

Retired Legacy
**Member
Handbook**

Lapp

Retired Legacy Member Information

Keep track of your LAPP member information by recording it in your **Retired Legacy Member** Handbook.

Member Identifier

You can find this number on your Welcome Letter, your Pension Highlights statement, or by calling LAPP at **1-877-649-LAPP (5277)**.

**Member
Identifier:**

— — — — — — — — — — — —

Your lapp.ca Secure Pension Profile Login Information

**Login
Name:**

Password:

Front page photo:
Cindy,
Alberta Health Services

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Using this handbook

This handbook provides information about the Plan for **Retired Legacy Members**, as well as a brief overview of your choices and benefits.

You are a **Retired Legacy Member** if you commenced your pension from the **ATA Plan** on or before January 1, 2025.

Please read it carefully so you can take full advantage of your membership in the Plan.

Words appearing in **purple** are defined in the Glossary on page 17.



When there is important information to note or a reminder, we use this symbol.



When there is time-sensitive Plan information, this symbol will appear.



To direct you to more information on the website, this symbol will appear.

Note: This handbook provides general information only. Should anything here conflict with either LAPP's Plan Text, pension legislation, and/or regulations, the Plan Text, legislation and/or regulations will apply.

Welcome to LAPP: Securing Your Tomorrow, Today.

Being a LAPP retiree means you can enjoy the peace of mind that comes from knowing your retirement income is well taken care of. Your pension adjusts for inflation to maintain your purchasing power.

Your pension remains safe and secure, providing peace of mind. LAPP also provides valuable resources, including online services, and access to a dedicated member services center, along with one-on-one sessions and educational materials like newsletters and webinars.

Learn more about your secure retirement income for life in this handbook.

LAPP is a registered pension plan, Canada Revenue Agency registration number 0216556.

The Value of LAPP



Your pension is adjusted for inflation for life



No difficult investments decisions, we manage it for you



Your pension questions answered by a team of specialists



Stay informed and easily manage your pension details through secure online services

Services provided to members

If you have questions about the Plan, contact the Member Services Centre. If you have your member identifier on hand, please have it ready when you call. This can be found on your *Welcome Letter* or your *Annual Pension Statement*.

Member Services Centre

LAPP c/o Alberta Pensions Services Corporation
5103 Windermere Blvd. SW Edmonton, AB T6W 0S9

Phone: 1-877-649-LAPP (5277)

Email for general inquiries: memberservices@lapp.ca

Website and publications

Publications available to members can be found under the Your LAPP Library section of the LAPP website (lapp.ca). The publications include annual reports and member newsletters. As a LAPP retiree, you will receive an *Annual Pension Statement*, summarizing the pension option you chose at retirement, survivor benefits if applicable, and the annual Cost-of-Living Adjustment.

Your Secure Pension Profile

You can stay up to date with news and other information about LAPP by visiting the website at lapp.ca. You can also log in to the secure section of the site where you will have access to download a copy of this handbook, view and update your personal information and access the Secure Messages feature to request answers, information, services, and submit documents. Registration is quick and easy, and all active, deferred, and retiree members are eligible to register.

To register, go to lapp.ca and log in through the top right.

It is important to note that special provisions apply to your LAPP benefit as a **Retired Legacy Member**. Please ensure that you save a copy of this handbook for your records and for reference if you have questions about your LAPP benefit.

Cost-of-Living Adjustments (COLA)

A significant benefit of your Plan is that your pension is protected against inflation. As a **Retired Legacy Member**, each January your pension payment will increase at a rate which is the greater of:

- The regular LAPP COLA rate of 60% of the increase in the Alberta Consumer Price Index (ACPI), and
- The Legacy **ATA Plan** COLA rate applicable to the portion of your pension associated with the following service periods:
 - pre-1997 service: 70% of the increase in the ACPI;
 - service 1997 to 2009: no COLA will be applied; and
 - post-2009 service: 60% of the increase in the ACPI.

COLA increases are calculated by taking the average of the ACPI during a 12-month period (November to October), and comparing it to the immediate previous year's 12-month average.

An important change now that your pension will be paid from LAPP is the Consumer Price Index that your COLA is based upon. The ATA Plan calculated post-retirement COLA based on increases to the Canada Consumer Price Index. Going forward, the calculation of your COLA will follow LAPP's rules, which uses the ACPI. The Consumer Price Index for Canada and for Alberta are determined by the national statistics agency of Canada, Statistics Canada. The ACPI measures the change to prices within the Province of Alberta, the Canada Consumer Price Index evaluates the same basket of goods across all of Canada.



Note: The ACPI is a weighted average of the cost of a basket of goods and services that are normally purchased by Alberta households. This includes things such as clothing, food, housing, fuel, health care, personal care, recreation, and education.

Legacy ATA Plan Pension Options

As a **Retired Legacy Member**, the pension option you chose at retirement under the **ATA Plan** will continue to apply permanently. The following provides a description of the benefit payable for each pension option.

ATA Plan Name	LAPP Name
Joint and Survivor 100%	Joint Lifetime
Joint and Survivor 100%, 15 Years Certain	Joint Lifetime Guaranteed 15 Years
Joint and Survivor 60%	Joint Lifetime Reduced by 2/5 on Member's Death Only
Joint and Survivor 60%, 5 Years Certain	Joint Lifetime Reduced by 2/5 on Member's Death Only and Guaranteed 5 Years
Joint and Survivor 67%	Joint Lifetime Reduced by 1/3 on Member's Death Only
Joint and Survivor 67%, 5 Years Certain	Joint Lifetime Reduced by 1/3 on Member's Death Only and Guaranteed 5 Years
Joint and Survivor 75%	Joint Lifetime Reduced by 1/4 on Member's Death Only
Joint and Survivor 75%, 15 Years Certain	Joint Lifetime Reduced by 1/4 on Member's Death Only and Guaranteed 15 Years
Life Only	Single Lifetime
Life and 5 Years Certain	Single Lifetime Guaranteed 5 Years
Life and 10 Years Certain	Single Lifetime Guaranteed 10 Years
Life and 15 Years Certain	Single Lifetime Guaranteed 15 Years

Joint Lifetime Pensions (Joint and Survivor Pensions)

These options provide for a pension that includes a lifetime survivor pension for you and your common-law partner or spouse (**pension partner**) at retirement. The pension will be paid until the latest of you passing away, your pension partner passing away, and the guarantee period if applicable to your pension choice. Depending on the option you chose at retirement, the survivor benefit payable to your **pension partner** or **beneficiary** may be reduced in comparison to the pension that was payable while you were living.

For details on the **Retired Legacy Member** Joint Lifetime options, please review them below.

Joint Lifetime

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner:**
 - Monthly pension is not reduced and paid for your pension partner's lifetime.
- **Both you and your pension partner pass away:**
 - Monthly pension ends. There is no benefit to be paid to a beneficiary.

Joint Lifetime Guaranteed 15 Years

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner after 15 years from the date your pension began:**
 - Monthly pension is not reduced and paid for your pension partner's lifetime.

- **Within 15 years from the date your pension began, you pass away before your pension partner:**
 - Monthly pension is not reduced and paid for your pension partner's lifetime.
- **Within 15 years from the date your pension began, both you and your pension partner pass away:**
 - Monthly pension is not reduced and paid for the remainder of the 15 years to your beneficiaries.

Joint Lifetime Reduced by 2/5 on Member's Death Only

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner:**
 - Monthly pension is reduced by 2/5 and paid for your pension partner's lifetime.
- **Both you and your pension partner pass away:**
 - Monthly pension ends. There is no benefit to be paid to a beneficiary.

Joint Lifetime Reduced by 2/5 on Member Death Only and Guaranteed 5 Years

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner after 5 years from the date your pension began:**
 - Monthly pension is reduced by 2/5 and paid for your pension partner's lifetime.
- **Within 5 years from the date your pension began, you pass away before your pension partner:**
 - Monthly pension is not reduced for the remainder of the 5 years, then reduced by 2/5 afterwards and paid for your pension partner's lifetime.

- **Within 5 years from the date your pension began both you and your pension partner pass away:**
 - Monthly pension is not reduced and paid for the remainder of the 5 years to your beneficiaries.

Joint Lifetime Reduced by 1/3 on Member's Death Only

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner:**
 - Monthly pension is reduced by 1/3 and paid for your pension partner's lifetime.
- **Both you and your pension partner pass away:**
 - Monthly pension ends. There is no benefit to be paid to a beneficiary.

Joint Lifetime Reduced by 1/3 on Member's Death Only and Guaranteed 5 Years

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner after 5 years from the date your pension began:**
 - Monthly pension is reduced by 1/3 and paid for your pension partner's lifetime.
- **Within 5 years from the date your pension began, you pass away before your pension partner:**
 - Monthly pension is not reduced for the remainder of the 5 years, then reduced by 1/3 afterwards and paid for your pension partner's lifetime.
- **Within 5 years of the date your pension began, both you and your pension partner pass away:**
 - Monthly pension is not reduced and paid for the remainder of the 5 years to your beneficiaries.

Joint Lifetime Reduced by 1/4 on Member's Death Only

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner:**
 - Monthly pension is reduced by 1/4 and paid for your pension partner's lifetime.
- **Both you and your pension partner pass away:**
 - Monthly pension ends. There is no benefit to be paid to a beneficiary.

Joint Lifetime Reduced by 1/4 on Member's Death Only and Guaranteed 15 Years

- **Your pension partner passes away before you:**
 - Monthly pension is not reduced and paid for your lifetime.
- **You pass away before your pension partner after 15 years from the date your pension began:**
 - Monthly pension is reduced by 1/4 and paid for your pension partner's lifetime.
- **Within 15 years from the date your pension began, you pass away before your pension partner:**
 - Monthly pension is not reduced for the remainder of the 15 years, then reduced by 1/4 afterwards and paid for your pension partner's lifetime.
- **Within 15 years of the date your pension began, both you and your pension partner pass away:**
 - Monthly pension is not reduced and paid for the remainder of the 15 years to your beneficiaries.

Pension options if you do not have a pension partner (Single Lifetime options)

The Single Lifetime pension options are paid to you for as long as you live. These options could only be chosen if you didn't have a **pension partner** at retirement, or if your **pension partner** completed a **Pension Partner Waiver**.

Pension Option Name	Member Pension Payment Duration	Guaranteed Term Benefit Paid to Chosen Beneficiaries on Death of Member*
<i>Single Lifetime. (Life Only)</i>	Lifetime.	None.
<i>Single Lifetime Guaranteed 5 Years. (Life and 5 Years Certain)</i>	Lifetime.	Guaranteed term is 5 years from pension start date.
<i>Single Lifetime Guaranteed 10 Years. (Life and 10 Years Certain)</i>	Lifetime.	Guaranteed term is 10 years from pension start date.
<i>Single Lifetime Guaranteed 15 Years. (Life and 15 Years Certain)</i>	Lifetime.	Guaranteed term is 15 years from pension start date.

*If your pension partner completed a **Pension Partner Waiver**, they will be your sole beneficiary unless they've also completed a **Death Benefit Waiver**.

Your Pension Option Choice

The pension option you chose at retirement and, if applicable, the **nominee** of your joint lifetime option, is a permanent election that cannot be changed.

Working while receiving your pension

Some people find themselves returning to the workforce after they begin receiving their LAPP pension.

There is nothing to prevent you from getting paid for a job while you also receive pension payments. The amount of pension you receive will not change.

If you go back to work for any LAPP employer after starting your LAPP pension, you will not be an active member in the Plan. You cannot be receiving a LAPP pension and contributing to the Plan at the same time. Your prospective employer's human resources staff can help you if you have questions about how this might affect your take-home pay.

Additionally, there may be tax implications to working while receiving a pension.



Find out more at lapp.ca/workingafterretirement

Relationship breakdown



If you experience a relationship breakdown, your pension benefit may be subject to division and distribution between you and your ex-spouse or ex-common-law partner.

Legislation permits pension division if you go through a divorce or separation from your married spouse, or separate from your common-law **pension partner**. Note: *common-law spouses have to meet the definition of a pension partner to be eligible for a pension division*.

For a pension benefit to be divided and distributed, a **Spousal Pension Division Instruction** document has to be filed with LAPP. You should review this handbook's glossary definitions for this document (as well as **Pension Partner**), and consult your legal counsel about obtaining and filing such a document to divide and distribute your pension benefits.

Pension legislation allows for the division of a member's benefit. If your pension started before your relationship breakdown and your benefit is later divided, your former pension partner would receive their share as a pension.

If you're a LAPP retiree going through a relationship breakdown, your legal counsel should take these regulations into account when working on your settlement.



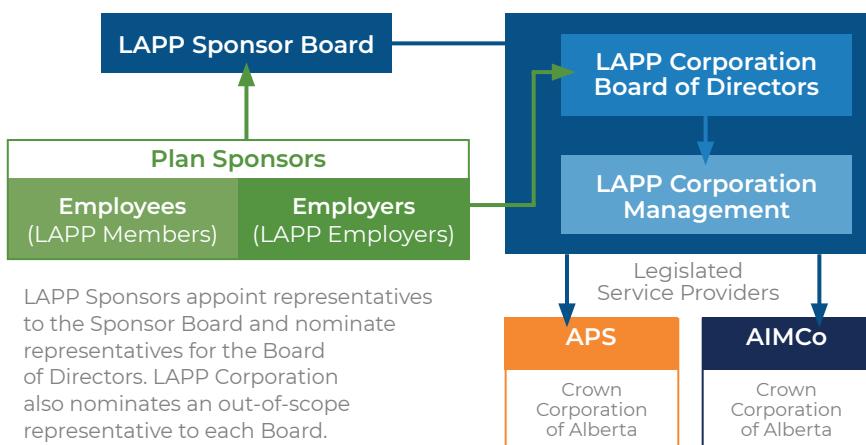
Find out more at lapp.ca/relationshipbreakdown



Governance of LAPP

LAPP is a jointly sponsored pension plan. The Plan sponsors are both the employees (LAPP members) and the employers (LAPP employers) who pay into the Plan. The sponsor groups appoint representatives to the Sponsor Board, which is responsible for making important decisions about your pension, like benefits, eligibility rules, and contributions.

LAPP Corporation is the Plan administrator and trustee, and is run by a small management group overseen by a Board of Directors. LAPP Corporation ensures that pensions are paid to members by providing strategic guidance for the Plan, managing risk, ensuring the long-term sustainability of LAPP, and overseeing the work of the key service providers who administer the pension benefit and invest the fund.



Our key service providers

Services related to pension benefits administration and investment management are provided by two Alberta Crown Corporations:

Alberta Pensions Services Corporation (APS) provides pension benefits administration services on behalf of the Boards.

Alberta Investment Management Corporation (AIMCo) invests the fund according to LAPP Corporation's *Statement of Investment Policies and Procedures (SIPP)*.

Glossary

ATA Plan

ATA Plan means The Alberta Teachers' Association Office Staff Pension Plan.

Beneficiary

The person(s) you designate to receive a benefit if:

- You pass away before retirement and the benefit is not going to a pension partner; or
- You pass away before the end of the guaranteed period. This is only applicable if:
 - You chose one of the Single Lifetime Guaranteed Term options; or
 - You chose one of the Joint Lifetime options and both you and your pension partner pass away within the guaranteed period.

If your pension partner completed a Pension Partner Waiver to allow you to choose a Single Lifetime Guaranteed Term option, your pension partner has to be your beneficiary unless they have also completed a Death Benefit Waiver. If you don't have a pension partner, or your pension partner has completed the Death Benefit Waiver, your beneficiary can be an individual or a charitable organization. If you do not name a beneficiary, the beneficiary of your pension will be your estate.

Death Benefit Waiver

After completing a Pension Partner Waiver, a pension partner may choose to waive the right to be the sole beneficiary of a member's Single Lifetime pension with a guaranteed period by completing the *Pension Partner Waiver of Entitlement to a Death Benefit After Pension Commencement from a Pension Plan* (Death Benefit Waiver). The Death Benefit Waiver can be completed at retirement or at any time prior to the earlier of the end of the guaranteed period or the passing away of the member. Upon completion of a Death Benefit Waiver, the member can name any beneficiary.

Note: a pension partner may revoke the Death Benefit Waiver in writing at any time prior to the earlier of the end of the guaranteed period or the passing away of the member.

Nominee (usually your Pension Partner)

The person you name to receive your Joint Lifetime pension if you pass away first. If you have a pension partner on the commencement date of your pension, the nominee has to be your pension partner unless they sign a Pension Partner Waiver sent with the *Retirement Benefit Statement*. The nominee has to be a valid nominee under the *Income Tax Act* (e.g., a spouse, ex-spouse, or ex-common-law partner).

Pension Partner

A pension partner means:

1. A person who, at the relevant time, was married to a participant or former participant and had not been living separate and apart from them for three or more consecutive years; or
2. If there is no person to whom Part 1 above applies, then a person who, as at and up to the relevant time, had lived with the participant or former participant in a conjugal relationship:
 - a. For a continuous period of at least three years; or
 - b. Of some permanence, if there's a child of the relationship by birth or adoption.

Pension Partner Waiver

A pension partner may waive the right to a lifetime pension by completing the *Pension Partner Waiver of Entitlement to a 60% Joint and Survivor Pension from a Pension Plan* (Pension Partner Waiver). This waiver has to be completed not more than 90 days before the member's pension commencement date. Upon completion of a Pension Partner Waiver, the member may choose a Single Lifetime pension option with or without a guaranteed.

If a pension partner completes a Pension Partner Waiver on or after March 1, 2021, giving up rights to a lifetime pension and the member chooses a Single Lifetime pension option with a guaranteed period, the pension partner is automatically the sole designated beneficiary of the guaranteed period. A pension partner can also complete a Death Benefit Waiver, giving up that right to be the sole beneficiary of the guaranteed period, and the member can name any beneficiary.

Note: if a pension partner completed a Pension Partner Waiver prior to March 1, 2021, they're not required to be the sole designated beneficiary of a member's guaranteed period.

Retired Legacy Member

A member who was in receipt of a pension from the ATA Plan on January 1, 2025 or, effective January 1, 2025, elected to commence your ATA Plan pension in respect of your ATA Plan service prior to January 1, 2025.

Spousal Pension Division Instruction

Under LAPP, this includes a Family or Matrimonial Property Order (MPO) or similar court order or separation agreement enforceable in Alberta, made at the time of or after divorce or common-law relationship breakdown, which divides assets (usually those acquired during the marriage or common-law relationship) between the spouses or ex-spouses.

We're here to help



Online services:

You can create an online account, called Your Pension Profile, at lapp.ca that allows you to see and manage all your personal pension information and plan for retirement.



Member education:

There are many great ways to learn about a LAPP pension! Visit lapp.ca and check out our newsletters, webinars, and informational videos!



Member Services Centre:

For all Inquiries related to a LAPP membership or pension contact our Member Services Centre at 1-877-649-5277 (LAPP) or via secure online messaging.



Find us on social:

Follow us for simple, easy-to-understand tips, tools and inspiring retirement journeys. We will share how your pension grows with you, protects your future and helps you live your best retirement. Follow and like us on Facebook, Instagram, and LinkedIn to learn more about your LAPP pension.



You have the right to obtain additional information regarding the Plan and your benefit entitlement. For example, asking for more information regarding your calculation data and other plan information items like actuarial valuations, the Plan Text, plan policies, etc.

Back page photo:

Bruna,

Alberta Health Services



Find out more at lapp.ca