



your PENSION CONNECTION

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 you choose to work beyond the stated limits, your pension payments must cease and you must begin contributing to the TPP. Depending on how long you continue to work, your pension may have to be recalculated once you decide to re-retire and recommence pension payments.

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

If you are considering working beyond these limits, please contact our office to discuss the possible impacts to your pension.

REMINDERS

2020 Pension Payments

Your 2020 pension payments will be deposited directly to your bank account on the third last banking day of each month.

Any requests for changes to pension payments **must be submitted to us prior to the last day of a month** in order for them to be implemented the following month. Example: If you wish to change your banking details in time for the January 29, 2020 pension payment, your new banking information must be received by us no later than December 31, 2019.

T4A Slips!

T4A slips are required by Canada Revenue Agency (CRA) to be postmarked no later than midnight on the last day of February each year. Although we strive to exceed that deadline, we can only promise that your T4A will be in the mail no later than February 29, 2020.

NOTE: It is important that we have your most current address on file in order for us to ensure your T4A is delivered to the correct address. If you have not provided us with your most current address, please send or email it to our office no later than December 31, 2019.



We are now on Facebook!
Follow us at:

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



Follow us on Twitter:

@yourNSTPP

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

NEW

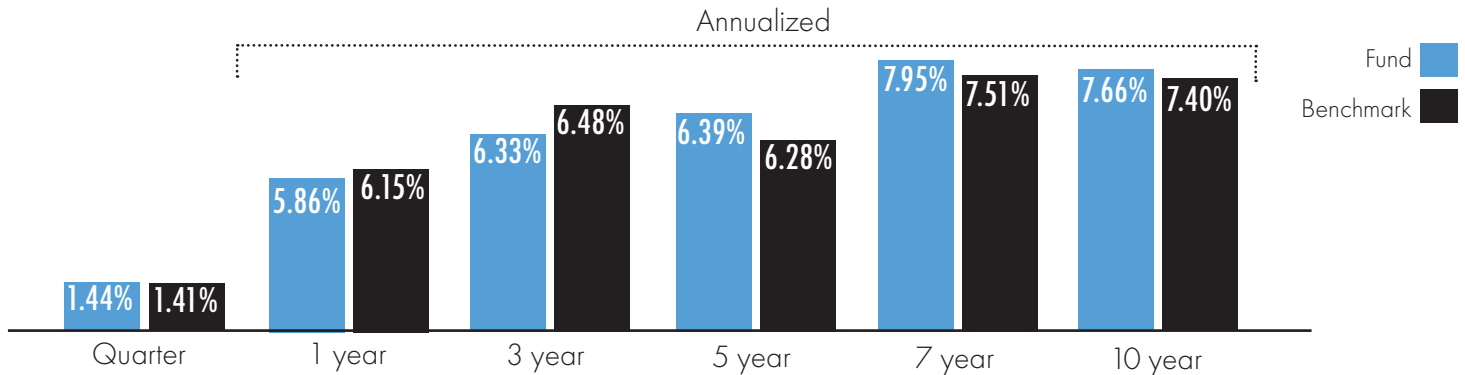


Once you retire, you will no longer have access to your personalized pension information on the My Retirement Plan website.

Please contact us by phone or email for information relating to your pension.

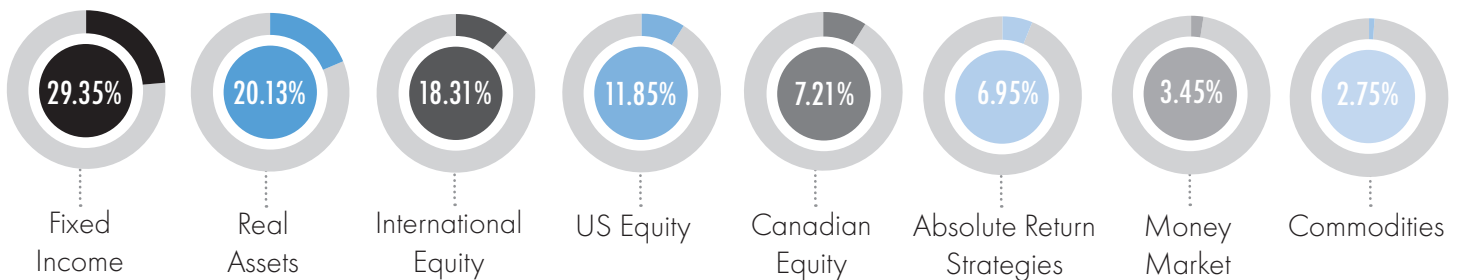
Quarterly Investment Results (as at September 30, 2019)

Fund Investment Returns



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

Asset Mix



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

Nova Scotia Pension Services Corporation

1949 Upper Water St., Suite 400
 Purdy's Landing, Halifax, N.S. B3J 2P8

Mailing address:

PO Box 371, Halifax, NS B3J 2P8

P: 1-902-424-5070 (Halifax)

P: 1-800-774-5070 (toll free)

www.novascotiapension.ca

pensionsinfo@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.