



### WELCOME TO ATRF

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

### WHO MANAGES THE PLAN

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

### CONTRIBUTIONS

The plan is a defined benefit pension plan partially indexed to inflation. In 2010-11 you will contribute 9.04% of your annualized salary up to \$47,200 and 12.91% on annualized salary above \$47,200. The Alberta Government contributes 10.10% of your salary.

### WHAT ATRF NEEDS

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

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

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

### WHAT ATRF PROVIDES

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

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

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

You may choose to receive both your Plan Member Statement and newsletters in electronic format. See the On-Line Services section.

### Alberta Teachers' Retirement Fund Board

600 Barnett House, 11010 142 Street NW, Edmonton AB T5N 2R1  
Tel 780 451-4166 Fax 780 452-3547 Toll Free 800 661-9582 [www.atrf.com](http://www.atrf.com)

## WEBSITE

ATRF's website [www.atrf.com](http://www.atrf.com) is a comprehensive and essential tool for learning about the Plan. Everything you need to know about your pension plan is in the **TEACHERS** section of the website.

- About Your Plan
- Life Events
- Meet With Us
- Publications and Forms
- On-Line Services
- Join Our Email List
- Pension Calculator
- Purchase of Service Calculator

## ON-LINE SERVICES

Once your employer has reported your monthly service to ATRF for the first time, you will be able to **register for On-Line Services** which will enable you to access and update your own information on-line.

To obtain your Temporary PIN, click on the On-Line Services button on the home page, then click on **Register**.

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

## CONTACTING US

You can contact ATRF by:

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

**Phone:** 800 661-9582  
780 451-4166

**Fax:** 780 452-3547

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

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