

your PENSION NEWS

A newsletter for Teachers' Pension Plan Active Members

My Retirement Plan website

nspensions.hroffice.com

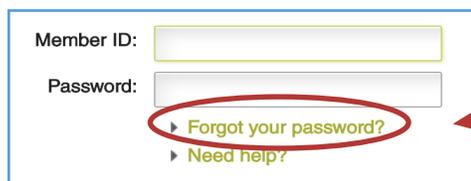
The My Retirement Plan (MRP) website allows you to log in and view your personalized pension information. For example, you can use it to:

- view previous Member Statements,
- use the Pension Projection Tool to obtain an estimate, and
- view retirement planning resources.

What happens if I forget my MRP password?

If you have forgotten your MRP password, please use the provided self-serve option to reset it. The following outlines how to reset your MRP password online:

1. Click on the self-serve "Forgot your password?" link on the MRP homepage:



Member ID:
Password:
[▶ Forgot your password?](#)
[▶ Need help?](#)

2. When you click on the "Forgot your password?" link, you will be presented with security questions. These are the security questions and answers that you created when you initially accessed the MRP site for the first time:



Question 1: What is your mother's maiden name?
Answer 1:
Question 2: What was the name of your first pet?
Answer 2:
Question 3: What is your favorite beverage?
Answer 3:

3. Once you answer the security questions successfully, a temporary password will be provided.

4. You must use this temporary password to log on. You will be then asked to change the temporary password to a password of your own. Please take note of your password and keep it in a secure location.



We are now on Facebook!
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Follow us on social media to stay informed on the Plan's latest news and to receive information on retirement planning.

NEW

IMPORTANT!

When thinking about survivor benefits for your loved ones, it is important to know who is eligible and what options are available. In the event of your death, your surviving spouse, eligible children or dependants, as defined in the Teachers' Pension Plan (Plan), may be automatically entitled to receive a survivor pension. **You do not have to designate them as your beneficiary(ies).**

If you do not have a surviving spouse, eligible children, or a dependant, you can designate a beneficiary. You only need to designate a beneficiary when none of the above mentioned surviving relationships exist.

You can designate your adult children (non-dependant), a friend, a relative, or a charity as your beneficiary. They would not receive a survivor pension; rather a lump sum payment.

If you do not designate a beneficiary, your estate may receive a refund of your contributions. It is important to keep your beneficiary information up-to-date to ensure that your wishes are fulfilled and to avoid legal complications.

Thinking about retiring in 2020?

One of the most important things to remember about your pension is that you must apply for it. If you are a teacher, you should apply for your pension within the school year in which you plan to retire. If you plan to retire in 2020, the following are helpful retirement planning tips:

Retirement Application Packages

If you are eligible and plan on retiring, **you must contact us to apply for your pension. We recommend that you apply three months in advance of your planned retirement date.** Retirement Application Packages will be available after January 1, 2020. Your Retirement Application Package includes a number of forms. It is important that you complete and sign all forms in the application package.

Pre-retirement Seminars

Pre-retirement seminars are offered between September and June. They are designed to help members better understand their pension benefit and make informed decisions about their retirement.

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



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

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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.