



June 21, 2018

Dear Pension Industry Stakeholder:

Re: CAPSA Consultation on Guideline No.9 - Searching for Un-locatable Members of a Pension Plan

On behalf of the Canadian Association of Pension Supervisory Authorities (CAPSA), we are pleased to release draft *Guideline No.9 - Searching for Un-locatable Members of a Pension Plan (Guideline)*.

This consultation is part of CAPSA's strategic initiative to provide guidance to plan administrators on searching for un-locatable/missing members. CAPSA invites your comments/feedback on the draft Guideline.

Background

Pension plan regulators receive a large number of inquiries from pension plan members looking for their pensions as well as from pension plan administrators and third party consultants who cannot locate members (un-locatable members) entitled to pension benefits.

Un-locatable members present an ongoing challenge for pension plan administrators as they try to trace members who have terminated plan membership and deferred their pension benefits. CAPSA responded to the issue of un-locatable members which has been raised by many pension stakeholders, by making it a priority in its 2016-19 Strategic Plan. To address this priority, CAPSA established its Un-locatable Members Committee with a mandate to examine various procedures and/or requirements for dealing with un-locatable members of pension plans across jurisdictions, to research and analyze national and international best practices, and to develop harmonized procedures/requirements and/or guidance if necessary.

Based on extensive research and discussions, the Committee has developed a draft Guideline for plan administrators, to recommend best practices and options on searching for un-locatable members.



Stakeholder Comments

CAPSA invites your feedback on the draft Guideline. We request that your comments be as specific as possible. Please direct your submission (preferably electronic) to:

CAPSA Secretariat
16th Floor, 5160 Yonge Street
Toronto ON M2N 6L9
E-mail: capsa-acor@fSCO.gov.on.ca

We look forward to receiving your submission by **August 2, 2018**.

All submissions will be publicly released on the CAPSA website at the end of the consultation period. Please direct questions, by [e-mail](#), to the CAPSA Secretariat.

Please note that these documents do not reflect the official position of any provincial or federal government or agency.

We appreciate your participation in this consultation. All comments will be fully considered as CAPSA works towards finalizing the Guideline.

Sincerely,

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New Brunswick

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A/Superintendent of Pensions
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