

# your PENSION NEWS

A newsletter for Teachers' Pension Plan Employers

## Information about TPP retirees returning to the classroom

Effective April 1, 2019 until July 31, 2020, Teachers' Pension Plan (TPP or Plan) retirees may now return to work as a substitute teacher for up to 99.5 days in one school year; rather than the previous limit of 69.5 days. This new limit only applies to retired members working as substitute teachers. Retirees who have returned to work in a term contract are still limited to a maximum of 69.5 days.

If a retiree chooses to work beyond the stated limits, their pension payments must cease and they must begin contributing to the TPP. Depending on how long they continue to work, their pension may have to be recalculated once they decide to re-retire and recommence pension payments.

These limits as to the number of days which they may work in the classroom post-retirement apply even if they have 35 years of service or more.

If a retiree is considering working beyond these limits, please advise them to contact our office to discuss the possible impacts to their pension.

## New TPP Member Welcome Packages

When a new member joins the Plan, we send them a New Member Welcome Package. These packages include:

- A Member Enrollment Form
- A Member Information Form, which includes an optional section to designate beneficiary(ies)
- Log in information for the My Retirement Plan website.

To eliminate duplication, we ask that employers do not provide any forms to new Plan members. For more information on our on-boarding process for new TPP members, please contact us.

## Deadline for retirement applications

One of the most important things to remind employees is that they must contact us to request a retirement package. Employees must submit their completed retirement application, plus all other required documentation, at least three months prior to their retirement date. A Certificate of Pension (if applicable), cannot be issued by us until we receive a complete application. Retirement packages will be available in January to those retiring in 2020.



We are now on Facebook!  
Follow us at:

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yourNSTPP](http://www.facebook.com/yourNSTPP)



Follow us on Twitter:  
[@yourNSTPP](https://twitter.com/yourNSTPP)

Follow us on social media to stay informed on the latest news and to receive information on retirement planning.

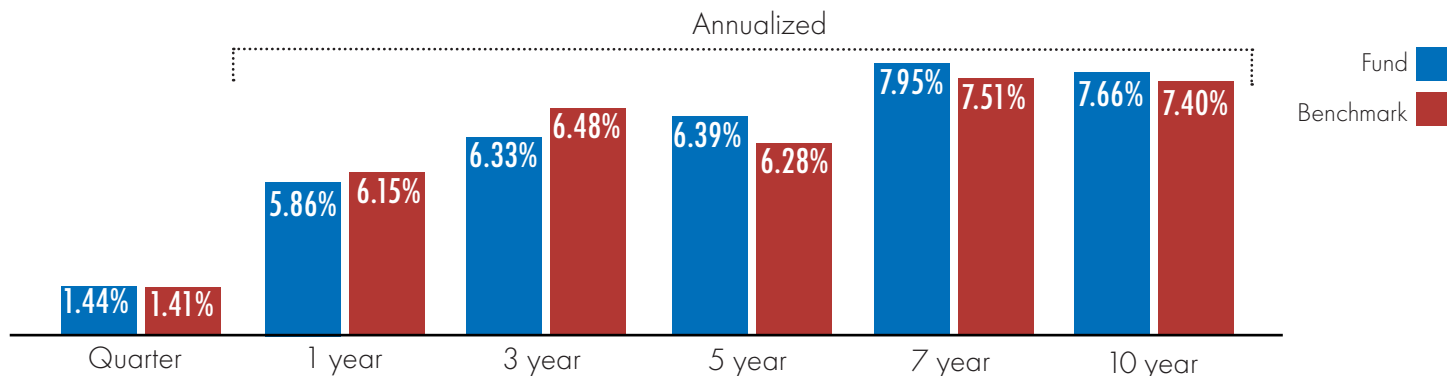


## Important

At the beginning of the school year, we advise employers of active members who will reach age 71 within that year.

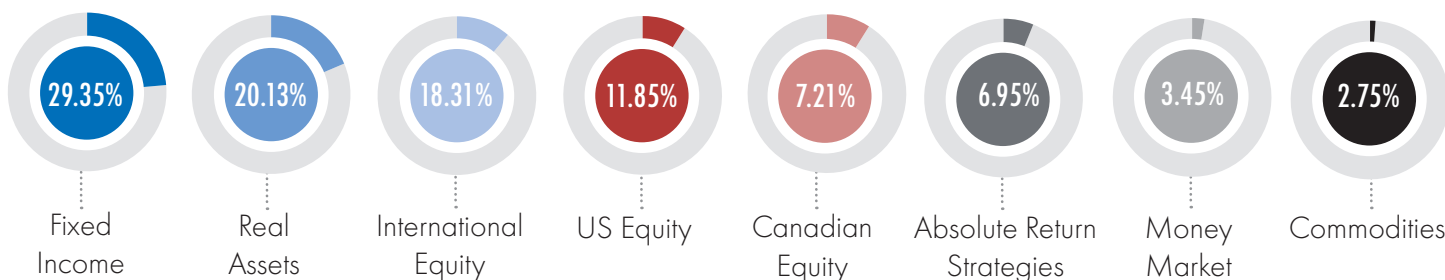
When an active member reaches age 71, contributions to the TPP must cease no later than November 30<sup>th</sup> of the year in which that member turns 71 and their pension must be put into pay in December.

## Fund Investment Returns



\*In this newsletter, Fund returns are reported net of investment management fees.

## Asset Mix



The information provided in this newsletter is unaudited and may be revised.

### My Retirement Plan website

[nspensions.hroffice.com](http://nspensions.hroffice.com)

This website allows active Plan members secure access to their personal pension information online. If a Plan member requires assistance using the My Retirement Plan website, they should contact us.

### Site Visits

Our Employer Services Team would be happy to visit you. It is a great opportunity for us to meet those we work with every day and to answer any questions or concerns you may have. If you would like to schedule a site visit, please contact your Employer Services Analyst.

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

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