



PENSION NEWS

For Teachers' Pension Plan Active Members

www.nstpp.ca | Fall 2021

Introducing NS Pension's new look



In January 2022, our logo at Nova Scotia Pension Services Corporation (NS Pension) is being refreshed and modernized. NS Pension and all its employees take pride in our ongoing commitment to provide high-quality service to all Teachers' Pension Plan (TPP or Plan) members.

A new address

Our address will be changing. As the pension plans we administer continue to grow, so do we. As a result, we have outgrown our current space.

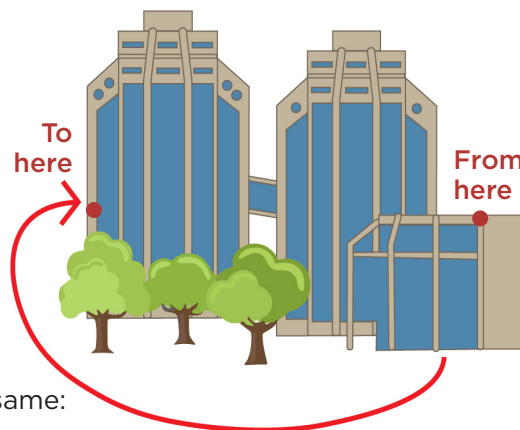
We will remain in the Purdy's Wharf complex. We are relocating from the Purdy's Landing building to Tower 2.

After January 31, 2022, our new address will be:

Purdy's Wharf, Tower 2
Suite 700, 1969 Upper Water St.
Halifax, NS B3J 3R7

Our mailing address will remain the same:
PO Box 371, Halifax NS B3J 2P8

Our phone numbers will also remain the same.



My Retirement Plan website nspensions.hroffice.com

Log on to the My Retirement Plan website to view your Member Statement; use the Pension Projection Tool to obtain an estimate, and to view retirement planning resources.

Follow us on social media.



www.facebook.com/yourNSTPP



[@yourNSTPP](https://twitter.com/yourNSTPP)

Thinking about retiring in 2022?

One of the most important things to remember about your pension is that you must apply for it.

To apply for your pension, you must contact us. We recommend that you apply three months in advance of your planned retirement date.

If you are a teacher, you should apply for your pension within the school year in which you plan to retire.

Pre-retirement Seminars

Pre-retirement seminars are offered between September and June.

They are designed to help you better understand your pension plan and prepare for retirement.

If you would like to attend a pre-retirement seminar, please contact your Regional Centre for Education or employer for information.

You can also view our pre-retirement seminar presentation and other retirement planning information on our website at:

www.nstpp.ca/teachers/members/mid-career/planning-retirement/pre-retirement-seminars



Planning for your loved ones

When thinking about survivor benefits for your loved ones, it is important to know who is eligible and what survivor benefits are payable.

In the event of your death, your surviving spouse, eligible children, and/or other dependants are automatically entitled to a survivor pension.

These survivors are defined as follows:

Spouse - Either of two persons who:

- Are married to each other, or
- Are registered domestic partners, or
- Are cohabiting in a relationship and have cohabited in that relationship for at least three years.

Eligible Children

- Your natural or adopted children for which you are a legal guardian
- Must be under age 18 or between 18 and 25 and are in full-time attendance at a recognized educational institution.

Dependant

- An individual defined by the TPP regulations who is, by reason of mental or physical disability, fully dependent on you for financial support and considered a dependant by CRA for income tax purposes.

If you do not have a spouse, eligible children or a dependant as defined above, you can designate a beneficiary. A designated beneficiary is any person who is not a survivor as defined above or can be an incorporated organization such as a charity.

Learn more about how you can plan for your loved ones on our website at:

www.nstpp.ca/teachers/members/mid-career/life-events/survivor-options

Did you know? TPP Sustainable Investing Report

The TPP's investment approach includes the implementation of investment strategies that create long-term sustainable results. Consideration is given to the impact of actions on future TPP members and the importance of adapting to changing risks, such as climate change.

You can read the full TPP Sustainable Investing Report here:

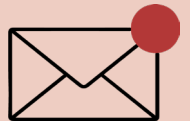
www.nstpp.ca/teachers/about/investments/investment-policies



We have a new public email address

Our public email address has changed from pensionsinfo@nspension.ca to

info@nspension.ca



We appreciate your feedback. If you have a comment or a suggested topic, please contact:

pension

Nova Scotia Pension Services Corporation
902-424-5070 (local) | 1-800-774-5070 (toll free)
Address (until January 31, 2022):

Suite 400, 4th Floor, Purdy's Landing
1949 Upper Water St., Halifax, NS B3J 3N3

Our mailing address:

PO Box 371, Halifax, NS B3J 2P8

Hours: 8 am to 5 pm (Mon. to Fri.)

info@nspension.ca (NEW)

www.novascotiapension.ca

www.nstpp.ca

All information presented in this document is premised on the Plan rules and criteria which currently exist under the Teachers' Pension Act ("Act") and the Regulations made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan that exist at the time of publishing this newsletter. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the Act and Regulations. In the event of a discrepancy between the information provided in this document and the Act and Regulations, the latter takes precedence.