



Your Health. Your Benefits. Your Trust.

Annual member luncheon

Tuesday, September 29, 2026



Welcome and introductions



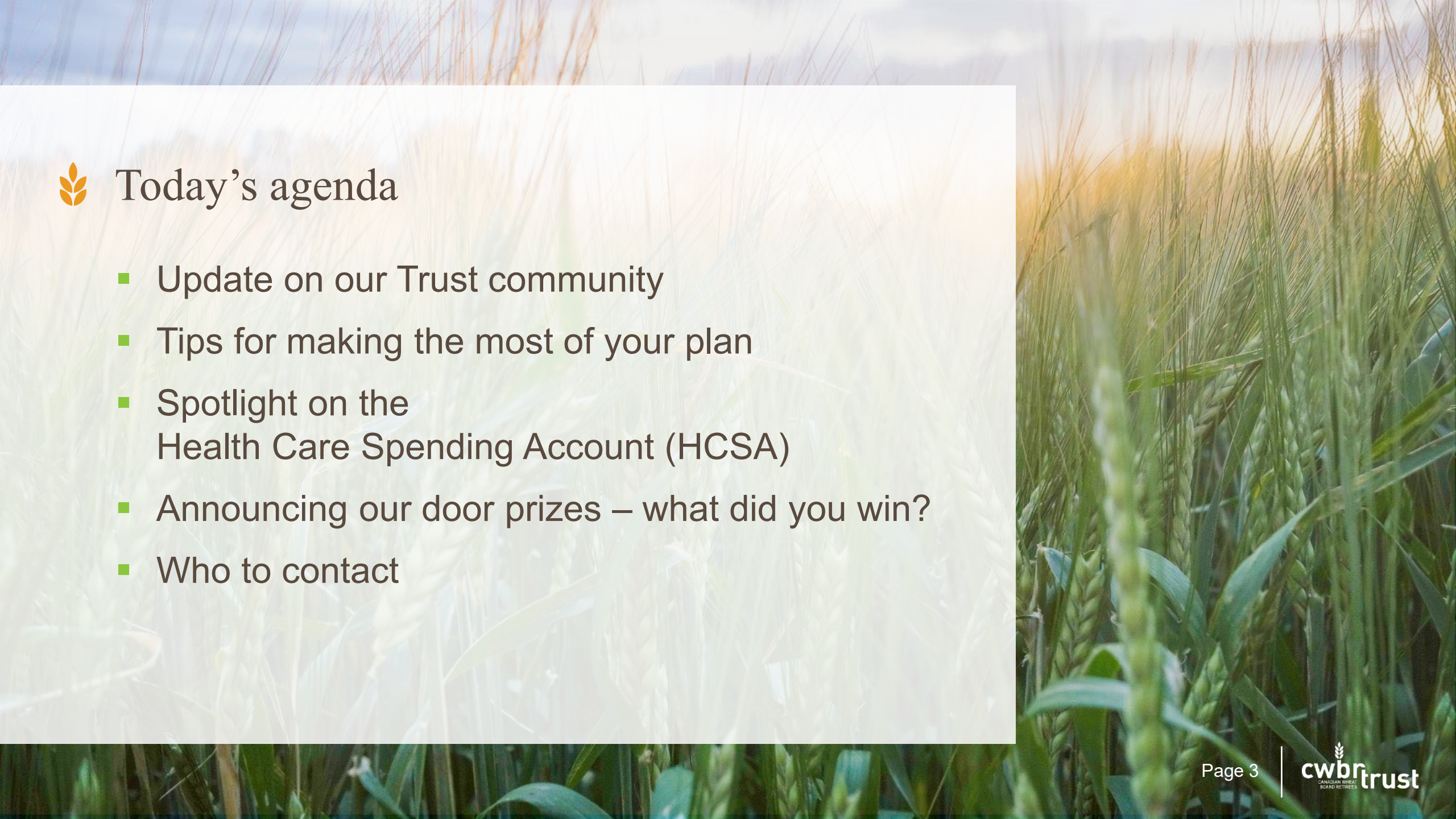
Jessica Wolfrain
New Trust Secretary



Welcome and introductions



Samantha Brenchley
New Benefits Consultant



Today's agenda

- Update on our Trust community
- Tips for making the most of your plan
- Spotlight on the Health Care Spending Account (HCSA)
- Announcing our door prizes – what did you win?
- Who to contact

Update on our Trust community

Our Trust community

676 people covered by the Trust at inception

355 members **+** **277** dependants **+** **44** surviving spouses

460 people covered by the Trust as of December 31, 2025

257 members **+** **155** spouses **+** **4** dependants **+** **44** surviving spouses

As the group ages, overall healthcare costs will increase, but fewer people will be covered

Youngest member is
61

Oldest member is
104

Trust's total fund size

At inception in 2015

\$55.3 million

\$81,805
per covered person

As of December 31, 2025

\$52.5 million

\$114,130
per covered person





Claims paid by the Trust

\$12 million

total claims
paid since inception

- Life insurance: \$3.8 million
- Health: \$8.2 million

\$409,000

10 life insurance claims
paid in 2025

\$1,090,000

health and dental claims
paid in 2025

97%

of people covered by the
Trust made a health
or dental claim in 2025

\$250,000

HCSA claims
paid in 2025

 We're still in great financial shape!

Given our strong financial position, we intend to continue to enhance benefits that are:

- Sustainable over time
- Helpful and meaningful to you



Tips for making the most of your plan

Travelling out-of-province?

The plan will pay your out-of-province medical insurance premiums!

Submit your travel medical insurance **receipt(s)** to the Health Care Spending Account (HCSA) for reimbursement.



Need help with your benefits?

If you haven't already, tell us who can call or email on your behalf!

- Complete a contact information form – a copy is on the table!
- Return the form to the Trust Secretary **or** mail it to AGA Benefit Solutions

By completing the form:

- Your authorized contact can call or email the Trust for information about your benefits
- They can also choose to receive general Trust updates



About the enclosed contact information form

AUTHORIZING A CONTACT WHO CAN CALL OR EMAIL ON YOUR BEHALF

As we get older, it's natural to rely on others for a little extra help and care. If you need support with understanding or managing your and your Canadian Wheat Board Retirees' Trust (Trust) benefits – and your family member or friend calls or emails the Trust on your behalf – we need to have your authorization on file before we connect with them.

To make this possible, we're encouraging members to complete the enclosed contact information form. By completing this form, you're authorizing someone you know and trust to call or email us if you need help with understanding your benefits. This person could be your spouse, a family member, a loved one, friend, or your Power of Attorney (POA).

When you complete this form, your authorized contact can also opt-in to receiving general Trust updates by email or mail.

CONTACT INFORMATION FORM

SECTION 1: To be completed and signed by the PLAN MEMBER

Your information

First name: _____ Last name: _____

Signature: _____

Phone number: _____

Date: _____ Email: _____

☐ By checking this box, I agree to allow the authorized contact listed on this form to contact the Canadian Wheat Board Retirees' Trust (Trust) administrator or secretary on my behalf so they can help me understand and manage my Trust benefits. I understand that my authorized contact cannot change or replace my benefit or beneficiary information on the number they have a Power of Attorney (POA) without my written notice to cancel the authorization. This authorization is non-transferable and cannot be assigned to another party by the authorized individual. Where the use of an authorized contact is not through a POA, it is at my own risk. The Trust, its administrators, trustees, and other service providers will not be liable for any loss of privacy, loss of confidentiality or liability as a result of the release of information, breach of confidentiality or any other errors or any liability caused by the authorized individual.

☐ I also agree to the Trust sending mail and/or email updates to my authorized contact or POA. I understand that the updates will only include general information and my personal information will not be provided in these mail or email updates. I understand that my authorized contact or I can choose to unsubscribe from receiving Trust communications at any time by sending an email to unsubscribe@cwbr.ca.

Your authorized contact's information

An authorized contact can be your spouse, a family member, a loved one, friend or your POA.

*Authorized contact's first name: _____

*Authorized contact's last name: _____

*Authorized contact's phone number: _____

*Authorized contact's email address: _____

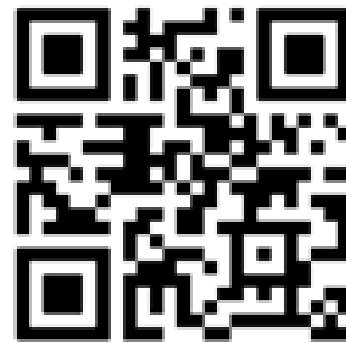
*Authorized contact's mailing address: _____

* Required fields
** Email or address are required if your authorized contact or POA wants to receive mail/email updates

Turn page to see section 2 and next steps

How the HCSA works

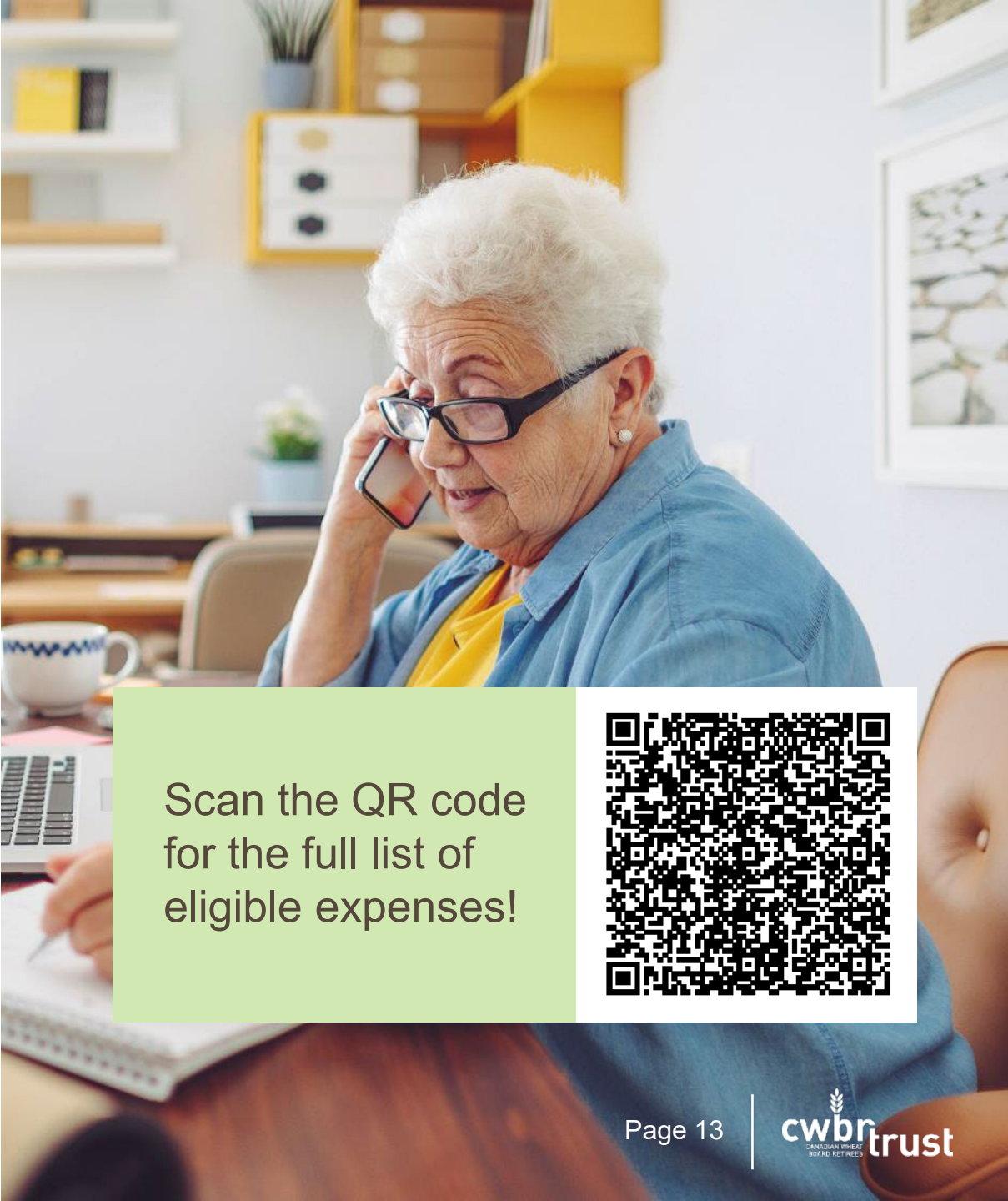
Video



Scan to watch

Eligible HCSA expenses

- Drugs
- Dental care
- Vision care
- Medical practitioners
- Attendant care expenses (including nursing homes, group homes, respite homes)
- Assistive devices, supplies, equipment, including:
 - Bathroom aids
 - Diapers or disposable briefs
 - Hearing aids
 - Heart monitoring devices
 - Guided chairs
 - Orthopedic shoes, boots, inserts
 - Walking aids, wheelchairs, wheelchair ramps
 - Scooter



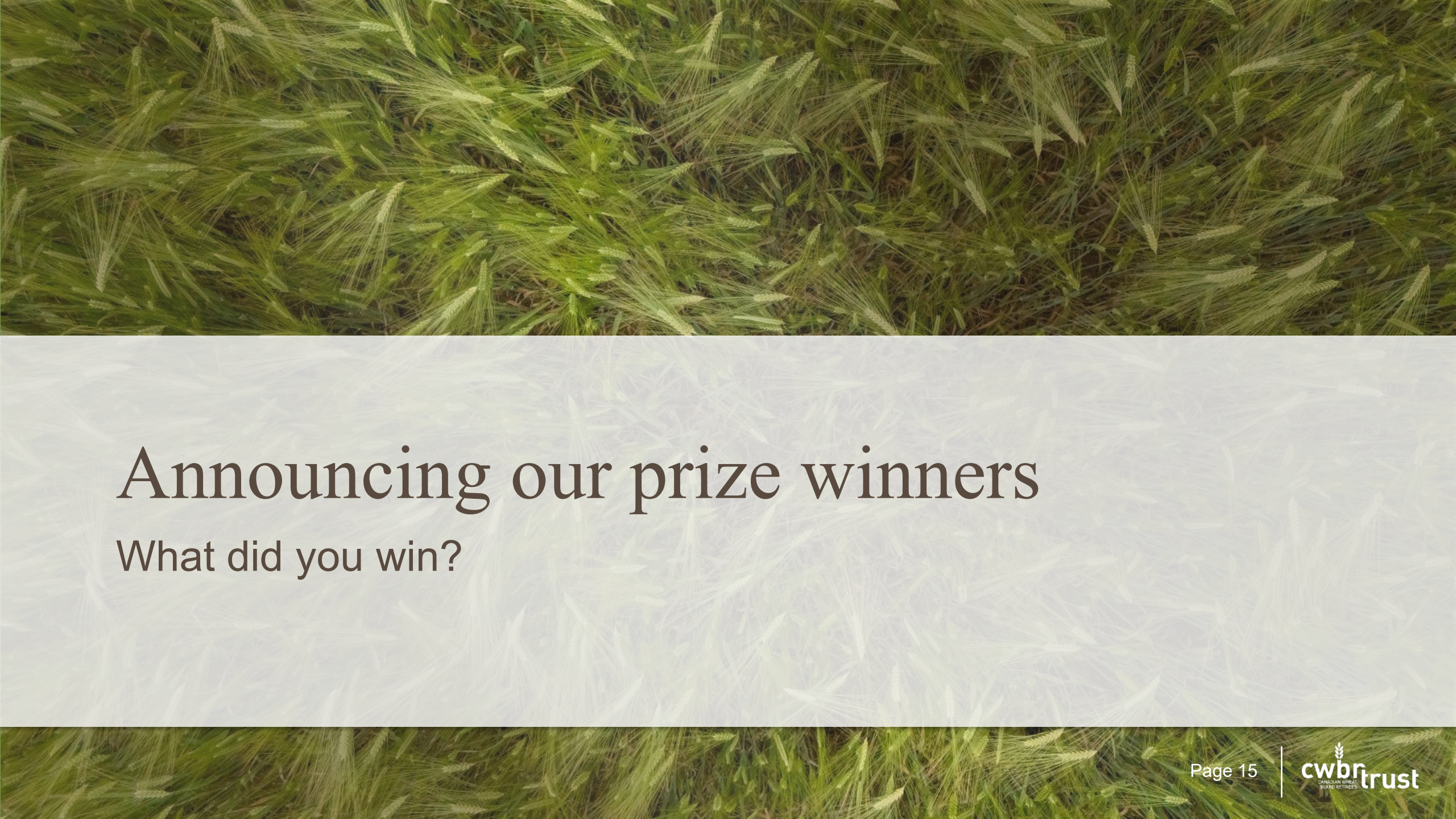
Scan the QR code
for the full list of
eligible expenses!





Break for lunch

We'll be announcing our prize winners shortly!



Announcing our prize winners

What did you win?

 Let's find our winners!

Everyone attending today received a

Tim Horton's gift card

White cards = \$10 value

Yellow cards = \$20 value

Green cards = \$50 value



 Calling our grand prize winner!

You've won an
Apple iPad

General questions



Who to contact



- General questions
- Address changes
- Life insurance claims support

1-800-218-7018
cwbrtrust@aga.ca



- Medical and dental claims or questions
- HCSA claims or questions

1-800-USE-BLUE
Winnipeg: 204-775-0151
mb.bluecross.ca



- Free, confidential support to navigate chronic disease and elder care challenges

1-866-883-5956

Get all your benefits details at...



Appendix: Plan financials as of December 31, 2025

	Year ending Dec 31, 2024	Year ending Dec 31, 2025
Market value* at beginning of period	\$52,184,000	\$52,662,000
Investments— change in market value	\$2,718,000	\$2,310,000
Benefits costs (drugs, dental, life, etc.)	(-\$1,495,000)	(-\$1,749,000)
Operating expenses	(-\$593,000)	(-\$774,000)
Income taxes*	(-\$152,000)	\$64,000
Market value** at end of period	\$52,662,000	\$52,513,000
Book value** at end of period	\$56,506,000	\$55,662,000
Benefit liabilities and administration	\$36,780,000	\$38,255,000
Claims and investment fluctuation reserve	\$15,882,000	\$14,258,000
Total liabilities at end of period	\$52,662,000	\$52,513,000

* The Trust is taxable under Canada Revenue Agency (CRA) tax rules.

** Market value reflects interest rates at a point in time and can be extremely volatile. Book value (cost at purchase) is the key value for the Trust, because our strategy is to hold most of the bonds to maturity. This helps ensure that market fluctuations have no impact on bond values when they are redeemed at their maturity dates. Our approach of matching assets to liabilities is based on the book value.

We also maintain a claims and fluctuations reserve fund. The reserve helps keep the plan stable during market ups and downs, and can be used if claims are higher than expected. The Trust can also use the reserve to improve benefits over time.