



Guide for Application for Registration

Pension Form 1 (Instructions)

Section A - Filing of Applications

An application for Registration must be completed and signed by an employer, or a person authorized by the employer, for each and every pension plan that covers employees who are employed in one or more of the provinces of Alberta, Nova Scotia, Manitoba, Ontario, Quebec, Saskatchewan, Newfoundland & Labrador, Northwest Territories, Yukon Territories, Prince Edward Island, New Brunswick and British Columbia.

The Application for Registration together with a certified copy of the insurance contract, trust deed, by-law, or other documents governing or having a bearing on the operation of the plan, and a copy of the explanation of the terms and conditions of the plan given to the members, must be filed with the authority of the jurisdiction which it is believed will supervise the pension plan, within the period prescribed by that jurisdiction. In any event, the information in the application for registration will enable the authority of the jurisdiction with which the application is filed to determine which of the authorities will supervise the plan.

The applications for registration of pension plans that are believed will be supervised by the Superintendent of Pensions, must be filed within 60 days after the effective date of the plan. The documents, addressed to the Superintendent of Pensions, should be accompanied by a remittance, payable to the Newfoundland Exchequer Account covering the fee specified in the Directive of the Minister of the Department of Government Services. The fee shall be in accordance with the following scale:

Number of Plan Members on Payroll	Registration Fee
0 - 19	\$150.00
20 - 999	\$7.50 per member
1,000 and over	\$7,500.00

Number of Plan Members on payroll means the total number of plan members employed in Alberta, Nova Scotia, Manitoba, Ontario, Quebec, Saskatchewan, Newfoundland & Labrador, Northwest Territories, Yukon Territories, Prince Edward Island, New Brunswick and British Columbia on the later of the qualification date, January 1, 1985, or the effective date of the plan.

Section B - Definitions

“INCLUDED EMPLOYMENT” means employment upon or in connection with the operation of any work, undertaking or business that is within the legislative authority of the Parliament of Canada.

In general, the following types of employment fall into the category of "included employment":

- a. any work, undertaking or business operated or carried on, for or in connection with navigation and shipping, whether inland or maritime, including the operation of a ship and transportation by ship anywhere in Canada;
- b. any railway, canal, telegraph, or other work or undertaking connecting a province with any other or others of the provinces, or extending beyond the limits of a province;
- c. any line of steam or other ships connecting a province with any other or others of the provinces, or extending beyond the limits of a province;
- d. any ferry between a province and any other province or between any province and any country other than Canada;
- e. any aerodrome, aircraft or line of air transportation;
- f. any radio or television broadcasting station;
- g. any bank;

- h. any work or undertaking that, although wholly situated within a province, is before or after its execution declared by the Parliament of Canada to be for the general advantage of Canada or for the advantage of two or more of the provinces, e.g., grain elevators, flour mills, feed mills, feed warehouses, seed cleaning mills, undertakings for the production, use and application of atomic energy and for the production, refining or treatment of prescribed substances in connection with atomic energy; and
- i. any work, undertaking or business of a local or private nature in the Yukon Territory or the Northwest Territories.

“PLAN YEAR” means calendar year unless otherwise specified in the pension plan.

Section C - Explanation of Items

1. Name of Employer or Association

(a) This means the corporate name of the employer, or if not incorporated, the business name of the employer, or the name of the association.

2. Multi-employer pension plans

In the case of a pension plan covering employees of more than one employer, this item should be completed with the name of the principal employer, or in case of doubt, with the name of the employer with the greatest number of employees. In cases where it is inappropriate to complete this item with the name of any one employer, this item should be completed with the name of the agent of the employers, or with the name of the association of the employers, authorized by them to act on their behalf for purposes of complying with the filing requirements of the legislation. An asterisk (*) should follow the name of the agent or the association of employers that acts on behalf of the employers whose employees are covered by the pension plan.

(b), (c) and (d) The information given in these items should correspond to the information given in item 1(a).

3. Names and Addresses of Other Employers of Employees covered by this Plan

In cases where the name of the principal employer was entered in item 1, list in this item (or attach a list) only the other employers whose employees are covered by the plan. In cases where the name of the agent of the employers, or the names of the association of the employers, was entered in item 1, list (or attach a list) in names of all employers whose employees are covered by this plan.

4. Nature of Business

(a) See definition of "Included Employment" in Section B and complete item 3(a) only if applicable.

(a) and (b) in answering items 3(a) and 3(b), where more than one activity applies to a single employer or where, in the case of a plan covering employees of more than one employer, different activities apply to different employers, indicate each relevant activity.

The main activity or activities should be described precisely, for example:

Leather Glove Manufacturing
Home Electric Appliance Trade

(c) In calculating the percentage of members in "included employment" all members of the pension plan, regardless of where employed, should be taken into consideration.

5. Identification of Plan

(b) For purposes of this item, "Administrator" does not necessarily mean the legal administrator but the person or organization actually servicing the plan by maintaining the records and carrying out the terms of the plan. For purposes of this item, "Administrator" of the plan may be the employer, a group of employers, a pension committee, an insurance company, a pension plan consultant, a trust company or some other person or organization maintaining the records and carrying out the terms of the plan.

Section D - Report and Statement of Costs

The employer is required to obtain a report which includes a statement of costs and to file the report within sixty days after the effective date of the plan. The statement of costs must be certified by a Fellow of the Canadian Institute of Actuaries or, where appropriate, by a person with other qualifications as prescribed by the Regulations of the applicable legislation. A list of pension fund investments not under the control of an insurance company or the Government of Canada, must be enclosed with the report, giving details as described in applicable Regulations.

The form of the statement of costs may be adapted to the circumstances of the particular pension plan. The following example is given as a guide for preparation of such a statement.

1. The estimated cost of benefits for current service during the first plan year in which the plan is subject to the applicable pension benefits legislation will be \$ _____ (% of covered payroll), in addition to employee contributions of \$ _____ (% of covered payroll).
2. The rule for computing the cost of benefits for current service in subsequent plan years up to the date of the next statement of costs is _____.
3. The initial payments determined to liquidate the initial unfunded liability are \$, per annum payable in equal instalments for _____ years.
4. The book value of pension fund assets not under the control of an insurance company or the Government of Canada on _____ [date] is \$ _____.

If the plan is amended in any way, the amendment must be filed within sixty days and if the amendment affects contributions or costs, a report relating to such changes must be filed within sixty days after the effective date of the amendments.

In the case of a plan in existence on December 31, 1984 and continuing thereafter, the statement of costs referred to above must be filed on or before April 1, 1985 or, in extenuating circumstances and on advance written request from the employer or Administrator of the plan, by such later date as the Superintendent will allow. Furthermore, on request similarly made, an extension will usually be allowed where an appropriate statement of costs has recently been filed in another province. Otherwise, the Superintendent of Pensions will welcome filing of the statement, where possible, simultaneously with the application for registration.

Such a report must be filed every 3 years.