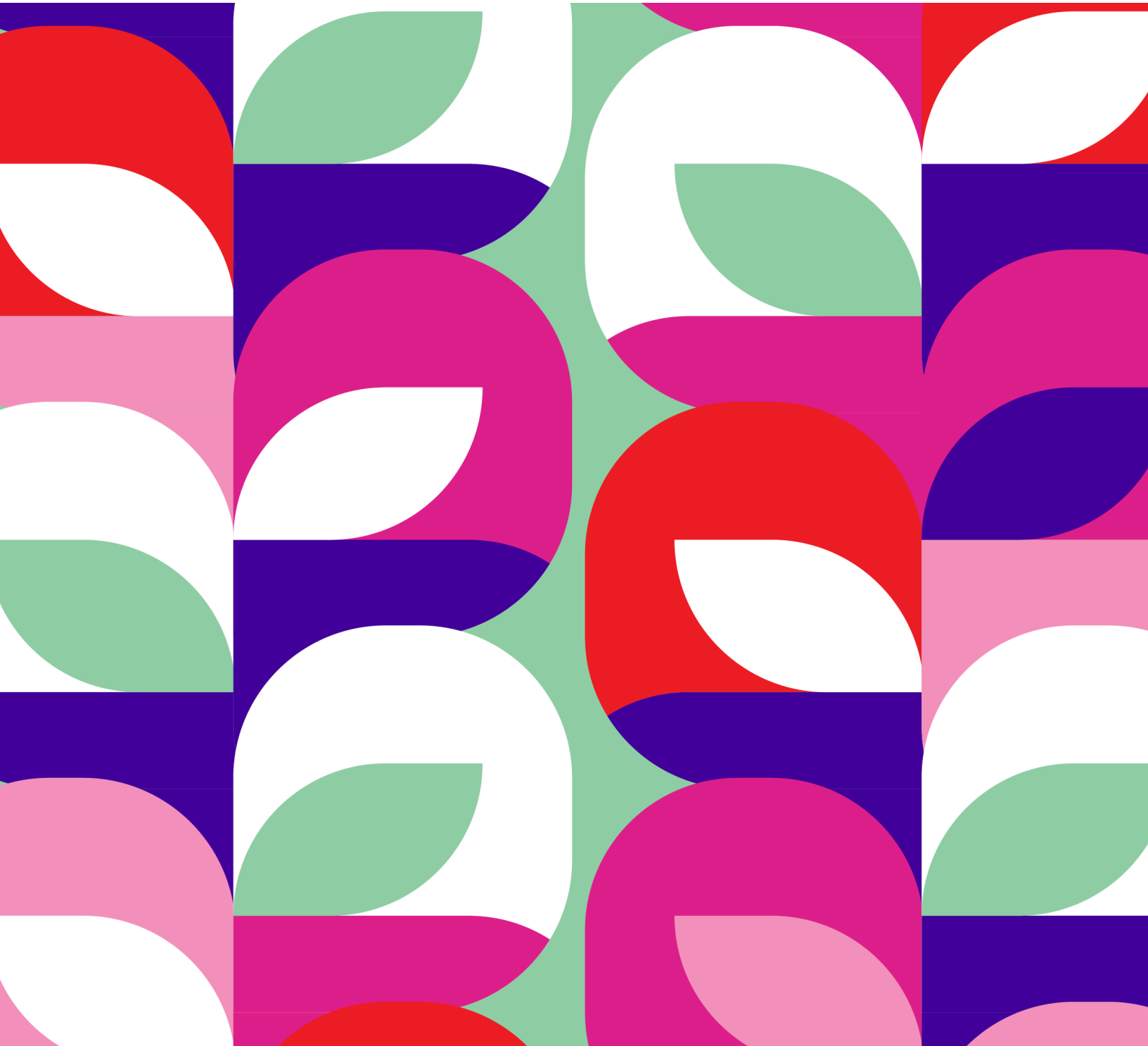


Better future, together

Annual Report 2021



In 2021, 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 **82,000+** members in **51 districts** across Canada, we are the largest national provider of non-profit group health benefits for education retirees.

82,000
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 82,000 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 is a healthy, active future for every member of the education retiree community in Canada.

82,000
national members
from coast to coast.

Our national community

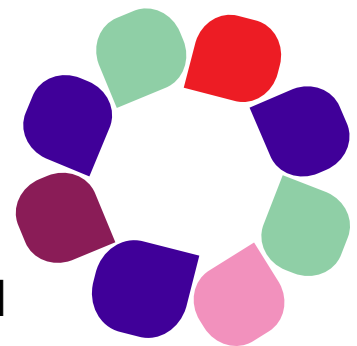
RTOERO has a supportive community, where all members feel welcome and experience a sense of belonging.

"I am nervous about retiring, and this has helped me feel better about my decision. Leaning more and more towards excited!"

2021 retirement planning workshop attendee

3,728

new members joined
RTOERO in 2021



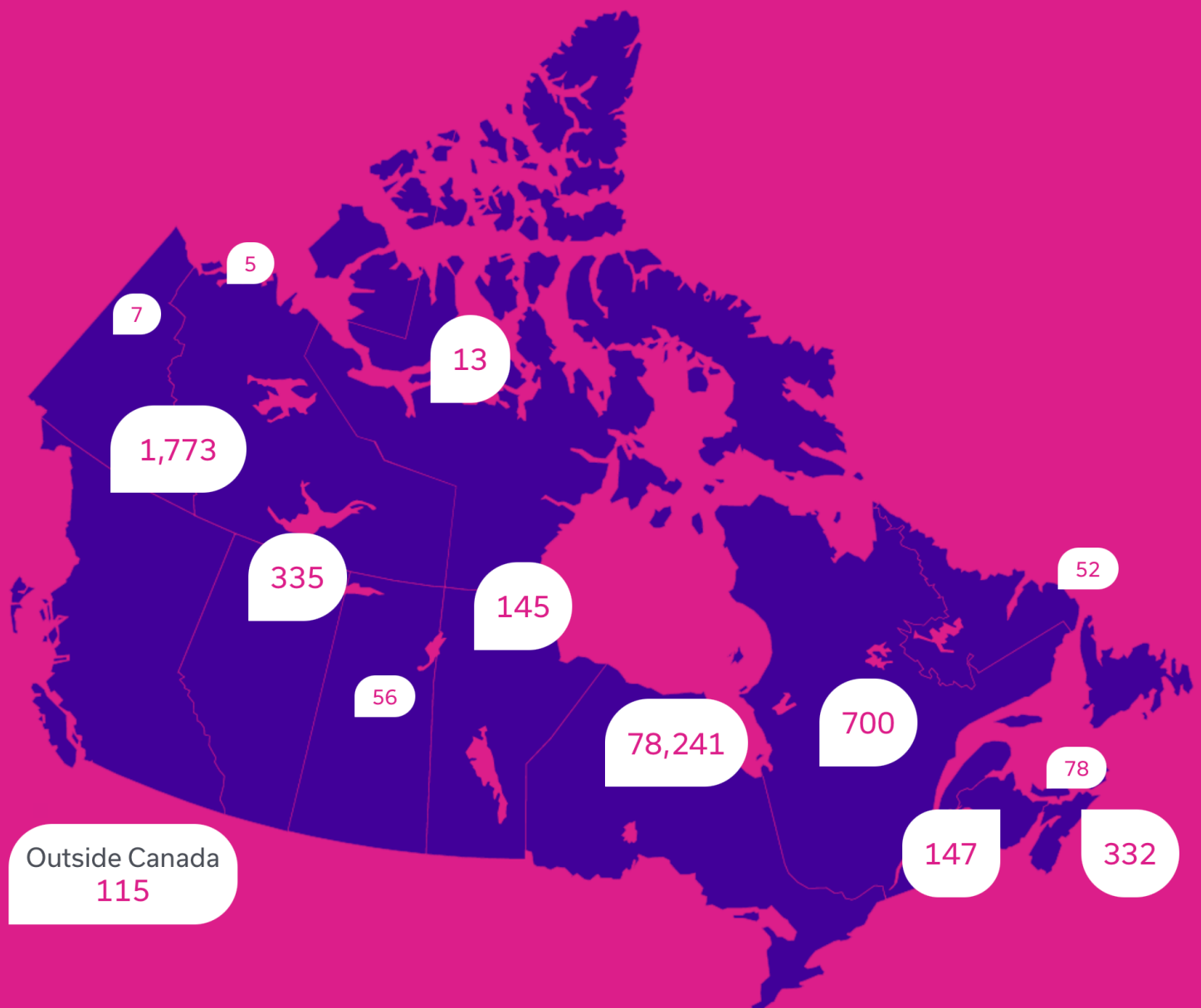
"Choosing RTOERO was an easy choice. They are a really passionate non-profit organization that cares for their members, and they have an excellent group insurance plan. My local district is really supportive and they always offer informative workshops."

Review from a member on Google

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

Our community shared appreciation through the 2021 member survey.



"RTOERO is doing a great job considering the difficult times we find ourselves in. Kudos to all individuals who are actively playing a role endeavouring to improve conditions for all."

"I feel that I am blessed to have been a member. I couldn't have made it through an enjoyable retirement without you."



"RTOERO has added a lot of value and peace to my life. I couldn't have been more peaceful and happier."

"I lived and taught overseas for 30 years, which put me out of touch with my teaching community in Canada. I truly appreciate being able to rejoin RTOERO and its health plan."

"My husband was a member of RTOERO and upon his death 18 years ago, I became a member. I really appreciate RTOERO and how well I have been looked after."

"RTOERO continues to grow and develop excellent programs and services for retirees from the education community. I am so pleased to be a national organization."

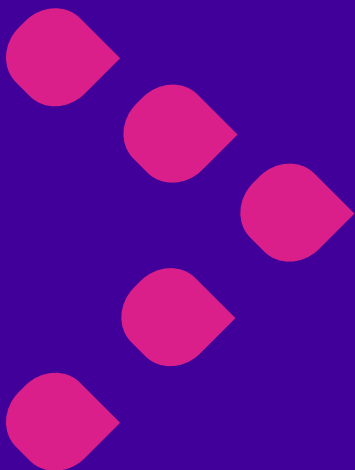
We deliver world-class programs, promote social engagement and support political advocacy.

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!

73%

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



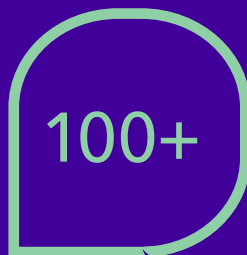
7.1%

(5,847) members under the age of 60



44.6%

(36,613) members between the ages of 70-79



181

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



82,000

Our voice is clear and impactful
to effect social change

99,938

lives insured under
our benefits plan

80%

of RTOERO members
have our benefits plan

Our community by the numbers

Volunteering

64%

RTOERO members are active volunteers

20

average number of hours members volunteer per month

73%

members agree that volunteering contributes to their enjoyment of retirement

67%

members volunteered prior to retirement



30

Staff in the RTOERO office



18

Projects funded by the RTOERO Foundation since inception in 2011

2021 Community-based grants

31

Number of projects

\$80,000

Donated to communities

2021 Post-secondary student scholarships



20


Recipients

\$60,000

Donated

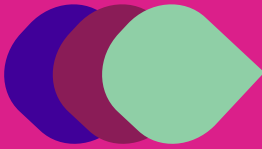
Strategic goals

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.

82,000
national members
from coast to coast.

Be the trusted voice

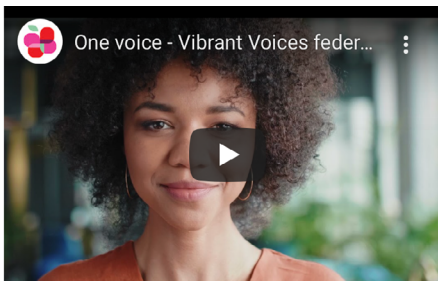
We are the recognized voice and leading benefits provider for the education retiree community in Canada.

A better future, together

Our voice is clear and impactful to effect social change.

We are lifelong learners and game-changing advocates. We sustain strong relationships and networks of influence across Canada. We fund research and drive advocacy to advance the interests of seniors and increase their contribution to society at every age.

vibrantvoices.ca



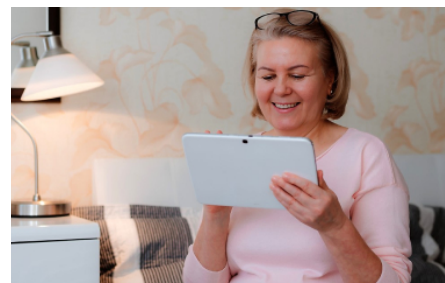
RTOERO urges Canadians to speak with one voice on issues of dignity, survival



Webinar attendance grows



Doing our work to improve how we stand in solidarity with equity-seeking groups



New RTOERO white papers shed light on healthy aging

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.

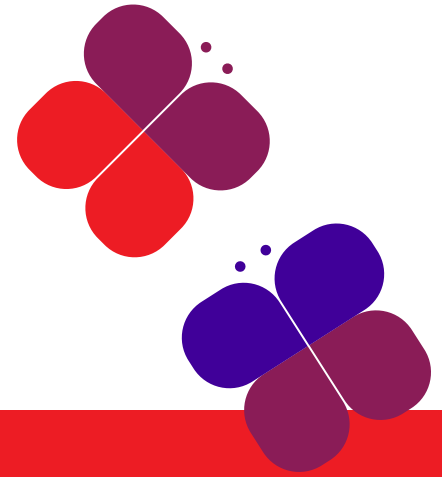


Environmental stewardship

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.



Our core mandate is to serve our members. We provide essential health, wellness and travel benefits so our members can explore their journeys with confidence. We connect our members as volunteers, leaders, and advocates. And our members share their wisdom, stories and ideas with each other through our publications –fostering our community of learning and support.

RTOERO's award-winning resources



Renaissance magazine



Liaison eNewsletter

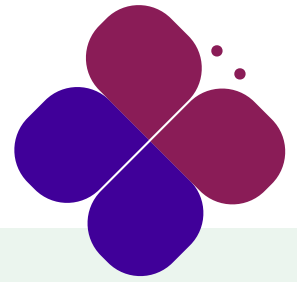


Online resource library



RTOERO members Chime-In

Improve the lives of members and seniors



RTOERO Foundation releases new strategic plan

The RTOERO Foundation is responding to the urgent need to support Canada's aging population. We invest in programs, research and training to support healthy active aging for all Canadians. Our activities aim to improve seniors' health care, end social isolation and combat ageism. In 2021, the foundation developed a new strategic plan focused on three broad goals: Be the trusted voice for older adults in Canada, improve the lives of RTOERO members and older Canadians and broaden our donor base.

Health plans

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

99,938

lives insured, with one or more benefit plan

80%

of RTOERO members participate in one or more health plan

Highlights of membership survey

90%

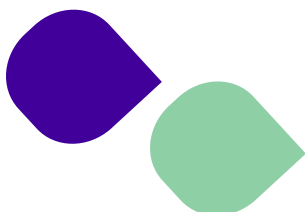
of members are satisfied with RTOERO health plans

82%

of members are likely to recommend RTOERO

86%

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

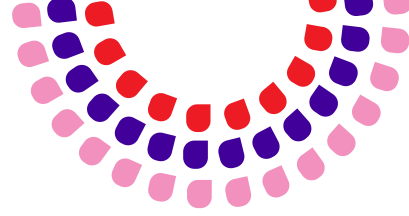


Future focus

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.

Here for you

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



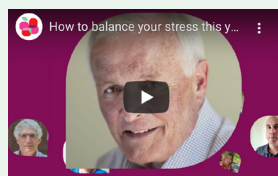
We reach out, connect and dialogue with future members to actively engage with them. As we welcome new members, from new places, with new needs, we're finding we share the same values. The apple doesn't fall far from the tree. A bigger, better, healthier and happier retirement? We're here for that.

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

Increased digital outreach

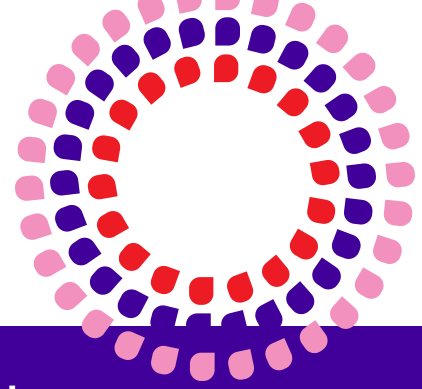
21 chats about wellness



Virtual conference booth



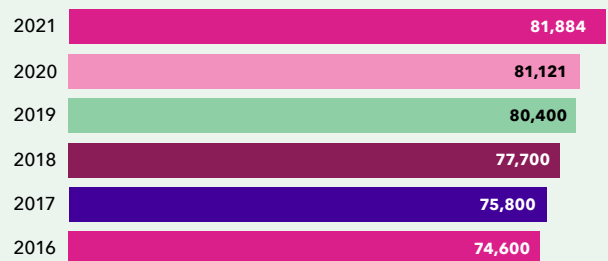
Broaden the membership base



3,728 new members joined RTOERO in 2021

Membership growth in past 5 years

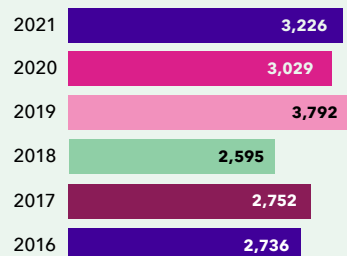
RTOERO has experienced solid growth over the past five years, as we have continued to expand our membership across the broader education community in Canada.



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.

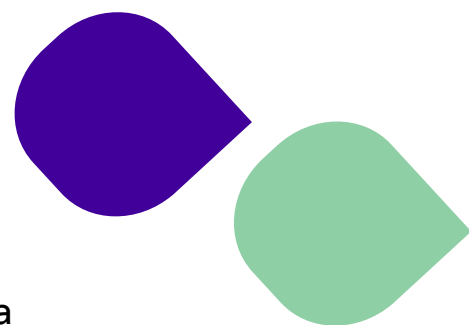
100 workshops held in 2021



Future focus

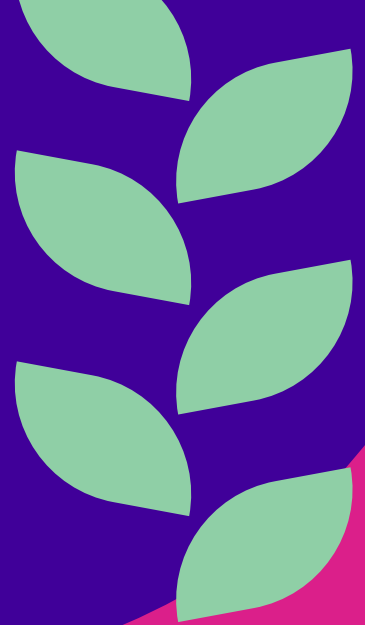
Where we'll be in 2025:

120,000 members across Canada



Financial highlights

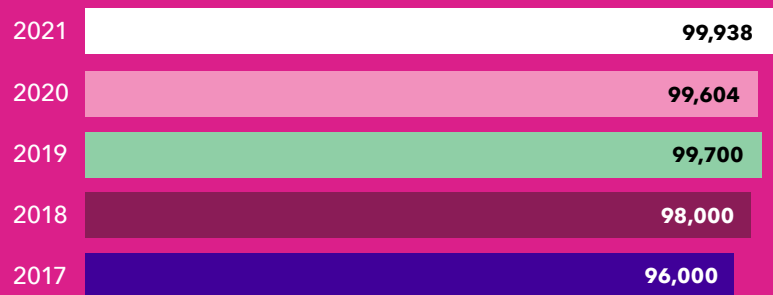
RTOERO has an open, honest and transparent decision-making process. Our budget is responsive to the needs of members and aligns to our strategic goals.



Annual district grants

	District Grants	% Increase
2021	\$1.41 M	4%
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



"Thank you for continuing to look after the needs of our RTOERO community. So much of what you do is not always seen, but I know you're there."

RTOERO member



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

2021

31 Projects

CUMULATIVE

576 Projects

\$ donated to communities

2021

\$79,885

CUMULATIVE

\$1.9 Million

Scholarships

2021

20 Recipients

\$60,000

CUMULATIVE

394 Scholarships

\$489,000

\$20,000

donated to RTOERO Summer Institute Research Program through the National Institute on Ageing, part of a 5-year, \$100,000 commitment

"I brought my husband to one of RTOERO workshops. He was blown away with the professionalism and dedication of the committee and all those behind the scenes. Thank you all for your dedication."

RTOERO member

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.

11%

increase in
revenue from
monthly donors

12%

increase in
annual revenue

18

projects funded
since 2011



Facebook
facebook.com/rto.ero



LinkedIn
linkedin.com/company/rto-ero



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



YouTube
bit.ly/RTOEROYouTube

