TEACHERS' PENSION PLAN CORPORATION
NEWFOUNDLAND & LABRADOR

myPENSION
User Manual for Pensioners

February 2025

Document Version: 1.2 (February 28, 2025).

REVISION HISTORY

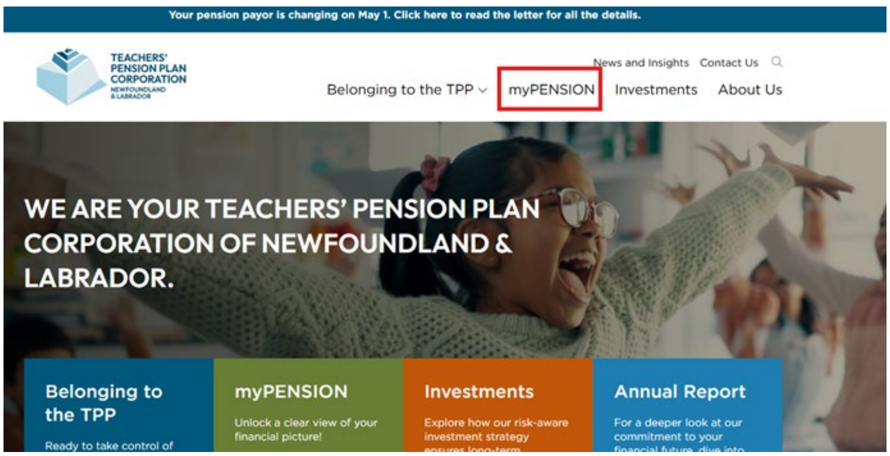
Version	Date	Description	Author
1.0	May 17, 2022	Initial Version	TPPC
1.1	April 13, 2023	Updates for name change to myPENSION	TPPC
1.2	February 28, 2025	Updates for rebranding	TPPC

TABLE OF CONTENTS

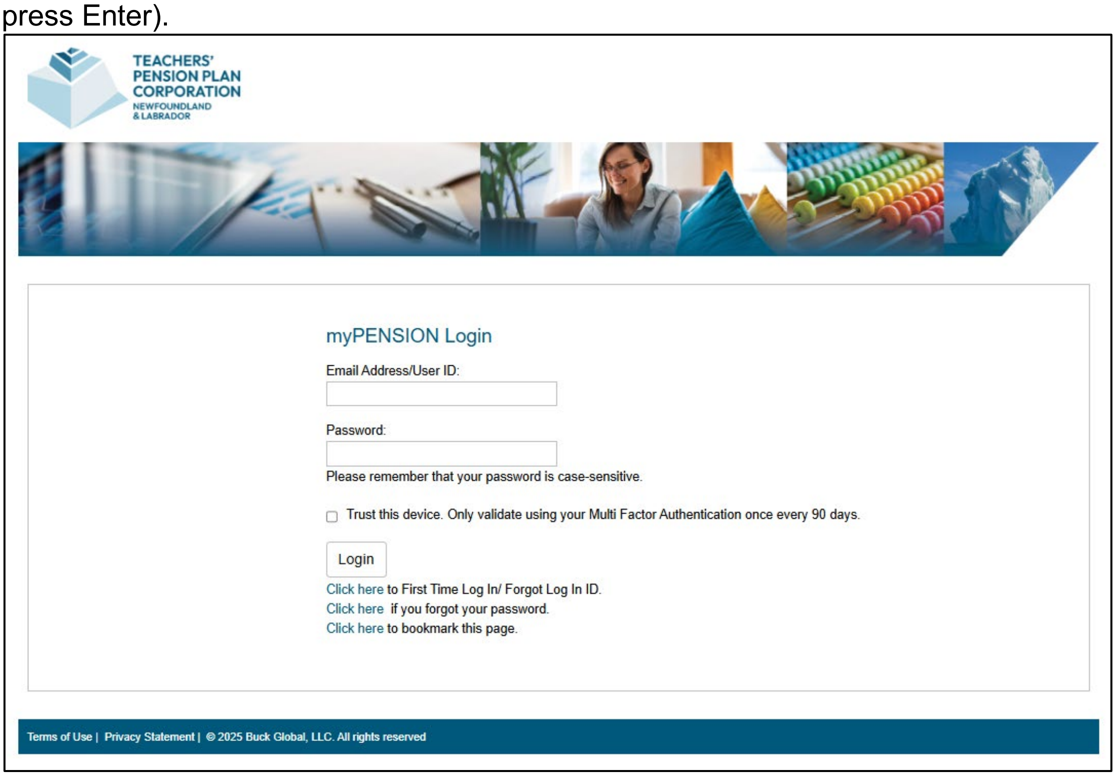
1.0 ACCESSING myPENSION

1.1 Authentication

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

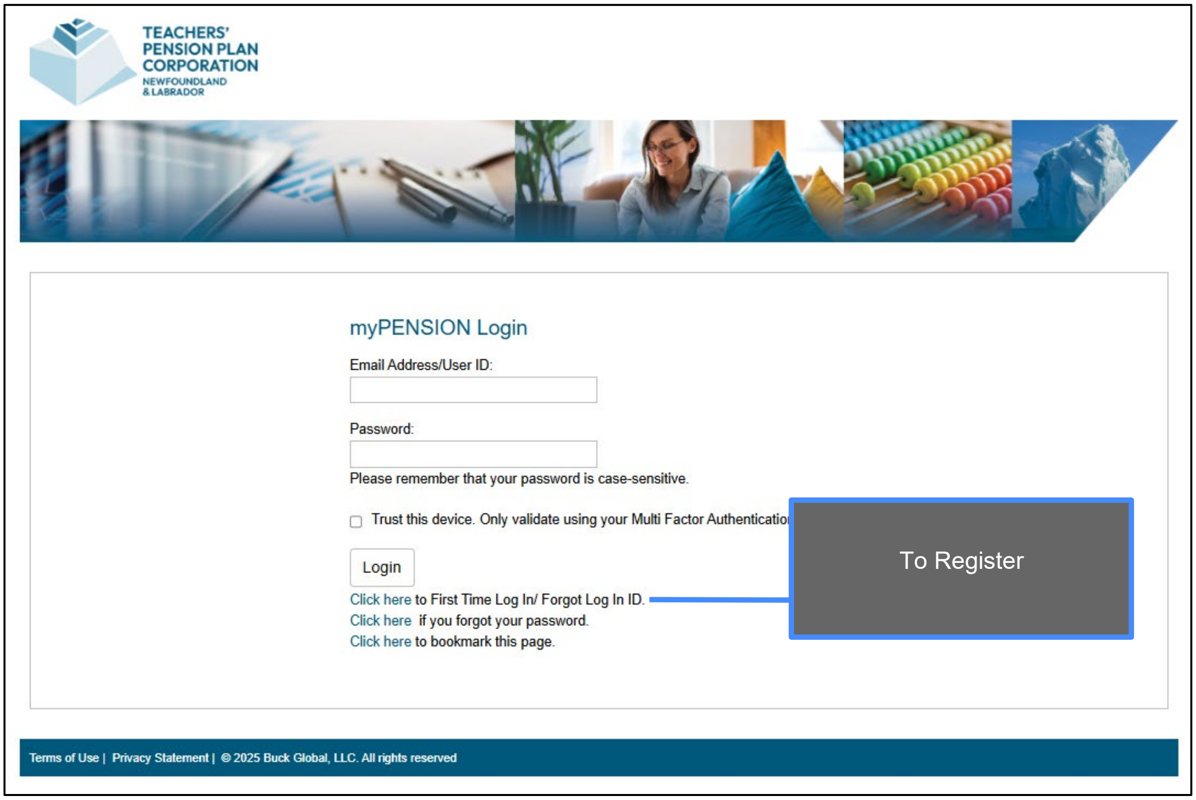


When starting *myPENSION*, the login screen (below) is displayed. If you have previously registered, you can type your Email Address/User ID and Password and click **"Login"** (or press Enter).

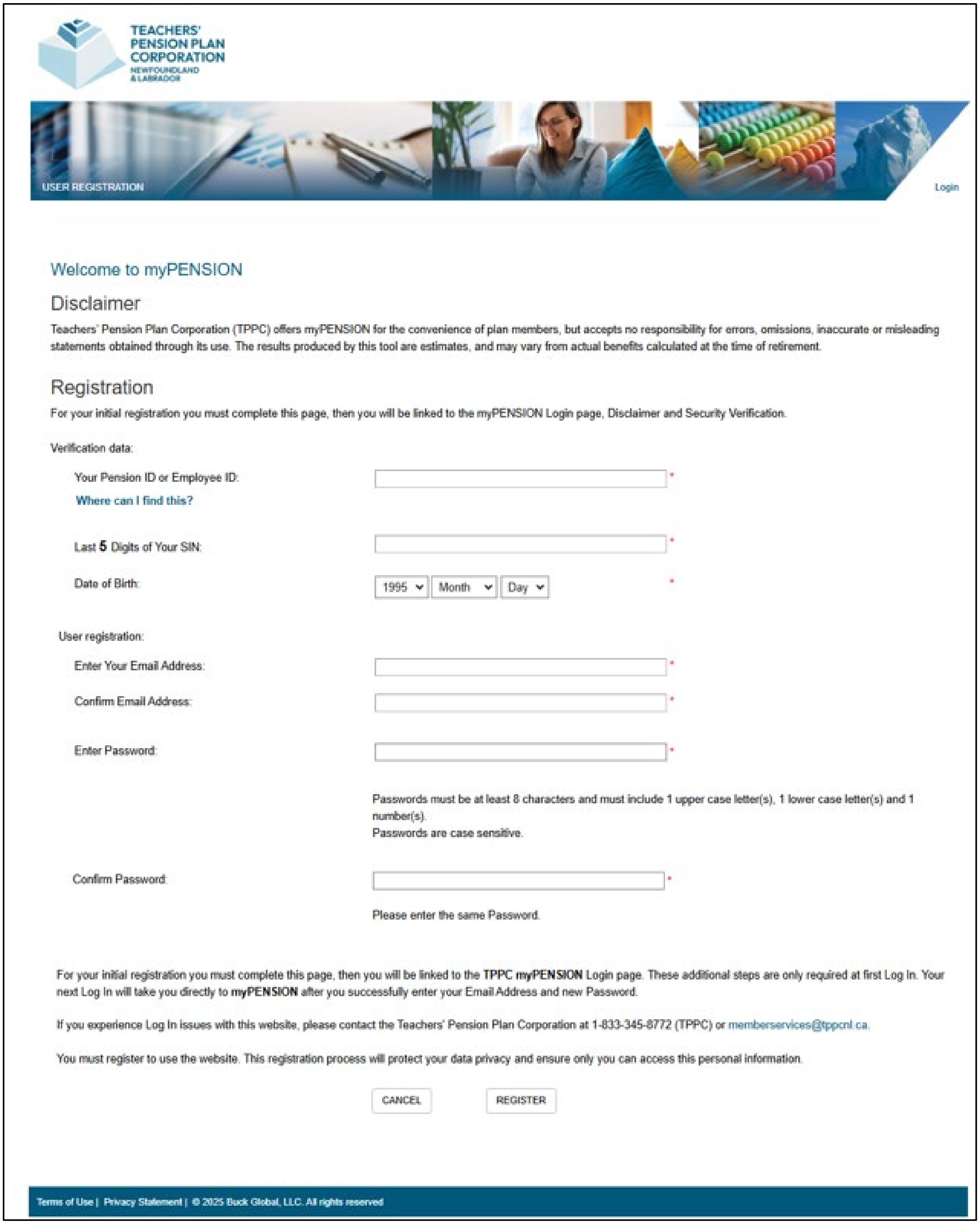


1.2 Registration

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



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: 1995 Month Day *

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@tppcnl.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.

CANCEL REGISTER

Terms of Use | Privacy Statement | © 2025 Buck Global, LLC. All rights reserved

You need to provide:

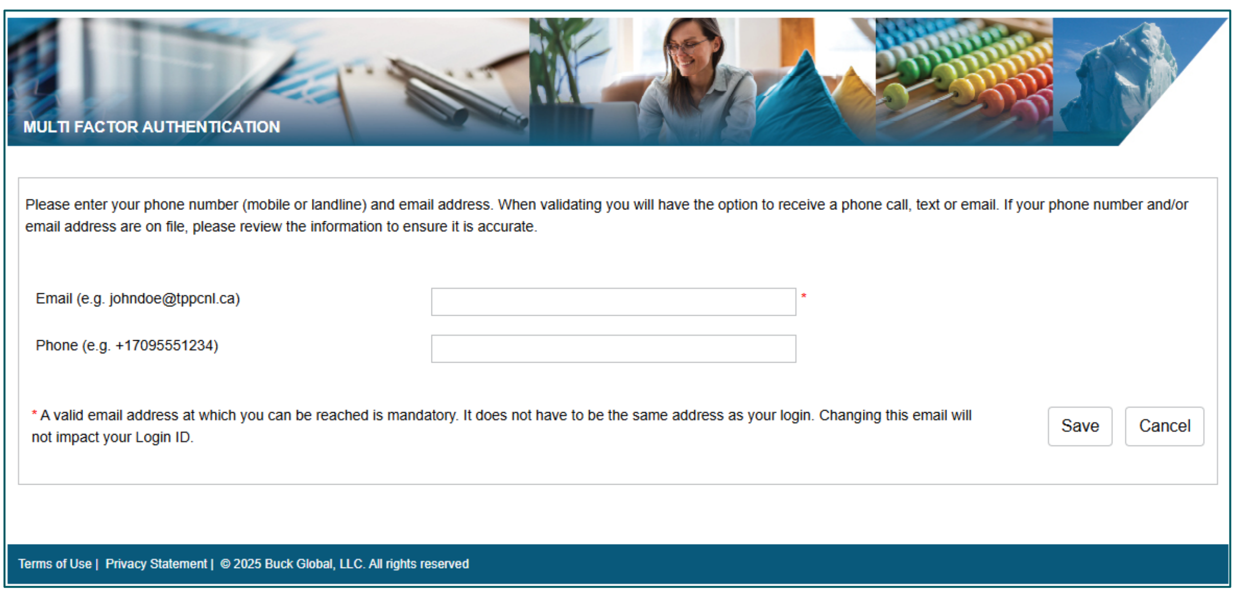
- your TPP Pension ID or Employee ID (Click on the '*Where can I find this?*' link to assist you in finding your TPP Pension ID or Employee ID.)
- the last five digits of your SIN
- date of birth
- an email address
- a new password to use the next time you connect to myPENSION

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.

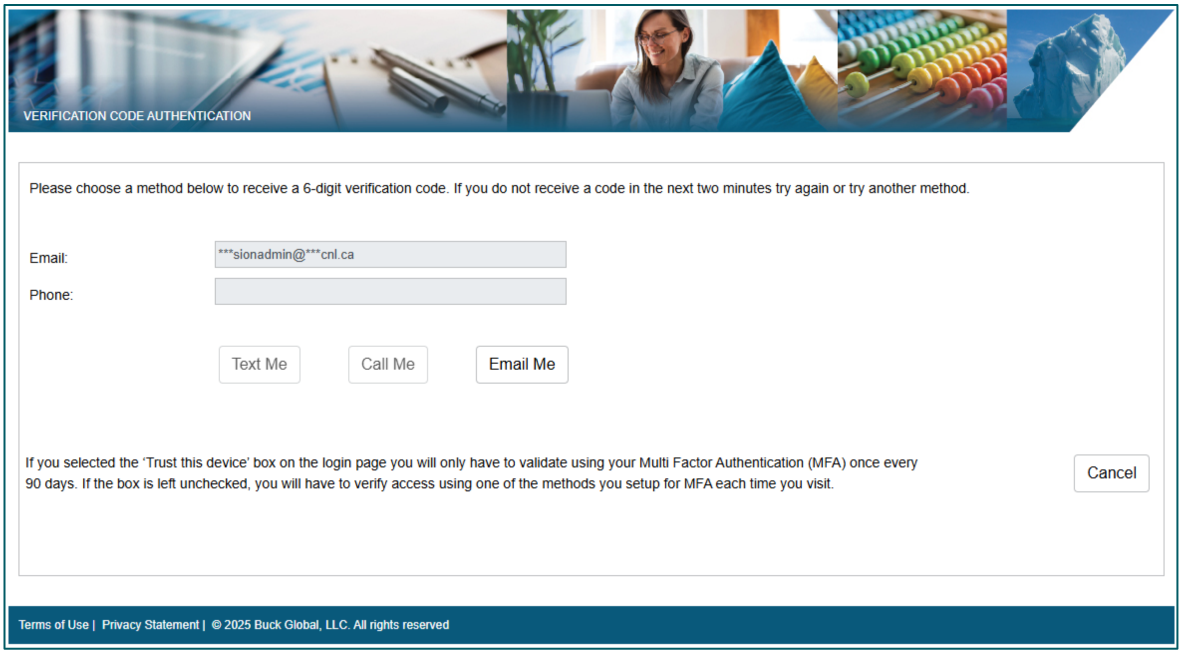
1.3 Multi Factor Authentication

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.

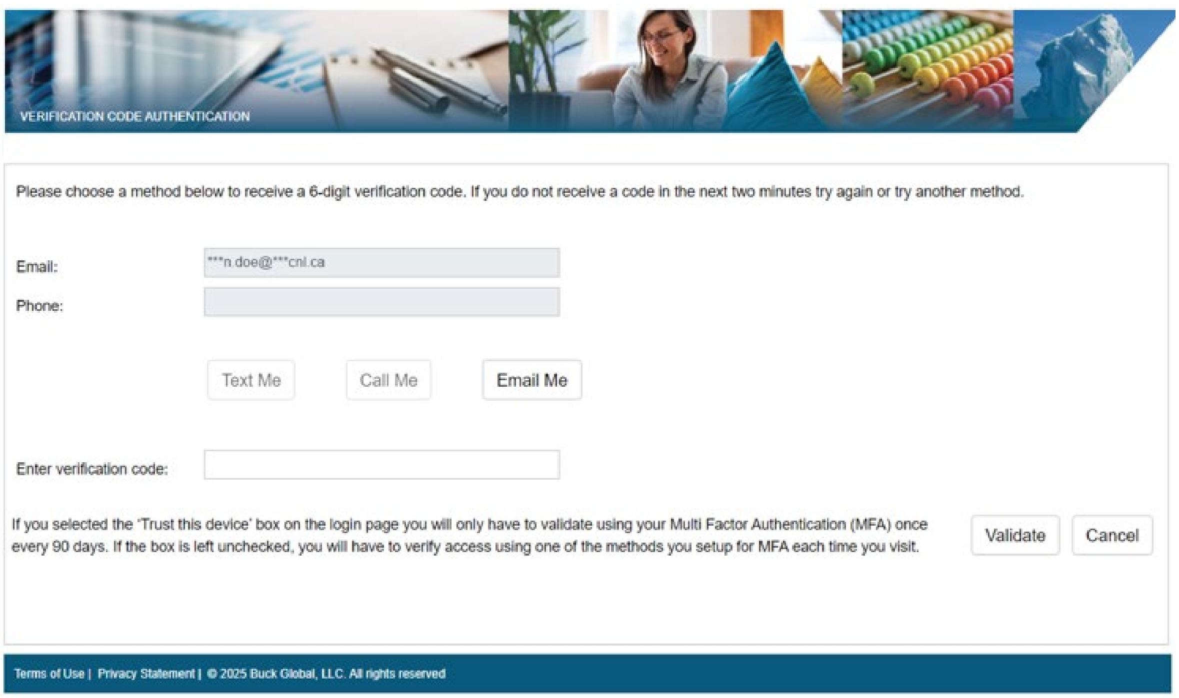
After first log in you will be asked to enter your phone number (mobile or landline) and an email address.



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



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

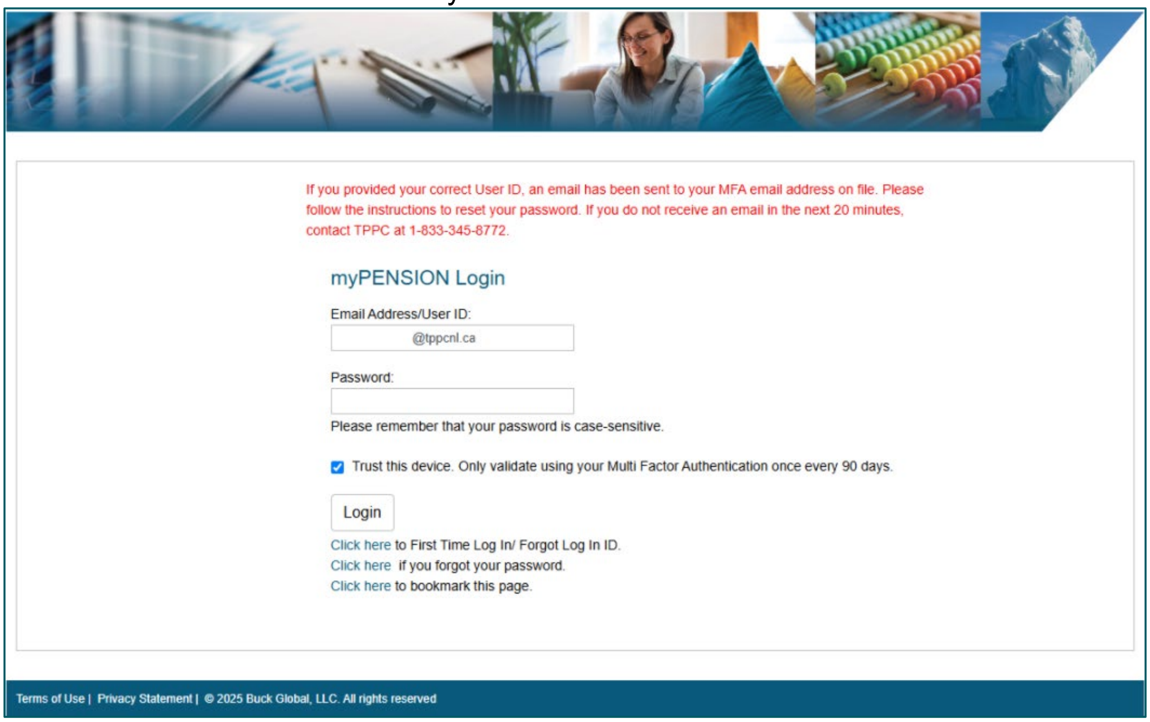


Once you have entered the code and clicked **Validate**, you are logged in to myPENSION. If you chose to "Trust this device" then you will only have to enter your User ID and Password when logging in for the next 90 days as long as you are using that same device to log in. If unchecked or using a different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

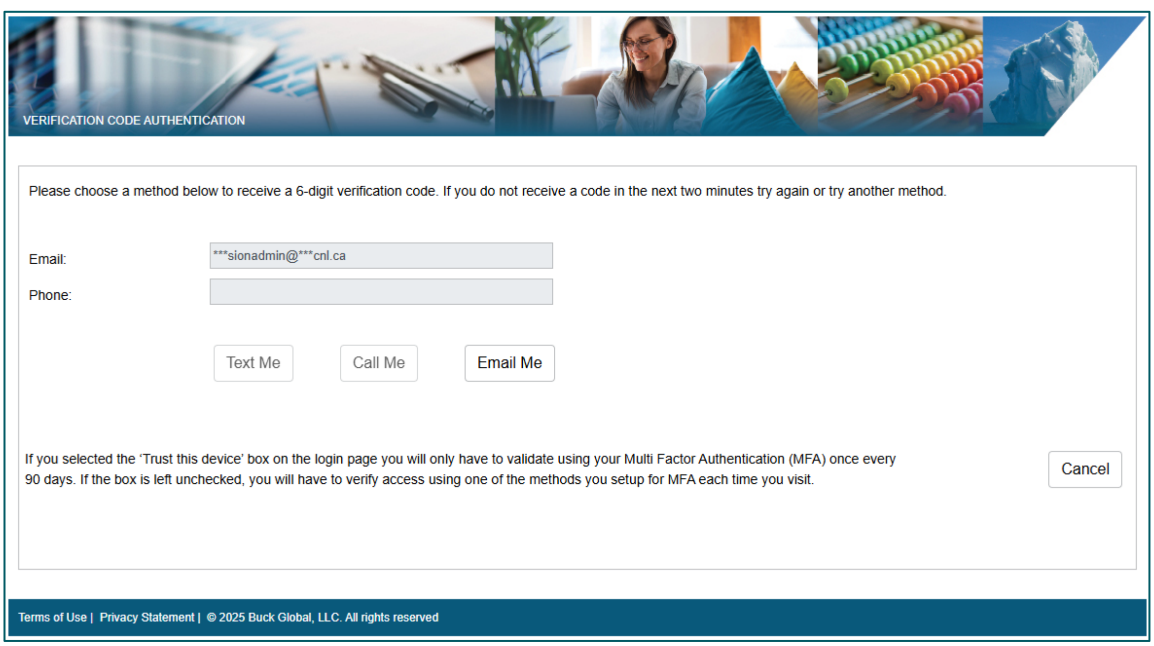
1.4 Forgot Password

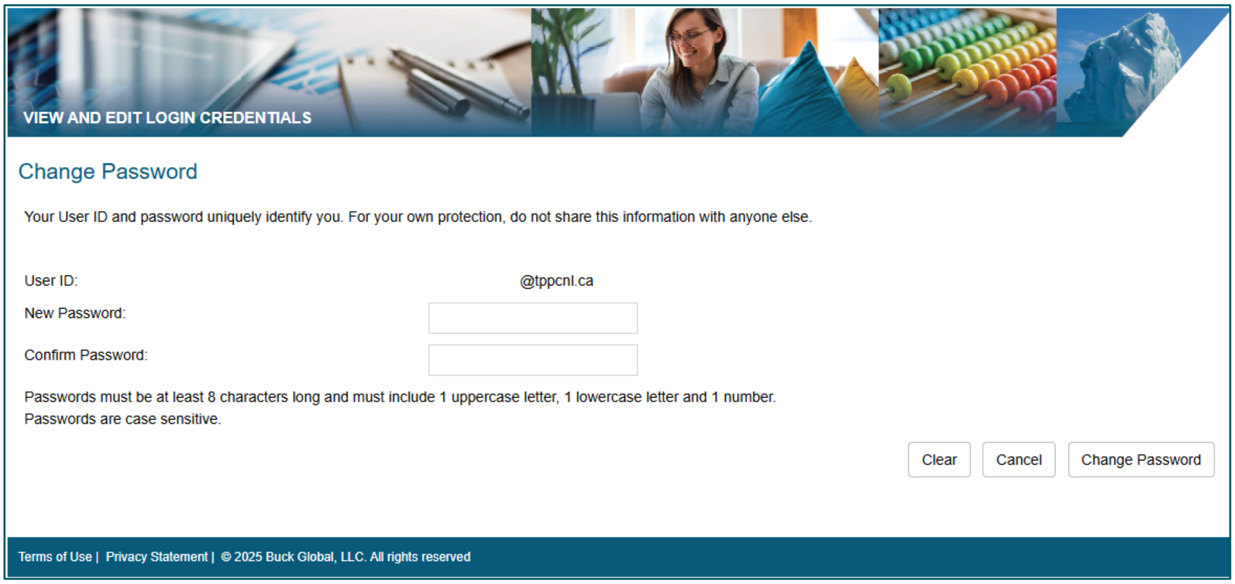
If you forgot the password or your account is locked, then click on “***Click here if you forgot your password***” on the first login page.

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.



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



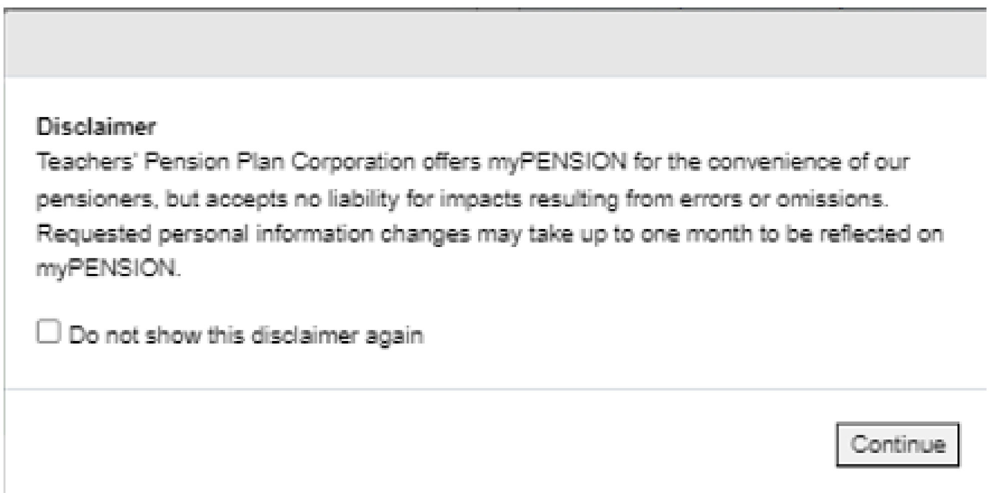


Alternatively, you can follow the registration steps above to unlock your account. This provides the ability to change the email address (if desired) and choose a new password. As always, we are here to support you. If you need any assistance or have any questions, contact us toll free at 1-833-345-8772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

2.0 NAVIGATING THROUGH myPENSION

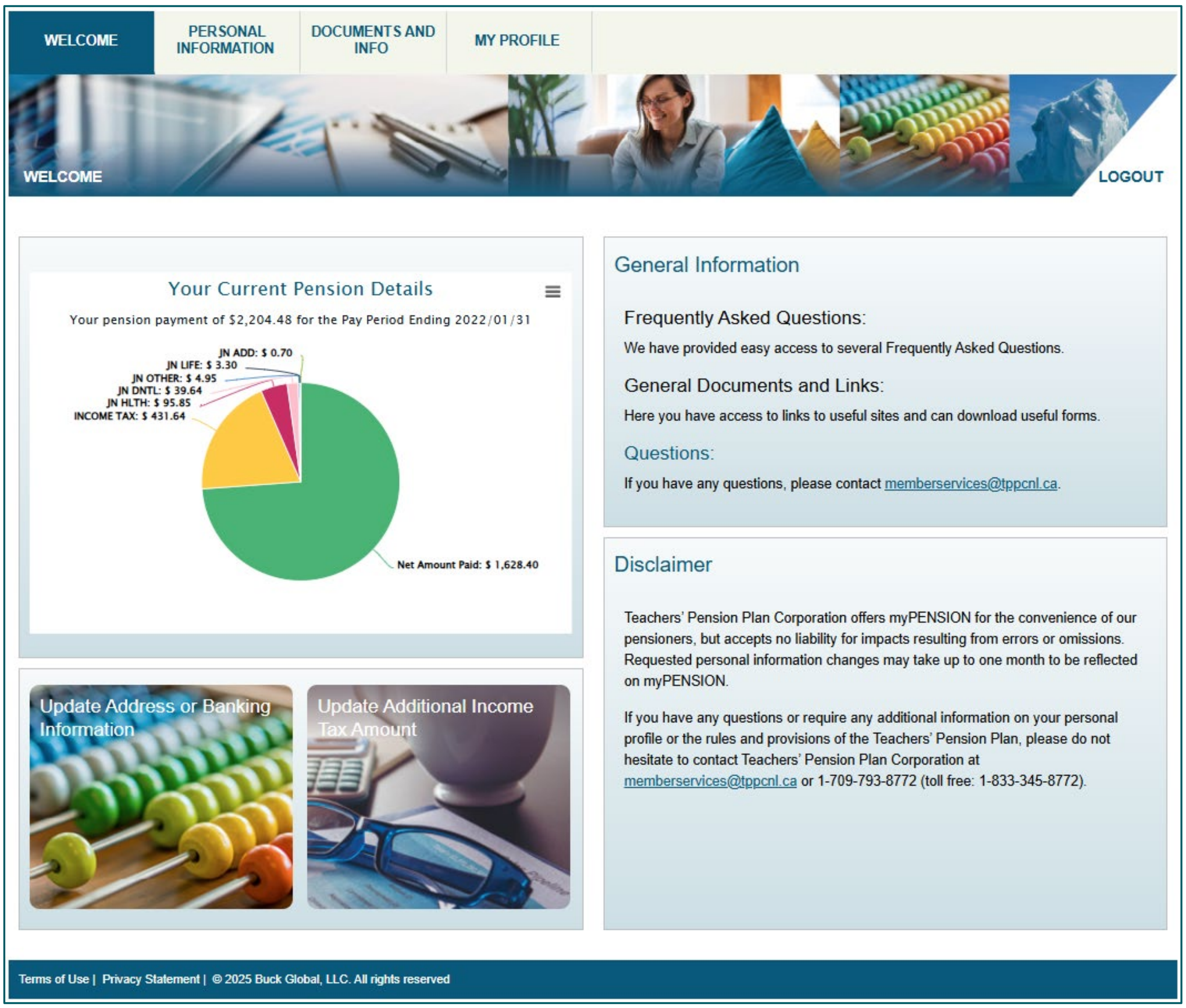
2.1 Welcome Screen

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.



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

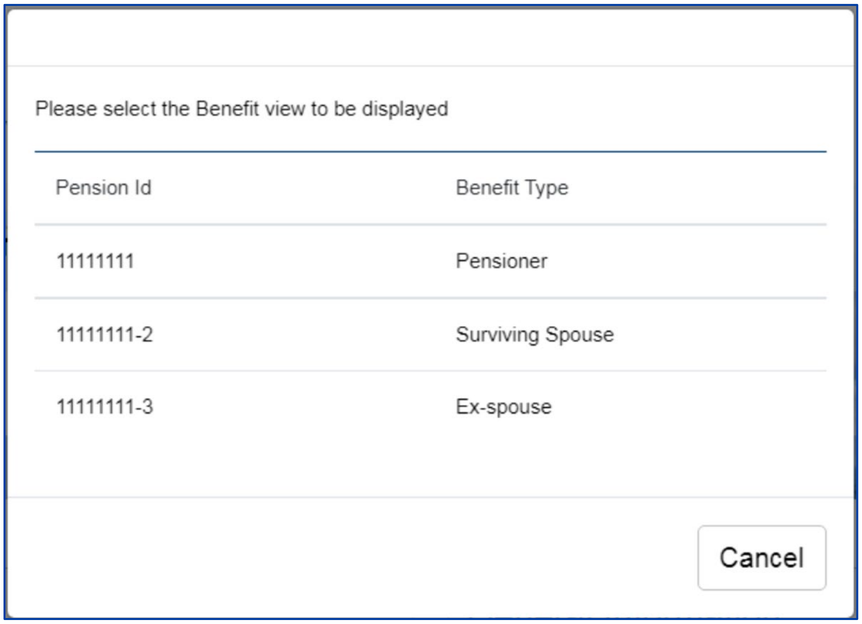
- A pie chart with details from your latest pension payment cheque stub:
  - If you click anywhere in the pie graph you will see a view of your latest cheque stub.
  - If you hover over each pie slice the *year-to-date* amount for that slice will be displayed.
  - Click the lines to the right of "Your Current Pension Details" to see a full screen view of the pie graph.
- Two quick access tiles you can click to:
  - Update Address or Banking Information.
  - 'Update Additional Income Tax Amount' deducted from your pension payment.
- The '**General Information'** section has quick links for:
  - *Frequently Asked Questions*
  - General Documents and Links
- Contact information for TPPC member services is displayed.



2.1.1 Switch My Benefit View

If you have more than one TPP pension benefit a "*Switch My Benefit View*" link will be displayed at the top right of the screen.

When the link is clicked, a popup screen will be displayed, listing your benefits and you simply click the benefit information you wish to view:

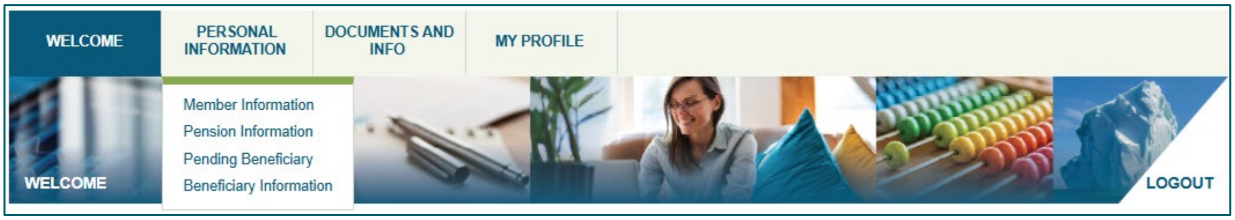


2.2 Menu Tree Structure

Each main menu on myPENSION contains sub-menu options.

Personal Information	**Documents and Info**	**My Profile**
Member Information	*My Documents*	*Change Password*
Pension Information	*Cheque Stubs*	*Update Email / User ID*
Beneficiary Information	*General Documents and Links*	*Multi Factor Authentication*
Pending Beneficiary	*Upload Documents*	
	Frequently Asked Questions	

3.0 PERSONAL INFORMATION



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

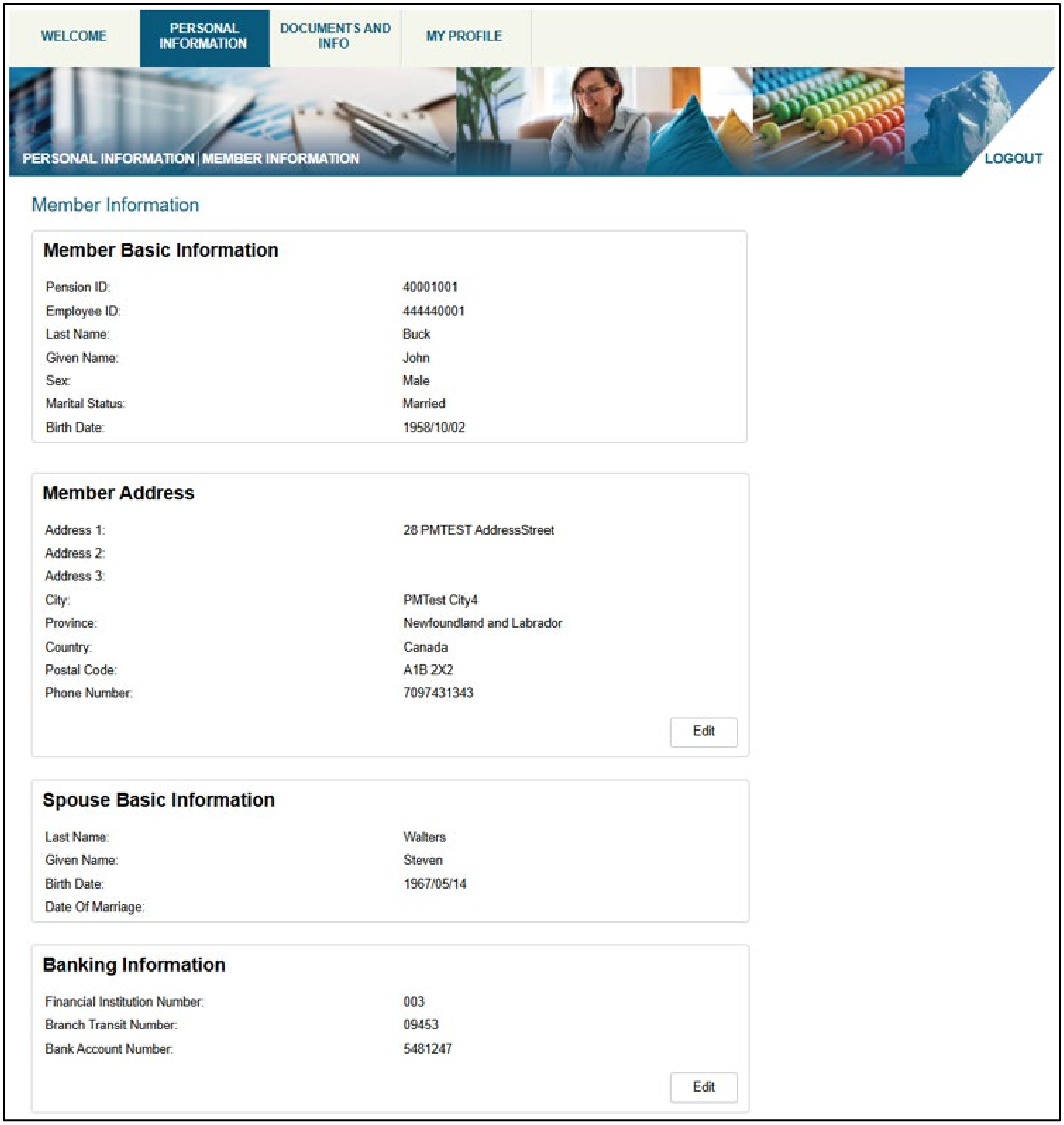
- Member Information
- Pension Information
- Pending Beneficiary*
- Beneficiary Information*

* This menu is only available to pensioners receiving their own pension.

3.1 Member Information

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

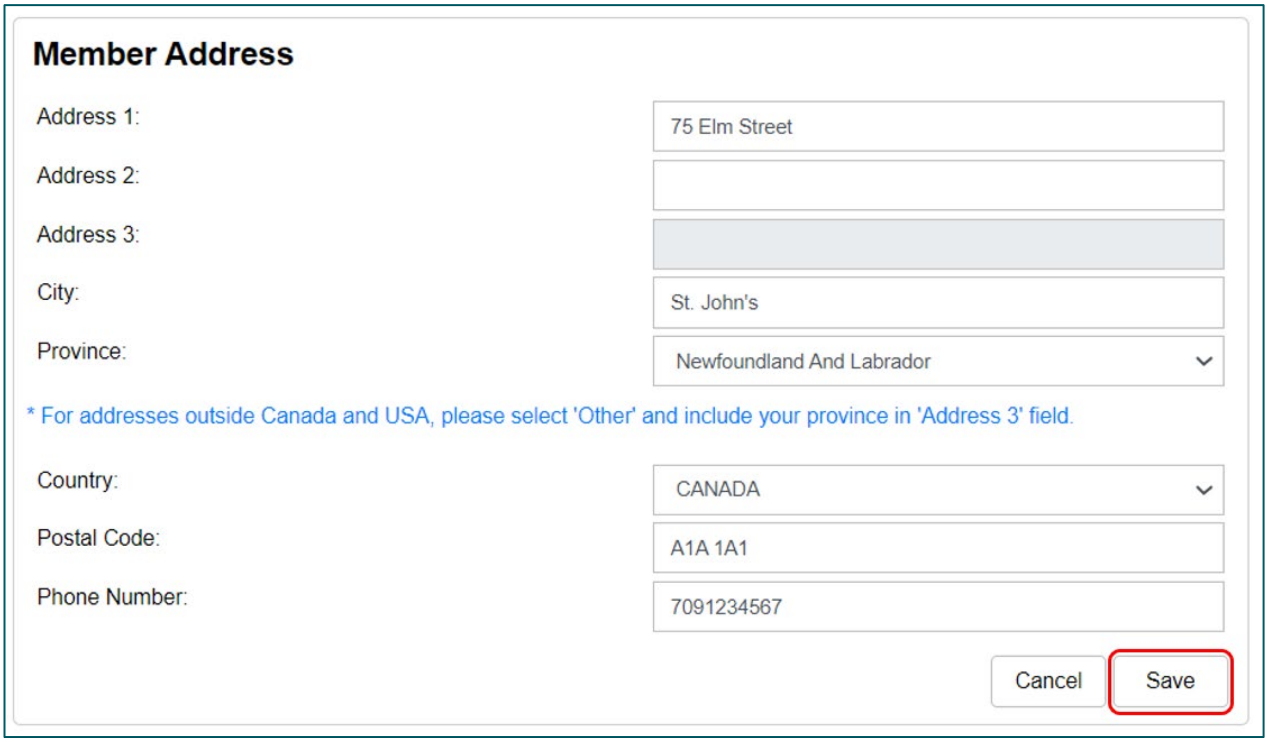
- Basic personal details
- Address and phone number
- Spouse basic information (Displayed only for pensioners receiving their own pension.)
- Banking information needed for your pension payments



You can update your address and banking information directly on the Member Information screen by clicking the ‘***Edit***’ button in the section you wish to update.

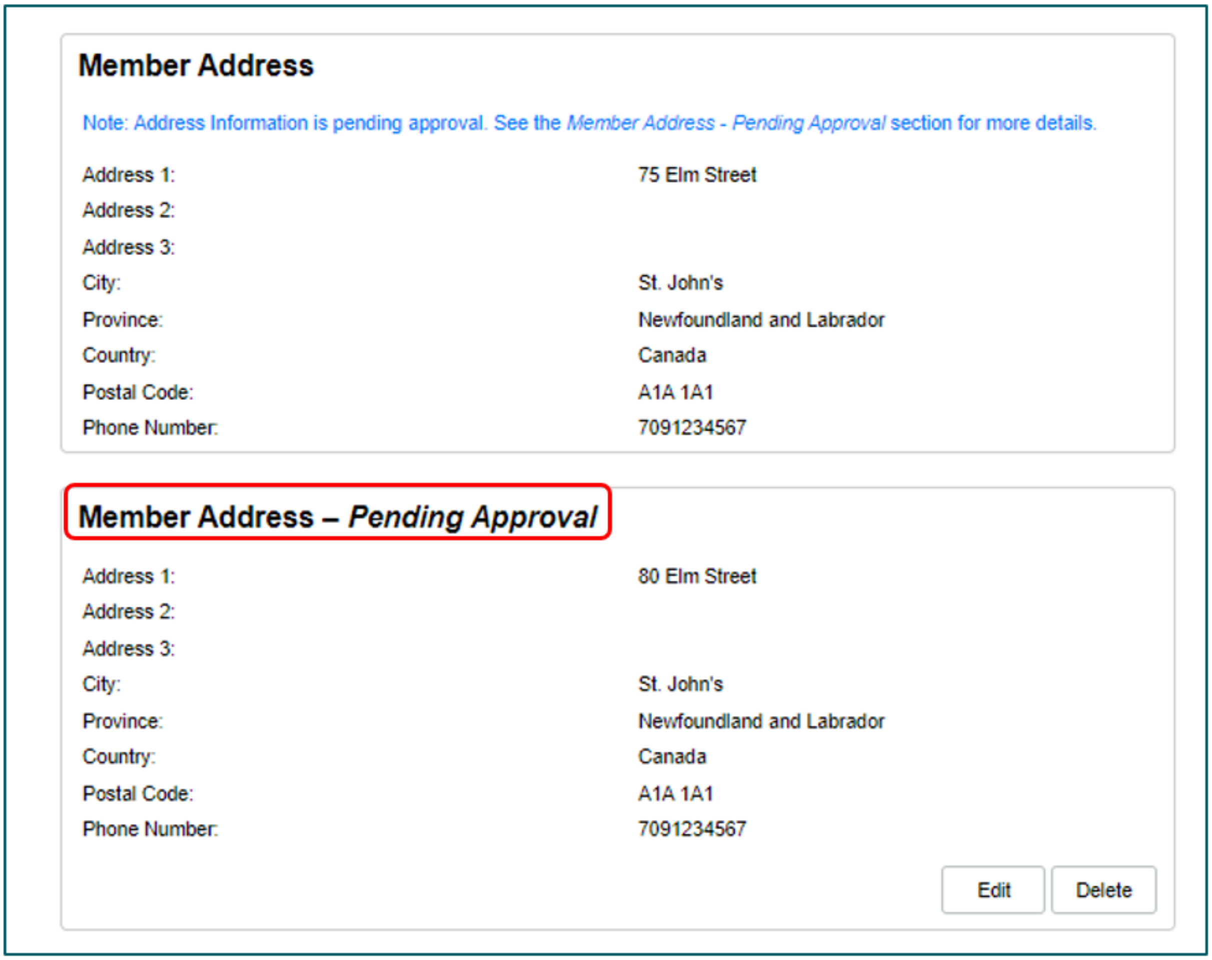
Updating Your Address

If you are changing your address the entries in the 'Member Address' section become editable once you click the '***Edit***' button for that section. Once you have made the desired changes click '***Save***' to submit your update for approval. Approval may take up to two pay cycles.



You can select the 'Cancel' button to return to the original screen without submitting the update.

After the '*Save*' button is selected, the *Member Information* screen will be updated with a new '*Member Address – Pending Approval*' section that contains the newly entered address information.



Upon Approval of your Address Change Request:

- You will receive an email at the email address on file notifying you of the data change approval.
- The ‘Member Address’ section is updated with the new address, and the ‘Member Address-Pending Approval’ section is no longer displayed.

Updating Your Banking Information

If you are changing your ***Banking Information*** the screen below appears once you click the '***Edit***' button for that section.

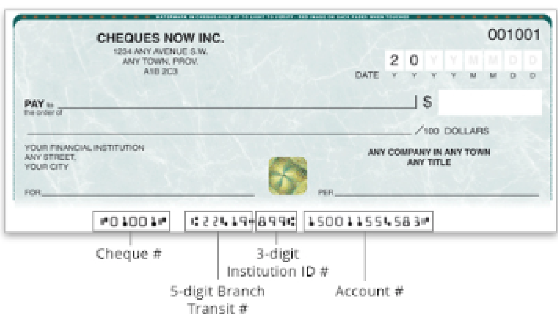
- Enter your new banking information.
- Select one of the two options available to submit a voided cheque and follow the instructions on the screen for the selected option.

Banking Information

Financial Institution Number:	111
Branch Transit Number:	22222
Bank Account Number:	33333333

Complete your request

To complete your request, we require a copy of a voided cheque.



Please select one of the following two options:

○ 1- Upload an electronic copy of your voided cheque to myPENSION

Please use the *Browse* and *Upload* buttons to find your cheque image and upload it to myPENSION:

Browse Upload

The electronic copy of your cheque can either be a scan or a photograph. Please ensure the image is sufficiently clear so that the numbers at the bottom of the cheque can be read with certainty.

OR

○ 2- Mail a voided cheque to us via post

If you choose to mail a voided cheque to us, please remember to:
- Clearly mark the word "VOID" across the front of the cheque, and
- Write your Pension ID on the front of the cheque in ink. You can find your Pension ID at the top right of the screen.

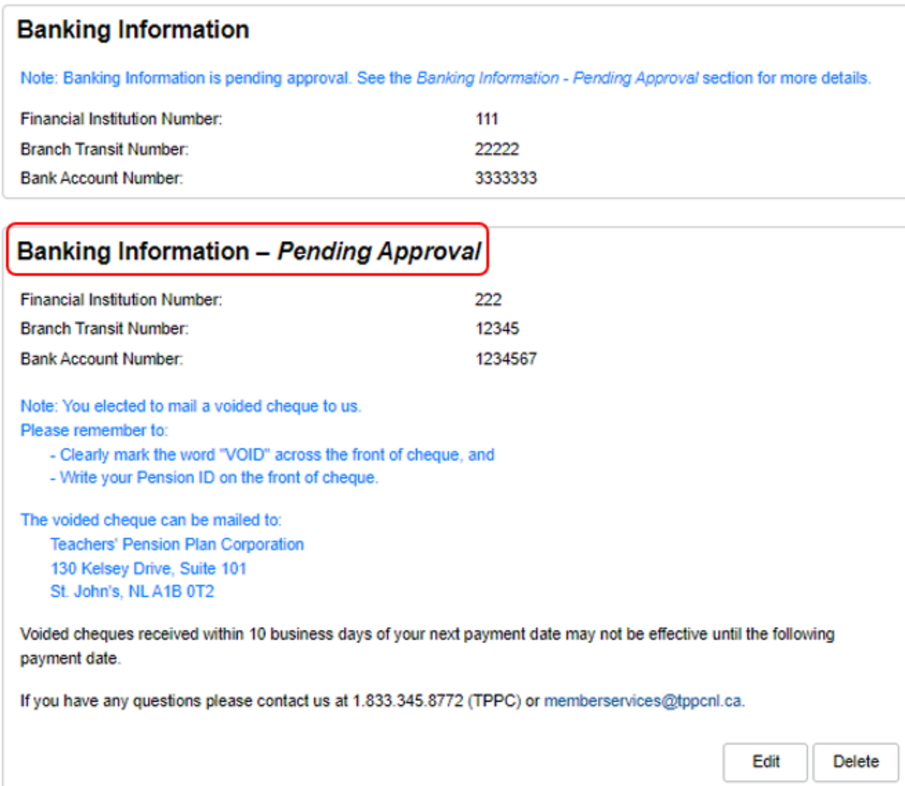
Mail the voided cheque to:
Teachers' Pension Plan Corporation
130 Kelsey Drive, Suite 101
St. John's, NL A1B 0T2

Changes received within 10 business days of your next payment date may not be effective until the following payment date.

If you have any questions please contact us at 1.833.345.8772 (TPPC) or memberservices@tppcnl.ca.

Cancel Save

After the ‘Save’ button is selected, the **Member Information** screen will be updated with a new ‘Banking Information – Pending Approval’ section that contains the updated banking information.



If you opted to upload a cheque image, you can either:

- take a picture of a voided cheque and upload that image, or
- save an image from your online banking site and upload that document.

After uploading, you can view the cheque image by selecting the ‘***Documents and Info***’ main menu and then ‘***My Documents***’.

Upon Approval of Your Banking Information Change:

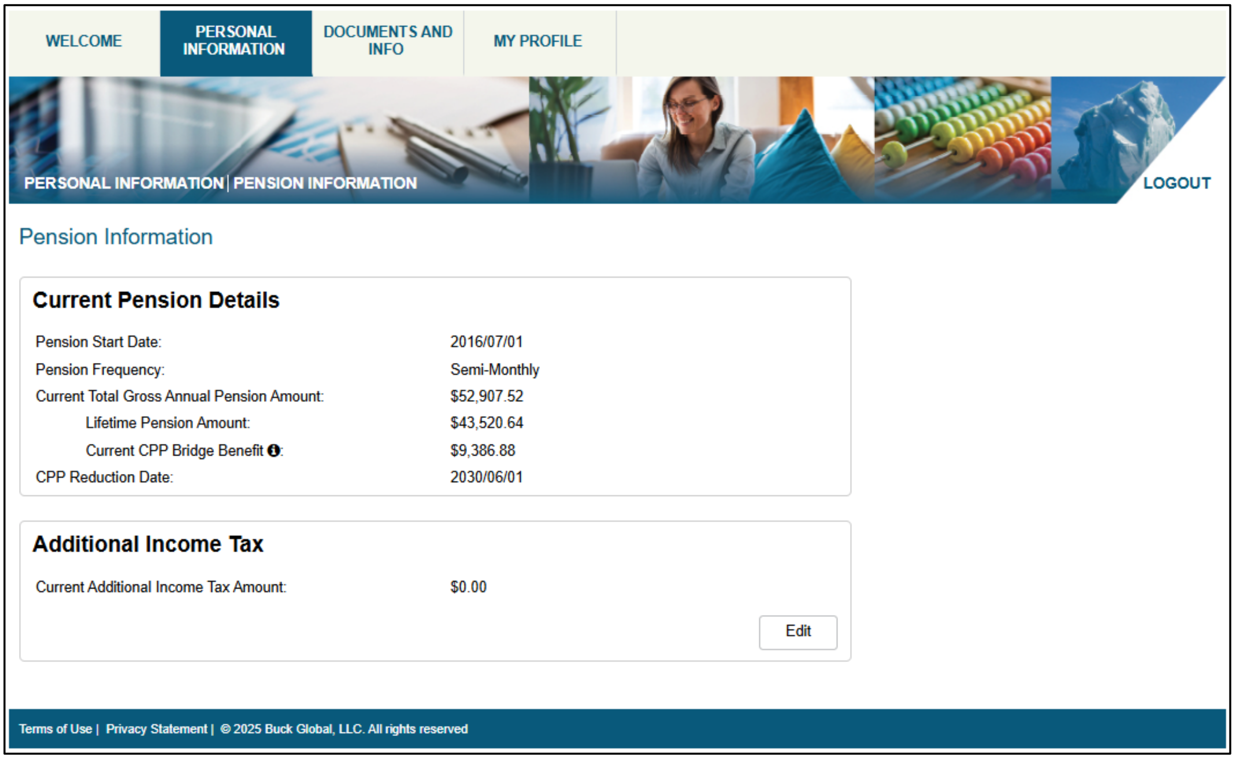
- You will receive an email at your email address on file notifying you of the approval. Pension payments will be made to the updated bank account.
- The ‘Banking Information’ section is updated with the new account information, and the ‘Banking Information – Pending Approval’ section is no longer displayed.

3.2 Pension Information

The Pension Information screen displays your current pension details on file.

- *Current Pension Details*:
  Find details about your current pension benefit here.

- *Additional Income Tax*:
  The amount of additional income tax deducted from each pension payment is indicated here.



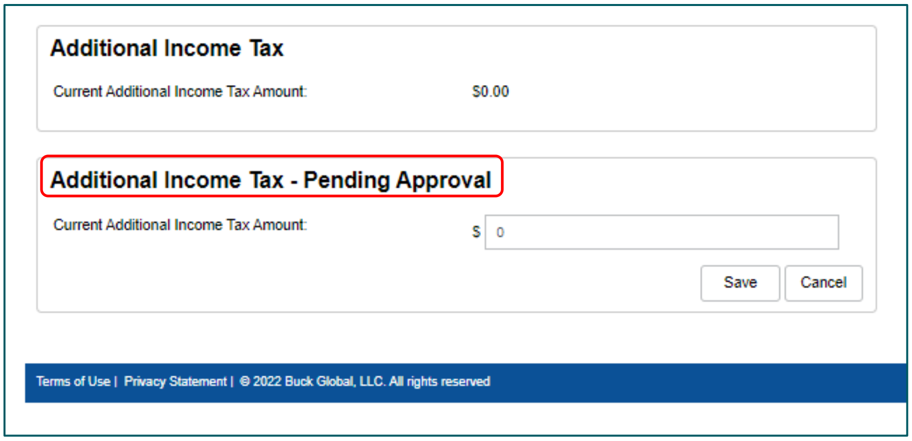
Updating Your Additional Income Tax

To update the amount of *Additional Income Tax* deducted from each pension payment select the '***Edit***' button in that section. The new amount entered should be the **total** additional tax you wish to have deducted from each payment. For example,:

- if your current Additional Income Tax Amount is $0 and you wish to have an extra $25 per pay period deducted for income tax, you would enter $25
- if your current additional income tax amount is $10 and you wish to have an additional $25 on top of that, you would enter $35.
- if your current additional income tax amount is $25 and you wish to have no additional tax deducted, you would enter $0.

Once you have made the desired change click 'Save' to submit your update for approval. The updated amount will be displayed in a new section entitled '*Additional Income Tax - Pending Approval*'.

Approval may take up to two pay cycles.



You can select the ‘Cancel’ button to return to the original screen without submitting the update.

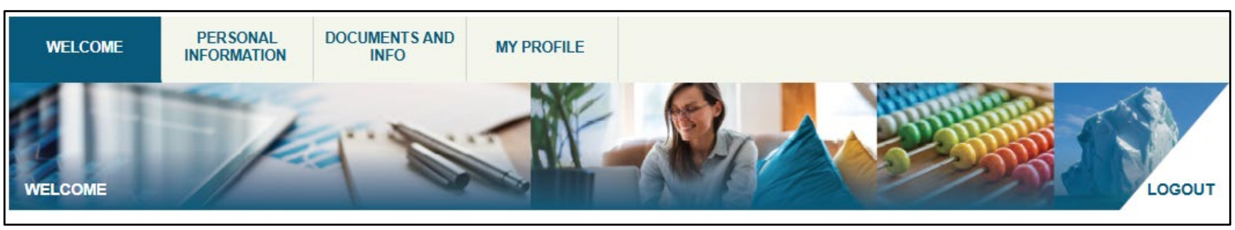
Upon approval of the Additional Income Tax change request:

- You will receive an email at your email address on file notifying you of the approval. Each pension payment will have the updated income tax amount deducted.

- The ‘Additional Income Tax’ section is updated with the amount, and the ‘Additional Income Tax – Pending Approval’ section is no longer displayed on the screen.

3.3 Beneficiary Information

Please note: ‘Beneficiary Information’ and ‘Pending Beneficiary’ menus are only available to TPP pensioners in receipt of their own pension.



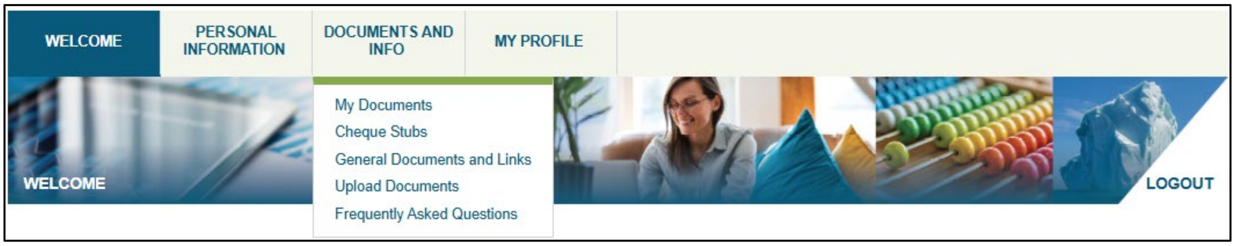
Two options under Personal Information relate to Beneficiaries:

- **Pending Beneficiary**: view data awaiting approval from your last beneficiary election submission in myPENSION.

- **Beneficiary Information**: view your current beneficiary information or make a new application to change your beneficiaries.

For details on these features please refer to ‘Appendix B’ at the end of this document.

4.0 DOCUMENTS AND INFO



Documents and Info
My Documents *View documents you uploaded, or those posted by TPPC. Only you can view these documents.*
Cheque Stubs *View your TPP pension cheque stubs.*
General Documents and Links *View useful documents and links. These are viewable by all pensioners.*
Upload Documents *Securely submit documents to TPPC.*
Frequently Asked Questions *View frequently asked questions and responses related to* myPENSION for Pensioners

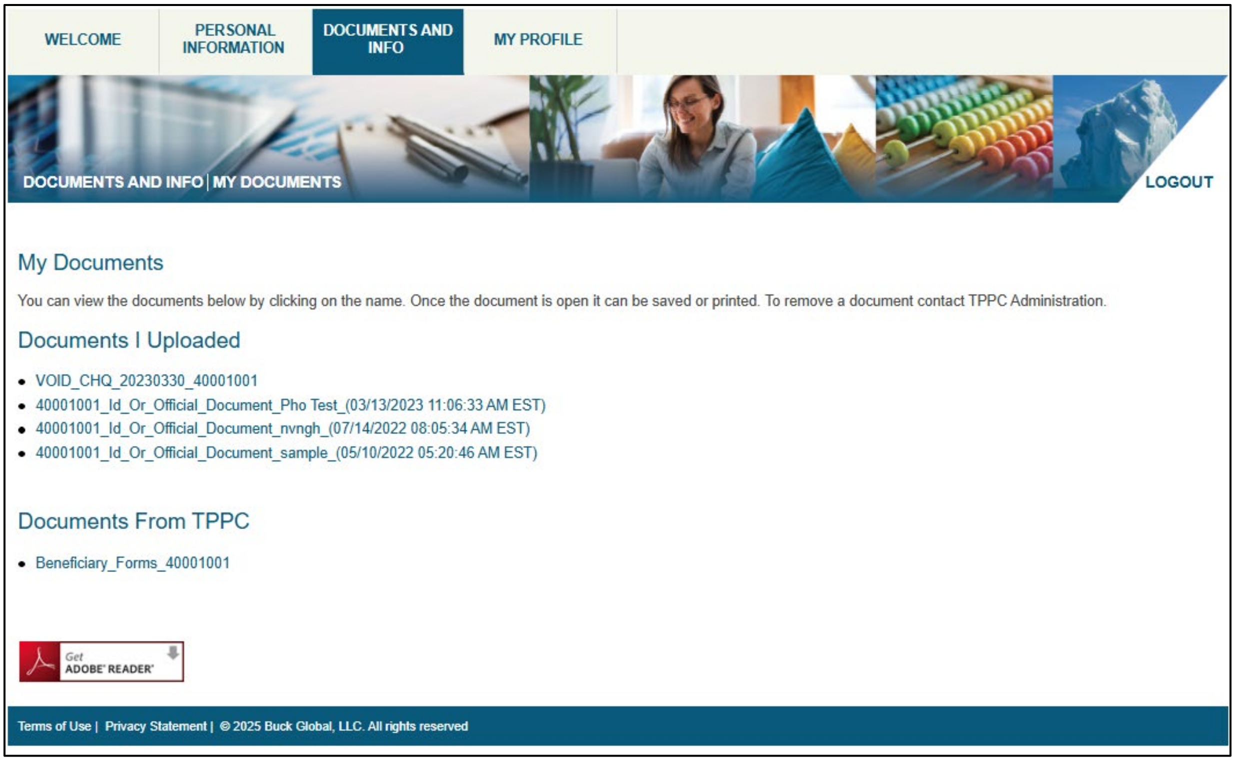
4.1 My Documents

The *My Documents* screen has two sections:

Documents I Uploaded
This section displays documents you previously uploaded using the *Upload Documents* feature. Documents will be displayed in a standard format containing:

- your TPP Pension ID
- the document type (either *'Completed Form' or 'ID or Official Document'*)
- the file description entered when the document is uploaded to myPENSION
- the date/time when the document was uploaded

Documents From TPPC
This section displays personalized documents made available by TPPC which are applicable only to you.



4.2 Cheque Stubs

In the *Cheque Stubs* screen you can view your TPP pension payment cheque stub details. Up to two years of your most recent cheque stubs can be viewed. (At myPENSION launch cheque stubs from January 2022 are available.)

The Cheque Stub screen has two sections:

- ***Cheque Stub Details***:

The top section of the screen displays the selected cheque stub information. By default the latest cheque stub is displayed when you go to the *Cheque Stub* screen. Refer to 'Appendix A' at the end of this document to view deductions descriptions.

Click on the '***Save a Copy***' button at the top right of the Cheque Stub screen to download a copy of the displayed cheque stub for personal reference.

TEACHERS' PENSION PLAN

PENSIONER'S PAYROLL ACCOUNT

STATEMENT OF PENSION EARNINGS AND DEDUCTIONS

Save a Copy

Doe	John	Pension ID:	11111111
130 Kelsey Drive Suite 101 Port au Port, NL A0A 1A0			111111111-0

EARNINGS		DEDUCTIONS		YEAR TO DATE	
REG PEN	$795.00	INCOME TAX	$46.77	GROSS PAY	$3,180.00
		RTA	$1.00	INCOME TAX	$187.08
		JOHN HLTH	$62.16		
		JOHN DEN	$19.73		
		JOHN LIFE	$12.54		
		JOHN OTH	$81.27		
TOTAL EARNINGS	$795.00	Pay End Date: 2022/04/15		NET PAY	$571.53

ID #	Pay End Date	Gross Amount	Net Amount	Action
2022-07	2022/04/15	$795.00	$571.53	View
2022-06	2022/03/31	$795.00	$571.53	View
2022-05	2022/03/15	$795.00	$571.53	View
2022-04	2022/02/28	$795.00	$571.53	View

- ***Cheque Stub List***

The bottom section of the screen provides a list of available cheque stubs from which you can select to view details. Each row represents a pension payment, indicated by the '*Pay End Date.'* The latest cheque stub entry will appear at the top of the list.

To display a cheque stub for a given payment click on the '*ID#*' or "*View*" selection in the row with the '*Pay End Date*' you wish to view.

4.3 General Document and Links

The General Documents and Links screen has three sections:

- ***Important Information***

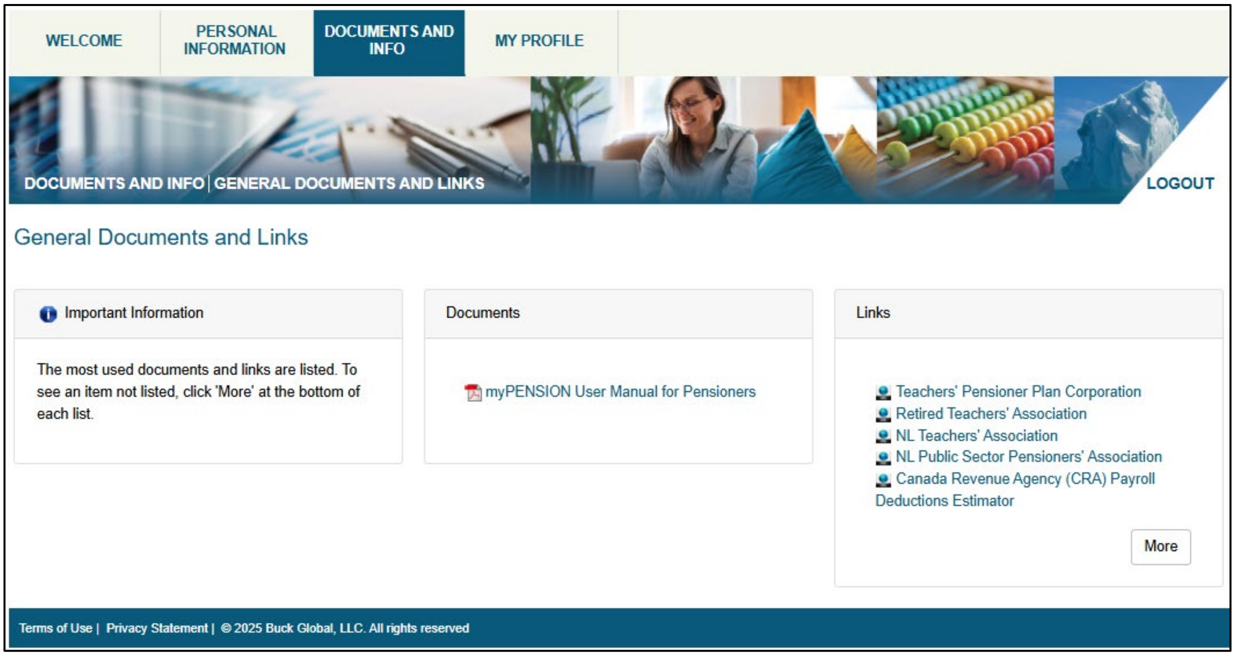
  This section displays information you may need regarding any documents or links.

- ***Documents***

  This section displays general documents available to all pensioners. An example of a document found here is this one - the myPENSION User Manual.

- ***Links***

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



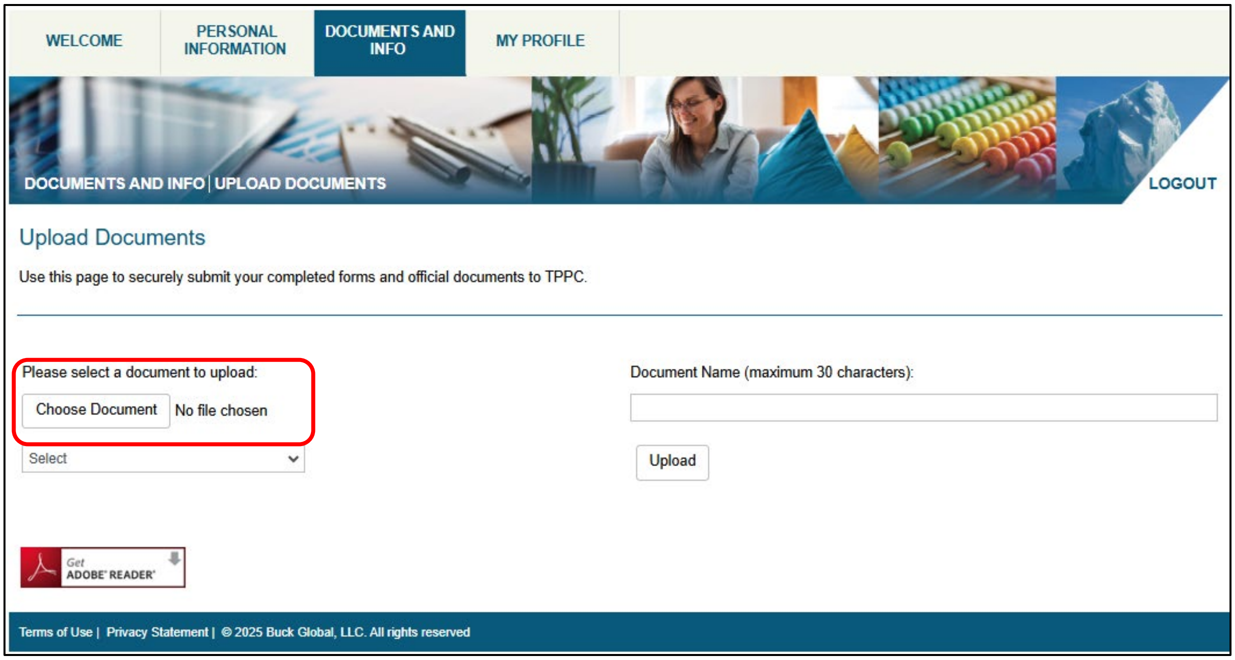
4.4 Upload Documents

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

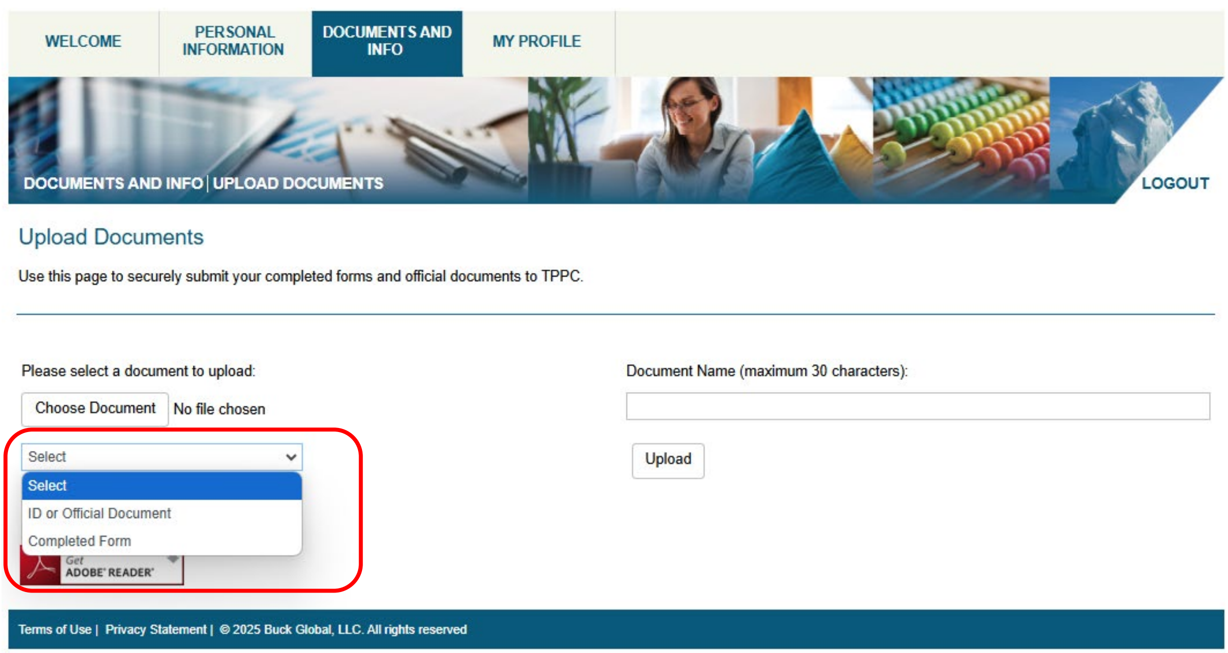
In summary the steps are:

1. Select the document to upload from your computer or device.
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. Documents should be no larger than 10 megabytes in size.

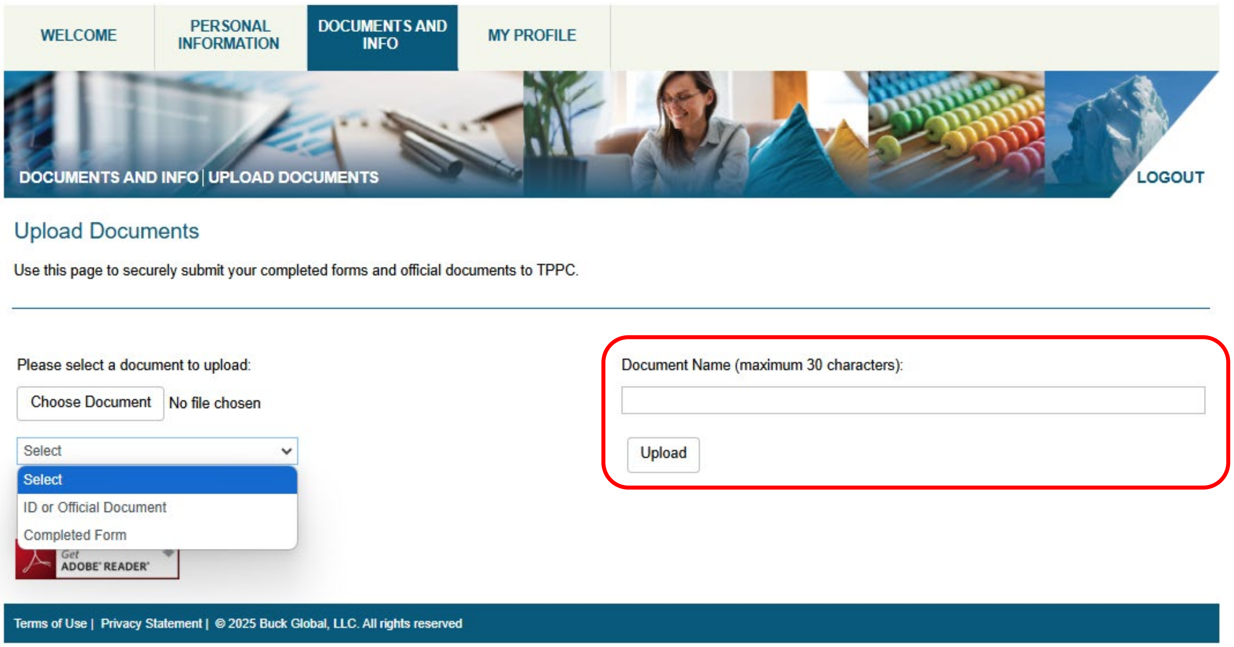


2. Next, click the 'Select' button to choose the type of document you are uploading. Either
   - '*ID or Official Document'* or
   - *'Completed Form'*.



3. Lastly, in the '***Document Name'*** entry box, type in a concise, descriptive name for the document to be displayed is myPENSION. (e.g. "Birth Certificate", "Passport"). The length of the name must not be greater than 30 characters.

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

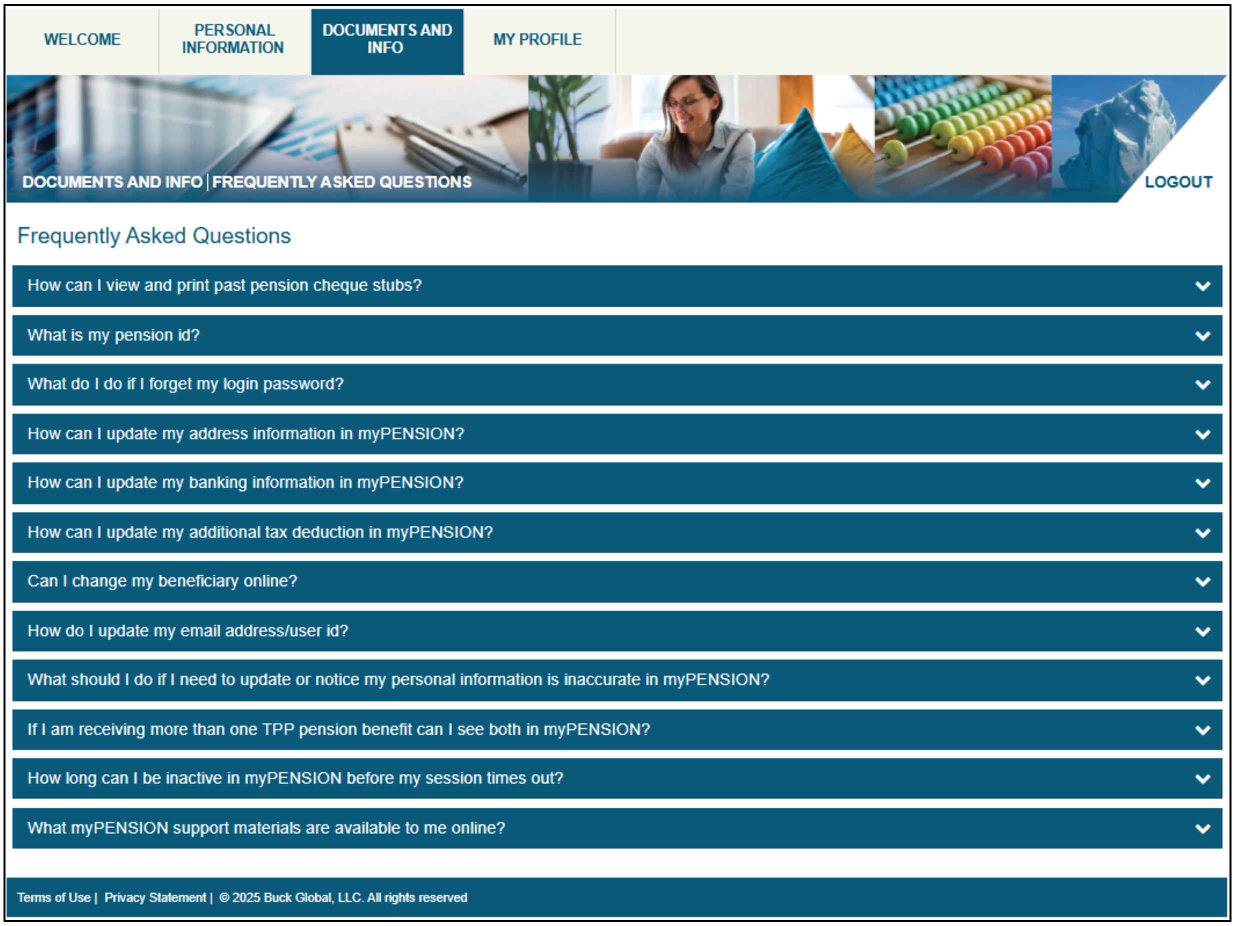


View the uploaded document by going to the '***My Documents***' screen and looking under the '*Documents I Uploaded*' banner.

To delete or edit a document once it is uploaded contact TPPC Pension Administration support.

4.5 Frequently Asked Questions

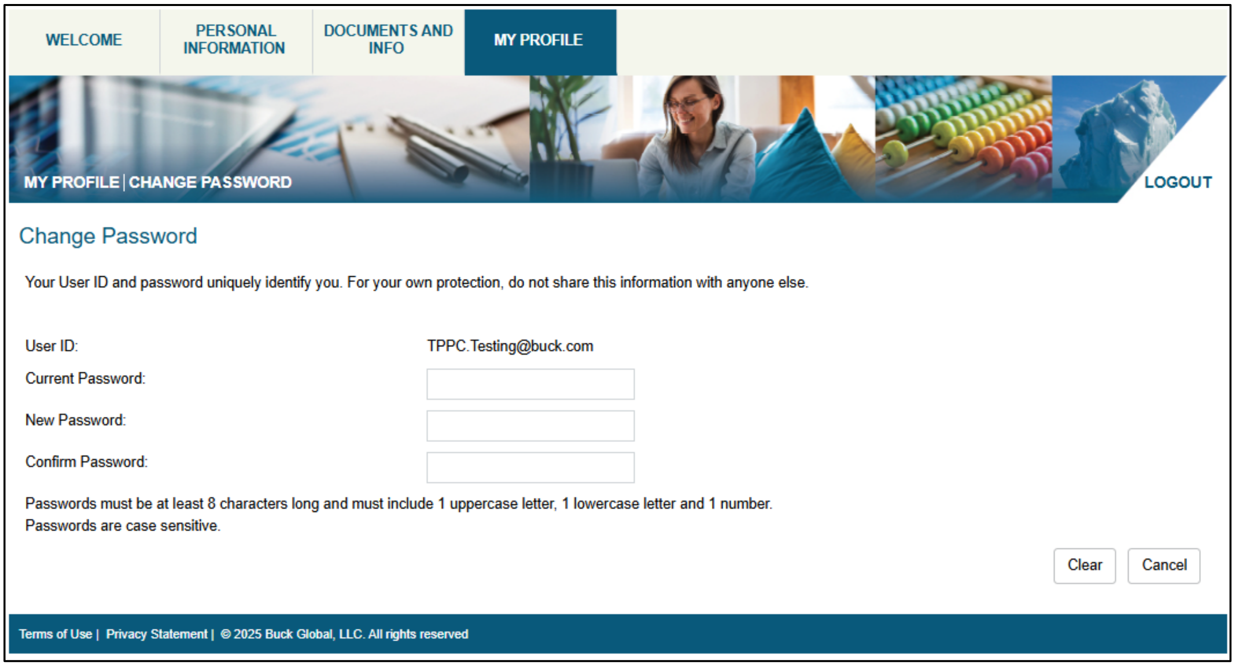
This section contains helpful information on the use of myPENSION. When you are on this screen click on the question text to view the response.



5.0 MY PROFILE

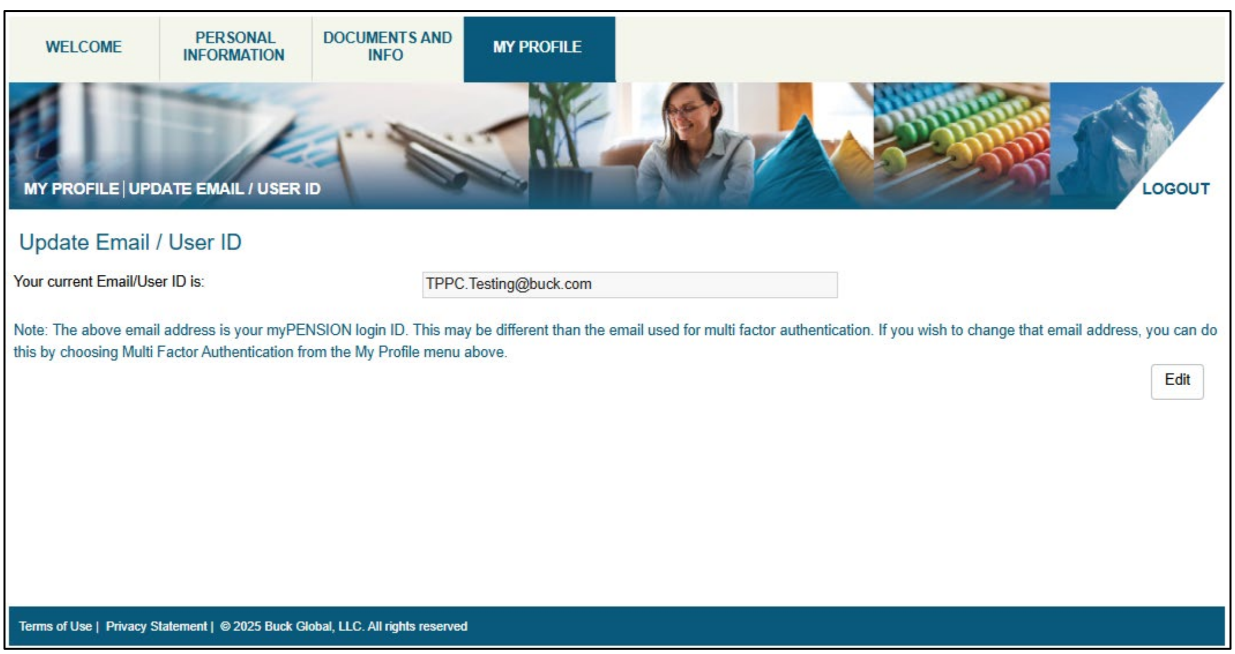
5.1 Change Password

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



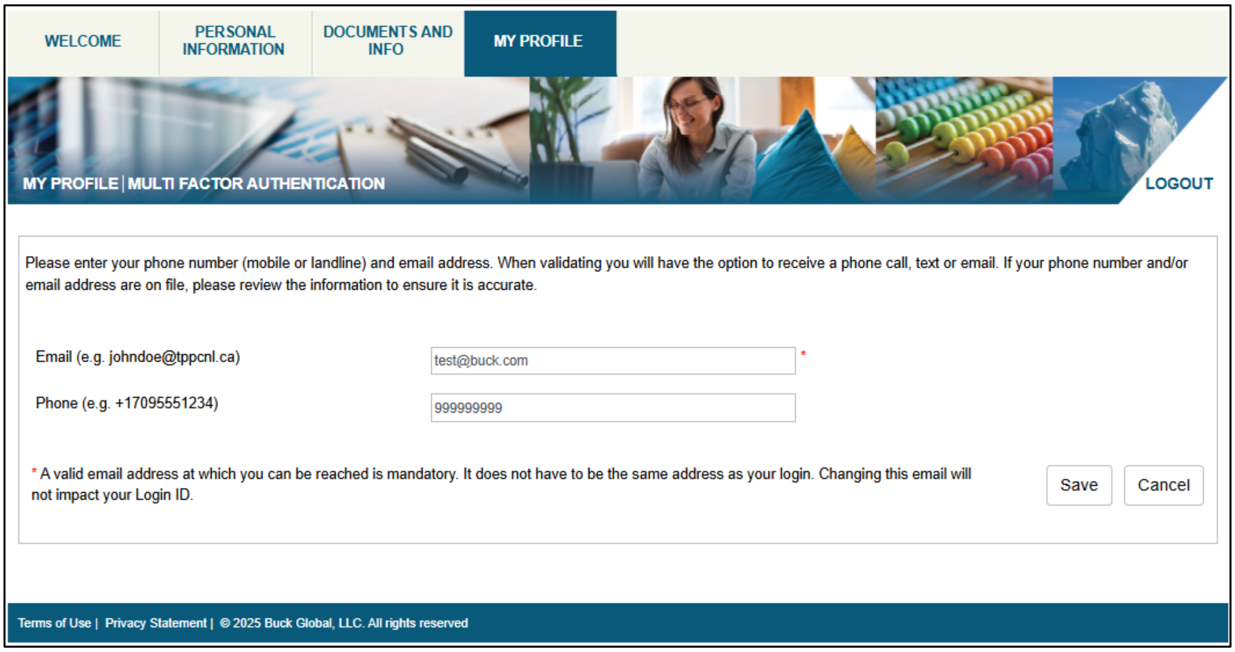
5.2 Update of Email/User ID

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. Note updating your Email/User ID does not change the email address used for MFA.



5.3 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.



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

6.0 APPENDIX A: CHEQUE STUB DEDUCTIONS DESCRIPTIONS

For your reference below are deduction descriptions corresponding to deductions labels you may see on your cheque stub.

Deduction Description	Cheque Stub Label
HYDRO INSURANCE DEDUCTIONS	HYDRO
PS PENSIONERS ASSOCIATION	NPSPA
RETIRED TEACHERS ASSOC	RTA
NAPE LOCAL 7002 DED	NAPE
JOHNSONS BASIC HEALTH	JOHN HLTH
JOHNSONS DENTAL	JOHN DEN
JOHNSONS BASIC LIFE	JOHN LIFE
JOHNSONS BASIC A D & D	JOHN ADD
JOHNSONS OTHER	JOHN OTH
GROUP MEDICAL INS	GRP MED
DENTAL INSURANCE	DENTAL
GROUP LIFE BASIC LIFE	BASIC LIFE
VOLUNTARY LIFE	VOL LIFE
GROUP LIFE BASIC ADD	BASIC ADD
GROUP MEDICAL DEP LIFE TO 65	D LF TO 65
SPOUSAL VOL LIFE INSURANCE	SP LIFE
VOLUNTARY A D & D	VOL ADD
MUN ALUMNI DEDUCTION	MUN ALUM
CRA TAX ARREARS	TAX ARR
CRA TAX ARREARS - 2	TAX ARR-2
PUB SERV CREDIT UNION DED	PSCUL DED
NF LAB CREDIT UNION DED	NLCUL DED
POOLED PENS FUND OVERPYT	OP REC
POOLED PENS FUND PREMS	PREM REC
GARNISH SUPPORT ENFORCEMENT	SUPP ENF

7.0 APPENDIX B: BENEFICIARY INFORMATION AND PENDING BENEFICIARY FEATURES

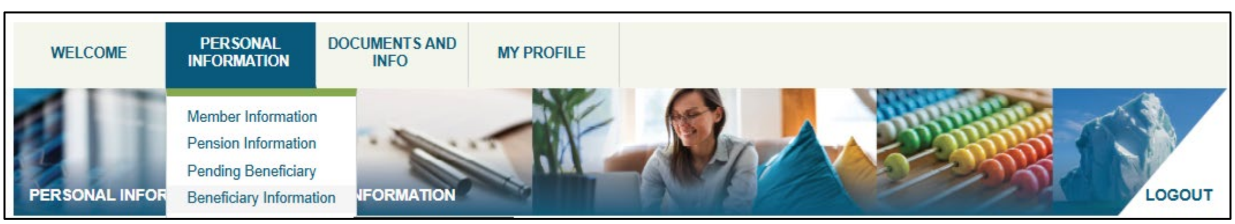
7.1 Beneficiary Information

Two options under Personal Information relate to Beneficiaries:

- **Pending Beneficiary**: view data awaiting approval from your last beneficiary election submission in myPENSION.
- **Beneficiary Information**: view your current beneficiary information or make a new application to change your beneficiaries.

'Beneficiary Information' and 'Pending Beneficiary' menus are only available to TPP pensioners in receipt of their own pension.

Beneficiary Information



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

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.

The effective date of the beneficiaries below is: September 15, 2022.

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.

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.

Dependent children eligible to receive a survivor benefit as per the Plan Text are:

- 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.
- Infirmed child (regardless of age).

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).

In addition to the survivor benefit there may be a residual death benefit payable after all eligible survivor benefits have been paid. You can designate a beneficiary to receive these benefits.

Any person is eligible for designation as your Designated Beneficiary, including Dependent Children, Other Dependents, other children, other family members, friends, corporations, registered charities, and trusts. Survivor benefits for Dependent Children and Other Dependents are only payable during the eligible survivor benefit period and may be a small amount depending on their age at your death. If your desire is for your Dependent Children or Other Dependents to also receive any residual death benefits after completion of any applicable survivor benefits, those individuals must also be named as a Designated Beneficiary.

Principal Beneficiaries and Dependent Children do not have to be designated as your Designated Beneficiary to receive survivor benefits. Other Dependents are only entitled to survivor benefits if they are designated as a Designated Beneficiary.

Less

The Beneficiary Information screen displays the following information:

__**Beneficiary Information**__: The page contains instructions consistent with the Beneficiary Designation Form downloadable from the tppcnl.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

Click New Beneficiary Election to update or change your beneficiary information.

New Beneficiary Election

Currently Approved Beneficiary Information: This 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.

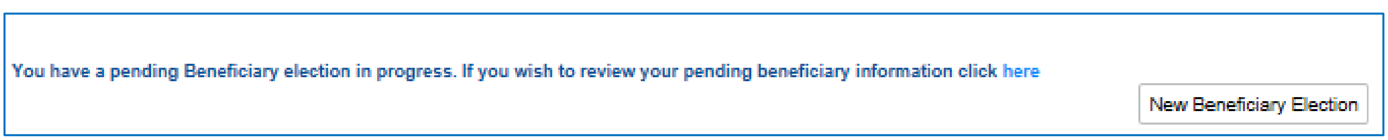
Principal Beneficiary (Spouse or Cohabiting partner) Information: Contains information about your spouse or cohabiting partner. If there is no information on file, a message is displayed indicating so.

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.

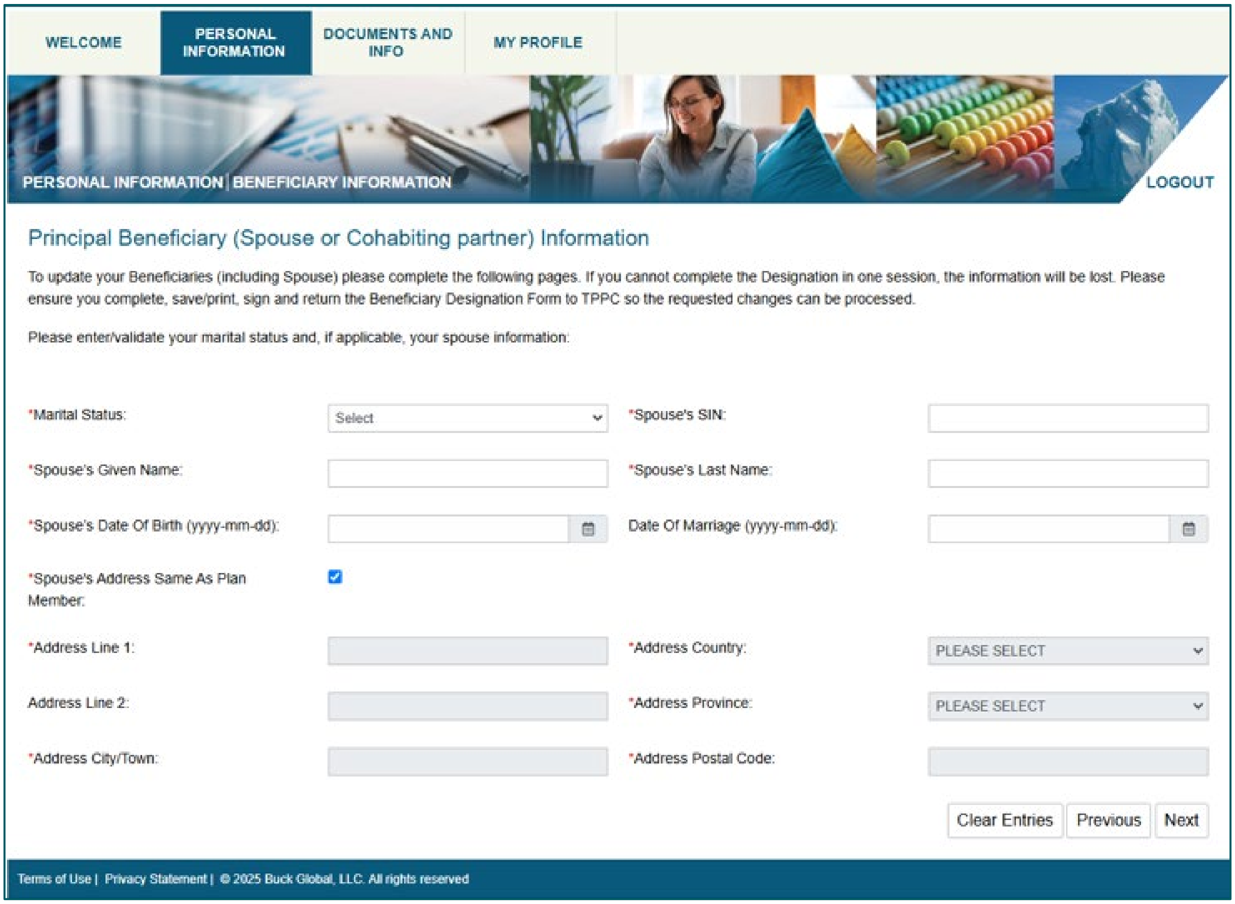


If there are pending beneficiaries, a message - “You have a pending Beneficiary transaction in progress. If you wish to review your pending transaction click here.” - will appear at the bottom of the page. Clicking on the “click here” link, will trigger the presentation of the Pending Beneficiary page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

When navigating the screens, please note that:

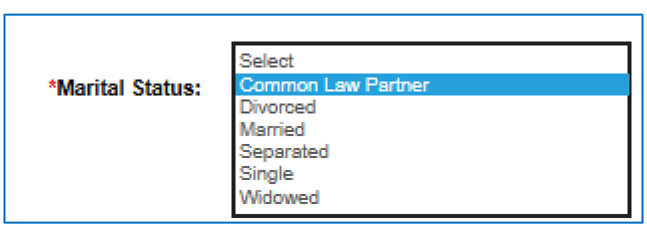
- Screens will be pre-populated with the latest approved beneficiaries.
- Updates made to a page are not saved until the ‘Next’ button at the bottom of the screen is selected. If you select ‘Previous’ before selecting ‘Next’ any updates on your page must be re-entered.

Principal Beneficiary Information



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.



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 not the same as yours, un-select 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.

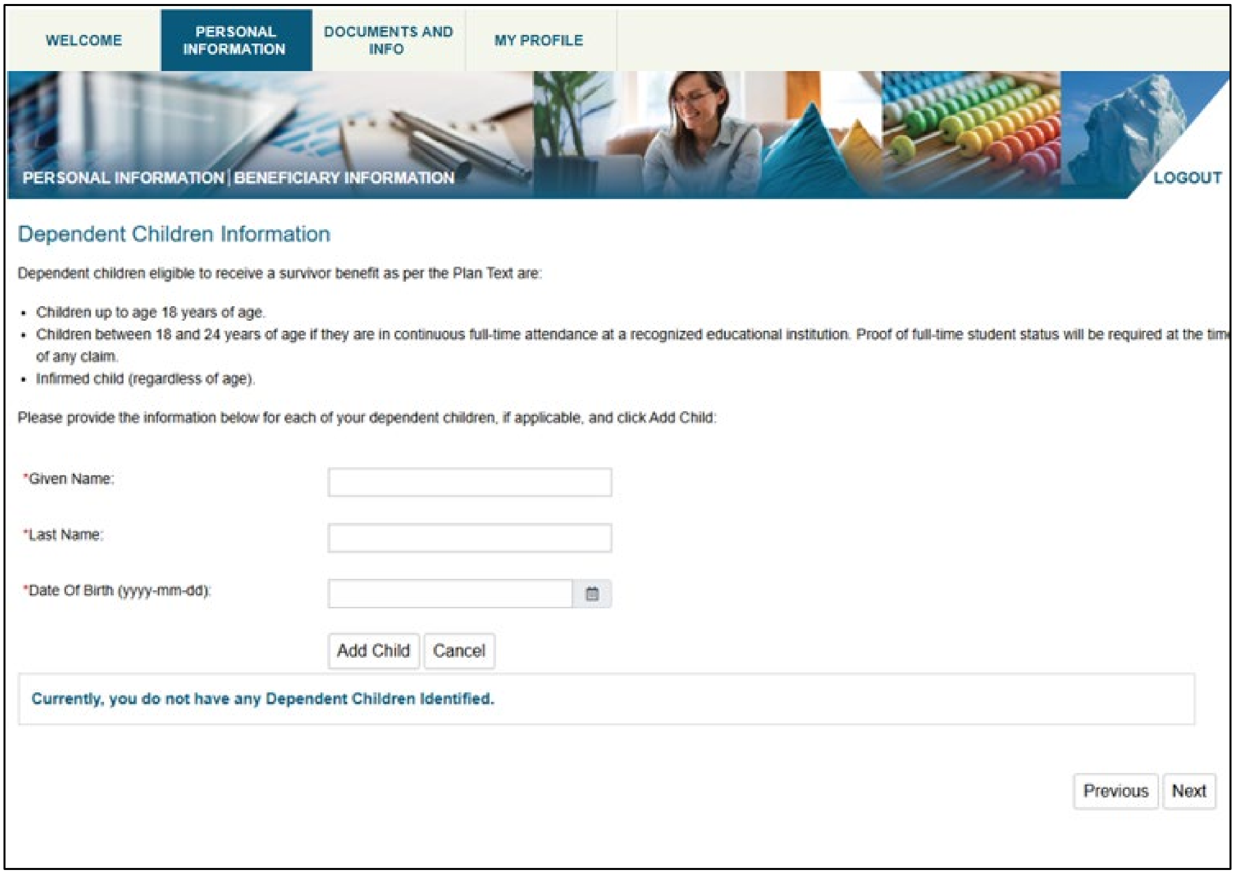
Clicking on the **"**Clear Entries**"** button will clear all entry fields on the page.

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

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



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.

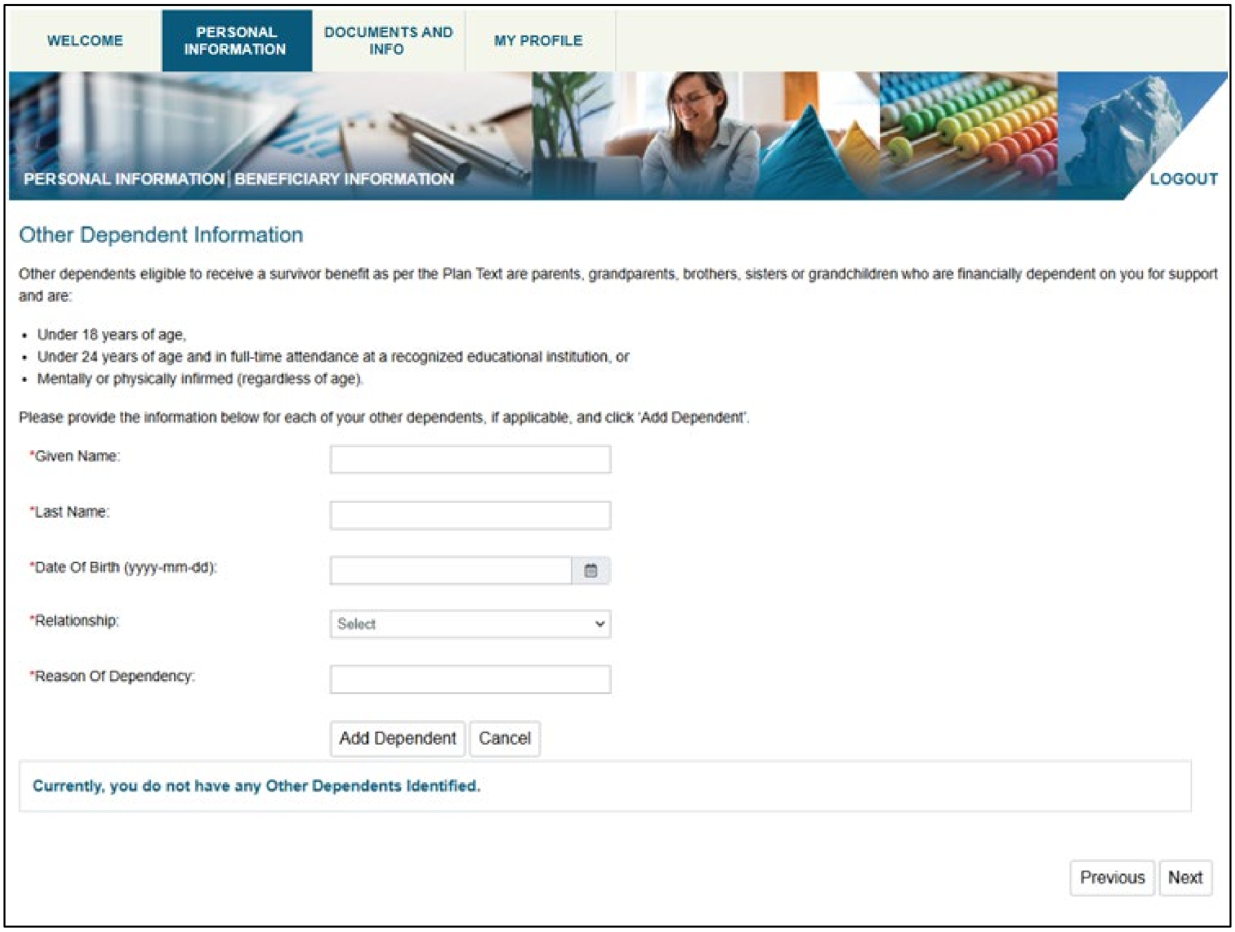
Click the "**Delete**" link beside a table entry to remove the entry from the table.

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 data 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.

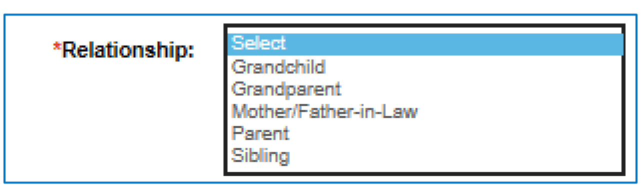


Given Name: Enter the Other Dependent's Given Name(s).

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 that those listed here or on a previous page, you can add that beneficiary in the 'Designated Beneficiary Information' page.



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.

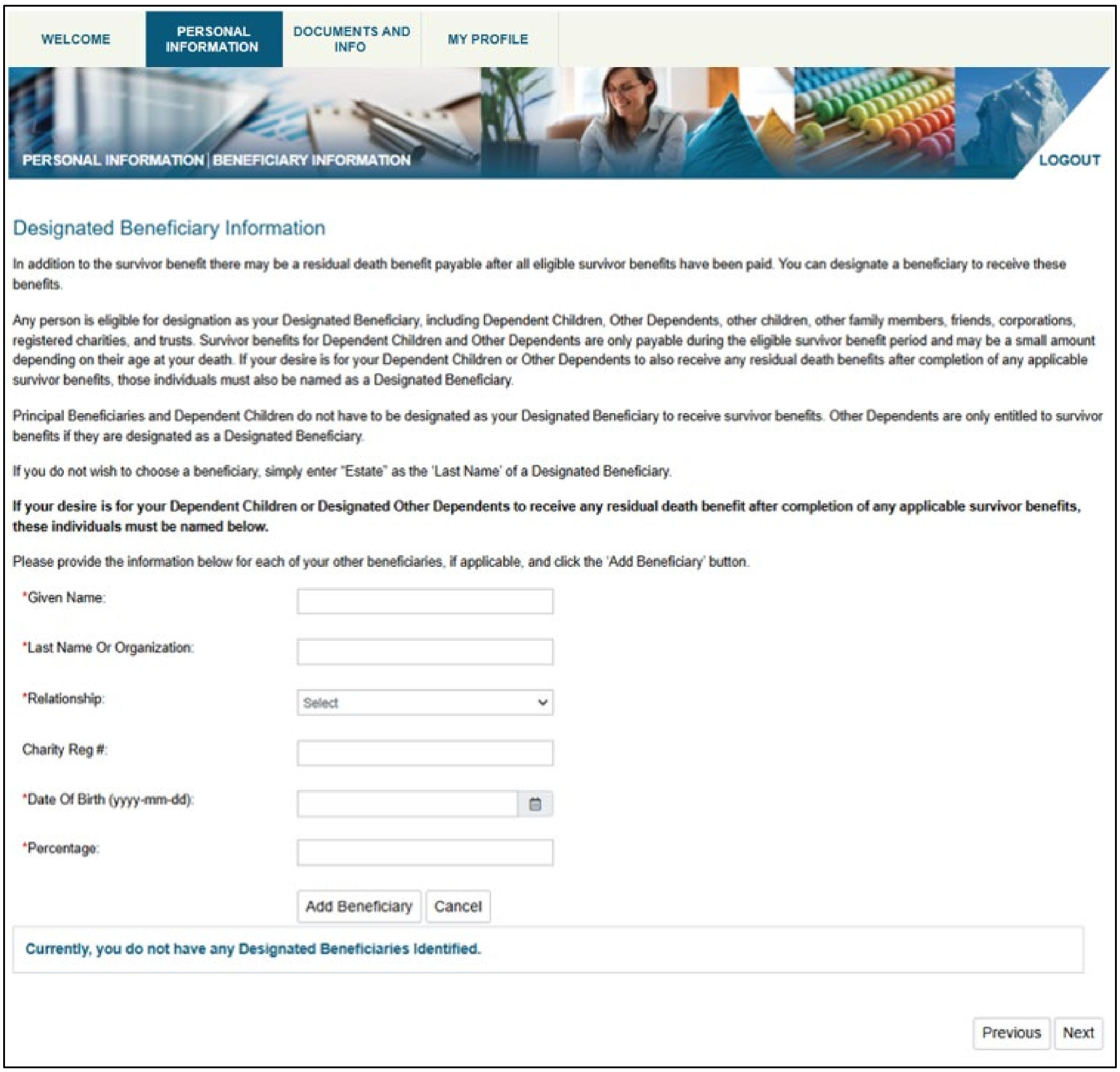
Click the "**Delete**" link beside a table entry to remove that entry from the table.

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

Click the **“Next”** button to validate all data 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.



WELCOME | PERSONAL INFORMATION | DOCUMENTS AND INFO | MY PROFILE

PERSONAL INFORMATION | BENEFICIARY INFORMATION

LOGOUT

Designated Beneficiary Information

In addition to the survivor benefit there may be a residual death benefit payable after all eligible survivor benefits have been paid. You can designate a beneficiary to receive these benefits.

Any person is eligible for designation as your Designated Beneficiary, including Dependent Children, Other Dependents, other children, other family members, friends, corporations, registered charities, and trusts. Survivor benefits for Dependent Children and Other Dependents are only payable during the eligible survivor benefit period and may be a small amount depending on their age at your death. If your desire is for your Dependent Children or Other Dependents to also receive any residual death benefits after completion of any applicable survivor benefits, those individuals must also be named as a Designated Beneficiary.

Principal Beneficiaries and Dependent Children do not have to be designated as your Designated Beneficiary to receive survivor benefits. Other Dependents are only entitled to survivor benefits if they are designated as a Designated Beneficiary.

If you do not wish to choose a beneficiary, simply enter “Estate” as the ‘Last Name’ of a Designated Beneficiary.

If your desire is for your Dependent Children or Designated Other Dependents to receive any residual death benefit after completion of any applicable survivor benefits, these individuals must be named below.

Please provide the information below for each of your other beneficiaries, if applicable, and click the ‘Add Beneficiary’ button.

*Given Name:

*Last Name Or Organization:

*Relationship: Select

Charity Reg #:

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

*Percentage:

Add Beneficiary | Cancel

Currently, you do not have any Designated Beneficiaries Identified.

Previous | Next

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).

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 different 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.

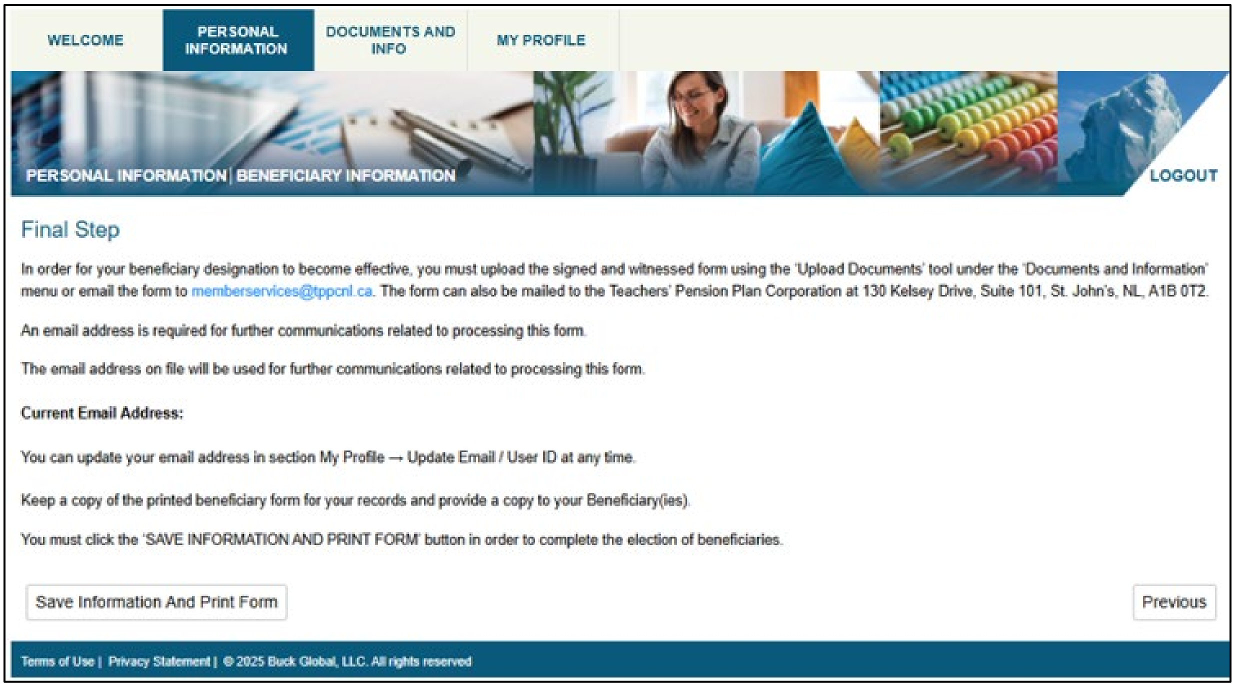
Percentage: Modify percentage amounts as necessary. Note: Modifications will not be saved until the 'Next' button is clicked.

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

Click the ‘Next’ button to validate all data on the page and advance to the ‘Final Step’ page.

Final Step

This page finalizes the beneficiary designation process. It lists the email address on file for you. If you wish to change email address please go to My Profile-> Update Email/User ID.

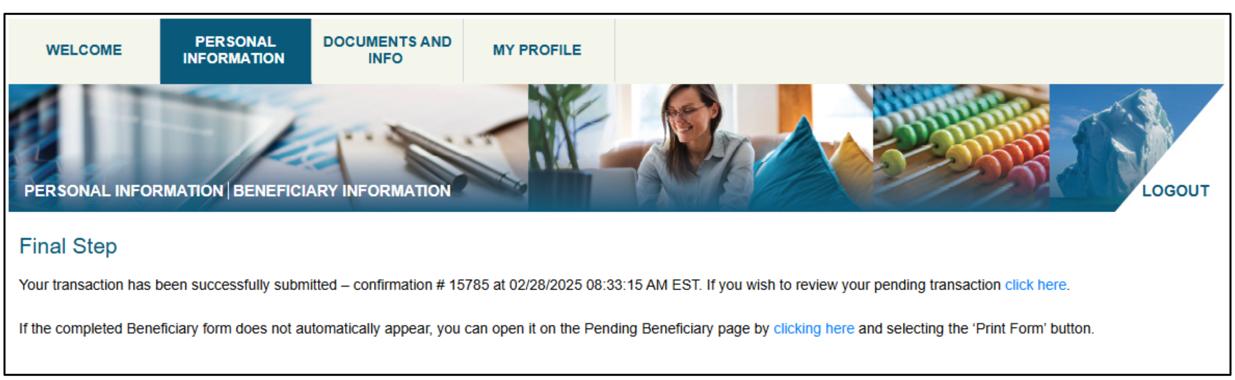


Clicking on the ‘Save Information and Print Form’ button will:

- create a file in .pdf format 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

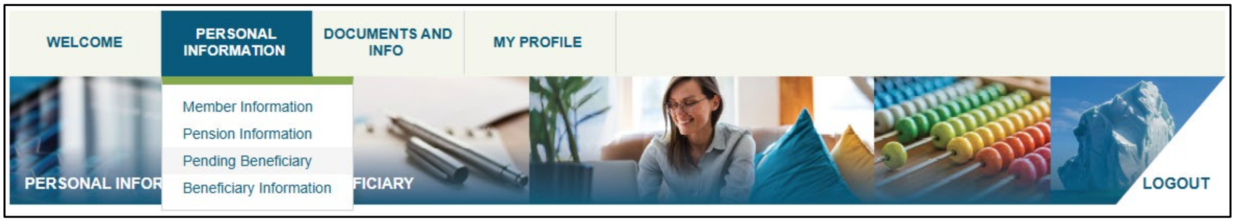
TPPC will review the signed form when it is received. You will receive an email indicating the successful approval of the form, or you will be contacted by Pension Administration if further clarification is required. Once approved the beneficiary election becomes effective as of your signature date on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

The Pension Administrator will ensure that there have been no changes made to the form since submitting it in myPENSION 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' menu is only available to TPP pensioners who are in receipt of their own pension.



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 | DOCUMENTS AND INFO | MY PROFILE

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.

Get ADOBE READER

Teachers' Pension Plan — Delete | Print Form

Beneficiary Name	Relationship	Percentage
Principal Beneficiary		
Jane Buck	Spouse	N/A
Dependent Children		
Jenny Doe	Child	N/A
Johny Doe	Child	N/A
Other Dependents		
Janey Doe	Sibling	N/A
Designated Beneficiaries		
Organization	Organization or Institution	20.00
Jenny Doe	Child	40.00
Kaya Buck	Child	40.00

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 data 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 data 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@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.