

**TEACHERS'
PENSION PLAN
CORPORATION**
NEWFOUNDLAND
& LABRADOR

myPENSION

User Manual for Members

February 2025

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Document Version: 1.8 (February 27, 2025)

REVISION HISTORY

Version Number	Date	Description	Author
1.0	September 28, 2018	Original version.	Buck/TPPC
1.5	October 1, 2019	Added sections for Document and Beneficiary Management	Buck/TPPC
1.6	June 24, 2022	Updated sections for the new 'My Profile' main menu. Miscellaneous updates in other sections.	Buck/TPPC
1.7	April 13, 2023	Updates for name change to myPENSION	TPPC
1.8	February 27, 2025	Updates for rebranding	TPPC

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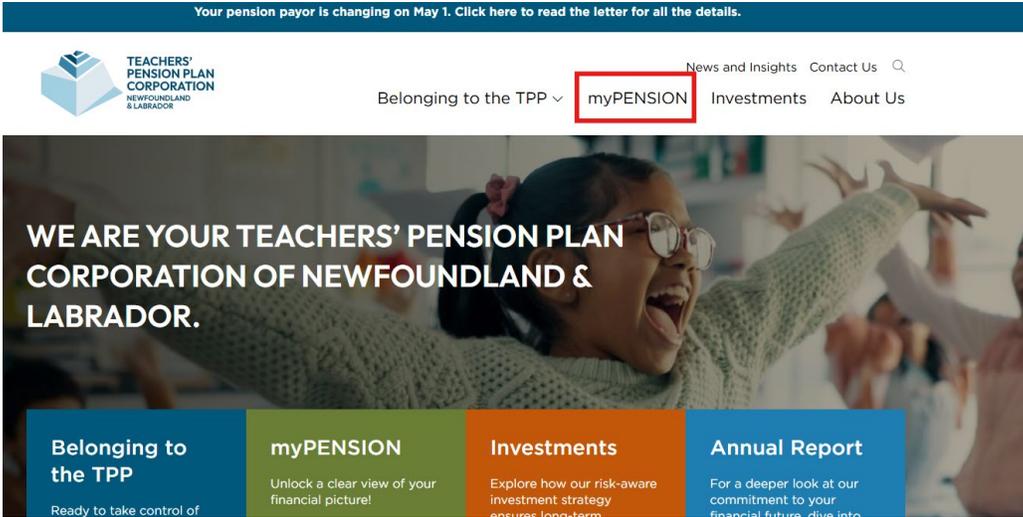
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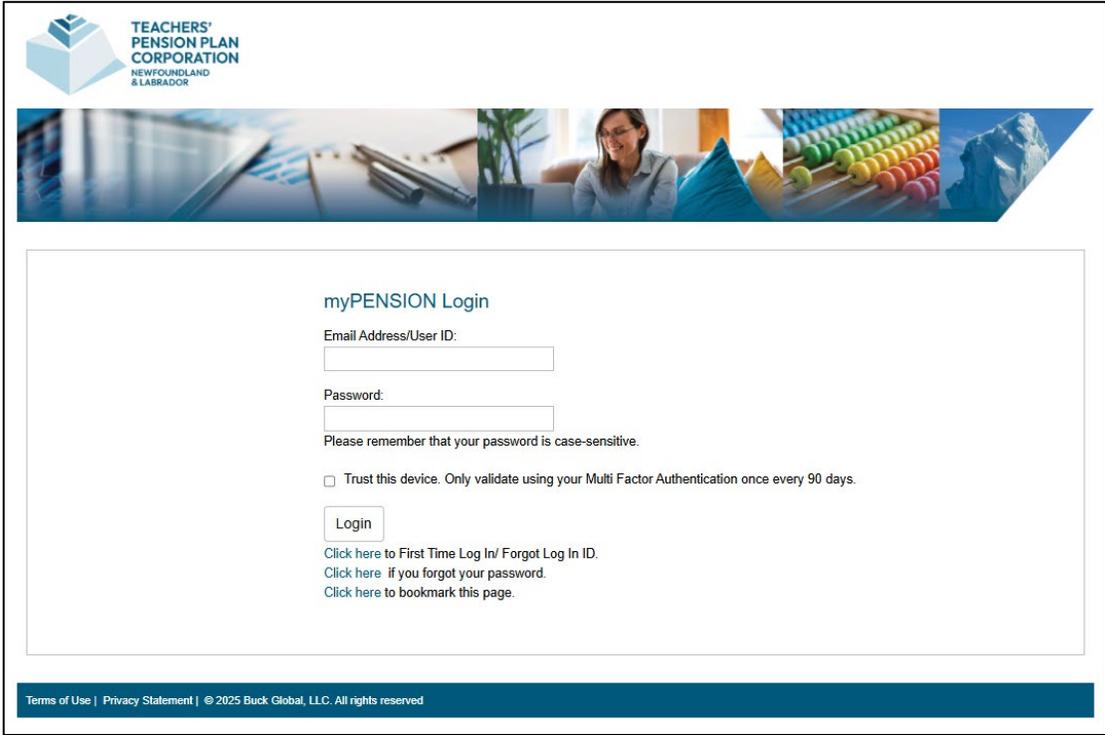
1 ACCESSING myPENSION

1.1 Authentication

To access *myPENSION*, go to the TPPC web site by visiting www.tppcnl.ca and select *myPENSION* in the navigation bar.



When starting *myPENSION*, the login screen (below) is displayed. If you have previously registered, you can type your Email Address/User ID and Password and click “**Login**” (or press Enter).



1.2 Registration

First-time users must first register by clicking on **“Click here to First Time Log In/ Forgot Log In ID”**



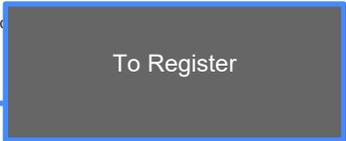
myPENSION Login

Email Address/User ID:

Password:

Please remember that your password is case-sensitive.

Trust this device. Only validate using your Multi Factor Authentication

[Click here to First Time Log In/ Forgot Log In ID.](#) 

[Click here](#) if you forgot your password.
[Click here to bookmark this page.](#)

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The Registration screen will then be displayed:

TEACHERS' PENSION PLAN CORPORATION
NEWFOUNDLAND & LABRADOR

USER REGISTRATION Login

Welcome to myPENSION

Disclaimer

Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Registration

For your initial registration you must complete this page, then you will be linked to the myPENSION Login page, Disclaimer and Security Verification.

Verification data:

Your Pension ID or Employee ID: *

[Where can I find this?](#)

Last 5 Digits of Your SIN: *

Date of Birth: *

User registration:

Enter Your Email Address: *

Confirm Email Address: *

Enter Password: *

Passwords must be at least 8 characters and must include 1 upper case letter(s), 1 lower case letter(s) and 1 number(s).
Passwords are case sensitive.

Confirm Password: *

Please enter the same Password.

For your initial registration you must complete this page, then you will be linked to the TPPC myPENSION Login page. These additional steps are only required at first Log In. Your next Log In will take you directly to myPENSION after you successfully enter your Email Address and new Password.

If you experience Log In issues with this website, please contact the Teachers' Pension Plan Corporation at 1-833-345-8772 (TPPC) or memberservices@tppcni.ca.

You must register to use the website. This registration process will protect your data privacy and ensure only you can access this personal information.

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You need to provide:

- your TPP Pension ID or Employee ID (Click on the '[Where can I find this?](#)' link to assist you in finding your TPP Pension ID or Employee ID.)
- the last five digits of your SIN
- your date of birth
- an email address
- a new password to use the next time you connect

The Registration screen can also be used if you forgot your login ID (i.e. the email address used at the time of registration) to re-register.

1.3 Multi Factor Authentication

Compromised passwords are one of the most common ways that bad guys can get your data, your identity, or your money. Using multi factor authentication (MFA) is one of the easiest ways to make it a lot harder for them. The extra security comes from the fact that somebody trying to break into your account is probably not using your device, so they'll need to have that second factor to get in.

After first log in you will be asked to enter your phone number (mobile or landline) and an email address.

MULTI FACTOR AUTHENTICATION

Please enter your phone number (mobile or landline) and email address. When validating you will have the option to receive a phone call, text or email. If your phone number and/or email address are on file, please review the information to ensure it is accurate.

Email (e.g. johndoe@tpcni.ca)

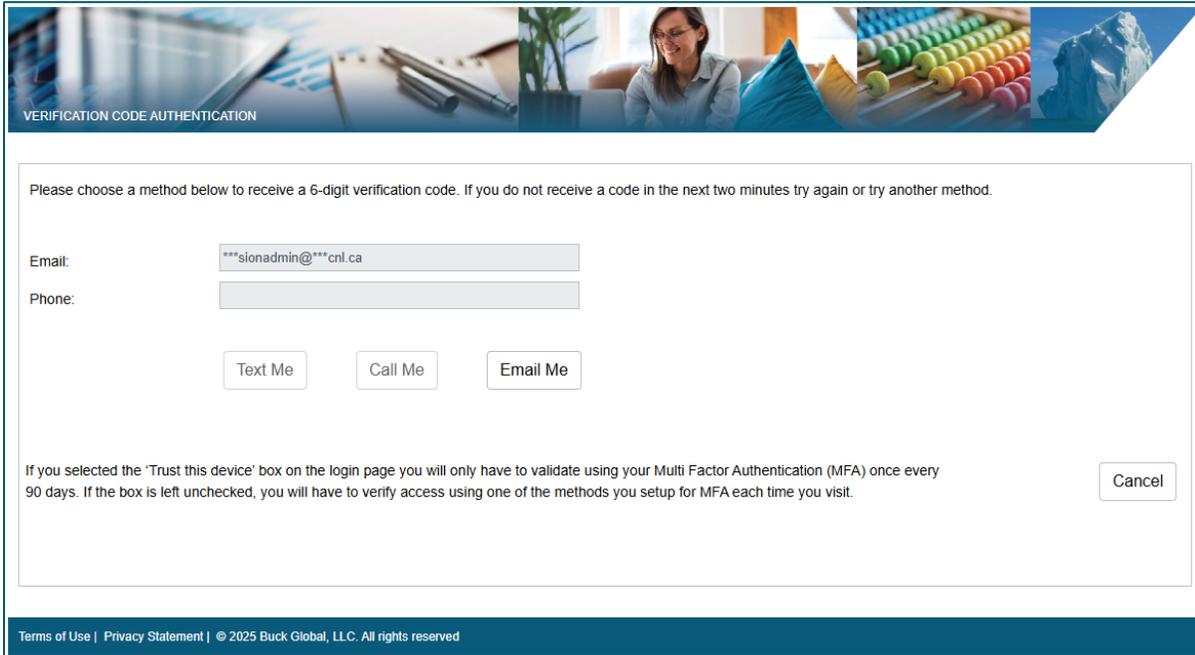
Phone (e.g. +17095551234)

* A valid email address at which you can be reached is mandatory. It does not have to be the same address as your login. Changing this email will not impact your Login ID.

Save Cancel

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You will then choose a method to receive a 6-digit verification code, by text, phone call or email.



VERIFICATION CODE AUTHENTICATION

Please choose a method below to receive a 6-digit verification code. If you do not receive a code in the next two minutes try again or try another method.

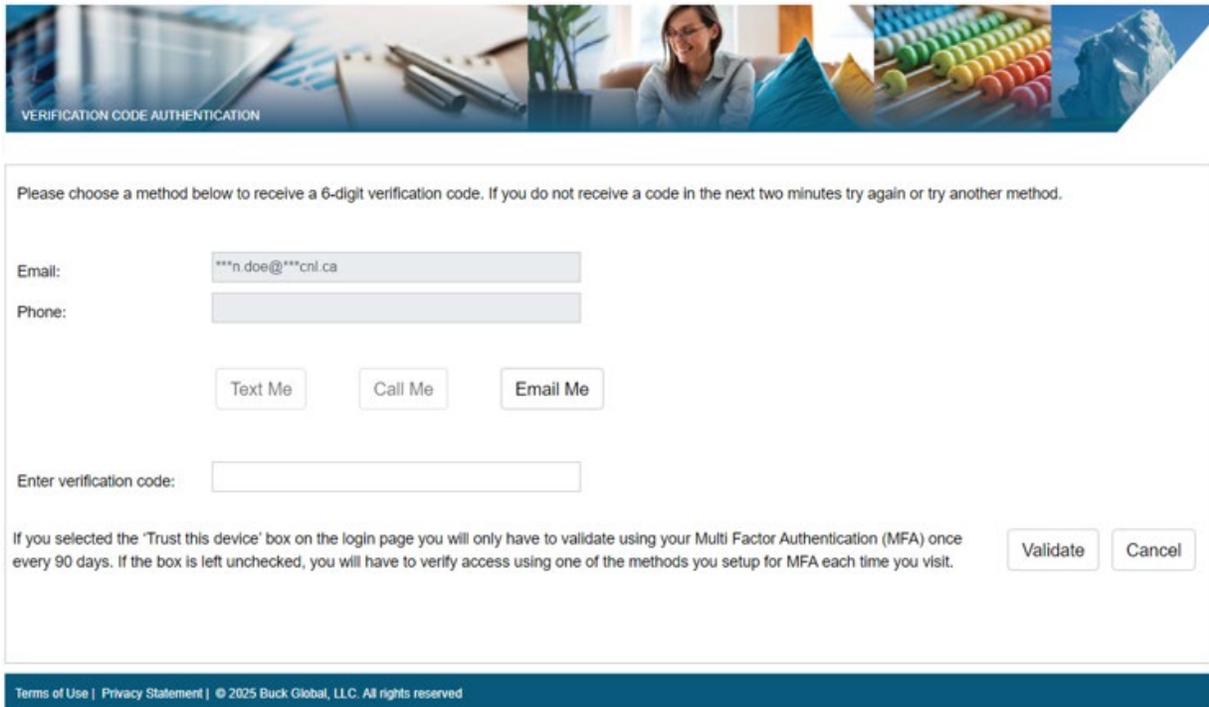
Email:

Phone:

If you selected the 'Trust this device' box on the login page you will only have to validate using your Multi Factor Authentication (MFA) once every 90 days. If the box is left unchecked, you will have to verify access using one of the methods you setup for MFA each time you visit.

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Next you will be provided the verification code by the method you chose. The code must be entered within 10 minutes of receipt.



VERIFICATION CODE AUTHENTICATION

Please choose a method below to receive a 6-digit verification code. If you do not receive a code in the next two minutes try again or try another method.

Email:

Phone:

Enter verification code:

If you selected the 'Trust this device' box on the login page you will only have to validate using your Multi Factor Authentication (MFA) once every 90 days. If the box is left unchecked, you will have to verify access using one of the methods you setup for MFA each time you visit.

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Once you have entered the code and clicked **Validate**, you are logged in to myPENSION. If you chose to “Trust this device” then you will only have to enter your User ID and Password when logging in for the next 90 days as long as you are using that same device to log in. If unchecked or using a different device, you will have to verify access using the method you selected.

1.4 Forgot Password

If you forgot the password or your account is locked, then click on “**Click here if you forgot your password**” on the first login page.

If you entered a valid User ID, an email will be sent to the email on record for Multi Factor Authentication. Note this email may be the same or different than the user id.



If you provided your correct User ID, an email has been sent to your MFA email address on file. Please follow the instructions to reset your password. If you do not receive an email in the next 20 minutes, contact TPPC at 1-833-345-8772.

myPENSION Login

Email Address/User ID:

Password:

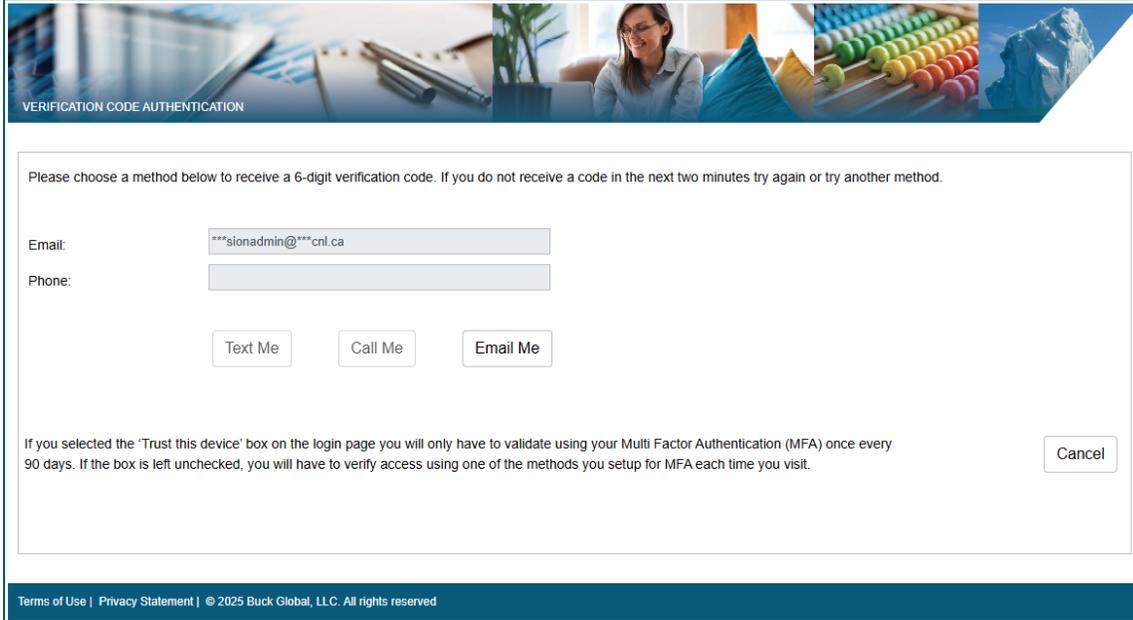
Please remember that your password is case-sensitive.

Trust this device. Only validate using your Multi Factor Authentication once every 90 days.

[Click here to First Time Log In/ Forgot Log In ID.](#)
[Click here if you forgot your password.](#)
[Click here to bookmark this page.](#)

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You will then be required to go through the MFA process after which you can set a new password.



VERIFICATION CODE AUTHENTICATION

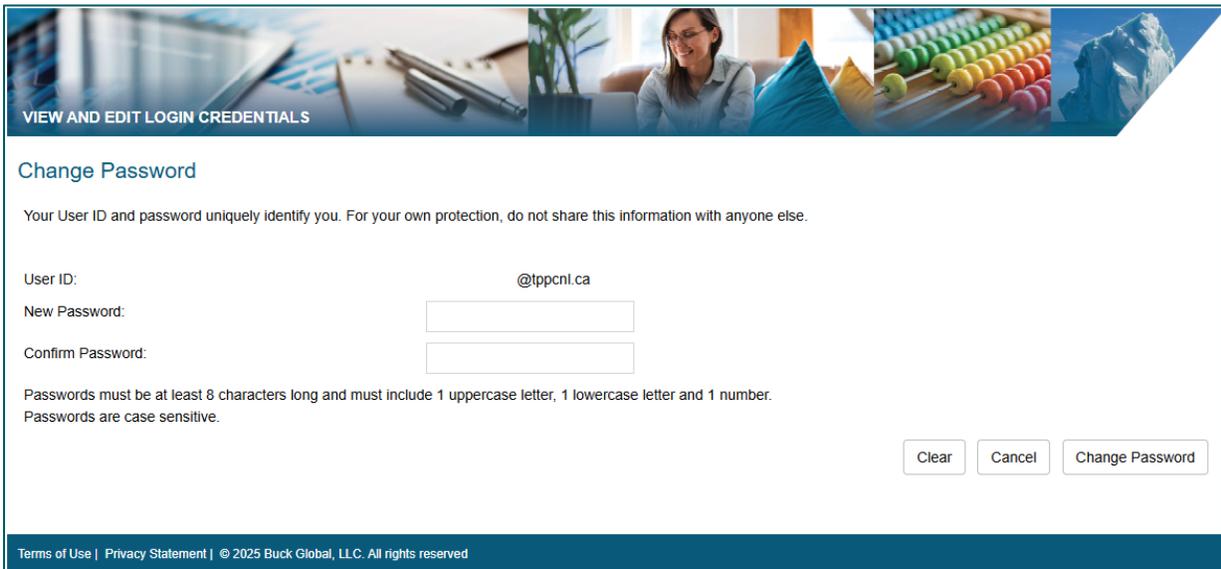
Please choose a method below to receive a 6-digit verification code. If you do not receive a code in the next two minutes try again or try another method.

Email:

Phone:

If you selected the "Trust this device" box on the login page you will only have to validate using your Multi Factor Authentication (MFA) once every 90 days. If the box is left unchecked, you will have to verify access using one of the methods you setup for MFA each time you visit.

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VIEW AND EDIT LOGIN CREDENTIALS

Change Password

Your User ID and password uniquely identify you. For your own protection, do not share this information with anyone else.

User ID:

New Password:

Confirm Password:

Passwords must be at least 8 characters long and must include 1 uppercase letter, 1 lowercase letter and 1 number.
Passwords are case sensitive.

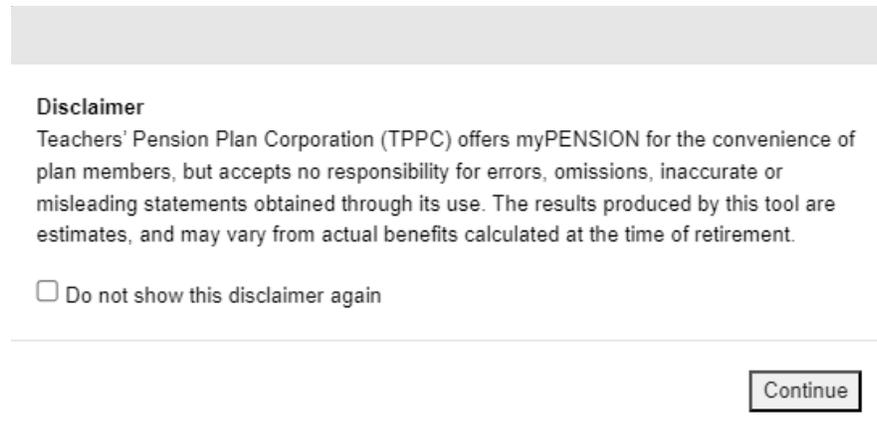
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Alternatively, you can follow the registration steps above to unlock your account. This provides the ability to change the email address (if desired) and choose a new password. As always, we are here to support you. If you need any assistance or have any questions, contact us toll free at 1-833-345-8772 or email memberservices@tpcni.ca

2 NAVIGATING THROUGH myPENSION

2.1 Welcome Screen

The first time you access *myPENSION*, the following disclaimer will appear. After reading the disclaimer you can select the check box, so the disclaimer does not appear again on future logins.



Disclaimer
Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Do not show this disclaimer again

Continue

Once your credentials have been verified, the welcome screen is displayed.

The screenshot shows the myPENSION welcome screen. At the top, there is a navigation bar with five tabs: WELCOME, PERSONAL INFORMATION, RETIREMENT MODELING, DOCUMENTS AND INFO, and MY PROFILE. A callout box labeled "Main drop-down menu" points to the navigation bar. Below the navigation bar is a banner image with a "WELCOME" label on the left and a "LOGOUT" button on the right. A callout box labeled "To end your session" points to the LOGOUT button. The main content area is divided into two columns. The left column is titled "Retirement Modeling" and contains four tiles: "Retirement Milestones" (with a stack of stones), "Defined Benefit Retirement Estimate" (with a calculator and glasses), "Retirement Planning" (with a magnifying glass), and "Past Calculations" (with a abacus). A callout box labeled "Quick links to the Retirement Modeling tools" points to this section. The right column is titled "General Information" and contains three sections: "Frequently Asked Questions:" (with a sub-section "General Documents and Links:"), "Questions:" (with a sub-section "Disclaimer:"), and "Disclaimer:". A callout box labeled "FAQs, Links to helpful documents and email address" points to the "Questions:" section. The "Disclaimer:" section contains the following text: "The information contained in and the results provided by this Retirement Modeling tool are for the information of plan members and are not intended to supply accurate legal or financial advice that can be relied upon to make retirement decisions. Teachers' Pension Plan Corporation offers this Retirement Modeling tool for the convenience of plan members but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are not binding on Teachers' Pension Plan Corporation or its employees. It is strongly recommended that you obtain a formal pension estimate and consult with a financial planner if required before making any final decisions regarding your employment or retirement benefits. If you have any questions or require any additional information regarding this Retirement Modeling tool or the rules and provisions of the Teachers' Pension Plan, please do not hesitate to contact Teachers' Pension Plan Corporation at memberservices@tppcn.ca or 1-709-793-8772 (toll free: 1-833-345-8772).

2.2 Menu Tree Structure

Each item on the main drop-down menu contains sub-menu options.

Personal Information	Retirement Modeling	Documents and Info	My Profile
<i>Member Information</i>	<i>Retirement Milestones</i>	<i>My Documents</i>	<i>Change Password</i>
<i>Plan Information</i>	<i>Defined Benefit Retirement Estimate</i>	<i>General Documents and Links</i>	<i>Update Email / User ID</i>
<i>Financial History</i>	<i>Retirement Planning</i>	<i>Upload Documents</i>	<i>Multi Factor Authentication</i>
<i>Pending Beneficiary</i>	<i>Past Calculations</i>	<i>Frequently Asked Questions</i>	
<i>Beneficiary Information</i>			

3 PERSONAL INFORMATION



You can view your latest information on file under the **Personal Information** main menu. Sub-menus are:

- Member Information
- Plan Information
- Financial History
- Pending Beneficiary
- Beneficiary Information

3.1 Member Information

The **Member Information** screen displays your latest information we have on file:

- Basic personal details
- Address and phone number
- Spouse Basic Information

You can view this information, but it cannot be changed on this page. If any information is out of date you should contact your employer to have it corrected. Most of the information displayed here is sourced from your employer.



Plan Member Basic Information

Employee ID:	TPPC0002
Pension ID:	11735944
Last Name:	Doe
Given Name:	Jane
Sex:	Female
Marital Status:	Married
Birth Date:	1969/04/01

Member Address

Address 1:	130 Kelsey Drive
Address 2:	Suite 101
Address 3:	St John'S, NL
Postal Code:	A1B 0T2
Phone Number:	7097938772

Spouse Basic Information

Last Name:	Doey
Given Name:	Joseph
Birth Date:	1958/01/02
Date of Marriage:	2010/02/01

3.2 Plan Information

The **Plan Information** screen stores the following information:

- **Plan Information**
Contains your current plan information such as your *Plan ID*, *Plan Entry Date*, *Plan Name*, *Employer*, *Payroll number*, *School* and *District*.
- **Employment Information**
Contains your current employment information as of the later of the last school year-end update or the last payroll update. Information included is *Annual Pensionable Salary*, *Member Group*, *Payroll Frequency*, *Employment Location*, *Job Classification*, *Pay Level* and *Pay Step*.

WELCOME	PERSONAL INFORMATION	RETIREMENT MODELING	DOCUMENTS AND INFO	MY PROFILE	
---------	-----------------------------	---------------------	--------------------	------------	--

PERSONAL INFORMATION | PLAN INFORMATION LOGOUT

Plan Information

Plan Member ID:	100000108
Plan Entry Date:	1990/09/01
Plan:	04 - Teachers' Pension Plan
Employer:	400 - Dept. of Education (Teachers)
Payroll:	01
School:	999 - HISTORICAL SCHOOL
District:	400 - NLESD

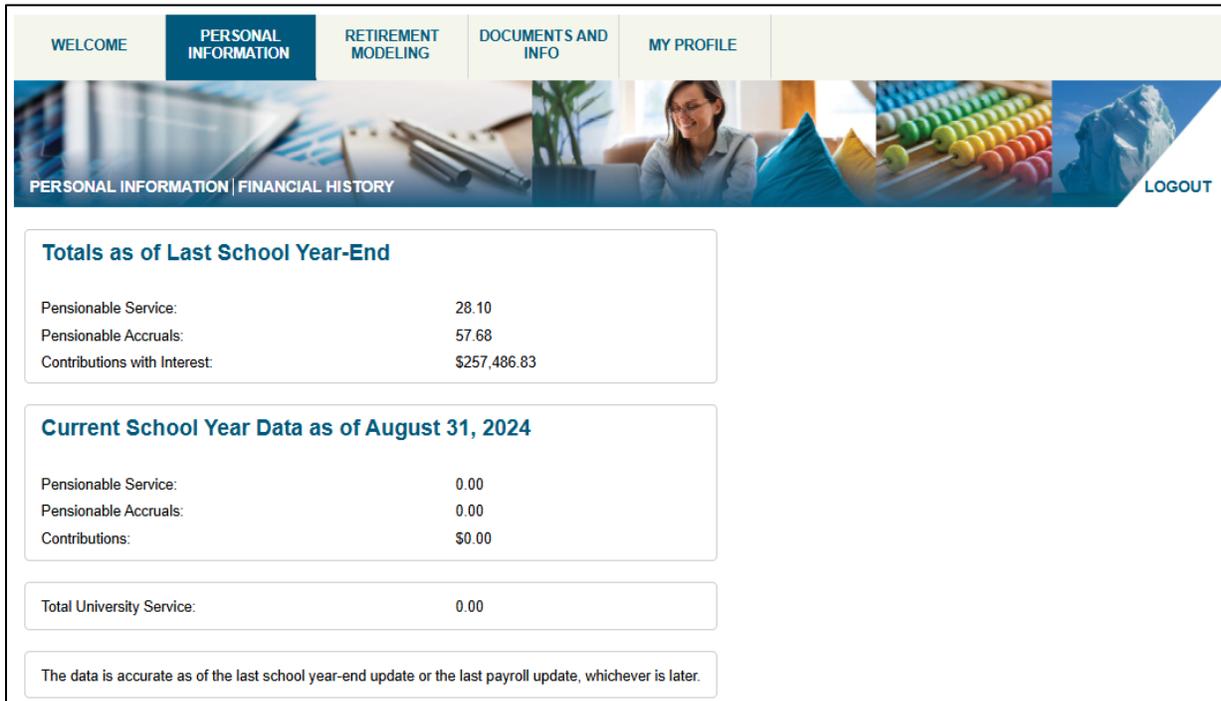
Employment Information as of August 31, 2024

Annual Pensionable Salary:	\$95,970.00
Member Group:	10 - Newfoundland and Labrador Teachers Association (NLTA)
Payroll Frequency:	Biweekly
Employment Location:	000 - DEFAULT (NO COMMUNITY DEFINED)
Job Classification:	9929 - Regular Teacher
Pay Level:	RT07 - Regular Teacher
Pay Step:	10 - PAY STEP 10

3.3 Financial Information

The **Financial History** screen stores the following information:

- **Totals as of Last School Year-End**
A summary of your *Pensionable Service, Accruals and Contributions with Interest* as of the last school year-end.
- **Current School Year Data**
A summary of your *Pensionable Service, Accruals and Contributions with Interest* for the current school year. The date displayed is the later of the last school year-end update or the last payroll update. Total University Service is also shown.



Category	Value
Totals as of Last School Year-End	
Pensionable Service:	28.10
Pensionable Accruals:	57.68
Contributions with Interest:	\$257,486.83
Current School Year Data as of August 31, 2024	
Pensionable Service:	0.00
Pensionable Accruals:	0.00
Contributions:	\$0.00
Total University Service:	0.00

The data is accurate as of the last school year-end update or the last payroll update, whichever is later.

4 RETIREMENT MODELING



You can do some retirement planning by using the **Retirement Modeling** main menu. Sub-menus are:

- Retirement Milestones
- Defined Benefit Retirement Estimate
- Retirement Planning
- Past Calculations
- Beneficiary Information

4.1 Retirement Milestones

The Retirement Milestones lists your upcoming important retirement dates with the following information:

- Milestone
- Milestone Age
- Milestone Date
- Years to Milestone
- Why It Is Important

Sample display for a member who is currently less than age 55

WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE

RETIREMENT MODELING | RETIREMENT MILESTONES

LOGOUT

Milestone	Milestone Age	Milestone Date	Years to Milestone	Why It's Important
Reduced Retirement Eligibility	55 yr. 0 mo.	October 31, 2038	13 yr., 8 mo.	This is the earliest available reduced pension. Depending on age and service the reduction to your pension may be permanent. Please contact memberservices@tpcnc.ca for more information. A bridge benefit will be included in your pension until age 65.
Unreduced Retirement Eligibility	55 yr., 8 mo.	June 30, 2039	14 yr., 5 mo.	This is the earliest date you can receive a benefit from the Pension Plan without any penalty. A bridge benefit will be included in your pension until age 65.
Normal Retirement Age	62 yr., 0 mo.	October 31, 2045	20 yr., 9 mo.	This is the typical retirement age as defined in the Pension Plan. A bridge benefit will be included in your pension until age 65.
CPP Eligibility	65 yr., 0 mo.	November 1, 2048	23 yr., 9 mo.	This is the date you can begin receiving an unreduced CPP benefit. You can begin receiving an early reduced CPP benefit at age 60.
Old Age Security Eligibility	65 yr., 0 mo.	November 1, 2048	23 yr., 9 mo.	You can begin receiving Old Age Security benefit at this date.
Latest Retirement Age	71 yr., 1 mo.	November 30, 2054	29 yr., 9 mo.	This is the latest date that you are allowed to retire from a Pension Plan perspective. You must start receiving your pension benefit before the end of the calendar year in which you turn age 71. No bridge benefit is available for retirements after age 65.

If a date is in the past, then it is not displayed, and “Attained” is shown instead.

The following milestones are displayed:

Milestone	Why It Is Important
Unreduced Retirement Eligibility	This is the earliest date that the member can receive a benefit from the Pension Plan without any penalty. A bridge benefit will be included in the member’s pension until age 65.
Normal Retirement Age	This is the typical retirement age as defined in the Pension Plan. A bridge benefit will be included in the member’s pension until age 65.
CPP Eligibility	The member can begin receiving an unreduced CPP benefit at this date. Members can begin receiving an early reduced CPP benefit at age 60.
Old Age Security Eligibility	The member can begin receiving Old Age Security benefit at this date.
Latest Retirement Age	This is the latest date that the member is allowed to retire, from a Pension Plan perspective. The member must start receiving their pension benefit by the end of the calendar year in which they turn age 71. No bridge benefit is available for retirements after age 65.

Sample display for a member who is currently over age 60

WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE

RETIREMENT MODELING | RETIREMENT MILESTONES

LOGOUT

Milestone	Milestone Age	Milestone Date	Years to Milestone	Why It's Important
Unreduced Retirement Eligibility	Attained	Attained	Attained	This is the earliest date you can receive a benefit from the Pension Plan without any penalty. A bridge benefit will be included in your pension until age 65.
Normal Retirement Age	Attained	Attained	Attained	This is the typical retirement age as defined in the Pension Plan. A bridge benefit will be included in your pension until age 65.
CPP Eligibility	Attained	Attained	Attained	This is the date you can begin receiving an unreduced CPP benefit. You can begin receiving an early reduced CPP benefit at age 60.
Old Age Security Eligibility	Attained	Attained	Attained	You can begin receiving Old Age Security benefit at this date.
Latest Retirement Age	71 yr., 3 mo.	November 30, 2025	9 mo.	This is the latest date that you are allowed to retire from a Pension Plan perspective. You must start receiving your pension benefit before the end of the calendar year in which you turn age 71. No bridge benefit is available for retirements after age 65.

4.2 Defined Benefit Retirement Estimate

The Defined Benefit Retirement Estimate is a tool that allows you to estimate projected benefits from the TPP defined benefit pension plan. It could project the benefit to a certain date or member age in the future assuming you stay in employment as a member of the TPP.

WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE

RETIREMENT MODELING | DEFINED BENEFIT RETIREMENT ESTIMATE
LOGOUT

You can use this tool to model different retirement scenarios by changing your personalized assumptions and clicking Generate Results below. Don't know what to enter? For instructions, hover over the icon ⓘ

Assumptions

Age/Date of Calculation ⓘ

⊞

Annual Base Salary ⓘ **What is your expected salary Increase? ⓘ** 0%

\$

0
5

Disclaimer

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By clicking the "Generate Results" button you are indicating that you have read and agree to the terms of the disclaimer.

Generate Results

Input Screen

Age/Date of Calculation: This can be either a date or your expected age at retirement for the calculation.

Assumptions

Age/Date of Calculation ⓘ

⊞

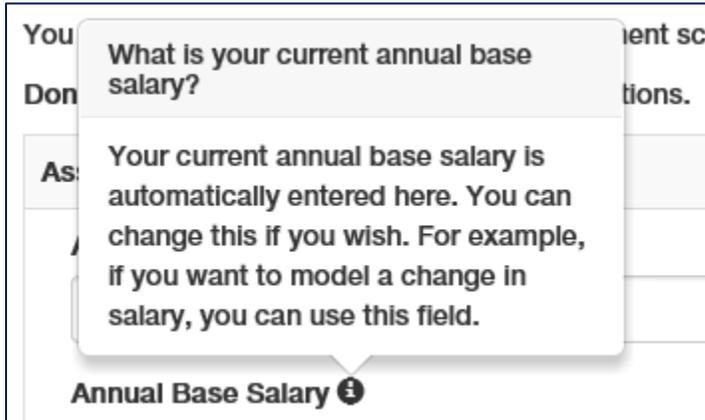
Annual Base Salary ⓘ

\$

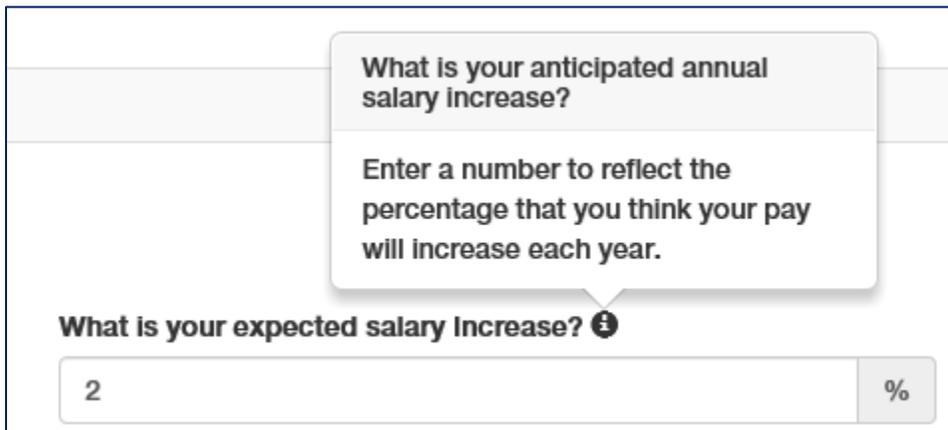
When do you think you will leave the company?

Use the calendar to provide the calculation date or enter the age of calculation.

Annual Base Salary: The default value is your current Annual Pensionable Salary, but you can modify this.



What is your expected salary increase?: The default is 2%, but you can modify this in increments of 0.5% up to a maximum value of 5%. This % increase is applied for each year between today's date and the retirement date in the calculation.



Clicking on the “**Generate Results**” button will trigger a calculation.

Detailed Results

The output of this estimator is similar to the options offered upon retirement.

- The results section will show the form of pension applicable to single members (a lifetime pension) and married members (a joint and survivor pension).
- No transfer value or excess contribution will be displayed.
- In the case where you have a small benefit, the value of the entitled pension will be displayed.

Sample Display for a Member with a Bridge Benefit until age 65

WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE


LOGOUT

Detailed Results
Overview of all Retirement Ages

Estimated Pension Benefit

Plan	Description	Benefit Before 65	Benefit After 65
TPP	Normal Form - Monthly Lifetime Pension	Under this option, you will receive a monthly pension of \$5,713.62 (before tax and other benefit deductions) starting on March 1, 2025 and payable until age 65.	From age 65, you will receive a monthly pension of \$4,543.47 (before tax and other benefit deductions) payable for your lifetime.
TPP	Normal Form - Monthly Lifetime Pension with 60% to surviving spouse	Under this option, you will receive a monthly pension of \$5,713.62 (before tax and other benefit deductions) starting on March 1, 2025 and payable until age 65.	From age 65, you will receive a monthly pension of \$4,543.47 (before tax and other benefit deductions) payable for your lifetime. Upon your death, the payment will reduce to 60% of your benefits payable to your spouse, if surviving, for the remainder of your spouse's lifetime.

Disclaimer

Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Change Assumptions

Sample Display for a Member without a Bridge Benefit

WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE






RETIREMENT MODELING | DEFINED BENEFIT RETIREMENT ESTIMATE
LOGOUT

Detailed Results

Overview of all Retirement Ages

Estimated Pension Benefit

Plan	Description	Benefit
TPP	Normal Form - Monthly Lifetime Pension	Under this option, you will receive a monthly pension of \$6,955.37 (before tax and other benefit deductions) starting on March 1, 2025 and payable for your lifetime.
TPP	Normal Form - Monthly Lifetime Pension with 60% to surviving spouse	Under this option, you will receive a monthly pension of \$6,955.37 (before tax and other benefit deductions) starting on March 1, 2025 and payable for your lifetime. Upon your death, the payment will reduce to 60% of your benefits payable to your spouse, if surviving, for the remainder of your spouse's lifetime.

Disclaimer

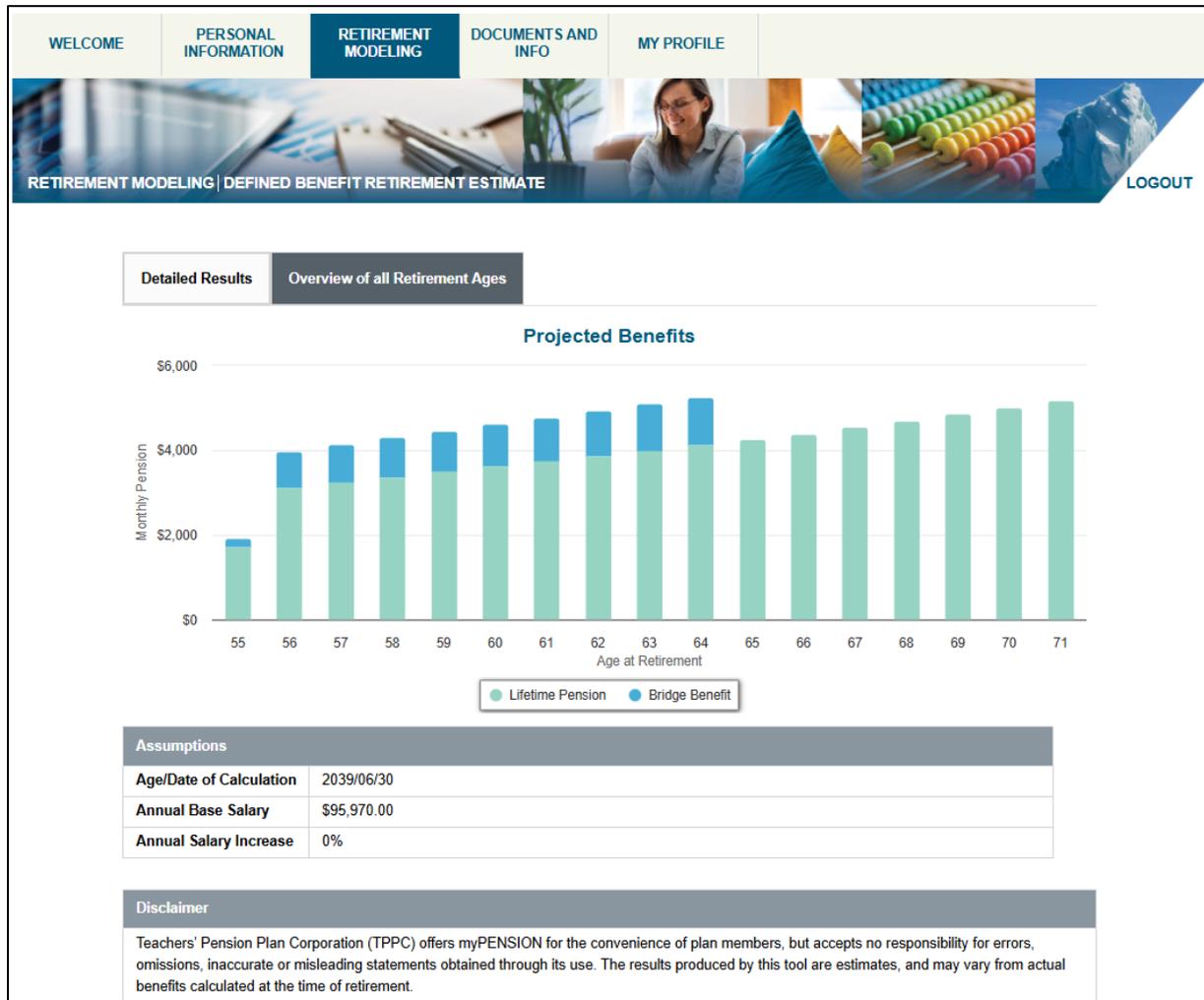
Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Change Assumptions

Overview of all Retirement Ages

The Defined Benefit Retirement Estimate chart is accessed by clicking on the '**Overview at all Retirement Ages**' option. It shows the retirement benefit at each retirement age assuming you continue accumulating service until that retirement age. This implies that you continue to accumulate service and earnings during the projection period according to the projection assumptions you provide.

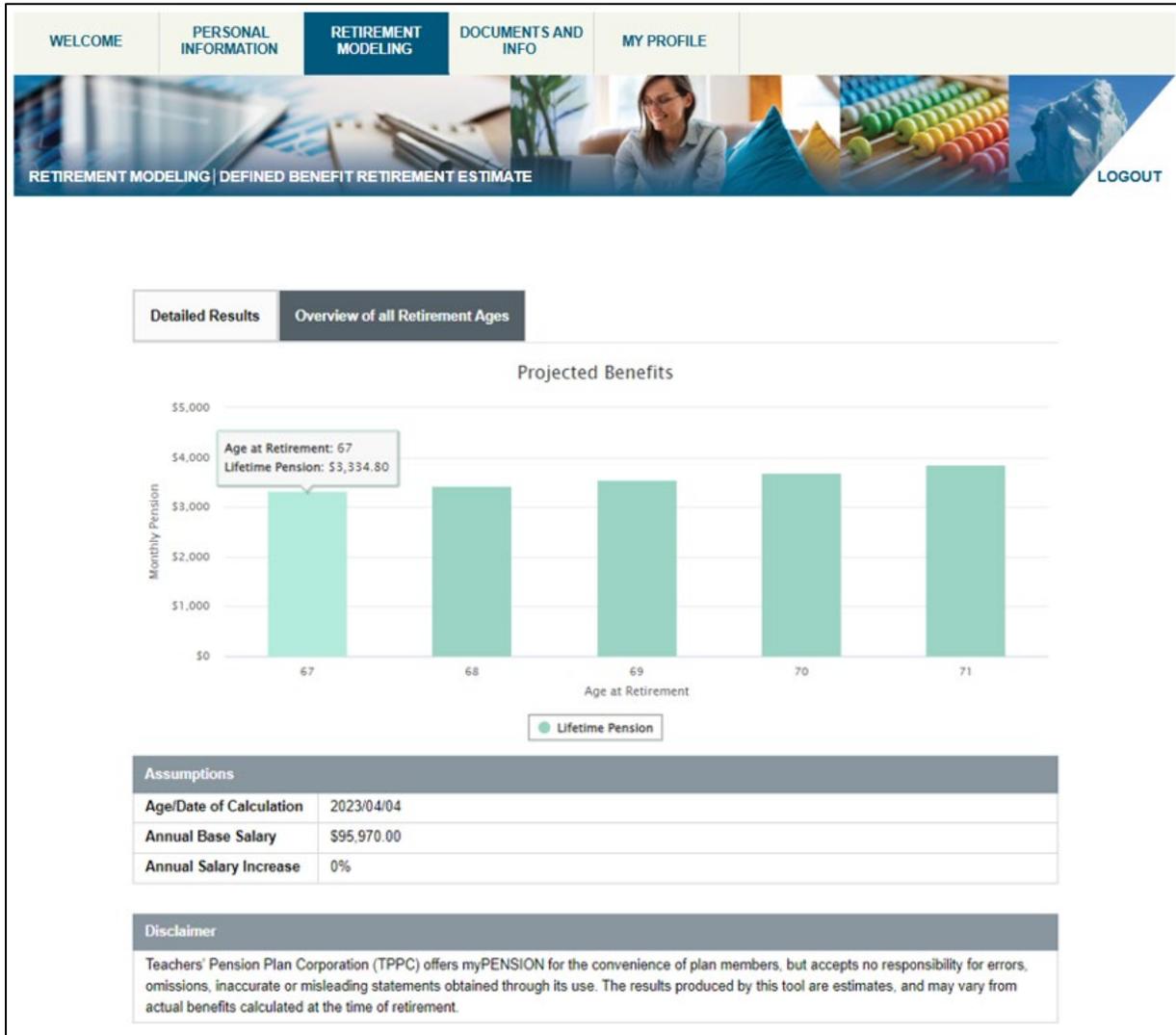
Sample display for a member with a Bridge Benefit until age 65



The **lifetime pension** is the pension that is payable at retirement age and continues beyond age 65. The **bridge benefit** is payable from retirement age to age 65.

Hovering over a bar in the chart will show the lifetime pension, the bridge benefit, and the total benefit payable at that age of retirement.

Sample display for a member without a CPP Reduction at 65



Hovering over a bar in the chart will show the lifetime pension payable at that age of retirement.

4.3 Retirement Planning

This section will provide detail on the Retirement Planning tool.

Introduction

The Retirement Planning tool is an easy-to-use tool that helps you plan your financial future. It determines your retirement needs and helps with decision making to improve your financial health. It includes all sources of income at retirement:

- Government benefit
- Current employer benefit
- Group and personal savings
- Other sources of income at retirement (e.g.: previous employer, real-estate assets)

In this tool, the “retirement goal” is defined using the following three concepts captured by information you provide:

- 1) When do you plan to start your retirement?
- 2) For how many years do you expect to need retirement income?
- 3) What percentage of your pre-retirement earnings do you need in retirement?

The Retirement Planning tool provides an interactive experience. All results are regenerated automatically when you manipulate one of the three inputs above.¹

There are two panels in this tool (each section of both panels will be described in more details below):

- **Input Panel:** In the left side of the window². Navigate to switch between the different inputs:
 - My Action Plan
 - My Savings
 - My Earnings
 - My Additional Income
 - My Additional Expenses
- **Result Panel:** In the right side of the window. Navigate to switch between the different results sets:
 - Retirement Income
 - Your Projected Balance
 - Readiness Score

¹ An exception applies to inputs under “My earnings” tab, under “Review your planner assumptions”.

² The position mentioned here is in reference to the Desktop view. Tablet and mobile views are arranged differently.

Retirement planning assumptions

Review your planner assumptions

My Action Plan ▼

Retirement Age ⓘ 60

Years Income will be Required in Retirement ⓘ 25

Desired Income Replacement ⓘ 70%

Expected Investment Return ⓘ 5.0%

Inflation Increase ⓘ 2.00%

Include CPP in Modeling? ⓘ

CPP Start Age ⓘ 65

Include Old Age Security in Modeling? ⓘ

Save Inputs

Retirement Income Your Projected Balance Readiness Score Disclaimer

Retirement Modeler Results

What you have saved based on your assumptions

0.00%	\$0	\$28,410	60
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What you actually need based on your retirement goal

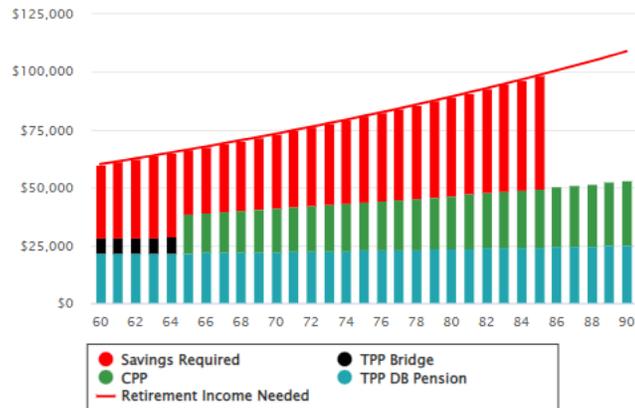
35.00%	\$18,732	\$60,125	60
--------	----------	----------	----

Annual Contribution	Total possible saving at age 60	Payments per year	Age when payments end
---------------------	---------------------------------	-------------------	-----------------------

Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Please note that based on the assumptions you entered, even if you contribute 35% of your annual earnings, you will still not reach your retirement goal.

Retirement Income Chart



Retirement Planning Assumptions

My Action Plan

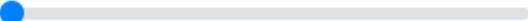
You can move the sliders to model the retirement scenario based on your retirement assumptions. These assumptions will form the basis for the estimate. You can change them at any time to model different scenarios. By clicking on , you can read an explanation for each assumption.

Retirement planning assumptions

Review your planner assumptions

My Action Plan 

Retirement Age  60



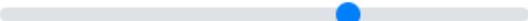
60 71

Years Income will be Required in Retirement  25



1 40

Desired Income Replacement  70%



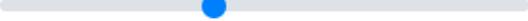
10 100

Expected Investment Return  5.0%



0 12

Inflation Increase  2.00%



0 5

Include CPP in Modeling? 

CPP Start Age  65



60 70

Include Old Age Security in Modeling? 

Save Inputs

Retirement Age (current value)

Review your planner assumptions

My Action Plan

When do you wish to retire?

Retirement Age ⓘ

You can adjust the slider between 60 and 71 years to reflect your desired age of retirement.

Years Income will be Required in Retirement (current value)

Retirement

Up to what age do you want your target income to last in retirement?

Years Income will be Required in Retirement

25 ⓘ

You can adjust the slider from age 1 to 45 to reflect the age that you would like your retirement assets to bear your retirement income to reach the targeted replacement ratio.

Desired Income Replacement (current value)%

Years Income will be Required in Retirement

25 ⓘ

Desired Income Replacement 70 % ⓘ

Expected Investment Return 5.0 % ⓘ

How much of your current income will you need when you retire?

You can adjust the slider from 10 to 100 to reflect the annual dollar amount you need to retire as a percentage of your pay at retirement. For example, if your expenses at retirement will be reduced by 40%, then your targeted retirement income should be 60%

Expected Investment Return (current value)%

Desired Income Replacement 70 % ⓘ

Expected Investment Return 5.0 % ⓘ

Inflation Increase 2.00 % ⓘ

What is your expected return on your savings before your retirement date?

You can adjust the slider from 0 to 12 to reflect your expected investment return. This will be applied on group savings accounts and personal savings accounts.

Inflation Increase (current value)%

Expected Investment Return 5.0 % ⓘ

Inflation Increase 2.00 % ⓘ

What inflation rate do you want to use?

You can adjust the slider from 0 to 5 to reflect your expected inflation rate.

Include CPP in Modeling?

Expected Investment Return 5.0 % ⓘ

Inflation Increase 2.00 % ⓘ

Include CPP in Modeling? ⓘ

CPP Start Age 65 ⓘ

Include Old Age Security in Modeling? ⓘ

Save Inputs

Do you want to include CPP/QPP in the modeling?

If you are eligible to receive Canadian Pension Plan (CPP) or Quebec Pension Plan (QPP), you can check this box to include government benefits in your modeling. The tool will assume that you are entitled to the maximum pension. However, not everyone is eligible to receive the maximum pension, so you should ask for an estimate. If you are not entitled to the maximum, then you should not include ... and use Additional Income instead.

CPP Start Age 65

Include CPP in Modeling

CPP Start Age 65 ⓘ

Include Old Age Security in Modeling

What age do you want to start receiving your CPP/QPP benefit?

You can adjust the slider anywhere between 60 and 70 years old to reflect the age you want to start receiving your CPP/QPP benefit.

Include Old Age Security in Modeling

Include CPP in Modeling? ⓘ

CPP Start Age 65 ⓘ

Include Old Age Security in Modeling? ⓘ

Save Inputs

Do you want to include Old Age Security in the modeling?

If you are eligible to receive Old Age Security (OAS), you can check this box to include OAS benefits in your modeling. If not max, Addtl income instead....

My Savings

The **My Savings** section includes user inputs for all the diverse types of savings plans available to you. You have the possibility to include RRSP, TFSA and non-registered savings from other sources.

Retirement planning assumptions

Review your planner assumptions

My Savings ▾

Personal RRSP - Current Balance ⓘ

\$ 0.00

Personal RRSP - Contribution Rate 0.00 % ⓘ

●

Personal TFSA - Current Balance ⓘ

\$ 0.00

Personal TFSA - Contribution Rate 0.00 % ⓘ

●

Non-Registered Accounts - Current Balance ⓘ

\$ 0.00

Other personal savings - Contribution Rate 0.00 % ⓘ

●

Save Inputs

Personal RRSP - Current Balance

Review your planner assumptions

My Savings

Personal RRSP - Current Balance ⓘ

\$ 0.00

Personal RRSP - Contribution Rate 0.0%

What is your current Personal RRSP balance?

This input represents your balance as of December 31, 2017. You can enter any balance between \$0 and \$2,500,000.

Personal RRSP – Contribution Rate (current value)

Retirement Planning Assumptions

Review your planner assumptions

My Savings

Personal RRSP - Current Balance ⓘ

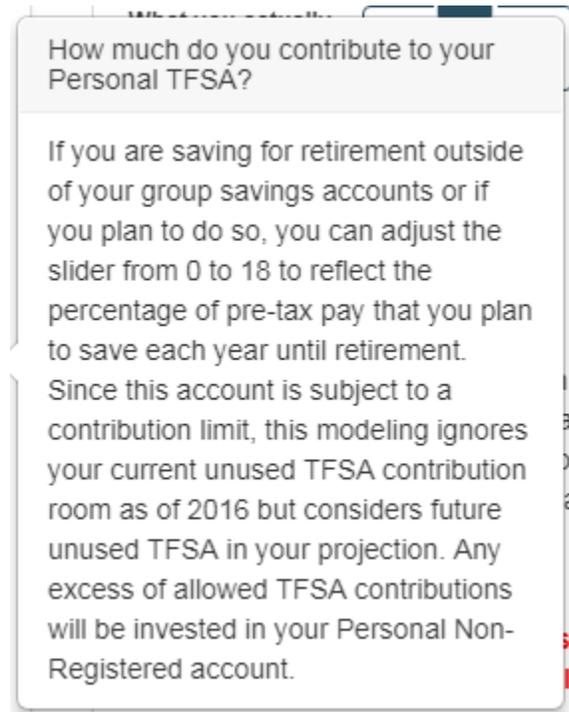
\$ 0.00

Personal RRSP - Contribution Rate 0.0%

How much do you contribute to your Personal RRSP?

If you are saving for retirement outside of your group savings accounts or if you plan to do so, you can adjust the slider from 0 to 18 to reflect the percentage of pre-tax pay that you plan to save each year in this account until retirement. Since this account is subject to a contribution limit, this modeling ignores your current unused RRSP contribution room as of 2016 but considers future unused RRSP in your projection. Any excess of allowed RRSP contributions will be invested in Personal TFSA up to the TFSA limit. The remaining amount will be invested in your Personal Non-Registered account.

Personal TFSA – Current Balance

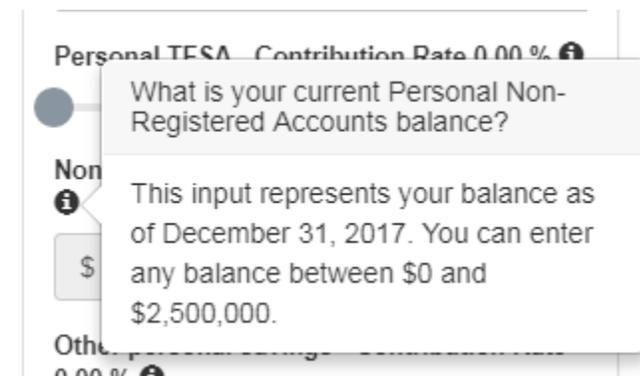


How much do you contribute to your Personal TFSA?

If you are saving for retirement outside of your group savings accounts or if you plan to do so, you can adjust the slider from 0 to 18 to reflect the percentage of pre-tax pay that you plan to save each year until retirement.

Since this account is subject to a contribution limit, this modeling ignores your current unused TFSA contribution room as of 2016 but considers future unused TFSA in your projection. Any excess of allowed TFSA contributions will be invested in your Personal Non-Registered account.

Non-Registered Accounts – Current Balance



Personal TFSA Contribution Rate 0.00 % ⓘ

●

Non-Registered Accounts

What is your current Personal Non-Registered Accounts balance?

Non-Registered Accounts ⓘ

This input represents your balance as of December 31, 2017. You can enter any balance between \$0 and \$2,500,000.

\$

Other Accounts ⓘ

0.00 % ⓘ

Other Personal Savings – Contribution Rate (current value)%

Personal TFSA - Current Balance ⓘ

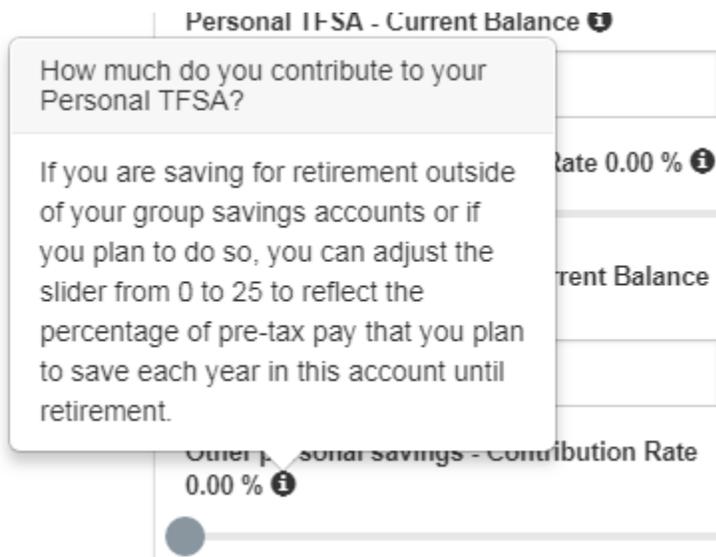
How much do you contribute to your Personal TFSA?

If you are saving for retirement outside of your group savings accounts or if you plan to do so, you can adjust the slider from 0 to 25 to reflect the percentage of pre-tax pay that you plan to save each year in this account until retirement.

Rate 0.00 % ⓘ

Current Balance

Other Personal Savings - Contribution Rate 0.00 % ⓘ



My Earnings

In this group of inputs, any change will require you to click on the **Submit** button before the changes are reflected in the results.

Retirement planning assumptions

Review your planner assumptions

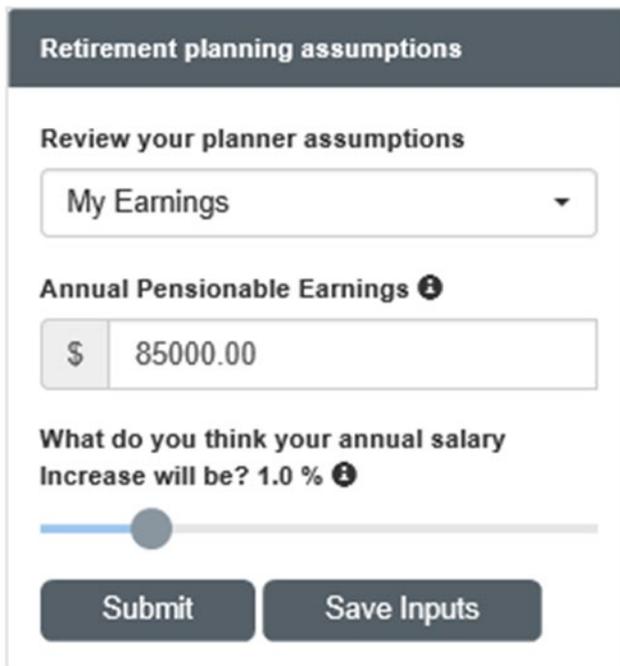
My Earnings ▼

Annual Pensionable Earnings ⓘ

\$ 85000.00

What do you think your annual salary increase will be? 1.0 % ⓘ

Submit Save Inputs



Annual Pensionable Earnings

The screenshot shows the 'Retirement planning assumptions' section of a web form. It includes a dropdown menu for 'My Earnings', a text input for 'Annual Pensionable Earnings' with a dollar sign and the value '85000.00', and a slider for 'What do you think your annual salary increase will be?' set at '1.0 %'. There are 'Submit' and 'Save Inputs' buttons. A tooltip is displayed over the 'Annual Pensionable Earnings' input, asking 'What is your current annual salary?' and explaining that the input defaults to an estimated annual salary or the last saved input, and can be overridden by entering a current annual salary as an annual dollar amount.

Retirement planning assumptions

Review your planner assumptions

My Earnings

Annual Pensionable Earnings ⓘ

\$ 85000.00

What do you think your annual salary increase will be? 1.0 % ⓘ

Submit Save Inputs

Retirement Income

Your F Bal

0

3!

A Con

What is your current annual salary?

This input defaults to an estimated annual salary or your last saved input. You may override it by entering your current annual salary in the input box as an annual dollar amount, assuming you are working full-time.

need based on your retirement goal

What do you think your annual salary increase will be? (current value) %

This screenshot is similar to the one above, showing the 'Retirement planning assumptions' section. The 'Annual Pensionable Earnings' input is still set to '85000.00'. The tooltip is now positioned over the slider for the salary increase, asking 'What is your estimated annual salary increase?' and explaining that the slider can be adjusted from 0 to 5 to reflect the percentage increase.

Retirement planning assumptions

Review your planner assumptions

My Earnings

Annual Pensionable Earnings ⓘ

\$ 85000.00

What do you think your annual salary increase will be? 1.0 % ⓘ

Submit Save Inputs

Retirement Income

What you have saved based on

What is your estimated annual salary increase?

you can adjust the slider from 0 to 5 to reflect the percentage that you think your pay will increase each year.

My Additional Income

Retirement planning assumptions

Review your planner assumptions

My Additional Income ▼

+

Save Inputs

This section allows you to include additional income in the modeling. This additional income will be used to reduce the need for you to use your personal savings to reach your retirement goal each year.

After clicking on the “+”, the following screen will be displayed:

Add Income ×

You can add any additional sources of income you anticipate receiving after you retire that is not related to your Company pension plans or other personal savings that you have already entered elsewhere in the modeler. Examples include any inheritance that you anticipate to receive after you retire, a spouse pension, post-retirement rental property income, a part-time job outside of TPP after retirement, etc.

Name *

Age Payment Starts: 55

Income Type *

Lump Sum

Life Annuity

Periodic Payment

Amount *

Add Cancel

My Additional Expenses

Retirement planning assumptions

Review your planner assumptions

My Additional Expenses ▾

+

Save Inputs

This section allows you to include additional expenses in the modeling. These additional expenses will be added to your retirement objective for each year (i.e. they are in addition to the Desired Income Replacement that you set).

After clicking on the “+”, the following screen will be displayed:

Add Expense ✕

You can add non-routine lifestyle expenditures that you are expecting after you retire. For example: travel, mortgage, children's education, etc.

Name * Age Payment Starts: 55

Expense Type *

One Time Payment

Lifetime Payment

Periodic Payment

Amount *

Add **Cancel**

Retirement Modeler Results - Retirement Income

The retirement modeler results are shown in the right section of the screen. There are four menu items as shown below, accessible by clicking on the appropriate menu label. "Retirement Income" is displayed by default.



Retirement planning assumptions

Review your planner assumptions

My Action Plan ▼

Retirement Age ⓘ 60

60 71

Years Income will be Required in Retirement ⓘ 25

1 40

Desired Income Replacement ⓘ 70%

10 100

Expected Investment Return ⓘ 5.0%

0 12

Inflation Increase ⓘ 2.00%

0 5

Include CPP in Modeling? ⓘ

CPP Start Age ⓘ 65

60 70

Include Old Age Security in Modeling? ⓘ

Save Inputs



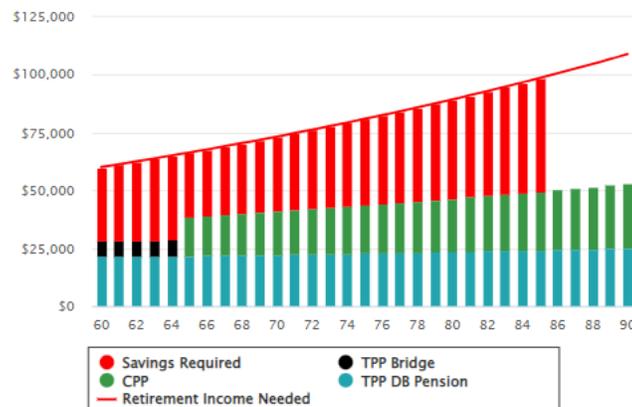
Retirement Modeler Results

	Annual Contribution	Total possible saving at age 60	Payments per year	Age when payments end
What you have saved based on your assumptions	0.00%	\$0	\$28,410	60
What you actually need based on your retirement goal	35.00%	\$18,732	\$60,125	60

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Please note that based on the assumptions you entered, even if you contribute 35% of your annual earnings, you will still not reach your retirement goal.

Retirement Income Chart



Retirement Modeler Results

The results that have been calculated using the assumptions you provided are displayed in the top row of the 'Retirement Modeler Results' section. The following information is displayed: annual contributions, total personal savings once you reach retirement age, what your annual payments will be (from all sources) and your age when your personal savings run out. The second row displays how much you need to contribute to your personal savings to meet the retirement goals you have entered. Note that the information in this section is repeated under the **"Your Projected Balance"** tab.

Retirement Modeler Results

What you have saved based on your assumptions	0.00%	\$0	\$28,410	60
What you actually need based on your retirement goal	35.00%	\$18,732	\$60,125	60
	Annual Contribution	Total possible saving at age 60	Payments per year	Age when payments end

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Please note that based on the assumptions you entered, even if you contribute 35% of your annual earnings, you will still not reach your retirement goal.

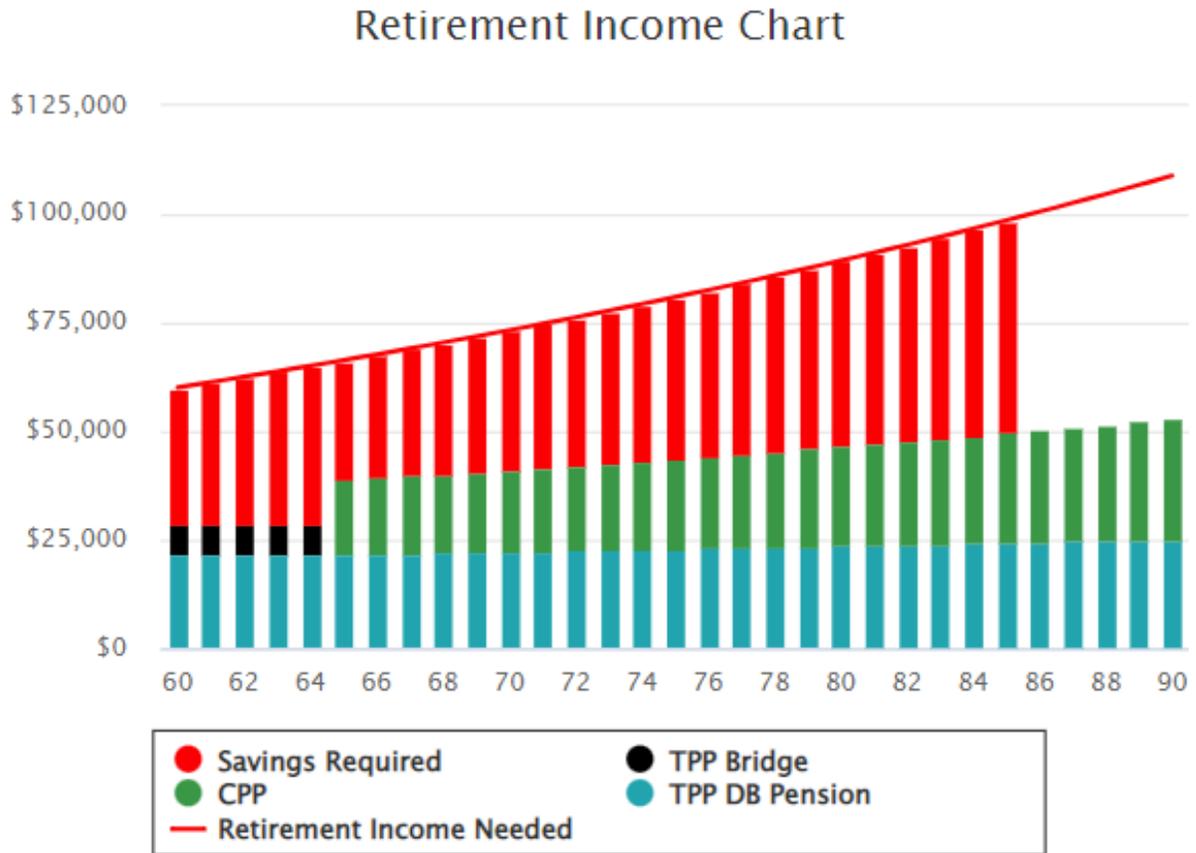
You should aim to have the '*Age when payments end*' on the first row at least as high as the one on the second row. This indicates with the assumptions you entered whether you will reach your retirement goal. In the charts, this will be reflected by the fact that there will not be any red bars.

Should you be in a situation where you do not meet your retirement goal, then consider modifying some of your assumptions. Ways to close the gap include:

- Contributing more to your personal savings
- Retiring at a later age
- Opting for a lower Desired Income Replacement
- Opting to receive the desired retirement benefit for a shorter period of time
- Increasing the return on investments

Retirement Income Chart

The Retirement Income chart is located in the “*Result Panel*”. It shows the required pension benefit for each calendar year, broken down by source. This chart shows the revenue gap in red, if applicable.



Retirement Modeler Results - Your Projected Balance

Retirement Modeler Results

The same as under the “Retirement Income” menu item.

Retirement Income	Your Projected Balance	Readiness Score	Disclaimer
--------------------------	-------------------------------	------------------------	-------------------

Retirement Modeler Results

What you have saved based on your assumptions	0.00%	\$0	\$28,410	60
What you actually need based on your retirement goal	35.00%	\$18,732	\$60,125	60
	Annual Contribution	Total possible saving at age 60	Payments per year	Age when payments end

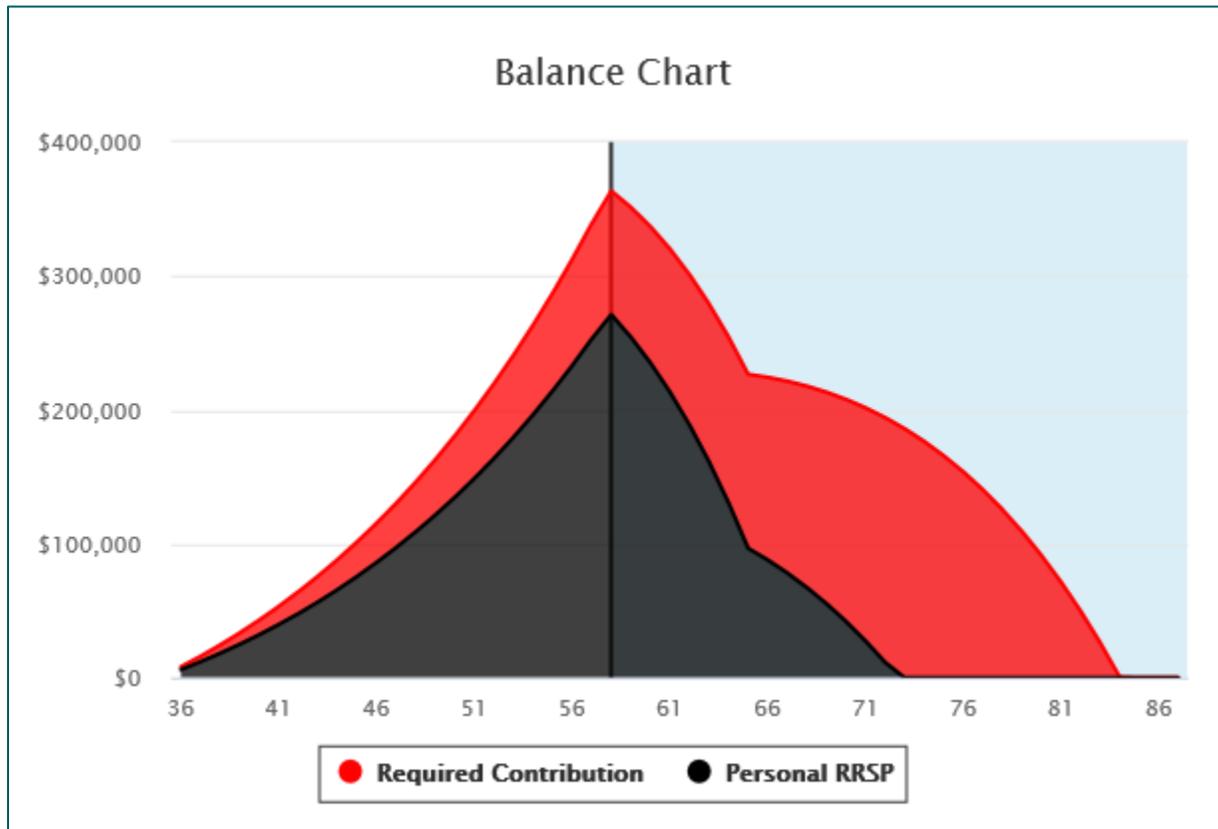
Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Please note that based on the assumptions you entered, even if you contribute 35% of your annual earnings, you will still not reach your retirement goal.

Balance Chart

The Balance Chart is located in the “Result Panel”. It shows the accumulation of personal savings during your career, and then the decrease of these savings as they are used to provide retirement benefits.

This chart shows the age at which you are expected to run out of savings. If you are not expected to reach your goal, then the gap will also be shown in red.



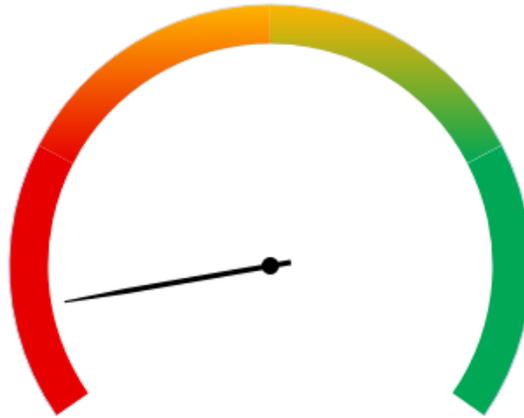
Retirement Modeler Results - Readiness Score

The Readiness Score is a measure of readiness to retire. It considers the income at retirement and the period required for your income to last. In addition, the score covers the period that you might ignore by underestimating your life expectancy. Therefore, the score is calculated as a weighted average of:

- A first factor that measures readiness during the targeted period
- A second factor that measures readiness during the remaining lifetime of your life expectancy
- The weights are attributed based on the number of years covered by each factor.

Information is provided by you to help increase your readiness score (see the 'Retirement Modeler Results' for indications on how to reach your retirement goals).

A separate menu item will show the retirement readiness as follows:



Base upon your current inputs and assumptions:

Please note that based on the assumptions you entered, even if you contribute 35% of your annual earnings, you will still not reach your retirement goal.

	Based on your assumptions	Required to reach your goal
Annual Contribution rate	0.00%	35.00%
Balance of savings at age 55	\$0	\$127,563.82
Annual payments and replacement ratio at age 55	\$50,237.76 (49.81%)	\$70,596.26 (70.00%)
Annual payments and replacement ratio at age 54	\$50,237.76 (49.81%)	\$70,596.26 (70.00%)
Income declines after age	54	60

Considerations

Here are some ways to increase your retirement readiness index:

- Can you afford to save more? Try increasing your savings rate.
- Can you achieve a greater return on your assets? Try changing your asset allocation.
- Can you retire later? Try increasing your retirement age.
- Are there other retirement assets you have not included? Input your other assets in the Savings tab.
- Are you able to change your lifestyle in retirement to lower your income replacement goal? Decrease your Income Replacement Percentage (IRP).

The last menu item labelled “Disclaimer” will show the following disclaimer:

Retirement Income	Your Projected Balance	Readiness Score	Disclaimer
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Disclaimer

The information contained in and the results provided by this Retirement Modeling tool are for the information of plan members and are not intended to supply accurate legal or financial advice that can be relied upon to make retirement decisions. Teachers’ Pension Plan Corporation offers this Retirement Modeling tool for the convenience of plan members but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are not binding on Teachers’ Pension Plan Corporation or its employees. It is strongly recommended that you obtain a formal pension estimate and consult with a financial planner if required before making any final decisions regarding your employment or retirement benefits.

If you have any questions or require any additional information regarding this Retirement Modeling tool or the rules and provisions of the Teachers’ Pension Plan, please do not hesitate to contact Teachers’ Pension Plan Corporation at memberservices@tppcnl.ca or 1-709-793-8772 (toll free: 1-833-345-8772).

4.4 Past Calculations

This screen shows a history of your past Defined Benefit Retirement Estimate calculations.

Action	Type	Description
View Delete	Estimate	Member created calculation on 02/27/2025 3:32 PM
View Delete	Estimate	Member created calculation on 02/18/2022 9:48 AM
View Delete	Estimate	Member created calculation on 02/18/2022 9:46 AM

Clicking “View” for one of the past calculations will display the same screens displayed for the original calculation.

Plan	Description	Benefit Before 65	Benefit After 65
TPP	Normal Form - Monthly Lifetime Pension	Under this option, you will receive a monthly pension of \$3,966.76 (before tax and other benefit deductions) starting on July 1, 2039 and payable until age 65.	From age 65, you will receive a monthly pension of \$3,117.36 (before tax and other benefit deductions) payable for your lifetime.
TPP	Normal Form - Monthly Lifetime Pension with 60% to surviving spouse	Under this option, you will receive a monthly pension of \$3,966.76 (before tax and other benefit deductions) starting on July 1, 2039 and payable until age 65.	From age 65, you will receive a monthly pension of \$3,117.36 (before tax and other benefit deductions) payable for your lifetime. Upon your death, the payment will reduce to 60% of your benefits payable to your spouse, if surviving, for the remainder of your spouse's lifetime.

Disclaimer
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WELCOME
PERSONAL INFORMATION
RETIREMENT MODELING
DOCUMENTS AND INFO
MY PROFILE

RETIREMENT MODELING | PAST CALCULATIONS

LOGOUT

Detailed Results

Overview of all Retirement Ages

Projected Benefits

Age at Retirement	Lifetime Pension	Bridge Benefit	Total Monthly Pension
55	\$1,800	\$200	\$2,000
56	\$3,000	\$1,000	\$4,000
57	\$3,200	\$800	\$4,000
58	\$3,400	\$700	\$4,100
59	\$3,500	\$700	\$4,200
60	\$3,600	\$700	\$4,300
61	\$3,700	\$700	\$4,400
62	\$3,800	\$700	\$4,500
63	\$3,900	\$700	\$4,600
64	\$4,000	\$700	\$4,700
65	\$4,200	\$0	\$4,200
66	\$4,300	\$0	\$4,300
67	\$4,400	\$0	\$4,400
68	\$4,500	\$0	\$4,500
69	\$4,600	\$0	\$4,600
70	\$4,700	\$0	\$4,700
71	\$4,800	\$0	\$4,800

Assumptions	
Age/Date of Calculation	2039/06/30
Annual Base Salary	\$95,970.00
Annual Salary Increase	0%

Disclaimer

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Back to All Calculations

Delete

Clicking on the “Back to All Calculations” button at the bottom of either screen will take you back to the initial “Past Calculations” screen.

WELCOME PERSONAL INFORMATION RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

RETIREMENT MODELING | PAST CALCULATIONS LOGOUT

Past Calculations

Action	Type	Description
View Delete	Estimate	Member created calculation on 02/27/2025 3:32 PM
View Delete	Estimate	Member created calculation on 02/18/2022 9:48 AM
View Delete	Estimate	Member created calculation on 02/18/2022 9:46 AM

WELCOME PERSONAL INFORMATION RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

RETIREMENT MODELING | PAST CALCULATIONS LOGOUT

Detailed Results Overview of all Retirement Ages

Estimated Pension Benefit			
Plan	Description	Benefit Before 65	Benefit After 65
TPP	Normal Form - Monthly Lifetime Pension	Under this option, you will receive a monthly pension of \$3,966.76 (before tax and other benefit deductions) starting on July 1, 2039 and payable until age 65.	From age 65, you will receive a monthly pension of \$3,117.36 (before tax and other benefit deductions) payable for your lifetime.
TPP	Normal Form - Monthly Lifetime Pension with 60% to surviving spouse	Under this option, you will receive a monthly pension of \$3,966.76 (before tax and other benefit deductions) starting on July 1, 2039 and payable until age 65.	From age 65, you will receive a monthly pension of \$3,117.36 (before tax and other benefit deductions) payable for your lifetime. Upon your death, the payment will reduce to 60% of your benefits payable to your spouse, if surviving, for the remainder of your spouse's lifetime.

Disclaimer
 Teachers' Pension Plan Corporation (TPPC) offers myPENSION for the convenience of plan members, but accepts no responsibility for errors, omissions, inaccurate or misleading statements obtained through its use. The results produced by this tool are estimates, and may vary from actual benefits calculated at the time of retirement.

Back to All Calculations Delete

Clicking on the “Delete” button from one of the two calculation screens removes the calculation record you are currently viewing.

5 DOCUMENTS AND INFO

There are two types of member documents available in myPENSION:

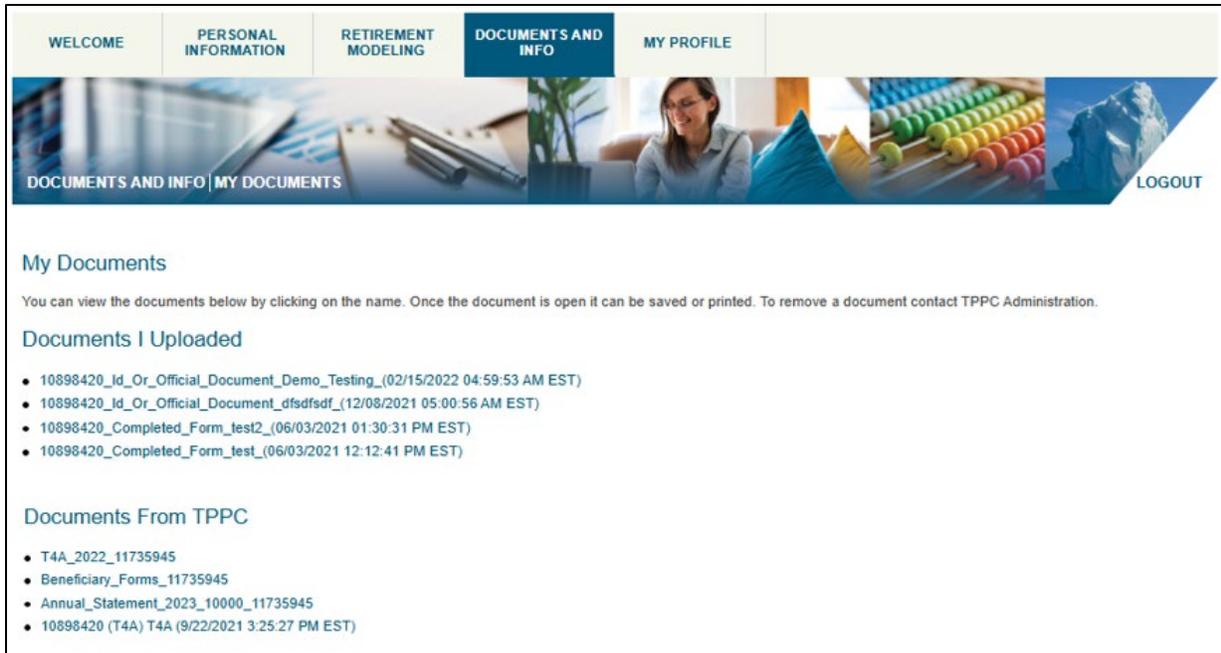
- those viewable by all members, and
- those that contain individualized content and will only be viewable by you.

Documents and Info
My Documents –view documents uploaded by the member for submission to TPPC, or those posted by TPPC. Documents in this screen are viewable only to the individual member.
General Documents and Links –view useful documents or links made available by TPPC. Items in this screen are viewable by all members.
Upload Documents – use this screen to securely submit documents to TPPC.
Frequently Asked Questions – view frequently asked questions and responses related to myPENSION.

5.1 My Documents

In this screen you can view documents that apply only to you. Other members cannot view these documents.





The 'My Documents' screen has two sections:

Documents I Uploaded

This section displays documents uploaded by the member using the *Upload Documents* page. Documents uploaded by the member will be displayed in a standard format containing the member Pension ID, the document type (either 'Completed Form' or 'ID or Official Document'), a file description entered by the member when the document is uploaded to MSS, and the date/time when the document was uploaded.

If any document listed under **Documents I Uploaded** needs to be removed, the member must contact TPPC directly.

Documents From TPPC

This section displays personalized documents made available by TPPC which are applicable only to an individual member, such as Annual Statements.

5.2 General Document and Links

The General Documents and Links screen has three sections:

Important Information

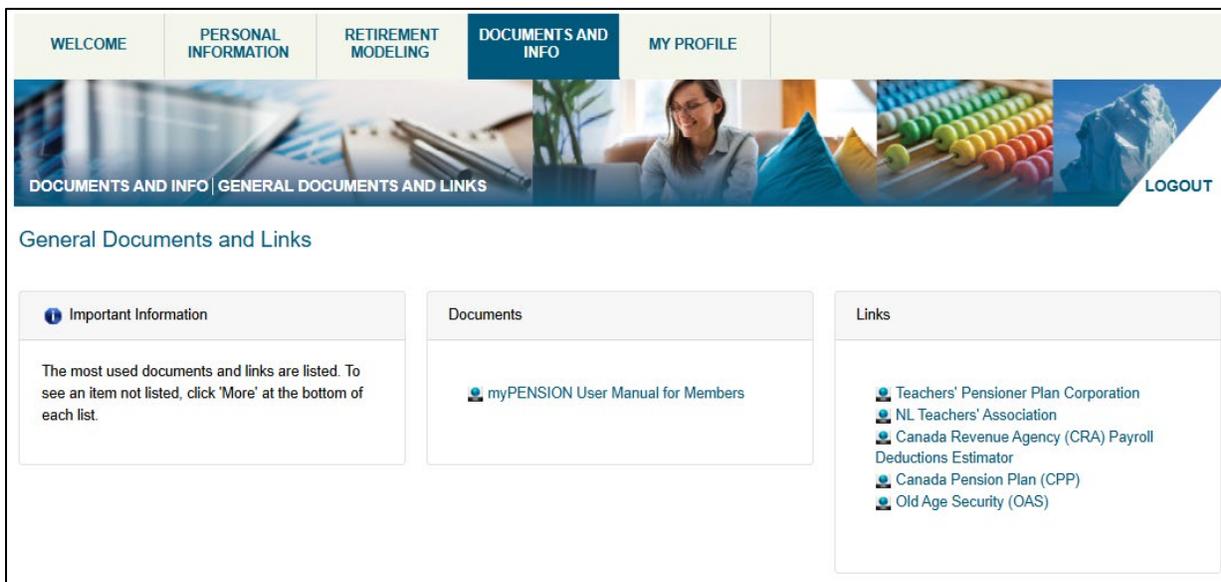
This section displays information the members may need regarding any documents or links.

Documents

This section displays general documents made available by TPPC for viewing by all members. An example of a document found here is this one - the TPPC myPENSION User Manual.

Links

This section includes links to useful sites and forms related to the TPP and retirement.



WELCOME PERSONAL INFORMATION RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

DOCUMENTS AND INFO GENERAL DOCUMENTS AND LINKS LOGOUT

General Documents and Links

Important Information

The most used documents and links are listed. To see an item not listed, click 'More' at the bottom of each list.

Documents

- [myPENSION User Manual for Members](#)

Links

- [Teachers' Pensioner Plan Corporation](#)
- [NL Teachers' Association](#)
- [Canada Revenue Agency \(CRA\) Payroll Deductions Estimator](#)
- [Canada Pension Plan \(CPP\)](#)
- [Old Age Security \(OAS\)](#)

5.3 Upload Documents

Members can securely submit documents online to TPPC using the '**Upload Documents**' feature in myPENSION.

In summary the steps are:

1. Select the document to upload.
2. Select the type of document.
3. Enter the document display name and click 'Upload'.

1. To start, click on the '**Choose Document**' button to select the document to be uploaded. The name of the selected file will appear at the right of the 'Choose Document' box once selected.



Upload Documents

Use this page to securely submit your completed forms and official documents to TPPC.

Please select a document to upload:

Choose Document No file chosen

Select

Document Name (maximum 30 characters):

Upload

Get ADOBE READER

2. Next, the '**Select**' button provides a dropdown list from where the type of document is chosen.

Two document types are available:

- *ID or Official Document*
- *Completed Form.*

Select the one that best describes the document being uploaded.



Upload Documents

Use this page to securely submit your completed forms and official documents to TPPC.

Please select a document to upload:

Choose Document No file chosen

Select

Select

ID or Official Document

Completed Form

Document Name (maximum 30 characters):

Upload

Get ADOBE READER

3. Lastly, in the **Document Name** entry box type in a concise, descriptive name for the document to be displayed in myPENSION, up to 30 characters. (e.g. "Birth Certificate" or "Passport"),



Upload Documents

Use this page to securely submit your completed forms and official documents to TPPC.

Please select a document to upload:

No file chosen

Select

Document Name (maximum 30 characters):



Then click the **'Upload'** button.

View the uploaded document by going to the **'My Documents'** screen and looking under the **'Documents I Uploaded'** banner.

5.4 Frequently Asked Questions

This screen contains answers to several Frequently Added Questions related to myPENSION.

WELCOME	PERSONAL INFORMATION	RETIREMENT MODELING	DOCUMENTS AND INFO	MY PROFILE	
---------	----------------------	---------------------	---------------------------	------------	--



DOCUMENTS AND INFO | FREQUENTLY ASKED QUESTIONS LOGOUT

Frequently Asked Questions

- What is my pension id? ▼
- What do I do if I forget my login password? ▼
- Can I change my beneficiary online? ▼
- How do I update my email address/user id? ▼
- What myPENSION support materials are available to me online? ▼
- Where can I find my most recent Annual Statement? ▼
- I have submitted my Beneficiary election in myPENSION. What happens next? ▼
- What should I do if I notice my personal information is inaccurate in myPENSION? ▼
- How long can I be inactive in myPENSION before my session times out? ▼
- What is the contact information for TPPC Pension Administration Support? ▼
- Who can see my calculations, and the information I enter into myPENSION Retirement Planning as input assumptions? ▼
- The 'Retirement Milestones' table shows that I can already retire with a reduced pension. How much is the reduction? Is it permanent? ▼
- When I perform a 'Define Benefit Retirement Estimate' in the Retirement Modeler and view the Detailed Results there are two options listed. What is the difference between these two options? ▼
- When I perform a 'Defined Benefit Retirement Estimate', the dollar amounts of the pension estimate in the 'Detailed Results' screen does not exactly match the amount displayed in the 'Overview of All Retirement Ages' for that age. Why don't these figures match? ▼
- Should I still consult a financial planning expert even though I have projections of my pension benefit and used the 'Retirement Modeling' tool to create a plan for my retirement? ▼
- When I use the Document Upload feature I receive an error message that the document is too large to be uploaded. What can I do to decrease the size of the document? ▼

6 MY PROFILE

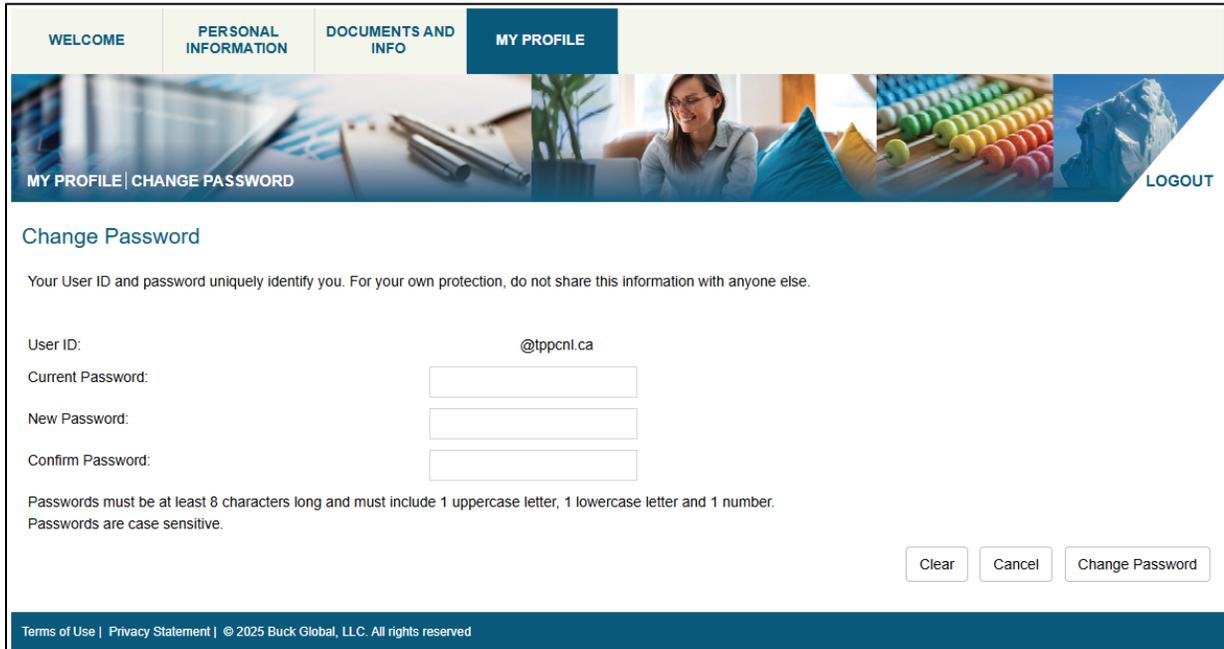


The **My Profile** menu has three submenus:

- Change Password
- Update Email / User ID
- Multi-Factor Authentication

6.1 Change Password

On this screen, you can change your myPENSION login password. The next time you log into myPENSION this password must be used.



6.2 Update Email / User ID

On this screen you will be able to modify your email address/User ID. It can be up to 50 characters. Once updated this email address is used as your login id to myPENSION, and any notifications are sent to this address. You may use the same or different email address for your Multi Factor Authentication (MFA) but change your login id does not change the address used for MFA.

The screenshot shows the 'Update Email / User ID' page. At the top, there is a navigation bar with tabs: WELCOME, PERSONAL INFORMATION, DOCUMENTS AND INFO, and MY PROFILE (which is highlighted). Below the navigation bar is a banner with four images: a desk with a laptop and pens, a woman sitting on a couch, a colorful abacus, and a blue folder. The banner contains the text 'MY PROFILE | UPDATE EMAIL / USER ID' on the left and 'LOGOUT' on the right. The main content area is titled 'Update Email / User ID'. Below the title, it says 'Your current Email/User ID is:' followed by a text input field containing '@tppcnl.ca'. A note below the input field reads: 'Note: The above email address is your myPENSION login ID. This may be different than the email used for multi factor authentication. If you wish to change that email address, you can do this by choosing Multi Factor Authentication from the My Profile menu above.' To the right of the note is an 'Edit' button. At the bottom of the page is a footer with the text 'Terms of Use | Privacy Statement | © 2025 Buck Global, LLC. All rights reserved'.

This screenshot is identical to the one above, but the text input field now contains 'email@tppcnl.ca'. The 'Edit' button has been replaced by 'Save' and 'Cancel' buttons. A callout box with a black border and white background is positioned in the lower right quadrant. It contains the text: 'Edit current Email/User ID. You will use this updated email address to login to myPENSION. Click, **Save**.' Two arrows originate from the callout box: one points to the text input field, and the other points to the 'Save' button. The footer at the bottom of the page remains the same: 'Terms of Use | Privacy Statement | © 2025 Buck Global, LLC. All rights reserved'.

6.3 Multi Factor Authentication (MFA)

At any time, you can update your information used for MFA. A valid email address is mandatory and can be the same as your User Login ID for myPENSION. It can also be a different email address as long as it's valid.

The screenshot shows a web application interface with a navigation bar at the top containing 'WELCOME', 'PERSONAL INFORMATION', 'DOCUMENTS AND INFO', and 'MY PROFILE'. Below the navigation bar is a banner image with the text 'MY PROFILE | MULTI FACTOR AUTHENTICATION' on the left and 'LOGOUT' on the right. The main content area contains a form for updating MFA information. The form includes a text input for 'Email (e.g. johndoe@tpcni.ca)' with a dropdown menu showing '@tpcni.ca' and a red asterisk indicating a required field. Below it is a text input for 'Phone (e.g. +17095551234)'. A note at the bottom of the form states: '* A valid email address at which you can be reached is mandatory. It does not have to be the same address as your login. Changing this email will not impact your Login ID.' To the right of the note are 'Save' and 'Cancel' buttons. At the bottom of the page, there is a footer with the text 'Terms of Use | Privacy Statement | © 2025 Buck Global, LLC. All rights reserved'.

A phone number is optional but good to have as an alternative.

7 APPENDIX A: BENEFICIARY INFORMATION AND PENDING BENEFICIARY FEATURES

7.1 Beneficiary Information

Selecting '*Beneficiary Information*' from the 'Personal Information' drop down menu will open the following screen:

WELCOME **PERSONAL INFORMATION** RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

PERSONAL INFORMATION | BENEFICIARY INFORMATION LOGOUT

Beneficiary Information

Before completing the beneficiary designation form, it is important to note that this form will be void if you do not follow the instructions outlined.

In accordance with the Plan Text, upon your death a survivor benefit is made payable to your Principal Beneficiary (which means your spouse or cohabiting partner):

- If no Principal Beneficiary, then equally to dependent children.
- If no Principal Beneficiary or dependent children, then equally to other dependent(s) who were dependent on you by reason of mental or physical infirmity.

[More...](#)

The beneficiary information we have on file for you is below.

Please click the 'New Beneficiary Election' button at the bottom of the page if you need to change your beneficiaries. If pending beneficiaries exist (check under the 'Pending Beneficiary' menu), you must first delete the pending record prior to making the change.

You may change your beneficiary(ies) while you are a member of the Teachers' Pension Plan. A change revokes any previously approved designations made once approved by the Teachers' Pension Plan Corporation (TPPC).

A beneficiary designation takes effect when the form is received and approved by the TPPC and is backdated to the date the form is signed.

You currently have no approved beneficiaries.

[Click New Beneficiary Election to update or change your beneficiary information.](#)

New Beneficiary Election

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The Beneficiary Information screen displays the following information:

- **Beneficiary Information:** The page contains instructions consistent with the Beneficiary Designation Form downloadable from the tpcni.ca website. Clicking the "**More...**" link will expand the text to display more instructions and clicking "**Less**" will hide the expanded text. Your current approved beneficiaries will be identified next. If you have not yet identified your beneficiaries, this will be indicated.

Principal Beneficiary (Spouse or Cohabiting partner) Information

Given Name	Last Name	SIN	Address if different than member's address	Date Of Birth	Date Of Marriage
Jane	Buck	444444400	123 Main Street Suite 1001 any town in nfld NL CAN H0H0H0	1960-06-14	1985-07-24

Dependent Children Information

Given Name	Last Name	Relationship	Date Of Birth
Kaya	Buck	Child	2022-07-01
Jimmy	Doe	Child	2010-03-04
Jenny	Doe	Child	2010-03-04
Johny	Doe	Child	2019-03-04

Other Dependent(s) Information

Given Name	Last Name	Relationship	Date Of Birth
Janey	Doe	Sibling	2010-02-02

Designated Beneficiaries Information

Given Name	Last Name or Organization Name	Relationship	Charity Reg#	Date Of Birth	Percentage
	Organization	Organization or Institution	34234234234		25
Jimmy	Doe	Child		2010-03-04	20
Jenny	Doe	Child		2010-03-04	10
	Charity	Organization or Institution	2342342342		20
Kaya	Buck	Child		2022-07-01	25

- Currently Approved Beneficiary Information:** This information includes the approved beneficiary information currently stored for you. The beneficiaries may be modified by clicking on the button 'New Beneficiary Election' at the bottom of the page. If there are no approved beneficiaries for a given beneficiary type, a message will appear in the relevant section indicating so. If you have submitted beneficiary information that is not yet approved (i.e. pending beneficiaries), only previously approved beneficiary information will appear, and the 'New Beneficiary Election' button will not be available. If there is a pending beneficiary election submission it must be approved or rejected by a TPPC Pension Administrator or deleted by you in order make the 'New Beneficiary Election' button available so new beneficiaries can be submitted.
- Principal Beneficiary (Spouse or Cohabiting partner) Information:** Contains information about your spouse or cohabiting partner. If there is no information on file, a message is displayed indicating so.

Principal Beneficiary (Spouse or Cohabiting partner) Information

Currently, you do not have a Principal Beneficiary identified.

- **Dependent Children Information:** Contains information about your dependent child(ren). If there is no information on file, a message is displayed indicating so.
- **Other Dependent(s) Beneficiary Information:** Contains information about your other dependent(s). If there is no information on file, a message is displayed indicating so.
- **Designated Beneficiaries Information:** Contains information about your designated dependent(s). If there is no information on file, a message is displayed indicating so.

Clicking on the “New Beneficiary Election” button will trigger the beginning of the beneficiary election process which guides you through screens for the Principal Beneficiary, Dependent Children, Other Dependents and Designated Beneficiaries. This button does not appear if there are pending beneficiaries awaiting approval.

You have a pending Beneficiary election in progress. If you wish to review your pending beneficiary information click [here](#)

New Beneficiary Election

If there are pending beneficiaries, a message - “You have a pending Beneficiary transaction in progress. If you wish to review your pending transaction click here.” - will appear at the bottom of the page. Clicking on the “click here” link, will trigger the presentation of the Pending Beneficiary page (seen the next section of this document).

When navigating the screens, please note that:

- Screens will be pre-populated with the latest approved beneficiaries.
- Updates made to a page are not saved until the ‘Next’ button at the bottom of the screen is selected. If you select ‘Previous’ before selecting ‘Next’ any updates on your page must be re-entered.

Principal Beneficiary Information

WELCOME **PERSONAL INFORMATION** RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

PERSONAL INFORMATION | BENEFICIARY INFORMATION **LOGOUT**

Principal Beneficiary (Spouse or Cohabiting partner) Information

To update your Beneficiaries (including Spouse) please complete the following pages. If you cannot complete the Designation in one session, the information will be lost. Please ensure you complete, save/print, sign and return the Beneficiary Designation Form to TPPC so the requested changes can be processed.

Please enter/validate your marital status and, if applicable, your spouse information:

*Marital Status:	Select	*Spouse's SIN:	
*Spouse's Given Name:		*Spouse's Last Name:	
*Spouse's Date Of Birth (yyyy-mm-dd):		Date Of Marriage (yyyy-mm-dd):	
*Spouse's Address Same As Plan Member:	<input checked="" type="checkbox"/>		
*Address Line 1:		*Address Country:	PLEASE SELECT
Address Line 2:		*Address Province:	PLEASE SELECT
*Address City/Town:		*Address Postal Code:	

Clear Entries Previous Next

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Principal Beneficiary (Spouse or Cohabiting partner) Information: Enter or view information about the spouse or cohabiting partner. Spouse information is mandatory if you indicated you have a spouse (i.e. marital status is 'Common Law Partner' or 'Married'). By default, the Principal Beneficiary is the member's spouse.

- **Marital Status Options:** Select the applicable status from the pull-down list of options.

*Marital Status:

Select
Common Law Partner
Divorced
Married
Separated
Single
Widowed

- **Spouse's SIN:** Enter the spouse's Social Insurance Number (SIN). A nine digit number is required.
- **Spouse's Given Name:** Enter the Spouse's Given Name(s).
- **Spouse's Last Name:** Enter the Spouse's Last Name.
- **Spouse's Date of Birth (yyyy-mm-dd):** Select the Spouse's Date of Birth.
- **Date of Marriage (yyyy-mm-dd):** Select the date of marriage. This field is not mandatory.

- **Spouse's Address same as Plan Member:** If the spouse's address is different from yours, unselect this check box and complete the fields. If the address check box is unselected, all fields except Address Line 2 will be mandatory when 'Country' is "Canada".

Address Line 1: Enter the Spouse's first address line.

Address Country: Enter the Spouse's Country. If Country is not "Canada" then a message will appear to indicate that the Address Lines 1 and 2 should contain the full address.

Address Line 2: Enter the Spouse's second address line if applicable.

Address Province: Enter the Spouse's Province.

Address City/Town: Enter the Spouse's City or Town.

Address Postal Code: Enter the Spouse's Postal Code. There should be no spaces.

Clicking on the "Clear Date" buttons beside Spouse's Date of Birth or Date of Marriage will remove the entered date.

Clicking on the "Clear Entries" button will clear all entry fields on the page.

Clicking on the "Previous" button will return you to the Beneficiary Information page.

Clicking on the "Next" button will validate all information and advance you to the Dependent Children Information page. Selecting this button saves the information on the page.

Dependent Children Information

On this page enter or delete information about the current beneficiaries identified as Dependent Children. All information is mandatory. To update an entry that appears in the table it must be deleted, and a new entry added with the revised information.

The screenshot shows the 'Dependent Children Information' page in the myPENSION system. At the top, there is a navigation menu with 'PERSONAL INFORMATION' highlighted. Below the menu is a banner with images of a laptop, a woman, and a calculator. The main content area has the following elements:

- Section Header:** Dependent Children Information
- Text:** Dependent children eligible to receive a survivor benefit as per the Plan Text are:
- Eligibility List:**
 - Children up to age 18 years of age.
 - Children between 18 and 24 years of age if they are in continuous full-time attendance at a recognized educational institution. Proof of full-time student status will be required at the time of any claim.
 - Infirm child (regardless of age).
- Text:** Please provide the information below for each of your dependent children, if applicable, and click Add Child:
- Form Fields:**
 - *Given Name:
 - *Last Name:
 - *Date Of Birth (yyyy-mm-dd):
- Buttons:** Add Child, Cancel
- Message:** Currently, you do not have any Dependent Children Identified.
- Navigation:** Previous, Next

- *Given Name:* Enter the Dependent Child's Given Name(s).
- *Last Name:* Enter the Dependent Child's Last Name.
- *Date of Birth (yyyy-mm-dd):* Select the Dependent Child's date of birth.

Click the “**Add Child**” button to add the entry to the table.

Click the “**Cancel**” button to clear the entry fields not yet added to the table.

Click the “**Delete**” link beside a table entry to remove the entry from the table.

Click the “**Previous**” button to return to the ‘Principal Beneficiary Information’ page. **Note:** Clicking ‘Previous’ before clicking ‘Next’ will result in the loss of changes made to the page.

Click the “**Next**” button to validate all information on the page and advance to the ‘Other Dependent Information’ page.

Other Dependent Information

This page contains information about the current beneficiaries identified as Other Dependents. All information is mandatory.

Other Dependent Information

Other dependents eligible to receive a survivor benefit as per the Plan Text are parents, grandparents, brothers, sisters or grandchildren who are financially dependent on you for support and are:

- Under 18 years of age,
- Under 24 years of age and in full-time attendance at a recognized educational institution, or
- Mentally or physically infirmed (regardless of age).

Please provide the information below for each of your other dependents, if applicable, and click 'Add Dependent'.

*Given Name:

*Last Name:

*Date Of Birth (yyyy-mm-dd):

*Relationship:

*Reason Of Dependency:

Currently, you do not have any Other Dependents Identified.

- **Given Name:** Enter the Other Dependent's Given Name(s).
- **Last Name:** Enter the Other Dependent's Last Name.
- **Date of Birth (yyyy-mm-dd):** Select the Other Dependent's date of birth.

Relationship: Enter the relationship of the 'Other Dependent' by selecting an option from the pull down menu. (e.g. the 'Other Dependent' is your Grandchild). If there is a beneficiary with a relationship other than those listed here or on a previous page, you can add that beneficiary in the 'Designated Beneficiary Information' page.

*Relationship:

- Grandchild
- Grandparent
- Mother/Father-in-Law
- Parent
- Sibling

Reason of Dependency: Enter the reason for the dependency (e.g. age, infirmity).

Click the **“Add Dependent”** button to validate all entry fields and add the entry to the table.

Click the **“Cancel”** button to clear all entry fields not yet added to the table.

Click the **“Delete”** link beside a table entry to remove that entry from the table.

Click the **“Previous”** button to return to the Dependent Children Information page.

Click the **“Next”** button to validate all information and advance to the Designated Beneficiary Information page.

Designated Beneficiary Information

This page contains information about the current beneficiaries identified as Designated Beneficiaries. Some information is mandatory, while other fields are conditionally mandatory based on the ‘Relationship’ selected.

The screenshot shows the 'Designated Beneficiary Information' page. At the top is a navigation bar with tabs: WELCOME, PERSONAL INFORMATION (selected), RETIREMENT MODELING, DOCUMENTS AND INFO, and MY PROFILE. Below the navigation bar is a banner image with the text 'PERSONAL INFORMATION | BENEFICIARY INFORMATION' and a 'LOGOUT' button. The main content area has the heading 'Designated Beneficiary Information' and several paragraphs of explanatory text. Below the text is a form with the following fields: *Given Name, *Last Name Or Organization, *Relationship (a dropdown menu with 'Select' visible), Charity Reg #, *Date Of Birth (yyyy-mm-dd) with a calendar icon, and *Percentage. At the bottom of the form are 'Add Beneficiary' and 'Cancel' buttons. A message box at the bottom of the form states: 'Currently, you do not have any Designated Beneficiaries Identified.' At the very bottom of the page are 'Previous' and 'Next' buttons.

- **Given Name:** Enter the Designated Beneficiary's Given Name(s).
- **Last Name or Organization:** Enter the Designated Beneficiary's Last Name or the name of the Organization to be identified. If the "Estate" is to be named, use this field and the 'Relationship' field to identify that.
- **Relationship:** Enter the relationship of the Designated Beneficiary to you (e.g. The Designated Beneficiary is your Grandchild).

*Relationship:

Select
Aunt/Uncle
Child
Cousin
Estate
Ex-Spouse
Fiance/fiancée
Friend
Godchild
Grandchild
Grandparent
Mother/Father-in-Law
Niece/Nephew
Organization or Institution
Parent
Sibling
Sister/Brother-in-Law
Trust
Other

- **Charity Reg #:** Enter the registration number of the Charity. if applicable (note: this field may only be entered when the selected Relationship is "Organization or Institution").
- **Percentage:** Enter the percentage of the remaining survivor benefits that should be paid to each Designated Beneficiary. Values from 0.01 to 100.00 are valid. When all beneficiaries have been entered, the total must add up to 100.00 or an error message will appear. Percentages may be modified in the table after initial entry.
- **Date of Birth** (yyyy-mm-dd): Select the Designated Beneficiary's date of birth if the Relationship selected is not "Estate", "Organization or Institution" or "Trust".

Examples of information entered for various kinds of Designated Beneficiaries:

- 1) **Person** – type information in all fields except 'Charity Reg #'.
- 2) **Trust** – type the name of the Trust in 'Last Name or Organization' field, select 'Trust' in Relationship pull-down list, and enter the percentage.
- 3) **Estate** – type 'Estate' in the 'Last Name or Organization', select 'Estate' in Relationship pull-down list, and enter the percentage.
- 4) **Organization** - type the organization name in the 'Last Name or Organization' field, select 'Organization or Institution' in the Relationship pull-down list, enter percentage. Enter a value in the 'Charity Reg #' field if applicable.

Clicking on the 'Clear Date' buttons beside Date of Birth will remove the entered date.

Click the 'Add Beneficiary' button to add the beneficiary to the table.

Click the 'Cancel' button to clear all entry fields on the page.

Click the 'Delete' link beside a table entry to remove that entry from the table.

Percentage: Modify percentage amounts as necessary. Note: Modifications will not be saved until the 'Next' button is clicked.

Click the 'Previous' button to return to the 'Other Dependent Information' page.

Click the 'Next' button to validate all information on the page and advance to the 'Final Step' page.

Final Step

This page finalizes the beneficiary designation process. The email address for you on file is displayed and used for communications related to the Beneficiary form submission. If needed, to update your email address select 'My Profile' main menu and then 'Update Email /User ID'.

WELCOME **PERSONAL INFORMATION** RETIREMENT MODELING DOCUMENTS AND INFO MY PROFILE

PERSONAL INFORMATION | BENEFICIARY INFORMATION LOGOUT

Final Step

In order for your beneficiary designation to become effective, you must upload the signed and witnessed form using the 'Upload Documents' tool under the 'Documents and Information' menu or email the form to memberservices@tppcnl.ca. The form can also be mailed to the Teachers' Pension Plan Corporation at 130 Kelsey Drive, Suite 101, St. John's, NL, A1B 0T2.

An email address is required for further communications related to processing this form.

The email address on file will be used for further communications related to processing this form.

Current Email Address:

You can update your email address in section My Profile → Update Email / User ID at any time.

Keep a copy of the printed beneficiary form for your records and provide a copy to your Beneficiary(ies).

You must click the 'SAVE INFORMATION AND PRINT FORM' button in order to complete the election of beneficiaries.

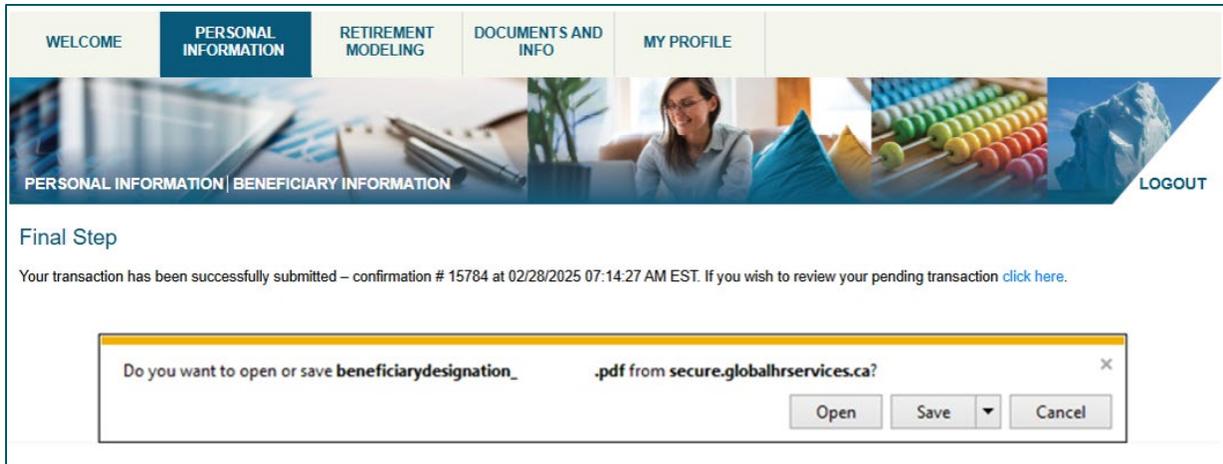
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Clicking on the 'Save Information and Print Form' button will:

- create a file of the newly provided beneficiaries on a sign-able form
- will display the submission Confirmation number, and file save options.

Note: depending on the device and browser you are using the behavior may deviate slightly from what is described here, but the overall functionality is consistent.

Click the 'Previous' button to return to the Designated Beneficiary Information page.



Click the 'click here' link to display the 'Pending Beneficiary' page.

Click the 'Open' button to open the file noted in the message (the filename includes your Pension ID).

Click on the down arrow of the 'Save' button and select 'Save As' to browse to save to a location on your laptop or other device.

NOTE: You must open the form listed on the bottom of the web browser, or, if 'Save' is clicked, find the location of the web downloads to print the file. You may put the file wherever desired using the 'Save As' function of the browser or 'File'/'Save As' of the Adobe PDF Reader. The original completed form generated must be signed and sent to TPPC either electronically or via post.

Upload the signed and witnessed form using the 'Upload Documents' tool under the 'Documents and Information' menu or email the form to memberservices@tppcnl.ca. The form can also be mailed to the Teachers' Pension Plan Corporation at 130 Kelsey Drive, Suite 101, St. John's, NL, A1B 0T2, This form is required to complete the review and approval of your beneficiary election.

Review and Approval by Teachers' Pension Plan Corporation

TPPC will review the signed form when it is received. You will receive an email indicating the successful approval of the form, or you will be contacted by Pension Administration if further clarification is required. Once approved the beneficiary election becomes effective as of your signature date on the form.

The Pension Administrator will ensure that there have been no changes made to the form since submitting it in myPENSION (i.e. the paper and electronic submissions must match) and validate the signatures.

You will be able to view the approved beneficiaries in the myPENSION Beneficiary Information screen under the Personal Information main menu option. Immediately after a pending form is approved, you will be able to submit a new beneficiary election. If changes are required prior to form approval, you must go to Pending Approval to delete the current pending election form.

7.2 Pending Beneficiary



The Pending Beneficiary page can be reached in three ways:

- 1) **Menu option:** select 'Personal Information' and then 'Pending Beneficiary'.
- 2) **'Final Step' confirmation page:** a link is presented upon submission of the beneficiary election.
- 3) **From the 'Beneficiary Information' page:** the link is available only when there is a pending beneficiary election in progress.

WELCOME	PERSONAL INFORMATION	RETIREMENT MODELING	DOCUMENTS AND INFO	MY PROFILE	
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Pending Beneficiary Information

A beneficiary designation takes effect when the form is received and approved by the Teachers' Pension Plan Corporation (TPPC) and is backdated to the date the form is signed.

You may change your beneficiary designation while you are a member of the Teachers' Pension Plan. A change revokes any previous designations made once approved by TPPC.

The pending beneficiary information we have on file for you is below.

If re-printing the Designation of Beneficiary Form:

- Do not cross-out, do not use white out or attempt to erase.
- Make NO stray marks or notes anywhere on the form.
- Sign and date the completed form; and ensure that your signature has been witnessed.
- Upload the signed and witnessed form using the 'Upload Documents' tool under the 'Documents and Information' menu or email the form to memberservices@tppcnl.ca. The form can also be mailed to the Teachers' Pension Plan Corporation at 130 Kelsey Drive, Suite 101, St. John's, NL, A1B 0T2.

Teachers' Pension Plan			Delete	Print Form
Beneficiary Name	Relationship	Percentage		
Principal Beneficiary				
Currently, you do not have a Principal Beneficiary identified.				
Dependent Children				
Jane Doe	Child	N/A		
Other Dependents				
Currently, you do not have any Other Dependents identified.				
Designated Beneficiaries				
Currently, you do not have any Designated Beneficiaries identified.				

The Pending Beneficiary Information screen displays:

- information about the next steps in the beneficiary election process.
- instructions for re-printing the completed form.
- all information related to the current pending beneficiary election form
- if there are no pending beneficiaries, this page displays only a message indicating so.

Approved beneficiaries are NOT displayed on the *Pending Beneficiary Information* page. You can view approved beneficiaries on the *Beneficiary Information* page.

Referencing the image above, the information displayed on the Pending Beneficiary Information page is as follows:

Beneficiary Type	Name	Relationship	Percentage
Principal Beneficiary	Displays the name of the Beneficiary.	Displays marital status of the member and the Principal Beneficiary.	N/A
Dependent Children	Displays the name of the Dependent Child Beneficiary.	Displays 'Child'.	N/A
Other Dependents	Displays the name of the Other Dependent Beneficiary.	Displays the relationship of the Other Dependent to the member (e.g. Parent).	N/A
Designated Beneficiaries	Displays the name of the Designated Beneficiary.	Displays the relationship of the Designated Beneficiary to the member (e.g. Estate, Grandparent, Sibling, Child).	Displays the percentage of the survivor benefit to be paid to the Beneficiary.

Clicking on the “Delete” button will delete the ENTIRE pending beneficiary submission file (no partial election is allowed). After deleting the pending beneficiary submission file, the member will be able to return to the Beneficiary Information page to begin a new beneficiary designation.

Clicking on the “Print Form” button will create a Beneficiary form file with your pending information entered that can be downloaded and printed

Upload the signed and witnessed form using the ‘Upload Documents’ tool under the ‘Documents and Information’ menu or email the form to memberservices@tpcni.ca. The form can also be mailed to the Teachers’ Pension Plan Corporation at 130 Kelsey Drive, Suite 101, St. John’s, NL, A1B 0T2, This is required to complete the review and approval of your beneficiary election.