



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

44th PARLIAMENT, 1st SESSION

---

# Standing Committee on Veterans Affairs

EVIDENCE

**NUMBER 012**

**PUBLIC PART ONLY - PARTIE PUBLIQUE SEULEMENT**

Friday, April 29, 2022

---

Chair: Mr. Emmanuel Dubourg





## Standing Committee on Veterans Affairs

Friday, April 29, 2022

• (1305)

[*Translation*]

**The Chair (Mr. Emmanuel Dubourg (Bourassa, Lib.)):** Good afternoon. Welcome to meeting number 12 of the Standing Committee on Veterans Affairs.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on February 8, 2022, the committee is meeting to begin its study on survivor pension benefits in cases involving marriage after 60.

I would like to welcome Angela Crandall, who is filling in for Mr. Taquet, the clerk, as well as Mr. Small.

[*English*]

Mr. Clifford Small has replaced MP Roberts.

Today's meeting is taking place in a hybrid format, pursuant to the House order of November 25, 2021. Members are attending in person in the room and remotely using the Zoom application. The proceedings will be made available via the House of Commons website. So you are aware, the webcast will always show the person speaking rather than the entirety of the committee.

Today's meeting is also taking place in the webinar format. Webinars are for public committee meetings and are available only to members, their staff and witnesses. Members enter immediately as active participants. All functionalities for active participants remain the same. Staff will be non-active participants and can therefore only view the meeting in gallery view.

I would like to take the opportunity to remind all participants of this meeting that screenshots or taking photos of your screen is not permitted.

Before speaking, please wait until I recognize you by name. If a question is addressed directly to you, you can answer right away. If you are on the video conference, please click on the microphone icon to unmute yourself. Those in the meeting in the room, your microphone will be activated as usual by the proceedings and verification officer. When speaking, please speak slowly and clearly. That will help our interpreters. When you are not speaking, your mike should be on mute.

Finally, I'll remind you that all comments by members and witnesses should be addressed through the chair.

[*Translation*]

I would like to extend a warm welcome to the entire team and all the witnesses joining us today.

We will be hearing from three witnesses as individuals: Robert Demers, a veteran of the Royal Canadian Mounted Police, or RCMP; Walter Pinsent, a retired RCMP staff sergeant; and Norma Pinsent. Also with us are three members of the National Association of Federal Retirees: Jean-Guy Soulière, president; Anthony Pizzino, CEO; and Patrick Imbeau, advocacy and policy officer. Lastly, we have Alexander Glenn, national president of the RCMP Veterans' Association.

Witnesses will have five minutes for their presentations, after which, committee members will have the pleasure of asking them questions. Starting us off will be Mr. Demers. Please remember to look at the screen while you are speaking. I will let you know when you have a minute left.

• (1310)

[*English*]

I'll show a red card when your time is over.

Mr. Demers, I'm going to start with you. You have five minutes.

[*Translation*]

**Mr. Robert Demers (Royal Canadian Mounted Police Veteran, As an Individual):** Good afternoon.

I am pleased to be joining you this afternoon.

This is an issue that means a lot to me, because two and a half years ago, I received a categorical no regarding my spouse's eligibility for a survivor pension allowance.

I would like to thank the honourable member Rachel Blaney for bringing forward private member's bill C-221 in response to the so-called gold digger's clause.

I spent 32 years in the RCMP in Canada and more than two years in Haiti as a personal bodyguard for the Canadian ambassador there, following the coup d'état in 1991. I also took part in two UN missions in Haiti.

By early 2020, I had been living with my spouse for two years already. I contacted the RCMP regarding the survivor pension allowance for my spouse. I was 63 at the time. That's when I found out that my spouse was not eligible for the survivor benefit.

After that, someone from Radio-Canada reached out to me, and my spouse and I were featured on the program *La facture*, which aired on Radio-Canada on November 17, 2020. If you missed the episode, I encourage you to watch it. The show was very well done, and the issue was well laid out.

The Quebec government provides the survivor pension allowance, but the federal government does not. What a huge let-down that is.

As you probably all know, seeing as most of us are quite active on this issue and care deeply about it, the Canadian Forces Superannuation Act—called the Militia Pension Act in Canada—dates back to 1901. We are in 2022, so the gold digger's clause is beyond outdated.

According to the act, it's as though the person no longer has any rights once they turn 60; it's over. I disagree with that. We all have the right to equal treatment. This archaic law has not kept pace with changes in society, the society we are living in now. It also goes against the Canadian Charter of Rights and Freedoms. At the time, men had a life expectancy of 50 or 60; today, they are expected to live to 80 and beyond.

Last year, the current health minister, Jean-Yves Duclos, who was President of the Treasury Board at the time, said that, if we weren't happy with the provision, all we had to do was put pension money aside for our spouses. Forgive me, Mr. Duclos, but I contributed to the pension fund for nearly 33 years, and my spouse has every right to receive survivor pension benefits.

If I died tomorrow, with today's cost of living, my spouse could not afford to keep living in our rented condo. She would have to find somewhere else to live, practically low-cost housing.

Denying her survivor pension benefits is unacceptable. This is 2022, and we need to act like it. We are entitled to equality, a right set out in the Canadian Charter of Rights and Freedoms.

Thank you for this opportunity.

● (1315)

I would be happy to answer any questions you have.

**The Chair:** Thank you, Mr. Demers. It will be our pleasure to ask you questions. This is a very important issue, and it is fortunate that we are studying it.

[*English*]

I would now like to invite Mr. Walter Pinsent to speak for five minutes, please.

Mr. Pinsent is a staff sergeant, retired, from the Royal Canadian Mounted Police.

Mr. Pinsent, the floor is yours for five minutes. Please go ahead.

**Mr. Walter Pinsent (Staff Sergeant (Retired), Royal Canadian Mounted Police, As an Individual):** Thank you very much for this invitation to speak.

This is not entirely about Walter and Norma Pinsent. It's about a law that is discriminating, ageist, sexist, destructive and hurtful,

that impacts individuals and families of veterans of the Canadian Armed Forces and the RCMP.

We are punishing those who swore an oath to protect and serve without fear, favour and affection, who will take the bullet to protect us and other citizens of the world. The armed forces and the RCMP maintain the right and maintain our image as a peacekeeping nation.

Why are we protecting a 1901 regulation formulated under the British North America Act at a time when it was systemic, biased and prejudiced against women, and first nations? Are we still in that mindset?

Today, our Bill of Rights and Constitution reflect Canada's image as being more democratic and sensitive. Our laws have changed regarding sexual orientation, abortion and the war on drugs. Imagine, women are designated persons. Before the law they can vote and join the armed forces and rise to the rank of commissioner of the RCMP, or any other office of government. We can change. This is proof that we are a people who are maturing, growing, and we have reason and common sense. If it does have a place in our legislature, then why is this law not changed?

One gentleman said that many of us live vital, productive lives after 60. Modern medicine has improved my life through six surgeries for arthritis. Norma was 57 when we married and has been my partner and caregiver, seeing me through stressful rehabilitation for 17 years. She's especially supportive of my autistic son and is an indispensable part of our extended, blended family. She's known for her generosity, and supports families, local organizations and charities where government can't.

My stress level is resulting sometimes in restless nights. I'm continually assessing our resources. I want Norma to be able to live in her own home and continue to be an integral part of this community. I want to grant her the benefits of my pension and give us peace of mind. I'm running out of sunsets, and this issue is heavy on my heart.

This week alone in the media the news reflected that Canada is a reactive care country and is seriously lacking in the area of elder care. Apology at this time is a clear sign that the issue has not been fixed. I hate to think of Norma ending up in a nursing home like those who have been paraded before us in recent times. We could do well to look at other models of care, and Denmark has been set as a good example.

I acknowledge that this is all about money. We have to be careful, though, that we don't lose sight of individuals who are affected. As it is with this 1901 law, Canada would do us proud to get this skeleton out of the closet.

You have the power to do what is right. Change the law. For goodness' sake, let's get it done.

● (1320)

**The Chair:** Thank you so much, Mr. Pinsent.

We are so glad to have Mrs. Norma Pinsent also with us.

The members of the committee would like to hear you, Mrs. Pinsent. You have five minutes. Go ahead, please.

**Mrs. Norma Pinsent (As an Individual):** Hello. It is a privilege to speak before a committee whose mandate is to rectify an injustice.

I am Norma, an active, healthy, 73-year-old, who enjoys life and is grateful for all it offers. Walter and I share our money, our energy and our dreams. We want to live in the home that we retrofitted together with all we need to stay safe and comfortable through our advancing years, and to the last possible day.

We choose to live in the present. Seventeen years ago we rejected the option to buy into Walt's pension. It was prohibitive. We would be investing our fixed, limited funds in an uncertain future and robbing ourselves of joys and necessities our combined resources could provide, and should I die first, that investment would be lost.

Our government should rectify this. Fiscally, it is a sensible move. The longer citizens can support themselves, the less they rely on expensive government supports. With drastically reduced income, I will be one of those reliant seniors reaching for services that are scarce and inadequate, a situation painfully highlighted by recent events.

Looking ahead to financial insecurity is dreadful. It fills me with dread. I fear losing control of my circumstances, of forced reliance on family, of not being able to afford the care I will likely need. I want to see out my days in an independent, dignified manner.

There are other concerns. Through marriage, I have enlarged my family. Family is a responsibility. I will assume guardianship, upon Walt's death, of his severely handicapped son. Our granddaughter who has autism will need supports throughout her life, and we have four other children. I want to continue to serve and support my community, as I always have, through committee work, the church and charities. I want to support my friends who are aging as quickly as I am. With reduced income, sharing and giving becomes more difficult. Volunteers, as we know, and charitable agencies make our world go around. The less we give of our time and money, the more gaps have to be filled. I have no idea what life will throw at me.

Right now, I feel secure inside my family structure. Together, Walt and I manage. Should he die before me, my story will change. I make every effort to shine in my life, and in that, I am like millions of others, giving all that I can and striving to do what is right. I expect no less of my government.

• (1325)

**The Chair:** Thank you so much, Mrs. Norma Pinsent, for your intervention.

[*Translation*]

I would now ask the representative from the National Association of Federal Retirees to give their statement. I'm assuming it will be the president, Jean-Guy Soulière.

Go ahead, Mr. Soulière. The next five minutes are all yours.

**Mr. Jean-Guy Soulière (President, National Association of Federal Retirees):** Thank you.

Thank you, committee members, for inviting the National Association of Federal Retirees to speak today.

I would like to begin by recognizing that I and my colleagues are joining you from Ottawa, the traditional unceded territory of the Algonquin Anishnaabeg people, who have lived on this land since time immemorial.

The National Association of Federal Retirees is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces and Royal Canadian Mounted Police, and retired federally appointed judges, as well as their partners and survivors.

[*English*]

With 170,000 members, including over 60,000 veterans and their families, the association has advocated for improvements to the financial security, health and well-being of our members, and all Canadians, for nearly 60 years.

Federal Retirees is also proud to co-chair the Women's Veterans Research and Engagement Network, or WREN. WREN's mission is to work collaboratively to ensure equitable lifetime outcomes for all veterans.

I am here with the association's CEO, Mr. Anthony Pizzino; and our staff advocacy and policy officer, Monsieur Patrick Imbeau. I will share my time with Mr. Pizzino, and we will all be pleased to respond to any questions that committee members may have.

Our remarks today are supplemented by a written brief, and our association stands by to participate in other areas identified for study by this committee.

**Mr. Anthony Pizzino (Chief Executive Officer, National Association of Federal Retirees):** Thank you, committee members, Mr. Chair, for your time today.

The Canadian Forces Superannuation Act and the superannuation acts for the RCMP and federal public service have provisions for survivor pensions, pensions that are paid to eligible surviving spouses of contributors or pension plan members. The limitation if plan members marry or begin to cohabit with their spouses after age 60, in the case of the Canadian Armed Forces and RCMP, or after retirement in the case of federal public service, has been important to members of Federal Retirees for decades.

While the legislation is rooted in the turn of the 20th century, it's important to look at how pension legislation and regulations have evolved and to consider changes to the factors that impact pensions, including longevity and workforce participation.

While veterans, retirees and their spouses are affected by this difficulty, as our brief details, this is a complex pension policy matter that requires thorough study and assessment before proceeding with any changes. It is essential to have clear and accurate data to define the extent of this concern and to inform any potential solutions and their potential consequences. The importance of this data cannot be underscored enough. We are talking about hard-earned pensions of serving members of both the Canadian Armed Forces and the RCMP.

Pension plans rely on the balance between contributions and investment returns to fund appropriate levels of benefits. In 2015 and 2017, the federal government committed the ministerial mandate letters to "Eliminate the 'marriage after 60' clawback clause". In its 2019 budget, the government established a \$150-million fund for the veterans' survivors to be administered by Veterans Affairs, to work with the community to identify impacted survivors and to ensure they have adequate financial support. Little information is available on these initiatives. Veterans and their survivors deserve accountability and transparency, and to know what has happened with those funds and what they can expect going forward.

We have noted that veterans' survivors who are affected by this issue are often taken unawares. It is, in our view, clear evidence that retirement preparation and planning and pension communication needs to be comprehensive and clear.

Our brief demonstrates that veterans have been promised that this would be addressed for too long. They deserve answers, and I'm pleased to see that the committee is studying this.

I and my colleagues would be pleased to respond to your questions and to provide further information on the topic. Thank you.

• (1330)

**The Chair:** Thank you so much, Mr. Pizzino and also Mr. Soulière.

Now I'd like to invite, from the Royal Canadian Mounted Police Veterans' Association, Mr. Alexander Glenn, national president.

You have five minutes.

**Mr. Alexander Glenn (National President, Royal Canadian Mounted Police Veterans' Association):** Thank you for the opportunity to address this major problem among our retirees.

As mentioned, my name is Alexander Glenn, and I go by the name of Sandy.

I'm a retired member of the RCMP, and the current national president of the RCMP Veterans' Association. The current strength of the association is approximately 5,500 former serving members and employees, along with about 1,000 associate members, mostly being spouses and the vast majority being women. The total number of RCMP retirements in Canada is in the range of about 16,000, but that's a rough estimate.

To address the origins of this situation, as you no doubt are aware, when Canada's Militia Pension Act was passed in 1901, it contained a section now disgustingly referred to as a "gold-digger clause", which gave the government discretion to deny benefits to widows deemed unworthy. That is a most inappropriate way of thinking in this day and age, especially when you consider that these spouses had been married after the age 60, for 10, 15, 20, and 25 years. That's not unworthy. A widow was denied benefits if she was more than 20 years younger than her husband, or if he married her after the age of 60. It's interesting to note that it predates a woman's right to vote, which was made law in 1916.

The act was drafted this way to protect the Canadian military from deathbed marriages, which were common in the United States. It prompted the Canadian government to assume preventive action. It did have concerns that the same thing was going to happen.

Now consider, in 1901, the average life expectancy for a Canadian male was 50 years of age, and that's according to a 2017 publication by the National Post. I guess it isn't unreasonable to believe that a 60-year-old pensioner at that time could certainly have been in ill health, but today, it isn't that way.

According to a document published by the United Nations entitled "United Nations Human Rights Report 2020", the prediction was that life expectancy would be in the range of 80.3 years. The national population health survey and the Canadian community health survey estimate that the Canadian male can be expected to live in the range of 79.3 years of age.

Using the deathbed thinking of 1901, I cannot help but believe that this was the thinking of those who drafted today's military RCMP and public service pension plans. It's unreasonable to consider the age of 60 as the probable deathbed circumstance today. Indeed, if this rationale is applied to today's situation, then change the legislation, so that marriage over the age of 90 will affect the pension, because 90 is 10 years older than the expected life expectancy today. Back in 1901, it was 10 years later than the 50-year expectancy.

I've been serving as president of the RCMP Veterans' Association for almost two years. I must confess that before doing so, I had no idea this legislation existed. However, early into my first term—I'm in my second one now—I began to receive requests for assistance from a number of our association members to make a concentrated effort to get this clause repealed. Not only do those spouses, the vast majority being women, lose a portion of their pension, but sadly, that surviving spouse also loses all medical and dental insurance benefits upon the death of the pensioner.

I cannot imagine the mental stress, and Walt touched on this, that a pensioner who married over the age of 60 must be going through, worrying that his wife of many years is not going to be taken care of when he dies. The spouse doesn't deserve this, nor does the pensioner who gave most of his productive years to serving Canada.

• (1335)

I reached out to RCMP compensation services, and they advised that they were bound by their pension program rules and couldn't make any changes. They did advise me—and this was referred to by Mr. Pizzino—that there is the optional survival benefit, OSB.

Walt referred to this as buying into an additional pension. It's not an additional pension. It means that the pensioner can divert 20%, 30% or 50% of his pension to be used should he predecease his wife, and I say wife because it wasn't until around 2014 that a wife could possibly be in this circumstance with her husband. I'm speaking for the RCMP. Women didn't join the RCMP until 1974.

**The Chair:** Mr. Glenn, I'm sorry to interrupt you. It's time; your five minutes are over.

I know that you have a lot more to say, and members of the committee will ask you questions until three o'clock. As we know, it's an important subject, an important study, so I'm sure members of the committee will have a lot of questions.

I'd like to start a round of six-minute questions, and I'll start with Mr. Frank Caputo.

Also, I'd like to ask all members to direct the questions to one of the members as individuals, the National Association of Federal Retirees, or maybe the veterans association with Mr. Glenn. You can answer right away if the question is addressed to you.

Mr. Caputo, please go ahead for six minutes.

**Mr. Frank Caputo (Kamloops—Thompson—Cariboo, CPC):** Thank you, Mr. Chair.

I want to also welcome our clerk for the day.

I thank all of those who have served with the RCMP for their service.

My pre-political career was as a Crown counsel for the last 10 years, so I understand tremendously all the sacrifices that you make to keep us safe. Like one of the witnesses mentioned, I have a child who's autistic, so I understand the circumstances there, and even my pre-law career was as a federal parole officer, so I feel as though I have a few connections here.

This to me is a non-partisan issue. It's not a Conservative, Liberal, NDP or Bloc issue. This is something that concerns us all. In fact, I have somebody close to me—too close, I thought, to nominate or suggest as a witness—who was a veteran of both the Armed Forces and the RCMP who married over 60. I've had discussions with him and his partner about this situation.

I may have missed this, but to the National Association of Federal Retirees, I'm just wondering if there has ever been a charter challenge to this legislation.

**Mr. Jean-Guy Soulière:** I believe Patrick can answer that.

**Mr. Patrick Imbeau (Advocacy and Policy Officer, National Association of Federal Retirees):** Yes, there has been, in 1994. It was deemed that the legislation was not discriminatory on the basis of age or gender.

**Mr. Frank Caputo:** I wonder if that ruling would be the same today. Who knows? That was right around the time that the Supreme Court of Canada said you didn't have a right to medical assistance in dying, and we know what happened to that law several years later, so I wonder if that would be the same.

I was really struck by Retired Staff Sergeant Pinsent and his partner, Ms. Pinsent, and one thing that was mentioned in their opening comments was that they chose not to invest in the pension. This to me, Mr. Chair, suggests that they had two avenues, and I have a pretty good idea—or an idea—but this is all about them speaking and the record reflecting what they went through.

I'm wondering if they could please take us through that. What was the decision? Do we buy in? Do we not buy in? How much does it cost, and what are the implications? I feel as though that's information the committee should have to fully understand the decision faced by people who are in their situation.

Thank you.

• (1340)

**Mr. Walter Pinsent:** Yes, the option was there. Assessing it, as Sandy said earlier, we were limited in that it would have been taken from the pension I was receiving and put into another program. I might have gotten out of the force a little earlier than I wanted to on compassionate grounds, but it was still an issue that Norma and I did raise.

She is here now and she can speak up. I wish she would because she is in charge of the finances. I had to put it that way.

We decided as a couple that the best thing for us to do is enjoy the \$500 a month that we're required to pay in as an option. We agreed.

Norma, please speak up.

**Mrs. Norma Pinsent:** Yes, we did a lot of talking about it. Walt really struggled because he had a choice to be given a pension or sign it away. It didn't come easy to him. Actually, I made the final decision on that.

As I stated earlier, we chose to live not in the future, but in the present. Leaving jobs and setting up housekeeping as we did, with a blended family and pooling our resources, seemed to us at the time to be the sensible thing to do. We have been together now 17 years. That is many thousands of dollars that we've shared with each other and family and friends that would be totally and absolutely lost if I had died before Walt, so as an investment it didn't actually make much sense.

**Mr. Frank Caputo:** I see. If I understand correctly, the decision was made because you obviously didn't know the future. There was an uncertain future.

Just so I can have a little bit more context, what would help me is this: What percentage or how much would you have had to pay in order to receive these benefits? What kind of benefits would that have entitled you to? I gather that those benefits would disappear on Mrs. Pinsent's death if she were to pass prior to you, Retired Staff Sergeant Pinsent. Is that right?

Could you just walk us through that please, just so I have an understanding? Can you give an example? If had you paid  $x$  amount of dollars, what would you have gotten per month, where if she were to pass first, then you would have nothing?

**The Chair:** Mr. Caputo, thank you, but your time is up.

I don't know if Mr. Pinsent or Mrs. Pinsent would like to have a quick response to your comment, in 15 or 30 seconds, please.

**Mrs. Norma Pinsent:** There are a couple of points. Walt got out of the service fairly early, as he indicated, so his pension in and of itself was not well padded. We'll put it that way.

Out of that, we would have had to pay \$489 or \$500 a month to stash away 50%—I think, but maybe it would not have been that—of his pension for me should he die.

**The Chair:** Thank you so much.

Now I'd like to ask Mr. Wilson Miao to ask his questions for six minutes.

Please go ahead, Wilson.

• (1345)

**Mr. Wilson Miao (Richmond Centre, Lib.):** Thank you, Mr. Chair.

Thank you to everyone who is joining us today to discuss this important topic. I'd like to thank all of you for your service to our nation.

I understand this is a very unfair situation with the law that was passed earlier on. Can someone explain a bit more about the "marriage after 60" clause? How long has your organization has been advocating on this issue? Can you tell us about the history, your advocacy and how we are moving along in this process?

Can someone from the National Association of Federal Retirees answer this?

**Mr. Patrick Imbeau:** Essentially, it's part of at least three pieces of legislation: the Canadian Forces Superannuation Act, the Public Service Superannuation Act and the Royal Canadian Mounted Police Superannuation Act. They're all a bit different. The one specific to veterans is that the survivor or contributor is not entitled to an annual allowance if, at the time the contributor married the survivor or began to cohabit with the survivor in a relationship of a conjugal nature, the contributor had attained the age of 60 years. That is very similar in the other cases of the legislation. For public servants, it's after retirement, instead of at 60.

Our association was supportive of the court case in the nineties. We've been working on this issue since 1992, as far as I know.

To answer the question that was posed earlier, for a survivor pension to have the reduced amount, you can do 30%, 40% or 50%, which, you can imagine, is a substantial amount for a couple on one pension.

We've been active, at least, since then. Speaking regularly with MPs on this file, I believe we went through the legal route by supporting the court case in the nineties, but have been taking the political route since then.

I'll let someone else speak, if they would like.

**Mr. Jean-Guy Soulière:** There's an advisory committee at the public service pension plan, and this has been a hot topic. I was the pensioner representative on that pension advisory committee for a number of years. Our association was the one that first raised it at that committee and has been supporting it on the public service side. We also had a representative on the Canadian Forces advisory committee and the RCMP advisory committee. There's a pensioner representative on these committees, and all three committees have been pushing for a resolution to this.

However, as Anthony mentioned in his opening statement, information is needed. You can't just go and present recommendations without having the information. Information gathering is something that we have been asking for from the government and the chief actuary, who takes a look at all these pensions plans and makes the projections. We've been asking them to cost out what it would involve, and then you can start talking about the solution.

**Mr. Wilson Miao:** From what I'm seeing, it seems like the clauses are quite outdated. Would you say the elimination of these clauses will lead to a correlated increase in pension contributions to cover the financial shortfall? What would those increases look like?

**Mr. Patrick Imbeau:** I was going to say what Jean-Guy said. To know that answer, you would have to have the actuary look at it. The PBO would have to look at the question, or you would have to have someone look at exactly what the cost would be.

There doesn't necessarily have to be increased contributions. It could be a solution, like the.... In the mandate letters, for example.... The veterans fund that was suggested doesn't get to the root issue but, at the very least, there are funds there.

There are other solutions other than increased contributions, but increased contributions could possibly be one. This is one of the reasons why a study would be helpful from an actuarial perspective.

• (1350)

**Mr. Alexander Glenn:** May I speak on this?

**Mr. Wilson Miao:** Of course.



**Mr. Alexander Glenn:** First of all, in terms of the contributions, I'll use an example in terms of cost. We have many pensioners in this situation. We have a person who came to me who was paying \$750 a month. He's been married for 17 years. So far, he's put in \$153,000. If he dies, the government keeps that \$153,000. There's probably a 50% chance that it's a profit-making venture on behalf of the government, so I doubt there's going to be much change.

The RCMP is not eligible for the veteran and family well-being fund. That's only for military veterans. It is a potential profit-maker, as disgusting as that sounds, but there's a lot of money involved.

Thank you.

**Mr. Wilson Miao:** Thank you.

I understand that in budget 2019, \$150 million over five years was announced, starting in 2019, to create a new veterans survivor fund.

How much of the \$150 million is going to survivors? Is it enough to meet their basic needs?

**Mr. Alexander Glenn:** As I said earlier, not a penny goes to any RCMP folks. That's strictly a military venture.

**Mr. Patrick Imbeau:** Also, nothing has been handed out, as far I know, for veterans either.

**Mr. Wilson Miao:** How much would an average survivor be missing out on this compared to those who are married before the age of 60?

**The Chair:** Excuse me, Mr. Miao, could you keep your questions for the next round, please? We are dealing with about seven minutes each. You'll be able to ask them in the next round.

**Mr. Wilson Miao:** No problem.

[Translation]

**The Chair:** All right.

[English]

**Mr. Wilson Miao:** Thank you, Mr. Chair.

[Translation]

**The Chair:** Thank you.

Now we go to the second vice-chair of the committee, Luc Desilets. You have six or seven minutes.

**Mr. Luc Desilets (Rivière-des-Mille-Îles, BQ):** Thank you, Mr. Chair.

Hello to my fellow members. It's nice to see everyone.

Thank you to all the witnesses who are with us today. It's good to have you and to hear so many viewpoints.

I care about the topic we are studying today. These are truly archaic and discriminatory provisions. If we were to do a secret poll of all the members of the various parties represented at this table, I don't think anyone would say they support this type of discrimination in 2022.

Be that as it may, I care so much about this issue that I sought to ensure the Bloc Québécois platform addressed the two provisions,

in other words, the marriage after 60 and the marriage after retirement measures. Let's not forget that this was in the minister's mandate letter in 2015 and again in 2017. We can talk about that later, but I can't understand why the commitment would appear in a minister's mandate letter without a cost estimate or an impact analysis having been done first. Nevertheless, it showed up again in 2017.

As the honourable member just said, in the 2019 budget, the government set out \$150 million over five years as compensation, it would appear. Since 2019, it has been radio silence. We have heard nothing, and I don't know what is happening with the program. I now realize that the RCMP wasn't covered by the fund, but I can't for the life of me figure out why the fund would not apply to the survivors of RCMP veterans.

My question is for Mr. Demers.

How did you feel when you found out that the Liberal Party was abandoning its efforts to eliminate the marriage after 60 clause? Have you found out anything more? Has any money already been spent, and if so, on whom, why and under what circumstances? I have no information on that.

• (1355)

**Mr. Robert Demers:** I can't give you any exact figures, but according to representatives of the RCMP and federal retirees, the fund contained millions of dollars and the return on investment over the past five or 10 years has been huge. As you pointed out, so far, no one knows how much money has been set aside to pay out these benefits just in case the legislation were to be amended, as we hope it will be.

**Mr. Luc Desilets:** That's interesting, but you didn't answer my question. I understand what you're saying, though. I share your concern.

Mr. Glenn, I have the same question for you. Simply put, are you satisfied with the infamous \$150-million fund instead of the elimination of these two provisions?

[English]

**Mr. Alexander Glenn:** Thank you.

It's kind of irrelevant. We're not eligible. It's that simple. On that \$150 million, I understand that none of that has even been spent. The RCMP is not included. The Government of Canada does not recognize the RCMP as veterans. Therefore, we were excluded from that \$150 million.

In terms of our superannuation fund, I know that it was at one time in the billions and some of that was transferred back over through Treasury Board regulations or decisions. I am no expert on that.

I canvassed our entire association just to see how many people were impacted overall. Eighty-one people responded to me, stating that they were worried or were already in financial difficulties because of the legislation.

Simply stated, I'm not at all happy, and I'm representing our association in saying this: that any of those actions or promises are repealed. We need this not only as a promise, but we need it as an action.

[Translation]

**Mr. Luc Desilets:** Thank you.

Mr. Soulière, do you have an answer to that question? In other words, is that amount enough to compensate for the two provisions?

**Mr. Jean-Guy Soulière:** I can tell you what I think, but I'm going to ask Mr. Imbeau to weigh in, since he is the expert.

I think the \$150 million was meant to appease people. My sense is that it wasn't meant to make up for the fact that survivors would not be receiving pension benefits.

Someone mentioned the money the government had taken a few years ago, when the new legislation came into effect in 2000. There was indeed a surplus of \$50 billion in the superannuation fund, and the government of the day decided to take the money and put it towards the national deficit.

Mr. Imbeau may be able to speak to that.

**Mr. Patrick Imbeau:** The money was supposed to help those people but has yet to be spent. No one has received anything. I believe a study is supposed to be conducted to determine how the money will be spent so that it goes to the people who need it.

**Mr. Luc Desilets:** You're telling me that not a single cent of the fund, which has been around for three years now, has been spent.

**Mr. Patrick Imbeau:** No, not a single cent. At least, none of it has gone to the individuals who need it.

Even so, if the government were to start giving people the money, the underlying problem remains: in a few years, the money will be gone. The problem is still there.

• (1400)

**Mr. Luc Desilets:** The problem will get worse. That is for sure.

Thank you, Mr. Chair.

**The Chair:** Thank you, Mr. Desilets.

We will keep going.

I also want to remind everyone that the meeting is being broadcast live on Parliament's website, so anyone can go there to watch the committee's proceedings.

We will now go to Ms. Blaney for seven minutes.

[English]

The floor is yours, MP Blaney.

**Ms. Rachel Blaney (North Island—Powell River, NDP):** Thank you, Mr. Chair.

I first of all want to thank everyone so much for their testimony, especially those of you who are sharing very personal and intimate stories about the reality you're facing because of this very apparent injustice, quite frankly, in our country. Thank you for taking this up and for being able to share what is happening in your life so that as parliamentarians we can all better understand it.

If I could, I'll first start out with Mr. Demers.

First of all, thank you again for sharing your very personal information. You said in your testimony that your wife would not be able to stay in her home in the event of your passing. I would like you to tell the committee what it feels like to carry the weight of worrying about the safety of your spouse of 17 years when you meet your end.

[Translation]

**Mr. Robert Demers:** I'll take you back a few years, to 2020, when I first learned the news. My spouse was in the living room. I went over to her, and she was so shocked when she saw my face that she asked me whether I had seen a ghost. She said I was as white as a sheet. I told her what was going to happen to her. It felt as though I had been hit in the head by a two-by-four. I couldn't believe my ears.

If I died tomorrow, my spouse would not be able to stay in the home where we live. She would have to rent a place somewhere, perhaps not low-income housing, but a lower quality place, for sure. That makes me very uncomfortable.

What's really upsetting is that I and all the RCMP veterans here today served our country—in my case, at home and abroad. I came close to death more than once in Haiti. Nevertheless, at the age of 60, we are thanked for our service, and told that our spouses will not be receiving any benefits and that that's okay.

[English]

**Ms. Rachel Blaney:** Thank you for sharing that. I really am impacted by how you talked about feeling as though you were hit with a two-by-four. I'm looking for some clarity. You found out in 2020, so that, to me, means that it was not made clear to you at any point in your service that if you were marrying after 60 this would be the outcome. Could you speak to that?

**Mr. Robert Demers:** That's exactly right. I never heard of it. Maybe I should have checked more.

[Translation]

I just assumed that my spouse would be entitled to half of my pension. To tell you the truth, the first I'd ever heard of it was when they told me the news over the phone. I was stunned.

[English]

**Ms. Rachel Blaney:** Thank you for sharing that. I think that is incredibly important. It's not right, but it's also a shock, which really makes you, as a human being, feel very uncomfortable that you didn't warn your partner that part of being with you would be this potential outcome. Thank you for that.

Mr. Pinsent, you talked about being married for 17 years to your amazing wife. I really appreciate both of you testifying here today. I think hearing from both of you has been really helpful. You did talk, Walter, about feeling stressed, when you thought about what the future was and about the hard conversations you had with your wife about how you would make your financial decisions.

Could you just explain? I think people need to understand how stressful it is for you to carry with you the fact that when you go, all the benefit you bring to her personally will be gone but also what that means financially for her future.

• (1405)

**Mr. Walter Pinsent:** Yes. It makes me feel that we've been neglectful in our duties as husbands. As I said, I'm at the age now where it's a major concern that my beautiful wife will have some benefit for taking care of me since I got out of the forces. It's not her fault that when we got married I was strong and everything else, but that through the last 17 years I have been aging probably at a rate that makes me more concerned now. It's shameful that I have to stand here and talk to people like you about trying to justify my finances after death. It's the principle of the law.

I don't want to start going into what I've seen, even last night, about how laws have been changed to accommodate. There was a law that was unreasonable. I'll mention it. The blood transfusion law was changed because of pressure from people. Since 1901, we haven't seen anything. I felt kind of insignificant with this whole thing.

Basically, how I feel is that she has been a good caregiver to not only me, but this community. She's well respected, and it's almost like an insult that I would leave this earth and not have anything to leave.

**The Chair:** Thank you.

Ms. Cathay Wagantall, you have five minutes.

**Mrs. Cathay Wagantall (Yorkton—Melville, CPC):** Thank you so much, Chair.

Thank you all for being here today and for again sharing your personal circumstances and your heartfelt responses to either what you're experiencing personally or from being involved in advocating on behalf of those who this does impact.

I would like to ask a question. I'm going to ask Norma if she would respond, just to get that Pinsent feel again to this question as well, and also Robert.

In our notes, I understand that in the 2015 mandate letter for the Minister of Veterans Affairs it was a top priority to eliminate the "marriage after 60" clawback clause. Then the government abandoned this legislative route and didn't eliminate it, and instead, in budget 2019, it announced the creation of the veterans survivors fund, which we've been discussing.

It appears to me in the way it's worded here that the majority of that was initially to be spent over five years, first of all on determining what this should look like and to work with the community identified. However, what was done was solely a research effort by Professor Eric Li of the Faculty of Management at UBC. They were given a \$125,000 grant from the Canadian Institute for Military and Veterans Health Research. They submitted their report in December 2020 after interviewing seven surviving spouses and three veterans.

Now, we're always told that we need a critical mass to come up with any conclusions that have weight. Do you feel that seven surviving spouses and three veterans is a fair representation of people who would be in your circumstances?

Perhaps Norma could respond first, and then Robert, if you would.

• (1410)

**Mrs. Norma Pinsent:** That is totally amazing. As I've said, I'm secure inside my family, but I know there are countless stories out there that would have had impact in a study, or whatever, such as you're speaking of.

What amazes me is that we're looking at it with a very fine comb at the moment, but what stands out to me is the injustice that sits at the top of this. Any one person's individual story probably is not as important as the overall injustice of denying a pension to a spouse, especially of a vet who has already paid in for 25 years. Where is that?

Now he's with me and happily so. We have a lovely time together.

**Mrs. Cathay Wagantall:** It certainly appears so.

**Mrs. Norma Pinsent:** It makes no sense to me. It's the injustice. It's not even the individual story.

**Mrs. Cathay Wagantall:** Can I take from that, then, though, that what you're saying here is to redirect their thinking to move over to this different approach to the issue, and study further, but yet they're not truly dealing with the issue that everyone knows exists? Whether it was five spouses or 300 spouses, it's the injustice that is wrong.

**Mrs. Norma Pinsent:** Yes, and rather than five stories, there would be 300 different ones.

**Mrs. Cathay Wagantall:** Right. Okay. Thank you.

Robert.

[*Translation*]

**Mr. Robert Demers:** I'm still stuck on what Mrs. Pinsent said. We are focusing on statistics and throwing out numbers, seven, three, 10 or two. The injustice has existed for over a century, since 1901, and to this today, nothing has been done.

After the *La facture* episode featuring our story aired, I got calls and emails from RCMP veterans and others. We realized that we weren't the only ones affected by this. Many people are suffering this injustice, which should have been remedied a long time ago.

[*English*]

**Mrs. Cathay Wagantall:** That was very good feedback. Thank you so much; I appreciate that.

**The Chair:** Now let's go to Mrs. Rechie Valdez for five minutes, please.

**Mrs. Rechie Valdez (Mississauga—Streetsville, Lib.):** Good afternoon, Chair and colleagues.

Thank you to our witnesses for your important work to support our veterans with this study with your very important testimony. It's really heartfelt, and you can hear from all of us that your testimony is very valuable.

Special thanks go to those who have served and who continue to serve our country and to their spouses as well. We all need to work together to support our country.

Mr. Chair, through you, I'll direct my questions to the National Association of Federal Retirees. I do have a few questions, so let's see if we can get through them.

Why do you think that common-law partners have not been included in the benefit process as well? Can you add your input?

**Mr. Patrick Imbeau:** Common-law partners are included. I can find the specific wording. It only affects marriage after 60, but if you have a spouse who existed before—not necessarily married but a common-law spouse—you can receive survivor benefits.

**Mrs. Rechie Valdez:** How could this policy become more fair to include LGBTQ partnerships?

• (1415)

**Mr. Patrick Imbeau:** I believe it does specifically state that it can be.... It literally says both same sex and—

**Mrs. Rechie Valdez:** Thank you.

Have you received any specific input or testimony from women veterans associations about these reforms? Have they made any suggestions through you or provided you with any feedback on this?

**Mr. Patrick Imbeau:** Feedback very specific to this issue? Not specifically. Obviously, it does affect female veterans as much as it affects male veterans. It doesn't matter what gender you are, you will be affected by this, although it does disproportionately affect female survivors and male veterans simply because of the demographics of veterans.

**Mr. Jean-Guy Soulière:** Could I add something?

That's a good point you raise. I did mention in my opening statement that we were quite involved with women veterans research and engagement. I will make sure that the question is posed. Maybe there is some information there. If there is, we will certainly provide it to you.

**Mrs. Rechie Valdez:** Thank you.

We've had many different witnesses come forward. The women's testimony in particular is unique. That's just what I was trying to understand.

**Mr. Patrick Imbeau:** When the person who did the research and spoke to the 10 people who were affected by this, he mostly spoke to women. His name is Dr. Eric Li. I believe he's speaking at committee in a couple of weeks. You'll be able to ask him that viewpoint in a couple of weeks.

**Mrs. Rechie Valdez:** This question is now for Sergeant Pinsent and Mrs. Pinsent.

You've talked about how this policy has negatively impacted your life. Could you describe for all of us how it would positively impact your lives if we were to change the current policy?

**Mr. Walter Pinsent:** It would give me some clarity.

So many laws have been changed. We're a sensitive society.

Like I said in the beginning, it's not entirely about Walter and Norma Pinsent. It's about the individuals and families of veterans of the armed forces and the RCMP. I don't know of any other pension program that would be compared to this. If this law were to be changed tomorrow, it would make me the happiest man in the world.

**Mrs. Rechie Valdez:** Thank you.

Go ahead, Mrs. Pinsent.

**Mrs. Norma Pinsent:** It would change the days and, hopefully, years that come.

We purposely retrofitted our home and invested our funds in making it as wheelchair accessible as possible. We are presently changing our bedroom ensuite to make it better and more easily accessible to both of us.

With an increased funding for me after Walt's death, plans would be very different. I am looking at staying here as long as I possibly can, as opposed to having the funds that might give me a cottage in a city closer to a hospital. All of these sorts of scenarios crop up for every couple that's approaching their later years like we are.

Yes, that money would make a massive difference in how we are approaching our future and in the way we have been working together up to this point.

**Mrs. Rechie Valdez:** Thank you.

**The Chair:** Thank you so much.

[*Translation*]

The next two members will have quick turns of two and a half minutes each, starting with Luc Desilets.

Go ahead, Mr. Desilets.

**Mr. Luc Desilets:** Thank you, Mr. Chair.

I want to revisit Eric Li's report quickly. I'm very glad that he will be appearing before the committee. I certainly have questions for him. It's not unusual for a report to cost \$120,000, but I can't figure out why only seven people were interviewed for the study. Even a qualitative scientific study would typically involve more than seven people, so this is a far cry from a quantitative study. I'm struggling to wrap my head around that.

I also can't understand why the report isn't available. Is it a secret report? What's the reason? Apparently, it was published and made available two years ago, but we can't see it. I don't understand that. Those are questions we'll have to ask Mr. Li.

Thank you, Mr. Demers, for agreeing to share your story and appear on *La Fracture*. It was mainly thanks to that episode that I became aware of this issue. It was really well done. It was clear how much this means to you. I commend you.

Earlier, you touched on how the Quebec government deals with pension benefits.

Can you tell us a little more about that?

• (1420)

**Mr. Robert Demers:** What I learned is that Quebec provides an allowance to the surviving spouse. In our case, though, the federal government gives nothing to the surviving spouse if we marry after 60. The province provides the benefit. The measure is in place and it works.

Why, in our case, does the federal government give the surviving spouse nothing?

To put it politely, that is nonsense. The province has no problem paying out a survivor benefit allowance, but the federal government does. The gold digger era is long gone. This is 2022. Maybe the government should get with the times.

**Mr. Luc Desilets:** I understand. I would really like to know how other provinces do things.

My last question is for Mr. Pinsent. It's a short one.

You mentioned the model in Denmark.

Quickly, could you tell us about it?

**The Chair:** You have a few seconds left.

Go ahead, Mr. Pinsent.

[English]

**Mr. Walter Pinsent:** CBC did an inquiry about this exact thing about elderly care. It was on just a couple of nights ago. It stuck out that the example they used was Denmark.

That's one thing, I guess, that would be of concern to all of us who are aging now, especially for the health care that I'm talking about.

**The Chair:** Thank you so much.

[Translation]

Thank you, Mr. Desilets.

We now move on to Ms. Blaney.

Over to you, Ms. Blaney. You have two and a half or three minutes.

[English]

**Ms. Rachel Blaney:** Thank you, Chair.

I will go quickly to Sandy.

I believe you told a story about a veteran who's put aside, I think you said, about \$153,000 so far for his wife, and now I understand the wife is not doing well and will probably not make it. I want to clarify that with the way these pensions work, folks are giving up part of their pension—between 30% and 50% of their pension—every single month, but if their loved one passes before they do, that pension disappears and all of that money is returned. Could I get clarity on that?

**Mr. Alexander Glenn:** The money is not returned to the pensioner. The government keeps the money. In that case, it was 100 and some thousand dollars invested in her security. If she passes, not a penny goes back to the pensioner. You have to remember that pensioners get small amounts. A big pension is \$2,000. If you give

up 50% of that to make sure your spouse is taken care of, your family has to live on \$1,000 a month.

After putting your life on the line.... In the RCMP for sure, I've been in some bad situations, and I'll just do it again. Can you imagine soldiers who are giving up huge portions of their lives—the most productive portion—and who then can't afford to provide for their spouse? If he or she does pay into it, that money is lost. Is it a 50% chance for profit by the government? I'd hate to think that was their thinking, but that is the reality.

• (1425)

**Ms. Rachel Blaney:** I will go to the Federal Retirees. I want clarity on that. Could I hear whether there is any other jurisdiction that doesn't do that or that allows survivor pensions? I also want clarity as to whether, if you are 55 and you are a federal public retiree and then you get married at 58, this applies even though you got married before 60? I need clarity on that.

**Mr. Jean-Guy Soulière:** Patrick.

**Mr. Patrick Imbeau:** There are a couple of things there. First off, for federal retirees and how that works, if you got married at 58 but it was after your retirement then it's after retirement. It's basically right after retirement, when you get your first paycheque as a retiree. That's very similar to other jurisdictions and pension plans basically across the country. These kinds of after....marriage types of things are fairly common with pension plans. They've existed in pension plans for ages. That doesn't mean it can't change; that's just the way it's been.

As two members already brought up, it does exist. In Quebec, for example, for marriage after 60 there is no discrimination based on age in the pension plan. In Newfoundland there isn't for the public service or for the CAAT pension plan. Those are the only three examples I'm aware of. The vast majority of plans have something similar to this. Again, as I said, just because it exists, doesn't mean it can't change.

**Ms. Rachel Blaney:** If you're common law at 55 and then you get married at 60, is there any change there?

**The Chair:** Answer in five seconds, please, or maybe Ms. Blaney will come back with that question.

Go ahead, Mr. Imbeau.

**Mr. Patrick Imbeau:** For federal retirees, no, it doesn't matter. You can be common law beforehand and continue, as long as you can prove the relationship existed prior to the retirement.

**The Chair:** Thank you.

Let's continue with the questions. We have our colleague Mr. Fraser Tolmie. I'm pretty sure he has a lot to ask this afternoon.

Mr. Tolmie, the floor is yours.

**Mr. Fraser Tolmie (Moose Jaw—Lake Centre—Lanigan, CPC):** Thank you, Mr. Chair.

Thank you, everybody, for your service, and more importantly, thank you for your advocacy.

I think one of the challenges sitting here, as Mr. Desilets, my colleague from the Bloc, shared earlier on, is that this seems to be a no-brainer. It seems that in 2015 the government of the time was coming forward with an answer, and then all of a sudden it pulled the rug out. For me, it's very disappointing and frustrating to be sitting here discussing something that should have been dealt with six years ago. I really don't have many questions. I think, sitting here looking at each other on these cameras, we all agree that this should be taken care of.

I would ask this question to Mr. Soulière. Did the government ever give you a heads-up that they were going to backtrack on this promise that was made in 2015?

**Mr. Jean-Guy Soulière:** No.

**Mr. Fraser Tolmie:** Has the government ever responded to you with any numbers, and how long have you been asking and advocating for this?

**Mr. Jean-Guy Soulière:** I can only speak for the time I was on the pension advisory committee. I was there for a long time. They pussyfooted around on the information and never provided complete information to the advisory committee at the time that I was on it. I was on it until, say, 2013-14. I had been there for a long time. All I heard from the chief actuary was that it was going to be expensive, but what that meant, I didn't know.

Of course, we've always advocated that changes were possible, because of the \$30-billion surplus that was in the pension fund prior to the year 2000. If you recall, at that time the government changed the pension legislation to permit investments. What gets me, in the conversation, if I can offer one personal comment, is forget about 1901, and focus on this year. We tend to try to change legislation. Let's not change legislation; let's think about establishing legislation. Take the situation that we have today and establish it, getting rid of all the negatives that happened in the past. That's just a personal note.

● (1430)

**Mr. Fraser Tolmie:** Again, I will say that, obviously, there is frustration here. One of the observations, being ex-military...and then in other conversations that we've had with veterans, the esprit de corps is to get the job done: Go out there, do your job and get the job done. Then when you come up against something like this, it's bureaucracy and bureaucracy, excuses, finding reasons why, the easy way out and pushing it off.

I want to commend you again for your advocacy. I want to commend you for your passion because it's not just about doing this for yourselves and your families. It's doing it for other families, as Mr. Soulière said, in the future.

Mr. Soulière, I'll go back to this.

Did they give you any reason why they backed out or changed their minds on this?

**Mr. Jean-Guy Soulière:** No, I don't recall that point of it. I was out of the association for a couple of years, and that happened during the time I was there. But I don't believe....

Patrick?

**Mr. Patrick Imbeau:** No, there hasn't been a good explanation in the last few years, at least that I am aware of.

**Mr. Fraser Tolmie:** Okay.

We get a sampling of seven people, but I know that when you're....

**The Chair:** Sorry, it's tough for me to cut everyone off when they are speaking. The discussion is very interesting, but I have to do that as the chair.

I would like to invite Mr. Churence Rogers for five minutes, please.

**Mr. Churence Rogers (Bonavista—Burin—Trinity, Lib.):** Thank you, Mr. Chair.

I want to say a big welcome to all of the witnesses here today. It's been really enlightening for me to hear some of the personal stories and talk about the circumstances they are facing because of this clause about marriage after 60.

I especially want to welcome Walter and Norma, who live on the beautiful Eastport Peninsula, which is actually in my riding of Bonavista—Burin—Trinity.

I have a couple of questions.

First of all, Norma, I think Sandy might have clarified this, but I want to make sure. You were saying that when you and Walter had the discussion about putting the extra money per month into a survivor's program—the option, I guess, to have a survivor benefit plan, that \$500-plus a month—if you passed before Walter, he would not receive any benefit whatsoever, and that money would be lost. Is that correct?

**Mrs. Norma Pinsent:** That's correct.

**Mr. Churence Rogers:** Okay. Thank you so much. Now I can really appreciate why you took the decision you did, and I fully understand.

For the National Association of Federal Retirees, what have you heard about how this current pension exclusion stipulation affects the mental health of veterans and their families? I know that Walter talked about this, and so did Norma, but as an organization, have you heard much detail from people about how this is impacting their lives and lifestyles?

● (1435)

**Mr. Jean-Guy Soulière:** Yes. It is one of our major resolutions that for years and years we have been advocating for. If I recall correctly, the opportunity of buying an annuity after age 60 and after retirement came into effect only when the new legislation, the new acts, were enacted in the year 2000. I don't think it existed before.

**Mr. Patrick Imbeau:** It was in 1992.

**Mr. Jean-Guy Soulière:** Okay, so it did exist before, but people were not aware of it. As part of the pre-retirement seminars we give, we keep telling the people who are participating about this option we have, but it's hard. We publish it periodically in our Sage magazine, but it is difficult.

Yes, we hear it. There is not a week that goes by without someone bringing in a case. We have examples, in the brief that we presented to the committee, of some of exactly the same points that have been raised in personal testimony here. We are quite conscious of it, yes.

**Mr. Patrick Imbeau:** On page 5, we have numerous testimonies from some of our members.

**Mr. Churence Rogers:** Okay.

Do the U.S. or other international partners that were referred to earlier have similar policies in place or have they been changed over the years?

**Mr. Jean-Guy Soulière:** Go ahead, Patrick.

**Mr. Patrick Imbeau:** The U.S. has a very different system. It's more like a life insurance plan that they purchase into; I put it into the brief because it's a bit complicated, but it's not really a comparable system.

**Mr. Churence Rogers:** What about other jurisdictions, other countries such as the U.K., or others? Have some of these been studied and reviewed to make comparisons?

**Mr. Patrick Imbeau:** I'm not aware of a study to do the comparison, but if I'm given some time, I can come back to you with an answer.

**Mr. Churence Rogers:** Yes, I'd appreciate that.

The other question that crossed my mind is, how many veterans' survivors out there would this apply to? I know that you talked about actuarial studies and some other things in the past. How big or how broad is this issue?

**Mr. Patrick Imbeau:** I think that's exactly our point: we don't know. For the study by Eric Li, he tried to go out and find people, but especially because he was trying to do the study during COVID it was very difficult to find people. That's why he ended up with only about 10 people in his study, so trying to find those stories.... We hear them, as Jean-Guy said. We get people who email us and let us know, and we share it on Facebook.

People can tell us stories, but we don't have an exact number for how many people are affected or could be affected by this. The other thing is that there's a lack of communication on it, because people aren't aware of these issues until something happens to them. They aren't necessarily aware that they're going to be affected.

**Mr. Churence Rogers:** I asked the question to deliberately get that answer. It seems to me that's a big part of the solution. There are no details.

Thanks, Mr. Chair.

**The Chair:** I'd like to go back to Mr. Frank Caputo for five minutes, please.

**Mr. Frank Caputo:** Thank you very much, Mr. Chair.

This has been eye-opening and illuminating.

I think my colleague Mr. Rogers asked a poignant question about other jurisdictions.

This could go to the National Association of Federal Retirees or to the national RCMP president, to anybody who has any political

connections, if you will. I'm sorry: "connections" doesn't sound right, but any sort of political.... What would be the terminology I'm looking for?

For those with associations or liaisons, anybody who deals with government at a fairly high level, do we know why in 2015 this was in the mandate letter? I presume that was the first time that it was. I suppose mandate letters haven't always been released.

Do we know why? Has anybody been given an answer as to why it disappeared in 2017?

• (1440)

**Mr. Jean-Guy Soulière:** No. That's the short answer. As part of our advocacy, we meet with a lot of MPs. We have met with some of you at either the local level or the national level. It is always one of our priorities to talk about veterans.

You know, the answer to the question is that probably it was because of the advocacy work...and not only by us. I don't want to take all the credit for this. It was also work by the many veterans associations, a couple of RCMP associations and the pension advisory committees, the three committees that have been established. It's in the law to have these committees. The unions have been pushing as well from their point of view. Of course, their main focus is on current employees, but they also think of employees who will be retiring. We have close relationships with them. I remember a meeting in 2017 with the veterans affairs and national defence ministers at the time, pushing for the idea of marriage after 60 and our advocacy work there.

As to why they took it back, I think they maybe had other priorities, because the mandate letters are based on the priorities they feel are politically sensitive at the time.

**Mr. Frank Caputo:** I'm not sure about the demographics for people in terms of age when it comes to veterans or RCMP or those who would be affected. Will there be a surge in retirements in the coming years that would impact this? Is that a possible rationale? Do we have any of that data on how many people are five years from retirement and that type of thing?

**Mr. Jean-Guy Soulière:** We certainly don't have the data. We deal with the public service and MPs and senior government officials. There's no indication that there will be a rush to retirement.

The major hump, if you will, with retirements is when the government institutes some constraints. In 1994, for example, people were given special packages to get out of the public service, because they wanted to reduce the public service. That had an impact on pensions. We provided a lot of seminars at that time telling people, "Watch out if you retire. Here's what you should be looking for in terms of your retirement." But a lot of people took the early packages without having a true indication of the implication to their pension.

**Mr. Frank Caputo:** Thank you.

Mr. Chair, how much time do I have remaining?

**The Chair:** You have 30 seconds.

**Mr. Frank Caputo:** I won't get a question out in that time, so I'm happy to give it to someone else.

**The Chair:** All right. Thank you so much.

**Ms. Rachel Blaney:** I'm happy to take it.

**Voices:** Oh, oh!

[Translation]

**The Chair:** You'll get a chance a bit later, Ms. Blaney.

[English]

We'll go to Mr. Sean Casey for five minutes. After that, we'll see about Ms. Blaney.

Go ahead, Mr. Casey.

**Mr. Sean Casey (Charlottetown, Lib.):** Thank you very much, Mr. Chair.

I'd like to start with the OSB, as it's called. I'm not exactly sure what that stands for, except I believe the first word is "optional". If I understand the testimony to date, this OSB plan allows for a pensioner to have a deduction from his pension in order to be able to provide a portion of that pension, after his death, to his survivor. I think Mr. Imbeau spoke of this, and also the Pensions.

If I may, Mr. Imbeau, with regard to the OSB, have I correctly characterized the way it would work, that a pensioner could take a 50% cut in his pension in order to allow for a pension of 50% of his to go to his survivor? Is that the scheme?

• (1445)

**Mr. Patrick Imbeau:** Yes. Essentially, it says that you choose between providing a survivor pension of 30%, 40% or 50% of your own pension. Your monthly pension is then reduced accordingly to the level of benefit that you choose. The greater the survivor pension, the greater the reduction in the pension. So yes, that's how that works.

**Mr. Sean Casey:** Thank you for that.

It strikes me that the people who need that benefit most are the ones least able to afford it. Does your organization have any statistics on what the uptake is for this program?

**Mr. Patrick Imbeau:** No. We don't have any specific statistics. This is just anecdotal, but I've been told that it's fairly low. I've been at this job for about eight years, and every time I've spoken to someone about it, I've literally never heard of somebody taking this option.

While it's good that it exists and gives a pension if there is the option, as you said, if you have a very small pension, taking a 50% cut is a substantial amount.

**Mr. Sean Casey:** Yes. Absolutely.

Do you have any sense of where we might be able to look for data on uptake? I'm quite interested to know whether your anecdotal view is one that would be borne out. Where would I be able to find that out? Do you have any idea?

**Mr. Patrick Imbeau:** Part of our brief is asking to look at this kind of data and see where we could find it. I'm assuming that the pension centre would probably have an idea of how many people

do the take-up, but I couldn't speak for them. You'd have to ask them.

**Mr. Sean Casey:** Thank you.

In the opening remarks from your organization, I think it was Mr. Pizzino who talked about the complexity of this issue and the importance of "clear and accurate data". Now, it's my understanding that after the veterans survivors fund was put in the 2019 budget, there was then an effort to pull together the data from CIMVHR in order to identify the size and characteristics of the survivor population.

Given his comment with respect to the importance of data, and given that at least a couple of years have passed, could we have your comments on whether or not a couple of years is reasonable to gather the information that is necessary to assess what should be done with respect to this veterans survivors fund and how it should be structured?

**Mr. Patrick Imbeau:** I believe it would have been possible. I spoke to Eric Li. His research has been done. It's just never been published. Being able to pull up those numbers, I mean, it shouldn't be too.... We're not asking for these gigantic studies about how many people are affected, or for a quantitative study and surveys and whatever else. We're just basically looking at data that should already exist within the pension centre of how many people are affected. You could then ask someone like the PBO or an actuary to look at how much it would impact the pension plan. Again, that itself shouldn't be a two-year process.

**Mr. Sean Casey:** What advice would you have for the government, without yet having that data, with respect to the structure of the veterans survivors fund, given that it appears clearly to still be a work-in-progress?

**Mr. Patrick Imbeau:** I don't understand why the funds have not been doled out. I guess maybe there's some issue with identifying exactly who these people are. Again, I'm taking guesses, because, as Anthony spoke about, we need transparency here. We don't know what's going on. We don't know why they haven't been able to identify these people. We don't know why they haven't been given the funds. We know that there was research done from CIMVHR and it wasn't published, so what's going on?

I understand that there are possibly issues with COVID, and that's why, for example, Eric Li's research was affected, but that shouldn't affect the numbers of take-up. The pension centre should have this information.

• (1450)

[Translation]

**The Chair:** Thank you, Mr. Imbeau and Mr. Casey.

[English]

**Mr. Sean Casey:** I expect that Mr. Glenn's advice would be to include the RCMP vets.

Thank you, Mr. Chair.

**The Chair:** Thank you, Mr. Casey.



[Translation]

The next two questioners will have two and a half minutes each. I don't think we'll have enough time to get to Mrs. Wagantall or Mr. Samson, unless they have just a quick question.

[English]

Right now I'd like to invite Mr. Luc Desilets to—

[Translation]

**Mr. Luc Desilets:** Thank you, Mr. Chair.

They won't have any questions. You'll see.

**The Chair:** Go ahead, Mr. Desilets.

**Mr. Luc Desilets:** I'm joking.

My question is for Mr. Soulière.

We hear and understand that people say it would cost too much, and so on.

I have a first question and I would ask you to answer it quickly, because I have three to ask. Can we use the cash surplus to fund this program?

**Mr. Jean-Guy Soulière:** First of all, we need to know if there is a surplus. Investments are made for pension plans, and there is a surplus. However, the difficulty is that there are indeed two pension plans: the one that applies to those who drew their pension before the year 2000 and the one that applies to those who will do so after the year 2000. This further complicates matters.

**Mr. Luc Desilets:** I understand.

**Mr. Jean-Guy Soulière:** The purpose of the investments is to eventually pay all the pensions based on investments. From year to year this increases and we have had a good return this year. It should be said that PSP Investments invests the contributions of all three plans, not just the government pension plan. It's not up to them to decide if there are any changes.

**Mr. Luc Desilets:** I see.

Would a surplus be usable now?

**Mr. Jean-Guy Soulière:** It's hard to say.

I don't really have an answer to that, but maybe Mr. Imbeau does.

**Mr. Patrick Imbeau:** I'm not sure yet, as I haven't seen the new figures. They are usually released in May or June.

**Mr. Luc Desilets:** All right.

We may not have completed our study. If you could send us these figures, we would be very grateful. It would allow us to elucidate this whole aspect of the availability or non-availability of funds.

If not, Mr. Soulière, what increase in contributions would be required at this time to meet this request or these two components?

**Mr. Jean-Guy Soulière:** This is a very difficult question to answer, and I don't know if I can answer it adequately on a Friday afternoon.

Let's just say that at the moment, the contributions are equally divided. There are employer contributions and employee contributions, which are each 50%.

I think the unions would be fiercely opposed to any changes. They have fought to prevent this equal sharing. So I think the answer to that question is probably no.

**The Chair:** Thank you, Mr. Soulière.

**Mr. Luc Desilets:** Thank you.

**The Chair:** I now yield the floor to Ms. Blaney, and must inform her that Mr. Desilets took Mr. Caputo's 30 seconds.

[English]

Madame Blaney, go ahead, for two and a half minutes, please.

**Ms. Rachel Blaney:** That is not fair, Chair.

I would like to ask a couple of question of Norma.

I want to say first of all that Walter's devotion to you is very apparent to all of us in this room. I want to thank both of you, because you've had to be incredibly honest about the reality you're living. That's something we need to hear, but I also feel very uncomfortable that, to look at it, you have to put your hearts on the table in this way for us. I want to recognize that first.

Norma, in your testimony, you said something really important to me about the dedication to family, that it's not just about the two of you, but it is about a son that you're caring for and also a granddaughter.

Could you speak to us about the impact it will have on those relationships, and your responsibility if you are without Walter and without that part of your economic benefit?

• (1455)

**Mrs. Norma Pinsent:** It probably means that I would not be able to help in some ways that I would really like to help. Things change so much over time. When Walt and I made our decision to opt out of the pension, nobody anticipated that it would be \$2.03 for a litre of gas and that sort of thing, right?

With our grandchild, she is a verbal autistic, but she will never be able to live independently. I take that burden as my own. Walt's older son has some government supports, but as I said, nothing is ever certain. For me, the granddaughter is a liability and a responsibility that I take very seriously. We already help with her schooling, and we help with things like music lessons, etc. Once Poppy is gone, Nanny Norma takes the same responsibility.

**Ms. Rachel Blaney:** Without the same resources, and I think that's what is so important.

**Mrs. Norma Pinsent:** Yes.

**Ms. Rachel Blaney:** After so many years of marriage, building a family, you feel that without that financial support you won't be able to do the duties that you are responsible for.

**Mrs. Norma Pinsent:** And that I want to do.

**Ms. Rachel Blaney:** Thank you for that. That honesty, I think, is absolutely imperative. I just want to say to Walt that I believe that Norma is worth it, and I promise to continue this fight for as long as it takes.

Thank you both. Thank you, all.

**Mrs. Norma Pinsent:** Thank you.

**The Chair:** Thank you so much, Ms. Blaney.

[*Translation*]

Ladies and gentlemen, with these comments we will conclude the session.

I want to thank all the witnesses for participating in this study. As you know, this is the first meeting. We will have two more meetings. So I invite you to write to us if you have any further information for us. I can even go so far as to say that, by the end of the parliamentary session, the committee will surely have time to produce a report and make recommendations. So please do not hesitate to write to us and tell us what you would like to see in that report.

**Mr. Darrell Samson (Sackville—Preston—Chezzetcook, Lib.):** Mr. Speaker—

**The Chair:** You have the floor for a few seconds, Mr. Samson.

**Mr. Darrell Samson:** You said earlier that perhaps we would have time for a short question or comment before we finish.

**The Chair:** That's right.

Ms. Cathay Wagantall also wanted to speak.

I will allow 30 seconds each for your interventions and 30 seconds for the response.

[*English*]

**Mr. Darrell Samson:** Thank you, Chair.

Thank you for your testimony, all of you, and for your service. It's extremely touching but also difficult to listen to. To think that as we move forward, challenges will get greater for financial issues is very important to note.

My only comment is that this is long-standing. Since 1994, nine private members' bills were tabled in the House of Commons. It's been a challenge now for over 30 years, and so we need to get to work on this.

Thank you.

**The Chair:** Thank you so much.

Mrs. Wagantall, would you like to say something?

**Mrs. Cathay Wagantall:** Certainly, and I appreciate the opportunity.

What we heard today is about a situation that many of you were not aware of until it hit you in the face, and we hear a lot about that on this committee, about how late in the process people become aware, or in some cases have a back injury and weren't aware that their back is divided into four sections and you have to apply for all four, and this type of thing. I just want you to know that we'll continue to challenge whatever government is in place to make life simpler for those who have served us, taking the ultimate sacrifice as a possibility, and dealing with so many challenges later in life. We will continue, I believe, as a committee to support you in your endeavours with this.

Thank you so much.

● (1500)

**The Chair:** Thank you so much, Mrs. Wagantall.

[*Translation*]

I would like to take the time to thank each of you.

First, I would like to thank Mr. Robert Demers, a veteran of the Royal Canadian Mounted Police, who appeared as an individual.

[*English*]

Mr. Walter Pinsent, retired staff sergeant, Royal Canadian Mounted Police, and Mrs. Norma Pinsent.

[*Translation*]

I would also like to thank the witnesses from the National Association of Federal Retirees: Mr. Jean-Guy Soulière, president, Mr. Anthony Pizzino, executive director, as well as Patrick Imbeau.

Finally, I would like to thank Mr. Alexander Glenn, the national president of the Royal Canadian Mounted Police Veterans' Association.

On behalf of the members of the committee, I wish you a good day and a great weekend.

Committee members, we're going to tune into the other Zoom, because we're going to continue in camera.

[*Proceedings continue in camera*].







Published under the authority of the Speaker of  
the House of Commons

---

### SPEAKER'S PERMISSION

---

The proceedings of the House of Commons and its committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its committees is nonetheless reserved. All copyrights therein are also reserved.

Reproduction of the proceedings of the House of Commons and its committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the Copyright Act. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the Copyright Act.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

---

Also available on the House of Commons website at the following address: <https://www.ourcommons.ca>

Publié en conformité de l'autorité  
du Président de la Chambre des communes

---

### PERMISSION DU PRÉSIDENT

---

Les délibérations de la Chambre des communes et de ses comités sont mises à la disposition du public pour mieux le renseigner. La Chambre conserve néanmoins son privilège parlementaire de contrôler la publication et la diffusion des délibérations et elle possède tous les droits d'auteur sur celles-ci.

Il est permis de reproduire les délibérations de la Chambre et de ses comités, en tout ou en partie, sur n'importe quel support, pourvu que la reproduction soit exacte et qu'elle ne soit pas présentée comme version officielle. Il n'est toutefois pas permis de reproduire, de distribuer ou d'utiliser les délibérations à des fins commerciales visant la réalisation d'un profit financier. Toute reproduction ou utilisation non permise ou non formellement autorisée peut être considérée comme une violation du droit d'auteur aux termes de la Loi sur le droit d'auteur. Une autorisation formelle peut être obtenue sur présentation d'une demande écrite au Bureau du Président de la Chambre des communes.

La reproduction conforme à la présente permission ne constitue pas une publication sous l'autorité de la Chambre. Le privilège absolu qui s'applique aux délibérations de la Chambre ne s'étend pas aux reproductions permises. Lorsqu'une reproduction comprend des mémoires présentés à un comité de la Chambre, il peut être nécessaire d'obtenir de leurs auteurs l'autorisation de les reproduire, conformément à la Loi sur le droit d'auteur.

La présente permission ne porte pas atteinte aux privilèges, pouvoirs, immunités et droits de la Chambre et de ses comités. Il est entendu que cette permission ne touche pas l'interdiction de contester ou de mettre en cause les délibérations de la Chambre devant les tribunaux ou autrement. La Chambre conserve le droit et le privilège de déclarer l'utilisateur coupable d'outrage au Parlement lorsque la reproduction ou l'utilisation n'est pas conforme à la présente permission.

---

Aussi disponible sur le site Web de la Chambre des communes à l'adresse suivante :  
<https://www.noscommunes.ca>