

Focus on the future

2023 Annual Report



In 2023, RTOERO progressed effectively toward achieving its strategic goals.

We are a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With **84,000+** members in **51 districts** across Canada, we are the largest national provider of non-profit group health benefits for education workers and 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

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.

84,000
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.

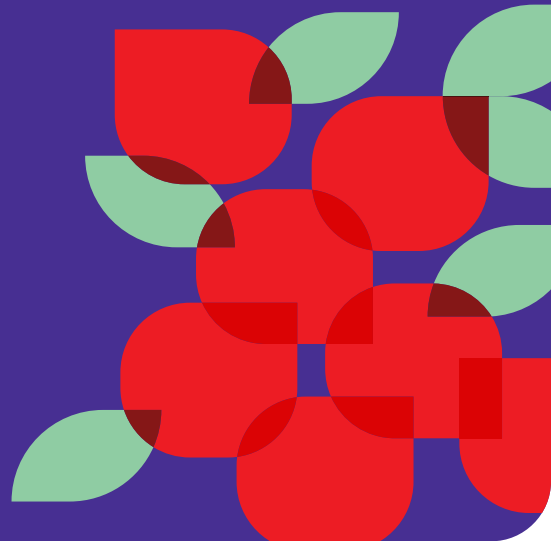
4,581 new members joined RTOERO in 2023

“A family member suggested RTOERO to me, and I am really grateful they did. This is an excellent option to consider and I’m leaning towards RTOERO for my retirement plan.”

2023 **retirement planning workshop** attendee

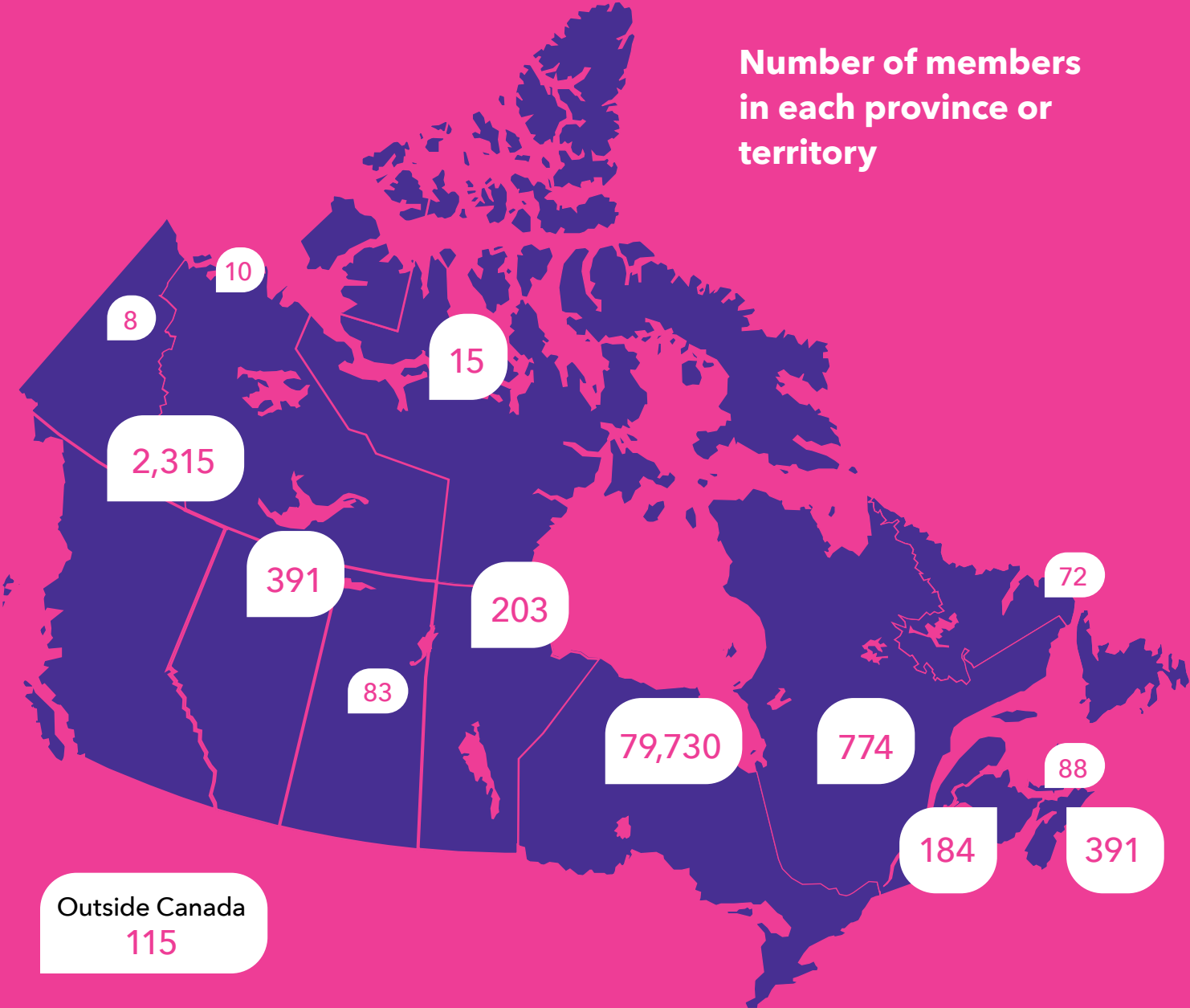
“While I have gradually prepared for retirement since I began working, this provided me with some of the final pieces of information needs to help in make some final decisions base on my situation. Will definitely recommend to others. Thanks.”

2023 **retirement planning workshop** attendee



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

Number of members in each province or territory



Our national community

Words of appreciation from the RTOERO community:

"Extremely glad and proud to be a member of RTOERO. I have had the opportunity and privilege of meeting so many people I would not have done so otherwise."

"Extremely pleased that RTOERO continues to keep pace with changing times. Its growth to a strong professional retirement advocacy organization makes me very thankful and proud."

"I am aware and proud of (y)our creative, wide-ranging leadership which is planning for a future that is inclusive, unpredictable and understands concerns of seniors. To understand and to be understood are very important concepts!"

"I have always viewed RTOERO as absolutely essential in my retirement. I feel privileged to be part of a strong organization that supports seniors."

"I am a happy, very, very senior...living in a most delightful home for seniors. I worked with RTOERO when I first retired....great experience and very fine people! Thanks for the memories."

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.

<60

9.5%

8,016 members
under the age of 60

70-79

43.2%

36,467 members
between the ages of 70-79



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, each other and the communities we've served.

Member demographics

84,000

members – our voice is clear and impactful to effect social change

100,192

lives insured under our benefits plan

76%

of RTOERO members have our benefits plan

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

29

Staff in the RTOERO office



28

Projects funded by the RTOERO Foundation since inception in 2011



2023 Community-based grants

22

Number of projects

\$85,270

Donated to communities

2023 Post-secondary student scholarships

20

Recipients

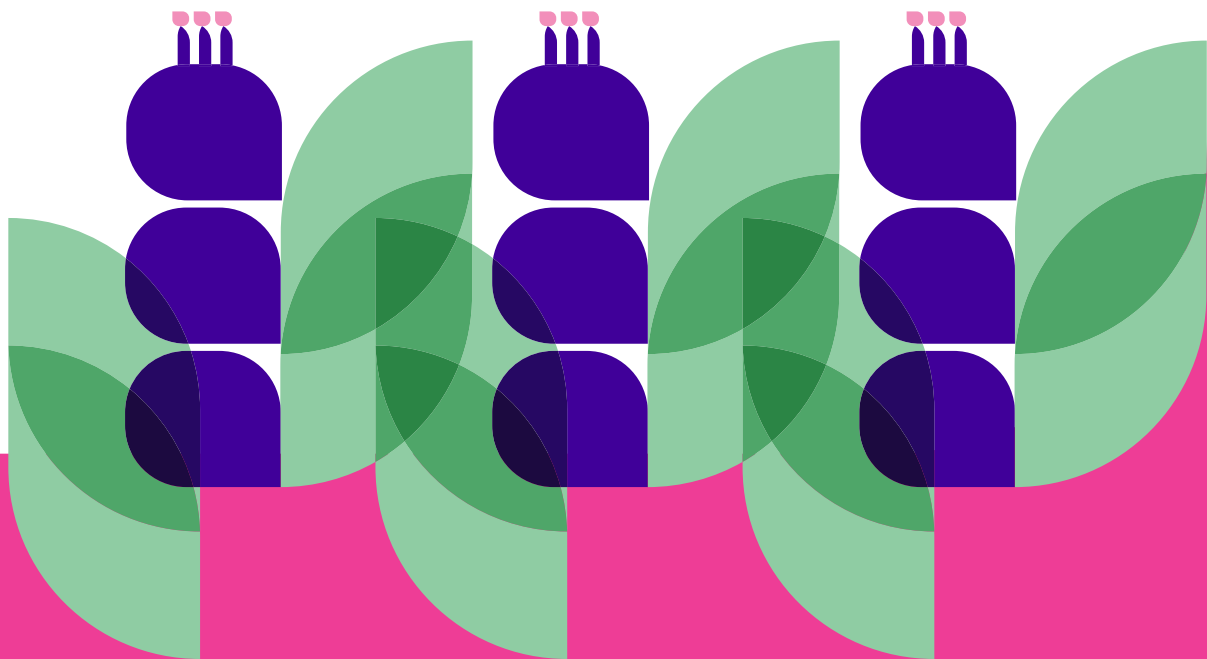
\$60,000

Donated

Strategic goals

Everything we do reflects 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.

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.

First in-person Advocacy on the Hill event fosters new relationships

RTOERO volunteers and staff met with federal MPs and government officials during its second Advocacy on the Hill event in April 2023. Virtual meetings took place, and we were able to host our first in-person reception to dialogue with MPs and government staff. “The pandemic magnified the pre-existing fractures in our social service structure—for older adults and other vulnerable groups,” says Martha Foster, chair of RTOERO’s Board of Directors. “We have an opportunity now to work together and rebuild the system collaboratively—we can’t squander this chance.”



Webinars support shared understanding, action

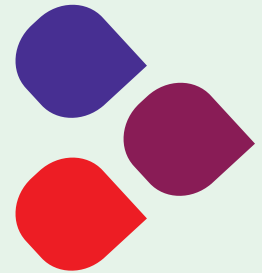
In 2023, we welcomed more than 7,056 attendees at 11 webinars to continue to build our shared understanding of issues that matter to RTOERO members. Expert speakers pushed our thinking on topics ranging from how to be a changemaker to healthy equity. Feedback is positive—more than 90 per cent of attendees view RTOERO as a trusted voice. Members have exclusive access to recordings through our learning management system, RTOERO Learning.

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.



Our key advocacy 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 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 health care and social policies are creating barriers to seniors' independence and inclusion. A coordinated seniors strategy at every level of government, 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 irrefutable 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.



Thought leadership on topics of importance

Healthy aging

In a society that values youth and physical appearance, aging can sometimes be viewed as undesirable. However, the reality is that everyone ages, and it's a natural part of life. Canada will soon be a super-aged society—20 per cent of the population will be over age 65 by 2024. There has never been a more critical time to focus on healthy aging. It's essential for society as a whole to prioritize this issue.



Retirement journey

Retirement is no longer a one-size-fits-all concept. Today's retirees are embracing the 'third age' as an opportunity for self-care, adventure, learning, and making a positive impact. The traditional notion of retirement is being redefined, with many unconventional stories emerging. Preparing for retirement goes beyond financial planning, and it's important to consider the many opportunities and possibilities that the 'third age' can offer.



Insurance

Maintaining good health and financial stability are key priorities for most people, but healthcare costs can be a significant drain on personal budgets, particularly in retirement. While Canada has universal health care coverage, it doesn't cover all procedures, treatments, and prescriptions that may be necessary as we age. Many retirees may not be fully prepared to handle the costs of health care. Having insurance can offer peace of mind and prevent potential financial hardships.



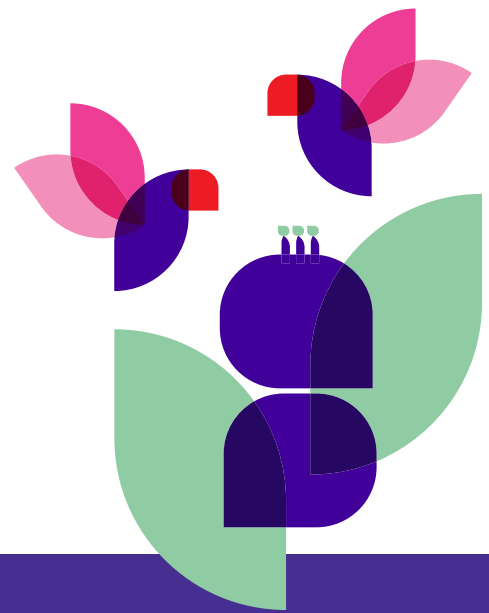
Ageism

A society can only be considered truly great if it is great for everyone. This means that all organizations and individuals must work together to dismantle systems of oppression and create equity. Ageism is a particularly concerning issue, with significant individual and societal consequences. When ageism intersects with other biases, it can exacerbate oppression and further marginalize individuals from equity-deserving groups. We are committed to addressing this issue and promoting equity for all.



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

Whatever your retirement journey looks like, we're here to help

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.

New trip cancellation and interruption insurance available to members

In 2023, we launched new travel insurance options to expand the benefits available to members. Members who are part of the Entente group insurance program now have access to [supplemental trip cancellation and interruption travel insurance](#) for extra coverage if needed. Members who are not part of Entente can purchase [trip cancellation and interruption insurance](#) to cover unlimited trips throughout the policy year.

[Read our travel insurance Q&A](#)



Scholarships support well-being of seniors, communities

Twenty post-secondary students are preparing to make a positive impact on their communities with the support of the RTOERO scholarship program. The 2023 recipients are studying in programs that focus on, among others, health science, social work, nursing, nutrition, occupational therapy, neuroscience, education and public health. RTOERO members are encouraged to recommend students in their lives (from their family or community) for the annual scholarships.

[Learn more about scholarships](#)



Increased focus on Francophone services

RTOERO is proud of its history as a bilingual organization and is committed to continuing to provide French-language services and supports. Over the last year, we've hired more French-speaking staff—approximately 30% of our team is bilingual. We also established French Language Service Standard that outline our service commitment. Under the new standards, any district with 15% or more French-language members will be designated as bilingual. Districts can also request designation prior to reaching this threshold. We've also expanded our outreach and support of the Francophone community by sponsoring French education conferences and hosting various events in French, including retirement workshops, a live open house session with prospective members, and a webinar.

[Read the service standard](#)

ISO certification recognizes commitment to environmental sustainability

RTOERO demonstrated its commitment to environmental stewardship in 2023 by completing phase 1 of ISO 14001 certification. This international standard helps organizations improve their environmental standards and processes. To be certified, organizations must set annual environmental targets, monitor progress and keep focused on continuous improvement.

Health plans

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

76%

of RTOERO members participate in one or more health plan

100,192

lives insured, with one or more benefit plan

95%

of members are satisfied with the claims handling time of RTOERO health plans

86%

of members are likely to recommend RTOERO

80%

of members agree that RTOERO is an essential part of their retirement journey

Future focus

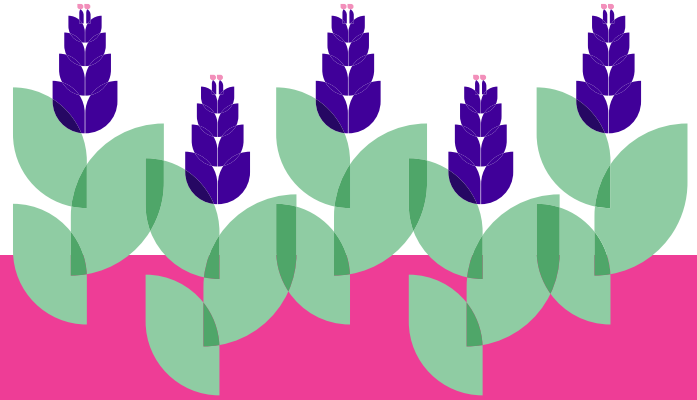
Where we'll be in 2025:

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

We partner with like-minded organizations to strengthen our impact and enhance services for our members



Many RTOERO member benefits start before retirement—like savings on home and car insurance—so members can begin their retired-ish lifestyle whenever they want. We support members in achieving their retirement vision by providing resources and community connections to help them prepare for retirement with ease, pursue their passions and engage in meaningful activities.

10 benefits of RTOERO membership before you retire

- 1 Membership is FREE until you retire or join our Entente Group Insurance Program
- 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 TELUS Exclusive Partner Program
- 10 Trip cancellation and interruption coverage

Future retirees: Education workers eyeing career changes, opportunities in retirement

RTOERO's second annual Future Retirees Survey captured input from more than 1300 future retirees from Canada's education sector. The survey results provide a snapshot of how people feel about their readiness for retirement, the information they need and how different factors influence their plans. Over half of the respondents plan to work part- or full-time in retirement, signalling that retirement is not the end of work. More than a third of respondents are considering or have decided to retire sooner than planned. The top two factors influencing the decision are working conditions and health/mental health.

[Read the report](#)

Expanding Entente Group Insurance Program availability to serve more people

At the end of 2023, the RTOERO Board of Directors voted to expand the availability of our Entente group insurance program to all members, regardless of age. Previously the program was only available to education retirees and workers age 50 and older. The decision to remove the age restriction provides an option for Canadians working in the education sector who don't have coverage through their employer.

4,581

new members joined RTOERO in 2023

114

retirement planning workshops

Membership growth in past 5 years

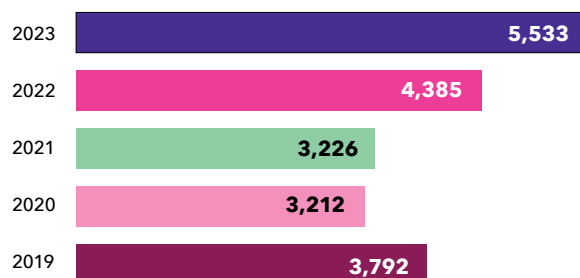
RTOERO has experienced solid growth over the past five years, as we have continued to expand our membership across the broader education community in Canada.



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. In 2023, we held 42 in-person workshops and 77 online.

Number of workshop registrants



Future focus

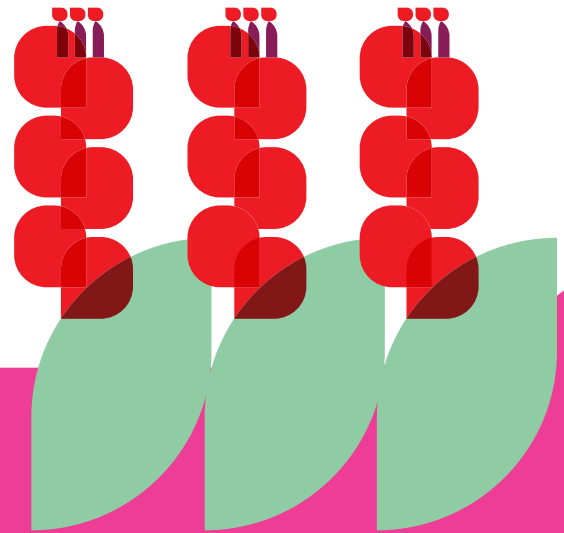
Where we'll be in 2025:

120,000 members across Canada



Financial highlights

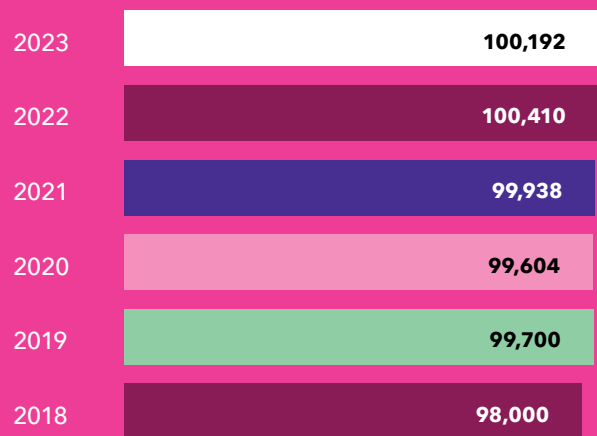
RTOERO has an open, honest and transparent decision-making process. Our budget is responsive to the needs of members and aligns to our strategic goals.



Annual district grants

	District Grants	% Increase
2023	\$1.55 M	7%
2022	\$1.45 M	3%
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



“Very pleased with our new relationship with RTOERO. Kicking ourselves for not joining many years ago!”

RTOERO member



Giving back to the community

The Community Grants and Scholarships program 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 lead to careers in either seniors health and wellbeing; education; environmental stewardship; or that reflect a strong commitment to diversity, equity and/or inclusion.

COMMUNITY GRANTS 2023 22 Projects	\$ DONATED TO COMMUNITIES 2023 \$85,270	SCHOLARSHIPS 2023 20 Recipients \$60,000	\$20,000 Donated to RTOERO Summer Institute Research Program through the National Institute on Ageing, part of a 5-year, \$100,000 commitment.
CUMULATIVE 620 Projects	CUMULATIVE \$2 M	CUMULATIVE 434 Scholarships \$609,000	\$10,000 Donated to The Alzheimer Society of Canada

“We could not imagine enjoying the inevitable stage of proudly aging were it not for the peace of mind that RTOERO continually provides. Thank you for caring.”

RTOERO member

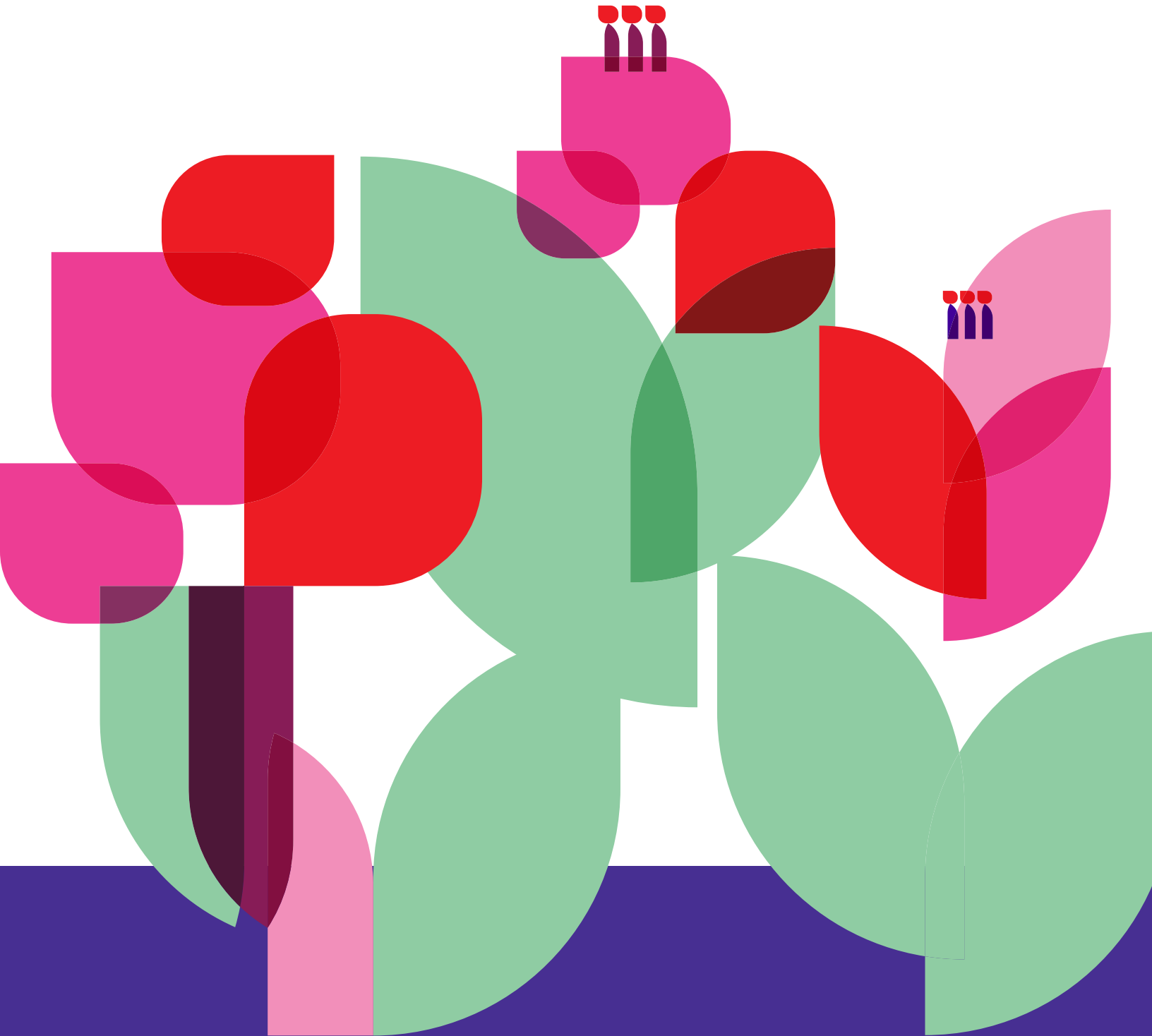
RTOERO Foundation

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.

18%
 increase in revenue
 from monthly donors

15%
 increase in
 annual revenue

28
 projects funded
 since 2011



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