



Alberta Pensions Services Corporation

Business Plan

2011 - 2013

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Executive Summary

The business plan sets out the priorities for the next three years commencing January 1, 2011 for Alberta Pensions Services Corporation (APS). Since incorporation in 1995, APS has proudly served Alberta's public sector pension plans. Our job is to deliver responsive, focused services to clients of specific public sector pension plans, supported by ethical and risk-managed business practices.

Current Pension Environment, Challenges and Opportunities

Business is increasingly conducted in an electronic, virtual world. Our clients expect more options. They want increased transparency and quicker response from service providers, and greater engagement with the issues of interest to them.

An aging population is one of the most impactful long-term trends affecting the pension environment. This is a global phenomenon resulting from longer life expectancy and lower birth rates. In Alberta we are considered one of the youngest regions, yet by 2036 the proportion of Alberta's population aged 65 or over is forecast to double from just over 10 per cent to 21 per cent.

Economic recovery, while stronger in Canada than other countries, remains fragile. Most of the pension plans APS serves have raised contribution rates in response to losses stemming from the 2008 global economic downturn. Cost management continues to be a focus for APS.

APS' Plan

In 2010, our Board and Corporation affirmed the *Five-Year Strategic Plan* for the 2011 - 2015 horizon. This plan continues the focus of the 2008 - 2012 *Five-Year Strategic Plan* while addressing changes in our environment. The strategic plan confirms the direction APS is taking to adapt to changing client and trustee expectations for service delivery, risk management, technology optimization and workforce changes.

APS will continue to focus on delivering high quality, timely information and benefit services to our clients. At the same time, we will review our business policies and processes to ensure greater efficiency and simplification within our business, and advance our technology to meet the increasing demands of our stakeholders.

Legislative compliance, including privacy, confidentiality and integrity of information, remains top of mind. APS is mindful of the financial environment faced by the pension plans. We remain committed to advancing our strategic plan in a cost-conscious and effective manner and working within a managed annual budget.

APS is dedicated to its human resources and education strategies—building corporate commitment to professional excellence, and enhancing our clients' understanding of the value of their participation in public sector pension plans. APS holds unique knowledge and capabilities,

and by sharing our expertise and professionalism, APS will contribute to strong public sector pension plans in Alberta.

APS in 2015

Looking forward to 2015, APS is building its technology capacity and offering more web services for members and employers. Pensions are complex, but our vision is to make the pension experience easier. Our efforts to review business practices and simplify policies will further help us achieve our vision of providing timely and quality support to our clients. A client-focused approach to pension services will increase identification with and understanding of the benefits of public sector pension plans and as a result, recognition of plan value will increase.

Accountability Statement

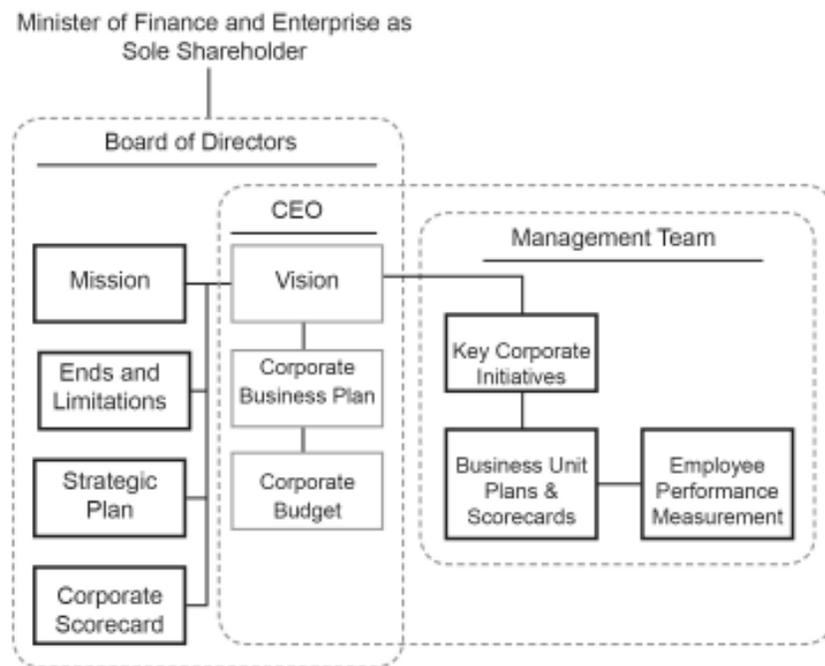
The business plan for the three years commencing January 1, 2011 has been prepared under the direction of, and with full accountability by, the Board of Directors and the President and Chief Executive Officer (CEO) for Alberta Pensions Services Corporation (APS).

The Board sets the overall strategic direction for the Corporation by:

- establishing and reviewing the corporate Mission;
- delivering on objectives directed by the Shareholder (the Minister of Finance and Enterprise on behalf of the Government of Alberta); and
- providing strategic direction to management in the form of governing policies.

Using the foundation provided by our Mission and *Five-Year Strategic Plan*, we continue to deliver on our obligations to our Shareholder. Our commitment to the strategic plan focuses the Corporation on developing its people and leveraging technology to deliver quality and timely services premised on integrity, confidentiality and privacy. The CEO, with the support of the Corporation, will carry out the Mission and progress the strategic plan through the three-year business plan.

This framework outlines the accountability of the Board, CEO and management team:



Working together, we are committed to success in achieving this plan.

(original signed by)

Al Mondor, FCA

Board Chair

Our Commitment

Since incorporation in 1995, APS has proudly served Alberta's public sector pension plans. Our primary focus is delivery of services to members, pensioners, employers, and governors of specific public sector pension plans, supported by ethical and risk-managed business practices.

APS is adapting to an uncertain economic environment and increased service demands. Our clients want reassurance the investment and information entrusted to us is effectively managed and more access to information and services. We must continue to enhance our ability to respond to client inquiries with timely, reliable and high quality information, and deliver services that reflect our corporate value of stewardship.

In 2011, we are dedicating significant efforts and resources to review and simplify business processes and pension policies and renew our pension services applications. Through increased automation of services, these investments will lead to service delivery improvements.

We are committed to improving our day-to-day operations. We are continuing to improve the reliability and availability of information, by advancing our records management strategy with initiatives aimed at making information available online to support our services. We will continue to increase our interactions with employers through information and education initiatives; all aimed at increasing the quality and timeliness of services provided to plan members and pensioners.

At APS, we recognize and appreciate that it is through the knowledge and commitment of employees we meet our obligations and achieve success. Therefore, a priority in this business plan is a strong Strategic Workforce Plan focused on developing and sustaining professional excellence for all our staff.

APS continues to change and adapt to our environment, and we recognize this is a key competency for a Corporation focused on delivering services. We are looking forward to the opportunities that our future holds!

(original signed by)

Monica Norminton, QC
BA, LLB, MBA, CA•IT
Chief Executive Officer

Overview of the Corporation

Mission

On behalf of the trustee, obligations for risk managed, efficient and effective pensions services are met; and the needs of plan beneficiaries, employers, and plan governors are met at a cost that demonstrates good stewardship of resources.

Vision

APS is highly valued and trusted to:

- Make the pension experience easier
- Provide clear information and support
- Deliver service with skill and care
- Meet obligations and keep promises
- Demonstrate the value of pension plans.

Guided by shared values, our employees make it possible.

Values

Premised on integrity, the shared values of the individuals and teams associated with APS are:

- **Stewardship** – we efficiently deliver services to our clients.
- **Client service** – we continually improve on the products and services we deliver to clients.
- **Engagement** – we are highly motivated to achieve business goals.
- **Respect** – we show consideration and appreciation for diversity in others.
- **Collaboration** – we work together to achieve our goals.

Board Policies

APS' core business is to provide comprehensive, reliable, timely and cost-effective pension services to meet the following **Ends Policies** as defined by the Board of Directors:

There is accurate and timely management of pension plan monies in the care or custody of the Corporation. This includes, but is not limited to:

- 1. Timely, accurate reconciliation, accounting for and reporting of all information and monies received and disbursed from each pension plan.*
- 2. Timely, accurate reporting of matters required for compliance with the Income Tax Act (Canada) and other legislation required to maintain the registration of each pension plan under the Income Tax Act (Canada).*

There is accurate and timely management and maintenance of information and records required for the proper administration of each pension plan.

Members, pensioners and beneficiaries receive:

- *Timely, accurate information and decision-making support about their entitlements and obligations under each pension plan.*
- *Correct benefit entitlements when they are due.*

Employers receive appropriate information and support to meet their needs related to pension administration. This includes but is not limited to:

- 1. Timely remittance, reconciliation, reporting and settlement of member and employer data and contributions.*
- 2. Timely reporting respecting annual and triennial audits submitted to APS for review and reporting.*

Plan governors receive accurate and reliable information to support their respective obligations and mandates.

The Trustee receives accurate and reliable information and support to fulfill the Trustee's obligations for each pension plan.

Services

The services provided by APS include:

- benefit calculations and payments;
- member and pensioner communications, education and information support;
- employer remittance management and reconciliations;
- employer communications, education and information support;
- plan governors' services;
- policy development and implementation;
- communications design and delivery;
- legal advisory services for pension plans;
- compliance, regulatory and financial reporting for pension plans; and
- records maintenance.

Link to Alberta Finance and Enterprise Business Plan

The APS link to the *Alberta Finance and Enterprise Business Plan 2010-2013* is to Core Business Five: Financial Sector and Pensions, Goal 6: "Policy and regulatory oversight for the financial, insurance and pensions sectors that is effective, fair and in the interests of Albertans."

Five-Year Strategic Plan

We are committed to our *Five-Year Strategic Plan*, 2011 - 2015. The priorities, activities and performance measures related to our strategic priorities in this business plan are directly related to the three-year milestones found in our *Five-Year Strategic Plan*.

	In Three years (2012)	In Five years (2014)
Plan Members and Pensioners	<ul style="list-style-type: none"> • Self-service products enabled by electronic delivery. • mypensionplan registrants equal 40% of plan member population. • Online member education. 	<ul style="list-style-type: none"> • Pension plan information application (mosaic) upgraded to deliver self-service functionality. • mypensionplan registrants equal 50% of plan member population. • Judges' Plan members online.
Employers	<ul style="list-style-type: none"> • Online employer education. • Online compliance reporting. 	<ul style="list-style-type: none"> • Specific employer services web-enabled.
Corporate	<ul style="list-style-type: none"> • Employee engagement meets target. • Reduce pension plan policy complexity to target. • Reduce pension administration complexity to target. • 100% of members and pensioner records converted to electronic media. • Performance measures and metrics delivered to auditable standard. 	<ul style="list-style-type: none"> • Employee engagement meets target. • Reduce pension plan policy complexity to target. • Reduce pension administration complexity to target. • Workflow managed electronically. • All active corporate records converted to electronic media.

Strategic Priorities and Goals

1. Deliver valued pension administration services.

2011	2012	2013
Members Services:		
<ul style="list-style-type: none"> Review and web enable one product. 	<ul style="list-style-type: none"> Review and web enable one product. 	<ul style="list-style-type: none"> Review and web enable one product.
Member and Pensioner Services – Communications:		
<ul style="list-style-type: none"> Complete adoption of pension plan identity for all plan websites. 		
Service Delivery:		
Pension Policy Simplification		
<ul style="list-style-type: none"> Harmonize and simplify one pension product. 	<ul style="list-style-type: none"> Harmonize and simplify one pension product. 	<ul style="list-style-type: none"> Harmonize and simplify one pension product.
Business Process Simplification		
<ul style="list-style-type: none"> Simplify seven business product processes. 	<ul style="list-style-type: none"> Integrate business process improvements with Next Generation Application Implementation. 	
Next Generation Application Implementation		
<ul style="list-style-type: none"> Issue and award Request For Proposal (RFP) for integration partner. Begin installation and configuration of software. 	<ul style="list-style-type: none"> Complete installation and configuration of software, custom integration and testing. Begin conversion and migration of services. 	<ul style="list-style-type: none"> Continue conversion and migration of services.

2. Build a performance-oriented organization that empowers employees.

2011	2012	2013
Organizational Development:		
<ul style="list-style-type: none"> Develop Organizational Development strategy. 	<ul style="list-style-type: none"> Implement and deliver Organizational Development strategy. 	
Health and Safety:		
<ul style="list-style-type: none"> Complete annual internal review of Occupational Health and Safety system for ongoing improvement. 	<ul style="list-style-type: none"> Complete external audit for Qualification of Certificate of Recognition (COR). 	

3. Be adaptable and responsive to opportunities and risks.

2011	2012	2013
Privacy:		
<ul style="list-style-type: none">• Complete external review of privacy program.		
Corporate Records:		
<ul style="list-style-type: none">• Continue implementation of corporate taxonomy.	<ul style="list-style-type: none">• Complete external audit of records management program.	
Employer restructuring -- Alberta Health Services		
<ul style="list-style-type: none">• Implement pension policies to transition employees between pension plans.		
Technology Maturity:		
<ul style="list-style-type: none">• Implement a Technology Control Framework to effectively manage information technology by maximizing value and minimizing risk, with the goal of reaching the desired maturity under the Control Objectives for Information Technology (COBIT) standard. December 2012.		

4. Align with the Shareholder.

2011	2012	2013
Cost Allocation Formula – Review:		
<ul style="list-style-type: none">• Annual report on cost allocation and impact analysis.		
Governance:		
<ul style="list-style-type: none">• Adopt, in agreement with the Minister of Finance and Enterprise, a Mandate and Roles document for APS.		
Five-Year Strategic Plan:		
<ul style="list-style-type: none">• Complete biennial review of the Five-Year Strategic Plan.		<ul style="list-style-type: none">• Complete biennial review of the Five-Year Strategic Plan.
Commuted Value:		
<ul style="list-style-type: none">• Implement Phase 2 changes to reflect new Canadian Institute of Actuaries (CIA) Commuted Value formula: Q1 2011.		

Our Measures

Our performance measures are evolving as we focus our attention on being a performance- driven and accountable organization. These key performance measures represent the outcomes and outputs of APS' day-to-day operating activities as well as the initiatives we are undertaking each year to improve service delivery. We review our measures to ensure they remain meaningful and relevant to our stakeholders while maintaining a level of continuity which allows us to demonstrate progress against the desired outcomes year over year.

	Actual 2010	Target 2011	Target 2012	Target 2013
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1. Valued Services

Client Satisfaction

The 2011 targets for Members, Members In Transitions and Pensioners, are based upon prior year results and methodology.

Members (Members include active and deferred clients.)	84	82	85	85
Members in Transition (Members in transition are clients who are actively engaged in the retirement process and have not yet received a full pension payment.)	87	82	85	85
Pensioners (Pensioners are clients who have completed the retirement process and are receiving full pension payments.)	91	82	85	85

Employer Engagement

Employer Engagement is measured by an composite score based on employer satisfaction and employer compliance with information requirements.

Employer Engagement	78	78	78	78
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Service Delivery

Transaction Volume Score (TVS) is a proxy measure for administrative complexity using CEM Benchmarking (CEM)¹ methodology. TVS provides an overall estimate of cost and volume to allow definition of an optimal mix of manual and automated transactions. For example, TVS increases by the number of manual calculations completed. The targets for TVS were set with the expectation of seeing a decrease in more costly, manual transactions over the duration of this Business Plan.

Plan updates measures APS' ability to accurately implement plan rule and factor changes ensuring accurate and timely administration of pensions and benefits impacted by changes to plans.

Plan Valuation measures APS' ability to accurately produce member data for plan governors to facilitate the timely completion of plan valuations.

Transaction Volume Score	121	-2	-2	-2
Plan Updates: Implementation	n/a	6 months	6 months	6 months
Plan Valuations: Production	n/a	8 weeks	8 weeks	8 weeks

¹ CEM Benchmarking, is a survey of Defined Benefit Administrators in which APS participates annually. CEM provides a peer group analysis and comparison based on performance metrics and associated costs.

2. Healthy Workplace

The Corporation participates in the Queen's School of Business/Hewitt Associates "Best Small and Medium Employers in Canada" survey. Engagement is "a measurable state of emotional and intellectual involvement and commitment of the workforce to organizational success." APS' targets for employee engagement are based upon prior year results from the survey and an understanding of APS' desired placement in relation to comparable organizations.

The Certificate of Recognition is the measure of compliance with Alberta Safety Council occupational health and safety management system standard. Target reflects APS' rate of compliance.

Employee Engagement	37%	42%	45%	48%
COR Maintained	100%	100%	100%	100%

3. Adaptable and Responsive

Reasonable Cost

The target for Cost per Member is based upon the Quantitative Service Measurement (QSM²) methodology.

Cost per Member	\$167	\$168	\$171	\$176
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(Cost per member is based on APS' budget divided by the number of active members and pensioners at year-end. Costs of major projects are amortized over a three-year period.)

Records Management Maturity

Records Management Maturity is measured as the weighted average of APS' Records Management Principles: governance, consistency, protection, efficiency and effectiveness, accessibility, and reliability.

Records Management Maturity Score	n/a	38%	59%	75%
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Risk Management Maturity

Risk Management Maturity is measured as the weighted average of APS' Risk Management Framework Components, including governance, risk identification and assessment, response and control activities, risk and issues monitoring and resolution, and measurement and reporting. The targets established balance APS' risk tolerance against cost. The targets were developed by evaluating APS' current operations and expected changes through automation, better controls and reporting, and improved issues management.

Risk Management Maturity	68	63	66	70
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Operations

The Perfect Day provides a proxy measure of APS' technology services effectiveness. Initiatives that affect the availability of systems have been taken into consideration when developing these targets.

The target for Business Continuity is reflective of our currently approved business continuity and disaster recovery plan when evaluated using the CEM¹ methodology. Any change from target would reflect either a greater or lesser degree of preparedness by APS in a given year.

Perfect Day	90%	85%	85%	85%
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(Perfect Day measures the availability of core application systems by the number of working days the systems are available each month.)

Business Continuity	80	80	80	80
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² The QSM survey, based on an activity based costing approach, collects and categorizes information based on types of pension administration operations that have common outputs.

4. Governance

Using CEM methodology¹, Plan Complexity provides a tool to assess the impact of multiple member groups with different rule sets and complex rules. The results from the 2008 CEM1 survey provided a benchmark for Plan Complexity. The targets were set to reflect our current level of complexity with the expectation of seeing specific pension policies simplified over the duration of this Business Plan.

Annually, the Corporation assesses its performance of Corporate Obligations as defined by agreements and other requirements of the Shareholder.

Plan Complexity	44	-1	-1	-1
Corporate Obligations	Met	Met	Met	Met

Financial Information

2011-2013 Proposed Budget

(\$ millions)

	2010 Budget	2011 Plan	2012 Plan	2013 Plan
OPERATING EXPENSE AND AMORTIZATION				
Staff and related expense	\$27.5	\$28.0	\$28.6	\$29.6
Materials and supplies	4.3	4.3	4.5	4.4
Other operating expense	9.2	8.0	6.8	5.8
Amortization	2.9	2.7	2.4	4.9
APS BOARD APPROVED OPERATING EXPENDITURES	\$43.9	\$43.0	\$42.3	\$44.7
APS BOARD APPROVED CAPITAL INVESTMENT	\$2.3	\$6.3	\$9.2	\$7.7
Total gross expenditures per member	\$153	\$155	\$160	\$153
Full-time equivalent headcount	256	256	245	240
APS BOARD APPROVED OPERATING EXPENDITURES	\$43.9	\$43.0	\$42.3	\$44.7
Plan board expenditures	1.8	1.4	1.5	1.4
TOTAL OPERATING EXPENSE AND AMORTIZATION	\$45.7	\$44.4	\$43.8	\$46.1

Financial Analysis

Our operating budget for 2011 has decreased over our 2010 plan by \$0.9 million or 2%. This decrease is driven by:

1. Although the budgeted FTE is expected to remain constant, there is a slight increase in staff expenses of \$0.5 million to reflect commitments under the collective agreement.
2. A decrease in other operating expense of \$1.2 million. This is a reflection of the decrease of the number of initiatives in this plan as compared to 2010, to allow the corporation to focus on three key initiatives; business process simplification, policy simplification and the next generation application implementation.
3. Amortization has decreased by \$0.2 million or 7%. As most of the capital investment in 2011 and 2012 is expected to be capital under development, amortization will not begin until 2013.

Total capital investment for 2011 is increasing by \$4 million from 2010. This increase relates to the start of the Next Generation Application Implementation initiative. This initiative focuses on replacing the core pension services technology supporting the efficient and effective delivery of our mission and vision.

Risk Analysis

The primary objective of the Corporation's Risk Management Program is to identify, assess, monitor and ensure that appropriate management strategies are in place for known risks. In 2009, APS undertook a substantive review of its operations and identified 40 business segments for which we purposely manage risks as part of our day-to-day operations. The following table identifies the business segment and provides the definition of the associated risk as adopted by APS. Our assessment of these risks and the related ongoing management activities will be reported in the APS Annual Risk Management Report for 2010.

APS' risk managed business segments:

Strategic and Governance Risks	
Business Model	APS has the appropriate business model (including defined stakeholder relationships, service products, business strategies and organizational structure) to optimize the achievement of its Mission, Vision and strategic goals.
Governance	APS' Board has the appropriate strategic direction setting and governance processes in place, influencing the Corporation's ability to effectively achieve its Mission, Vision and strategic goals.
Leadership	APS' people are effectively led or empowered as appropriate to fulfil the Corporation's Mission, Vision and strategic goals.
Ethical Values	Ethics and standards are established, promoted and enforced to communicate expected ethical behaviours.
Shareholder Alignment	APS acts or is perceived to act in accordance with the letter and spirit of the Unanimous Shareholder Agreement as appropriate to satisfy the needs and expectations of its sole shareholder.
Plan Board Relations	APS has in place or manages suitable service agreements with plan boards.
Employer Relations	APS has effective employer relations and monitoring processes in place to facilitate the role of employers in providing timely and accurate information, enabling APS' service delivery to members and pensioners.
Client Expectations	APS understands, assesses and manages clients' service needs and expectations, supporting the Corporation's ability to effectively meet its Mission.
Policy Development	APS has in place environmental scanning and policy development processes to support the Corporation's ability to deliver pension services.
Performance Monitoring	Appropriate performance measures and reporting processes exist to monitor and enhance the Corporation's performance.
Complaints Administration	APS has objective and sufficient complaint management processes to effectively monitor and resolve client complaints in a timely and satisfactory manner.
Plan Services Reporting	APS has effective processes and procedures to provide timely and accurate plan updates and data enabling plan boards to fulfil Plan obligations.
Operational Risks	
Communications	APS communicates with plan governors, employers and members and pensioners accurate, relevant and appropriate information.
Policy Compliance	Policies and standards are in place and compliance is assured with established regulations policies and procedures.
Client Responsiveness	Service quality and timeliness expectations for clients are satisfied, and client issues and complaints are resolved in a timely manner.
Regulatory Compliance	APS has in place a regulatory compliance framework to ensure statutory requirements (including federal tax and provincial statutes) are met.

APS' risk managed business segments:

Processing Integrity	Checks and balances in processing client service and internal operational transactions exist to support accuracy, authorization, completeness and timeliness of all transaction processing.
Records Management	All records are captured, maintained, archived and efficiently accessed to ensure integrity of corporate records.
Business Interruption	Plans are in place to ameliorate unplanned interruptions in core or support business services to ensure ongoing operational viability.
Legal Liability	Exposure to risk of litigation or other events, which may result in financial loss to the Corporation or damage its reputation, is mitigated.
Vendor Concentration	Relationships with key service vendors, which may result in unacceptable business interruptions or excessive costs if the existing vendors cease to exist or are unable to maintain a satisfactory level of service, are appropriately managed.
Tax Compliance	APS has processes in place to ensure compliance with federal tax requirements.
People Risks	
Accountability Alignment	Individual position responsibilities and accountabilities, including management and staff accountabilities, are adequately defined and aligned with the Corporation's business model to support the effective achievement of strategic and operational goals.
Recruitment & Retention	The right people are effectively attracted, developed and retained as influencing the Corporation's ability to provide the committed levels of service.
Compensation & Benefits	APS establishes and administers proper compensation, benefits and rewards for its employees.
People Capability	The human resources of the Corporation have the requisite capabilities (competencies, skill sets, etc.) to meet the requirements of their roles.
Employee Engagement	APS provides a working environment that supports employee involvement and commitment to organizational success.
Change Management	The Corporation is able to plan for and adapt to the changing internal or external environment; and to support the transition of people, processes and technology.
Health & Safety	A safe and secure working environment is provided to mitigate exposing the Corporation's employees to physical harm or to workers compensation liabilities, loss of business reputation or other costs.
Knowledge Transfer & Succession Planning	The Corporation ensures the preservation and transfer of knowledge through development or succession planning.
Financial Risks	
Business Planning & Execution	Realistic and accurate information and processes support appropriate conclusions, allocations and decisions.
Cost Management	Effective budgetary and cost management processes and controls are in place as supporting the Corporation's ability to meet its cost management benchmarks.
Asset Protection	Physical assets are protected, and the risk of fraudulent activities or unauthorized use of the Corporation's physical, financial or information assets by employees or others is minimized.
Plan Fund Accountability	APS has effective management and reporting processes in place to ensure complete and timely accountability of all Plan receipts and disbursements flowing through APS operations.
Financial Planning & Reporting	Appropriate financial planning and related reporting supports the Corporation in making informed decisions and reporting credible financial and management information.

APS' risk managed business segments:

External Reporting & Representations	Due care is taken and evidence provided to support management representations or assertions regarding financial statements or operational controls.
Information Management Risks	
Technology Capacity	The Corporation has adequate technology capacity (including hardware, networks, software) to support the Corporation's business processes.
System Access	Access to information, data or programs is managed.
Data Integrity	Adequate controls over accuracy, completeness and quality of data are instituted and maintained.
Availability & Continuity	Availability and continuity of service delivery is maintained in the event of a major failure to enable ongoing delivery of critical services.
System Maintenance	Systems are maintained and tested in an orderly and controlled manner to assure integrity of installed systems.
Privacy Protection	Privacy and confidentiality of client and employee information is secured.