

# PENSIONPoints

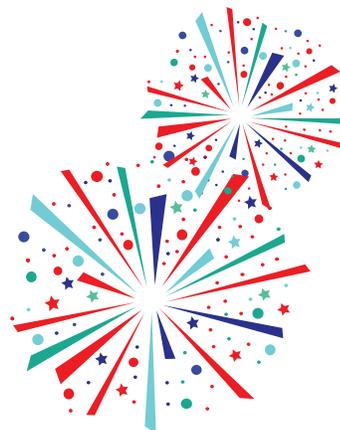
Member Newsletter | December 2014



## We Are Celebrating 75 years

As we celebrate this anniversary, our principal objective continues to be securing the pensions of Alberta teachers through the Teachers' Pension Plan and the Private School Teachers' Pension Plan. In pursuit of our objective, ATRF excels in meeting plan member needs relating to benefit and retirement income information and responsible investment management through our corporate values of quality service, accountability, responsibility, integrity and fairness.

Then and Now	1939	2014
Number of teachers	5,844	51,600
Number of retired teachers	12	25,545
ATRF's Assets	A \$5,000 government loan	Over \$10 billion
Number of ATRF employees	1	67



Visit the special **75th Anniversary Tab** we have created on our website, [www.atrf.com](http://www.atrf.com). There you will find a message from the Board Chair as well as interesting articles about the history of ATRF and the 75th Anniversary Presentation – 1939 to Present.

*Working to Secure Your Pension Since 1939*

## ATRF Welcomes a New CEO

ATRF is pleased to announce the appointment of Mr. Rod Matheson as Chief Executive Officer. He assumed responsibilities on November 17, 2014 and succeeds Mr. Emilian Groch, who is retiring after more than 20 years of service.

Mr. Matheson has been with the Government of Alberta in various capacities for over 30 years, most recently as Assistant Deputy Minister, Treasury and Risk Management with Alberta Treasury Board and Finance. With his extensive management responsibilities in Treasury Management, Risk Management and Insurance, Capital

Markets Policy and Financial Institutions Policy divisions, he is a leader with expertise in finance and investment management.

"I am honoured and very excited to join ATRF. I look forward to the opportunity to continue moving the organization forward and building on the solid foundation that is already in place," said Matheson.



Rod Matheson

### In This Issue

- For Members Only - Purchasing Substitute Service
- ATRF Says "Thank You" to Emilian Groch!
- Are You Registered for MyPension Yet?
- You Asked Us
- Holiday Office Hours
- Planning to Retire this Year?
- We'll Be There - Personal Interviews
- Teachers' Conventions 2015

## For Members Only - Purchasing Substitute Service

Did you provide substitute service after September 1, 1997? Are you registered for MyPension? If you answered yes to both questions, watch your Secure Message Centre for information about purchasing that substitute service.

You may want to investigate purchasing those substitute days to increase your pension. The information sheet, which will be posted to your Message Centre, will explain when service can be purchased and outline when the cost is subsidized by the Alberta Government.

If you provided substitute service prior to September 1, 1997, we encourage you to review the 'Increasing Your Pension' section of our website at [www.atrf.com](http://www.atrf.com) or contact a Pension Counsellor for information about purchasing that service.

## ATRF Says “Thank You” to Emilian Groch!

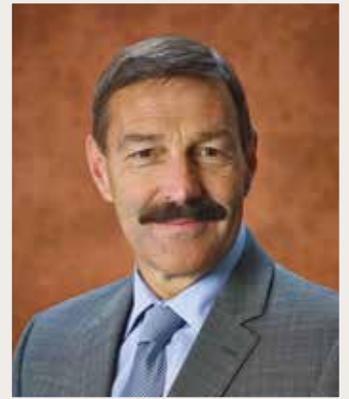
ATRF staff give a big, heartfelt ‘thank you’ to Emilian Groch for his exemplary leadership over the past 20 years.

Under Emilian’s direction, ATRF has become recognized as one of the best-run public sector pension plans in Canada.

With Emilian at the helm, the systems, policies and procedures were implemented to ensure that ATRF could provide excellent customer service to plan members and employers. He led initiatives to ensure the long-term funding sustainability of the plans and enhance investment returns.

Emilian has been a very effective leader who has established strong relationships with staff, ATRF Board Members, the plan sponsors and many other organizations in the pension field.

*“Thank you Emilian, we wish you all the best in your future endeavours!”*



Emilian Groch

## Are You Registered for MyPension Yet?

The secure online way to quickly access your information

Access MyPension



Here are some reasons why teachers have registered:

- “My financial advisor asked me to bring a copy of my statement to our next meeting, but I forgot. But, because I was registered for MyPension, I was able to sign in and print a statement right in her office.”
- “I moved to BC after I retired, and being able to apply for my pension online saved a lot of time. Plus, I didn’t have to worry about misplacing any forms or completing them incorrectly.”
- “Our unpredictable weather makes getting the mail too much of a hassle sometimes, but getting the pension estimate I wanted from ATRF in MyPension was very convenient.”
- “I attended a pension seminar at our teachers’ convention, and being able to sign in and view my own pension information in MyPension at the same time made the presentation that much more relevant to me.”



## You Asked Us...

**Q:** *If I get a divorce, will my future pension be affected?*

**A:** Your pension may be affected if you get a divorce. Your pension is part of your Matrimonial Property. When you divorce, your property, including things such as your home, investments and pension will need to be valued. You can give up ownership of other property so that your pension will not have to be divided.

If you do decide to divide the pension benefit, a one-time lump-sum payment would be made to your former pension partner. The lump sum is the value of the period that is being divided, with no more than 50% being paid to your former spouse.

For information on this please refer to the Life Events > Marriage Breakdown > Division of Pension on Marriage Breakdown section of our website. ATRF will provide you with a Statement of Benefit Entitlement showing the value of the lump sum that would be paid to your former spouse.

Once a lump sum is paid to your former spouse, your pension entitlement is reduced by a 'pension offset' amount. All future benefit statements will reflect the reduced amount. When you apply for pension, ATRF will calculate your monthly pension and then reduce it by the 'pension offset' amount.



**Q:** *I hear that ATRF Pension Counsellors present information at the Retirement Workshops. How do I register for one of those events?*

**A:** Yes, we are often invited to present the 'Your Pension Matters' seminar at the Retirement Workshops organized by the ATA Locals. Contact your School Representative or your Local directly to find out when a Workshop is being held in your area. The Locals take registrations for these events.

## Holiday Office Hours



**Mon Dec 22** – 8:30 – 4:30

**Tues Dec 23** – 8:30 – 4:30

**Wed Dec 24, Thurs Dec 25 & Fri Dec 26** – closed

**Mon Dec 29** – 8:30 – 4:30

**Tues Dec 30** – 8:30 – 4:30

**Wed Dec 31** – 8:30 – 2:00

**Thurs Jan 1** – closed

**Fri Jan 2** – 8:30 – 4:30



## Planning to Retire this Year?

Then go to the Teachers' Lounge first

Be sure to watch the 'Steps to Retirement' video in the Teachers' Lounge (at [www.atrf.com](http://www.atrf.com)). This video will walk you through all the steps to applying for your pension. It's like having an ATRF Pension Counsellor right there with you every step of the way.



## "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 2015, 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 2015

To register for a 15-minute personal interview at your 2015 Teachers' Convention, use the link from your convention website or go to the Teachers section at [www.atrf.com](http://www.atrf.com) and click on **Meet with Us**, then Register for a Pension Interview during a Teachers' Convention.

**North Central** | Edmonton – February 5 & 6

**Calgary City** | Calgary – February 12 & 13

**Northeast** | Edmonton – February 12 & 13

**Central Alberta** | Red Deer – February 19 & 20

**Palliser** | Calgary – February 19 & 20

**South Western Alberta** | Lethbridge – February 19 & 20

**Southeastern Alberta** | Medicine Hat – February 19 & 20

**Greater Edmonton** | Edmonton – February 26 & 27

**Central East Alberta** | Edmonton – March 5 & 6

**Mighty Peace** | Grande Prairie – March 5 & 6

