




ALBERTA PENSIONS SERVICES CORPORATION

2027-2031 STRATEGIC PLAN

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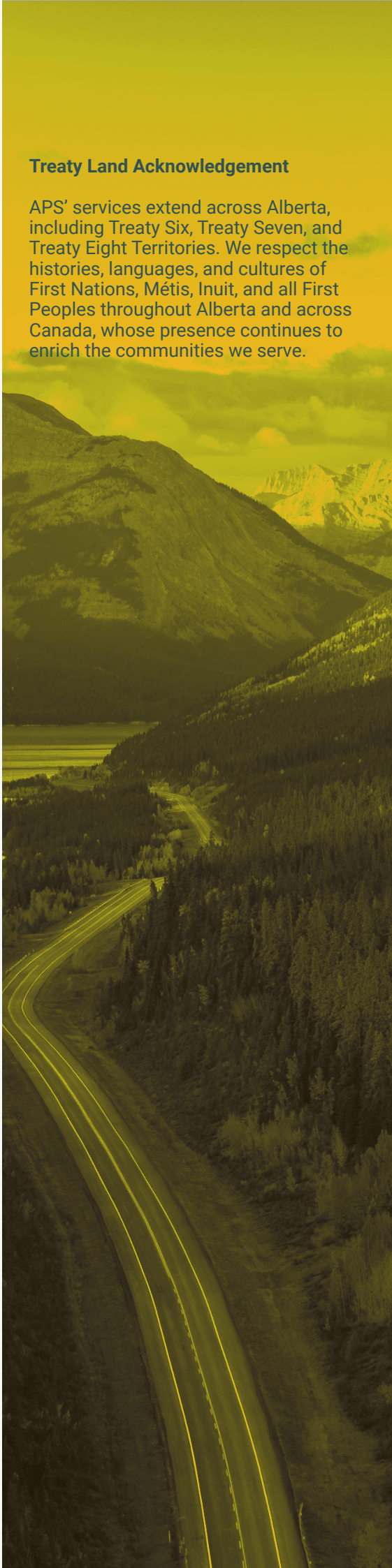
Treaty Land Acknowledgement

APS' services extend across Alberta, including Treaty Six, Treaty Seven, and Treaty Eight Territories. We respect the histories, languages, and cultures of First Nations, Métis, Inuit, and all First Peoples throughout Alberta and across Canada, whose presence continues to enrich the communities we serve.



A Message from the Board Chair

"Strong governance and a clear strategic vision are the foundation upon which we will continue to deliver on the pension promises that matter most to Albertans."

Colin P. MacDonald



On behalf of the Board of Directors, I am pleased to present APS' 2027–2031 Strategic Plan. This plan reflects a collaborative process with our clients, engaging our leadership team, employees, and stakeholders to chart a clear course for the years ahead. As expectations continue to rise for speed, accuracy, insight, and assurance, the plan places deliberate emphasis on modernizing how we work by responsibly leveraging digital platforms, intelligent automation, advanced analytics, and artificial intelligence to strengthen decision-making and improve service delivery.

Artificial intelligence is already shaping the environment in which APS operates. The Board recognizes that the strategic question is not whether AI will be used, but whether its use is coordinated, ethical, secure, and aligned with the trust placed in APS by clients, employers, and members. This plan reflects a disciplined approach to AI adoption, grounded in strong governance, clear accountability, privacy and security safeguards, and a people-centred mindset that positions AI as an enabler of better service rather than a replacement for human judgment.

The Board remains committed to strong governance, fiscal responsibility, and organizational resilience as pension administration continues to evolve. We will support investments that make APS more efficient and future-ready, while ensuring innovation is thoughtfully grounded in prudent risk management, responsible data stewardship, and regulatory confidence. By sequencing technology and AI enablement with care and transparency, APS is strengthening its capacity to adapt while preserving stability in the core.

We are proud of the progress APS has made over the past five years and confident that this strategic direction positions the organization to meet growing complexity with clarity and discipline. The Board looks forward to supporting the team as they continue to deliver reliable, trusted, and lasting value for Alberta's public sector pension plans, today and into the future.

A Message from the CEO

As we look ahead to 2027–2031, I am proud to share a strategic plan that reflects who we are, where we are going, and how we will get there. Over the past five years, APS has made meaningful progress strengthening alignment with our clients, enhancing the member and employer experience, and investing in our people, platforms, and governance. These efforts have positioned us well for the next phase of our evolution.

Our new strategic plan is anchored in three interconnected pillars: delivering shared success through collaborative partnerships, creating value through adaptive capacity and a data-driven culture, and elevating a higher performance culture. Together, these pillars guide how APS will respond to growing complexity, rising expectations, and accelerating change across the pension landscape.

Technology and artificial intelligence play a critical role in enabling this direction. AI is already part of the environment in which APS operates, shaping how work gets done and how services are delivered. Our focus is not on technology for its own sake, but on how digital platforms, intelligent automation, and advanced analytics can improve service reliability, deepen insight, and support better decisions for our clients, employers, and members.

APS is approaching AI as a coordinated program, grounded in strong governance, clear accountability, privacy and security safeguards, and a people-centred mindset. By reducing repetitive work and improving consistency and quality, AI will help free capacity for the judgment-based, relationship-driven work that is central to our role as a trusted partner. It is an enabler of better service and greater resilience, not a replacement for people or accountability.

This deliberate approach supports our strategic direction to evolve APS into a more agile, proactive, and platform-enabled organization. By pairing responsible AI enablement with ongoing investment in our workforce and core systems, we are building the adaptive capacity needed to anticipate client needs, scale services sustainably, and deliver dependable outcomes in an increasingly complex environment.

Our purpose remains clear: to reliably deliver on our clients' pension promises. This plan positions APS to do so with greater agility, discipline, and confidence, ensuring we continue to serve our clients, employers, and members with trust, transparency, and lasting impact.

"Our purpose is clear: to reliably deliver on our clients' pension promises. This plan positions APS to lead with agility, innovate with purpose, and deliver lasting impact."

Doug Woloshyn



Who We Are

APS, in collaboration with our clients (the Trustees of the plans we serve), is dedicated to providing an exceptional pension experience for our clients and their members, retirees, and employers. Together with our clients and our Shareholder, the Government of Alberta, we deliver services on behalf of seven public sector pension plans and two supplementary retirement plans:

- LAPP
- Public Service Pension Plan (PSPP)
- Special Forces Pension Plan (SFPP)
- Management Employees Pension Plan (MEPP)
- Public Service Management (Closed Membership) Pension Plan (PSM[CM]PP)
- Members of the Legislative Assembly Pension Plan (MLAPP)
- Supplementary Retirement Plan for Public Service Managers (SRP)
- Provincial Judges and Applications Judges Registered and Unregistered Pension Plans (JPP)
  - Judges Registered Pension Plan (JRPP)
  - Judges Unregistered Pension Plan (JUPP)



What We Do

APS provides valuable pension benefits administration services to over 530 participating employers across Alberta. We also provide trusted pension-related services to over 445,000 members and retirees worldwide, administering pension plan funds annually through receipts and disbursements totalling more than $7.5 billion. Some of our pension and consultative services include:

- Contributions management
- Member, retiree, and employer information management
- Data analytics and reporting
- Member, retiree, and employer communications
- Benefit calculations
- Disbursements to and from employers, members, retirees, and other pension plans
- Policy development and implementation
- Compliance, regulatory, and plan financial reporting
- Strategic support for clients, including communications and branding, member and employer education, policy interpretation, actuarial coordination, and plan change implementation

Who We Serve

APS works alongside its clients to help guide the pension experience for members, pensioners and employers. In collaboration and consultation with the clients we serve, we deliver services on behalf of seven public sector pension plans and two supplementary plans.

Members and Retirees by plan

449,642

Total members and retirees served in 2025

▲12,150 from 2024 +2.8%

Plans Served

Each card shows the 2025 total and the year-over-year change from 2024.

LAPP
▲ 10,027 +3.2%

326,965

MEMBERS AND RETIREES

PSPP
▲ 1,372 +1.5%

94,746

MEMBERS AND RETIREES

MEPP
▲ 512 +3.6%

14,896

MEMBERS AND RETIREES

SFPP
▲194 +2.3%

8,463

MEMBERS AND RETIREES

SRP
▲ 102 +4.1%

2,578

MEMBERS AND RETIREES

PSM(C)PP
▼ 63 -4.8%

1,255

MEMBERS AND RETIREES

JRPP
▲ 6 +1.8%

340

MEMBERS AND RETIREES

JUPP
▲ 5 +1.6%

321

MEMBERS AND RETIREES

MLAPP
▼ 5 -6.0%

78

MEMBERS AND RETIREES

Total Memberships

Active
239,932

Deferred
67,996

Retired
141,712

Why Change Now?

APS is operating in an environment of accelerating change driven by shifting client expectations, rapid advances in technology and artificial intelligence, evolving social policy, heightened cybersecurity risks, changing demographics, and increasing demands for seamless, personalized service. These external forces place growing pressure on institutional trust, workforce resilience, and our ability to adapt at pace. We heard this feedback throughout our consultation, discussions, and research.

Without a deliberate shift in how we operate, APS risks falling behind rising expectations — where manual processes can't keep pace with growth, where talent looks elsewhere for more modern workplaces, and where clients seek more agile partners better equipped to meet their evolving needs.

At APS, we believe that exceptional partnerships are built on a foundation of trust, transparency, and unwavering commitment to our clients' success. Our strategic outcomes reflect a bold vision to transform how we serve clients, their employers, and members, moving beyond transactional relationships to strengthening our partnership so that we anticipate needs, simplify complexity, and deliver value at every touchpoint.

These strategic outcomes guide our actions, shape our culture, and define our promise to those we serve. We need to build an agile workforce and culture to stay on course and thrive tomorrow, even as external forces increase pressure on our ability to achieve our purpose.

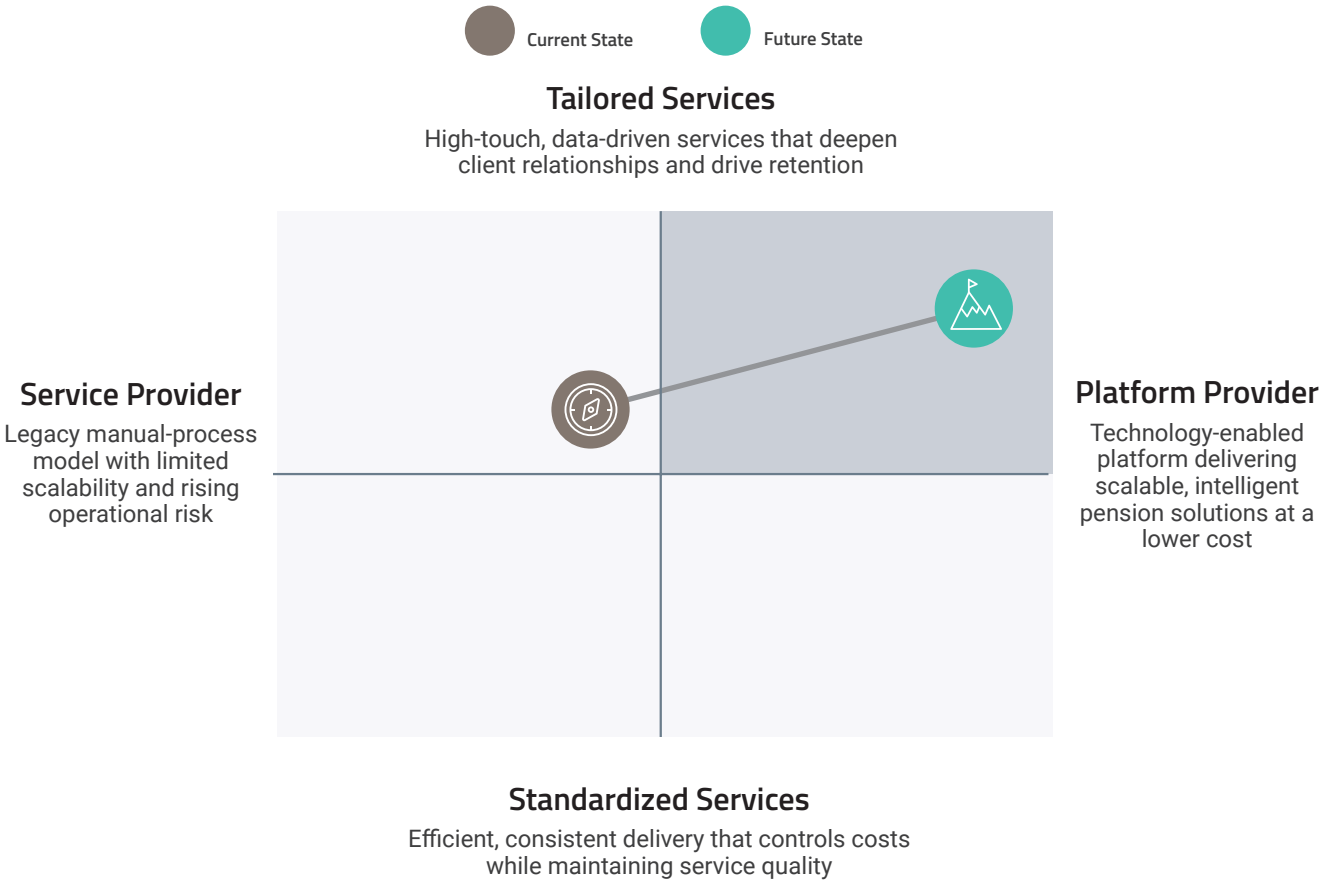


Envisioned Future

Rising client expectations, service complexity, and workforce pressures demand a fundamental shift. Manual processes cannot scale to meet the personalized, data-driven experiences clients now expect. By investing in platform capabilities and a culture of agility, we position ourselves to lead, not follow, as the pension landscape transforms. To achieve this, we must evolve from legacy operations to a future-ready model.

Over the next five years, we will invest in our people and platforms to shift APS towards more tailored, data-driven services that deepen client alignment through scalable technology solutions.

APS is a proactive, scalable, data-driven partner that delivers tailored pension experiences.



Our Path Forward

The APS strategic framework is built on three interconnected pillars of success that drive organizational resilience and client-shared success.

Strategic framework: purpose, future ambition, and pillars of success

Purpose

To reliably deliver the pension services our clients depend on for their members and employers.

Envisioned Future

APS is a proactive, scalable, data-driven partner that delivers tailored pension experiences.

Pillars of Success

Drive **shared success** through collaborative client relationships

Create **client value** through scalable capacity and data-driven decisions

Empower a **high-performing** workforce with modern tools and continuous learning

Framework Narrative

The first pillar focuses on strengthening transparent, collaborative partnerships through predictable outcomes and dependable execution that delivers shared success with our clients.

The second pillar, create value for clients, emphasizes adaptive capacity and data-driven culture to enhance organizational flexibility and long-term sustainability.

The third pillar empowers a high-performing workforce with the skills, mindset, and confidence to deliver value in a dynamic environment by providing progressive tools and training.

Drive Shared Success

Through collaborative client relationships

Key Initiatives

- Member & Employer Experience
- Member & Employer Education and Engagement
- Evolving how we serve our clients
- Consistently propose product and service enhancement or introduction based on insights
- Service model & client experience simplification
- Supporting client decisions with better insights

Measurements

- Overall Client Satisfaction Score
- APS' consulting services are high quality
- Plan-specific member experience score
- Member & Pensioner Satisfaction
- Employer Satisfaction

Create Client Value

Through scalable capacity and data-driven decisions

Key Initiatives

- Establish early cycle project and initiative planning
- Evolution of Shared Roadmap
- Benefits realization & performance tracking
- Buyback end-to-end review and implementation
- Modernizing our technology foundation
- Core platform evaluation
- Trusted data and governance
- Workforce planning and flexible resourcing
- Intelligent process automation
- Scalable service delivery framework

Measurements

- CEM Total Service Score
- CEM Benchmarking; digital reach
- Number of inbound calls
- AI Maturity
- Data Maturity
- Self-service adoption
- Digital adoption

Empower a High-Performing Workforce

With modern tools and continuous learning

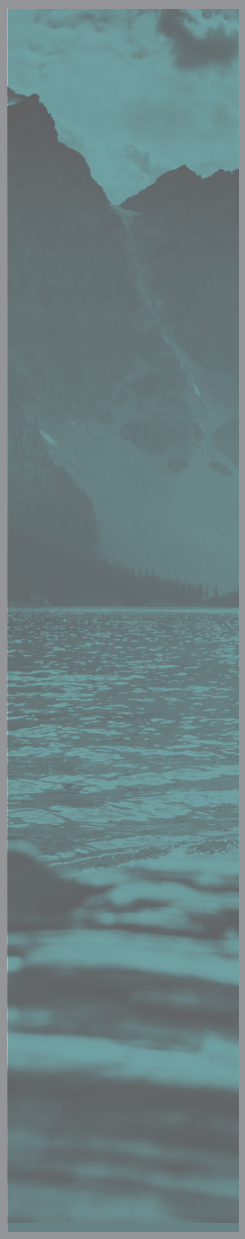
Key Initiatives

- Future ready workforce planning
- Talent management framework
- Establishing learning culture through programs, supports and resources to promote skills development
- Enhance leadership development with a focus on developing future-ready leaders
- Establish people & culture framework – alignment to support advancement of APS' AI Strategy

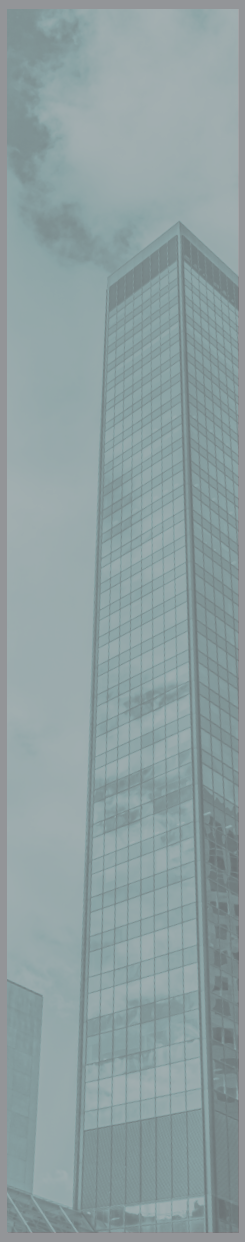
Measurements

- Employee Engagement
- Critical Role Succession Planning
- Learning Index
- Leadership Development











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