

Better future, together

Annual Report 2020



In 2020, 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!

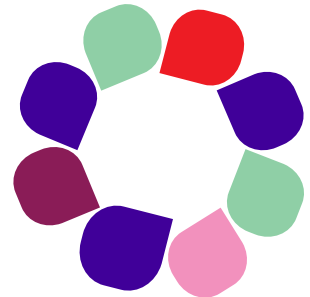
81,000+
national members
from coast to coast.

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



3,750

new members joined
RTOERO in 2020



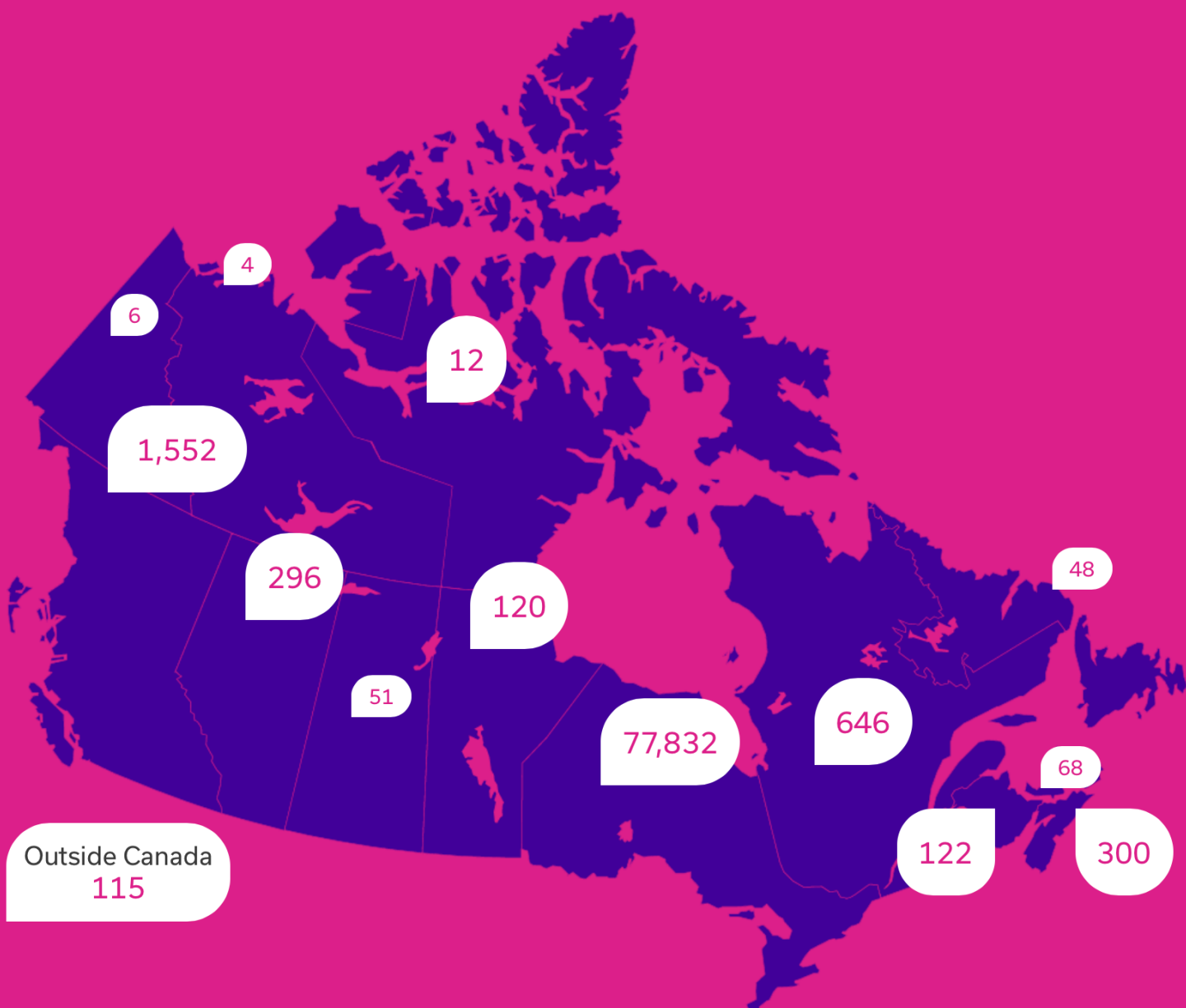
I retired in 2019 as a professor of gender studies at the University of Victoria. RTOERO is made up of teachers like myself, so there's a commonality.

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

Our national community

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

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



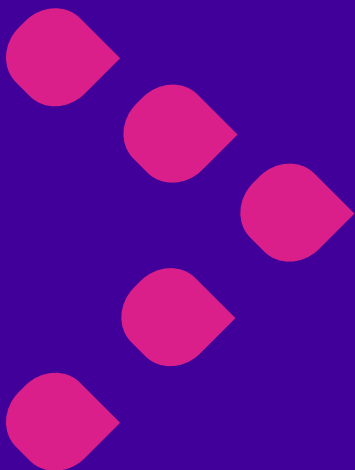
We deliver world-class programs, promote social engagement and support political advocacy.

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.



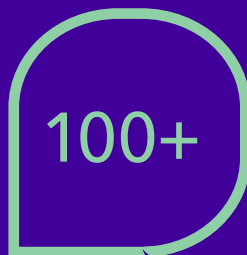
6.7%

(5,470) members
under the age of 60



45%

(36,047) members
between the ages of 70-79



163

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



99,604

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



17

Projects funded by the RTOERO Foundation since inception in 2011

2020 Community-based grants

20

Number of projects

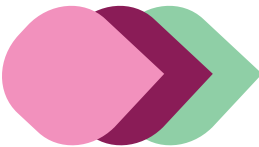
\$77,000

Donated to communities

\$20,000

Donated to Toronto General Hospital COVID-19 research

2020 Post-secondary student scholarships



30


Applicants

\$45,000

Donated

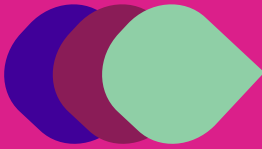
Strategic goals

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



RTOERO advocates for changes to long-term residential care

April 2020 - RTOERO wrote to all federal, provincial and territorial ministers of health, premiers and the prime minister to urge immediate and long-term action to improve long-term residential care. We also asked all levels of government to work together once the pandemic was contained to provide quality, publicly-resourced long-term residential care for older adults in Canada.



Virtual Queen's Park Advocacy Day

October 2020 - RTOERO recognized the International Day of Older Persons on Oct. 1 with our 4th annual Vibrant Voices Queen's Park Advocacy Day in Ontario. This was our first virtual advocacy event. Members of the board of directors, Political Advocacy Committee and senior staff connected online with more than 25 government officials to discuss our three advocacy issues.

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.

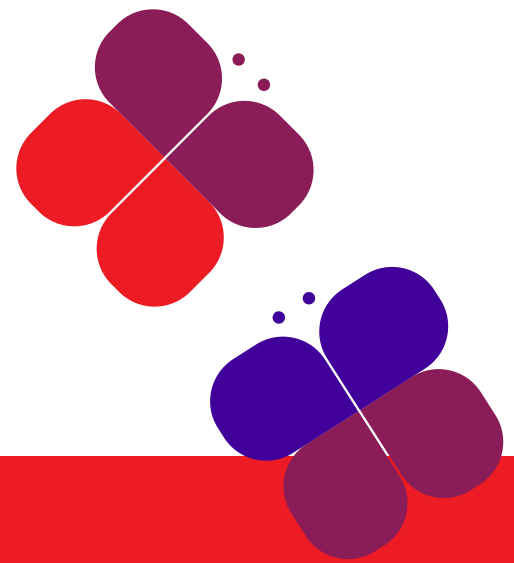


Environmental stewardship

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

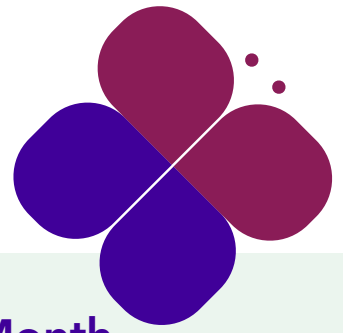
Renaissance magazine is RTOERO's bilingual quarterly publication. The lifestyle and wellness magazine features articles on healthy aging, advocacy and the retirement journey, supporting RTOERO's goal to improve the lives of members. Stories and input from RTOERO members are featured throughout the magazine.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

\$1.6k

raised in 2020

577

Social Isolation month participants

61%

of registrants participated in weekly challenges

Health plans

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

99,604

lives insured, with one or more benefit plan

80%

of RTOERO members participate in one or more health plan

\$1,733

in plan enhancements over 10 years

Highlights of membership survey

90%

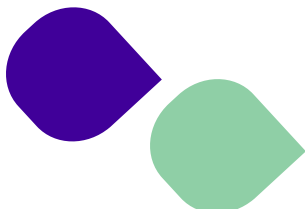
of members are satisfied with RTOERO health plans

87%

of members are likely to recommend RTOERO

86%

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



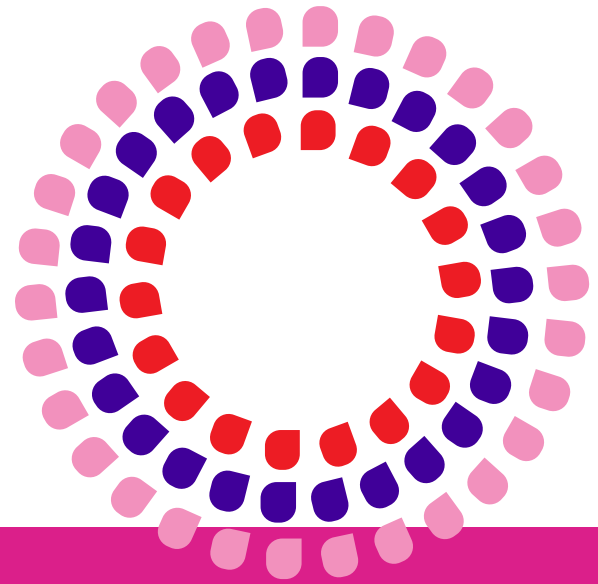
Future focus

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.

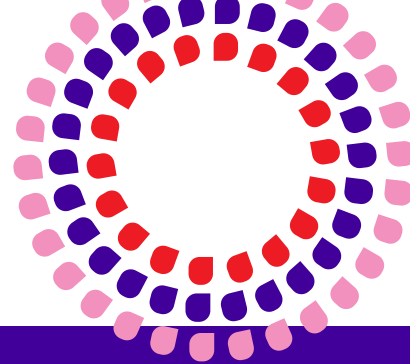


Our brand is vibrant, our messaging is compelling and we have a dynamic integrated marketing plan. As we welcome new members, from new places, with new needs, we're finding we share the same values. The apple doesn't fall far from the tree. A bigger, better, healthier and happier retirement? Yes. We 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
- 2 Save up to 40% on house and car insurance
- 3 3,000+ discounts with Venngo MemberPerks®
- 4 Exclusive solo and group travel discounts
- 5 Bilingual services and francophone districts
- 6 Grant opportunities for local charities
- 7 Post-secondary scholarship program
- 8 Award-winning publications
- 9 Annual Tax Tips resource
- 10 Pocket Planner calendar

Broaden the membership base



3,750 new members joined RTOERO in 2020

Membership growth in past 5 years

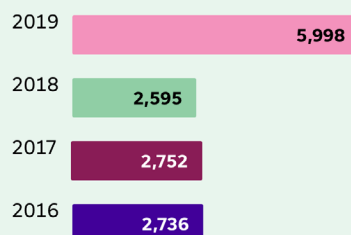
RTOERO has experienced solid growth over the past five years, as we have continued to expand our membership across the broader education community in Canada.



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.

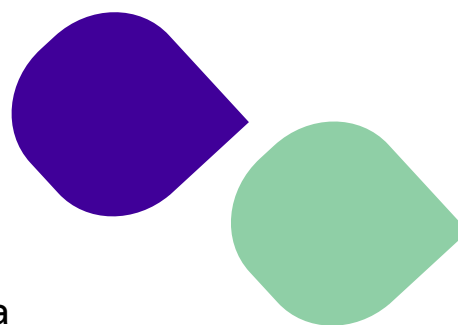
91 workshops held in 2020 (in-person and online)



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
2020	\$1.36 M	6%
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



Value of health plan improvements – \$1,733

Over the past 10 years

1.66%

/Year

average premium increase

9%

Plan enhancements

as a portion of the premium

\$33

/Year

average plan enhancements, based on individual coverage

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



Giving back to the community

The Community Grants and Scholarships program (known as Project Service to Others until November 2020) highlights the many ways that RTOERO members care about their communities and continue to serve them. Community grants are distributed by districts to help fund educational, cultural and other community initiatives. Post-secondary scholarships are awarded to students in programs that will benefit seniors in Canada.

Community grants

2020

20 Projects

CUMULATIVE

545 Projects

\$ donated to communities

2020

\$77,000

CUMULATIVE

\$1.8 Million

Scholarships

2020

30 Applicants

\$45,000

CUMULATIVE

374 Scholarships

\$429,000

\$20,000

donated to Toronto General Hospital COVID-19 research

CUMULATIVE

\$1.8M

Funding for community-based projects over the last 20 years

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.

34%

increase in annual revenue

8%

increase in annual revenue from individual donors

-22%

increase in annual revenue from RTOERO districts



Facebook
facebook.com/rto.ero



LinkedIn
linkedin.com/company/rto-ero



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



YouTube
bit.ly/RTOEROYouTube

