TPP

PENSION CONNECTION

A newsletter for Teachers' Pension Plan Retirees

Fall 2025

As we head into 2026, we would like to remind you of the following:

Receiving your tax slip

Each year, T4A tax slips are provided to Teachers' Pension Plan (TPP or Plan) members who received pension payments in the previous calendar year. Tax slips are mailed out by the end of February every year. It is important to know that the address we have on file for you as of December 31, 2025, will be the address where your T4A will be mailed in February.

If your address has changed, please contact us prior to December 31, 2025.

You can request a Tax Adjustment Form

If you would like to increase or decrease the amount of additional taxes* being deducted from your monthly pension benefit, you will need to complete a Tax Adjustment Form which is located on our website: ***www.nstpp.ca/members/your-retirement/resources***

** Additional taxes are amounts paid above the minimum statutory taxes required by the Canada Revenue Agency.*

Keep your bank information up to date

It is important to keep your banking information current to ensure there are no interruptions in your pension payments. If you make changes to your banking information, please notify us in writing by sending a VOID cheque or a completed direct deposit form located on our website. Please include your full name, date of birth, and Pension ID number (optional).

We also encourage all retirees to sign up for direct deposit if you have not already. Direct deposit ensures your pension payment is deposited on time, even during Canada Post service disruptions or delivery delays.

2026 Pension Payment Dates

Your 2026 pension payments will be deposited directly to your bank account on the third last banking day of each month.

1	January 28, 2026
2	February 25, 2026
3	March 27, 2026
4	April 28, 2026
5	May 27, 2026
6	June 26, 2026
7	July 29, 2026
8	August 27, 2026
9	September 25, 2026
10	October 28, 2026
11	November 26, 2026
12	December 29, 2026

These pension payment dates are also available on our website at: ***www.nstpp.ca/list-pension-pay-dates***

Reminder

My Retirement Plan website

Once you retire, you will no longer have access to your personalized pension information on the My Retirement Plan website. Please contact us for information relating to your pension.

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www.nstpp.ca

www.facebook.com/yourNSTPP

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Returning to work?

If you return to work in a term contract position:
A retired teacher who returns to work in a term contract position may work up to 69.5 days in a school year without it affecting their pension; however, on day 70 their pension must cease until they stop working.

If you return to work as a substitute teacher:
For the 2025-2026 school year, retired teachers are able to work as a substitute teacher for up to 119.5 days without impact to their pension.

The 119.5 days limit must include any days hired under contract (term). Retired teachers who have returned to work in a term contract are still limited to a maximum of 69.5 days. The maximum combined total of teaching days permitted for the 2025-2026 school year is 119.5 (substitute plus term).

If you choose to work beyond the stated limits, your pension payments will cease and you must begin contributing to the TPP. Depending on how long you continue to work, your pension may have to be recalculated once you decide to retire again and recommence pension payments.

The limits as to the number of days that you may work in the classroom post-retirement apply even if you have 35 years of service.

If you are considering working beyond these limits, please contact our office to discuss the possible impacts on your pension.

Who manages your TPP?

Teachers' Pension Plan Trustee Inc. (TPPTI) oversees the administration of pension benefits and investment assets for the TPP. The Board is made up of 9 directors: 4 appointed by the NSTU, 4 by Nova Scotia's Minister of Finance and Treasury Board, and an independent Chair mutually appointed by both. The Board meets 5 to 6 times a year. Learn more about the TPPTI Board on our website: ***www.nstpp.ca***

Leadership Transition in our Pensions Division

In September, NS Pension announced the appointment of Cathy Clarke as Chief Pensions Officer, following the retirement of Kim Blinn. Cathy brings more than two decades of experience in pension administration, financial management, and client service. She will continue to build on NS Pension's strong foundation of service excellence, collaboration, and operational efficiency across the pension plans we administer.

Note: This section is reserved for the address block and mailing purposes only.

How to Reach Us

pension

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