



NORTHERN EMPLOYEE | ԾՔԾԿԵՆՉԻՂԺԿԱՆՉԺԺ  
BENEFITS SERVICES | ՃԵՂԿՎԵՇՔՈՐԹԵԿՆՐՈՍԸ ԱՐԿՐԿԵՆՐԸ

# NORTHERN EMPLOYEE BENEFITS SERVICES (NEBS)

## Pension Plan Annual Report

For the Year Ended  
December 31, 2020  
And including updated information to June 2021.

A handwritten signature in blue ink, appearing to be 'A. Oshin', is written over a light gray rectangular background.

Pension Committee Chairman

June 30, 2021

# TABLE OF CONTENTS

BACKGROUND .....	3
REPORT OF THE CHAIR OF THE PENSION COMMITTEE.....	4
GENERAL OVERVIEW .....	4
HIGHLIGHTS OF ACTIVITIES.....	4
PLAN MEMBERSHIP .....	4
FINANCING THE PLAN .....	4
CONCLUSION .....	5
CHIEF EXECUTIVE OFFICER'S REPORT .....	6
2020 MANAGEMENT DISCUSSION & ANALYSIS.....	7
CERTIFICATE OF COMPLIANCE.....	13
PENSION COMMITTEE'S LONG TERM SUSTAINABILITY REPORT FOR THE PLAN.....	14
PLAN SPONSORS' GOALS AND OBJECTIVES REPORT FOR THE COMING YEAR.....	15
NEBS PLAN INFORMATION AND STATISTICS .....	18

## **BACKGROUND**

This Report is the Annual Financial Report (the “**Report**”) for the Northern Employee Benefits Services Pension Plan (the “**Plan**”) prepared in respect of the year 2020 as required by section 27 of the *Northern Employee Benefits Services Pension Plan Act*, both as S.N.W.T. 2015, c. 6 and S. N. 2015, c. 10 (the “**NEBS Acts**”).

Overall responsibility for preparation and assembly of the Report is with the Northern Employee Benefits Services Pension Plan Pension Committee (the “**Pension Committee**”) which serves as the administrator of the Plan pursuant to section 13 of the NEBS Acts. However, this Report consists of the audited financial statements for the Plan, prepared by Avery Cooper & Co., a certificate of compliance prepared with the assistance of the Pension Committee’s legal counsel, Lawson Lundell LLP, and a report on the long-term goals and objections for the Plan, prepared by the Board of Directors of NEBS.

# **REPORT OF THE CHAIR OF THE PENSION COMMITTEE**

For the 2020-2021 Year

## **GENERAL OVERVIEW**

The Pension Committee administers the Pension Plan and Committee Members have a fiduciary duty to Plan Members to ensure they receive the retirement benefits established in the Plan. Committee Members are trustees with responsibility for the Plan's funds. In discharging these duties, the Committee meets at least three times a year on a face-to-face basis and holds other meetings as necessary by teleconference. Since last May's report to Members, the Committee met in Yellowknife in September, Yellowknife in December, and by conference call in April due to the pandemic. In addition, some other teleconference meetings were held throughout the year.

When the COVID-19 pandemic hit, markets across the globe were affected negatively and in response to these severe Market disruptions NEBS asked both the Government of Nunavut and the Government of the NWT to put in place a regulation associated with the NEBS ACT that would temporarily restrict portability of terminating NEBS Pension Plan members. Both Governments agreed and this would go into effect on July 15, 2020 and remain in place for up to 24 months or earlier if the Pension Committee deemed it appropriate to lift the suspension. By April 2021 Markets had rebounded and added value (12% average annual return across all asset classes) and the Pension Committee removed the restriction effective May 15, 2021.

## **HIGHLIGHTS OF ACTIVITIES**

Despite the Pandemic NEBS managed to keep the office open throughout 2020. When the Pandemic hit in March the NEBS Staff worked from home, but the CEO continued to staff the office and individual staff members scheduled time in the office as required. The Office was closed to the public until June 2020 and since then the staff have returned and the office is open to the public with Covid 19 procedures in place. NEBS business activities have continued as per normal throughout 2020 and 2021.

The Custodian for our Plan operates the trust that handles all the payment and benefit transactions for our membership. The Royal Bank of Canada has been the custodian for a long time with NEBS but are moving in a different direction with their custodial services. As a result, NEBS engaged in a search for a new Custodian and have now migrated all of our custodial service to Canada Western Trust.

## **PLAN MEMBERSHIP**

Employer participation and the number of enrolled employees increased in 2020 by 4 employer members. Our business plans this year include continued marketing for members in the NWT and Nunavut as well as an expansion into the Yukon.

## **FINANCING THE PLAN**

How well, or poorly, NEBS does with its investments is a key determinant of the financial position of the Pension Plan. The contributions of employees and their employers, plus the investment returns achieved on these contributions, must fund the benefit entitlements of Plan Members.

It is required that a professional actuary determine if the Plan can fund its pension promise to Plan Members. The actuary for the NEBS Plan is AON Hewitt Associates.

AON Hewitt Associates completes a valuation of the Plan on two bases. The first basis, called a going concern valuation, projects the costs of future pension entitlements for all members and estimates the future assets of the Plan. These projections are calculated using a number of assumptions about the future demographics of Plan Members and economic factors such as future inflation rates. Our actuary then determines how much will be required in current contributions to pay the future benefit entitlements.

This past year has seen some significant developments with the NEBS Pension Plan. The investment fund added an additional 36 million dollars in investment returns and contributions bringing its total to 350 million as of the end of April 2020.

The Committee has received preliminary valuation figures for 2020 (January 1, 2021 Valuation) which show the Plan remains solidly funded on a going concern basis. This year the valuation demonstrates a continued surplus in the going concern analysis. Contributions to service the current and future costs of the Plan remain less than current employer and employee contribution rates and no increase will be necessary.

The second valuation of the Plan that AON Hewitt Associates completes for the Pension Committee is on a solvency basis. This valuation is completed on the assumption the Plan is terminated on the date of the valuation and all Plan Members are paid for future value of their pension entitlements on a commuted value basis. This requirement to finance a pension plan on a solvency basis commonly applies for private plans, not public-sector plans such as the NEBS Plan, where the windup of the plan would not occur. With the NEBS legislation, the NEBS Pension Plan is exempt from funding on solvency but will continue to monitor solvency through the valuation process.

## **CONCLUSION**

The 2020 saw NEBS once again add new members, grow its investment fund and continue to implement best practices. On Behalf of the Board and myself, it is a pleasure to continue to offer a quality retirement pension plan for all our NWT and Nunavut Members.



Pension Committee Chairman

## CHIEF EXECUTIVE OFFICER'S REPORT

2020 saw the NEBS Investment Fund grow by 36 million dollars and despite COVID-19 related market disruptions in March and April 2020.

Expansion of the NEBS program into the Yukon is still a priority strategy for NEBS however during the pandemic activities associated with this initiative have been scaled back. NEBS issued Pension Statements in July 2020 to all of our members.

NEBS works with our investment manager Connor Clark and Lund on a daily basis, and this became even more important during the market disruptions caused by the pandemic. I am happy to report that despite periodic market turn downs the NEBS investment fund realized an annual 12% value added return. As indicated in the Pension Committee Chairman's Report, NEBS January 1, 2021 Valuation shows the Plan is solidly funded on a surplus going concern basis and the current rates of 8% employer and 8% employee remain sufficient to continue to fund the Plan.

We continue to strive to serve all our members in both the NWT and Nunavut to the best of our ability.



Shawn Maley,  
NEBS Chief Executive Off



**NORTHERN EMPLOYEE BENEFITS SERVICES** | **ድምጽ ለህዝብ አገልግሎት**  
**ለህዝብ አገልግሎት ለሥራ ለሥራ ለሥራ**

**2020 MANAGEMENT DISCUSSION & ANALYSIS**

**PENSION PLAN TRUST FUND**

The Annual Financial Report for the year ended December 31, 2020 is based on the Northern Employee Benefits Services (NEBS) audited annual financial statements for the year then ended. Responsibility for preparing this Annual Financial Report rests with NEBS, and has been approved by the NEBS Pension Committee.

**Highlights**

- Clean audit opinion
- Pension Plan Trust Fund is \$64,776,000 for 2020, up 52% from \$42,537,000 for 2019
- Increase in Pension Net Assets Available for Benefits is \$48,634,000, a reduction of 5% from 2019
- Investments totaled \$320,846,000, up 17% from \$274,256,000 for 2019; Investment income of \$36,575,000, down 9% from \$40,306,000 in 2019
- Pension Obligation increased 12% from \$232,998,000 in 2019 to \$259,393,000
- Cash from operations was \$40,614,000 for 2020, up 44% from 2019
- No new accounting standards adopted in 2020
- Pension contributions of \$27,113,000 for 2020, up 6% from 2019
- Pension payments of \$13,012,000 for 2020, was about the same amount as in 2019

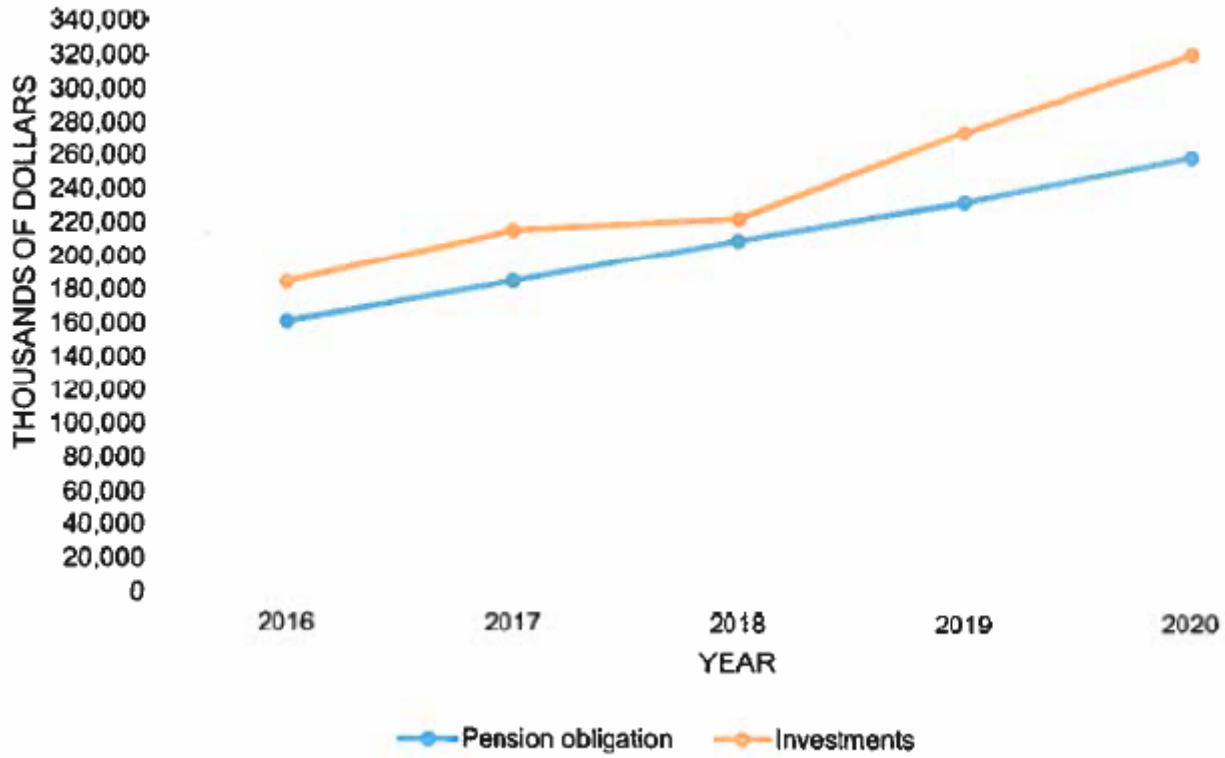
**Analysis**

The Independent Auditor's Report, is dated April 8, 2021, the date the NEBS Pension Committee approved the annual audited financial statements for the year ended December 31, 2020.

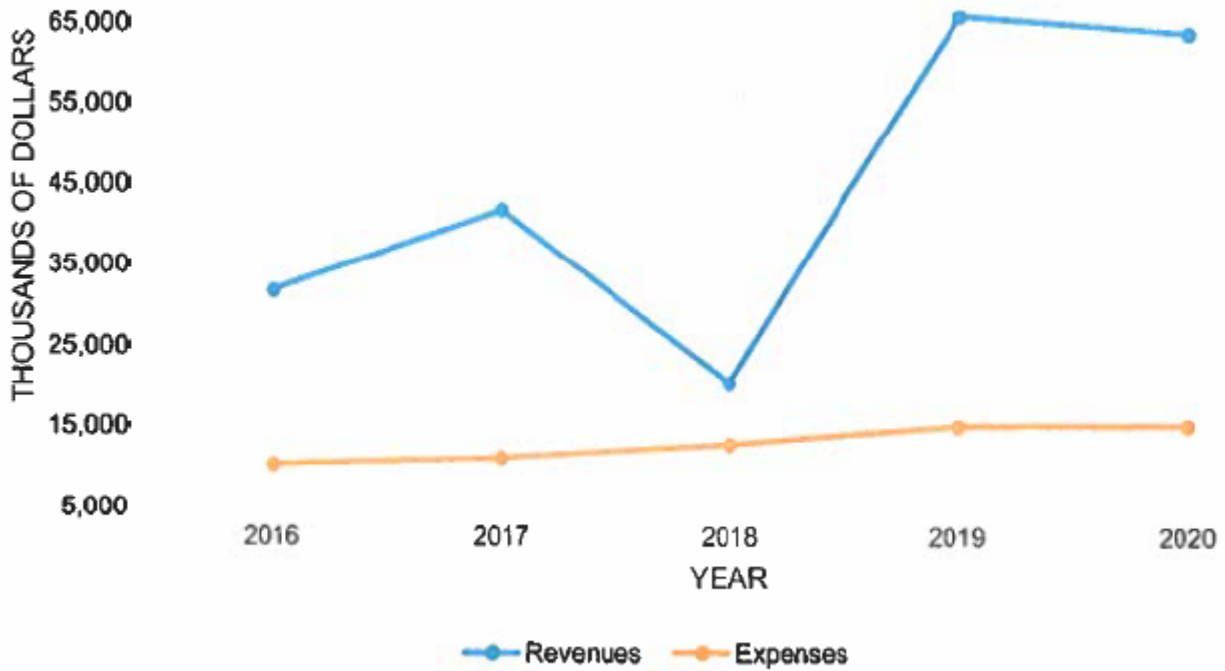
There were no significant changes to the format or presentation of the annual financial statements from 2019.

The Pension Obligation at December 31, 2020 is \$259,393,000 up \$26,395,000 or 11% from 2019. The increase was due primarily to increase in interest accrued on benefits, cost of living adjustment (COLA) to pensioners and deferred vested members, accrued benefits, and changes in actuarial assumptions.

### PENSION PLAN



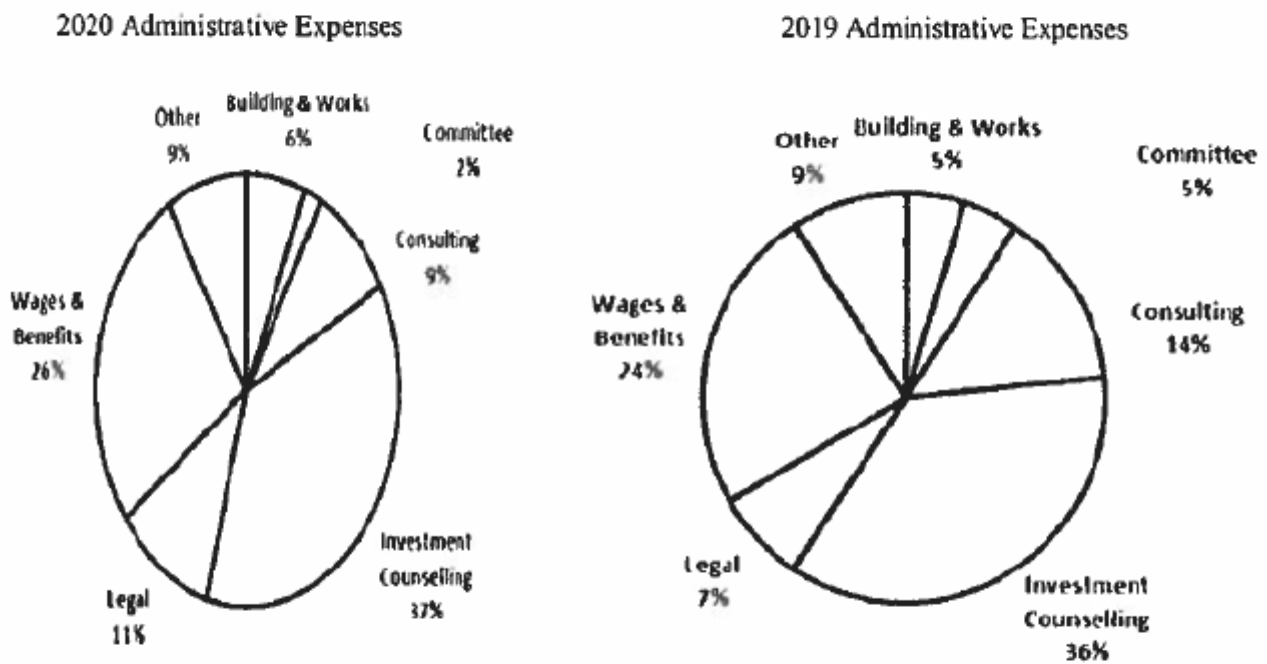
### PENSION REVENUES & EXPENSES





Revenues for 2020 include all sources such as contributions of \$27,113,000 (2019 - \$25,562,000), income from investments of \$36,574,000 (2019 - \$40,306,000), and other income of \$39,000 (2019 - \$33,000). This totals \$63,727,000 (2019 - \$65,900,000), an overall decrease of approximately 3%, due primarily to the decrease in unrealized gain on investment from \$23,560,000 in 2019 to \$8,055,000 in the current year. Excluding investment income, total revenues during 2020 was \$27,152,000 (2019 - \$25,595,000), an increase of 6% from 2019.

Included in contributions during the year of \$27,113,000 (2019 - \$25,562,000) is \$nil (2019 - \$nil) from terminating membership buyouts. This represents the portions of the Pension Plan solvency deficiency owing upon the withdrawal from membership in accordance with the NEBS Joining or Terminating Membership Policy totalling \$nil (2019 - \$nil), and \$nil (2019 - \$nil) arising from the subsequent cancellation of a member's termination process to return to the Pension Plan. Management is not aware of any pending withdrawing members.



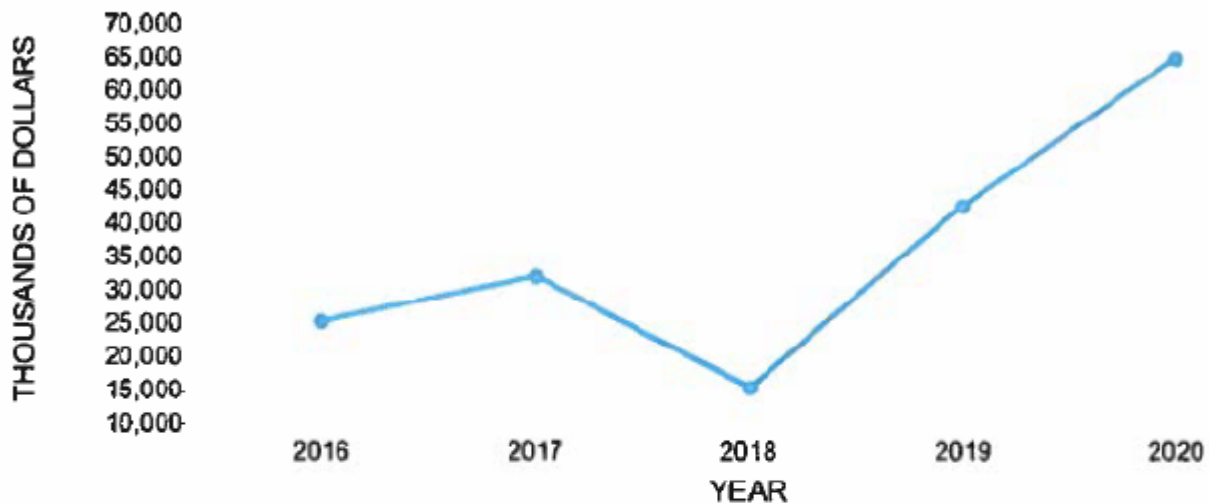
Expenses for 2020 totaled \$15,092,000 (2019 - \$14,961,000), an increase of approximately 1%, representing about 24% (2019 - 23%) of total revenue. Expenses include benefits payments of \$13,012,000 (2019 - \$13,055,000), about the same amount as in 2019, representing about 20% (2019 - 20%) of total revenue.

While pension payments of \$5,600,000 (2019 - \$4,908,000) increased about 14% during 2020 by \$692,000, this is within normal expectations as it represents approximately 9% (2019 - 7%) of total revenue. Termination payments of \$7,412,000 (2019 - \$8,146,000) decreased about 9% during 2020 by \$734,000, and represents about 12% (2019 - 12%) of total revenue.

Total expenses also include administrative expenses of \$2,080,000 (2019 - \$1,906,000), up 9% from 2019, representing about 3% (2019 - 3%) of total revenue. The increase in administrative expenses for 2020 was due primarily to increases in legal fees, investment counselling fees, wages and benefits, and building works. Building

and works expenses were 108% of budget, Committee expenses were 35% of budget, Consulting fees were 71% of budget, Investment counselling fees were 100% of budget, Legal expenses were 130% of budget, and Wages and Benefits expenses were 95% of budget. Legal expenses increased during the year due primarily to increased legal services relating to policy preparation work, and committee expenses reduced significantly due to reduced travel for meetings because of Covid-19. Overall, as shown in the above graph, total administrative expenses for 2020 are within expectations, representing 91% of budget.

## PENSION PLAN NET ASSETS



Net assets (Net Assets Available for Benefits less Pension Obligations) of the Pension Plan Trust Fund was \$64,776,000 at December 31, 2020, compared to \$42,537,000 at December 31, 2019, an increase of \$22,239,000 or approximately 52%. The increase in net assets during 2020 is significantly lower than the increase in 2019 primarily due to the significant decrease in investment income in 2020 by \$3,731,000 or 9%.

The net assets consist of the components detailed in Note 9 to the audited annual financial statements at December 31, 2020 which include Net Assets Invested in Tangible Capital Assets (EITCA) of \$288,000 (2019 - \$341,000), the Unfunded Severance Pay Liability of \$(78,000) (2019 - \$(60,000)), and Unrestricted Surplus of \$64,566,000 (2019 - \$42,256,000).

### **Risks & Outlook**

The Pension Plan has various investments on the stock markets. Income made from these investments are dependent on whether the markets go up or down. NEBS cannot control these changes, but has a sound investment strategy to try and minimize the risk. Management also believes that sound assumptions are being used in determining the value of the pension obligations.

At December 31, 2020, NEBS Pension Plan has an unfunded liability included in the accounts for the provision of severance pay totalling \$60,000 (2019 - \$60,000). In accordance with its standard employment terms and conditions, NEBS estimates costs of long-term, full-time employees, who have four years or more of continuous service, based

on one weekly pay multiplied by the number of years of such service. If the employee voluntarily resigns, the aforementioned multiple is one half that rate. The probability proportion of an employee leaving NEBS due to retirement, layoff or illness, versus voluntary resignation, management uses a 50%/50% proportion. Management assesses this proportion annually and believes the assumptions used are reasonable. Actual results could differ materially from estimates.

The CDAT software platform NEBS is utilizing is poorly constructed and despite repeated work on the system done by Sierra, the platform continues to create errors and is difficult to use because of this. NEBS has identified the need to replace this CDAT software and is investigating a Pension and Benefits software platform more user friendly and error free. The Platform NEBS is looking at is called PENNAD 3000. NEBS is doing some exploratory work with PENNAD this year in order to test its viability. The cost to purchase a new platform will be significant but it is required for the Plans.

Since 2016 the client service from the NEBS Custodian RBC Investor and Treasury Services (RBC I&TS) has declined. In addition to poor customer service RBC I& TS has decided to no longer produce cheques despite this being a requirement for many NEBS members. To that end, NEBS and AON conducted an RFP and asked proponents to present. From the presentations the NEBS Staff selected Canadian Western Trust (CWT) and the board has approved the new custodian. NEBS has initiated the transfer process and July 1, 2020 is the day when CWT takes over as the NEBS custodian.

Earlier in 2020, public health emergencies were announced throughout Canada and the World, and most national and sub-national economies have fallen into significant economic downturns, with dramatic impacts for households, businesses and governments. Securities markets have been disrupted with substantial drops in trading prices and increases in volatility. Short term interest rates have also dropped dramatically, with the prospect of longer term interest rates falling in the coming period. Canadian Financial regulators and Plan Administrators responded to this by restricting portability to protect Plan assets. NEBS, working with both the GNWT and the GN, followed suit placing a restriction on portability for 24 months or sooner if market stability returns.

Looking forward, NEBS will continue to manage its funds in an efficient and effective manner to ensure a healthy Pension Plan.

In 2021, NEBS will continue with the plan to expand into Yukon.

Respectfully submitted,



April 8, 2021

## MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

Northern Employee Benefits Services Pension Plan Trust Fund's management is responsible for the preparation, integrity and objectivity of the financial statements. The financial statements have been prepared in accordance with Canadian accounting standards for pension plans relevant to preparing such financial statements and have been approved by the Northern Employee Benefits Services' Board of Directors. Where appropriate, the preparation of financial information contained in this report includes estimates and judgments' based on careful consideration of information available to management. Actual results may differ from those estimates.

Northern Employee Benefits Services Pension Plan Trust Fund's management have developed and maintained books of account, records, financial and management internal control and management practices. These are designed to provide reasonable assurance as to the reliability of financial information in accordance with the Canada Business Corporations Act. Northern Employee Benefits Services Pension Plan Trust Fund's management fulfills their responsibilities for financial reporting, internal control and safeguarding assets.

Avery Cooper & Co. Ltd. Chartered Professional Accountants annually provide an independent, objective audit for the purpose of expressing their opinion on the financial statements in accordance with Canadian generally accepted auditing standards.

Aon Hewitt Inc., an independent firm of consulting actuaries, has been engaged to provide an extrapolation of actuarial pension benefits and liabilities of the Northern Employee Benefits Services Pension Plan. This extrapolation was performed as of December 31, 2020 in which they provided their estimated valuation of accrued pension benefits and liabilities of the Plan.

On behalf of Northern Employee Benefits Services Pension Plan Trust Fund,



Chair of the NEBS Pension Committee



Chief Executive Officer

April 8, 2021





## Long Term Sustainability

In accordance with section 27(2)(c) of the NEBS Act and in compliance with Appendix B of the NEBS Funding Policy, a statement of the long term sustainability has been prepared for the NEBS Plan.

Based on a 15 year projection of the going concern position, using the assumptions and methods disclosed in the January 1, 2021 actuarial valuation report as well as the guidelines recommended in Appendix B of the NEBS Funding Policy, current contribution rates of the NEBS Plan are adequate to sustain the NEBS Plan over the next 15 years.

In accordance with Appendix B of the NEBS Funding Policy, excess amounts existing in the Pension Fund over and above amounts required by the NEBS Acts to be held in the Pension Fund to secure the benefits payable from the Plan over a 15 year period may be used to as a contingency reserve (margin) against adverse deviation arising from negative plan experience, shifts in maturity of the NEBS Plan over time and higher than projected costs of future benefit accruals.

The accompanying presentation details the assumptions, methods, calculation and results of the 15 year projection (i.e. the Contribution Rate Adequacy Test) performed as at January 1, 2021 to assess the long term sustainability of the NEBS Plan.

# PLAN SPONSORS' GOALS AND OBJECTIVES REPORT FOR THE COMING YEAR

## BACKGROUND

The Northern Employees Benefits Services (NEBS) was established in 1978 by an Act of the Government of the Northwest Territories and then incorporated in 1999 with the creation of Nunavut and Northwest Territories. NEBS offers health and insurance benefits and a pension plan program to public sector employees who work at the community and regional levels. Our programs and services are organized to be comparable and competitive with those offered by the Nunavut and Northwest Territories governments so that our member employers can recruit and retain high quality staff to manage and operate their organizations. We are unique in that we operate and are headquartered in the north, provide programs and services specifically designed to meet the needs of northern public sector employers and their employees and are managed by a Board of Directors that is elected by Employer Member Organizations.

## OUR MARKET

We provide a multi-employer program across the vast expanse of Nunavut and the Northwest Territories. Our Employer Members range in size and capacity and we operate in a multi-cultural and multi-lingual environment. In many cases our staff and Directors know our Employer Members and their employees personally. We strive to provide excellent services that are responsive to the unique interests and needs of northerners.

Like any organization providing a pension plan, we are strongly influenced by the international investment market. The past five years have been challenging – but we have ended the period in a strong financial position. In Addition, a full regulatory framework for our pension plan has been established in both the Northwest Territories and Nunavut.

## MEMBERS

Membership in NEBS is open to all northern Public Sector Employers, including: Community Governments, Band Councils and Aboriginal Governments, Public Housing Organizations, Boards and Agencies of Government, and Non-Profit Organizations.

## OUR VISION

The vision statement for NEBS describes what we want our organization to be in the future.

Our vision is:

### **NEBS VISION STATEMENT**

*Our vision is to be the provider of choice for pension, health benefits and insurance services for the northern public sector*

## OUR VALUES

We support our vision by operating NEBS according to some specific values. These values describe our core basic principles and expected behaviors of our Directors and staff.

Our values include:

**1. Integrity**

The organization and its Board operate in a manner that demonstrates honesty and truthfulness in thought and action. Integrity is demonstrated through the development of trust between NEBS, Employer Members, and their employees.

**2. Independence**

Our directors and staff act neutrally and free of conflicts of interest.

**3. Respectful of Member Interests**

We protect and advance Member interests in the development and operation of programs and services offered by the organization.

**4. Transparency**

Our programs and services are operated with open and direct communication regarding the directions and decisions of the organization.

**5. Fiduciary Stewardship – Board**

Our Directors have a fiduciary duty to protect the interests of the Employer Members, placing those interests above all others.

**6. Fiduciary Stewardship – Pension Committee**

Members of the Pension Committee act as Trustees of the Pension Plan and have a fiduciary duty to protect the interests of the Employer Members, placing those interests above all others.

**7. Cooperation through Partnership**

We treat our relationships with Employer Members, their employees, service providers and other interested parties as partnerships to be developed and maintained.

**8. Professionalism in Thought and Action**

We strive to maintain professional standards of skill and conduct in carrying out program activities and commitments.



## GOALS AND OBJECTIVES

**Governance Goal:** The Pension Committee and the Board of Directors will lead the organization using a participative result based, governance model.

Objective 1: Continue to update and monitor NEBS Governance objectives and policies.

Objective 2: Continue with Pension Committee member training.

Objective 3: Establish and implement a Pension Committee member evaluation process.

Objective 4: Continue to review all NEBS documents to ensure Legislative Compliance. (NEBS ACT)

**Funding Goal:** Obtain and maintain full funding by collecting contributions and earning returns on investments necessary to pay expenses and all promised benefits.

Objective: Achieve optimal, investment returns by working with the Pension Committee, Investment Manager, and the AON Investment Consultant and by updating the Statement of Investment Policy.

**Plan Administrative Goal:** Provide high quality, cost effective administrative support.

Objective 1: Continue to implement the use of electronic technology in our operations.

Objective 2: Increase electronic communications with members.

Objective 3: Utilize the revamped website for communication with members.

Objective 4: Create media resources for more online training.

Objective 5: Develop a new Employer Administrative Manual.

Objective 6: Complete Scoping Analysis for a new software platform.

**Marketing Goal:** Expand Plan Membership by attracting Nunavut and NWT Employers that qualify to be on the plan.

Objective 1: Continue to market the Plan.

Objective 2: Continue to research and monitor qualified organizations that are currently not on the plan and direct marketing activities towards them.

Objective 3: Support NAMA, NAM, LGANT, and NWTAC with sponsorship.

**Strategic Goal 1:** Continue with efforts to expand the NEBS program into the Yukon, working with the Yukon Government, Yukon Hospital and Yukon College.

Objective 1: Continue dialogue with the Yukon Government on the required legislation.

Objective 2: Continue dialogue with Yukon Stakeholders.

Objective 3: Continue to market in the Yukon.

**Strategic Goal 2:** Effectively respond to Business Continuity disruptions such as COVID-19.

Objective 1: Remain vigilant of environmental conditions that could affect the Pension Plan.

Objective 2: Implement strategies to safeguard the Plan during disruptive times.

Objective 3: Communicate with stakeholders.

Objective 4: Implement Cybersecurity Strategy.



Pension Committee Chairman

June 30, 2020

## NEBS PLAN INFORMATION AND STATISTICS

Summary of Active Members by Employer as of January 1, 2021

Employer Name	Active Members
ARCTIC BAY HOUSING ASSOCIATION	4
ARCTIC BAY, HAMLET OF	15
ARVIAT HOUSING ASSOCIATION	14
ARVIAT, HAMLET OF	51
BAKER LAKE HOUSING ASSOCIATION	20
BAKER LAKE, HAMLET OF	37
BEHCHO KO, TLICHO COMMUNITY GOVERNMENT OF	16
BEHCHOKO KO GHA K AODEE	10
CAMBRIDGE BAY HOUSING ASSOCIATION	9
CAMBRIDGE BAY, HAMLET OF	32
CAPE DORSET HOUSING AUTHORITY	12
CAPE DORSET, MUNICIPALITY OF	23
CHESTERFIELD INLET, HAMLET OF	11
CHESTERFIELD INLET, HOUSING ASSOCIATION	6
CLYDE RIVER, HOUSING ASSOCIATION	4
CLYDE RIVER, MUNICIPALITY OF	14
CORAL HARBOUR HOUSING AUTHORITY	8
CORAL HARBOUR, HAMLET OF	23
DELINE GOTINE GOVERNMENT	36
DELINE HOUSING ASSOCIATION	5
DELINE, CHARTER COMMUNITY OF	1
ENTERPRISE, HAMLET OF	5
FORT LIARD, HAMLET OF	10
FORT MCPHERSON HOUSING ASSOCIATION	4
FORT McPHERSON, HAMLET OF	10
FORT RESOLUTION, HAMLET OF	2
FORT SIMPSON HOUSING AUTHORITY	5
FORT SMITH HOUSING AUTHORITY	6
FORT SMITH, TOWN OF	37
GAMETI HOUSING AUTHORITY	2
GAMETI, COMMUNITY GOVERNMENT OF	8
GIANT MINE OVERSIGHT BODY SOCIETY	1
GJOA HAVEN, HAMLET OF	14
GRISE FIORD HOUSING ASSOCIATION	4
GRISE FIORD, HAMLET	2
GWICH IN LAND AND WATER BOARD	3
HALL BEACH HOUSING ASSOCIATION	4
HALL BEACH, MUNICIPALITY OF	12
IGLOOLIK HOUSING ASSOCIATION	4
IGLOOLIK, MUNICIPALITY OF	26
INUIT HERITAGE TRUST INCORPORATED	7
INUVIK HOUSING AUTHORITY	8
INUVIK, TOWN OF	37
IQALUIT HOUSING AUTHORITY	14
JEAN MARIE RIVER DENE BAND	6

Employer Name	Active Members
KAKIVAK ASSOCIATION	17
KASHO GOTINE CHARTERED COMMUNITY	8
KATLODEECHE FIRST NATIONS	21
KIKITAK HOUSING ASSOCIATION	10
KIMMIRUT HOUSING ASSOCIATION	5
KIMMIRUT, HAMLET OF	14
KITIKMEOT HERITAGE SOCIETY	6
KITIKMEOT INUIT ASSOCIATION	26
KIVALLIQ INUIT ASSOCIATION	42
KUGAARUK HOUSING AUTHORITY	4
KUGAARUK, HAMLET OF	17
KUGLUKTUK HOUSING ASSOCIATION	1
KUGLUKTUK, HAMLET OF	28
KUGLUKTUK, HOUSING ASSOCIATION	9
LEGISLATIVE ASSEMBLY OF THE NWT ~ STATUTORY OFFICE	2
LOCAL GOVERNMENT ADMINISTRATORS OF THE NWT	2
LUTSELKE HOUSING ASSOCIATION	1
MACKENZIE VALLEY EIRB	11
MACKENZIE VALLEY LAND AND WATER BOARD	16
NAHANNI BUTTE DENE BAND	2
NAUJAAT, HAMLET OF	18
NORMAN WELLS, TOWN OF	18
NORTHERN EMPLOYEE BENEFITS SERVICES	5
NORTHWEST TERRITORIES TEACHERS' ASSOCIATION	5
NUNAVUT ASSOCIATION OF MUNICIPALITIES	1
NUNAVUT IMPACT REVIEW BOARD	21
NUNAVUT LITERACY COUNCIL	7
NUNAVUT MUNICIPAL TRAINING ORGANIZATION	1
NUNAVUT PLANNING COMMISSION	11
NUNAVUT TUNNGAVIK INC.	93
NUNAVUT WATER BOARD	13
NWT ASSOCIATION OF COMMUNITIES	5
PANGNIRTUNG HOUSING ASSOCIATION	14
PANGNIRTUNG, HAMLET OF	18
PANGNIRTUNG, HAMLET OF - MANAGEMENT GROUP	2
POND INLET HOUSING ASSOCIATION	1
POND INLET, HAMLET OF	15
POND INLET, HOUSING ASSOCIATION	12
QAMMAQ HOUSING ASSOCIATION	6
QIKIQTANI INUIT ASSOCIATION	51
QIKIQTARJUAQ HOUSING ASSOCIATION	3
QIKIQTARJUAQ, HOUSING ASSOCIATION	2
QIKIQTARJUAQ, MUNICIPALITY OF	6
RADILIH KOE HOUSING ASSOCIATION	3
RANKIN INLET HOUSING ASSOCIATION	6

Employer Name	Active Members
RANKIN INLET, HAMLET OF	35
REPULSE BAY, HOUSING ASSOCIATION	8
RESOLUTE BAY HOUSING ASSOCIATION	3
RESOLUTE BAY, HAMLET OF	10
SACHS HARBOUR, INC. HAMLET OF	9
SAHTU LAND AND WATER BOARD	6
SAHTU LAND USE PLANNING BOARD	1
SANIKILUAQ, MUNICIPALITY OF	19
SANIRAJAK, MUNICIPALITY OF	2
TALOYOAK HOUSING AUTHORITY	10
TALOYOAK, HAMLET OF	28
TASIURQTIT HOUSING ASSOCIATION	5
TLICHO GOVERNMENT	90
TLICHO INVESTMENT CORPORATION	13
TLICHO INVESTMENT CORPORATION - MANAGEMENT GROUP	1
TLICHO MANAGEMENT SERVICES LTD - MANAGEMENT GROUP	2
TLICHO MANAGEMENT SERVICES LTD.	5
TUKTOYAKTUK, HAMLET OF	11
TULITA HOUSING ASSOCIATION	5
UQUUTAQ SOCIETY	10
WEK EEZHII LAND AND WATER BOARD	12
WEK EEZHII RENEWABLE RESOURCES BOARD	4
WEKWEETI, TLI CHO COMMUNITY GOVERNMENT OF	7
WHALE COVE, HAMLET OF	7
WHATI HOUSING AUTHORITY	2
WHATI, THE COMMUNITY GOVERNMENT OF	14
YELLOWKNIFE HOUSING AUTHORITY	9
YELLOWKNIFE, FIRE FIGHTING	33
YELLOWKNIFE, MANAGEMENT	36
YELLOWKNIFE, MUNICIPAL ENFORCEMENT	7
YELLOWKNIFE, UNION	131
YK EDUCATION DISTRICT #1	281
FORT RESOLUTION HOUSING ASSOCIATION	3
<b>Grand Total</b>	<b>1980</b>