

# HOW TO READ YOUR PENSIONER ANNUAL STATEMENT

We are pleased to provide you with your Pensioner Annual Statement – a high level overview of your pension benefits. Your Pensioner Annual Statement details important information pertaining to your pension benefits. In order to assist you in reading your statement, we have provided a sample below with key information highlighted.

## Your monthly retirement pension

If you are a member of more than one pension plan, you will receive more than one pension statement.

Member Name  
Address Line 1  
Address Line 2

This number represents your gross pension amount (pre-tax). Please visit [mypensionplan.ca](http://mypensionplan.ca) for after tax payment details

From  
January 1, 2016

**Your pension**

**\$190.19**

## ARE YOU MOVING?

If you are moving, please update your address as soon as possible on [mypensionplan.ca](http://mypensionplan.ca) as your tax slips will be affected.

## Cost of living adjustment (COLA)

COLA is an increase in pension payments to help offset a change in inflation. COLA is based on the Alberta Consumer Price Index of household goods and services.

Your COLA for the 2016 calendar year is 0.72%.

|   | From<br>January 1, 2016 |
|---|-------------------------|
| Your pension before COLA                  | \$188.83                |
| COLA amount granted as of January 1, 2016 | \$1.36                  |
| <b>Your pension</b>                       | <b>\$190.19</b>         |

If you started receiving your pension payments in 2016, your cost of living adjustment is prorated for the months in which you collected your pension.

Your member identifier number is unique to you and your retirement. Use this new identifier to log onto [mypensionplan.ca](http://mypensionplan.ca)

Your Name  
0000000000

## Death benefits

At retirement, you chose a pension option of Joint Lifetime Guaranteed At Least 5 Years.

In the event of your death, an eligible survivor will receive this monthly retirement pension

An eligible survivor is usually a Pension Partner or a Beneficiary(ies)

From date of death

Pension

\$190.19

## Audit Process

To protect against fraud, we will periodically ask you to sign and return a pension confirmation letter. We appreciate your participation in this process, as it helps protect you and the pension plan.

## Your personal information

The easiest way to update your personal information is to visit [mypensionplan.ca](http://mypensionplan.ca)

|                   |                |
|-------------------|----------------|
| Member identifier | 0000000000     |
| Date of birth     | Month/Day/Year |
| Retirement date   | Month/Day/Year |

Our records indicate that your pension partner and beneficiary(ies) are:

|                  |   |
|------------------|---|
| Pension partner  | Name of your pension partner  |
| Beneficiary(ies) | Beneficiary(ies): Name of your beneficiary or The Guaranteed Term has expired - no death benefits remains for a beneficiary |

Your beneficiary information can be updated easily on [mypensionplan.ca](http://mypensionplan.ca)

If your Pension Partner is not listed here, this may be due to your plan rules. Certain plans determine Pension Partners at the time of death and therefore, do not list anyone here.

### IMPORTANT NOTES

Wondering where your spouse' information is? If your spouse is in another plan, he or she will be sent a statement separately.

### TAX SLIPS

Your 2016 T4A, will be mailed out by the end of February 2017. This information will also be available on [mypensionplan.ca](http://mypensionplan.ca) by the end of February.

### WHY DO MY DEATH BENEFITS EQUAL \$0.00?

If you have selected a pension option with a Guaranteed Period\* and the term has expired, your beneficiary benefit is no longer valid. No beneficiary name will be listed on your statement after the period has expired.

\*e.g. 5-year term, 10-year term, or a 15-year term. The guarantee period is effective from the date of your retirement.