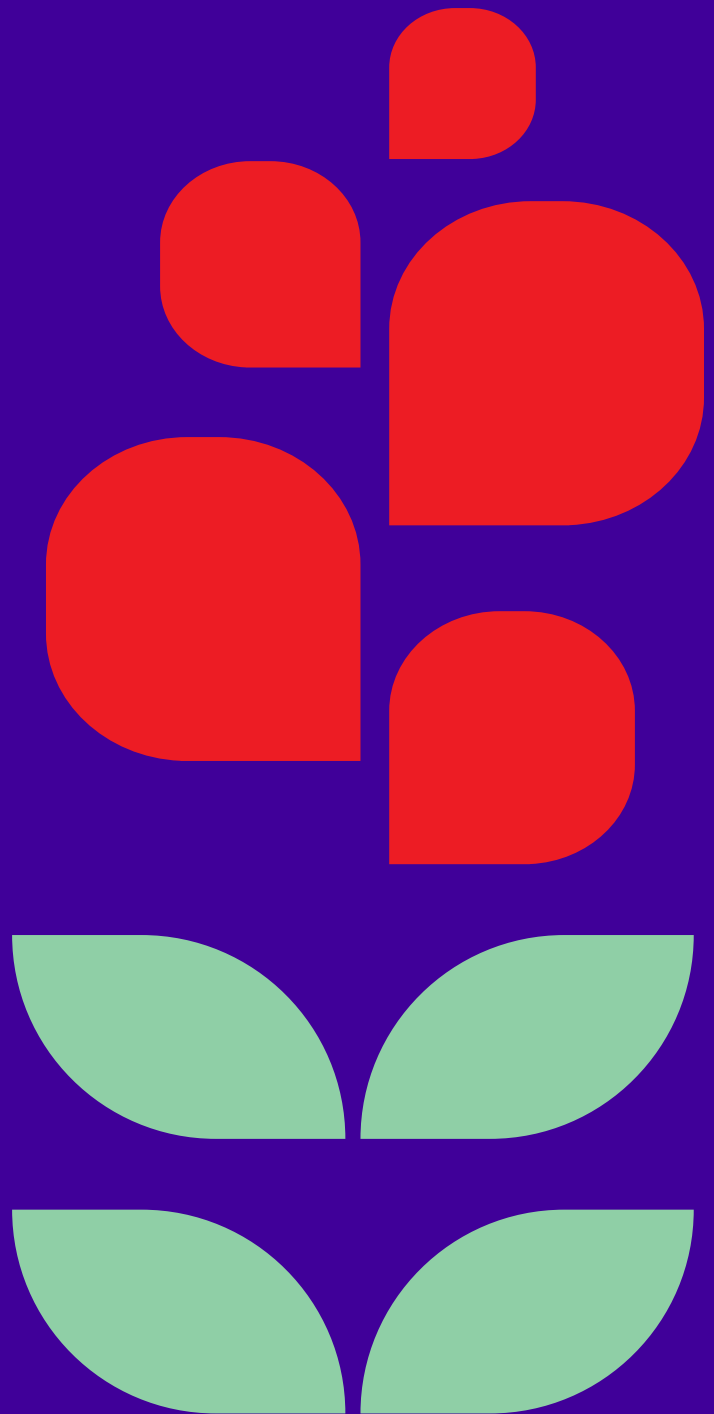


# Better future, together

Annual Report 2019



# In 2019, RTOERO progressed effectively towards achieving its strategic goals.

We are a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With **81,000+** members in **51 districts** across Canada, we are the largest national provider of non-profit group health benefits for education retirees.

**81,000**  
members

## **Better lives for Canada's education community retirees**

We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!

# Our Community

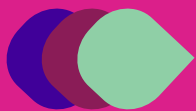
We believe in the power of our community to secure a better future.

With 81,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees.



Better lives for Canada's education community retirees

## Our vision



We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!

**81,000+**  
national members  
from coast to coast.

# Our National Community

RTOERO has a supportive community, where all members feel welcome and a sense of belonging.

*Joining RTOERO in 2019 eliminated all the confusion and worry about health care and travel care. Retirement was seamless. For me, it was peace of mind.*

Robert Majdell, Cobourg, Ont., District 30 Northumberland



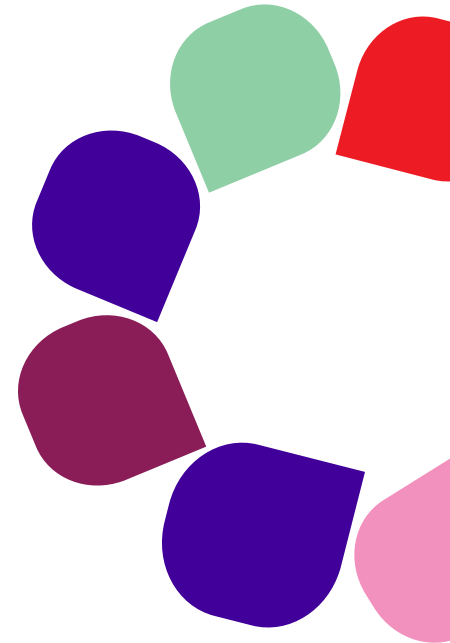
4,800

new members joined  
RTOERO in 2019



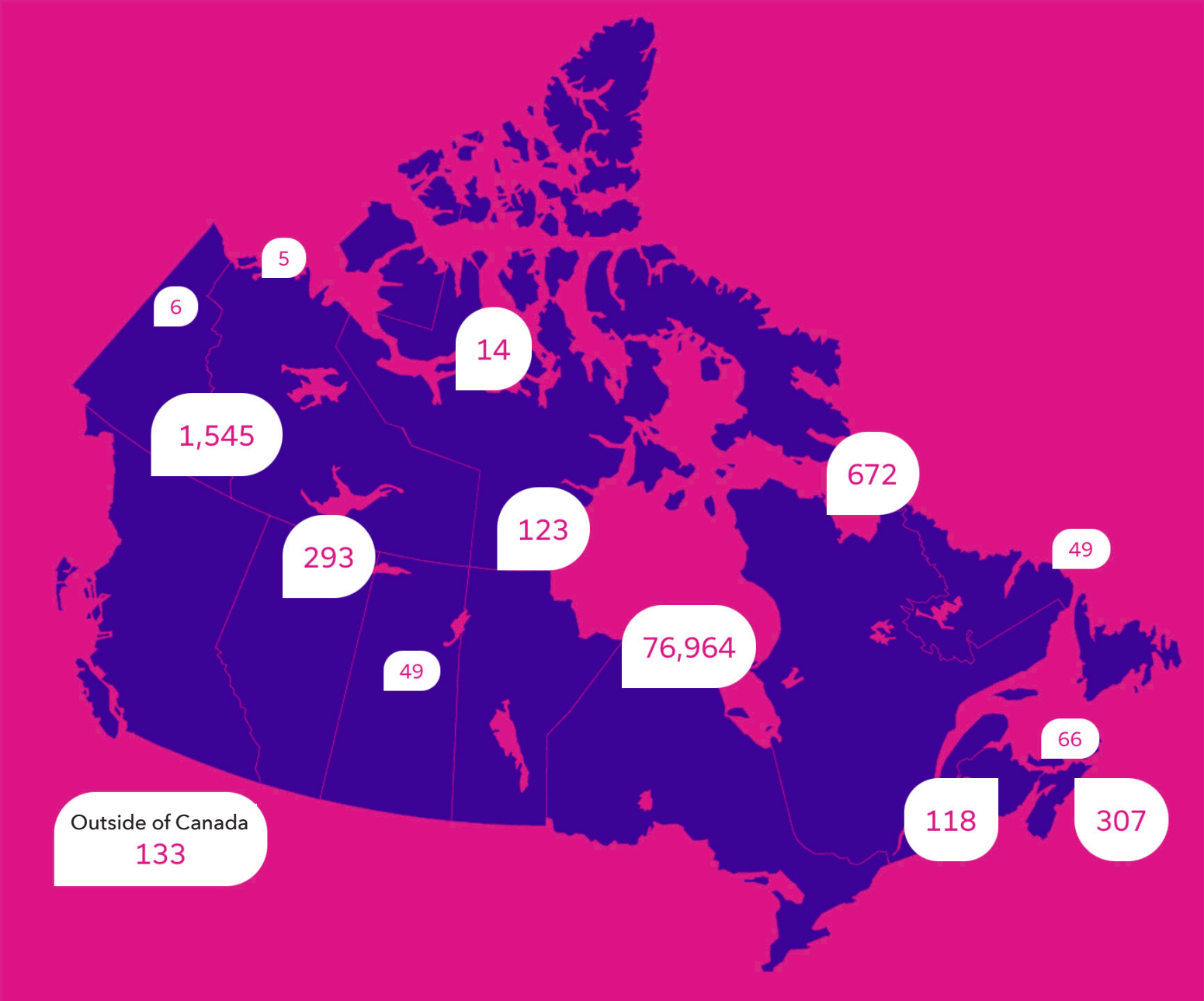
*I retired in 2019 as a professor of gender studies at the University of Victoria. RTOERO is made up of teachers like myself, so there's a commonality.*

Jo-Anne Lee, Victoria, B.C., District 47 Vancouver Island



# Our National Community

RTOERO has members across Canada.  
They are served by 51 districts.



# Our National Community

"There's a lot that RTOERO offers."

Janet Davies, Point Prim, P.E.I., District 50 Atlantic



*I moved from Toronto to P.E.I. after I retired seven years ago. It's beautiful here. Last year, I turned 65. I did my research, and RTOERO had great reviews. People were very happy with the benefits. There's a lot that RTOERO offers. I also find **Renaissance** magazine very informative. When we can travel again, I'd like to be part of that too.*

Janet Davies, Point Prim, P.E.I., District 50 Atlantic



*I retired in 2019 as a professor of gender studies at the University of Victoria. RTOERO is made up of teachers like myself, so there's a commonality. I really like the travel insurance, and found myself taking advantage of those benefits most of all. As a member-driven organization, in comparison to the more commercial insurance companies, RTOERO has my interests more at heart.*

Jo-Anne Lee, Victoria, B.C., District 47 Vancouver Island



*I was a professor for 40 years, at the University of Windsor, Western University and most recently at the University of Victoria. Someone who retired a year ahead of me said he found the RTOERO insurance features to be superior to anything else available to us. RTOERO has filled a void.*

Douglas Baer, Victoria, B.C., District 47 Vancouver Island

*I was an assistant to the superintendent of schools at Peel District School Board. Before I retired in 2019, I was searching around, and picked up information on RTOERO at a conference for educators.*

Zena Samuels, St. David's, Ont., District 39 Peel



*We're all retired educators who've put our hearts and souls into the school community. I was in education 34 years – four in Winnipeg, then 30 in Cobourg at the same high school. Joining RTOERO in 2019 eliminated all the confusion and worry about health care and travel care. Retirement was seamless. For me, it was peace of mind.*

Robert Majdell, Cobourg, Ont., District 30 Northumberland

We deliver world-class programs, promote social engagement and support political advocacy.

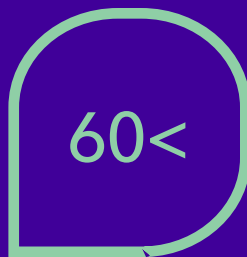


# Our Community by the Numbers

Our diverse community includes members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!

81%

of members agree that volunteering contributes to their enjoyment of retirement.



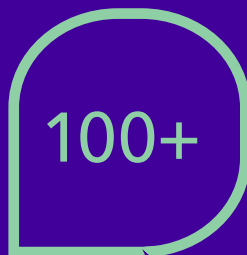
6.7%

(5,400) members under the age of 60



44%

(35,900) members between the ages of 70-79



172

members are 100+



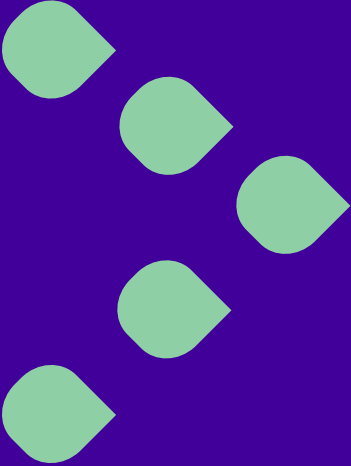
# Our Community by the Numbers

Regardless of our career or role, what unites us as members of the education sector has always been our belief in the future – and the desire to secure better futures for students, for each other, and for the communities we've served.

## Member demographics

81,000+

Our voice is clear and impactful to effect social change



70-79

44%

(35,900) members between the ages of 70-79

100+

172

members are 100+

99,438

lives insured under our benefits plan

80%

of RTOERO members have our benefits plan

# Our Community by the Numbers

## Volunteering

72%

RTOERO members are active volunteers

20

average number of hours members volunteer per month

81%

members agree that volunteering contributes to their enjoyment of retirement

67%

members volunteered prior to retirement



30

Staff in the RTOERO office



13

2019 projects funded by the RTOERO Foundation

## 2019 grants – Project Service to Others (PSTO)

22

Number of projects

\$99,647

Donated to communities

\$10,000

Donated to Sault Search & Rescue (SSAR)

## 2019 Post-secondary student scholarships



30


Applicants

\$45,000

Donated

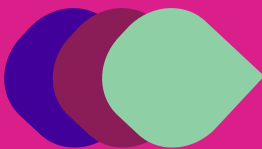
# Strategic Goals

Everything we do is a reflection of the goals and objectives of our strategic plan.



RTOERO is a unique organization designed to help education sector retirees be better prepared for their own futures. RTOERO members become part of a community that is making a difference in the lives of all seniors.

## Mission



We are a bilingual trusted voice on healthy, active living in the retirement journey. We deliver world-class programs, social engagement and political advocacy.

81,000+  
national members  
from coast to coast.

# Be the trusted voice

We are the recognized voice and leading benefits provider for the education retiree community in Canada.

## Vibrant Voices

Our voice is clear and impactful to effect social change.

We sustain strong relationships and networks of influence across Canada. Older adults are the fastest-growing age group in Canada. Together with our members and partners, we advocate for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

[vibrantvoices.ca](http://vibrantvoices.ca)



### Vibrant Voices takes advocacy to Parliament Hill

February 2019 - RTOERO partnered with eight organizations under the Vibrant Voices banner to amplify seniors' views on federal issues. The group met with Members of Parliament in Ottawa and spoke on behalf of 2 million seniors to highlight key issues—national seniors income security and pharmacare. The group met with 20 MPs, attended Question Period and hosted a networking session in the evening.



### 3rd annual Vibrant Voices advocacy event at Queen's Park

November 2019 - In recognition of the International Day of Older Persons, RTOERO hosted its third annual Vibrant Voices Advocacy day event at Queen's Park. The group attended Question Period as observers and hosted a networking luncheon where they met with over 70 MPPs and their staff. The teams also had an opportunity to connect with government officials for one-on-one information sessions.

# Be the trusted voice

## Future Focus

### Where we'll be in 2025:

70% of stakeholders view RTOERO as a national authority on retirement and seniors issues.



### Geriatric health care

Canada's population is aging. In 2012, almost one in seven Canadians was a senior. Now the number is more than one in six. By 2030, that will jump to nearly one in four. Our health care system (and social systems) needs to re-think how to address the rising needs of this huge demographic.

### Seniors strategy

Older Canadians are the fastest-growing segment of our population, but gaps in healthcare and social policies are creating barriers to seniors' independence and inclusion. A coordinated National Seniors Strategy, with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors.



### Environmental stewardship

Responsible use of resources, conservation, protecting our air, land and water – improving in all areas is critical to a sustainable future. In the face of irreputable evidence, some powerful people and industry leaders dismiss and confound the situation. Yet there is reason to celebrate. We can make a difference and motivate others to make a difference.



# Improve the lives of members and seniors

We are focused on what matters most – our growing national membership and offering them more value than ever.



## RTOERO community

The retirement journey is different for all our members.



We provide essential health, wellness and travel benefits so our members can explore their journeys with confidence. We connect our members to each other as volunteers, as leaders and in support of individuals in need. We fund the research and drive the advocacy to advance the interests of seniors and increase their contribution to society at every age.

## RTOERO's award-winning publications



### Renaissance magazine

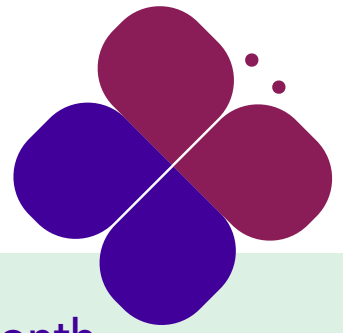
Renaissance magazine is RTOERO's bilingual quarterly publication. The lifestyle and wellness magazine features articles on healthy aging, advocacy and the retirement journey, supporting RTOERO's goal to improve the lives of members. Stories and input from RTOERO members are featured throughout the magazine. Since 2017, the Renaissance publication has received eight prestigious awards.



### Liaison eNewsletter

RTOERO's bi-monthly eNewsletter is designed to help members stay connect and informed in English and French. In addition to sharing information about healthy aging and retirement journey, Liaison provides up-to-date news, announcements and reminders to keep members in the know. Liaison has received six prestigious awards for this publication since 2017.

# Improve the lives of members and seniors



## RTOERO Foundation – Social Isolation Awareness Month

Our Foundation is responding to the urgent need to support Canada's aging population. We fund geriatric research, training for health care providers and innovative community programs that foster self-determination and social connection. In 2018, the RTOERO Foundation named October Social Isolation Awareness Month and launched the Engage: End Isolation campaign.

**\$83,698**

raised in 2019

**685**

Social Isolation month participants

**57%**

of registrants participated in weekly challenges

## Health plans

The RTOERO Group Insurance Plans are owned and managed by RTOERO members.

**99,438**

lives insured, with one or more benefit plan

**80%**

of RTOERO members participate in one or more health plan

**\$1,830**

in plan enhancements over 10 years

## Highlights of membership survey

**90%**

of members are satisfied with RTOERO health plans

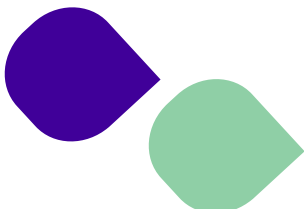
**87%**

of members are likely to recommend RTOERO

**86%**

of members agree that RTOERO deeply cares about the future of retirees in Canada

## Future Focus



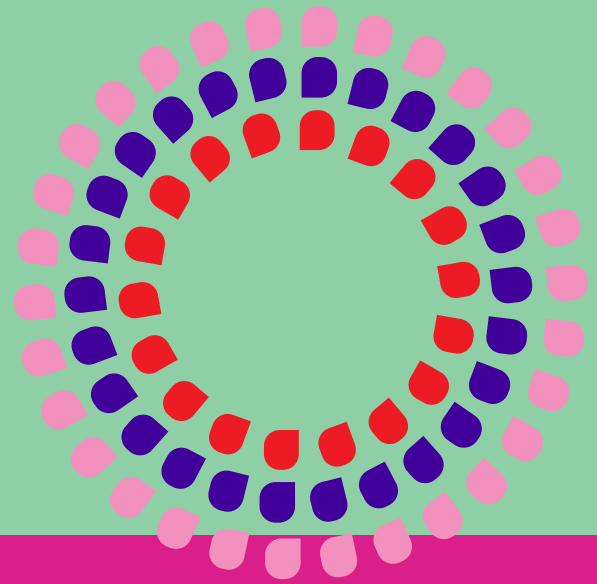
### Where we'll be in 2025:

80% of members find RTOERO membership to be essential to their healthy, active retirement journey.



# Broaden the membership base

We have a growing membership. We reach out, connect and dialogue with future members to actively engage with them.



## Brand refresh

No matter how much we grow and change, we'll never forget the seeds of where we came from.

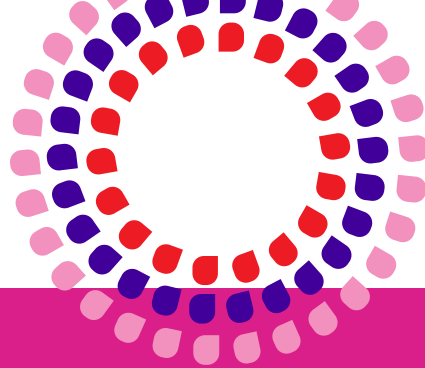


Our brand is vibrant, our messaging is compelling and we have a dynamic integrated marketing plan. As we welcome new members, from new places, with new needs, we're finding we share the same values. The apple doesn't fall far from the tree. A bigger, better, healthier and happier retirement? Yes. We deserve to enjoy the fruits of our labours. Watch the video to see our refreshed visual identity.

## 10 benefits of RTOERO membership before you retire

- |   |  |    |   |
|---|--|----|---|
| 1 | Membership is FREE until you retire          | 6  | Grant opportunities for local charities |
| 2 | Save up to 40% on house and car insurance    | 7  | Post-secondary scholarship program      |
| 3 | 3,000+ discounts with Venngo MemberPerks®    | 8  | Award-winning publications              |
| 4 | Exclusive solo and group travel discounts    | 9  | Annual Tax Tips resource                |
| 5 | Bilingual services and francophone districts | 10 | Pocket Planner calendar                 |

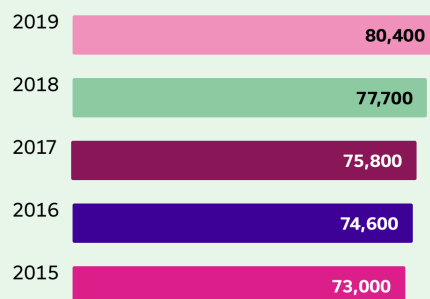
# Broaden the membership base



**4,800** new members joined RTOERO in 2019

## Membership growth in past 5 years

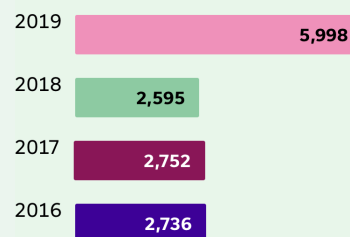
RTOERO has experienced solid growth over the past five years, as we have continued to expand our membership across the broader education community in Canada.



## Retirement Planning Workshops

Planning for retirement can be complicated. We offer free workshops to help the education community plan for their financial and social retirement journey.

**130%** increase in Retirement Planning Workshop attendees compared to 2018

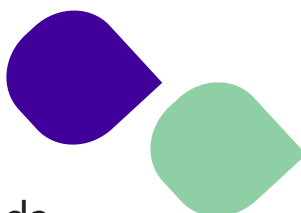


## Conferences

In 2019, we attended 52 conferences with an average of 500 attendees. Conference attendees included members from the broader education community—including post-secondary, school board trustees, First Nation schools, childcare and support workers. Photo: RTOERO member Joseph Murray (District 8 London Middlesex) talks to attendees at 2019 Indspire - Indigenous education conference.

## Future Focus

**Where we'll be in 2025:**  
120,000 members across Canada



# Financial Highlights

RTOERO has an open, honest and transparent decision-making process. Our budget is responsive to the needs of members and aligns to our strategic goals.



## Annual district grants

	District Grants	% Increase
2019	\$1.28 M	8%
2018	\$1.19 M	3%
2017	\$1.16 M	3%
2016	\$1.13 M	2%
2015	\$1.1 M	2%

## Health plan participation



*I did my research, and RTOERO had great reviews. People were very happy with the benefits.*

Janet Davies, Point Prim, P.E.I., District 50 Atlantic

Value of Health Plan Improvements - \$1,833  
Over the past 10 years

**2.6% /Year**  
average premium increase

**9%**  
**Plan Enhancements**  
as a portion of the premium

**\$173 /Year**  
average plan enhancements,  
based on individual coverage

# Financial Highlights



## Giving Back to the Community

The Project Service to Others (PSTO) program highlights the many ways that RTOERO members care about their communities and continue to serve them. PSTO grants are distributed by districts to help fund educational, social, cultural and other community initiatives.

### PSTO grants to community-based projects

**2019**  
22 Projects

**CUMULATIVE**  
525 Project

### \$ donated to communities

**2019**  
\$99,647

**CUMULATIVE**  
\$1.77 Million

### Scholarships

**2019**  
30 Applicants  
\$45,000

**CUMULATIVE**  
344 Scholarships  
\$384,000

**\$10,000**

donated to  
Sault Search &  
Rescue (SSAR)  
in 2019.

*Someone who retired a year ahead of me said he found the RTOERO insurance features to be superior to anything else available to us.*

Douglas Baer, Victoria, B.C., District 47 Vancouver Island

## RTOERO Foundation

The Foundation's work is inspired by RTOERO's long history of giving back. We engage RTOERO members and our community of generous donors and work with researchers and community partners to create a more age-friendly future for all of us.

**13%**

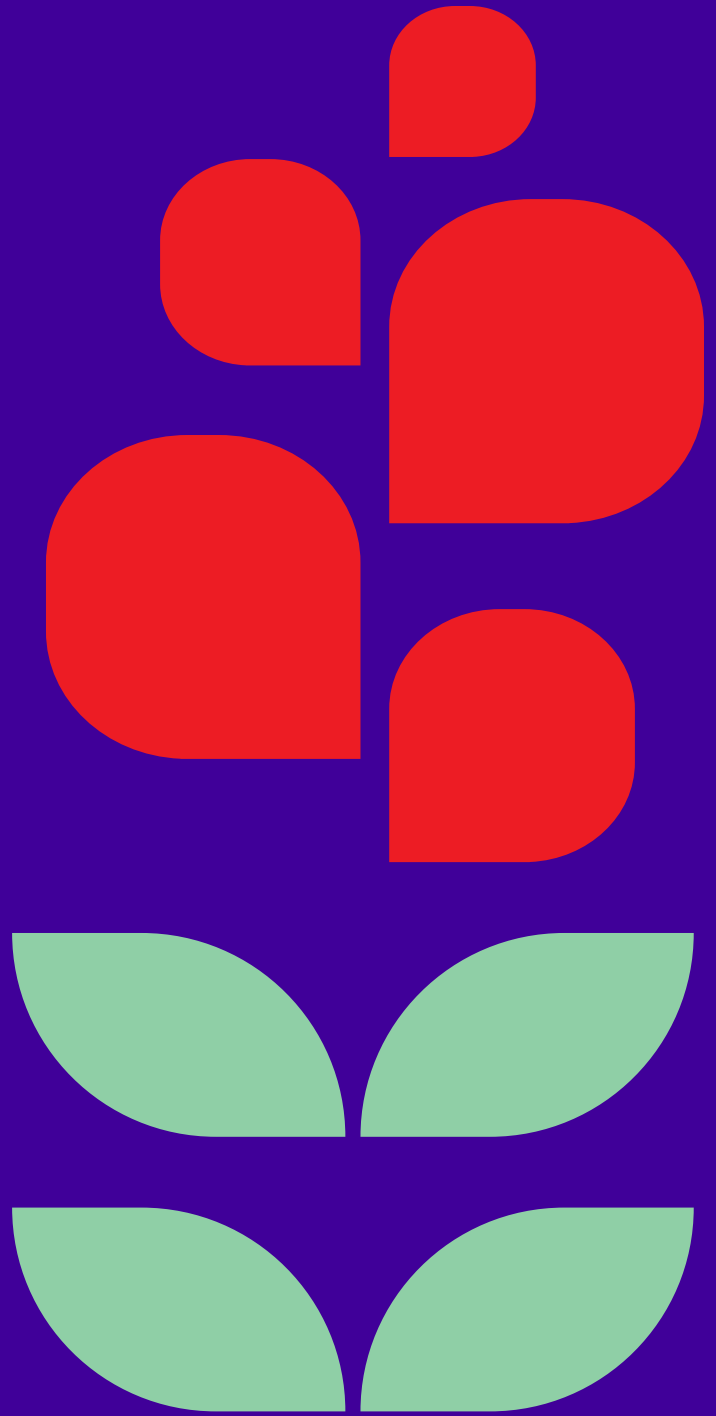
increase in  
annual revenue

**9%**

increase in annual  
revenue from  
individual donors

**38%**

increase in annual  
revenue from  
RTOERO districts



Facebook  
[facebook.com/rto.ero](https://facebook.com/rto.ero)



LinkedIn  
[linkedin.com/company/rto-ero](https://linkedin.com/company/rto-ero)



Twitter  
[@rto\\_ero](https://twitter.com/rto_ero)



YouTube  
[bit.ly/RTOEROYouTube](https://bit.ly/RTOEROYouTube)

1-800-361-9888  
416-962-9463  
**rtoero.ca**

