



# your PENSION NEWS

A newsletter for Teachers' Pension Plan Active Members

## Welcome newly hired Teachers!

### Are you a new TPP member?

Your Teachers' Pension Plan (TPP or Plan) is a registered defined benefit pension plan that offers you a lifetime pension benefit when you retire. Your pension benefit is funded by contributions made by you and your employer, as well as investment income generated by the TPP's investment assets.

### Getting Started

As a new TPP member, here is some information you should know:

1. You should receive your TPP Enrolment Package within the first 6 weeks of employment. If you do not receive your package, please contact us. The TPP Enrolment Package includes important information and forms regarding your TPP.
2. You can access your pension information online through the secure My Retirement Plan (MRP) website <https://nspensions.hroffice.com> Your TPP Enrolment Package will include your User ID for the MRP website. You will receive your secure password in a separate mailing.
3. Learn about your TPP by checking out the TPP Member Guide on our website at: [www.nstpp.ca/teachers/members/new-plan/your-tpp-overview/your-member-guide](http://www.nstpp.ca/teachers/members/new-plan/your-tpp-overview/your-member-guide) **your benefits** Your TPP Member Guide is designed to provide you with a better understanding of your TPP and how it will provide you with a lifetime pension benefit when you retire.
4. Plan for the future. Understand who is eligible to receive your pension benefit upon your death. Your TPP Enrolment Package includes a beneficiary designation form. You only need to designate a beneficiary when no other surviving relationship exists, such as a spouse, eligible children, or dependants.
5. Transferring your pension from a previous employer. If you have a pension from a previous employer, you may be able to transfer it into your TPP. Transferring previous service may allow you to retire with a larger pension benefit and at an earlier date. Learn more on our website at: [www.nstpp.ca/teachers/members/new-plan/life-events/transferring-service-another-plan](http://www.nstpp.ca/teachers/members/new-plan/life-events/transferring-service-another-plan)



### Keep your information up-to-date!

Please notify your employer of any changes to the following information:

- Your name
- Your mailing address and phone number

Please notify us of any changes to the following information:

- Your spousal or common-law relationship
- The name and date of birth of your spouse or common-law partner

### Long Term Disability:

Plan members on long term disability (LTD) should notify their employer and LTD provider of any changes in personal information, such as name or address changes. This is important to ensure your records remain up-to-date.

## Thinking about retiring in 2019?

One of the most important things to remember about your pension is that you must apply for it. You should apply for your pension within the school year in which you plan to retire. If you plan to retire in 2019, the following are helpful tips you should know:

### ● Retirement Application Packages

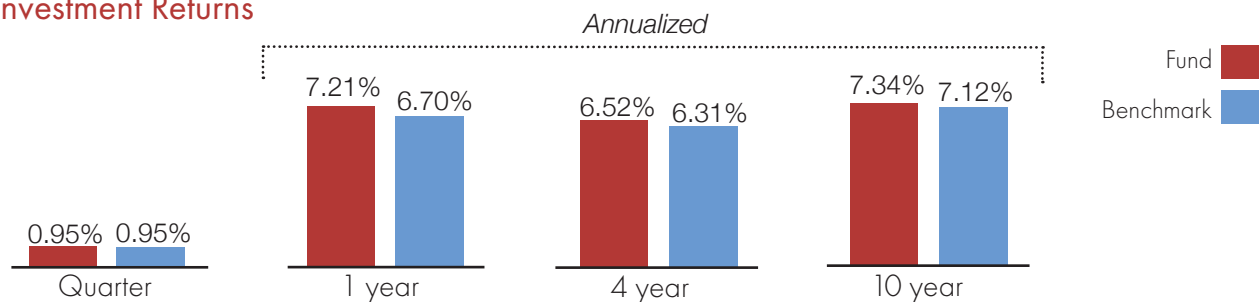
If you are eligible and plan on retiring, **you must contact us to apply for your pension. We recommend that you apply three months in advance of your planned retirement date.** Retirement Application Packages will be available after January 1, 2019. Your Retirement Application Package includes a number of forms. It is important that you complete and sign all forms in the application package.

### ● Pre-retirement Seminars

Pre-retirement seminars are offered between September and June to help Plan members make informed decisions about their retirement. These seminars are conducted by the Nova Scotia Teachers' Union with support from our Client Service team. To register for a seminar or to verify if you qualify to attend a seminar, please contact your Regional Centre for Education or employer.

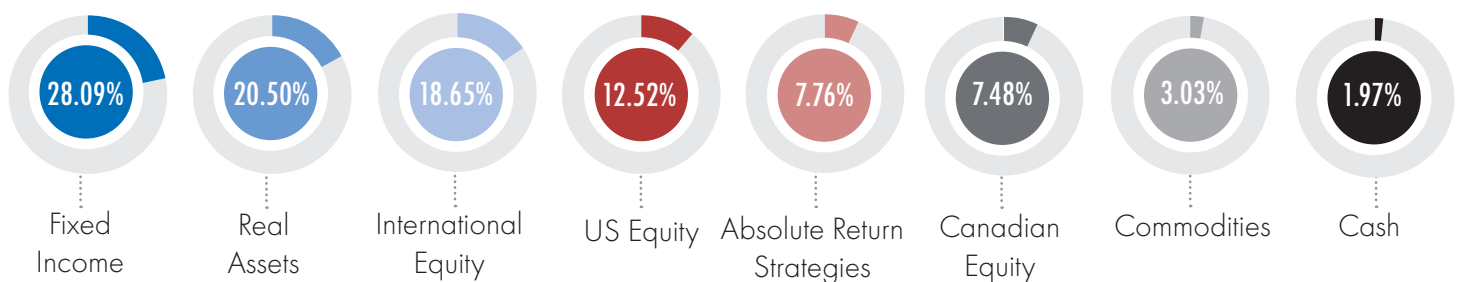
## Quarterly Investment Results (as at September 30, 2018)

### Fund Investment Returns



\*Fund returns are reported net of investment management fees.

### Asset Mix



We appreciate your feedback. If you have a comment or a suggested topic, please contact:

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All information presented in this document is premised on the Plan rules and criteria which currently exist under the *Teachers' Pension Act* and the Regulations made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan that exist at the time of publishing this newsletter. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the Plan text. In the event of a discrepancy between the information provided in this document and the Plan text, the latter takes precedence.