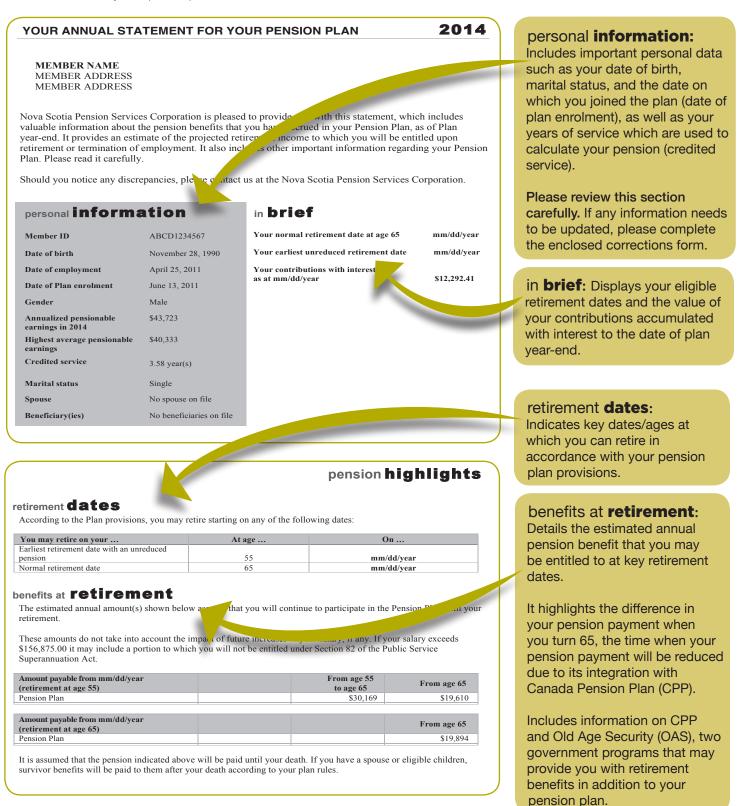
How to read

your NEW annual member statement



Your annual member statement contains information about your benefits under your pension plan. It is an important tool to use as part of your retirement planning. To help you better understand the information provided in your annual member statement, we have included an explanation of each section below. *The examples provided are for illustration purposes only and do not reflect your specific personal information.*



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accrued pension

As at plan year-end, you had accrued the following annual pension, based on y

highest average pensionable earnings:

Annual pension payable at age 65 \$1,879

accrued **pension**:

Indicates your annual pension benefit earned as of plan year-end and payable at age 65.

termination benefits:

Describes what you may be

survivor benefits:

the event of your death.

This section briefly describes

the benefits your survivors or beneficiaries would receive in

employment.

entitled to if you terminate your

termination benefits

Your accumulated pension up to plan year-end

If you were to terminate your employment and were not yet eligible to receive your pension, you would be able to defer your pension to a future date or to transfer the value of your pension to a registered savings or pension plan.

survivor benefits

Your Pension Plan provides pension benefits to your spouse, eligible children, or dependents If there is no spouse, eligible children or dependents, a refund of contributions plus interest is payable to your Estate or to any designated beneficiary.

For more details on survivor benefits, please review your Plan's Act and regulations.

credited Service

The table below shows a summary of your years of credited service up to year-end.

Total credited service

Up to Plan year-end

credited **service**: Indicates the years of service which are used to calculate your pension, as of plan year-end.

your contributions

Your contributions with interest	\$8,356.21
Your contributions in 2014	\$3,810.02
Interest credited in 2014	\$126.18
Your contributions with interest as at Plan year-end	\$12,292.41
Annual rate of interest credited in 2014	1.51%

other details

Your pension plan is a registered pension plan.

Your pension plan is administered in accordance with its legislation and regulations in effect.

For details on your pension plan or questions on your entitlements under the plan, please contact:

Nova Scotia Pension Services Corporation P.O. Box 371 Halifax NS B3J 2P8 Telephone: 1-800-774-5070 Fax: (902) 424-0662 E-mail: pensionsinfo@nspension.ca Website: www.novascotiapension.ca

your contributions:

Indicates the value of your contributions:

- as of the prior plan year-end,
- those made during the past year, and
- the interest earned on those contributions as of plan year-end.

other **details**:

Provides additional information regarding your pension plan, as well as our contact information.