

the power of **Community**







We believe
in the power
of our
community
to secure a
better future.

Our Community By the Numbers

Since 1968, RTO/ERO has provided excellent programs and services for the education community.

80%

OF MEMBERS PARTICIPATE IN ONE OR MORE OF RTO/ERO'S HEALTH BENEFIT PLANS



I am proud and happy to be a member of this great organization.

Alice Ferguson,
Cobden, Ontario



\$2.8M

IN GRANTS FROM RTO/ERO FOUNDATION SINCE 2011 INCEPTION

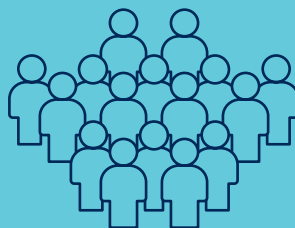
73%
OF MEMBERS TRAVELLED OUTSIDE THEIR PROVINCE OF RESIDENCE AT LEAST ONCE IN THE PAST YEAR

We like that RTO/ERO's plan is all inclusive for things that our provincial insurance doesn't cover, especially travel both out of province and out of country.

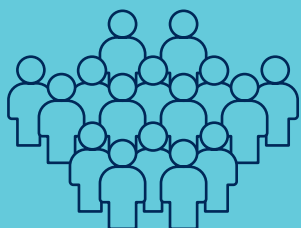
Bruce Johnston,
Winnipeg, Manitoba

\$1.6M

DONATED TO COMMUNITY-BASED PROJECTS SINCE INCEPTION OF PROJECT SERVICE TO OTHERS PROGRAM



3,900
NEW MEMBERS JOINED RTO/ERO IN 2018



78,000
MEMBERS



68%
FEMALE
(53,000)



32%
MALE
(25,000)

86%

OF MEMBERS RECEIVING
ONTARIO TEACHERS
PENSION PLAN

14%

NON-OTPP

I retired in 2017 as a tenured professor. I joined RTO/ERO as I feel this organization is way ahead of others. I am mightily impressed with the advocacy on health matters.

Jo-Anne Willment,
Calgary, Alberta



81%

OF MEMBERS AGREE
THAT VOLUNTEERING
CONTRIBUTES
TO THEIR ENJOYMENT
OF RETIREMENT



\$340K
IN POST-SECONDARY
SCHOLARSHIPS
SINCE PSTO INCEPTION



72%

OF RTO/ERO MEMBERS ARE
ACTIVE VOLUNTEERS

67%

OF MEMBERS VOLUNTEERED
PRIOR TO RETIREMENT

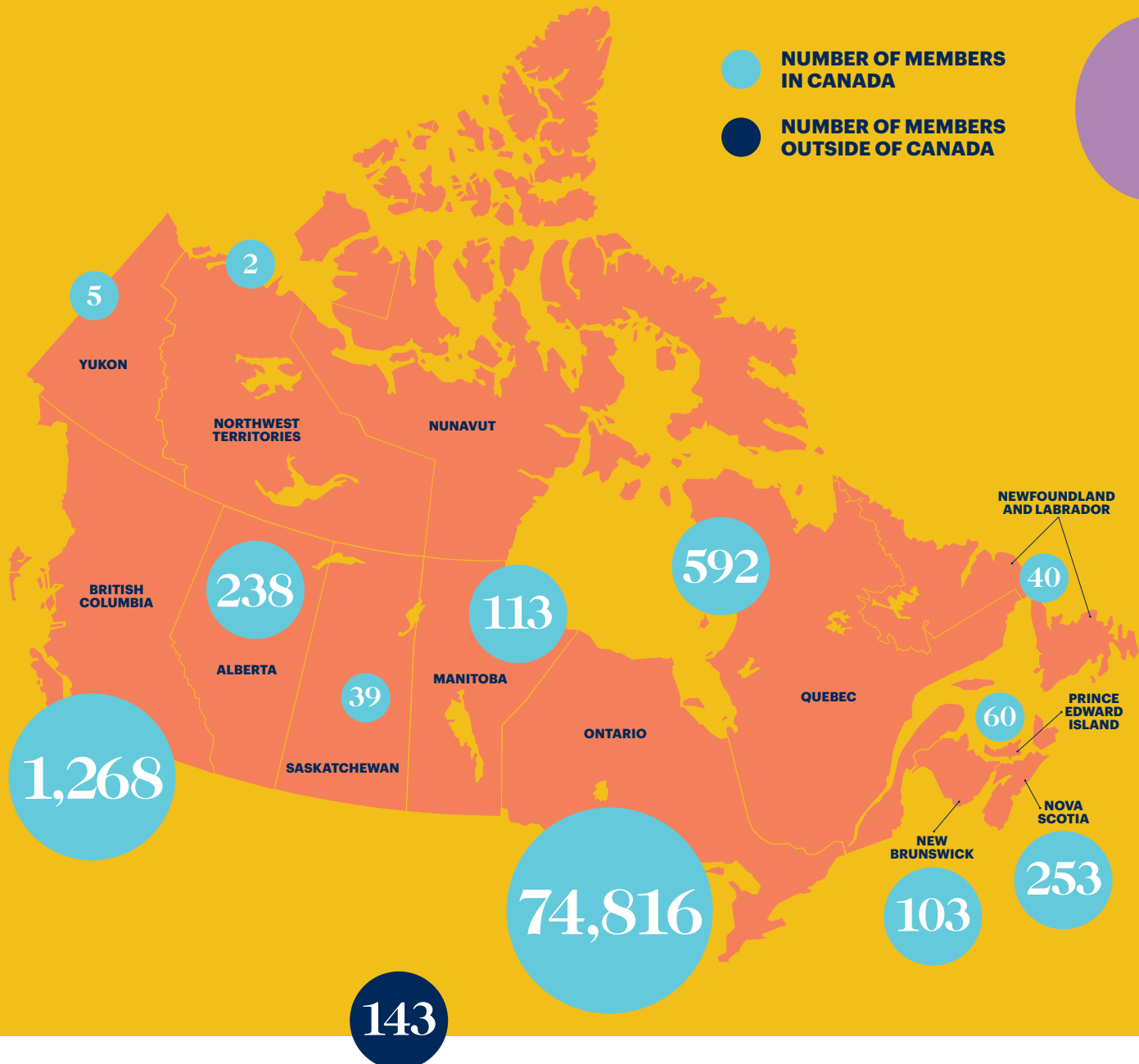


20

AVERAGE NUMBER
OF HOURS
MEMBERS VOLUNTEER
PER MONTH

Our National Community

RTO/ERO has members in every part of Canada. They are served by 48 districts.





MIKE BENSON SASKATCHEWAN

“One of the great things about being retired is that you can basically do what you want,” says Mike Benson, RTO/ERO member who lives in Regina, Saskatchewan. He calls it “home base,” because he and his wife Judy are avid travellers.

“For me, RTO/ERO’s out-of-province coverage is particularly convenient.”



MICHAELLA WEINTRAUB QUEBEC

Relationships matter to Michaella Weintraub, RTO/ERO member from Montreal, Quebec. She spent her career with her “second family” as a teacher at a Jewish and Hebrew private school in Montreal.

Michaella’s union introduced her to RTO/ERO. The representative suggested to retiring staff that RTO/ERO is a good option for continuing their benefits when they retire. It’s a chance to support wellness and social engagement.

PAUL BOWLBY NOVA SCOTIA

Paul Bowlby and his partner Anne Marie Dalton, RTO/ERO members from Halifax, Nova Scotia, learned about RTO/ERO from the retirees’ association at Saint Mary’s University, where they both worked. They appreciated the opportunity to improve their health and travel benefits at a lower cost.

“One of the advantages we see is the openness to suggestions about health care coverages, and we certainly consider the advocacy work on healthy aging really important.”



MARGARET BRIGGS ONTARIO

Margaret Briggs, RTO/ERO member from Ontario, was introduced to RTO/ERO thanks to a presentation provided at her workplace. She works for a non-profit organization that runs full-day childcare and before- and after-school programming in schools.

She became an RTO/ERO member before retiring. Now that she has her post-retirement benefits taken care of, she says her biggest challenge with retirement is deciding what to do first.

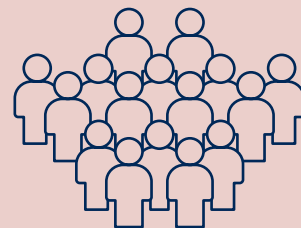
“I’m feeling great about it... really looking forward to it.”



Our Growing Community

STRATEGIC GOAL: BROADEN THE MEMBERSHIP BASE

We have a new approach to communication, with new ways to reach out, connect and dialogue with members, prospective members and partners. Our beloved brand has been clarified, our messaging is clear, and we have a new integrated marketing plan. Our investment has paid off with new members who are engaged and excited to be part of our organization.



3,900

**NEW MEMBERS JOINED
RTO/ERO IN 2018**



MEMBER RECRUITMENT ACTIVITIES

	2018	2017
RETIREMENT PLANNING WORKSHOPS	43	38
RPW ATTENDEES	4,000	2,600
CONFERENCES ATTENDED AS SPONSOR AND EXHIBITOR	36	23

10 TOP REASONS TO JOIN RTO/ERO BEFORE YOU RETIRE

- 1 Free membership until you retire
- 2 Save up to **40%** on house and car insurance
- 3 **2500+ discounts** with Venngo MemberPerks
- 4 Exclusive solo and group travel discounts
- 5 Bilingual services and francophone districts
- 6 Opportunity to apply for **\$4,000 annual grant** for local charity you volunteer with
- 7 Post-secondary scholarship program
- 8 Award winning quarterly Renaissance magazine and Liaison e-newsletter
- 9 Annual Tax Tips resource
- 10 Pocket Planner calendar



2018
RTO/ERO

78,000

MEMBERS

\$8M

ANNUAL BUDGET

48

DISTRICTS

\$57

MEMBERSHIP FEE



1968
SUPERANNUATED
TEACHERS OF ONTARIO

6,000

MEMBERS

\$14.5K

ANNUAL BUDGET

0

DISTRICTS

\$6

MEMBERSHIP FEE

Power to Improve Lives

STRATEGIC GOAL: IMPROVE THE LIVES OF MEMBERS AND SENIORS

We are focused on what matters most. We are game-changing advocates for our increasing membership, offering them more value than ever. The retirement journey is different for each of them, and we have products and services to offer every step of the way—from pre-retirement onward. We're defined by our “wow” service that exceeds all competitors.

*We celebrated
our 50th
anniversary on
March 14,
2018.*

50
RTO/ERO



In recognition of our 50th anniversary in 2018, the RTO/ERO Foundation awarded a \$50,000 grant to Sunnybrook Health Sciences' Regional Geriatric Program of Toronto. The program has created a *Senior Friendly 7* Toolkit, which identifies seven areas of care to preserve quality of life and independence for older adults.

With help from the Foundation, the toolkit was customized for Home and Community Care service coordinators and personal support workers in supportive housing, adult day programs and home-based care.

The toolkit provides clinical best practices and intervention guidance for healthcare providers on these seven key areas:

1. delirium
2. mobility
3. continence
4. nutrition
5. pain
6. medication management
7. social engagement



SOCIAL ISOLATION AWARENESS MONTH

In 2018, the RTO/ERO Foundation named October *Social Isolation Awareness Month* and launched the *Engage: End Isolation* campaign.



650

PEOPLE SIGNED UP FOR THE CAMPAIGN



93%

OF REGISTRANTS PERFORMED SOME OR ALL OF THE WEEKLY CHALLENGES



154

PEOPLE ATTENDED TWO ONLINE WEBINAR EVENTS

 **engage**
End Isolation.

Power of Our Vibrant Voices

PARTICIPATION, BELONGING AND INDEPENDENCE—AT ANY AGE

In preparation for the 2018 Ontario elections, RTO/ERO and National Association of Federal Retirees worked together to advocate for senior issues on behalf of members. Together we launched the Vibrant Voices ‘at any age’ campaign to push seniors issues to the forefront. We wanted political candidates to understand issues that affect all Canadians.

ENGAGE WITH RTO/ERO ON SOCIAL MEDIA

RTO/ERO’s online community is fun, active and engaging. Connect with us on social media to:

- Gain exclusive offers and promotions
- Stay up-to-date with news and reminders
- (Re)discover friends
- Access retirement inspiration and tips
- Remain healthy with wellness resources
- Share opinions on topics that matter to you

 @rto_ero

 @rto.ero

facebook.com/groups/endisolation

To kick-off this campaign, a bilingual town hall event was held in Toronto and broadcast to members online. Over 350 members from RTO/ERO and National Association of Federal Retirees participated in person and online. Members were engaged and asked cabinet members direct insightful questions about their platforms in relation to our concerns.

The website *vibrantvoices.ca* served as a campaign landing page with information about the three main issues:

- Age-friendly communities
- Elder abuse
- Geriatric training

VIBRANT VOICES
Awesome Years Advocacy

VOIX VIBRANTES
Se mobiliser pour les aînés

In the fall, our Vibrant Voices campaign focused on age-friendly communities as an issue for municipal elections in British Columbia and Ontario.

In October, we hosted more than 60 MPPs at our 2nd annual Vibrant Voices Queen’s Park Advocacy Day.

Late fall saw the development of a national coalition on issues of importance across Canada:

- National seniors strategy
- Retirement income security
- Pharmacare

THE MEMBERS OF THE COALITION REPRESENT MORE THAN 2 MILLION SENIORS AND THEIR FAMILIES

- Canadian Association of Retired Teachers
- Canadian Federation of Pensioners
- Canadian Health Coalition
- Canadian Association of Retired Persons
- College and University Retirees Associations of Canada
- International Longevity Centre Canada
- National Association of Federal Retirees
- National Pensioners Federation
- RTO/ERO



Financial Highlights

ANNUAL DISTRICT GRANTS

YEAR	2018	2017	2016	2015
DISTRICT GRANTS	\$1.19M	\$1.16M	\$1.13M	\$1.1M
% INCREASE	3%	3%	2%	2%

VALUE OF HEALTH PLAN IMPROVEMENTS OVER PAST 10 YEARS

PREMIUM INCREASE

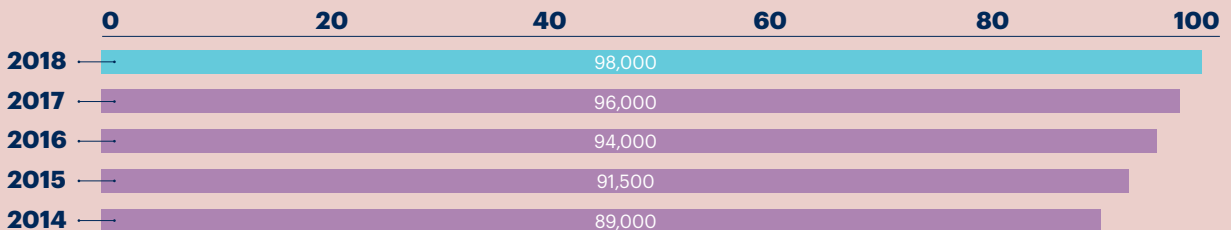
- **2.5% / YEAR**
(AVERAGE PREMIUM INCREASE)
- **\$44 / YEAR**
(AVERAGE PREMIUM INCREASE,
BASED ON INDIVIDUAL COVERAGE)

HEALTH PLAN ENHANCEMENTS

- **10% PLAN ENHANCEMENTS**
(AS PORTION OF PREMIUM)
- **\$200 / YEAR**
(AVERAGE PLAN ENHANCEMENTS, BASED ON INDIVIDUAL COVERAGE)
- **\$2,000+ PLAN ENHANCEMENTS OVER 10 YEARS**

HEALTH PLAN PARTICIPATION

(ALL LIVES INSURED, WITH ONE OR MORE BENEFIT PLAN)



GIVING BACK TO THE COMMUNITY

THE PROJECT SERVICE TO OTHERS (PSTO) PROGRAM CELEBRATED ITS 20TH ANNIVERSARY IN 2018.

	2018	CUMULATIVE
PSTO GRANTS TO COMMUNITY-BASED PROJECTS	22 PROJECTS	503 PROJECTS
\$ MONEY DONATED TO COMMUNITIES	\$79,500	\$1.6 MILLION
SCHOLARSHIPS	25 SCHOLARSHIPS \$37,500	314 SCHOLARSHIPS \$339,000
ANNUAL DONATIONS	\$10,000	\$160,000
EACH YEAR, RTO/ERO DONATES \$10,000 - \$20,000 TO ONE OR MORE CHARITABLE ORGANIZATIONS	PARKINSON SOCIETY SOUTHWESTERN ONTARIO	

Thank you so much for selecting me for the RTO/ERO scholarship. It will go to great use as I prepare for a career as an early childhood educator.

Emily Lemon

I want to thank you for your generous support through the RTO/ERO scholarship. I'm so grateful to have your support.

Shae Anthony

RTO/ERO FOUNDATION 2018 FUNDRAISING RESULTS

20%

INCREASE IN REVENUE
FROM INDIVIDUAL DONORS

12%

INCREASE IN ANNUAL REVENUE
FROM MONTHLY DONATIONS

25%

INCREASE IN REVENUE
FROM CORPORATE PARTNERS



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