

# APP Consultation Assessment

## *White Paper: Principles of Effective Consultation*

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October 16, 2023

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### Confidentiality

This report and all of the information and data contained within it may not be released, shared or otherwise disclosed to any other party, without the prior, written consent of the Canada Pension Plan Investment Board (CPP Investments).

### Acknowledgement

This report has been prepared by Innovative Research Group Inc. (INNOVATIVE) for CPP Investments. The conclusions drawn and opinions expressed are those of the authors.

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# 1. Executive Summary

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## 1.1 Introduction

CPP Investments engaged INNOVATIVE to review and provide an assessment of the APP Public Engagement Panel's public consultation, particularly the survey tool based on information presented in the recently published [LifeWorks Report](#).

INNOVATIVE is a full-service market research and consultation firm with offices in Vancouver and Toronto. We work closely and collaboratively with our clients to uncover meaningful insights. As a research and consultation firm, we offer significant research capabilities that marry cutting-edge insights and tools with extensive practical experience. We stand apart from our peers in our commitment to build knowledge and proprietary models that deliver actionable findings to our clients.

Over the past decade, we have been pioneering the use of public opinion tools to facilitate public and stakeholder consultation needs.

Public consultations are challenging in two fundamental ways:

1. There is a challenge in ensuring people who participate in engagement reflect the broader public.
2. There is a challenge in ensuring the views you collect are informed views that reflect the public's judgement rather than simply their first impressions.

In the *Saskatchewan Patient First Review*, the *Alberta Nuclear Policy Review*, the Ontario Energy Board's *Energy Consumer Protection Act (ECPA) Review*, the *Central Toronto Integrated Regional Resource Planning* stakeholder engagement, and nearly 50 unique customer engagements to support Ontario utility rate filings under the *Renewed Regulatory Framework for Electricity (RRFE)*, INNOVATIVE has been applying the best thinking from the academic world to create practical processes to overcome these challenges.

One point that both the public and organizations that execute meaningful consultations agree upon is that consultations make a promise – a promise that the views collected from the public or stakeholders will be addressed in an open and transparent manner. While those executing a meaningful consultation may not be able to do everything that is asked of them, it is important that they document and share how all feedback was considered and explain how final decisions were made given the input received.

## 1.2 Situation Analysis

On September 21<sup>st</sup>, 2023, the Albertan UCP government officially publicized their plans for Alberta's exit from the Canada Pension Plan (CPP) to instate their own independent Alberta Pension Plan (APP). In its development, the UCP government, with the backing of a report drafted by LifeWorks, have claimed that the APP will be kickstarted with a \$334-billion asset transfer from the CPP, more than half of its total assets, that the province is supposedly entitled to.

While that figure has drawn criticism from experts across the country with the likes of Michel Leduc, senior managing director at CPP investments, stating that a \$334B asset transfer would be "impossible and based on an invented formula," Premier Danielle Smith's government maintain that stance, citing high employment rates, a young population and higher pensionable earnings as well as noting that

Alberta has contributed billions more than the province has received from the CPP as enough justification.

As part of the official announcement, the Albertan Government also released a 25+ question consultation survey with the goal of amassing Albertans' thoughts, suggestions and concerns about a provincial pension plan based on the information presented in the LifeWorks Report. The survey featured questions around contribution rates, how the savings should be used, who should administer it, and what other benefits should be included in the plan among others. However, the consultation itself has also received some pushback from experts on the matter for not directly asking respondents if they favour leaving the CPP or not. Notably, executive director Ricardo Acuna of the Parkland Institute, an Alberta-wide, non-partisan research institute, and Duane Bratt, professor and chair in the Department of Economics, Justice, and Policy Studies at Mount Royal University, shared similar sentiments about the consultation existing as a tool to 'change public opinion' as opposed to collecting objective, meaningful insights from Albertans.

The response to the consultation prompted Rachel Notley, Alberta NDP leader, and Shannon Phillips, NDP Finance Critic for Pensions, to release a shorter, counter survey in accordance with the NDP's promise to deliver a more 'straightforward consultation effort.' The NDP's survey featured one question; "Should Alberta leave the CPP?" with the option to expand on a yes or no answer.

Another detail that substantiates the criticisms about the true intentions behind the APP consultation comes in the form of a surprisingly conclusory statement made by Alberta's Minister of Finance Nate Horner on October 12<sup>th</sup>, on the Ryan Jespersen Show. On the show, Horner spoke about how the UCP government will not be adopting a similar model to the Québec Pension Plan (QPP). The QPP is a dual mandate pension plan with the goals of providing retirement income and contributing to regional economic development. Horner says the decision to not follow this model is because it would mean further investment into Alberta's oil and gas sector, and will, subsequently, "put the fund at risk." Regardless, with the consultation being set to officially end in about mid-December, this firm decision not only contradicts the promises made to meaningfully engage Albertans in decisions about the APP but also directly contradicts Premier Smith who, in an interview with CBC in late September, specifically said that the decision to model the APP after Québec's would be a part of the consultation.

## References (Situation Analysis)

- <https://leaderpost.com/fp-finance/334-billion-cpp-transfer-to-alberta-problems>
- <https://www.cbc.ca/news/canada/calgary/alberta-premier-danielle-smith-nate-horner-1.6973981>
- <https://edmonton.ctvnews.ca/opposition-ndp-to-stage-public-consultations-over-alberta-pension-plan-proposal-1.6595975>
- <https://globalnews.ca/news/9985055/ndp-survey-alberta-pension-plan-cpp/>
- <https://calgaryherald.com/news/local-news/alberta-ndp-launches-own-public-consultation-on-pensions>
- [https://www.parklandinstitute.ca/alberta\\_pension\\_plan](https://www.parklandinstitute.ca/alberta_pension_plan)
- <https://globalnews.ca/news/9985055/ndp-survey-alberta-pension-plan-cpp/>
- <https://edmonton.ctvnews.ca/alberta-rules-out-Québec-pension-model-despite-promise-to-wait-for-public-feedback-1.6598968>

## 1.3 Key Findings

The Government of Alberta has established an Alberta Pension Plan Public Engagement Panel to gather Albertans' thoughts, suggestions, and concerns about a provincial pension plan based on the information presented in the LifeWorks Report. One of the panel's public consultation tools is an open-access survey designed with the purpose of:

- (1) Providing Albertans with information about a potential APP; and
- (2) Gauging Albertans' thoughts about the APP.

However, having reviewed the questions on the survey, we are of the opinion that it fundamentally fails to meet its objectives to effectively consult the public on this matter.

There are several key principles to an effective and meaningful public consultation (see **Section 2: Deliberative Democracy Framework**) that the Alberta Government fails to meet:

**1) The model of a potential APP is determined before the public consultation is completed.**

Whether the potential APP would mimic the Québec Pension Plan was intended to be informed by the public consultation. However, the recent statement made by Alberta's Minister of Finance Nate Horner on October 12<sup>th</sup> showed otherwise. A conclusion to not follow Québec's model was announced prematurely before the public consultation would end in December. This implies the Alberta government is not taking the consultation process seriously and is not transparent about how they respond to the concerns and preferences raised about the potential APP.

**2) The public consultation survey tool does not provide balanced information about a potential APP.** The content embedded in the consultation survey only provides information that seeks respondent feedback on idealized positive outcomes of a theoretical provincial plan based on an unsubstantiated study that reports only the enrichment of Albertan CPP contributors and beneficiaries. In the absence of providing any information surrounding the potential risks of a proposed APP to Albertans, the Public Engagement Panel has failed to meet their mandated commitments and does not meet the basic principles for meaningful public consultation.

**3) The public consultation survey tool does not gauge Albertans' thoughts about a potential APP.** The consultation survey does not provide Albertans an opportunity to register any concerns or suggested opinions with leaving the Canada Pension Plan to create an Alberta Pension Plan. The survey only asks respondents to provide feedback on idealized positive outcomes of a theoretical provincial plan based on an unsubstantiated study. The absence to register or express concerns regarding an APP – or even a ballot question – on leaving the Canada Pension Plan and creating an Alberta provincial pension plan, does not, in our opinion meet the basic principles for meaningful public consultation.

As referenced above, there clearly exist serious shortcomings in the design and execution of the Alberta Government's public consultation and its survey, a tool purportedly developed to gather *thoughts, suggestions, and concerns* on leaving the Canada Pension Plan and creating an Alberta Pension Plan. Not only does the APP Public Engagement Panel's consultation not meet commonly recognized principles of effective and meaningful consultation, but it does also not adequately meet its own commitment to (1) provide Albertans with information about a potential APP and (2) gauge Albertans' thoughts about the APP.

## 2. Deliberative Democracy Framework

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### 2.1 Key Principles of Effective Public Consultation

The core idea of social science deliberative democracy is about enabling *informed* and *reasoned* discussion for democratic decision-making. Although scholars in this field have focused on different aspects of deliberative democracy, there are six key principles central to the concept. These principles form the foundation for an effective public consultation.

#### 2.1.1 Transparency

Deliberative democracy lies emphasis on the importance of providing a clear and transparent decision-making process. This involves giving the rationale behind decisions to ensure that the public can assess the legitimacy of outcomes (Petts 2001; Williamson & Fung 2004; Gutmann & Thompson 2009).

When the public consultation was announced, one intention was to understand Albertans' interest for the potential APP in mimicking the model of the Québec Pension Plan. Albertans' input to the consultation was intended to inform the final decision. However, Alberta's Minister of Finance Nate Horner, on October 12<sup>th</sup>, prematurely concluded that the potential APP would not follow Québec's model. This announcement was made while the consultation is still ongoing. This suggests the Alberta government has made their decision already, regardless of Albertans' concerns.

This shows the Albertan government does not appear to truly care about the opinions of Albertans as it pertains to the APP. In fact, it seems as though the structure of a potential APP has already been pre-determined. While governments cannot make decisions to please everyone, the process is required to explain their rationale of not accepting some of the feedback. When the process is about having a dialogue with the public, as well as with the dissent, the final decisions are made transparently and are thus valid.

#### 2.1.2 Information and Access

Deliberative democracy emphasizes the importance of providing participants with *relevant* information and *access* to the information (Yankelovich 1991; Fishkin 2009; Petts 2001; Gastil 2008; Williamson & Fung 2004; Gutmann & Thompson 2009).

In this case, how a social security program like the Canada Pension Plan and the potential Alberta Pension Plan works is complex. The general public does not think about how it works in their daily lives. While people may not know much, they can learn. The goal in a consultation is not to turn people into financial analysts, but to give them *sufficient* basic background information so that they are equipped to make an informed decision on whether Alberta leaving the Canada Pension Plan to create an Alberta Pension Plan is a good or bad idea.

Simply providing access to the report is not sufficient. The information needs to be accessible by a different measure – the public needs to be able to understand it easily. Including access to reliable information such as government documents and expert analyses like the LifeWorks report is important. However, the survey should not expect the public to have time to read a 95-page report, nor should it expect the public to be able to understand the actuarial, economic, and legal implications of creating a potential Alberta Pension Plan. Important information about a potential Alberta Pension

Plan should be summarized succinctly so that Albertans' will have an increased level of awareness on the topic to then yield an informed opinion.

### **2.1.3 Reason Giving**

The deliberation should be grounded in well-reasoned arguments. A consultation should focus on discussing topics within participants' capabilities. This will increase the likelihood of generating practical and implementable recommendations or decisions (Yankelovich 1991; Gastil 2008; Gutmann & Thompson 2009).

However, some questions on the current survey ask participants to make a choice without providing any reasons for them to contemplate with. For example, question no. 6 of the survey (see **Section 4.1 Alberta Pension Plan Engagement Survey**) asks if participants favour increasing pension benefits or decreasing contribution rates without discussing the implications of those options. When Albertans' level of understanding of an Alberta Pension Plan is already limited, feedback obtained from this question cannot confidently inform important policy decisions.

The survey has the responsibility to provide rationale for and against a certain decision. When participants are asked to discuss topics that they are not equipped to address, not only would participants feel frustrated and disengaged, but it would also undermine the legitimacy of the deliberative process. Policy makers would run the risk of drawing ill-informed decisions from the survey results.

### **2.1.4 Unbiased Information**

Deliberative democracy also emphasizes the importance of providing participants with a *diverse range* of perspectives on the issues under consideration (Yankelovich 1991; Gastil 2008; Gutmann & Thompson 2009).

To accurately measure the opinions of the public, the information provided must be balanced. It should present both potential benefits and risks for participants to wrestle with. Otherwise, the survey is more likely than not to have collected emotional reactions instead of thoughtful decisions. For example, question no. 11 that aims to gauge Albertans' preference for the location of the investment management only describes the benefits of shifting the management to Alberta with no downsides.

This runs the risk of manipulating opinions. Without a range of perspectives and unbiased information, the deliberative process is vulnerable to manipulation or coercion. When participants have access to only one-sided information, their ability to make independent and informed choices is compromised.

### **2.1.5 Agenda Setting by Participants**

When participants have a role in shaping the agenda, it helps ensure that a diverse range of issues that *matter to them* are considered. This prevents the imposition of a narrow set of topics that may not address the participants' concerns (Petts 2001; Renn 1995).

Our understanding of the issue is that Albertans are still divided on whether leaving the Canada Pension Plan and establishing an Alberta Pension Plan is a good idea or not. The survey does not gauge Albertans' thoughts about a potential Alberta Pension Plan. It does not provide Albertans an opportunity to register any concerns or suggested opinions with leaving the Canada Pension Plan to create an Alberta Pension Plan. The absence to register or express concerns regarding an Alberta Pension Plan – or even a ballot question – on leaving the Canada Pension Plan and creating an Alberta



Pension Plan, does not allow participants' core sentiment to shape the agenda of the consultation. This holds Albertans back from engaging actively and taking the process seriously.

### 2.1.6 Representation and Equality

Deliberative democracy seeks to promote equal participation, meaning that all participants have an equal opportunity to speak and be heard (Fishkin 2009; Petts 2001; Gastil 2008). It is often associated with the concept of the "equal right to participate".

Open-access surveys are not representative of the public. While open access surveys have traditionally been used as a tool to gauge voter opinions on complex public policy matters, this has increasingly diminished over the past decade. Open-access surveys are:

- Inherently skewed towards special interest groups who have predisposed motivations to express their opinions;
- Unrepresentative of the public to which they are intended to represent; and
- More recently, inadmissible as evidence as consultation in regulatory and legal public policy filings across Canada.

In our opinion, open-access surveys allow all Albertans to participate in the consultation process, which ensures inclusiveness. However, they are not *representative* of the Albertan public. In meaningful public consultations as such, the expectation of the consulting bodies is to cross-reference their open-access surveys with representative surveys to help policy makers understand the disconnect between motivated special interests and the public. Our expectation is that the Albertan government will supplement their decision on whether to proceed with an Alberta referendum – on this issue of leaving the Canada Pension Plan to create an Alberta Pension Plan – based on robust representative public opinion research.

These principles are fundamental to the idea of deliberative democracy and are intended to enhance the *quality* of decision-making in democratic systems by fostering informed discussion among the participants, and in this case Albertans. However, it appears that this survey fails to meet these requirements of an effective consultation.

### References (Deliberative Democracy Framework)

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- Yankelovich, D. (1991). *Coming to public judgment : making democracy work in a complex world / Daniel Yankelovich*. (1st ed.). Syracuse University Press.

### 3. APP Consultation Evaluation Scorecard

#### APP Consultation vs. Effective Public Consultation

Principle	Requirement	Evaluation	Reasons
<b>1. Transparency</b>	Critical to provide rationale behind decisions to ensure that the public can assess the legitimacy of outcomes	X	Alberta's Minister of Finance Nate Horner prematurely concluded the model for the potential APP when the consultation is still ongoing. This suggests the Alberta government has made their decision already, regardless of Albertans' concerns.
<b>2. Information and Access</b>	Critical to provide participants with <i>relevant</i> and <i>accessible</i> information	X	The survey misses an opportunity to educate the public about the implications of a potential Alberta Pension Plan. Instead, it only links participants to a 95-page technical report.
<b>3. Reason Giving</b>	Critical to discuss <i>rationale</i> for the options participants are asked to choose from	X	The survey asks questions without providing trade-offs for participants to contemplate. For example, no reasons are provided when asking whether participants favour increasing pension benefits or decreasing contribution rates.
<b>4. Unbiased Information</b>	Critical to discuss both potential benefits and risks of leaving the Canada Pension Plan and creating an Alberta Pension Plan	X	The survey provides unbalanced information about an Alberta Pension Plan, such as the question about the relocation of the investment management office.
<b>5. Agenda Setting by Participants</b>	Critical to allow participants to shape the agenda of the consultation	X	Albertans are still split on whether leaving the Canada Pension Plan and establishing an Alberta Pension Plan is a good idea or not. The survey completely disregards the need to understand the heart of the debate – which is to measure Albertans' perceptions of a need of an Alberta Pension Plan.
<b>6. Representation and Equality</b>	Critical to promote equal participation so participants are representative of the broader population.	X	Participation in an open-access survey is voluntary and is not representative of a target population. Results drawn from a skewed sample are likely biased.

# 4. Appendix: APP Engagement Survey

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## Introduction

The Alberta government has set up a Public Engagement Panel (the Panel) to gather Albertans' thoughts, suggestions and concerns about a provincial pension plan based on the information presented in the LifeWorks Report. This survey is one opportunity to provide your thoughts and vision for what an Alberta Pension Plan would look like and how it would best benefit Albertans. Information on additional engagement opportunities will be available at [AlbertaPensionPlan.ca](http://AlbertaPensionPlan.ca)

The survey is open from September 21 to December 10, 2023 and will take approximately 10 minutes to complete. Thank you for your time and input.

## Section 1: Tell Us About Yourself

*Knowing a bit about you helps us get a picture of the province and how your views compare with those of people from various backgrounds.*

**1. What are the first three characters of your postal code (e.g. T5K)?**

**2. What best describes your gender?**

- Female
- Male
- Prefer not to disclose
- Other (please specify)

**3. How old are you?**

- Age18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 or older
- Prefer not to say

**4. Which of the following applies to you regarding the Canada Pension Plan (CPP)?**

- I currently pay into CPP
- I currently collect CPP
- I neither pay into CPP nor collect CPP
- Other (please specify)

## Section 2: Alberta Pension Plan Report

*In response to a recommendation by the Fair Deal Panel, Alberta Treasury Board and Finance contracted LifeWorks to prepare an analysis of the costs, benefits, and structure of a potential Alberta Pension Plan. The LifeWorks report is available [here](#).*

### 5. How familiar are you with the LifeWorks Report that studied the potential of establishing an Alberta Pension Plan?

- Very familiar
- Somewhat familiar
- Not familiar

## Section 3: Contributions & Benefits

*According to the Canada Pension Plan Act, any province can withdraw from the Canada Pension Plan (CPP) and set up its own pension plan. One condition is that the new plan provides comparable benefits to the Canada Pension Plan (the same condition for Québec's own plan). LifeWorks wrote a thorough report estimating the benefits for Albertans and outlining the process of withdrawal.*

*The LifeWorks Report estimates moving to an Alberta Pension Plan would mean an extra \$5 billion yearly in savings to start. If we put that all towards reducing payroll premiums that would mean up to \$1,425 less taken off your paycheques per year (\$2,850 if you are self employed). This could also mean a reduction in what businesses pay of \$1,425 per employee per year. However, we could also use all or a portion of that extra \$5 billion yearly to increase pension payments for seniors.*

*The following questions are related to the Report itself.*

### 6. If Alberta switches to an Alberta Pension Plan from the Canada Pension Plan, how should the savings be used?

- To increase pension benefits for seniors [Go to 6.1]
- To decrease payroll contribution rates for Alberta workers and employers [Go to 7]
- To decrease payroll contribution rates AND increase benefits for seniors [Go to 6.2.1 and 6.2.2]
- Don't know [Go to 7]

#### 6.1 As you indicated, you are in favor of increasing pension benefits under an Alberta Pension Plan. What form would you like that to take?

- A higher monthly benefit cheque
- A one-time "bonus" when you retire (including those who already retired)
- Don't know
- Other (please specify)

#### 6.2.1 As you indicated, you are in favor of increasing pension benefits under an Alberta Pension Plan. What form would you like that to take?

- A higher monthly benefit cheque
- A one-time "bonus" when you retire (including those who already retired)
- Don't know
- Other (please specify)

## 6.2.2 As you also indicated, you are in favor of decreasing contribution rates and increasing pension benefits under an Alberta Pension Plan. What form would you like this to take?

- 75% to pension contribution reductions and 25% to pension benefit increases
- 50% to pension contribution reductions and 50% to pension benefit increases
- 25% to pension contribution reductions and 75% to pension benefit increases
- Don't know

## 7. How important is each of the following benefits to you?

*While many Albertans see the Canada Pension Plan as a retirement pension, the plan offers different types of benefits. If an Alberta Pension Plan was established, the benefits would not be less than Canada Pension Plan. However, since there would be a large asset transfer to an Alberta Pension Plan, the government could look at improving other benefits under the plan. Understanding what Albertans value most about benefits will help inform how an Alberta pension could provide the most benefit if adopted.*

### Retirement pension benefit

*The CPP retirement pension is a monthly, taxable benefit that replaces part of your income when you retire, for the rest of your life. To qualify you must be at least 60 years old and have paid contributions into the CPP while working or have received credits from a former spouse who made such contributions. Your CPP amount depends on the age you started your pension, your contributions, and your average annual earnings.*

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### Disability benefit

*The CPP disability benefit is a monthly payment you can get if you: are under age 65; have made enough contributions into the CPP; have a mental or physical disability that regularly stops you from doing any type of substantially gainful work; have a disability that is long-term and of indefinite duration, or is likely to result in death. If you are getting a disability benefit, your dependent children may be able to get a monthly payment (see Children's benefit).*

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### Survivor pension benefit

*The CPP survivor's pension is a monthly payment paid to the legal spouse or common-law partner of the deceased contributor (you are considered common-law partners when you have lived together for at least one year in a conjugal relationship). If you are widowed more than once, only one survivor's pension – the larger – will be paid. Your pension will continue even if you remarry. The amount you receive as a surviving spouse or common-law partner will depend on whether you are younger or older than age 65, and how much, and for how long, the deceased contributor has paid into the CPP.*

*If you already receive a retirement pension or disability benefit, the survivor's pension will be combined into a single monthly payment. However, when combining CPP benefits, an individual cannot receive more than maximum for one person (i.e., more than the maximum retirement pension or the maximum disability benefit).*

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Children's benefit**

*The Canada Pension Plan (CPP) children's benefits provide monthly payments to the dependent children of a person receiving the CPP disability benefit or of a deceased CPP contributor who made sufficient contributions to the CPP. To be eligible, the child must be either under age 18, or under age 25 and in full-time attendance at a recognized school or university. Each eligible child can receive no more than two children's benefits (one from each parent).*

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Death benefit**

*The CPP death benefit is a one-time payment, payable to the estate or other eligible individuals on behalf of a deceased CPP contributor. To qualify for the death benefit, the deceased must have made contributions to the CPP for at least ten years OR at least one third of the calendar years in their contributory period, but no less than 3 calendar years. The amount of the death benefit is a single payment of \$2,500.*

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

## Section 4: Plan Security and Stability

8. Given the potential size of the asset transfers from the Canada Pension Plan (LifeWorks calculates \$334 billion) and Alberta's young demographic, an Alberta Pension Plan would be able to deliver benefits over the long term at a lower cost than the Canada Pension Plan. According to the report, an Alberta Pension Plan would be more secure than the Canada Pension Plan because an Alberta Pension Plan would have a much bigger pool of assets compared to its number of retirees.

**8. An alternative to providing pension benefit increases or contribution reductions would be to use the \$5 billion in savings to grow the size of the APP fund to provide greater long-term security. Would you prefer to:**

- Maintain current benefit and contribution rates in order to grow the size of the fund
- Increase pension benefits and reduce premiums while keeping the size of the fund stable
- Don't know

**9. What else should the Panel consider about the use of these new assets if an Alberta Pension Plan was established?**

(response limit 100 words)

## Section 5: Plan Administration & Investment Manager

**10. An Alberta Pension Plan would need to be responsibly administered, including collecting contributions and paying benefits. If the province of Alberta creates an Alberta Pension Plan, who should administer it? Please rank the options from the most (1) to least (4) preferred.**

1      2      3      4

- Use the existing CPP provider
- Create an APP administrator
- Engage the private sector
- Other (please specify below)

**11. The Canada Pension Plan's current investment manager is the Canada Pension Plan Investment Board. An Alberta Pension Plan would require an investment manager as well. As the report notes, one benefit of shifting investment management to Alberta would be enhancing our financial sector and diversifying our economy. If the province of Alberta creates an Alberta Pension Plan, who should manage its assets? Please rank the options from the most (1) to least (5) preferred.**

- Keep our funds in a separate account under the existing CPP Investment Board
- Put our funds under an Alberta created or controlled APP Investment Board
- Gradually shift assets from CPP management to Alberta controlled APP management
- Engage the private sector
- Other (please specify below)



## **12. What factors are most important for the Panel to consider when making their recommendations about investment management of the Alberta Pension Plan?**

- Independence from government
- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Stability**

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Maximizing returns**

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Investing in Alberta**

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Diversified portfolio**

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Low administration cost**

- Very important
- Somewhat important
- Not very important
- Not at all important
- Don't know

### **Other**

## **Section 6: Final Thoughts**

**Do you have any final thoughts to share with the Panel regarding an Alberta Pension Plan?**

*(response limit 200 words)*

## **Section 7: Demographics**

*In order to make sure your voice is heard and your survey counts we need to know a bit more about you to make sure your responses are properly classified.*

**What is your household income?**

- Under \$29,999
- \$30,000 to \$59,999
- \$60,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 and above
- Prefer not to say

**What is your current employment status?**

- Employed full-time
- Employed part-time
- Unemployed
- Retired
- Student
- Other (please specify)

**If you are not retired, at what age do you plan to retire?**

\_\_ years

**Do you think retiring at 65 is achievable for you?**

- Yes
- No

**If you are retired, which of the following sources of income do you collect? (select all that apply)?**

- Canada Pension Plan
- Public sector pension plan
- Private sector pension plan
- Personal investment (e.g. Registered Savings Plan, Tax Free Savings Account)
- Other (please specify)