CANADIAN WHEAT BOARD RETIREES cwbr trust

Your Health. Your Benefits. Your Trust.

Annual member luncheon

Tuesday, September 29, 2026

Welcome and introductions

Jessica Wolfraim
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:

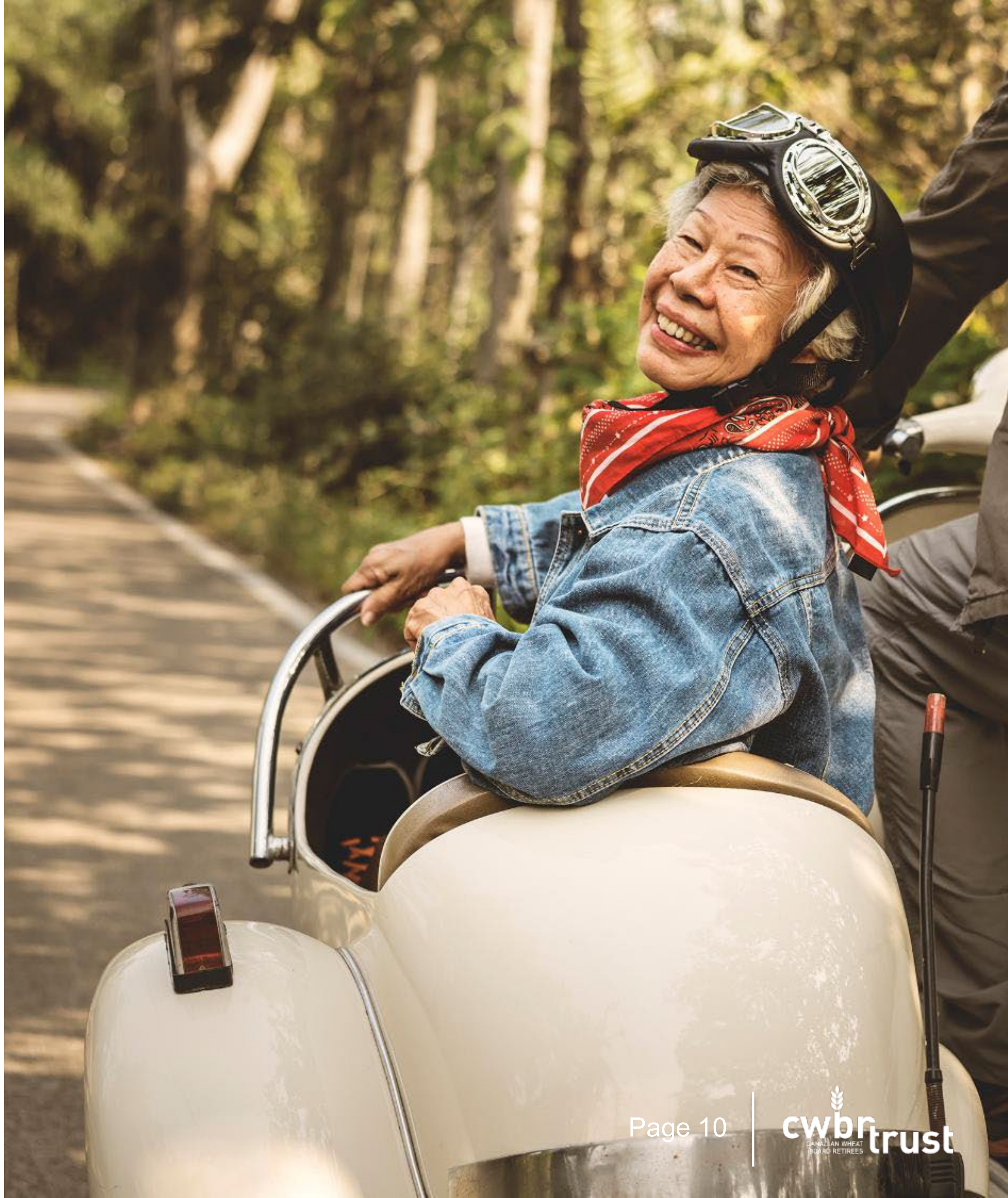
- Sustainable over time
- Helpful and meaningful to you

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.



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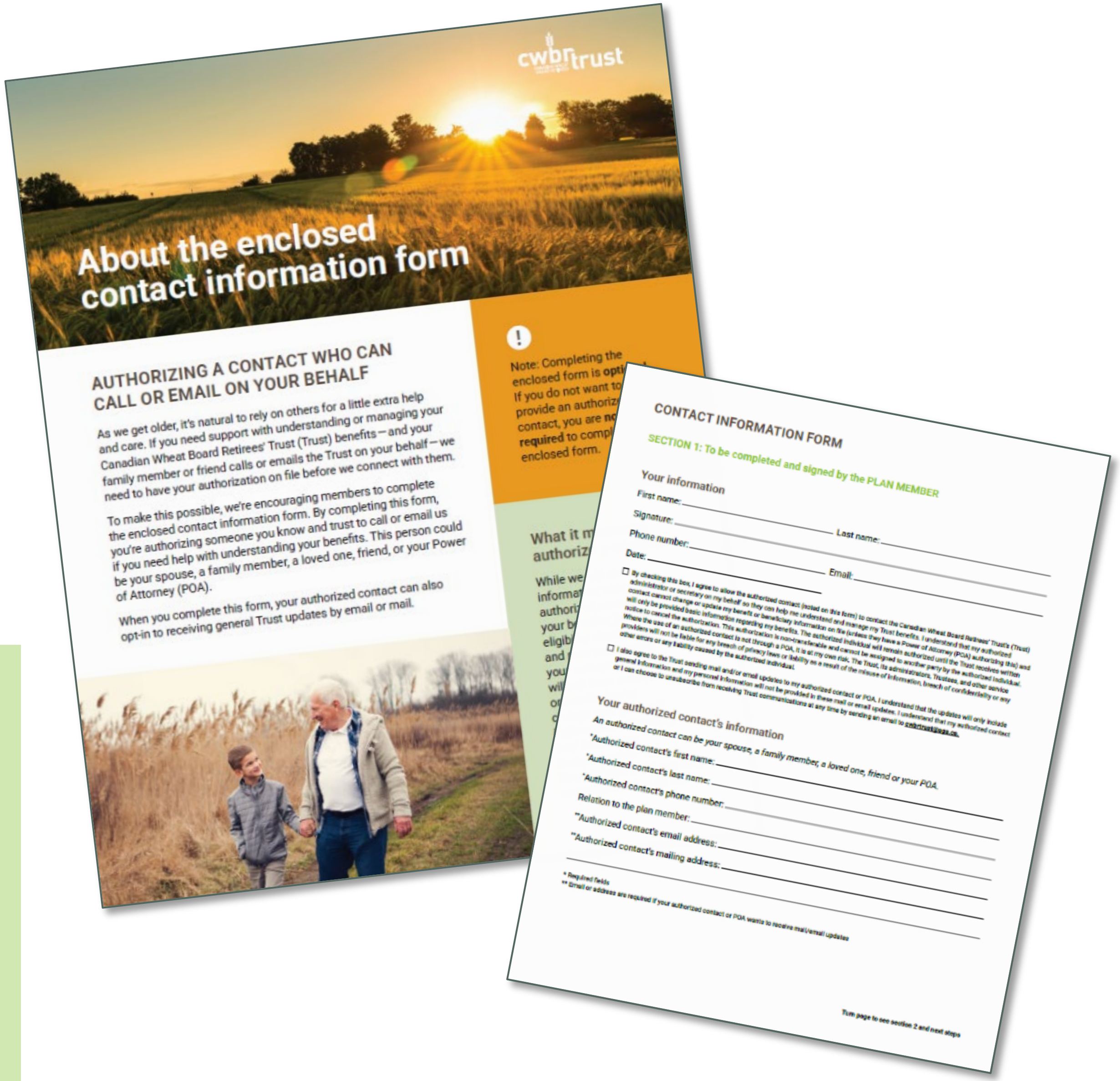
Need help with your benefits?

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

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

AGA Benefit Solutions

- General questions
- Address changes
- Life insurance claims support

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

Manitoba Blue Cross

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

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

Carepath DigitalHealth by Bayshore

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

1-866-883-5956

Get all your benefits details at…

cwbrtrust.ca

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.