

TEACHERS' PENSION PLAN

*A Guide
for Plan
Members*



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To administer the Teachers' Pension Plan, we must collect and maintain a considerable amount of personal information about our members. We use this information only to carry out our responsibilities under the *Teachers' Pension Plan Rules*. We treat all information as confidential and protect the privacy of all plan members.

This publication provides general information about the pension plan and is based on the relevant plan documents (statutes, regulations and rules). If there is a discrepancy between this publication and the plan documents, the plan documents will apply.

In *A Guide for Plan Members*, "we" and "us" means the Teachers' Pension Plan, and "you" means the plan member.

Introduction

What's the purpose of this guide?

This guide is an overview of the Teachers' Pension Plan, organized by four career phases—new member, mid-career, near retirement and retired member.

You can focus on the information that is relevant to your place on the career timeline, or browse through the entire guide to get a good understanding of how your plan works. No matter how you use this guide, keep two things in mind:

- Your teachers' pension is a very valuable asset.
- There are ways you can maximize your pension's value while you are working, and when you are making decisions about your retirement.

This guide explains how you can get full value from your plan as you progress through your career. It also points to where you can find the more detailed information you need to make informed decisions along the way.

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New Member

This section explains what the Teachers' Pension Plan provides for the contributions you and your employer pay, and summarizes how your plan membership works and how the plan is managed.

What value does the pension plan have for me?

If you've just joined the Teachers' Pension Plan, you may not think that the plan has value for you. After all, you won't collect your pension for many years, even though you contribute to it now. You see money deducted from your pay for your pension, but you don't see what these deductions buy.

But if you think of your teachers' pension as a long-term investment that provides financial security for you and your family, and if you consider the resources and expertise within the plan that make this possible, you can see that it has a significant value. While there is a cost to you, the benefit—a lifetime income for you, and possibly others, after you stop working—far exceeds this cost. The pension payments average members receive within the first five years of retirement will total more than the contributions (plus interest) they would have made to the plan during their entire teaching career. Also, these payments will likely continue for many years as plan retirees live for an average of 85 years.

How does the plan provide this value?

Of course the plan could not promise a lifetime retirement income based on your contributions alone, or even based on your contributions combined with your employer's contributions. There would never be enough money from contributions to provide an income for you and other plan members over many years.

The pension plan is much more complex than this. Think of it as a system for collecting and "growing" money in the planned way so that all members can have a secure, predictable retirement income. In general, here's how it works:

- Plan members and employers contribute to the plan. These contributions, along with income earned from investing the contributions, make up the plan's financial assets.
- The plan's investment management agent—the British Columbia Investment Management Corporation—determines how to best invest the plan's financial assets.
- Over time, long-term investments form the basis of the plan's financial health, making up the largest portion of the money needed to pay plan pensions.
- The plan uses an expert (actuary) to regularly monitor the plan's financial health and to ensure that contributions and investment income are sufficient to pay out the pensions promised to all plan members.

Your pension plan is a defined benefit plan. This means that your pension income is based on your salary and years of service, and not on how much money you pay into the plan, or on the performance of the plan's investments. A defined benefit pension allows you to plan your retirement with some certainty because, with a pension formula in place, you can estimate your pension any time and know more or less what your retirement income will be long before you begin receiving it.

See the *Your Pension Payment* fact sheet for more information about how your pension is calculated.

I'm paying into the Canada Pension Plan, so why do I need another pension?

The Canada Pension Plan (CPP) pays a small pension (up to 25% of the average wage of payroll employees in Canada, as measured by the federal government) after you retire. However, your teachers' pension can pay up to 70% of your total employment income, depending on your years of service and your age when you retire.

Your teachers' pension can pay up to 70% of your total employment income, depending on your years of service and your age when you retire.

See "How is my teachers' pension affected by other pensions?" in the Retired Members section for more information on how these two pension plans work together.

Who looks after the plan?

The Teachers' Pension Board of Trustees is responsible for managing the pension plan in the interests of all plan members. The board is made up of five trustees appointed by the plan member partner (BC Teachers' Federation) and five trustees appointed by the plan employer partner (the provincial government).

The board establishes investment policy, recommends changes in benefits and funding policy, and directs the application of the plan's rules. The board also appoints an independent actuary to assess the plan's financial health every three years.

The board's administrative agent—the Pension Corporation—looks after the day-to-day business of the plan, including providing benefit information for members, and estimating and paying pensions. The board's investment management agent—the British Columbia Investment Management Corporation—manages your pension funds.

Can I have input into how the plan is run?

You can contact the Teachers' Pension Board of Trustees (see contact information on the plan website). The board works on behalf of all members.

Do I have to join the plan?

Yes, membership is mandatory (and automatic) if you are a teacher or administrator working for an employer covered by the Teachers' Pension Plan.

How do I pay?

Contributions are automatically deducted from your pay based on your income, and on the current member contribution rates. Your employer also contributes based on your income and on the current employer contribution rates.

Member contribution rates are currently set at:

- 11.20% of your salary up to and including the year's maximum pensionable earnings (YMPE)
- 12.70% of your salary above the YMPE

Employer contribution rates are currently set at:

- 13.33% of your salary up to and including the year's maximum pensionable earnings (YMPE)
- 14.83% of your salary above the YMPE

How can I keep track of the value of my pension as I contribute?

The plan will send you a personalized *Member's Benefit Statement* once a year while you are contributing to the Teachers' Pension Plan. This statement shows information about your contributions and service, and estimates how much your pension will be, based on different scenarios. You should carefully check the personal information on your statement to make sure that it's up-to-date and accurate. Your *Member's Benefit Statement* is also available online in the My Account area of the plan website, along with other pension plan resources.

The plan will send you a personalized Member's Benefit Statement once a year while you are contributing to the Teachers' Pension Plan.

Will my pension be affected if I take time off to have, or raise, a child?

If your contributions are discontinued or reduced during your time off (this would be the case if your time off is partially paid or unpaid), the value of your pension may be less than what it would have been had you kept working. However, you may be able to increase the value of your pension at a later date. See the *Purchasing Leaves of Absence* and *Claiming Credit for Child-rearing* fact sheets for more information.

When am I entitled to a pension?

You are entitled to a pension at the earliest retirement age of 55 after you have worked and contributed to the plan for two years.

Can I take my money out of the plan?

It is possible to take your money out of the plan if you quit work, but if you contributed to the plan for two years or more, you must invest this money to provide a retirement income. See the *Terminating Employment* fact sheet for more information about the options available to you.

Can I buy RRSPs while I'm a member of the TPP?

Yes, but the amount of money you can put into RRSPs will be reduced because of your contributions to the Teachers' Pension Plan. This is because Canada Revenue Agency recognizes that these contributions have a value as contributions to a registered retirement savings plan, and there is a limit to how much you can contribute to such a plan each year.

We will report to you each February on the value of your pension plan contributions so that you can provide this information to Canada Revenue Agency with your income tax return.

We will report to you each February on the value of your pension plan contributions so that you can provide this information to Canada Revenue Agency with your income tax return. See the *Your Pension and Canada Revenue Agency* fact sheet for more information.

Can I use my RRSPs to enhance my TPP pension?

You may be able to use your RRSPs to purchase service for which you weren't credited (see "Mid-career" for more information). Also, you can use RRSPs outside of your TPP pension to increase your income during retirement. Check with a financial advisor to find out what your options are.

How do my pension contributions affect my income tax?

Your pension contributions are tax deductible.

Where can I get more information about my pension?

This guide provides basic information about the Teachers' Pension Plan, and it points to where you can find more detailed information.

Also, additional information sources are listed at the back of this guide, and you can access plan online resources at tpp.pensionsbc.ca.

Mid-career

Your pension may not be your main concern as you work. But there are things you can do in mid-career to improve your pension benefit. This section explains how you can maximize your pension benefit while you are working, and explains some of the issues that might affect this benefit.

What happens to my pension plan as I work?

You accumulate service in your pension plan as you work. Because service is one of the factors in the pension formula that is used to calculate your pension, in general your pension income will increase as you work and accumulate more service.

What is service?

There are two kinds of service in the Teachers' Pension Plan:

Pensionable service is your actual working time—the number of years you spend working and contributing as a member of the Teachers' Pension Plan. Your pensionable service determines exactly how much your annual pension payments will be.

In the Teachers' Pension Plan a year is 10 months for members who are paid over 10 months. A year is 12 months for members who are paid over 12 months.

You earn one month of pensionable service when you are present and working full time every school day during that month. If you work half of the month, you will receive half a month of pensionable service. If you are receiving approved long-term disability benefits, you earn service as you did before you started receiving the benefits.

Contributory service is the number of years you (and/or your employer) have contributed to the Teachers' Pension Plan. It is used to determine if you are eligible for a pension, and whether your pension will be reduced (and by how much) should you decide to retire before the normal retirement age. You earn one month of contributory service when you earn any pay that month, and you and/or your employer make the required contribution for that time. You also earn contributory service while receiving approved long-term disability benefits. You and your employer are not required to make contributions to the plan while you are receiving these benefits.

Other than working more, are there ways I can increase my service in the plan?

Yes, you may be able to increase your pensionable service and so increase your pension income, or increase your contributory service so that you can retire earlier. For example, you may be able to pay the plan to have additional service credited to your pension. This is called "purchasing service." You may also be able to increase your service without paying the plan to do so.

Note: In most cases there are deadlines attached to your opportunity to increase your service. After the deadline passes, you lose the opportunity forever. See the summaries below for details about the deadlines. In all cases you must apply to increase your service before you terminate your employment with an employer under the plan.

In most cases there are deadlines attached to your opportunity to increase your service.

The following is a summary of how you can increase your service. See the fact sheets noted for more information.

Purchase service for which you weren't credited because of a leave of absence from work. You will not be credited with any service during an unpaid leave of absence. You may be able to get credit for this service by purchasing it.

The deadline to purchase this service is the earlier of five years from the end of the leave, or the date you terminate employment.

See the *Purchasing Leaves of Absence* fact sheet for more information. For more information about family leave, see the Ministry of Labour Employment Standards Branch website at www.labour.gov.bc.ca/esb/.

Use the time you took off to raise a child to increase your contributory service. If you took time off to raise a child, you may be able to use that time away to increase your contributory service. This is called "claiming a child-rearing credit." You don't have to pay to do this, but you must apply.

There are no deadlines for claiming a child-rearing credit.

See the *Claiming Credit for Child-rearing* fact sheet for more information.

Transfer your service from another pension plan. You may be able to increase your pensionable and contributory service in the Teachers' Pension Plan by transferring your service from another pension plan. You may also be able to transfer your Teachers' Pension Plan service to another pension plan. Your ability to transfer service into or out of the plan depends on whether there is an agreement between the plans to allow this.

There are often time limits connected with transfer agreements, so you should apply for the transfer as soon as you can.

See the *Transferring Service* fact sheet for more information. If you are still uncertain about whether you can transfer service, contact the plan.

What happens to my pension contributions if I leave my job?

You will not lose your plan contributions if you leave your job, but you must decide what you want to do with these contributions. Depending on your age and service, the options are:

What you do with your contributions when you leave your job is an important decision that could affect you and your family for years to come.

- receive your pension,
- leave your contributions on deposit and eventually receive a pension,
- transfer the commuted value of your contributions to an RRSP, or
- take a refund of your contributions with interest.

What you do with your contributions when you leave your job is an important decision that could affect you and your family for years to come. We suggest that you seek professional advice from an independent financial advisor before you decide.

See the *Terminating Employment* fact sheet for more information.

What happens to my pension contributions if I move to another school district?

Your contributions will remain on deposit with the plan. If you move to another school district in BC, your new employer will automatically enrol you and begin making pension contributions on your behalf once again, and your pension benefit will continue to increase in value.

If you move to a school district outside BC, your contributions will remain on deposit in the plan. You will start to contribute to your new plan and will no longer contribute to the TPP, but you may be able to transfer your TPP service to your new plan. See the *Transferring Service* fact sheet for more information. If you don't transfer your service, you must decide what to do with your TPP contributions. See the *Terminating Employment* fact sheet for more information.

What happens to my pension if I can no longer work because of my health?

If you can no longer work—for example, if you become disabled—while you're still an active member of the Teachers' Pension Plan, you may be entitled to receive benefits from a group long-term disability (LTD) plan. Please consult with your union or association representative, or your employer.

If you are eligible to receive benefits from an approved LTD plan, you do not contribute to the Teachers' Pension Plan while you are receiving benefits from the LTD plan, but you do continue to accumulate pensionable and contributory service as you did just before you started receiving the benefits.

If your LTD plan benefit (that is, a benefit from a source other than the Teachers' Pension Plan) ends and you are age 55 or older, you may be eligible for a regular pension from the Teachers' Pension Plan.

What if I don't have a long-term disability plan through my employer?

You may be eligible to receive a disability pension from the Teachers' Pension Plan. You must apply for this type of pension within two years of your last contribution to the plan. Contact the plan for more information.

You may also be eligible for a disability pension from the Canada Pension Plan. For more information about Canada Pension Plan disability pensions, please call 1 800 277-9914.

What happens to my pension if I become separated or divorced?

If you are separated or divorced, your spouse or ex-spouse (including a common law spouse, if there's a separation agreement) may be entitled to a share of your pension benefit for the time you were together. This person is not entitled to group benefits, such as medical plan coverage.

What happens to my pension if I die before I retire?

Your pension still has value if you die before retirement, with your beneficiary receiving any benefits owing from your years of contributing to the plan.

Your pension still has value if you die before retirement.

Your spouse is automatically your beneficiary if you die before retirement. If you do not have a spouse, you can nominate another person to be your beneficiary by completing a *Nomination of Beneficiary* form (available from the Teachers' Pension Plan, or from your employer). If you choose not to name another person as your beneficiary, your estate is automatically your beneficiary and your will, if you have one, will determine what happens to your pension benefits. See the *Pre-retirement Death Benefits* fact sheet for more information.

How will the plan be advised if I die before I retire?

If you die while working and contributing to the Teachers' Pension Plan, your employer will advise the plan of your death, and the plan will contact your beneficiary.

If you die while still a plan member but not contributing at the time (you left your teaching job, for example, but your pension funds remain on deposit), your beneficiary must apply to the plan directly for the Teachers' Pension Plan benefit.

Is there anything I need to do about my pension as I work?

It's to your advantage to understand the pension plan, and to be aware of any changes in the plan.

It's to your advantage to understand the pension plan, and to be aware of any changes in the plan, so that you can make informed decisions and maximize your pension benefit. You may also want to watch your pension plan's financial status and the performance of the plan's investments. And of course you will want to monitor the value of your pension benefit as you work.

Each year you will receive your *Member's Benefit Statement*, which shows the current value of your pension benefit. With the statement you will also receive *Report to Members*, which provides an overview of plan changes over the past year and reports on the plan's financial state and on the performance of the plan's investments. The plan also publishes a full annual report, which is available online.

More information on how the trustees manage your plan is available in the About the Plan area on the website.

Near Retirement

Your interest in the pension plan will likely increase as you approach retirement age. This section explains how decisions you make about your retirement timing and pension payment options will affect your pension benefit. It also explains what steps you need to take as you move from working to retirement.

When can I retire?

Earliest retirement age in the Teachers' Pension Plan is 55.

When is the best time to retire?

This is a question the plan cannot answer for you. It depends on many factors, such as how much service you have, how much income you need, and whether you have savings or other income.

We can tell you that your pension benefit will be affected by your age at retirement, and by the amount of service you've accumulated. For example, while the plan allows you to retire at age 55, if you do not meet minimum age and service requirements, your pension will be reduced if you retire before age 60. See the *Your Pension Payment* fact sheet for more information about pension reductions.

Also, if you work longer and increase your pensionable and contributory service, your pension income will increase. See "Mid-career/What is service?" for more information about service.

We suggest that you attend a pension seminar to help you understand the retirement process and your options. Locations and times for seminars are listed on the website.

If earliest retirement age is 55, why might my pension be reduced if I retire under age 60?

If you retire early, the plan gets less investment income from your contributions, while your pension is paid over a longer time. This is a cost to the plan, and your pension may be reduced to compensate, depending on your age and how much contributory service you have. A reduced pension is still a good value as the reduction doesn't reflect the real increased cost to the plan, and you are receiving a pension earlier, and over a longer period of time.

See the *Your Pension Payment* fact sheet for more information about pension reductions.

Other than deciding on a retirement date, what decisions do I need to make before I retire?

An important decision you will need to make before you retire is how you want your pension paid. The plan offers a wide range of payment options, and choosing one of these is a key part of your retirement planning. While you will receive your pension until you die, the payment option you choose will make a difference in the amount paid to you each month, and it will make a difference in the amount paid to your spouse, beneficiary or estate after your death.

An important decision you will need to make before you retire is how you want your pension paid.

See *Choosing Your Best Pension Options*, on our website, tpp.pensionsbc.ca, for more information.

How can I find out what my pension payment might be?

You can use one of the online estimators to get an idea of how much your pension payment will be, based on some of the options available. With the general online estimator, you will need to enter information manually. The personalized online estimator, available from the My Account window, will automatically enter your personal service and salary information.

What should I do when I decide to retire?

When you are within a year of retirement, you should request a pension estimate from the Teachers' Pension Plan.

You must make your request in writing and include:

- your full name, mailing address, work and home telephone numbers, social insurance number and date of birth,
- your spouse's name and date of birth (please state if you do not have a spouse),
- the name of your employer, and
- your estimated retirement date (last day of pay).

Once we receive your request, we will send you a *Retirement Application Package* containing everything you need to apply for your pension.

Retired Member

Retirement is the time you see the payoff for contributing to the plan. This section explains how your pension is paid, what other benefits are available, how other pensions work with your teachers' pension, and what circumstances may affect your pension payment.

How do I receive my pension payment?

Your pension is deposited in your bank account once a month. The dates of pension payments for each year are posted on the plan's website and are published in the retired member newsletter, *After Class*.

What kinds of taxes are taken off my monthly pension payment?

You will be taxed as a single person, no matter what your marital status. After your pension begins, you can adjust the amount of income tax taken off your pension payment. Contact Teachers' Pension Services for the TD1 and TD1BC forms. If you live outside Canada, we use tax rates provided to us by Canada Revenue Agency for the appropriate country.

We will send you your tax form (T4A) by the end of February each year. If you have not received your tax form by that time, please contact us.

Will my pension payment ever change?

Your pension payment may be increased (indexed) annually up to Canadian Consumer Price Index (CPI) increases. This depends on there being sufficient funds in the Inflation Adjustment Account (IAA) of the pension fund. The plan announces cost-of-living increases in an annual statement sent to retirees each January, and in the retiree newsletter, *After Class*.

Your pension payment will change when the bridge benefit stops when you turn age 65.

Your pension payment will change when the bridge benefit stops when you turn age 65. See the *Your Pension Payment* fact sheet for more information about the bridge benefit.

Also, if you selected a temporary annuity when you retired, your pension payment will change when the temporary annuity stops when you turn 65. See *Choosing our best Pension Options*, on our website, tpp.pensionsbc.ca for more information about temporary annuities.

Are there other pension benefits available to me?

Depending on your age, you can receive a pension from the Canada Pension Plan, and from Old Age Security. Also, the federal government provides an additional benefit to low-income seniors receiving Old Age Security.

You must apply for these benefits. Contact Service Canada at 1 800 277-9914 for more information.

How is my teachers' pension affected by other pensions?

While you are working, you are contributing to both the Teachers' Pension Plan and the Canada Pension Plan (CPP), and you will receive both pensions in retirement. The following shows how the two pensions work together, depending on your age:

Under age 65

If you retire before age 65, your pension from the Teachers' Pension Plan will include a temporary monthly payment, the bridge benefit. The bridge benefit "bridges" the gap between your early retirement income and your income after age 65, at which time you are entitled to receive a non-reduced CPP pension.

The bridge benefit will end when you turn 65, meaning that your pension payment will be reduced at that time. If you die before age 65 your beneficiary will not receive the bridge benefit.

At age 60

You may be eligible to start your CPP pension as early as age 60, but the benefit is reduced by half a per cent for each month that you are under the age of 65 to a maximum reduction of 30%. If you do take a reduced pension, it stays reduced for the rest of your life.

If you receive a reduced CPP benefit, this will not affect your teachers' pension. You will continue to receive your teachers' pension (with the bridge benefit) at the same time as you receive your reduced CPP benefit.

At age 65

Once you turn 65, if you have been receiving a reduced CPP benefit, you will continue to receive that reduced pension for the rest of your life.

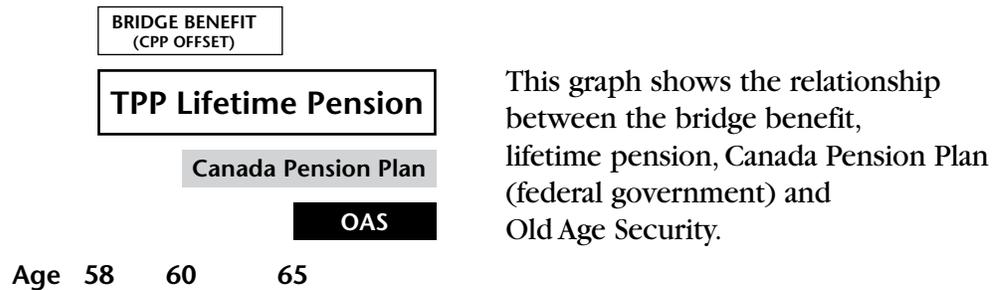
You will no longer receive the bridge benefit from the Teachers' Pension Plan. As a result, your teachers' pension will drop by the amount of the bridge benefit.

If you have not been receiving a reduced CPP benefit, you may now apply to receive an unreduced CPP benefit in addition to your teachers' pension. Your CPP benefit will likely be similar to the bridge benefit, so your pension income will be affected very little if at all by the discontinuation of the bridge benefit.

Also, at age 65 you may apply to receive Old Age Security (OAS) benefit payments.

After Age 65

Under the TPP rules, you cannot contribute to the plan past the end November of the year in which you turn 71. You must also start receiving a benefit from the pension plan at that time. After that date, you may continue working, but you cannot contribute to the plan.



Can I have health care coverage when I retire?

When you retire, your current employer health care plan will likely no longer cover you, your spouse and your dependent children.

As a retired plan member, you can have group extended health and dental coverage through the Teachers' Pension Plan. For more information

As a retired plan member, you can have group extended health and dental coverage through the Teachers' Pension Plan.

about these benefits, including current coverage and premiums, see the *Retirement Health Benefit Premiums* fact sheet and the *Retirement Health Benefits* booklet.

Health benefit coverage is a contingent benefit; that is, the benefits are not guaranteed. The pension board may change coverage at any time, including, but not necessarily limited to, increasing, decreasing or eliminating:

- a. coverage for people and benefits, or
- b. amounts for premiums and deductibles.

What happens to my pension if I decide to go back to work after I retire?

Please contact the plan immediately if you return to work.

What happens to my pension if my spouse dies, or I die?

When a death occurs, the survivor must settle important matters and make many decisions. The *In the Event of a Death* fact sheet will help with pension income and benefits decisions.

How will I receive information about my pension after I retire?

We send a newsletter—*After Class*—to all retired plan members to provide the latest benefits information, and to provide information about the plan’s financial state and the performance of the plan’s investments. Also, we communicate directly with retired members on significant issues, and maintain a retired members’ area on the plan website.

General Information

What if I disagree with a decision about my pension benefit?

As the plan's administrative agent, the Pension Corporation will make many decisions that affect your pension benefit. You can appeal any decision made by the Pension Corporation that directly relates to you and pertains to the application of plan rules. Some examples of plan rule categories are enrolment, purchase of service, pension and survivor benefits.

See the *Appeal Process* pamphlet for more information.

Other information sources

Plan website: tpp.pensionsbc.ca

Personalized online information via My Account

The Teachers' Pension Plan offers online services for pension plan members through My Account. Once you begin receiving an annual *Member's Benefit Statement*, check it for your username and password, and then visit the My Account page (accessible from the left side of your plan's home page). You can access information about your pension plan, including online estimator tools, retirement seminars, fact sheets, guides and forms.

For more information, contact:

Teachers' Pension Plan
PO Box 9460
Victoria BC V8W 9V8

Victoria	250 953-3022
Vancouver	604 660-4088
Toll-free in BC	1 800 665-6770
Toll-free in North America	1 800 663-8823
Fax	250 356-8977
Web	tpp.pensionsbc.ca
E-mail	TPP@pensionsbc.ca

Teachers' Pension Services
PO Box 9460
Victoria BC V8W 9V8

Victoria	250 356-9658
Toll-free in BC	1 866 876-8877
Toll-free in North America	1 800 663-8823

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