

PENSION NEWS

For Teachers' Pension Plan Active Members

www.nstpp.ca

Spring 2026

The Spring 2026 edition of your member newsletter is included with your Annual Member Statement this year.

Combining these mailings helps us reduce printing and postage costs while continuing to keep you informed.

Stay connected with your pension plan

While this print edition of your newsletter is a special mailing, there are many ways to stay connected with us throughout the year:

www.nstpp.ca

Our website is the best place to find up-to-date information about your Teachers' Pension Plan (TPP or Plan), including Plan news, important dates, and retirement planning resources.

Follow us on social media

You can also follow us on social media for quick updates, helpful reminders, and simple tips to help you make the most of your pension, no matter where you are in your career.



www.facebook.com/yourNSTPP



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



NEW Instagram
[@yourNSTPP](https://www.instagram.com/yourNSTPP)



The 2025 TPP Annual Report - *timing update*

The Annual Report, typically released by April 30, will be available later this year, with publication anticipated in late June or early July. This timing aligns with the year-end financial reporting schedule and related processes.

The report will provide an overview of the Plan's investment performance and financial position. It will include the TPP's investment performance results and financial status as at December 31, 2025, along with key membership statistics.



Once available, the report will be posted on our website, and we will share an announcement on our social media channels when it is published.

Your 2025 Annual Member Statement

We encourage you to review your Annual Member Statement carefully as it includes important information about the pension that you have accumulated as at July 31, 2025.

You can also access your Statement online through the My Retirement Plan website.

If you notice any incorrect or missing information on your Statement, please contact us.

My Retirement Plan website

nspensions.hroffice.com

You can securely access the My Retirement Plan website to:

- View your Annual Member Statement
- Use the Pension Projection Tool to help estimate how much your pension could be
- Review your personal data

To log in, you will need your Member ID and password.

Thinking about retiring soon?

If you are thinking about retirement but do not know where to begin, below are some steps to help you get started:

- 1** **You need to apply for your pension.** To do so, please contact us and request a Retirement Application package.
- 2** **We recommend that you apply at least three months prior to your planned retirement date.**
- 3** **Complete your Retirement Application package.** To help you stay on track, our Retirement Application package includes a retirement checklist.

For more retirement planning information, please visit the 'Preparing for Retirement' section of our website at:
www.nstpp.ca/members

DID YOU KNOW?



If you have had periods during your career when you did not contribute to the TPP, such as approved leaves, you may be permitted to buy back this service with a current or previous TPP Employer.

Purchasing a period of prior service could increase your years of service and allow you to retire earlier and/or with an increased pension amount.

Learn more on our website:
www.nstpp.ca/members



How much money do you need to retire?

It depends on how you want to spend your time in retirement. A good place to start is to estimate how much you expect to receive from all your income sources, such as your TPP, your personal savings, your CPP, and/or OAS.

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

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

pension

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P: 1-902-424-5070 (Halifax) | 1-800-774-5070 (toll-free)
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info@nspension.ca

Hours: 8 am to 5 pm (Monday to Friday)

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.