

The vision of the AOM Benefits Trust:

SECURITY, HEALTH AND WELLNESS — FOR THE MIDWIFERY COMMUNITY —

How are we doing so far?

Below are some highlights from 2014 and 2015. For more information, check out our 2014 - 2015 Report, available at midwivesbenefits.ca.

175

midwives attended

9

financial education webinars

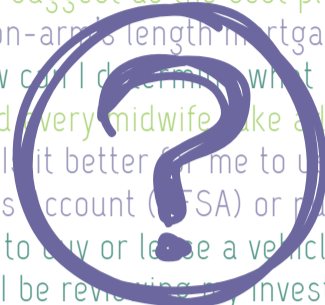


Including: The Basics of Investing, Personal Budgeting, Income Planning for Retirement, and Debt Reduction

37

financial-related questions answered by our subject-matter experts on Ask the Expert

I have five children and would like to start preparing for their future, primarily their education expenses. What do you suggest as the best place for me to start? What are the pros and cons of holding a non-arr's length mortgage for a rental property within my RRSP? I'm retiring soon. How can I determine what is better for me, an annuity or a RRIF? What tax write-offs should every midwife take advantage of to minimize taxes? I recently received an inheritance. Is it better for me to use it to pay down my mortgage, contribute it to a Tax Free Savings Account (TFSA) or put the money into my Group RSP? Is it better in the long run to buy or lease a vehicle? What is an MER? What is debt consolidation? How often should I be reviewing my investments? I am now 65 and I am not claiming CPP yet, am I paying more into CPP than the return I will receive when I do start



Midwife plan members who have accessed or are currently accessing the AOMBT parental leave program:



We continue to advocate for improvements to the program from the Ministry of Health and Long-Term Care, including increased and multi-year funding

We conducted two program evaluations and convened a Parental Leave Working Group including 3 non-Trustee midwife plan members for an extensive policy review



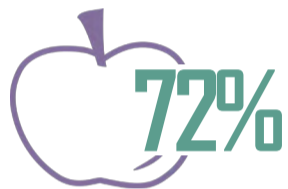
In April 2014, we launched

midwivesbenefits.ca

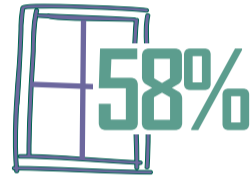
offering resources, forms, financial and benefits news for plan members

583

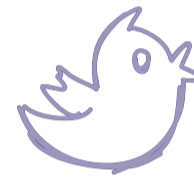
plan members registered to date



72% of site visits from a mobile device are using either an iPhone or iPad



58% of site visits from a desktop are using Windows OS



follow us on twitter for announcements, events, benefit news and financial resources

@midwifebenefits

IN-HOUSE BENEFITS ADMINISTRATION

- ✓ Conducted legal review to assess feasibility and implications
- ✓ Developed an IT strategy to support new tech requirements
- ✓ Increased internal capacity



49 practice staff and midwives attended a group training session on the new monthly invoice submission process

March 2014

TORONTO BIRTH CENTRE employees join the AOMBT benefits program

of practices offering benefits to their staff through the AOMBT:

41

January 2014



51

December 2015

900+

plan members across Ontario



45%

of midwife plan members participated in the 2014 survey



15

funds available in the Group Retirement Savings Plan, plus a Tax-Free Savings Account



2014
2015

annual financial audits resulted in no new performance occurrences reported

15

policies revised and/or developed, including financial, programmatic, human resources and governance policies



- ✓ Implemented new financial management and reporting controls
- ✓ New Trustee position descriptions, created Trustee Vice-Chair position, improved and expanded the Trustee orientation process



AOM Benefits Trust



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