



RECIPROCAL TRANSFER AGREEMENT WITH ALBERTA PUBLIC SECTOR PENSION PLANS

This information sheet provides information to help you ascertain if you are eligible to transfer your benefit under the terms of the Reciprocal Transfer Agreement between the Alberta Teachers' Retirement Fund Board and the Alberta Public Sector Pension Plans.

PARTICIPATING AUTHORITIES

Alberta Teachers' Retirement Fund Board **and** **Management Employees Pension Plan (MEPP)**
1-877-889-MEPP (6377)
Public Service Pension Plan (PSPP)
1-877-453-1PSP (1777)
Local Authorities Pension Plan (LAPP)
1-877-649-LAPP (5277)

CONTACT INFORMATION

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

Alberta Pensions Services Corporation (APS)
5103 Windermere Blvd. SW
EDMONTON AB T6W 0S9
(780) 427-2782 or 1-800-661-8198

IF TRANSFERRING TO ATRF YOU MUST:

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

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 pension plan,
- not be in receipt of a pension from either ATRF or the importing pension plan and
- ensure the importing and exporting pension plans receive your Transfer Application within the time limits specified below.

TIME LIMITS

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

DOCUMENTS ATRF REQUIRES TO PROCESS YOUR APPLICATION

- Two copies of the Transfer Application Form are attached – complete both and send one to the importing pension plan and the other to the exporting pension plan.
- Your official birth certificate, valid Canadian Passport, or Certificate of Canadian Citizenship (original **or** certified copy), as evidence of your age.
- Your marriage certificate (original **or** certified copy), **or** other official change-of-name document, if your name is currently different from your birth certificate.

A listing of those persons who are authorized to certify photocopies of original documents is on the reverse side of the transfer application form.

PROCESS AND DETAILS ABOUT THE TRANSFER

- You must send a completed Transfer Application Form to both the importing and exporting pension plans.
- The amount available for transfer is equal to the actuarial value of the exporting pension plan's benefit.
- The amount requested by the importing plan will be equal to the actuarial value of the service to be credited.
- The actuarial value reflects your salary, your credit and plan features, such as early retirement options, inflation protection and survivor benefits. Because of different actuarial values, the credit you receive in your new pension plan may not equal the credit you have in your former pension plan.
- If the amount available for transfer by the exporting pension plan is less than the amount requested by the importing plan, the importing plan will credit you with a portion of the service. You will have the opportunity to purchase any shortfall in service. If you decide not to pay the difference, your pensionable service will be reduced proportionately.
- If the amount requested by the importing pension plan is less than the value you could withdraw as a termination benefit, the difference will be dealt with in accordance with the terms and conditions of the exporting plan.
- You will be asked to approve the transfer of funds, by signing a "Transfer Election Form" within 90 days of being provided with detailed transfer and benefit information.
- The transfer of pension credit for service accumulated after 1989 may result in past service pension adjustment (PSPA). A PSPA will reduce your RRSP contribution room. A PSPA is usually generated if your new and former pension plans have different benefit formulas, or if you top up any shortfall of funds being transferred.
- A PSPA must be approved by the Canada Revenue Agency (CRA) before the transfer can be completed. CRA usually takes 60 to 90 days to do that. If the PSPA is not approved, you may not be allowed to transfer credit.

ONCE THE TRANSFER HAS BEEN COMPLETED

- The service is no longer to your credit with the exporting pension plan, and no benefit is payable.
- The benefit available to you from the importing pension plan will be paid according to its provisions.
- You will be credited with the contributions that represent your employee contributions as reported by the exporting pension plan.



Transfer Application Form

NAME	Previous Names (if different)	Date of Birth (YYYY/MM/DD)
ADDRESS	Social Insurance Number or Member Identification No.	___ MALE ___ FEMALE
	Home Telephone Number (____) _____	Work Telephone Number (____) _____
	POSTAL CODE	Area Code

EXPORTING PLAN _____

IMPORTING PLAN _____

PERIOD TO BE TRANSFERRED FROM _____ TO _____
YYYY/MM/DD YYYY/MM/DD

PRESENT EMPLOYER _____

DATE OF EMPLOYMENT WITH PRESENT EMPLOYER _____
YYYY/MM/DD

LAST FORMER EMPLOYER WHILE PARTICIPATING IN THE EXPORTING PLAN

Is there a Matrimonial Property Order between you and your spouse dividing your benefits under the Exporting Plan? (If you have never been legally married, this section does not apply to you so you should check not applicable)

YES NO Not applicable

I hereby request that the Pension Authorities of the Exporting and Importing Pension Plans submit for my consideration two (2) copies of a transfer estimate under the reciprocal transfer agreement between the Pension Plans.

I certify that I am a member of the Importing Plan and began participating in the Importing Plan after ceasing to be an Active Member of the Exporting Plan and before the date of this application.

I hereby authorize both the Exporting Plan and the Importing Plan to release to each other the information necessary to calculate the amount transferable, including my social insurance number and any information relevant to the processing of this application.

DATE _____ APPLICANT SIGNATURE _____

A **signed copy** of this Application must be returned to **both** the Importing and Exporting Pension Plan Authorities.



CERTIFYING COPIES OF CERTIFICATES

When you are applying for a benefit from Alberta Teachers' Retirement Fund (ATRF), i.e. a pension or termination benefit, or if you have applied to purchase or transfer service, you are required to provide a certified copy of your birth certificate, valid Canadian Passport, or Certificate of Canadian Citizenship. This is required in order to verify your date of birth which is used in the calculation.

Depending on the type of application you are making, you may also be asked to provide certified copies of your spouse/pension partner's birth certificate, valid Canadian Passport, or Certificate of Canadian Citizenship and your marriage certificate, if applicable. Your spouse/pension partner's documentation is required in order to verify his/her date of birth for the Joint Life and Last Survivor pension options. The marriage certificate is required to provide a name history and to verify your status as being legally married. In common-law situations, ATRF will provide a Statutory Declaration form for you to complete to verify the duration of your common-law relationship. Certain other certificates may be required for death benefit purposes if the member did not have a spouse/pension partner.

ATRF will accept certified copies of original documents from the following people:

- ATRF Staff
- Your ATRF Employer – Human Resources or Payroll Personnel
- Bank Managers
- Notaries
- Lawyers
- Police Officers
- Doctors
- Members of Parliament
- Members of the Legislative Assembly
- Justices of the Peace
- Judges

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

When any of the above listed persons are certifying a document, ATRF requires their signature, printed name, title and date to appear on the certified copy as shown below:

This is a certified copy of the original

John Smith
Payroll Officer, Edmonton Public
June 22, 2014



Transfer Application Form

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	Home Telephone Number (____) _____	Work Telephone Number (____) _____
	POSTAL CODE	Area Code

EXPORTING PLAN _____

IMPORTING PLAN _____

PERIOD TO BE TRANSFERRED FROM _____ TO _____
YYYY/MM/DD YYYY/MM/DD

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