Participating Employer Obligations

The main obligations of a Participating Employer under the TRIO Pension Plan are summarized below.

What are the Obligations ?	What to File?	Refer to…
Enrol Members ▪ Members must be given a ***Pension Plan Booklet***, a ***Pension Plan Enrolment*** form, and a ***Spouse or Cohabiting Partner & Beneficiary Designation*** form ▪ Proof of Age should be obtained	File with Mercer: ***Pension Plan Enrolment*** form, and ***Spouse or Cohabiting Partner & Beneficiary Designation*** form	Pages 5-7
Process Changes to Basic Record ▪ Provide Member with either a ***Spouse or Cohabiting Partner & Beneficiary Designation*** form, or a ***Notice of Change in Member Information*** form, as required	File with Mercer: ***Spouse or Cohabiting Partner & Beneficiary Designation*** form, or a ***Notice of Change in Member Information*** form	Page 7
Deduct and Remit Contributions ▪ Remit member and employer contributions (in accordance with rates specified by TRIO for the Municipality) every month by using a ***Contribution Remittance*** form	File with RBC Dexia: ***Contribution Remittance*** form and send contributions File with Mercer: Copy of ***Contribution Remittance*** form	Page 8
Advise of Members' Requests to Purchase Service or Transfer Service ▪ For service during a leave of absence: Complete ***Member Contributions While on Leave*** form and send to Mercer ▪ For service with a prior employer: Complete ***Appendix A – Transfer Application*** and send to TRIO ▪ For service with current employer prior to joining the plan: advise Mercer (no form required)	File with Mercer: ***Member contributions While on Leave*** File with TRIO: ***Appendix A – Transfer Application***	Pages 20-22

See reverse

Participating Employer Obligations (continued)

What are the Obligations ?	What to File?	Refer to...
Advise of Members' Termination of Employment, Retirement or Death		
▪ Complete ***Notice of Change in Member Status*** form and send to Mercer ▪ Follow instructions on further communication sent by Mercer on process to complete transactions – Employer remains the main contact for any former employee	File with Mercer: ***Notice of Change in Member Status*** form	Pages 9-17
Calculate Pension Adjustment (PA) and Report on T4s		
▪ Calculate PA using instructions provided by Mercer; PA included on Member T4	PA to appear on T4	Page 18
File Pension Adjustment Reversals with Canada Revenue Agency		
▪ Mercer will provide Pension Adjustment Reversal (PAR) forms and instructions, when required	File with CRA: PAR forms	Pages 18-19
Provide Year-End Information to Mercer		
▪ Provide Mercer with completed ***Contribution Report*** (sent to employer at end of calendar year)	File with Mercer: Completed ***Contribution Report***	Page 23
Distribute Information to Members Upon Request		
▪ Distribute annual benefit statements to Members, and any notices provided from time to time		

Samples of the main administrative forms are included in this manual as Exhibits, and on the TRIO website (www.triobenefits.ca) at the following link: http://www.triobenefits.ca/forms2.html. Pension Plan booklets are also found on the TRIO website at the following link: http://www.triobenefits.ca/pension-options2.html