

# Pensions Division External User Manual: Registration and Licensing System (RLS)

A user guide to assist pension plan administrators, and their service providers, in utilizing RLS for pension plan filings and submissions.

[fcaa.gov.sk.ca](http://fcaa.gov.sk.ca)

July 2018



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# Introduction

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Welcome to the “Registration and Licensing System” (“RLS”), a secure electronic environment to make filings and submissions to the Financial and Consumer Affairs Authority (“FCAA”) of Saskatchewan.

Please take a moment to review our publication “Basic User Guide – Registration and Licensing System” (“RLS Basics Guide”) to learn how to create a user account, how to navigate within RLS and how to submit information through RLS. That guide is available on our RLS webpage:

<http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/pension-plans/registration-and-licensing-system>.

The primary contact for all pension plans registered under *The Pension Benefits Act, 1992* (“the Act”) is the pension plan administrator (“Administrator”). This guide is written as a tool to help the Administrator in navigating and using RLS. In this guide, the term “you” is generally used with reference to the Administrator. There are circumstances in this guide, however, where the term “you” may be referring to a delegated user or service provider user (SPU) whom access to a plan’s RLS account has been granted. As you review this guide, please interpret accordingly.

You have been provided with a unique User ID, issued to you in an email. Using that User ID and the link in that email, you will have been asked to reset your password. If you have not received this information, please contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

RLS provides you with a secure portal to manage your pension plan’s registration with FCAA. To access RLS, please use the following link: <https://fcaa.saskatchewan.ca>. RLS provides you with the functionality to administer and manage the following submissions:

- Application for the registration of a pension plan
- Annual information return (AIR)
- Actuarial information summary and actuarial valuation reports and/or cost certificates (collectively, referred to as an “AIS” in this guide and throughout RLS)
- Amendments, including asset transfer amendments, partial plan merger in or out amendments, and full plan merger in amendments
- Partial plan terminations
- Full plan terminations, including full plan merger out amendments
- Correspondence with FCAA about the above events in a secure environment






RLS is used for the licensing and registration of persons pursuant to several statutes administered by FCAA. For that reason, some of the language used through RLS (i.e. “Your Licences”) will not be familiar to you.

# General Navigation Tips

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In addition to the guidance that you will find in the RLS Basics Guide, this page provides very general RLS navigation tips.

## General Navigation Tips

- ✓ To proceed to the next step in the submission, Click “Next” –  - found at the top right-hand corner of most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:  

- ✓ To go back to a previous step in the submission, click “Prev”-  – found at the top right-hand corner of the screen. Your page will be saved automatically.
- ✓ For additional help, review any “information bubbles” -  - and instruction text boxes found throughout the submission screens.
- ✓ You can also press “Save” -  - to save the entries you have made on the screen. In addition, where a screen performs calculations, in most situations, you will be asked to click “Save” to perform the calculations.

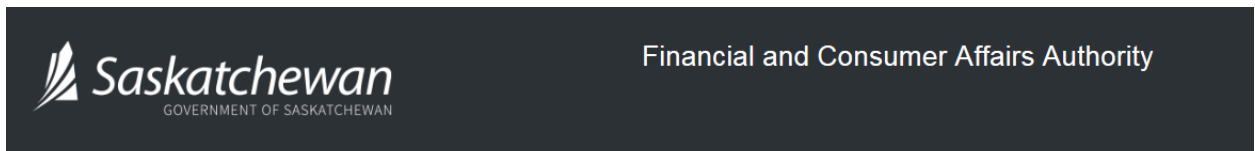


# RLS Basics – Pensions Division Specific

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## RLS Log In Procedure – Administrator

1. Go to login link: <https://fcaa.saskatchewan.ca>
2. The following login window will appear:

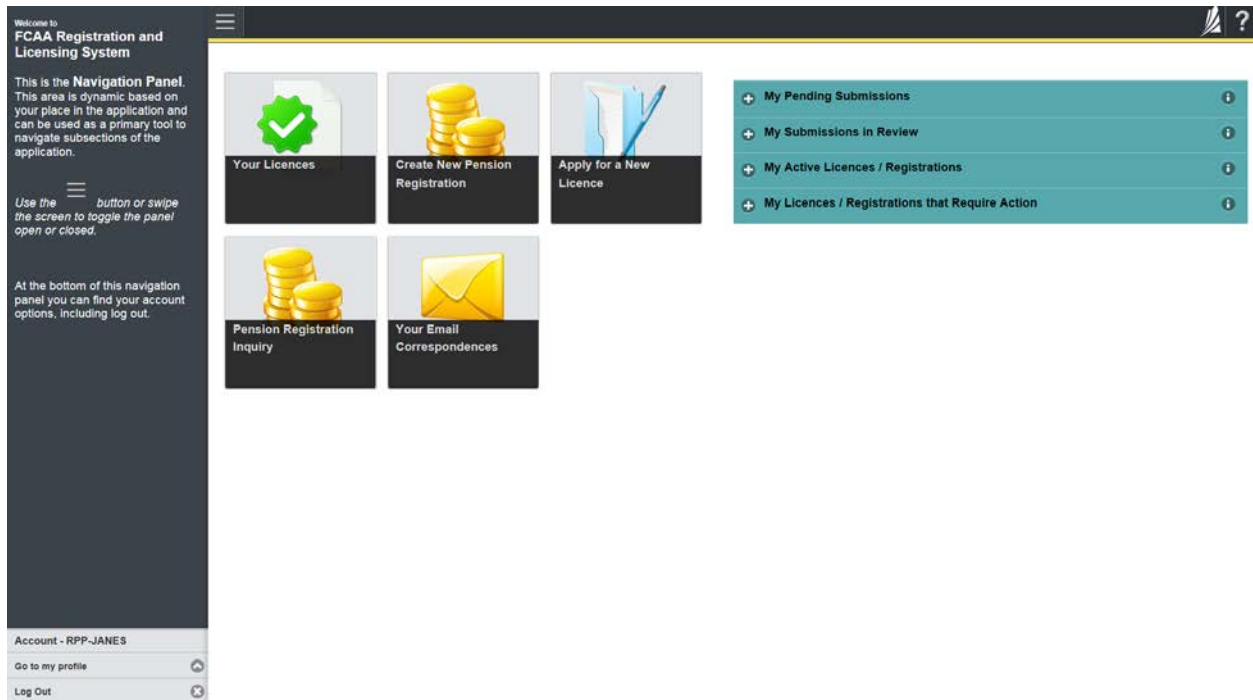


## FCAA Registration and Licensing System

The image shows a login window titled 'Welcome to FCAA RLS'. It contains two input fields: the first is empty, and the second is labeled 'Password'. Below the fields are two buttons: a teal 'Login' button and a grey 'Register' button. At the bottom left is a link 'Forgot your password?' and at the bottom right is a right-pointing arrow icon.

3. Enter your User ID and Password. Click “Login”. Note: The password is case sensitive.

4. RLS will open to your RLS dashboard. The following screen will appear:



5. To view your FCAA licences and registrations, click “Your Licences” or “My Active Licences / Registrations”.
6. To view your FCAA correspondence related to your licences and registrations, click “Your Email Correspondences”.
7. To work on submissions that you, or your service provider user (“SPU”), are currently working on or submissions that have been sent back to you for more information, click on “My Pending Submissions”.
8. To view submissions that are with FCAA in review, click on “My Submissions in Review”.
9. To view active licences or registrations that require action, click on “My Licences / Registrations that Require Action”.
10. To apply for a new licence or registration:
  - a. Where you are not applying to register a new pension plan but rather are applying for a different type of licence or registration from FCAA (i.e. motor dealer licence, direct sales licence, etc.), click on “Apply for a New Licence”; or
  - b. Where you are applying to register a new pension plan, click on “Create New Pension Registration”. If the button “Create New Pension Registration” is missing from your RLS dashboard, please contact us at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca). In order for that button to show up, RLS has an internal code that needs to be assigned to your User ID.
11. To view your profile, click on “Go to my profile” found at the bottom left hand corner.
12. To log out, click on “Log Out”.

**Note: Items 5 through 11 are covered in more detail later in this guide.**

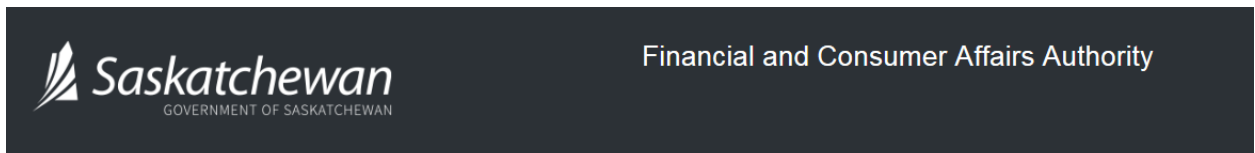
## RLS Log In Procedure – Service Provider

### Service Provider – Granting Access

The Administrator is responsible for managing the access granted to a plan’s RLS account to a service provider user, referred to earlier as an SPU. An SPU can be the plan’s fund holder (where the fund holder is established under an insurance contract or, in some cases, a corporate trust agreement), actuary or third party administrator. An SPU can assist with filing submissions (i.e. Application for Registration, AIRs, actuarial information, amendments, plan termination information, etc.) but is not able to certify and, where applicable, make payment for a submission.

### Navigation by the Service Provider User

1. Go to login link: <https://fcaa.saskatchewan.ca>
2. The following login window will appear:

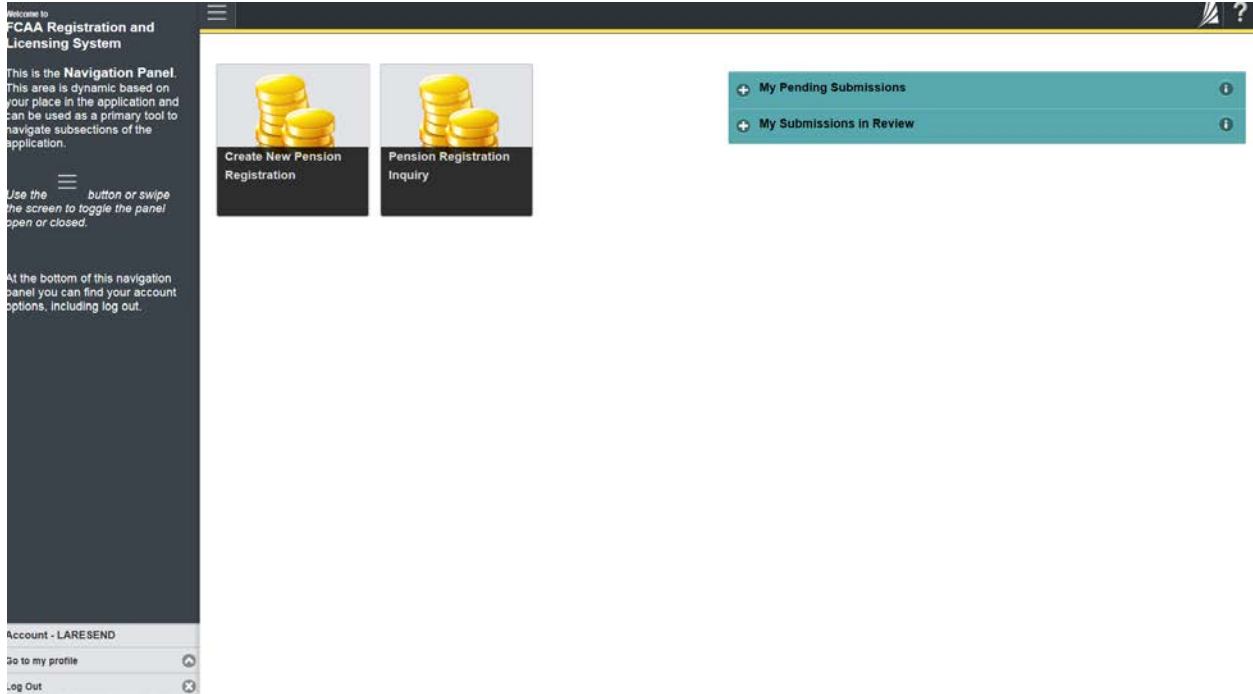


## FCAA Registration and Licensing System

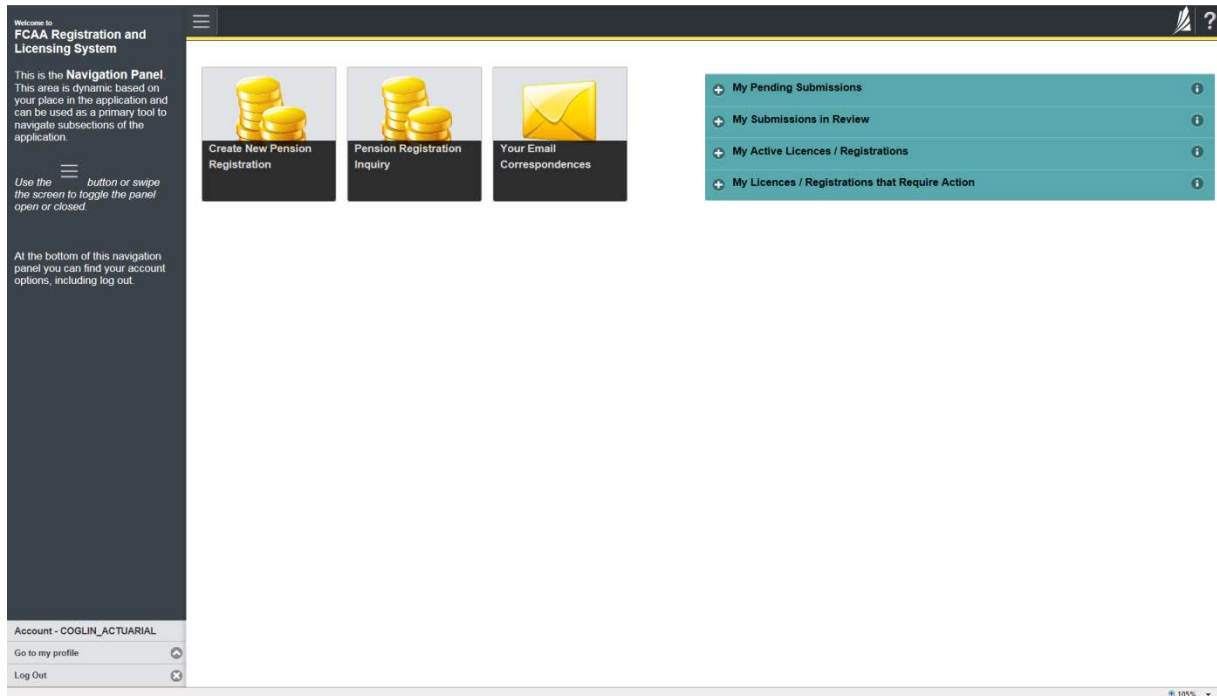
The image shows a login form titled 'Welcome to FCAA RLS'. It has two input fields: the first is empty, and the second is labeled 'Password'. Below the fields are two buttons: a teal 'Login' button and a grey 'Register' button. At the bottom left is a link 'Forgot your password?' and at the bottom right is a right-pointing arrow icon.

3. Enter your User ID and Password. Click “Login”. Note: The password is case sensitive.

4. RLS will open to the SPU's RLS dashboard. If the SPU is an actuary or a fund holder, the following screen will appear:



If the SPU is a third party administrator, the following screen will appear:



5. To view the FCAA pension plan registrations to which the SPU has been granted access, click the button labelled “Pension Registration Inquiry”.
6. For the pension plans to which an SPU has been granted access, to assist the Administrator with their submission (i.e. the submission has not yet been submitted or is in a status of “request more information”), click on “My Pending Submissions”.
7. For the pension plans to which an SPU has been granted access, to view submissions that are currently with FCAA in review, click on “My Submissions in Review”.
8. To begin the process of applying for a new pension registration, click on “Create New Pension Registration”. If the button “Create New Pension Registration” is missing from the SPU’s RLS dashboard, please contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca). In order for that button to show up, the SPU must have been issued a SPU User ID from FCAA.
9. A third party administrator will have a button that reads “My Active Licences / Registrations” and “My Licences / Registrations that Require Action”.
10. To view the SPU’s profile, click on “Go to my profile” found at bottom left hand corner.
11. To log out, click on “Log Out”.

**Note: Items 5 through 10 are covered in more detail later in this guide.**

## Common Service Provider Tasks – with an RLS Twist

### Application for Registration

1. It is common for an SPU to trigger an Application for the Registration of a Pension Plan (i.e. by clicking on “Create New Pension Registration” from the SPU’s RLS dashboard).
2. After going through the application process, the SPU will click “Send to FCAA” on the certification screen of the submission. FCAA will review the submission and reach out to the plan administrator for certification and payment.
3. Once the Administrator certifies the submission, and provided the Administrator has granted the SPU with access to the plan’s RLS account, the plan will now show up in the appropriate listing found on the SPU’s RLS dashboard.

### Annual Information Return

1. It is common for an SPU to assist with filling in an Annual Information Return, referred to earlier as an “AIR”.
2. Provided the Administrator has granted the SPU with access to the plan’s RLS account, the plan will show up in the listing generated by clicking “Pension Registration Inquiry”. The SPU can access the plan’s RLS registration screen, by selecting the plan from that generated list. From the plan’s registration screen, the SPU will then be able to trigger an AIR event in RLS.
3. After going through RLS’s AIR process, the SPU will click “Send to Administrator” on the certification screen of the submission. The Administrator will get an email to log in to RLS, review and certify the submission, submit it to FCAA, and make payment.

### Actuarial Information Summary

1. It is common for an actuary or third party administrator to assist with filing actuarial information, including an actuarial valuation report and/or cost certificate, referred to earlier as an “AIS”. An SPU that is a fund holder will not be able to trigger an AIS.
2. Provided the Administrator has granted the SPU with access to the plan’s RLS account, the plan will show up in the listing generated by clicking “Pension Registration Inquiry”. The SPU can access the plan’s RLS registration screen, by selecting the plan from that generated list. From the plan’s registration screen, the actuary or third party administrator will then be able to trigger an AIS event in RLS, which includes the filing of the actuarial valuation report and/or cost certificate.
3. After going through RLS’s AIS process, the actuary or third party administrator will click “Send to Administrator” on the certification screen of the submission. The Administrator will get an email to log in to RLS, review and certify the submission, and submit it to FCAA.

## Amendments

1. It is common for an SPU to assist with the filing of amendments.
2. Provided the Administrator has granted the SPU with access to the plan's RLS account, the plan will show up in the listing generated by clicking "Pension Registration Inquiry". The SPU can access the plan's RLS registration screen, by selecting the plan from that generated list. From the plan's registration screen, the actuary or third party administrator will then be able to trigger an amendment event in RLS.
3. After going through RLS's amendment process, the SPU will click "Send to Administrator" on the certification screen of the submission. The Administrator will get an email to log in to RLS, review and certify the submission, and submit it to FCAA.

## Plan Terminations

1. It is common for an SPU to assist with the filing of plan termination information and documents.
2. Provided the Administrator has granted the SPU with access to the plan's RLS account, the plan will show up in the listing generated by clicking "Pension Registration Inquiry". The SPU can access the plan's RLS registration screen, by selecting the plan from that generated list. From the plan's registration screen, the actuary or third party administrator will then be able to trigger a plan termination event in RLS.
3. After going through RLS's plan termination process, the SPU will click "Send to Administrator" on the certification screen of the submission. The Administrator will get an email to log in to RLS, review and certify the submission, and submit it to FCAA.

### **Helpful Tip**

You do not have to grant a service provider access to your plan's RLS account. A service provider can assist you with the required filings (i.e. AIR, AIS, amendments, terminations, etc.) by continuing to mail / courier / email you the information and then you would be required to complete the filings using RLS.

## Viewing Your Registered Pension Plans

After an “Application for Registration of a Pension Plan” has been approved, that pension plan will show up under “My Active Licences / Registrations” on your RLS dashboard.

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

**Your Licences**

**Create New Pension Registration**

**Apply for a New Licence**

**Pension Registration Inquiry**

**Your Email Correspondences**

**My Pending Submissions**

**My Submissions in Review**

**My Active Licences / Registrations**

Description	Status
RPP - 8899665 March 12, 2018 Combo Plan 1	Active
RPP - 8887774 March 1, 2018 DC Plan 1	Active
RPP - 8866335 March 12, 2018 DC Plan 1	Active
RPP - 8877665 March 12, 2018 DC Plan 2	Active
RPP - 9888773 March 15, 2018 DC Plan 1	Active
RPP - 8877662 March 6, 2018 Combo Plan 1	Active
RPP - 8877663 March 6, 2018 DC Plan	Active

**My Licences / Registrations that Require Action**

In addition, your listing of registered pension plans can be found by 1) clicking on the “Your Licences” button of your RLS Dashboard ...

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

**Your Licences**

**Create New Pension Registration**

**Apply for a New Licence**

**Pension Registration Inquiry**

**Your Email Correspondences**

**My Pending Submissions**

**My Submissions in Review**

**My Active Licences / Registrations**

Description	Status
RPP - 8899665 March 12, 2018 Combo Plan 1	Active
RPP - 8887774 March 1, 2018 DC Plan 1	Active
RPP - 8866335 March 12, 2018 DC Plan 1	Active
RPP - 8877665 March 12, 2018 DC Plan 2	Active
RPP - 9888773 March 15, 2018 DC Plan 1	Active
RPP - 8877662 March 6, 2018 Combo Plan 1	Active
RPP - 8877663 March 6, 2018 DC Plan	Active

**My Licences / Registrations that Require Action**

... and then 2) clicking on “Licences / Registrations” on the left hand side navigation bar ...

Start typing to filter list...

Janet Powers - Prima

Account Delegates 1

Licences / Registrations 12

**Janet Powers - Primary Account**

Status: Active

As the primary account holder you have the ability to view all licences you may hold as well as assign delegates to access any of those licences.

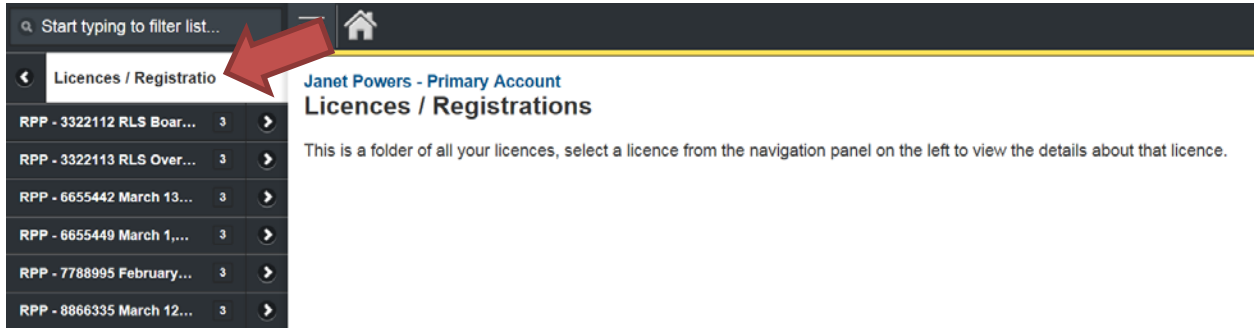
To view a licence, simply select it from the Navigation Panel on the left.

If you need to make changes to any of the information below, please contact FCAA at 1-877-880-5550 or email [cpdlcensing@gov.sk.ca](mailto:cpdlcensing@gov.sk.ca).

Janet Powers



... and then you will see the listing of the registered pension plans applicable to your User ID. If you wish to go into that plan's RLS account, simply click on the appropriate registration number for the pension plan you wish to see.



The screenshot shows a web application interface. At the top, there is a search bar with the text "Start typing to filter list..." and a home icon. Below the search bar, there is a navigation menu with a back arrow and the text "Licences / Registratio". A red arrow points to this menu. To the right of the navigation menu, the user's name "Janet Powers - Primary Account" is displayed, followed by the page title "Licences / Registrations". Below the page title, there is a sub-header "Licences / Registrations" and a descriptive text: "This is a folder of all your licences, select a licence from the navigation panel on the left to view the details about that licence." Below the descriptive text, there is a list of pension plans, each with a registration number, a date, and a right-pointing arrow. The list items are: "RPP - 3322112 RLS Boar...", "RPP - 3322113 RLS Over...", "RPP - 6655442 March 13...", "RPP - 6655449 March 1,...", "RPP - 7788995 February...", and "RPP - 8866335 March 12...".


Registration Number	Date	Action
RPP - 3322112 RLS Boar...	3	➤
RPP - 3322113 RLS Over...	3	➤
RPP - 6655442 March 13...	3	➤
RPP - 6655449 March 1,...	3	➤
RPP - 7788995 February...	3	➤
RPP - 8866335 March 12...	3	➤

## Continuing a Submission

While the submission (i.e. an Application for Registration of a Pension Plan, Annual Information Return, Actuarial Information Summary, Plan Amendment, Change of Information, Plan Termination, etc.) is being filled out, and prior to its submission to our office, you have the ability to save it and come back to it. To view an application which you were working on, from your RLS dashboard, click on “My Pending Submissions” and then click on the appropriate submission.

Welcome to  
**FCAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

**Your Licences**

**Create New Pension Registration**

**Apply for a New Licence**

**Pension Registration Inquiry**

**Your Email Correspondences**

**My Pending Submissions**

Description
010416-01 - AIR - March 1, 2018 DC Plan 1
010426-01 - AIR - March 12, 2018 DC Plan 1
010427-03 - AIR - March 12, 2018 Combo Plan 1
010428-02 - CHNG - March 12, 2018 DC Plan 2

**My Submissions in Review**

**My Active Licences / Registrations**

**My Licences / Registrations that Require Action**

RLS will launch the event and you can continue working your way through the submission.

## Viewing a Submission After it is Submitted to FCAA but Prior to Approval/Refusal

While the submission is in review with FCAA, you have the ability to view it. To view the submission, from your RLS dashboard, click on “My Submissions in Review” and then click on the appropriate submission number relevant to the application. RLS will launch the application and you will be able to view its content. You will not be able to make changes at that time. If you see an error, please contact FCAA to discuss at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

Welcome to  
**CAA Registration and Licensing System**

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

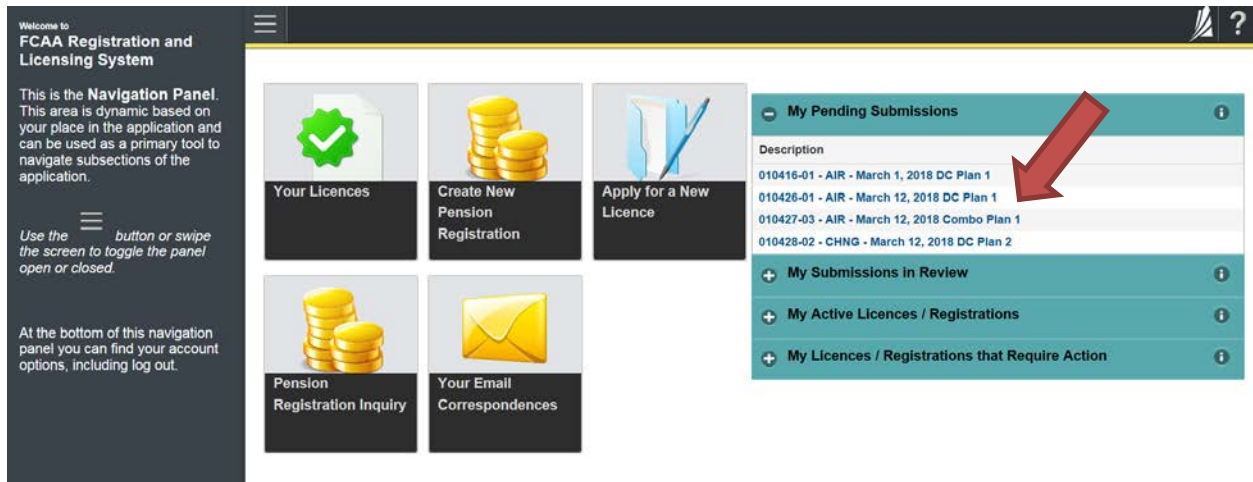
Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

+ My Pending Submissions	
- My Submissions in Review	
Description	
010407-00	- REG:RLS Board Preso DC Plan
010423-06	- AMEND:March 6, 2018 Combo Plan 1
010423-07	- CHNG:March 6, 2018 Combo Plan 1
010424-02	- CHNG:March 6, 2018 DC Plan
010431-02	- AMEND:March 15, 2018 DC Plan 1
+ My Active Licences / Registrations	
+ My Licences / Registrations that Require Action	

## Responding to a “Request for More Information” from FCAA

While the submission is in review with FCAA, we may need additional information or have questions. Via RLS, we will send you a “Request for More Information” email and a letter. Please log in to RLS and, from your RLS dashboard, click on “My Pending Submissions”. Then click on the appropriate submission number. RLS will launch the submission and you will be able to view its content, see our comments/questions and provide a response/modify certain fields.



Upon entering the submission, you will be taken to the first step in the submission. On that page, provided you scroll down, you will find a section called “External Communication”. Under that heading, you will find our instructions regarding our request. In addition, you will find these same instructions in the letter that was attached to the email notifying you of our request for more information.

External Communication

Information Request: The membership information reports on the membership tab needs review and correction.

Have you updated or provided information requested?

Response Notes:

While in the submission, if you see one or more yellow tabs, you may find that our instruction relates to the content of that yellow tab.

**Pension Registration**

Step 1  
Registration

Step 2  
Plan Identification ✓

Step 3  
Plan Participants ✓

Step 4  
Participating Employers ✓

Step 5  
Additional Information ✓

Step 6  
DB Pension Plan Provisions (Part) ✓

Step 7  
DB Pension Plan Provisions (Part) ✓

Step 8  
Membership ⚠

Step 9  
Documentation ✓

Step 10  
Certification ⚠

Step 11  
Invoice ✓

Account - RPP-JANES

Go to my profile ↗

Log Out ✕

Fax: (306) 798-4425  
URL: [www.fcaa.gov.sk.ca/pensions](http://www.fcaa.gov.sk.ca/pensions)

Submission Information

Submission Number

Event Type

Submission Contact Information

Our initial review of this Submission in period, we may have questions relate

Are you the primary contact person w questions to related to our initial revie

Prefix

Title / Position

Email Address\*

Phone Number\*

External Communication

Information Request

Have you updated or provided inform

Response Notes

Provide the information requested. You will need to indicate whether you have updated or provided the information requested by clicking “yes” or “no” in the “External Communication” on the first tab of the event. You can also add response notes here.

External Communication

Information Request

The membership information reports on the membership tab needs review and correction.

Have you updated or provided information requested?

Yes No

Response Notes

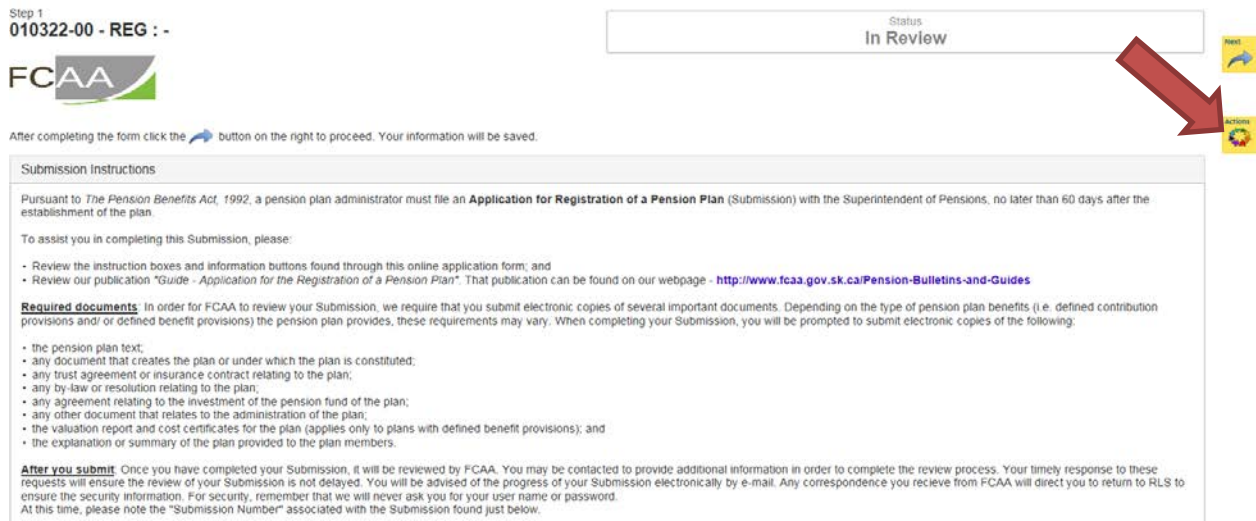
Go through each tab of the event, ensuring that each are green once again before you re-certify the submission. On the “Certification” tab, click “Submit to FCAA”.

For your records, be sure to print off a new copy of the submission.

## Print the Submission


As the Administrator, you are responsible for maintaining a complete pension plan file. Once we have completed our review of the submission, you will no longer have access to view it on RLS. After you have certified the submission, you should print a copy of the submission before we complete our review. To do this, you must:

1. Go to the first step in the Submission, click on “Actions” ...



Step 1  
010322-00 - REG : -

Status  
In Review

After completing the form click the  button on the right to proceed. Your information will be saved.

Submission Instructions

Pursuant to *The Pension Benefits Act, 1992*, a pension plan administrator must file an **Application for Registration of a Pension Plan** (Submission) with the Superintendent of Pensions, no later than 60 days after the establishment of the plan.

To assist you in completing this Submission, please:

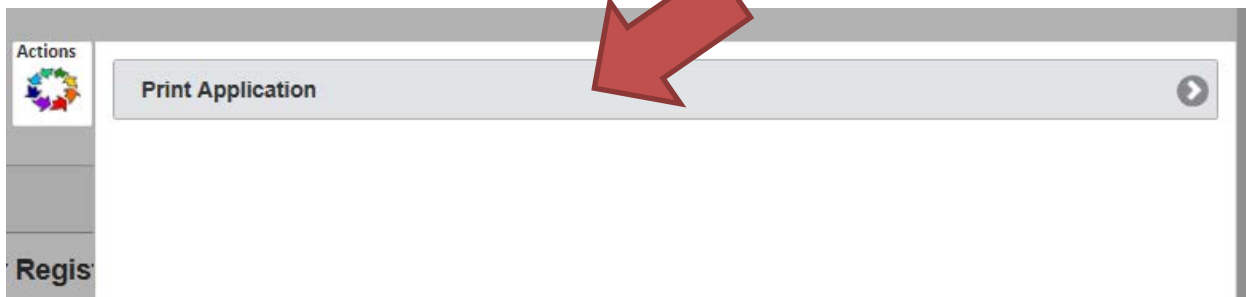
- Review the instruction boxes and information buttons found through this online application form; and
- Review our publication “Guide - Application for the Registration of a Pension Plan”. That publication can be found on our webpage - <http://www.fcaa.gov.sk.ca/Pension-Bulletins-and-Guides>

**Required documents:** In order for FCAA to review your Submission, we require that you submit electronic copies of several important documents. Depending on the type of pension plan benefits (i.e. defined contribution provisions and/or defined benefit provisions) the pension plan provides, these requirements may vary. When completing your Submission, you will be prompted to submit electronic copies of the following:

- the pension plan text;
- any document that creates the plan or under which the plan is constituted;
- any trust agreement or insurance contract relating to the plan;
- any by-law or resolution relating to the plan;
- any agreement relating to the investment of the pension fund of the plan;
- any other document that relates to the administration of the plan;
- the valuation report and cost certificates for the plan (applies only to plans with defined benefit provisions); and
- the explanation or summary of the plan provided to the plan members.

**After you submit:** Once you have completed your Submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your Submission is not delayed. You will be advised of the progress of your Submission electronically by e-mail. Any correspondence you receive from FCAA will direct you to return to RLS to ensure the security information. For security, remember that we will never ask you for your user name or password. At this time, please note the “Submission Number” associated with the Submission found just below.

2. ... and then click on “Print Application”.



Actions

Print Application

Regis

3. To maintain a complete file, we also suggest that you:
  - Go to the “certification” page and, using your computer’s print functionality, print a copy of that screen.
  - Go to the “Invoice” page, where applicable, and print a copy of that invoice.

**IMPORTANT:** In order to print, you will need to ensure that internet browser is set to allow “pop-ups” from the RLS website (<https://fcaa.saskatchewan.ca>).

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# Application to Register a Pension Plan

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## Introduction

Pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must file an Application for Registration of a Pension Plan (the Application) with the Superintendent of Pensions (Superintendent), no later than 60 days after the establishment of the plan.

A filing fee and required documents must accompany the Application.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

The Application is required to be filed electronically via FCAA's Registration and Licensing System (RLS). If you, the Administrator, have not received your User ID and temporary password to access RLS, please contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## Documentation

The following documents must be filed via RLS as part of the online registration process:

- the pension plan text
- any document that creates the plan or under which the plan is constituted
- any trust deed or agreement, insurance contract, by-law or resolution relating to the plan
- any agreement relating to the investment of the pension fund of the plan
- any other document that relates to the administration of the plan
- the actuarial valuation report and cost certificate for defined benefit plans only (this is provided via a separate event in RLS)
- the explanation or summary of the plan provided to the plan members

## Completing the Application to Register a Pension Plan

1. From your RLS dashboard screen, click on “Create New Pension Registration”.



2. Registration Step

The following screen will appear:

A screenshot of the 'Pension Registration' application form. The page title is 'Step 1 012267-00 - Registration' and the status is 'Pending'. The FCAA logo is visible. The form contains submission instructions, contact information for the Pensions Division, and a 'Submission Information' section. A red arrow points to the 'Submission Number' field, which contains the value '012267-00'. The 'Event Type' is listed as 'Registration'. The 'Submission Contact Information' section is partially visible at the bottom.

3. Review the “Submission Instructions”, take note of the “Submission Number” (see red arrow) and indicate whether you will be the primary contact person for FCAA to reach out to during FCAA’s initial review of the Application. Provide the contact information as requested.
4. Click “Next” to proceed.

### FAQ – Why take note of the “Submission Number”

You may want to search the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you. In addition, if paying a filing fee by cheque, this number should be written on that cheque.

## 5. Plan Identification Step

The following screen will appear:

The screenshot shows the 'Pension Registration' interface. On the left, a sidebar indicates 'Step 1 Registration' is complete and 'Step 2 Plan Identification' is the current step. The main content area features the FCAA logo and a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' Below this is a 'Plan Identification' form with the following fields: 'Plan Name\*' (text input), 'What type of benefits does the plan offer?\*' (dropdown menu), 'Plan Effective Date\*' (calendar icon), 'Plan Fiscal Year End\*' (dropdown menu), and 'Registration No.' (text input). On the right side of the form, there are 'Save', 'Next', and 'Prev' buttons. At the bottom left, a user menu shows 'Account - RPP-TD-TEST', 'Go to my profile', and 'Log Out'.

6. Provide the pension plan name, indicate the type of benefits that the plan provides, the plan's effective date, the plan's fiscal year end, and, if known, the registration number for the plan (this number is provided by the Canada Revenue Agency).

*Our sample plan looks like this:*

This screenshot shows the same 'Plan Identification' form as above, but with sample data entered. The 'Plan Name\*' field contains 'ABC Test Plan'. The 'What type of benefits does the plan offer?\*' dropdown is set to 'Defined contribution ONLY'. The 'Plan Effective Date\*' is '01-Jan-2017'. The 'Plan Fiscal Year End\*' is 'December 31'. The 'Registration No.' field is empty. The 'Next' button is highlighted in yellow.

7. Your response to the question “What type of benefits does the plan offer?” will load different next steps in the application process. For example:
  - a. If you indicate “Defined contribution ONLY” – then you will have 9 steps in total to complete.
  - b. If you indicate “Defined Benefit ONLY” – then you will have 10 steps in total to complete.
  - c. If you indicate “BOTH defined contribution and defined benefit” – then you will have 11 steps in total to complete.
  
8. Click “Next” to proceed.

## 9. Plan Participants Step

The screen will look similar to this:

Pension Registration

Step 3  
Plan Participants

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Plan Administrator

Company Name\*

Plan Administrator Type\*

A Board of Trustees The Employer

Contact Name of the person who represents the Plan Administrator

Prefix First Name\* Last Name\* Title

Contact Address

Please enter an address to search...

Having trouble finding your address? Enable Manual Entry

Street/P.O. Box\*

City\*

Postal Code\* A9A 9A9

Province\* SASKATCHEWAN

Telephone\* Fax E-mail\*

Please enter a valid email address.

10. Provide the information requested for the “Plan Administrator”, “Plan Sponsor”, “Plan Fund Holder”, and if applicable, the “Third Party Administrator” and the “Actuary”.

11. Canadian addresses are searched using search functionality. You can manually enter addresses that can’t be searched.

12. You are asked on this screen if the Administrator wants to grant access to the plan’s RLS account for each of the following participants:

- Fund Holder
- Third Party Administrator, if applicable
- Actuary, if the plan contains defined benefit provisions

Please refer to the section called “Granting Access to Service Providers” found in this Guide for more information about this.

13. Important: Where the Fund Holder is a “Trust Agreement” with three or more individuals

It is possible that the Fund Holder is a group of three or more individuals who are party to a trust agreement. This could be a small group of individuals (i.e. three people) – which we often refer to as “Individual Trustees” – or a larger group of individuals – which we often refer to as a “Board of Trustees”.

There is a certain way that the information related to this particular fund holder arrangement needs to be recorded in RLS. The next few screen shots provide guidance regarding this expectation:

- A. Select “a trust governed by a written trust agreement pursuant to which the trustees are three or more individuals”

The fund of the plan is held by:\*


<input type="radio"/> An insurance company pursuant to a contract for insurance
<input type="radio"/> A trust governed by a written trust agreement pursuant to which the trustees are a trust corporation
<input checked="" type="radio"/> A trust governed by a written trust agreement pursuant to which the trustees are three or more individuals
<input type="radio"/> Other

- B. Input the name of each trustee. Click “add another trustee” for each one that you are adding.

Trustee First Name*	<input type="text" value="Tom"/>	Trustee Last Name*	<input type="text" value="Jones"/>
---------------------	----------------------------------	--------------------	------------------------------------

Trustee First Name*	<input type="text" value="Tom"/>	Trustee Last Name*	<input type="text" value="Hanks"/>
---------------------	----------------------------------	--------------------	------------------------------------

Trustee First Name*	<input type="text" value="Sally"/>	Trustee Last Name*	<input type="text" value="Field"/>
---------------------	------------------------------------	--------------------	------------------------------------

**Add another Trustee** 

C. Provide contact information for the group of trustees:

If a Board of Trustees, or similar:

**Contact Name of the person who represents the Trust**

Prefix	First Name*	Last Name*	Title
<input type="text" value=""/>	<input type="text" value="Board of Trustees"/>	<input type="text" value="for the November 6, 2017 DB P"/>	<input type="text" value=""/>
Contact Address	<a href="#">Having trouble finding your address? Enable Manual Entry</a>		
	<input type="button" value="Remove selected address and search again"/>		
Street/P.O. Box*	<input type="text" value="601-1919 Saskatchewan Dr"/>		
City*	<input type="text" value="Regina"/>		
Postal Code*	<input type="text" value="S4P 4H2"/>		
Province*	<input type="text" value="SASKATCHEWAN"/>		
Telephone*	Fax	E-mail*	
<input type="text" value="5555555555"/>	<input type="text" value="5555555555"/>	<input type="text" value="test@gmail.com"/>	

**Naming convention rules:**

- i. If a “Board of Trustees”, please input as follows:
  - a. First Name: Board of Trustees
  - b. Last Name: for the [Name of the Pension Plan]

*OR – if the trustee agreement has a different format for the Board of Trustee’s structural name – then please use that formatting in the “First Name” and “Last Name” spot.*

If Individual Trusteed:

- ii. If “Individual Trusteed”, please input as follows:
  - a. First Name: Individual
  - b. Last Name: Trusteed

**Contact Name of the person who represents the Trust**

Prefix	First Name*	Last Name*	Title
<input type="text" value=""/>	<input type="text" value="Individual"/>	<input type="text" value="Trusteed"/>	<input type="text" value=""/>
Contact Address	<a href="#">Having trouble finding your address? Enable Manual Entry</a>		
	<input type="button" value="Remove selected address and search again"/>		
Street/P.O. Box*	<input type="text" value="601-1919 Saskatchewan Dr"/>		
City*	<input type="text" value="Regina"/>		
Postal Code*	<input type="text" value="S4P 4H2"/>		
Province*	<input type="text" value="SASKATCHEWAN"/>		
Telephone*	Fax	E-mail*	
<input type="text" value="5555555555"/>	<input type="text" value="5555555555"/>	<input type="text" value="test@gmail.com"/>	

14. Click “Next” to proceed.



## 15. Participating Employers Step

The following screen will appear:

Step 4  
**Participating Employers**



After completing the form click the  button on the right to proceed. Your information will be saved.

Participating Employers

How many employers participate in the plan?\*


  
  



16. Indicate how many employers participate in the plan (type in the numeric value). If 15 or less, then you will be asked to provide the names of each participating employer and the relationship to the primary plan sponsor. If 16 or greater, then you will be asked to provide that same information in the form of an upload.

17. For example:

a. 15 or less participating employers – the following screen will appear:

Step 4  
**Participating Employers**



After completing the form click the  button on the right to proceed. Your information will be saved.

Participating Employers

How many employers participate in the plan?\*

5


For each participating employer, please click "Add an Employer". Please provide the name of each participating employer, including plan sponsor, if the plan sponsor is a participating employer. In addition, please indicate the relationship between the participating employer(s) and the principal employer. The choices are either:




- 1) "Associated through ownership", which would be an affiliate, associate or subsidiary of the principal employer; or
- 2) "Associated through nature of business", which would be an association through the nature of business - an example being the participating employers in a specified multi-employer plan.

If the Plan Sponsor is a participating employer, please indicate "through ownership" for the Plan Sponsor.

Employer's name\*

Association to plan?\*

**Add another Employer** 


  
  


b. 16 or greater participating employers – the following screen will appear:

Step 4

## Participating Employers



After completing the form click the  button on the right to proceed. Your information will be saved.

Participating Employers


How many employers participate in the plan?

Please upload a complete listing of the participating employers, including plan sponsor, if the plan sponsor is a participating employer. In addition, please indicate the relationship between the participating employer(s) and the principal employer. The choices are either:

- 1) "Associated through ownership", which would be an affiliate, associate or subsidiary of the principal employer; or
- 2) "Associated through nature of business", which would be an association through the nature of business - an example being the participating employers in a specified multi-employer plan.

If the Plan Sponsor is a participating employer, please indicate "through ownership" for the Plan Sponsor.

Please upload the list of employers.\*

 Upload File

18. Click "Next" to proceed.

## 19. Additional Information Step

The following screen will appear:

**Pension Registration**

Step 5  
**Additional Information**

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

**Origination of Plan**

Does the plan (for which this application is being filed) result from a significant plan event (i.e. a plan split, termination) related to another plan?

**Location of books or records**

Are the books or records of the plan located at the Plan Administrator's address as listed previously?\*

**Pension Plan Provisions**

Class of Employees

What class(es) of employees are covered by this plan?\*

- All employees
- Salaried
- Hourly
- Union
- Non-union
- Supervisory
- Executives (including connected persons/specified individuals)
- Other

(multiple entries acceptable, except if "All employees" has been checked. In addition if

Account - RPP-TD-TEST  
Go to my profile  
Log Out

Save  
Next  
Prev

20. Answer the questions as presented on this screen.

21. Click "Next" to proceed.


## 22. DC Pension Plan Provisions Step

If you had originally indicated that the plan provides **ONLY defined contribution provisions** or indicated that the plan contains **BOTH defined contribution and defined benefit provisions**, then the following screen will appear:

Step 6

### Pension Plan Provisions - Defined Contribution



After completing the form click the  button on the right to proceed. Your information will be saved.

Pension Plan Provisions - Defined Contribution

Where you are asked to provide the "plan text reference", please indicate the subsection or section of the plan text which sets out the rules related to the question that you are completing.

Where you are not specifically required to provide the requested information broken down by class of employees, please complete the question as it relates to the class of employees that represent the majority of the members in the plan.

Formula Type

What formula type applies to the defined contribution provision?\*

Plan text reference:

Plan Participation for New Employees

Is membership compulsory, voluntary, closed or other?\*

Compulsory membership

Voluntary membership

Closed to new entrants

Other

Note: If plan participation requirements are different for different classes of employees, please specify the class and requirements under the "other" category. Another use for the category of "other" is where a plan has different plan participation requirements for full-time employees and less than full-time employees (an example: full-time employees participation in the plan is mandatory and for less than full-time employees participation in the plan is voluntary).

23. Answer the questions as presented on this screen.

24. Click "Next" to proceed.

## 25. DB Pension Plan Provisions Steps

If you had originally indicated that the plan provides **ONLY defined benefit provisions** or indicated that the plan provides **BOTH defined contribution and defined benefit provisions**, then the following screen will appear:

**Pension Registration**

Step 1 Registration ✓  
Step 2 Plan Identification ✓  
Step 3 Plan Participants ✓  
Step 4 Participating Employers ✓  
Step 5 Additional Information ✓  
Step 6 DB Pension Plan Provisions (Part 1) ✓  
Step 7 DB Pension Plan Provisions (Part 2) ✓  
Step 8 Membership ✓  
Step 9 Documentation ✓  
Step 10 Certification ✓

Step 6: Pension Plan Provisions - Defined Benefit (Part I)

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Pension Plan Provisions - Defined Benefit

Where you are asked to provide the "plan text reference", please indicate the subsection or section of the plan text which sets out the rules related to the question that you are completing.

Where you are not specifically required to provide the requested information broken down by class of employees, please complete the question as it relates to the class of employees that represent the majority of the members in the plan.

Formula Type

What formula type applies to the defined benefit provisions? (check the most appropriate):

- Final average earnings over the last \_\_\_ years
- Best average earnings over the best \_\_\_ years
- Career average earnings - year earnings base last updated \_\_\_
- Flat benefit earnings
- Hybrid - better of defined benefit/defined contribution
- Composite/combination (for same period of membership)
- Defined Benefit/Defined Contribution (for different periods of membership)
- Variable
- Other

Note: If the formula type is different for different classes of employees, please select "variable" and provide the breakdown by class and formula type in the "variable" category.

Plan text reference:

Benefit Formula - for normal retirement benefit only (do not include optional or alternative benefits requiring specific conditions)

Indicate amount or rate of benefit formula per year of service: \*

- % of earnings, not integrated with CPP/QPP
- % of earnings, less all or part of CPP/QPP

26. Answer the questions as presented on this screen.

27. Click "Next" to proceed.

28. There are two screens related to the defined benefit provisions. On clicking “Next”, the second of those two screens will appear. That screens looks like this:

Step 7  
Pension Plan Provisions - Defined Benefit (Part II)

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Pension Plan Provisions - Defined Benefit

Where you are asked to provide the "plan text reference", please indicate the subsection or section of the plan text which sets out the rules related to the question that you are completing.  
Where you are not specifically required to provide the requested information broken down by class of employees, please complete the question as it relates to the class of employees that represent the majority of the members in the plan.

Bridge Benefits

Does the plan provide a bridging supplement or requirement before age 65?

Plan text reference:

Disability Benefits

Does the plan provide disability benefits?

Plan text reference:

Retirement Rules

If normal retirement age or any of the early retirement rules is different for different classes of employees, please provide that detail under "other" for each question, where applicable.

What is the normal retirement age under the plan?

Plan text reference:

Does the plan provide a special early retirement rule whereby there would be no reduction in pension?

Not applicable - no special treatment  
 Age  
 Years of service  
 Age plus service equals

Account - RPP.ID.TEST

29. Answer the questions as presented on this screen.

30. Click “Next” to proceed.

### 31. Membership Step

The following screen will appear:

The screenshot shows a web application interface for "Pension Registration". On the left is a vertical navigation menu with steps 1 through 9. Step 1 (Registration) and Step 2 (Plan Identification) are completed, indicated by checkmarks. Step 7 (Membership) is the current step. The main content area is titled "Step 7 Membership" and features the FCAA logo. Below the logo, there is a "Save" button and "Next" and "Prev" navigation buttons. A message states: "After completing the form click the [Next] button on the right to proceed. Your information will be saved." The "Membership Profile" section contains a grey box with instructions: "To assist you as you complete this page, please note the following: - 'PE' means 'Provincial Employment' - 'IE' means 'Included Employment'". Below this, a paragraph defines "Included Employment" and lists examples. A note says: "Please do not include the count of members that are reported under IE in those that are reported in PE." There are two questions: "Does the plan provide benefits to members and former members of two or more pension jurisdictions?" with "Yes" and "No" radio buttons, and "Total of all former members" with a text input field.

32. Provide the requested information.


33. Click "Next" to proceed.



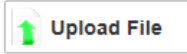


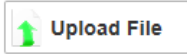


### 34. Documentation Step

The following screen will appear:

## Documentation



After completing the form click the  button on the right to proceed. Your information will be saved.

Documentation	
Pension Plan Text*	
Fund Holder Agreement (additional agreements can be uploaded below)*	
Member Booklet or Pension Plan Summary (additional booklets / summaries can be uploaded below)*	
Investment Management Agreement (additional agreements can be uploaded below)	
By-laws or resolutions related to the plan (additional by-laws and resolutions can be uploaded below)	
Document that creates the plan or under which the plan is constituted (additional documents can be uploaded below)	
Document that relates to plan administration (additional documents can be uploaded below)	
Collective Bargaining Agreement (additional agreements can be uploaded below)	
Do you have any other documents to upload?	<input type="button" value="Yes"/> <input type="button" value="No"/>

35. Provide the requested documentation.

36. Click “Next” to proceed.

**IMPORTANT:** For plans that contain defined benefit provisions, please do not upload any actuarial information on this screen. Once FCAA receives the Application, we will trigger the first AIS event and you will find it under “My Pending Submissions” of your RLS Dashboard.



### 37. Certification Step

The following screen will appear:

Certification

The person or other body legally responsible for administering the plan must certify the Application. Third party administrators or other service providers do not meet the definition of "Administrator" under the Act and therefore cannot certify the Application.

I hereby make application for registration of the pension plan identified in this form under *The Pension Benefits Act, 1992* (the Act) and any other similar pension legislation of another jurisdiction to which this pension plan is subject.


I hereby certify that to the best of my knowledge and belief:

- a) the plan complies with the Act and *The Pension Benefits Regulations, 1993* (the Regulations), and the pension benefits legislation of any other jurisdiction to which this pension plan is subject,
- b) the assets of the plan will be invested and the investments will be made in accordance with the requirements of the Act and Regulations, and
- c) the information provided in this application is true, correct and complete.

I understand that the information collected in this form is used for the purposes of regulating the plan pursuant to the Act and Regulations and the *Federal Income Tax Act* and *Income Tax Regulations*. The information is shared with the Canada Revenue Agency and with Statistics Canada, pursuant to separate agreements. This form and the information provided herein are subject to *The Freedom of Information and Protection of Privacy Act*.

I Agree\*

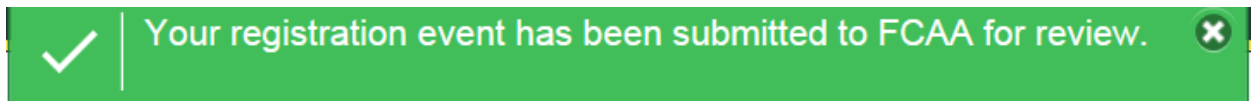
Plan Administrator Name\* Dated



### 38. Complete the certification and click "Submit to FCAA"

Note: A service provider user (SPU) will also see a button called "Submit to FCAA". The declaration for an SPU is different than the certification for an Administrator. Once the SPU clicks "Submit to FCAA", the Application will be forwarded to FCAA for preliminary review. From there, FCAA will send it to the Administrator for certification and payment. The Administrator will receive an email to log in to RLS and certify and make payment for the Application. The Application will not be considered filed until it has been certified and payment has been received.

### 39. The following message will appear:



#### 40. Invoice and Payment Step

The Administrator will see an invoice screen.

A filing fee must be paid with an Application for Registration. We will not be able to process the Application without payment.

If the amount owing is less than \$2,500, the Administrator can:

- Pay immediately by credit card or Interac Online, or
- Send in a cheque.

If the amount owing is \$2,500 or greater, then the Administrator must pay by cheque.

Pay with credit card or Interac Online: Click “Proceed to Online Payment” found on the invoice screen.

Pay by cheque: Send in a cheque to Pensions Division at FCAA. The **cheque must be received by our office no later than 5 business days** from the date that the Administrator clicked “Submit to FCAA” on the Application. If paying by cheque, if possible, please print the invoice and attach a copy of the invoice to the cheque. In addition, please reference the submission number of the Application on your cheque.

## Providing Actuarial Information, if applicable

If the plan contains ONLY defined benefit provisions or BOTH defined contribution and defined benefit provisions, then actuarial information will be required. When the Application is submitted to FCAA, FCAA will trigger the requirement for that actuarial information to be submitted and FCAA will trigger the event itself. Once that requirement has been triggered, a button called “Submit Actuarial Information Summary” will be visible within the plan’s Registration and Plan Summary Pages; in addition, the actuarial event will be triggered and found in your “My Pending Submissions” portal.

## Print the Submission

### Don’t Forget

Click “Print Application” from the first tab of the event, found under your “Actions” button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don’t forget to allow “pop-ups”.



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

If the submission has been approved, the plan will show up in your “My Active Licences / Registrations” portal. You will find the email, letter and certificate of registration in your “My Email Correspondence” button on your RLS Dashboard. To review the submission directly, click on the “Your Licences” button on your RLS Dashboard, select the plan, navigate to “licence events”, and select the submission – the status of the submission will be on that screen.

If the submission has been refused, you will find the email and letter related to that refusal in your “My Email Correspondence” portal. Instructions on next steps will be provided in that correspondence.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains “Request for More Information” in the subject line. Responding to a “Request for More Information” is covered in the section titled “RLS Basics – Pension Division Specific” to this guide.

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# Annual Information Return

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## Introduction

Pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must file an Annual Information Return (AIR) with the Superintendent of Pensions (Superintendent). There is no need to also send the AIR to the Canada Revenue Agency (CRA); we send the required information to CRA on your behalf.

The AIR must be completed and filed with the Superintendent within 180 days of the end of each fiscal year of the plan, or within 60 days of the termination of a plan. If the AIR is filed late, filed incorrectly, or if it is not filed at all, the CRA can impose financial penalties under the *Income Tax Act* (Canada) and may give notice of intent to revoke the registration of the plan.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

The AIR is required to be filed electronically via RLS. If you, the Administrator, have not received your User ID to access RLS, please contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## Information Changes

You will not be able to make changes to the following information via the AIR event in RLS:

- Pension plan name
- Benefit type
- Plan Administrator name
- Plan Sponsor name
- Pension Fund Holder information

This information will be prepopulated based on the most recent information which we have for the plan. To make changes to the above information, you must trigger an amendment event in RLS.

You can make the following changes via the AIR event in RLS:

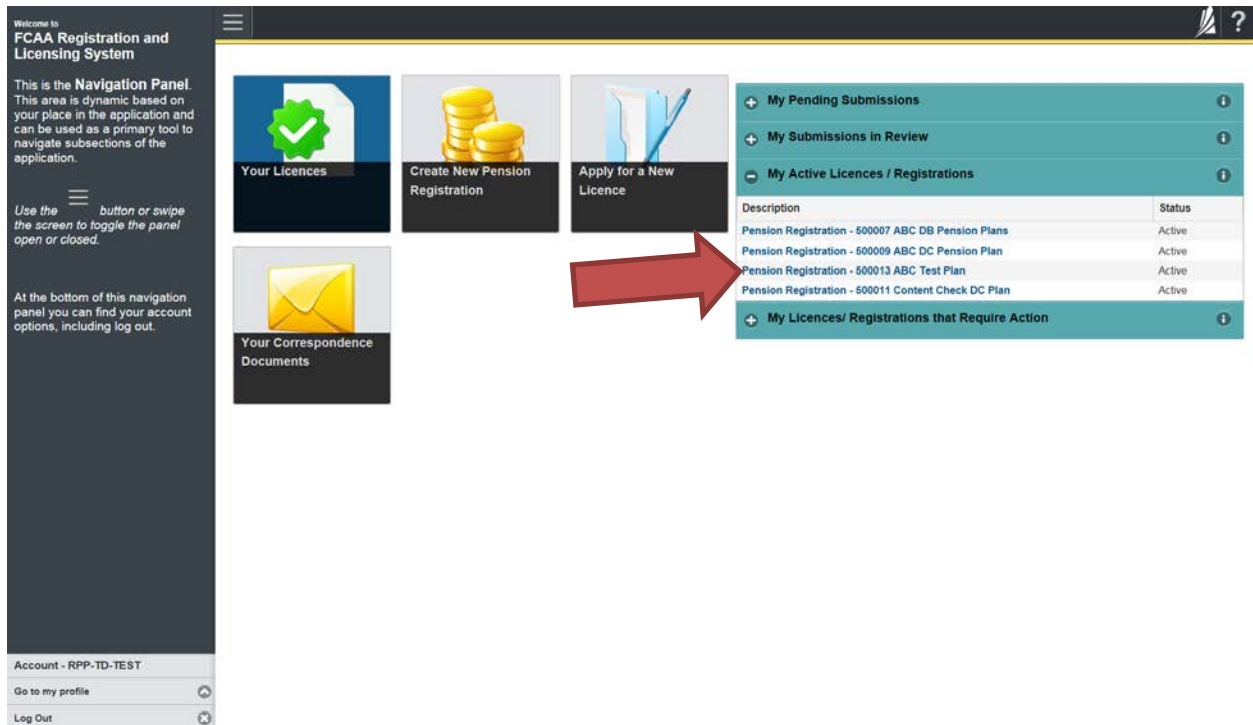
- The contact name, title and contact information for the Administrator,
- The contact name, title and contact information for the Plan Sponsor,
- The listing of trustees and the contact name, title and contact information for the Fund Holder, if the fund holder on record is a trust agreement of three or more individuals.

For changes to the following information, please trigger a “Change of Contact Information” (COI) via RLS:

- Actuary and actuarial firm,
- Third Party Administrator, and
- If not the appropriate time for an AIR, then the contact information for the Administrator, Plan Sponsor, and Individual Trustees can also be changed using a COI in RLS.


## Completing the Annual Information Return

1. From your RLS dashboard screen, click on “My Active Licences / Registrations”
2. Select the active pension plan for which you wish to commence the filing of an AIR. This is an example of the screen at this point.



Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - RPP-TD-TEST

Go to my profile

Log Out

Description	Status
Pension Registration - 500007 ABC DB Pension Plans	Active
Pension Registration - 500009 ABC DC Pension Plan	Active
Pension Registration - 500013 ABC Test Plan	Active
Pension Registration - 500011 Content Check DC Plan	Active

Note: For an actuary or a fund holder to trigger this event, they must generate a listing of plans to which they have access by clicking on the button labelled “Pension Registration Inquiry” found on the service provider user’s (SPU) dashboard. From that list, they can click on the registration number of the plan and they will be taken to the Plan’s RLS Registration Screen. That screen also has the “Start Annual Information Return” button mentioned in the next step.

- The following screen will appear, called the “Plan Summary” screen:

Start typing to filter list...

Plan Summary

Plan Summary

Start Annual Information Return

FCAA

Plan Identification

CRA Registration No.

Plan Name: ABC Test Plan

What type of benefits does the plan offer?: DC

Plan Effective Date: 01-Jan-2017

Plan Fiscal Year End: 31-Dec-2017

Plan Administrator

Company Name: ABC Test Ltd.

Plan Administrator Type: The Employer

Contact Name of the person who represents the Plan Administrator

Prefix	First Name	Last Name	Title

Contact Address: VALID

Street/P.O. Box: 601-1919 SASKATCHEWAN DR

City: REGINA

Postal Code: S4P 4H2

Province: SASKATCHEWAN

Telephone: 5555555555

Fax:

E-mail:

Account - RPP-TD-TEST

Go to my profile

Log Out

- Click on the green button which reads “Start Annual Information Return”.

Note: A plan that contains defined benefit provisions will also have a green button which reads “Start Actuarial Information Summary”. That button is discussed in a different section of this guide.

## 5. Pension AIR Step

The following screen will appear:

**Pension AIR**

Step 1  
Pension AIR

012268-01 - Annual Information Return

Status  
Pending

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

**Submission Instructions**

Pursuant to *The Pension Benefits Act, 1992*, a pension plan administrator must file an **Annual Information Return** (Submission) with the Superintendent of Pensions, no later than: days after the establishment of the plan.

- 180 days of the plan's fiscal year end, and
- 60 days of the effective date of a plan termination.

If the Submission is filed late, filed incorrectly, or if it is not filed at all, the Canada Revenue Agency can impose financial penalties under the *Income Tax Act* (Canada) and may give notice of intent to revoke the plan's registration.

To assist you in completing this Submission, please:

- Review the instruction boxes and help buttons found throughout this online form; and
- Review our publication "*Guide - Annual Information Review*". That publication can be found on our webpage - <http://www.fcaa.gov.sk.ca/Pension-Bulletins-and-Guides>

At this time, please note the "Submission Number" associated with the Submission found just below.

If you have questions, please contact:

Pensions Division  
Financial and Consumer Affairs Authority  
601 - 1919 Saskatchewan Drive  
Regina, SK S4P 4H2  
Email: [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca)  
Phone: (306) 787-7650  
Fax: (306) 798-4425  
URL: [www.fcaa.gov.sk.ca/pensions](http://www.fcaa.gov.sk.ca/pensions)

**Submission Information**

Submission Number 012268-01

6. Review the "Submission Instructions", take note of the "Submission Number" (see red arrow) and indicate whether you will be the primary contact person for FCAA to reach out to during FCAA's initial review of the AIR. Provide the contact information as requested.

7. Click "Next" to proceed.

### FAQ – Why take note of the "Submission Number"


You may want to search the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you. In addition, if paying a filing fee by cheque, this number should be written on that cheque.



8. Plan Identification Step

The following screen will appear:



After completing the form click the  button on the right to proceed. Your information will be saved.

Plan Identification		
Registration No.	8866335	
Plan Name	March 12, 2018 DC Plan 1	
Plan Reporting Period		
From:	To:	# of months
<input type="text" value="DD-Mon-YYYY"/>	<input type="text" value="DD-Mon-YYYY"/>	
<i>Click save to calculate.</i>		

9. Provide information as requested. Where information is presented to you in “blue”, that information can’t be changed via the AIR process. It may be possible to change the information via the RLS Amendment process. If you have questions, please contact us at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

10. Click “Next” to proceed.


**Helpful Tip**


The AIR should cover a twelve-month period, ending on the plan's fiscal year-end as defined in the plan documents, unless the plan has terminated during the plan's fiscal year or the plan was established mid-way through the plan's first fiscal year.

## 11. Plan Participants Step

The following screen will appear:


Step 3  
**Plan Participants**



After completing the form click the  button on the right to proceed. Your information will be saved.

**Plan Administrator**

Company Name ABC Company Ltd.

Plan Administrator Type The Employer 

**Contact Name of the person who represents the Plan Administrator**

Prefix  First Name\*  Last Name\*  Title

Contact Address   
Having trouble finding your address? [Enable Manual Entry](#)

Street/P.O. Box\*

City\*

Postal Code\*

Province\*

Telephone\*  Fax  E-mail\*

12. Provide information as requested. Where information is presented to you in “blue”, that information can’t be changed via the AIR process. It may be possible to change the information via the RLS Amendment or RLS Change Contact Information processes. If you have questions, please contact us at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

13. Click “Next” to proceed.

**IMPORTANT** – If you change any Administrator contact information on this screen - this **WILL NOT** automatically update the RLS account for the “Primary Owner”. FCAA has designed RLS such that the Administrator of the pension plan **MUST** also be the Primary Owner of the RLS account. Please contact FCAA if you make any changes to this section – 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## 14. Additional Information Step

The following screen will appear:

The screenshot shows the 'Pension AIR' web application interface. On the left is a navigation menu with steps 1 through 12. Step 4, 'Additional Information', is currently selected and highlighted in green. The main content area is titled 'Step 4 Additional Information' and features the FCAA logo. Below the logo, there is a message: 'After completing the form click the button on the right to proceed. Your information will be saved.' The form is divided into two sections: 'Participating Employers' and 'Designated Pension Plans: Connected Persons, Specified Individuals'. The 'Participating Employers' section includes a text input field for the number of employers, a question about awareness of bankruptcy filings, and 'Yes' and 'No' radio buttons. The 'Designated Pension Plans' section includes a question about whether the plan is a designated plan, a question about the number of active members who are connected persons, a question about the number of active members who are specified individuals, and a question about whether any connected person joined or left the plan, with 'Yes', 'No', and 'N/A' radio buttons. On the right side of the form, there are 'Save', 'Next', and 'Prev' buttons.

15. Provide information as requested.

16. Click “Next” to proceed.

### Helpful Tip

Some of the information related to designated pension plans is collected on behalf of the Canada Revenue Agency. Pursuant to the *Income Tax Act (Canada) (ITA)*, an “active member” is an employee who accrues benefits under defined benefit provisions, or who makes contributions or on whose behalf the employer makes contributions to a money purchase plan. According to the *Income Tax Regulations (Canada) (ITR)*, a “connected person” is generally one who (for a complete definition, please see subsection 8500(3) of the ITR):

- 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 ss. 248(1) of the ITA.

## 17. Administration Step

The following screen will appear:

The screenshot shows the 'Pension AIR' web application interface. On the left is a navigation sidebar with steps 1 through 12. Step 5, 'Administration', is highlighted in green. The main content area is titled 'Step 5 Administration' and features the FCAA logo. Below the logo is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form contains three sections: 'Multi-Jurisdictional Pension Plans' with a question about tracking laws and 'Yes', 'No', and 'N/A' buttons; 'Location of books or records' with a question about the administrator's address and 'Yes' and 'No' buttons; and 'Amendments' with a question about amending items and a list of checkboxes for 'Plan Fiscal Year', 'Plan Administrator', 'Plan Sponsor', 'Participating Employers', 'Plan Fund Holder', 'Plan Custodian', 'Plan Name', and 'Plan Provisions'. On the right side of the form, there are 'Save', 'Next', and 'Prev' buttons.

18. Provide information as requested.

19. Click “Next” to proceed.

### Helpful Tip

This step includes a question about the written statement of investment policies and procedures (SIP&P). A “capital accumulation plan” (“CAP”) is a defined contribution plan where the members and former members are responsible for making their own investment choices. A CAP does not need to have a SIP&P. Any other plan must have a SIP&P and that SIP&P must be reviewed

## 20. CRA Details

The following screen will appear:

The screenshot displays the 'Pension AIR' web application interface. On the left is a vertical navigation menu with 12 steps: Step 1 (Pension AIR), Step 2 (Plan Identification), Step 3 (Plan Participants), Step 4 (Additional Information), Step 5 (Administration), Step 6 (CRA Details), Step 7 (Contributions), Step 8 (Pension Fund), Step 9 (Membership), Step 10 (Membership Movements), Step 11 (Documentation), and Step 12 (Certification). Steps 1-5 are highlighted in green, and Step 6 is highlighted in yellow. The main content area is titled 'Step 6 Canada Revenue Agency Information' and features the FCAA logo. Below the logo, a message states: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form contains three questions, each with 'Yes' and 'No' buttons: 1. 'During or before the reporting period covered by this AIR, had all benefit accruals and current service contributions stopped?\*' 2. 'By the end of the reporting period covered by this AIR, were all funds paid out of the plan?\*' 3. 'Is the plan a specified multi-employer plan, as defined under the *Income Tax Act* (Canada)?\*' On the right side of the form, there are 'Save', 'Next', and 'Prev' buttons. The bottom of the page shows the user's account information: 'Account - RPP-TD-TEST', 'Go to my profile', and 'Log Out'.

21. Provide information as requested.


22. Click “Next” to proceed.

### 23. Contributions

The following screen will appear:

Step 7  
**Contributions**

**FCAA**

After completing the form click the  button on the right to proceed. Your information will be saved.

Member Contributions	
Required Member	<input type="text"/>
Voluntary Member	<input type="text"/>
<b>Total Member Contributions</b>	<input type="text"/>

Employer Contributions	
Required Employer	<input type="text"/>
Less Forfeitures Used	<input type="text"/>
<b>Total Employer Contributions</b>	<input type="text"/>

Other Notes

Were the contributions and special payments reported in section 8 of the AIR determined in accordance with the recommendations provided in the actuarial valuation report or cost certificate most recently filed with the Superintendent?

Next  
Prev

24. Provide information as requested.

25. Click "Next" to proceed.

#### Helpful Tip

The contributions reported in this section should be those related to the plan's fiscal year covered by the AIR, whether actually paid within that year or within such other period allowed by the Act.


Defined Benefit Provisions Only – "Surplus Used" = Enter the amount, if applicable, of any surplus assets used to reduce the required employer contributions. In the event that the plan documents provide for it, please provide that breakdown as an attachment to the submission. In addition, each unfunded liability or solvency deficiency must be identified separately and not combined with any other unfunded liability or solvency deficiency.


Defined Contribution Provisions Only – "Forfeitures Used" = Enter the amount, if applicable, of any unvested forfeitures used to reduce the required employer contributions. If a Defined Contribution provision of a plan so permits, credits resulting from unvested forfeitures can be used to reduce the employer contributions. "Unvested forfeitures" are required employer contributions, and the interest accrued on those contributions, which were made on behalf of a former employee and to which the former employee has no entitlement on termination of membership.

26. Pension Fund

The following screen will appear:

Step 8  
**Pension Fund**




After completing the form click the  button on the right to proceed. Your information will be saved.

**Pension Fund**

Did your pension fund experience a net investment gain or loss during the reporting period covered by this AIR?

**Gain**   **Loss**

**Market value of assets at beginning of reporting period covered by this AIR**

Total contributions and special payments  

Amounts transferred in from other plans

Less payment of benefits from the plan

Less transfer of benefits to other plans


Less administrative expenses

**Market value of assets at end of reporting period covered by this AIR**

Book value of assets at beginning of reporting period covered by this AIR, if known

Book value of assets at end of reporting period covered by this AIR, if known

**Actuarial Liabilities**

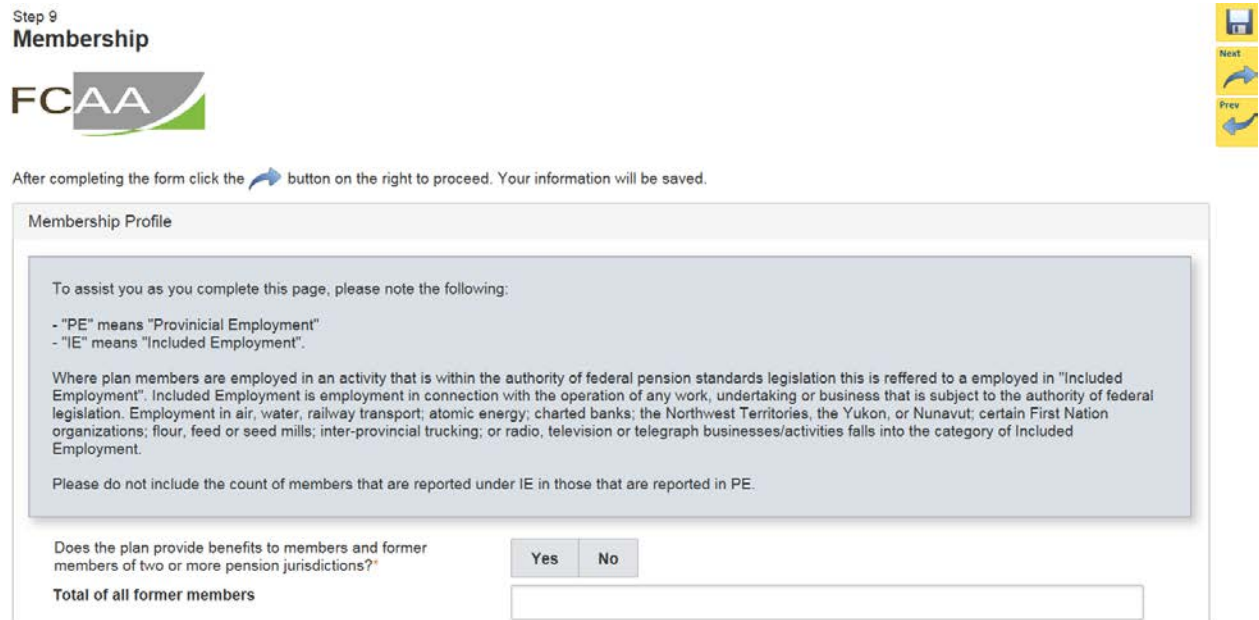


27. Provide information as requested. Click the “fx” button to bring over the total contributions and special payments reported in a prior section.

28. Click “Next” to proceed.


## 29. Membership

The following screen will appear:



Step 9  
**Membership**

**FCAA**

After completing the form click the  button on the right to proceed. Your information will be saved.

Membership Profile

To assist you as you complete this page, please note the following:

- "PE" means "Provincial Employment"
- "IE" means "Included Employment".

Where plan members are employed in an activity that is within the authority of federal pension standards legislation this is referred to as employed in "Included Employment". Included Employment is employment in connection with the operation of any work, undertaking or business that is subject to the authority of federal legislation. Employment in air, water, railway transport; atomic energy; chartered banks; the Northwest Territories, the Yukon, or Nunavut; certain First Nation organizations; flour, feed or seed mills; inter-provincial trucking; or radio, television or telegraph businesses/activities falls into the category of Included Employment.

Please do not include the count of members that are reported under IE in those that are reported in PE.

Does the plan provide benefits to members and former members of two or more pension jurisdictions?

Total of all former members

Next  
Prev

30. Provide information as requested.

31. Click "Next" to proceed.

### Helpful Tip

For the exact definitions of "member" and "former member", please refer to *The Pension Benefits Act, 1992*. To help you understand these terms, in general, they mean:



- Member – an employee who is actively earning a benefit in the plan (i.e. the employer is making contributions to the plan on that employee's behalf); and
- Former Member – a previous employee who is no longer actively earning a benefit in the plan (i.e. a previous employee who no longer works for the employer but never took their money out of the plan); includes a pensioner (i.e. someone in receipt of a pension directly from the plan).




### 32. Membership Movements

The following screen will appear:

Step 10  
**Membership Movements**



After completing the form click the  button on the right to proceed. Your information will be saved.

Active Membership Movements	
Number of active members as at the beginning of the plan year	<input type="text"/>
New entrants (employees who joined the Plan during the Plan year)	<input type="text"/>
<b>Subtotal</b>	<input type="text"/>
<b>Exits</b>	
Retirement	<input type="text"/>
Death	<input type="text"/>
Termination as an active member	<input type="text"/>
<b>Total Exits</b>	<input type="text"/>
<b>Total number of active members as at the end of the Plan year.</b>	<input type="text"/>
Total from Membership form	<input type="text"/>



33. Provide information as requested.


34. Click “Next” to proceed.

35. Documentation

The following screen will appear:

Step 11  
**Documentation**



After completing the form click the  button on the right to proceed. Your information will be saved.

Documentation

Financial Statements

---

Do you have any other documents to upload?

36. Provide information as requested.

37. Click “Next” to proceed.

### 38. Certification

The following screen will appear:

**Certification**

The person or other body legally responsible for administering the plan must certify the Submission. Third party administrators or other service providers do not meet the definition of "Administrator" under the Act and therefore cannot certify the Submission.

I hereby certify that to the best of my knowledge and belief:

- a) the contributions paid to the plan have been at least equal to those required by *The Pension Benefits Act, 1992* (the Act) and *The Pension Benefits Regulations, 1993* (the Regulations) and the current plan document and the cost certificate or actuarial valuation report most recently filed with the Superintendent of Pensions,
- b) the plan, and its administration, complies with the Act and Regulations, and the pension benefits legislation of jurisdictions across Canada, where that legislation applies to members and former members of the plan,
- c) the plan was administered in accordance with the terms and conditions of the plan,
- d) the assets of the plan have been invested and the investments have been made in accordance with the requirements of the Act and Regulations and, if applicable, the plan's written statement of investment policies and procedures,
- e) the plan complies with and is being administered in accordance with Section 147.1, 147.2, 147.3 and 147.4 of the *Income Tax Act (Canada)* (ITA) and *Income Tax Regulations (Canada)* (ITR) for the period covered by this annual information return, and
- f) the information provided in this annual information return is true, correct and complete.

I understand that the information collected in this form is used for the purposes of regulating the plan pursuant to the Act and Regulations and the Federal *Income Tax Act* and *Income Tax Regulations*. The information is shared with the Canada Revenue Agency and with Statistics Canada, pursuant to separate agreements. This form and the information provided herein are subject to *The Freedom of Information and Protection of Privacy Act*.

I Agree

Plan Administrator Name

Dated

39. Complete the certification and click "Submit to FCAA".

Note: An SPU will see a button called "Submit to Plan Administrator". The SPU would complete a declaration and click "Submit to Plan Administrator". The Administrator will receive an email indicating that a submission requires certification and payment, if applicable.

#### 40. Invoice and Payment Step

The Administrator will see an invoice screen.

A filing fee must be paid with an AIR.

If the amount owing is less than \$2,500, the Administrator can:

- Pay immediately by credit card or Interac Online, or
- Send in a cheque.

If the amount owing is \$2,500 or greater, then the Administrator must pay by cheque.

Pay with credit card or Interac Online: Click “Proceed to Online Payment” found on the invoice screen.

Pay by cheque: Send in a cheque to Pensions Division at FCAA. The **cheque must be received by our office no later than 5 business days** from the date that the Administrator clicked “Submit to FCAA” on the Application. If paying by cheque, if possible, please print the invoice and attach a copy of the invoice to the cheque. In addition, please reference the submission number of the AIR on your cheque.

## Print the Submission

### Don't Forget

Click "Print Application" from the first tab of the event, found under your "Actions" button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don't forget to allow "pop-ups".



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

When the submission has been processed, you will receive an email and letter attached to that email. That same correspondence can be found in your "My Email Correspondence" button on your RLS Dashboard. To review the submission directly, click on the "Your Licences" button on your RLS Dashboard, select the plan, navigate to "licence events", and select the submission – the status of the submission will be on that screen.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains "Request for More Information" in the subject line. Responding to a "Request for More Information" is covered in the section titled "RLS Basics – Pension Division Specific" to this guide.

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# Actuarial Information Summary

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## Introduction

Pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must file an actuarial valuation report and/or cost certificate, along with supporting information (for the purposes of this guide and RLS, this is referred to as an “AIS”) with the Superintendent of Pensions (Superintendent).

The AIS must be completed and filed with the Superintendent:

- In the case of a new plan, no later than 120 days from the date of plan establishment;
- In the case of a review date occurring after the effective date of a plan, no later than nine months after the review date;
- In the case of a review due to a plan amendment, no later than 120 days from the date the amendment is made; or
- In the case where the latest review is revised due to a plan amendment, no later than 120 days from the date the amendment is made.

The actuarial valuation report and/or cost certificate is uploaded later in the AIS process.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

An AIS must be filed electronically via RLS. If you, the Administrator, have not received your User ID to access RLS, please contact us at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## Filing the Actuarial Valuation Report / Cost Certificate

1. From your RLS dashboard screen, click on “My Active Licences / Registrations”
2. Select the active pension plan to which you wish to commence the filing of an AIS for. This is an example of the screen at this point.

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - RPP-TD-TEST

Go to my profile

Log Out

Description	Status
Pension Registration - 500007 ABC DB Pension Plans	Active
Pension Registration - 500009 ABC DC Pension Plan	Active
Pension Registration - 500013 ABC Test Plan	Active
Pension Registration - 500011 Content Check DC Plan	Active

Note: For an actuary to trigger this event, they must generate a listing of plans to which they have access by clicking on the button labelled “Pension Registration Inquiry” found on the service provider user’s (SPU) RLS dashboard. From that list, they can click on the registration number of the plan and they will be taken to the Plan’s RLS Registration Screen. That screen also has the “Start Actuarial Information Summary” button mentioned in the next step.



- The following screen will appear, called the “Plan Summary” screen. Click on the green button which reads “Start Actuarial Information Summary”.



Plan Identification				
CRA Registration No.	8877662			
Plan Name	March 6, 2018 Combo Plan 1			
What type of benefits does the plan offer?	Defined contribution ONLY			
Plan Effective Date	01-Jan-2016			
Plan Fiscal Year End	December 31			
Plan Administrator				
Company Name	ABC Company Ltd.			
Plan Administrator Type	The Employer			
Contact Name of the person who represents the Plan Administrator				
Prefix	First Name Janet	Last Name Powers	Title	
Contact Address	VALID			
Street/P.O. Box	601-1919 SASKATCHEWAN DR			
City	REGINA			
Postal Code	S4P 4H2			
Province	SASKATCHEWAN			

#### 4. Pension AIS Step

The following screen will appear:

The screenshot shows the Pension AIS web application interface. The page title is "Step 1 012233-03 - Actuarial Information Summary". The status is "Pending". The left sidebar shows steps 1 through 11, with step 1 selected. The main content area displays "Submission Instructions" and "Submission Information". A red arrow points to the "Submission Number" field, which contains the value "012233-03". The "Event Type" is "Actuarial Information Summary".

5. Review the "Submission Instructions", take note of the "Submission Number" (see red arrow) and indicate whether you will be the primary contact person for FCAA to reach out to during FCAA's initial review of the AIS. Provide the contact information as requested.
6. Click "Next" to proceed.


#### FAQ – Why take note of the "Submission Number"


You may want to search the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you. In addition, where required, if paying a filing fee by cheque, this number should be written on that cheque.

7. Report Identification Step







The following screen will appear:

Step 2  
**Report Identification**



After completing the form click the  button on the right to proceed. Your information will be saved.

Plan Identification	
Registration No.	9988772
Plan Name	November 20, 2017 Defined Benefit Pension Plan

Report Information	
Purpose of this report	<ul style="list-style-type: none"><li><input type="radio"/> Initial report for a newly established plan</li><li><input type="radio"/> Regular triennial report for an ongoing plan</li><li><input type="radio"/> Replacing a previously filed report</li><li><input type="radio"/> Interim report (full valuation) - for an ongoing plan (not an amendment)</li><li><input type="radio"/> Interim report (full valuation) - in respect of an amendment to an ongoing plan</li><li><input type="radio"/> Revised cost certificate only - in respect of an amendment to an ongoing plan</li><li><input type="radio"/> Other</li></ul>
Review Date	DD-Mon-YYYY  
End date of period covered by report	DD-Mon-YYYY  
Report Date	DD-Mon-YYYY  

Other Plan Information	
If the plan provides benefit increases coming into effect during the period covered by the report but after the review date, have those increases been reflected in:	






8. Provide information as requested. Where information is presented to you in “blue”, that information can’t be changed via the AIS process. It may be possible to change the information via the RLS Amendment processes. If you have questions, please contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).


9. Click “Next” to proceed.


## 10. Contributions and Special Payments Step

The following screen will appear:

Step 3  
**Contributions and Special Payments**



After completing the form click the  button on the right to proceed. Your information will be saved.

Contribution and Special Payments			
Is the actuary's recommendation based on a dollar amount per year or based on a percentage of payroll per year?	Percent of Payroll	Dollar Amount	
Member Normal Cost Contributions			
If the plan is contributory, what is the normal cost rule for member contributions?	Percent of Payroll	Other	N/A - non-contributory plan
Contribution and Special Payment Details by Period			
<a href="#">Add a Period Information</a> 			
Contributions based on a Fixed rate of Dollars and Portions of Dollars per hour of employment			
Are contribution to the plan based on a fixed rate of dollars and portions of dollars per hour of employment?	Yes	No	

11. Provide information as requested.

12. Click “Next” to proceed.

*Note: Information related to the “Contributions and Special Payment Step” is continued onto the next page.*

## Contributions and Special Payments Step (continued)

### **Helpful Tip – Contribution Details by Period**

Provide the period start date and end date and the normal cost, expense and special payments applicable to that period. Continue to add periods for each period covered by the report.

For the normal cost lines, enter the dollar amounts for the indicated periods, of employer and member normal cost, expense allowance and the minimum special payments determined in accordance with the Act and *The Pension Benefits Regulations, 1993* (the Regulations). Where applicable, the normal cost must include any provisions for adverse deviations. Furthermore, the special payment amounts must include all special payments payable towards an unfunded liability, solvency deficiency and any other special payments.


For plans where the obligation of an employer and, if applicable, member to contribute to the plan is limited to a fixed amount set out in a collective agreement or contract (“negotiated cost pension plan”; “NCPP”), do not enter the amounts determined under the collective agreement, statute, or municipal by-law. Instead, the normal cost, expense allowance, and minimum special payments (prior to application of any credits or surplus) in accordance with the Act and Regulations should be entered. The amounts of employer and, if applicable, member contributions determined under the collective agreement, statute, or municipal by-law should not be entered.


If the exact dollar amounts are not known at the valuation date, show the estimated amounts derived from the valuation results taking into account any assumed changes in membership or payroll, as applicable. The estimated amounts should also take into account any events such as partial terminations and amendments for asset transfers, which are known to have occurred when this form is prepared, if those events would have a material impact on the required contributions to the plan. Any application of employer credits (for example, a prior year credit balance) or surplus, required or otherwise, should not be reflected.




### 13. Schedule of Special Payments Step

The following screen will appear:

Step 5  
**Schedule of Special Payments**



After completing the form click the  button on the right to proceed. Your information will be saved.

Schedule of Unfunded Liability Special Payments				
Date of Establishment	Present Value as at Review Date	Estimated Monthly Contributions (\$)	Estimated Monthly Contributions (%)	Amortization Date
<input type="text" value="DD-Mon-YYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD-Mon-YYYY"/>
<a href="#">Add another Unfunded Liability Special Payment</a> 				
Total Monthly Unfunded Liability Payments (\$)		<i>Please click save to calculate</i>		
<input type="text"/>		<input type="text"/>		
Total Monthly Unfunded Liability Payments (%)		<input type="text"/>		
For Specified Plans Only - If a new unfunded liability has been established as at review date of this report, is the commencement of the required special payments to be delayed?		<input type="button" value="Yes"/> <input type="button" value="No"/> <input type="button" value="N/A"/> 		
Schedule of Solvency Deficiency Special Payments				
Date of Establishment	Present Value as at Review Date	Estimated Monthly Contributions (\$)	Estimated Monthly Contributions (%)	Amortization Date
<input type="text" value="DD-Mon-YYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD-Mon-YYYY"/>
<a href="#">Add another Solvency Deficiency Special Paym...</a> 				

14. Provide information as requested.

15. Click “Next” to proceed.

#### Helpful Tip


Provide a schedule of special payments, as required by the Act and Regulations, for each newly and previously established unfunded liability and, if applicable, solvency deficiency. Provide both an estimated monthly special payment amount (expressed as a dollar) and, if applicable, a percentage of annual pensionable earnings amount (expressed as a percentage).


Where allowed under the Act, please indicate whether special payments are recommended to commence as at the review date or if a delayed commencement has been recommended. Provide details as requested.

16. Going Concern Assumptions Step

The following screen will appear:


Step 5  
**Going Concern Assumptions**



After completing the form click the  button on the right to proceed. Your information will be saved.

Selected going concern actuarial assumptions	Initial Rate (%)	Number of Years	Ultimate Rate (%)
Valuation interest rate - active members	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
Valuation interest rate - retired members	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
Rate of indexation	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
Rate of general wage and salary increase	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
YMPE escalation rate	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
Income Tax Regulations maximum pension limit escalation rate	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>
Rate of consumer price index increase	<input type="text" value="00.00%"/>	<input type="text"/>	<input type="text" value="00.00%"/>

Additional going concern actuarial assumptions



17. Provide information as requested.

18. Click “Next” to proceed.

*Note: Information related to the “Going Concern Assumptions Step” is continued on the next page.*

**Helpful Tip**

A going-concern valuation is a valuation of the assets and liabilities of a pension plan using methods and actuarial assumptions that are in accordance with accepted actuarial practice for the valuation of a continuing pension plan.

If different methods or actuarial assumptions are applicable to different groups of participants (for example, bargaining, non-bargaining), enter the methods and assumptions used for the group with the largest number of defined benefit provision participants.

### Helpful Tips

**Valuation interest rate:** Enter the net interest rate assumption (that is, the expected investment return less margin, expense assumptions, and other assumptions) used to determine the going-concern liabilities and normal cost. For plans using more than two interest rates, enter only the initial and the ultimate rate. The number of years is the period between the valuation date and the date the ultimate rate becomes effective.

**Rate of indexation:** If applicable, enter the assumed annual rate of increases to pension benefits after pension commencement. If no indexation is reflected in the calculation of going-concern liabilities, enter 0% on this line.

**Rate of general wage and salary increase:** If a separate promotional and merit scale based on age or service is used, enter only the annual rate of increases in the general level of wages and salaries (which should be reasonably related to the increase in the average wage index). Otherwise, enter the total salary growth rate used.

**YMPE escalation rate:** Enter the assumed annual rate of increases in the year's maximum pensionable earnings (YMPE) under the Canada Pension Plan or Quebec Pension Plan, if applicable.

**Income Tax Regulations maximum pension limit escalation rate:** Enter the assumed annual rate of increases in the maximum pension limit as prescribed in the *Income Tax Regulations* (Canada) (ITR), if applicable.

**Rate of Consumer Price Index (CPI) increase:** Enter the assumed annual rate of increases in the CPI, if applicable.

**Asset valuation method:** Tick only the primary method used to determine the actuarial value of assets for the purpose of the going-concern valuation. **Smoothed market** refers to a method which applies an averaging technique to stabilize short-term fluctuations in the market value of assets. If none of the methods listed can be identified as the primary method, tick "Other."

**Liability valuation method:** Tick only the primary actuarial cost method used to determine the going-concern liabilities and normal cost. The projected unit credit method is included in the **Accrued benefit (unit credit)** category. If the primary method is not accrued benefit (unit credit), select "other" and describe.

*Note: Information related to the "Going Concern Assumptions Step" is continued on the next page.*



**Helpful Tips - Continued**

**Mortality table:** Tick the assumption for post-retirement mortality used for healthy lives. If the valuation uses any table other than those shown, select "Other" and describe the table used. If different percentages have been applied to the mortality table according to the employee categories, please indicate the average. For a designated plan, if the post-retirement mortality used is 80% of the rates in the 1983 Group Annuity Mortality table as per paragraph 8515(7)(f) of the ITR, select "Other" and specify "80% of 1983 GAM."

**Mortality table – Generational Mortality Table:** This question will only arise if "other" was selected in line 29. Select the appropriate response.

**Mortality table – Adjustments:** If an adjustment (i.e. % male / % female; industry; size of plan) to the mortality table has been made, select yes.

**Hours of work per member per plan year:** Applicable only to plans where the employer-required contributions are expressed as cents per hour worked by plan participants.

**Retirement assumptions:** Tick the appropriate box. If variable retirement rates are not used, indicate the age at which retirement is assumed to commence.

**Pensionable Earnings:** Provided the requested information, if applicable.

**Year *Income Tax Regulations* maximum pension limit escalation commences:** Enter the year in which the ITR maximum pension limit escalation is assumed to commence, if applicable.

**Discount rate impact:** Indicate the impact on the going-concern liabilities and normal cost by using a discount rate 1.0% lower than the one used in the corresponding valuations.

19. Going Concern Valuation Step

The following screen will appear:

ension AIS

Step 7  
Going Concern Valuation

Step 1 Pension AIS ✓

Step 2 Plan Identification

Step 3 Plan Participants ✓

Step 4 Contributions and Special Payments ✓

Step 5 Schedule of Special Payments ✓

Step 6 Going Concern Assumptions ✓

Step 7 Going Concern Valuation

Step 8 Gain and Loss Worksheet

Step 9 Membership Information

Step 10 Solvency Valuation

Step 11 Certification

Account - RPP-TD-TEST

Go to my profile

Step 7  
Going Concern Valuation

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

Other going concern valuation questions

Asset Value

What is the impact to the following in the event that the discount rate was lowered by 1%:

Going Concern Assets

GC assets, adjusted for receivables and payables

Amount of contributions receivable included in the GC assets reported above, if applicable

Optional ancillary contributions account balance included in GC assets above, if applicable

Going Concern Liabilities

For active members

For former members who are in receipt of a pension (including beneficiaries, survivors)

For former members who are in receipt of a deferred pension (include beneficiaries, survivors)

For other participants

For transfer deficiency holdbacks

For optional ancillary benefits

Save

Next

Prev

20. Provide information as requested.

21. Click “Next” to proceed.

**Helpful Tip**

Enter the going-concern valuation results as at the valuation date, pertaining only to the DB provisions of the plan. If applicable, enter the accumulated balance of additional voluntary contributions and money purchase assets on the reserve line(s).

*Note: Information related to the “Going Concern Valuation Step” is continued on the next page.*

## Going Concern Valuation Step – Continued

### **Helpful Tips**

#### Subsection: Asset Value

Market value of assets is the market value of investments held by a plan at the valuation date, with adjustments for any receivables and payables. Also, for plans that provide the greater benefit of either the defined benefit (DB) or defined contribution (DC) provisions (and where the DB and DC benefits are not completely independent), the market value must include assets from both.

Enter the amount of contributions receivable included in the market value, if applicable.

Enter the book value of assets, if applicable.

#### Subsection: Going Concern Assets

Going concern assets means the actuarial value of the assets of a pension plan, with adjustments for any receivables and payables at the valuation date, determined on the basis of a going concern valuation in accordance with accepted actuarial practice and the Act and supporting regulations. Do not include the actuarial present value of any future contributions or special payments.

Enter the amount of contributions receivable included in the going concern value of assets, if applicable.

Enter the amount of optional ancillary contributions plus earnings included in the going concern value of assets, if applicable.

*Note: Information related to the “Going Concern Valuation Step” is continued on the next page.*

**Helpful Tips - Continued**

Subsection: Going Concern Liabilities

For this subsection, going concern liabilities means the **accrued** actuarial liabilities determined on the basis of a going-concern valuation in accordance with accepted actuarial practice and the Act and supporting regulations. Provisions for adverse deviation and any other appropriate reserve is also included in this section. If using a prospective going concern valuation method do not include the present value of future benefits in the accrued actuarial liabilities. Where plans provide the greater benefit of either the defined benefit (DB) or defined contribution (DC) provisions (and where the DB and DC benefits are not completely independent), include the liability from both DB and DC provisions.

Subsection: Additional Going Concern Valuation Information

This subsection only shows up if the liability valuation method is checked off to “other”. Where applicable, please provide this additional information:

Where the going concern valuation method provides for it, provide the going concern assets including the present value of future contributions and special payments (i.e. may be applicable if the going concern valuation method was “attained age”).

Where the going concern valuation method provides for it, provide the going concern liabilities including the present value of future liabilities (i.e. may be applicable if the going concern valuation method was “attained age”).

Based on the going concern valuation method used, please provide the funded position (surplus / deficit).

## 22. Gain and Loss Worksheet

The following screen will appear:

Pension AIS

Step 8  
Gain and Loss Worksheet

FCAA

After completing the form click the [Next](#) button on the right to proceed. Your information will be saved.

Gain Loss Worksheet

Previous net funded position as at the last filed actuarial valuation report	<input type="text"/>
Interest on surplus (unfunded liability)	<input type="text"/>
Special payment made	<input type="text"/>
Amount used for contribution holiday	<input type="text"/>
Change in actuarial assumption - discount rate	<input type="text"/>
Change in actuarial assumption - retirement assumptions	<input type="text"/>
Change in actuarial assumption - mortality table assumptions	<input type="text"/>
Change in actuarial assumption - salary assumptions	<input type="text"/>
Change in actuarial assumption - inflation assumptions	<input type="text"/>
Change in actuarial assumption - other	<input type="text"/>
Change in actuarial assumption - all other sources (combined)	<input type="text"/>
Change in asset valuation method	<input type="text"/>
Change in liability valuation method	<input type="text"/>

23. Provide information as requested.

24. Click “Next” to proceed.

### Helpful Tips

If this is not an initial valuation of the plan, the report should contain a reconciliation of the going concern valuation results to those results in the last filed report by identifying the sources of actuarial gains and losses. If it is a loss item, enclose the amount in brackets. Any source item that has a material impact on the valuation results should be identified. If a particular source item is not applicable or, in the opinion of the actuary, does not have a material impact on the valuation results, leave blank or enter “0”.

For “contribution holiday”, enter the amount of surplus and/or prior year credit balance used. For “investment experience”, enter the amount by which the actual returns of the plan fund, measured on a going concern basis, for the period from the review date of the last filed report to the review date of the current report, exceeded or fell short of the expected returns based on the valuation interest rates used in the last filed report. For “other”, identify any gains or losses, other than those already specified in the chart, which have a material impact on the valuation results.

## 25. Membership Information Step

The following screen will appear:

The screenshot shows the 'Pension AIS' web application interface. On the left is a vertical navigation menu with steps 1 through 11. Step 9, 'Membership Information', is highlighted in yellow. The main content area is titled 'Step 9 Membership Data' and features the FCAA logo. Below the logo is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form is divided into three sections: 'Active Members', 'Pensioners', and 'Other Participants'. Each section contains a 'Number' field and four other input fields: 'Liability amount', 'Average age', 'Average pensionable service', and 'Average salary'. The 'Average annual pension' field is present in the 'Active Members' and 'Pensioners' sections. On the right side of the form, there are three buttons: 'Save', 'Next', and 'Prev'.

26. Provide information as requested.

27. Click "Next" to proceed.

### Helpful Tips

Enter information pertaining only to those plan participants who are entitled to, or are accruing a benefit under, the DB provisions of the plan. Complete "Average Annual Pension" for active members of flat benefit or career average earnings plans, but not for members of final average earnings plans. **Active members** means members of the plan identified as active members. **Pensioners** mean any beneficiaries receiving pension payments. **Other participants** mean all persons other than active members and pensioners who are entitled to a benefit under the plan (for example, deferred vested members). If the plan covers several groups of participants (for example, bargaining, non-bargaining), enter the statistics for all groups combined.


List all other liabilities (i.e. reserves, explicit PfADs, voluntary contribution accounts, etc.) in aggregate.


## 28. Solvency Valuation Step

This step covers both the solvency valuation assumptions and the solvency valuation itself.

The following screen will appear:

Step 10  
**Solvency Valuation**



After completing the form click the  button on the right to proceed. Your information will be saved.

**Selected solvency actuarial assumptions**

	Initial Rate	Number of Years	Ultimate Rate
Valuation interest rate - benefits to be settled by lump sum transfer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Valuation interest rate - benefits to be settled by annuity	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate of indexation	<input type="text"/>	<input type="text"/>	<input type="text"/>

What is the blended rate used to calculate the amortization payments and provisional assets in the solvency valuation?

**Additional solvency actuarial assumptions**


Asset valuation method  Market  Smoothed Market  Other

Mortality table - What mortality table was used?

- CPM2014 with CPM-B2D
- CPM2014Publ with CPM-B2D
- CPM2014Priv with CPM-B2D
- Other
- Not Applicable

**Solvency Valuation**

Market value of assets, adjusted for receivables and payables



### Formatting Tip

Please format the percentage assumptions (i.e. 5.5%) as follows:  (i.e. 05.50)

Please do not enter the %, have two digits before and two digits after

29. Provide information as requested.

30. Click “Next” to proceed.

*Note: Information related to the “Solvency Valuation Step” is continued on the next page.*

## Solvency Valuation Step - Continued

### **Helpful Tips**

#### Subsection: Solvency Valuation Assumptions

**Interest Rates:** Enter the assumption, before netting out any indexation, used to determine the liabilities. If a level interest rate is used, enter the rate under "Ultimate rate" and leave the "Initial rate" and "select period" blank. If a level rate of indexation is assumed, enter the rate under "Ultimate rate" and leave the other two fields blanks.

**Rate of Indexation:** If no indexation is reflected in the calculation of solvency liabilities, enter 0% under "Ultimate rate" and "0" under the other two columns.

**Mortality Table:** Select the applicable mortality table used for the two types of payment listed (lump sum or annuity purchase). If more than one table or a different table is used, tick "other" and describe which tables have been used.

#### Subsection: Solvency Valuation

Enter the solvency valuation results as at the valuation date, pertaining only to the DB provisions of the plan. If applicable, enter the accumulated balance of additional voluntary contributions and money purchase assets on the reserve line(s). Market value of assets information is captured from the going concern balance sheet and re-illustrated here for information purposes only. This includes a re-illustration of the amount of contributions receivable which were included in the market value.

**Solvency assets** means the value of assets used for a solvency valuation in accordance with the Act and supporting regulations, with adjustments for any receivables and payables. Do not include the actuarial present value of any future contribution and special payments. Enter the amount of contributions receivable included in the solvency assets, if applicable. Enter the amount of optional ancillary contributions plus earnings included in the solvency assets, if applicable.

Provisional assets means the present value, on a solvency basis, of up to five years of special payments being made to all unfunded liabilities and the present value, on a solvency basis, of special payments being made to past solvency deficiencies.

Enter the amount of assumed termination expenses.

Calculate and input the sum of solvency assets plus provisional assets minus termination expenses.

**Solvency liabilities** means the liabilities of a plan determined on the basis of a solvency valuation in accordance with the Act and supporting regulations. Enter total amount of the solvency liabilities.



31. Documentation Step

The following screen will appear:

The screenshot shows a software interface for 'Step 10 Documentation'. The main content area is titled 'Documentation' and contains three rows of input fields. The first row is labeled 'Actuarial valuation report\*' and has an 'Upload File' button. The second row is labeled 'Cost certificate, if not included in the AVR' and also has an 'Upload File' button. The third row is labeled 'Do you have any other documents to upload?' and has a file selection input field with a circular arrow icon. On the right side of the interface, there is a vertical toolbar with icons for 'Next', 'Prev', 'Controls', 'Actions', and 'Files'.

32. Provide information as requested.

33. Click “Next” to proceed.

### 34. Certification

The following screen will appear:

Certification

The person or other body legally responsible for administering the plan must certify the Submission. Third party administrators or other service providers do not meet the definition of "Administrator" under the Act and therefore cannot certify the Submission.

I hereby certify that to the best of my knowledge and belief the information provided in this actuarial information summary and report is true, correct and complete.

I understand that the information collected in this form is used for the purposes of regulating the plan pursuant to the Act and Regulations and the *Federal Income Tax Act* and *Income Tax Regulations*. The information is shared with the Canada Revenue Agency and with Statistics Canada, pursuant to separate agreements. This form and the information provided herein are subject to *The Freedom of Information and Protection of Privacy Act*.

I Agree\*

Plan Administrator Name\*

Dated

### 35. Complete the certification and click "Submit to FCAA".

Note: An SPU will see a button called "Submit to Plan Administrator". The SPU would complete a declaration and click "Submit to Plan Administrator". The Administrator will receive an email indicating that a submission requires certification and payment, if applicable.

## Print the Submission

### Don't Forget

Click "Print Application" from the first tab of the event, found under your "Actions" button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don't forget to allow "pop-ups".



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

When the submission has been processed, you will receive an email and letter attached to that email. That same correspondence can be found in your "My Email Correspondence" button on your RLS Dashboard. Any next steps, if required, will be identified in that letter. When the submission has been processed, you will receive an email and letter attached to that email. To review the submission directly, click on the "Your Licences" button on your RLS Dashboard, select the plan, navigate to "licence events", and select the submission – the status of the submission will be on that screen.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains "Request for More Information" in the subject line. Responding to a "Request for More Information" is covered in the section titled "RLS Basics – Pension Division Specific" to this guide.

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# Amendments

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## Introduction

Pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must file amendments made to the plan and plan documents (the Submission) with the Superintendent of Pensions (Superintendent), no later than 60 days after the decision to amend was made. Required documents must accompany the Submission.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

The Submission must be filed electronically via FCAA's Registration and Licensing System (RLS). If you, the Administrator, have not received your User ID and temporary password to access RLS, please contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## Documentation

Depending on the nature of the Submission, the amendments and/or restatements related to the following documents must be filed via RLS as part of the submission process:

- the pension plan text
- any trust deed or agreement, insurance contract, by-law or resolution relating to the plan
- any agreement relating to the investment of the pension fund of the plan
- any other document that relates to the administration of the plan

If an amendment affects the funding or funded position of a defined benefit plan, then an actuarial valuation report and/or cost certificate will also need to be filed via RLS.

## Type of Events that the RLS "Amendment" Process Manages

The "Amendment" event in RLS is designed to manage the following events:

- Partial plan termination
- Partial merger out of the plan and into another plan (and vice versa)
- Full merger into the plan from another plan
- Amendments to any of the aforementioned documents

## Important Note about Changing Carriers / Fund Holders

If you have a change in fund holder and if the new fund holder is going to be assisting with the submission of the amendment on your behalf, then please contact our office at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca). We will update your plan's RLS account so that the new fund holder can assist you with that submission. Important: Only certain fund holders are able to provide this level of assistance.

## **Type of Events that the RLS “Amendment” Process DOES NOT Manage**

The “Amendment” event in RLS is not designed to manage the following events:

- Full plan termination
- Full merger out of the plan and into another plan

In the case of the above events, do not trigger an “Amendment” event in RLS as well. Rather, trigger a “Plan Termination” event in RLS. The supporting documents related to these events, including, for example, a plan termination report, will be managed in the “Plan Termination” event of RLS.

While the Amendment event can manage a simple change of address for the administrator, or a change to the actuary or third party administrator – if this is the only change to the Plan, the Administrator may wish to trigger a Change of Contact Information event instead of an Amendment event.

## Submitting Amendment Information

1. From your RLS dashboard screen, click on “My Active Licences / Registrations”
2. Select the active pension plan for which you wish to commence the filing of an AIR for. This is an example of the screen at this point.

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - RPP-TD-TEST

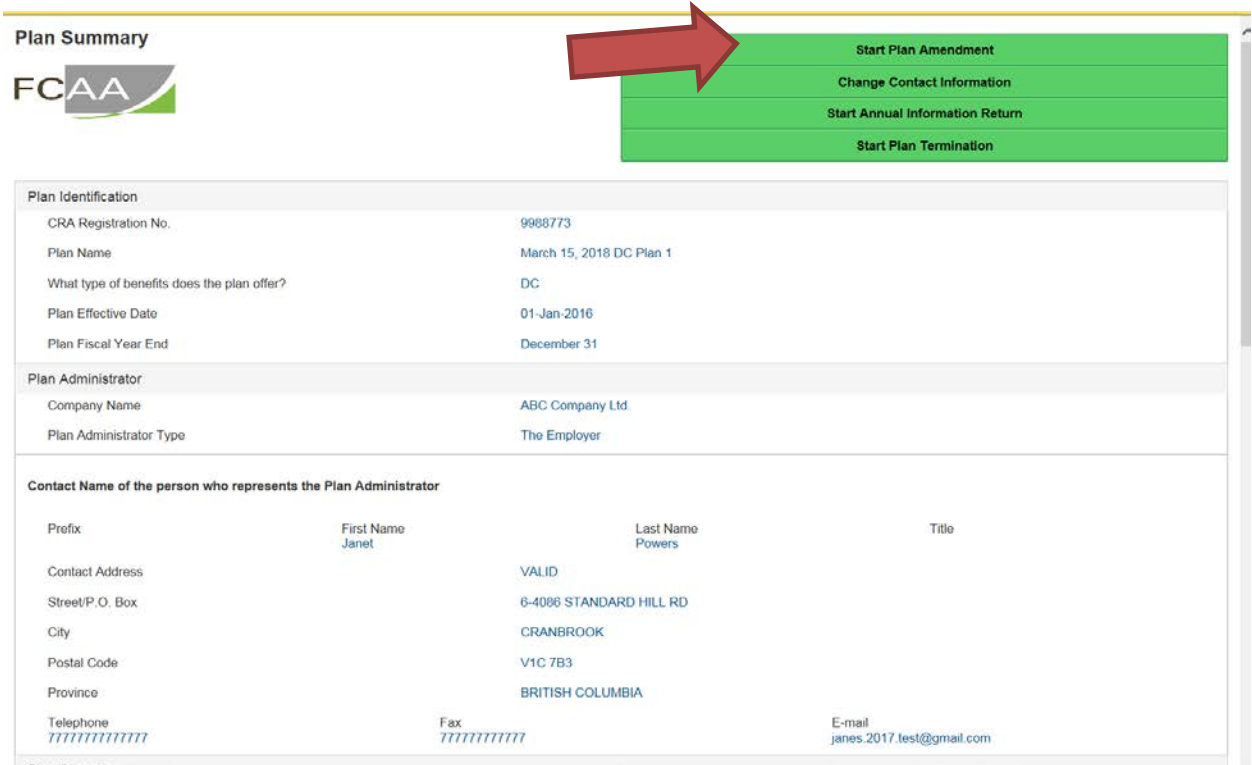
Go to my profile

Log Out

Description	Status
Pension Registration - 500007 ABC DB Pension Plans	Active
Pension Registration - 500009 ABC DC Pension Plan	Active
Pension Registration - 500013 ABC Test Plan	Active
Pension Registration - 500011 Content Check DC Plan	Active

Note: For an actuary or a fund holder to trigger this event, they must generate a listing of plans to which they have access by clicking on the button labelled “Pension Registration Inquiry” found on the service provider user’s (SPU) RLS dashboard. From that list, they can click on the registration number of the plan and they will be taken to the Plan’s RLS Registration Screen. That screen also has the “Start Amendment” button mentioned in the next step.

3. The following screen will appear, called the “Plan Summary” screen:



The screenshot shows the 'Plan Summary' screen with the FCAA logo. A red arrow points to the 'Start Plan Amendment' button in a green menu. Below the menu are sections for Plan Identification, Plan Administrator, and Contact Name of the person who represents the Plan Administrator.

Plan Identification				
CRA Registration No.	9988773			
Plan Name	March 15, 2018 DC Plan 1			
What type of benefits does the plan offer?	DC			
Plan Effective Date	01-Jan-2016			
Plan Fiscal Year End	December 31			

Plan Administrator				
Company Name	ABC Company Ltd.			
Plan Administrator Type	The Employer			

Contact Name of the person who represents the Plan Administrator				
Prefix	First Name	Last Name	Title	
	Janet	Powers		
Contact Address	VALID			
Street/P.O. Box	6-4086 STANDARD HILL RD			
City	CRANBROOK			
Postal Code	V1C 7B3			
Province	BRITISH COLUMBIA			
Telephone	Fax	E-mail		
??????????	??????????	janes.2017.test@gmail.com		

4. Click on the green button which reads “Start Plan Amendment”.



## 1. Amendment Step

The following screen will appear:

**Pension Amendment**

Step 1  
999: 010423-06 - AMEND : -

Status  
Pending Submission

**FCAA**

After completing the form click the button on the right to proceed. Your information will be saved.

**Submission Instructions**

Welcome to the "pension plan amendment" section of FCAA's Registration and Licensing System (RLS). This section of RLS has been designed to assist with the provision of information related to a pension plan amendment, including plan merger amendments for the importing plan and partial plan terminations (Submission). Please take a moment to familiarize yourself with the Submission filing requirements.

Additional information is available on our website <http://www.fcaa.gov.sk.ca/pensions> If you have any questions about the process or the requirements, we encourage you to contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca)

**Documents you may require**

In order for FCAA to review your Submission, we require that you submit electronic copies of several important documents. Depending on the type of pension plan benefits (i.e. defined contribution and/or defined benefit provisions) the pension plan provides, these requirements may vary. Important documents include, but are not limited to:

- Amendments to or the Restated Plan Text,
- Amendments to or the Restated Fund Holder Agreements,
- Collective bargaining agreements,
- Any by-law or resolution relating to the plan or the amendment.

Based on the information you provide during the Submission, additional documentation may be required.

If the amendment affects the funding of the plan, actuarial information may also be required. That actuarial information is to be provided in the "Start an Actuarial Information Summary" event of RLS.

**After you submit**

Once you have completed your Submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your Submission is not delayed. You will be advised of the progress of your Submission electronically, by e-mail. Any correspondence you receive from FCAA will direct you to return to RLS to ensure the security of your information.

**Terms of Use**

FCAA is a regulatory body comprised of different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("Information"), I acknowledge, recognize and understand that any and all information I provide to FCAA or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the information amongst the different divisions.

**Contact Us**

Pensions Division  
Financial and Consumer Affairs Authority  
601 - 1919 Saskatchewan Drive  
Regina, SK S4P 4H2  
Email: [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca)  
Phone: (306) 787-7650  
Fax: (306) 788-4425  
URL: [www.fcaa.gov.sk.ca/pensions](http://www.fcaa.gov.sk.ca/pensions)

**Submission Information**

Submission Number	010423-06
Event Type	Amendment

Please indicate whether the Submission concerns the following:

- Full plan termination
- Full merger of this plan into another pension plan

Account : RPP-JANETPOWERS  
Go to my profile  
Log Out

2. Review the "Submission Instructions", take note of the "Submission Number" (see red arrow) and indicate whether you will be the primary contact person for FCAA to reach out to during FCAA's initial review of the Application. Provide the contact information as requested.

Continued ...

### FAQ – Why take note of the "Submission Number"

You may want to search up the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you.

### Amendment Step 1 – continued

3. Scroll down until you see the question “Please indicate whether the Submission concerns the following:” That section looks like this:

Submission Information	
Submission Number	010423-06
Event Type	Amendment
Please indicate whether the Submission concerns the following.*	<ul style="list-style-type: none"><li><input type="radio"/> Full plan termination</li><li><input type="radio"/> Full merger of this plan into another pension plan</li><li><input type="radio"/> Change of Contact Information - Simply updating the location of books and/or the contact information for the plan administrator, the third party administrator and the actuary</li><li><input type="radio"/> An amendment related to a matter other than the above</li></ul>

4. Respond to the question. If your response is “An amendment related to a matter other than the above”, then the next steps in the Submission will open up.
5. Click “Next” to proceed.

## 6. Amendment Information Step

The following screen will appear:

The screenshot displays the 'Pension Amendment' web application interface. On the left, a navigation pane shows 'Step 1 Amendment' with a checkmark and 'Step 2 Amendment Information' selected. The main content area is titled 'Step 2 Amendment Information' and features the FCAA logo. A message at the top states: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' Below this is an 'Instruction' box with the text: 'Please review the questions and provide the appropriate response. **Please tell us about the amendment** Our records indicate that this plan contains Defined contribution ONLY provisions.' The 'Amendment Information' section contains the following fields: 'Plan Name' (March 6, 2018 Combo Plan 1), 'Plan Fiscal Year End' (December 31), 'Does this submission change the types of provisions in the plan?' (Yes/No buttons), 'What is the effective date of the amendment?' (DD-Mon-YYYY date picker with a note: 'NOTE: If the amendment contains multiple effective dates, then please provide the earliest effective date.'), and 'In your own words, please describe the amendment:' (text area).

7. Indicate if the amendment changes the benefit type of the Plan (i.e. changes from providing just defined benefit provisions to both defined benefit and defined contribution provisions).
8. Provide the effective date of the amendment. If the amendment contains multiple effective dates, then provide the earliest effect date.
9. In your own words, describe the amendment.
10. Click “Next” to proceed.

## 11. Plan Participants Step

The screen will look similar to this:

The screenshot displays the 'Pension Amendment' system interface. On the left, a sidebar lists six steps: Step 1 Amendment (checked), Step 2 Amendment Information (checked), Step 3 Plan Participants (active), Step 4 Participating Employers, Step 5 Documentation, and Step 6 Certification. The main content area is titled 'Step 3 Plan Participants' and features the FCAA logo. Below the logo, a message states: 'After completing the form click the button on the right to proceed. Your information will be saved.' The form fields are as follows:

- Plan Administrator**
  - Company Name\*: ABC Company Ltd.
  - Plan Administrator Type\*: A Board of Trustees (selected), The Employer
- Contact Name of the person who represents the Plan Administrator**
  - Prefix: [Dropdown]
  - First Name\*: Janet
  - Last Name\*: Powers
  - Title: [Text]
- Contact Address**
  - Street/P.O. Box\*: 601-1919 SASKATCHEWAN DR
  - City\*: REGINA
  - Postal Code\*: S4P 4H2
  - Province\*: SASKATCHEWAN

Navigation buttons on the right include 'Save', 'Next', and 'Prev'.

12. Provide any updated information for the “Plan Administrator”, “Plan Sponsor”, “Plan Fund Holder”, and if applicable, the “Third Party Administrator” and the “Actuary”.
13. Canadian addresses are searched using search functionality. You can manually enter addresses that can’t be searched.
14. You are asked on this screen if the Administrator wants to grant access to the plan’s RLS account for each of the following participants:
  - Fund Holder
  - Third Party Administrator, if applicable
  - Actuary, if the plan contains defined benefit provisions

Please refer to the section called “Granting Access to Service Providers” found in this Guide for more information about this.

15. Important: Where the Fund Holder is a “Trust Agreement” with three or more individuals

It is possible that the Fund Holder is a group of three or more individuals who are party to a trust agreement. This could be a small group of individuals (i.e. three people) – which we often refer to as “Individual Trustees” – or a larger group of individuals – which we often refer to as a “Board of Trustees”.

There is a certain way that the information related to this particular fund holder arrangement needs to be recorded in RLS. The next few screen shots provide guidance regarding this expectation:

- A. Select “a trust governed by a written trust agreement pursuant to which the trustees are three or more individuals”

The fund of the plan is held by:\*


<input type="radio"/> An insurance company pursuant to a contract for insurance
<input type="radio"/> A trust governed by a written trust agreement pursuant to which the trustees are a trust corporation
<input checked="" type="radio"/> A trust governed by a written trust agreement pursuant to which the trustees are three or more individuals
<input type="radio"/> Other

- B. Input the name of each trustee. Click “add another trustee” for each one that you are adding.

Trustee First Name*	<input type="text" value="Tom"/>	Trustee Last Name*	<input type="text" value="Jones"/>
---------------------	----------------------------------	--------------------	------------------------------------

Trustee First Name*	<input type="text" value="Tom"/>	Trustee Last Name*	<input type="text" value="Hanks"/>
---------------------	----------------------------------	--------------------	------------------------------------

Trustee First Name*	<input type="text" value="Sally"/>	Trustee Last Name*	<input type="text" value="Field"/>
---------------------	------------------------------------	--------------------	------------------------------------

[Add another Trustee](#) 

C. Provide contact information for the group of trustees:

If a Board of Trustees, or similar:

**Contact Name of the person who represents the Trust**

Prefix	First Name*	Last Name*	Title
<input type="text" value=""/>	<input type="text" value="Board of Trustees"/>	<input type="text" value="for the November 6, 2017 DB P"/>	<input type="text" value=""/>

Contact Address [Having trouble finding your address? Enable Manual Entry](#)

Street/P.O. Box*	<input type="text" value="601-1919 Saskatchewan Dr"/>
City*	<input type="text" value="Regina"/>
Postal Code*	<input type="text" value="S4P 4H2"/>
Province*	<input type="text" value="SASKATCHEWAN"/>

Telephone*	Fax	E-mail*
<input type="text" value="5555555555"/>	<input type="text" value="5555555555"/>	<input type="text" value="test@gmail.com"/>

**Naming convention rules:**

- iii. If a “Board of Trustees”, please input as follows:
  - a. First Name: Board of Trustees
  - b. Last Name: for the [Name of the Pension Plan]

*OR – if the trustee agreement has a different format for the Board of Trustee’s structural name – then please use that formatting in the “First Name” and “Last Name” spot.*

If Individual Trusteed:

- iv. If “Individual Trusteed”, please input as follows:
  - a. First Name: Individual
  - b. Last Name: Trusteed

**Contact Name of the person who represents the Trust**



Prefix	First Name*	Last Name*	Title
<input type="text" value=""/>	<input type="text" value="Individual"/>	<input type="text" value="Trusteed"/>	<input type="text" value=""/>
Contact Address	<a href="#">Having trouble finding your address? Enable Manual Entry</a>		
	<input type="button" value="Remove selected address and search again"/>		
Street/P.O. Box*	<input type="text" value="601-1919 Saskatchewan Dr"/>		
City*	<input type="text" value="Regina"/>		
Postal Code*	<input type="text" value="S4P 4H2"/>		
Province*	<input type="text" value="SASKATCHEWAN"/>		
Telephone*	Fax	E-mail*	
<input type="text" value="5555555555"/>	<input type="text" value="5555555555"/>	<input type="text" value="test@gmail.com"/>	


16. Click “Next” to proceed.

## 17. Participating Employers Step

The following screen will appear:

Step 4  
**Participating Employers**



After completing the form click the  button on the right to proceed. Your information will be saved.

Participating Employers

How many employers participate in the plan?

For each participating employer, please click "Add an Employer". Please provide the name of each participating employer, including plan sponsor, if the plan sponsor is a participating employer. In addition, please indicate the relationship between the participating employer(s) and the principal employer. The choices are either:

- 1) "Associated through ownership", which would be an affiliate, associate or subsidiary of the principal employer; or
- 2) "Associated through nature of business", which would be an association through the nature of business - an example being the participating employers in a specified multi-employer plan.

If the Plan Sponsor is a participating employer, please indicate "through ownership" for the Plan Sponsor.

Employer's name\*  Association to plan?\*

[Add another Employer](#)

18. Update the information as necessary.

19. Click "Next" to proceed.



## 20. Documentation Step

The following screen will appear:

The screenshot shows a web application interface for a Pension Amendment. On the left is a vertical navigation menu with six steps: Step 1 Amendment, Step 2 Amendment Information, Step 3 Plan Participants, Step 4 Participating Employers, Step 5 Documentation, and Step 6 Certification. Steps 1-4 are highlighted in green with checkmarks, while Step 5 is highlighted in dark grey and Step 6 in light grey. The main content area is titled 'Step 5 Amendment Documentation' and contains a 'Documentation Required' section. This section includes a paragraph explaining that FCAA requires electronic copies of documents like Restated Plan Text, Restated Fund Holder Agreements, and Collective bargaining agreements. It also notes that additional documentation may be required based on the plan's funding and actuarial information. At the bottom of this section is a green button labeled 'Add an Additional Document' with a plus icon. On the right side of the main content area, there are three yellow navigation buttons: 'Save', 'Next', and 'Prev'.

21. Provide the required documentation.

22. Click “Next” to proceed.

### 23. Certification Step

The following screen will appear:

Certification

The person or other body legally responsible for administering the plan must certify the Submission. Third party administrators or other service providers do not meet the definition of "Administrator" under the *The Pension Benefits Act, 1992* and therefore cannot certify the Submission.

I hereby certify that to the best of my knowledge and belief the information provided in this submission is true, correct and complete.

I understand that the information collected in this submission will be used for the purposes of regulating the plan pursuant to *The Pension Benefits Act, 1992* and *The Pension Benefits Regulations, 1993*. The information is shared with Statistics Canada, pursuant to an agreement. This submission and the information provided herein are subject to *The Freedom of Information and Protection of Privacy Act of Saskatchewan*.

I Agree

Plan Administrator Name

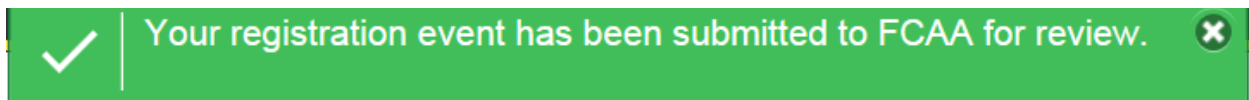
Dated

[Submit to FCAA](#)

### 24. Complete the certification and click "Submit to FCAA"

Note: An SPU will also see a button called "Submit to FCAA". The declaration for an SPU is different than the certification for an Administrator. Once the SPU clicks "Submit to FCAA", the submission will be forwarded to the Administrator for review, certification and payment, if required.

### 25. The following message will appear:



## Providing Actuarial Information, if applicable

If the plan contains ONLY defined benefit benefits or BOTH defined contribution and defined benefit benefits, then actuarial information may be required. The Administrator can trigger the actuarial step in RLS and/or discuss with FCAA by contacting us at [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) or 306-787-7650.

## Print the Submission

### Don't Forget

Click "Print Application" from the first tab of the event, found under your "Actions" button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don't forget to allow "pop-ups".



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

When the submission has been processed, you will receive an email and letter attached to that email. That same correspondence can be found in your "My Email Correspondence" button on your RLS Dashboard. Any next steps, if required, will be identified in that letter. To review the submission directly, click on the "Your Licences" button on your RLS Dashboard, select the plan, navigate to "licence events", and select the submission – the status of the submission will be on that screen.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains "Request for More Information" in the subject line. Responding to a "Request for More Information" is covered in the section titled "RLS Basics – Pension Division Specific" to this guide.

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# Change of Contact Information

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## Introduction

It is important for you to maintain a current pension plan file with FCAA. The “Change of Contact Information” (COI) event in FCAA’s Registration and Licensing System (RLS) is designed to assist the pension plan administrator (Administrator) of a pension plan (plan) with keeping contact information up-to-date.

It is important to note that, pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must notify Superintendent of Pensions (Superintendent), no later than 60 days after a change to administrator name or contact information.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

## Type of Events that the RLS COI Process Manages

The COI event is designed to manage the following events:

- Change of contact name and address for the plan administrator
- Change of contact name and address for the plan sponsor
- Change of contracted actuary
- Change of contracted third party administrator
- Grant or remove access to the plan’s RLS account to a contract actuary and/or third party administrator

## Type of Events that the RLS COI Process DOES NOT Manage

The “COI” event in RLS is not designed to manage the following events:

- Change of contracted fund holder – to change this, you must trigger an “Amendment” in RLS
- Change of contact name and address for the contract of an individual trust agreement Change of company name for the Administrator – to update this, contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) OR if the timing is appropriate, this can be changed via the annual information return event or amendment event in RLS
- Grant or remove access to the plan’s RLS account to a contracted funded holder – to change this, please contact FCAA at 306-787-7650
- Change of company name for the Plan Sponsor

## Submitting Change of Contact Information

1. From your RLS dashboard screen, click on “My Active Licences / Registrations”
2. Select the active pension plan for which you wish to commence the filing of the COI for. This is an example of the screen at this point.

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - RPP-TD-TEST

Go to my profile

Log Out

Description	Status
Pension Registration - 500007 ABC DB Pension Plans	Active
Pension Registration - 500009 ABC DC Pension Plan	Active
Pension Registration - 500013 ABC Test Plan	Active
Pension Registration - 500011 Content Check DC Plan	Active

### 3. Plan Summary Screen

The following screen will appear:

The screenshot shows the 'Plan Summary' screen. At the top, there is a search bar and a home icon. The main header area includes the 'Plan Summary' title and the FCAA logo. On the right side, there is a vertical sidebar with five green buttons: 'Start Plan Amendment', 'Change Contact Information', 'Start Annual Information Return', 'Start Actuarial Information Summary', and 'Start Plan Termination'. A red arrow points to the 'Change Contact Information' button. Below the header, the plan details are organized into sections: 'Plan Identification', 'Plan Administrator', and 'Contact Name of the person who represents the Plan Administrator'. The 'Plan Identification' section includes fields for CRA Registration No., Plan Name, What type of benefits does the plan offer?, Plan Effective Date, and Plan Fiscal Year End. The 'Plan Administrator' section includes Company Name and Plan Administrator Type. The 'Contact Name' section includes fields for Prefix, First Name, Last Name, Title, Contact Address, Street/P.O. Box, City, and Postal Code.

Plan Identification	
CRA Registration No.	8877662
Plan Name	March 6, 2018 Combo Plan 1
What type of benefits does the plan offer?	Defined contribution ONLY
Plan Effective Date	01-Jan-2016
Plan Fiscal Year End	December 31

Plan Administrator	
Company Name	ABC Company Ltd.
Plan Administrator Type	The Employer

Contact Name of the person who represents the Plan Administrator			
Prefix	First Name	Last Name	Title
	Janet	Powers	
Contact Address		VALID	
Street/P.O. Box		601-1919 SASKATCHEWAN DR	
City		REGINA	
Postal Code		S4P 4H2	
Province		SASKATCHEWAN	

Note: An actuary or fund holder is not able to trigger a COI event. Only a plan administrator and third party administrator are able to trigger a COI event.

Click "Change Contact Information"

#### 4. Change of Info Step

The following screen will appear:

**Pension Contact Change**

Step 1  
Change of Info

Step 2  
Plan Identification

Step 3  
Plan Participants

Step 4  
Certification

Step 1  
999: 010423-07 - CHNG : -

Status  
Pending Submission

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

**Submission Instructions**

Welcome to the "change of contact information" section of FCAA's Registration and Licensing System (RLS). This section of RLS has been designed to assist with the provision of information related to a change in contact information for the plan administrator, actuary, and third party administrator (Submission). This section of RLS is not designed to change contact information for the plan sponsor or fund holder - in order to make those types of changes you must click "Start Plan Amendment" from the Plan's Registration or Summary Page.

Additional information is available on our website <http://www.fcaa.gov.sk.ca/pensions> if you have any questions about the process or the requirements, we encourage you to contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

**After you submit**

Once you have completed your Submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your Submission is not delayed. You will be advised of the progress of your Submission electronically by e-mail. Any correspondence you receive from FCAA will direct you to return to RLS to ensure the security of your information.

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FCAA is a regulatory body comprised of different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("information"), I acknowledge, recognize and understand that any and all information I provide to FCAA and/or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the information amongst the different Regulatory Divisions.

**Contact Us**

Pensions Division  
Financial and Consumer Affairs Authority  
601 - 1919 Saskatchewan Drive  
Regina, SK S4P 4H2  
Email: [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca)  
Phone: (306) 787-7650  
Fax: (306) 798-4425  
URL: [www.fcaa.gov.sk.ca/pensions](http://www.fcaa.gov.sk.ca/pensions)

Account - RPP-JANETPOWERS

Go to my profile

Log Out

Submission Information

Submission Number	010423-07
Event Type	Change of Information

5. Review the "Submission Instructions", take note of the "Submission Number" (see red arrow) and indicate whether you will be the primary contact person for FCAA to reach out to during FCAA's initial review of the Application. Provide the contact information as requested.

6. Click "Next" to proceed.


#### **FAQ – Why take note of the "Submission Number"**

You may want to search the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you. In addition, if paying a filing fee by cheque, this number should be written on that cheque.



## 7. Plan Identification Step

The following screen will appear:

The screenshot shows a web application interface for a pension contact change. The top navigation bar includes a home icon and a user profile icon. A sidebar on the left lists four steps: Step 1 (Change of Info, checked), Step 2 (Plan Identification, active), Step 3 (Plan Participants), and Step 4 (Certification). The main content area is titled 'Step 2 Plan Identification' and features the FCAA logo. Below the logo, a message states: 'After completing the form click the  button on the right to proceed. Your information will be saved.' The 'Plan Identification' form contains the following fields:

Plan Identification			
Plan Name	March 6, 2018 Combo Plan 1		
What type of benefits does the plan offer?	Defined contribution ONLY		
Plan Effective Date	Plan Fiscal Year End	Registration No.	
01-Jan-2016	December 31	8877662	

At the bottom of the page, the account information 'Account - RPP~JANETPOWERS' and a 'Go to my profile' link are visible.

8. Click "Next" to proceed.

## 9. Plan Participants Step

The screen will look similar to this:

Plan Administrator

Company Name: ABC Company Ltd.

Plan Administrator Type: The Employer

Contact Name of the person who represents the Plan Administrator

Prefix: [Dropdown]

First Name\*: Janet

Last Name\*: Powers

Title: [Text]

Contact Address: [Search/Manual Entry]

Street/P.O. Box\*: 601-1919 SASKATCHEWAN DR

City\*: REGINA

Postal Code\*: S4P 4H2

Province\*: SASKATCHEWAN

Telephone\*: (999) 999-9999

Fax: (444) 444-4444 x9999

E-mail\*: [Text]

10. As required, update the contact information for “Plan Administrator” and, if applicable, select the new “Third Party Administrator” and “Actuary”.

11. Canadian addresses are searched using search functionality. You can manually enter addresses that can’t be searched.

12. You are asked on this screen if the Administrator wants to grant access to the plan’s RLS account for each of the following participants:

- Third Party Administrator, if applicable
- Actuary, if the plan contains defined benefit provisions

Please refer to the section called “Granting Access to Service Providers” found in this Guide for more information about this.

13. Provide a response to the “location of books” question.

14. Click “Next” to proceed.

## 15. Certification Step

The following screen will appear:

Certification

The person or other body legally responsible for administering the plan must certify the Submission. Third party administrators or other service providers do not meet the definition of "Administrator" under the *The Pension Benefits Act, 1992* and therefore cannot certify the Submission.

I hereby certify that to the best of my knowledge and belief the information provided in this submission is true, correct and complete.

I understand that the information collected in this submission will be used for the purposes of regulating the plan pursuant to *The Pension Benefits Act, 1992* and *The Pension Benefits Regulations, 1993*. The information is shared with Statistics Canada, pursuant to an agreement. This submission and the information provided herein are subject to *The Freedom of Information and Protection of Privacy Act of Saskatchewan*.

I Agree

Plan Administrator Name

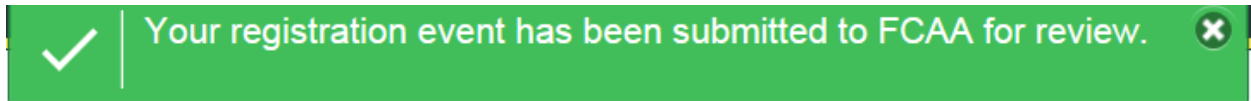
Dated

[Submit to FCAA](#)

## 26. Complete the certification and click "Submit to FCAA"

Note: A service provider user (SPU) will also see a button called "Submit to FCAA". The declaration for an SPU is different that the certification for an Administrator. Once the SPU clicks "Submit to FCAA", the submission will be forwarded to the Administrator for review, certification and payment, if required.

## 27. The following message will appear:



## Print the Submission

### Don't Forget

Click "Print Application" from the first tab of the event, found under your "Actions" button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don't forget to allow "pop-ups".



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

When the submission has been processed, you will receive an email and letter attached to that email. That same correspondence can be found in your "My Email Correspondence" button on your RLS Dashboard. Any next steps, if required, will be identified in that letter. To review the submission directly, click on the "Your Licences" button on your RLS Dashboard, select the plan, navigate to "licence events", and select the submission – the status of the submission will be on that screen.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains "Request for More Information" in the subject line. Responding to a "Request for More Information" is covered in the section titled "RLS Basics – Pension Division Specific" to this guide.

# Plan Terminations

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## Introduction

Pursuant to *The Pension Benefits Act, 1992* (the Act), a pension plan administrator (Administrator) of a pension plan (plan) registered under the Act must file a termination report with the Superintendent of Pensions (Superintendent) within 60 days after the termination of a plan.

Please refer to our publication “Guide – Pension Plan Termination” for more information about the requirements related to a partial and full pension plan termination.

While this guide provides screen shots of each RLS screen, please keep in mind that the actual screen may have more information on it. You will be required to scroll down on each webpage and provide the requested information. The tips and instruction provided in this guide covers all fields found in RLS, including those not captured in the provided screen shots.

The termination report and supporting information is required to be filed electronically via the FCAA Registration and Licensing System (RLS). If you, the Administrator, have not received your User ID to access RLS, please contact FCAA at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

## Type of Events that the RLS “Plan Termination” Process Manages

The “Plan Termination” event in RLS is designed to manage the following events:

- Full plan termination
- Full merger out of the plan and into another plan

The amendment related to the above events is managed directly within the “Plan Termination” event itself. In the case of the above events, do not trigger an “Amendment” event in RLS as well.

## Type of Events that the RLS “Plan Termination” Process DOES NOT Manage

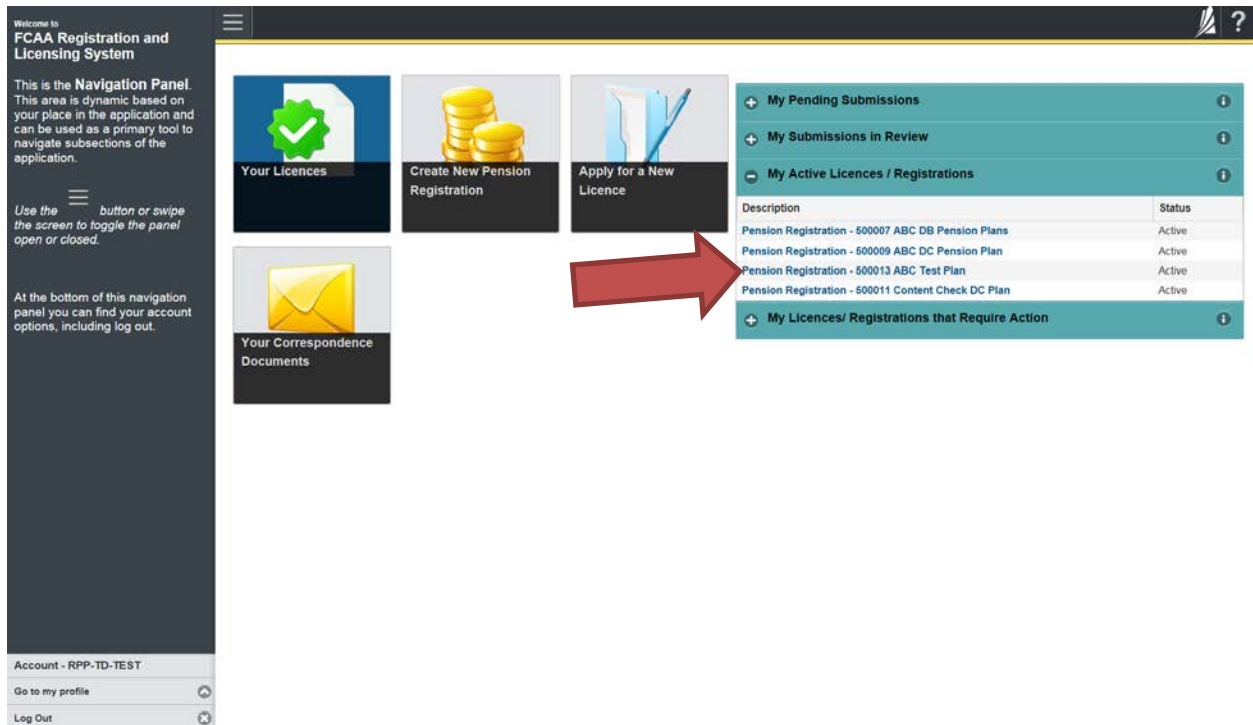
The “Plan Termination” event in RLS is not designed to manage the following events:

- Partial plan termination
- Partial merger out of the plan and into another plan
- Full merger out of another plan and into the plan

In the case of the above events, do not trigger a “Plan Termination” event in RLS as well. Rather, trigger a “Plan Amendment” event in RLS. The supporting documents related to these events, including, for example, a partial plan termination report, will be managed in the “Plan Amendment” event of RLS.


## Submitting Pension Plan Termination Information

1. From your RLS dashboard screen, click on “My Active Licences / Registrations”
2. Select the active pension plan for which you wish to commence the filing of the plan termination information for. This is an example of the screen at this point.



Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the  button or swipe the screen to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - RPP-TD-TEST

Go to my profile



Log Out

Description	Status
Pension Registration - 500007 ABC DB Pension Plans	Active
Pension Registration - 500009 ABC DC Pension Plan	Active
Pension Registration - 500013 ABC Test Plan	Active
Pension Registration - 500011 Content Check DC Plan	Active

Note: For an actuary or a fund holder to trigger this event, they must generate a listing of plans to which they have access by clicking on the button labelled “Pension Registration Inquiry” found on the RLS dashboard. From that list, they can click on the registration number of the plan and they will be taken to the Plan’s RLS Registration Screen. That screen also has the “Start Plan Termination” button mentioned in the next step.

3. The following screen will appear, called the “Plan Summary” screen:

**Plan Summary**



Plan Identification				
CRA Registration No.	4567898			
Plan Name	January 16, 2018 DC Pension Plan			
What type of benefits does the plan offer?	Defined contribution ONLY			
Plan Effective Date	01-Jan-2015			
Plan Fiscal Year End	December 31			

Plan Administrator				
Company Name	ABC Company Ltd.			
Plan Administrator Type	The Employer			

Contact Name of the person who represents the Plan Administrator				
Prefix	First Name	Last Name	Title	
	Jane	Smith		
Contact Address	VALID			

4. Click on the green button which reads “Start Plan Termination”.

5. Plan Termination Step

The following screen will appear:

Step 1  
Termination

Step 1  
999: 010371-05 - Pension Termination

Status  
Pending

**FCAA**

Registration #: 4567898

Termination/Transfer Data

**Termination / Full Merger Submission Instructions**

Welcome to the "termination" section of FCAA's Registration and Licensing System (RLS). This section of RLS has been designed to assist with the provision of information related to a full plan termination or a full plan merger of the exporting plan (Submission). Please take a moment to familiarize yourself with the Submission filing requirements.

Additional information is available on our website [www.fcaa.gov.sk.ca/pensions](http://www.fcaa.gov.sk.ca/pensions)

If you have any questions about the process or the requirements, we encourage you to contact us at 306-787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca).

**Documents you will require:**

In order for FCAA to review your Submission, we require that you submit electronic copies of several important documents. Depending on the type of pension plan benefits (i.e. defined contribution provisions and/or defined benefit provisions) the pension plan provides, these requirements may vary. When completing your Submission, you will be prompted to submit electronic copies of the following:

- Plan termination report (or full plan merger report); and
- Amendment which supports the Submission (i.e. termination or merger).

Based on the information you provide during the Submission, additional documentation may be required.

**After you submit:**

Once you have completed your Submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your Submission is not delayed. You will be advised of the progress of your Submission electronically by e-mail. Any correspondence you receive from FCAA will direct you to return to RLS to ensure the security of your information.

**Terms of Use:**

The Financial and Consumer Affairs Authority of Saskatchewan ("FCAA") is a regulatory body comprised of different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("Information"), I acknowledge, recognize and understand that any and all Information I provide to FCAA and/or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the Information amongst the different Regulatory Divisions.

6. Review the "Submission Instructions".

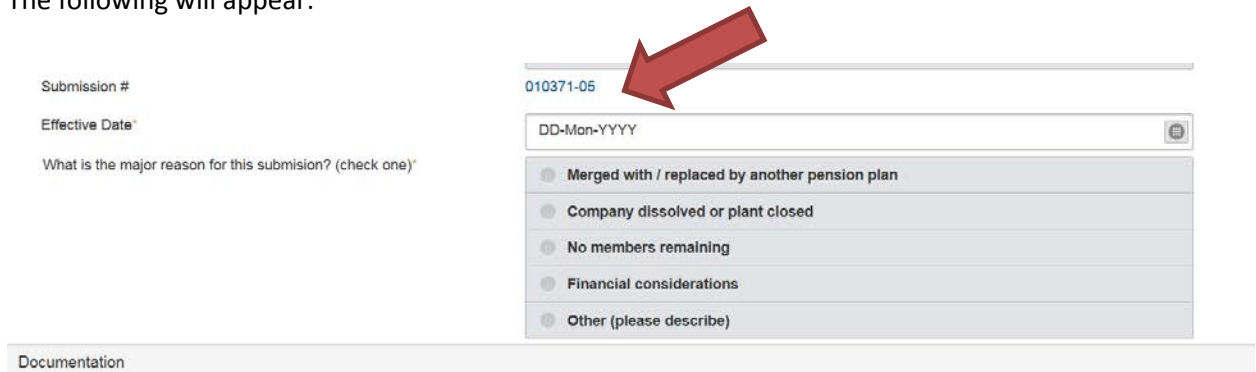
7. Provide a response to the following:

Please indicate whether the Submission concerns the following:\*

- Full plan termination
- Full merger of this plan into another pension plan
- Other



8. The following will appear:



The screenshot shows a web form with the following fields and options:

- Submission #: 010371-05 (A red arrow points to this field)
- Effective Date: DD-Mon-YYYY
- What is the major reason for this submission? (check one)
  - Merged with / replaced by another pension plan
  - Company dissolved or plant closed
  - No members remaining
  - Financial considerations
  - Other (please describe)
- Documentation

Take note of the “Submission Number” (see red arrow).

9. Provide the requested information and upload the requested documents.

10. Certify the submission and click “Submit to FCAA”.

A service provide user (SPU) would provide a declaration and click “Submit to Plan Administrator”. The Administrator will then receive an email to log in to RLS and certify the submission; following that, the administrator would click “Submit to FCAA”.

11. We will review the submission and if the termination report is approved, you will receive an email and letter indicating this. The termination event in RLS will not be closed, and the plan’s registration will not be cancelled, until such time that we receive the termination return (i.e. confirmation that all assets have been disbursed).

12. When all assets have been disbursed, you must upload the termination return in the RLS event and re-submit to FCAA. You will find the event waiting under your portal called “My Pending Submissions”. We will review that termination return, and if approved, you will receive an email and letter indicating this. At that time, the plan’s registration would be cancelled.

#### **FAQ – Why take note of the “Submission Number”**

You may want to search the submission at a future date, and the Submission Number can assist you with that search. You may require our assistance with your submission, and that Submission Number will assist us with helping you. In addition, if paying a filing fee by cheque, this number should be written on that cheque.

## Print the Submission

### Don't Forget

Click "Print Application" from the first tab of the event, found under your "Actions" button on the right hand side of that screen. The Administrator is responsible for maintaining a complete and current pension plan file. Reminder: Don't forget to allow "pop-ups".



## Receiving Notice of the Status of a Submission

You will receive an RLS generated email indicating that important information is available to you within your RLS account. That important information will let you know if the submission has been approved.

When the submission has been processed, you will receive an email and letter attached to that email. That same correspondence can be found in your "My Email Correspondence" button on your RLS Dashboard. Any next steps, if required, will be identified in that letter. To review the submission directly, click on the "Your Licences" button on your RLS Dashboard, select the plan, navigate to "licence events", and select the submission – the status of the submission will be on that screen.

Remember - If we have questions related to the submission, prior to completing our review, we typically will reach out to you via RLS; however, we may also reach out to you via phone, mail or email. If we reach out to you by RLS, you likely will receive an email from RLS that contains "Request for More Information" in the subject line. Responding to a "Request for More Information" is covered in the section titled "RLS Basics – Pension Division Specific" to this guide.

# Correspondence Folder

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## Introduction and Management

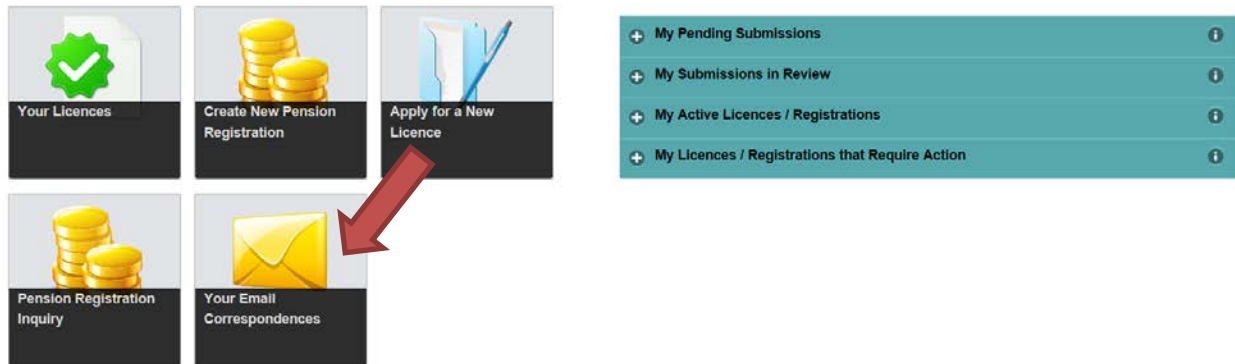
The Plan Administrator will receive various correspondence items from FCAA.

Correspondence sent via RLS is sent to the authorization email address found in the RLS account's "Primary Owner". The "Primary Owner" is set up by FCAA to be the same as the Plan Administrator. It is important that any changes made to the "Primary Owner" information in RLS is communicated to FCAA (via email at [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) or 306-787-7650).

Correspondence sent via RLS to the administrator is NOT sent to the authorization email of a delegated user. The Plan Administrator is responsible for forwarding any correspondence items as they see fit.

The Administrator is responsible for managing delegated users. If the Administrator has added a delegated user, it is imperative that this is communicated to FCAA (via email at [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) or via phone at 306-787-7650), as FCAA will need to update certain security items in that new delegated user's RLS account.

Correspondence sent via RLS is stored in the "Your Email Correspondence" button found on your RLS Dashboard, shown here:



The Plan Administrator, Third Party Administrator, and Delegated Users have access to the "Your Email Correspondence" button.

Click on that button and a table of correspondence items will be generated. You will be able to filter within that table. The email and any attachment are accessible via this table.

The Plan Administrator is responsible for maintaining a complete pension file. While the Plan Administrator is able to access these correspondence items, FCAA expects that the Plan Administrator will keep their own physical or electronic record of these correspondence times.

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# Granting Access to Service Providers

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## Introduction

The Administrator is able to grant a service provider (i.e. third party administrator, fund holder, and actuary) limited access to a plan's RLS account. This can be done on the "Plan Participant" screen found in the following events:

- Plan Registration
- Annual Information Return
- Amendment
- Change of Contact Information (**you will not be able to grant access to a fund holder via this event; please contact FCAA if you wish to grant access to a fund holder and are not doing an amendment or an annual information return**)

Limited access can be granted to the following types of service providers:

- Fund Holder, where the fund holder is an insurance company or a corporate trustee
- Third Party Administrator
- Actuary, if the plan contains defined benefit provisions

Not all service providers have an RLS User ID. If the service provider does not have an RLS User ID, you will not be able to grant that service provider with access to the plan's RLS account. If a service provider wants an RLS User ID, they can contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) to discuss.

If a service provider is not found in the provided listing, please contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) but continue on with your submission. FCAA will review the internal listing and make updates, as necessary.

By granting a service provider with access to the plan's RLS account, a representative from a company would be able to assist you with the required filings directly within RLS. You do not have to grant a service provider with access; they can assist you with the required filings by continuing to mail/courier/email you the required information and then you would be required to complete the filings using RLS.

## Granting Limited Access to a Fund Holder

The pension fund of a plan must be held by:

- An insurance company pursuant to a contract for insurance; a trust pursuant to which the trustee is a trust corporation that is licensed to carry on business in Canada;
- A trust pursuant to which the trustees are three or more individuals at least three of whom reside in Canada and at least one of whom is not a significant shareholder, partner, or employee of the employer or a proprietor of the business of the employer;
- a society established pursuant to the *Pension Fund Societies Act* (Canada);
- or a combination of the persons or entities mentioned above.

RLS is designed to provide the Administrator with the option to grant access to the following types of fund holders:

- an insurance company or
- a corporate trustee.

A fund holder who has been granted limited access to the pension plan will be able to:

- trigger the filing of an annual information return, plan amendments and plan termination documentation;
- fill in the required fields found in those submissions and upload the required documents to complete those submissions; and
- see a high level summary page associated with the plan (i.e. plan name, registration number, and schedule of upcoming events).

A fund holder who has been granted limited access to the pension plan will not be able to:

- trigger or fill in a change of information request;
- trigger or fill in an actuarial information summary or submit an actuarial valuation report and/or cost certificate;
- see the contents of the plan's correspondence folder; or
- see a more detailed plan summary page associated with the high level information of the plan (i.e. contact information for the plan administrator and the plan's service providers).

Not all service providers have an RLS User ID. If the service provider does not have an RLS User ID, you will not be able to grant that service provider with access to the plan's RLS account. If a service provider wants an RLS User ID, they can contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) to discuss.

It is important to note that while a service provider may be granted limited access to a pension plan's RLS account, only the Administrator will be able to certify submissions, and make payment, where required.

## Granting Limited Access to a Third Party Administrator

A third party administrator who has been granted limited access to the pension plan will have the same access rights to the plan as the legal pension plan administrator, except the third party administrator is not able to certify and make payment, where applicable. This means that third party administrator who has been granted limited access to the pension plan will be able to:

- trigger the filing of an annual information return, actuarial information summary and actuarial valuation reports / cost certificates, change of information requests, plan amendments and plan termination documentation;
- fill in the required fields found in those submissions and upload the required documents to complete those submissions;
- see the contents of the plan's correspondence folder; and
- see the summary pages associated with the high level information of the plan (i.e. plan name, registration number, schedule of upcoming events, contact information for the plan administrator and the plan's service providers).

Not all service providers have an RLS User ID. If the service provider does not have an RLS User ID, you will not be able to grant that service provider with access to the plan's RLS account. If a service provider wants an RLS User ID, they can contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) to discuss.

It is important to note that while a service provider may be granted limited access to a pension plan's RLS account, only the Administrator will be able to certify submissions, and make payment, where required.

## Granting Limited Access to an Actuary

An actuary who has been granted limited access to the pension plan will be able to:

- trigger the filing of an annual information return, actuarial information summary and actuarial valuation reports / cost certificates, plan amendments and plan termination documentation;
- fill in the required fields found in those submissions and upload the required documents to complete those submissions; and
- see a high level summary page associated with the plan (i.e. plan name, registration number, and schedule of upcoming events).

An actuary who has been granted limited access to the pension plan will not be able to:

- trigger or fill in a change of information request;
- see the contents of the plan's correspondence folder; or
- see a more detailed plan summary page associated with the high level information of the plan (i.e. contact information for the plan administrator and the plan's service providers).

Not all service providers have an RLS User ID. If the service provider does not have an RLS User ID, you will not be able to grant that service provider with access to the plan's RLS account. If a service provider wants an RLS User ID, they can contact us at (306) 787-7650 or [pensions@gov.sk.ca](mailto:pensions@gov.sk.ca) to discuss.

It is important to note that while a service provider may be granted limited access to a pension plan's RLS account, only the Administrator will be able to certify submissions, and make payment, where required.



# Additional Resources

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## **Pensions Division – RLS Webpage**

The following information is available on Pensions Division’s RLS webpage:

- RLS Basic User Guide
- RLS Pension Plan Administrator’s User Guide
- Specimen Forms and Data Requirements, for the following RLS events:
  - New Plan Registration
  - Annual Information Return
  - Actuarial Information Submissions

The RLS webpage is here: <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/pension-plans/registration-and-licensing-system>.

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# Contact Us

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REGINA SK S4P 4H2  
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URL: [www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)

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