

JANUARY 2024

# Annual Pension Report E-Filing System

User Guide, v1.1

APR Version 5

**BCFSA** 

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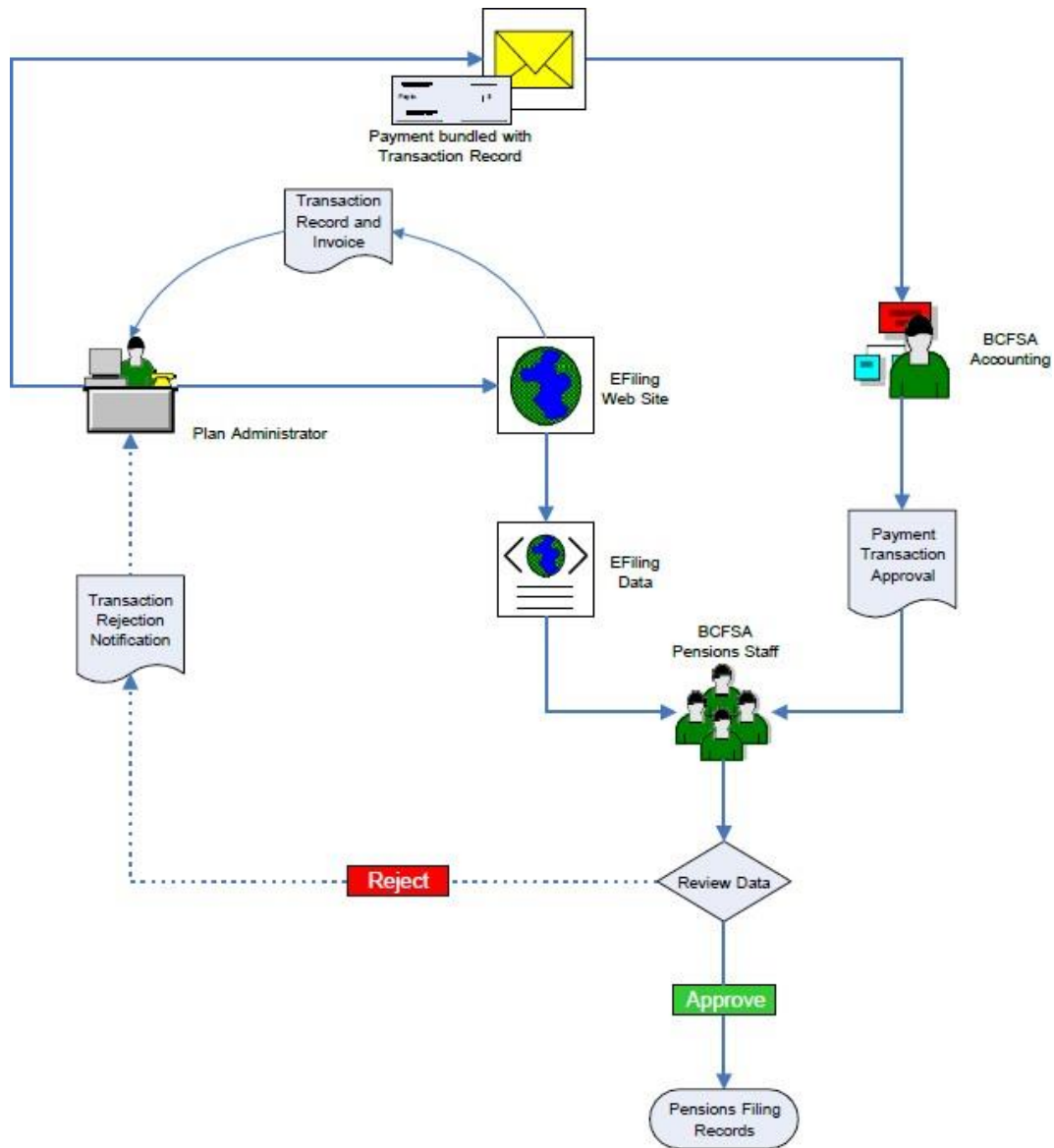
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# Introduction

The Superintendent of Pensions provides web-based electronic filing for B.C. registered pension plans. This User Guide covers the Annual Pension Report (APR) E-Filing System.

## The APR System Workflow:



## WHAT IS THE BC ANNUAL PENSION REPORTING SYSTEM?

The Annual Pension Reporting (APR) System is a secure web application which allows pension plan administrators to file their Annual Pension Reports to the Superintendent's Office. The application also provides the means of attaching and submitting Audited Financial Statements and Statements of Investment Policies and Procedures.

To access the APR, please use the following link: <https://efile-pensions.bcfesa.ca/apr/>

## FILING THE ANNUAL PENSION REPORT

Pursuant to the provisions of the *Pension Benefits Standards Act* (PBSA), administrators of British Columbia pension plans are required to file an Annual Pension Report with the Superintendent of Pensions. The Report is also used to meet the registered pension plan annual reporting requirements of the Canada Revenue Agency ("CRA").

The Report must be completed and filed with the Superintendent of Pensions within 180 days of the end of each fiscal year of the plan, or within 60 days of the commencement of a winding up of the plan, if the plan is required to be wound up.

Separate Reports are to be filed for each division or unit under a CRA registration number where benefits under each division/unit are funded separately from each other division. Assets for each division/unit may be pooled for purposes of investing but must be accounted for separately.

## FINANCIAL STATEMENTS REQUIRED

In accordance with section 28(c) of the *Pension Benefits Standards Act* and section 47 of the Pension Benefit Standard Regulation, if the pension plan's benefit formula assets (defined benefit or target benefit) are equal to or greater than \$10 million, if the plan is a collectively bargained multi-employer, or if the Superintendent of Pensions requires, then signed audited financial statements must be filed not later than 180 days after the plan's fiscal year end.

Where the pension fund is invested in a Master Trust, or where the pension plan is made up of more than one division or unit, each of which provides pension benefits on a distinct basis, financial statements should reflect only the portion of the assets belonging to the reporting pension plan or division.

The APR provides the means of attaching and submitting the required Audited Financial Statements document and the Standards of Investment Policies and Procedures document on the Certify page.

# Technical Recommendations

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## RECOMMENDED BROWSERS

The site has been developed for use with Chrome or Microsoft Edge.

JavaScript must be enabled on your browser to use this site. If it is not enabled, you will receive an alert to modify your settings.

The minimum screen resolution recommended for this site is 1024 by 768.

## SECURITY

Access is controlled through User Accounts with defined usernames and passwords for the plan Account Holder.

For added data security, your APR session will time out after 20 minutes of session inactivity. This occurs when you have remained on the same page, and you have not clicked the Check or Save button.

After 15 minutes of inactivity, a new screen will alert you to an impending session time-out and will provide a link to return to your session where you must click Check/Save or navigate to a new page to restart the timer.

If your session does time out, you will be re-directed to a new page and will be required to log in and re- enter any un-saved data in the last page you had open.


Your data is automatically saved when you navigate from one page to another within the application.

## ADDITIONAL SOFTWARE

You will need to have a current version of [Adobe Reader](#) installed on your computer to view the summary of your filing report, which may be generated at any time during the reporting process.

## CLEARING YOUR BROWSER CACHE

Updates to Pensions E-Filing applications are made periodically. Please check the login page for information about recent updates. When updates have been made, it is important you clear the browser cache before logging into the system.

- For **Chrome** users, we recommend following these steps to delete browser cache:
  1. At the top right corner of Chrome, click More .
  2. Click **Clear browsing data**.
  3. In the Clear browsing data window, choose a time range in the drop-down list.
  4. Next to "**Cookies and other site data**" and "**Cached images and files**," check the boxes.
  5. Click **Clear data**.

- For **MS Edge** users, we recommend following these steps to delete browser cache:

1. At the top right corner of Edge, click More **⋮**.
2. Click **Settings**.
3. Click **Privacy, search, and services | Clear browsing data**.
4. Click the **“Choose what to clear”** button.
5. In the Clear browsing data window, choose a time range in the drop-down list.
6. Next to **“Cookies and other site data”** and **“Cached images and files,”** check the boxes.
7. Click **Clear now**.

Please note that after you clear cache and cookies:

- Some settings on sites get deleted. For example, if you were signed in, you’ll need to sign in again.
- Some sites can seem slower because content, like images, needs to load again.

# Highlights of the Annual Pension Reporting System

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## LOGIN REQUIREMENTS

You must have a valid Username and Password to access the system. Designated plan Account Holders receive and manage these credentials. If you are NOT the Account Holder and need access to the system, you will need to contact the Account Holder to receive them. If you ARE the Account Holder (Day to Day Administrator or Employer Role), and forget your password, you will be able to use the Forgot Password feature to receive a new one.

Please note that after the fifth attempt to login with invalid or incorrect credentials, the account will be locked for 15 minutes.

See the section titled *User Account Management* for more information.

## NAVIGATION BAR

In addition to a Next/Previous button on each form, the system also features a navigation bar, which allows you to move easily from section to section of the Report. If data is entered into the Report indicating that a Financial Information Return (FIR) is required for your plan, the FIR section page will be displayed in the navigation bar. The internet browser's back and forward buttons are disabled during use of this system for added security.

The screen capture below shows the navigation bar **when FIR data is required** to be submitted for the plan. When FIR data is NOT required, the FIR button will not appear in the navigation menu.



## HIDDEN SECTIONS

To keep the screens uncluttered and easy to use, some sections are hidden and only appear when a question's answer requires further information. Look for date fields, comment boxes, and additional questions to display as you enter your data.

## NAVIGATION WITHIN SCREENS

The forms are designed to allow easy navigation from field to field using the Tab or Enter keys on your keyboard. Note that if an on-screen action button is highlighted, the Enter key will execute that action and not serve as a navigator.

The Up/Down arrows on your keyboard will increase or decrease numeric values entered in a field.



## SYSTEM CALCULATIONS

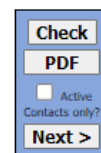
Subtotals and Totals are calculated by the system for your convenience. These fields are shaded blue and may not be edited.

## PRINT A SUMMARY AT ANY TIME

There is a “PDF” button docked on each of the Report pages (except page 1) that will generate a summary of your entries at any time for review. The PDF document will clearly indicate “DRAFT” to ensure you do not confuse the preview summary with the final submission summary that is generated after you submit your report.



On the Plan Identification page and on the final Submission page, the floating navigation tool that contains the PDF print button also includes a checkbox to specify whether the PDF includes all plan roles or just the currently active ones. Use the checkbox to customize your report summary.



## BUILT-IN USER GUIDE

On each data entry page of the web application, you will find a link to the user guide. Just click on the question mark icon to view helpful information.



## PRIOR FISCAL YEAR DATA

The system populates specific prior year fields with the information you provided to BCFSA on last year's Report. You may edit some of these fields, but you will be required to provide an explanation for the changes you make to prior year data.

The system is designed to detect significant variation from prior year's data submitted and the current year's values. You will be prompted to correct your information if the variation is due to an input error or provide an explanation for significant variations.

## FINANCIAL INFORMATION RETURNS (FIR)

If your plan has Benefit Provision assets valued at more than \$2.5 million and has more than 50 total members (both active and former members), you will be required to complete a FIR as part of this Report.

For plans with both Benefit Provision and Defined Contribution components, you will be required to answer questions to validate Benefit Provision assets and membership to determine if a FIR is required. For Benefit Provision only plans, the application will determine if a FIR is required based on the asset and membership information you provide.

Where a FIR is required, additional tabs will appear on the navigation bar and new data entry pages will be provided.

## DATA VALIDATION

When you have completed your entries on a page, you may click the **Check** button to validate the data you have entered and identify potential errors. A count summary of errors or warnings will display at the top of the screen, while details and resolutions will display at the bottom of each page.



The system will perform a final validation to identify any remaining errors or warnings when you click the **Validate** button on the Certify page. From this final validation page, you may click on any error or warning message displayed to be taken directly to the page affected.

You are required to resolve all errors before submitting your Report. Warning messages should be reviewed but they will not prevent you from submitting your Report. You will be asked to acknowledge that you have reviewed the warnings before you conclude your submission.

## REMITTANCE FORM

When you have successfully submitted your Report, you can download a PDF summary that includes a remittance form. Please print and use this form to remit your fee payment as it includes all relevant plan and transaction information. We encourage you to save a copy of your Report summary, either as an electronic file or on paper, for your reference. Please do not send a paper copy of the report, or copies of supporting documents you have uploaded, to our office.

## SUPPORTING DOCUMENTS

The APR E-Filing system provides a browse and upload feature to attach Audited Financial Statements or Statements of Investment Policies and Procedures with the submission. This feature is located on the Certify page.

## LOGOUT


You may exit the file you are currently working in by clicking the Logout button. All data input will be saved. This will take you to the login page for the APR system.

## Instructions for Access

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### LOGIN SCREEN

Access to filing an Annual Pension Report requires a valid **User Name** and **Password**.



**Annual Pension Report  
Superintendent of Pensions**

## Welcome to the Annual Pension Reporting System, v5.1.0

We have implemented a User Name and Password login method to help keep plan information secure. Access to filing an **Annual Pension Report** using this system requires a User Name and Password. This information has been sent to the plan's Account Holder.

User Name:

Password:

**Log in**

[Forgot Password](#)

If you do not know the plan user name and you are the Account Holder,  
please contact our office for assistance at (604) 660-3555 or [Pensions@bcfsa.ca](mailto:Pensions@bcfsa.ca).

If you need access to this system, but you are **NOT** the Account holder,  
please contact the Account Holder for the login credentials.

Based on your User Account credentials, the system will populate some information from the last Report filed for the plan. If you do not enter valid credentials, an error message will prompt you to re-enter them.

If you are not the Account Holder and do not have a valid User Name and Password to use, please contact the Account Holder (Day to Day Administrator or Employer role) for information.

## Instructions for Report Sections

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### SECTION 1 - PLAN IDENTIFICATION

Review the Plan information included on the page, specifically the Role information. It is the Plan administrator's responsibility to provide the Superintendent with up-to-date contact information for the plan. For each role we require a person's full name (including salutation) and contact information. We also recommend that unique email addresses be provided for individuals listed as contacts.

If your plan is administered by the **employer**, you are required to have an Employer role entered. If your plan is administered by a **board of trustees**, you will be required to enter a contact in the role of Trustee (Chair).

All plans require at least one Fundholder role. All plans with a board of trustees require a Day-to-Day Administrator role though most single employer plans also use this role. The Employer Role is intended for a senior executive of the employer who has the authority to sign on behalf of the company sponsoring the pension plan in matters affecting the plan. If the location of your books and records is different than the address specified for your Employer or Day to Day Administrator Role, please specify a new role for Location of Books & Records.

Additional Roles may also be included. If your plan requires an Actuarial Valuation Report, for example, please provide us with contact information in an Actuary Role. The system will not allow you to have more than one Employer, Chair, Day to Day Administrator, Consultant, Location of Books and Records or Actuary Role.

E-filing User Accounts are only assigned to individuals in an Employer Role or a Day-to-Day Administrator Role. Role contacts that currently hold a User Account for a plan are highlighted with a 'key' icon for easy reference. When Name or Email changes are made to Account Holder roles, the User Account previously on file is wiped out at filing import. New credentials will be issued by the Superintendent's office using the new information.

#### [Edit an Existing Role](#)

- **Click** on any of the **Roles** listed to review/edit the contact information in a new window.
- **Edit existing role data if required.** If you change a **Contact Name** (first or last name fields) you will be prompted to specify whether this is a NEW person in this role, or if it is the same person (perhaps with a spelling adjustment or new married name). If you change the **Company Name** to one the system does not recognize, you will be prompted to specify whether this is a NEW company in this role, or if it is the same company (perhaps with a spelling adjustment or new business name).

Entering and saving a NEW Person or Company in an existing role will result in the automatic inactivation of the old Role record and the creation of a new Role record.

Editing the name of the SAME Person or Company in an existing role will simply update the existing record.

Please note that you may not change the role type for an existing role contact record. Inactivate the old role record first and then create a new role record.

- If you edit a Role to change the **Company** (for example, switch fund holder companies), all previous address details will be removed. Once you have entered the new Company name, select a new **Office** location from the drop-down list. Once selected, the complete address details will populate into the form. If you do not see the location you need in the list, add the address information in the Address Details section.
- **Click** the **Save** button to confirm all your changes.
- **Inactivate role records** no longer in use. Please add an Ended-on Date to any old role records where required; you will be prompted to confirm the inactivation via a dialog box.

**Note:** A helpful **suggestion list** is included for the **Company Name** field. Simply begin typing a company name and after 2 characters have been entered, the suggestion list will appear for you to select an entry (only 10 matching records are displayed at a time). If no match is found, you may continue typing to narrow down your selection and complete your entry.

- **Click** the **Save** button to confirm all your changes.
- **Add any new roles** by clicking the **Add New Role** button and filling in the required information.

**Note:** Required contact information varies depending on the role you select. You may receive messages requiring you to add additional data. Some missing or duplicate roles will result in an error or warning message through the system's Validation process.

**The system will not permit you to create a new Actuary or Day to Day Administrator Role when those roles have been appointed by the Superintendent. You will only be permitted to update the basic contact information for the individuals filling those role**

### Add a New Role

- Add any new roles that are not already displayed by clicking the Add New Role button and filling in the required information. Validation will be applied to certain fields to ensure data integrity; for example, first name and last name fields must be a minimum of two characters in length.
- When selecting a Company Name field, simply begin typing a company name and after three characters have been entered, a suggestion list will appear for you to select an entry (only 10 matching records are displayed at a time). If no match is found, continue typing to narrow down your selection and complete your entry.
- Once you have selected a Company use the Office drop down list to select a location. Once selected, the complete address details will populate into the form. If you do not see the location you need in the list, add the address information in the Address Details section. The system will add the new location.
- Click the Save button to confirm all your changes. If you realize that you have selected the wrong role type for this contact, you can re-open the record and select a different role. This is possible only for newly created roles, not previously submitted role records.

**Note: Fundholder is the insurance company, trust company, 3 or more individual trustees, BC Pension Corporation, or any other organization authorized under the PBSA, that hold the pension fund of the plan (section 50(2)).**

## SECTION 2 - REPORTING DATES

- The fiscal year-end date is the date of your last APR submitted plus one year. If you modify the year-end date, you will be required to provide an explanation in the comment area on page 11.
- If the plan **was terminated** or became inactive during the year, click the Yes radio button and specify the date this change became effective (date entry is required for termination of a plan).
- Specify if the plan administrator completed an **assessment of the plan** during the year by clicking the Yes or the No radio button. You are required to answer this question.
- Specify the date of the most recent plan assessment pursuant to section 41(2) of the PBSA. Please note that an explanation will be required if you have never completed an assessment for your plan or if the date of the most recent assessment is more than 3 years before the fiscal year-end reporting date for your current year's filing.

## SECTION 3 - MEMBERSHIP

The Membership screen displays the number of Active Members reported at the end of the last fiscal year and provides fields to account for changes in membership during the fiscal year under review.

If the plan terminated in the reporting period, you are required to report the number of active plan members affected on the date of termination.

If the number of active members drops to zero at the end of the fiscal year, you will be required to provide an explanation.

### Active Members

Active Members are those who have not terminated employment nor, for multiemployer plans, terminated membership in the plan.

Do not include former members who have terminated membership but still have benefits under the pension plan. These members are to be reported under Former Member Section, as Other former members with an entitlement under the pension plan.

For plans with both a benefit formula provision and defined contribution component, these Active Member values are for the entire plan, including both components. A new section will be displayed that requires the number of members (Active and Former) participating in the benefit formula provision portion of the plan.

- The system displays the number of **active members** at the end of the last fiscal year. Correct the value if required but if a change is made, an explanation is required in the comments box at the bottom of the page.
- Enter the number of **new members** who joined or were transferred into the plan.

- The system calculates a **subtotal**.
- Enter the number of employees who **retired during** the year under review (include normal, early, postponed and disability retirements from active membership).
- Enter the number of employees who **died** during the year under review.
- Enter the number of employees whose membership was **terminated** during the fiscal year (refer to Section 1, Definitions, of PBSA on our website).
- The system calculates a **subtotal**.
- The system calculates the **total active members at fiscal year-end**.
- Enter the number of employees who were **active members not accruing benefits** during the year under review.
- The system calculates the **active Members accruing benefits** at fiscal year-end.

**Note:** In a multi-employer pension plan, **termination of membership** occurs when the member receives payment of his benefit (whether as a commuted value or pension payments begin), or at the end of 2 consecutive plan years in which the member worked less than 350 hours of covered employment, whichever is earlier.

### Inactive Members

- Enter the number of **pensioners receiving a regular pension payment** out of the fund.
- Enter the number of **former members who still have an entitlement** under the plan but who are not yet receiving regular payments out of the fund.
- The system calculates **total Inactive Members**.

### Benefit Formula Provision Members (for combined plans only)

These numbers should be included in the total membership reported above, but we ask that the benefit formula provision-specific membership be reported on its own in this section.

- Enter the number of **active members** with a benefit formula provision entitlement in the plan. This value may not be more than the total Active members reported above.
- Enter the number of **former members** with a benefit formula provision entitlement in the plan. This value may not be more than the total Former members reported above.
- The system calculates **total benefit formula provision members**. This value is used to determine the requirement for a Financial Information Return.

### Active Members by Province

- Enter the number of **active members by province**, male and female. This is the total of active members for both Benefit Formula Provision and Defined Contribution components. The system will calculate a total that must match the number specified on line 8.
- Enter the number of **Included Employment** members by province.

### SECTION 3A – MEMBERSHIP DETAILS

Report the number of active members earning each type of benefit provided by the plan. For plans that offer just one type of benefit accrual, enter the total active membership in the one row of this table that is relevant. Find the scenario below that best describes your plan and enter the number of actives earning the benefits described.

<b>DEFINED CONTRIBUTION (DC) ONLY</b>	For plans that solely offer defined contribution benefits, including profit-sharing plans, the system automatically populates this row. Proceed to Section 4.
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<b>DEFINED BENEFIT (DB) ONLY OR TARGET BENEFIT</b>	
Defined Benefit Only – Open & Accruing	In this row, enter the total number of active members in the plan if: <ul style="list-style-type: none"> <li>• the plan solely provides defined benefits;</li> <li>• members continue to accrue a defined benefit; and</li> <li>• new members are permitted to join.</li> </ul> Proceed to Section 4.
Defined Benefit Only – Closed & Accruing	In this row, enter the total number of active members in the plan if: <ul style="list-style-type: none"> <li>• the plan solely provides defined benefits;</li> <li>• members continue to accrue a defined benefit; and</li> <li>• no new members are permitted to join.</li> </ul> Proceed to Section 4.
Defined Benefit Only – Closed & Frozen	In this row, enter the total number of active members in the plan if: <ul style="list-style-type: none"> <li>• The plan is DB but there is no further benefit accrual of any type for any member; and</li> <li>• no new members are permitted to join.</li> </ul> Proceed to Section 4.
Target Benefit	If the plan solely provides benefits that are target benefit design, and holds no DB or DC liabilities, enter the total number of active members in this row. Proceed to Section 4.
Defined Benefit (all DB Closed & Frozen) / Target Benefit	Enter the total number of actives here if: <ul style="list-style-type: none"> <li>• DB accruals have ceased but the plan continues to hold DB liabilities; and</li> <li>• all current service accruals are target benefit.</li> </ul> This will also include the rare case where a pension plan continues to hold both DB and DC liabilities, but all current service accruals are target benefit.



<p><b>DB / DC COMBINATION BENEFIT OR OTHER BENEFIT TYPE</b></p> <p>Find the description below that matches your plan then enter on a given row as relevant:</p> <ul style="list-style-type: none"> <li>• the number of actives who earn both DB and DC;</li> <li>• the number of actives who accrue only DB;</li> <li>• the number of actives who accrue only DC.</li> </ul>	
DB (any DB Open & Accruing) / DC	The plan has both DB and DC components and new members can join and accrue both DB and DC benefits.
Defined Benefit (all DB Closed & Accruing) / Defined Contribution	The plan has DB and DC components but new members are not eligible to accrue DB benefits. Existing members under the DB provisions continue to accrue a DB benefit. Members can also accrue DC benefits.
Defined Benefits (all DB Closed & Frozen) / Defined Contribution	The plan has a DB and DC components. DB accruals have ceased but the plan continues to hold DB liabilities. Members accrue DC benefits.
Other Benefit Types	The plan type does not fit into any of the previous categories (e.g. hybrid plans).

## SECTION 4 - CURRENT SERVICE CONTRIBUTIONS

Use this section to report the amount of contributions, both member and employer, required to be remitted to the fund in accordance with the PBSA and PBSR, in respect of employment during the plan fiscal year under review.

During data validation, the system may identify questions about the Contribution data you have entered. In each of these cases you will be required to provide additional information.

**Note:** Figures must be reported on an **Accrual Basis**.

Special Payment contributions disclosed in the actuarial valuation report are to be reported under Section 5 - Special Payments, except if your plan is a Negotiated Cost Plan or has a target benefit provision. Plans that are Negotiated Cost or have a target benefit provision must report their total contributions remitted as per contractual agreement in Section 4 - Current Service Contributions.

### Member Contributions

- Enter the total **required member contributions**, as determined in accordance with the plan document.
- Enter the amount of **additional voluntary member contributions** remitted to the fund.
- For **Benefit Formula Provision Plans**, enter the amount of **Optional Benefit Formula Provision Contributions**, if any. These are contributions made by a member to a pension plan to provide benefits under a benefit provision that are in addition to contributions required to attain a pens10n.
- The system will calculate a total for member contributions.

**Note:** If the system determines a significant difference between the data entered and the data from the last reporting period, an explanation will be required in the comments box at the bottom of the page.

### Employer Contributions

- Enter the **required employer contributions** as per the plan documents, collective agreements or the most recent actuarial valuation report for the period under review. Except for Negotiated Cost Plans and/or plans with target benefit provisions, DO NOT include payments for going concern payments, or solvency payments, as these must be entered under Section 5 - Special Payments.
- For **defined contribution plans**, enter forfeited amounts, if any.
- In accordance with section 71 of the Pension Benefits Standards Regulation, enter **Actuarial Excess** assets used to offset Required Employer Contributions, if applicable.

The System will calculate net employer contributions.

**Note:** If the system determines a significant difference between the data entered and the data from the last reporting period, an explanation will be required.

### *Contribution Validation*

The following list provides the thresholds used for contribution data validation:

- If there is more than a **20%** variance between the required contributions reported this year and last year, you may be requested to verify the information or provide an explanation.
- For benefit formula provision plans, if there is more than a **15%** variance between the required contribution reported and the expected contribution from your last filed valuation, you will be requested to verify the information or provide an explanation.
- For Negotiated Cost plans where the most recently filed valuation is before December 31, 2019, if the reported contribution varies by more than **5%** from the expected contribution (**Rate X Payroll/Hours worked**), you will be requested to verify the information or provide an explanation.
- For DC plans, if the reported contribution varies by more than **10%** from the Expected Contribution (**Rate X Payroll**) you will be requested to verify the information or provide an explanation.

### *Benefit Formula Provision Contributions (not/or DC only plans)*

- Enter the date of the **actuarial valuation** for this plan.
- You are required to provide an explanation if contributions **were not** made in accordance with an actuarial valuation.

### Contribution Base

- Enter the amount for the **Covered Payroll** of plan members.
- If the contribution base is other than payroll or dollars per hour, provide a description in the box provided.
- Tick the appropriate radio button to specify if employer contributions were the result of a collective agreement.

### Explanations

Multiple validation rules are in place for the data entered on this page. When validation is invoked (by clicking "Check" on the floating navigation bar or when submitting your report) you will see the full error and resolution text at the bottom of the page. In some cases, you will also be provided with a corresponding text box in which to type an explanation, if data correction is not applicable in your plan's case.

## SECTION 5 - SPECIAL PAYMENTS

**Special Payments** are applicable to plans with a **benefit formula provision**. Special payments include those amounts recommended by the plan's actuary as being required to amortize unfunded liabilities or solvency deficiencies over prescribed periods of time. For plans that have filed an actuarial valuation report on or after December 31, 2019, special payments include going concern payments and solvency payments paid over the prescribed periods.

Other types of special payment would be a lump-sum amount remitted by the employer to cover, in full, the cost of amendments that increased the plan's liability, as well as transfer deficiency payments made by the employer to offset shortfalls in benefit payouts when the transfer ratio of the plan is less than 100%.

If your Actuarial Valuation Report indicates that special payments are required, you will be required to report special payments in your APR report. Where required special payments are missing entirely or below expected amounts, you will be required to provide an explanation.

**Note:** Special Payments amounts for Negotiated Cost plans and plans with target benefit provisions must not be entered in Section 5 - Special Payments as these amounts are included with the total contributions remitted in accordance with contractual agreements in Section 4.

Enter amounts for any of the items on the form:

**Please remember that Special Payments must be reported on an Accrual Basis**

- Employer going concern payments
- Employee going concern payments
- Employer solvency deficiency payments
- Employee solvency deficiency payments
- Employer lump-sum payments
- Employer transfer deficiency amounts

## SECTION 6 - PLAN ASSETS

Plan assets are the net assets held in the pension fund at the beginning of the plan fiscal year and at the end of the plan fiscal year. The net market values reported must include the receivables and payables reported either under section 7 of the APR and/or in the FIR.

Calculations performed on this page when the Check button is clicked determine whether Audited Financial Statements are required. When these are required, please upload a copy on the Certify page of the APR report.

For plans which include both a benefit provision and a defined contribution component, you will be required to report the assets for each component.

- The system will display the **net market value** of assets at the **beginning** of the fiscal year. If a correction is required, you may modify the amount, but you must provide an explanation for the change in the comments box at the bottom of the page.
- Enter the **net market value** of the plan assets at the **end** of the fiscal year. The amount reported must reflect the receivables and payables reported either under Section 7, or on the Financial Information Return.
- If there is more than a **50%** variance between **net market value** of assets at the **beginning** of the fiscal year and the **net market value** of the plan assets at the **end** of the fiscal year, you may be requested to verify the information or provide an explanation.
- Click Yes or No to indicate whether **members direct the investment** of any portion of their own accounts under the plan.
  - i. Click Yes or No to indicate whether the plan is being **administered in accordance with The Guidelines for Capital Accumulation Plans (CAP Guidelines)**
  - ii. Where members direct some or all their own investments and the plan is not being administered in accordance with the CAP Guidelines, please **explain why** in the comment box.
- Click Yes or No to indicate whether the **Statement of Investment Policies and Procedures** has been reviewed during the plan's fiscal year under review.
- Click Yes or No to indicate whether the **Statement of Investment Policies and Procedures** has been amended during the plan fiscal year under review. If yes, please attach a copy of the amended statement on the Certify page of the APR report.

Please note that if your plan has **Benefit Formula Provision** assets valued at **more than \$2.5 million** and has **more than 50 total members (both active and former members)**, a FIR is required to be completed.

## SECTION 7 - RECEIVABLES AND PAYABLES

This section is required to be completed for all Defined Contribution plans and for Benefit Formula Provision plans with assets of less than \$2.5 million and less than 50 active members.

It is generally expected that plans will report contribution receivables at the end of the year unless ALL payments due to the plan were made to the fund before the end of the plan fiscal year.

Where the contribution receivables reported is more than 2 months of expected contributions, you will be requested to verify your information or provide an explanation.

### Receivables

Receivables are any amounts owing to the pension fund at plan year end.

- Enter the **Employee Contributions Receivable**, which are current service contributions that were required to be paid to the pension fund but were not submitted until after the fiscal year end under review. This should include member additional voluntary contribution, optional defined benefit contribution and Special Payments receivable amount not received by the pension fund at the plan year end.
- Enter the **Employer Contributions Receivable**, which are current service contributions that were required to be paid to the pension fund by the employer in respect of covered employment during the fiscal year under review. Include transfer deficiency amounts and special payments that were required to be paid in the fiscal year under review that have not been received by the pension fund as at the plan year end.
- Enter **Other Receivables** at the plan fiscal year end, which include investment earnings and income receivable (interest, dividends, rents, etc.); transfers not yet received and; interest accrued on unpaid contributions.
- The system calculates an amount for **Total Receivables**.

### Payables

Payables are any amounts that were due to beneficiaries or entities that were not paid out of the fund by the plan year end.

- Enter an amount that combines the following:
  - i. **Pension Benefits Payable** (periodic payments payable to retired/disabled members/survivors);
  - ii. **Refunds Payable** (cash payments to terminated members/beneficiaries that are not required to be locked-in, or to the employer to avoid revocation of the plan, or to return forfeited employee contributions to the employer);
  - iii. **Transfers Payable** (termination/death payments transferred to another type of Plan, that were requested in the plan fiscal year, but which had not yet been completed by the plan year end

- Enter the **Investment Expenses Payable**: include fees payable from the fund for brokerage and transaction fees. (when not added to the cost base of the investment or deducted from the proceeds of disposition), securities broker's or financial manager's fees, custodial fees and other expenses related to managing the investments that are owed but not yet paid at year-end. Do not report expenses if they were deducted from investment income, or if investment management fees were paid for by the employer.
- Enter an amount for **Other Administrative Expenses Payable**: include professional fees, Board of Trustees fees, and all other pension plan administrative expenses owed but not yet paid from the plan at year-end.
- Enter an amount for **Other Payables**: include all other amounts owed or payable from the plan at the end of the fiscal year not included in the entries above.
- The system calculates an amount for **Total Payables**.

## SECTION 8 - ADJUSTMENT TO PENSIONS

This section applies only to plans with a Benefit Formula Provision. It collects information on any regular or *ad hoc* increases to payments for retirees or surviving spouses in receipt of a pension.

- Use the radio button to indicate if there were **Increases** made to the plan during the fiscal year under review. If the No button is clicked, proceed to the next page.
- If the Yes button is clicked, provide answers to all remaining questions.
  - Select the appropriate radio buttons to account for the **reason for the increase**. If **other**, enter explanatory notes in the box provided.
  - Click in the appropriate radio buttons to indicate the **basis for the increase**. If **percentage** based, **specify the rate**. If **flat dollar** based, specify the **amount** of the increase. If **other**, enter explanatory notes in the box provided.
  - Select all applicable options from the list to account for the **source of the funds**. If the "other" box is ticked, please add an explanation in the box provided.

## SECTION 9 - AMENDMENTS

The **Amendments** section tracks whether any amendments were made to the plan during the fiscal year under review.

- Click "Yes" if any **Amendments** were made during the fiscal year under review.
- Enter **notes** in the box provided detailing the **amendment number** (if applicable) and relevant **dates**.
- Click Yes or No to indicate if **amendments have been submitted** to the Superintendent's Office. If you answer No, you will need to file your amendments as soon as possible.

## SECTION 10 - FEES

The Fees section displays the **fees payable** based on the calculations specified. Your Report will be considered **incomplete** until the Superintendent's Office receives your fees paid in full.

The fees assessed are \$8.35 for Active Members and \$7.30 for Former Members. The minimum fee payable is \$250.00. The maximum fee payable is \$85,000.

If paying by cheque, please make them **payable to BC Financial Services Authority** in the amount specified. A remittance form is included in the final Report summary, which should be downloaded upon successful submission of the Report.

You may also pay fees by Electronic Funds Transfer (EFT) or by Wire Transfer. Please contact [Pensions@bcfsa.ca](mailto:Pensions@bcfsa.ca) for instructions for either of these payment methods.

## SECTION 11 - COMMENTS

Add any additional comments for, or explanations of, answers given in any of the previous sections.

## SECTION - CRA

The Superintendent's Office collects information on behalf of the Canada Customs and Revenue Agency. If you have questions about this page, please contact the CRA, Registered Plans Directorate telephone enquiries service, at 1800267-3100 or 613 954-0419. Please complete all fields.

1. Enter amounts for lines 1-4. The sum of lines 1 to 4 need not equal the difference in the asset values at the beginning and end of the plan year.
  - i) total amounts transferred in from other RPPs, DPSPs, RRSPs, etc.
  - ii) net investment earnings or net losses (**mandatory entry!**).
  - iii) total amount of benefits paid to beneficiaries.
  - iv) total amount of all transfers to other plans including RPPs, RRSPs, and RRIFs.
2. Enter the number of active persons "**connected**" with the employer, generally one who:
  - owns, directly or indirectly, 10% or more of the issued shares of any class of the capital stock of the employer or a related corporation; does not deal at arm's length with the employer; or is a specified shareholder of the employer.
3. Enter a value for **the number of employers** who participated in the plan at year-end. Depending on the answer, you may move to **question 4, question 7**, or move directly to the certification page or FIR pages.
4. Indicate if any plan members participated:



- i) in any other RPP or DPSP provided by the same employer/sponsor.
  - ii) in any other RPP or DPSP provided by a company affiliated with (does not deal at arms-length) with the employer/sponsor.
5. See definition of **connected person** in question 2 above and select the appropriate radio button.
  6. If the **sponsor providing the plan is a corporation**, click Yes or No to indicate if the corporation underwent a change of control during the plan year. Where the sponsor is not a corporation, click "Not Applicable."
  7. Specify if any plan members were provided with post -1989 past service benefits in the plan year.
  8. Specify if any plan members who were connected persons were provided with pre-1992 past service benefits in the plan year.
  9. Enter an amount for **Actuarial Liabilities** resulting from plan obligations, which means the total actuarial liability based on a funding method that matches contributions with accrued benefits on a reasonable basis.
  10. Provide the **date of the last calculation** of actuarial liability for plan obligations.

## The Financial Information Return

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The FIR section applies **only to Benefit Formula Provision Plans with assets of more than \$2.5 million and more than 50 members total (active and former)**. Where a plan combines DC and benefit formula components, enter data only for the benefit formula component of the plan.

Please enter **full dollar amounts**: e.g. 10,000 for ten thousand dollars.

Report all amounts **on an accrual basis**.

### ASSETS

#### Net Market Value of Assets - Beginning of Plan Year:

The Net market value of assets for the beginning of the plan year is prepopulated from the prior year FIR's Net market value at *end* of plan year value.

Where plans have a benefit formula provision component only, the beginning asset value must match the beginning asset value on Section 6 of the APR. Where these values do not match, an explanation will be required.

Where plans have both a benefit formula and a DC component the beginning assets in the FIR cannot be more than the beginning assets on Section 6 of the APR.

#### Increase in Assets

##### *Increase Due to Investments*

- Enter the amount of **Investment Income**: interest, dividends, rents and sums earned on investments other than by an increase in their value, whether or not the income has been realized. For example, the yield realized when treasury bonds are cashed, and income generated by securities loans should be reported on this line.
- Enter the amounts for **gains or losses** on investments:
  - **Realized gains or losses**: amounts gained (or lost) following an investment transaction, measured from the fair value at the most recent financial statement date. These amounts are also referred to as realized fair value.
  - **Unrealized gains or losses**: amounts gained (or lost) following a change in the fair value of investments or an adjustment following a change in the way they were valued, measured from the fair value at the most recent financial statement date. These amounts are also called unrealized fair value.
  - The system calculates a Total Increase Due to Investments.

##### *Contributions*

- The contribution fields will be populated with combined contribution and receivable amounts entered in the APR (sections 4 and 5). You will not be allowed to edit the information in these fields. To ensure consistency in the information provided in the report, if you need to make any changes to contributions reported, you will be required to make the change through APR (sections 4 and 5).
- The system calculates the **Total Contributions**.

#### *Transfers to the Pension Fund*

- Enter an amount for **Transfers to the Pension Fund** from another pension plan, an RRSP or a LIF. Transfers receivable at plan year end must be reported, including amounts receivable resulting from a merger during the period. If the Superintendent of Pensions has not yet authorized the transfer of assets as a result of a merger, this should be disclosed in the Comments section below.

#### *Other Sources of Increase*

- Enter an amount for Other Sources of Increase. For the purposes of the PBSA, this line includes:
  - dividends, refunds or other advantages granted during the fiscal year by an insurer, enterprise or person doing business with the plan;
  - interest charged on contributions, transfers or other sources of increase in assets because of late payments;
  - interest due on outstanding amounts at plan year end;
  - accounting adjustments made to correct bookkeeping errors.

**Total Increase in Net Assets:** The system calculates the total increase in net assets.

**Note:** Realized and unrealized gains on interest rate, equity, commodity, foreign exchange and other derivative contracts, should be included as appropriate.

#### Decrease in Assets

##### *Plan expenses*

- Enter the amounts for **Investment Managers** that were paid from the fund.
- If such expenses were deducted from investment income, they should not be listed on this line.
- Investment management fees paid by the employer are not to be reported unless they were reimbursed by the pension fund.
- Enter an amount for **Other Expenses**, including Plan administration costs, other than those reported above that were paid by the fund. Administrative costs paid by the employer are not to be reported unless they were reimbursed by the pension fund.
- The system calculates the **Total Plan Expenses**.

### *Benefits and Transfers*

- Enter an amount for **Benefits paid directly by the Plan**, which includes monthly or other periodic retirement pensions, disability pensions and death benefits paid by the pension fund. If you have reported pensioners on the Membership page, you are required to enter a value here.
- Enter the amount for Transfers from the Pensions fund to:
  - **Other Registered Pension Plans.**
  - **Other transfers** (e.g. to an RRSP or a LIF, amounts used to purchase an immediate or deferred annuity with an insurer, and refunds to members).
- Enter the amount for **Lump Sum Cash Payments**: cash payment of entitlements, when individuals elect to receive cash, or are required to take cash under the *Income Tax Act (Canada)*.
- The system calculates the **Total Benefits and Transfers**.

### *Other Sources of Decrease*

- Enter the amount for any **other sources of decrease**, which might include uncollectible items such as contributions, investment income, transfers owing, and accounting adjustments.

**Total Decrease in Net Assets:** The system calculates the total decrease in net assets.

### Net Market Value of Assets - End of Plan Year

The system calculates the net assets at the plan year end. The net assets shown on this line should equal the net assets at plan year end shown in Section 6 of the APR for Benefit Formula Provision plans.

## **ACCOUNTS RECEIVABLE**

The Contributions reported must include the amounts receivable (accrued basis). The Net Assets at Year-End must therefore include these amounts. We require that you indicate the amounts for receivables included in the contributions reported.

- Enter the amount for **Member Contributions** not received by the plan year end.
- Enter the amount for **Employer Contributions** not received by the plan year end.
- Enter an amount for **Other Amounts Receivable** at plan year end.
- The system calculates the **Total Accounts Receivable**.

## ACCOUNTS PAYABLE

The Contributions reported must include the amounts payable (accrued basis). The Net Assets at Year- End must therefore include these amounts. We require that you indicate the amounts payable included in the contributions reported.

- Enter a total amount for **Pension Benefits, Refunds and Transfers Payable** amounts that are owed but have not been paid at plan year end.
- Enter a total amount for **Other Amounts Payable** owing at plan year end.
- The system calculates an amount for **Total Payables**.

## INVESTMENT SUMMARY

- Enter the value of **Cash or Short-Term** Assets
- Allocate the **Investment amounts** in the table accordingly at fair market value.
- Use the 'Other' column for pooled assets that cannot be attributed to Canada, US, or International alone.
- Use the 'Other Investments' row for investment types not listed.
- Explain the entries in the 'Other' column, or 'Other' row in the applicable comment box.

## Certification and Submission

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### DOCUMENT UPLOADS

For plans where there is an expectation that Audited Financial Statements or amended Statements of Investment Policies and Procedures will be submitted, please use the Document Upload section of the Certify Page to browse for and upload the expected document.

Click the "**Browse**" button beside the document type you wish to attach. This action will open the "**Choose File to Upload**" window. Browse to locate the PDF version of the correct document (AFS or SIPP) for this plan's submission. After you have selected this file, click the **Open** button. The Document Upload section will be updated to show the file you selected.

If the file is correct, click the **Upload** button before browsing for the next file. The Upload button will run a process to verify the file has no viruses, confirm the file type is PDF, and check the file size is within the 10 MB limit. If the file is accepted, the section will be updated to reflect successful upload.

If the file has a virus or fails validation due to size or file type, an error message will be displayed.

### CERTIFICATION

The Certify page documents who is responsible for the information submitted in the APR. The APR must be certified by an authorized officer of the plan who can attest that the information provided on the Report is true, correct, and complete. Both the administrator name and email fields are editable and should be updated as required.

**Note:** We accept your information as having been supplied in confidence; however, please note that the protection of confidentiality is subject to the law (particularly the provision of the *Freedom of Information and Protection of Privacy Act*).

- Verify the suggested name of the administrator (i.e. an executive officer, a corporate administrator, or an authorized member of the board of trustees) who has overall authority for the pension plan. Change the name if necessary.
- Verify the administrator email address in the lower portion of the page. This will be the email address used by BCFSA to contact you regarding any problems or questions concerning your Report and may be changed as required.
- Click the Validate button to trigger a system validation of the data you submitted. If either the AFS or SIPP is expected by the APR as an attachment, and the files have not been uploaded, a pop up will display asking the user to confirm they want to leave the page without uploading the expected file(s).
- If any errors or warnings remain for the filing, they will be displayed on the data validation page. If no questionable entries are found, you will be directed to submit your file to the Pensions Department of the BC Financial Services Authority.

## DATA VALIDATION

The Data Validation page displays any warnings or error messages applicable to your entries in the Report. Errors will prevent you from submitting your Report and must be corrected. Warnings will not prevent you from submitting your Report but should be reviewed carefully to prevent mistakes.

- Click on any **error or warning** in the list to be taken directly to the affected section. Once on the affected form you will see a summary of all applicable warnings/errors for that section at the bottom of the screen. Instead of a "Next" button you will see a "Save" and a "Validate" button.
- Enter corrections and click Save to clear the errors. You can click the Validate button to have the system verify your changes and display the Validation page summary to review remaining Report errors. Repeat the process until all errors are cleared.
- Read and acknowledge any warnings by clicking the "Acknowledge Warnings" button.

**Note:** If you need to have your Report verified by others, prior to submission, please use the PDF button featured on the bottom right of most Report pages to generate a draft summary of all your entries (the PDF will display a "DRAFT" watermark). Your data will be saved if you log out, allowing you to submit your Report at a later date.

## SUBMITTING THE REPORT

When all errors are cleared and warnings have been acknowledged, you will be prompted to click Submit. When the transaction is complete, a confirmation message will display on the screen, along with a Download button to produce a summary of your transaction.

Please use the email link provided on the screen to send attachments or provide **your feedback** on use of this application. Use the additional link to **return to the home page** to enter data for additional plans.

## REMITTANCE FORM

After you have successfully submitted your Report, click the **Download** button to generate a **PDF summary** of your final submission data, which you can print and retain for your files. Included on the last page of the PDF is a **remittance form** that contains the information required to process your fee payment. Please make sure you retrieve it and send it along with cheque payment or reference it when making EFT payments or wire transfers to the BC Financial Services Authority.

**Note:** Your Report **will not be considered complete** until BCFSA receives your **fees paid in full**. You may be subject to CRA late filing penalties in this case.

## REJECTED REPORTS

If the Report submitted contains errors, an email message will be sent to the address provided on the certification page. You will be requested to make the required corrections to your data and re-submit your Report. Late filing penalties may be charged by the CRA if you do not submit an acceptable Report.

## USER ACCOUNT MANAGEMENT

There are login controls included for securing access to the system. Each plan has a User Account with a User Name and Password.

The User Management system has been designed so that there is one **Account Holder** per plan. The **Account Holder** is the person in the plan's **Employer** or the **Day-to-day Administrator** role who received account credentials from the Superintendent's office. They will receive an email confirming a User Account has been created for a specified plan that includes a User Name and a temporary Password that will require updating. The Account Holder for the plan is expected to manage the credentials securely and share them only with those required to enter or review filing data on their behalf.

Please note: User Accounts have a built-in 6-month expiry period to help ensure security.

If you received a User Account created email from the Superintendent's office, please see the section titled "**When You Are the Account Holder**". If you are not the Account Holder because you did not receive this email, please see the section "**When You Are Not the Account Holder**".

## WHEN YOU ARE THE ACCOUNT HOLDER

Account Holders are responsible for managing the account and keeping the login credentials securely stored. This list represents the different features used by the Account Management system to give you the freedom to manage the account at any time and help keep Pension Plan information secure.

### 1. Account Creation

- a. Log into the APR for the first time after receiving the "APR E-Filing User Account Created" email.
- b. Define the account's Security Question and Answer.
- c. Create the account's Password.
- d. The confirmation email after the password was updated.

### 2. Forgot Password

- a. Using the Forgot Password link.
- b. Logging into the account using the temporary password.
- c. The confirmation email after the password was updated.

### 3. Account Expiry

- a. Updating the account password after it has expired.
- b. The confirmation email after the password was updated.

### 4. Account Management

- a. Security Question and Answer updates.
- b. Password update.



## 1. **Account Creation**

### a) *Log into the APR for the first time to complete account setup.*

The *User Account Created* email provides the information needed to complete the account setup. Click on the e-filing system link in the email to access the E-Filing System landing page.

The APR login page requires you to enter a valid User Name and Password.

Using the **User Name** and the **Temp Password** from the User Account Created email, enter this information in the corresponding boxes on the Login page. You may type or copy and paste these items. If you use the copy/paste method, be careful not to copy any characters or spaces before or after the text.



After successful login, you will see the **APR E-Filing System – Account Creation** page.

### b) *Define the account's Security Question and Answer.*

Complete the account setup by defining the Security Question and Answer and creating your own Password. If you are not ready to complete these steps, click the **Return to Home Page** button. Please note: you must complete the account setup before you will be able to access the APR e-filing application.

**Define a Security Question and Answer**

You must specify a Security Question and Answer. This is required for identity verification.

Security Question	 <input type="text" value="-SELECT-"/>
Security Answer (min 3 chars, max 30 characters)	 <ul style="list-style-type: none"><li>What is your mothers maiden name ?</li><li>What was the model of your first car ?</li><li>What city were you born in ?</li><li>What was the name of your elementary school ?</li><li>What was the name of your favorite teacher ?</li></ul>

If you click the Security Question arrow, it will show you a list of choices. You may not define your own question.

Pick a question you will remember the answer to and for which you are the only person who knows the answer. This information is used if you forget the account password or when the account has expired.

The Security Answer box expects a one-word response. If you enter any spaces, the system will warn you that the spaces will be trimmed.

After choosing the question, you must type in the answer. The answer requires a minimum of 3 characters and a maximum of 30 characters. The Security Answer is not case sensitive. If your answer is "smith", and you type "SMITH" when this information is required, the system will accept this response.

### c) *Create the Account's Password.*

Complete the section **"Create my Password"** by typing in the Temporary Password (from the User Account created email) in the **"Current Password"** box.

When the **Show password** check box has been clicked, characters typed display on the page.

**Create my Password**  
 You must create a New Password which meets complexity requirements listed below.  
 Current Password:   Show password ✔ Correct

Please note that the password is case sensitive. The password below shows as incorrect because the second last character is lower case and the Temporary Password uses "D" for this character.

**Create my Password**  
 You must create a New Password which meets complexity requirements listed below.  
 Current Password:   Show password ✘ Current Password is not correct.

You must specify the **New Password** and repeat it in the **Confirm Password** box.

New Password:   Show password ✔ Correct  
 Confirm Password:   Show password ✔ Correct

The password must meet the following requirements as shown in the blue section titled "**Password Requirements**" (below the **Complete Account Creation** button).

**PASSWORD REQUIREMENTS:**  
 When creating a new password, these are the password requirements:  
 Your password **must not contain** any spaces  
 Your password **must contain**:

- i 8-12 characters
- one upper case letter
- one lower case letter
- one digit and
- one special character ! @ # \$ % ^ \* -

Please note you cannot use the same password more than once.

Click the **Complete Account Creation** button. The system will show a page indicating the account was created.

Click the **Continue to E-Filing Forms** button to use the APR e-filing system or to log out.

## 2. Forgot Password

### a) Using the Forgot Password Link

If **you are the Account Holder** and you forget or misplace the password, you may use the **Forgot Password** link on the Login page to create a new temporary password. You will need to define your own password the next time you log in. The only information you need to provide is the plan User Name and the answer to the Security Question.

If **you are not the Account Holder** and you forget the password provided to you, you must contact the Account Holder for the account credentials.

Clicking on the Forgot Password link will redirect you to the **Role Verification** page which will confirm whether you are the Account Holder. As the Account Holder, choose the **Yes** option.

Click the **Continue** button. The next page requires you to provide the plan's User Name.

If you enter this information incorrectly, you will not be able to proceed.

After you enter the User Name correctly, the e-filing system will retrieve the Security Question associated with the account. You will be directed to a page where you must enter the answer to the Security Question.

If you forget or mistype the answer, then the e-filing system will not be able to create the temporary password and you will see an error message.

After you enter the Security Answer correctly, click the **Submit** button.

You will be redirected to a confirmation page. The e-filing system will create a temporary password for the account which you will need to log into the APR System.

Within the APR E-Filing window, click the **Return to Home Page** button. As the Account Holder, you will receive an email confirming the reset.

#### *b) Logging into the account using the temporary password*

Enter the User Name and new Temporary Password in the APR login screen. You will need to define a new permanent password as described in section 1 C. above.

Provide responses for all the input boxes. You may use the **Show password** option to make changing the password easier.

As additional help, there are pop-up windows for each field when you hover your mouse over the

 Icon.

Note the system does not let you specify a password you previously used.

If the data entered does not meet the system requirements and you click **Change Password**, you will see an error message in the row causing the issue and a summary of the error messages below the Password Requirements section.

Clicking **Change Password** will update the password to the new value specified and display a confirmation page.

As the Account Holder, you will receive an email confirming the password was changed. For security reasons, this email will not contain the actual password. You may click **Return to E- Filing Forms** to complete the data entry and submit the APR or to log out.

### **3. Account Expiry**

#### *a) Updating the account password after it has expired*


After creating an account by specifying the Security Question and Answer and defining the password, the account credentials will be valid for 6 months. If anyone uses the account after 6 months, they will be redirected to the pages where account credentials will need to be updated. You will need to provide the plan User Name and the answer to the Security Question.

If **you are not the Account Holder** and the password has expired, you must ask the Account Holder for the new account credentials.

When logging in using expired credentials, you will be redirected to the Role Verification page to confirm you are the Account Holder. As the Account Holder, choose the **Yes** option.

Click the **Continue** button. The next page requires you to provide the plan's User Name.

You need to provide responses for all the input boxes. You may use the **Show password** option to make changing the password easier.

As additional help, there are pop-up windows for each field when you hover your mouse over the  icon.

The system does not let you specify a password you previously used.

After you enter the Security Answer correctly, click the **Submit** button. This will complete the update and direct you to a confirmation page. As the Account Holder, you will receive an email confirming the password was changed. For security reasons, this email will not contain the actual password.

Click **Return to E-Filing Forms** to complete the data entry and submit the APR or to log out.

#### **4. My Account Management**

If **you are the Account Holder** and you want to change the Security Question and Answer, or you want to change the Password, you may make these changes at any time.

If **you are not the Account Holder**, you do not have the ability to change the account credentials.

To proceed, you must log into the plan using the current credentials. Then click on **My Account** icon.

Before you see the Account Management page, you will be redirected to the Role Verification page (as shown below) which will confirm whether you are the Account Holder. Choose the **Yes** option and click the **Continue** button.

##### *a) Security Question and Answer updates*

On the **Account Management** page, you need to choose an option from the list.

If you are going to change the current **Security Question and Answer**, you need to provide the current Security Answer before you can specify a new question and a new answer.

Clicking on the button **Change Security Question and Answer** shows all the values on this form are required.

Once you have entered the required values, click **Change Security Question and Answer**. You will be directed to a confirmation page.

As the Account Holder, you will receive an email confirming the security questions/answer was changed. For security reasons, this email will not contain the actual Security Question and Answer. Click **Continue to E-Filing Forms** to complete the data entry and submit the APR or to log out.

#### *b) Password updates*

To complete this process, you must enter text in all boxes. After entering the data correctly in these boxes, click the **Change Password** button.

After clicking this button, you will be redirected to a confirmation page. As the Account Holder, you will receive an email confirming the password was changed. For security reasons, this email will not contain the actual password. Click the **Return to E-Filing Forms** button to continue with the filing or to log out.

## WHEN YOU ARE NOT THE ACCOUNT HOLDER

BCFSA gives the account management duties to the Account Holder for each plan. It is their responsibility to create a unique password for the plan's account to share login credentials only with those authorized to enter or review required filing data on their behalf.

If you require access to the APR System and do not have a valid user name and password, you must contact the Account Holder to request them.

Account management tools are visible to all users within the APR System, but they are only intended to be used by Account Holders. If you access the My Account page, you will be prompted to verify your role.

## SUPPORT

If you have questions about the Annual Pension Reporting system, please contact the Superintendent's Office at this number: **604-660-3555** or email [pensions@bcfsa.ca](mailto:pensions@bcfsa.ca).



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