



TORONTO POLICE
Widows & Orphans Fund
First to respond since 1952

TPWOF Member Benefits and Dues Schedule - 2023

The chart below sets out the amount of different type of benefits available to Active and Retired Members of the Fund.

TYPE OF BENEFITS	Member Category	AMOUNT
Regular Death Benefit	Active Members (Members joining the Fund prior to Age 46)	\$50,000
Modified Death Benefit	Active Members (Members joining the Fund after Age 45)	\$50,000 multiplied by the applicable Modified Death Benefit Rate
Double Indemnity Death Benefit	Active Members (Line of Duty Death)	Double the Regular or Modified Death Benefit
Regular Death Benefits	Retired Members - (Membership Time in the Fund is 300 months)	\$18,800
Pro Rata Death Benefit	Retired Members - (Membership Time in the Fund is less than 300 months)	Pro-rated amount of \$18,800
Modified Pro Rata Death Benefit	Retired Members - (Membership Time in the Fund is less than 300 months and Members joining the Fund after Age 45)	The applicable Pro Rata Death Benefit amount multiplied by the applicable Modified Death Benefit Rate
Bonus Death Benefit	Active and Retired Members	20% of the applicable Death Benefit Amount
Regular Endowment Benefit, payable on retirement or upon death	Active or Retired Members (Membership Time in the Fund is 300 months)	\$3,150

TYPE OF BENEFITS	Member Category	AMOUNT
Pro Rata Endowment Benefit, payable on retirement or upon death	Active or Retired Members (Membership Time in the Fund is less than 300 months)	Pro-rated amount of \$3,150
Endowment Benefit subject to Surrender Charge	Active Members (Membership Time in the Fund is equal or less than 300 months)	\$0.00
Will Reimbursement Benefits – First Reimbursement	Active and Retired Members	\$200
Will Reimbursement Benefits – Second Reimbursement	Active and Retired Members	\$200

For the purpose of determining the Modified Death Benefit amounts, the Fund uses the Modified Death Benefit Rate, in accordance with the following chart:

Join Age	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Modified Death Benefit Rate (%)	99	95	92	89	87	84	81	79	76	74	72	70	68	66	65

MEMBERSHIP DUES – [2023]

Membership Dues are expressed as a percentage (“Rate”) of a First-Class Constable’s Salary and are determined based on a Member’s nearest age at the time of the Effective Date of Membership, in accordance with the following chart:

Join Age	<=35	36	37	38	39	40	41	42	43	44	45-60
Rate (%)	0.30	0.32	0.35	0.38	0.40	0.46	0.49	0.53	0.55	0.58	0.60

The rate of dues has not changed since 1952. However, the amount of dues may increase as a result of negotiated changes to the First Class Constable salary rate.

The Death Benefits, Bonus Rate and Rate of Dues are subject to annual review by the Board. Benefits are payable to members in good standing.