

STARTING --- YOUR --- PENSION

I N F O R M A T I O N

R E T I R E M E N T

B E N E F I T S

O P T I O N S



Alberta Teachers'
Retirement Fund Board

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June 2007

This information kit is a summary of some of the provisions of the Plan. If there is any discrepancy between this information kit and the Plan, the provisions of the Teachers' Pension Plan Act and applicable legislation will determine the entitlements and options available.

INTRODUCTION

These information kits provide detailed information about retirement, pensions, and other benefits for ATRF Plan Members. They were designed to assist you with retirement and pension decisions and strategies. Information kits available on other topics are listed on page seven of this kit.

ELIGIBILITY FOR PENSION

ELIGIBILITY

You are eligible for a pension when you are age 55 or older and have:

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

DISABILITY

Your pension will not be paid if you are eligible to receive, or are currently receiving, extended disability benefits. If you are receiving disability benefits and you apply to ATRF, you will continue to accrue Pensionable Service while you are receiving disability benefits without making pension contributions. To obtain a Disability Service Accrual Application, contact ATRF or visit the website at www.atrf.com.

If you want your pension to start, you must terminate your disability benefits as well as any employment contract with an ATRF employer. Please contact ATRF for information.

WHEN TO APPLY

APPLYING

If you are under contract, you can apply for your pension no earlier than four months before the proposed pension start date. If you are not under contract, you can apply no earlier than four months before your 55th birthday.

Your pension will **not** be calculated more than 90 days before your proposed pension start date because under legislation, a number of the required forms cannot be signed more than 90 days prior to pension commencement.

You may find it helpful to read the ATRF information kit, *Choosing Your Retirement Date*, for more information before applying. The section "Applying for Pension" in the Plan Member Guide also gives information about when to apply.

SUBMITTING AN ELECTRONIC APPLICATION

ON-LINE APPLICATION

If you are registered to use ATRF's On-Line Services, you can choose to submit your pension application to us electronically. Go to www.atrf.com and click on the On-Line Services button. The pension application is in the Member menu.

HOW TO APPLY (IF YOU ARE UNDER CONTRACT)

STEP 1

Give your employer a letter indicating your proposed contract termination date.

- Before resigning, you should contact ATRF to confirm your total Pensionable Service, and to ensure that purchases or transfers of Pensionable Service have been completed.
- The School Act requires that you give your employer 30 days written notice of your intention to resign. If there are unusual circumstances which prevent you from giving 30 days notice, you should discuss this with your employer.

- If you are a college, private school or other ATRF member who is not covered by the School Act, you should check your contract or consult your employer for the required resignation procedure.

STEP 2

Complete the attached ATRF Employee Termination Notice, and return it to ATRF. (You do not need to complete the attached Pension Application form.)

- If your pension will start within 120 days of your termination date, you should indicate *Immediate Pension at earliest eligible date* as your benefit choice.
- If your pension won't start within 120 days of your termination date, you should indicate *Contributions left "on deposit"*. Then follow the steps for "How to Apply for a Pension if You Are Not Under Contract" which are outlined in the following section.

STEP 3

Complete the attached Spousal / Pension Partner Status Declaration, which needs to be witnessed by a Commissioner for Oaths or a Notary Public, and send it to ATRF along with the original or a certified copy of your:

- birth certificate,
- spouse / pension partner's birth certificate (if you have a spouse / pension partner),
- marriage certificate (if you are legally married).

Refer to the section "Certified Copies of Documents" on page five for instructions about certifying documents.

If the name on your birth certificate is different than the name shown on a marriage certificate, you should submit originals or certified copies of other pertinent documents to explain the name change. If a previous marriage certificate is required, you can usually get a copy from the Alberta Registry Office or, in other provinces, the Vital Statistics office. Otherwise, you can get, from ATRF, a Statutory Declaration form related to the changes in your name or your spouse's name.

STEP 4

If you have a common-law spouse or same-gender pension partner, contact ATRF for a statutory declaration form that your spouse / pension partner must complete and return, indicating your relationship.

HOW TO APPLY (IF YOU ARE NOT UNDER CONTRACT)

STEP 1 Complete the attached Pension Application Form.
(You do not need to complete the attached ATRF Employee Termination Notice.)

STEP 2 Complete the attached Spousal / Pension Partner Status Declaration, which must be witnessed by a Commissioner for Oaths or a Notary Public, and send it to ATRF along with the completed Pension Application Form and the original or a certified copy of your:

- birth certificate,
- spouse / pension partner's birth certificate (if you have a spouse / pension partner),
- marriage certificate (if you are legally married).

Refer to the section "Certified Copies of Documents" for instructions about certifying documents.

If the name on your birth certificate is different from the name shown on a marriage certificate, you should submit originals or certified copies of other pertinent documents to explain the name change. If a previous marriage certificate is required, you can usually get a copy from the Alberta Registry Office or, in other provinces, the Vital Statistics office. Otherwise, you can get, from ATRF, a Statutory Declaration form related to the changes in your name or your spouse's name.

STEP 3 If you have a common-law spouse or same-gender pension partner, contact ATRF for a statutory declaration form that your spouse / pension partner must complete and return, indicating your relationship.

CERTIFIED COPIES OF DOCUMENTS

WHO MAY CERTIFY COPIES

If you are submitting a photocopy of your original birth or marriage certificate, the photocopy must be certified to be a true copy of the original. Following is a list of the people authorized to certify photocopies.

Copies may be certified by:

- ATRF Employees
- 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
- Officers of the Canadian Embassy

The person certifying the copy should write the following on the copy:

Certified copy of the original.

Signature

Date

Printed Name and Title

Note: A Commissioner for Oaths may not certify documents.

A Commissioner for Oaths must ensure that they restrict their use of the appointment to those powers set out in the Act, i.e. administering oaths, taking and receiving affidavits, declarations and affirmations. They **may not, as a Commissioner for Oaths, perform other actions, such as certifying true copies**, completion of documents, etc.

AFTER YOU APPLY

CONFIRMATION

Within three weeks of receiving the completed forms and certificates, ATRF will send you confirmation that we have received your documents and will begin to process your pension application. Should you not receive this confirmation after three weeks, please contact ATRF.

PENSION ALTERNATIVES PACKAGE

Once your application has been processed, ATRF will send you, by the 15th of the month before your proposed pension start date:

- a statement outlining the amount of pension payable under each of the available pension options, including the optional ATRF Advance and Reduction amounts,
- a Pension Election form,
- Federal and Provincial Personal Tax Credits Return forms,
- a Notification of Banking Information form for direct deposit of your pension payment, and
- if you have a spouse / pension partner, a Pension Partner's Waiver of Pension at Pension Commencement Statutory Declaration. This is to be completed **only** if you have a spouse / pension partner **and** you elect a single life option (that is, there will be no survivor pension for your spouse / pension partner after your death).

Should you not receive this package by the end of the month before your proposed pension start date, please contact ATRF.

WHEN YOUR PENSION BEGINS

EFFECTIVE DATE

After you complete the application procedure for your ATRF pension to begin, your pension is payable from the later of the first of the month following:

- the termination of your last teaching contract,
- your 55th birthday,
- the last accrual of Pensionable Service with ATRF,
- the last substitute service purchased, or
- December 31 of the year in which you reach age 69, if you are still under contract.

The pension payments are made at the end of each month.

If you are a teacher, your resignation is usually effective on June 30 rather than August 31. However, your Pensionable Service will be credited to August 31, your regular pay will

continue to August 31, and your pension start date will be July 1.

If you are an administrator who works a 260 day school year, your resignation date is usually August 31.

If all of your documents are properly completed and returned by the 10th of the month in which your pension is to begin, your first pension payment will be deposited electronically in your bank account on the third last business day of the month except in December when your payment will be deposited the second last business day before Christmas. Otherwise, the first pension payment will be mailed to your bank and will be retroactive to your pension start date.

CANCELLING YOUR PENSION APPLICATION

CANCELLING

You may cancel your pension application by writing to ATRF any time within 60 days after information on your pension options is sent to you. If you do cancel your application, you must reapply by completing a new application form. After this 60-day period, your pension application may not be cancelled.

FOR MORE INFORMATION

WEBSITE

Visit our website at www.atrf.com to download information kits, forms or the Plan Member Guide; and to register for On-Line Services.

ATRF

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
Website www.atrf.com
Email info@atrf.com

INFORMATION KITS AVAILABLE

- *Choosing Your Retirement Date*
- *Benefits at Termination*
- *Choosing Your Pension Option*
- *Starting Your Pension*
- *Accruing Pensionable Service While Disabled*
- *Purchasing Service*

Before you apply, have you:

- 1. Looked at your last statement or contacted ATRF for an update on your Pensionable Service and reviewed this service for accuracy?
- 2. Considered the purchase or accrual of any outstanding eligible Pensionable Service? (*e.g. any leaves of absence; periods on extended benefits; substitute service; purchases of previously refunded service; service transfers from teacher plans in Canada.*)
- 3. Contacted your employer about extended health benefits and the cost of maintaining those benefits after you retire?
- 4. Contacted Human Resources Development Canada to check on the amount of and possible start date of your government retirement benefits, such as Canada Pension Plan?
- 5. If your employer currently offers an Early Retirement Incentive Plan, applied by the due date?
- 6. If you have been accepted under a currently offered Early Retirement Incentive Plan, made any tax deferral plans for it?

As part of the retirement process, have you:

- 7. Given your employer written notice of your intention to retire? *If you are under contract but not covered by the School Act, you should instead check your contract or consult your employer for the proper resignation procedure.*
- 8. If you are under contract, completed the attached Employee Termination Notice and sent it to ATRF?
- 9. Made arrangements to continue your Alberta Health Care coverage?
- 10. Made arrangements for extended health, dental and life insurance coverage? *Contact ASEBP, Blue Cross, Alberta Retired Teachers' Association, or your employer's human resources department before your contract terminates.*
- 11. If you are not under contract, completed the attached Pension Application form and sent it to ATRF?
- 12. Completed the attached Spousal / Pension Partner Status Declaration and sent it to ATRF?
- 13. Sent originals or certified copies of your birth certificate, your spouse / pension partner's birth certificate, and your marriage certificate to ATRF?
- 14. If you have a common-law spouse or same gender pension partner, contacted ATRF for the additional statutory declaration form that your spouse / pension partner must complete and return?
- 15. Received ATRF's confirmation that we have received your documents and will be processing your pension application? *Should you not receive this confirmation within three weeks of sending your Employee Termination Notice or other documents, please contact ATRF.*
- 16. Received the actual amounts under the various pension options from ATRF? *Should you not receive this information by the end of month before your pension start date and if at least three weeks has passed since ATRF last contacted you, please contact ATRF.*
- 17. Returned the pension election form and any other applicable forms to ATRF within 60 days of receiving them? *If you don't want to make an election within that 60-day period, you may instead send ATRF your written notice to cancel your pension application.*
- 18. Put all pension information and correspondence in a safe place for future reference?
- 19. Checked with your financial institution to make sure your pension payment was deposited when promised?



PENSION APPLICATION INFORMATION

Your application for pension will be accepted no sooner than 120 days prior to your pension commencement date. The commencement date is the first of the month following *the latest of*

- your resignation from contract of employment, **or**
- your 55th birthday, **or**
- your last pensionable service with the Alberta Teachers' Retirement Fund Board (ATRF)

REQUIRED DOCUMENTS

- ATRF's Pension Application (attached)
- ATRF's Spousal / Pension Partner Status Declaration (attached)
- your **official** birth certificate (original **or** certified copy), as evidence of your age
- your marriage certificate (original **or** certified copy), if you are married
- your spouse / pension partner's **official** birth certificate (original or certified copy)

See reverse of Spousal / Pension Partner Status Declaration for:

- Those persons who are authorized to certify original documents
- The definition of Pension Partner

PENSION OPTION AMOUNTS

Pension options are calculated on the basis of your life, or, in the case of Joint Life and Last Survivor options, on the lives of both you and a designated Joint Nominee. **ATRF cannot send information on the actual pension amounts available until all the required documents are on your file.** You may not choose a pension option until after you have received these figures.

ATRF will confirm the date of your resignation from employment and obtain any other relevant information from your most recent ATRF employer.

ATRF does not provide health insurance coverage. Only income tax will be deducted from your pension payment.

Please send your application and required documents to:

Alberta Teachers' Retirement Fund Board

600 Barnett House
11010 142 ST NW
Edmonton AB T5N 2R1



PENSION APPLICATION

The information provided on this application will be used under the provisions of the *Teachers' Pension Plans Act*.

NAME	S.I.N.
ADDRESS	DATE OF BIRTH /YR /MO /DAY
	HOME PHONE NUMBER ()
POSTAL CODE	WORK PHONE NUMBER ()
Name of Most Recent Employer _____	
My resignation was effective _____ MONTH DAY YEAR	
REQUIRED DOCUMENTS WHICH <u>MUST</u> ACCOMPANY THIS COMPLETED APPLICATION FORM	
<ul style="list-style-type: none">• Your official birth certificate (original or certified copy), as evidence of your age• Your marriage certificate (original or certified copy), if you are married• Your Spouse / Pension Partner's official birth certificate (original or certified copy)• ATRF's Spousal / Pension Partner Status Declaration (attached)	
Please place a check beside the statement(s) that apply to you and ATRF will send the appropriate application form(s) to you to be completed and returned.	
<input type="checkbox"/> I have provided substitute teaching service in Alberta since 1971 that has not yet been purchased, and I am interested in purchasing that time.	
<input type="checkbox"/> I have pensionable service with another teacher pension plan in Canada, and I wish to transfer it to ATRF.	
<input type="checkbox"/> I have received Extended Disability Benefit payments subsequent to September 1, 1992.	
APPLICANT'S SIGNATURE	APPLICATION DATE



EMPLOYEE TERMINATION NOTICE

Please read the following information before completing the form.

The following will assist you in making your **Benefit Choice** upon termination. Members who are on a leave of absence and who have not terminated their contracts of employment retain their employee status, and should not complete an Employee Termination Notice.

1. IMMEDIATE ATRF PENSION

A member who is 55 years of age and vested is eligible for an immediate pension. If an immediate pension is chosen, this form serves as an application for pension. Please send either originals or certified copies of your birth certificate, your marriage certificate, and your spouse / pension partner's birth certificate **directly to ATRF**, and include your social insurance number with these documents.

2. TRANSFER TO OR FROM A PENSION PLAN WITH WHICH ATRF HAS A RECIPROCAL TRANSFER AGREEMENT

A member who was, or will be, a contributor to another pension plan may be eligible to transfer Pensionable Service and contributions either to or from an authority with which ATRF has a Reciprocal Transfer Agreement.

3. CONTRIBUTIONS LEFT ON DEPOSIT UNTIL ANOTHER CHOICE IS MADE

- Leaving contributions on deposit with ATRF does not prejudice making a different choice at a later date.
- Contributions left on deposit accumulate interest annually on the previous August 31 balance.
- A member eligible for a deferred pension will receive cost-of-living adjustments on the deferred pension from the later of:
 - termination of the last teaching contract
 - last accrual of Pensionable Service, or
 - last substitute Pensionable Service purchased.

4. & 5. TERMINATION BENEFIT WITH OR WITHOUT INCOME TAX DEDUCTED

A termination benefit comprises contributions and interest to the member's credit and/or the commuted value of the pension benefits. The amount depends upon whether the member is vested. A member is vested with five to ten years of credited pensionable service, depending upon the date the service accrued. If the member is vested and chooses not to take a deferred pension at age 55, a portion or all of the benefits available may have to be transferred to a Locked-In Retirement Account (LIRA). A calculation will be completed to determine what portion, if any, must be locked in. You will be notified before your application is processed. If you are vested, ATRF will require an original or certified copy of your birth certificate and your marriage certificate (if your name is currently different from your birth certificate) before payment of a benefit can be made.

A termination benefit will be issued as soon as possible after the applicant's date of termination. The timing is subject to receipt of any required documentation from the employer and the applicant. Under the legislation, ATRF cannot issue more than one termination benefit to a member within a 12-month period.

A previous member of ATRF who returns to contractual teaching in Alberta may apply to purchase previously refunded service. The cost is based on the full actuarial value of the service being purchased, an amount which may be considerably larger than the termination benefit.

Unless a termination benefit is transferred from ATRF to an RRSP, a reciprocal authority, or a LIRA, it is taxable income in the year in which it is issued. Withholding rates are listed below. To effect a tax-free transfer to an RRSP or a LIRA, a Canada Revenue Agency T2151 Record of Direct Transfer of a Single Amount Form (available from either ATRF, financial institutions, or your District Taxation Office) must be completed and attached to this Application.

Amount of Termination Benefit	Tax Withholding Rates	
Up to \$5,000	10%	(Special rates apply to non-residents according to country of residence)
Over \$5,000	20%	
Over \$15,000	30%	

Alberta Teachers' Retirement Fund Board

600 Barnett House, 11010 142 ST NW, Edmonton AB T5N 2R1
Tel 780 451-4166 Fax 780 452-3547 Toll Free 800 661-9582 www.atrf.com



EMPLOYEE TERMINATION NOTICE

SOCIAL INSURANCE NUMBER

SURNAME

GIVEN NAME

INITIAL

 Mr.
 Ms.
 Mrs.
 Miss

PREVIOUS SURNAME (If Applicable)

DATE OF BIRTH

TELEPHONE NUMBER

YEAR MONTH DAY

ADDRESS

I AM CONSIDERED A RESIDENT NON-RESIDENT OF CANADA FOR INCOME TAX PURPOSES (if currently living outside of Canada)

CITY, TOWN, ETC.

Prov. Code

PROVINCE CODE

{ AB - ALBERTA
BC - BRITISH COLUMBIA
SK - SASKATCHEWAN

Postal Code

Please place a check beside the benefit choice you wish to make. (See reverse of form for information on Benefit Choices.)

- Immediate Pension at earliest eligible date.
- Transfer to or from (circle one) a pension plan with which ATRF has a Reciprocal Transfer Agreement.
Name of plan: _____
- Contributions left on deposit – this does not prejudice making a different choice at a later date.
- Termination benefit of contributions and interest and/or commuted value of the pension with Income Tax deducted.
- Termination benefit of contributions and interest and/or commuted value of the pension with no Income Tax deducted by transferring to a Registered Retirement Savings Plan (RRSP) and/or Locked-In Retirement Account (LIRA) (requires a completed Canada Revenue Agency T2151 form).

Applications to purchase, transfer, or accrue pensionable service, in most cases, must be made before your contract has terminated. Please advise us if you wish to have further information about any of the following:

- accruing service for any period after August 1992, during which you received Extended Disability Benefit Insurance YES NO
- purchasing a period of disability that occurred prior to September 1992 YES NO
- purchasing substitute teaching service that was provided in Alberta since May 1971 YES NO
- purchasing a leave of absence that was granted by your employer YES NO
- purchasing previously refunded service YES NO
- transferring service from another teacher pension plan in Canada YES NO

This certifies that I have read the information on the reverse of this form and clearly understand the choice I have made.

My contract with _____ will terminate/terminated _____
Name of the Employer Effective Date

Current Date _____

Signature of Applicant _____

Please forward this application to ATRF. If you need a copy for your records, please make a photocopy of both sides of the application.



SPOUSAL / PENSION PARTNER STATUS DECLARATION

Before completing this Declaration, please read the sections “Spousal / Pension Partner Status Declaration” and “Definitions” on the reverse of this form.

I, _____,

Social Insurance Number _____, the plan member, solemnly declare:

That I have read the definition of a pension partner provided on the back of this form,

I DO

That: _____ have a pension partner, as defined, on the date that I completed this declaration,

I DO NOT

That should my pension partner status change on or before pension commencement, I will inform ATRF and complete a new Spousal / Pension Partner Status Declaration.

PENSION PARTNER'S INFORMATION

Name of Pension Partner _____

Date of Birth of Pension Partner _____

My Pension Partner Status is: LEGAL MARRIAGE COMMON LAW SAME GENDER*

* NOTE: Applies only to pensions with an effective date of June 1, 2002 or later.

DECLARED before me:

at _____
(Name of Municipality)

in _____
(Province/State/Territory and Country, if not Canada)

this _____ day of _____, _____

And I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

(Signature of Plan Member)

A Commissioner for Oaths / Notary Public
(PRINT OR STAMP NAME BELOW)

MY APPOINTMENT EXPIRES _____, _____

Alberta Teachers' Retirement Fund Board

600 Barnett House, 11010 142 ST NW, Edmonton AB T5N 2R1
Tel 780 451-4166 Fax 780 452-3547 Toll Free 800 661-9582 www.atrf.com



SPOUSAL / PENSION PARTNER STATUS DECLARATION

- Complete the Declaration only if you are taking an immediate pension.
- The Declaration cannot be signed more than four months prior to your pension effective date.
- The form must be declared before a Commission for Oaths (Commissioners are available in the ATRF office).
- Please read the definitions below before you complete the Declaration.

DEFINITIONS

The following definitions are provided in the *Teachers' Pension Plans Act*:

"Pension Partner" (Schedule 1,s.1(1)(hh.1) of the Plan Rules)

- (a) A person who, at the relevant time, was married to that member and had not been living separate and apart from that member for 3 or more consecutive years, or
- (b) If there is no person to whom subclause (a) applies, 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 3 years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

"Living separate and apart" (Schedule 1,s.1(3) of the Plan Rules)

Persons are living separate and apart

- (a) if they are living separate and apart and either of them has the intention to live separate and apart from the other, or
- (b) if,
 - (i) they had been living separate and apart,
 - (ii) the separation was interrupted or ended by reason only that either of them became incapable of continuing to live separate and apart or of forming or having the intention to continue to live apart of that person's own volition, and
 - (iii) the separation would probably have continued if that person had not become so incapable.