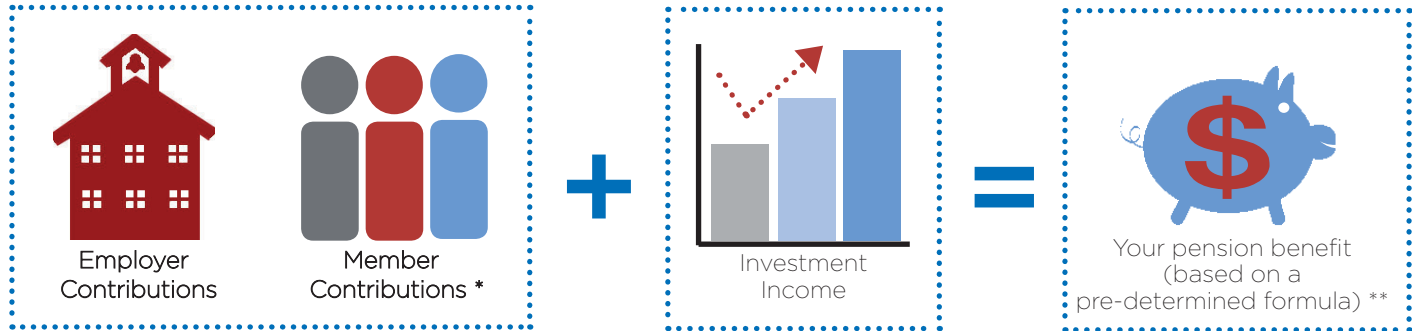


# YOUR TEACHERS' PENSION PLAN

The Nova Scotia Teachers' Pension Plan (Plan) is one of the largest public sector pension plans in the province. The Plan is a registered defined benefit pension plan that offers you a lifetime pension benefit when you retire. It serves an important part in helping you to be financially secure during your retirement years. Your pension benefit is funded by contributions made by you and your employer, as well as investment income generated by the Plan's investment assets.

## How your Teachers' Pension Plan works:



\* The contributions you make to the Plan today will make it possible for you to receive a pension benefit when you retire.

\*\* The pre-determined formula is based on your pensionable earnings and years of service.