



Plan Member Guide

Independent School Teachers' Pension Plan (ISTPP)



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This booklet is a summary of the current plan provisions and includes all amendments made up to June 2025. We encourage you to take the time to read this booklet and to consider how the plan fits into your personal financial situation.

Introduction

This booklet is a summary and does not include every detail of the Independent School Teachers' Pension Plan (the plan). If there is any discrepancy between this description and the plan, the provisions of the plan and applicable legislation will determine the entitlements and options available.

Overview

The primary objective of the plan is to provide retirement income to all teachers employed by those independent schools that elected to join the plan. The plan also provides benefits on termination of employment or death.

Type of Plan

The plan is a defined benefit pension plan. Your pension at retirement is determined by a formula that uses your pensionable service and the average of your pensionable salary in the five consecutive years of pensionable service when your pensionable salary was highest. Your pension does not depend on the amount you contribute.

ATRF Board

The plan is administered by the Alberta Teachers' Retirement Fund Board (ATRF). ATRF is a corporation established under the *Teachers' Pension Plans Act*.

The members of the ATRF Board (the board), which includes four members nominated by the ATA and four members nominated by the Alberta Government, are appointed by the Lieutenant Governor in Council. The board establishes fiscal, investment, and administrative policies and oversees their implementation by ATRF staff, external consultants, and service providers.

The board is responsible for setting strategies and approving ATRF's business plans. The ATA and the Alberta Government are responsible for benefit or funding changes that must be enacted through legislation.



More Information

The [Glossary on page 37](#) defines some of the terms used in this booklet.

If you have any questions, please contact us.

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Online Member Portal: mypension.atrf.com

Services Provided by ATRF

Services

ATRF provides a full range of services for plan members. This includes:

- paying pensions and other benefits
- providing various information materials
- conducting pension seminars
- giving information through personal interviews
- estimating pensions
- estimating termination benefits
- calculating the cost to purchase pensionable service
- transferring service between pension plans
- maintaining individual plan member data
- providing investment and financial reports
- online, in-office, and phone appointments to discuss member pensions

ATRF provides information to plan members through direct mailings, field service activities, our website at www.atrf.com, and advertisements in The ATA and Alberta Retired Teachers' Association (ARTA) News. Plan member statements are mailed annually to active, inactive, and retired plan members.

Staff are available by appointment for personal interviews at ATRF's office. In addition to the information provided at ATRF's office, staff hold pension seminars in person and online and will speak at professional development days and other events throughout Alberta.

MyPension

You can access your own pension information, including printing a plan member statement, by registering for MyPension on the website mypension.atrf.com.

Confidentiality

Any personal data you provide is protected from unauthorized collection, use, or disclosure, and will not be released – either in writing or verbally – to anyone without your authorization. Information will be provided to third parties only with your written authorization.

Becoming a Member

Who is Eligible

Teachers receiving a salary while employed under a teaching contract with a plan employer automatically participate in the plan.

Participation is not permitted for:

- substitute teachers while employed as substitute teachers (substitute service can be purchased at a later date – see [Purchasing Service on page 24](#)),
- those currently receiving an ATRF pension, and
- teachers after the end of the calendar year in which they turn 71 years of age.

Information Update Form/Beneficiary Designation Form

You are required to complete an Information Update form and a Beneficiary Designation Form when you begin contributing to the plan. These forms provide ATRF with basic information such as your address, your pension partner, and the name of your beneficiary(ies). These forms are available from our website or ATRF and should be completed whenever your personal information changes.

Contributions

Year's Maximum Pensionable Earnings (YMPE)

Your monthly contribution to the plan is integrated with your contribution to the Canada Pension Plan (CPP) and takes the YMPE into consideration.

The YMPE is the year's maximum pensionable earnings covered by the CPP. The YMPE for 2025 is \$71,300.00, or \$5,941.67 per month, which is called the monthly maximum pensionable earnings (MMPE). This maximum changes every January 1st, and the amount of your ATRF contribution changes accordingly.

Your Contributions

The table below shows the contribution rates effective September 1, 2025.

Contribution Rates	September 2025
Teachers	
Salary up to YMPE	8.25%
Salary above YMPE	11.79%
Independent Schools	9.01%

Contributions are not deducted during strikes or leaves of absence (other than health-related periods of maternity leaves). As well, you do not contribute on any Salary that exceeds maximums permitted under the *Income Tax Act*. In 2025, you will reach this maximum if your annual rate of salary is \$209,223.50 or more.

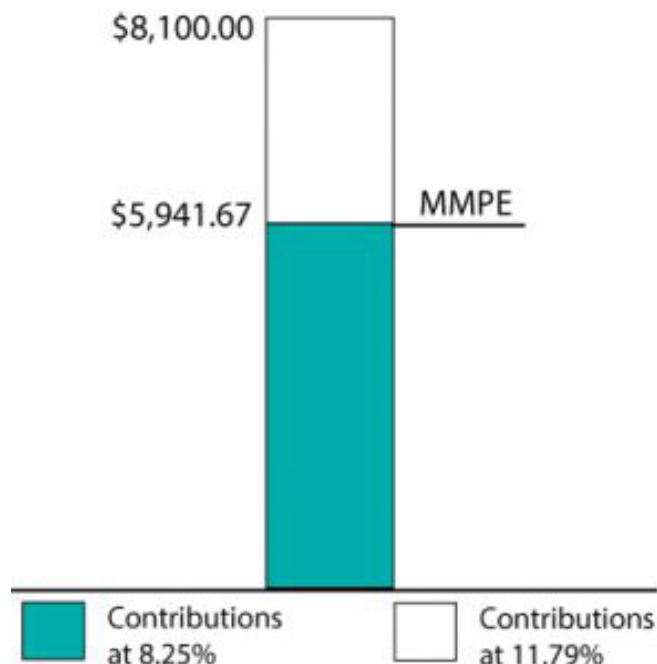
An Example of Contributions in 2025

If you made \$8,100 per month in 2025, you would contribute:

- 8.25% of your monthly salary up to the 2025 MMPE of \$5,941.67, and
- 11.79% of your monthly salary over \$5,941.67.

Total monthly contribution of \$744.66:

- \$490.19 (which is 8.25% of \$5,941.67), plus
- \$254.47 (which is 11.79% of \$2,158.33).



Employer Contributions

Employers contribute on behalf of each member who is eligible to contribute to the plan. As of September 1, 2025, the employer contribution is 9.01% of your pensionable salary.

How Contribution Rates are Set

Contribution rates are set at a level sufficient to fund:

- the current pensions being earned, and
- any shortfalls that arise under the plan.

Contribution rates are subject to change, as required, based on a review of the funding progress of the plan by the plan's actuary.

Interest on Contributions

Your contributions are credited with interest annually on August 31st. The rate of interest is based on the average of five-year fixed-term deposit rates paid by the chartered banks in the preceding year.

Retirement

Pensionable Service to be Eligible for Pension

The minimum pensionable service to be eligible for a pension is:

- five years after August 31, 1992,
- five years that includes a period of pensionable service in each of the 1991-92 and 1992-93 school years
- 10 years at any time.

Start of Pension

The earliest date that you can begin receiving your ATRF pension is the first of the month following the later of:

- your 55th birthday
- the termination of your last teaching contract
- the last accrual of pensionable service with the plan
- the date when your last substitute service was purchased.

Your age on the earliest date is used to calculate any reduction to your pension benefit. If the earliest date is before you are eligible for an unreduced pension, your pension will be permanently reduced. A reduction is applied to the pension benefit to reflect that the pension will be paid for a longer period.

Unreduced Pension

You can receive an unreduced pension if on the earliest date:

- the sum of your age and pensionable service is at least 85 (often referred to as the age-plus-service 85 index, or 85 factor), or
- you are at least 65 years of age (normal retirement).

Reduced Pension

If you are not eligible for an unreduced pension on the earliest date, your pension will be reduced by the lesser of the following two calculations:

- 2% for each year or portion of a year that your age-plus-service index is less than 85, or
- 2% for each year or portion of a year that your age is less than 65.

The maximum reduction is 20%.

Examples of Reduced Pensions

In these examples, the member does not accrue or purchase additional service after terminating their last teaching contract.

1. Pat terminates their teaching contract at age 55 with five years of pensionable service. They would have an index of 60, which is 25 years short of the 85 index versus 10 years short of age 65. As a result, there would be a 20% reduction in pension. (Calculation: $10 \times 2\% = 20\%$ reduction)

2. Cam terminates their teaching contract at age 60 with 22.5 years of pensionable service. They would have an index of 82.5, which is 2.5 years short of the 85 index versus five years short of age 65. As a result, there would be a 5% reduction in pension. (Calculation: $2.5 \times 2\% = 5\%$ reduction)

3. Mel terminates their teaching contract at age 64 with 17 years of pensionable service. They would have an index of 81, which is four years short of the 85 index versus one year short of age 65. As a result, there would be a 2% reduction in pension, even if they wait until age 65 to apply, since their age was 64 on the earliest date. (Calculation: $1 \times 2\% = 2\%$ reduction)

Reduced Pension Examples Table

Example	Age at Contract Termination	Years of Pensionable Service	85 Factor	Years Short of 85 Factor	Years Short of Age 65	Reduction Calculation
Pat	55	5	60	25	10	20%
Cam	60	22.5	82.5	2.5	5	5%
Mel	64	17	81	4	1	2%

Employment after Retirement

Members who are in receipt of a pension from the plan can be employed on contract for up to 0.6 of a school year with an ATRF employer without affecting their pensions. If the retired member is employed for more than 0.6 of a year with one or more ATRF employers, the monthly pension is reduced by the amount of salary earned in each month after the 0.6 of a year is reached.

Working as a substitute teacher and other types of employment do not affect your pension from the plan.



Pension Formula

Based on Four Items

The pension is based on a formula using the following four items:

- Pensionable Service
- Five-year Average Pensionable Salary, to a maximum
- Five-year Average YMPE
- Benefit accrual rate

Pensionable Service

Pensionable service is:

- Service for which contributions were deducted
- Service accrued during a period of disability which began on or after September 1, 1992
- Service purchased through ATRF and service transferred from another pension plan under a reciprocal transfer agreement

NOTE: If you have received a termination benefit (any form of lump-sum payment from ATRF) or you previously transferred your service to another registered pension plan, the pensionable service associated with that benefit is no longer to your credit.

See the [Glossary](#), [Purchasing Service](#), [Transferring Service between Pension Plans](#), and [If You Become Disabled](#) for more information on pensionable service.

Five-year Average Pensionable Salary

Your Five-year Average Pensionable Salary is the average of your pensionable salary in the five consecutive years of pensionable service when your pensionable salary was the highest. Usually, your highest average pensionable salary occurs at the end of your career. Your Five-year Average Pensionable Salary cannot be greater than the five-year average maximum pensionable salary as prescribed under the *Income Tax Act*.

Five-year Average YMPE

Your Five-year Average YMPE is the average of your annual earnings covered by the Canada Pension Plan (CPP) during the same period used to determine your Five-year Average Pensionable Salary.

Benefit Accrual Rate

This is the rate at which you accrue a benefit in the plan. The rate is 1.4% for your five-year average pensionable salary up to the Five-Year Average YMPE and 2% for your five-year average pensionable salary above the Five-Year Average YMPE, up to the maximum pensionable salary allowed under the *Income Tax Act*.

Formula

Five-year Average Pensionable Salary, Pensionable Service and Five-year Average YMPE are used in the following formula to calculate your pension. Your pension at retirement before any applicable reductions will be equal to:

**1.4% of Five-year Average Pensionable Salary
up to the Five-year Average YMPE
times
Pensionable Service**

Plus

**2.0% of Five-year Average Pensionable Salary
above the Five-year Average YMPE
times
Pensionable Service**

An example using the formula is shown on the following page.



Example

A 10-month teacher, born June 30, 1970, terminates June 30, 2025.

Five-year Average Pensionable Salary*:	\$97,200
Five-year Average YMPE:	\$65,740
Pensionable Service:	27.5
Age:	55.0
Index:	
- age + pensionable service - 55.0 + 27.5 = 82.5	
- years short of age-plus-service index of 85	2.5
- years short of age 65	10.0
Reduction factor:	
- lesser of 2.5 and 10.0 is 2.5 - 2% for each year short	
- .02 x 2.5 =	5.0%
Pension calculation:	
- 1.4% x \$65,740 x 27.5 =	\$25,310
Plus	
- 2% x (\$97,200 - \$65,740) x 27.5 =	\$17,303
Annual Pension	\$42,613
minus 5.0%	\$2,131
Reduced Annual Pension	\$40,482

*The Five-Year Average Pensionable Salary cannot be higher than the five-year average maximum pensionable salary for the same period in accordance with the *Income Tax Act*.

Please use the [worksheet on page 35](#) to estimate your own pension with recent maximum pensionable salaries and YMPE.

Pension Options

Overview

At retirement, you must choose a pension option. The pension option you choose will affect the amount of your monthly pension.

Each pension option provides a different benefit if you die after your pension commencement. The greater the benefit provided to your survivor or beneficiary, the smaller your monthly pension.

The monthly pension calculated by the [formula shown on page 11](#), with its associated survivor benefits (Single Life, 5-Year Guarantee), is often referred to as the “normal form” of pension. The normal form of pension is payable monthly for as long as you live but with the guarantee that should you die before five years from the pension effective date, the remainder of the payments will be paid to your beneficiary or estate.

Pension Options

Factors are applied to the normal form of pension to determine the pension amounts for the other pension options. Although the monthly pension amounts for the other pension options are different, they have the same value as the pension payable in the normal form.

There are seven pension options: four single life pensions and three joint and survivor pensions.

Single Life Pensions

Single Life pensions are payable for your lifetime or to the end of the guarantee period, whichever is longer. The guarantee period starts from the effective date of the pension.

If you die before the end of the guarantee period chosen, the pension will continue in the same amount to your named beneficiary(ies) or estate until the end of the guarantee period. You may change your beneficiaries at any time within the guarantee period.

You may choose:

1. Single Life, No Guarantee (payments cease on your death regardless of the number of payments made)
2. Single Life, 5-Year Guarantee
3. Single Life, 10-Year Guarantee
4. Single Life, 15-Year Guarantee

Joint and Survivor Pensions

Joint and survivor pensions are payable for your lifetime and for your nominee's lifetime if you die first. The nominee cannot be changed once the pension has started. If the nominee is your pension partner, a pension is paid for your lifetime and your pension partner's lifetime. If the nominee is a dependant under the tax rules, a pension is paid for your lifetime and, after your death, only for as long as the nominee remains a dependant.

All joint and survivor pensions have a five-year guarantee period. If both you and your nominee die before the end of the guarantee period, the remaining pension payments will be paid to the named beneficiary(ies) or estate of the last survivor until the end of the guarantee period.

You may choose:

5. Joint Equal
If your nominee dies first, the pension payments stay the same and continue to you for your lifetime. If you die first, the pension payments stay the same and continue to your nominee for their lifetime.
6. Joint Reducible by One-Third
If your nominee dies first, the pension payments reduce by one-third and two-thirds of the pension continues to you for your lifetime. If you die first, the pension payments reduce by one-third and two-thirds of the pension continues to your nominee for their lifetime.
7. Joint 100/60
If your nominee dies first, the pension payments stay the same and continue to you for your lifetime. If you die first, the payment reduces to 60% of the pension and 60% of the pension continues to your nominee for their lifetime.

If You Have a Pension Partner

If you have a pension partner at retirement, you must choose one of the joint and survivor pension options. Your pension partner can waive their right to the survivor pension by completing a *Pension Partner's Waiver of Pension at Pension Commencement Statutory Declaration*.

The waiver cannot be signed more than 90 days before your pension commencement date. If your pension partner waives the right to the pension, you can name a dependant as your nominee or choose a single life pension option.

If You Don't Have a Pension Partner

If you don't have a pension partner, you must choose a single life pension option or choose a joint and survivor pension option and name a dependant as a nominee.

Choosing a Pension Option

Your pension option choice should reflect your personal situation. Think about the level of protection you want for your pension partner or consider the length of time that you want your pension guaranteed for your beneficiary(ies). Other things to consider are your:

- age
- pension partner's age (if applicable)
- health
- family and financial situation
- income needs and future lifestyle plans in retirement
- other sources of income
- dependants (if applicable), and
- any other factors which may apply to your personal situation

When you apply for your pension, you will be given information on the amounts payable under each available pension option. You choose a pension option by completing a Pension Election form.

Default Pension Option

If you do not choose a pension option within 60 days after the pension option information has been sent to you, you will receive the default pension option, which is:

- Single Life, 5-Year Guarantee, if you have no pension partner, or
- Joint 100/60, 5-Year Guarantee, if you have a pension partner.

If you don't want the default pension option, you can withdraw your pension application, in writing, within the 60 days, and reapply for a pension at a later date.

Advance & Reduction Option

The Advance & Reduction Option is a way to level your ATRF pension income with your Canada Pension Plan (CPP) benefits. This option will pay you more pension from the plan before age 65 and less pension after age 65.

The Advance & Reduction Option is only available to members who retire prior to age 64.

The Advance is an optional payment that starts when your pension is granted and is paid monthly for your lifetime in addition to your ATRF pension. A permanent Reduction to your ATRF pension will begin at age 65 and continues for your lifetime regardless of when you start to receive your CPP benefits, or whether the Government of Canada changes CPP eligibility requirements, the benefits available, or the tax rules.

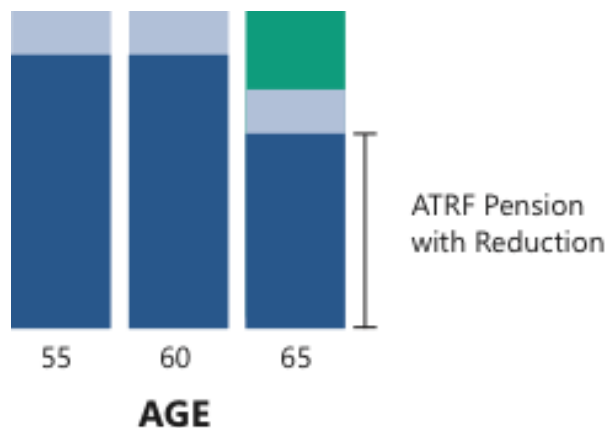
What You Need to Consider

You may only choose the Advance & Reduction Option when you choose your pension option; you cannot choose to add it after your pension has been granted.

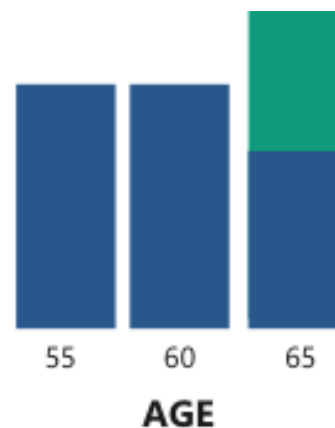
- The Advance & Reduction Option cannot be changed or cancelled once your pension payments begin.
- The Advance & Reduction Option is calculated to be cost-neutral resulting in no monetary benefit or cost to the plan.
- The Advance amount is calculated to have an equivalent actuarial value as the Reduction at the time of pension commencement.
- The Reduction amount is an estimate of your CPP benefit at age 65 based on your pensionable service under the plan.
- If you live longer than what is expected based on the calculation assumptions, the total dollar amount of the Reductions may exceed the total dollar amount of the Advances paid to you.
- Advances are considered as income and are taxed accordingly. Choosing the Advance will not affect your CPP benefits which are paid directly from the Government of Canada.
- Cost-of-living adjustments (COLA) are applied annually to the Advance starting at pension commencement and to the Reduction starting at age 65.
- The Advance & Reduction Option stops at your death and does not continue to any surviving nominee, beneficiary, or estate.

Advance & Reduction Option Illustration

You take the Advance at age 55 and an unreduced CPP benefit at age 65



You do not take the Advance and take an unreduced CPP benefit at age 65.



■ ATRF ■ ADVANCE ■ CPP

Cost-of-Living Adjustments

Cost-of-living adjustments (COLA) are effective January 1st of each year and are applied to your ATRF pension (including the Advance & Reduction Option, see previous section) before income tax is deducted.

For the pension payable on pensionable service to December 31, 1992, COLA is calculated at 60% of the change from year to year in the Alberta Consumer Price Index (ACPI).

For the pension payable on pensionable service from January 1, 1993, COLA is calculated at 70% of the change from year-to-year in the ACPI.

Plan members who received a pension for less than 12 months in the previous year receive a prorated adjustment.

Deferred Pension

If you withdraw from employment and are entitled to receive a pension at some future date and you decide to leave your pension benefit in the plan, your deferred pension will accumulate any cost-of-living increases that are granted during the deferral period to your earliest pension effective date.

Applying for a Pension

How to Apply (for those under contract)

You can apply for your pension no more than 120 days (four months) before the earliest date that you can begin receiving your ATRF pension (pension commencement date).

Provide a resignation letter to your employer, indicating your proposed date of contract termination. Before submitting a resignation to an employer, you should contact ATRF to confirm your total pensionable service, and to ensure that purchases or transfers of pensionable service have been completed.

You should consider whether to resign at the end of a month or during the month because pension payments begin only from the first of a month. For example, consider a plan member who is 55 years of age and resigns February 2. The pension would be effective March 1 (the first of the month following termination of the last teaching contract and the last pensionable service with ATRF), and the payment would be made at the end of March. If the plan member resigned January 31 (two days earlier than February 2), the pension would begin February 1, and the payment would be made at the end of February. This would result in one more month of pension for two days less of pensionable service.

Your resignation date may be affected by other factors such as early retirement incentive programs.

You can obtain a [Pension Application Form](#) from ATRF on our website. If you are registered for *MyPension* you can submit an electronic Pension Application.

How to Apply (for those not under contract)

You can apply for your pension not more than four months before your 55th birthday. Complete the [Pension Application Form](#) and return it to ATRF. If you are registered for *MyPension* you can submit an electronic Pension Application.

What You Must Supply

ATRF must have confirmation of your birth date and the birth date of your pension partner, if applicable. ATRF will accept a legible copy of one of the following to verify your birth date:

- birth certificate
- adoption papers
- Canadian registration of birth
- Canadian passport (valid or expired)
- Canadian citizenship papers
- certificate of Indian Status (status card)
- driver's license issued by a Canadian province or territory
- Alberta identification card

To verify any changes in names shown on birth certificates to current names, plan members should submit marriage certificate(s) and other pertinent documents (originals or copies) or, if unavailable, complete a statutory declaration available from ATRF.

What Happens Next

Once all documents have been received, ATRF will send you:

- a statement outlining the amount of pension payable under each of the available pension options
- a Pension Election form
- TD1 Personal Tax Credits Returns (Federal and Provincial (if applicable))
- if you have a pension partner, a Pension Partner's Waiver of Pension at Pension Commencement Statutory Declaration, and
- a detailed Contribution and Service Statement

If all of the required documents are properly completed and returned by the 10th of the month, the first pension payment will be deposited electronically into your bank account at the end of the month. If delays occur, the first payment will be retroactive to the effective date.

If You Terminate Employment

Resignation or Termination

If you resign from your contract or your contract is terminated, your active participation in the plan ceases and you must decide what to do with your benefit. Obtain the information sheet entitled [Benefits at Termination](#) from ATRF on our website. Complete the [Employee Termination Notice](#) and return it to ATRF.

Entitled to an Immediate Pension

Once you reach age 55, with enough pensionable service to be eligible for a pension, then you are no longer eligible to withdraw your funds from the plan. You must choose to either:

- apply to receive your pension
- transfer your benefit to another pension plan with which ATRF has a reciprocal transfer agreement
- leave your funds “on deposit” to either accrue more pensionable service in the plan or to apply for your pension at a later date

Please [refer to page 7](#) to determine your pension eligibility date. You can also [see page 17](#) for more information on applying for a pension.

Entitled to a Deferred Pension

If you have enough pensionable service to be eligible for a pension, but you have not yet reached age 55, you may choose to:

- transfer your entitlement to another pension plan with which ATRF has a reciprocal transfer agreement
- leave your funds “on deposit” to either accrue more pensionable service in the plan or to apply for your pension at a later date
- withdraw your funds

Deferred pensions will receive cost-of-living adjustments (COLA) from the later of the:

- termination of your last teaching contract
- last pensionable service accrual if you are receiving extended disability benefit insurance
- date when your last substitute service was purchased.

You are responsible for advising your designated beneficiary to contact ATRF in the event of your death while your funds are on deposit.

To begin receiving your pension, please contact ATRF about four months before your 55th birthday.

Leaving Contributions “On Deposit”

When you leave your funds on deposit with ATRF and return to actively participating under the plans with an ATRF employer, you will accrue additional benefits in the plans. If eligible, you may make a different choice at a later date.

Funds left on deposit accumulate interest annually based on the average five-year fixed term deposit rates paid by the chartered banks in the preceding year.

You are responsible for advising your designated beneficiary to contact ATRF in the event of your death.

To begin receiving your pension, please contact ATRF about four months before your 55th birthday.

Withdrawing Funds

If you are not eligible for an immediate pension when you resign or stop teaching, you can apply to withdraw your benefit from the plan. The benefit is different for pensionable service before and after September 1, 1992.

The benefit payable for pensionable service before September 1, 1992 is equal to your contributions with interest and may be:

- paid to you in cash with income tax deducted
- transferred directly to a Registered Retirement Savings Plan (RRSP), with no income tax deducted. This direct transfer will not affect your RRSP contribution room.

The benefit payable for pensionable service from September 1, 1992 depends on whether you have sufficient pensionable service to be eligible for a pension:

If you *are not* eligible to receive a pension, the benefit is equal to your contributions with interest. This benefit may be paid to you directly with income tax deducted or transferred to an RRSP with no income tax deducted.

If you *are* eligible to receive a pension, the benefit will be the greater of:

- your contributions with interest
- the commuted value of your pension

This benefit must be transferred directly to a Locked-In Retirement Account (LIRA), up to the maximum permitted in accordance with the *Income Tax Act*.

LIRAs are restricted RRSPs that require the funds be used to provide income on or after age 50 but, at the latest, by the end of the calendar year in which you turn age 71. A list of financial institutions that offer LIRAs is available on the Alberta Government Finance website:

<https://open.alberta.ca/publications/financial-institutions-offering-locked-in-pension-products> To initiate a transfer to an RRSP and/or LIRA, you must apply for the Termination Benefit through [ATRF's MyPension online portal](#), or by submitting the [Employee Termination Notice](#).

Your payment will be made as soon as possible after you terminate employment with your ATRF employer and after ATRF has received the required documentation from both you and your last employer.

If benefits are paid to you directly, they are taxable in the year in which you receive them. ATRF will issue a T4A Supplementary Form with your cheque detailing the payment and the tax withheld.

Contributions Transferred to Another Pension Plan

If you become a member of another pension plan, you may be eligible to transfer pensionable service to that pension plan, provided it has a reciprocal transfer agreement with ATRF. See [Transferring Service Between Pension Plans on page 27](#) for more information.

If You Become Disabled

Disabled on or after September 1, 1992

If you become disabled, you may continue to accrue pensionable service without having to make any contributions, if you meet the following conditions:

1. You were a contributing active ATRF member, on a leave of absence, or on strike immediately before the disability began
2. You received, or are receiving, a long-term or extended disability benefit through your employer during the period of disability.

If you were disabled but did not receive a long-term or extended disability benefit through your employer, contact ATRF.

If ATRF is notified that you are receiving disability benefits, you will be credited with pensionable service without having to make a formal application. However, we encourage you to submit an application in case ATRF was not notified.

If you accrue pensionable service for any period of disability on or after September 1, 1992, tax rules require ATRF to issue a T4A with a Pension Adjustment (PA). This PA will reduce your RRSP contribution room in the following year. If your application to accrue pensionable service is delayed, income tax returns for previous years may be affected.

Disabled Before September 1, 1992

Periods of disability before September 1, 1992 may be purchased as pensionable service. See [Purchasing Service on page 24](#).

More Information

Applications are submitted using the [Disability Service Accrual Application](#) form, which can be found on our website. Members who are registered for *MyPension* can apply online.

Division of Pension on Relationship Breakdown

Special Rules for Relationship Breakdown

Your pension benefits may not be given to another person, used as security or forfeited. However, pensions are considered family property and may be shared as a result of a court order when a relationship breakdown occurs. The regulations regarding division of pensions on relationship breakdown apply to plan members who were legally married or were in a common-law relationship.

If the pension has not yet commenced, a plan member's former pension partner will generally be entitled to an immediate one-time lump-sum payment of a portion of the plan member's benefits under the plan. This portion must not exceed 50% of the plan member's pension benefit earned during the period of joint accrual. If the pension has commenced, the pension payments will be split between the plan member and the former pension partner.

In order to divide a pension benefit entitlement, ATRF will require a court-filed and court-certified copy of the order. Because ATRF must comply with all legislative provisions, you should give ATRF the opportunity to review any court order before it is made.

Dividing the Pension

Family property can be divided by:

- the plan member giving up ownership of other family property to offset the value of the pension benefit
- an immediate one-time lump-sum payment of a portion of the pension benefit
- dividing a pension that is already being paid

More Information

A detailed information sheet and draft orders are available on our website or through our office.



Death Before Your Pension Begins

Priority of Beneficiaries

The plan provides a benefit if you die before your pension begins. A death benefit is paid to your:

- pension partner,
- dependent minor children, if you have no pension partner,
- named beneficiary(ies), if you have no pension partner or dependent minor children, otherwise
- estate.

Before Entitled to Pension

If you die before you have enough pensionable service to be eligible for a pension, your beneficiary (as determined by the priority list above) will receive your contributions with interest, plus the value of any actuarial purchase of pensionable service.

After Entitled to Pension

If you die after you have enough pensionable service to be eligible for a pension, your surviving pension partner will receive a pension equal to the amount they would have received if you had elected a Joint Equal pension option with 100% continuing to your pension partner for life (reduced if necessary to comply with tax rule maximums). (See [Pension Options on page 13](#) for more information.)

This pension is paid from the first of the month following:

- your death, if you die while under contract or within two months of terminating your contract, or
- what would have been your 55th birthday, if you die while not under contract and more than two months from the end of your more recent contract, or
- what would have been the first eligible date of your pension, if you die after age 55 while not under contract.

If you have no pension partner but you have dependent minor children (under 18 years of age at the date of your death and dependent on you for support), your dependent minor children will receive:

- double your contributions with interest, plus
- the value of any actuarial purchase of pensionable service.

If you have no pension partner or dependent minor children, your designated beneficiary or estate will receive:

- your contributions with interest, plus
- the value of any actuarial purchase of pensionable service.

Death After Your Pension Begins

Benefit Determined by Pension Option

If you die after your pension begins, the benefit will be determined by the pension option you elected at retirement. See [Pension Options on page 13](#) for more information.

Purchasing Service

Why Purchase Service?

Purchasing service increases your pensionable service which increases your pension.

Cost of Purchasing Service

The cost of purchasing pensionable service equals the increase of value in the pension benefit as calculated on the date of application. The calculation uses the higher of your projected annual pensionable salary or the Five-year Average Pensionable Salary at the date of application. It assumes that the pension will be paid at the earliest possible date. The purchase is cost-neutral, meaning there is no subsidized cost to you or the plan.

Get an Estimate

ATRF can estimate (or you can get an estimate in *MyPension*) the cost of purchasing pensionable service, and you are encouraged to obtain an estimate before making a formal application. ATRF will provide an approximate cost, and if you have sufficient pensionable service to be entitled to a pension, we will also provide estimated pension amounts with and without the service purchase.

Limitations and Conditions

Pensionable service can be purchased in total, or any increment needed but it must be a minimum of half-year. If you are applying for a pension, any portion of service can be purchased. Each type of pensionable service purchase has specific eligibility requirements. Under the tax rules, a maximum of one year of pensionable service may be accumulated for any calendar year or school year, including purchased pensionable service.

Generally, purchases of post-1989 pensionable service must first be approved by Canada Revenue Agency (CRA). Once approved, the purchase is fully tax-deductible but reduces your RRSP contribution room. Since each plan member's financial situation is different, you should contact CRA or your financial advisor for more detailed information.

Purchase of Employer-Approved and Parental Leaves

Any employer-approved or parental leave can be purchased if your application is received by ATRF while you are currently accruing pensionable service as a contributing active member of the plan or as a disabled member.

You are not required to return to employment with the same employer after the leave ends, nor are you required to take any minimum number of courses during an educational or professional improvement leave.

Purchase of Previously Refunded Service

When you withdraw your funds from the plans, the service that those contributions represented is no longer to your credit. You may reinstate that service if your application is received by ATRF while you are currently accruing pensionable service as a contributing active member of the plans or as a disabled member.

Purchase of Substitute Service

Substitute teachers do not participate in the plans and as such, no pension contributions are deducted from your salary for substitute service with an ATRF employer. If you worked as a substitute teacher for an ATRF employer after May 1, 1971, you may be eligible to purchase that service.

If you are currently applying for an ATRF pension, you may purchase any amount of substitute service and the cost is subsidized by the Government of Alberta*.

If your application is received by ATRF while you are currently accruing pensionable service as a contributing active member of ATRF or as a disabled member, you may purchase any amount of substitute service.

Note that:

- if you purchase less than 186 days, you are required to pay the full cost.
- if you purchase service in 186-day (1-year) blocks, the cost is subsidized by the Government of Alberta*.

If you are not currently accruing pensionable service as a contributing active member or as a disabled member, you may purchase only 186-day blocks of substitute service and the cost is subsidized by the Alberta Government*.

*Note that the cost is not subsidized for substitute service rendered with an independent school employer.

Purchase of Disability Service before September 1, 1992

Periods of disability before September 1, 1992, can be purchased if:

- your application is received by ATRF while you are currently accruing pensionable service as a contributing active member or as a disabled member.
- you were contributing to the plan, on leave, or on strike, of absence immediately before your period of disability,
- you withdrew from teaching because of a disability even though you may have been capable of other gainful employment, and
- you received a long-term or extended disability benefit or you can provide satisfactory medical evidence to support your disability.

Purchase of Past Independent School Service

Service with ATRF independent schools can be purchased if:

- your application is received by ATRF while you are currently accruing pensionable service as a contributing active member or as a disabled member
- you were a certificated Alberta teacher when you were employed by an independent school, and the independent school is currently an ATRF employer, or was an ATRF employer in the past, and
- you are or were a member of the Independent School Teachers' Pension Plan.

For past service with an independent school after December 31, 1991, the independent school must have had a pension plan in place, you must have ceased to be a member of that plan, and no benefits remain to your credit with that plan for the service.

More Information

Applications and more information about purchasing service can be obtained by contacting ATRF or by visiting our website. Members who are registered for *MyPension* can apply to purchase service online.

Transferring Service Between Pension Plans

Reciprocal Transfer Agreements

There are four reciprocal transfer agreements which allow you to transfer pensionable service between participating pension plans.

- Teachers' Pension Plans Authorities
- Alberta Public Sector Pension Plans
- Government of Canada – Public Service Pension Plan (PSPP)
- 1974 BC Reciprocal Transfer Agreement

Transfer Amount

For the Teachers' Pension Plans, the Alberta Public Sector Pension Plans and the Government of Canada – Public Service Pension Plan agreements, the amount available for transfer from the exporting pension plan is equal to the value of that plan's benefit. The amount requested by the importing pension plan is equal to the value of the benefit for the pensionable service to be credited.

If there is a shortfall between the amount available for transfer and the amount required by the importing pension plan, you may pay the difference and be credited for all of the pensionable service being transferred. If you decide not to pay the difference, your pensionable service transferred will be prorated.

If the amount requested by the importing pension plan is less than the value of the benefit as if you were withdrawing funds as a termination benefit ([see page 19](#)), the difference will be paid directly to you in cash, with income tax deducted. Tax rules do not permit this amount to be transferred to an RRSP.

Teachers' Pension Plans Authorities

Transfers of pensionable service under this reciprocal transfer agreement are permitted if all of the following conditions are met.

- your application is received while you are a contributing active member of the importing pension plan at the time of application.
- you have been participating under the importing pension plan for any portion of a day in each of at least 20 days.
- you have ceased to occupy a position with the exporting pension plan and are not an active member of the exporting pension plan.
- you have pensionable service with the exporting pension plan.
- you are not receiving a pension from either the importing or exporting pension plan.

The authorities participating under this reciprocal transfer agreement with ATRF are:

Alberta Teachers' Retirement Fund

(780) 451-4166 1-800-661-9582 www.atrf.com

British Columbia Pension Corporation

(250) 953-3022 1-800-665-6770 www.tpp.pensionsbc.ca

Manitoba Teachers' Retirement Allowances Fund

(204) 949-0048 1-800-782-0714 www.traf.mb.ca

Newfoundland and Labrador Teachers' Pension Plan Corporation

(709) 7973-8772 www.tppcnl.ca

Nova Scotia Pension Services Corporation

(902) 424-5070 www.nstpp.ca

Ontario Teachers' Pension Plan

(416) 226-2700 1-800-668-0105 www.otpp.com

Prince Edward Island Teachers' Superannuation Commission

(902) 368-4200 www.peitpp.ca

Province of New Brunswick (Vestcor Inc.)

(506) 453-2296 www.nbtpp.ca

Quebec Pension Commission

(418) 643-4881 1-800-463-5533 www.retraitequebec.gouv.qc.ca

Saskatchewan Teachers' Superannuation Commission

(306) 787-6440 1-877-364-8202 www.stsc.gov.sk.ca

Saskatchewan Teachers' Federation

(306) 373-1660 1-800-667-7762 www.stf.sk.ca

Alberta Public Sector Pension Plans

If you want to transfer your service to ATRF, you must:

- be an active member of ATRF on the date of application,
- have ceased to be a member of the exporting plan,
- have pensionable service credited with the exporting plan,
- not be in receipt of a pension from either ATRF or the exporting plan, and
- not be entitled to an unreduced pension under the exporting plan.

If you are transferring to the Management Employees Pension Plan (MEPP), the Public Service Pension Plan (PSPP), or the Local Authorities Pension Plan (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 plan, and
- not be in receipt of a pension from either ATRF or the importing plan.

Time Limits

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

The authorities participating under this reciprocal transfer agreement with ATRF are:

Management Employees Pension Plan (MEPP)	Public Service Pension Plan (PSPP)	Local Authorities Pension Plan (LAPP)
1-877-889-6377	1-877-453-1777	1-877-649-5277
www.mepp.ca	www.pspp.ca	www.lapp.ca

Government of Canada – Public Service Pension Plan

To transfer to the Alberta Teachers' Retirement Fund from the Government of Canada – Public Service Pension Plan, please contact:

Alberta Teachers' Retirement Fund

500 Barnett House
11010 142 Street NW
EDMONTON AB T5N 2R1
(780) 451-4166 or 1-800-661-9582

To transfer to the Government of Canada – Public Service Pension Plan from the Alberta Teachers' Retirement Fund, please contact:

Public Works & Government Services Canada

Public Service Pension Centre Mail Facility
150 Dion Boulevard
PO BOX 8000
MATANE QC G4W 4T6
1-800-561-7930

If transferring to ATRF you must:

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

If transferring to PSPP you must:

- have ceased to occupy a position with ATRF on or after July 1, 1995, and have ceased to be an active member of ATRF,
- be an active member of the PSPP on the date of application,
- have pensionable service credited with the PSPP,
- not be in receipt of a pension from either ATRF or the PSPP, and
- ensure both ATRF and the PSPP receive your Transfer Application within the time limits specified.

Important Deadlines

There are deadlines that must be met in order to be eligible to transfer under this agreement.

- If you joined the ATRF plan after January 12, 2012, you have one year from the date you joined to apply to transfer service from PSPP.
- If you joined PSPP after January 12, 2012, you have one year from the date you joined to apply to transfer service from ATRF.

Reciprocal Transfer Agreement with British Columbia Teachers' Pension Plan

Transfers of pensionable service under this reciprocal transfer agreement are permitted only at retirement, and only if you are being granted a pension by the importing pension plan.

If on January 31, 1995, you had pensionable service with ATRF and the British Columbia Teachers' Pension Plan (BCTPP), you may be able to participate under the 1974 Reciprocal Transfer Agreement if:

- you are eligible to apply for a pension at some time in the future from the importing pension plan, and
- you are not in receipt of a pension from either ATRF or BCTPP

When ATRF is the importing pension plan:

- you must have at least five years of pensionable service with ATRF
- your combined pensionable service with ATRF and BCTPP must meet ATRF's minimum service requirements for pension eligibility
- you must have at least one year of pensionable service with ATRF after the last year of pensionable service being transferred from BCTPP

The years of pensionable service with BCTPP are used to determine your eligibility for pension and to calculate your ATRF pension.

More Information

Applications and more information about these reciprocal transfer agreements can be obtained by contacting ATRF or by visiting our website

Review of Administrative Decisions

Contact ATRF

When you have questions or concerns about an administrative decision made by ATRF staff, you should first contact ATRF directly for further information and review.

Review Committee

The ATRF Board has also established a Review Committee to address requests by plan members to review certain ATRF administrative decisions. The Review Committee is comprised of all ATRF Board members and is responsible for reviewing administrative decisions relating to eligibility for, and commencement of, benefits.

If you are a member of the Alberta Teachers' Association (ATA), advice and assistance with the review are available from the ATA.

Other Resources

Federal Government Programs

Canada Pension Plan (CPP)

Old Age Security (OAS)

Guaranteed Income Supplement (GIS)

Employment Insurance (EI)

For detailed information please contact:

Service Canada

Toll Free (Canada and the United States)
1-800-277-9914 (CPP & OAS); 1-800-206-7218 (EI)
[Website](#)

Alberta Government Programs

Alberta Seniors Benefit

Special Needs Assistance for Seniors

For detailed information please contact:

Alberta Seniors and Community Supports

Seniors Information Services Offices
1-877-644-9992 (toll free outside of Edmonton); (780) 644-9992 (Edmonton)
[Website](#)

Health Benefits

Alberta Blue Cross

For detailed information please contact:

Alberta Blue Cross
Edmonton
780-498-8000

Alberta Blue Cross
Calgary
403-234-9666

Alberta Blue Cross
Toll free in Alberta
1-800-661-6995

Or visit their website at www.ab.bluecross.ca

Alberta School Employee Benefit Plan

For detailed information please contact:

Phone 780-438-5300
Toll Free 1-877-431-4786
Website: www.asebp.ca
Email: benefits@asebp.ca

ARTA

Alberta Retired Teachers' Association

ARTA members may be eligible to apply for group insurance benefits.

For detailed information please contact:

Phone: 780-822-2400
Toll Free: 1-855-212-2400
Website: www.arta.net
Email: info@arta.net

ATRF Website and MyPension

Visit our Website

Go to www.atrf.com and check out:

- The Teaching or Retirement sections
- Contact Us – register for a personal interview
- Forms & Resources

MyPension

When registered for MyPension you will have secure access to the following:

- pension estimates
- your plan member statement
- register for an informative webinar or a personal appointment
- contribution and service statement
- termination benefit estimates
- service purchase estimates

Apply Online

You can also submit an electronic application:

- to apply to start your pension
- for a termination benefit
- to purchase service
- to accrue disability service

Update Your Information

You can view and/or update:

- your personal information
- your pension partner's information
- beneficiary information
- your security profile

Change Your Communication Preferences

You can opt to receive an email notification when the following documents are available instead of receiving a copy by mail:

- Member Report
- your statement
- your Income Tax Information Slip (T4A, NR4, or RL-2) (for pension recipients only)

Pension Calculations

To estimate your pension on paper, we have included a [Worksheet on page 35](#) of this guide; however, you can also do a pension estimate by using the calculator in *MyPension* which uses your own pensionable service and salary.

NOTE: The salary and service information you find on our website is only as current as the most recent data your employer has submitted.

How to Register for MyPension

Registering for *MyPension* takes only a few minutes and access is immediate...

- Go to www.atrf.com
- Click *MyPension* link
- This takes you to the secured section called *MyPension*
- Click on Register
- Register with your ATRF ID Number

Login Name & Password Help

Forgot MyPension Login Name or Password?

On the *MyPension* main page, click on 'Forgot MyPension Login Name or Password?', provide information specific to you, and we will send you an email with a link that will allow you to reset your login name and/or password.

Security Tip

For additional security, we recommend changing your Login Name and password occasionally. To do this, sign in to *MyPension*, select the 'Account Settings' menu item on the *MyPension* menu page and follow the instructions provided.



Worksheet

How to Estimate Your ATRF Pension

You can also visit [MyPension](#) to access your personal information.

To estimate your pension, you must project your pensionable service, Five-year Average Pensionable Salary and Five-year Average YMPE. This calculation does not include any cost-of-living adjustments for deferred pensions.

1. Determine your **index** (use four decimal places)

Your age at retirement (A) _____
(complete years plus days / 365)

Your pensionable service at retirement (B) _____

Your index is (A) + (B) = (C) _____

2. Determine your **reduction factor**

If (C) is 85 or more, reduction factor is 0. Put 0 in box (G) and go to step 3.

If (C) is less than 85

Calculate the number of years short of age 65 (D) _____

Subtract (A) _____ from 65 = (D)

Calculate the number of years short of 85 index (E) _____

Subtract (C) _____ from 85 = (E)

(F) = the lesser of (D) or (E) (F) _____

Reduction factor = .02 * (F) _____ = (G) _____
(Maximum 20%)

3. Estimate your **Five-year Average Pensionable Salary** * (H) _____

Estimate the five consecutive years during which your salaries were the highest and calculate the average annual salary. A part-time employee should annualize each year's earnings. For example, a plan member receiving \$45,000 for half-time employment for the entire year would have an annualized salary of \$90,000.

* Note: Your Five-Year Average Pensionable Salary cannot exceed the maximum pensionable salary determined each year in accordance with the *Income Tax Act*.

Following are the last five years maximum pensionable salary under the Teachers' Pension Plan:

2025 - \$209,223.50

2024 - \$201,050

2023 - \$195,313.50

2022 - \$190,470

2021 - \$180,758

4. Estimate your **Five-year Average YMPE** (I) _____

For example, the **Five-year Average YMPE** as of August 31, 2025, is \$65,740 and as of December 31, 2025, is \$66,580.

Following are the YMPE's in recent years:

- \$71,300 in 2025
- \$68,500 in 2024
- \$66,600 in 2023
- \$64,900 in 2022
- \$61,600 in 2021
- \$58,700 in 2020

Use the current year YMPE of \$71,300 to project for future years.

5. Estimate your **pension**

1.4% (I) \$ _____ (B) _____ = (J) _____
Five-year Average Pensionable Service

YMPE

2.0% (H – I) \$ _____ (B) _____ = (K) _____
Five-year Average Pensionable Salary above the Five-year Average YMPE

NOTE: If you have pensionable service prior to January 1, 1966 you will receive a 2.0% benefit for that service.

Annual pension: (J) + (K) = (L) _____

If reduction applies: (L) - G = (M) _____

(L) – (M) = (N) _____

NOTE: If you work the 10-month school year and retire at the end of June, you include the service, YMPE and salary to the end of August in your calculation as of June 30th. If you work the 12-month school year, you would retire at the end of August to receive the full school year's credit of service and salary.

Glossary

Commuted Value

A lump sum amount in today's dollars which equals the value of your future pension payments.

Deferred Pension

A pension which starts at some future date.

Pension Option

The form of monthly pension that you select. Your pension option may include survivor benefits or a guarantee period.

Pension Partner

A person who, at the relevant time, was married to the member and had not been living separate and apart from that member for three or more consecutive years, or 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 three years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

Pensionable Salary

Pensionable salary is the salary used to determine your Five-year Average Pensionable Salary. It is limited to ensure that your benefit does not exceed the maximum benefit allowed by the tax rules. In 2025, the limit on pensionable salary is \$209,223.50.

Pensionable Service

Pensionable service is:

- service for which ATRF contributions were deducted,
- service purchased through ATRF,
- service transferred from another pension plan under a reciprocal transfer agreement, and
- service accrued while disabled.

Pensionable service includes contractual teaching service, for which contributions have been made to ATRF, with:

- school jurisdictions,
- chartered schools,
- specific colleges, or
- specific independent schools.

Service is no longer pensionable once you take a termination benefit.

The health-related portion of a maternity leave is considered to be pensionable service if ATRF contributions are deducted. Contact your employer to ensure contributions are deducted.

As of September 1, 1992, if you become disabled, you can continue to accrue pensionable service. See [If You Become Disabled on page 21](#) for more information.

Pensionable service is credited according to service and salary information provided by employers and is rounded to four decimal places. For those plan members who are employed part-time, pensionable service is credited on a part-time basis. For example, a plan member employed for a full year on a half-time basis will be credited with 0.5 of a year of pensionable service.

Under the tax rules, a maximum of one year of pensionable service may be accumulated in any calendar year.

Pensionable service determines your eligibility to receive an ATRF pension and is used to calculate your pension. Pensionable service can be accumulated:

- with no maximum number of years,
- to the end of the calendar year in which you reach age 71.

Salary

Salary is compensation for regular service and includes administrative allowances, isolation pay, retroactive salary, and administrative vacation pay. It does not include car allowances, salary earned teaching night or summer school classes, early retirement incentives, or vacation payouts for administrative positions.

YMPE

The year's maximum pensionable earnings (YMPE) covered by the Canada Pension Plan for 2025 is \$71,300.

