

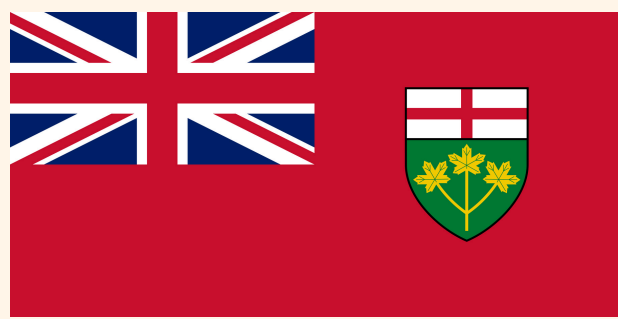
EDUCATION COMMUNITY MEMBERSHIP

Presented by the Retired Teachers Association of Manitoba



QUICK HITS

RTAM needs to grow our membership to keep healthy and compete with new groups trying to recruit our members.



If we don't grow our membership and access to our insurance plan, RTAM expects members to move to the Ontario plan and organization.

The loss in membership revenue and Johnson ASA revenue will create critical financial losses for RTAM.

If our insurance plan closes and the members in that plan leave RTAM the impact to RTAM finances would mean a reduction in annual revenues from approximately \$500,000 down to approximately \$140,000.

This loss in revenue would mean major decreases in RTAM programming and structure.

BACKGROUND

RTAM is looking to create a new type of membership based off of successful growth models in other Western Canadian Provinces. Similar to ARTA, we are looking to grow our organization through membership growth by including members from the Education Community.

RTAM already allows spouses, partners and others who are non-teachers to join our organization, we are looking to expand on the existing model.

WHY NOW?

We have a national group based out of Ontario who is looking to have retired teachers leave their provincial associations in Western Canada to join their organization.

With members leaving BC, Alberta, Saskatchewan and Manitoba for Ontario, there is risk of the Provincial Organizations losing enough members to impact operations and organizational health. New members is one way to combat the group in Ontario.

WHAT ABOUT TEACHERS?

There has been concern that our organization which has been built for retired teachers would become something new if we allow education community members to join our organization.

While we understand those concerns as retired teachers have worked since 1989 to create, grow and have RTAM recognized by the government.

However, we have taken steps to protect RTAM with this new membership type.

1. The Board of Directors still manages all governance and direction for RTAM. Only full RTAM members (teachers) can serve on the board.
2. Only full RTAM Members (teachers) will be allowed to vote on business at the AGM.

IS THE INSURANCE SAFE?

Yes. Growing access to the Johnson Insurance plan which more than half our members access is paramount to keeping costs down over time. As we grow access to the plan, those who are joining will have to:

1. Come from other plans where they were previously screened before acceptance (or);
2. Complete a medical questionnaire and review before acceptance into the plan.

BENEFITS OF GROWING MEMBERSHIP

SAFE GROWTH FOR A HEALTHY FUTURE



FINANCIALLY STABLE RTAM

Adding new members increases our revenues in a time when inflation and cost of business are increasing rapidly.



STABLE AND AFFORDABLE INSURANCE

With more members accessing our insurance, we can grow reserves and keep inflation and premium increases under control.



INCREASED PROGRAMS AND EVENTS

With more members, RTAM is able to offer more programs, events and interactive activities to help our members stay healthy and engaged throughout retirement.



STRONGER ADVOCACY

With the new membership type, we expect RTAM to grow to close to 20,000 members in the next 5 years. That would make us one of the largest non-profit organizations in Manitoba and give us great bargaining power with our political partners.