



MEMBERSHIP INFORMATION

### How the Fund is Regulated

TPWOF is regulated by the Office of the Superintendent of Financial Institutions (OSFI), the Financial Services Regulatory Authority (FSRA), and the Insurance Act, Ontario.

### How the Fund is Managed

The Fund is managed by a Board comprised of affiliated representatives from the Toronto Police Service, Toronto Police Amateur Athletics Association, Toronto Police Pensioners Association, Toronto Police Association, and the Senior Officers Organization; as well as external knowledge-based Directors.

These Member representatives and experts on the Board oversee the Fund's financial and regulatory management and compliance, program profitability, benefits administration, and member services. They are committed to delivering high value at a low cost.

### Membership Services

Please contact us to learn more about the TPWOF or if you have any questions or comments.

**Toll free: 1 888 441 0895**

**Phone: (416) 502-8711**

**Email: [Admin@TPWOF.ca](mailto:Admin@TPWOF.ca)**

**Web: [www.TPWOF.ca](http://www.TPWOF.ca)**

### Mailing Address

Toronto Police Widows and Orphans Fund  
200 – 2075 Kennedy Rd, Toronto, ON M1T 3V3



# Widows & Orphans Fund

TORONTO POLICE

*First to respond since 1952*

## Who We Are

TPWOF is a fraternal benefit society open to all members of the Toronto Police Services, including civilian members. It was founded in 1952 by Toronto Police members to help meet the needs of your loved ones when they need it most.

The Fund has paid out millions of dollars in survivor benefits to the beneficiaries of Fund members. It's how we look after each other in the spirit of fraternalism.

## Our Mission

We pride ourselves on being the "First to Respond" to a family's needs upon the death of a member.

***"Thank you so much for easing our path, since we lost Leanne. Mere words can't fully express our appreciation to your organization for your support."***

P. & M. Richards  
Husband of a Toronto Police Officer

**Over 10,000 members and growing**

## Our Commitment

To deliver peace of mind for Members and loved ones through immediate support in the most critical hours. This means IMMEDIATE availability of funds and assistance with funeral arrangements

***"The very same day my wife passed away, the fund contacted me and provided me a cheque. Everyone on this job should be in the fund. You never know when you need it."***

M. Traynor  
Husband of Toronto Police Officer

## Current Benefits

Membership provides access to a unique and valuable benefit plan designed specifically for you.

TPWOF BENEFITS	Active Member	Retired Member
Death Benefit	\$50,000 <sub>2</sub>	\$18,800 <sub>1,2</sub>
Endowment Payment	n/a	\$3,150 <sub>1</sub>
Will and Power of Attorney Preparation	2 x \$200	
Assistance with funeral arrangements	Yes	
Management of trust accounts for minors	Yes	

<sub>1</sub> With 300 months of Fund participation

<sub>2</sub> Plus annual Bonus declared by the Board



## Reassurance for Pennies a Day!

Membership is very affordable, easy, and competitive. Dues are paid through payroll deduction.

When you retire, you receive a single lump sum payment (endowment), pay no more dues and continue to be covered with a paid-up life insurance policy. As the Fund grows, accumulated profits are used to increase benefits. If the benefits increase after you retire, your beneficiary will receive the increased amount.

## Owned and Managed by Members:

The Fund continues to ensure high value for low cost, through careful self-management, consistency and profits are reinvested in the Fund to maximize payouts to our members.

Our Board of Directors are specialists in the areas of finance and actuarial services, as well as current and retired members of the Toronto Police Service who know how precious family is, and how important it is to support them.