



Operation UNIFIER

Roto 3

Family Brief

Agenda

1. Overview

- Canada's Support to Ukraine
- Mission & Line of Operation (LoE)
- Force Lay Down (Locations)
- Ethno/Linguistic Demographics

2. Living Conditions & Communication with Home

- Climate
- Images of the camp
- Internet & Communication Security

2. Administration

- Mailing Address
- Allowances & Pay
- Important Paperwork
- Medal
- Leave / HLTA
- Redeployment / Returning Home

3. SISIP Insurance

4. Support Resources

- Padre
- MFRC & Family Support Troop

5. Q&A with Comd & RSM



Overview

LCol M.J. Lubiniecki, TF Comd

CWO R. Clarke, TF SM



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Canada's Support to Ukraine



- Economic, governance and humanitarian assistance
- Non-Lethal security aid
- Support through the Organization for Security and Cooperation in Europe
- Sanctions
- **Military deployment – Operation UNIFIER**



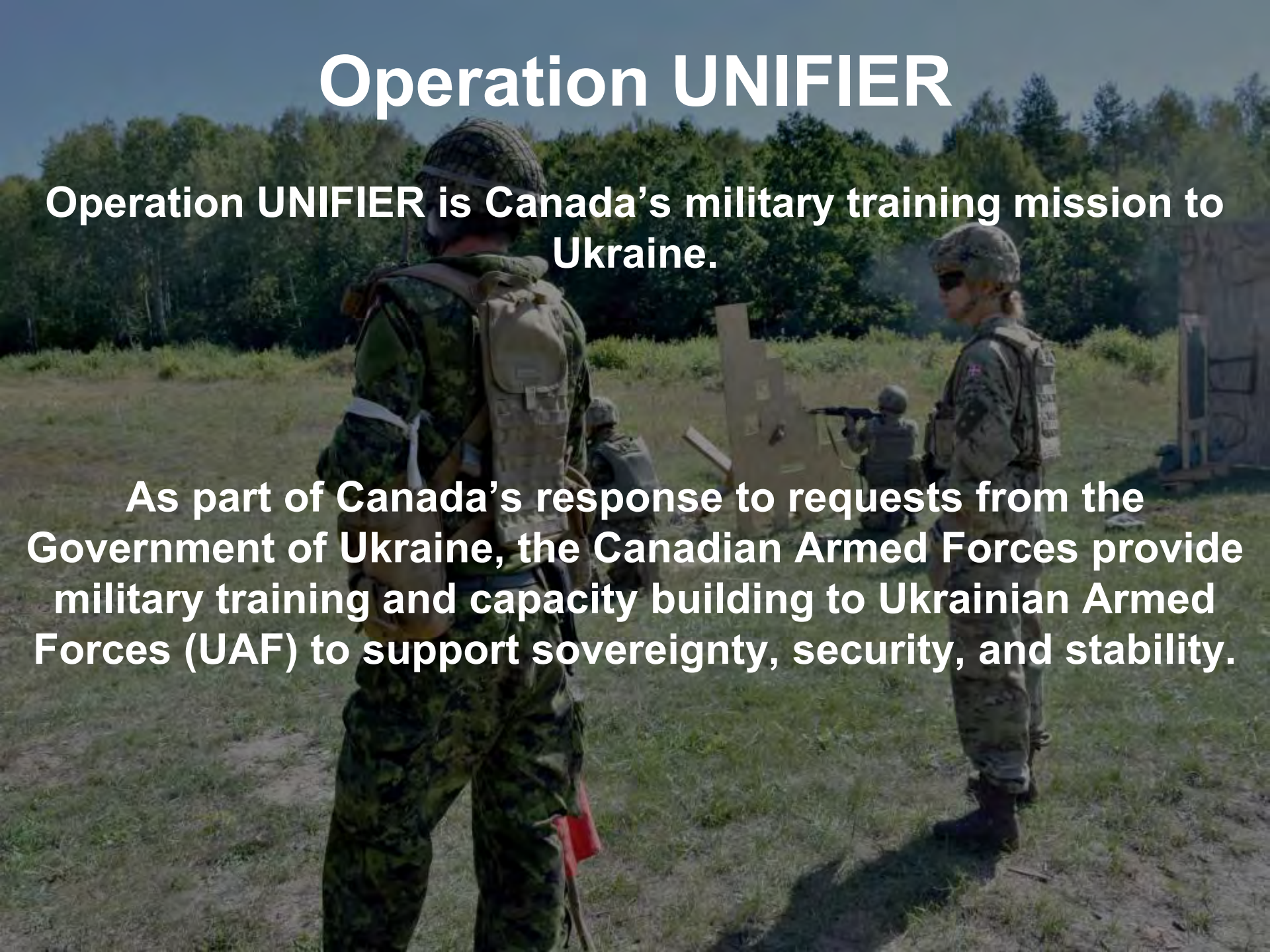
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Operation UNIFIER

Operation UNIFIER is Canada's military training mission to Ukraine.

As part of Canada's response to requests from the Government of Ukraine, the Canadian Armed Forces provide military training and capacity building to Ukrainian Armed Forces (UAF) to support sovereignty, security, and stability.



Operation UNIFIER

Operation UNIFIER is composed of the following organizations

- **National Command and Support Element (NCSE)**
- **Line of Effort 1 – Small Team Training**
- **Line of Effort 2 – Counter-IED**
- **Line of Effort 3 – Military Police Training**
- **Line of Effort 4 – Flight Safety**
- **Line of Effort 5 – Medical Training**
- **Line of Effort 6 – Logistics Modernization**



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Force Laydown

International Peacekeeping and Security Centre, Starychi, Ukraine:

- NCSE
- LoE 1
- LoE 5
- LoE 6

Demining Centre, Kamyanets-Podilsky, Ukraine:

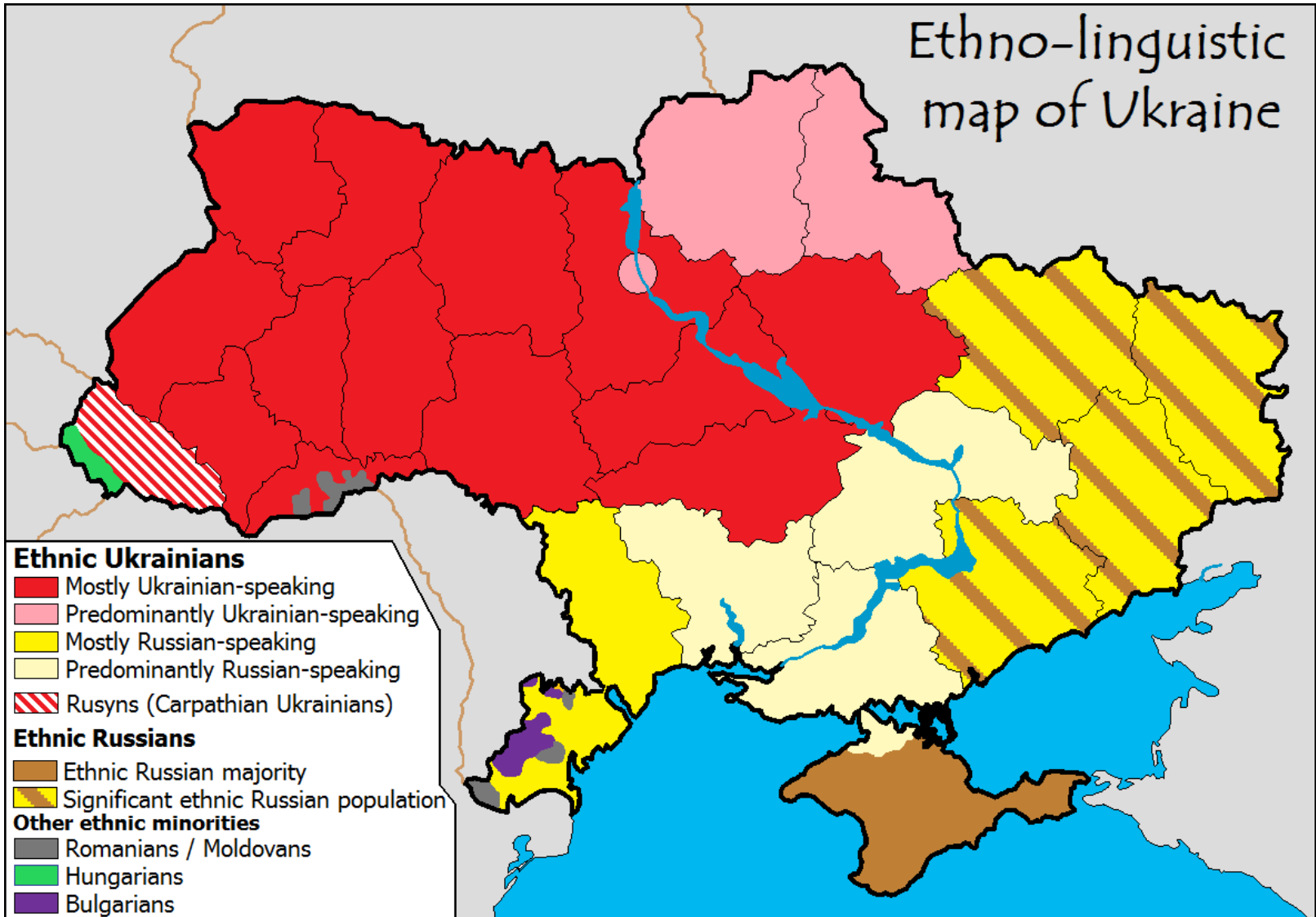
- LoE 2



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Ethno-linguistic map of Ukraine



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Living Conditions & Communication with Home



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Climate and Characteristics



- Similar Climate to much of Canada
- Warmer in the winter due to warm air from the Black Sea, but still reaches below -20
- Summers are hot and muggy



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International Peacekeeping and Security Centre

- Accommodations
 - 2 accommodation buildings
 - Wifi available throughout both
- Amenities
 - Canadian Dining Facility – kitchen is shared with Ukrainian and US Dining Facilities (same food; different seating areas)
 - Canadian Gym
 - Canada House
 - Morale and Welfare Trailers – Skype laptops, and phones
 - US Post-Exchange (PX) – small, limited stock
 - Ukrainian Café



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Hostel 7 Exterior



Hostel 7 Smoking Area



Hostel 7 Hallway



Hostel 7 Living Area North (12 pers)



Hostel 7 Living Area North (12 pers)



Hostel 7 Living Area North (12 pers)



Hostel 7 Living Area South (10 pers)



Hostel 7 Shower room



Hostel 7 One Day of Bottled Water



Hostel 4



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Hostel 4 Living Area (2 pers)



Canadian Dining Facility (DFAC)



Joint Task For



Canadian Gym



Join

Running Track





Canada House

Movies, TV, Games, Ping Pong,
Foosball, Snacks, coffee, Wifi



Ukrainian Café



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Administration



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Mailing Address

RANK / INITIALS / NAME
UNIT/SECTION
OP UNIFIER (Ukraine)
PO BOX 5214 STN FORCES
BELLEVILLE ON K8N 5W6

Example 1:

CPL B.A. BARACUS
LOE1 / Coy HQ
OP UNIFIER (Ukraine)
PO BOX 5214 STN FORCES
BELLEVILLE ON K8N 5W6

Example 2:

CAPT T. PECK
NCSE / J4
OP UNIFIER (Ukraine)
PO BOX 5214 STN FORCES
BELLEVILLE ON K8N 5W6

Max weight 20kg, Max length 1m, Max volume 2m², Max value \$214

45 to 60 days to get there!



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Pay & Allowances

- This is **not** a tax free deployment
- You will make your normal pay and pay your normal taxes on that pay
- However you do not pay tax on the **allowances/bonuses** you make described on the next slide
- You do **not** make LDA while deployed, but the other allowances far outweigh this
- Something called “predetermined pay” will be setup, which means you will get a predetermined rate of pay deposited into your account and the rest will:
 - stay on your Army pay account to be drawn overseas;
 - be paid out to your personal account upon request to the clerks at any point during the tour; or
 - be paid out to you at the end of the tour.



Pay & Allowances Continued

You will make the following allowances while deployed:

1. Foreign Service Premium (FSP)

LEVEL	POINTS (1 per mo deployed in career)	MEMBER
1A	0 to 6	\$814
1B	7 to 12	\$886
1C	13 to 18	\$960
1D	19 to 24	\$1032

2. Risk Allowance

LEVEL	MEMBER
I	\$182

3. Hardship Allowance (HA)

LEVEL	MEMBER
II	\$364
III	\$546

After 1 Jun

Until 1 Jun

+

Hardship Bonus Allowance

POINTS (1 per mo deployed in career)	%
0 to 6	0
7 to 12	20
13 to 18	30



Important Paperwork

- Prior to deployment, all soldiers will confirm their standard documents, not limited to but most importantly:
 - Primary Contact Name (PCN). This is incredibly important, because this designates the three people in priority that will be notified in the event of serious injury or death (SI or D)
 - Next of Kin (NOK). This is a list of all of your close relatives, and is also important as it will be these people that can receive benefits such as travel allowance in the event of SI or D
 - Will. A CAF standard will at a minimum, recommend a more comprehensive one if you have a family
 - Power of Attorney (POA). Different by province. AJAG form through your Bn OR. Person that makes decisions on your behalf if you are incapacitated.



Medals

Approved as of 12 Jan
Special Service Medal with
Expeditionary Bar
for 180+ days in theatre



Pre-Deployment Leave

- Must end NLT Departure -3, ie you must work D-2 & D-1
- 5x days Special Disembarkation
- **All** remaining Annual Days
- 2x Short Days (unless you cannot use all annual)
- All Weekend Days that fall in that period



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Home Leave Travel Assistance (HLTA)

- 2 ½ days per months (6 months tour = 15 Days)
- 3 days travel – 1 day at depart and 2 days return
- All travel cost covered to come home
- 3rd Location pays only \$1,533 from Kiev or \$1,792 from Lviv
- Notify your LoE OC immediately if you would like to request a specific block due to an important family consideration such as the birth of child
- The full plan with dates will be pushed ASAP, but possibly not until close to deployment
- Resources will be available in theatre to make bookings or communicate with PSP for them to book on your behalf



Post-Deployment Leave

- Redeployment to Canada is expected to be Sept +/- a month, official dates not yet set
- 7x days Special Re-embarkation
- 10x Annual Days (those missed in summer block, more annual can be used if available in your allocation)
- 2x Short Days
- All Weekend Days that fall in that period



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SISIP

Financial & Insurance

Mrs. Carolyn Labrecque



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CF MORALE AND WELFARE SERVICES



CF Morale & Welfare SERVICES

SERVICES Bien-être et moral FC

20 Years | ans

CANEX

 DCSM • JPSU
DG_{est}SB • UISP

MFS MILITARY FAMILY SERVICES
SFM SERVICES AUX FAMILLES DES MILITAIRES



FINANCIÈRE **SISIP** FINANCIAL



SISIP Financial

INSURANCE



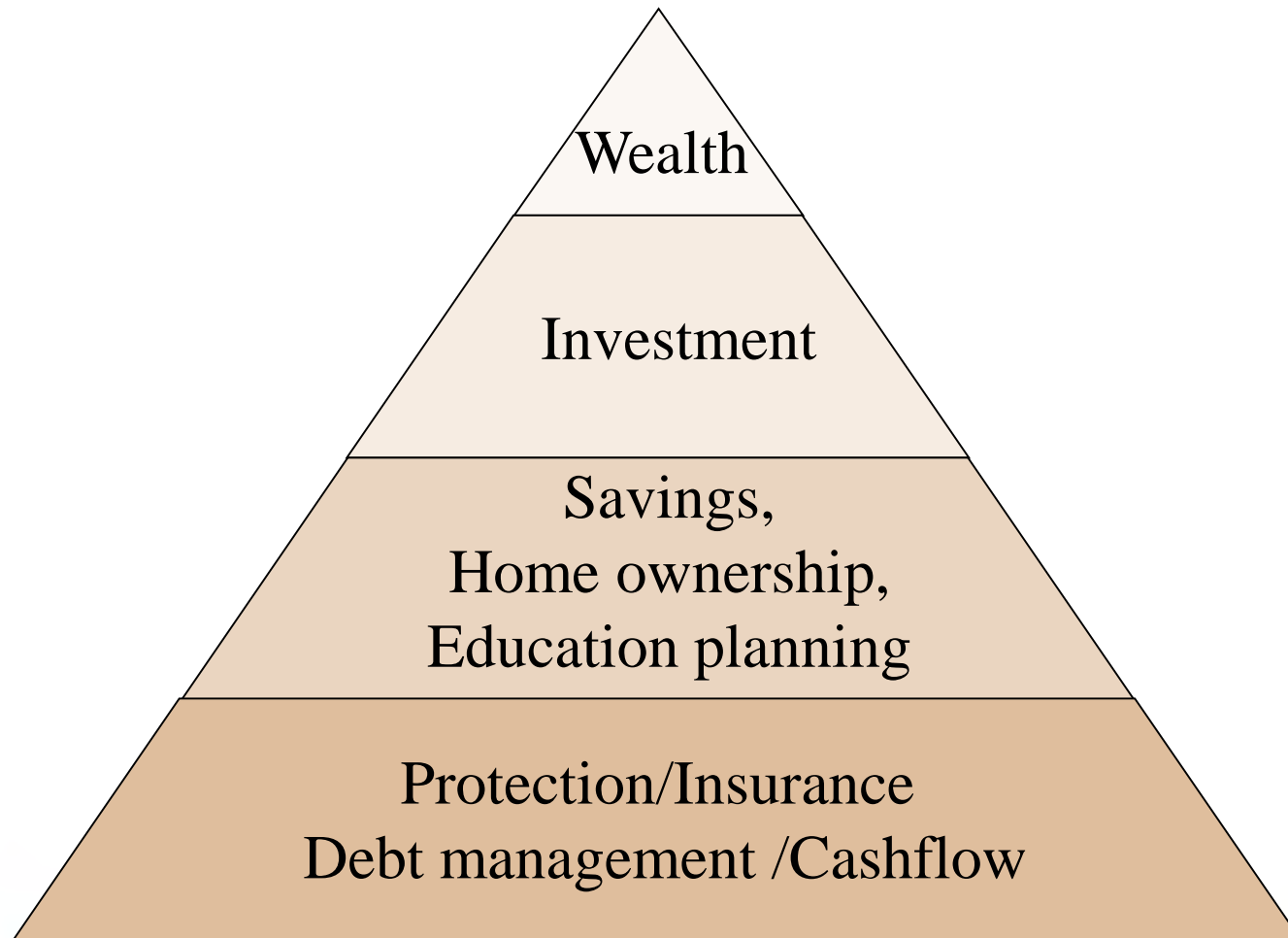
INVESTMENTS



SAVINGS



ADVICE



LIFE INSURANCE



- ✓ **OGTI – Regular Force**
- ✓ **RTIP – Reserve Force**
- ✓ **IRM – Released members
(Must apply)**
 - Living benefit

- ✓ **ADIP – Accidental
Dismemberment Insurance
Plan (DND supported)**

- ✓ **INA – Insurance needs
Analysis**



BENEFICIARY



- Any person / organization / charity
- May designate contingent
- Trustee for dependent children
- Spousal coverage usually member
- No designation:
 - normally to estate; and
 - may be subject to probate fees!



FINANCIAL FOUNDATION MONEY MANAGEMENT



Financial success cannot be achieved without personal money management skills.



FINANCIAL COUNSELLING

1. Budget/money management.
2. Financial distress situations.
3. Referrals to local community third party professionals.
4. Education and/or Personal Finance sessions.



FINANCIAL FOUNDATION SAVINGS/INVESTMENTS/WEALTH





ONTARIO
SECURITIES
COMMISSION

Investor Education



GetSmarterAboutMoney.ca
Invest Wisely



ONTARIO
SECURITIES
COMMISSION
Investor Education

PROBLEM

ESTIMATED
**DEBT
TO
SAVINGS*
RATIO**

1:3 | **2:1**

1991 | 2011

Savings crisis: 20 years in the making

Against the backdrop of decreasing savings and increasing debt, a recent Investor Education Fund survey** explored the consequences of inaction and a household savings crisis, 20 years in the making.

CONTRIBUTING FACTORS

WHERE IS THE BUDGET?

Canadians do not budget regularly...

...and 34% do not budget at all.

THE RISE OF CREDIT CARDS

Average number of major brand credit cards for average man, woman and child**

LIMITED SAVINGS

Canadians not saving/investing are:

44%

Retirement

44%

Big ticket items

42%

of Canadians with children
Children's education

OPPORTUNITIES

SMALL STEPS MATTER

Invested if compounded monthly over 20 years

\$50 WEEKLY

\$89,200

\$25 WEEKLY

\$44,600

\$5 WEEKLY

\$8,920

Results generated using the Compound Interest calculator found on GetSmarterAboutMoney.ca.

SAVINGS INACTION***

percentage of people who do not save at all.

48%

* Roger Sauvé, The Current State of Canadian Family Finance 2011-2012 Report, Ottawa: The Vanier Institute of the Family, 2012.
 ** Investor Education Fund omnibus survey conducted by Ipsos Reid from August 7 to 13, 2012.
 *** Canadian Bankers Association, Credit Card Statistics - VISA and MasterCard, February 23, 2010; Statistics Canada census data.
 **** Average calculated across "retirement," "big ticket items," "children's education" and "own financial" survey categories.

PROBLEM



GetSmarterAboutMoney.ca

Invest Wisely



ONTARIO
SECURITIES
COMMISSION

Investor Education

PROBLEM

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Source: <http://www.getsmarteraboutmoney.ca/en/Pages/default.aspx>



CONTRIBUTING FACTORS

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WHERE IS THE BUDGET?

Canadians do not budget regularly...



... and 24% do not budget at all.

LIMITED SAVINGS

Canadians NOT saving/investing for:

44%



Retirement

44%



Big ticket items

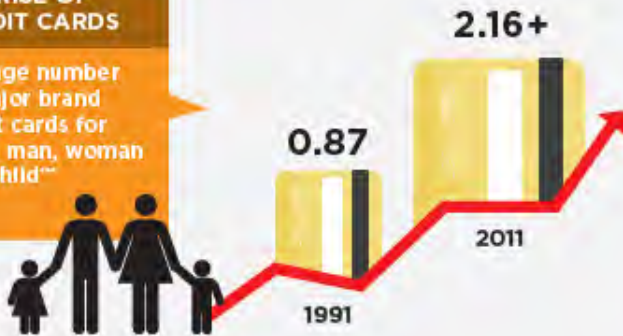
42% of Canadians with children



Children's education

THE RISE OF CREDIT CARDS

Average number of major brand credit cards for every man, woman and child***



SAVINGS INACTION****

Percentage of people who do not save at all.

48%



Source: <http://www.getsmarteraboutmoney.ca/en/Pages/default.aspx>



✓ KNOW WHAT YOU ARE SAVING FOR

5 reasons to save

1. Handle surprise bills and emergencies
2. Have more choices
3. Reach short-term goals
4. Reach long-term goals
5. Help family and loved ones



TAKE ACTION NOW

- Start saving at age 25
- Invest **\$20,000**; \$2,000 per year for 10 years
- Accumulate to age 65



\$160,492 @ 6%

\$439,433 @ 9%

- Start saving at age 40
- Invest **\$20,000**; \$2,000 per year for 10 years
- Accumulate to age 65



\$66,967 @ 6%

\$120,641 @ 9%





Savings^{*} Plans



**THE NEW CAF SAVINGS PLANS PROVIDE YOU WITH
SIMPLE INVESTMENT SOLUTIONS:**

- **Pay Allotment**
- **Expert Money Management**
- **Associated Fees are lower than
the industry standard**

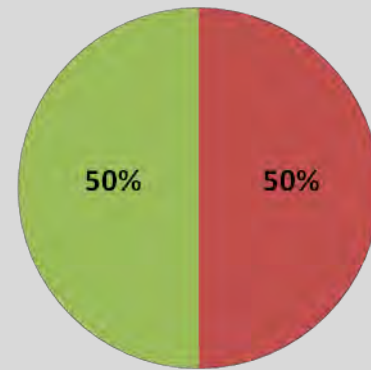
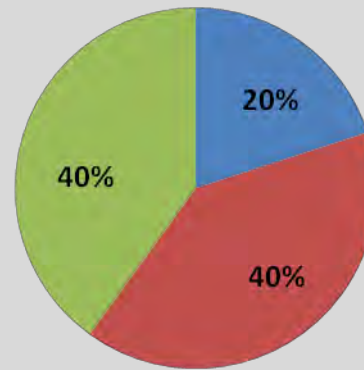
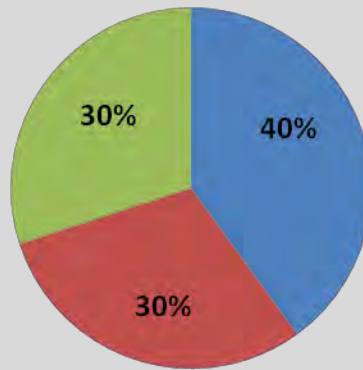
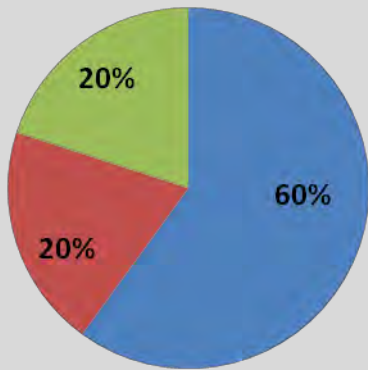
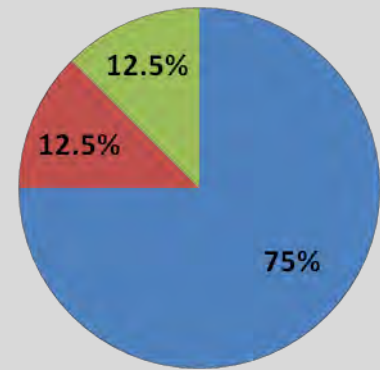
The CAF Savings Plans offered are designed for the military community (Tax Free Savings Accounts (TFSA) and Registered Retirement Savings Plans (RRSP) available).

* Provided by London Life Segregated Funds



CAF Savings Plans

FUNDS



Conservative Continuum Fund

Fixed Income 75%
Canadian Equity 12.5%
Foreign Equity 12.5%

FUND CODE: S605

Moderate Continuum Fund

Fixed Income 60%
Canadian Equity 20%
Foreign Equity 20%

FUND CODE: S606

Balanced Continuum Fund

Fixed Income 40%
Canadian Equity 30%
Foreign Equity 30%

FUND CODE: S607

Advanced Continuum Fund

Fixed Income 20%
Canadian Equity 40%
Foreign Equity 40%

FUND CODE: S608

Aggressive Continuum Fund

Canadian Equity 50%
Foreign Equity 50%

FUND CODE: S609



YOUR FINANCIAL SOLUTIONS

INSURANCE

INVESTMENTS

SAVINGS

ADVICE

SISIP Travel Insurance



Provided by London Life Segregated Funds



Mutual funds are provided through **FundEX Investments Inc.**



Support Our
Troops Program





WE EXIST

TO LOOK AFTER YOUR FINANCIAL HEALTH!





FINANCIÈRE
SISIP
FINANCIAL



www.sisip.com



10 min break



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Padre

Capt Min Kim - Deployed as TF Chaplain

Capt Gord Poley - Chaplain here to support you

- Currently deployed, will return late February
- Personal Cell number: 587-926-8085
- Email: Gordon.Poley@forces.gc.ca
- Chapel Admin Assistant: 780-973-4011 ext 4999
- Emergency Chaplain: 780-973-4011 and follow the prompts to connect you



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MFRC & Personal Experiences

Mr. Bob Mann

Mrs. Kim Mills



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Edmonton Garrison Military Family Resource Centre

Supporting Military Families for over 25 years!



Military Family Services Program

**Serving a total of 43 Canadian Forces
Communities around the world**



31 MFRCs in Canada

12 CMFRCs and Outreach Centres
in the United States and Europe

Who We Serve

- Partners, Children & Youth of full-time serving CAF members
- Full-time serving CAF members who are single parents
- Parents of single soldiers
- Families of reservists on active duty
- Reservists families, before, during and after deployment for up to 2 years after return, depending on deployment
- Veteran families
- Medically releasing veteran families

Four Mandated Service Categories:

1. Personal Development and Community Integration
2. Child and Youth Development and Parenting Support
3. Mental Health and Wellness
4. Family Separation and Reunion

Each MFRC tailors programs in these four areas to best meet the needs of their community.

Personal Development and Community Integration

- Welcome and community orientation including
 - Welcome letter prior to arrival
 - Comprehensive Welcome Package
 - Welcome Line
- Welcome Events and Activities
- Employment and Education Assistance referral
- Home Business Registry
- Workshops, social gatherings and peer-support activities
- Volunteer Opportunities
- Welcome Baby Packages
- Unit & Community Family Events



Personal Development and Community Integration

Language Services

- Access to information and resources for Francophone Families
- Language training - Facilitated or access to Rosetta Stone
- Pizza & Movie Nights for Francophone families
- Francophone Coffee
- Social Events and Cultural Events
- French Language First-Aid Training
- Exam Proctoring for francophone families
- Welcome and Community Orientation Service
- Employment Services through Accès emploi
- French Homework Club



Child & Youth Development and Parenting Support



- Day Care & OOSC – Licenced & Accredited
- Casual Child Care
- **EMERGENCY CHILD CARE**

Emergency Respite Child Care

Casualty Support Child Care

Youth Programs



- Youth Centre – supervised drop-in Centre with programmed age-appropriate activities
- Youth Dances
- Home Alone Safety Course
- Youth Babysitter Course
- First Aid training
- Workshops for youth on topics such as self-esteem, bullying, healthy relationships, drugs and alcohol

Mental Health & Wellness

- Intake, Needs Screening and Referral
- Confidential, short-term intervention and crisis support for families
- Referral to other agencies for ongoing therapy
- Advocates for families requiring support through other agencies
- Assist families seeking emergency funding
- Family Liaison Officer (FLO) working with the Integrated Personnel Support Unit (IPSC) supports the families of ill and injured soldiers and families of the fallen
- Assistance resolving domestic and community conflict
- Support to caregivers and children coping with illness, injury and/or loss

Mental Health & Wellness

Education and Prevention

Preventative workshops, programs and peer-support groups

- iSTEP (Individual Success Through Empowering Peers)
- Navigating Motherhood
- Family Law Information Sessions
- COMPASS Caregiver Group
- Mental Illness Awareness
- Operational Stress Injury (OSI) Caregiver Support Group
- Self-esteem workshops for children and youth including DOVE, Rainbows and Girl Spoken
- Tailored workshops for Units

Special Needs Support

- Supporting families with children/adults with special needs
- Assistance accessing local, provincial and other support and resources
- Special Needs Information and Referral
- Group workshops
- Parent peer support group

Family Separation and Reunion (Deployment Support)

Services

- Information and Referral Services
- Outreach, Support & Assistance
- Resources, Programs, Activities and Events for children, youth and adults
- Unit and Family Briefings



- Warmline Phone Service
- Workshops and information sessions provide strategies to ease the stress of long separations

Programs

- Drop-in Coffee
- R2MR - Road to Mental Readiness for families
- Pizza/Movie Nights
- Social Events/Activities
- Support Groups
- Unit Support

MFRC & Strathcona FST

- Road to Mental Readiness Course
 - 11 Feb 0900-1130h, register by 8 Feb
 - 25 Mar 0900-1130h, register by 22 Mar
 - Register by calling 780-973-4011 ext 6300
- 24/7 Family Information Line 1-800-866-4546
- 24/7 Member Assistance Program (crisis counselling & mental health referral) 1-800-268-7708
- MFRC Deployment Coordinator 1-780-973-4011
- Emergency Child Care
 - Weekdays 0830-1630, 780-973-4011 ext 6300 ask for Emergency Childcare
 - Other hours, 780-973-4011 ext 0 ask for Duty/Emergency Chaplain and he/she will connect you
- MFRC: www.cafconnection.ca/edmonton
- Email MFRC: information@mfrcedmonton.com
- Facebook.com/EdmontonMFRC or Twitter @EdmontonMFRC
- Family Support Troop (FST): www.strathconas.ca/families



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Q & A

LCol M.J. Lubiniecki, TF Comd
CWO R. Clarke, TF SM



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