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17 April 2025

Subject: Gazifère – Estimated 2025 and 2026 Pension and Benefit Cost and Cash Contributions

Dear Roch,

At your request, we have prepared estimates of Gazifère's share of the pension and benefits cost and cash contributions in 2025 and 2026 for the following pension and non-pension post retirement plans:

- The Retirement Plan for the Employees of Enbridge Inc. and Affiliates (the "EI RPP");
- The Pension Plan for the Employees of Enbridge Gas Distribution Inc. and Affiliates (the "EGD RPP");
- The Enbridge Supplemental Pension Plan (the "EI SPP"); and
- The Non-pension Post Retirement Plan for Employees of Enbridge Gas Distribution Inc. (the "OPEB Plan").

We understand these estimates will be provided to the Régie de l'énergie (the "Régie") in conjunction with Gazifère's application for recovery of pension and benefits costs from ratepayers. The information presented in this letter is prepared for the internal use of Gazifère and for submitting to the Régie. This information is not intended or suitable for any other purpose.

Actual pension and benefits cost and cash funding requirements in respect of 2026 may differ from the amounts estimated here and will be based on future economic conditions and the respective plans' economic and demographic experiences.

As discussed, for the pension plans, the estimates in this letter are based on assumptions as at December 31, 2024 used for Enbridge Inc.'s 2024 year-end financial statement disclosures and estimated 2025 expense. Events that occurred after December 31, 2024 have not been reflected in these estimates. For the OPEB Plan, the 2025 expense was re-measured as of February 5, 2025, due to a plan amendment ending coverage for certain employees (non-union employees aged less than 50 as of July 1, 2025).

Results

Gazifère's Allocation of US GAAP Pension and OPEB Expense Projections (2025 to 2026)						
('000s)	EI RPP	EGD RPP	EI SPP	OPEB¹	Total Pension	Grand Total
2025						
DB Current service cost (employer)	778	-	12	30	790	820
Interest cost	311	733	2	62	1,046	1,108
Expected return on plan assets	(364)	(1,335)	(2)	-	(1,701)	(1,701)
Amortization of past service costs	-	-	-	(47)	-	(47)
Amortization of net actuarial loss (gain)	-	-	-	(78)	-	(78)
Total DB Net Periodic Benefit Cost	725	(602)	12	(33)	135	102
DC Current Service Cost	240	-	-	-	240	240
Total 2025 (DB & DC) Net Periodic Benefit Cost	965	(602)	12	(33)	375	342
2025 Flex Credits²	62	-	-	-	62	62
2026						
DB Current service cost (employer)	804	-	12	16	816	832
Interest cost	368	725	2	62	1,095	1,157
Expected return on plan assets	(383)	(1,365)	(3)	-	(1,751)	(1,751)
Amortization of past service costs	-	-	-	(53)	-	(53)
Amortization of net actuarial loss (gain)	-	-	-	(73)	-	(73)
Total DB Net Periodic Benefit Cost	789	(640)	11	(48)	160	112
DC Current Service Cost	246	-	-	-	246	246
Total 2026 (DB & DC) Net Periodic Benefit Cost	1,035	(640)	11	(48)	406	358
2026 Flex Credits¹	64	-	-	-	64	64

¹ For OPEB, the 2025 expense was re-measured as of February 5, 2025, due to a plan amendment ending coverage for certain employees (non-union employees aged less than 50 as of July 1, 2025).

² Flex credits are paid outside the pension plans and will not be accounted for as part of the net periodic benefit cost.

Key US GAAP Assumptions³	EI RPP	EGD RPP	EI SPP	OPEB
Effective discount rate on Gazifère's benefit obligations	4.79%	4.71%	4.80%	4.52%
Effective rate for interest on Gazifère's benefit obligations	4.63%	4.41%	4.74%	4.16%
Effective discount rate for Gazifère's service cost	4.80%	n/a	4.81%	4.69%
Effective rate for interest on Gazifère's service cost	4.69%	n/a	4.76%	4.55%
Net expected return on assets	7.30%	7.10%	4.00%	n/a
Increases in pensionable earnings	Ranges from 2.0% to 5.00% based on age			n/a
Average wage index	2.5% per year			n/a
Mortality table	100% CPM Private, with improvements based on scale CPM-B			

³ For the pension plans, effective discount rates and interest rates disclosed are those applicable as at December 31, 2024. These assumptions are described in the 2024 US GAAP Pension Report. For the OPEB Plan, the 2025 expense was re-measured as of February 5, 2025, due to a plan amendment ending coverage for certain employees.

Gazifère's Share of Funding - Projected Cash Contributions (2025 to 2026)⁴

('000s)	EI RPP	EGD RPP	EI SPP	OPEB	Total Pension	Grand Total
2025						
DB Current Service Cost	-	-	15	-	15	15
DC Current Service Cost	-	-	-	-	-	-
Flex Credits ⁵	62	-	-	-	62	62
Going Concern Special Payments	-	-	2	-	2	2
Solvency Special Payments	-	-	-	-	-	-
Direct Benefit Payments	-	-	-	72	-	72
Total	62	-	17	72	79	151
2026						
DB Current Service Cost	-	-	15	-	15	15
DC Current Service Cost	-	-	-	-	-	-
Flex Credits ⁵	64	-	-	-	64	64
Going Concern Special Payments	-	-	2	-	2	2
Solvency Special Payments	-	-	-	-	-	-
Direct Benefit Payments	-	-	-	74	-	74
Total	64	-	17	74	81	155

Key Funding Assumptions ⁴	EI RPP	EGD RPP	EI SPP	OPEB
Going concern discount rate	6.75%	6.50%	3.90%	n/a
Provision for adverse deviation	8.50%	11.00%	n/a	n/a
Going concern mortality	100% CPM2014 Private, with improvements based on scale CPM-B			n/a
Increases in pensionable earnings	Ranges from 2.00% to 5.00% based on age			n/a
Solvency commuted value discount rate	4.5% per year		n/a	n/a
Solvency annuity discount rate	4.54% per year	4.55% per year	n/a	n/a
Solvency mortality	100% CPM2014, with improvements based on scale CPM-B		n/a	n/a

⁴ Funding estimates for the EI RPP and EGD RPP are based on the results of the December 31, 2023 actuarial valuations. Funding assumptions are described in the respective plan's actuarial funding valuation report. Funding estimates for the EI SPP are based on estimated funding valuation results as at December 31, 2024.

⁵ Flex credits are paid outside the pension plans and will not be accounted for as part of the net periodic benefit cost.

The following appendices provide further detail on the data, methods and assumptions, along with importance notices regarding the results:

- Appendix A contains important notices relevant to these projections.
- Appendix B contains the basis for the projections.
- Appendix C contains a summary of the membership data used to develop these results.

Actuarial Opinion

In our opinion,

- the membership data on which the valuations are based are sufficient and reliable for the purpose of the valuations and extrapolations
- the assumptions are appropriate for the purpose of the valuations and extrapolations, and
- the methods employed in the valuations and extrapolations are appropriate for the purpose of the valuations and extrapolations.

This report has been prepared, and our opinions given, in accordance with accepted actuarial practice in Canada.

We trust that this letter contains all information you require for filing with the Régie. Please call if you have any additional questions or requests.

Sincerely,



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Principal
For the pension plans



Ken Chin, FSA, FCIA
Principal
For the non-pension post-retirement benefits plan

Copy:

Tyler Brady, Kristina Humphreys – Enbridge Inc.

Myriam Dubois – Gazifère

Edith Samuels, Mandy Chan, Emma Turkington, Dave Pysko – Mercer (Canada) Limited

Appendix A – Important Notices

Mercer has prepared this letter exclusively for Gazifère for submitting to the Régie. This letter may not be used or relied upon by any other party or for any other purpose; Mercer is not responsible for the consequences of any unauthorized use.

The extrapolated results are based on membership data as at December 31, 2023 as described in Appendix C of this letter.

The following are referred to as the “Reference Funding Reports”:

- The Report on the Actuarial Valuation for Funding Purposes as at December 31, 2023 for the Retirement Plan for Employees of Enbridge Inc. and Affiliates for the EI RPP; and
- The Report on the Actuarial Valuation for Funding Purposes as at December 31, 2023 for the Pension Plan for Employees of Enbridge Gas Distribution Inc. and Affiliates for the EGD RPP; and
- The Report on the Actuarial Valuation for Funding Purposes as at December 31, 2023 for the Retirement Plan for Employees of Enbridge Inc. and Affiliates for the EI SPP.

As described in Appendix B, the pension plan funding results shown in this letter are derived from funding valuations prepared as at December 31, 2023. The funding results shown in this letter are subject to the same Important Notices and qualifications described in the Reference Funding Reports except as specifically noted in this letter. For reference to the provisions, methodologies, and importance notices that are included in the actuarial funding reports, refer to the Reference Funding Reports. The Reference Funding Reports are incorporated by reference into this letter and are essential to understanding the results. If you do not have copies of the Reference Funding Reports, please let us know immediately.

As described in Appendix B, the accounting projections for the purposes of determining 2026 accrual costs are based on the same actuarial assumptions used in the 2024 US GAAP Pension Report and 2024 US GAAP OPEB Report except as noted in the *Basis of Accounting Projections* section of Appendix B.

The accounting results shown in this letter are subject to the same Important Notices and qualifications described in the 2024 US GAAP Pension Report and 2024 US GAAP OPEB Report except as specifically noted in this letter. These US GAAP Reports are incorporated by reference into this letter and are essential to understanding the results. If you do not have copies of the 2024 US GAAP Pension Report and 2024 US GAAP OPEB Report, please let us know immediately.

There were no changes to the actuarial methods used in the 2024 US GAAP OPEB Report or 2024 US GAAP Pension Report or Reference Funding Reports.

Our extrapolation reflects a single scenario from a range of possibilities. However, the future is uncertain, and the plans’ actual experience will likely differ from the assumptions utilized and the scenarios presented; these differences may be significant or material. This letter is presented at a particular point in time and should not be viewed as a prediction of the plans’ future financial conditions or their ability to pay benefits in the future.

The future valuations included in this presentation are based on membership data as at December 31, 2023. For the EI RPP, EGD RPP and EI SPP, the plan populations are extrapolated into the future

based on economic and demographic assumptions as at December 31, 2024 along with expected future benefit accruals. Actuarial valuations are performed at each year-end to estimate the plan obligations at that time. To project the plan's obligations at future dates, the obligations are adjusted for expected additional benefit accruals, benefit payments, and interest. For all plans, these projected obligations are combined with assets which are also projected to December 31, 2025 to calculate the funding and accounting requirements that might exist under the current applicable funding regulations or requirements and accounting standards at each future valuation date.

The results shown in this letter are based on plan provisions provided by the plan administrator. For the pension plans, the results in this letter are based on the plan provisions in effect at December 31, 2024. We have not been advised of any changes to the plan provisions to the date of this letter. For the OPEB Plan, the results in this letter are based on the plan provisions in effect at December 31, 2024 as amended in February 2025, as described earlier.

Because actual plan experience will differ from the assumptions, decisions about benefit changes, investment policy, funding amounts, benefit security and/or benefit-related issues should be made only after careful consideration of alternative future financial conditions and scenarios and not solely on the basis of a valuation report or report.

To prepare the results in this report, actuarial assumptions are used to model a single scenario from a range of possibilities for each valuation basis. The results based on that single scenario are included in this presentation. As well, actuarial assumptions are used to project the population to each future valuation date based on a single scenario. However, the future is uncertain and the plans' actual experience will differ from those assumptions; these differences may be significant or material. Different assumptions or scenarios within the range of possibilities may also be reasonable, and results based on those assumptions would be different. Furthermore, actuarial assumptions may be changed from one valuation to the next because of changes in regulatory and professional requirements, developments in case law, plan experience, changes in expectations about the future, and other factors.

We note that the results presented herein rely on many assumptions, all of which are subject to uncertainty, with a broad range of possible outcomes, and the results are sensitive to all the assumptions used in the valuation.

The results shown in this report include projections of plan assets, plan liabilities, contribution requirements, and cash flows to a date that is after the calculation date of this report. Such projections are sensitive to many factors that are unknowable at this time, including (but not limited to) the level of market interest rates, investment performance on the pension fund to the projection date, and other plan demographic and economic experience over the projection period. As a result, actual plan assets, plan liabilities, contribution requirements, and cash flows in future years will be different from those projected and these differences may be significant or material. Factors such as plan amendments, legislative changes or changes in accounting standards may also be relevant in some cases.

Appendix B – Projection Basis

Basis of Accounting Projections – 2025

For Gazifère’s share of the EI RPP, EGD RPP and EI SPP, the results for 2025 are consistent with those presented in our ASC 715 (US GAAP) Actuarial Valuation Report as at December 31, 2024 Consolidated Total for all Canadian Pension Plans (“2024 US GAAP Pension Report”), where the amounts for Gazifère have been isolated for this letter.

For Gazifère’s share of the OPEB Plan, the results for 2025 have been updated from those presented in our ASC 715 (US GAAP) Actuarial Valuation Report as at December 31, 2024 Consolidated Total for all Canadian Non-Pension Post Retirement Benefit Plans (“2024 US GAAP OPEB Report”), to reflect the February 2025 plan amendment, where the amounts for Gazifère have been isolated for this letter.

Basis of Accounting Projections – 2026

The EI RPP, EGD RPP and EI SPP projections are based on the same membership data and assumptions, methods and policies as described in the 2024 US GAAP Pension Report.

The OPEB Plan projections are based on the same membership data and assumptions (with the exception of the discount rate, as described in this letter), methods and policies as described in the 2024 US GAAP OPEB Report. The projected results reflect the February 2025 plan amendment.

Under US GAAP, with the exception of the discount rate, assumptions are selected by Enbridge and are management’s “best estimates”. The discount rate is chosen by reference to the market yields on high quality corporate bonds with cash flows similar to the cash flows of the plans. The discount rates are as of December 31, 2024 (February 5, 2025 for OPEB) were disclosed above.

Market value of assets

The market value of assets is used to determine pension costs. For the purposes of these estimates, we have relied on actual asset experience up to November 30, 2024 as reported by the plans’ custodian, CIBC Mellon, in the monthly unaudited financial statements obtained from their online reporting tool, Workbench

For the EI RPP, EGD RPP and EI SPP, the actual market value of assets as at November 30, 2024 was extrapolated to December 31, 2025 using:

- Contributions taking into account the 2025 and 2026 minimum funding requirements from the applicable actuarial funding valuations. In particular,
 - For the EI RPP, we have assumed employee contributions would equal the estimated amounts from the December 31, 2023 actuarial valuation. Employer DB and DC current service cost contribution holidays are assumed to continue in 2025 and 2026.
 - For the EGD RPP, we have assumed employer contribution holidays will continue in 2025 and 2026.
 - For the EI SPP, we have assumed employer contributions would be made in 2025 based on the results of the December 31, 2023 actuarial valuation, and for 2026 based on extrapolated funding

positions at December 31, 2024. These contributions include both current service cost funding and deficit funding.

- Assumed benefit payments based on membership data at December 31, 2023 and the actuarial assumptions; and
- Expected net investment returns based on the 2025 expected return on assets assumptions summarized earlier.

Basis of Funding Projections

EI RPP

The EI RPP consists of a defined benefit (“DB”) provision and a defined contribution (“DC”) provision. Minimum required cash funding to the DB component is determined based on actuarial valuations filed with the Financial Services Regulatory Authority of Ontario (“FSRA”) and the Canada Revenue Agency (“CRA”). Interim valuations may be filed at the plan sponsor’s discretion, but must be filed at least once every three years. Contributions to the EI RPP by Gazifère and the other participating employers must be made in accordance with the current EI RPP funding valuation as at December 31, 2023. When a new valuation is filed with the pension regulators (but no later than as at December 31, 2026), the funding requirements will be updated. We have assumed no interim valuations will be filed.

We have assumed no contributions would be made to the EI RPP in either 2025 or 2026 by Gazifère, based on the funded status of the plan, and as supported by annual cost certificates filed with FSRA.

EGD RPP

The EGD RPP consists of a DB provision and a DC provision. Minimum required cash funding to the DB component is determined based on actuarial valuations filed with the FSRA and CRA. Interim valuations may be filed at the plan sponsor’s discretion, but must be filed at least once every three years. Contributions to the EGD RPP by Gazifère and the other participating employers must be made in accordance with the current EGD RPP funding valuation as at December 31, 2023 until a new valuation is filed with the pension regulators (but no later than as at December 31, 2026). We have assumed no interim valuations will be filed.

We have assumed no contributions would be made to the EGD RPP in either 2025 or 2026 by Gazifère, based on the funded status of the plan, and as supported by annual cost certificates filed with FSRA.

EI SPP

The EI SPP is a supplemental arrangement comprised of two separate trust accounts as follows:

- Benefits accrued by United States ex-patriots while residing in Canada are secured by a Retirement Compensation Arrangement held in Canada that will operate as a grantor trust (the “Canadian Grantor Trust” or “CGT”); and
- Benefits accrued by all other members are secured by a Retirement Compensation Arrangement (“RCA”) trust held in Canada.

Contributions are determined annually in accordance with the funding policy. An actuarial valuation of the SPP was conducted as at December 31, 2023 and is the basis for cash funding during 2024. We

have assumed employer contributions would be made in 2025 and 2026 based on extrapolated funding positions at December 31, 2024. These contributions include both current service cost funding and deficit funding in accordance with the funding policy. The extrapolated results are based on the same methods, assumptions and policies as the actuarial funding valuations as described in the Reference Funding Report.

OPEB Plan

The OPEB Plan is a DB plan. The non-pension post-retirement benefits are funded on a pay-as-you-go basis. No assets have been segregated or restricted to provide the non-pension post-retirement benefits. Projected contributions are equivalent to the expected benefits to be paid, based on the data and assumptions outlined in the 2024 US GAAP OPEB Report.

Appendix C – Membership Data

Analysis of Membership Data

The actuarial valuations are based on membership data as at December 31, 2023 (January 1, 2024 for OPEB), provided by Enbridge Inc.

We have applied tests for internal consistency, as well as for consistency with the data used for the previous valuation. These tests were applied to membership reconciliation, basic information (date of birth, date of hire, date of membership, gender, etc.), pensionable earnings, credited service, contributions accumulated with interest, and pensions to retirees and other members entitled to a deferred pension. Contributions, lump sum payments, and pensions to retirees were compared with corresponding amounts reported in financial statements. The results of these tests were satisfactory.

If the data supplied are not sufficient and reliable for its intended purpose, the results of our calculation may differ significantly from the results that would be obtained with such data. Although Mercer has reviewed the suitability of the data for its intended use in accordance with accepted actuarial practice in Canada, Mercer has not verified or audited any of the data or information provided.

The membership data summarized in the following tables is for the total plans, and separately, the Gazifère membership. Members employed by Gazifère are identified by organization data flags supplied by Enbridge Inc.

EI RPP Membership Data

As at December 31, 2023	Total Plan	Gazifère
Active and Disabled Members Accruing Defined Benefit Service (Non-SMEs)		
Number	5,227	60
Total base earnings for next year	\$630,702,300	\$5,415,100
Average base earnings for next year	\$120,700	\$90,300
Average pensionable earnings for next year	\$129,900	\$95,600
Average years of Non-SME DB pensionable service	6.8 years	4.7 years
Average age	46.0 years	43.1 years
Active and Disabled Members Accruing Defined Benefit Service (SMEs)		
Number	256	1
Total base earnings for next year	\$66,838,300	confidential
Average base earnings for next year	\$261,100	confidential
Average pensionable earnings for next year	\$316,500	confidential
Average years of Non-SME DB pensionable service	3.5 years	confidential
Average years of SME DB pensionable service	5.8 years	confidential
Average age	50.5 years	confidential

As at December 31, 2023	Total Plan	Gazifère
Suspended Defined Benefit Members (Non-SMEs)		
Number	210	1
Total base earnings for next year	\$24,136,200	confidential
Average base earnings for next year	\$114,900	confidential
Average pensionable earnings for next year	\$120,900	confidential
Average years of Non-SME DB pensionable service	4.2 years	confidential
Average age	46.7 years	confidential
Suspended Defined Benefit Members (SMEs)		
Number	18	0
Total base earnings for next year	\$6,596,400	n/a
Average base earnings for next year	\$366,500	n/a
Average pensionable earnings for next year	\$437,600	n/a
Average years of Non-SME DB pensionable service	3.1 years	n/a
Average years of SME DB pensionable service	3.8 years	n/a
Average age	51.3 years	n/a
Active Defined Contribution Members without Defined Benefit Service		
Number	2,194	55
Total base earnings for next year	\$266,680,600	\$4,754,900
Average base earnings for next year	\$103,300	\$86,500
Average pensionable earnings next year	\$110,400	\$91,500
Average age	38.3 years	36.2 years
Suspended Defined Contribution Members without Defined Benefit Service		
Number	23	0
Total base earnings for next year	\$3,644,600	n/a
Average base earnings for next year	\$158,500	n/a
Average age	44.8 years	n/a
Deferred Pensioners		
Number	1,267	9
Total annual pension	\$9,305,700	\$36,200
Average annual pension	\$7,300	\$4,000
Average age	49.9 years	38.0 years

As at December 31, 2023	Total Plan	Gazifère
Pensioners and Survivors		
Number	3,104	14
Total annual pension (including bridge benefits)	\$63,065,300	\$52,300
Average annual pension (including bridge benefits)	\$20,300	\$3,700
Total bridge benefits	\$422,000	\$0
Average bridge benefits	\$4,700	\$0
Average age	72.9 years	61.3 years

EI SPP Membership Data

As a supplemental plan, the EI SPP primarily provides certain benefits that would otherwise be payable under the EI RPP and EGD RPP, if not for limits imposed on registered pension plans by the *Income Tax Act* of Canada. Please refer to the EI RPP and EGD RPP active and suspended membership statistics for those members eligible for EI SPP benefits.

As at December 31, 2023	Total Plan	Gazifère
Deferred Pensioners		
Number pending receipt of deferred pension	46	0
Total annual supplemental pension	\$449,400	n/a
Average annual supplemental pension	\$9,800	n/a
Average age	54.4 years	n/a
Pensioners and Survivors		
Number	242	0
Total annual supplemental pension	\$14,055,000	n/a
Average annual supplemental pension	\$58,100	n/a
Average age	67.5 years	n/a

EGD RPP Membership Data

As at December 31, 2023	Total Plan	Gazifère
Active and Disabled Members Accruing Defined Benefit Service (Non-SME)		
Number	336	0
Total base earnings for the following year	\$28,556,800	n/a
Average base earnings for the following year	\$85,000	n/a

As at December 31, 2023	Total Plan	Gazifère
Average years of pensionable service	14.3 years	n/a
Average age	47.2 years	n/a
Suspended Defined Benefit Members (Non-SME) Accruing Defined Contribution Service		
Number	5	0
Total base earnings for the following year	\$420,400	n/a
Average base earnings for the following year	\$84,100	n/a
Average years of pensionable service	9.7 years	n/a
Average age	54.5 years	n/a
Suspended Defined Benefit Members (Non-SME) Accruing Benefits in the EI Plan		
Number	1,146	49
Total base earnings for the following year	\$125,536,300	\$4,579,700
Average base earnings for the following year	\$109,500	\$93,500
Average years of pensionable service	8.6 years	8.4 years
Average age	47.3 years	45.1 years
Suspended Defined Benefit Members (SME) Accruing Benefits in the EI RPP		
Number	39	1
Total base earnings for the following year	\$11,158,300	confidential
Average base earnings for the following year	\$286,100	confidential
Average years of Non-SME pensionable service	8.8 years	confidential
Average years of SME pensionable service	2.3 years	confidential
Average age	53.3 years	confidential
Active Defined Contribution Members without Defined Benefit Service		
Number	6	0
Total base earnings for the following year	\$467,100	n/a
Average base earnings for the following year	\$77,800	n/a
Average age	51.2 years	n/a
Suspended Defined Contribution Members without Defined Benefit Service		
Number	65	0
Total base earnings for the following year	\$7,959,800	n/a

As at December 31, 2023	Total Plan	Gazifère
Average base earnings for the following year	\$122,500	n/a
Average age	48.0 years	n/a
Deferred Pensioners		
Number	363	14
Total annual lifetime pension	\$2,189,500	\$50,300
Average annual pension	\$6,000	\$3,600
Average age	49.2 years	42.1
Pensioners and Survivors		
Number	1,926	33
Total annual lifetime pension	\$51,076,100	\$740,800
Average annual lifetime pension	\$26,500	\$22,400
Average age	73.8 years	70.1 years
Total annual temporary pension	\$919,400	\$50,300
Average annual temporary pension	\$4,800	\$4,600
Average age of temporary pension recipients	61.3 years	61.6 years
Pending Terminated Members		
Number	11	0

OPEB Participant Data

As at January 1, 2024	Total Plan	Gazifère
Active Members⁶		
Number	2,071	110
Average years of service	11.6 years	8.3 years
Average age	43.7 years	39.7 years

Grandfathered Plan Retirees and Survivors as at January 1, 2024	Total Plan	Gazifère
Number of retirees	1,193	15
Average age	75.6 years	73.2 years
Number of spouses of retirees	876	10
Average age of spouses	73.0 years	70.8 years

⁶ This includes those non-union employees losing OPEB benefits (those less than age 50 as at July 1, 2025).

Grandfathered Plan Retirees and Survivors as at January 1, 2024	Total Plan	Gazifère
Average life insurance	\$16,045	\$47,533
Number of surviving spouses	226	2
Average age of surviving spouses	80.9 years	79.8 years

Non-Grandfathered Plan Retirees and Survivors as at January 1, 2024	Total Plan	Gazifère
Number of retirees	409	17
Average age	64.8 years	62.6 years
Number of spouses of retirees	323	11
Average age of spouses	62.0 years	57.5 years
Average life insurance	\$10,000	\$10,000
Number of surviving spouses	83	2
Average age of surviving spouses	77.9 years	77.3 years