



INFORMATION FOR NEW TEACHERS

WELCOME TO ATRF

The Alberta Teachers' Retirement Fund Board (ATRF) is pleased to introduce you to the Teachers' Pension Plan (the Plan), and the benefits it will provide to you.

WHO MANAGES THE PLAN

ATRF is an independent corporation established under the *Teachers' Pensions Plan Act*, and from its office in Edmonton administers the Plan for all Alberta teachers employed by **school jurisdictions** and **charter schools**.

CONTRIBUTIONS

The plan is a defined benefit pension plan partially indexed to inflation. You will contribute 10.74% of your annualized salary up to \$55,300 and 15.34% on annualized salary above \$55,300. The Alberta Government contributes 11.95% of your salary.

WHAT ATRF NEEDS

If you have not already done so, please complete the following two forms (which can be downloaded from our website):

- **Information Update**
- **Designating a Beneficiary**

In the future, when your address, name or spouse/pension partner changes, it is important that you let us know.

WHAT ATRF PROVIDES

Once your employer reports your monthly service to ATRF, we will provide you with your ATRF ID Number. You will use this number to identify yourself to ATRF and to register for *MyPension*.

ATRF provides an **Annual Plan Member Statement** at the end of every school year – after employers have completed reporting for that year. These statements show the service that you earned, contributions that were deducted, interest that was paid on the contributions, and the benefits earned.

ATRF also provides a **Pension Points newsletter** twice a year. It informs you of changes to the Plan and contains timely articles and detailed explanations of the benefits available to members.

The **Plan Member Guide** provides detailed information about every aspect of the Plan – how it works, and the benefits paid to members. An electronic copy of the Plan Member Guide is available on our website.

You may choose to receive both your Plan Member Statement and newsletters in electronic format. See the *MyPension* section.

WEBSITE

ATRF's website www.atrf.com is a comprehensive and essential tool for learning about the Plan. Everything you need to know about your pension plan is in the **TEACHER** section of the website.

- Life Events
- About Your Plan
- Increasing Your Pension
- Meet With Us – Register for a personal interview
- *MyPension* – the members only secure site
- Teachers' Lounge – educational tools
- Join Our Email List
- Ask a Question
- Publications and Forms

MyPension

After your employer reports your monthly service to ATRF for the first time, you will be able to **register for *MyPension*** which will enable you to access and update your own information online.

Once you have registered for *MyPension*, then you can also **Join Our Email List** to elect to receive certain publications and documents in electronic format instead of paper.

CONTACTING US

You can contact ATRF by:

Mail: Alberta Teachers' Retirement Fund Board
600 Barnett House
11010 – 142 Street NW
Edmonton, AB T5N 2R1

Phone: 800 661-9582
780 451-4166

Fax: 780 452-3547

Email: member@atrf.com

Website: www.atrf.com