



PENSIONPoints

Member Newsletter | December 2013

Plan Members Tell Us What They Think...

We asked over 12,000 active plan members to assess how well ATRF is meeting plan member information and service needs. Over 2,700 members responded and ATRF achieved top grades – 96% of respondents rated overall services as good to excellent. We thank the more than 300 members who took the time to provide written comments.

What You Said...

You want instant access to register for the secure member website and an easier way to retrieve forgotten log in details.

A number of plan members were disappointed because they could not register for a personal interview with an ATRF Pension Counsellor.

Many retiring plan members asked for more guidance in selecting a pension option.

Retiring members also indicated they would appreciate links to pension-related information, such as CPP, OAS and health benefits.

Some indicated increasing contribution rates and the funding sustainability of the plan are important issues.

What ATRF is Doing...

- You can now register for MyPension using your ATRF ID Number. No more waiting for a PIN to be mailed to you. If you have misplaced your ID Card, you can find your ATRF ID Number on your 2013 Annual Plan Member Statement.
- If you try the "Forgot MyPension ID" function, but can't remember your challenge questions, you can phone ATRF to have your profile reset.

Each year, we conduct over 2,200 personal interviews both in our Edmonton office and at locations throughout Alberta.

- We will try to add additional appointments at Conventions where there is increased demand.
- You can use the link on the Meet With Us page to request that interviews be scheduled in your area.
- You may not need a personal interview – often your question can be answered over the phone or by email.

Selecting the pension option that is right for you is a very important, and often a difficult decision.

- This year we will be designing and implementing an interactive web tool that you can use to compare options available and decide which is the right one for you. We anticipate a spring launch – watch our website.

While ATRF staff cannot give advice about non-ATRF related benefits, we will be creating:

- more links on our website to take you to the information you need, and
- information sheets advising you where to get the information you need about recent changes to CPP rules as well as where to go for health benefits.

There are a number of articles about these important issues in the Corporate section of our website. Check these tabs:

- Funding the Plan
- Investments

We continue to update this information.

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Check Your Beneficiary Designation – You May Be Surprised!



Naming a beneficiary is important, but equally important is reviewing that beneficiary designation on a regular basis. What, or who matters to you now may not be the case 10, 20 or 30 years from now.

Are You In a Relationship?

If you are married or in a common-law relationship and you die before your pension begins, a death benefit is paid to your:

- spouse/pension partner, or
- dependent minor children (if you do not have a spouse), or
- named beneficiary (if you have neither a spouse or minor children), or
- estate.

Don't name your spouse...

Steven named his spouse Rita as his sole beneficiary. They were involved in a very serious accident, and both were killed. Their respective estates are being sued, and nothing can be paid to beneficiaries from their estates until the litigation has been finalized. Since your spouse/pension partner is automatically the recipient of your death benefit, Steven should have named someone else as his beneficiary. If Steven had named someone other than Rita, the death benefit would have been paid to that person rather than his estate.

Change of Status....

It is particularly important that you check your beneficiary update if your status or personal circumstances have changed since you first joined the pension plan.

There are a number of ways to check YOUR beneficiary designation:

- It appears on the front page of your Annual Plan Member Statement.
- Sign In to *MyPension*, our secure member website, – select View/Update Beneficiary on the Member Menu. From here you can update your beneficiary online.



You can also print the Designating a Beneficiary form from our website.

Long divorced...

Robert married Jane in 1990 and named her as his beneficiary. They divorced in 2002. Robert did not remarry and did not have a spouse/pension partner when he died in 2012. He had not updated his beneficiary under the Plan, so his death benefit was paid to Jane. His family expected that Robert would have wanted his death benefit to be paid to his aged parents, not Jane.

Friends with benefits...

When Lillian died unexpectedly, her brother contacted ATRF to inquire about a death benefit. We discovered that in 1987, when she started teaching, Lillian had named a fellow teacher as her beneficiary. When we contacted that person, she was very surprised, as she and Lillian had not been in touch for over 20 years. Did Lillian really want a long lost friend to receive her death benefit?

Feedback From Retiring Members

Every retiring plan member is asked to complete a questionnaire which we use to gather feedback in three general areas – service, communications, and our website. As in previous years, over 98% of respondents rated the service they received and the communication material as good to excellent.

The top four ways that retiring plan members obtained the information they needed:

1. Attended a Your Pension Matters seminar
2. Went to the website
3. Received information in the mail from our office
4. Spoke to a Pension Counsellor on the telephone



You Asked Us...

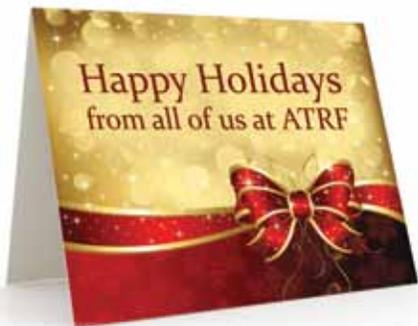


Q: *I have not received my August 31, 2013 Annual Statement. Why?*

A: There are several reasons. Have you moved or changed your email address? Did you advise both your employer and ATRF? Another reason is that your employer may not yet have completed reporting for the 2012-13 school year. Check the list of mailing dates in the Resources tab in the Teacher section of our website. If there is a mailing date beside your employer's name, but you have not received your statement, please call ATRF.

Q: *How can I estimate the amount of pension I will get?*

A: The secure section of the website called *MyPension* contains a pension calculator that will provide an estimate of your pension, including option amounts, based on **your** current service and salary. You can also project service and salary to estimate what your pension will be at a future retirement date. If you have ever taken an employer-approved leave, you can also estimate the cost to purchase that service and see the difference the additional service would make on your pension amount.



For Members Only - Returning From a Leave



If you were on an employer-approved leave for any portion of the 2012/13 school year, you did not contribute to your pension plan. Upon returning to work you have the option of purchasing the leave time to count towards your pension.

If you returned to teaching in September 2013, and if you are registered for *MyPension*, ATRF will be sending you an estimate of the cost to purchase the leave time. The estimate is provided for information purposes. It is not mandatory that you purchase this service now. Watch for your estimate in your Secure Message Centre.

If you have any other leaves prior to 2012-13, you can calculate the cost to purchase the service using the calculator in *MyPension*, or contact an ATRF Pension Counsellor for an estimate.

Holiday Office Hours

Mon Dec 23 – 8:30 am – 4:30 pm

Tues Dec 24 – 8:30 – 2:00 pm

Wed Dec 25, Thurs Dec 26 & Fri Dec 27 – Closed

Mon Dec 30 – 8:30 am – 4:30 pm

Tues Dec 31 – 8:30 – 2:00 pm

Wed Jan 1/14 – Closed

Thurs Jan 2 & Fri Jan 3 – 8:30 am – 4:30 pm



Our Continuing Commitment to You

We will continue to ensure that our knowledgeable staff provide excellent customer service and that they are able to meet benchmarks for benefit processes. From the written comments, we have developed the following action plans for 2013/14:

- All forms have been reviewed and modified as necessary to make them more user-friendly.
- In 2013-14, all information kits will be reviewed, and information will be reorganized and consolidated as appropriate.
- We have modified the *MyPension* function to allow members with a matrimonial property order on file to access their information online.

"We'll Be There..." Personal Interviews

You can always call ATRF to arrange a personal interview at our office in Edmonton. In the spring of 2014, we plan to hold personal interviews in the following locations:

Calgary • Medicine Hat • Lethbridge • Red Deer

These interviews are for plan members who want information about your pension amount, increasing your pension, or preparing for retirement.

Click on...



Meet With Us

Register for a personal interview or request a seminar.



Teachers' Conventions 2014

To register for a 15-minute personal interview at your 2014 Teachers' Convention, use the link from your convention website or go to the Teachers section at www.atrf.com and click on **Meet with Us**, then Teachers' Conventions.

North Central | Edmonton – February 6 & 7

Calgary City | Calgary – February 13 & 14

Northeast | Edmonton – February 13 & 14

Central Alberta | Red Deer – February 20 & 21

Palliser | Calgary – February 20 & 21

South Western Alberta | Lethbridge – February 20 & 21

Southeastern Alberta | Medicine Hat – February 20 & 21

Greater Edmonton | Edmonton – February 27 & 28

Central East Alberta | Edmonton – March 6 & 7

Mighty Peace | Grande Prairie – March 6 & 7

