

## Personal Information

Please use ink and  
print clearly

ATRF ID Number \_\_\_\_\_

Name Last \_\_\_\_\_

First \_\_\_\_\_ Middle Initial \_\_\_\_\_

Address Street \_\_\_\_\_

Date of Birth \_\_\_\_\_  
yyyy mm dd

City \_\_\_\_\_

Telephone Home \_\_\_\_\_

Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Telephone Work \_\_\_\_\_

Email Personal \_\_\_\_\_

Telephone Cell \_\_\_\_\_

Indicate residence below only if currently living outside Canada.

\_\_\_\_ For income tax purposes, I am considered a Non-Resident of Canada (specify country: \_\_\_\_\_)

## Benefit Option

Indicate below the benefit option for which you would like to receive more information. Refer to the reverse side of this form for more information. I want to:

1. ☐ Apply for an immediate pension at my earliest eligible date - completed pension application also required.
2. ☐ Transfer to a pension plan with which ATRF has a Reciprocal Transfer Agreement.  
Plan name: \_\_\_\_\_
3. ☐ Leave my funds on deposit/receive a deferred pension at a later date.
4. ☐ Apply for a termination benefit.

## Increasing Your Pension

Indicate below if you wish to receive information about any of the following: (N.B. Most applications must be made before your contract has terminated.)

- ☐ Purchasing substitute teaching service that was provided in Alberta since May 1971.
- ☐ Purchasing a leave of absence that was granted by your employer.
- ☐ Purchasing previously refunded service.
- ☐ Purchasing a reciprocal transfer shortage.
- ☐ Purchasing past independent school service.
- ☐ Purchasing a period of disability that occurred prior to September 1992.
- ☐ Transferring service from a reciprocal pension plan in Canada (Plan name: \_\_\_\_\_).
- ☐ Accruing pensionable service for any period while in receipt of Extended Disability Benefit Insurance after August 1992.

## Termination Date

Indicate the termination date of your last teaching contract with an ATRF employer.

Name of Last ATRF Employer \_\_\_\_\_ Contract End Date \_\_\_\_\_  
yyyy mm dd

## Applicant's Signature

This certifies that I have read the information on the reverse of this form and want to receive more information on the benefit option indicated above.

Signature \_\_\_\_\_ Current Date \_\_\_\_\_  
yyyy mm dd

The personal information collected through this form is for the purpose of administering benefits under the Teachers' and Independent School Teachers' Pension Plans and will be input into an automated system which generates content. This collection is authorized by sections 4(a) and 4(c) of the *Protection of Privacy Act* and section 25 of the *Teachers' Pension Plans Act*. For questions about the collection of personal information, contact [legal@atrf.com](mailto:legal@atrf.com) or 1-800-661-9582 or by mail to 500 Barnett House, 11010 142 Street NW, Edmonton, AB, T5N 2R1.

**Please forward this form directly to ATRF.**

**The information provided on this application will be used under the provisions of the *Teachers' Pension Plans Act*. If you need a copy for your records, please make a photocopy of both sides of the application.**

The following information will assist you in making your benefit choice upon termination. (Note: 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.)

You have enough service to be eligible for a pension when you have:

- five years of pensionable service after August 31, 1992, or
- five years of pensionable service that includes any amount of service in each of the 1991–92 and 1992–93 school years, or
- ten years of pensionable service.

## 1. APPLY FOR AN IMMEDIATE PENSION AT EARLIEST ELIGIBLE DATE (COMPLETED PENSION APPLICATION ALSO REQUIRED)

A member who is 55 years of age and has enough service to be eligible for pension is eligible for an immediate pension. If an immediate pension is chosen, this form serves as an application for pension.

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

A member who 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: Teachers' Pension Plan Authorities, Alberta Public Sector Pension Plans, and Government of Canada Public Service Pension Plan.

## 3. FUNDS LEFT ON DEPOSIT/DEFERRED PENSION

Leaving funds on deposit with ATRF allows you to accrue additional pensionable service if you rejoin the Teachers' and Independent School Teachers' Pension Plans ("the Plans"). 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:

- the termination date of your last teaching contract,
- the date of your last pensionable service accrual if receiving Extended Disability Benefit Insurance, or
- the date you purchased your last substitute pensionable service.

## 4. APPLY TO RECEIVE A TERMINATION BENEFIT

**Not enough service to be eligible for pension:** The benefit is equal to your contributions with interest and may be: paid to you in cash, with income tax deducted, or transferred directly to a Registered Retirement Savings Plan (RRSP), with no income tax deducted. The direct transfer will not affect your RRSP deduction room.

**Enough service to be eligible for a deferred pension and are under age 55:** 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, or transferred directly to a Registered Retirement Savings Plan (RRSP), with no income tax deducted. The direct transfer will not affect your RRSP deduction room.

The benefit payable for pensionable service after August 31, 1992 is the greater of your contributions with interest or 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*. Any amount above the maximum will be paid to you in cash, with income tax deducted. The direct transfer will not affect your RRSP deduction room.

A termination benefit will be issued as soon as possible after the contract termination date with your former employer and once all required documentation is received from you and your former employer. Under legislation, ATRF cannot issue more than one termination benefit within a 12-month period.

When you withdraw your funds from the Teachers' and Independent School Teachers' Pension Plans ("the Plans"), the pensionable service that those contributions represented is no longer to your credit and you will not be entitled to a pension from the Plans. You may reinstate that service if join the Plans again in the future. The cost of purchasing prior service is the value of the increase to your pension benefit as calculated on the date of application and may be greater than the termination benefit you originally received.

Unless a termination benefit is transferred from ATRF to a reciprocal authority, an RRSP, or a LIRA, it is taxable income in the year in which it is issued subject to withholding tax under the *Income Tax Act* as follows:

<u>Amount of Payment</u>	<u>Withholding Tax Rate</u>
Up to and including \$5,000	10%
Over \$5,000 up to and including \$15,000	20%
Over \$15,000	30%

Special rates apply to non-residents according to country of residence.