

# Plan Member Guide

**Private School Teachers' Pension Plan**



Alberta Teachers'  
Retirement Fund Board

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*This booklet is a summary of the current Plan provisions and includes all amendments made up to Nov 2016. We encourage you to take the time to read this booklet and to consider how the Plan fits into your personal financial situation.*

*Working in partnership to secure your pension income.*



# Introduction

This booklet is a summary and does not include every detail of the Plan. If there is any discrepancy between this description and the Teachers' Pension Plan, the provisions of the Teachers' Pension Plan and applicable legislation will determine the entitlements and options available.

## Overview

The primary objective of the Private School Teachers' Pension Plan (the Plan) is to provide retirement income to all teachers employed by those private schools that elected to join the Plan. The Plan also provides benefits on termination of employment or death.

## Type of Plan

The Private School Teachers' Pension Plan is a defined benefit pension plan. Your pension at retirement is determined by a formula that uses your Pensionable Service and the average of your Pensionable Salary in the five consecutive years of Pensionable Service when your Pensionable Salary was highest. Your pension does not depend on the amount you contribute.

## ATRF Board

The Plan is administered by the Alberta Teachers' Retirement Fund Board (ATRF). ATRF is a corporation established under the *Teachers' Pension Plans Act*.

The members of the ATRF Board, which include three members nominated by the ATA and three nominated by the Alberta Government, are appointed by the Lieutenant Governor in Council. The Board establishes fiscal, investment and administrative policies, and oversees their implementation by ATRF staff, external consultants and service providers.

The Board is responsible for setting strategies and approving ATRF's business plans. The ATA and the Alberta Government are responsible for benefit or funding changes that must be enacted through legislation.

## More Information

The *Glossary* on page 34 defines some of the terms used in this booklet. These terms, and others defined in the text, start with capital letters when they are used in this booklet.

If you have any questions, please contact:

**Alberta Teachers' Retirement Fund Board**

Telephone: 780 451-4166

Toll Free: 800 661-9582

Fax: 780 452-3547

Email: [member@atrf.com](mailto:member@atrf.com)

Website: [www.atrf.com](http://www.atrf.com)



# Services Provided by ATRF

## Services

ATRF provides a full range of services for Plan members. This includes:

- paying pensions and other benefits
- providing various information materials
- conducting pension seminars
- giving information through personal interviews
- estimating pensions
- estimating termination benefits
- calculating cost to purchase Pensionable Service
- transferring service between pension plans
- maintaining individual Plan member data
- providing investment and financial reports

ATRF provides information to Plan members through direct mailings, field service activities, our website at [www.atrf.com](http://www.atrf.com), and advertisements in The ATA News. Plan member statements are mailed annually to active Plan members.

Staff are available for personal interviews at ATRF's office. In addition to the information provided at ATRF's office, staff hold pension seminars and will speak at professional development days and other events throughout Alberta. On request, these out-of-office visits can include time for personal interviews.

## MyPension

You can access your own pension information, including printing a Plan member statement, by registering for *MyPension* on the website [www.atrf.com](http://www.atrf.com).

## Confidentiality

Any personal data you provide is protected from unauthorized collection, use, or disclosure, and will not be released – either in writing or verbally – to anyone without your authorization. Information will be provided to third parties only with your written authorization.



# Becoming a Member

## *Who is Eligible*

Teachers receiving Salary while employed under a teaching contract with a Plan employer automatically participate in the Plan.

Participation is not permitted for:

- substitute teachers while employed as substitute teachers (Substitute service can be purchased at a later date – see *Purchasing Service* on page 21)
- those currently receiving an ATRF pension
- teachers after the end of the calendar year in which they turn 71 years of age

## *Information Update Form/Designating a Beneficiary Form*

You are required to complete an Information Update form and a Designating a Beneficiary form when you begin contributing to the Plan. These forms provide ATRF with basic information such as your address, your employer, and the name of your beneficiary(ies). These forms are available from your employer, our website or ATRF, and should be completed whenever your personal information changes.

# Contributions

## *YMPE*

Your monthly contribution to the Plan is integrated with your contribution to the Canada Pension Plan (CPP) and takes the YMPE into consideration.

The YMPE is the yearly maximum pensionable earnings covered by the CPP. The YMPE for 2017 is \$55,300.00, or \$4,608.33 a month which is called the monthly maximum pensionable earnings (MMPE). This maximum changes every January 1st and the amount of your ATRF contribution changes accordingly.

## Your Contributions

The table below shows the contribution rates effective September 1, 2016.

Contribution Rates	September 2016
<b>Teachers</b>	
Salary up to YMPE	9.09%
Salary above YMPE	12.98%
<b>Private Schools</b>	10.23%

Contributions are not deducted during strikes or leaves of absence (other than health-related periods of maternity leaves). As well, you do not contribute on any Salary that exceeds maximums permitted under the *Income Tax Act*. In 2017, you will reach this maximum if your annual rate of salary is \$162,312.00 or more.

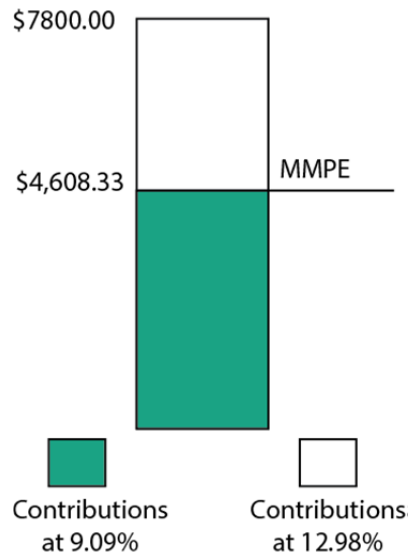
## An Example of Contributions in 2017

If you made \$7,800 per month in 2017, you would contribute:

- 9.09% of your monthly salary up to the 2017 MMPE of \$4,608.33 and
- 12.98% of your monthly salary over \$4,608.33.

Total monthly contribution of \$833.18:

- \$418.90 (which is 9.09% of \$4,608.33)  
plus
- \$414.28 (which is 12.98% of \$3,191.67).





## ***Employer Contributions***

Employers contribute on behalf of each member who is eligible to contribute to the Plan. As of September 1, 2016, the employer contribution is 10.23% of your Pensionable Salary.

## ***How Contribution Rates are Set***

Contribution rates are set at a level sufficient to fund:

- the current pensions being earned, and
- any shortfalls that arise under the Plan.

Contribution rates are subject to change, as required, based on a review of the funding progress of the Plan by the Plan's actuary.

## ***Interest on Contributions***

Your contributions are credited with interest annually on August 31st. The rate of interest is based on the average of five-year fixed-term deposit rates paid by the chartered banks in the preceding year.

# **Retirement**

## ***Eligibility for Pension***

You are eligible for a pension when you are 55 years of age or more and have:

- 5 years of Pensionable Service after August 31, 1992, or
- 5 years of Pensionable Service that includes a period of Pensionable Service in each of the 1991–92 and 1992–93 school years, or
- 10 years of Pensionable Service.

## ***Start of Pension***

Pensions are payable from the later of the first of the month following:

- your 55th birthday,
- the termination of your last teaching contract,
- the last accrual of Pensionable Service with ATRF, or
- the last substitute service purchased.



## **Unreduced Pension**

If you have sufficient Pensionable Service to be eligible for a pension, you can receive an unreduced pension when:

- the sum of your age and Pensionable Service is at least 85 (often referred to as the age-plus-service index of 85), or
- you are age 65 (normal retirement).

## **Reduced Pension**

If you have sufficient Pensionable Service to be eligible for a pension and you retire before you are eligible for an unreduced pension (as outlined above), your pension will be reduced by 2% for each year or portion of a year that:

- your age-plus-service index is less than 85, or
- you are under age 65.  
(*whichever is less - the maximum reduction is 20%*)

## **Examples of Reduced Pensions**

- A Plan member who is age 55 with 5 years of Pensionable Service would have an index of 60. There would be a 20% reduction in pension (25 years short of index, and only 10 years short of age 65; therefore, 10 years times 2% = 20% reduction).
- A Plan member who is age 60 with 22.5 years of Pensionable Service would have an index of 82.5. There would be a 5% reduction in pension (2.5 years short of index, and 5 years short of age 65; therefore, 2.5 years times 2% = 5% reduction).

## **Employment after Retirement**

ATRF retired members can be employed for up to 0.6 of a school year with an ATRF employer without affecting their pensions. If the retired member is employed for more than 0.6 of a year with one or more ATRF employers, the monthly pension is reduced by the amount of salary earned in each month after the 0.6 of a year is reached.

Working as a substitute teacher and other types of employment do not affect ATRF pensions.





# Pension Formula

## ***Based on Three Items***

The pension is based on a formula using the following three items:

- Pensionable Service
- Five-year Average Pensionable Salary
- Five-year Average YMPE

## ***Pensionable Service***

Pensionable Service is:

- service for which ATRF contributions were deducted
- service accrued while disabled from September 1, 1992
- service purchased through ATRF
- service transferred from another pension plan under a reciprocal transfer agreement  
*(and which has not been withdrawn)*

See the *Glossary, Purchasing Service, Transferring Service Between Pension Plans and If You Become Disabled* for more information on Pensionable Service.

## ***Five-year Average Pensionable Salary***

Your Five-year Average Pensionable Salary is the average of your Pensionable Salary in the five consecutive years of Pensionable Service when your Pensionable Salary was the highest. Usually, your highest average Pensionable Salary occurs at the end of your career.

## ***Five-year Average YMPE***

Your Five-year Average YMPE is the average of your annual earnings covered by the Canada Pension Plan (CPP) during the same period used to determine your Five-year Average Pensionable Salary.



## Formula

Five-year Average Pensionable Salary, Pensionable Service and Five-year Average YMPE are used in the following formula to calculate your pension. Your pension at retirement before any applicable reductions will be equal to:

1.4% of Five-year Average YMPE times Pensionable Service
--

Plus

2.0% of Five-year Average Pensionable Salary above the Five-year Average YMPE times Pensionable Service
--

**NOTE:** *If you have Pensionable Service prior to January 1, 1966, you will receive a 2.0% benefit for that service.*

An example using the formula is shown on the following page.

## Example

Plan member, born June 23, 1960, terminates June 30, 2015.

• Five-year Average Pensionable Salary:	\$91,200
• Five-year Average YMPE:	\$50,693
• Pensionable Service:	27.5
• Age: (55 years)	55.0
• Index:	
– age + Pensionable Service	
– $55.0 + 27.5 = 82.5$	
– years short of age-plus-service index of 85	2.5
– years short of age 65	10.0
• Reduction factor:	
– lesser of 2.5 and 10.0 is 2.5	
– 2% for each year short	
– $.02 \times 2.5 =$	5.0%
• Pension calculation:	
– $1.4\% \times \$50,693 \times 27.5 =$	\$19,516
plus	
– $2\% \times (\$91,200 - \$50,693) \times 27.5 =$	<u>\$22,278</u>

<b>Annual Pension</b>	<u>\$41,794</u>
minus 5.0%	<u>\$2,089</u>

**Reduced Annual Pension** **\$39,705**

Use the *Worksheet* on page 32 to estimate your own pension.

Under the legislation, ATRF must ensure that your total pension benefit on all post 1991 service does not exceed the defined benefit limits prescribed in the *Income Tax Act*. If your salary is above \$95,770, you will not be able to estimate your pension using the *Worksheet*. If you are registered for *MyPension*, you can use the estimator; otherwise, contact ATRF for an estimate.



# Pension Options

## Overview

At retirement, you must choose a Pension Option. The Pension Option you choose will affect the amount of your monthly pension.

Each Pension Option provides a different benefit if you die after retirement. The greater the benefit provided to your beneficiary, the smaller your monthly pension will be.

The monthly pension calculated by the formula shown on page 8, with its associated survivor benefits (Single Life, 5-Year Guarantee), is often referred to as the “normal form” of pension. The normal form of pension is payable monthly for as long as you live but with the guarantee that, should you die before receiving 60 monthly payments (5 years of payments), the remainder of the 60 payments will be paid to your beneficiary or estate.

## Pension Options

Factors are applied to the normal form of pension to determine the pension amounts for the other Pension Options. Although the monthly pension amounts for the other Pension Options are different, they have the same value as the pension payable in the normal form.

There are seven Pension Options: four single life pensions and three joint and survivor pensions.

### Single Life Pensions

Single Life pensions are payable for your lifetime or to the end of the guarantee period, whichever is longer. The guarantee period starts from the effective date of the pension.

If you die before the end of the guarantee period chosen, the pension will continue in the same amount to your named beneficiary(ies) or estate until the end of the guarantee period. You may change your beneficiaries at any time within the guarantee period.

You may choose:

1. Single Life, No Guarantee  
(payments cease on your death regardless of the number of payments made)
2. Single Life, 5-Year Guarantee
3. Single Life, 10-Year Guarantee
4. Single Life, 15-Year Guarantee



## Joint and Survivor Pensions

Joint and Survivor pensions are calculated on the basis of two lives – yours and a nominee's. The nominee cannot be changed once the pension starts. If the nominee is your Spouse/Pension Partner, a pension is paid for your lifetime and your Spouse/Pension Partner's lifetime. If the nominee is a dependant under the tax rules, a pension is paid for your lifetime and, after your death, only for as long as the nominee remains a dependant.

All joint and survivor pensions have a 5-year guarantee period. If both you and your nominee die before receiving 60 monthly payments (5 years of payments), the remainder of the 60 payments will be paid to your beneficiary or estate.

You may choose:

5. **Joint Equal**  
If your nominee dies first, the pension payments stay the same and continue to you for your lifetime. If you die first, the pension payments stay the same and continue to your nominee.
6. **Joint Reducible by One-Third**  
If your nominee dies first, the pension payments reduce by one-third so that two-thirds of the pension continues to you for your lifetime. If you die first, two-thirds of the pension continues to your nominee.
7. **Joint 100/60**  
If your nominee dies first, the pension payments stay the same and continue to you for your lifetime. If you die first, 60% of the pension continues to your nominee.

### ***If You Have a Spouse/Pension Partner***

If you have a Spouse/Pension Partner at retirement, you must choose one of the joint and survivor Pension Options. Your Spouse/Pension Partner can waive the right to the joint and survivor pension by completing a Statutory Declaration. The waiver cannot be signed more than 90 days before the effective date of your pension. If your Spouse/Pension Partner waives the right to the pension, you can name a dependant as your nominee or choose a single life Pension Option.

### ***If You Don't Have a Spouse/Pension Partner***

If you don't have a Spouse/Pension Partner, you must choose a single life Pension Option or choose a joint and survivor Pension Option and name a dependant as a nominee.

## ***Choosing a Pension Option***

Only you can decide which Pension Option is right for you. You should consider:

- your age,
- health,
- dependants,
- family and financial situation,
- lifestyle,
- income needs,
- future plans, and
- any other factors which may apply to your personal situation.

When you apply for your pension, you will be given information on the amounts payable under each available Pension Option. You choose a Pension Option by completing a Pension Election form.

## ***Default Pension Option***

If you do not choose a Pension Option within 60 days after the Pension Option information has been sent to you, you will receive the default Pension Option, which is:

- Single Life, 5-Year Guarantee, if you have no Spouse/Pension Partner, or
- Joint 100/60, 5-Year Guarantee, if you have a Spouse/Pension Partner.

If you don't want the default Pension Option, you can withdraw your pension application, in writing, within the 60 days, and reapply for a pension at a later date. The pension will be retroactive to the first eligible date.

## ***Advance and Reduction***

### **An Option to Supplement Your ATRF Pension Amount**

If you retire before age 64, you can choose to receive an optional "advance" with your monthly ATRF pension. This will level out your ATRF and Canada Pension Plan (CPP) payments before and after age 65.

The "advance" is a payment from the Plan that must be repaid with interest. The amount of your advance is based on what ATRF estimates your CPP pension will be at age 65 by using the service you have under ATRF. This amount may differ from the amount stated by CPP. The advance is paid for your lifetime as a supplement to your ATRF monthly pension.

The "reduction", or repayment, begins at age 65. Your total monthly pension payment from ATRF is reduced for your lifetime regardless of when you start to receive your CPP pension, or whether the federal government changes eligibility requirements, benefits available or tax rules.

## What You Need to Know

- If you want the advance, you must choose it when you choose your Pension Option – you cannot choose to add it after your pension has been granted.
- The ATRF Advance and Reduction **cannot be changed or cancelled** once your pension payments begin.
- The ATRF Advance and the Reduction is calculated to be cost-neutral, resulting in no monetary benefit or cost to ATRF.
- If you live longer than the age used in our assumptions, the total amount of your reductions will exceed the total of the advances paid to you.
- Advances are considered as income and are taxed accordingly. Choosing an advance will not affect your CPP pension which is paid directly from the federal government.
- Cost-of-living adjustments are applied annually to the advance from pension commencement, and to the reduction starting at age 65.
- The advance, and any responsibility for repayment, stops at your death.

## Advance Illustration

For example, a Plan member is retiring at age 55 with a monthly pension of \$2,911 from the Plan. The Plan member has two choices.

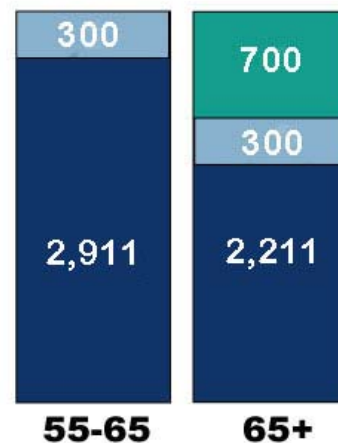
### Without advance/reduction

One choice is not to receive an advance with the monthly pension. With this choice, the Plan member will receive the monthly pension from the Plan of \$2,911 starting at age 55. At age 65, the overall retirement income will increase to \$3,611 when the member expects to receive a monthly CPP pension of \$700.



### With advance/reduction

The second choice is to receive an advance of \$300. When added to the pension from the Plan of \$2,911, the Plan member will have retirement income of \$3,211 starting at age 55. At age 65, the member expects to receive a monthly CPP pension of \$700 but the total retirement income from ATRF will decrease to \$2,511, so the overall retirement income will still be \$3,211.



# Cost-of-Living Adjustments

## *Cost-of-Living Adjustments*

Cost-of-living adjustments (COLA) are effective each January and are applied to your ATRF pension (including the advance and the reduction, if you chose to take the advance) before income tax is deducted.

For the pension payable on Pensionable Service to December 31, 1992, COLA is calculated at 60% of the change from year to year in the Alberta Consumer Price Index. For the pension payable on Pensionable Service from January 1, 1993, the COLA is 70% of the same change. Plan members who received a pension for less than 12 months in the previous year receive a pro-rated adjustment.

## *Deferred Pension*

If you withdraw from employment and are entitled to receive a pension at some future date and you decide to leave your contributions “on deposit”, your Deferred Pension will accumulate any cost-of-living increases that are granted during the time of deferment.

# Applying for Pension

## *How to Apply (for those under contract)*


You should apply for your pension no earlier than four months before the pension start date.

Provide a resignation letter to your employer, indicating your proposed date of contract termination. Before submitting a resignation to an employer, you should contact ATRF to confirm your total Pensionable Service, and to ensure that purchases or transfers of Pensionable Service have been completed.

You should consider whether to resign at the end of a month or during the month because pension payments begin only from the first of a month. For example, consider a Plan member who is 55 years of age and resigns February 2, 2015. The pension would be effective March 1, 2015 (the first of the month following termination of the last teaching contract and the last Pensionable Service with ATRF), and payment would be made at the end of March 2015. If the Plan member resigned January 31 (two days earlier than February 2), the pension would begin February 1, 2015, and payment would be made at the end of February 2015. This would result in one more month of pension for two days less Pensionable Service.

Your resignation date may be affected by other factors such as early retirement incentive programs.





Obtain an ATRF Employee Termination Notice from ATRF, our website or your employer. Indicate you want an immediate pension from the earliest eligible date and return it to ATRF. If you are registered for *MyPension* you can submit an electronic application.

### ***How to Apply (for those not under contract)***

Contact ATRF not more than four months before your 55th birthday, and request the *Steps to Retirement* publication. Complete the forms included in the publication and return them to ATRF. If you are registered for *MyPension* you can submit an electronic application.

### ***What You Must Supply***

Send ATRF an original or certified copy of your:

- birth certificate, valid Canadian Passport, or Canadian Citizenship
- Spouse/Pension Partner's birth certificate, valid Canadian Passport, or Canadian Citizenship, if you have a Spouse/Pension Partner
- marriage certificate, if you are legally married

You must complete a Spousal/Pension Partner Status Declaration. If you have a common-law or same gender pension partner s/he must complete a statutory declaration provided by ATRF.

To verify any changes in names shown on birth certificates to current names, Plan members should submit marriage certificate(s) and other pertinent documents (originals or certified copies) or, if unavailable, complete a statutory declaration available from ATRF.

Copies of certificates can be certified by:

- ATRF staff
- your ATRF employer – human resource or payroll personnel
- bank managers
- notaries
- lawyers
- police officers
- doctors
- Members of Parliament
- Members of the Legislative Assembly
- Justices of the Peace
- Judges
- Officer of the Canadian Embassy

**Note:** *A Commissioner for Oaths, under the Commissioner for Oaths Act, may not certify documents.*



## ***What Happens Next***

Once all documents have been received, ATRF will send you:

- a statement outlining the amount of pension payable under each of the available Pension Options
- a Pension Election form
- TD1 Personal Tax Credits Returns
- if you have a Spouse/Pension Partner, a Pension Partner's Waiver of Pension at Pension Commencement Statutory Declaration
- a detailed Contribution and Service Record

If all of the required documents are properly completed and returned by the 10th of the month, the first pension payment is deposited electronically into your bank account at the end of the month. If delays occur, the first payment will be retroactive to the first eligible date.

# **If You Terminate Employment**

## ***Resignation or Termination***

If you resign from your contract or your contract is terminated, your contributions cease and you must then decide what to do with your benefit. Obtain the information kit entitled *Benefits at Termination* from your employer or ATRF. Complete the Employee Termination Notice and return it to ATRF.

## ***Entitled to an Immediate Pension***


If you are entitled to receive an immediate pension (age 55 or older with sufficient Pensionable Service), you may not withdraw your funds. You may elect to:

- receive your pension, or
- transfer your benefit to another pension plan with which ATRF has a reciprocal transfer agreement, or
- leave your funds "on deposit" and apply for your pension at a later date retroactive to the first eligible date.

## ***Entitled to a Deferred Pension***

If you have enough Pensionable Service to be eligible for a pension, but you are not yet age 55, you may elect to:

- transfer your entitlement to another pension plan with which ATRF has a reciprocal transfer agreement, or
- leave your funds "on deposit", or
- withdraw your funds.



Deferred pensions will receive cost-of-living adjustments from the later of the:

- termination of the last teaching contract,
- last accrual of Pensionable Service, or
- last substitute Pensionable Service purchased.

You are responsible for advising your designated beneficiary to contact ATRF in the event of your death.

To begin receiving your pension, you should contact ATRF about four months before your 55th birthday.

### **Leaving Contributions “On Deposit”**

If you leave your contributions “on deposit”:

- you may make a different choice at a later date
- your contributions accumulate interest annually based on the average of the five-year fixed-term deposit rates paid by the chartered banks in the preceding year

You are responsible for advising your designated beneficiary to contact ATRF in the event of your death.

To begin receiving your pension, you should contact ATRF about four months before your 55th birthday.

### **Withdrawing Funds**

If you are not eligible for an immediate pension when you resign or leave teaching, application can be made to withdraw your benefit from the Plan. The benefit is different for Pensionable Service before and after September 1, 1992.

The benefit payable for Pensionable Service before September 1, 1992 is equal to your contributions with interest and:

- may be paid to you in cash with income tax deducted, or
- may be transferred directly to a Registered Retirement Savings Plan (RRSP), with no income tax deducted. This direct transfer will not affect your RRSP contribution room.

The benefit payable for Pensionable Service from September 1, 1992 depends on whether you have sufficient Pensionable Service to be eligible for a pension:

- if you are not eligible to receive a pension, the benefit is equal to your contributions with interest. This benefit may be paid to you directly with income tax deducted or transferred to an RRSP with no income tax deducted.
- if you are eligible to receive a pension, the benefit is the greater of:
  - your contributions with interest, or
  - the Commuted Value of your pension.

This benefit must be transferred directly to a Locked-In Retirement Account (LIRA).



LIRAs are restricted RRSPs that require that funds be used to provide a lifetime pension on or after age 50 but before the end of the calendar year in which you turn age 71. A list of financial institutions that offer LIRA is available on the Alberta Government Finance website ([www.finance.alberta.ca/publications/pensions/lists\\_reports.html](http://www.finance.alberta.ca/publications/pensions/lists_reports.html)) or from ATRF.

To initiate a transfer to an RRSP and/or LIRA, you must complete a Canada Revenue Agency form T2151 Direct Transfer of a Single Amount. This form is available from ATRF, Canada Revenue Agency or your financial institution.

Payment will be made as soon as possible after you terminate employment with your ATRF employer and after the required documentation has been received from you and your last employer.

If benefits are paid to you directly, they are taxable in the year in which you receive them. ATRF will issue a T4A Supplementary Form with your cheque detailing the payment and the tax withheld.

### ***Contributions Transferred to Another Pension Plan***

If you become a member of another pension plan, you may be eligible to transfer Pensionable Service to that pension plan provided it has a reciprocal transfer agreement with ATRF. See *Transferring Service Between Pension Plans* on page 23 for more information.

## **If You Become Disabled**

### ***Disabled from September 1, 1992***

If you become disabled, you may continue to accrue Pensionable Service without having to make any contributions if:

- you were a contributing active ATRF member, on a leave of absence, or on strike immediately before the disability began, and
- you received, or are receiving, a long-term or extended disability benefit through your employer during the period of disability.

If you were disabled, but did not receive a long-term or extended disability benefit through your employer, contact ATRF.

If ATRF is notified that you are in receipt of disability benefits, you will be credited with pensionable service without having to make a formal application. However, we encourage you to submit an application in case ATRF was not notified.

If you accrue Pensionable Service for any period of disability after September 1, 1992, tax rules require ATRF to issue a T4A with a Pension Adjustment (PA). This PA will reduce your RRSP contribution room. If application to accrue Pensionable Service is delayed, income tax returns for previous years may be affected.

## Disabled Before September 1, 1992

Periods of disability before September 1, 1992 may be purchased as Pensionable Service. See *Purchasing Service* on page 21.

### More Information

Applications can be found in the *Accruing Pensionable Service While Disabled* information kit which is available in the Publications & Forms section of our website or through our office. Members who are registered for *MyPension* can apply online.

# Benefit Sharing on Marriage Breakdown

## Special Rules for Marriage Breakdown

Your benefits may not be given to another person, used as security or forfeited. However, pensions are considered matrimonial property and may be shared as the result of a court order when marriage breakdown occurs. The regulations regarding division of pensions on marriage breakdown apply to Plan members who were legally married and have since divorced. They do not apply to common-law relationships as they are not covered under Alberta's *Matrimonial Property Act*.

If the pension has not yet commenced, a Plan member's former spouse will generally be entitled to an immediate one-time lump-sum payment of a portion of the Plan member's benefits under the Plan. This portion must not exceed 50% of the Plan member's pension benefit earned during the time the parties were married. If the pension has commenced, the pension payments will be split between the Plan member and the former spouse.

Because ATRF must comply with all legislative provisions, you should give ATRF the opportunity of reviewing any court order before it is made.

## Three Ways of Sharing

The sharing may take one of three forms depending on whether the member is entitled to a termination benefit or a pension. The sharing may be accomplished by:

- the Plan member giving up ownership to other family property to offset the sharing of the pension benefit,
- an immediate one-time lump-sum payment of a portion of the pension benefit, or
- dividing a pension that is already being paid.

### More Information

A detailed information sheet, which includes a Draft Order, is available in the Publications & Forms section of our website or through our office.

# In the Event of Your Death Before Your Pension Begins

## *Priority of Beneficiaries*

The Plan provides a benefit if you die before your pension begins. A death benefit is paid to your:

- Spouse/Pension Partner,
- dependent minor children, if you have no Spouse/Pension Partner,
- named beneficiary(ies), if you have no Spouse/Pension Partner or dependent minor children, otherwise
- estate.

## *Before Entitled to Pension*

If you die before you have enough Pensionable Service to be eligible for a pension, your beneficiary (as determined by the priority list above) will receive your contributions with interest, plus the value of any actuarial purchase of Pensionable Service.

## *After Entitled to Pension*

If you die after you have enough Pensionable Service to be eligible for a pension, your surviving Spouse/Pension Partner will receive a pension equal to the amount he or she would have received if you had elected a Joint Equal Pension Option with 100% continuing to your Spouse/Pension Partner for life (reduced if necessary to comply with tax rule maximums). (See *Pension Options* on page 10 for more information.)

This pension is paid from the first of the month following:

- death, if you die while under contract or within two months of terminating your contract, or
- what would have been your 55th birthday, if you die while not under contract and after two months of terminating your contract, or
- what would have been the first eligible date of your pension, if you die after age 55 while not under contract.

If you have no Spouse/Pension Partner but you have dependent minor children (under 18 years of age at the date of your death and dependent on you for support), your dependent minor children will receive:

- double your contributions with interest, plus
- the value of any actuarial purchase of Pensionable Service.

If you have no Spouse/Pension Partner or dependent minor children, your designated beneficiary or estate will receive:

- your contributions with interest, plus
- the value of any actuarial purchase of Pensionable Service.



# In the Event of Your Death After Your Pension Begins

## *Benefit Determined by Pension Option*

If you die after your pension begins, the benefit will be determined by the Pension Option you elected at retirement. See *Pension Options* on page 10 for more information.

# Purchasing Service

## *Why Purchase Service?*

Purchasing service increases your Pensionable Service which increases your pension.

## *Cost of Purchasing Service*

The cost of purchasing Pensionable Service, which is an actuarial purchase of service, equals the value of the increase in pension benefit as calculated on the date of application. The calculation uses the higher of your projected annual Pensionable Salary or the Five-year Average Pensionable Salary at the date of application, and assumes that the pension will be paid at the earliest possible date. The purchase is cost neutral, resulting in no subsidized cost to you or the Plan.

## *Get Estimate First*

ATRF can estimate (or you can estimate on the website) the cost of purchasing Pensionable Service, and you are encouraged to obtain an estimate before making formal application. ATRF will provide an approximate cost, and, if you have sufficient Pensionable Service to be entitled to a pension, estimated pension amounts with and without the purchase.

## *Limitations and Conditions*

Pensionable Service can be purchased in total, or in half-year increments. If you are applying for a pension, any portion of service can be purchased. Each type of Pensionable Service purchase has specific eligibility requirements. Under the tax rules, a maximum of one year of Pensionable Service may be purchased for any calendar year.

Generally, purchases of post-1989 Pensionable Service must first be approved by Canada Revenue Agency. Once approved, the purchase is fully tax deductible but reduces your RRSP contribution room. Since each Plan member's financial situation is different, you should contact Canada Revenue Agency or your financial advisor for more detailed information.

## **Purchase of Employer-approved Leaves**

Any employer-approved leave can be purchased, if you:

- were a contributing active member of ATRF or on strike *immediately* before the leave, and
- are currently accruing Pensionable Service as a contributing active member of ATRF or as a disabled member.

You are not required to return to employment with the same employer after the leave ends, nor are you required to take any minimum number of courses during an educational or professional improvement leave.

## **Purchase of Previously Refunded Service**

If you have withdrawn contributions and interest from ATRF for a period of Pensionable Service, you can purchase this service if you are currently accruing Pensionable Service as a contributing active member or as a disabled member.

## **Purchase of Substitute Service**

Only substitute service provided with an ATRF employer since May 1, 1971 may be purchased. If the substitute service was rendered with an ATRF private school, there is no subsidy. If the substitute service was with an ATRF employer under the Public School Teachers' Pension Plan, the cost may be subsidized.

If you are currently applying for an ATRF pension:

- you may purchase any amount of substitute service
- cost is subsidized by the Alberta Government

If you are currently accruing Pensionable Service as a contributing active member or as a disabled member:

- you may purchase any amount of substitute service
- if you purchase less than 186 days, you are required to pay the full cost
- if you purchase service in 186-day blocks, the cost is subsidized by the Alberta Government

If you are not currently accruing Pensionable Service as a contributing active member or as a disabled member:

- you may purchase only 186-day blocks of substitute service
- cost is subsidized by the Alberta Government

## **Purchase of Disability Service to August 31, 1992**

Periods of disability before September 1, 1992 can be purchased if:

- you are currently accruing Pensionable Service as a contributing active member or as a disabled member,
- you were a contributing active member, on strike, or on leave of absence immediately before your period of disability,



- you withdrew from teaching because of a disability even though you may have been capable of other gainful employment, and
- you received a long-term or extended disability benefit or you can provide satisfactory medical evidence to support your disability.

### **Purchase of Past Private School Service**

Service with ATRF private schools can be purchased if:

- you are currently accruing Pensionable Service as a contributing active member or as a disabled member,
- the private school is currently an ATRF employer, or was an ATRF employer in the past, and
- you are or were a member of the Private School Teachers' Pension Plan.

For service with a private school after December 31, 1991, the tax rules require that the private school must have had a pension plan in place, you must no longer be a member of that plan, and no benefits remain to your credit for the service.

### **More Information**

Applications can be found in the *Purchasing Service* information kit which is available in the Publications & Forms section of our website, or through our office. Members who are registered for *MyPension* can apply to purchase service online.

## **Transferring Service Between Pension Plans**

### **Reciprocal Transfer Agreements**

There are four reciprocal transfer agreements which allow you to transfer Pensionable Service between participating pension plans:

- Teachers' Pension Plans Authorities
- Alberta Public Sector Pension Plans
- Government of Canada – Public Service Pension Plan (PSPP)
- 1974 BC Reciprocal Transfer Agreement

### **Transfer Amount**

For the Teachers' Pension Plans, the Alberta Public Sector Pension Plans and the Government of Canada – Public Service Pension Plan agreements the amount available for transfer from the exporting pension plan is equal to the value of that plan's benefit. The amount requested by the importing pension plan is equal to the value of the benefit for the Pensionable Service to be credited.

If there is a shortfall between the amount available for transfer and the amount required by the importing pension plan, you may pay the difference and be credited

for all of the Pensionable Service being transferred. If you decide not to pay the difference, your Pensionable Service transferred will be pro-rated.

If the amount requested by the importing pension plan is less than the value of the benefit as if you were withdrawing funds as a termination benefit (see page 17), the difference will be paid directly to you in cash, with income tax deducted. Tax rules do not permit this amount to be transferred to an RRSP.

## **Teachers' Pension Plans Authorities**

Transfers of Pensionable Service under this reciprocal transfer agreement are permitted on application, if you:

- are a contributing active member of the importing pension plan at the time of application,
- have 20 or more days of Pensionable Service with the importing pension plan following the transfer of employment,
- have ceased to occupy a position with the exporting pension plan and are not an active member of the exporting pension plan,
- have Pensionable Service with the exporting pension plan, and
- are not receiving a pension from either the importing or exporting pension plan.

The authorities participating under this reciprocal transfer agreement with ATRF are:

### **Alberta Teachers' Retirement Fund Board**

(780) 451-4166 1-800-661-9582 [www.atrf.com](http://www.atrf.com)

### **B.C. Pension Corporation**

(250) 953-3022 1-800-665-6770 [www.pensionsbc.ca](http://www.pensionsbc.ca) (*click on Teachers' Pension Plan*)

### **Manitoba Teachers' Retirement Allowances Fund**

(204) 949-0048 1-800-782-0714 [www.traf.mb.ca](http://www.traf.mb.ca)

### **Newfoundland and Labrador Teachers' Pension Plan**

(709) 729-3931 [www.fin.gov.nl.ca](http://www.fin.gov.nl.ca)

### **Nova Scotia Pension Services Corporation**

(902) 424-5070 [www.novascotiapension.ca](http://www.novascotiapension.ca)

### **Ontario Teachers' Pension Plan**

(416) 226-2700 1-800-668-0105 [www.otpp.com](http://www.otpp.com)

### **Prince Edward Island Teachers' Superannuation Commission**

(902) 368-4200 [www.peitsf.ca](http://www.peitsf.ca)

### **Province of New Brunswick Pension Division**

(506) 453-2296 [www2.gnb.ca](http://www2.gnb.ca)

### Quebec Pension Commission

(418) 643-4881 1-800-463-5533 [www.carra.gouv.qc.ca](http://www.carra.gouv.qc.ca)

### Saskatchewan Teachers' Superannuation Commission

(306) 787-6440 1-877-364-8202 [www.stsc.gov.sk.ca](http://www.stsc.gov.sk.ca)

### Saskatchewan Teachers' Federation

(306) 373-1660 1-800-667-7762 [www.stf.sk.ca](http://www.stf.sk.ca)

## Alberta Public Sector Pension Plans

If transferring to ATRF you must:

- be an active member of ATRF on the date of application
- have ceased to be a member of the exporting plan
- have pensionable service credited with the exporting plan
- not be in receipt of a pension from either ATRF or the exporting plan
- not be entitled to an unreduced pension under the exporting plan

If transferring to MEPP, PSPP, or LAPP you must:

- have ceased to occupy a position with ATRF on or after January 1, 1995, and have ceased to be an active member of ATRF
- be an active member of the importing plan on the date of application
- have pensionable service credited with the importing plan
- not be in receipt of a pension from either ATRF or the importing plan

## Time Limits

- If you were an active ATRF plan member on December 31, 2007, you had until January 1 2009 to apply to transfer and are no longer eligible.
- If you joined the ATRF plan after December 31, 2007, you have one year from the date you joined to transfer service from MEPP, PSPP, or LAPP.


The authorities participating under this reciprocal transfer agreement with ATRF are:

Management Employees Pension Plan (MEPP) 1-877-889-6377 <a href="http://www.mepp.ca">www.mepp.ca</a>	Public Service Pension Plan (PSPP) 1-877-453-1777 <a href="http://www.pspp.ca">www.pspp.ca</a>	Local Authorities Pension Plan (LAPP) 1-877-649-5277 <a href="http://www.lapp.ab.ca">www.lapp.ab.ca</a>
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## Government of Canada – Public Service Pension Plan

To transfer **to the Alberta Teachers' Retirement Fund**, from the Government of Canada – Public Service Pension Plan, please contact:

Alberta Teachers' Retirement Fund Board  
600 Barnett House  
11010 142 Street NW  
EDMONTON AB T5N 2R1  
(780) 451-4166 or 1-800-661-9582



To transfer **to the Government of Canada – Public Service Pension Plan**, from the Alberta Teachers' Retirement Fund, please contact:

Public Works & Government Services Canada  
Public Service Pension Centre Mail Facility  
150 Dion Boulevard  
PO BOX 8000  
MATANE QC G4W 4T6  
1-800-561-7930

If transferring to ATRF you must:

- have ceased to occupy a position with the PSPP, and have ceased to be an active member of the PSPP,
- be an active member of ATRF on the date of application,
- have pensionable service credited with the PSPP,
- not be in receipt of a pension from either ATRF or the PSPP, and
- ensure both ATRF and the PSPP receive your Transfer Application within the time limits specified.

If transferring to PSPP you must:

- have ceased to occupy a position with ATRF on or after July 1, 1995, and have ceased to be an active member of ATRF,
- be an active member of the PSPP on the date of application,
- have pensionable service credited with the PSPP,
- not be in receipt of a pension from either ATRF or the PSPP, and
- ensure both ATRF and the PSPP receive your Transfer Application within the time limits specified.

### ***Important Deadlines***

There are deadlines that must be met in order to be eligible to transfer under this new agreement.

- If you were an active ATRF plan member on January 12, 2012, you had until January 13, 2013 to apply to transfer service from PSPP and are no longer eligible.
- If you joined the ATRF plan after January 12, 2012, you have one year from the date you joined to apply to transfer service from PSPP.
- If you were an active member of PSPP on January 12, 2012, you had until January 13, 2013 to apply to transfer service from ATRF and are no longer eligible.
- If you joined PSPP after January 12, 2012, you have one year from the date you joined to apply to transfer service from ATRF.

## ***Reciprocal Transfer Agreement with British Columbia Teachers' Pension Plan***

Transfers of Pensionable Service under this reciprocal transfer agreement are permitted only at retirement, and only if you are being granted a pension by the importing pension plan.

If, on January 31, 1995, you had Pensionable Service with ATRF and the British Columbia Teachers' Pension Plan (BCTPP), you may be able to participate under the 1974 Reciprocal Transfer Agreement if:

- you are eligible to apply for a pension at some time in the future from the importing pension plan, and
- you are not in receipt of a pension from either ATRF or BCTPP.

When ATRF is the importing pension plan:

- you must have at least five years of Pensionable Service with ATRF,
- your combined Pensionable Service with ATRF and BCTPP must meet ATRF's minimum service requirements for pension eligibility, and
- you must have at least one year of Pensionable Service with ATRF after the last year of Pensionable Service being transferred from BCTPP.

The years of Pensionable Service with BCTPP are used to determine your eligibility for pension and to calculate your ATRF pension.

### ***More Information***

Applications and more information about these reciprocal transfer agreements can be obtained by contacting ATRF or by visiting our website.

## **Review of Administrative Decisions**

### ***Contact ATRF***

When you have questions or concerns about an administrative decision made by ATRF staff, you should first contact ATRF directly for further information and review.

### ***Review Committee***

The ATRF Board has also established a Review Committee to address requests by Plan members to review certain ATRF administrative decisions. The Review Committee, comprised of all ATRF Board members, is responsible for reviewing administrative decisions relating to eligibility for, and commencement of benefits.

If you are a member of the Alberta Teachers' Association (ATA), advice and assistance with the review are available from the ATA.



# Other Resources

## *Federal Government Programs*

Canada Pension Plan (CPP)

Old Age Security (OAS)

Guaranteed Income Supplement (GIS)

Employment Insurance (EI)

For detailed information please contact:

Service Canada  
Toll Free (Canada and the United States)  
1-800-277-9914 (CPP & OAS); 1-800-206-7218 (EI)  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## *Alberta Government Programs*

Alberta Seniors Benefit

Special Needs Assistance for Seniors

For detailed information please contact:

Alberta Seniors and Community Supports  
Seniors Information Services Offices  
1-877-644-9992 (toll free outside of Edmonton); (780) 644-9992 (Edmonton)  
[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

## *Health Benefits*

Alberta Blue Cross

For detailed information please contact:

Alberta Blue Cross	Alberta Blue Cross	Alberta Blue Cross
Edmonton	Calgary	Toll free in Alberta
780-498-8000	403-234-9666	1-800-661-6995
Or visit their website at <a href="http://www.ab.bluecross.ca">www.ab.bluecross.ca</a>		



## **ARTA**

### **Alberta Retired Teachers' Association**

ARTA members may be eligible to apply for group insurance benefits.

For detailed information please contact:

Alberta Retired Teachers' Association  
Edmonton – Barnett House  
780-822-2400  
1-855-212-2400 (toll free anywhere in Canada)  
[www.arta.net](http://www.arta.net)  
Email: [info@arta.net](mailto:info@arta.net)



# ATRF Website and MyPension

## *Visit our Website*

Go to **www.atrf.com** and check out:

- Life Events
- Meet With Us – register for a personal interview
- Publications & Forms

## *MyPension*

When registered for MyPension you will have secure access to the following:

- pension estimates
- your plan member statement
- contribution and service record
- termination benefit estimates
- service purchase estimates

## *Apply Online*

You can also submit an electronic application:

- for your pension
- for a termination benefit
- to purchase service
- to accrue disability service

## *Update Your Information*

You can view and/or update:

- your personal information
- your spouse/pension partner's information
- beneficiary information
- your security profile

## *Join our Email List*

When you join our email list you can receive documents electronically:

- the Pension Points newsletter
- Annual Report Highlights
- your Plan Member Statement



## Pension Calculations

To estimate your pension on paper, we have included a Worksheet on page 32 of this guide; however, you can also do a pension estimate by using the calculator in *MyPension* which uses your own pensionable service and salary.

**NOTE:** *The salary and service information you find on our website is only as current as the most recent data your employer has submitted.*

## How to Register for MyPension

Registering for *MyPension* takes only a few minutes and access is immediate...

- Go to [www.atrf.com](http://www.atrf.com)
- Click on *Access MyPension* on the left side
- This takes you to the secured section called *MyPension*
- Click on Register
- Read and accept the *MyPension* agreement
- Register with your ATRF ID Number
- Create your *MyPension* ID and Password
- Registration is complete

## User ID & Password Help

### Forgot MyPension User ID or Password?

On the *MyPension* main page, click on '**Forgot MyPension User ID?**', provide information specific to you and we will send your User ID and password in two separate emails.

### Security Tip

For additional security, we recommend you change your User ID and password occasionally. To do this, Sign In to *MyPension*, select the '**View/Update Your Security Profile**' menu item on the *MyPension* menu page and follow the instructions provided.

*How to Estimate Your ATRF Pension Worksheet* begins on page 32.

# Worksheet:

## How to Estimate Your ATRF Pension

You can also visit the website to register for My*Pension* to access your own personal information.

To estimate your pension, you must project your Pensionable Service, Five-year Average Pensionable Salary and Five-year Average YMPE. This calculation does not include any cost-of-living adjustments for Deferred Pensions.

### 1. Determine your **index** (use four decimal places)

- Your age at retirement (A) \_\_\_\_\_  
(complete years plus days  $\div$  365)
- Your Pensionable Service at retirement (B) \_\_\_\_\_
- Your index is (A) + (B) = (C) \_\_\_\_\_

### 2. Determine your **reduction factor**

If (C) is 85 or more, reduction factor is 0. Put 0 in box (G) and go to step 3.

If (C) is less than 85

- Calculate the number of years short of age 65 (D) \_\_\_\_\_  
Subtract (A) \_\_\_\_\_ from 65 = (D)
- Calculate the number of years short of 85 index (E) \_\_\_\_\_  
Subtract (C) \_\_\_\_\_ from 85 = (E)
- (F) = the lesser of (D) or (E) (F) \_\_\_\_\_
- **Reduction factor = .02  $\times$  (F) \_\_\_\_\_ = (G) \_\_\_\_\_**  
(Maximum 20%)

### 3. Estimate your **Five-year Average Pensionable Salary** \* (H) \_\_\_\_\_

Estimate the five consecutive years during which your salaries were the highest and calculate the average annual salary. A part-time employee should annualize each year's earnings. For example, a plan member receiving \$40,000 for half-time employment for the entire year would have an annualized salary of \$80,000.

Under the legislation, ATRF must ensure that your total pension benefit on all post 1991 service does not exceed the defined benefit limits prescribed in the *Income Tax Act*.

*\* If your salary is above \$95,770, you will not be able to estimate your pension using this Worksheet. If you are registered for MyPension, you can use the estimator; otherwise, contact ATRF for an estimate.*

4. Estimate your **Five-year Average YMPE** (I) \_\_\_\_\_

The **Five-year Average YMPE** up to

- August 31, 2017, is \$53,133.33, and
- December 31, 2017, is \$53,480.00.

The YMPE has been:

- \$55,300 in 2017
- \$54,900 in 2016
- \$53,600 in 2015
- \$52,500 in 2014
- \$51,100 in 2013
- \$50,100 in 2012
- \$48,300 in 2011

Use the current year YMPE to project for future years.

5. Estimate your **pension**

•  $1.4\% \times (I) \$ \frac{\text{Five-year Average YMPE}}{\text{YMPE}} \times (B) \frac{\text{Pensionable Service}}{\text{Pensionable Service}} = (J) \text{_____}$

•  $2.0\% \times (H - I) \$ \frac{\text{Five-year Average Pensionable Salary above the Five-year Average YMPE}}{\text{Five-year Average Pensionable Salary above the Five-year Average YMPE}} \times (B) \frac{\text{Pensionable Service}}{\text{Pensionable Service}} = (K) \text{_____}$

• Annual pension: (J) + (K) = (L) \_\_\_\_\_

• If reduction applies: (L) × (G) = (M) \_\_\_\_\_

• (L) – (M) = (N) \_\_\_\_\_

**NOTE:** *If you have pensionable service prior to January 1, 1966 you will receive a 2.0% benefit for that service.*

# Glossary

## **Commuted Value**

A lump sum amount in today's dollars which equals the value of your future pension payments.

## **Deferred Pension**

A pension which starts at some future date.

## **Pension Option**

Your Pension Option affects the amount of your monthly pension and the benefit paid in the event of your death after retirement. The Pension Option may guarantee a certain number of payments to your beneficiary or provide for the continuation of monthly payments after your death for the lifetime of another person (usually a spouse/pension partner).

## **Pensionable Salary**

Pensionable Salary is salary used to determine your Five-year Average Pensionable Salary. It is limited to ensure that your benefit does not exceed the maximum benefit allowed by the tax rules. In 2016, the limit on Pensionable Salary is \$160,970.00.

## **Pensionable Service**

Pensionable Service is:

- service for which ATRF contributions were deducted
- service purchased through ATRF
- service transferred from another pension plan under a reciprocal transfer agreement
- service accrued while disabled


Pensionable Service includes contractual teaching service, for which contributions have been made to ATRF, with:

- school jurisdictions
- chartered schools
- specific colleges
- specific private schools

(Service is no longer pensionable once you take a termination benefit.)

The health-related portion of a maternity leave is considered to be Pensionable Service if ATRF contributions are deducted. Contact your employer to ensure contributions are deducted.

As of September 1, 1992, if you become disabled, you can continue to accrue Pensionable Service. See *If You Become Disabled* on page 18 for more information.



Pensionable Service is credited according to service and salary information provided by employers and is rounded to four decimal places. For those Plan members who are employed part-time, Pensionable Service is credited on a part-time basis. For example, a Plan member employed for a full year on a half-time basis will be credited with 0.5 of a year of Pensionable Service.

Under the tax rules, a maximum of one year of Pensionable Service may be accumulated in any calendar year.

Pensionable Service determines your eligibility to receive an ATRF pension, and is used to calculate your pension. Pensionable Service can be accumulated:

- with no maximum number of years,
- to the end of the calendar year in which you reach age 71.

## **Salary**

Salary is compensation for regular service, and includes administrative allowances, isolation pay, retroactive salary, and administrative vacation pay. It does not include car allowances, salary earned teaching night or summer school classes, early retirement incentives, or vacation payouts for administrative positions.

## **Spouse/Pension Partner**

A person who, at the relevant time, was married to that member and had not been living separate and apart from that member for three or more consecutive years, or a person who, as at and up to the relevant time, had lived with that member in a conjugal relationship for a continuous period of at least three years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

## **YMPE**

The yearly maximum pensionable earnings (YMPE) covered by the Canada Pension Plan for 2017 is \$55,300.

### **Alberta Teachers' Retirement Fund Board**

600 Barnett House  
11010 142 Street NW  
Edmonton AB T5N 2R1  
Telephone 780 451-4166  
Toll free 800 661-9582  
Fax 780 452-3547  
Email [member@atrf.com](mailto:member@atrf.com)  
Website [www.atrf.com](http://www.atrf.com)