. The AIR can display only one pension fund trustee. To view all pension fund trustees associated with the plan, please go to the "Plan Profile" window in PSP. If the pension fund trustee information on the "Plan Profile" window is incorrect, please refer to the above-noted heading "Change to Section(s) of the AIR".

Custodian (Entity holding the Pension Fund Assets)

This section is automatically populated based on FSCO's records. Please note that the AIR can display only one custodian. To view all custodians associated with the pension plan, please go to the "Plan Profile" window in PSP. If the custodian information on the "Plan Profile" window is incorrect, please refer to the above-noted heading "Change to Section(s) of the AIR".

Location of Books or Records

This section is automatically populated based on FSCO's records. If the location of books or records on the AIR is incorrect, please change the information on the AIR through the PSP.

***Collective Bargaining Agent**

This section is automatically populated based on FSCO's records. The AIR can display only one collective bargaining agent. To view all collective bargaining agents associated with the pension plan, please go to the "Plan Profile" window in PSP. If the collective bargaining agent information on the "Plan Profile" window is incorrect but does not require an amendment for the change, please change the information on the AIR through the PSP. If more than one collective bargaining agent information is incorrect, and none of the changes require amendments, please contact FSCO either by [e-mail](#) or mail at the address on page four of the AIR.

If an amendment is required to change a Collective Bargaining Agent, please refer to the above-noted heading "Changes to Section(s) of the AIR".

Please remember to quote the name of the pension plan and the registration number in any e-mail or mailing to FSCO.

Funding Information for the Reporting Period

Please provide detailed information concerning contributions required and actually remitted to the pension fund in respect of the reporting period referenced in the Plan Reporting Period section of the AIR form.

Required contributions based on the most recent Form 7 or Actuarial Report

Please ensure that the information entered in **101** to **109** is based on the most recently filed actuarial valuation report for defined benefit pension plans, the most recent FSCO Form 7 Summary of Contributions filed with the trustee(s) of the pension fund for defined contribution pension plans or the most recent collective bargaining agreement for multi-employer pension plans that that are not required to file actuarial valuation reports.

101 Employer normal cost / current service contributions are the employer portion of the cost of pension and ancillary benefits **accrued** during the reporting period.

If your pension plan has been amended to freeze current service accruals or there are no “active” members remaining in the pension plan, please contact FSCO either by [e-mail](#) or mail at the address on page four of the AIR to update the status of the pension plan to permit zero current service contributions.

102 Plus: Employer special payments

Employer special payments may be required in defined benefit plans as well as in certain combination plans to cover any unfunded liabilities or solvency deficiencies. Please include any special payments that are due for this period in this box.

If a cost certificate covering an earlier period or periods was filed during the current reporting period, and if additional payments due in respect of the preceding period(s) were identified in the cost certificate, please also include those payments in this box.

103 Less: Reduction of employer required contributions include actuarial gains applied to reduce employer contributions for normal cost.

104 Less: Other adjustments include forfeitures of non-vested employer contributions, as well as the prior year credit balance available at the beginning of the reporting period and other items that do not fall under **103**.

105 is automatically populated.

106 Member required contributions are the contributions, if any, required to be made by the plan members in respect of the reporting period as set out in the pension plan text.

107 Less: Reduction of member required contributions includes actuarial gains applied to reduce member contributions for normal cost.

108 Less: Other adjustments includes all other items that do not fall under **107**.

109 is automatically calculated.

Actual contributions made in respect of the reporting Pension Fund Information period

110 Employer contributions are the amount of **actual** contributions made in respect of the reporting period by the employer. This amount is determined from the actual employer contributions remitted during the

reporting period, adjusted for any in-transit amounts at the beginning and end of the reporting period.

111 *Member contributions* are the amount of **actual** contributions made by the members in respect of the reporting period. This amount is determined from the actual member contributions deducted and remitted during the reporting period, adjusted for any in-transit amounts at the beginning and end of the reporting period. **Do not include member additional voluntary contributions in **111**.**

112 Member additional voluntary contributions are any additional amounts voluntarily contributed by the members in respect of the reporting period.

Membership Information at the End of the Reporting Period

Information for **113** and **127** is to be based on the active membership as at the end of the reporting period as referenced in the Plan Reporting Period section of the AIR. Active members include those members who are not accruing future service benefits under the pension plan by virtue of a transaction under s. 80 or s. 81 of the PBA but are accruing benefits under a successor plan.

Please indicate the number of active pension plan members, split by gender, that are employed in the appropriate jurisdictions. Do not include former members in these boxes.

A member is considered to be employed under the federal PBSA, 1985, R.S.C. 1985 (2nd supp.), c. 32, as amended (“federal PBSA”), jurisdiction if the member’s employment is considered to be “included employment” as defined under the federal PBSA, regardless of the member’s physical place of employment.

128 to **129** are automatically populated.

Membership Reconciliation

Please complete **130** to **131** as applicable.

132 is automatically populated.

Please complete **133** to **136** as applicable.

137 to **138** are automatically populated.

Former Members and Other Beneficiaries at the End of the Reporting Period

A “former member” is a person who has terminated employment or membership in the pension plan and is receiving a pension from the pension fund, is entitled to receive a pension from the pension fund within one (1) year of termination from the pension plan or is entitled to a deferred pension or any other payment from the pension fund.

“Other beneficiaries” include any person who is the surviving spouse or beneficiary of a former member of a pension plan, if the surviving spouse or beneficiary is receiving a pension from the plan as a result of the death of the former member.

139 Enter the total number of former members and other beneficiaries in the plan at the end of the reporting period.

140 Enter the number of former members and other beneficiaries from **139** whose benefits under the plan are in relation to employment in Ontario.

Pension Fund Information

141 Amounts transferred in from other plans is the total actual amount transferred into the pension fund from other registered pension plans (“RPPs”), deferred profit-sharing plans (“DPSPs”), registered retirement savings plans (“RRSPs”), registered retirement income funds (“RRIFs”), locked-in retirement accounts (“LIRAs”), life income funds (“LIFs”) and locked-in retirement income funds (“LRIFs”).

142 Payment of benefits from the plan is the total amount of benefits paid to former members and beneficiaries.

143 Transfer of benefits to other plans is the total actual amount of all transfers to other plans, including RPPs, RRSPs, RRIFs, LIRAs, LIFs and LRIFs.

Please complete **144** to **146** with the information from the pension plan or pension fund financial statements covering the reporting period of the AIR.

Employers at the End of the Reporting Period

147 Enter the number of employers who participated in the pension plan. Please note this is only required to be completed for those plans with multiple participating employers.

Confirmation of Compliance

Please review questions (a) through (f) and complete as applicable.

For question (a) the word “Other” means any of the documents that support the pension plan, such as insurance contracts and trust agreements. If any of these documents have been changed, please check the “Other” box and specify the document(s) that changed.

For question (e), if the pension plan is a multi-employer pension plan established pursuant to a collective or trust agreement, please prepare a separate listing of the name, address, city, province/state, country and telephone and fax number of each member of the Board of Trustees that administers the plan and [e-mail](#) the list or mail the list to FSCO at the address on page 4 of the AIR.

Electronic Revision of the AIR

To revise an AIR submitted on the PSP, please refer to the [“Instructions for Making Re-filing Requests through the Pension Services Portal”](#) and/or view the [video](#).

Further Inquiries

For further inquiries about the AIR, view the [Instructions for E-filing the AIR](#), [email](#) or call the Financial Services Commission of Ontario at:

(416) -250-7250,
Toll-free:1-800-668-0128,
TTY toll-free: 1-800-387-0584,

Certification

The certification of the AIR is completed when the plan administrator or an authorized delegate completes the submission process.

Although some information, advice and assistance might have been obtained from accountants, investment managers, actuaries or other service providers when completing the AIR, the administrator of the pension plan or its authorized delegate(s) is responsible for certifying the AIR.

Please remember to quote the name of the pension plan and the registration number in any e-mail or mailing to FSCO.



The numbers below correspond to the questions on the CRA - Schedule A.

1 Did the pension plan terminate or become inactive prior to or in this reporting period?

A plan terminates when contributions have ceased and members have ceased to accrue benefits. An inactive plan is one which has terminated but the total plan funds have not been disbursed.

If the plan contains a defined benefit provision please complete questions 2 and 3 otherwise continue to question 4.

2 Actuarial liabilities resulting from plan obligations

Enter the actuarial liability and current service costs based on a funding method that matches contributions with accrued benefits on a reasonable basis.

3 Date of last actuarial assessment

Date of the last calculation of actuarial liability from plan obligations.

4 How many active members were persons connected with the employer?

An *active member* is an employee who accrues benefits in a defined benefit plan, or who makes contributions or on whose behalf the employer makes contributions to a defined contribution plan.

According to the Income Tax Regulations, a *connected person* is generally one who:

- owns, directly or indirectly, 10% or more of the issued shares of any class of the capital stock of the employer or a related corporation;
- does not deal at arm's length with the employer;

or

- is a specified shareholder of the employer by reason of s. 248(1) of the ITA.

For a complete definition, please see s. 8500(3) of the Income Tax Regulations.

After question 4, Multi-Employer Plans proceed to question 9, although Specified Multi-Employer Plans need not continue. Other plans continue with question 5.

8 During this reporting period, has a person or group acquired control of the corporation that is sponsoring the pension plan?

If the plan sponsor is a corporation, indicate if the corporation underwent a change of control during the plan year. If the sponsor is not a corporation, check the box for "not applicable".

Questions relating to sections 1 to 10 inclusive should be directed to:

Canada Revenue Agency
Registered Plans Directorate
General Enquiries Services

- 613-954-0419
- 1-800-267-3100 toll free (English)
- 1-800-267-5565 (French/ français)