



federalretirees.ca  
retraitesfederaux.ca

# Impact Report 2024-2025

**Driving Change with Advocacy**

# About Federal Retirees

Promoting retirees’ financial security, health and well-being is the National Association of Federal Retirees’ raison d’être and we have a lot of voices behind our mission.

As the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors, we have been advocating for these priorities for our members and for all Canadians since 1963.

We have close to 171,000 members; approximately 60,000 of whom are veterans and their families. Our organization is committed to building an association that values diversity, equity and inclusion by encouraging and supporting respect for the dignity, beliefs and values outlined in the Canadian Charter of Rights and Freedoms and all applicable provincial human rights codes. We believe every Canadian, today and in the future, should benefit from better retirement income security and a strong, sustainable health-care system.

## Contact

Call us: 1-613-745-2559 or 1-855-304-4700

Write to us: 865 Shefford Rd., Ottawa, Ont. K1J 1H9

Email us:

**Volunteer:** [volunteersupport@federalretirees.ca](mailto:volunteersupport@federalretirees.ca)

**Join us:** [service@federalretirees.ca](mailto:service@federalretirees.ca)

**Media assistance:** [media@federalretirees.ca](mailto:media@federalretirees.ca)

**Pre-retirement webinars:** [service@federalretirees.ca](mailto:service@federalretirees.ca)

## Contents

About Federal Retirees .....	2	Advocacy.....	6-10
CEO Message .....	3	Volunteers .....	11
Making membership count.....	4-5	Communications, marketing and recruitment .....	12

## Board of directors 2024-2025

**Acting president**  
Hélène Nadeau

**Directors, District of British Columbia & Yukon**  
Scott Hodge  
Brian Strongman

**Directors, District of the Prairies & NWT**  
Richard Chevrier (until April 17, 2025)  
Connie Kehler

**Directors, District of Ontario**  
Dennis E. (Ted) Young  
Carol Grieco

**Directors, District of Ottawa & Nunavut**  
Dan Napier  
Dan Butler

**Directors, District of Quebec**  
Sylvie Rocheleau

**Directors, District of Atlantic**  
Brenda Teed  
Roland Wells

**Chief executive officer**  
Anthony Pizzino

# Driving change at a critical time

## MESSAGE FROM THE CEO



What an eventful year it has been. The past 12 months have been important for our association with a lot of significant work accomplished.

In addition to the federal election, we've run advocacy campaigns for elections in five provinces, a campaign calling for a United Nations (UN) Convention on the Rights of Older Persons and a campaign advocating for increased support for caregivers and meaningful recognition of the important work they do every day.

We've also:

- Supported impactful research on the value of pensions to economies and communities, affirming what we've always known: When people retire with secure, stable incomes, they help sustain strong, vibrant communities.
- Assisted our members through the transition of the Public Service Health Care Plan and the Pensioners' Dental Services Plan, worked with Health Canada to update the Canadian Dental Care Plan eligibility criteria for pensioners and supported positive changes to the Public Service Supplementary Death Benefit.

- Continued to push for long-term care standards to be implemented and enforced across Canada through accountability tied to funding.
- Monitored the possibility of Alberta leaving the Canada Pension Plan (CPP), remaining actively involved in defending the CPP for our members and all older adults in Canada.
- Enhanced our visibility and credibility through increased media coverage at the national and local levels, including in the *Financial Post*, *National Newswatch* and the *Ottawa Citizen*.
- Executed an extensive joint communications and marketing campaign to support the rebranding of Johnson Insurance's MEDOC travel insurance to belairdirect travel insurance and signed a new national preferred partner, with more to come.
- Begun redevelopment of our website to a sleek, modern design that clearly conveys the association's mandate and priorities.

Our flagship *Sage* magazine continues in its 11th year, and the importance of ongoing communications cannot be understated. This past year, we sent more than 5.5 million emails and received more than 1.5 million views on our website.

Our membership has continued to grow, and we've achieved an impressive 93.9 per cent retention rate. To complement this, and achieve further growth, we are launching a digital recruitment project designed to showcase the benefits of membership and highlight the daily work the association does to support our members.

It takes a great deal of collaboration to accomplish so much, and thanks are in order. Thank you to our professional staff whose hard work and dedication are driving change to improve the lives of our members and older adults in Canada each day.

Thank you to our 1,000 volunteers, including branch presidents and our board of directors, who give their time and energy to the association. Thank you to our partners who contribute to our membership loyalty. And thank you to our close to 171,000 members for making the important work we do possible.

We look forward to continuing to build on all this important work, and more, during the year to come.

**Anthony Pizzino**  
CEO, National Association  
of Federal Retirees

# Who we are and why membership matters

We asked some of our members to tell us why association membership is important to them. Here's what they said.



**Judy Hutmacher**  
Surrey, B.C.



I believe in the power and strength of advocacy: Many combined voices speak much more loudly than just a single one. As a senior, I know I am not always heard, or at least not always listened to, but when organizations such as Federal Retirees help to forge such successes as the Pensioners' Dental Services Plan, indexing our federal pensions and helping us access travel and health benefits, I do feel membership is very worthwhile."

**Cheryl Young**  
Valley, N.S.



Becoming a member of Federal Retirees allowed me to join the movement to keep the federal pension protected and strong. As the spouse of a federal retiree, we are often not visible in the ways we support our spouses' careers, but [after] joining a Federal Retirees branch in Nova Scotia, I was able to become more proactive with my contributions. I've learned new skills working on local and national committees. I enjoy helping others and I've been able to give back to my community through Federal Retirees. Last, but not least, is the amazing travel insurance we can access to travel with peace of mind."

**James Mok**  
Gatineau, Que.



[Membership allows me] to stay in touch with other members and some of them happen to be my former colleagues. It also gives me an opportunity to stay informed about the issues and programs that may affect us as federal retirees."

---

# 83%

of members we surveyed indicated a high level of engagement with our affinity partners

---



---

# 96%

of members we surveyed said federal retirees' and veterans' pensions are important

---



---

# 12,600

Federal Retirees members follow the association on Facebook

---



**Esther Louch**  
Ottawa



My husband and I always purchased MEDOC Travel Insurance, which we found to be of great value during those 20 years of our retirement when we enjoyed frequent travel outside of Canada. Now as the widow of a retired public servant, I am especially grateful for the advocacy work of Federal Retirees in protecting pensions and for their role in providing health and dental care plans. The pension and benefits have given me peace of mind knowing that I am supported through my solo retirement years."



**Lynn Kennedy**  
Ottawa



I joined the National Association of Federal Retirees a few years ago when I was told about the organization by family members. I worked my entire adult life for the Canadian military and as a federal public servant. In my retirement, I am happy to know there is an organization dedicated to representing my needs with my former employer, the federal government."



**Jean-Pierre de Beaumont**  
Gatineau, Que.



I strongly believe in co-operation, that's why I joined the National Association of Federal Retirees in 2010, six years before I retired. When Phoenix impacted me in 2016, I went to the association for solutions. Long live this largest national advocacy organization representing so many Canadians like me. [I represent Canada nationally in pickleball and] thanks to MEDOC travel insurance, I will be securely going to the next National Senior Games in Des Moines, Iowa, in July 2025."





Elections and protests were part of 2024 and 2025 and Federal Retirees was on the hustings, making sure candidates understood our priorities.

Photo: Canadian Press

## Driving change

The National Association of Federal Retirees is an advocacy organization at its core. We have ramped up our efforts over the past year and offer a snapshot of our successes.

Advocacy is central to Federal Retirees' mandate as an organization. Specifically, we exist to fight for the financial security, health and well-being of our members and all older Canadians. Our team of advocacy experts has worked tirelessly to drive change by supporting our four pillars: retirement income security, a national seniors strategy, veterans well-being and pharmacare. We offer a look at our successes — the result of our staff, volunteers and members working together — over the past 18 months.

## Canada votes 2025

Federal Retirees launched a national campaign during the federal election, urging all parties and candidates to prioritize aging Canadians in their platforms. Our advocacy focused on four key areas where meaningful progress is needed:

- retirement income security;
- accessible, safe and quality long-term care;
- strengthened health care; and
- veteran well-being.

For each of these priorities, we provided our members with advocacy toolkits that outlined the issues and included questions they could ask candidates at their doorsteps. These toolkits received significant engagement, with more than 1,100 downloads from the website. We also tracked party platforms and promises, measuring them against those priorities to keep members informed and hold candidates accountable.

Additionally, members participated in a co-ordinated letter-writing campaign, sending 1,436 letters to candidates across the country to emphasize the importance of addressing seniors' issues at the federal level.

# 89%

of members say the overall advocacy the organization does is "important" or "very important" to them

Association CEO Anthony Pizzino met with then-seniors minister Seamus O'Regan several times, including on the issue of improving long-term care.

## Provincial election campaigns

As an association, we mobilized our membership across five provinces to take action during provincial elections, focusing on provincial-level policies that promote a healthy, secure and active retirement for all.

Through our provincial advocacy campaigns in British Columbia, New Brunswick, Nova Scotia, Ontario and Saskatchewan, we provided members with toolkits, hosted town halls and issued calls to action — all aimed at making sure aging Canadians' voices were heard at the ballot box.

Our members responded with enthusiasm to the campaigns, sending more than 550 letters to candidates in their ridings, urging them to prioritize the needs of older adults. These co-ordinated efforts helped ensure seniors' voices were heard loud and clear during provincial elections.

## Long-term care and home-care campaign



At the age of 102, Agnes Ward lives in an assisted living facility. She is one of the many for whom Federal Retirees' long-term care and home-care campaign advocated. Photo: Jackie Hall

Federal Retirees continued its push to move long-term care and home-care reform from words to action. With the lessons of the pandemic still fresh,





we made it clear to decision-makers: national long-term care standards must be implemented and backed by real accountability tied to federal funding.

Through this campaign, Federal Retirees has called on members to speak up, and thousands answered. More than 18,000 members joined our call by sending letters to MPs, demonstrating the collective strength of our voices on this issue. Those engaging directly with elected officials have made use of a practical, ready-to-use MP meeting kit, which gave members the tools they needed to advocate for lasting change in long-term care.

The association's president, vice-president and CEO met with then-seniors minister Seamus O'Regan to reinforce our message about improvements to long-term care.

Our message to the government was simple: Canadians deserve a long-term care system that ensures safety, quality and dignity. That can only happen if standards aren't just written, but are also enforced.

## UN Convention and Canadian Coalition Against Ageism

As a founding member of the Canadian Coalition Against Ageism

(CCAA), Federal Retirees has been a strong advocate for a United Nations Convention on the Human Rights of Older Persons.

In June 2024, we joined international advocates and government representatives in New York for the UN Open-Ended Working Group on Ageing (OEWGA). There, we engaged directly with the Canadian government representatives who were present, advocating for the negotiations to move forward to the Human Rights Council in Geneva. We also supported a high-impact side event with Canada's UN Ambassador, Bob Rae, to raise awareness and build momentum.

This advocacy contributed to a historic decision when, on April 3, 2025, the UN Human Rights Council passed a resolution to establish an intergovernmental working group tasked with drafting a UN Convention on the Human Rights of Older Persons. This convention will provide crucial guidance to UN member states on how to effectively promote and protect the rights of older individuals worldwide.

This was a landmark step toward recognition of the rights and dignity of older adults, both at home and abroad, and we are proud to have been part of it.

## Caregivers campaign

In 2024, we increased our advocacy for caregivers, recognizing their essential role in enabling older Canadians to age in place with the dignity and respect we all deserve.

Through our strategic partnerships with the Canadian Centre for Caregiving Excellence, Elder Abuse Prevention Ontario and the Canadian Network for the Prevention of Elder Abuse, we hosted a national webinar to spotlight the challenges caregivers face and to promote practical solutions.

Central to our campaign were the voices of several members — Geoff Howson, Guy Bird, Brian Hills and Célyne Houde — who shared their experiences of caring for their loved ones. Their contributions were vital in placing lived experiences and stories at the heart of our advocacy.

To support these initiatives, Federal Retirees launched a call to action, urging our members to back the campaign. This collective effort aimed to ensure that caregivers receive the recognition and support they deserve. Those efforts bore fruit in the 2024 federal budget, which committed to the development of a national caregiving strategy.

## Where we represent our members:

- Women Veterans Research and Engagement Network (WREN)
- Standing Committee on Veterans Affairs (ACVA)
- Canadian Coalition Against Ageism
- UN Open-Ended Working Group on Ageing
- Public Service Health Care Plan Partners Committee
- Public Service Health Care Administration Authority
- Pensioners' Dental Services Plan Board
- Public Service Pension Plan Advisory Committee
- National Seniors Council
- Seniors' Advisory Council of Nova Scotia
- Newfoundland and Labrador Coalition of Seniors', Pensioners' and Retirees' Associations (NL Seniors' Coalition)
- Ontario Seniors Liaison Committee
- Saskatchewan Seniors Mechanism

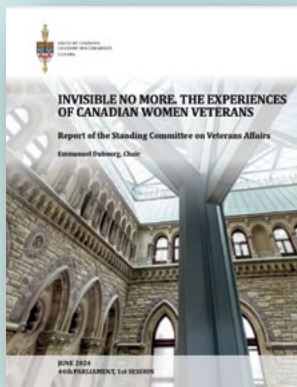




## Death benefit

After years of advocacy, the rules regarding the Public Service Supplementary Death Benefit were updated to provide greater flexibility, clarity and peace of mind to our members. Eligible current and former public servants can now name up to five beneficiaries, including minors, for their death benefit. Previously, they could only name a single beneficiary.

## Standing Committee on Veterans Affairs



In 2023, Federal Retirees was invited to testify before the House of Commons Standing Committee on Veterans Affairs (ACVA) as part of its comprehensive study on women veterans — a direct result of our role as co-chair of the Women Veterans Research and Engagement Network (WREN). Through WREN, we help elevate the voices and experiences of military women, ensuring they are heard where it matters most.

The study, titled *Invisible No More: The Experiences of Canadian Women Veterans*, culminated in a landmark 156-page report featuring 42 recommendations to improve the lives of women veterans. The report focused on four key areas: enhancing research, addressing unique medical and health needs, improving recognition and commemoration, and removing barriers to accessing services and support.

## Study on the power of pensions



Federal Retirees supported the Canadian Centre for Policy Alternatives' landmark report *The Power of Pensions: The Impact of Pension Income on Canada's Economy*. The report highlighted the vital role pensions play in supporting local economies, noting that workplace pensions contributed \$84 billion annually to the national economy in 2021 and represented five per cent of the income received by Canadians that year. The report also found that for every dollar increase in pension income paid out monthly across the country, governments recoup 41 cents.

This research reaffirms what we've always known: when seniors can retire with stable, secure incomes, they help sustain strong, vibrant communities around them. In responding to it, we developed four recommendations, specifically that Canada must:

- Ensure a policy environment that protects and strengthens well-managed defined benefit pensions;
- Lift vulnerable older adults out of poverty;
- Expand the Canada Pension Plan; and,
- Continue to deliver well-funded, sustainable federal public sector pensions.

# 1,100

downloads of our advocacy toolkits for the federal election

# 1,436

letters to federal candidates emphasizing our issues

# 550

letters to provincial candidates in five provinces

# 18,000+

letters to MPs for the long-term care and home-care campaign

# \$84 billion

workplace pensions' annual contribution to the national economy in 2021

# 41 cents

For every dollar increase in pension income paid out monthly across the country, governments recoup 41 cents.

# 42

recommendations in a landmark study on how to improve the lives of women veterans

# 23

advocacy news releases

The report has elevated awareness among policymakers about the economic value of defined benefit pensions, reinforcing our long-standing advocacy for retirement income security. Since its release, we've actively used its findings in media outreach across key regions to spotlight the essential contribution aging Canadians make to local economies.

### Public Service Health Care Plan (PSHCP) transition challenges



The transition of the Public Service Health Care Plan from Sun Life to Canada Life brought ongoing financial and emotional stress and frustration to many members.

To support our members through the transition, we bolstered our team by bringing in temporary staff. This additional capacity allowed us to respond quickly and effectively to the high volume of inquiries, address

member questions and escalate critical problems.

Throughout the transition, with the pensioner representative, we've advocated for fixes to ongoing issues and raised member concerns directly with government partners for better service and quality improvements.

### Branch advocacy in action

With many provincial elections as well as the federal election this year, volunteers were active across the country, meeting with their local members of Parliament as well as candidates to discuss issues important to older adults and retirees. Branches hosted election events, and, using the Federal Retirees toolkits we provided, posed questions to candidates about our priorities.

Recognizing the need to build relationships in between elections, branch volunteers met with local members of Parliament throughout the year in meetings and summer events.

For instance, through Federal Retirees' involvement in the Newfoundland and Labrador Coalition of Seniors', Pensioners' and Retirees' Associations (N.L. Seniors' Coalition), Marilyn Best, Federal Retirees advocacy program officer for Newfoundland and Labrador, met with Seamus O'Regan, then-minister of labour and seniors, and with Joanne Thompson, member of

Parliament (MP) and then-chair of the National Seniors' Caucus. Last year's annual meeting of members (AMM), also included a conversation with Seamus O'Regan. In addition, Scott Hodge, district director for British Columbia and the Yukon, and Patrick Imbeau, pension advocacy and policy officer, met with Rachel Blaney, former New Democratic Party (NDP) member of Parliament (MP) for North Island—Powell River.

### Canadian Dental Care Plan eligibility

Federal Retirees worked with Health Canada to update the Canadian Dental Care Plan (CDCP) eligibility criteria for pensioners.

When the CDCP was launched, retirees who had opted out of pension benefits, such as the Pensioners' Dental Services Plan (PDSP), were considered ineligible for the new CDCP. Many pensioners' dental benefits plans, including the PDSP, do not allow plan members to re-register in the plan after leaving. Federal Retirees identified the eligibility gap and need for a fair solution, and Health Canada listened.

An exception was created and under the updated eligibility requirements, federal retirees who opted out of PDSP coverage before Dec. 11, 2023, may now be eligible for the CDCP. It's a meaningful change for some of our members.

### Our advocacy priorities



**Retirement income security**



**National seniors strategy**



**Veterans well-being**



**Pharmacare**

# Our vital volunteers

Our members who volunteer are champions of our organization in their communities and beyond.

Volunteers are the backbone of Federal Retirees. They champion our priorities and serve as ambassadors for our association at the community level. From organizing and attending meetings with MPs to recruiting members, these dedicated volunteers keep our organization vital. They are connected to their communities and help us drive change through our advocacy initiatives.

Our 77 branches are backed by close to 1,000 active volunteers, representing the interests of nearly 171,000 members. Many play pivotal roles as executives of their branch boards and engage in a wide variety of activities in support of the following branch core functions: advocacy, member recruitment and engagement; financial management, member support, information sharing, volunteer support and development, and governance.

## The upsides of volunteering

- The Canadian Longitudinal Study on Aging found that those who engaged in positive social interactions such as volunteer or charity work had significantly higher prevalence of successful aging, which includes no limitations on daily living as well as good physical and mental health, including no serious cognitive decline.
- Federal Retirees was the first national organization to adopt the Canadian Code of Volunteer Involvement.
- Volunteer positions are always available at Federal Retirees. Responsibilities range from chairing committees, joining advocacy campaigns, helping plan national and local promotional events, recruiting new members and new volunteers and providing training, administrative support and event planning for branches.

## 93%

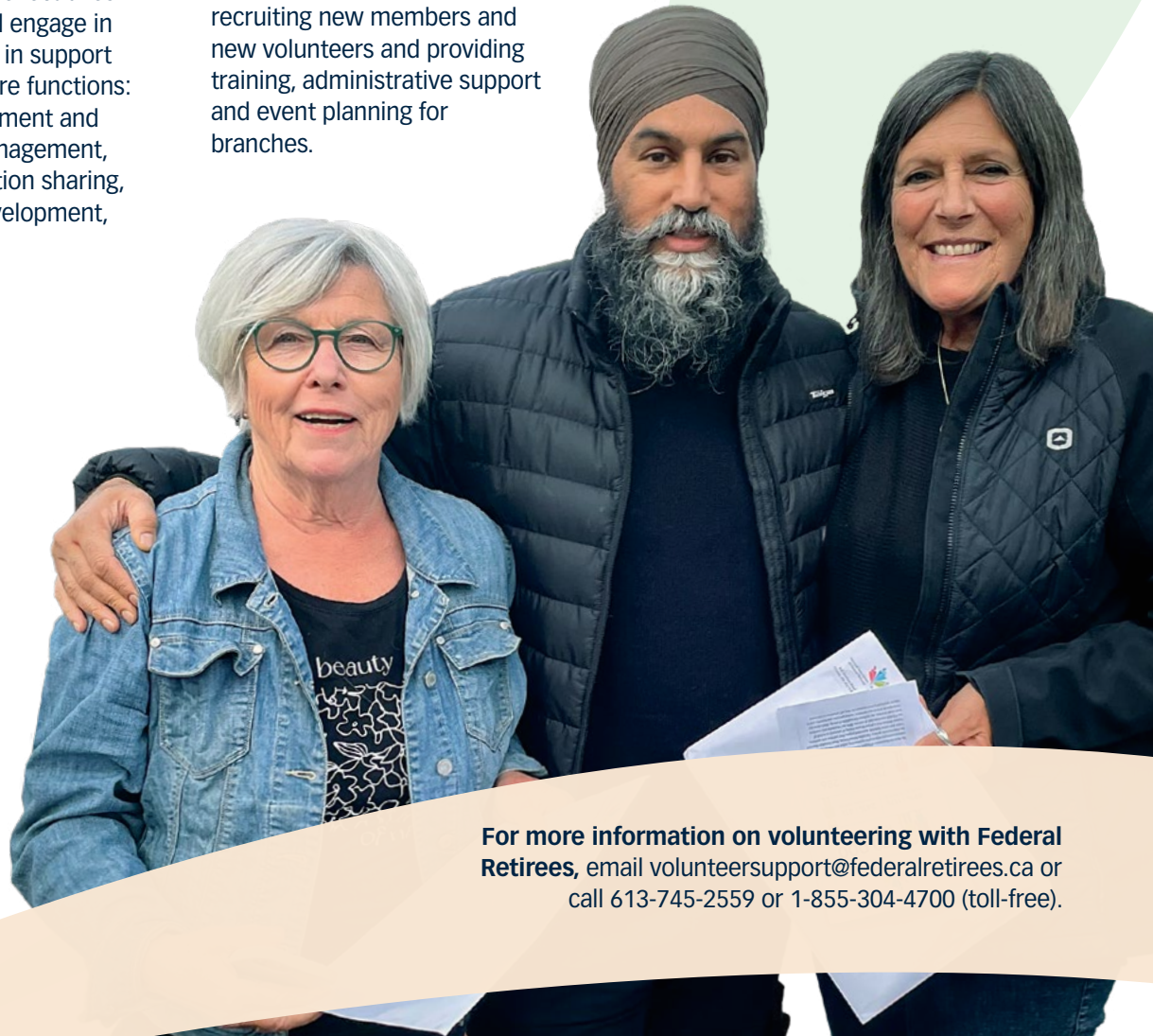
of members agree that the association provides information that's important

## 77

branches across the country

## 1,000

active volunteers



Thunder Bay & Area branch director Judith Monteith-Farrell, left, and branch president Lisa Lovis met with then-New Democratic Party Leader Jagmeet Singh ahead of the 2025 election.

**For more information on volunteering with Federal Retirees,** email [volunteersupport@federalretirees.ca](mailto:volunteersupport@federalretirees.ca) or call 613-745-2559 or 1-855-304-4700 (toll-free).



# Driving excellence

Federal Retirees has had a productive year in terms of attracting new members, building on our partnerships and communicating with our members.

Federal Retirees' advocacy successes are powered by its members — an ever-growing, engaged group that is close to 171,000 strong. Exclusive money-saving discounts from preferred partners and grassroots support from a dedicated cadre of volunteers strengthen the association's collective voice as Canada's most influential advocate for federal retirees.

## Fuelling growth

Spearheaded by a small but mighty team of marketing, communications and service specialists, the association gained 35,460 new members over the last three years and boasted an enviable 93.9 per cent retention rate. With solid financial management, the association continues to generate revenue to fuel its advocacy initiatives.

More than 83 per cent of the members we surveyed indicated a high level of engagement with our affinity partners. Preferred-partner revenue in 2024 exceeded a record \$1.75 million, a 12.3 per cent increase over 2023.

## Recruitment initiatives

Recruitment efforts spanned a strategic mix of channels including in-person

events, collaborative partnerships, retirement seminars, inbound digital marketing, social media outreach and our flagship Mega Recruitment Drive (MRD).

## Communications

Direct communications with members totalled 1,205 eblasts sent in 2024, including 54 national preferred partner sends for a grand total of 5.5 million emails. Seventy news items were posted to the website, which received 1,559,727 page views while our social media presence on our key platforms grew an average of eight per cent. Federal Retirees' most popular social media channel, Facebook, grew to include approximately 12,600 followers.

Our flagship *Sage* magazine, which is in its 11th year of publication, generated \$289,000 in advertising revenue in 2024. In addition, the Canada Periodical Fund (CPF) grant of \$311,263 helped further offset production costs, enabling *Sage* to remain the centrepiece of our member information and engagement initiatives.

Our digital magazine, *Sage60*, continues to provide engaging and original content to members and prospects.

**1,559,727**  
page views on our website

**1,205**  
eblasts sent in 2024 for a total of 5.5 million emails

**1,016**  
new members from our Mega Recruitment Drive

**35,460**  
new members over the last three years

## Preferred partners

- Alamo
- Choice Hotels
- National Car Rental
- Arbor Memorial
- Collette
- Red Wireless-Rogers
- belairdirect car and home insurance
- Énergie Cardio
- Relocations Services Group
- belairdirect travel insurance (formerly MEDOC)
- Enterprise
- Tradex
- GoodLife Fitness
- Upper Canada Wills
- HearingLife
- VIA Rail
- IRIS

Mega Recruitment Drive winner Janet Harrison is going to Japan thanks in part to her win of a \$10,000 travel voucher from Collette and \$5,000 spending money from belairdirect.

