

# PENSION CONNECTION

A newsletter for Teachers' Pension Plan Retirees

Spring 2026

## 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 Teachers' Pension Plan's (TPP or Plan) 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.

## Stay connected with your pension plan

[www.nstpp.ca](http://www.nstpp.ca)

Our website is the best place to find up-to-date information about your pension, including Plan news and helpful 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.

 [www.facebook.com/yourNSTPP](https://www.facebook.com/yourNSTPP)

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

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



## Reminder: Sign up for Direct Deposit

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.

## Cost of Living Adjustment letters coming in July

Your annual Cost of Living Adjustment (COLA) letter will be mailed mid-July.

If you have recently moved, please update your mailing address with us to avoid any delays in receiving your correspondence.

## 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.

## Pension Payments

Your pension payments are deposited directly to your bank account on the third last banking day of each month. You can also view pension payment dates on our website at:  
[www.nstpp.ca](http://www.nstpp.ca)

## Turning 65: What happens to my pension?



If you retired before age 65, your pension includes a lifetime pension and, depending on your years of pensionable service, may also include a bridge benefit.

Your lifetime pension is payable from the date you started receiving your pension until death.

Your bridge benefit is payable from the date you started receiving your pension until age 65. It is designed to supplement your income until unreduced benefits are payable from CPP at age 65.

Your decision about when to start receiving CPP does not affect your bridge benefit. Even if you begin CPP early at a reduced amount, your bridge benefit will still end at age 65.

We will send you a reminder letter in the month of your 65<sup>th</sup> birthday advising that your bridge benefit will stop.

Please visit our website for more information: [www.nstpp.ca/members/your-retirement](http://www.nstpp.ca/members/your-retirement)

### About NS Pension

Nova Scotia Pension Services Corporation (NS Pension) is a non-profit corporation that administers the pension benefits and investment assets of the TPP and the Public Service Superannuation Plan.

We also provide pension administration services for a group of provincial pension arrangements, including those for Members of the Legislative Assembly, judges, deputy ministers, and three former Sydney Steel pension plans.

We  
manage  
**\$14.4 billion**  
of plan  
assets

We  
serve over  
**81,800**  
Nova  
Scotians

### How to Reach Us

**pension**

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Purdy's Wharf, Suite 700, 1969 Upper Water St.  
Halifax, NS B3J 3R7  
Mailing Address: PO Box 371, Halifax NS B3J 2P8  
Hours: 8 am to 5 pm (Monday to Friday)  
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F: 1-902-424-0662  
info@nspension.ca | [www.novascotiapension.ca](http://www.novascotiapension.ca)

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

*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.*