

Date: January 1, 2023

RE: YOUR MEMBERSHIP STATUS WHILE ON LEAVE – ACTION IS REQUIRED

Dear Member,

The Toronto Police Widows and Orphans Fund (the “**TPWOF**”) is a fraternal benefit society that operates as a not-for-profit organization for the benefit of its members and their beneficiaries. Membership dues paid by our members fund the benefits available to our members and allow the TPWOF to fulfill its mission of being the first to respond to a member’s family upon an unfortunate event of a member’s death.

This notice provides you with important information regarding your membership status while on a leave of absence (“**Leave**”), which does not include a leave of absence related to Central Sick Bank. Please review this information carefully.

Currently, your membership dues are deducted from payroll. When a member is on Leave, membership dues cannot be deducted from payroll. As a result, in order to maintain your membership in good standing and be eligible for members’ benefits, you will need to pay your membership dues through one of the methods of payment described below:

1. Send an Interac e-transfer from your financial institution to Finance@TPWOF.ca, noting your full name and badge number in the notes field of the e-transfer.
2. Mail personal cheque(s) made payable to “Toronto Police Widows and Orphans Fund” or “TPWOF” to the following address: TPWOF, 200-2075 Kennedy Road, Toronto, ON M1T 3V3. Please note that in the event a cheque is returned from your bank as Non-Sufficient Funds (“NSF”), an additional service fee of \$25.00 becomes payable on the next payment date.

Dues are required to be paid 30 days following the start of a Leave. Please note that you may choose to pay the dues monthly or quarterly. In either case, you should submit the payment by the fifteenth day of each month if you choose to pay the dues monthly, or by the fifteenth day of the first month of each quarter if you choose to pay the dues quarterly, during the entire period of your Leave.

Failure to remit your membership dues will automatically freeze your membership, effective on the date of the first unpaid due. In such event, you or your beneficiaries will not be eligible to receive any type of benefits available to members in good standing until you re-start paying the dues and your membership is re-activated. *Continued on reverse*

In addition, the time during which the status of your membership remains “frozen” will not be calculated towards your overall membership time with the TPWOF. Overall membership time is an important factor to determine members’ retirement and death benefits.

Please contact us for more information if your leave is related to Central Sick Bank.

Upon your return to paid employment, your membership dues will be deducted directly from payroll at your initial dues rate and your membership status will be re-activated. If you are eligible to retire from the Toronto Police Service and choose to retire while your membership is “frozen”, you will be eligible for the retired member benefits in accordance with the TPWOF Benefit Rules.

Contact our office at Leave@TPWOF.ca if you have any questions or to confirm your dues amount payable while on Leave.

Fraternally yours,

A handwritten signature in black ink that reads "Sylvi Karr". The signature is written in a cursive, flowing style.

Sylvi Karr
President and CEO
Toronto Police Widows and Orphans Fund
www.TPWOF.ca